



Housing Authority
of the **City of Pittsburgh**



2020 Moving to Work Annual Plan

Resubmitted 11/26/19

Photo by Larry Shank
Editing by Marjorie Thompson

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Resubmitted on 11/26/2019

**Housing Authority of the City of Pittsburgh
Moving To Work Annual Plan
FY 2020**

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I. INTRODUCTION

The Housing Authority of the City of Pittsburgh (HACP) is committed to building better communities and improving the lives of the families who reside in HACP housing. Throughout 2019, the HACP strove to provide its 20,000 customers with high quality, safe housing; while working to provide additional housing opportunities to the thousands of Pittsburgh families currently waiting to find suitable, affordable housing accommodations.

The HACP has demonstrated a firm commitment to expanding our affordable housing portfolio to help meet the City of Pittsburgh's growing demand. This will be accomplished by developing hundreds of new units in locations throughout the city – including mixed-income developments in East End, the Hill District, and the North Side, as well as Scattered site housing located throughout the city limits.

As Pittsburgh's renaissance continues, the HACP is taking measures to ensure that Pittsburgh's most vulnerable residents – our senior citizens, our disabled individuals and our low-income working families also are able to enjoy the benefits of our city's renaissance. These are just a few of the factors as to why it is essential to rebuild an adequate supply of affordable housing, and why the HACP is committed to creating a variety of new affordable homes.

In addition to our efforts to develop safe, affordable housing, the HACP is also poised to move forward with efforts to assist the 20,000 Pittsburgh residents who currently reside in an HACP home or receive support through our voucher program. The Family Self-Sufficiency (FSS) program and other HACP resident initiatives are not limited to the Low Income Public Housing (LIPH) program. The resident initiatives, programs and services through FSS are for both the LIPH and Housing Choice Voucher (HCV) residents and include, but are not limited to: case management, linkages to services, employment, education and training. We provide our residents with the tools they need to become upwardly mobile and attain a higher quality of life. We provide training and employment opportunities to any HACP resident who is committed to achieving self-sufficiency.

Residents continue to enroll in our Family Self-Sufficiency (FSS) Program – working hard every day to provide a better life for their families through participation in training programs designed to produce quality, sustainable employment opportunities. We are changing the face of affordable housing in communities like Sandstone Quarry (previously known as Allegheny Dwellings Phase I), Skyline Terrace and Larimer/ East Liberty Choice Neighborhoods. More importantly, we are helping to change the lives of the residents who call these communities their home.

A. Overview of the HACP's Moving To Work Goals and Objectives

The Housing Authority of the City of Pittsburgh (HACP)'s overarching Moving To Work (MTW) Goals are as follows:

1. To reposition the HACP's housing stock to preserve and expand affordable housing options and stabilize neighborhoods. These efforts are designed to result in housing that is competitive in the local housing market, is cost-effective to operate, provides a positive environment for residents, and provides broader options of high-quality housing for low-income families.
2. To promote independence for residents via programs and policies that promote work and self-sufficiency for those who are able to work; and, promote independent living for the elderly and disabled.
3. To increase housing choices for low-income families through initiatives designed to increase the quality and quantity of housing available to households utilizing tenant-based rental assistance and other available resources.

B. Long-Term Goals and Vision

The HACP's vision for its MTW Program is built around three (3) major themes that together will achieve the statutory objectives of the MTW Demonstration Program.

- *Theme one* is to reposition the HACP's housing stock to compete in the local market, stabilize neighborhoods, improve operational efficiencies, and expand housing choices for low-income families.
- *Theme two* is to promote self-sufficiency and independent living through a variety of enhanced services and policy adjustments. These programs and policies are designed to provide incentives to work for adult, able bodied, non-elderly heads of households and family members, and to promote social and academic achievement for children and youth. In addition to increasing economic self-sufficiency among assisted families, these programs and policies are expected to result in increased revenue for the HACP (increasing the cost effectiveness of federal expenditures) while increasing housing choices for families (with increased work and income they will have additional housing choices both within the HACP portfolio and within the larger housing market).
- *Theme three* is to increase housing choices for low-income families through initiatives designed to increase the quality and quantity of housing available to households utilizing rental assistance and other available resources.

Theme One: Repositioning of HACP's Housing Stock

Since the initial HACP MTW Annual Plan was submitted in 2001, a major component of the HACP's MTW strategy has been to reposition the HACP's housing stock through a) preservation of successful developments and b) revitalization of distressed developments through strategic investments that integrate public housing properties with their surrounding neighborhoods serving as a catalyst for the expansion of public and private investments in revitalizing neighborhoods. The HACP has also introduced market rate units into certain communities, such as Oak Hill, Garfield, and Allegheny Dwellings, to enhance their competitiveness and better integrate them into nearby neighborhoods.

Initiated prior to MTW, through three (3) HOPE VI redevelopment projects and continued through the MTW Program, the HACP has achieved great success.

A by-product of these redevelopment efforts is a reduced number of traditional, public housing units. This has been balanced by the addition of new affordable units supported by tax credits, project-based housing choice vouchers, and new units rented at market rates. In some of the HACP's mixed finance/mixed-income developments, a portion of the market rate units are rented at levels affordable to some low-income (80% of AMI) households. Traditional Housing Choice Vouchers also support low-income families and occupancy of units available in the private market. It should be noted that our efforts have also reduced housing densities in communities, providing mixed-income housing and housing with modern conveniences.

The City of Pittsburgh experienced rapid growth in the technology and healthcare industries in recent years and this has resulted in high-end developers meeting the supply and demand of higher income residents moving into the region. Neighborhoods once abundant with affordable market rate rents experienced a surge in pricing for both new and existing units. Low-income families, including those utilizing Housing Choice Vouchers, have increasing difficulty locating affordable homes in neighborhoods of opportunity and are increasingly priced-out of additional neighborhoods as the market continues to shift. There is a lack of affordable units in the City of Pittsburgh that disproportionately affects families at and below 30 percent (30%) of area median income. The HACP recognizes the affordable housing need and is working to address these concerns through a variety of strategies, including increasing landlord outreach and the development of a payment standard reflective of the increasing cost of housing. One (1) core strategy continues to be the creation of new, affordable units supported by tax credits and project-based vouchers. This approach has enabled the HACP to continue serving substantially the same number of families as would have been served, absent the MTW demonstration designation.

The "Step Up To Market Financing Program" initiative was created in 2012 and was initially included in the revised, FY 2012 MTW Annual Plan. This HUD-approved MTW activity has evolved to include several, innovative strategies for re-positioning of the HACP housing stock.

Additional by-products and derivatives of this concept were HUD approved in the FY 2017 MTW Annual Plan and included, the Project-Based Voucher/Gap Financing strategy that garnered the HACP the FY 2019 National Association of Housing and Redevelopment Officials (NAHRO) Award of Merit. In 2012 and 2013, considering the diminishing availability of funding for affordable housing development and redevelopment, the HACP engaged in extensive collaborative work with the Department of Housing and Urban Development (HUD) and other partners to develop new mechanisms for financing redevelopment of distressed properties. The resulting Step Up To Market Financing Program, as detailed in Section IV, was designed to be a key component of future HACP repositioning activities.

The HACP has also continued to invest in its housing stock, including activities in Section II. The HACP completed phases I, II and III of Addison redevelopment resulting in 263 new Project-Based Voucher (PBV) units and Phase I of Larimer Redevelopment resulting in 29 PBV units.

The HACP has also implemented an Energy Performance Contract for improvements that included the installation of energy efficient and cost saving geothermal heating (and cooling) systems at several developments. The HACP is committed to continuing these preservation and revitalization efforts to the greatest extent feasible with the funding available throughout the MTW demonstration. The HACP has also successfully implemented a new MTW local non-traditional development program, the PBV/Gap Financing program, to support various private developers/owners in developing and preserving low-income affordable housing in various mixed-finance projects throughout the city since 2016.

The charts in this plan show projected sources of funds that can be used for capital projects, and projected uses of those funds over the next five (5) years. All of these numbers reflect projected obligations (not expenditure) of funds and are projections only and are subject to change based upon funding levels and opportunities, financial and real estate market conditions, new or changing regulations or requirements, or other unforeseen developments. The highlights of this plan relating to the repositioning of the HACP's Housing Stock are as follows:

Development	FY2020 Plans
Larimer/East Liberty Phase III	Phase III is part of the Larimer/East Liberty Choice Neighborhood Implementation Grant (CNIG) Program. Approximately 42 mixed- income rental units will be developed with a 9% Low-Income Housing Tax Credit (LIHTC) application that will be submitted in November 2019. Construction would start in 2021. The mixed-use building of Phase III will include a 4,800-square feet of commercial/retail space on Larimer Avenue corridor.
Larimer/East Liberty Phase IV	Phase IV of the Larimer/East Liberty CNIG housing development is comprised of adaptive reuse and mixed-use of a historic Larimer School and new construction of townhomes. This Phase will consist of approximately 42 mixed-income rental units and will be financed with a 9% LIHTC which was awarded in July 2019.
Larimer/East Liberty Large-family Scattered Site Replacement units	The HACP’s instrumentality, ARMDC, and its co-developer, McCormack Baron Salazar, of Larimer/East Liberty CNIG Program will use a conventional public housing development method to develop two (2) 3-bedroom units and one (1) 5- bedroom replacement units in the Larimer neighborhood. The Development, Site Acquisition proposals, and implementation will be based on public housing development regulations.
Bedford Dwellings Redevelopment	Although the 2018 CNIG grant application was unsuccessful, the HACP and ARMDC will continue to explore and work with public and private partners to identify the best opportunities to generate replacement units for the Somers Drive section of Bedford Dwellings in the Hill District. These opportunities can include a PBV/Gap Financing partnership with the Urban Redevelopment Authority’s (URA) qualified developers to implement part of the 2018 Choice Neighborhoods Transformation Plan on Centre Avenue Corridor. In addition, the strategy may also include rehabilitation of the existing Somers Drive public housing buildings. Mixed-finance new construction of replacement units is also an option.
Northview Heights Midrise	The HACP may consider constructing a new replacement building with up to 43 units on 3.96 acres of vacant land within the community. The HACP will submit a four percent (4%) LIHTC application in 2020. Opportunities for funding for the project are being considered and pursued, with financial closing and possible construction to begin in 2021. The HACP is also considering alternative sites throughout the City of Pittsburgh (off-site) to construct new units to serve as a one-for-one replacement of the units currently located in the existing, Northview Heights Highrise building.
Scattered Site Improvement Planning	The HACP will continue to review various asset management and housing rehabilitation options to improve the quality of housing stock and preserve long-term affordability of scattered site units.

<p>Allegheny Dwellings Phase I Redevelopment (recently renamed Sandstone Quarry Apartments)</p>	<p>This project is completed and occupied. Sixty-five (65) units of mixed-income units (47 affordable/18 market rate units), consisting of one, two and three (3) bedroom units are constructed on-site and along Federal Street. Forty-seven (47) affordable units are PBV assigned units. The Project closing was held in December 2017 and is financed in part by the HACP MTW capital budget, program income, conventional/soft loan and apportioned 4% tax credits. Phase I was completed in the first quarter of 2019.</p>
<p>Crawford Square</p>	<p>Crawford Square is a pre-existing LIHTC supported mixed income development overlooking downtown Pittsburgh and located a few blocks from the HACP owned mixed finance development Bedford Hill. The HACP collaborated with the Urban Redevelopment Authority and the current property owners to develop a solution to maintain the affordable units as the property entered the final year of its tax credit affordability period in 2016. Tax credit resyndication took place to ensure the preservation of 194 affordable units at Crawford Square. The HACP also provided a Gap Financing loan to support this endeavor. . Of the 194 units, 60 will be designated as PBV units and 134 will remain as LIHTC units. The project closed June 4 – 6, 2018. The developer received their notice to proceed on June 11, 2018 and construction is scheduled to be completed by January of 2020.</p>
<p>Manchester</p>	<p>Manchester is an early HOPE VI mixed-finance redevelopment with 86 units. The LIHTC compliance period ended in 2016 and the HACP and its partners acquired the property in 2017. The HACP proposes to preserve the 86 affordable rental units for the next 20-year period through re-syndication and will submit a LIHTC application in 2020. In addition, the HACP is considering the construction of up to forty (40) new units on vacant parcels of land throughout the Manchester neighborhood. The HACP/ARMDC will also work to complete pre-development activities and consider opportunities for additional funding.</p>
<p>Turnkey Development of Scattered Sites</p>	<p>Two (2) Community Development Groups/Faith-based Organizations were selected in 2016 to develop up to fifty (50) turnkey units over the next successive (five years). Turnkey development of twenty (20) scattered sites in the East Liberty Neighborhoods is managed by East Liberty Development Corporation. (ELDI). Phase I and Phase II are complete for a total of eighteen (18) units. The remaining Phase III constituting an additional two (2) units is nearing completion and project close-out. Amani Christian Community Development Corporation (ACCDC) are separately managing Turnkey Development of Scattered Sites in the Middle Hill District for a total of twenty-two (22) units. This is currently in the design and pre-development stage.</p>

<p>Addison Terrace Phase IV (Kelly Hamilton Homes)</p>	<p>The HACP and its private co-development partner, Keith B. Key Enterprises (KBK) was awarded a 4% percent LIHTC award and reached financial closing in March 2019. The former Kelly St high-rise site in Homewood has been disposed to the project as a main portion of the site, which will consist of 58 units total, 42 LIHTC units and 16 market rate units. This development is currently under construction and is expected to be completed by December 2019.</p>
<p>St. Clair and vacant lots</p>	<p>The Urban Redevelopment Authority (URA) has provided its final offer for the former St. Clair Village property. The redevelopment plan for the property is intended to be a part of a greater plan that will enable repurposing vacant properties located within the City of Pittsburgh. The completed St. Clair disposition application was submitted to HUD on August 9, 2019 for review and approval.</p>
<p>Disposition and/or redevelopment of vacant properties</p>	<p>The HACP continues to plan for potential disposition and/or mixed finance development of vacant properties at Garfield Heights, Bedford Dwellings, and at Cove Place in Glen Hazel. St. Clair Village is a former LIPH community prime for redevelopment. The HACP is preparing to dispose of a vacant parcel at Garfield Heights to the City. This vacant parcel remains from the the land existing prior to redevelopment of the former Garfield Heights LIPH property currently known as the Garfield Commons mixed-finance development. This parcel was previously part of the old development but was subdivided as part of the redevelopment. The HACP intends to dispose of this parcel to the City so that it can be consolidated into the other parcels that comprise the Fort Pitt Playground as ultimately, the City and its partners are going to update/expand the park.</p>
<p>Oak Hill Brackenridge (FY19 MTW Plan HUD Approved Amendment)</p>	<p>The HACP submitted a disposition application in August 2019 for a vacant land owned by the HACP in the Oak Hill mixed-income community in support of a new rental housing development proposed by Oak Hill master developer, Beacon Corcoran Jennison. The development is going to be a subphase of Oak Hill Phase II. This development will be new construction of approximately 140 market-rate rental units. The land will be sold or ground leased to the master developer or a new owner entity.</p>
<p>Elmer Williams Square</p>	<p>The project consists of 36 rehabilitated units and 1 new construction unit, total 37 units. Two (2) units will also be fully accessible and meet Uniform Federal Accessibility Standards. All 37 units will be subsidized by HCV PBVs. The project is expected to be completed and leased up by 2020.</p>

City's Edge	Identified through the PBV Plus Gap competitive selection process in 2018. The HACP has committed to awarding 77 PBV Units and gap financing for the project located in the Uptown Neighborhood of Pittsburgh. The development is a new Construction, mixed-use, mixed-income, nine-story, condominium, elevator building. It will have 110 units total, 77 of which will be supported by Project-Based Vouchers, and 33 will be Market Rate. There will be a commercial component of the property that includes a parking garage and proposed space for a daycare, after school program, MBE/WBE incubation space, restaurant, medical care facility, business center, and a fitness room.
Acquisition and Build-Out of New Administrative Space and Disposition of HACP Office	The HACP purchased office space located at 412 Boulevard of the Allies (f.k.a. 420 Boulevard of the Allies) on September 20, 2018. . The new space will be renovated to suit the needs of the HACP's staff. The HACP will also dispose of its current administrative space located in the John P. Robin Civic Building, which is expected to take place in 2020. All moving for the new space should be completed by the end of 2020.
Oak Hill RAD	A nine percent (9%) tax credit application will be submitted to the PHFA in 2019 for the Oak Hill Major Reconstruction of Obsolete Properties (MROP) units. If awarded, a closing for this phase should take place by the end of 2020. A Converted Awaiting Transfer request has been approved by HUD for early demolition of the units in the meantime.
2017 PBV/Gap Financing RFP (MTW Local Non- Traditional activity)	1. Lemington Senior Housing: In the process of predevelopment of 54 PBV Units for a Total of 54 Units.
2018 PBV/Gap Financing RFP (MTW Local Non- Traditional activity)	<ol style="list-style-type: none"> 1. City's Edge: In the process of preparing for financial closing by the end of 2019. (For more details, refer to the "City's Edge" section above.) 2. North Negley Residences: In process of planning and predevelopment. 10 PBV Units, 77 Total Units 3. New Granada Square: In process of predevelopment. 10 PBV Units, 40 Total Units 4. Herron Ave/Ossipee Homes: In process of planning and predevelopment 24 PBV Units, 24 Total Units 5. Western Restoration: In process of planning and predevelopment including other funding applications. 24 PBV Units, 96 Total Units 6. Lexington Technology Park: In process of planning and predevelopment 50 PBV Units, 125 Total Units

Pursuit of Rental Assistance Demonstration (RAD) Conversions

In order to secure the long-term viability of its existing housing stock, the HACP is pursuing conversion of some public housing units to HUD contracts for multi-family housing rental assistance through the Rental Assistance Demonstration (RAD) Program. The HACP received approval for the following properties:

- Glen Hazel Family Community and Glen Hazel High Rise (Conversion in 2018)
- Oak Hill (Conversion in 2017)

RAD financial closing occurred for Glen Hazel Family Community and Glen Hazel High Rise in 2018. Rehabilitation and relocation activities of Glen Hazel RAD will be completed in FY 2020. Oak Hill Phase I and Phase II-Wadsworth subphase were converted to HUD Project-based Rental Assistance (PBRA) through the Rental Assistance Demonstration (RAD) Program in 2017. Major Reconstruction of Obsolete Public Housing Projects (MROP) public housing buildings (originally built in 1941) in Oak Hill Phase I have been approved for demolition and replacement of the 80 MROP public housing units. Oak Hill's master developer will continue its efforts of securing development funds to complete the replacement of the MROP units.

