

# Allegheny County Homeless Advisory Board

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## **CoC Bi-Monthly Meeting**

May 25, 2021; 10:00AM to 12:00PM

Microsoft Teams Virtual Meeting

**Purpose:** The Homeless Advisory Board (HAB) is a public/private partnership formed to assist and recommend to Allegheny County, the City of Pittsburgh, the City of McKeesport and the Municipality of Penn Hills on public policy, programs, activities, data and all other efforts that will eliminate homelessness and improve the wellbeing of persons and families who are homeless.

### **HAB Members<sup>1</sup>**

Nicole Anderson	Knowledge Build Hudson (P)	Diana Reichenbach
Breanna Benjamin (P)	Anna Kudrav (P)	Lea Etta Rhodes (P)
Damian Butler-Buccilli (P)	Joe Lagana (P)	Cynthia Shields
Jane Downing (P)	John Lovelace (P)	Katie Stohlberg (P)
Laura Drogowski (P)	Jennifer McCurry	Gale Schwartz (P)
Stuart Fisk	Susie Puskar (P)	Kyona White
Pete Giacalone (P)	Christy Pietryga (P)	Bethany Wingerson (P)

In addition to the below notes, the [meeting recording can be accessed here](#).

### **Minutes**

#### **1. Welcome—Gale Schwartz**

Gale Schwartz welcomed all HAB members and CoC participants. Ms. Schwartz also shared that Jessica Smith Perry started a new position with the PA Housing Finance Agency (PHFA). The HAB is thankful for her contributions to this group and wishes her well. With the recommendation of the URA, Ms. Schwartz welcomed Breanna Benjamin to the HAB. Breanna is a Housing Opportunity Fund Program Specialist with the URA.

*March 2021 Meeting Minutes were approved by the HAB*

#### **2. Policy/Program Impacts on Affordable Housing—Gale Schwartz**

To provide context around the affordable housing crisis, Ms. Schwartz presented on federal housing policy and practices, and the market realities experienced. The presentation slides can be found in the appendices.

#### **3. Affordably Housing Locally**

Meeting participants then heard presentations that looked locally. These presentations are listed below and the slides can be found in the appendices.

- Impact and Local Experience —Chuck Keenan, Administrator, DHS
- Residential and Consumer Lending, HOF—Breanna Benjamin, HOF Program Coordinator, URA
- UPMC Center for Social Impact—Ray Prushnok, Executive Director, UPMC Center for Social Impact

#### **4. Questions and Discussion**

Following the presentations, Ms. Schwartz asked the HAB and meeting participants to consider where the CoC is and the resources coming into the community and share thoughts and questions about what role the HAB has and the CoC can work towards meeting the strategic priority around access to affordable housing. Participants shared:

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<sup>1</sup> (P) indicates HAB members who were present for the meeting.

## Allegheny County Homeless Advisory Board

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- Seek to use funds coming in through federal legislation on strengthening housing stock (e.g., rehabilitation and landlord engagement strategies), and connecting that housing to voucher users
- With healthcare sector, have a strategic conversation to ensure the benefits list includes homelessness assistance
- Seek to integrate or information share across housing waitlists as well as identifying households that may be on the verge of homelessness that can maybe be prevented through collaborative service support
- Recognizing that many landlords engaged in the affordable housing and homelessness system space are small entities and may be aging out of the business, the CoC needs to consider opportunities to ensure that connections/partnerships are made with new landlords in the natural market
  - Related, seek opportunities to support organizations getting into the housing market

The HAB Executive Committee will explore parameters for an ad hoc group to work on leveraging the new resources in the context of the CoC and existing local experiences, barriers and opportunities.

