



# Opening Doors to Homeownership

IN PITTSBURGH

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### I. INTRODUCTION AND PURPOSE

The Housing Authority of the City of Pittsburgh (HACP) offers a structured and accessible path to homeownership for Low-Income Public Housing (LIPH), Housing Choice Voucher (HCV), and income-eligible participants who desire to purchase their first home and primary residence within the City of Pittsburgh. The program combines financial assistance, education, streamlined homebuying support, and affordability protections. This initiative is designed to reduce barriers for low-income families, promote sustainable homeownership, and foster long-term community stability.

The specific objectives of the HACP Homeownership Program are:

- Expand homeownership opportunities for low-income families,
- Provide an opportunity for first-time low-income homebuyers to purchase a home within the City of Pittsburgh, and
- Encourage HACP families to acquire appreciable assets and move toward the goal of economic self-sufficiency and eventual independence from government assistance programs.

### II. DEFINITIONS

To ensure clarity and transparency in the Homeownership Program, this section defines key terms related to our processes and eligibility criteria. Understanding these terms is essential for all staff, partners, and participants to ensure the program's success.

For the purposes of this document, the terms listed below have the following meanings:

- **Adult:** An individual who is legally recognized as an adult – typically 18 years of age or older – and possess the legal capacity to enter into a binding contract or as otherwise defined by the applicable mortgage lender. To apply and qualify for a home loan, the adult must demonstrate sufficient creditworthiness, stable income, and the ability to repay the mortgage according to lender guidelines and underwriting criteria.
- **Back-End Ratio:** The percentage of the participant's total monthly gross income that goes towards all the participant's debts, including housing, car payments, credit card bills, and other loans. The program aims for this total debt burden to be no more than 43 percent of the participant's income.
- **Buyer:** A Homeownership Program participant who has obtained a mortgage pre-approval letter from a lender.
- **Buyer's Annual Recertification Date:** The date the buyer obtains a lender's mortgage pre-approval.
- **Buyer's List:** A list signed by two (2) or more eligible buyers who are interested in purchasing the same HACP-owned property.

- **First-Time Homeowner:** A household in which no family has held ownership interest in a primary residence during the three (3) years preceding the commencement of homeownership assistance.
- **Front-End Ratio:** The percentage of the participant's gross monthly income (before taxes and deductions) allocated to housing expenses, including the mortgage payment, property taxes, insurance, and estimated costs for utilities and maintenance. The program aims for this to be no more than 31 percent of the participant's income.
- **Gross Aid Standard:** 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 market.
- **Homeownership Expense Payment:** Includes 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(c)(2).
- **Purchase and Resale Entity (PRE):** An entity that acquires units for resale to low-income families in accordance with 24 CFR 906.
- **Present Ownership Interest:** No member of the household has had ownership rights or obligations related to a property, including the right to use, possess, and control the property and title to a home, in the past three (3) years.
- **Primary Residence:** A place where an individual spends the most time during the year, and which serves as their main home. Under the Commonwealth of Pennsylvania's definition of domicile, this is the location an individual intends to return to and maintain as their permanent home, even if they are temporarily living elsewhere.
- **Qualified Mortgage:** A mortgage insured by FHA, guaranteed by VA, or funded by Fannie Mae, Freddie Mac, or other qualifying governmental entity (i.e., state or local housing finance agency), nonprofit organization, or a regional Federal Home Loan Bank under an affordable housing program.
- **Scattered Sites:** Individual housing units owned and managed by the HACP that are located throughout various Pittsburgh neighborhoods. Unlike traditional public housing developments, these homes are dispersed and integrated into existing communities to support neighborhood diversity and expand access to opportunities.
- **Soft-Second Mortgage Calculation:** The estimation method used to determine the value of a non-paying, interest-free second mortgage loan. The mortgage amount is forgiven at a rate of 10 percent per year over ten years.
- **Subordination:** A legal agreement that prioritizes one debt over another, ranking one behind another for repayment purposes (debt collection).
- **Total Family Payment (TFP):** The portion of the homeownership expense that the family must pay, generally 30 percent of the family's adjusted income plus any difference between the payment standard and the actual housing cost.



