

URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH

Housing Opportunity Fund

Legal Assistance Program – HOMEOWNERS

Program Guidelines

Approved
9/11/2025

Housing Opportunity Fund (HOF) Legal Assistance Program– Homeowners (LAP-H) Guidelines Urban Redevelopment Authority (URA), Residential and Consumer Lending Unit

I. PROGRAM OBJECTIVE

The main objective of the Housing Opportunity Fund (HOF) Legal Assistance Program – Homeowners (LAP-H) is to provide a one-time legal service to applicants who are either at-risk of losing their homes due to tangled title or foreclosure legal issues or who are interested in protecting their assets and affairs to ensure that their wishes are honored; applicants must be at or below 80% of Pittsburgh’s Area Median Income and reside within the City of Pittsburgh. Applicants must be a homeowner or the occupant of a home in which they claim a legal interest (Tangled Title), and the home must be their sole residence.

The LAP-H is composed of three primary services:

1. Tangled Title
2. Foreclosure Prevention
3. Estate Planning

A summary of the three primary services of the LAP-H are listed below:

Tangled-Title: Legal assistance to help transfer home’s record title to the current occupant; and

Foreclosure Prevention: Repayment plans; Special forbearance plans; Mortgage modifications and/or refinancing.

(Homeowners who receive an Act 91 notice must be referred to the HEMAP program. HEMAP was created by Act 91 of 1983, and was designed to protect Pennsylvanians who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. HEMAP is a loan program to prevent foreclosure. For more information, please visit phfa.org.)

Estate Planning: Creation of Wills, Power of Attorney, Medical POA, Healthcare Directives, establishment of trust(s), and tax planning.

II. PROGRAM FUNDING

The LAP-H will be sourced by local Housing Opportunity Funds, CDBG and/or other funding received by the URA which may include local, state, federal or foundation funds. Future or annual funding is not guaranteed.

III. ELIGIBLE APPLICANTS

For each allocation of funding the URA will issue a Request for Proposals (RFP) to solicit applications for Program Administrators from qualified legal agencies and community organizations. Program Administrators must have experience in providing and, where applicable, relevant licenses from the Commonwealth, to provide legal services related to foreclosure prevention and estate planning to low- to moderate income households

IV. ELIGIBLE RECIPIENTS OF PROGRAM FUNDING

Households receiving assistance under LAP-H must meet the following requirements:

- A. Each applicant must be a homeowner or the occupant of a home in which they claim a legal interest (Tangled Title) and the home must be their sole residence.
- B. The applicant's home must be located within the City of Pittsburgh.
- C. The annual gross household income of the homeowner or occupant must be at or below 80% of the Pittsburgh Area Median Income (AMI) with adjustments made for family size. Pittsburgh Area Median Income is subject to HUD's annual calculation of Area Median Income (AMI). For more information please visit hud.gov.
- D. Determination of the client's annual income shall be based on the current income projected from the date of application. Annual income should be based on the gross income from all sources before taxes or withholding from all household members who are not minors or full-time students. The client must show pay stubs issued within the last 30 days and employment verification. A self-certification of one's income will also be required to verify the client's income history after three separate documented attempts to obtain verification of income.
- E. If applicable, the homeowner must demonstrate that the need for LAP-H services is due to the risk or threat of foreclosure. Where applicable, the occupant seeking tangled-title assistance must show that the deed is not in their name.

V. ELIGIBLE PROPERTIES/RESIDENCES

Residences of those households to receive LAP-H assistance must meet the following requirements:

- A. Each property must be a permanent structure used by the applicant as their primary, year-round residence.
- B. Eligible properties must be located inside the City of Pittsburgh.
- C. Eligible properties must have no outstanding City, School District, and County real estate tax obligations and/or the owner must be on a payment plan.
- D. Homeowners must have current homeowner insurance policy or have the ability to obtain such insurance.