Long Term Development and Redevelopment Funding Projections

Below are charts showing projected funding obligations over the next five (5) years.

Not included in the charts are funding and financing strategies, including those that use MTW funding flexibility and support and leverage MTW funds to support redevelopment of these properties. As funding opportunities and financing mechanisms change, and creative approaches are devised, the HACP will adapt and adopt the approaches that are most advantageous to the agency. These approaches include but are not limited to the following:

- Low-income Housing Tax Credits, Historic Tax Credits, and/or New Market Tax Credits.
- Federal, State, and Local Housing Trust Funds dollars as available.
- Other Federal, State, and Local funds such as CDBG, HOME, PA Department of Community and Economic Development Programs, and others as can be secured.
- HUD's new and evolving financing and transformation initiatives (if authorized), or other similar approaches.
- Project-Based Voucher: Project basing Housing Choice Vouchers.
- The HACP's Moving to Work *Step Up To Market Financing Program*.
- Gap Financing program, an MTW local non-traditional development sources approved by HUD
- Any and all other opportunities and mechanisms that are available or can be identified that will assist the HACP in furthering its goals under MTW and under the LIPH and HCV programs.

Sources	Projected Sources	2020	2021	2022	2023	2024	5-Year SubTotals
	MtW Funding (HCV)	8,285,933	8,285,933	8,285,933	8,285,933	8,285,933	41,429,665
	CFP Projected Future Funding	11,307,186	10,000,000	10,000,000	10,000,000	10,000,000	51,307,186
	Program Income	6,000,000	500,000	0	0	0	6,500,000
	MtW Reserves	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	50,000,000
	Total All Projected Sources	35,593,119	28,785,933	28,285,933	28,285,933	28,285,933	149,236,851

Uses	HACP-WIDE	Proposed Uses	2020	2021	2022	2023	2024	5-Year SubTotals
		Administrative	1,130,719	1,500,000	1,500,000	1,500,000	1,500,000	7,130,719
		Security	5,989,625	5,989,625	5,989,625	5,989,625	5,989,625	29,948,125
		Hazardous Materials	100,000	100,000	100,000	100,000	100,000	500,000
		Environmental	80,000	80,000	40,000	40,000	80,000	320,000
		Green Physical Needs Assessment & Integrated Energy Audit	194,000	0	0	0	0	194,000
		Utility Systems Engineering	0	0	0	0	0	0
		Architectural/Engineering	2,000,000	2,000,000	2,000,000	2,000,000	594,035	8,594,035
		Construction Management	1,000,000	1,000,000	1,000,000	1,000,000	0	4,000,000
		Site Improvements	500,000	500,000	500,000	500,000	500,000	2,500,000
		Legal	100,000	100,000	100,000	100,000	100,000	500,000
		UFAS 3rd Party Certifications	25,000	25,000	25,000	25,000	25,000	125,000
		Relocation	50,000	50,000	50,000	50,000	50,000	250,000
		Resident Services	2,296,308	2,296,308	2,296,308	2,296,308	2,296,308	11,481,540
		Subtotal HACP-Wide Uses	13,465,652	13,640,933	13,600,933	13,600,933	11,234,968	65,543,419
		Subtotal Development	21,050,591	20,000,000	14,500,000	30,000,000	23,000,000	108,550,591
Subtotal Modernization	200,000	5,788,281	715,550	9,629,251	8,486,221	24,819,303		
Total All Proposed Uses	34,716,243	39,429,214	28,816,483	53,230,184	42,721,189	198,913,313		

Proposed Development	2020	2021	2022	2023	2024	5-Year SubTotals
HACP Headquarters	3,000,000	0	0	0	0	3,000,000
Larimer CN Phase 4	2,000,000	0	0	0	0	2,000,000
Larimer CN Phase 3	0	500,000	0	0	0	500,000
Manchester Rehab+New Constr	6,000,000	5,000,000	0	0	0	11,000,000
Bedford Phase 1B (PBV/Gap Finance for URA Centre Ave RFQ)	0	5,000,000	2,000,000	4,000,000	0	11,000,000
Northview Midrise & Town Center	0	500,000	500,000	5,000,000	0	6,000,000
Oak Hill RAD & Future Phases	0	1,000,000	0	0	0	1,000,000
Scattered Sites S.18 Ph. 1	0	0	5,000,000	9,000,000	0	14,000,000
Scattered Sites S.18 Ph. 2	0	0	0	0	12,000,000	12,000,000
Bedford Phase 2	0	0	0	0	1,000,000	1,000,000
Arlington Heights Phase 1	0	0	0	2,000,000	0	2,000,000
PBV/Gap*	10,050,591	8,000,000	7,000,000	10,000,000	10,000,000	45,050,591
Subtotal Development	21,050,591	20,000,000	14,500,000	30,000,000	23,000,000	108,550,591

*PBV/Gap, previously referred to as “Gap Financing” in the FY 2019 MTW Annual Plan has been truncated into one line instead of being separate components to provide the HACP with more flexibility.

Proposed Modernization		2020	2021	2022	2023	2024	5-Year Subtotals
901	Addison (201 Kirkpatrick St Central Maintenance)	0	0	0	0	146,852	146,852
902	Bedford Dwellings	0	0	0	0	0	0
904	Arlington Heights	0	5,588,281	15,550	1,758,976	2,932,541	10,295,348
905	Allegheny Dwellings	0	0	0	0	0	0
909	Northview Heights	0	0	500,000	0	1,195,222	1,695,222
915	PA Bidwell / D.O.C.	0	0	0	324,765	514,897	839,662
917	Pressley	0	0	0	1,760,443	1,334,592	3,095,035
920	Homewood North	0	0	0	2,268,107	135,023	2,403,130
922 & 939	Scattered Sites / Hamilton Larimer	0	0	0	1,185,240	515,277	1,700,517
931	Murray Towers	0	0	0	0	0	0
932	Glen Hazel Family (incl. Renova)	0	0	0	0	0	0
933	Glen Hazel Highrise	0	0	0	0	0	0
940	Mazza Pavillion	0	0	0	0	75,142	75,142
941	Caliguir Plaza	0	0	0	286,546	172,941	459,487
944	Finello Pavillion	0	0	0	469,913	33,295	503,208
945	Morse Gardens	0	0	0	1,117,967	141,175	1,259,142
946	Carrick Regency	0	0	0	208,369	966,736	1,175,105
947	Gualtieri Manor	0	0	0	48,925	122,528	171,453
999	Authority Wide	200,000	200,000	200,000	200,000	200,000	1,000,000
Subtotal Modernization		200,000	5,788,281	715,550	9,629,251	8,486,221	24,819,303

Theme Two: Promoting Self-Sufficiency and Independent Living Through a Variety of Enhanced Services and Policy Adjustments.

The HACP is committed to continuing the pursuit of programs and policies that promote self-sufficiency and independent living. This is pursued through programs and policy modifications.

The HACP's Family Self-Sufficiency (FSS) Program, called Realizing Economic Attainment For Life or REAL, includes the Resident Employment Program (REP). REAL and REP provide a variety of supports, programs, and referrals to residents of the LIPH and the HCV programs to assist them in preparing for, seeking, finding, and retaining employment. The program and the HACP also work constantly to link with other programs, leverage additional services, and create positive environments for families, adults, seniors, and children. REAL and REP are complemented by the programs provided by the HACP and its partners that focus on youth of varying ages, including the BJWL after school and summer programs, YouthPlaces, the Clean Slate Drug Free Lifestyles and Youth Leadership Development Program, and the Creative Arts Corner state of the art audio/video studios at Northview Heights and the Bedford Hope Center. The HACP's investments in resident services have leveraged over \$4,000,000 per year in additional programs and services in recent years.

The REAL program's service coordinators are FSS Program Service Coordinators and they are funded by FSS/ ROSS grants from HUD. There are many service providers that provide in-kind services to our residents. Some of these providers include: The Community College of Allegheny County, the Health Professionals Opportunity Grant, Catholic Charities, 412 Food Rescue, City Parks, Ananias Mission, Grow Pittsburgh, Duquesne University, the Juvenile Reentry Assistance Program, "Y on the Fly", the Beverly Jewel Wall Lovelace Children's Program and YouthPlaces.

The Clean Slate Program, REP, Creative Arts Corner, Computer Training Program, GED prep program, Drivers Education and all resident services are front lined out of the Central Office Cost Center (COCC).

The HACP policy modifications are also designed to promote self-sufficiency, and the modified rent policy (as described in Section IV), is designed to encourage families to participate in the FSS program.

The broad intent of these initiatives is to create an environment where work is the norm and personal responsibility is expected, and the HACP will pursue additional policy adjustments toward this end. Such policy changes may include increasing the minimum rent for those able-bodied non-elderly residents who do not work or participate in the FSS program for over one year; partnering with schools to create academic achievement support and/or incentive programs, or other mandatory school attendance programs for residents; or other creative initiatives still to be identified or developed. Any new initiatives will be included in the appropriate portions of Parts III or IV of this or future MTW Annual Plans.

Theme Three: Increasing housing choices for low-income families through initiatives designed to increase the quality and quantity of housing available to households utilizing rental assistance and other available resources.

As the city of Pittsburgh housing market has changed in recent years, the availability of affordable housing has declined. These market changes have affected both naturally occurring affordable units and those available to households utilizing HCVs. In response, the HACP initiated its initial landlord initiatives in an attempt to increase the number of landlords participating in the HCV program, and to increase the number and quality of units available. The HACP received approval in the FY 2019 MTW Annual Plan for an alternative payment standard to address the limited housing stock and increased rental costs.

During the on-going implementation of this initiative, the HACP seeks to increase housing choice and encourage voucher participants to expand their housing search, particularly in neighborhoods with low levels of poverty. Recognizing that using a single city-wide Voucher Payment Standard (VPS) stimulated voucher holders to reside in low-cost, high-poverty neighborhoods, the HACP devised a robust and comprehensive method for establishing Payment Standards and rent reasonableness determinations. The goals of this activity are to:

1. Expand housing choices by providing access to more neighborhoods;
2. Create additional units from previously sub-standard properties and improve the quality of existing units;
3. Decrease concentration of voucher usage in high poverty areas.

The HACP plans to continue further analysis of these market changes and will pursue additional initiatives targeted to increasing the number and quality of housing options for households utilizing tenant-based rental assistance.

II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION

Housing Stock Information

(I) GENERAL OPERATING INFORMATION
<u>ANNUAL MTW PLAN</u>

A. HOUSING STOCK INFORMATION

i. Planned New Public Housing Units

New public housing units that the MTW PHA anticipates will be added during the Plan Year.

ASSET MANAGEMENT PROJECT (AMP) NAME AND NUMBER	BEDROOM SIZE						TOTAL UNITS	POPULATION TYPE*	# of Uniform Federal Accessibility Standards (UFAS) Units	
	0/1	2	3	4	5	6+			Fully Accessible	Adaptable
Scattered Sites North PA039	0	15	9	0	1	0	25	General	2	1

Total Public Housing Units to be Added in the Plan Year:

25

* Select "Population Type" from: General, Elderly, Disabled, Elderly/Disabled, Other If "Population Type" is "Other" please describe:

General

ii. Planned Public Housing Units to be Removed

Public housing units that the MTW PHA anticipates will be removed during the Plan Year

AMP NAME AND NUMBER	NUMBER OF UNITS TO BE REMOVED	EXPLANATION FOR REMOVAL
Scattered Sites PA039	28	This is a prior HUD approved demolition of 6 buildings at Hamilton-Larimer. Actual demolition may not occur prior to 2020.
Oak Hill MROP PA066	80	HUD approved demolition of MROP public housing units as part of Oak Hill RAD conversion.

Total Public Housing Units to be Removed in the Plan Year:

108

iii. **Planned New Project Based Vouchers**

Tenant-based vouchers that the MTW PHA anticipates project-basing for the first time during the Plan Year. These include only those in which at least an Agreement to enter into a Housing Assistance Payment (AHAP) will be in place by the end of the Plan Year. Indicate whether the unit is included in the Rental Assistance Demonstration (RAD).

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	RAD?	DESCRIPTION OF PROJECT
Larimer Phase IV	18	No	CNIG replacement units
Northview Mid Rise	40	No	PBV units in mixed finance development
Bedford Redevelopment Phase I	30	No	First phase of of lower Bedford Dwellings redevelopment (using PBV + Gap financing, rehabilitation, and/or new construction)
City's Edge	77	No	PBV + Gap financing
Lemington Senior Housing	54	No	PBV + Gap financing
New Granada Square	10	No	PBV + Gap Financing
North Negley	10	No	PBV + Gap financing
Ossipee Project	24	No	PBV + Gap financing
Western Restoration (aka, Bedford Senior)	24	No	PBV + Gap financing
Lexington Technology Park Housing	50	No	PBV + Gap financing

Planned Total Vouchers to be Newly Project-Based:

337

iv. Planned Existing Project Based Vouchers

Tenant-based vouchers that the MTW PHA is currently project-basing in the Plan Year. These include only those in which at least an AHAP is already in place at the beginning of the Plan Year. Indicate whether the unit is included in RAD.

* Select “Planned Status at the End of Plan Year” from: Committed, Leased/Issued

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS	PLANNED STATUS AT END OF PLAN YEAR*	RAD?	DESCRIPTION OF PROJECT
Skyline Terrace (Addison Phase I)	168	Leased	No	HAP Contract in place. First Phase of Addison Redevelopment
Lofts at Bentley (Addison Phase II)	64	Leased	No	HAP Contract in place. Phase II at Addison Terrace Redevelopment
Addison Phase III (Middle Hill)	37	Leased	No	HAP Contract in place. Third phase of Addison Terrace Redevelopment
Addison Phase IV (Kelly Hamilton Homes)	42	Leased	No	HAP Contract in place. Fourth and final phase of Addison Terrace Redevelopment
Allegheny Dwellings I (Sandstone Quarry)	47	Leased	No	HAP Contract in place. Phase I of Allegheny Dwellings Redevelopment
Allegheny Union Baptist Association	36	Leased	No	HAP Contract in place. Senior building.
Crawford Square	60	Leased	No	Re-syndication of mixed finance development. HAP Contract in place. Currently undergoing modernization.
Dinwiddie III and IV	14	Leased	No	HAP Contract in place.
Doughboy	8	Leased	No	HAP Contract in place.
East Liberty Place South	6	Leased	No	HAP Contract in place.
Hillcrest Senior Apartments	16	Leased	No	HAP Contract in place.

Larimer Pointe	40	Leased	No	HAP Contract in place.
Larimer/East Liberty Phase I	28	Leased	No	HAP Contract in place.
Legacy Apartments (Senior)	16	Leased	No	HAP Contract in place. Senior Building.
Mackey Lofts	11	Leased	No	HAP Contract in place. Building for Hearing Impaired Households
Millers Street Apartments	9	Leased	No	HAP Contract in place.
Elmer Williams Square	37	Leased	No	PBV/Gap Financing. 2020 construction completion.
Milliones Manor (Senior)	38	Leased	No	HAP Contract in place. Senior Building
Wood Street Commons	65	Leased	No	HAP Contract in place. Single room occupancy (SRO) units located Downtown

Planned Total Existing Project-Based Vouchers:

991

- v. Planned Other Changes to MTW Housing Stock Anticipated During the Plan Year

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

PLANNED OTHER CHANGES TO MTW HOUSING STOCK ANTICIPATED IN THE PLAN YEAR
Possible addition of scattered site units through acquisition and rehabilitation in FY 2020.
Potential disposition of vacant lots and select deteriorating scattered sites properties
Potential demolition of vacant, obsolete 80 MROP public housing units in Oak Hill pursuant to HUD RAD demolition approval.
Planned demolition of Hamilton-Larimer public housing units pursuant to HUD-approved demolition under Choice Neighborhoods Implementation Grant program.

- vi. General Description of All Planned Capital Expenditures During the Plan Year
- vii. Narrative general description of all planned capital expenditures of MTW funds during the Plan Year.

GENERAL DESCRIPTION OF ALL PLANNED CAPITAL EXPENDITURES DURING THE PLAN YEAR
<p>The HACP plans a variety of capital improvements in its properties. Under MTW single fund flexibility, some will be funded by Capital Fund and some by other sources. Referenced herein are activities by development that are a continuation from prior years as well as new activities for the plan year. Additional information is included in Section V and appendices.</p> <p>Continued Modernization Activities from prior year(s): <u>By Development:</u></p> <ul style="list-style-type: none"> ● Facilities Services – Central Maintenance Renovation ● Bedford Dwellings – Plumbing Improvement ● Bedford Dwellings – (Hope Center) – Renovations/Improvements ● Pennsylvania Bidwell High Rise – Roof Replacement, Overhead Door Replacement, Trash Compactor Replacement, Exterior Wall Repair, Mechanical Work ● Pennsylvania Bidwell - (Direct Opportunities Center) - Roof Replacement, Interior Floor Finish Replacement, Energy Conservation Measure, Interior Acoustical Tile Replacement ● Pressley Street High Rise - Mechanical Upgrade, Roof Replacement, Windows and Louver Replacement, Exterior Door/Overhead Door Replacement, Trash Compactor Replacement, Interior Floor Finish Replacement, Energy Conservation Measure ● Northview Heights - Comprehensive Modernization, Mechanical Equipment Upgrade, Exterior Door Replacement, Exterior Wall Repair, New Waste Transfer Station ● Homewood North – Sprinkler System Improvement, Site Work Improvement, Window Replacement, Interior Stair Replacement, UFAS Door and Threshold Modification, Roof Replacement, Exterior Wall Repair, Siding Replacement, Lighting Improvement ● Arlington Heights – General Improvement, Comprehensive Modernization ● Caliguir Plaza – Interior Upgrades, Trash Compactor Replacement, Mechanical Work ● Finello Pavilion – Interior Floor Finish Replacement, Floor Drain Replacement, Trash Compactor Replacement, Window Replacement

- Morse Gardens - Mechanical Work, Boiler Replacement, Chiller Replacement
- Carrick Regency – Interior Upgrades, Mechanical Work, Window Replacement
- Gualtieri Manor - Mechanical Work, Partial Comprehensive Modernization, Energy Conservation Measure
- Scattered Sites - Partial Comprehensive Modernization, Waterproofing & Foundation Repair, Hamilton Larimer Demolition/Green Stormwater Infrastructure
- Fairmont Apartments – Hillside Restoration

Authority Wide:

- Utility Infrastructure Systems Engineering Services
- Architectural & Engineering Services
- Office Building - Central Office Facility Related Services
- Environmental Services
- Construction Management Services
- Hazardous Materials Work
- Exterior Site Work Improvements
- Balcony Repairs

New Modernization Activities:

Authority-Wide:

- Green Physical Needs Assessment/Integrated Energy Audit Services
- Authority-Wide – REAC Repairs

B. LEASING INFORMATION

i. Planned Number of Households Served

Snapshot and unit month information on the number of households the MTW PHA plans to serve at the end of the FY 2020 Annual Plan Year.

