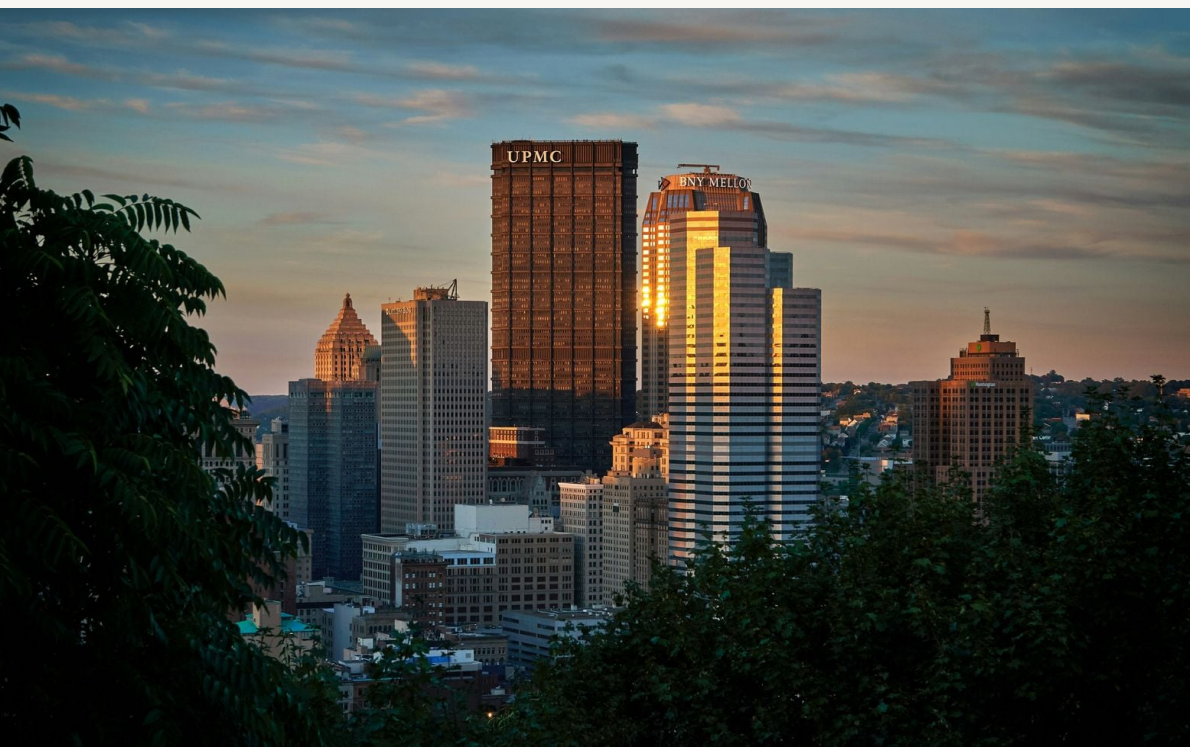


2024

Housing Opportunity Fund Annual Report



Housing
Opportunity Fund



ura

Urban
Redevelopment
Authority
of Pittsburgh

TABLE OF CONTENTS

Message from the Mayor.....3

Message from the URA Executive Director.....4

Housing Opportunity Fund Overview.....5

HOF Advisory Board and Message from the Chair.....6

Area Median Income Limits.....7

HOF Allocation Plan.....8

HOF Expenditures.....9

Program Profiles.....10

Closing Message from the URA Chief Housing Officer.....19

Acronyms Used Throughout the Report

- HOF:** Housing Opportunity Fund
- URA:** Urban Redevelopment Authority of Pittsburgh
- AAP:** Annual Allocation Plan
- AMI:** Area Median Income



MESSAGE FROM THE MAYOR



In Pittsburgh we have made tremendous progress to address the affordable housing crisis. Still there is more work to be done to ensure that every resident has equitable and affordable housing options in the neighborhoods they love.

