

# 2025

## Housing Opportunity Fund Annual Report



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## 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



Housing is essential to Pittsburgh's future. If we want to grow our population, attract new investment, and make Pittsburgh every family's first choice, we need more housing that meets the needs of residents at every income level and every stage of life.

Increasing our housing supply and preserving affordability go hand in hand. The Housing Opportunity Fund remains one of our most important tools for making that happen—preserving affordable homes, creating new housing opportunities, supporting first-time homebuyers, and keeping longtime residents in the neighborhoods they love as the city grows. Just as importantly, the Fund demonstrates what strong partnerships between the City, the Urban Redevelopment Authority, nonprofit organizations, and the private sector can accomplish.

This report provides a look back at the work of the Housing Opportunity Fund and the investments made over the past year. At the same time, it reinforces the importance of continuing to build on that progress. My administration is focused on making city government a better partner in solving our housing challenges: modernizing permitting, improving coordination across departments, and reducing unnecessary barriers so it's easier to build, invest, and bring new housing online and revitalize existing spaces.

The 2025 Housing Opportunity Fund Annual Report highlights the impact of those investments over the past year and underscores the work still ahead. We are committed to expanding housing supply, improving how government delivers housing programs, and making Pittsburgh easier to build in and invest in so we can meet the needs of residents today and position our city for long-term growth. Together with the Housing Opportunity Fund and our partners – community organizations, homebuilders, lenders, residents, elected officials – we're creating the conditions for more people to choose Pittsburgh, more families to stay in their neighborhoods, and more housing that supports a stronger city.

**-Mayor Corey O'Connor, City of Pittsburgh**



# MESSAGE FROM THE URA EXECUTIVE DIRECTOR

On behalf of the Urban Redevelopment Authority of Pittsburgh (URA) staff and the City of Pittsburgh, I am pleased to present the 2025 Housing Opportunity Fund (HOF) Annual Report.

Since its creation, the HOF has served as one of Pittsburgh's most important long-term funding tools for preserving and increasing affordable housing opportunities. The City of Pittsburgh provides an annual investment of \$10 million to support programs that help residents purchase or remain in their homes, aid developers and nonprofits who are strengthening our housing supply, and assist residents with crucial housing legal needs.

The demand for these investments is significant. Pittsburgh continues to face a shortage of quality affordable housing, and rising construction costs and shifts in the economic landscape are making it increasingly difficult to develop housing that is affordable for hardworking individuals, families, seniors and other vulnerable populations.

To address these challenges, the URA fosters strong partnerships with City councilmembers and leadership across mayoral administrations and with our three taxing bodies – the City of Pittsburgh, Allegheny County, and Pittsburgh Public Schools – to secure funding for affordable housing initiatives. We have a long history of coming together locally to leverage public and private sector resources to advance sustainable inclusive growth, development, and housing opportunities.

In addition to the yearly coordination of the HOF, in recent years, the URA partnered with the City to secure an issuance of a historic Affordable Housing Bond of more than \$30 million. This transformative funding enabled us to leverage the success of the HOF and quickly expand its reach through additional funding for the Rental Gap Program and For-Sale Development Program.

At the same time, we continue to explore innovative funding mechanisms to meet Pittsburgh's housing needs. Also in partnership with City leadership, the URA is advancing a proposed Downtown Transit Revitalization Investment District (TRID) that could establish a Golden Triangle Reinvestment Fund and create new opportunities to finance affordable housing and neighborhood-supportive development in Downtown. We look forward to sharing more about this effort in the months ahead.

As housing affordability and cost of living issues persist nationwide, the HOF remains a critical resource to ensure that Pittsburghers have access to safe, stable, and affordable housing and quality of life.

With the HOF approaching its expiration in 2027, I encourage our local officials, City Council, and community leaders to review this report, remember the families beyond the numbers, and join the URA staff in recommitting ourselves to this work through continued strategic investments, partnerships and dedication to the residents we serve.