PLANNED NUMBER OF HOUSEHOLDS SERVED THROUGH:	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED*	PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED**
MTW Public Housing Units Leased	38976	3248
MTW Housing Choice Vouchers (HCV) Utilized	66900	5575
Local, Non-Traditional: Tenant-Based^	N/A	N/A
Local, Non-Traditional: Property-Based^	5832	486
Local, Non-Traditional: Homeownership^	2172	181

Planned Total Households Served:

113880	9490
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* “Planned Number of Unit Months Occupied/Leased” is the total number of months the MTW PHA plans to have leased/occupied in each category throughout the full Plan Year.

** “Planned Number of Households to be Served” is calculated by dividing the “Planned Number of Unit Months Occupied/Leased” by the number of months in the Plan Year.

^ In instances when a local, non-traditional program provides a certain subsidy level but does not specify a number of units/households to be served, the MTW PHA should estimate the number of households to be served.

LOCAL, NON-TRADITIONAL CATEGORY	* MTW ACTIVITY NAME/NUMBER	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED	**PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED
Tenant-Based	N/A	N/A	N/A
Property-Based	Step up to Market Financing MTW (Activity 9)	5832	486
Homeownership	Homeownership Program: Operation of Combined LIPH and Section 8/HCV Homeownership Program; Program assistance to include soft-second MTW (Activity 7)	2172	181

* Refer to MTW Section IV for further information on the cited MTW Activities

**The sum of the figures provided should match the totals provided for each local, non- traditional category in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category if applicable.

ii. Discussion of Any Anticipated Issues/Possible Solutions Related to Leasing
Discussions of any anticipated issues and solutions in the MTW housing programs listed.

HOUSING PROGRAM	DESCRIPTION OF ANTICIPATED LEASING ISSUES AND POSSIBLE SOLUTIONS
MTW Public Housing	No issues leasing units anticipated.
MTW Housing Choice Voucher	Challenges are expected as rents continue to rise particularly in emerging neighborhoods once affordable under current FMR. Older housing in Pittsburgh continues to fail HQS inspections and there is a scarcity of landlords. The HACP plans to increase lease up through new landlord incentives and the approved alternative payment standard.
Local, Non-Traditional	Small community-based developers are not familiar with HUD and the HACP rules and regulations for the PBV/Gap Financing program. The HACP has created PBV/Gap Financing Program & Underwriting Guidelines and will continue to update the Guidelines as needed. The HACP will continue to share these guidelines with developers so that they are in a position to submit appropriate proposals.

C. WAITING LIST INFORMATION

i. Waiting List Information Anticipated

Snapshot information of waiting list data as anticipated at the beginning of the Plan Year. The “Description” column should detail the structure of the waiting list and the population(s) served.

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	PLANS TO OPEN THE WAITING LIST DURING THE PLAN YEAR
Public Housing	Site Based	5603	Partially Open	Yes
Housing Choice Voucher	Tenant Based Vouchers	7,482	Closed	Yes
Homeownership	N/A	N/A	N/A	N/A
Project Based Vouchers	Site Based	6247	Partially Open	Yes

Please describe any duplication of applicants across waiting lists:

There may be duplications between the Public Housing and Housing Choice voucher program.

The Project Based Voucher: wait list may have duplicates across lists. Properties are also privately managed and wait lists open and close based upon demand.

The Homeownership program: No wait list has been established for this program. Program participation is open to otherwise eligible families; if demand for soft second mortgage assistance approaches budget

limit a waiting list of participants with mortgage pre-approval letters will be established.

ii. Planned Changes to Waiting List in the Plan Year

0

Please describe any anticipated changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the Plan Year.

WAITING LIST NAME	DESCRIPTION OF PLANNED CHANGES TO WAITING LIST
Public Housing	All lists remain open except Non UFAS high-rise one-bedroom units.
Housing Choice Voucher	Wait list is expected to reopen in FY 2020. New PBV site-based wait lists may open in FY 2020 and the existing PBV site-based wait lists may reopen in FY 2020.

III. PROPOSED MOVING TO WORK ACTIVITIES

A. HUD Approval Requested (New Activities)

Proposed New Activity Summary:

In pursuit of the HACP organizational goals, the Agency will continue the Moving To Work (MTW) activities initiated in prior years, and is not proposing any new activities for FY 2020.

IV. APPROVED MTW ACTIVITIES: HUD APPROVAL PREVIOUSLY GRANTED

Activity	Plan Year Approved	Plan Year Implemented	Current Status
1. Pre-Approval Inspection Certification for Multi-Unit Housing	2015 Annual Plan	2015	Implemented
2. Preferred Owners Program	2015 Annual Plan	2015	Implemented
3. Modified Rent Policy - Work or FSS Requirement or increased minimum tenant payment for non-exempt HCV households	2011 Annual Plan	2011	Implemented
4. Modified Rent Policy - Work or FSS Requirement or increased minimum rent for non-exempt LIPH households	2008 Annual Plan	2008-2009	Implemented
5. Revised Recertification Policy – at least once every other year – for Section 8/HCV	2008 Annual Plan	2008	Implemented
5. Revised Recertification Policy – at least once every other year – for LIPH	2009 Annual Plan	2009	Implemented

<p>6. Homeownership Program: Operation of Combined LIPH and Section 8/HCV Homeownership Program; Program assistance to include soft-second mortgage assistance coupled with closing cost assistance, homeownership and credit counseling, and foreclosure prevention. To establish a soft- second mortgage waiting list; expand eligibility to persons on the LIPH and HCV program waiting lists; expand eligibility to persons eligible for LIPH</p>	<p>Combined Program approved in 2007; other elements approved in 2010; expansion of eligibility to person eligible for LIPH in 2014</p>	<p>2007 2010 2014</p>	<p>Implemented Updated Updated</p>
<p>7. Modified Housing Choice Voucher Program policy on maximum percent of Adjusted Monthly Income permitted.</p>	<p>2001 Annual Plan</p>	<p>2001</p>	<p>Implemented</p>
<p>8. Modified Payment Standard Approval - establish Exception Payment Standards up to 120% of FMR without prior HUD approval.</p>	<p>2004 Annual Plan; additional features in 2013 Annual Plan</p>	<p>2004 2013</p>	<p>Implemented Updated for persons with disabilities; for exception areas.</p>
<p>9. Step Up To Market Financing Program <i>[Use of Block Grant Funding Authority for Development, Redevelopment, and Modernization to include Local Non-Traditional Development i.e., Project-Based Vouchers and Gap Financing]</i></p>	<p>2012 Annual Plan; additional features in technical amendment to 2017 Annual Plan</p>	<p>2013 2017</p>	<p>In implementation Ongoing</p>
<p>10. Local Payment Standard-Housing Choice Voucher Program</p>	<p>2019 Annual Plan</p>	<p>2019</p>	<p>In implementation Ongoing</p>

A. Implemented Activities-Ongoing

1. Pre-Approval Inspection Certification for Multi-Unit Housing

Description

The Pre-Approval Inspection Certification process will apply to buildings with four (4) or more units located within a single structure; the pre-approval process cannot be applied to scattered site housing. All units seeking Pre-Approval Inspection Certification must be vacant at the time the HQS inspection occurs and must remain vacant until a Request for Tenancy Approval is submitted for the unit. Pre-Approval Inspection Certification status will only be accepted for tenancy approvals during the 60-day period after the unit passes HQS inspection. If a Request for Tenancy Approval is submitted after the 60-day qualifying period, a new initial HQS inspection must be performed before the unit is approved for tenancy. HAP payments are not tied to the Pre-Approval Inspection. The HAP payments will begin from the tenancy certification date only. This activity was approved and implemented in 2015. The HACP proposed the following modifications to this activity which were HUD approved with the FY 2019 MTW Annual Plan in June 2019.

Landlord Activities, Support and Incentives: Available to all participating landlords

The HACP is aware that the price of the unit is not the only means to attract landlords to the program but can serve as a mechanism to incentivize landlords who typically would not participate in the HCV program. While the HACP has two (2) HUD-approved landlord related activities in the current MTW Plan, additional support and incentive modifications for landlords were added during the FY 2019 fiscal year. The incentives available to any participating landlord include:

- I. Pre-Inspections: Landlords will be able to schedule inspections prior to finding a HCV participant. This process will allow for new landlords to determine if a potential unit is viable under the Housing Quality Standards (HQS) as well as decreasing the lead time between initial submission of the Request for Tenancy Approval (RFTA) and lease up.
 - i. If the unit fails the inspection, the landlord is made aware of the deficiency and can move forward with the necessary repairs. The landlord would still need to achieve a passing score to move forward in the process.
 - ii. If the unit passes the inspection, then the unit is deemed satisfactory for 90 days and any Request for Tenancy Approval (RFTA) submitted in that time frame can move forward in the leasing processes without an additional inspection. If a RFTA is not submitted within the 90-day period, the unit and the passing score becomes void and a new inspection will be required prior to the HACP approval.

The landlord incentives previously offered in this activity were only available to landlords who meet the criteria for multi-unit inspections. The incentives associated with the approved payment standard are available to *any* landlord that is approved for the corresponding payment standard.

- a) Landlord Education: After conducting interviews and surveying current landlords it was apparent there was a disconnect between the HACP and landlords. The HACP is implementing the following items to further incentivize landlords:
 - i. Create and attend community outreach events to inform and recruit new landlords
 - ii. The HACP is conducting monthly landlord workshops to educate new and current landlords about the program
 - iii. Landlords have access to a web-based platform via the HACP website that will provide up to date information about their properties such as inspection dates and the status of outstanding contracts.
- II. The Pre-Approval inspection will be applicable to any unit within HACP's jurisdiction without the requirement of being located within a structure containing four or more units.
- III. Pre-Approval Inspection Certification status will only be accepted for tenancy approvals during the 90-day period after the unit passes HQS inspection. If a Request for Tenancy Approval (RFTA) is submitted after the 90-day qualifying period, a new initial HQS inspection must be performed before the unit is approved for tenancy.

Changes and Modifications:

No changes to this activity during this fiscal year.

Authorization

Attachment C (D)(5)

Attachment C(D)(1)(d)

Regulatory Citation

24 CFR 982.311.

24 CFR982 Subpart I

2. Preferred Owners Program

Description

The Preferred Owners Program provides incentives to landlords to participate in the HCV Program and to provide quality housing units in a variety of neighborhoods. Participating landlords must consistently pass Housing Quality Standards (HQS) inspections and participate in annual training. In return, they will receive priority placement of their listings on the HACP apartment listings website and can be eligible for the following:

- a) Changes in inspection schedule:
- i. Priority inspection scheduling- Preferred Owners will be moved to the top of the waiting list for annual and initial inspections.
 - ii. Biennial inspections- Owners who have passed annual inspection on the first inspection for the past three consecutive years will be moved to biennial inspections. If a future inspection results in a fail, the owner will be removed from the Preferred Owners Program and will return to an annual inspection schedule.
 - iii. Acceptance of prior inspections for new tenancies if an annual or initial inspection was conducted less than 60 days ago for vacated units- If, after initial inspection and move-in, a unit is vacated for any reason and a new RFTA is returned for a new voucher holder in the same unit within 60 days, the previous inspection will be accepted as the initial inspection for the new RFTA.
 - iv. Construction completion inspection to be accepted as initial inspection for project-based voucher units for 60 days- When PBV owners or property managers are Preferred Owners, the construction completion inspection on a new PBV unit can be used as the initial inspection if the unit is occupied within 60 days if that inspection.

b) Vacancy Payments

When a voucher holder moves out, if the landlord releases the unit to another voucher holder, the HACP will issue vacancy payment of two months of the previous tenant's HAP as a HAP Adjustment Vacancy Payment. The impact of this initiative is to encourage landlords to work with the HACP and the HCV program long-term, preserving housing for families at or below 50% AMI.

The landlord incentives in this activity are only available to landlords who meet the criteria of the HACP preferred owners' program. The incentives associated with the proposed payment standard are available to *any* landlord that is approved for the corresponding payment standard.

Application for Membership

In order to gain membership to the Preferred Owners Program, an owner or property manager must apply by submitting a form to the HCV office. This form will include:

1. Landlord's name;
2. Contact information;
3. Addresses of units currently leased to voucher holders;

4. Checklist of the standards for membership which must be passed by the landlord, which are:

- a. **Consistent HQS Inspection Passes**

Units have passed annual inspection on the first inspection for the past four consecutive years.

- b. **Trainings**

Preferred Owners must complete a minimum of one (1) training per year to maintain membership. All trainings will be provided free of charge to all landlords; however, to maintain membership in the Preferred Owners Program, owners or property managers must complete a minimum of one (1) training per year. Trainings may be chosen from the following options:

1. Screening Tenants- Includes information about background checks, references, and Fair Housing law.
2. The Magistrate Process- Includes information about legal recourse landlords may take if they feel their tenant has broken his or her lease.
3. Mental Health First Aid Training- This training is provided by Mercy Behavioral Health.
4. Real Estate continuing education credits may also be counted as Preferred Owners trainings, when proof of completion is provided.

This activity was approved and implemented in 2015.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Attachment C (D)(5)

Regulatory Citation

24 CFR 982.311

3. Modified Rent Policy with Work/FSS Requirement for Section 8/Housing Choice Voucher Program

Description

Requires that any non-elderly, able-bodied head of household who is not working to either: a) participate in a self-sufficiency program, including but not limited to the HACP FSS program, other Local Self-Sufficiency program (LSS), welfare to work, or other employment preparation and/or training/educational program or b) pay a minimum tenant payment of \$150.00 per month. This policy provides additional incentives for families to work or prepare for work and increases overall accountability.

This activity was approved and implemented in 2011.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section D. 2. a. of Attachment C

Section D. 1. of Attachment D

Regulatory Citation

24 CFR 982.311.

4. Modified Rent Policy with Work/FSS Requirement for the Public Housing Program

Description

Requires that any non-elderly, able-bodied head of household who is not working to either participate in the FSS Program or pay a minimum rent of \$150.00 per month. Hardship exemptions are permitted. This policy provides additional incentives for families to work or prepare for work. The HACP's objectives for this program include increased participation in the FSS Program, increased rent collections, and increased level of families working.

This activity was approved and implemented in 2008.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section C. 11. of Attachment C

Section C. 3 of Attachment D

5. Revised Recertification Requirements Policy

Description

The HACP may operate both the LIPH and the HCV Programs with a recertification requirement modified to at least once every two (2) years. Changes in income still must be reported, and standard income disregards continue to apply. This policy change reduces administrative burdens on the Authority, thereby reducing costs and increasing efficiency. The HACP's objectives for this initiative are reduced staff time and thus reduced costs, and improved compliance with recertification requirements by tenants and the HACP.

This activity was approved and implemented in 2008 and 2009 for the LIPH and HCV programs respectively.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section C. 4. of Attachment C (for public housing)

Section D.1. C. of Attachment C (for Housing Choice Voucher Program).

6. MTW Homeownership Program

a) Operation of a Combined Public Housing and Housing Choice Voucher Homeownership Program

Description

The HACP operates a single Homeownership Program open to both the LIPH and HCV Programs households. This approach reduces administrative costs, expands housing choices for participating households, and provides incentives for families to pursue employment and self-sufficiency through the various benefits offered. By combining the programs, increased benefits are available to some families.

This activity was approved and implemented in 2007.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section B. 1. and D. 8. of Attachment C

Section B. 4. of Attachment D

-
- b) **Homeownership Assistance to include soft-second mortgage assistance coupled with closing cost assistance, homeownership and credit counseling, foreclosure prevention only; expanded eligibility to persons on the LIPH and HCV program waiting list and persons eligible; and establish a Homeownership Soft-Second mortgage waiting list.**

Description

Initially approved in 2010, the following provisions of the HACP homeownership program are as follows for 2020:

- i. Provide soft-second mortgage financing for home purchases to eligible participants, calculated as follows: eligible monthly rental assistance x 12 months x 10 years, but in no case shall exceed \$52,000. The second mortgage is forgiven on a prorated basis over a ten-year period.
- ii. Expand Homeownership Program eligibility to include persons on the HACP's LIPH and HCV waiting lists who have received a letter of eligibility for those programs from the HACP or persons otherwise eligible but currently not on a wait list.
- iii. Establish a Homeownership Waiting List to assist in determining the order of eligibility for second mortgage Homeownership benefits.

This activity was initially approved and implemented in 2010 and revised in 2017.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section B. 1. and D. 8 of Attachment C

Section B. 4. of Attachment D

7. Modified Housing Choice Voucher Program policy on maximum percent of Adjusted Monthly Income permitted

Description

The HACP's operation of the HCV Program allows flexibility in the permitted rent burden (affordability) for new tenancies. Specifically, the limit of 40% of Adjusted Monthly Income allowed for the tenant portion of rent is used as a guideline, not a requirement. The HACP continues to counsel families on the dangers of becoming overly rent burdened, however, a higher rent burden may be acceptable in some cases. This policy increases housing choice for participating families by giving them the option to take on additional rent burden for units in more costly neighborhoods.

This activity was initially approved and implemented in 2001.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Section D. 2. C. of Attachment C.

Section D. 1. B. of Attachment D.

8. Modified Payment Standard Approval

Description

The HACP is authorized to establish Exception Payment Standards up to 120% of FMR (Fair Market Rent) without prior HUD approval. The HACP has utilized this authority to establish an Exception Payment Standard at 120% of FMR as a Reasonable Accommodation for a person with disabilities. The HACP has not utilized its authority to establish Exception Payment Standard Areas since 2007. Allowing the Authority to conduct its own analysis and establish Exception Payment Standards reduces administrative burdens on both the HACP and HUD (as no HUD submission and approval is required) while expanding housing choices for participating families.

