

URA Board Agenda



Date/Time: Thursday, December 14, 2023, at 2:00 PM

Hybrid Location: August Wilson Room, 412 Boulevard of the Allies, Suite 901, Pittsburgh, PA 15219

Web Access: <https://us06web.zoom.us/j/83792164207>

Dial In: 1 (929) 205-6099

Webinar ID: 837 9216 4207

REGULAR BOARD MEETING AGENDA TABLE OF CONTENTS

1. **Roll Call**
2. **General**
 - a. Approval of the November 9, 2023, URA Regular Board Meeting Minutes
3. **Public Comment**
4. **Announcements**
 - a. URA office closed for business December 25, 2023 – January 1, 2024; URA building (412 Boulevard of the Allies) closed and staff working remotely January 2 – 5, 2024; Building will re-open Monday, January 8, 2024
 - b. Congratulations to Tanika Harris on Acceptance of New Pittsburgh Courier’s Woman of Excellence 2023 Award
 - c. City Council Proclamation presented on December 5, 2023, to declare “Richard Snipe Day” in the City of Pittsburgh
 - d. 2024 URA Sponsorship Program Accepting Applications January 8, 2024 – March 8, 2024
 - e. Retirement of Panther Hollow TIF District
 - f. Enterprise Zone Tax Credit Awards
 - i. Hazel Grove Micro-Brewery and Taproom
 - ii. New Granada Theater
5. **Residential Lending & Investments (Page 4 Through Page 27)**
 - a. **Housing Preservation Program – New Pennley Revitalization LLC**
 - i. Authorization to enter into a Housing Preservation Program loan agreement with New Pennley Revitalization LLC in the amount of \$500,000 for the acquisition and rehabilitation of New Pennley Phase I and New Pennley Phase II a 136-unit community located at the corner of Penn Avenue and North Negley Avenue in the East Liberty neighborhood, Ward 11 of the City of Pittsburgh.



- b. Housing Preservation Program – Marian Plaza
 - i. Authorization to enter into a Housing Preservation Program loan agreement with Marian Plaza, or a related entity, in an amount of \$269,802 to allow the general partner to purchase the interests of the limited and special limited partners in the Marian Plaza Apartments located at 8601 Bricelyn Street in the East Hills neighborhood, Ward 13 of the City of Pittsburgh.
- c. Oakland Planning and Development Corporation (OPDC) – Pacelli House
 - i. Authorization to enter into a Housing Preservation Program (HPP) loan agreement with Oakland Planning and Development Corporation (OPDC), in an amount not to exceed \$200,000 for the renovation of their Pacelli House property located at 3259 Dawson Street in the Oakland neighborhood, Ward 11 of the City of Pittsburgh.
 - ii. Authorization to refinance Oakland Planning and Development Corporation’s four existing notes on the six-unit Pacelli House property located at 3259 Dawson Street in the Oakland neighborhood, Ward 4 of the City of Pittsburgh, totaling \$161,573.81 and consolidate them with the new \$200,000 Housing Preservation Program loan note.
- d. Housing Preservation Program – Residences at Wood Street
 - i. Authorization to enter into a Housing Preservation Program (HPP) loan with The Residences at Wood Street, located at 301 3rd Avenue in the Central Business District of Pittsburgh Ward 1, for an amount not to exceed \$1,050,000, for the renovation of the Wood Street Commons property.
- e. Rental Gap Program – AHI Stanton Highland
 - i. Authorization to amend the Rental Gap Program loan agreement with AHI Stanton Highland Apartments Inc., increasing the loan amount from \$690,000 to \$1,176,491 for the rehabilitation of Stanton Highland Apartments, located at 738 N. Highland Ave, in the 11th Ward of the City of Pittsburgh.
- f. Rental Gap Program – BH Venture One LP
 - i. Authorization to enter into a Rental Gap Program loan agreement with BH Venture One LP, or a related entity, for a loan amount not to exceed \$1,250,000 for the construction of Uptown Flats, located at 1400-1406 Fifth Avenue in the Uptown/Bluff neighborhood, Ward 1 of the City of Pittsburgh.
- g. 9% Low Income Housing Tax Credit (LIHTC) Pre-Application
 - i. Authorization to enter into Exclusive Negotiations with the following developers for the sale and redevelopment of the following properties through December 31, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency’s (PHFA) closing deadline if the project receives a 9% LIHTC allocation:
 - 1. Crawford-Roberts – Bedford Dwellings Phase IIC – TREK Development, or a related entity, for Block 25-S, Lot 112, in the 5th Ward.
 - 2. East Hills – Park Hill Drive – TREK Development/Rising Tide Partners, or a related entity, for Block 231-L, Lots 134, 190, and 222, in the 13th Ward.
 - 3. Lower Hill – The Bethel – Bethel/WPP Development Group LLC, or a related entity, for Block 2-C, Lots 300 and 305, in the 3rd Ward.
 - 4. Carrick – Carrick Senior Apartments – CHN Housing Partners, or a related entity, for Block 94-N, Lot 37, in the 29th Ward.
 - 5. Perry South – Legacy Village – Bridging the Gap/Legacy International Worship Center, or a related entity, for Block 46-J, Lots 209, 210, 212, 219, 220, 221, 334, 336, 337, 339, and 341; and Block 46-N, Lots 230, 231, 232, 234, and 235, in the 25th Ward.



6. Hazelwood – 4800 Block of Second Avenue – The Community Builders, or a related entity, for Block 56-F, Lots 96, 99, 100, 101, 103, 104, 106, 107, 108, 109, and 110, in the 15th Ward.
7. Homewood – North Homewood Avenue – North Homewood Avenue, LP, or a related entity, for Block 174-N, Lots 190, 192, 194, 198, 296, and 298, in the 13th Ward.

6. Development Services (Page 28 Through Page 35)

- a. Farm-a-Lot Program Guidelines
 - i. Approval of the Farm – a – Lot Program Guidelines
 - ii. Authorization to enter into a Memorandum of Understanding or an agreement with the City of Pittsburgh to formalize partnership terms concerning the inspection of Farm-a-Lot sites.
 - iii. Amendment to the Urban Agriculture Policy adopted in February 2018 (Resolution 77)
- b. National Robotics and Engineering Center (NREC) Purchase Option Exercise
 - i. Conveyance of Block 80-N, Lots 6, 8, and 10, in the 9th Ward (National Robotics Engineering Center, 10 40th Street) to Carnegie Mellon University for \$1,500,000 pursuant to the exercise of a right to purchase contained in a 1995 ground lease.
- c. Fairywood & Crafton Heights – Woodlow Estates Greenspace
 - i. Proposal, form of contract, final drawings, final evidence of financing, and authorization to execute a deed for the sale of Block 41-L, Lots 90, 147, 181, and 250; Block 70-B, Lots 120 and 500; Block 70-C, Lot 350; Block 70-E, Lots 74, 80, 81, 82, 88, 96, and 98; Block 70-G, Lots 6, 12, and 500; Block 70-J, Lots 2 and 18; and Block 70-K, Lot 80, in the 28th Ward to Woodlow Estates Limited Partnership, or to a related entity, for \$46,000, plus costs.

7. Administrative/Executive (Page 36 Through Page 41)

- a. The 2024 URA Board Annual Meeting is Rescheduled to February 2024.
- b. Appointment of Theresa Schacht as Secretary for the URA Board and URA Corporate Secretary.
- c. Authorization to approve the 2024 Operating Budget.

8. Consent Agenda (Page 42 Through Page 43)

9. Disclosure Agenda (Page 44 Through Page 44)



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(a): Residential Lending & Investments

5(a) Housing Preservation Program – New Pennley Revitalization LLC

- i. Authorization to enter into a Housing Preservation Program loan agreement with New Pennley Revitalization LLC in the amount of \$500,000 for the acquisition and rehabilitation of New Pennley Phase I and New Pennley Phase II a 136-unit community located at the corner of Penn Avenue and North Negley Avenue in the East Liberty neighborhood, Ward 11 of the City of Pittsburgh.