-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 annual funding allocation is set to expire in 2027.

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



# 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.

## 2025 Advisory Board

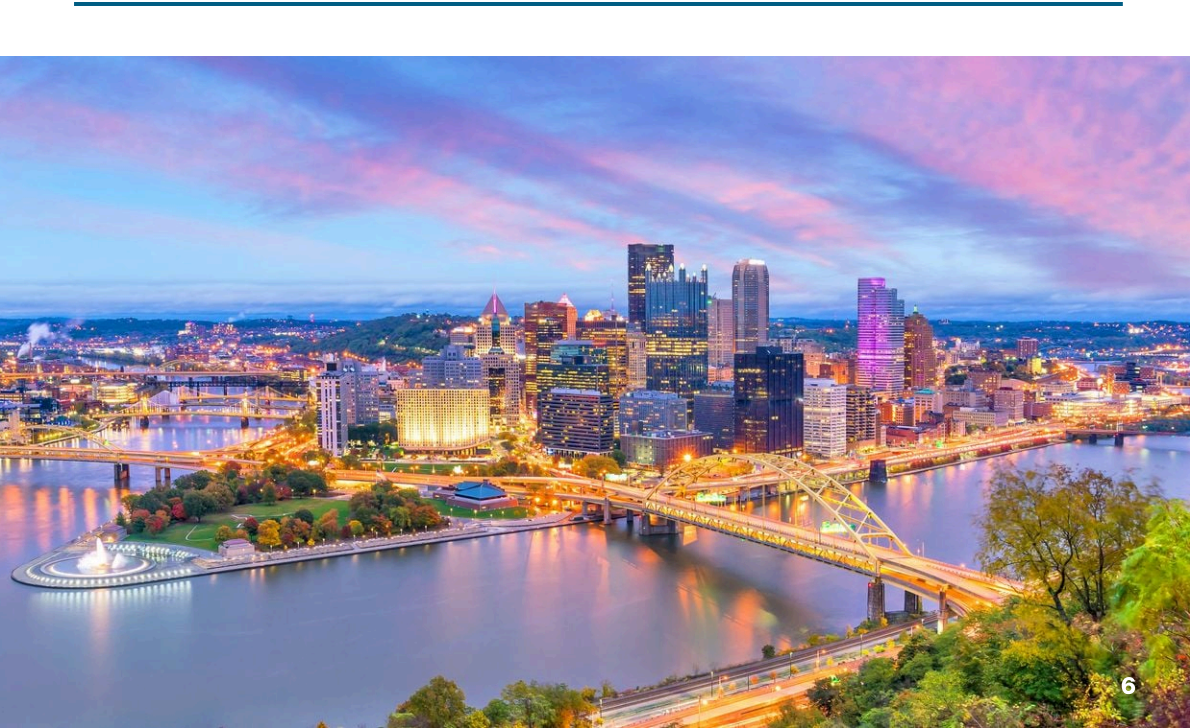
Adrienne Walnoha - Advocate for Homeless  
James Reid - URA Staff Representative  
Shantalaya Mathews - URA Staff Representative  
Deb Gross - City Council Representative  
Rochelle Preston - Tenant Representative  
Tanika Harris - Homeowner Representative  
Rebecca Yago - Financial Institution Representative  
Alan Sisco - Community Nonprofit Representative  
Lena Andrews - Community Development Nonprofit Representative  
Robert Helwig - Fair Housing Advocate  
Karen Garrett, PhD - Housing Authority of the City of Pittsburgh Representative  
Jerome Jackson - Neighborhood Based Nonprofit or Community Resident, North  
Terrel Thomas - 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

## 2025 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.



# 2025 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	\$22,550	\$37,600	\$45,100	\$60,100	\$86,400
2	\$25,800	\$42,950	\$51,500	\$68,700	\$98,700
3	\$29,000	\$48,300	\$57,950	\$77,300	\$111,050
4	\$32,200	\$53,650	\$64,400	\$85,850	\$123,400
5	\$37,650	\$57,950	\$69,550	\$92,750	\$133,250
6	\$43,150	\$62,250	\$74,700	\$99,600	\$143,150
7	\$48,650	\$66,550	\$79,850	\$106,500	\$153,000
8	\$54,150	\$70,850	\$85,000	\$113,350	\$162,900

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## 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.