In 2013, the HACP received approval for a modification to this activity allowing the HACP to establish an Exception Payment Standard of up to 120% of FMR for fully Accessible Units meeting the Requirements of the Uniform Federal Accessibility Standard (UFAS). This Exception Payment Standard can be used by tenants who require the features of a UFAS unit and locate such a unit on the open market; and may also be used by the HACP in the Project-Based Voucher Program or other rehabilitation or new construction initiatives that create additional fully accessible UFAS units.

This activity was initially approved and implemented in 2004 and revised in 2013. To date, fifty-six (56) Project-Based Vouchers (PBVs) use the exception payment standard that was approved in 2013.

Changes and Modifications

No changes to this activity during this fiscal year.

Authorization

Attachment C. Section D. 2. a.

9. Step Up to Market Financing Program - Use of Block Grant Funding Authority for Development, Redevelopment, and Modernization

Description

The HACP will expand its use of the Block Grant authority authorized in the MTW Agreement to leverage debt to fund public housing redevelopment and modernization and affordable housing development and preservation. The goal is to address additional distressed properties in the HACP's housing stock prior to the end of the current MTW agreement expiring in 2028 and increase the variety and quality of available affordable housing in the City of Pittsburgh. Specifically, the HACP will identify properties for participation in the Step Up To Market Program and subsequent other local, non-traditional development, redevelopment, and modernization strategies to include, Gap Financing and Project-Based Vouchers. The HACP will utilize one or more of the referenced strategies, subject to any required HUD approvals, to achieve its development, modernization and redevelopment goals. This broad list of authorities, including but not limited to, the following, have been generally approved but must be specifically identified for each planned project in future submissions:

- i. Project basing HACP units without competitive process.
- ii. Determining a percentage of units that may be project-based at a development up to 100% of units and permitting the initiation of site work prior to execution of the Agreement to Enter Into a Housing Assistance Payments contract (AHAP).
- iii. Project basing units at levels not to exceed 150% of the FMR as needed to ensure viability of identified redevelopment projects. Actual subsidy levels will be determined on a property-by-property basis and will be subject to a rent reasonableness evaluation for the selected site, and a subsidy layering review by HUD. When units are HACP-owned, the rent reasonableness evaluation will be conducted by an independent third party.
- iv. Extending eligibility for project-based units to families with incomes up to 80% of AMI.
- v. Establishing criteria for expending funds for physical improvements on PBV units that differ from the requirements currently mandated in the 1937 Act and implementing regulations. Any such alternate criteria will be included in an MTW Plan or Amendment submission for approval prior to implementation.
- vi. Establishing income targeting goals for the project-based voucher program, and/or for specific project-based voucher developments, that have a goal of promoting a broad range of incomes in project based developments.
- vii. Other actions as determined to be necessary to fund development and/or modernization subject to any required HUD approvals, including, but not limited to, combining financial investments permitted under Section 9 of the Act with PBV Assistance permitted under Section 8 of the act, as identified in this section. The HACP will follow HUD protocol and submit mixed- finance development proposals to HUD for review and approval.
- viii. Acquisition of property without prior HUD approval as needed to take advantage of opportunities as they arise, with specific focus on parcels needed for site assembly for redevelopment and development projects. The HACP will ensure that all HUD site acquisition requirements are met.

Specific Strategies and Properties:

The HACP and its partners have identified the following strategies that will leverage Low-income Housing Tax Credits and capital contributions by the HACP in order to complete the financing necessary for:

- Larimer/ East Liberty Redevelopment Phase III, IV and V
 - Bedford Dwellings Redevelopment Phase I
 - Addison Terrace Phase IV (Kelly Hamilton Homes)
 - Oak Hill Phase II
 - Manchester Revitalization
 - Scattered Site preservation or conversion project
 - Northview Heights High-Rise Replacement
 - Projects identified through the Project-Based Voucher Plus Gap competitive selection process
1. Project basing the HACP units without competitive process (As authorized under Attachment C. Section B. Part 1. b. vi. and Part 1. c.; Attachment C. Section D. 7. a.. authorizing the HACP “to project-base Section 8 assistance at properties owned directly or indirectly by the agency that are not public housing, subject to HUD’s requirement regarding subsidy layering.”).
 2. Determining a percentage of units that may be project based at a development, up to 100% of units and permitting the initiation of site work prior to execution of the Agreement to Enter into a Housing Assistance Payments contract (AHAP). (As authorized under Attachment C. Section B. Part 1. b. vi. (authorizing the provision of HCV assistance or project-based assistance alone or in conjunction with other private or public sources of assistance) and vii. (authorizing the use of MTW funds for the development of new units for people of low- income); and Part 1. c. (authorizing these activities to be carried out by the Agency, of by an entity, agent, instrumentality of the agency or a partnership, grantee, contractor or other appropriate party or entity); Attachment C. Section D. 7. c. (authorizing the agency to adopt a reasonable policy for project basing Section 8 assistance) and Attachment D. Section D. 1.c. (authorizing the HACP to determine property eligibility criteria).
 3. Extending Eligibility for project-based units to families with incomes up to 80% of AMI. (As authorized under Attachment C. Section B. Part 1. b. vi. and Part 1. c.; Attachment C. Section D. 7. (authorizing the agency to establish a project-based voucher program) and Attachment D. Section D. 1. a. (authorizing the agency to determine reasonable contract rents.).
 4. Acquisition of property without prior HUD approval in order to complete site assembly for these projects. As authorized under Attachment C. Section C. 13. (authorizing the acquisition of sites without prior HUD approval). Site work for acquired properties will begin upon completion of environmental review and/or any required development approvals when necessary.

5. Combining PBV Commitments with (LIHTC) and/or HACP Capital Investments and/or other financial resources to support the development, rehabilitation, or preservation of affordable housing units, as authorized under Attachment C., Section B. 1. b. (authorizing the use of MTW funds for any eligible activity under Section 9(d)(1), 9€(1) and Section 8(0) of the 1937 Act), and Attachment D. Section B. 1. (authorizing the acquisition, new construction, reconstruction or moderate or substantial rehabilitation of housing which may include financing and other related activities.)

The HACP will submit a full development proposal, including Rental Term Sheet, Pro Formas, Sources and Uses, schedules, and other detailed project information or local Non-traditional activity proposals as required based on each project's financing to HUD's Office of Public Housing Investments or other HUD office as directed for approval as part of the mixed finance approval process as per HUD's protocol, and will ensure completion of a subsidy layering review as required.

Local Non-Traditional Development: Development, rehabilitation, and/or preservation through Project Based Vouchers plus Gap financing

In response to the growing demand for affordable housing, the HACP developed the PBV plus Gap financing tool. Using this financing tool, the HACP, through its instrumentality ARMDC, can provide gap funding (soft or hard debts) attached to PBV units. Funds are awarded through a competitive request for proposal process among developers/owners committed to the creation of additional affordable units within the city. In 2020, the HACP will continue to work with previous year's PBV/Gap Financing awardees and will issue Request for Proposals (RFPs) subject to budget availability. This initiative combines authorizations permitted under Section 8 PBV and Section 9 (capital investments). The investment will spur the development, rehabilitation, or preservation of high-quality affordable housing units by leveraging a spectrum of public and private investments. This approach maximizes the impact of existing available resources, incentivizes leveraging of other public and private financial resources, and supports the completion of projects at a lower cost to the HACP than is possible through other mixed-finance strategies employed by the HACP/ARMDC's co-developers or ARMDC's self-development team. Collaborating with various development teams and project owners, the PBV/Gap Financing program will support more housing choices throughout the city.

With the submittal of the FY 2019 MTW Annual Plan, the HACP made one non-significant change to this section, adding the specific provision "permitting the initiation of site work prior to Execution of the Agreement to Enter Into a Housing Assistance Payments contract (AHAP)." into the description of this initiative, and into the specific authorizations section, in conjunction with the authorization to project base up to 100% of the units in a development. This change assisted with streamlining the processes and expediting completion of replacement developments.

Changes and Modifications

No changes to this activity during this fiscal year.

10. Local Payment Standard-Housing Choice Voucher Program

Description

The Housing Choice Voucher (HCV) program is financed by the U.S. Department of Housing and Urban Development (HUD) to provide rent subsidies in the form of Housing Assistance Payments (HAP) to private Landlords on behalf of extremely low and very low-income individuals/families, senior citizens, and persons with disabilities. The role of HCV landlords is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments.

Typically, a Public Housing Agency sets the Voucher Payment Standards (VPS) based on the Fair Market Rents (FMR), which are established at least annually by the U.S. Department of Housing and Urban Development (HUD). The VPS is the maximum subsidy (payment) the Housing Authority can provide toward the contract rent (rent plus utility allowance for utilities, stove or refrigerator paid or provided by the tenant). If the contract rent (rent plus utility allowance) is more than the VPS, the family must make up the difference out of its own pocket which can limit the housing options available to low-income families.

The City of Pittsburgh is comprised of 90 different neighborhoods, many of which are less than a single square mile. The diversity of the HACP's jurisdiction results in real estate markets that vastly differ between and within zip codes and even among census tracts. For example, one zip code may contain three to four neighborhoods each with varying markets that can change as Pittsburgh continues to become a hub for technology, education and health care. Pittsburgh's unique topography and emerging job sector requires a rent schedule that provides flexibility regardless of location as well as targeting of specific neighborhoods that have historically been unattainable for low-income families. Additionally, the HACP found that the current payment standard perpetuates racial minority concentration as voucher holders were limited to low-income neighborhoods with similar racial demographics.¹ According to the American Community Survey most of Pittsburgh's minority populations are concentrated in several regions within the city or in specific neighborhoods. These areas also correlate with high concentrations of voucher participants and high concentrations of poverty. Utilizing research from the University of Pittsburgh, the HACP identified that average rents in the City were actually higher than the HUD Fair Market Rents (FMRs) and Small Area Fair Market Rents (SAFMRs) thus preventing access to high opportunity neighborhoods.

The HACP seeks to increase housing choice and encourage voucher participants to expand their housing search, particularly in neighborhoods with low levels of poverty. Recognizing that using a single city-wide Voucher Payment Standard (VPS) stimulated voucher holders to reside in low-cost, high-poverty neighborhoods, the HACP devised a robust and comprehensive method for establishing Payment Standards and rent reasonableness determinations. The goals of this activity are to:

¹ Teixeira, Samantha & Zuberi, Anita. (2016). Mapping the Racial Inequality in Place: Using Youth Perceptions to Identify Unequal Exposure to Neighborhood Environmental Hazards. *International Journal of Environmental Research and Public Health*. 13. 844. 10.3390/ijerph13090844.

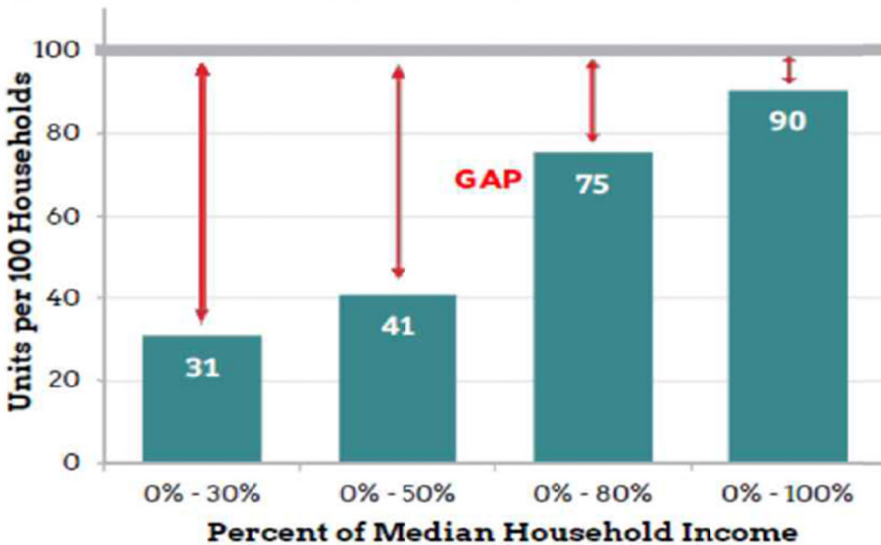
1. Expand housing choices by providing access to more neighborhoods;
2. Create additional units from previously sub-standard properties and improve the quality of existing units;
3. Decrease concentration of voucher usage in high poverty areas.

According to the City of Pittsburgh’s Affordable Housing Task Force *Housing Needs Assessment* (released in 2016) the City is undergoing an affordable housing shortage. The Assessment utilized data from the American Community Survey (ACS), the United States Census Bureau (USCB), the city’s median household income, Public Use Microsample (PUMS) and data from various city departments such as the Department of City Planning, Department of Permits Licenses and Inspections (PLI) and the Urban Redevelopment Authority (URA). The Assessment specifically cites the following²:

- There is a severe shortage of both rental and for-sale housing that is affordable and available to very-low-income (50% of the area median income) and extremely low-income (30% of the area median income) households.
- The shortage of decent, safe, sanitary, and affordable housing is causing tens of thousands [17,000]³ of very-low-income and extremely low-income households to pay over half of their income for housing costs. The severe cost burden faced by these households makes them vulnerable to health hazards, eviction/foreclosure, and homelessness.
- Much of the city’s existing affordable housing stock is both concentrated and often isolated in high-poverty/low opportunity areas which have poor access to jobs, public transportation, and educational opportunities perpetuating cycles of poverty.

Affordable Housing Gap:

Affordable Housing Gap for Renters, 2014



During the development of the revised Local Payment Standard, the HACP conducted a six-

² Affordable Housing Task Force Housing Needs Assessment

³ “Peduto looking beyond city hall as policy goals take shape” Pittsburgh Post-Gazette. February 12,2018

⁴ Affordable Housing Taskforce: Pittsburgh Housing Needs Assessment

month public engagement process with nearly 200 members of the community and facilitated over fifteen (15) public and industry meetings. After receiving comments from landlords, advocates, participants, housing providers, staff and community organizations it was apparent the HACP needed to push for significant increases in successful lease rates among voucher participants. Based upon the comments received during the engagement process and the studies conducted by the University of Pittsburgh, Duquesne University and the Affordable Housing Task Force, the HACP has set a goal of attracting 500 units via the proposed Local Payment Standard. The information below outlines the specifics of the proposed Local Payment Standard which will require extensive landlord outreach and continued community engagement.

In response to the current housing climate and the low voucher utilization rate, the HACP has developed a (3) prong approach in the development of an alternative payment standard. Based upon eligibility; landlords and participants will have the two (2) Options and a baseline.

Baseline: The HACP Voucher Payment Standard

The Baseline Voucher Payment Standard will remain at the HACP’s current standard of 110 percent of the Metropolitan Statistical Area Fair Market Rent (MSAFMR), to be reviewed annually. This standard is within margins of the current 2019 FMR rents and projected 2020 FMR and should result in little to no change in cost to the agency or Housing Assistance Payments (HAP) provided to existing landlords.

Bedroom Size	2018 Fair Market Rent (FMR)	HACP 2018 Voucher Payment Standard	2019 Pittsburgh Metropolitan Statistical Area (MSA) FMR	Approved HACP Voucher Payment Standard Baseline (110% of MSAFMR)
0 bedroom	\$621	\$657	\$647	\$711
1 bedroom	\$710	\$777	\$725	\$798
2 bedroom	\$884	\$978	\$896	\$986
3 bedroom	\$1,109	\$1,213	\$1,137	\$1,251
4 bedroom	\$1,214	\$1,341	\$1,248	\$1,372
5 bedroom	\$1,396	\$1,542	\$1,436	\$1,579
6 bedroom	\$1,578	\$1,773	\$1,622	\$1,815

All units in the HACP’s jurisdiction will utilize the baseline payment standard unless approved for the alternative payment standards options cited in this activity. Refer to sections titled “Option 1: Rehab Vouchers” and “Option 2: Mobility Vouchers” for the eligibility and approval criteria for these payment options.

Option 1: Rehab Vouchers

The HACP discovered that landlords were receptive to the HCV program but found it difficult to lease additional units because the payment standard did not support the upfront cost associated with purchasing properties and cost of rehabilitation. The HACP came to this conclusion based upon landlord forums, public meetings, the landlord advisory council and interviews conducted over two years by Duquesne University. The culmination of this finding leads to the \$6,000 minimum threshold for renovations. The goal of this option is to incentivize landlords to rehabilitate substandard units that otherwise would not be able to be on the HCV program. Thereby increasing the affordable housing stock. During the public engagement process, the HACP held information sessions and created a landlord working group specifically for this initiative. They advised on the cost of renovations in the Pittsburgh area and the varying cost based on the condition of the housing stock. The HACP also consulted the City of Pittsburgh Bureau of Building Inspection as well as general research of basic repairs. The information derived from these meetings led the HACP to determine \$ 6,000 as an adequate incentive for the varied housing stock in Pittsburgh keeping in mind that investments do not necessarily correlate with the size of the unit.

Units in this payment option can receive up to 130 percent of MSAFMR. The HACP defines a new unit as a property that was not receiving subsidy the year prior. This payment option is neither indefinite nor for one time use but rather remains available to the landlord should the approved unit change voucher holders. For a unit to qualify for this option the property must be a new unit and meet at least one of the following:

- i. Undergo significant upgrades and/or investments that improve the quality of the unit. These include but are not limited to complete electrical, plumbing HVAC installation, roof replacement, and building envelope resurfacing. The unit receiving the investment will not qualify for this payment standard if they are currently receiving subsidy or received subsidy the year prior. This payment option remains available to the landlord should the approved unit change voucher holders. Green or energy efficient infrastructure is encouraged but at this time will not qualify as an approved investment due to lack of capacity.
- ii. The unit must pass the International Property Maintenance Code inspection standard. The unit will not qualify for this payment standard if they are currently receiving subsidy or received subsidy the year prior. This payment option remains available to the landlord should the approved unit change voucher holders.
- iii. Units built to be affordable under any Inclusionary Zoning (IZ) policy determined by the Department of City Planning. The unit will not qualify for this payment standard if they are currently receiving subsidy or received subsidy the year prior. This payment option remains available to the landlord should the approved unit change voucher holders.