Authorization Details

Borrower/Developer	New Pennley Revitalization LLC is a single purpose limited liability company formed by The Community Builders, Inc.
Project Location:	Corner of North Negley Avenue and Penn Avenue
Neighborhood:	East Liberty
Council District:	9
Description:	<p>New Pennley Recapitalization involves the combination of two developments at the New Pennley Place property in East Liberty into one new entity and a light rehabilitation of the existing units. For reference, these two existing developments are referred to as Phase I of New Pennley Place and Phase II of New Pennley Place. Phase I of New Pennley Place consists of a multi-story apartment building and townhouses containing 102 units. The building was constructed in 1967 and renovated and expanded to include townhouses in 1999. The units are a mix of affordable and market rate. Phase II of New Pennley Place consists of eight townhouse buildings containing 34 units. The townhouses were constructed between 1999 and 2000. The units are a mix of affordable and market rate dwellings.</p> <p>The combination of these phases into one property under a new ownership entity will result in a single project with 136 units spread across multiple building types ranging from townhouses, walk-ups, and a one elevator apartment building. Fifty-three (53) of these units will be affordable at 50% AMI. Fifty-four (54) additional units will be affordable at 60% AMI. The remaining 29 units will be market rate.</p> <p>Previously, 32 units at the properties were subsidized by the Housing Authority of the City of Pittsburgh (HACP) and another 38 units were under a HAP contract. The ownership entered into a RAD Conversion Commitment with HUD that allows for the conversion of the development's 38 public housing units to Section 8 assistance units. Doing so will allow the new ownership entity to take on a substantial amount of amortizing debt to fund the planned renovation work. In addition, combining the two properties into one new ownership entity will also positively impact the economies of scale and project financing.</p> <p>The Community Builders (TCB) (developer, majority owner of the property general partners) applied and received a 4% Low Income Housing Tax Credit allocation from the Pennsylvania Housing Finance Agency.</p>



	In addition to the ability to take on new debt due to the RAD conversion, and the equity generated by the 4% LIHTCs, the developer secured permanent financing from Citibank, funding from PHFA through the Development Cost Relief Program, and will be using existing reserves, on-going property income and assuming existing debt on the property to round out the capital stack. TCB is also seeking a \$500,000 loan from the East Liberty TRID sourced by the East End Housing Development Program (EEHDP).
Authority Financing for Review:	\$500,000 Housing Preservation Program loan
Collateral:	Recorded Open-End Mortgage and Security Agreement and Declaration of Restrictive Covenants
Required Approvals:	Authorization from the Real Estate Loan Review Committee and the URA Board
Program Sources:	American Rescue Plan
MWBE:	Narrative approved
Commitment Expiration Date:	June 30, 2024
Sources of Funds	
Assumed HACP Debt	\$9,993,573
Equity (4% LIHTC)	\$6,554,046
Permanent Financing – 1 st Lien	\$4,551,000
Assumed URA Debt	\$2,574,341
PHFA DCRP	\$1,983,688
Permanent Financing – 2 nd Lien	\$1,000,000
Equity Developer (Interim Income + Energy Credits)	\$514,680
Assumed TCB Debt	\$505,022
URA Housing Preservation Program Loan	\$500,000
East End Housing Program/ELTRIDA Loan	\$500,000
Assumed PHFA Debt (1)	\$500,000
Assumed PHFA Debt (2)	\$450,300
Deferred Developer Fee	\$316,243
PHFA Loan Retainage	\$149,184
Total Project Financing	\$30,092,078
Acquisition	\$15,248,687
Hard Costs	\$8,517,566
Construction & Permanent Loan Financing Charges	\$1,855,790
Reserves	\$1,729,426
Developer Fees	\$1,316,243
Fees	\$743,675
Miscellaneous Development Expenses	\$453,890
Syndication Fee and Expenses	\$266,800
Total Project Uses	\$30,092,078

The Community Builders, Inc. is a Massachusetts 501(c)3 nonprofit corporation with a mailing address of 185 Dartmouth Street Boston, MA02116. The Community Builders is led by President and CEO Bartholomew J. Mitchell.



Resolution for Agenda Item 5(a)

RESOLUTION NO. _____ (2023)

RESOLVED: That a loan with New Pennley Revitalization LLC, for the acquisition and rehabilitation of New Pennley Phase I and New Pennley Phase II a 136-unit community at the corner of Penn Avenue and North Negley Avenue in the East Liberty neighborhood, Ward 11, of the City of Pittsburgh, in an amount not to exceed \$500,000, payable from the Housing Preservation Program, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(b): Residential Lending & Investments

5(b) Housing Preservation Program – Marian Plaza

- i. Authorization to enter into a Housing Preservation Program loan agreement with Marian Plaza, or a related entity, in an amount of \$269,802 to allow the general partner to purchase the interests of the limited and special limited partners in the Marian Plaza Apartments located at 8601 Bricelyn Street in the East Hills neighborhood, Ward 13 of the City of Pittsburgh.

Authorization Details

Borrower/Developer	Marian Plaza, Inc.
Project Location:	8601 Bricelyn Street, Pittsburgh PA 15221
Neighborhood:	East Hills
Council District:	9
Description:	<p>This Housing Preservation Program loan is to fund the transfer of the Investor Limited Partner and Special Limited Partner interest in the Marian Plaza Apartments to the current non-profit General Partner. The limited partner sale price is \$111,768. With the acquisition of the 99.8% interest in the limited partnership, the transaction will result in transfer taxes of approximately \$141,457 based on the current 157% of assessed value formulae. Due to HUD regulations, the non-profit general partner is unable to use existing reserves to fund the acquisition of the limited partner's interest. The transaction will return 100 percent control of the property to the community-based non-profit.</p> <p>With the creation of Marian Plaza Inc, a single asset non-profit and an award of Section 202 loan funds from HUD, which was secured with the technical assistance of Ralph A. Falbo, Inc, Marian Plaza was financed with that allocation of Section 202 loan funds and seller financing in 1985. In 2007, Marian Plaza, Inc. with Ralph A. Falbo, Inc as its development consultant secured a tax-exempt bond allocation and 4% LIHTCs to make moderate capital improvements. In December of 2007 the 4% LIHTCs generated through the tax-exempt bond transaction were purchased by Charter Mac to establish a 99.8% ownership of the Marian Plaza Housing LP.</p> <p>The 15-year federal LIHTC compliance period has been satisfied and the Limited Partner of the Marian Plaza Housing LP, now Alden Torch the successor entity to the original investor, has offered to sell its interest in the partnership to Marian Plaza, Inc, the non-profit general partner of the current owner.</p> <p>ACTION-Housing has agreed to act in a sponsor role to the non-profit board that is taking 100 percent ownership of the property. If the non-profit owner wishes, ACTION-Housing is willing to have a Board member from ACTION serve on the Ownership Board. This is something that ACTION housing provides to other partners they support.</p>



Authority Financing for Review:	\$269,802 Housing Preservation Program loan
Collateral:	Recorded Open-End Mortgage and Security Agreement and Declaration of Restrictive Covenants
Required Approvals:	Authorization from the Real Estate Loan Review Committee and URA Board
Program Sources:	American Rescue Plan
MWBE:	Pending Narrative Approval
Commitment Expiration Date:	June 30, 2024

Sources of Funds	
Housing Preservation Program Loan	\$269,802
Borrower Equity	\$ 10,000
Total Project Sources	\$279,802
Uses of Funds	
Transfer Tax	\$141,457
Member's Interest Sales Price	\$111,768
Borrower Legal	\$20,000
Fees	\$6,577
Total Project Uses	\$279,802

Marian Plaza, Inc is a Pennsylvania Nonprofit Corporation – 501(c)3 Tax-Exempt entity with a mailing address of 8601 Bricelyn Street, Pittsburgh, PA 15221. Tom Lowery is the board president.



Resolution for Agenda Item 5(b)

RESOLUTION NO. _____ (2023)

RESOLVED: That a loan with Marian Plaza, or a related entity, for the allowance of the limited partner in the Marian Plaza, Inc partnership to purchase the interest of the general partner, in the Marian Plaza Apartments located at 8601 Bricelyn Street in the East Hill neighborhood, Ward 13, of the City of Pittsburgh in an amount not to exceed \$280,000, payable from the Housing Preservation Program, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(c): Residential Lending & Investments

5(c) Oakland Planning and Development Corporation (OPDC) – Pacelli House

- i. Authorization to enter into a Housing Preservation Program (HPP) loan agreement with Oakland Planning and Development Corporation (OPDC), in an amount not to exceed \$200,000 for the renovation of their Pacelli House property located at 3259 Dawson Street in the Oakland neighborhood, Ward 11 of the City of Pittsburgh.
- ii. Authorization to refinance Oakland Planning and Development Corporation's four existing notes on the six-unit Pacelli House property located at 3259 Dawson Street in the Oakland neighborhood, Ward 4 of the City of Pittsburgh, totaling \$161,573.81 and consolidate them with the new \$200,000 Housing Preservation Program loan note.

