

AGENDA
Housing Opportunity Fund (HOF)
September 1, 2026 @ 2:00 PM
Recording Uploaded to the City of Pittsburgh YouTube Channel

A. Roll Call

Present: Adrienne Walnoha, Robert Helwig, Rebecca Yago, James Eash, Karen Garrett, Elly Fisher, Deidra Washington, Marita Bradley

Not Present: Terrel Thomas, Rochelle Preston, Alan Sisco, Laya Mathews, Tanika Harris, Deborah Gross,

B. Review and Acceptance of Minutes from August 4, 2026, Meeting

First Motion- Becky Yago

Second Motion- Karen Garrett

C. Public Comment –

- **Swain Uber**

- “All three of these programs—LAP-T, HSP, and LAP-H—have the single united goal of ensuring that our most vulnerable neighbors can stay in their homes and not be pushed out of the City, forced into unsafe living conditions, or end up out on the streets. But this essential work cannot continue without the support from the HOF.”
- “According to an internal DHS risk score analysis tool, a disproportionately large number of those who experience filings within City courts are more likely to end up homeless within 12 months. If this funding is not maintained—both LAP-T and HSP funding—then the program would have to reduce coverage again, and we will no doubt see an uptick in homelessness as a direct result.”

- **Natalie Ryan**

- “We [Action Housing] recommend a minimum 2027 HSP allocation of \$2 million.”
- “The need for eviction-prevention rental assistance continues to significantly exceed available resources. During FY 2025–26, AHSC issued 1,714 rental assistance payments totaling approximately \$4.53 million, with an average payment of approximately \$2,645. Yet, during the same period, there were 13,138 eviction filings across the county.”

- **Gabby DeMarchi**

- “To date, we’ve helped 14 families secure clear title, with each case taking an average of 370 days and approximately \$4,500 in legal fees.”

- **Megan Hammond**

- “I ask that you consider defining and including fair housing compliance as a condition of receiving funds.”
- “HUD FHEO issued a letter that’s “effective immediately” stating that design and construction cases can only be filed at HUD within 1 year of the property’s

first certificate of occupancy in a reversal of a 13-year-old HUD practice. As a result, if a person with difficulty walking encounters a step at their unit's entrance but they've moved in 3 years after the building was constructed, that claim cannot be filed at HUD."

D. Announcements

- Opening of the second FSDP round of 2026
- Closing: Friday, October 16, 2026

The program provides grants for rehabilitation and new construction of single-family homes intended for buyers earning at or below 80% AMI. Shovel-ready projects with all funding committed except for URA funding will receive priority.

E. Rental Gap Program

- Carrick Senior Housing
 - An Authorization to enter into a Rental Gap Program (RGP) loan agreement with Carrick Senior Apartments LP, or a related entity, in an amount of up to \$472,325.32 sourced from HOF, part of a total loan amount of up to \$2,450,000 for the new construction of 52 units in the Carrick neighborhood, 29th Ward.
 - Total Development Cost (TDC): \$25,050,336
Total Rental Gap Program loan: \$2,450,000
HOF Financing for Approval:
\$472,325.32 HOF FY2026
 - The development will consist of:
 - 47 one-bedroom units
 - 5 two-bedroom units
 - 6 units at or below 20% AMI
 - 44 units at or below 50% AMI
 - 2 units at or below 80% AMI
 - The units will remain affordable for 40 years. Fifty of the 52 units will have project-based vouchers through the Housing Authority of the City of Pittsburgh.
 - The project will also include accessible units and supportive services for senior residents.
- Comments

Robert Hellwick

- Question:
"The request is approximately \$2.4 million, and the HOF funds are approximately \$470,000. How are the other grants that make up the funding being cobbled together?"
- Answer:
"There is a little over \$1.7 million in HOME funds, a little bit of affordable bond interest, and a little over \$400,000 of HOF interest."

“The URA receives HOME funds from HUD, and the City provides all of its HOME funding to the URA. The URA uses that funding source in our Rental Gap Program (RGP) and for its development programs. When a project is brought before the Board, you will see several different funding sources from the URA because those two development programs have funding sources outside of HOF.”