The City of Pittsburgh's Inclusionary Zoning (IZ) policy is a tool to incentivize and encourage developers to build new affordable housing in neighborhoods that have priced out low-income renters. The current IZ policy is only applicable to the Lawrenceville neighborhood which has seen rapid increases in market unit prices. By aligning the HACP's payment standard with the city's IZ policy the financing gap caused by below market rents is tightened and decreases the financial risk for developers creating affordable units.

Additionally, the neighborhood formerly housed a robust population of voucher holders including a significant refugee community. By aligning with the IZ policy, the HACP is

encouraging the development of new affordable units in low poverty communities.

Note: Low-income Housing Tax Credit (LIHTC) units are ineligible for this payment standard during the initial fifteen (15) year affordability period. Following the initial affordability period units in LIHTC developments qualify for the rehab unit payment option if they meet the eligibility requirements.

Note: New or existing units can qualify for this payment option if they meet the eligibility requirements.

Below is the approved rent schedule for Option 1: Rehab Vouchers:

Bedroom Size	*2019 MSAFMRs	Rehab units 130% of MSAFMR	Net Difference
0 bedroom	\$647	\$841	\$194
1 bedroom	\$725	\$943	\$218
2 bedroom	\$896	\$1,165	\$269
3 bedroom	\$1,137	\$1,478	\$341
4 bedroom	\$1,248	\$1,622	\$374
5 bedroom	\$1,436	\$1,867	\$431
6 bedroom	\$1,622	\$2,109	\$487

* Amounts are based on HUD published 2019 MSAFMRs

Eligibility Requirements

The property must meet at least one (1) of the following criteria to be eligible for the Enhanced Voucher Payment Standard:

- i. Undergo significant upgrades and/or investments that improve the quality of the unit. This will be assessed based upon the following standards:
 - a. System upgrades, and/or
 - b. Rehabilitation of previously substandard units, and/or
 - c. Renovation (investments of 6,000 dollars or more per unit for labor and/or materials)

Property owners are required to submit documentation of the planned renovations. The HACP or designated third party will then verify the completed work and costs and deem the property owner eligible to receive the enhanced quality payment standard. Substantial rehabilitation or modernization under \$6,000 may be eligible for this standard dependent upon review.

- ii. The unit must pass the International Property Maintenance Code inspection standard. Landlords must request an inspection specifically for this standard.
- iii. Units built to be affordable under any inclusionary zoning policy determined by the Department of City Planning. Landlords must request qualification under this standard, and

the HACP will review with the Department of City Planning to confirm eligibility.

A significant change to the Option 1: Rehab Vouchers is being made to include, adding revised eligibility requirements.

Additional Eligibility Requirements

The Option 1: (Rehab Vouchers) will be available to all current voucher holders or new admissions to the Housing Choice Voucher (HCV) program. Participants that are elderly, disabled or currently employed and possess a minimum of six (6) months of employment will receive preference for this option. However, this preference only applies to persons on the HCV wait list and not current voucher holders. If a participant is unemployed or becomes unemployed during their tenancy under this option they are immediately required to enroll in the Family Self Sufficiency (FSS) program. More specifically:

- (1) Any current voucher participant can access Option 1: (Rehab Vouchers).
- (1) Any household on the HCV wait list can also access the alternative payment standard however, a preference for elderly, working or disabled families will be applicable to families requesting Option 1: (Rehab Vouchers).

Option 2: Mobility Vouchers (location-based)

The Option 2: (Mobility Vouchers) will provide opportunities for low-income families to live in areas with lower concentrations of poverty. Using a combination of zip code and neighborhood level data, including areas of low voucher use, to define the selected areas, the HACP identified the city neighborhoods listed below as eligible for the Mobility Voucher Payment Standard; the payment standard for this option is 130 percent of the average of the designated mobility zone Small Area Fair Market Rent (SAFMR) for the zip codes associated with the identified areas*.

Neighborhood	Zip Codes
Shadyside	15206, 15213, 15232
Lower Lawrenceville	15201, 15213, 15224
Strip District	15201
Southside Flats	15203
Downtown	15219, 15222
Squirrel Hill	15213, 15217, 15232

Note: Low-income Housing Tax Credit (LIHTC) units are ineligible for this payment standard during the initial fifteen (15) year affordability period. Following the initial affordability period units in LIHTC developments qualify for the Mobility unit payment option if they meet the eligibility requirements.

Note: New or existing units can qualify for this payment option if they meet the eligibility requirements.

Below is the approved rent schedule for Option 2: Mobility Vouchers:

Location Based Standard	*2019 MSAFMR	130% of Mobility Zip Code Average Rents	Net Difference
0 bedroom	\$647	\$1,022	\$375
1 bedroom	\$725	\$1,170	\$445
2 bedroom	\$896	\$1,452	\$556
3 bedroom	\$1,137	\$1,821	\$684
4 bedroom	\$1,248	\$1,994	\$746
5 bedroom	\$1,436	\$2,293	\$857
6 bedroom	\$1,622	\$2,592	\$970

***Actual amounts are based on HUD published 2019 MSAFMRs**

Eligibility Requirements

The Option 2: (Mobility Vouchers) will be available to all current voucher holders or new admissions to the Housing Choice Voucher (HCV) program. Participants that are elderly, disabled or currently employed and possess a minimum of six (6) months of employment will receive preference for this option. However, this preference only applies to persons on the HCV wait list and not current voucher holders. If a participant is unemployed or becomes unemployed during their tenancy under this option they are immediately required to enroll in the Family Self Sufficiency (FSS) program. More specifically:

- (2) Any current voucher participant can access Option 2 (Mobility Vouchers).
- (3) Any household on the HCV wait list can also access the alternative payment standard however, a preference for elderly, working or disabled families will be applicable to families requesting Option 2 (Mobility Vouchers).

The HACP is also exploring options to develop a tenant training course to better prepare voucher holders. The course will cover such topics as budgeting, understanding the lease agreement, utilities, maintaining a safe and healthy home, and how to communicate with your landlord and neighbors. Participants seeking to utilize the Mobility (location based) Voucher will be required to complete the tenant training course.

- a) Rent Reasonableness: The HACP has developed a scorecard that will consider factors that enhance the quality of life and safety of the household. The resulting score will be used to more accurately reflect the quality of unit and incentivizes landlords by rewarding higher rent adjustments based on unit ratings.
- b) In addition to the HACP's current process, the score card will include the following subcategories:
 - i. Location based factors: access to transit, food options, business districts green spaces, educational centers, environmental factors, and employment
 - ii. Safety features: buzzed entry/secure entrances, surveillance, and guards
 - iii. Amenities: recreational centers, gyms, parking, business centers, wifi access, Air Conditioning, garage, a front or back yard Investments/ substantial rehab or modernization

Impact of the approved Local Payment Standard

Option 1: Rehab Vouchers

The HACP can provide more housing opportunities in low poverty areas as well as increase the available voucher eligible housing stock. These new payment standards reflect the dramatic changes in the Pittsburgh real estate market within recent years.

Much of Pittsburgh's housing stock is severely aged requiring landlords to invest significant capital to create properties that are habitable. Roughly 75 percent of the housing stock was built prior to 1960⁵ and 50 percent was built prior to 1940⁶. In order to attract additional units, The HACP must align the payment standard to reflect the investment made by the landlord.

Construction costs make it almost impossible for voucher holders to reside in newly constructed often high-end luxury units creating an even bigger affordability gap. One of Pittsburgh's unique assets is its availability of inexpensive resale properties and home prices. For perspective, between January 1, 2013 and January 1, 2016, 10,892 homes were purchased⁷. Landlords have taken advantage of this environment and are able to buy properties that can become rental units. This process is more cost effective than new construction and attainable for most landlords. Through the approved Rehab Payment Standard, the HACP will be able to create new affordable units while decreasing the number of vacant or uninhabitable homes.⁸

The Rehab Payment Standard also provides an opportunity for landlords of any size or experience to participate in the program while receiving a rent level that better aligns with the investment used to develop the unit. The HACP is confident these measures will also increase landlord participation.

Option 2: Mobility Vouchers (location-based)

There are also several key neighborhoods within the city that have low voucher populations. These neighborhoods also have low concentrations of poverty and significant access to major job centers, health facilities, universities and food. Neighborhoods identified in the mobility zones such as Squirrel Hill, Downtown and the Strip District require median incomes of at least \$54,500, \$50,000 and \$67,800, per year, respectively for a household to not pay more than 30 percent of their income⁹. To provide access to these neighborhoods and others that share similar characteristics, the HACP proposed the Mobility (location based) Voucher Payment Standard. The standard better reflects the rental market in these areas and is more appealing to landlords or

Cost of Recently Constructed Apartments, 2015

Unit Size	Average Rent	Minimum Household Income Required	% of Median Income Required
Micro/Studio	\$1,251	\$50,033	125%
1-bedroom	\$1,599	\$63,960	160%
2-bedroom	\$2,163	\$86,510	216%
3-bedroom	\$2,545	\$101,800	254%

Sources: ACS 2014; Federal Poverty Guidelines 2016; Developer survey and calculations by Mullin & Lonergan Associates

⁵ Governing the states and localities. "Cities with Oldest Homes: Age of Housing Stock Data." *Governing Magazine: State and Local Government News for America's Leaders*, Governing, 2018, www.governing.com/govdata/transportation-infrastructure/age-year-built-for-homes-in-cities.html.

⁶ Data Access and Dissemination Systems (DADS). "Results." *American FactFinder*, U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates, 2016, factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF.

⁷ Affordable Housing Taskforce: Pittsburgh Housing Needs Assessment Excludes sales for which a bank or other lending agency was the buyer, sales which conveyed a partial interest in a property, and sales in which multiple parcels were conveyed.

⁸ Affordable Housing Taskforce: Pittsburgh Housing Needs Assessment

⁹ Affordable Housing Taskforce: Pittsburgh Housing Needs Assessment

developers who continue to invest in the identified mobility zones.

The HACP will closely monitor the effects of these changes on HAP costs and lease-up rates; to ensure the goals of the Local Payment Standard are in compliance with HUD standard Moving To Work (MTW) metrics. Current units are ineligible for payment Options 1 and 2 but can utilize landlord incentives. As the FY 2019 MTW Annual Plan was approved in June 2019, new units could apply for the higher payment standard as of August 1, 2019. Landlords also have access to pre inspection services.

Baseline, Benchmarks and Metrics

The HACP has established the following baselines and benchmarks for this activity. The FY 2019 MTW Annual Plan was approved in June 2019 and the HACP initiated implementation of this activity. Therefore, **Year 1** is inclusive of the remainder of FY 2019 and FY 2020.

The HACP anticipates an increase of 250 units over a span of three (3) years. The charts below illustrate the financial impact weighted by the current makeup of voucher by bedroom size. **Year 1** is projected to yield 40 units; **Year 2** will result in an additional 100 units and **Year 3** will receive the remaining 110 units to total 250.

HUD MTW Metric: Housing Choice

HC #5: Increase in Resident Mobility		
Unit of Measurement	Baseline	Benchmark Year 1
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	Households able to move to a better unit and/or neighborhood of opportunity prior to implementation of the activity (number) This number may be zero. HACP= 0	Expected households able to move to a better unit and/or neighborhood of opportunity after implementation of the activity (number). = 40

HUD MTW Metric: Housing Choice

HC #2: Units of Housing Preserved		
Unit of Measurement	Baseline	Benchmark Year 1
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	Housing units preserved prior to implementation of the activity (number). This number may be zero. HACP = 0	Expected housing units preserved after implementation of the activity (number) = 40 units

HUD MTW Metric: Self Sufficiency

SS #5: Households Assisted by Services that Increase Self Sufficiency		
Unit of Measurement	Baseline	Benchmark Year 1
Number of households receiving services aimed to increase self sufficiency (increase).	Households receiving self sufficiency services prior to implementation of the activity (number). HACP= 0	Expected number of households receiving self sufficiency services after implementation of the activity (number) = 40

HACP Established Metric: New Landlords

HACP Metric: New Landlords		
Unit of Measurement	Baseline	Benchmark Year 1
Number of new landlords leasing units to HCV participants. That would otherwise not be available (increase).	Total number of new landlords prior to implementation of the activity (number). This figure may be zero HACP= 0	Expected number of new landlords after implementation of the activity (number) = 15

Cost Implications Option 1: Rehab Voucher

The HACP anticipates an increase of 250 units over a span of three (3) years. The charts below illustrate the financial impact weighted by the current makeup of voucher by bedroom size. **Year 1** is projected to yield 40 units; **Year 2** will result in an additional 100 units and **Year 3** will receive the remaining 110 units to total 250.

Total projected agency cost per year: **Rehab Voucher**

Implementation Year	Total Housing Assistance Payment	Total Average Tenant Portion of Rent	*Agency's cost per year less total average tenant portion payment per year	Additional units per year	Total additional units
Year 1	\$413,616	\$279,135	\$134,481	40 Units	40 Units
Year 2	\$1,422,000	\$976,970	\$445,030	100 Units	140 Units
Year 3**Total cost of implementation per year at 250 units	\$2,523,312	\$1,744,590	\$778,716	110 Units	250 Units

*Estimates total payment of rent per year for the additional 250 units

**Totals represent the *additional* cost per year above the Baseline Standard for the additional 250 units

Cost Implications Option 2: Mobility Voucher

The HACP anticipates an increase of 250 units over a span of three (3) years. The charts below illustrate the financial impact weighted by the current makeup of voucher by bedroom size. **Year 1** is projected to yield 40 units; **Year 2** will result in an additional 100 units and **Year 3** will receive the remaining 110 units to total 250.

Total projected agency cost per year: **Mobility Voucher**

Implementation Year	Total Housing Assistance Payment (Agency cost)	Total Average Tenant Portion of Rent	*Agency's cost per year less total average tenant portion payment per year	Additional units per year	Total additional units
Year 1	\$539,705	\$279,135	\$260,570	40 Units	40 Units
Year 2	\$1,859,212	\$976,970	\$882,242	100 Units	140 Units
Year 3**Total cost of implementation per year at 250 units	\$3,298,499	\$1,744,596	\$1,548,903	110 Units	250 Units

*Estimates total payment of rent per year for the additional 250 units

**Totals represent the *additional* cost per year above the Baseline Standard for the additional 250 units

Cost Implication: Combined program cost

The HACP anticipates an increase of 500 units over a span of three (3) years. The charts below illustrate the financial impact weighted by the current makeup of voucher by bedroom size of Option 1 and Option 2 combined. **Year 1** is projected to yield 80 units; **Year 2** will result in an additional 200 units and **Year 3** will receive the remaining 220 units to total 500.

*Estimates total payment of rent per year for the additional 500 units

Implementation Year	Rehab Voucher: Agency's cost per year less total average tenant portion payment per year	*Mobility Voucher: Agency's cost per year less total average tenant portion payment per year	Total additional units after implementation	Additional cost above baseline
Year 1	\$134,481	\$260,570	80	\$395,051
Year 2	\$445,030	\$882,242	280	\$1,327,272
Year 3	\$778,716	\$1,548,903	500	\$2,327,619
** Total cost (over three years)	\$1,358,227	\$2,691,715	500	\$4,049,942

*Estimates total payment of rent per year for the additional units

**Totals represent the *additional* cost per year above the Baseline Standard for the additional 500 units

Changes and Modifications

There is a significant change to this activity during this fiscal year as the addition of a preference is stated in Option 1: Rehab Vouchers. The Local Payment Standard activity utilizes the following MTW flexibility and authorizations.

Authorization

Attachment C(D)(1)(a)-Operational Policies and Procedures to waive provisions of 24 CFR 982.162 Section 8(o)(t) of the 1937 Act.

Attachment C(D)(2)(a)-Rent Policies and Term Limits to waive provisions of 24 CFR 982.503, 982.508 and Sections 8(o)(1), 8(o)(2) and 8(o)(3) of the 1937 Act.

Attachment C(D)(2)(c)-Rent Policies and Term Limits to waive provisions of 24 CFR 982.507, 8(o)(10) of the 1937 Act.

Attachment C(D)(3)(a)- Eligibility of Participants to waive provisions of 24 CFR 982.201, 24 and Sections 16(b) and 8(0)(4) of the 1937 Act.

Attachment C(D)(4)- Waiting List Policies to waive provisions of 24 C.F.R. 982 Subpart E. 982.4305 and 983 Subpart F Section 8 (o)(6), 8(o)(13)(J) and 8(o)(16) of the 1937 Act.

Attachment C(D)(5)- Ability to Certify Housing Quality Standards to waive provisions of 24 CFR 982. Subpart I and Section 8(o)(8) of the 1937 Act.

Attachment C(D)(6)- Local Process to Determine Eligibility to waive provisions of 24 CFR 983. Subpart D and Section 8(o)(13) of the 1937 Act.

Regulatory Citation

24 CFR 982.162 Section 8(o)(t)

24 CFR 982.503, 982.508 and Sections 8(o)(1), 8(o)(2) and 8(o)(3)

24 CFR 982.507, 8(o)(10)

24 CFR 982.201, 24 and Sections 16(b) and 8(0)(4)

24 CFR 982 Subpart I and Section 8(o)(8)

24 CFR 983. Subpart D and Section 8(o)(13)

B. Not Yet Implemented Activities

Not Yet Implemented Activities

The HACP does not currently have any approved but not yet implemented activities.

C. On-Hold Activities

On-Hold Activities

The HACP does not currently have any approved MTW activities On-Hold.

D. Closed-Out Activities

Closed-Out Activities

Since entering the MTW Program in 2000, the HACP has also instituted a number of initiatives that in FY 2020 no longer require specific MTW Authority. Some of those initiatives are:

1. Establishment of Site-Based Waiting Lists. Closed out in 2006, prior to execution of the Standard Agreement as Moving To Work authority was no longer required for this activity.
2. Establishment of a variety of local waiting list preferences, including a working/elderly/disabled preference and a special working preference for scattered site units. Closed out in 2008, prior to execution of the Standard Agreement as MTW authority was no longer required for this activity.
3. Modified Rent Reasonableness Process. Closed out in 2008, prior to execution of the Standard Agreement as MTW authority was no longer required for this activity.
4. Transition to Site-Based Management and Asset Management, including Site-Based Budgeting and Accounting. Closed out in 2005, prior to execution of the Standard Agreement as MTW authority was no longer required for this activity.