Authorization Details

Borrower/Developer	Oakland Planning and Development Corporation (OPDC)
Project Location:	3259 Dawson Street
Neighborhood:	South Oakland
Council District:	3
Description:	<p>Pacelli House is a six-unit, Victorian House located on Dawson Street in the South Oakland neighborhood of Pittsburgh, which is owned and managed by Oakland Planning and Development Corporation (OPDC). This \$200,000 Housing Preservation Program (HPP) Loan request will provide OPDC with the funding needed to make renovations needed to this over one-hundred-year-old building.</p> <p>Oakland Planning and Development Corporation (OPDC) has a decades long history of providing affordable housing in the Oakland neighborhood. They currently own and operate over one hundred (100) units of affordable housing, including the forty-nine (49) unit development called Oakland Affordable Living, the twenty-nine (29) unit 141 Robinson Street property, the fifteen (15) unit Parkview Manor, among others. The mission of OPDC is to preserve affordable housing for families in the increasingly affluent Oakland neighborhood which has experienced rising rents and property values as the Universities expand their student populations and students choosing to live in the neighborhoods rather than in university housing.</p> <p>Pacelli House was originally 20th century single family Victorian home. In 1987, Oakland Planning and Development Corporation purchased the large home and subdivided it into five (5) one-bedroom apartments and one (1) two-bedroom apartment. The five (5) one-bedroom apartments are affordable to families earning at or below 80% of Area Median Income (AMI). The two-bedroom unit is rented at market rate.</p> <p>Over the past few years, the deferred maintenance on Pacelli House has accumulated into a problematic situation. The roof has begun leaking, which has rendered one of the units unlivable. The longer this leak goes on, the risk of additional long-term damage becomes more of a certainty. Pacelli House has bids for a new roof, gutters,</p>



	soffit, fascia, as well as new carpeting and interior walls being repaired and repainted. This work will not only restore the unoccupied rooms to service, but it will greatly improve the quality of living for the residents of the five (5) occupied units. Oakland Planning and Development Corporation (OPDC) currently has four URA notes on the Pacelli House property from past loans for a total current value of \$161,573.81. Some of these loans date back to the 1988 renovation of Pacelli House. Along with the issuance of this new HPP loan, the URA is going to satisfy these outstanding notes and consolidate them into one note worth \$361,573.81.
Authority Financing for Review:	\$200,000 – American Rescue Plan Act (ARPA) Housing Preservation Program (HPP) Loan
Collateral:	
Required Approvals:	URA Board of Directors
Program Sources:	American Rescue Plan Act (ARPA) Housing Preservation Program (HPP)
MWBE:	Construction to start after approval of MWBE Final Plan.
Commitment Expiration Date:	June 14, 2024

Sources of Funds	
Housing Preservation Program (HPP) Loan	\$200,000
Total Project Sources	\$200,000
Uses of Funds	
Total Construction Costs	\$157,203
Total Reserves & Developer Fee	\$25,000
Total Miscellaneous Development Expense	\$12,000
Total Carrying & Financing Charges	\$5,797
Total Project Uses	\$200,000

Oakland Planning and Development Corporation is a non-profit 501c3 with a mailing address of 294 Sempole Street, Pittsburgh, PA 15213. Andrea Boykowycz is the Interim Director.



Resolution for Agenda Items 5(c)

RESOLUTION NO. _____ (2023)

RESOLVED: That a loan with Oakland Planning and Development Corporation (OPDC), for the renovation of their Pacelli House property, located at 3259 Dawson Street in the Oakland neighborhood of Pittsburgh, Ward 4, in an amount not to exceed \$200,000, payable from the Housing Preservation Program, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.

RESOLUTION NO. _____ (2023)

RESOLVED: That a refinance loan with Oakland Planning and Development Corporation (OPDC), to consolidate four existing notes on the six-unit Pacelli House property, located at 3259 Dawson Street in the Oakland neighborhood of Pittsburgh, Ward 4, that total \$161,573.81, in an amount not to exceed \$200,000, payable from the Housing Preservation Program, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(d): Residential Lending & Investments

5(d) Housing Preservation Program – Residences at Wood Street

- i. Authorization to enter into a Housing Preservation Program (HPP) loan with The Residences at Wood Street, located at 301 3rd Avenue in the Central Business District of Pittsburgh Ward 1, for an amount not to exceed \$1,050,000, for the renovation of the Wood Street Commons property.

Authorization Details

Borrower/Developer	The Residences at Wood Street
Project Location:	301 Third Avenue
Neighborhood:	Central Business District (Downtown)
Council District:	6
Description:	<p>Wood Street Commons (Wood St) is a two-hundred and fifty-nine-unit (259) affordable housing facility located at 301 3rd Avenue in Downtown Pittsburgh, which is owned by The Residences at Wood Street (Residences). This 140,000 square foot, eighteen (18)-story tall, brick building was built one hundred (100) years ago as an affordable, dormitory-style, short-term rental.</p> <p>The Residences at Wood Street was founded fifteen (15) years ago to save Wood Street Commons from default and closure. The drive to save this important affordable housing facility in the heart of downtown Pittsburgh was a collaborative effort between representatives from ACTION-Housing, Community Human Services, the Urban Redevelopment Authority of Pittsburgh, Allegheny County Department of Economic Development, and the local community of foundations. The acquisition was completed in 2009. This organization preserved these 259 single room occupancy units (SRO) which continue to provide housing for some of the region's most vulnerable individuals.</p> <p>Wood Street Commons offers three different rental categories: Ninety (90) of the units are naturally occurring affordable housing, which are rented privately to tenants at lower than market rate; ninety-three (93) units are Housing Authority of the City of Pittsburgh (HACP) section-8 housing voucher units, and seventy-six (76) units are Community Health Services (CHS) units which are funded by rates determined in the master-contract.</p> <p>Wood Street Commons does not require down payments, security deposits, or credit checks. It provides homeless programs, bridge housing, medical respite units, and subsidized housing that include on-site services utilizing a housing-first, harm reduction model that respects each person's right to a warm and safe night's sleep. Community Human Services (CHS) offers services to residents including an on-site food pantry and a free store.</p>



	<p>This planned renovation will address deferred maintenance and improve the quality of the housing, the safety for the residents, enhance operating efficiency, increase digital access, repair critical building systems, and expand existing amenities. Some specific aspects of this work include new or repaired residential doors, the installation of proximity card entrance system to replace keyed locks, extensive hallway repairs, the installation of a new sidewalk lift on third avenue, new sidewalk façade, expansion of the residential laundry room, installation of building Wi-Fi, and installation of roof anchors.</p> <p>The Residences at Wood Street is seeking a \$1,050,000 Housing Preservation Program loan to augment the \$3,200,000 already secured for the planned renovations to Wood Street Commons. This secured funding consists of a Pennsylvania Housing Financing Agency Housing Options Program–Multi-Family grant and a Hillman Foundation grant. This HPP Loan will complete the capital stack and allow for the renovations to begin in early 2024.</p>
Authority Financing for Review:	\$1,050,000 American Rescue Plan Act (ARPA) Housing Preservation Program (HPP) Loan
Collateral:	An affordability deed restriction will be recorded for 150 units at or below 80% AMI and 100 units at or below 50% AMI for a period of 40 years.
Required Approvals:	URA Board of Directors
Program Sources:	American Rescue Plan Act (ARPA)
MWBE:	Construction to start after approval of Final MWBE Plan.
Commitment Expiration Date:	June 14, 2024

Sources of Funds	
Pennsylvania Housing Finance Agency Housing Options Program-Multi-Family (PHFA HOP-MF)	\$2,000,000
Hillman Foundation Grant	\$1,200,000
Housing Preservation Program (HPP) Loan	\$1,050,000
Total Project Financing	\$4,250,000
Uses of Funds	
Total Construction Costs	\$3,870,665
Total Reserves & Developer Fee	\$191,535
Total Architectural/Engineering Costs	\$118,800
Total Fees	\$39,000
Total Carrying & Financing Charges	\$30,000
Total Project Uses	\$4,250,000

The Residences at Wood Street is a private, non-profit 501(c)3 with a mailing address 611 William Penn Place, Suite 800, Pittsburgh, PA 15219-6927. Kevin Hanley is the Executive Director.



Resolution for Agenda Item 5(d)

RESOLUTION NO. _____ (2023)

RESOLVED: That a loan with The Residences at Wood Street, for the renovation of the Wood Street Commons property, located at 301 3rd Avenue in the Central Business District of the neighborhood of Pittsburgh, Ward 1, in an amount not to exceed \$1,050,000, payable from the Housing Preservation Program, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(e): Residential Lending & Investments

5(e) Rental Gap Program – AHI Stanton Highland

- i. Authorization to amend the Rental Gap Program loan agreement with AHI Stanton Highland Apartments Inc., increasing the loan amount from \$690,000 to \$1,176,491 for the rehabilitation of Stanton Highland Apartments, located at 738 N. Highland Ave, in the 11th Ward of the City of Pittsburgh.