Whether through creating new housing, helping residents avoid a housing crisis, preserving and extending the affordability of an existing unit, or providing families with the opportunity to become homeowners, the resources provided through the Housing Opportunity Fund continue to be a critical piece behind the progress we've achieved. These results wouldn't be possible without the vital work of the Urban Redevelopment Authority and the Housing Opportunity Fund Advisory Board members. It remains all of our mission to see to it that the people who love Pittsburgh can keep Pittsburgh home.

We are committed to advancing housing programs and services that meet the needs of our residents, ultimately making it possible for them to thrive. Together we can make this a reality and build a Pittsburgh for all.

-Mayor Ed Gainey, City of Pittsburgh



MESSAGE FROM THE URA EXECUTIVE DIRECTOR

On behalf of the Urban Redevelopment Authority of Pittsburgh staff and City of Pittsburgh, I'm pleased to present the 2024 Housing Opportunity Fund Annual Report.

In 2024, the HOF continued its legacy as a critical source of funding for the City of Pittsburgh to tackle housing insecurity and promote affordability. Many of our neighbors are dealing with rising costs of living and economic instability. Though timebound, the HOF is one of the City's best tools to ensure our most vulnerable residents can access quality, safe, and affordable housing.

I am incredibly proud of what the URA accomplished this past year through HOF programming. In 2024 we:

- Invested in the creation and/or preservation of 193 rental units
- Invested in the creation and/or preservation of 11 for-sale homes
- Prevented 560 households from being displaced due to crises
- Helped 93 people buy their first home
- Repaired 52 aging homes so residents can stay in place
- Provided legal assistance for 985 renters and homeowners

All of this work is central to the URA's mission. We believe that dedication, innovation, and creativity will lead to a stronger future for Pittsburghers. Navigating the needs of our community with limited resources is not easy, but our resilient staff make it work every day. To that end, we continue to demonstrate new solutions to address the housing crisis. At the end of 2023, we issued the City's first ever Affordable Housing Bond to bolster our ability to support the demand for the HOF's Rental Gap and For-Sale Development programs and to support new opportunities for housing options Downtown as part of a regional and Commonwealth-supported \$600 million Downtown Revitalization Plan.

As you make your way through this report, it's important to remember that each outcome represents people, families, and neighbors who now sleep more comfortably and can now thrive as a result.

Sincerely,

Susheela Nemani-Stanger, URA Executive Director

About the Housing Opportunity Fund

The City of Pittsburgh's Housing Opportunity Fund is a housing trust fund that aims to increase and preserve the supply of decent, safe, and sanitary affordable housing for low-income households. Since 2018, the City of Pittsburgh has committed \$10 million per year to fund HOF programs and activities. Each year, City Council approves the HOF allocation plan which is funded by the City's Real Estate Transfer Tax. The funding allocation is set to expire in 2030.

The fund is administered by the Urban Redevelopment Authority of Pittsburgh (URA). The URA contracts with local service providers in the affordable housing and social services landscape to streamline some of the HOF programs.

How HOF Funds Can Be Used

The Housing Opportunity Fund legislation outlines the following allowable uses for HOF-funded programs and projects:

- Create and preserve affordable rental and for-sale units
- Focus on deed restricted and/or permanently affordable housing
- Expand access for seniors and people with disabilities
- Increase the number of affordable homes with supportive services to prevent homelessness
- Stabilize neighborhoods
- Secure more funding and identify other opportunities



New single-family townhomes under construction on Reed Street in the Hill District as part of the Bedford Dwellings CHOICE Neighborhoods Initiative

HOF Oversight

The HOF is overseen by an Advisory Board, a Governing Board, and Pittsburgh City Council. The HOF Advisory Board is composed of Pittsburgh residents with varying occupations, socioeconomic backgrounds, and expertise, and its role is to review applications and help guide program development. The URA's Board of Directors acts as the Governing Board for the HOF.