E. Other Activities

Other Activities

Several activities that utilized MTW Authority but are not specified as specific initiatives waiving specific regulations, were previously included in the initiative section but no longer require that separate listing. They are as follows:

1. Use of Block Grant Funding Authority to Support MTW Initiatives - Use of Block Grant Funding Authority to support Development and Redevelopment, Enhanced and Expanded Family Self-sufficiency and related programming, and the HACP MTW Homeownership Program.

- a. Originally approved with the initial MTW Program and expanded to include homeownership and resident service programs in subsequent years, the HACP continues to use MTW block grant funding to support its MTW Initiatives. Additional information on the use of Single Fund block grant authority is included in other sections of this MTW Plan, particularly Section V. on Sources and Uses of funds.

2. Energy Performance Contracting

- a. Under the HACP's MTW Agreement, the HACP may enter into Energy Performance Contracts (EPC) without prior HUD approval. The HACP will continue its current EPC, executed in 2008, to reduce costs and improve the efficient use of federal funds.
- b. The HACP's current EPC included installation of water saving measures across the authority, installation of more energy efficient lighting throughout the authority, and installation of geo-thermal heating and cooling systems at select communities. It was completed in 2010, with final payments made in 2011. Monitoring and Verification work began in 2011, with the first full Monitoring and Verification report completed for the 2012 year. The HACP's objectives include realizing substantial energy cost savings. The HACP reports on the EPC in the MTW Annual Report.

3. Establishment of a Local Asset Management Program

- a. In 2004, prior to HUD's adoption of a site-based asset management approach to public housing operation and management, the HACP embarked on a strategy to transition its centralized management to more decentralized site-based management capable of using an asset management approach. During the HACP's implementation, HUD adopted similar policies and requirements for all Housing Authorities. Specific elements of the HACP's Local Asset Management Program were approved in 2010, as described in the Appendix, Local Asset Management Program. The HACP will continue to develop and refine its Local Asset Management Program to reduce costs and increase effectiveness.

4. Acquisition of Property and Build-Out to be Utilized for Administrative Offices

- a. The HACP along with its partners, the City of Pittsburgh and the Urban Redevelopment Authority (URA), jointly purchased new office space located at 412 Boulevard of the Allies on September 20, 2018. The HACP intends to build-out the office space and relocate during FY 2020. The HACP plans to submit an application for disposition for its current offices in the John P. Robin Civic Building in FY 2020.

V. ESTIMATED SOURCES AND USES OF FUNDING

(II)SOURCES AND USES OF MTW FUNDS
<u>ANNUAL MTW PLAN</u>

A. ESTIMATED SOURCES AND USES OF MTW FUNDS

i. Estimated Sources of MTW Funds

The MTW PHA shall provide the estimated sources and amount of MTW funding by Financial Data Schedule (FDS) line item.

FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
70500 (70300+70400)	Total Tenant Revenue	\$ 6,888,720
70600	HUD PHA Operating Grants	\$131,280,980
70610	Capital Grants	\$ 500,000
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	\$ 23,080,306
71100+72000	Interest Income	\$ 17,790
71600	Gain or Loss on Sale of Capital Assets	\$ 0.00
71200+71300+71310+71400+71500	Other Income	\$ 7,201,454
70000	Total Revenue	\$168,969,250

ii. Estimated Uses of MTW Funds

The MTW PHA shall provide the estimated uses and amount of MTW spending by Financial Data Schedule (FDS) line item.

FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
91000 (91100+91200+91400+91500+91600+91700 +91800+91900)	Total Operating - Administrative	\$32,026,924
91300+91310+92000	Management Fee Expense	\$5,606,979
91810	Allocated Overhead	\$0
92500 (92100+92200+92300+92400)	Total Tenant Services	\$5,972,687
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$10,151,147
93500+93700	Labor	\$0
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$22,699,134
95000 (95100+95200+95300+95500)	Total Protective Services	\$5,989,625
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$1,465,980
96000 (96200+96210+96300+96400+96500+96600 +96800)	Total Other General Expenses	\$5,865,778
96700 (96710+96720+96730)	Total Interest Expense & Amortization Cost	\$0
97100+97200	Total Extraordinary Maintenance	\$21,750,591
97300+97350	HAP + HAP Portability-In	\$42,271,485
97400	Depreciation Expense	\$0.00
97500+97600+97700+97800	All Other Expense	\$15,168,920
90000	Total Expenses	\$168,969,250

Please describe any variance between Estimated Total Revenue and Estimated Total Expenses:

No Variance

iii. Description of Planned Use of MTW Single Fund Flexibility

The MTW PHA shall provide a thorough narrative of planned activities that use only the MTW single fund flexibility. Where possible, the MTW PHA may provide metrics to track the outcomes of these programs and/or activities. Activities that use other MTW authorizations in Attachment C and/or D of the Standard MTW Agreement (or analogous section in a successor MTW Agreement) do not need to be described here, as they are already found in Section (III) or Section (IV) of the Annual MTW Plan. The MTW PHA shall also provide a thorough description of how it plans to use MTW single fund flexibility to direct funding towards specific housing and/or service programs in a way that responds to local needs (that is, at a higher or lower level than would be possible without MTW single fund flexibility).

PLANNED USE OF MTW SINGLE FUND FLEXIBILITY
<p>The HACP plans to utilize its single fund flexibility to direct \$18,209,057 in 2020 from the HCVP and Low Income Public Housing Program funding to support the HACP Development Program, Resident Services, and Protective Services.</p>

HACP will continue the use of single fund flexibility as approved in prior years for the activities listed below:

<u>Activity</u>	<u>Plan Year Originally Obligated</u>	<u>Status</u>
Use of Block Grant Funding to support Enhance Family Self-Sufficiency Program	2004 Annual Plan	Ongoing
Use of Block Grant Funding to support development and redevelopment activities	2001 Annual Plan	Ongoing
Use of Block Grant Funding to support the HACP Homeownership Program	2002 Annual Plan with modifications in subsequent years	Ongoing

B. LOCAL ASSET MANAGEMENT PLAN

i. Is the MTW PHA allocating costs within statute?

No, the HACP is not allocating costs within statute

ii. Is the MTW PHA implementing a local asset management plan (LAMP)?

Yes

iii. Has the MTW PHA provided a LAMP in the appendix?

Yes

iv. If the MTW PHA has provided a LAMP in the appendix, please describe any proposed changes to the LAMP in the Plan Year or state that the MTW PHA does not plan to make any changes in the Plan Year.

The HACP does not plan to make any changes in the Plan Year.

C. RENTAL ASSISTANCE DEMONSTRATION (RAD) PARTICIPATION

i. Description of RAD Participation

The MTW PHA shall provide a brief description of its participation in RAD. This description must include the proposed and/or planned number of units to be converted under RAD, under which component the conversion(s) will occur, and the approximate timing of major milestones. The MTW PHA should also give the planned/actual submission dates of all RAD Significant Amendments. Dates of any approved RAD Significant Amendments should also be provided.

RENTAL ASSISTANCE DEMONSTRATION (RAD) PARTICIPATION

The HACP completed a RAD conversion for the Oak Hill mixed-income community and Glen Hazel public housing community in 2017 and 2018, respectively. The HACP will continue to review potential RAD conversion options for other public housing communities, however, the HACP currently has no intent to plan for RAD conversion of any communities in FY 2020.

ii. Has the MTW PHA submitted a RAD Significant Amendment in the appendix? A RAD Significant Amendment should only be included if it is a new or amended version that requires HUD approval.

No

iii. If the MTW PHA has provided a RAD Significant Amendment in the appendix, please state whether it is the first RAD Significant Amendment submitted or describe any proposed changes from the prior RAD Significant Amendment?

N/A

VI. ADMINISTRATIVE

A. Board Resolution.

A copy of the HACP Board Resolution and certification adopting this FY 2020 MTW Annual Plan and a signed copy of the Certifications of Compliance are attached.

B. Public Comment

- I. The Annual Plan was available for public comment from August 23, 2019 to September 23, 2019.
- II. Public Hearings were held on Monday, Sept 23, 2019 at 12:00 P.M. and 6:00 P.M. at the HACP Conference Room, 200 Ross Street, 9th Floor, Pittsburgh, PA, 15219.

No one attended either of the public hearings and therefore, no comments were received during the hearings. Also, there were no comments received by the HACP prior to the public hearings during the time the FY 2020 MTW Annual Plan was posted.

However, during a subsequent Resident Advisory Board (RAB) meeting held on Tuesday, September 24, 2019, a resident from Scattered Sites inquired as the various forms of communication utilized by the HACP to inform the residents of the posted, FY 2020 MTW Annual Plan. The HACP addressed the resident's comments by providing all of the forms of communication utilized to publicize the availability of the Plan to include multiple, print media sources and the HACP website.

C. Description of Evaluation of the Demonstration

The HACP continues to work with the University of Pittsburgh, Graduate School of Public and International Affairs, Center for Urban Studies, on evaluation of the HACP implemented activities. Future work will focus on extending and expanding the evaluation project to include factors relating to economic and social mobility as it relates to MTW initiatives.



Housing Authority of the City of Pittsburgh

Executive Office
200 Ross Street – 9th Floor
Pittsburgh, PA 15219
(412) 456-5012

CERTIFICATE OF RESOLUTION APPROVAL

I, Amy L. Shaffer, Recording Secretary of the Housing Authority of the City of Pittsburgh, do hereby certify that the attached Resolution No. 37 of 2019, was presented to the Board of Commissioners of the Housing Authority of the City of Pittsburgh at its meeting held on Thursday, September 26, 2019 and approved.

IN TESTIMONY, WHEREOF, I have hereunto set my hand and the seal of said Housing Authority of the City of Pittsburgh this 26th Day of September, 2019.



Recording Secretary (SEAL)

**Board Meeting
September 26, 2019
Agenda Item No. 9**

RESOLUTION No. 37 of 2019

**A Resolution - Approving the HACP 2020 Moving to Work Annual Plan, and
authorizing the Executive Director or his Designee to submit the Annual Plan to the
U.S. Department of Housing and Urban Development**

WHEREAS, on November 17, 2000, the Housing Authority of the City of Pittsburgh (HACP) and the United States Department of Housing and Urban Development (HUD) executed an agreement authorizing the HACP to participate in the Moving to Work (MTW) Demonstration; and

WHEREAS, as a participant in the MTW demonstration, the HACP is required to submit an Annual Plan for review and approval by HUD; and

WHEREAS, the HACP's FY 2020 Moving To Work Annual Plan was made available for public review and comment from August 23, 2019 until September 21, 2019 and public hearings were held on the proposed Annual Plan on Monday, September 23, 2019; and

WHEREAS, the HACP considered all comments received regarding the FY2020 MTW Annual Plan.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the City of Pittsburgh:

Section 1. The Housing Authority of the City of Pittsburgh's Fiscal Year 2020 Moving to Work Annual Plan is approved and the Executive Director or his Designee is authorized to submit the plan to HUD; and

Section 2. The attached Certifications of Compliance, as required by HUD is hereby adopted and approved; and the Chairman is hereby authorized to sign the Certifications of Compliance on behalf of the Board.

CERTIFICATIONS OF COMPLIANCE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF PUBLIC AND INDIAN HOUSING

Certifications of Compliance with Regulations: Board Resolution to Accompany the Annual Moving to Work Plan

Acting on behalf of the Board of Commissioners of the Moving to Work Public Housing Agency (MTW PHA) listed below, as its Chairman or other authorized MTW PHA official if there is no Board of Commissioners, I approve the submission of the Annual Moving to Work Plan for the MTW PHA Plan Year beginning (01/01/2020), hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

- (1) The MTW PHA published a notice that a hearing would be held, that the Plan and all information relevant to the public hearing was available for public inspection for at least 30 days, that there were no less than 15 days between the public hearing and the approval of the Plan by the Board of Commissioners, and that the MTW PHA conducted a public hearing to discuss the Plan and invited public comment.
- (2) The MTW PHA took into consideration public and resident comments (including those of its Resident Advisory Board or Boards) before approval of the Plan by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the Annual MTW Plan.
- (3) The MTW PHA certifies that the Board of Directors has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1 (or successor form as required by HUD).
- (4) The MTW PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
- (5) The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
- (6) The Plan contains a certification by the appropriate state or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the MTW PHA's jurisdiction and a description of the manner in which the Plan is consistent with the applicable Consolidated Plan.
- (7) The MTW PHA will affirmatively further fair housing by fulfilling the requirements at 24 CFR 903.7(o) and 24 CFR 903.15(d), which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR 903.7(o)(3). Until such time as the MTW PHA is required to submit an AFH, and that AFH has been accepted by HUD, the MTW PHA will address impediments to fair housing choice identified in the Analysis of Impediments to fair housing choice associated with any applicable Consolidated or Annual Action Plan under 24 CFR Part 91.
- (8) The MTW PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
- (9) In accordance with 24 CFR 5.105(a)(2), HUD's Equal Access Rule, the MTW PHA will not make a determination of eligibility for housing based on sexual orientation, gender identity, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
- (10) The MTW PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
- (11) The MTW PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
- (12) The MTW PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
- (13) The MTW PHA will comply with requirements with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

- (14) The MTW PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
- (15) The MTW PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
- (16) The MTW PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the MTW PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.
- (17) With respect to public housing and applicable local, non-traditional development the MTW PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
- (18) The MTW PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
- (19) The MTW PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
- (20) The MTW PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 200.
- (21) The MTW PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the Moving to Work Agreement and Statement of Authorizations and included in its Plan.
- (22) All attachments to the Plan have been and will continue to be available at all times and all locations that the Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the MTW PHA in its Plan and will continue to be made available at least at the primary business office of the MTW PHA.

The Housing Authority of the City of Pittsburgh
MTW PHA NAME

PA001
MTW PHA NUMBER/HA CODE

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Valerie McDonald-Roberts
NAME OF AUTHORIZED OFFICIAL

Chairperson of the Board of Commissioners
TITLE


SIGNATURE

09-26-2019
DATE

* *Must be signed by either the Chairman or Secretary of the Board of the MTW PHA's legislative body. This certification cannot be signed by an employee unless authorized by the MTW PHA Board to do so. If this document is not signed by the Chairman or Secretary, documentation such as the by-laws or authorizing board resolution must accompany this certification.*

**Certification of Payments
to Influence Federal Transactions**

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Applicant Name

The Housing Authority of the City of Pittsburgh

Program/Activity Receiving Federal Grant Funding

Moving To Work (MTW)

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Mr. Caster D. Binion

Title

Executive Director

Signature



Date (mm/dd/yyyy)

9/26/19


Previous edition is obsolete

form HUD 50071 (01/14)
ref. Handbooks 7417.1, 7475.13, 7485.1, & 7485.3

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

1. Type of Federal Action: <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	2. Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. Report Type: <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only: year _____ quarter _____ date of last report _____
4. Name and Address of Reporting Entity: <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: N/A	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Congressional District, if known: N/A	
6. Federal Department/Agency: HUD	7. Federal Program Name/Description: MTW Plan CFDA Number, if applicable: N/A	
8. Federal Action Number, if known: N/A	9. Award Amount, if known: \$ N/A	
10. a. Name and Address of Lobbying Registrant <i>(if individual, last name, first name, MI):</i> N/A	b. Individuals Performing Services <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i> N/A	
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature:  Print Name: Mr. Caster D. Binion Title: Executive Director Telephone No.: 412-456-5012 Date: 9/26/14	
Federal Use Only:		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

VII. APPENDICES

Appendix I. Local Asset Management Plan (LAMP)

Ongoing Initiatives and Deviations from General Part 990 Requirements

During FY 2020, the HACP will undertake the following initiatives to improve the effectiveness and efficiency of the Agency:

- ❖ The HACP will maintain the spirit of the HUD site based asset management model. It will retain the COCC and site-based income and expenses in accordance with HUD guidelines, but will eliminate inefficient accounting and/or reporting aspects that yield little or no value from the staff time spent or the information produced.
- ❖ The HACP will maintain an MTW cost center that holds all excess MTW funds not allocated to the sites or to the voucher program. This cost center and all activity therein will be reported under CFDA #14.881 Moving to Work Demonstration Program. This cost center will also hold the balance sheet accounts of the authority as a whole.
- ❖ The MTW cost center will essentially represent a mini HUD. All subsidy dollars will initially be received and reside in the MTW cost center. Funding will be allocated annually to sites based upon their budgetary needs as represented and approved in their annual budget request. Sites will be monitored both as to their performance against the budgets and the corresponding budget matrix. They will also be monitored based upon the required PUM subsidy required to operate the property. The HACP will maintain a budgeting and accounting system that gives each property sufficient funds to support annual operations, including all COCC fee and frontline charges. Actual revenues will include those provided by HUD and allocated by the HACP based on annual property-based budgets. As envisioned, all block grants will be deposited into a single general ledger fund.
- ❖ Site balance sheet accounts will be limited to site specific activity, such as fixed assets, tenant receivables, tenant security deposits, unrestricted net asset equity, which will be generated by operating surpluses, and any resulting due to/due from balances. All other balance sheet items will reside in the MTW fund accounts, and will include such things as compensated balance accrual, workers compensation accrual, investments, A/P accruals, payroll accruals, etc. The goal of this approach is to attempt to minimize extraneous accounting, and reduce unnecessary administrative burden, while maintaining fiscal integrity.
- ❖ All cash and investments will remain in the MTW cost center. This will represent the general fund. Sites will have a due to/due from relationship with the MTW cost center that represents cash.
- ❖ All frontline charges and fees to the central office cost center will be reflected on the property reports, as required. The MTW ledger won't pay fees directly to the COCC. As allowable under the asset management model, however, any subsidy needed to pay legacy costs, such as pension or terminal leave payments, may be transferred from the MTW ledger or the projects to the COCC.
- ❖ The Energy Performance Contract (EPC) accounting is broken out to the sites. This includes all assets, liabilities, debt service costs, and cost savings.