James Eash

- Question:
“Could we clarify the closing timeline? I know the packet indicated the end of this year, but it also lists pending sources of ARPA, fair housing, and Housing Authority loans. What is the status of those funds, and have the project-based vouchers been awarded?”
- Answer:
“All of those funding sources are committed. There was not enough room in the development budget, so the only thing that is pending is the RGP loan.”

James Eash:

- Question:
“What is the priority of the cash flow payments? Is each source entitled to a percentage of the residual cash flow?”
- Answer:
“For the cash flow, typically FHLB funding takes the highest priority. Typically, that is 50% immediately after the deferred developer’s fee. Then, HACP and the URA typically negotiate the remaining portion.”

Elly Fisher

- Question:
“Is there already a waitlist, or have there been people who previously lived in the building who have expressed interest or are able to be placed on the waitlist?”
- Answer:
“We have not opened the waitlist yet. We typically do not open our properties until five months before completion. We would like to pass out flyers and give the population a heads-up before we post it.”

An Authorization was made to enter into a Rental Gap Program (RGP) loan agreement with Carrick Senior Apartments LP, or a related entity, in an amount of up to \$472,325.32 sourced from HOF, part of a total loan amount of up to \$2,450,000 for the new construction of 52 units in the Carrick neighborhood, 29th Ward.

First Motion- Elly Fisher

Second Motion- Becky Yago

Abstentions- Karen Garrett, Deidra Washington, Robert Helwig

F. Demo Innovation Program Grants

- Vote on Demo Innovation funds

Opening Question: When we had originally talked about demonstration dollars and doing an innovation fund, we had some ideas that we had talked about and we tried to keep the grant application Quite board to give folks the opportunity to bring in projects that we certainly may not have thought about. I would be interested in hearing from the board members at this time how do you feel about the applications we have received? Do you feel like they align with the intention of the innovation fund? And do you feel like you have enough information about those projects to make decisions today?

Motion to Table

First Motion- Robert Helwig

Second Motion- Elly Fisher

G. 2027 Annual Allocation Plan

Quianna Wasler, Chief Housing Officer, presented an overview of the **2027 HOF Annual Allocation Plan process**.

The Board's goal had been to develop and authorize a **draft allocation plan**, which would then be released for a **30-day public comment period** before returning to the Board for consideration of final approval.

Available Funds

URA staff presented the following funding amounts:

- **2027 annual allocation:** \$10,000,000
- **HOF interest:** \$3,851,921
- **HOF repayments:** \$1,031,791
- **Total before administrative fee:** approximately \$14.88 million
- **Proposed administrative fee:** \$1,488,371
- **Total available for allocation: \$13,395,342**

Staff explained that HOF interest and HOF repayments must also be incorporated into the annual allocation plan.

The Board reviewed:

- 2027 program funding requests;
- 2026 allocations;
- URA staff recommendations;
- Advisory Board member average recommendations; and
- Uncommitted funds as reported through Q2 2026.

Staff noted that some uncommitted balances were not fully reflective of current commitments because the expenditure report only extended through June 2026 and some awards had not yet been entered into the system.

- **Potential New Programs and Funding Concepts**

URA staff presented several potential areas for future funding consideration, including:

- Accessory dwelling units (ADUs);
- Microhousing;
- Modular/prefabricated housing;
- Shallow rent subsidies;
- Affordable housing preservation;
- Emergency mortgage stabilization; and
- Additional homebuyer assistance.

Emergency Mortgage Stabilization

Briana Benjamin, Senior HOF Program Coordinator, presented a potential **Emergency Mortgage Stabilization Program** designed to assist homeowners experiencing temporary financial hardship before they enter formal foreclosure proceedings.

The proposed program would:

- Serve homeowners at or below 80% AMI;
- Target homeowners 30–90 days delinquent on their mortgage;
- Provide up to \$6,000 in assistance;
- Direct payments to mortgage servicers;
- Require documented temporary financial hardship;
- Include HUD budget coaching; and
- Utilize 30-, 60-, and 90-day check-ins.

Staff proposed an initial **\$250,000 pilot allocation**, which could assist approximately 35–40 households.

The proposed structure would utilize a 0% deferred soft second loan, with funds potentially returning to the program upon sale or refinancing of the property.