# 2025 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	2025 Allocation
Rental Gap Program	Building new rental units or preserving existing	\$2,000,000
Homeowner Assistance Program	Helping with home repairs	\$2,850,000
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	\$600,000
Housing Stabilization Program	Short-term assistance with housing crises	\$1,600,000
Small Landlord Fund	Helping landlords make repairs	\$0
Legal Assistance Program	Legal assistance for housing issues	\$1,000,000
Demonstration Program	Funding for emergency housing needs and innovative pilot programming	\$300,000



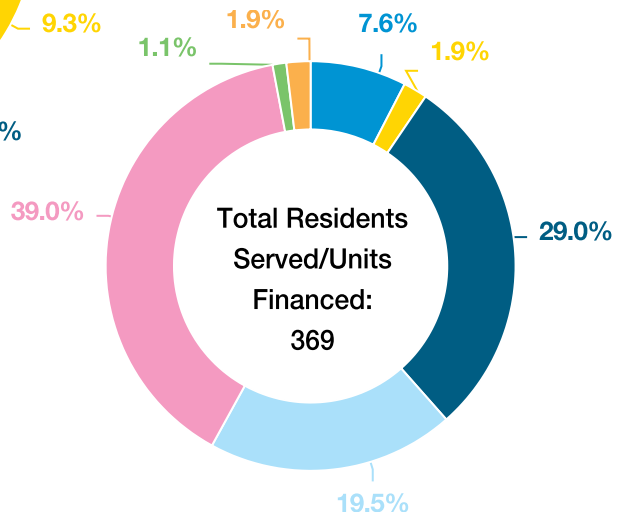
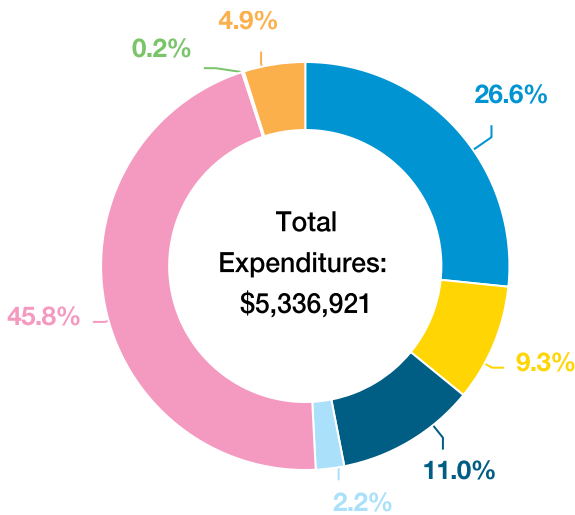
Brandon Wilson, Senior Project Manager, and Justin Belton, Manager of PHDC Housing Development, hand out HOF Annual Allocation Plan Community Survey flyers to residents.



Jared Clayton, Lending Analyst in the Housing Department, tables at Garfield Pride to inform Pittsburghers about the HOF Annual Allocation Plan Community Survey.

# 2025 Program Expenditures

Program	Expenditure	Residents Served/Units Financed
Rental Gap Program	\$2,463,695	107
Homeowner Assistance Program	\$1,432,252	28
For-Sale Development Program	\$593,778	7
Down Payment and Closing Cost Assistance Program	\$499,250	72
Small Landlord Fund	\$261,668	7
Legal Assistance Program	\$120,943	144
Housing Stabilization Program	\$8,709	4
<b>Total</b>	<b>\$5,336,921</b>	<b>369</b>



Read more about each HOF program on pages 10-17.

