



REQUEST FOR PROPOSALS (RFP)

HOUSING OPPORTUNITY FUND LEGAL ASSISTANCE PROGRAM – HOMEOWNERS (LAP-H)

Important Dates & Deadlines	
RFP Issue Date	September 15, 2025
Proposal Deadline	September 29, 2025 at 4:00 pm EST
HOF Board Recommendations	October 7, 2025
URA Board Approval	October 9, 2025

***DATES ARE SUBJECT TO CHANGE**

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I. INTRODUCTION

The Urban Redevelopment Authority of Pittsburgh (“URA”) requests proposals from respondents to act as program administrators for its Housing Opportunity Fund (HOF) Legal Assistance Program – Homeowners (“LAP-H”) (“Program Administrators”). The URA will select one or more Program Administrators to administer LAP-H's three primary services: Tangled Title, Estate Planning, and Foreclosure Prevention.

II. BACKGROUND

HOF is a housing trust fund that has been established in the City of Pittsburgh (“City”) and administered by the URA to support the development and preservation of affordable and accessible housing within the City’s boundaries. The HOF has allocated funding for seven programs to carry out this mission in 2025:

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|---|----------------------------------|
| 1. Rental Gap Program | 5. Housing Stabilization Program |
| 2. For-Sale Development Program | 6. Demonstration Dollars |
| 3. Down Payment/Closing Cost Assistance Program | 7. Legal Assistance Program |
| 4. Homeowner Assistance Program | 8. Small Landlord Fund |

Funds appropriated to the HOF are to be invested in accordance with Chapter 234 of the City of Pittsburgh Code of Ordinances and an annual allocation plan (“AAP”) created by the Advisory Board and approved by the City Council and the Governing Board. The URA Board of Directors serves as the HOF Governing Board.

III. PROGRAM OBJECTIVE

The purpose of LAP-H is to provide a one-time legal service to clients who are at risk of losing their homes to foreclosure or facing tangled title and/or estate planning issues. Clients must be homeowners or the occupant of a home in which they claim legal interest, and the home must be their sole residence. To be eligible, the client must be at or below 80% of Pittsburgh’s Area Median Income (“AMI”) and reside within the City of Pittsburgh

The LAP-H is composed of three primary services:

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

The LAP-H will not be seeking Program Administrators for Coordinated Entry Services in this RFP. Each Program Administrator will be responsible for their own intake of applicants.

Program Administrators are required to follow the HOF LAP-H program guidelines when supporting clients. The LAP-H program guidelines are included as Exhibit A and can also be accessed online [here](#).

IV. PROGRAM ADMINISTRATOR RESPONSIBILITIES

A summary of each Program Administrator’s responsibilities is listed below.

Tangled Title: Tangled Title Program Administrators will be responsible for assisting the applicant in securing a marketable deed that is free from significant defects or claims, making it easily transferable to the new owner/living heirs of the property.

Eligible activities and Program Administrator responsibilities include, but are not limited to, the following:

- Confirming applicant's program eligibility
- Confirming any outstanding debts, liens, and/or taxes associated with the applicant
- Determining how the applicant acquired the property, when appropriate
- Collecting the deedholder's information, lender information, etc.
- Entering applicant data into appropriate URA databases
- 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

Foreclosure Prevention: Foreclosure Prevention Program Administrators will be responsible for assisting the applicant with repayment plans, special forbearance plans, and/or mortgage modifications and/or refinancing.

Eligible activities and Program Administrator responsibilities include, but are not limited to, the following:

- Confirming the applicant's program 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
- Negotiating on the homeowner's behalf on any mortgage modification or refinancing requests
- Entering homeowner data into appropriate URA database
- Providing reporting to URA staff
- Submitting invoices no more than monthly

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, powers of attorney healthcare directives, trusts, 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.

V. QUALIFICATIONS

Program Administrators must have experience providing legal services related to tangled title, estate planning, and/or foreclosure prevention to low-income households.

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.

VI. PROGRAM ADMINISTRATOR COMPENSATION

Program Administrators must submit an application narrative, described below in Section IX, that outlines their proposed fee structure for the services it would provide under LAP-H.. The fee structure must include all reasonable costs to operate the service(s) and should be presented as expected number of clients to be served. Proposed rates should include but not limited to personnel costs, administrative costs (proportionate to the service being delivered), program operations, and costs related to directly carrying out the services to clients.

VII. ELIGIBILITY REQUIREMENTS

A. Eligible Clients

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

- a. Each client 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 client's home must be located within the City of Pittsburgh.
- c. The annual gross household income of the client (also known as the homeowner or occupant) must be at or below 80% of the PittsburghAMI with adjustments made for family size.
- d. Pittsburgh AMI is subject to HUD's annual calculation of AMI. For more information, please visit <https://www.huduser.gov/portal/datasets/il.html>.
- e. 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 proof of income (e.g. pay stubs, tax returns, Social Security statements) issued within the last 30 days from the date of the application and, where applicable, employment verification. A self-certification of one's income may be used to verify the client's income history after three separate documented attempts to obtain verification of income.
- f. Where applicable, the homeowner must demonstrate that the need for LAP-H services is due to the risk or threat of foreclosure.
- g. Where applicable, the client seeking tangled title assistance must show that the deed is not in their name and provide proof of their legal interest in the property.
- h. Where applicable, the client seeking estate planning assistance must show that they are the record owner of the property.

B. 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. Clients must have a current homeowner insurance policy or have the ability to obtain such insurance, except for clients seeking tangled title assistance.