Authorization Details

Borrower/Developer	AHI-Stanton Highland Apartments, Inc.
Project Location:	738 N. Highland Ave
Neighborhood:	East Liberty
Council District:	9
Description:	<p>The Stanton Highland Apartments is comprised of three (3) multi-family residential buildings in the East Liberty Neighborhood. The buildings were originally owned by the Pittsburgh Theological Seminary, and were purposed as market-rate, graduate student housing. However, changing needs from both the community and the seminary incentivized them to sell the three (3) buildings to the non-profit developer, ACTION Housing, under the condition that the apartments be rehabilitated and transformed into affordable housing. ACTION Housing (Developer) began Phase 1 of their plans in 2020, which included core and shell renovations to the thirty-one (31) units in the Anderson and McMillan Buildings.</p> <p>With Phase 1 complete, ACTION Housing moved onto Phase 2 of their plans. This involved similar core and shell renovations to the twenty-three (23) unit Hawthorn Building. The project also included several additional components, including a new elevator tower and a new community room in the interior courtyard of the building. Modifications in accordance with ADA/UFAS standards are also being made to ten (10) of these units, making them accessible for tenants with physical disabilities.</p> <p>In March 2022, the Real Estate Loan Review Committee and URA Board approved a \$690,000 Rental Gap Program Loan to financially support these renovations. Other sources of financing included a Dollar Bank, Pittsburgh Theological Seminary, ARMDC loan, and a PHFA PHARE Grant. With all sources of financing secured, Phase 2 of the Stanton Highland Apartments had a financial closing on January 19, 2023. As of November 2023, the Developer has reported that roughly 70% of the renovations have been complete.</p> <p>There have been cost overruns that were unanticipated by the Developer. Incorporating ADA features, such as the elevator shaft, in the Hawthorn Building has required a significant amount of demolition. In that process, the general contractor and developer have discovered that the building is in worse condition than originally thought, and that it will cost more to make improvements to these areas. Furthermore,</p>



	<p>the contingency that was budgeted in the original financial closing is not large enough to cover these cost overruns. As of November 14, the general contractor, Nelcon Inc., has submitted 34 Change Orders to the Developer, totaling \$377,511.85. As the renovations are only 65% complete, the Developer anticipates more change orders to come. The developer has submitted a request from the URA, seeking financial assistance to cover these additional costs.</p> <p>In the interest of maintaining these affordable units as well as increasing the stock of ADA-accessible units in the City of Pittsburgh, the URA requests authorization from the URA Board to amend the original RGP Loan Documents and increase the original loan amount from \$690,000 to \$1,176,491. The funding for this increase would be sourced with Community Development Block Grant (CDBG) Fiscal Year 2021 funds. The terms of repayment and the declaration set on all twenty-three (23) units shall remain the same.</p>
Authority Financing for Review:	\$486,491
Collateral:	4 th Lien Position Rental Gap Program Mortgage
Required Approvals:	Approval from the Real Estate Loan Review Committee (RELRC) and the URA Board
Program Sources:	Community Development Block Grant (CDBG) Fiscal Year 2021
MWBE:	MWBE Final Plan approved on January 5, 2023
Commitment Expiration Date:	May 31, 2024

Sources of Funds	
Allies & Ross Management and Development Corporation Loan – 3 rd Lien	\$2,457,755
RGP Loan (pending)	\$1,176,491
Permanent Financing – 1 st Lien (Dollar Bank)	\$1,050,000
Permanent Financing – 2 nd Lien (Pittsburgh Theological Seminary)	\$482,481
PHFA PHARE Grant	\$250,000
Total Project Financing	\$5,336,727
Uses of Funds	
Hard Costs	\$3,528,422
Acquisition	\$1,044,000
Construction & Permanent Loan Financing Charges	\$288,088
Reserves & Developer Fee	\$252,236
Fees	\$160,578
Miscellaneous Development Expenses	\$63,403
Total Project Uses	\$5,336,727

AHI-Stanton Highland Apartments, Inc. is a Pennsylvania non-profit with a mailing address of 611 William Penn Place, Suite 800, Pittsburgh, PA 15219. Larry Swanson is the Executive Director of the non-profit developer ACTION-Housing, Inc., which is the parent company of AHI-Stanton Highland Apartments, Inc.



Resolution for Agenda Item 5(e)

RESOLUTION NO. _____ (2023)

RESOLVED: That amendment of Rental Gap Program (RGP) loan with AHI Stanton Highland Apartments Inc., for the rehabilitation of Stanton Highland Apartments, located at 738 N. Highland Ave, in the 11th Ward of the City of Pittsburgh for an increase of \$690,000 for a total amount of 1,176,491, payable from the Housing Opportunity Fund Rental Gap Program (RGP), is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute an amended loan agreement and related amended documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(f): Residential Lending & Investments

5(f) Rental Gap Program – BH Venture One LP

- i. Authorization to enter into a Rental Gap Program loan agreement with BH Venture One LP, or a related entity, for a loan amount not to exceed \$1,250,000 for the construction of Uptown Flats, located at 1400-1406 Fifth Avenue in the Uptown/Bluff neighborhood, Ward 1 of the City of Pittsburgh.

Authorization Details

Borrower/Developer	BH Venture One LP
Project Location:	1400-1406 Fifth Avenue
Neighborhood:	Uptown/Bluff
Council District:	6
Description:	<p>Uptown Flats is a thirty-four (34) unit new construction project being developed through a partnership between Bethlehem Haven of Pittsburgh, a service provider for women at risk of homelessness and ACTION-Housing Incorporated, an affordable housing developer that specializes in supportive housing. The name of this partnership is BH Venture One LP.</p> <p>Uptown Flats will be located at 1400-1406 Fifth Avenue in the Uptown neighborhood of Pittsburgh. This location is currently made up of four (4) vacant four-story buildings, which will be demolished and replaced with a single four-story, 33,562 square-foot building that will exclusively be occupied by thirty-four (34) affordable apartments and some office space for Bethlehem Haven staff on the first floor. The building directly next to this new construction is Bethlehem Haven Women's Shelter, which is owned and currently being renovated by Bethlehem Haven of Pittsburgh.</p> <p>These thirty-four units will be comprised of four (4) units reserved for residents earning at or below 20% of Area Median Income (AMI), fourteen (14) units for residents earning at or below 50% of AMI, and sixteen (16) units for residents earning at or below 60% of AMI. Eleven (11) of the units will be Single Occupancy Units, sixteen (16) units will be one-bedroom units, and seven (7) units will be two-bedroom units. All of the units will be for individuals meeting the definition of homelessness with additional set aside for individuals with a disability. Four (4) units are designated UFAS mobility units and two units are hearing and visual units, prioritized for individuals with these needs. The building will include commons spaces for residents including an interior courtyard and community room.</p>



	<p>This permanent affordable, supportive housing will create a vital addition to Bethlehem Haven's existing housing continuum that will allow vulnerable residents to find stability and success in life. By integrating housing with healthcare services and extensive supportive services, this project will create enriched housing that allows residents opportunities for improved lives. Bethlehem Haven will work with residents that have disabilities or are transitioning out of homelessness to create specific care plans to evaluate these individuals and provide the specific care they need. A service coordinator will be on site for ten hours a week throughout the year to work with the residents.²</p> <p>This nearly twenty-million dollar project will be financed by a 9% Low Income Housing Tax Credit (LIHTC) deal, Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE) and PennHOMES awards from the Pennsylvania Housing Finance Agency (PHFA), a Community Development Block Grant-Coronavirus (CDBG-CV) award through the US Department of Housing and Urban Development (HUD), a Affordable Housing Program (AHP) award from the Federal Home Loan Bank (PHLB), this Rental Gap Program award from the Urban Redevelopment Authority of Pittsburgh, and a loan from Bethlehem Haven's parent organization, Pittsburgh Mercy.</p>
Authority Financing for Review:	\$1,250,000 – Housing Opportunity Fund – Rental Gap Program
Collateral:	Declaration of Restrictive Covenants requiring that four of the units are rented to households earning at or below 30% of Area Median Income (AMI), 14 units are rented at 50% of AMI or below, and 16 units are rented at or below 60% of AMI for a period of 40 years.
Required Approvals:	Authorization from the URA Board of Directors
Program Sources:	\$1,250,000 from the 2024 Housing Opportunity Fund Rental Gap Program.
MWBE:	Construction to start after approval of a MWBE Final Plan.
Commitment Expiration Date:	June 14, 2024

Sources of Funds	
9% Low Income Housing Tax Credit (LIHTC)	\$13,244,890
Pittsburgh Mercy Loan	\$1,750,000
URA Housing Opportunity Fund (HOF) Rental Gap Program (RGP)	\$1,250,000
Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP)	\$736,744
Pennsylvania Housing Finance Agency (PHFA) Pennsylvania Housing Affordability Rehabilitation Enhancement Fund (PHARE)	\$662,394
Community Development Block Grant-Coronavirus (CDBG-CV)	\$540,000
Pennsylvania Housing Finance Agency (PHFA) PennHOMES	\$537,606
Pennsylvania State Housing Tax Credit	\$350,000
Deferred Developer Fee	\$225,000
Reinvested Developer Fee	\$180,241
Total Project Financing	\$19,476,875
Uses of Funds	
Total Construction Costs	\$13,846,687
Total Reserves & Developer Fee	\$2,645,714



Total Acquisition Cost	\$775,496
Total Architectural/Engineering Costs	\$760,918
Syndication Fees & Expenses	\$627,425
Total Fees and Miscellaneous Development Expense	\$463,736
Total Carrying & Operating Costs	\$356,899
Total Project Uses	\$19,476,875

BH Venture One LP is a Limited Partnership between Bethlehem Haven of Pittsburgh and ACTION-Housing Incorporated with a mailing address of 905 Watson Street, Pittsburgh, PA 15219. Annette Fetchko is the Executive Director.