### III. ACCESSIBILITY

The Homeownership Program operates in full compliance with the Fair Housing Act, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA), and all other applicable federal, state, and local laws.

- **Reasonable Accommodations:** The HACP is committed to providing reasonable accommodations for individuals with disabilities to ensure equal access to the Homeownership Program. This may include modifications to policies, procedures, or physical access to services as needed.
- **Accessible Program Materials:** Program materials, application forms, and guidance documents are available in alternative formats (e.g., large print, audio) upon request. Additionally, HACP will provide language assistance services to individuals with limited English proficiency as required by federal law.
- **Outreach Efforts:** The 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.
- **Accommodation Requests:** Individuals requesting accommodations should contact HACP's Disability Compliance Office at 412-456-5282 or email [ra@hacp.org](mailto:ra@hacp.org) to begin the request process. Reasonable accommodations may be made for program participation, including application submission, homebuyer education, inspections, and related activities.

### IV. ELIGIBILITY, APPLICATION, AND ENROLLMENT PROCESS

#### 1. GENERAL ELIGIBILITY REQUIREMENTS

To participate in the HACP MTW Homeownership Program, applicants must meet one of the following criteria:

- Be a current resident of HACP's Low-Income Public Housing (LIPH).
- Be a current HACP Housing Choice Voucher (HCV) participant.
- Be on the HACP waitlist for LIPH or HCV and have received an eligibility letter from the HACP's Occupancy Department for either.
- If either waitlist is closed, a non-resident must otherwise be eligible for either HCV or LIPH (based on the less restrictive criteria), as determined by the HACP, and receive a homeownership eligibility letter.

#### 2. ADDITIONAL ELIGIBILITY REQUIREMENTS

In addition to the general criteria, the following specific eligibility criteria also applies:

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### FIRST-TIME HOMEOWNER

Each eligible applicant family must be a first-time homeowner. This means no **adult** family member has owned a primary residence in the three (3) years before starting homeownership assistance. Exceptions apply for single parents, displaced homemakers who previously owned a home with a spouse while married, **Violence Against Women Act (VAWA) victims fleeing domestic violence, dating violence, sexual assault or stalking**, or if homeownership assistance is a reasonable accommodation for a family member with a disability.

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### INCOME REQUIREMENTS

When the applicant obtains a mortgage pre-approval letter, the gross annual income of the head of household, spouse, and/or other adult household members buying the home must be between 50 and 80 percent of the area median income (AMI) as published by HUD. An applicant family whose head, spouse, or sole member has a disability may be exempt from the minimum income requirement if they have enough monthly income and down payment funds to meet the lender's pre-approval and all other HACP eligibility requirements.

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### WELFARE ASSISTANCE

Welfare assistance income (such as TANF, SSI, food stamps, general assistance, or other HUD-defined welfare assistance) is only included for elderly adult individuals or families with members who have disabilities and will own the home. For all others, welfare assistance income is disregarded when determining if the family meets the minimum income requirement.

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### EMPLOYMENT REQUIREMENT

To qualify for homeownership assistance, at least one (1) adult family member must have been employed full-time, defined as an average of thirty (30) hours per week, for the last twelve (12) consecutive months. This requirement is waived, however, if every adult in the family either has a disability or is over the age of 62. For those who must meet the work requirement, a single employment gap of up to one (1) month is permissible, provided the individual was employed for a full year immediately before the interruption and is currently employed when the sales agreement is signed. Self-employment individuals are also eligible if they can document that they meet these same criteria.

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### PRIOR MORTGAGE DEFAULT

If the head of household, spouse, or other adult family member defaulted on a mortgage in the past three (3) years, the applicant family is not eligible for homeownership assistance.

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### PUBLIC HOUSING AUTHORITY (PHA) DEBTS

Applicants are not eligible if they owe any debt to the HACP or any other Public Housing Authority (PHA). Except as provided in HACP's Admissions and Continued Occupancy (ACOP) Policy and HCV Program Administrative (Admin) Plan, nothing in this provision will preclude applicants who have fully repaid such debt(s) from participating in the Homeownership Program.