## 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 2025, URA staff closed a total of three RGP projects utilizing HOF funds, which resulted in the creation and/or preservation of 107 affordable rental units.

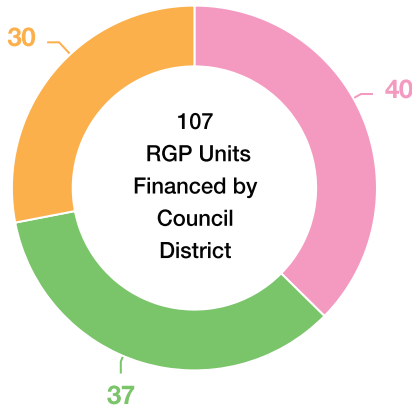
### RGP Expenditures by AMI in 2025



### 107 RGP Units Financed by AMI in 2025



● 30% AMI ● 50% AMI ● 80% AMI



● District 5 ● District 6 ● District 7

## Homewood Redevelopment Phase I

The URA provided Pennsylvania Affordable Housing Corp. with a \$500,000 Rental Gap Program loan to acquire and rehabilitate 30 units in the Homewood South neighborhood, close to the Wilksburg East Busway station. All 30 units are affordable at 50% of AMI.



## Hazelwood Green - Lytle Street

The URA provided Trek Development a \$2 million Rental Gap Program loan, with \$750,000 of that loan sourced from the HOF. 40 new affordable units and an additional 10 market-rate units will come online at Hazelwood Green, where local universities and non-profit institutions have grown their commitment to the neighborhood by building new offices, employment opportunities and community offerings.



**TREK Development is excited to be part of a growing number of stakeholders who have worked at this site in Hazelwood for many years, working to redevelop this former brownfield with sensitivity and intentionality. To develop without displacement is a core, foundational belief of the community groups that we have been working with. I want to highlight that this is the first residential development on the Hazelwood Green site. It's significant that it will be 80% affordable housing, and we're excited to be working on a proposal that our tenant selection plan will include a greater Hazelwood residency preference, meaning that existing residents or folks who work in Hazelwood would have first priority to these units.**

**- Janelle Kemerer, Project Manager, TREK Development Group**

Hazelwood Green - Lytle St. under construction and rendering of completed project; Rendering: PWWG Architects



# 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 2025, the URA committed to completing 28 home renovations through the HAP. The renovations included necessary repairs such as for roofs, electrical systems, hot water heaters, and more.

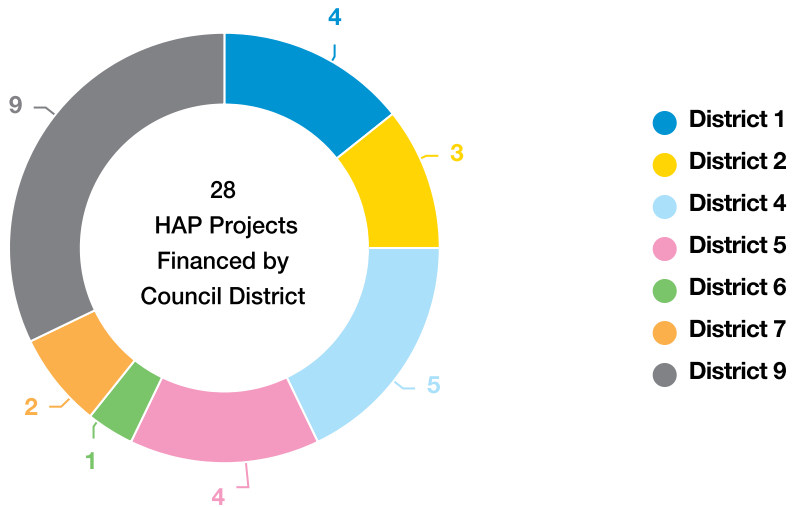
## HAP Expenditures by AMI in 2025

\$445,973	\$562,634	\$236,146	\$187,500
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## 28 HAP Projects Financed by AMI in 2025