### 5. Public Comment

- The Housing Authority of the City of Pittsburgh was recently awarded 142 Emergency Housing Vouchers in order to further assist individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability. It is the goal of the HACP to get all of these EHV's in the hands of families as soon as possible, and realize that this can be best accomplished by working with partners throughout the city and county. To see that end, we would like to invite you to join us for our "Big Tent" meeting scheduled for **July 15th from 3pm - 4:30pm via Zoom**. At this "Big Tent" meeting the HACP staff will lay out how we plan to engage partners to allow us to successfully get all 142 EHV's in the hands of the families who will be able to use them.
- The Housing Alliance of Pennsylvania is hosting a virtual forum on creating statewide strategy to prevent eviction on June 10<sup>th</sup>. You can register for that event here: <https://housingalliancepa.org/upcoming-events/>
- HUD has selected Pittsburgh-Allegheny County as one of nine participating sites for the multi-year Housing Choice Voucher Mobility Demonstration. The Demonstration "will support selected PHAs in addressing barriers to accessing housing choices by offering mobility-related services to increase the number of voucher families with children living in opportunity areas. In addition to offering mobility-related services, participating PHAs will work together in their regions to adopt administrative policies that further enable housing mobility, increase landlord participation, and reduce barriers for families to move across PHA jurisdictions through portability. The Demonstration will face a rigorous, independent evaluation to determine what services are most effective at helping families move to opportunity areas." DHS continues to partner with the housing authorities on this program and is in the process of selecting a mobility-related services provider. The program will launch in early 2022 and the regional partners will continue planning internally and with all the national partners and sites throughout 2021. The full press release can be found here: [https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_21\\_076](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_076)

### **Next CoC Meeting**

July 27, 2021 from 10:00am to 12:00pm  
Microsoft Teams Virtual Meeting

Appendix  
Meeting Presentations

# Federal Housing Policy and The Affordable Housing Crisis

Allegheny County Homeless Advisory Board

May 27, 2021



Housing Alliance  
of Pennsylvania

## Federal Housing Administration



Housing Alliance  
of Pennsylvania

- 1937- "U.S. Housing Act" sought to address the housing needs of low-income people through public housing.
- 1965- HUD was created and housing elevated to cabinet
- 1969- Brooke Amendment setting rents at 25% of income later raised to 30%
- 1974- Housing Moratorium
- 1982- The budget for public housing and Section 8 reduced by half
- 1986- LIHTC was created as part of Tax Reform
- 1987- McKinney-Vento Homeless Assistance Act
- 2008- National Housing Trust Fund created
- 2009- HEARTH

## Public Housing



- 1990- HOPE VI
- 1994- the last time federal funds were appropriated for adding to the public housing stock
- 1995- Public housing units demolished no longer replaced on a unit-by-unit, one-for-one basis
- 1996- Moving to Work was created
- 1999- the Faircloth **Amendment** -- makes it illegal for the federal **government** to **build** or fund the development of **more public housing**.
- HUD's two tools to address the aging public housing stock are
  - Choice Neighborhoods Initiative (CNI) renovation program that focuses public housing and broader neighborhood improvements
  - Rental Assistance Demonstration (RAD) designed to leverage private dollars to improve public housing properties while converting them to project-based rental assistance
- There is still a \$70B backlog of capitol repair and losing 10,000 units of public housing a year

## Privately Owned Project Based Rental Assistance



- Numerous different programs both direct subsidy and financing programs
- In the '50s & '60s the federal government provided low-income loans to build affordable housing led to huge surge in development through the '70s.
- In the 80s and 90s new construction was greatly scaled back
- How we lose this type of subsidy:
  - Owners can opt out at contract renewal
  - Mortgages are fulfilled
  - HUD can terminate
  - Units lost during rehab
- Because most of these programs are no longer active so once a unit is lost, there is no mechanism to replace or rebuild



Housing Alliance  
of Pennsylvania

## Housing Choice Vouchers

- 1974- the alternative to government investing in deep subsidy multi-family housing
- 1996- last time program was expanded
  - Since then Congress has appropriated only 700,000 including vouchers used to serve those from demolished subsidized housing
- 2008 on- only modest funding for new vouchers primarily for special programs
- There are special program vouchers including Tenant Protection Vouchers, Veterans Affairs Supportive Housing (HUD-VASH), Family Unification Program (FUP), and Non-Elderly, Disabled (NED)/ Mainstream Vouchers

There is so project based voucher where PHAs can take 20% of HCV authority and attached to a hard unit



Housing Alliance  
of Pennsylvania

## Low-Income Housing Tax Credit

- The LIHTC was created by the "Tax Reform Act of 1986"
- LIHTC is designed to encourage corporations and private individuals to invest cash in housing affordable to lower-income people
- LIHTC is not meant to provide 100% financing is used along with other resources such as the HOME Investment Partnerships program (HOME) or the national Housing Trust Fund (HTF) to build new affordable housing or to make substantial repairs to existing affordable housing.
- Despite rising costs and many of the first generation LIHTC properties about to expire the program has never been expanded



