

Urban Redevelopment Authority of Pittsburgh: Housing Programs Overview

Urban Redevelopment Authority
of Pittsburgh



2024 Area Median Income (AMI) Levels

| 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 |

HUD creates regions for calculating AMI. The income limits for Pittsburgh are based on incomes in the Pittsburgh MSA – Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties.

- ½ of funds allocated to 30% AMI or below
- ¼ of funds allocated to 50% AMI or below
- ¼ of funds allocated to 80% AMI or below*



Housing Opportunity Fund Programs

Homeowner Assistance Program (HAP)



The **Homeowner Assistance Program** (HAP) provides financial assistance up to \$35,000 to homeowners at or below 80% AMI for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh. HAP provides deferred 0% interest loans that may be used for the following:

- To bring homes into compliance with City of Pittsburgh codes
- To undertake energy efficiency improvements
- To undertake eligible general property improvements
- Re-Opening to receiving applications later this year

Home Accessibility Program for Independence (HAPI)

The **Home Accessibility Program for Independence** (HAPI) is a grant program up to \$15,000 to assist eligible homeowners and landlords to construct accessibility modifications to their homes.

Accessible modifications include but are not limited to:

- Exterior Ramps
- Chair Gliders or Lifts
- Door Widening
- Bathroom Modifications
- Lowering Kitchen Counters
- Sliding Shelves
- Visual Door Bells
- Visual Phone Signalers

Program Currently closed



Down Payment & Closing Cost Assistance

The **Down Payment and Closing Cost Assistance Program** (DPCCAP) provides financial assistance to first-time homebuyers in the City who are interested in purchasing an existing or newly constructed residential unit.

| HOF Down Payment and Closing Cost Assistance Program | |
|--|--|
| Funding Amount | <ul style="list-style-type: none">• 80% AMI or below – \$7,500• 80% - 115% AMI – \$5,000 |
| Funding Terms | <ul style="list-style-type: none">• 80% AMI or below – 0% interest, 5-year deferred• 80% - 115% AMI – 0% interest, 10-year deferred |
| Requirements | <ul style="list-style-type: none">• Must be owner-occupied• Must complete homebuyer education course• Home must be located in the City |



Housing Stabilization Program

The **Housing Stabilization Program** (HSP) is a housing crisis prevention program designed to promote the economic independence of renters and homeowners experiencing a temporary, non-recurring crisis by providing limited, short-term financial assistance to help them access and/or maintain safe, stable, and affordable permanent housing.



Who may be eligible for the Program?

- Renters at or below 50% AMI who live in the City or will be moving into the City
- Homeowners at or below 80% AMI who live in the City



Best Way to Apply

- Apply in person at the Housing Stabilization Center 415 Seventh Ave, Pittsburgh, PA 15219 Monday-Thursday 9:30-4:30



Legal Assistance Program

The **Legal Assistance Program** (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

- Mediation
- Limited legal representation
- Full legal representation

Legal Services for Homeowners

- Tangled title
- Foreclosure prevention

Who do I contact for legal assistance?

Please call (412) 255-6694 ext 6721 to receive a referral.

For Spanish, Portuguese, or other languages, call: 412-530-5244

Language interpretation services are available for 40+ languages. No one will be denied services based on citizenship status.

Small Landlord Fund



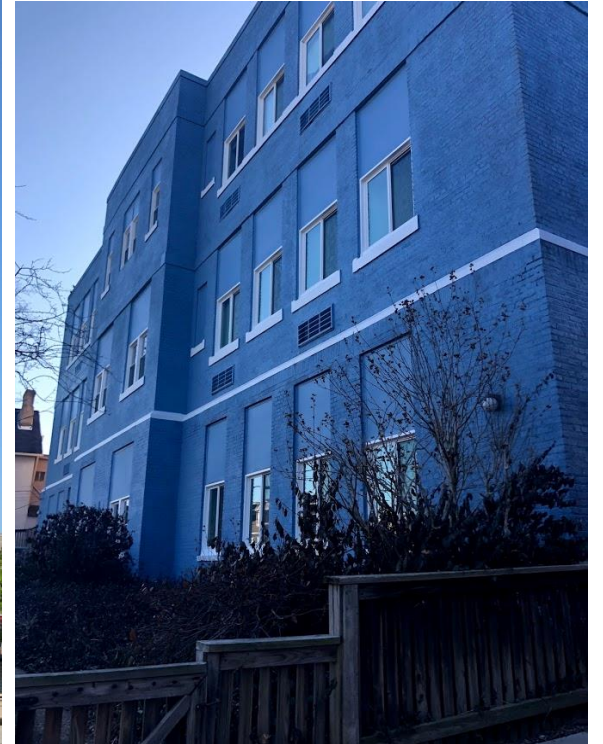
The **Small Landlord Fund Program (SLF)** provides financing to landlords who own and need to make repairs to ten (10) or less rental units in the City of Pittsburgh

| Funding Terms | |
|---------------|---|
| Loan Amounts | <ul style="list-style-type: none">•Up to \$20,000 per unit•Up to \$100,000 per project |
| Requirements | Must agree to rent units to HCV holders or households at 80% AMI or below |

Rental Gap Program

The **Rental Gap Program** (RGP) provides loans to developers/nonprofit applicants for the creation and/or preservation of **affordable units**.

The RGP is designed to increase the supply of affordable rental housing.



For-Sale Development Program

The **For-Sale Development Program** (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 by ensuring compliance with applicable codes and standards.



Questions?

Contact the HOF at hof@ura.org or at (412) 255-6694, ext 6721