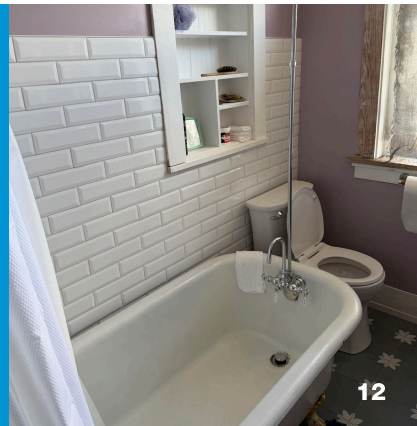
10	12	6
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● 30% AMI ● 50% AMI ● 80% AMI ● Admin



## Let's Redd Up the Place

Laura Zech, a Regent Square resident, received a HAP grant to make several home repairs. "I feel like having that work done and being supported by the URA," Zech said, "it makes me want to take better care of my property." Zech continued, "I've spent more time working in my yard, keeping things in good shape. I raised my kids here, but now, I'm not just limping along until the end. I feel that I'll be able to enjoy my senior years in a nice environment." Investments through HAP keep homeowners involved in their community, building an ethic of care and connection to Pittsburgh.



# For-Sale Development Program (FSDP)

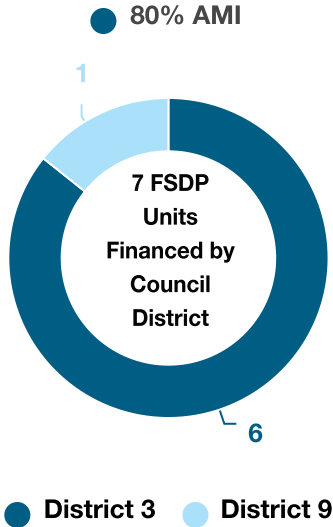
The FSDP provides low interest rate construction financing and/or grants for the purpose of increasing the supply of affordable housing for homeownership and to eliminate substandard housing. Upon completion, properties financed under the program must be sold to owner-occupants who are at or below 80% of AMI. During 2025, a total of three FSDP projects closed resulting in the creation and/or preservation of 7 affordable for-sale homes.

## FSDP Expenditures by AMI in 2025

\$593,778

## 7 FSDP Units Financed by AMI in 2025

7



## Hilltop Alliance Rehabilitations

Hilltop Alliance, a collaborative of several community organizations in Pittsburgh's southern neighborhoods, is rehabilitating four homes in Allentown and Knoxville. The URA provided a \$255,735 grant, sourced from the HOF, as part of this effort. Additionally, the URA has committed \$160,000 in back-end buyer support for low-income homebuyers, which amounts to \$40,000 for each family in the form of a subordinate mortgage. Once completed, these rehabilitated homes will create new opportunities for four families in promising neighborhoods, close to schools, parks, and valuable family amenities.

## 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 2025, the URA assisted 72 homebuyers with purchasing their first home in the City of Pittsburgh through the DPCCAP.

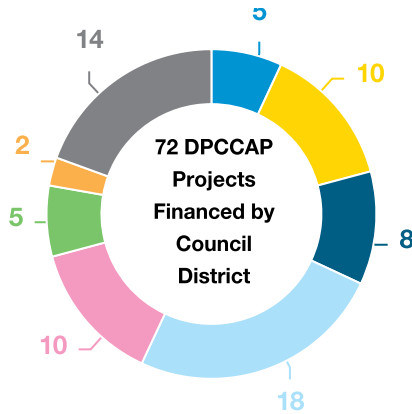
### DPCCAP Expenditures by AMI in 2025



### 72 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



# 72

new homeowners

## 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 2025, the HSP assisted 4 individuals in stabilizing their housing situation and preventing displacement.