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### OWNERSHIP INTEREST

No **adult** family member can have a present ownership interest in a residence within the past three (3) years when starting participation in the Homeownership Program, unless they are cooperative members acquiring cooperative membership shares. This does not apply to a family's right to purchase a residence through a lease-purchase agreement.

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### ELIGIBLE PROPERTIES

Eligible properties shall include residentially zoned single-family homes, row homes, and town homes within the City of Pittsburgh. Multifamily or non-residential properties are not eligible. The HACP may sell its existing Scattered Sites properties to program buyers. Please see the vacant Scattered Site Homes section for more details.

## 3. APPLICATION PREREQUISITES

Interested applicants must meet all of the prerequisites before applying to the HACP Homeownership Program as follows:

1. **Homeownership Counseling:** Applicants must attend and successfully complete a homeownership and housing counseling program approved by HUD. This counseling will provide an initial assessment of credit ratings and a certificate of completion. It includes instruction on topics such as home maintenance, budgeting, credit counseling, negotiating purchase prices, securing mortgage financing, finding a home, fair housing laws, and avoiding loans with oppressive terms.



2. **First Mortgage Pre-Approval:** After completing homeownership counseling, applicants must complete a mortgage pre-approval application to determine if they qualify for a first mortgage. The applicant must provide the HACP with a pre-approval letter and a closing cost estimate, detailing the costs of obtaining the mortgage. The HACP requires applicants to seek a pre-approval letter and closing cost estimate that reflects the highest possible first mortgage amount they are eligible for. **Once these two (2) prerequisites (homeownership counseling and first mortgage pre-approval) are met, the applicant must complete the Homeownership questionnaire on the HACP website. This will alert the HACP Homeownership and Repositioning Manager or other staff to begin the formal application and eligibility review process.**

#### 4. ENROLLMENT AND WAITING LIST MANAGEMENT

The HACP considers applicants enrolled in the Homeownership Program once they have completed the following steps assuming no budgetary restraints require a waiting list:

- Submitting a complete application with all required documentation.
- Providing a certificate proving completion of an approved homebuyer education class.
- Meeting all HACP eligibility requirements as outlined in previous sections.
- Receiving a mortgage loan pre-approval letter.

**If annual homeownership budget has been exhausted, the HACP will use a Homeownership Waiting List.** A buyer's position on this list is determined by the date the above enrollment steps are completed.

Once enrolled, buyers should be aware of the following:

- **Deadlines:** Once a buyer obtains a pre-approval letter, they have sixty (60) days to execute a sales agreement for a chosen property and provide a copy to the HACP. The buyer must complete settlement within ninety (90) days from the date the mortgage application package is submitted for underwriting.
- **Removal from List:** Buyers who fail to sign a sales agreement, complete a mortgage application promptly, or settle within the allotted period will be removed from the list.
- **Reinstatement:** Withdrawn buyers can be reinstated on the list by obtaining a new pre-approval letter; their new position will be based on the date of this new letter.
- **Budget Year Continuity:** Any buyers on the Homeownership Waiting List when annual budgeted funds are exhausted will remain on the list for the next budget year.

- **Case-By-Case Review:** If a participant or buyer misses stated deadlines provided in writing and prior to, the HACP will review the case individually to see if remedies are available to help complete the transaction.
- **Annual Information Updates:** Any applicant who remains active but does not purchase a home within one (1) year from their eligibility date must provide updated income information for re-calculating eligibility.

## V. PROPERTY SELECTION AND OFFER PROCESS

### 1. PORTABILITY

A current HCV Program family who qualifies for homeownership assistance may port to another jurisdiction and purchase a home outside the 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 do not qualify for Homeownership Program Assistance from the HACP.

