

## **AGENDA**

### **Housing Opportunity Fund (HOF)**

**September 2, 2025 @ 3:00 PM**

**Recording Uploaded to the City of Pittsburgh YouTube Channel**

#### **A. Roll Call**

**Present:** Adrienne Walnoha, Elly Fisher, Rebecca Yago, Robert Helwig, Tanika Harris, Lena Andrews, Karen Garrett, Alan Sisco, Darius Wallace, Deidra Washington,

**Not Present:** Terrel Thomas, Rochelle Preston, Deborah Gross, Shantalaya Mathews

#### **B. Review and Acceptance of Minutes from August 5, 2025, Meeting**

First motion- Elly Fisher

Second motion- Karen Garrett

**C. Public Comment** – Anyone from the public who desires to speak may address the Advisory Board for a maximum of three minutes. To provide public comment virtually, you must register prior to 4:00 PM on Monday, September 1, 2025, by emailing your phone number and email information to [hof@ura.org](mailto:hof@ura.org) or by calling 412.255.6694, ext. 6721

Megan Hammond- The ask is that the HOF board members entering the allocation planning do so with a certain focus and intensity. Engaging in discussion to promote safe and affordable housing with limited funding in mind. Understanding the makeup of the incomes that the programs are serving, and the age of our housing stock. Committing to strategies that ensure that limited funding opportunities are made available to those in need but also to those least likely to apply.

## **D. HAP Program**

- Funding Authorization

- The Homeowners Assistance Program (HAP) provides up to \$35,000 in financing to low-income homeowners to support their deferred maintenance or home renovation needs.
- The URA made the Advisory board aware of backlog of HAP projects last year.
- There is \$1,550,000 of the 2024 HAP allocation remaining after the Action- Housing pilot program Commitment
- The URA is requesting to use \$456,678.30 of the 2024 HAP allocation to fund the remaining backlog of 13 projects.

A motion was made to approve using \$456,678.30 of the 2024 HAP funding allocation towards the remaining backlog of the 13 HAP projects in the URA pipeline.

First Motion: Tanika Harris

Second Motion: Elly Fisher

Abstention: Lena Andrews

## **E. Annual Allocation Plan Survey Review**

- Review of 2025 HOF survey results

John Bonello explains the survey implementation, including the collection of responses in English and Spanish, and the total number of responses. He continued by providing an overview of the demographic data collected, including resident status, age, race, gender identity, sexual identity, and combined annual income.

Data was collected by the responses that were taken. John Bonello encouraged that the HOF board consider the data collected as well as the annual report that is done in preparation for the allocation planning.

## F. Annual Allocation Plan Process

- Review of current programs

- **Rental Gap Program**- Creation of new affordable rental units: Increases the supply of affordable residential units for rent by building new and/or preserving affordable rental unit in the City of Pittsburgh. It is a loan for projects of four or more units. Max funding available per project is \$1.25M with an AMI requirement of %60 or below.
- **For-Sale Development Program**- Preservation of existing affordable rental units: Increases the supply of affordable residential units for sale by building new and/or preserving affordable for-sale home in the City of Pittsburgh. It is a construction grant/predevelopment loan for single family, detached homes, townhomes, coops, and condos. Max funding available is \$100K per rehab and \$130K for new construction with an AMI requirement of %80 or below.
- **Housing Stabilization Program**- Emergency rent, mortgage, or move-in assistance: Provides financial housing related assistance to renters and homeowners who are experiencing a temporary, non-reoccurring housing crisis. This is a grant for any qualified renter or homeowner. Max funding available per person is \$6K with an AMI requirement of %50 and below.
- **Homeowners Assistance Program**- Making home repairs/improvements: Provides financial assistance to homeowners for necessary home repairs or cosmetic updates to the home. This is a grant with deed restriction for owner occupied homes. Max funding is \$35K for individuals at or below %80 AMI.
- **Downpayment & Closing Cost Assistance Program**- Buying a home: Provides first-time homebuyers with financial assistance towards their down payment and closing cost. First-time homebuyers can layer the HOF program with other first-time homebuyer programs to drive down the cost of homeownership. This is a forgivable loan for single family homes being purchased within the City by a first-time homebuyer. Max funding available is \$7,500 with AMI requirements of %115 and below.
- **Legal Assistance Program**- Free housing-related legal services- Provide a variety of free housing legal services to eligible tenants and homeowners who live in the City

of Pittsburgh. This is a grant for income qualified renters or homeowners. With an AMI restriction of %80 and below.

- **Small Landlord Fund**- Upgrading/repairing a rental property: Provides funding to landlords with ten (10) or fewer units for the preservation of existing affordable rental housing and/or the conversion of market/vacant housing to affordable housing in the City of Pittsburgh. This is a deferred loan with %0 interest for rental portfolios of 10 units or less. Max funding available is \$100,000 with rental requirements placed at %80 or below.

- **Worksheet Walkthrough**

- Quianna Wasler explained that this worksheet is one of the board members' opportunities to enter the distribution of money into the various programs. Considering how they feel about the surveys collected, and the communities they're supporting. Responses will be collected from board members and averaged out to reflect those numbers. At the next board meeting those averages will be discussed.

- **Worksheets Due September 26th**

## **G. State of HOF/Programmatic Expenditures and Updates**

- Regular Update

HOF August 2025 Expenditures:

- Down Payment and Closing Costs - \$15,875
- Homeowner Assistance- \$34,885
- Legal Assistance- \$53,298
- Small Landlord-\$39,357.00
- Rental Gap Program- \$189,209.00

## **H. Adjournment**

The next HOF Advisory Board Meeting is October 7, 2025, from 3:00pm-5:00pm, held at the URA Office (412 Boulevard of the Allies Pittsburgh PA 15222) in the Lower-Level Conference

Room, virtually, and aired live on the City of Pittsburgh's YouTube Channel. This location may be subject to change due to availability, please stay alert for updates

Motion to adjourn: Elly Fisher