### HSP Expenditures by AMI in 2025

\$5,709

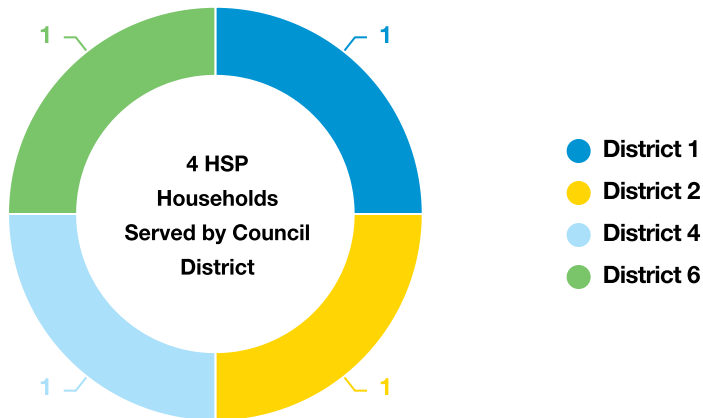
\$3,000

### 4 Households Served by AMI in 2025

3

1

● 30% AMI ● 50% AMI



“

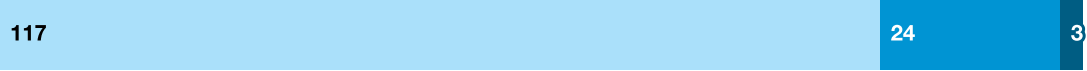
As housing costs and everyday expenses continue to rise, the Housing Stabilization Program serves as a vital safety net for Pittsburgh residents facing temporary financial hardship. By helping households avoid eviction and remain stably housed, the program preserves connections to employment, education, healthcare, and community supports. These investments help families weather short-term crises, maintain long-term stability, and strengthen communities across Pittsburgh.

*-Natalie Ryan, Director of Housing Stabilization, Action Housing*

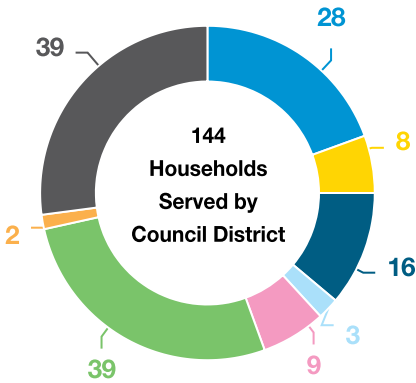
# Legal Assistance Program (LAP)

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 2025, the URA assisted 144 households with legal services through the LAP.

## 144 Households Served by AMI in 2025



● 30% AMI ● 50% AMI ● 80% AMI



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

## Spotlight: Lawyer of the Day

Lawyer of the Day is an initiative established by local legal organizations that receive funding support from the Housing Opportunity Fund's Legal Assistance Program. Pro bono attorneys and social service navigators are stationed in four Magisterial District Courts across the City of Pittsburgh on eviction hearing days. Tenants facing eviction, who otherwise would not have legal representation, meet a lawyer to speak on their behalf and, therefore, are more likely to have a favorable case outcome. They also receive court resource navigation. More Pittsburghers are able to stay in their homes because the service providers intervene at the right moment and also connect clients to rental assistance resources.



Legal representation is often the difference between housing stability and homelessness for families facing eviction. Research shows that tenants without legal counsel are far more likely to lose their homes, even when they have valid defenses or access to resources that could resolve the crisis. Through Neighborhood Legal Services' eviction prevention advocacy including our Lawyer of the Day Program operating in certain Magisterial District Courts, we see every day that access to legal representation helps level the playing field, preserves housing, prevents displacement, and strengthens the stability of neighborhoods and communities throughout the City of Pittsburgh.