### 2. VACANT SCATTERED SITE HOMES

The HACP has identified certain Scattered Site properties for homeownership disposition in accordance with strategic objectives described in the Moving to Work Annual Plan. Upon the HACP's approval to release a HACP-owned property for sale, as it becomes vacant, the HACP Homeownership and Repositioning Manager collects applicants for a Buyer's List of interested mortgage-preapproved buyers for each home address during a minimum of five (5) business days before the HACP finalizes and closes the Buyer's List. The Buyer's List is to be used if two (2) or more mortgage-preapproved buyers desire to purchase the same property. A buyer shall be listed on only one (1) property Buyer's List or sign one (1) sales agreement at a time. A buyer is only eligible to sign a Buyer's List if the buyer's mortgage pre-approval letter states a loan amount that is at least equal to or exceeds the property's net sales price after applying applicable discounts and other program benefits. If there are no buyers for a vacant unit, the HACP may lease that unit as a standard LIPH scattered site rental unit to the next eligible family on the LIPH waiting list.

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### SCATTERED SITE HOMES BUYER SELECTION CRITERIA

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

- The date of the mortgage pre-approval letter shall be the first priority for selecting any qualified buyer with whom the HACP enters into a sales agreement from the property buyer's list.

- If two (2) qualified buyers have the exact date on their mortgage pre-approval letter, the HACP shall select the qualified buyer based on the qualified buyer with a lower total debt-to-purchase price ratio.
- If a home does not sell during its initial sales offering, the HACP may collect additional interested mortgage qualified buyers from either low income public housing residents or HCV holders for an additional five (5) business day period and form a new Buyer's List to repeat the buyer selection process at the HACP's discretion.

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### SCATTERED SITES SALES AGREEMENT

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

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#### QUALIFIED BUYER NOT SELECTED FROM BUYER'S LIST

Once the HACP enters into a sales agreement with a qualified buyer from the Buyer's List, the remainder of the qualified buyers not selected are released from this Buyer's List and are eligible to sign up for a new property Buyer's List. **The HACP will notify qualified buyers not selected from the Buyer's List in writing within ten (10) days of making said determination.**

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#### QUALIFIED BUYER FAILS TO COMPLY WITH SCATTERED SITES SALES AGREEMENT

If the HACP enters into a sales agreement with a qualified buyer and the qualified buyer fails to fulfill the terms and conditions of the sales agreement, the qualified buyer shall not be eligible to participate in the program for one (1) year following the date of the sales agreement. If a qualified buyer fails to complete the sales process and the qualified 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 Qualified Buyer Selection Process.

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### HACP-OCCUPIED SCATTERED SITE HOMES

If an HACP public housing tenant is currently leasing a Scattered Site unit, 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 wants to remain in good standing as tenants, they may continue to reside 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 LIPH tenant, provided they continue to be a tenant in good standing. In no case shall a tenant who fails to purchase a home gain any rights to their dwelling beyond those rights of a LIPH tenant.

## VI. HOME PURCHASE AND SALES AGREEMENT

### 1. HOMEOWNERSHIP PROGRAM PARTICIPATION REQUIREMENTS

Buyers are required to locate and purchase a home—or execute a contract of sale or lease—that includes both an **inspection contingency** and a **mortgage contingency**, and the property must be located **within the limits of the City of Pittsburgh**.

All contracts must include an **inspection contingency period of at least fifteen (15) days** to allow the buyer sufficient time to complete home inspections and make informed decisions.

It is the buyer's responsibility to:

- Share a copy of the Agreement of Sale with the HACP;
- **Provide a copy of the Buyer Agency Agreement from their Broker;**
- **Submit a copy of the Agent Commission Agreement, if applicable.**

To remain eligible for financial assistance through HACP's Homeownership Program, the following conditions must continue to be met for any submitted offer:

- The purchase price does not exceed the amount used to establish your eligibility.
- The loan amount does not exceed the amount used to establish your eligibility.
- The home is within the City of Pittsburgh limits.
- Any deficiencies listed on the conventional loan's home inspection report must be reviewed by an HACP Housing Choice Voucher (HCV) inspector.
- The seller must remedy any deficiencies that do not meet housing quality standards.

### 2. HOME INSPECTION

The buyer shall select and pay for an independent professional inspection in accordance with the terms of the sales agreement. Such independent inspectors must be qualified by the American Society of Home Inspectors (ASHI) or **requirements per the Trade Practice Act of 1974**. The independent inspectors must furnish a copy of the inspection results to both the buyer and the HACP. The HACP must also inspect the property for housing quality standard compliance within the contingency period per the sales agreement.