- **Discussion of Uncommitted Funds and Program Allocations**

The Board discussed the significance of reported uncommitted funds and how those balances should factor into the 2027 allocation decisions.

URA staff explained that some balances reflect timing issues rather than a lack of program demand.

For example:

- **HAP:** Approximately \$7.2 million was identified as unspent/uncommitted. Staff explained that a portion relates to the transition of program administration and efforts to address a significant application backlog.

- **RGP:** The 2026 RGP allocation was reported as fully committed, although projects had not yet closed. Staff explained that affordable housing development projects can take significant time to close because of tax credit, PHFA, and other financing requirements.
- **FSDP:** Staff reported approximately \$2.239 million as uncommitted, while several projects remain in the pipeline. The first 2026 round resulted in three accepted applications representing 12 units, with additional applications expected in the second round.
- Staff noted that 2026 provider agreements for certain HOF programs were still being finalized.

The Board discussed the importance of distinguishing between funds that are truly available and funds that are already committed to projects or are moving through established pipelines.

- **Advisory Board Allocation Discussion**

Board members discussed the URA staff recommendations and the Advisory Board's 2027 average recommendations.

James H. noted that the annual allocation survey and HOF annual report identified several key priorities, including:

- Creating additional affordable housing;
- Preserving and improving existing housing stock;
- Increasing housing production; and
- Supporting renters.

He suggested that allocations should reflect those priorities and discussed potentially increasing RGP funding while reconsidering funding levels for legal assistance.

James also indicated that the Board should consider the URA's recommendations to reduce HAP and FSDP allocations in light of existing uncommitted funds and other available funding sources.

Marita Bradley requested additional information regarding:

- The reasons for the HAP uncommitted balance;
- How LAP-T is funded;
- How LAP-T works with other eviction prevention resources; and
- Whether alternative funding sources could support some legal assistance services.

URA staff and Swain Uber provided additional information about the Allegheny Housing Stabilization Collaborative and its various components, including landlord-tenant mediation, Lawyer of the Day, legal services, and rental assistance.

- **For-Sale Development and Homebuyer Assistance**

Rebecca Yago raised the issue of whether additional resources should be directed toward **homebuyer assistance**.

She noted that while the For-Sale Development Program helps developers reduce the cost of producing affordable homes, there may still be a gap for the ultimate homebuyer, particularly for buyers at or below 80% AMI.

URA staff discussed the former OwnPGH program, which used ARPA funding to support affordable homeownership, and noted that the program's funding has been exhausted.

Staff indicated that URA is exploring opportunities to coordinate with the Housing Authority of the City of Pittsburgh's homeownership initiatives and potentially provide additional homebuyer support.

The Board also discussed the possibility of using demonstration dollars for targeted needs that do not fit neatly into existing funding categories.

Members expressed support for using demonstration dollars with "**flexibility with intention**" to address emerging needs identified through the allocation process and community feedback.

- **Additional Time for Allocation Plan Review**

Due to the complexity of the funding decisions and the need for additional information, the Board determined that it would be beneficial to allow additional time before finalizing the 2027 allocation plan.

URA staff indicated that there may be flexibility in the timeline and agreed to provide additional information regarding:

- Staff recommendations for HOF interest and repayment funds;
- Program pipelines;
- Alternative funding sources;
- Uncommitted balances;
- Program needs; and
- Potential new or expanded program opportunities.

The Board discussed coordinating additional informational or fact-finding discussions before the next meeting.

Motion to Table

First Motion- Becky Yago

Second Motion- Elly Fisher

H. State of HOF/Programmatic Updates

- Administrative updates
 - Introduced **Rae Ann Driscoll**, who will be supporting the HOF Advisory Board and coordinating HOF-related meetings following Brandon's departure.

- Staff also informed the Board that URA is developing a plan for the next **HAP funding round** and expects to bring information regarding the proposed round to the Board in October, subject to agenda availability.
- The HAP discussion is expected to be considered alongside the other items tabled for further discussion.

I. Adjournment

The next HOF Advisory Board Meeting is scheduled for October 6, 2026, from 2:00pm-4:00pm, 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 August 30 for updates.

First Motion- Elly Fisher

Second Motion- Deidra Washington