2024 Advisory Board

- Adrienne Walnoha, Chair - Advocate for Homeless
- Kellie Ware, Esq. - Advocate for Fair Housing
- James Reid - URA Staff Representative
- Deb Gross - City Council Representative
- Marcus Reed - Tenant Representative
- Tammy Thompson - Homeowner Representative
- Tanika Harris - Homeowner Representative
- Paul Spradley, EdD - Financial Institution Representative
- Alan Sisco - Community Nonprofit Representative
- Lena Andrews - Community Development Nonprofit Representative
- Derrick Tillman - For-profit Community Development Representative
- Karen Garrett, PhD - Housing Authority of the City of Pittsburgh Representative
- Mark Masterson - Neighborhood Based Nonprofit or Community Resident, North
- Jerome Jackson - Neighborhood Based Nonprofit or Community Resident, North
- Jamil Bey, PhD - Neighborhood Based Nonprofit or Community Resident, South
- Elly Fisher - Neighborhood Based Nonprofit or Community Resident, East
- Deidra Washington - Neighborhood Based Nonprofit or Community Resident, Central

2024 Governing Board

- Kyle Chintalapalli, Chair
- Honorable R. Daniel Lavelle, Vice Chair
- Lauren Connelly, Treasurer
- Lindsay Powell, Member
- Sam Williamson, Member

City Council

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



There was much to do behind the scenes in 2024 as we saw members stepping away from the Board to support other community efforts. The HOF Advisory Board spent time thinking about membership, worked on their collaboration with the Mayor's Office to ensure a diverse membership for the HOF and were thrilled to see new members bring their expertise and passion to the Board's work.

We were able to fund an array of projects supporting affordable housing for homeowners and renters while laying the groundwork for a new approach to funding emergent needs and innovations in affordable housing. The Board focused on deeply understanding the needs of Pittsburgh residents and how member expertise could support the Urban Redevelopment Authority's work more fully.

The HOF Allocation Plan survey grows in responses each year, but the Board has struggled with engaging more regular participation in its monthly meeting. We hope to grow the public comments, meeting participation and engagement over 2025 as the new meeting location at the URA's offices has provided us an incredible in person home for our monthly conversations. The HOF Advisory Board would like to thank the URA staff for their commitment, the Office of Mayor Ed Gainey for their thoughtful appointments and the residents of the City of Pittsburgh for allowing us the opportunity to be part of the city's housing past, present and future.

-Adrienne Walnoha, HOF Advisory Board Chair

2024 Area Median Income (AMI) Limits

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

Number of People in Home	30%	50%	60%	80%	115%
1	\$21,240	\$35,400	\$42,480	\$56,640	\$81,420
2	\$24,300	\$40,500	\$48,600	\$64,800	\$93,150
3	\$27,330	\$45,550	\$54,660	\$72,880	\$104,765
4	\$30,360	\$50,600	\$60,720	\$80,960	\$116,380
5	\$32,790	\$54,650	\$65,680	\$87,440	\$125,695
6	\$35,220	\$58,700	\$70,440	\$93,920	\$135,010
7	\$37,650	\$62,750	\$75,300	\$100,400	\$144,325
8	\$40,080	\$66,800	\$80,160	\$106,880	\$153,640

What is AMI?

AMI means the median household income for the Pittsburgh metropolitan area. The U.S. Department of Housing and Urban Development (HUD) creates regions for calculating AMI and publishes AMI information annually. The income limits for Pittsburgh are based on incomes in the Pittsburgh Metropolitan Statistical Area (MSA) - Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties.

2024 Annual Allocation Plan

The Annual Allocation Plan (AAP) outlines the types of programs, projects, and activities that are eligible for HOF investment. Each year the Advisory Board provides an opportunity for public comment on the draft AAP for the coming year before it moves through the approval process of the Advisory and Governing Boards, and then Pittsburgh City Council.