## Homelessness Assistance

- 1987– McKinney-Vento was first significant federal response to homelessness
  - Originally had 15 programs providing a spectrum of services to homeless people, including Supportive Housing, Shelter Plus Care, and the Single Room Occupancy Program, the Emergency Shelter Grant Program, as well as health and education related programming
  - Created a definition for homelessness
- 2002- Communities were asked to develop plans to end homelessness
- 2009-2010– HEARTH ACT and Opening Doors
  - Paradigm shift from “managing” homelessness to ending homelessness
  - Updated HUD definition of homelessness
  - Defined ending homelessness as “functional zero”
  - Coordinated Entry
  - Promoted philosophies of Housing First and Rapid Rehousing
  - Prioritized system outcomes over individual program performance

## Market Realities



# The Impact of these changes on the Homeless System

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WHAT IS HAPPENING IN PITTSBURGH AND ALLEGHENY COUNTY

## The Local Market

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- Demolition of Subsidized Housing
- Move to Market of Project Based Section 8
- Demolitions of NOAH (Penn Plaza) or move to Market
- Increase in Luxury rentals
- Older Market Rate units – are rents coming down
- Housing Quality of older housing stock may make it off limits to voucher holders

# Changes in Programs to Support Low Income Renters

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- Move away from facility based programs to tenant based programs
  - LIPH Demolitions resulted in increase of Section 8 vouchers
  - Transitional Housing conversions to Rapid Re-Housing
  - Mixed income communities with less affordable units
- Impacts
  - Lots of “Vouchers” on the street
  - Government agencies do not want to own property
  - High turn back rates of vouchers, especially in the city
  - Need for partnerships between public and private (landlords, developers, CDC’s)
  - Incentives to make these partnerships work

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## New Voucher Programs

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### **Current Housing Choice Voucher Programs for Homeless or Near Homeless**

- Homeless Preference (HACP and ACHA) since 2014 THANK YOU!!!
- Family Unification Program(HACP) 77 in 2018/2019
- Mainstream Vouchers (HACP and ACHA) 74 in 2018/2019
- 811 Vouchers (HACP and ACHA) 50 in 2017 to present
- OUD Vouchers (ACHA) 25 per year since 2019


### **Even More Vouchers Coming Soon**

- Mobility Demonstration Vouchers (ACHA lead, HACP participates as well)
  - Emergency Housing Vouchers (HACP and ACHA) 283 vouchers
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## Models of Incentives for Landlords to take Section 8

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- Risk Mitigation
  - Vacancy Hold
  - Repair Loans/Grants
  - Expedited paperwork (porting, inspections, rental determinations)
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# Residential & Consumer Lending Unit



## Which programs will be included in the Housing Lending and Investment Unit?

### Consumer-based housing programs for:

- First-time homebuyers
- Homeowners
- Renters
- Landlords

### Developer-based housing programs for:

- Building/preserving rental units
- Building/preserving for-sale units



## 2021 Pittsburgh AMI Limits

Household Size	30%	50%	60%	80%	100%	115%	120%
1	\$17,850	\$29,700	\$35,650	\$47,500	\$59,400	\$68,300	\$71,250
2	\$20,400	\$33,950	\$40,700	\$54,300	\$67,850	\$78,000	\$81,450
3	\$22,950	\$38,200	\$45,800	\$61,100	\$76,350	\$87,800	\$91,600
4	\$26,500	\$42,400	\$50,880	\$67,850	\$84,800	\$97,550	\$101,800
5	\$31,040	\$45,800	\$54,950	\$73,300	\$91,600	\$105,350	\$109,950
6	\$35,580	\$49,200	\$59,050	\$78,750	\$98,400	\$110,750	\$118,050
7	\$40,120	\$52,600	\$63,100	\$84,150	\$105,200	\$120,950	\$126,200
8	\$44,660	\$56,000	\$67,200	\$89,600	\$111,950	\$128,750	\$134,350