Resolution for Agenda Item 5(f)

RESOLUTION NO. _____ (2023)

RESOLVED: That a loan with BH Venture One LP, or a related entity, for the construction of Uptown Flats, located at 1400-1406 Fifth Avenue in the Uptown/Bluff neighborhood of Pittsburgh, Ward 1, for an amount not to exceed \$1,250,000, payable from the Housing Opportunity Fund Rental Gap Program (RGP), is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Legal Counsel, and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a loan agreement and related documents therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Quianna Wasler, Chief Housing Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 5(g): Residential Lending & Investments

5(g) 9% Low Income Housing Tax Credit (LIHTC) Pre-Application

- i. Authorization to enter into for Exclusive Negotiations with the following developers for the sale and redevelopment of the following properties through December 31, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% or 4% LIHTC allocation:
1. Crawford-Roberts – Bedford Dwellings Phase IIC – TREK Development, or a related entity, for Block 25-S, Lot 112, in the 5th Ward.
 2. East Hills – Park Hill Drive – TREK Development, or a related entity, for Block 231-L, Lots 134, 190, and 222, in the 13th Ward.
 3. Lower Hill – The Bethel – Bethel/WPP Development Group LLC, or a related entity, for Block 2-C, Lots 300 and 305, in the 3rd Ward.
 4. Carrick – Carrick Senior Apartments – CHN Housing Partners, or a related entity, for Block 94-N, Lot 37, in the 29th Ward.
 5. Legacy Village – Bridging the Gap/Legacy International Worship Center, or a related entity, for Block 46-J, Lots 209, 210, 212, 219, 220, 221, 334, 336, 337, 339, and 341; and Block 46-N, Lots 230, 231, 232, 234, and 235, in the 25th Ward.
 6. Hazelwood – 4800 Block of Second Avenue – The Community Builders, or a related entity, for Block 56-F, Lots 96, 99, 100, 101, 103, 104, 106, 107, 108, 109, and 110, in the 15th Ward.
 7. Homewood – North Homewood Avenue – North Homewood Avenue, LP, or a related entity, for Block 174-N, Lots 190, 192, 194, 198, 296, and 298, in the 13th Ward.

Authorization Details

Borrower/Developer	Multiple – Detailed Below
Project Location:	Multiple – Detailed Below
Neighborhood:	Multiple – Detailed Below
Council District:	Multiple – Detailed Below
Description:	All the above-listed developments plan to apply to the Pennsylvania Housing Finance Agency (PHFA) for an allocation of Low-Income Housing Tax Credits (LIHTC) in January 2024. The LIHTC program allocates federal tax credits for the creation and preservation of affordable housing. PHFA receives an annual allocation of tax credits from the IRS and allocates them in a competitive process pursuant to a Qualified Allocation Plan. Most proposed LIHTC projects need gap funding from the URA and/or require URA-or city-owned land. To understand the pipeline of potential projects and the resultant demand for URA resources, the Authority issued a LIHTC Pre-Application to be completed and submitted by developers who plan to apply to PHFA in January 2024 for an allocation of 9% tax credits. The pre-application process assists the URA and City in evaluating the potential LIHTC applications relative to each other. The pre-application was due to the Authority on October 16, 2023. The Authority received 17 pre-applications for proposed LIHTC projects located within the City of Pittsburgh. Ten (10) applications included preliminary URA funding requests and seven (7) of the proposed projects require the acquisition of URA- and/or city owned property.



	<p>The URA is currently reviewing all applications. Full LIHTC applications are due to PHFA by January 11, 2024. Any proposed Authority financial support will be subject to continuing review of project budgets, approval of plans, specifications and projects costs, an allocation of tax credits from PHFA, the developer securing other project sources of funds, future availability of URA funds, and future URA Board approval.</p> <p>Evidence of site control is a requirement of the PHFA LIHTC application. We are requesting authorization to enter into Exclusive Negotiations in order to provide the developers with the needed site control. Exclusive Negotiations approval is initially being requested through December 31, 2024, to allow sufficient time for the PHFA funding decisions to be made. For those developments receiving an allocation of tax credits from PHFA, the Exclusive Negotiations authorization will be able to be extended to reflect PHFA's closing deadlines for 9% LIHTC projects.</p> <p>Descriptions of the projects requesting site control are as follows:</p> <p>Bedford Dwellings Phase II: In July 2023, the City of Pittsburgh was awarded a \$50 million Choice Neighborhoods Implementation Grant to rebuild Bedford Dwellings, the oldest public housing in Pittsburgh. Phase II of this large project will take place in the Crawford-Roberts neighborhood on the site of the former Francis Street housing community. To complete the plan for the site, the URA is seeking approval from the URA's Board of Directors for sale of one (1) parcel located adjacent to the Francis Street site to Trek Development, who will develop the property.</p> <p>The full development will involve multiple applications to PHFA for Low Income Housing Tax Credits and will result in the construction of 160 units on Francis Street. The project will be broken into three sub-phases (IIA, IIB, and IIC). A portion of this parcel will be used for Bedford Choice Phase IIC only. Bedford Choice Phase IIC will utilize 4% tax credits to construct a 60 unit senior building. Bedford Dwelling Phase II is located in Council District 6 and the total project costs for phases IIA are estimated to be \$34,797,819, for phase IIB are \$31,299,082, and for phase IIC are \$ 25,915,590.</p> <p>The MWBE Program Officer has reviewed and approved MWBE and MWI Narratives for this project.</p> <p>TREK Development Group, Inc. is a privately held corporation with a mailing address of 130 7th Street, Suite 300, Pittsburgh, PA 15222. Bill Gatti is the President and CEO.</p> <p>Park Hill Drive: Park Hill Drive located in the East Hill neighborhood of Pittsburgh is a naturally affordable home ownership community that has fallen into blight and disrepair. While the forces of systemic injustice and absentee landlords have caused the deterioration, the active Home Owners Association (HOA) is ready to help lead the restoration of the community. The restoration of East Hills Park presents an opportunity to create affordable homes, prevent displacement of existing residents and ensure the sustainability of this affordable homeownership community. This project is a collaboration with Trek Development, Rising Tide Partners and the East Hills Association and includes the construction of 34 residential rental townhomes (that will convert to homeownership), as well as a strategy to address the significant infrastructure needs beyond the scope of the LIHTC transaction. The homes include a mix of twenty 2BR and fourteen 3BR units. Park Hill Drive is located in Council District 9. Total project costs are estimated to be \$17,000,000.</p>
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The Bethel:

The Bethel development located in the Lower Hill Neighborhood is a proposed 128 unit, 100% affordable housing development with community facility space. The Bethel is proposing a “twinned” LIHTC execution which will consist of 1 structure bifurcated in a checkerboard manner to produce 4% LIHTC & 9% LIHTC condominiums. The Bethel is currently the only 100% affordable housing development proposed in the Lower Hill Redevelopment Area and exceeds the guidelines for 20% affordability set forth in the Lower Hill Community Collaboration and Implementation Plan (CCIP). As proposed, the AMI levels for the units will range from 30% (PBV through HACP), 60% and 80% of AMI. There will be a mix of fifteen studio apartments, thirty-four 1BR apartments, fifty-two 2BR apartments, and twenty-seven 3BR apartments. Surface parking for approximately 100 vehicles, or 78% of the residential units is provided. There is also approximately 8,500 sq. ft. allocated for a daycare and after-school program. The Bethel is located in Council District 6. Total project costs are estimated to be \$51,000,000.