Program	Use	2024 Allocation
Rental Gap Program	Building new rental units or preserving existing	\$2,000,000
Homeowner Assistance Program	Helping with home repairs	\$3,050,000
For-Sale Development Program	Building new or rehabilitating for-sale units	\$650,000
Down Payment and Closing Cost Assistance Program	Helping people buy their first homes	\$700,000
Housing Stabilization Program	Short-term assistance with housing crises	\$850,000
Small Landlord Fund	Helping landlords make repairs	\$0
Legal Assistance Program	Legal assistance for housing issues	\$1,400,000
Demonstration Dollars Program	Funding for emergency housing needs and innovative pilot programming	\$350,000



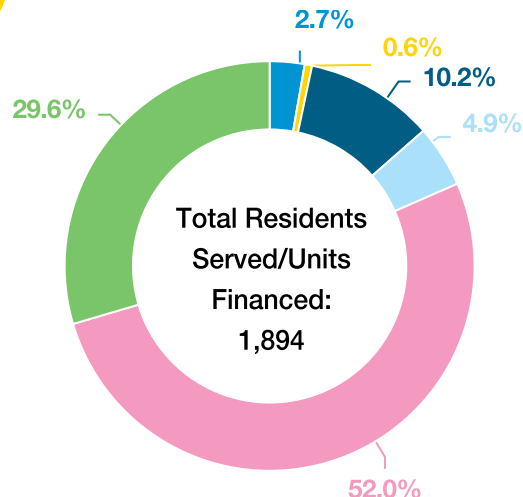
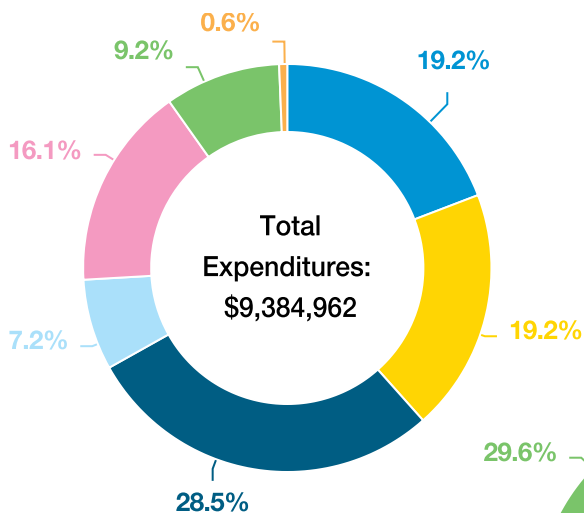
Eric Bernheimer, URA Housing Administration and Outreach Coordinator, provides an overview of the HOF at a Brookline Together meeting in spring 2024.



URA Housing staff Natalie Lopez and Eric Bernheimer share resources during a Pittsburgh Musical Theater performance in fall 2024.

2024 Program Expenditures

	Program	Expenditure	Residents Served/Units Financed
●	Rental Gap Program	\$2,670,546	193
●	Homeowner Assistance Program	\$1,800,659	52
●	For-Sale Development Program	\$1,805,000	11
●	Down Payment and Closing Cost Assistance Program	\$676,500	93
●	Housing Stabilization Program	\$860,535	560
●	Small Landlord Fund	\$59,980	0
●	Legal Assistance Program	\$1,511,742	985
	Total	\$9,384,962	1,894



Read more about each HOF program on pages 10-18.