C. Required and Eligible Uses of Funding for Clients

The purpose of LAP-H is to provide a one-time legal service to clients who are at risk of losing their homes due to foreclosure, or who are facing tangled title and/or estate planning issues. Clients must be either homeowners or the occupant of a home in which they claim a legal interest (tangled title) and the home must be their sole residence.

VIII. FUNDING TERMS, LIMITS, & OTHER RESTRICTIONS

A. Funding Type

This funding will be awarded to Program Administrators as a grant on a reimbursement basis.

Tangled Title

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

Foreclosure Prevention

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

Estate Planning

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

B. Funding Limits and Other Requirements

There is \$1,000,000 in funds available for the combined 2025 Legal Assistance Program allocation, which includes LAP-T and LAP-H in the 2025 HOF allocation year. **There is up to \$200,000 available for the LAP-H RFP** which will be sourced by local HOF, Community Development Block Grant funds, and/or other funding received by the URA which may include local, state, federal or foundation funds. Future or annual funding is not guaranteed.

C. Payments and Procedures

Program Administrators must request payments on the proper URA form for a specified dollar amount. The payment request must include information about the client assisted and any additional information requested by the URA. The URA will only reimburse for approved costs incurred.

IX. SUBMISSION REQUIREMENTS

All application submissions are to include a completed LAP-H Application Narrative attached as Exhibit B.

The Application Narrative includes the following sections:

1. Eligibility Checklist and Confirmation of Services Provided
2. Application Document Checklist
3. Organization Information
4. Total Funding Request
5. Organization Experience and Staff Qualifications
6. Approach to Providing Services
7. Minority and Woman-Owned Business Enterprise (MWBE) Narrative
8. References
9. Additional information (optional)

All sections of the Application Narrative must be completed to the best of the applicant's ability to be considered a complete application.

X. PROPOSAL DEADLINES & OTHER SUBMISSIONS REQUIREMENTS

RFP Anticipated Timeframe*	
RFP Issue Date	Monday, September 15, 2025
Proposal Deadline	Monday, September 29, 2025, at 4:00 pm EST
HOF Board Recommendations	Tuesday, October 7, 2025
URA Board Approval	Thursday, October 9, 2025

***Dates subject to change**

Important Bid Notification Announcement

This RFP and all exhibits will be posted to the URA's website on Monday, September 15, 2025. All submissions must be electronically submitted to hof@ura.org. Submissions received after 4:00pm EST on Monday, September 29, 2025, will not be accepted.

XI. REVIEW OF PROPOSALS & SELECTION CRITERIA

Review of Proposals

- URA staff will check responses against mandatory criteria. Responses not meeting all the mandatory criteria will not be considered for review.
- Formal interviews of applicants may be scheduled at the discretion of URA staff.
- During the evaluation process, the URA reserves the right to request additional information or clarifications from the applicants, or to allow corrections of errors or omissions.
- Following review of each response, URA staff may recommend one or more Program Administrators to the HOF Advisory Board and URA Board of Directors based upon the responses to this RFP.

Selection Criteria

- Experience – The applicant's experience in providing legal services similar to what is being requested in the RFP.

- Quality of Submission – The quality of the submission and the degree to which it demonstrates the Program Administrator’s full understanding of their ability to perform the services to be rendered; the content of the response should demonstrate the applicant’s full understanding of the Objectives
- MWBE Participation – The applicant’s MWBE narrative should indicate whether the applicant is an MWBE and include an overview of the applicant’s strategy toward MWBE participation, in general.

XII. MINORITY AND WOMEN-OWNED BUSINESS ENTERPRISE (MWBE) REQUIREMENTS

The URA has a long history of diversity and inclusion within all its programs and other activities. The URA encourages the full participation of minority and women business owners and professionals in this effort. The URA requires that all respondents demonstrate a good faith effort to obtain minority and women- owned business enterprise participation (MWBE) in work performed in connection with URA projects. In the form of a narrative, state as succinctly as possible your firm’s efforts to provide opportunities for MWBE firms. MWBE participation can be satisfied by:

1. Ownership/partnership of firm;
2. Use of minority or women-owned businesses as vendors for legal, printing, office supplies, travel, etc.; and
3. Subcontracting with organizations owned and controlled by minorities and/or women. If this is to be done, that fact, and the name of the proposed subcontracting organizations, must be clearly identified in the proposal.

Any questions about MWBE requirements should be directed to MWBE@ura.org.

XIII. LEGAL INFORMATION

The URA intends to select one or more Program Administrators based upon information in the response to this RFP, the Program Administrators’ performance in previous undertakings, and other pertinent factors. The selected Program Administrator(s) will be chosen on the basis of the selection criteria listed above.

A. The URA shall have the right to verify the accuracy of all information submitted by the Program Administrator, and to make such investigation as it deems necessary to determine the ability of each Applicant to perform the services set forth in the response to this RFP. The URA in its discretion reserves the right to reject any response when the available evidence or information does not satisfy the URA that the Program Administrator is qualified to carry out properly the services set forth in the Response.

B. The URA shall be the sole judge as to which, if any, Program Administrator best meets the selection criteria. The URA reserves the right to reject any or all response(s), to waive any submission requirements, and to waive any irregularities in any Response.

C. This RFP is submitted subject to errors, omissions, and/or withdrawal without notice by the URA at any time.

D. All responses to this RFP, including attachments, supplementary materials, addenda, etc. shall become the property of the URA and will not be returned.

E. Program Administrator’s members must disclose any conflict of interest, or potential conflict of interest, with regards to any employee or staff of the URA or the City of Pittsburgh, and/or any work performed by the Applicant for the URA, the City of Pittsburgh, or any related entity.

XIV. NON-DISCRIMINATION CERTIFICATION

The URA 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 based on any of the above factors under the loan and grant programs operated by the URA.