Carrick Senior Apartments:

Carrick Senior Apartments located in the Carrick neighborhood is a community revitalization and affordable housing initiative to be developed by the partnership of CHN Housing Partners (CHN) and Amani Christian Community Development Corporation (Amani). The development will revitalize a blighted 1.388-acre parcel in the Carrick neighborhood of the City of Pittsburgh to create 52 units (forty-seven 1BR, five 2BR) of affordable housing for seniors age 62+ and help reestablish an attractive streetscape in Carrick’s business district. The project site, located on the community’s primary commercial corridor formerly known as Berg Place Apartments, has been vacant for more than ten years and the structures were condemned in 2014. The Pittsburgh Urban Redevelopment Authority (URA) purchased the property in 2022 and issued an RFP for the site in February 2023. After a competitive review process involving several developers, the CHN and Amani team were selected to redevelop the site into affordable housing for seniors.

The Board took affirmative action on exclusive negotiations for this project at its July 2023 meeting, Authorization is requested to extend the exclusive negotiations date through December 31, 2024. Carrick Senior Apartments is located in Council District 4. Total project costs are estimated to be \$24,692,261.

Legacy Village:

Legacy Village is located on 2-3 blocks of Wilson Avenue in the Perry South neighborhood of the city of Pittsburgh. The proposal involves a joint venture between Legacy International Worship Center (a faith-based organization) and Bridging the Gap Development (a mission driven for profit developer). The proposal includes a 4-story elevator building including 14 units, four single-family detached buildings, and 4 townhouse buildings totaling 62,411 gross square feet. The property will include 34 units for general occupancy including eight 1BR units, six 2BR units, seventeen 3BR units, and three 4BR units. Of the 34 units, 12 units will receive operating subsidy through project-based Section 8 vouchers from the Housing Authority City of Pittsburgh. Nine of the twelve voucher units will be set aside for veterans and their families under PHFA’s supportive housing set aside. Legacy Village is located in Council District 6. Total project costs are estimated to be \$20,336,849.

4800 Block of Second Avenue:

The 4800 Block of Second Avenue is located in the Hazelwood neighborhood and will anchor the intersection of Hazelwood Avenue and Second Avenue with a four-story mixed-use building containing ground-floor commercial space with 40 mixed-income apartments above and is being developed by The Community Builders, Inc. (TCB). The building is set back from the intersection to create an exterior plaza; defining the entrance to Hazelwood’s business



district and allowing for streetscape activation. 4800 will be comprised of a Residential Condominium (40 units/ 9% LIHTC) and a Commercial Condominium (\pm 5,000 sf of retail). As designed, the commercial space can accommodate one larger use, such as a neighborhood-serving restaurant, or two tenant spaces of approximately 2,500 sq ft each. All commercial areas will have related exterior sidewalk and/or plaza space to allow for outdoor dining to activate the sidewalk. The residential component includes approximately 45,600 sf and contains 33 affordable units available to households between 20% and 60% AMI and (7) unrestricted, market units. 4800 Block of Second Avenue is located in Council District 5. Total project costs are estimated to be \$19,293,754.

North Homewood Avenue:

Located in the Homewood neighborhood of Pittsburgh, the proposed North Homewood mixed-use project is a critical investment in one of the city's highest need neighborhoods. The proposed North Homewood development is a catalytic investment that will bring much needed high-quality affordable housing to the neighborhood, along with ground-floor commercial space that will support the growth of local entrepreneurs. The North Homewood development is located along North Homewood Avenue between Hamilton Avenue and Susquehanna Street. The four-story, elevator-served building bridges over Tioga Street and contains approximately 61,150 square feet of space. The project is for general occupancy and includes 58 rental units and approximately 4,500 square feet of ground floor retail space and livework units. This mixed-income development contains 26% market rate units, with the remaining 74% affordable. The project has secured 25 project-based section 8 vouchers, enabling over half of the units to be affordable to families at 50% AMI and below. The unit mix is family-friendly, with over 60% of apartments in larger 2- and 3-bedroom sizes, detailed as follows: 21 1BR apartments, 22 2BR apartments, and 15 3BR apartments. North Homewood Avenue is located in Council District 9. Total project costs are estimated to be \$20,336,849.

Additional 9% and 4% LIHTC Applications (January 2024)

The projects listed below will also be seeking 9% and/or 4% LIHTCs from PHFA in January 2024 but do not have any formal URA board actions required at this time:

LIHTC Project	Neighborhood	Unit Count	Development Team
120 Cecil Way (4%)	Central Business District	79	Beacon Communities
421 7 th Avenue (9%)	Central Business District	40	CHN Housing Partners
111 Fifth Avenue (9%)	Central Business District	86	Beacon Communities
2112 Sidney Street (4% and 9%)	Southside Flats	54	Standard Communities
100 First Avenue (4%)	Central Business District	93	Beacon Communities
4 Smithfield Street (9%)	Central Business District	46	Woda Cooper
251-259 Burrows Street (9%)	Terrace Village	205	Corcoran Jennison Multifamily



Resolutions for Agenda Item 5(g)

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for Bedford Dwellings Phase IIC – TREK Development, or a related entity, for Block 25-S, Lot 112, in the 5th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for Park Hill Drive – TREK Development, or a related entity, for Block 231-L, Lots 134, 190, and 222, in the 13th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for The Bethel – Bethel/WPP Development Group LLC, or a related entity, for Block 2-C, Lots 300 and 305, in the 3rd Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for Carrick Senior Apartments – CHN Housing Partners, or a related entity, for Block 94-N, Lot 37, in the 29th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for Legacy Village – Bridging the Gap/Legacy International Worship Center, or a related entity, for Block 46-J, Lots 209, 210, 212, 219, 220, 221, 334, 336, 337, 339, and 341; and Block 46-N, Lots 230, 231, 232, 234, and 235, in the 25th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for 4800 Block of Second Avenue – The Community Builders, or a related entity, for Block 56-F, Lots 96, 99, 100, 101, 103, 104, 106, 107, 108, 109, and 110, in the 15th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That exclusive negotiations for North Homewood – North Homewood Avenue, LP, or a related entity, for Block 174-N, Lots 190, 192, 194, 198, 296, and 298, in the 13th Ward, through June 30, 2024, with an automatic extension to mirror Pennsylvania Housing Finance Agency's (PHFA) closing deadline if the project receives a 9% LIHTC allocation is hereby approved.



Director's Report

To: URA Board of Directors
From: Thomas Link, Chief Development Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 6(a): Development Services

6(a) Farm-a-Lot Program Guidelines

- i. Approval of the Farm-a-Lot Program Guidelines
- ii. Authorization to enter into a Memorandum of Understanding with the City of Pittsburgh to formalize partnership terms concerning the inspection of Farm-a-Lot sites
- iii. Amendment to the Urban Agriculture Policy adopted in February 2018 (Resolution 77)

Authorization Details

The URA is seeking approval from the URA's Board of Directors for the Farm –a–Lot Program (the "Program") Guidelines. The goal of the program is to streamline the potential for farmers to access and activate publicly-owned land for sustainable urban agriculture.

The Program can be utilized by farmers seeking vacant URA-owned land for personal use or for the sale of agricultural products, including fruits, vegetables, herbs, legumes, nuts, grains, flowers, and other products as permitted by applicable local, state, and federal laws. The Farm-a-Lot Program will unlock the potential of urban agriculture to nourish the health and social fabric of communities, increase biodiversity, improve the physical landscape, and create economic opportunity within City of Pittsburgh neighborhoods by:

1. Redeveloping URA-owned vacant properties into farmer-stewarded urban agricultural sites;
2. Preparing local farmers to acquire property through the Pittsburgh Land Bank (PLB) when urban agriculture is approved by the URA's Property Inquiry Review Committee as a feasible and appropriate long-term land use;
3. Helping small urban agriculture businesses and residents to support the inclusive and healthy growth of neighborhoods;
4. Promoting community investment and land recycling strategies that build a more equitable Pittsburgh;
5. Re-imagining diverse space activation projects;
6. Fostering neighborhood interactions; and
7. Supporting efforts to develop urban food systems that are just and sustainable in their benefit to City of Pittsburgh communities.

The Farm –a–Lot program operates through a 3-year license agreement to grant farmers access to the site with a 30-day notice termination clause. If the project site is eligible for purchase, the farm may be inspected after one year of operations to provide the applicant an opportunity to purchase the farm site through the PLB.

The URA reserves the right to reject any and all applications, notify the appropriate community-based organization(s) of applications received in their neighborhood, announce all awards publicly, deny any farm the opportunity for an eventual route to ownership.