Rental Gap Program (RGP)

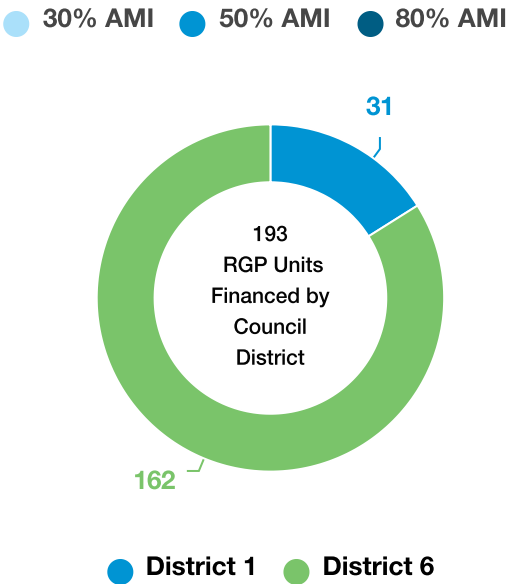
The RGP provides loans to developers for the creation of new affordable housing units, and/or to preserve existing affordable units. During 2024, URA staff closed a total of five RGP projects utilizing HOF funds, which resulted in the creation and/or preservation of 193 affordable rental units.

RGP Expenditures by AMI in 2024

\$1,018,330	\$1,165,896	\$486,320
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193 RGP Units Financed by AMI in 2024

62	95	36
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The URA provided a \$4.25 million Rental Gap Program loan, \$1 million of which was sourced with HOF funds, for Bedford Dwellings Phase IB. Part of the first development phase in the Bedford CHOICE Neighborhoods Initiative, the newly constructed senior apartment building will have 62 affordable units.

Mosaic Apartments

The URA provided a \$1.6 million Rental Gap Program loan for the new Mosaic Apartments, located on Forbes Avenue in the Oakland neighborhood. A partnership of Affirmative Investments and Presbyterian SeniorCare, the \$28 million development will bring 48 affordable, LGBTQ+ friendly units for seniors, on what was previously a vacant lot. Construction is expected to be completed by the end of 2025.



Thanks to generous support from the URA, Affirmative Investments and Presbyterian SeniorCare are proud to develop Mosaic Apartments — a new, 48-unit affordable housing community for seniors in South Oakland. While open to all eligible residents, it is intentionally designed to welcome LGBTQ+ seniors, who face unique challenges in accessing safe, inclusive housing understanding nearly half of older same-sex couples have experienced housing discrimination and over a third fear hiding their identity to feel secure in senior living (statistics courtesy of SAGE). Mosaic Apartments will feature one- and two-bedroom units as well as shared community space that fosters connection, dignity, and support. Mosaic is a place where all residents—especially those too often excluded—can feel truly at home. Glad to have the URA as one of our partners in this new home.

-Tara Mizrahi, Executive Vice President, Affirmative Investments, Inc.

Mosaic Apartments under construction and rendering of completed project; Photo: Rothschild Doyno Collaborative



Homeowner Assistance Program (HAP)

The HAP provides financial assistance up to \$30,000 to eligible homeowners for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh. In 2024, the HAP committed to completing 52 home renovations. The renovations included necessary repairs such as for roofs, electrical systems, hot water heaters, and more.