A contingency clause in the sales agreement must provide that the buyer is not obligated to pay for any necessary repairs. The buyer is prohibited from directly making repairs at their own expense before closing. HACP, in its sole discretion, may advise buyers to request that the seller cure essential deficiencies identified in the inspection report. If an agreement cannot be reached between the buyer and seller, the HACP will advise the buyer that the property does not meet program requirements and does not qualify for HACP homeownership program funding. If the seller is the HACP, then the HACP, in its sole discretion, may pay for any deficiencies found in the inspection report **per the Homeownership Standard Operating Procedure (SOP)**, or the HACP may terminate the sales agreement. Similarly, the buyer has the right to cancel the sales agreement without penalty if the HACP is unwilling to make all necessary repairs cited in the inspection.

## VII. FINANCING REQUIREMENTS

### 1. LOAN TERMS AND REVIEW REQUIREMENTS

The HACP may not require qualified buyers to use a certain lender or a certain type of financing. **The lender will qualify the buyer for the proposed loan, and the HACP will review the loan terms to determine if they are consistent with the goals and guidelines of the Homeownership Program. While the HACP does not approve loans, it reserves the right to assess whether the terms are affordable and appropriate based on current market conditions and the buyer's financial profile.**

**Qualified buyers are required to submit a copy of their loan application, also known as the Uniform Residential Loan Application (URLA)/Fannie Mae Form 1003, to the HACP for review.**

**If the mortgage is not funded by Fannie Mae, Freddie Mac, FHA-insured, or VA-guaranteed, the HACP may require the lender to follow generally accepted mortgage underwriting standards, consistent with those of HUD/FHA, Fannie Mae, Freddie Mac, Rural Housing Services (RHS), or the Federal Home Loan Bank.**

**The HACP will review seller financing arrangements on a case-by-case basis to ensure they meet the program's affordability and compliance standards.**

### DETERMINING AFFORDABILITY: BUYER'S MONTHLY HOMEOWNERSHIP EXPENSE

The HACP will review the affordability of the qualified buyer's proposed loan terms to ensure they are reasonable given current market conditions **and the qualified buyer's overall financial situation**. In making this determination, the HACP may consider additional household expenses such as childcare, unreimbursed medical costs, and educational or training expenses. The total monthly housing expenses should not exceed **31 percent** of the combined gross monthly income of all adult household members (**front-end ratio**), **and total monthly debt obligations, including housing and all other debts, should not exceed 43 percent of gross monthly income (back-end ratio)**. Housing costs include mortgage principal and interest, property taxes, homeowner's insurance, condominium or association fees, a \$20 monthly capital improvement allowance, a \$20 monthly maintenance allowance, and a monthly utility estimate based on the most recent HACP utility allowance schedule for the applicable unit type. **The HACP reserves the right to assess affordability at its sole discretion.**

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### DOWN PAYMENT

Whether buyers are purchasing a HACP-owned property or one in the private rental market, buyers must contribute at least one (1) percent of the net sales price of the home from their own funds **or a qualifying program that covers the one (1) percent as outlined further in this section.**

**Buyers may inquire about and pursue additional down payment assistance from other approved funding partners or community-based programs. These supplemental resources may help reduce the buyer's overall financial burden, provided they align with the HACP and lender guidelines.**

**Examples of outside sources for the buyer's required contribution include, but are not limited to:**

- An Individual Development Account (IDA)
- A Family Self-Sufficiency (FSS) escrow account
- **A down payment grant from a non-profit, not for profit, or for-profit organization**



### REFINANCING

While receiving HACP second mortgage assistance, no buyer may refinance their mortgage(s) or incur additional debt secured by the home without the prior written approval of the HACP. Upon a written request, the HACP will consider the subordination of its mortgage(s) on a case-by-case basis. Refinancing proposals must not significantly impact the affordability of the property or compromise the security of public investment. Refinance subordination reviews will be conducted based on the following criteria:

- The participants must document an identified reasonable need to lower monthly payments/interest rate, or change the mortgage product. The borrower can only receive a “cash-out” loan for home improvement, emergency non-insured property damage, or non-insured medical expenses. Any other “cash-out” requests, including but not limited to bill consolidation loans, line of credit, future advance, personal loans, medical collections, other mortgages, encumbrances, or liens, will not be considered.
- The participant must continue to occupy the home as their primary residence until the term of the HACP mortgage expires and a mortgage satisfaction is granted.
- Property taxes on the subject property or any other property must not be delinquent.
- In any case, the HACP will only subordinate once during the term of the loan and only to a second position unless the HACP’s position was the third position at the commencement of the HACP loan.

## VIII. HOMEOWNERSHIP PROGRAM COMPONENTS

### 1. STREAMLINED SEVENTY-FIVE (75) DAY CLOSING PROCESS

One homeownership program component is a streamlined closing process to increase efficiency and reduce the risk of financial and procedural delays. The program will implement a maximum closing timeline of seventy-five (75) days. Key milestones include:

- Pre-approval letter issued within five (5) business days
- Housing quality inspections are reviewed within ten (10) days of an executed sales agreement
- Closing coordination with a dedicated program coordinator

### 2. HOME WARRANTY AND CLOSING COST ASSISTANCE

The HACP provides up to \$8,000 in financial assistance for eligible homebuyers to cover closing costs and home warranty expenses, including a maximum of \$5,000 for closing cost assistance and up to \$3,000 for home warranty coverage. Closing cost assistance is available to the buyer on a one (1) time basis.

The HACP will pay for up to five (5) years of home warranty coverage at closing, not to exceed the \$3,000 maximum, provided the homebuyer commits to post-closing education focused on understanding and utilizing the home warranty as a home maintenance tool. The homebuyer will be responsible for any deductibles charged by the warranty provider at the time of service.

### 3. FORECLOSURE PREVENTION FUND

The Foreclosure Prevention Fund is designed to support homeowners at risk of losing their homes by providing targeted financial assistance and wraparound services based on their level of financial hardship. The program follows a tiered risk assessment model to determine support levels. Homeowners classified as Tier 1 (Low Risk) – those less than two (2) months behind on payments with no legal action and stable employment – may qualify for up to \$5,000 in assistance along with mandatory housing counseling. Those in Tier 2 (Moderate Risk), who are two (2) to three (3) months behind or experiencing underemployment or warning notices from lenders, may receive \$6,500 to \$7,500, coupled with referrals to external assistance such as budget counseling and legal support. Tier 3 (High Risk) participants, who are more than three (3) months behind, involved in legal foreclosure proceedings, or facing significant hardship (e.g., medical issues or job loss), may receive \$8,000 to \$10,000, as well as referrals to external assistance such as a comprehensive legal review and housing counseling. The Foreclosure Prevention Fund will be capped annually based on available funding not to exceed 10 percent of the annual Homeownership Program budget.

The program partners with a network of local and statewide organizations to maximize impact and ensure access to specialized support. These partners include the Urban Redevelopment Authority (URA), and the Pennsylvania Homeowner Assistance Fund (PA HAF), Neighborhood Legal Services, Action Housing, Just Mediation Pittsburgh, and other HUD-certified housing counseling agencies. These partnerships allow the program to provide a more holistic approach, addressing both the financial and legal barriers that threaten housing stability. By leveraging internal resources and external expertise, the program ensures that at-risk homeowners receive timely, effective, and compassionate support tailored to their individual circumstances.

### 4. SOFT SECOND DEFERRED PAYMENT FORGIVABLE MORTGAGE

The maximum forgivable deferred payment soft-second mortgage is \$60,000. Subject to budgetary constraints, the HACP may provide a forgivable soft-second mortgage financing to eligible participants. Such financing shall be secured in most cases by a 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.

The HACP will subordinate to both the first mortgage lender and additional stackable funding partners if a participant qualifies to receive an additional deferred soft second mortgage. The HACP's forgivable soft second mortgage in no case shall exceed \$60,000. The forgivable second mortgage is forgiven on a prorated basis for over ten years. In the event a first or second mortgage does not exist, the HACP's mortgage will be recorded as a first mortgage.