- ❖ No inventory will exist on the books at the sites. A just in time system will be operational and more efficient, both in time and expense. Also, smaller inventories will be held in COCC mobile warehouse units.
- ❖ Central Operations staff, many of whom are performing direct frontline services such as home ownership, self-sufficiency, and/or relocation, will be frontlined appropriately to the LIPH and/or HCV programs, as these costs are 100 percent low rent and/or Section 8.
- ❖ Actual HCV amounts needed for HAP and administrative costs will be allotted to the HCV program, including sufficient funds to pay asset management fees. Block grant reserves and their interest earnings will not be commingled with Section 8 operations, enhancing the budget transparency. HCV program managers will become more responsible for their budgets in the same manner as public housing site managers.
- ❖ Information Technology costs will be direct charged to the programs benefiting from them, e.g. the LIPH module cost will be direct charged to AMPs; all indirect IT costs will be charged to all cost centers based on a "per workstation" charge rather than a Fee for Service basis. This will allow for equitable allocation of the expense while saving time and effort on invoicing.

Flexible use of Phase in of Management Fees –

As a component of its local asset management plan, the HACP elects to make use of phase-in management fees for 2010 and beyond. The HUD prescribed management fees for the HACP are \$57.17 PUM. The HACP will continue to follow the phase-in schedule and approach for management fees as proposed by the HACP and approved by HUD in 2010, as follows:

Schedule of Phased-in Management Fees for HACP –

2008 (Initial Year of Project Based Accounting)	\$91.94
2009 (Year 2)	\$84.99
2010 (Year 3 and beyond)	\$78.03

The above numbers reflect 2009 dollars.

The HACP has increased contract costs over the past year in order to develop new programming and upgrade software. These upgrades will help the HACP reach its ultimate goal of providing outstanding service to the communities. The HACP has been diligently working to reduce its expenditure levels and cut unnecessary COCC costs. It is also working to increase its management fee revenues in the COCC, through aggressive, and we believe, achievable, development and lease up efforts in both the public housing and leased housing programs. The 2020 budget shows COCC at break-even. A major component of the HACP strategic plan is to grow its public housing occupancy, both through mixed finance development and management, as well as in house management, so as to better serve our low-income community and to recapture some of the fees lost to demolition. This requires central office staff, talent and expense. To make this plan work, i.e. to assist in the redevelopment of the public housing portfolio, we will need the continued benefit of the locked in level of phase in management fees.

It is worth noting that HACP has historically had above normal central office costs driven by an exceedingly high degree of unionization. The HACP has over a half dozen different collective bargaining units; this has driven up costs in all COCC departments, especially in Human Resources, Facility Services and Legal. In addition, the HACP is governed by requirements for City residency for all its employees. This has driven up the cost to attract and retain qualified people throughout the agency. This is especially the case in the high cost COCC areas, where the HACP has had to pay more to attract the necessary talent to perform these critical functions.

The phase in fee flexibility, coupled with the HACP's planned growth in public housing occupancy and increases in voucher utilization, will enable the HACP's COCC to become sustainable in the long term and fully compliant with the operating fund rule. It should also be noted that this fee flexibility will come from the HACP's MTW funds, and will require no additional HUD funding. This flexibility is the essence of the MTW program, and will go a long way towards enabling the HACP to successfully undertake and complete its aggressive portfolio restructuring efforts.

Appendix II. Revised HACP MTW Homeownership Program

HACP MTW Homeownership Program Amended August 2016

Definitions

As used herein, the following terms not otherwise defined herein shall have the following meanings:

- (a) “Buyer” shall mean a Homeownership Program participant who has obtained a mortgage pre-approval letter from a lender.
- (b) “Buyer’s annual recertification date” shall mean the date the buyer obtains a lender’s mortgage pre-approval.
- (c) “Buyer’s List” shall mean the list signed by two or more eligible buyers who are interested in purchasing the same HACP owned property.
- (d) “First-time homeowner” shall mean that no family member of the household owned any present ownership interest in a residence of any family member during the three years preceding commencement of homeownership assistance.
- (e) “Gross Aid Standard” means the standard utilized to determine the supplement to the income of a low income household to enable the buyer to purchase standard quality housing in the private marketplace.
- (f) “Qualified Mortgage” shall be insured by FHA, Guaranteed by VA, or funded by Fannie Mae, Freddie Mac, or other governmental entity, state or local housing finance agency, nonprofit organization, or a regional Federal Home Loan Bank under one of its affordable housing programs.
- (g) “Soft-second mortgage Calculation” shall mean the calculation used to estimate a non-paying interest free second mortgage loan offered to eligible public housing Program participants. The amount of the soft-second mortgage is reduced 10 percent (10%) a year over a ten-year period.
- (h) “Homeownership Expense Payment” consists of the principal, interest, taxes, and insurance (PITI) associated with first mortgage debt along with the corresponding monthly utility allowance for unit size, maintenance expense, and major repairs in accordance with 24 CFR 982.635 C2.
- (i) “Total Family Payment” or “TFP” means that portion of the homeownership expense that the family must pay. It is generally thirty percent (30%) of the family's adjusted income, plus any difference between the payment standard and the actual housing cost.

IV. APPLICATION AND ENROLLMENT

Interested persons may apply to participate in the Program by contacting a Department of Housing and Urban Development (HUD)-approved housing counseling agency to enroll in the required homeownership education class. Participants will receive initial assessments of their credit rating provided by the HUD-approved education and credit counseling service provider.

The HACP will consider the participant enrolled in the Program on the date the participant completes the required homebuyer education class and satisfies the HACP eligibility requirements as outlined in Section V. The HUD approved education provider shall issue a certificate of satisfactory completion to each participant and maintain a copy of the certificate on file. The HACP will consider the participant a “buyer” when the participant obtains a loan pre-approval letter.

V. ELIGIBILITY

Program participants must meet one of the following four (4) criteria:

- be a current LIPH resident;
- be an HCV resident;
- be a person who is on the HACP waitlist for LIPH or HCV who has received an eligibility letter from HACP’s Occupancy Department for the HCV or LIPH Program;
- In the event that either waitlist is closed, a non-resident must be otherwise eligible to receive HCV or LIPH assistance as determined by HACP’s Occupancy Department in order to participate in the Program. Non-residents must receive an eligibility letter from HACP’s Occupancy Department for Homeownership Purposes only. An appointment will be arranged for non-residents with HACP’s Occupancy department after their participation in homeownership counseling and first mortgage pre-approval have been verified (see Section VII. below).

The following additional eligibility requirements for participation in the Program shall also apply:

A. First-Time Homeowner

Each LIPH and HCV waiting list or otherwise eligible family must be a first-time homebuyer. A first-time homeowner means that no family member of the household owned any present ownership interest in a residence of any family member during the three (3) years preceding commencement of homeownership assistance. However, a single parent or displaced homemaker who, while married, owned a home with his/her spouse (or resided in a home owned by a spouse) is considered a "first-time homeowner" for purposes of the Program.

If HACP determines that a family member with a disability requires homeownership assistance as a reasonable accommodation, the first-time homeowner requirement may not apply.

B. Minimum Income Requirements

At the time the family obtains a mortgage pre-approval letter, the head of household, spouse, and/or other adult household members who will purchase the home must have a minimum gross annual income of \$17,000 per year.

A family whose head, spouse or sole member is a person with a disability may be exempt from the minimum income requirement provided there exists a sufficient combination of monthly household income and initial down payment money to satisfy the lending institution's pre-approval requirements for the purchase of the property and all other applicable HACP requirements relating to eligibility are met.

C. Welfare Assistance Income

Welfare assistance income shall be included only for those adult elderly or families with members having disabilities who will own the home. Stated otherwise, with the exception of elderly and families with members having disabilities, the HACP will disregard any "welfare assistance" income in determining whether the family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families (TANF); Supplemental Security Income (SSI) that is subject to an income eligibility test; food stamps; general assistance; or other welfare assistance defined by HUD. The disregard of welfare assistance income shall affect the determination of minimum monthly income in determining eligibility for the Program.

D. Employment Requirement

With the exception of families having members with disabilities and elderly households, each family must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance is employed full-time (an average of thirty (30) hours per week). Families with one (1) or more members who are self-employed shall be eligible under this section if they meet all other requirements as stated herein.

The HACP will also consider an interruption of employment of no more than one (1) month during the prior one (1) year as meeting the definition of "full time employment" if the employed family member has been continuously employed for a period of at least one (1) year prior to the interruption and is currently employed at the time of the execution of the sales agreement.

E. Prior Mortgage Default

The HACP will not approve a homeownership sales agreement where the head of household, the head of household's spouse or other adult member of the family defaulted on a mortgage loan within the previous three (3) years. Such actions will render the family ineligible to participate in the Program.

F. PHA Debts

Prospective participants in the Program shall be ineligible for participation in the Program if they owe any debt or portion of a debt to the HACP or any other PHA (Public Housing Authority). Except as provided in HACP's Admissions and Continued Occupancy (ACOP) Policy and Housing Choice Voucher Program Administrative (Admin) Plan, nothing in this provision will preclude participants who have fully repaid such debt(s) from participating in the Program.

G. Ownership Interest

Except for cooperative members who have acquired cooperative membership shares at the commencement of homeownership assistance, no family member may have a present ownership interest in a residence at the commencement of participation in the homeownership program. This requirement does not apply to the family's right to purchase title to the residence under a lease-purchase agreement. "Present ownership interest" means that no member of the household has had an "interest in a home", including title to a home in the past three (3) years.

H. Eligible Properties

Eligible properties shall include residentially zoned single family homes, row homes, condominiums and townhomes within the City of Pittsburgh. Multifamily or non-residential properties are ineligible.

The HACP may sell existing scattered sites as identified on Exhibit A attached hereto to buyers within the Program. In the event a HACP scattered sites property is not sold through the Program, the property may be reoccupied for lease.

I. Buyer's Annual Recertification Date

The date the buyer obtains a lender's mortgage pre-approval letter shall be the program participant's annual recertification date for purposes of calculating homeownership assistance amounts. The annual recertification date will be used to calculate the HACP's assistance benefits and/or soft-second mortgage amount. The lender or the HACP shall verify the buyer's income and employment status during the mortgage pre-approval process and the lender shall provide buyer's income and employment status to the HACP upon request. If a buyer's income increases or declines subsequent to a lender issuing a mortgage pre-approval letter, the HACP at its discretion may require recalculation of assistance amounts.

VI.

PRE-HOMEOWNERSHIP ASSISTANCE REQUIREMENTS

A. Homeownership Counseling

Before a family is eligible for homeownership, the family must attend and successfully complete a pre-assistance HUD approved homeownership and housing counseling program. Such homeownership and housing counseling program will be provided or approved by the HACP prior to the commencement of assistance and will include instruction relating to home maintenance; budgeting and money management; credit counseling; negotiating purchase price; securing mortgage financing and loan approvals; finding a home including information about schools and transportation; fair housing laws and local enforcement agencies; the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families; and the Real Estate Settlement Procedures Act; state and Federal truth-in-lending law; and how to avoid loans with oppressive terms and conditions.

B. First Mortgage Pre-approval

Upon completion of the Homeownership Counseling Program, the participant is to complete a mortgage pre-approval application to determine if they qualify for a first mortgage. Participant is to provide the HACP with a first mortgage pre-approval letter and closing cost estimate which will detail the cost associated with obtaining the mortgage. The HACP requires tenant buyers to request a mortgage pre-approval letter and closing cost estimate that reflects the highest amount of first mortgage they are eligible to receive.

C. Home Purchase and Sales Agreement

Participants in the Program will be required to locate and purchase a home or execute a contract of sale or lease purchase a home, within the limits of the City of Pittsburgh. "Homeownership eligibility" begins on the date when the buyer has obtained a mortgage pre-approval letter and completed the approved homebuyer education class. It is the responsibility of the buyer to notify and discuss the sales transaction with the HACP prior to the buyer signing an agreement of sale to remain eligible for Homeownership Program benefits.

D. Home Inspection

The buyer shall select and pay for an independent professional inspection in accordance with the sales agreement. Such independent inspectors must be qualified by the American Society of Home Inspectors (ASHI) or possess equivalent credentials acceptable to the HACP. The independent inspectors must furnish a copy of the inspection results to both the buyer and HACP. HACP must review the independent inspector's report and determine whether to go forward or terminate the sales agreement based upon its review.

C. Determining Affordability: Buyer's Monthly Homeownership Expense

The HACP will determine, in its sole discretion, the affordability of the family's proposed loan terms and whether they are appropriate in view of current market conditions. In making such determination, HACP may take into account other family expenses, including but not limited to child care, unreimbursed medical expenses, education and training expenses. The monthly expenses of Program Participants and those who are listed on the lender's mortgage application, should not exceed a total estimated housing expenses debt ratio of thirty-five percent (35%) of the combined gross monthly income of adult members of the household. The housing debt expense should include mortgage principal, mortgage interest, property taxes, homeowner's insurance condominium or association fees, monthly capital improvement expense (\$20 per month), monthly maintenance expense (\$20 per month), and a monthly utilities estimate obtained from the most recent HACP Program utility allowance schedule for the appropriate unit type.

D. Down Payment

Buyers must contribute from their own funds at least one percent (1%) of the net sales price of either a HACP owned property or a private market property. The family may use an Individual Development Account (IDA) or Family Self-Sufficiency (FSS) escrow account for their down payment. LIPH program participants who established homeownership "lease-purchase" accounts prior to January 1, 2007, may utilize these accounts for their down payment.

E. Refinancing

No buyer while receiving an HACP second mortgage assistance may refinance their mortgage(s) or incur additional debt secured by the home without the prior written approval of HACP.

VIII. ASSISTANCE COMPONENTS

A. Assistance Components Available To All Qualifying Program Participants.

1. Home Warranty And Closing Costs Assistance:

The maximum amount of financial assistance is \$8,000 for home warranty, and closing costs assistance.

The HACP may approve the prepayment of a home warranty for a property prior to closing. It is the responsibility of the tenant/buyer to provide HACP with a written quotation from the vendor for these services prior to closing. Subject to budgetary constraints, the HACP may pay closing costs one time per buyer and if a buyer fails to close on their sales agreement, buyer is not eligible to receiving additional closing costs assistance for a new sales agreement for one (1) year.

2. Foreclosure Prevention Fund

The maximum amount of financial assistance is \$3,000 for foreclosure prevention.

In the event a buyer defaults on their mortgage and receives notice of default by their lender within five (5) years of their closing date, they receive up to six (6) months of HACP mortgage assistance if they apply for and comply with all requirements of the Pennsylvania Homeowners' Emergency Mortgage Assistance Program (HEMAP). As a Program safeguard, if in the event 10% or more of program buyers default upon their mortgage(s), Section VII C will be amended to decrease the maximum buyer debt ratio for new buyers to thirty-percent (30%) of gross monthly income.

B. Financing With A Soft-Second Mortgage Calculation

The maximum amount of a soft-second mortgage is \$ 52,000.

Subject to budgetary constraints, the HACP may provide soft-second mortgage financing to eligible participants. Such financing shall be secured in most cases by a second mortgage (the "Second Mortgage"). However, in some cases, the HACP mortgage will be recorded as a third mortgage subordinate to mortgages securing bank and other government financing provided, for example, by the Urban Redevelopment Authority (URA) of Pittsburgh. In the event a first or second mortgage does not exist, HACP's mortgage will be recorded as a first mortgage.

The Homeownership Expense includes principal, interest, taxes, Homeowners insurance, mortgage insurance premium if required (PITI); this information will be obtained from the Lenders pre-approval and Closing Cost Estimate. In addition to these expenses a monthly utility allowance, routine home maintenance allowance, and major repairs allowance, are also a part of the Homeownership Expense.

If the first mortgage Lenders proposed (PITI) payment causes participants estimated Homeownership Expense ratio to exceed thirty-five percent (35%) of gross monthly income HACP may provide a soft-second mortgage to lower the buyers monthly debt obligation to the lender. HACP may also provide a soft- second mortgage to increase the buyers purchase capacity as appropriate in view of current market conditions.

C. Calculating Soft-Second Mortgage using the Housing Assistance Payment

The HACP Second Mortgage loan amount shall be determined and calculated by using the Housing Assistance Payment which is equal to the lower of the payment standard or the actual monthly Homeownership Expense Payment for the unit minus the Total Tenant Payment (TTP). The Homeownership Program will use the currently in effect Housing Choice Voucher Payment Standard.

The Utility Allowance for the unit will be determined using a monthly utilities estimate obtained from the most recent HACP Housing Choice Voucher Program Utility Allowance schedule for Tenant Furnished Utilities for the appropriate unit size. Standard Utility Allowances for detached house type assumes natural gas heating, natural gas cooking, other electric (lights and appliances), air conditioning, natural gas water heating, water, sewer, trash, tenant supplied range and refrigerator. The Gross Aid Standard is obtained from the most recent HACP Section 8 Housing Choice Voucher Program Voucher Payment Standards.

- Second Mortgage Loan Amount Calculation for a buyer: Homeownership Expense Payment or Voucher Program Payment Standard for unit size (whichever is less) minus the Total Tenant Payment (TTP) x 12 months x 10 years = maximum Second Mortgage loan amount (not to exceed \$52,000)
- The Second Mortgage Loan Amount Calculation above shall be determined during buyer's loan pre-approval process and participant will be provided a written estimated soft second mortgage eligibility and soft second mortgage eligibility amount. The notice will also advise whether the soft second mortgage is to be applied to decrease the 1st mortgage debt obligation and/or increase purchase capacity. This notice is to be shared with the buyer's prospective lender and/or Real Estate agent prior to buyer selecting a home to purchase.
- Prior to submitting a sales agreement to the seller to purchase a home the buyer must provide a copy of the sales agreement to HACP for review. The HACP will issue a final approval notice advising of amount of assistance the buyer is to receive based on the selected Property and cost associated with the purchase. After the primary lender has made a mortgage loan commitment in accordance with the buyer's sales agreement, the buyer is not eligible to request or have the HACP recalculate the buyer's HACP Second Mortgage amount.

- The HACP Second Mortgage shall be reduced each month (1/120) by the amount (eligible monthly MAP) used in the Second Mortgage Loan Amount Calculation above; provided that, buyer remains in good standing in the Program, continues to occupy the property as their primary residence, and is not in default under the mortgage. In the event of a mortgage default or if the buyer is no longer residing in the home, no further HACP Second Mortgage debt reduction shall occur while such default or non-occupancy condition continues. The buyer in this program who defaults on their mortgage will not be eligible for housing assistance through the HACP (or through any HUD funded housing assistance program) until the outstanding obligation on the HACP 2nd mortgage has been satisfied.
- Once a buyer completes a home purchase, interim and monthly re-certifications of income and annual Housing Quality Standard (HQS) inspections are no longer required.