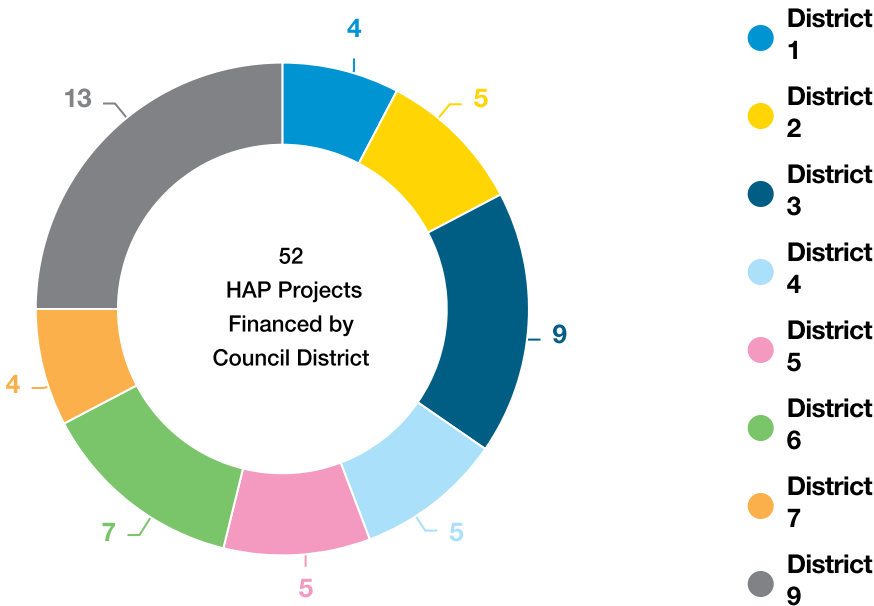
HAP Expenditures by AMI in 2024



52 HAP Projects Financed by AMI in 2024



30% AMI 50% AMI 80% AMI



Home Repairs Help Carrick Homeowner Create a Lasting Family Haven

After losing her mother, her husband, and her son, Mrs. Shirley Roberts found herself navigating life, grief, and the upkeep of her longtime Carrick home on her own. Through the HOF's Homeowner Assistance Program, she found the financial support she needed to make long-overdue repairs and preserve her home for future generations.

Her outdated bathroom, once barely functional with falling tiles and a broken shower and exhaust fan, was transformed into a bright, functional, and accessible space.

Roberts worked closely with the contractors from Enlightened Remodeling, describing the process as collaborative and empowering.

"I didn't feel like I was the recipient of something free," she said. "I was actively involved."

From the grout color to the vanity, she handpicked nearly every detail.

"They always consulted me. It made me feel like they cared about what I think and want."

The renovated bathroom features new lighting, tile, plumbing, and fixtures. Though expanding it into a full bathroom slightly reduced her bedroom space, Roberts says the result is worth it: a safer, more welcoming environment for her and the children, grandchildren, and 'great-grands' she loves to host. Her home remains what she always hoped it would be — a place filled with love and family.



“

"I trusted Eric and Mario (of Enlightened Remodeling). They consulted me a lot, and that made me feel nice. We worked well together, and they listened very well. I didn't feel like I was the recipient of something free. I was actively involved."

-Shirley Roberts, Carrick homeowner, HAP client

For-Sale Development Program (FSDP)

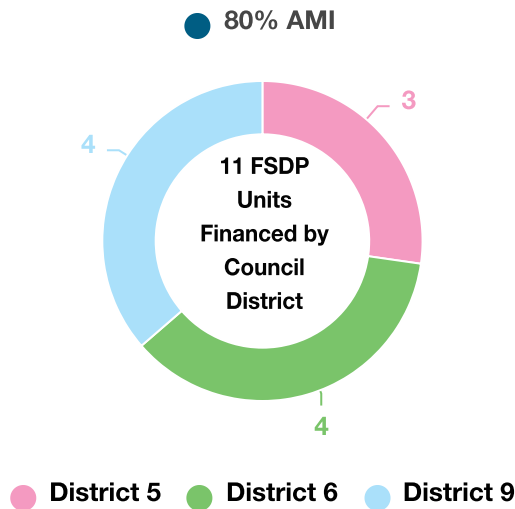
The FSDP provides low interest rate construction financing and/or grants for the purpose of increasing the supply of affordable housing for homeownership and to eliminate substandard housing. Upon completion, properties financed under the program must be sold to owner-occupants who are at or below 80% of AMI. During 2024, a total of five FSDP projects closed resulting in the creation and/or preservation of 11 affordable for-sale homes.

FSDP Expenditures by AMI in 2024

\$1,805,000

11 FSDP Units Financed by AMI in 2024

11



Hillcrest Street Homes

According to Wayne Younger, Executive Director of Open Hand Ministries, the nonprofit has worked on affordable homeownership in the East End for the last 15 years. Residents work with Open Hand Ministries to reach their financial goals and prepare for homeownership. Currently, they are working with residents of Garfield, East Liberty and Larimer in their family development program, so when the houses are complete, these residents are capable of stepping into them as homeowners. Younger said, "We see Garfield as a strategic neighborhood to keep Pittsburgh racially diverse. We see Garfield as a place where we can keep homes affordable."