The URA is seeking authorization to enter into a Memorandum of Understanding with the City of Pittsburgh to formalize partnership terms concerning the inspection of Farm-a-Lot Program sites. The terms of the are as follows:

1. The City agrees to engage the Open Space Specialist to perform one (1) Inspection per Lot, up to a maximum of twenty-five (25) total Inspections per year.
2. For each Inspection, the Open Space Specialist shall monitor the conditions of each Lot and to confirm that each Lot is being operated and maintained in accordance with any applicable plans or program goals, and whether each Lot remains suitable for Eligible Activities, as described in the Farm-A-Lot Program Guidelines.
3. Each Inspection shall occur between the months of May and September of 2024.
4. Following each Inspection, the City shall provide the URA with a written report as prescribed by the URA summarizing the Inspection and a completed checklist.
5. The URA agrees to provide the City with a schedule of Inspections and a checklist setting forth the scope of each Inspection.
6. Prior to each Inspection, the URA shall provide the following items related to each Lot: a site plan, narrative description, and any applicable plans or program goals related to the Lot.

The URA is seeking an amendment to the Agriculture Policy adopted in 2018 (Resolution 77). The URA now plans to operate the Farm—a—Lot program with 3-year license agreements, rather than operating as a lease program as stated in the initial resolution with terms of a minimum of five years and maximum of ten years. Rather than pricing lots with a standard tiered structure with options to increase rates base on preset criteria, including land typology, lessee investment, and operating revenue, Farm—a—Lot applications will be priced on a case-by-case basis.

Many of the principles of the 2018 Agriculture Policy remain the same:

1. A subset of the URA's property portfolio will be eligible for urban agriculture activities, primarily but not exclusively for commercial agriculture.
2. Compliance with section 912.07 of the Pittsburgh Zoning Code, providing for various urban agriculture activities in certain residential zoning classifications.
3. Full business plan review for feasibility and sustainability.
4. Utility costs being the sole responsibility of the lessee.
5. Real property tax status and satisfaction being the sole responsibility of the lessee.
6. Abandonment clause, allowing for the level of agricultural activity to change during the lease period. No activity occurring for a period of eight months constitutes abandonment and termination of the lease, including notice, written acknowledgement, and a 30-day curative period prior to termination.



Resolutions for Agenda Item 6(a)

RESOLUTION NO. ____ (2023)

Resolved: That the Farm-a-Lot Program guidelines are hereby approved.

RESOLUTION NO. ____ (2023)

RESOLVED: That an Memorandum of Understanding (MOU) or an agreement with the City of Pittsburgh to formalize partnership terms concerning the inspection of Farm-a-Lot sites is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Counsel and/or Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute an Memorandum of Understanding (MOU) therefor, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.

RESOLUTION NO. ____ (2023)

RESOLVED: That Resolution No. 77 (2018) is hereby amended to operate the Farm—a—Lot program with 3-year license agreements, rather than operating as a lease program as stated in the initial resolution with terms of a minimum of five years and maximum of ten years. Rather than pricing lots with a standard tiered structure with options to increase rates base on preset criteria, including land typology, lessee investment, and operating revenue, Farm—a—Lot applications will be priced on a case-by-case basis.



Director's Report

To: URA Board of Directors
From: Thomas Link, Chief Development Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 6(b): Development Services

6(b) National Robotics and Engineering Center (NREC) Purchase Option Exercise

- i. Conveyance of Block 80-N, Lots 6, 8, and 10, in the 9th Ward (National Robotics Engineering Center, 10 40th Street) to Carnegie Mellon University for \$1,500,000 pursuant to the exercise of a right to purchase contained in a 1995 ground lease.

Authorization Details

In 1995, the URA entered a ground lease with Carnegie Mellon University to develop the National Robotics Engineering Center (NREC). The ground lease provides Carnegie Mellon University the right to purchase the land for \$1,500,000. Carnegie Mellon University has exercised this right.

For nearly 30 years, NREC (an operating unit within Carnegie Mellon University's Robotics Institute, the world's largest robotics research and development entity) has worked closely with private and government industry clients to develop and mature robotic technologies from concept to commercialization.

NREC has delivered over 350 projects across several industries, including energy, agriculture, defense, manufacturing, and others.

Industry leaders such as Airbus, Honeywell, the US Army, Caterpillar, and many others have partnered with NREC to deliver robotics solutions. NREC has helped spin out and grow Pittsburgh born-and-growing companies such as Gecko Robotics, Astrobotics, Carnegie Robotics, and many others.

A recent economic impact study notes that 3 of 5 robotic/AI/tech sector firms in Pittsburgh have direct staff ties to NREC alumni. And 53% of former NREC researchers and staff live and work in the Pittsburgh region today. NREC is the driving force and epicenter of Pittsburgh's Robotics Row, which counts over 80 companies focused on robotics, AI, and related technologies. NREC affiliated companies are valued at more than \$18 billion.

NREC is a critical asset in Pittsburgh's economic resurgence, growth, and economic future.

NREC plans to continue this work at this site for the foreseeable future.



Resolution for Agenda Item 6(b)

RESOLUTION NO. _____ (2023)

RESOLVED: That the conveyance of Block 80-N, Lots 6, 8, and 10, in the 9th Ward (National Robotics Engineering Center, 10 40th Street), to Carnegie Mellon University, pursuant to the exercise of a right to purchase contained in a 1995 ground lease, for \$1,500,000, is hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Counsel and/or the Chief Financial Officer, on behalf of the Authority, is authorized to take any and all actions and execute such documents as are necessary to effectuate the terms of the conveyance, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Thomas Link, Chief Development Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 6(c): Development Services

6(c) Fairywood & Crafton Heights – Woodlow Estates Greenspace

- i. Proposal, form of contract, final drawings, final evidence of financing, and authorization to execute a deed for the sale of Block 41-L, Lots 90, 147, 181, and 250; Block 70-B, Lots 120 and 500; Block 70-C, Lot 350; Block 70-E, Lots 74, 80, 81, 82, 88, 96, and 98; Block 70-G, Lots 6, 12, and 500; Block 70-J, Lots 2 and 18; and Block 70-K, Lot 80, in the 28th Ward to Woodlow Estates Limited Partnership, or to a related entity, for \$46,000, plus costs.

Authorization details

Borrower/Developer	Woodlow Estates, LP
Location:	Adjacent to Tryko's developments on Village Road and on Crucible Street
Neighborhood:	Fairywood & Crafton Heights
Council District:	2
Description:	<p>These parcels in Fairywood and Crafton Heights are vacant land that are adjoining Tryko's residential developments. The Fairywood parcels are adjacent to greenspace that adjoins Emerald Gardens, just southwest of Cedarwood Homes, and the Crafton Heights parcels are adjacent to the Crafton Heights Townhomes development.</p> <p>The applicant, Woodlow Estates, LP, is an entity formed by the developers of Cedarwood Homes, Emerald Gardens, and Crafton Heights Townhomes. They propose to use these sites, which contain approximately 5.92 acres, for landscaping purposes. The added greenspace will beautify the area and expand opportunities for outdoor activity for residents of these developments.</p> <p>In January 2014, the Board approved a similar proposal from Woodlow Estates, LP, for greenspace surrounding Emerald Gardens on Broadhead-Fording Road. (Resolution 19, 2014)</p>

Sources and Uses

Sources of Funds	
Private Equity	\$59,800
Total Project Financing	\$59,800

Uses of Funds	
Acquisition	\$46,000
Fees	
Miscellaneous Development Expenses	
Construction & Permanent Loan Financing Charges	
Hard Costs	\$13,800
Reserves and Developer Fee	
Total Project Uses	\$59,800



Woodlow Estates, LP, is a New Jersey limited partnership. Acquisition Ventures, LLC, is the General Partner and Tryko Holdings, LLC, is a Limited Partner. The mailing address for both partners is 1608 Route 88, Suite 200, Brick, New Jersey 08723. Woodlow Estates, LP's Managing Director is Yitzchok Rokowsky.



Resolution for Agenda Item 6(c)

RESOLUTION NO. ____ (2023)

RESOLVED: That the Redevelopment Proposal submitted by Woodlow Estates Limited Partnership, or to a related entity, for the sale of Block 41-L, Lots 90, 147, 181, and 250; Block 70-B, Lots 120 and 500; Block 70-C, Lot 350; Block 70-E, Lots 74, 80, 81, 82, 88, 96, and 98; Block 70-G, Lots 6, 12, and 500; Block 70-J, Lots 2 and 18; and Block 70-K, Lot 80, in the 28th Ward, and execution of a disposition contract by sale to Woodlow Estates Limited Partnership, or to a related entity, for \$46,000 plus costs are hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Counsel and/or the Chief Financial Officer on behalf of the Authority, is hereby authorized to execute said disposition contract and related documents to effectuate said sale, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto; and it is;

RESOLVED FURTHER: That the final drawings and evidence of financing submitted by Woodlow Estates Limited Partnership, or to a related entity for the sale of Block 41-L, Lots 90, 147, 181, and 250; Block 70-B, Lots 120 and 500; Block 70-C, Lot 350; Block 70-E, Lots 74, 80, 81, 82, 88, 96, and 98; Block 70-G, Lots 6, 12, and 500; Block 70-J, Lots 2 and 18; and Block 70-K, Lot 80, in the 28th Ward, are hereby approved, and the Executive Director, Chief Operating Officer, Chief Development Officer, Senior Counsel and/or the Chief Financial Officer, on behalf of the Authority, is hereby authorized to execute a deed and all documents necessary to effectuate the sale thereof, and the Secretary or Assistant Secretary is authorized to attest the same and affix the seal of the Authority thereto.