Note: Program participants who established homeownership 'lease-purchase' accounts prior to January 1, 2007 may utilize such accounts towards their down payment or closing costs.

D. The Homeownership Waiting List

A participant's position on the Homeownership Program Waiting List will be determined by the date of their pre-approval letter that they have obtained from a bank.

The participant will have sixty (60) days from the date of their mortgage pre-approval letter to execute a sales agreement on the property of their choice and provide the HACP with a copy of the sales agreement.

The participant/buyer must have a settlement within ninety (90) days from the date that the mortgage application package is submitted to underwriting.

Persons failing to sign a sales agreement, complete a mortgage application in a timely manner as per the sales agreement, or reach settlement within the allotted time period will be removed from the list. Participants can get a new pre-approval letter and will be put back on the list based on the new date of the new pre-approval letter.

Anyone on the Homeownership Waiting List when annually budgeted funds become exhausted will remain on the list for the subsequent budget year. If a participant/buyer does not meet the stated deadlines for performance in the program, the HACP will review on a case by case basis to determine if and what remedies are available to assist in the completion of the transaction.

E. Portability

A current HCV Program family who qualifies for homeownership assistance may Port to another jurisdiction and purchase a home outside HACP's jurisdiction through another PHA's program, provided the receiving PHA is administering a homeownership program, is accepting new families into its homeownership program, and considers the family eligible based upon the receiving PHA's eligibility requirements. Participants porting to other jurisdictions are not eligible for Homeownership Program Assistance from the HACP.

IX. TENANT/BUYER SELECTION FOR VACANT HACP SCATTERED SITES HOMES

Upon the HACP's approval to release for sale a HACP-owned property, **as they become vacant**, the Program staff collects applicants for a Buyer's List of interested mortgage pre-approved tenant buyers for each home address during a minimum of five (5) business days prior to HACP finalizing and closing the Buyer's List. The Buyer's List is to be utilized in the event two or more mortgage pre-approved applicant buyers desire to purchase the same property. A tenant buyer shall only be on one property Buyer's List or sign one sales agreement at a time. A buyer is only eligible to sign a Buyer's List if the tenant buyer's mortgage pre-approval letter states a loan amount that is at least equal to or exceeds the property net sales price after applying applicable discounts and other Program benefits. If there are no buyers for a vacant unit, HACP may lease that unit as a standard LIPH scattered site rental unit to the next eligible family on the LIPH waiting list.

After collecting interested tenant/buyers for up to five (5) business days, HACP shall select from the Buyer's List the buyer based upon the following criteria:

- The date of their mortgage pre-approval letter shall be the first priority for the selection of any tenant/buyer that HACP enters into a sales agreement from the property Buyer's List.
- In the event that two tenant/buyers have the same date on their mortgage pre-approval letter, HACP shall select the tenant/buyer based upon the tenant/buyer with a lower total debt-to-purchase price ratio.

In the event that a home does not sell during its initial sales offering, HACP may collect additional interested mortgage qualified tenant/buyers from either low income public housing residents or Section 8 voucher holders for an additional five (5) business day period and form a new Buyer's List to repeat the buyer selection process at HACP's discretion.

A. Tenant/Buyer Notification

The tenant/buyer who is selected by the HACP to enter into a property sales agreement shall be notified by HACP and requested to execute a sales agreement.

B. Tenant/Buyers Not Selected From Buyer's List

Once the HACP enters into a sales agreement with a tenant/buyer from the Buyer's List, the remainder of tenant/buyers not selected are released from this Buyer's List and are eligible to sign up for a new property Buyer's List.

C. Tenant/Buyer Fails To Comply With Sales Agreement

If the HACP enters into a sales agreement with a tenant/buyer and the tenant/buyer fails to fulfill the terms and conditions of the sales agreement, the tenant/buyer shall not be eligible to participate in the Program for one (1) year following the date of the sales agreement. If a tenant/buyer fails to complete the sales process and the tenant/buyer's sales agreement is terminated, the HACP will review the property Buyer's List and the Homeownership staff will offer the property to the next qualified buyer as outlined in the Tenant/Buyer Selection Process. If no other tenant/buyers are remaining on the Buyer's List, the HACP will form a new property Buyer's List, or will lease the unit as a standard LIPH scattered site rental unit to the next eligible family on the waiting list.

X. HACP OCCUPIED SCATTERED SITE TENANT/BUYER SELECTION

A. Occupied Scattered Site

If an HACP public housing tenant is currently leasing a scattered site, the occupying tenant has the right of first refusal to purchase the scattered site property. If the current family leasing the unit chooses not to purchase the unit in which they reside, but want to remain in good standing as a tenant, they may remain in the unit as leasing tenants. If an occupying tenant exercises the right of first refusal and fails to purchase the property, they may remain in the unit as a low income public housing tenant as long as they continue as a tenant in good standing. In no case shall a tenant participating in the homeownership program who fails to purchase a home gain any rights to their dwelling beyond those rights of a low-income public housing tenant.

XI. HOPE VI

No MTW Homeownership Program benefits may be applied to HOPE VI programs.

XII. RECAPTURE OF HOMEOWNERSHIP ASSISTANCE

The HACP does not participate in the recapture of home value appreciation.

XIII.

BUYER FILES

Buyer files should contain copies of the following items and be maintained by the HACP for a period of no less than ten (10) years following closing.

- a) Homebuyer education certificate from a HUD approved education provider
- b) Mortgage pre-approval letter from a lender
- c) Signed agreement of sale and purchase
- d) Buyer debt ratio calculation
- e) Documentation that buyer meets HACP eligibility
- f) HACP financial checks issued to or on behalf of buyer
- g) HUD-1 settlement statement
- h) Home Inspection Report
- i) Second mortgage calculation
- j) Closing costs assistance form

XIV.

ACCOMMODATIONS FOR PERSONS WITH A DISABILITY

HACP is committed to ensuring the Program is accessible to persons with disabilities and will make outreach efforts to market the Program to such persons. HACP will address requests from those persons with disabilities through its reasonable accommodation policy and procedure to assure equal access to the homeownership program.

Appendix III. Units Approved for Homeownership Disposition

Units approved for homeownership disposition

(showing those units still in the housing stock as of August 2019)

PA-28-P001-022

PA Number	Zip	Address	All Units Pittsburgh, PA
PA-28-P001-022	15210	1603 BALLINGER ST #1	
PA-28-P001-022	15210	1611 BALLINGER ST #2	
PA-28-P001-022	15216	219 SEBRING AVE #4	
PA-28-P001-022	15206	252 AMBER ST #5	
PA-28-P001-022	15206	250 AMBER ST #6	
PA-28-P001-022	15206	248 AMBER ST #7	
PA-28-P001-022	15206	45 PENN CIRCLE WEST #8	
PA-28-P001-022	15206	246 AMBER ST #10	
PA-28-P001-022	15206	33 PENN CIRCLE WEST #12	
PA-28-P001-022	15206	39 PENN CIRCLE WEST #16	
PA-28-P001-022	15206	43 PENN CIRCLE WEST #17	
PA-28-P001-022	15206	35 PENN CIRCLE WEST #18	
PA-28-P001-022	15214	411 CHAUTAUQUA ST #19	
PA-28-P001-022	15233	1217 SHEFFIELD ST #20	
PA-28-P001-022	15233	1219 SHEFFIELD ST #21	
PA-28-P001-022	15233	1216 HAMLIN ST #22	
PA-28-P001-022	15233	1218 HAMLIN ST #23	
PA-28-P001-022	15206	6535 ROWAN ST #24	
PA-28-P001-022	15216	2534 NEELD AVE #27	
PA-28-P001-022	15210	712 MONTTOOTH ST #28	
PA-28-P001-022	15210	714 MONTTOOTH ST #29	
PA-28-P001-022	15210	716 MONTTOOTH ST #30	
PA-28-P001-022	15210	718 MONTTOOTH ST #31	
PA-28-P001-022	15210	720 MONTTOOTH ST #32	
PA-28-P001-022	15210	722 MONTTOOTH ST #33	
PA-28-P001-022	15210	724 MONTTOOTH ST #34	
PA-28-P001-022	15210	726 MONTTOOTH ST #35	
PA-28-P001-022	15210	728 MONTTOOTH ST #36	
PA-28-P001-022	15210	730 MONTTOOTH ST #37	
PA-28-P001-022	15212	1429 SANDUSKY ST #38	
PA-28-P001-022	15212	1431 SANDUSKY ST #39	
PA-28-P001-022	15216	142 SEBRING ST #40	
PA-28-P001-022	15210	212 CLOVER ST #41	
PA-28-P001-022	15210	214 CLOVER ST #42	
PA-28-P001-022	15210	216 CLOVER ST #43	
PA-28-P001-022	15210	218 CLOVER ST #44	
PA-28-P001-022	15210	213 ROTHMAN ST #45	
PA-28-P001-022	15210	215 ROTHMAN ST #46	
PA-28-P001-022	15210	217 ROTHMAN ST #47	
PA-28-P001-022	15210	219 ROTHMAN ST #48	
PA-28-P001-022	15207	515 FRAYNE ST #49	
PA-28-P001-022	15207	517 FRAYNE ST #50	

PA Number	Zip	Address	All Units Pittsburgh, PA
PA-28-P001-022	15207	521 FRAYNE ST #51	
PA-28-P001-022	15207	523 FRAYNE ST #52	
PA-28-P001-022	15207	527 FRAYNE ST #53	
PA-28-P001-022	15207	529 FRAYNE ST #54	
PA-28-P001-022	15207	533 FRAYNE ST #55	
PA-28-P001-022	15207	535 FRAYNE ST #56	
PA-28-P001-022	15226	2337 WOLFORD ST #58	
PA-28-P001-022	15212	3564 BRIGHTON RD #60	
PA-28-P001-022	15226	952 BAYRIDGE AVE #61	
PA-28-P001-022	15210	1602 FIAT ST #62	
PA-28-P001-022	15226	2069 WOODWARD AVE #63	
PA-28-P001-022	15216	1309 METHYL ST #64	
PA-28-P001-022	15201	112 SCHENLEY MANOR DR #65	
PA-28-P001-022	15212	1323 OAKHILL ST #66	
PA-28-P001-022	15226	1541 CHELTON AVE #67	
PA-28-P001-022	15210	221 WAYSIDE ST #68	
PA-28-P001-022	15216	1415 KENBURMA AVE #69	
PA-28-P001-022	15201	111 SCHENLEY MANOR DR #70	
PA-28-P001-022	15235	7314 SOMERSET ST #71	
PA-28-P001-022	15216	948 SHADYCREST RD #72	
PA-28-P001-022	15220	1245 CRANE AVE #73	
PA-28-P001-022	15217	3773 BEECHWOOD BLVD #74	
PA-28-P001-022	15210	2113 ECCLES ST #76	
PA-28-P001-022	15210	2115 ECCLES ST #77	
PA-28-P001-022	15210	2119 ECCLES ST #78	
PA-28-P001-022	15210	2121 ECCLES ST #79	
PA-28-P001-022	15210	2125 ECCLES ST #80	
PA-28-P001-022	15210	2127 ECCLES ST #81	
PA-28-P001-022	15210	2133 ECCLES ST #82	
PA-28-P001-022	15210	2135 ECCLES ST #83	
PA-28-P001-022	15212	223 CARRINGTON ST #84	
PA-28-P001-022	15212	225 CARRINGTON ST #85	
PA-28-P001-022	15212	227 CARRINGTON ST #86	
PA-28-P001-022	15212	229 CARRINGTON ST #87	

PA-28-P001-038

PA Number	Zip	Address
PA-28-P001-038	15207	926 JOHNSTON AVE #259
PA-28-P001-038	15207	930 JOHNSTON AVE #260

PA-28-P001-039

PA Number	Zip	Address
PA-28-P001-039	15226	738 WOODBOURNE AVE #3
PA-28-P001-039	15210	700 LILLIAN ST #4
PA-28-P001-039	15216	1512 ROCKLAND AVE #6
PA-28-P001-039	15201	4290 COLERIDGE ST #7
PA-28-P001-039	15216	2724 STRACHAN ST #8
PA-28-P001-039	15206	27 PENN CIRCLE WEST #9
PA-28-P001-039	15211	447 SWEETBRIAR ST #10
PA-28-P001-039	15211	449 SWEETBRIAR ST #11
PA-28-P001-039	15211	453 SWEETBRIAR ST #12
PA-28-P001-039	15211	455 SWEETBRIAR ST #13

PA-28-P001-039	15204	3828 MERLE STREET #15
PA-28-P001-039	15226	2010 PIONEER AVE #16
PA-28-P001-039	15211	116 WILBERT ST #17
PA-28-P001-039	15216	1318 ORANGEWOOD AVE #18
PA-28-P001-039	15210	2159 WHITED ST #19
PA-28-P001-039	15210	2161 WHITED ST #20
PA-28-P001-039	15226	958 NORWICH ST #21
PA-28-P001-039	15216	2367 SARANAC AVE #22
PA-28-P001-039	15216	2344 PALM BEACH AVE #23
PA-28-P001-039	15226	1676 PIONEER AVE #24
PA-28-P001-039	15216	2393 SARANAC AVE #25
PA-28-P001-039	15204	3740 MERLE ST #26
PA-28-P001-039	15226	517 ROSSMORE AVE #28
PA-28-P001-039	15210	2073 WALTON AVE #29
PA-28-P001-039	15201	1159 WOODBINE ST #30
PA-28-P001-039	15204	802 STANHOPE ST #31
PA-28-P001-039	15221	8331 VIDETTE ST #32
PA-28-P001-039	15216	1630 DAGMAR AVE #33
PA-28-P001-039	15208	114 N DALLAS AVE #34
PA-28-P001-039	15226	2216 WOODWARD ST #35
PA-28-P001-039	15204	2728 STAFFORD ST #36
PA-28-P001-039	15204	2730 STAFFORD ST #37
PA-28-P001-039	15221	1969 ROBINSON BLVD #38
PA-28-P001-039	15226	707 DUNSTER ST #39
PA-28-P001-039	15204	2736 MERWYN AVE #40
PA-28-P001-039	15204	2738 MERWYN AVE #41
PA-28-P001-039	15210	315 ROCHELLE ST #42
PA-28-P001-039	15212	1233 HODGKISS ST #43
PA-28-P001-039	15212	1219 MARSHALL AVE #44
PA-28-P001-039	15212	3851 HIAWATHA ST #45
PA-28-P001-039	15204	3176 LADOGA ST #48
PA-28-P001-039	15201	118 SCHENLEY MANOR DR #49
PA-28-P001-039	15208	7152 MCPHERSON BLVD #51
PA-28-P001-039	15219	512 MORGAN STREET #52
PA-28-P001-039	15204	1253 BERRY ST #53
PA-28-P001-039	15214	3527 COLBY ST #55
PA-28-P001-039	15206	5461 CLARENDON PL #57
PA-28-P001-039	15206	7216 MINGO ST #59
PA-28-P001-039	15201	4307 COLERIDGE ST #60

PA-28-P001-050

PA Number	Zip	Address
PA-28-P001-050	15216	1605 CANTON AVE #1
PA-28-P001-050	15216	1607 CANTON AVE #2
PA-28-P001-050	15216	1609 CANTON AVE #3
PA-28-P001-050	15216	1611 CANTON AVE #4
PA-28-P001-050	15216	1613 CANTON AVE #5
PA-28-P001-050	15216	1615 CANTON AVE #6
PA-28-P001-050	15207	4634 MONONGAHELA ST #7
PA-28-P001-050	15207	4632 MONONGAHELA ST #8
PA-28-P001-050	15207	4630 MONONGAHELA ST #9
PA-28-P001-050	15207	4628 MONONGAHELA ST #10
PA-28-P001-050	15207	4626 MONONGAHELA ST #11

PA-28-P001-050	15207	4624 MONONGAHELA ST #12
PA-28-P001-050	15207	4622 MONONGAHELA ST #13
PA-28-P001-050	15207	4620 MONONGAHELA ST #14
PA-28-P001-050	15207	4618 MONONGAHELA ST #15
PA-28-P001-050	15207	4616 MONONGAHELA ST #16
PA-28-P001-050	15207	4732 SYLVAN AVE #17
PA-28-P001-050	15207	4730 SYLVAN AVE #18
PA-28-P001-050	15207	147 ALLUVIAN ST #19
PA-28-P001-050	15207	149 ALLUVIAN ST #20
PA-28-P001-050	15207	151 ALLUVIAN ST #21
PA-28-P001-050	15207	153 ALLUVIAN ST #22
PA-28-P001-050	15207	155 ALLUVIAN ST #23
PA-28-P001-050	15207	157 ALLUVIAN ST #24
PA-28-P001-050	15207	315 FLOWERS AVE #25

PA-28-P001-051

PA Number	Zip	Address
PA-28-P001-051	15204	1212 STANHOPE ST #1
PA-28-P001-051	15204	1212 1/2 STANHOPE ST #2
PA-28-P001-051	15204	1214 STANHOPE ST #3
PA-28-P001-051	15204	1214 ½ STANHOPE ST #4
PA-28-P001-051	15204	1111 FAULKNER ST #5
PA-28-P001-051	15204	1113 FAULKNER ST #6
PA-28-P001-051	15204	1115 FAULKNER STREET #7
PA-28-P001-051	15204	1117 FAULKNER ST #8
PA-28-P001-051	15204	2703 SACRAMENTO AVE #9
PA-28-P001-051	15204	324 WYCKOFF AVE #10
PA-28-P001-051	15204	326 WYCKOFF AVE #11
PA-28-P001-051	15204	2649 GLASGOW ST #14
PA-28-P001-051	15204	2651 GLASGOW ST #15
PA-28-P001-051	15204	2700 SACRAMENTO AVE #16
PA-28-P001-051	15204	2702 SACRAMENTO AVE #17
PA-28-P001-051	15204	2704 SACRAMENTO AVE #18
PA-28-P001-051	15204	2706 SACRAMENTO AVE #19
PA-28-P001-051	15204	2708 SACRAMENTO AVE #20
PA-28-P001-051	15204	2710 SACRAMENTO AVE #21
PA-28-P001-051	15204	1208 FAULKNER ST #22
PA-28-P001-051	15204	1210 FAULKNER ST #23
PA-28-P001-051	15204	1212 FAULKNER ST #24
PA-28-P001-051	15204	1214 FAULKNER ST #25