Down Payment and Closing Cost Assistance Program (DPCCAP)

The DPCCAP provides first-time homebuyers with financial assistance towards their down payment and closing costs. First-time homebuyers can layer the DPCCAP with other first-time homebuyer programs to drive down the cost of homeownership. In 2024, the DPCCAP assisted 93 homebuyers with purchasing their first home in the City of Pittsburgh.

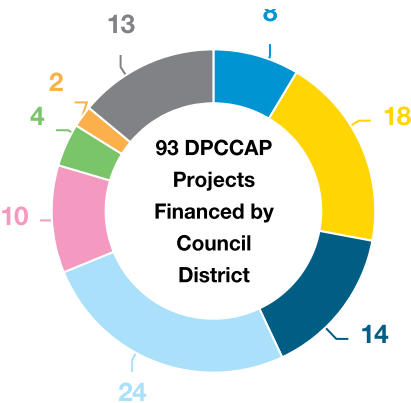
DPCCAP Expenditures by AMI in 2024



93 DPCCAP Projects Financed by AMI in 2024



30% AMI 50% AMI 80% AMI 115% AMI



District 1 District 2 District 3 District 4 District 5 District 6 District 7 District 9



Our move started with us leaving Florida when they passed a ban on state funded health care for trans people and their spouses. We had discussed Pittsburgh for a while, but knowing about the down payment program helped the decision a lot. I'm glad Pittsburgh has this program and that the city is really welcoming to new people.

-Kristieanna Clasen, Overbrook homeowner, DPCCAP client

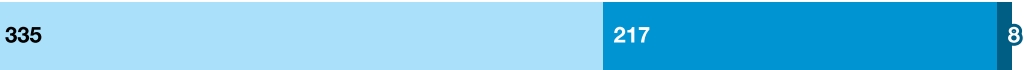
Housing Stabilization Program (HSP)

The HSP is a housing crisis intervention program that provides one-time or short term (up to 6 months) financial assistance, up to \$6,000, to households who are facing a temporary, non-recurring housing crisis. The HSP may assist with rent, mortgage, or move-in assistance, including first month's rent, last month's rent, and/or security deposits. In 2024, the HSP assisted 349 families and 211 individuals in stabilizing their housing situation and preventing displacement.