VI. ELIGIBLE USES OF FUNDING

Program Administrators must specify in their applications which of the following services they will administer: *(Program Administrators may administer one or both services)*

1. Tangled title
2. Foreclosure prevention

3. Estate Planning

VII. FUNDING TERMS, LIMITS AND OTHER REQUIREMENTS

Tangled-Title

- Each client is entitled to up to \$5,000 of legal assistance

Foreclosure Prevention (*homeowners who receive an Act 91 notice must be referred to the HEMAP program*)

- Repayment plans
 - Each client is entitled to up to \$5,000 of legal assistance
- Special forbearance plans
 - Each client is entitled to up to \$5,000 of legal assistance
- Mortgage modifications and/or refinancing
 - Each client is entitled to up to \$5,000 of legal assistance

Estate Planning

- Each client is entitled to up to \$5,000 of legal assistance

VIII. PROGRAM ADMINISTRATION RESPONSIBILITIES

Program Administrators will be required to utilize the appropriate URA reporting databases and/or reporting structures that will capture the following for each component of the LAP-H program:

1. Tangled-Title: Tangled-Title Program Administrators will be responsible for assisting the applicant in transferring the deed to their name.

Eligible activities include, but are not limited to, the following:

- Confirming applicant's eligibility
- Confirming any outstanding debts, liens, and/or taxes associated with the residence and/or applicant
- Determining how the applicant acquired the property, when appropriate
- Collecting the deed holder's information, lender information, etc.
- Entering applicant data into appropriate URA database
- Providing regular reports to URA staff in the format deemed acceptable by the URA
- Submitting invoices for services rendered no more than once per month

2. Foreclosure Prevention:

- Repayment plans
- Special forbearance plans
- Mortgage modifications and/or refinancing

Eligible activities include, but are not limited to, the following:

- Confirming the applicant's eligibility

- Confirming any outstanding debts, liens, and/or taxes associated with the residence and/or applicant
- Collecting mortgage lender/service information
- Assessing and determining the appropriate reconciliation plan on behalf of the homeowner
- Making referrals to financial counseling agencies and services
- Coordinating and working with the homeowner and their debt holders to reach a mutual repayment agreement
- Negotiate on the homeowner's behalf on any mortgage modification or refinancing requests
- Entering homeowner data into appropriate URA database
- Providing reporting to URA staff
- Submit invoices no more than monthly

3. Estate Planning: Estate Planning Program Administrators will be responsible for assisting the applicant in protecting their assets and assuring that their wishes are honored through the creation of Wills, Power of Attorney, Medical POA, Healthcare Directives, establishment of trust(s), and tax planning.

Eligible activities include, but are not limited to, the following:

- Confirming applicant's eligibility
- Confirming any outstanding debts, liens, and/or taxes associated with the residence and/or applicant
- Working with the applicant to set their goals
- Assisting the borrower in taking a comprehensive inventory of their assets and debts
- Drafting essential documents for the applicant
- Entering applicant data into appropriate URA database
- Providing regular reports to URA staff in the format deemed acceptable by the URA
- Submitting invoices for services rendered no more than once per month

All Program Administrators are required to follow the *Pennsylvania Rules of Professional Conduct*, 42 Pa.C.S.A. (1988), to the extent that they apply to the services to be provided hereunder.

IX. APPEALS COMMITTEE

The URA will establish an Appeals Committee whose purpose is to review HOF LAP-H Program Guidelines waiver requests. The Appeals Committee will recommend approval or disapproval of the request to the Chief Housing Officer. The Chief Housing Officer can choose to accept or reject the recommendation of the Appeals Committee.

X. CERTIFICATIONS

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

XI. NON-DISCRIMINATION CERTIFICATION

The Urban Redevelopment Authority of Pittsburgh abides by all applicable laws and regulations regarding nondiscrimination and refrains from discriminating on the basis of age, race, color, religious

creed, ancestry, national origin, sex, sexual orientation, gender identity, gender expression, political or union affiliation, and/or disability. No person shall be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination solely on the basis of any of the above factors under the loan and grant programs operated by the Urban Redevelopment Authority of Pittsburgh.