-Kristine Bergstrom, Esq., Executive Director  
 Neighborhood Legal Services

# Small Landlord Fund (SLF)

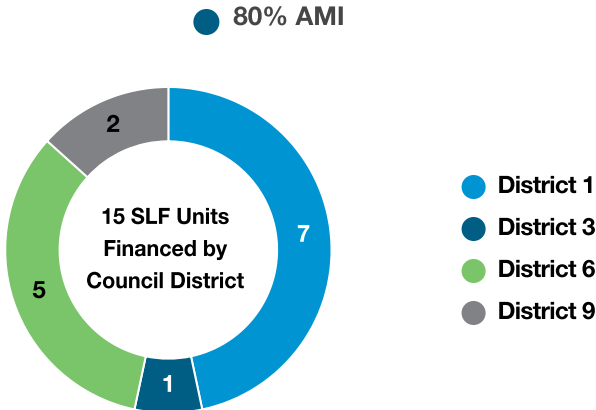
The SLF provides financial assistance to landlords who own 10 or fewer units for the preservation of existing affordable units or for the conversion of units to affordable rental housing. Landlords can receive up to \$20,000 per unit or \$100,000 per project to make repairs to their units. During 2025, a total of seven SLF projects closed resulting in the creation and/or preservation of 15 affordable rental units.

## SLF Expenditures by AMI in 2025

\$261,668

## 15 Units Financed by AMI in 2025

15



## Demonstration Program

The Demonstration Program, also known as Demo Dollars, is a flexible funding source that aims to enhance housing stability and expand the affordable housing supply in Pittsburgh. The HOF Advisory Board created a new application process for the program in 2025 to focus the funding on either emergency housing requests that provide quick support to those in need or innovative housing pilot projects that are not eligible for funding through existing URA programs. The program is open to not-for-profit agencies, developers, and for-profit developers in partnership with nonprofit organizations. Personal applications from individuals are not permitted; instead, nonprofit entities and government agencies should apply on behalf of the communities they serve.

Funding recipients must operate within the limits of the City of Pittsburgh and adhere to HOF AMI guidelines, which set a maximum income limit of 50% of AMI for renters and 80% of AMI for homeowners. The URA will periodically open application rounds, and the first emergency application round opened on March 14, 2025. Applications were reviewed by URA staff based on established program guidelines, and then staff presented funding recommendations to the HOF Advisory Board. Grant awards range from a minimum of \$50,000 to a maximum that does not exceed the allocated budget for the program for that year.



# MESSAGE FROM THE URA CHIEF HOUSING OFFICER

The Housing Opportunity Fund aims to enhance affordability in the City of Pittsburgh and is committed to addressing the challenges faced by the city's economically vulnerable residents through its programming. Central to the HOF's mission is the inclusion of perspectives from various demographic groups, such as renters, aspiring homeowners and families. The narratives of these individuals inform our housing strategies and improve community well-being. In 2025, we conducted over 30 outreach efforts and gathered valuable feedback through the annual HOF survey, empowering residents to express their housing priorities and participate in decision-making.

As we prepare for future funding allocations, it is essential to consider the broader U.S. housing market challenges, including affordability, supply deficits and a strong need for housing services. To address these issues effectively locally, collaboration among government entities, non-profits, developers, and community members is crucial in developing and maintaining inclusive and sustainable housing policies. The HOF is a key tool in coordinating the affordable housing landscape.

By continuing to prioritize community engagement and collaboration among diverse stakeholders, we can further develop innovative solutions that effectively address the pressing housing challenges facing our city. Together, we can create a sustainable future that meets the needs of all residents and enhances the quality of life throughout our communities.

-Quianna Wasler, URA Chief Housing Officer

# 2025

## Housing Opportunity Fund Annual Report

Urban Redevelopment Authority of Pittsburgh  
Housing Opportunity Fund  
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Housing  
Opportunity Fund



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