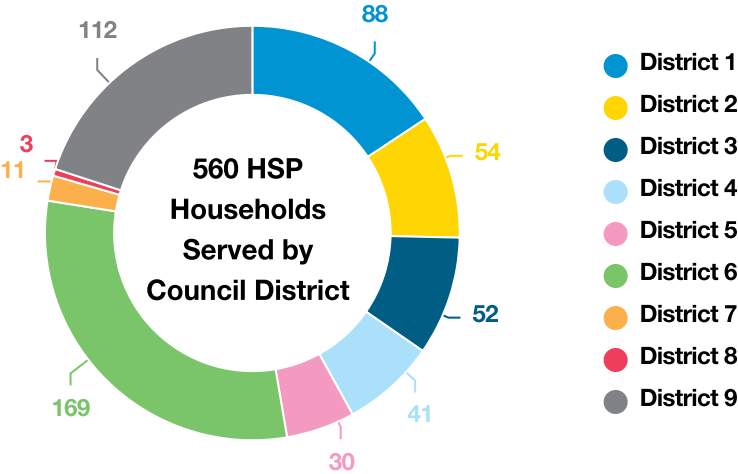
HSP Expenditures by AMI IN 2024



560 Households Served by AMI in 2024



● 30% AMI ● 50% AMI ● 80% AMI



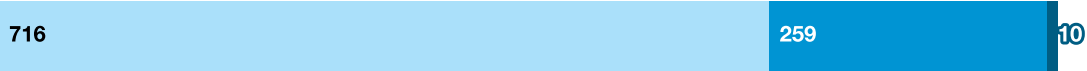
560

households served

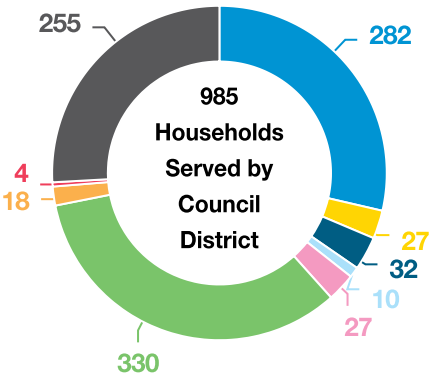
Legal Assistance Program (LAP)

The LAP provides a variety of free housing legal services to eligible tenants and homeowners who live in the City of Pittsburgh. Legal services for tenants can include mediation, limited legal representation, and full legal representation. Legal services for homeowners can include tangled title services and foreclosure prevention services. In 2024, the LAP assisted 985 households with legal services.

985 Households Served by AMI in 2024



30% AMI 50% AMI 80% AMI



District 1 District 2 District 3 District 4 District 5 District 6
District 7 District 8 District 9

Demonstration Dollars

The Demonstration Dollars Program provides funding for emergencies, such as mass evictions or natural disasters, for capacity building, and for special projects that may not align with existing HOF program offerings.

In 2024, all Demonstration Dollars expenditures, totaling \$199,543, were utilized to increase the initial allocation for the Legal Assistance Program, meaning they are included in the LAP expenditures and are associated with the above reported outputs.

Small Landlord Fund (SLF)

The SLF provides financial assistance to landlords who own 10 or fewer units for the preservation of existing affordable units or for the conversion of units to affordable rental housing. Landlords can receive up to \$20,000 per unit or \$100,000 per project to make repairs to their units.

SLF Expenditures by AMI in 2024

\$59,980

80% AMI

Annual Survey Outreach & Engagement



708

survey responses collected



40

total events attended





MESSAGE FROM URA CHIEF HOUSING OFFICER QUIANNA WASLER

A Message to City of Pittsburgh Residents:

Each year, we actively engage with a diverse group of Pittsburgh residents to gather their insights and experiences – from those aspiring to one day own a home, to renters spending a disproportionate share of their income on housing, to immigrants and refugees building a new life here, and families working hard to raise children while making ends meet. By collecting this vital input, we aim to better understand the unique challenges faced by these groups and to inform our strategies for promoting equitable housing solutions in Pittsburgh.

In 2024, our Housing Support team carried out outreach efforts on behalf of the Housing Opportunity Fund, ensuring representation from across the city. We attended 29 neighborhood events, nine community meetings, and two senior centers to gather residents' concerns and ideas about affordable housing. We collected 708 survey responses, of which 656 were in English and 52 in Spanish, and showed up in every City Council District. This engagement is vital. It guides our staff, the HOF Advisory Board, and city leadership by identifying emerging housing needs and helping us direct the annual \$10 million fund to where it can make the most meaningful impact.

Our objective remains the same as when the HOF was first launched in 2018: to create and preserve affordable, quality, safe, and stable housing so residents can not only get by, but truly thrive, without the burden of housing insecurity.

We encourage you to stay engaged. Share your needs, concerns, and ideas with us. Talk to your neighbors, friends, coworkers, and family about the HOF and how it supports Pittsburgh residents. We invite you to participate in our monthly Advisory Board meetings to ensure your voice is heard.

Because your voice, your story, and your participation is what builds the future of affordable housing in Pittsburgh.

-Quianna Wasler, URA Chief Housing Officer

2024

Housing Opportunity Fund Annual Report

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Housing
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