Director's Report

To: URA Board of Directors
From: Shannon Barkley, Senior Counsel
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 7(a) Executive

7(a) The 2024 URA Board Annual Meeting is Rescheduled to February 2024

Authorization Details

Authorization is being requested for the rescheduling of the 2024 URA Board of Directors' Annual Meeting, which is currently scheduled for Thursday, January 11, 2024. The annual-regular meeting shall be rescheduled for February 8, 2023, at 2:00 p.m. so as to coincide with the regular February monthly board meeting.



Resolution for Agenda Item 7(a)

RESOLUTION NO. ____ (2023)

Resolved: That the URA annual-regular meeting is rescheduled for February, 8, 2024 and the January 11, 2023 meeting is hereby cancelled.



Director's Report

To: URA Board of Directors
From: Shannon Barkley, Senior Counsel
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 7(b): Executive

7(b) Appointment of Theresa Schacht as Secretary for the URA Board and URA Corporate Secretary

Authorization Details

Authorization is requested of the appointment of Theresa Schacht as Secretary of the URA Board and the Corporate Secretary for the URA. Section 7 of the URA By-Laws describes that the Secretary serves as a liaison between the URA Board and the URA administration and is responsible for supporting the Board and its committees, including the giving of required notices of meetings of the Board and the preparation of the minutes of meetings of the Board. The URA also has Assistant Secretaries that were appointed by the URA Board at various meetings in accordance with Section 8 of the URA By-Laws.



Resolution for Agenda Item 7(b)

RESOLUTION NO. ____ (2023)

Resolved: That the appointment of Theresa Schacht as the URA Board Secretary and the URA Corporate Secretary is hereby approved.



Director's Report

To: URA Board of Directors
From: Damara Carter, Chief Financial Officer
Cc: Susheela Nemani-Stanger, Executive Director
Date: December 14, 2023
Re: Agenda Item 7(c): Administrative

7(c) Authorization to approve the 2024 Operating Budget

Authorization Details

The URA 2024 Operating Budget of \$16,825,537 includes revenues from government grants, URA-managed property (such as parking garage income), net proceeds from sales of land sold by the URA, fees for programs and services, and income from URA investments. The Operating Budget does not include restricted government and other grants/funding sources for programs, projects, and services. The Operating Budget primarily covers costs and expenses associated with personnel, operations, and administration. In 2024, these expenses are estimated to total \$16,825,537, indicating a balanced budget for 2024.

Operating Budget Details

URA Operating Revenues for 2024 include:

Revenue Type	Revenue Subtype	2024 Revenues	% of Total Revenue
Government Grants	Federal	\$21,000	28%
	State	\$30,000	0%
	Local	\$1,325,000	8%
URA Assets	Managed Property Revenue	\$763,440	5%
	Net Proceeds from Sale	\$0	0%
Programs & Services	Program Admin Fees	\$5,375,000	32%
	Service Fees	\$1,101,750	7%
	URA Affiliate Admin Fees	\$1,150,000	7%
Other Sources	Investment Income	\$2,359,347	14%
	TOTAL REVENUE	\$16,825,537	100%

URA Operating Expenses for 2024 include:

Expense Type	Expense Subtype	2024 Expense	% of Total Expenses
Personnel	Salaries	\$ 8,522,955	51%
	Taxes & Benefits	\$ 4,158,692	25%
	Departmental	\$ 166,195	1%
	Trainings	\$ 150,285	1%
Operational & Administrative	Contractual Services	\$ 1,796,202	11%
	Occupancy	\$ 523,000	3%
	Administrative	\$ 576,566	3%
	Technology	\$ 931,642	6%
	TOTAL EXPENSE	\$16,825,537	100%



Resolution for Agenda Item 7(c)

RESOLUTION NO. _____ (2023)

RESOLVED: That the 2024 Operating Budget, as presented to the Board, is hereby approved.



**Regular Board Meeting
December 14, 2023
Consent Agenda**

1. Agreements/Amendments

- a. Authorization is requested to amend guidelines to the Avenues of Hope Commercial Real Estate Program (ACRE) to require applicants to secure an additional lender or provide 20% equity if the URA and affiliate lending sources are financing the entirety of the project. Guidelines remain in place to not allow the URA to assume a majority controlling interest of any real estate project.
- b. Ratification of authorization to advance legislation to Allegheny County Council to adopt a Downtown Tax Abatement Program.
- c. AoH ARPA Revised Guideline Approval – changes include the addition of eligible activities for non-profit applicants. Non-profits located within AoH corridors that can demonstrate negative economic impact due to the COVID-19 pandemic are eligible to receive funding up to the amount equal to the negative impact faced. Non-profit awardees can use the grant funds for any activity related to their charitable purpose, such as: Capital improvements to their physical building, programming costs, payroll/administration, etc.
- d. Authorization for a five (5%) percent 2023 salary bonus for Susheela Nemani-Stanger, Executive Director of the URA.

2. Dispositions

- a. Proposal, form of contract, final drawings, final evidence of financing, and authorization to execute a deed for the sale of Block 41-R, Lot 340, in the 28th Ward to Robert D. Zebrasky, Sr., and Jennifer R. Zebrasky for \$4,000 plus costs (northeast corner of Woodlow and Steuben Streets–side yard).
- b. Transfer proposal, form of contract, and authorization to execute a deed to The Pittsburgh Land Bank for the sale of Block 50-H, Lots 36, 37, and 38, in the 10th Ward, for \$500 per parcel plus costs.

3. Grant Applications

- a. DCED Statewide Local Share Account Program
 - i. Resolution authorizing the Urban Redevelopment Authority of Pittsburgh to apply for funding from the Department of Community and Economic Development (DCED) Local Share Account Statewide program for the following projects and their project-specific amounts on behalf of the following nonprofit subgrantee leads. If awarded, authorization for the Executive Director, Chief Financial Officer, and/or Chief Operating Officer to execute related grant, subgrant, and fee agreements:
 1. Congregation Poale Zedek Emergency Egress – Phase II: \$350,000
 2. Children’s Museum of Pittsburgh – Museum Annex: \$300,000
 3. Pittsburgh Fire Fighters – Line of Duty Death Memorial: \$252,464
 4. Pittsburgh Glass Center – Expansion Project: \$700,000
 5. WQED Multimedia FM Antenna System: \$184,897.54
 6. The Trade Institute of Pittsburgh Social Enterprise: \$142,895
 7. Hill CDC New Granada Square Development: \$1,000,000
 8. Jubilee Kitchen Renovation and Expansion: \$1,000,000
 9. Carrick Cemetery Complex: \$253,500

4. Certificate of Completion

- a. Certificate of Completion for John Chalovich, Ronald T. Dunkel and Dennis E. Eicker, Trustees of I.B.E.W. Local Union No. 5, for Block 29-P, Lot 275 (also known as Parcel E1c in the South Side



- Works Plan of Lots No. 8 recorded in Plan Book Volume 228, page 137), in the 16th Ward (East Carson Street – parking lot).
- b. Certificate of Completion for The Pittsburgh Land Bank for Block 50-H, Lots 36, 37, and 38, in the 10th Ward (Hillcrest Street – Bloomfield Garfield Corporation and Open Hand Ministries – three affordable single family residences, each with accessory dwelling unit).



Regular Board Meeting
December 14, 2023
Disclosure Agenda

1. Authorization to approve Dr. Ameela Boyd to receive an OwnPgh Grant in the amount of up to \$90,000 and a Down Payment Closing Costs Assistance Program loan in the amount of up to \$7,500 (Dr. Ameela Boyd is a City of Pittsburgh employee).
2. Authorization to approve Emily Jaquay to receive an OwnPgh Grant in the amount of up to \$90,000 and a Down Payment Closing Costs Assistance Program loan in the amount of up to \$7,500 (Emily Jaquay is an Urban Redevelopment Authority of Pittsburgh employee).