## Consumer-based Programs

Program for first-time homebuyers	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Down Payment and Closing Cost Assistance	80% AMI or below	\$7,500	0% interest, 5-year deferred	- home must be owner-occupied
	80% - 115% AMI	\$5,000	0% interest, 10-year deferred	
Program for homeowners	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Homeowner Assistance Program/+	80% AMI or below	up to \$5,000 grant	0% interest, deferred or amortizing	- home must be owner-occupied - must be current on taxes or on payment plan - must have current homeowner insurance
		up to \$25,000 loan		
Program for renters & homeowners	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Housing Stabilization Program	50% AMI or below for renters	up to \$3,000 grant for renters/ up to 3 months	Grant	- must be experiencing a temporary, non-recurring crisis
	80% AMI or below for homeowners	Up to \$6,000 for homeowners/ up to 6 months		
Program for renters & homeowners	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Legal Assistance Program	50% AMI or below for renters	no cap for renters	Grant	- Must be experiencing a housing-related legal issue
	80% AMI or below for homeowners	Up to \$5,000 for homeowners		

## Homeowner Assistance Program

Update 5/11/21: The URA will be accepting a limited number of applications from May 24th - June 24th. Applications will be accepted on a first-come, first-serve basis.

**How to apply:**

**By Mail:**

Complete the HAP interest form below:

**HAP Interest Form**  
Fill this form out to request an application for the Homeowner Assistance Program

\* Required

1. Your Full Name \*

Enter your answer

2. Are you a homeowner in the City of Pittsburgh? \*

Yes  
 No  
 I'm not sure

**By Email:**

Request application by emailing [lkorade@ura.org](mailto:lkorade@ura.org).

## Legal Assistance Program Providers



## Consumer-based Programs

Program for homeowner & renters	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Home Accessibility Program for Independence	120% AMI or below	up to \$10,000 for homeowners	Grant	- Proof of Disability in the form of a letter, excuse from your Doctor, or a letter showing that you receive Social Security Disability.
		up to \$5,000 for renters		

Program for landlords	Income Limits	Funding Amount	Funding Terms	Requirements/Restrictions
Small Landlord Fund	None	Up to \$20,000 per unit	3% - 4% interest	- landlord must have credit score of at least 600 - must meet 20% equity requirement - must agree to rent units to Section 8 voucher holders OR to households at 80% AMI or below
		Up to \$60,000 per project	10 or 15 years loan term	

## Contact Information

Title/Role	Name	Email	Phone Number
Program Assistant	Lisa Korade	Lisa Korade	412-255-6651
Consumer Programs Manager	Jeremy Carter	<a href="mailto:jcarter@ura.org">jcarter@ura.org</a>	412-255-6650
HOF Program Coordinator	Doren Hilmer	<a href="mailto:dhilmer@ura.org">dhilmer@ura.org</a>	412-255-6574
HOF Program Coordinator	Derek Kendall-Morris	<a href="mailto:dkendall-morris@ura.org">dkendall-morris@ura.org</a>	412-255-6427
HOF Program Coordinator	Breanna Benjamin	<a href="mailto:bbenjamin@ura.org">bbenjamin@ura.org</a>	412-255-6561
HOF Program Coordinator	Alicia Majors	<a href="mailto:amajors@ura.org">amajors@ura.org</a>	412-255-6698
Housing Strategy Officer	Vethina Hage	<a href="mailto:vhage@ura.org">vhage@ura.org</a>	412-255-6639

\* Please refer all departmental inquiries Lisa Korade.

## Housing Opportunity Fund Allocations 2018 – Present

	2018 AAP	2019 AAP	2020 AAP	2021 AAP	Add'l 2021 HOF Funding	2022 AAP	Total HOF Funds
Rental Gap Program	\$3,875,000	\$3,750,000	\$4,500,000	\$4,100,000	\$750,000		\$16,975,000
For Sale Development Program	\$1,250,000	\$1,250,000	\$500,000	\$735,000	-		\$3,735,000
Homeowner Assistance Program	\$2,375,000	\$2,200,000	\$2,485,000	\$2,340,000	-		\$9,400,000
Down Payment/Closing Cost	\$750,000	\$500,000	\$500,000	\$600,000	-		\$2,350,000
Housing Stabilization Program	\$750,000	\$800,000	\$1,015,000	\$575,000	\$58,000		\$3,198,000
Demonstration Program	-	\$500,000	-	\$200,000	\$400,000		\$1,100,000
Legal Assistance Program	-	-	-	\$450,000	\$550,000		\$1,000,000
<i>Admin</i>	<i>up to \$1M</i>	<i>up to \$1M</i>	<i>up to \$1M</i>	<i>up to \$1M</i>	<i>\$200,000</i>		<i>\$4,200,000</i>
<b>Total</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>	<b>\$1,958,000</b>		<b>\$41,958,000</b>