This means that in the event a participant qualifies for a deferred payment soft second mortgage, the HACP may exercise its authority to require the participant to reduce the first mortgage amount accepted from the bank by an amount specified by the HACP to achieve a lower Homeownership Expense payment. The HACP may also provide a soft mortgage to increase the buyer's purchasing capacity, as appropriate, given current market conditions.

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### HOMEOWNERSHIP EXPENSE STANDARDS AND AFFORDABILITY GUIDELINES

The Homeownership Expense includes principal, interest, property taxes, homeowner's insurance, and mortgage insurance premium (if required), collectively referred to as PITI. This information will be obtained from the lender's pre-approval letter and Closing Cost Estimate. In addition to PITI, a monthly utility allowance, routine home maintenance allowance, and major repairs allowance are also factored into the total Homeownership Expense.

To ensure long-term affordability, the front-end ratio – which includes PITI, utility, maintenance, and repair allowances – must not exceed 31 percent of the participant's gross monthly income. Additionally, the back-end ratio, which includes all recurring monthly debt obligations, may not exceed 43 percent of gross monthly income.

If the proposed monthly mortgage payment from the lender causes the buyer's Homeownership Expense to exceed the allowable front-end or back-end ratio, the HACP may provide a deferred-payment, forgivable soft second mortgage to reduce the participant's first mortgage obligation and bring the ratios within allowable limits. The HACP may also offer a second soft mortgage to enhance the buyer's purchasing capacity, as appropriate, based on current housing market conditions and affordability guidelines.

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### CALCULATING SOFT-SECOND MORTGAGE ELIGIBILITY USING THE HOUSING ASSISTANCE PAYMENT

The HACP second mortgage loan amount shall be determined and calculated by using the Housing Assistance Payment (HAP), which is equal to the lower of the payment standard or the actual monthly Homeownership Expense 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.

- Deferred payment mortgage loan amount calculation for a buyer: Homeownership Expense 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. Loan amounts at or below \$60,000 will be issued under the terms of the deferred payment forgivable soft second mortgage.
- During the buyer's loan pre-approval, the deferred payment mortgage loan amount will be calculated. The participant will then receive a written estimate of their soft mortgage eligibility. This notice will detail the eligible amount, how it can be used (e.g., to reduce first mortgage debt or increase purchase capacity), and any portion that may be forgivable. This information is for the buyer's use; however, it can be shared with their prospective lender and/or real estate agent, with the buyer's express written consent, prior to the buyer selecting a home. The HACP Homeownership participants must utilize a licensed professional to assist with their purchase transaction, including but not limited to the drafting of their sales contract.

- The HACP will issue a final approval notice advising of the amount of assistance the buyer is to receive based on the selected Property and the 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 soft forgivable mortgage shall be reduced each month (1/120) by the amount (eligible monthly mortgage assistance payment) used in the 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, any 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 second mortgage has been satisfied.

### 5. HACP SECTION 32 AND CONVERTIBLE BRIDGE LOANS

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#### SECTION 32 BACKGROUND AND PURPOSE

The Quality Housing and Work Responsibility Act (QHWRA) permits PHAs, through Section 32 of the U.S. Housing Act of 1937 (24 CFR Part 906) to make LIPH units available for purchase by low-income families as their primary residence. Under Section 32, a PHA may

- Sell all or a portion of a LIPH development to eligible public or non-public housing residents,
- Provide Capital Fund assistance to LIPH families to purchase homes, and
- Provide Capital Fund assistance to acquire homes that will be sold to low-income families.

For more information on Section 32 requirements and program administration, including dwelling unit, purchaser, Purchase and Resale Entity (PRE), net proceeds resulting from sale, environmental considerations, and HUD approval, please see 24 CFR Part 906.

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#### PURCHASE RESALE ENTRY (PRE) REQUIREMENTS

As part of Section 32, PHAs may sell units to a Purchase Resale Entity (PRE) who in turn may sell the units to low-income families within five (5) years from the date of the PRE's acquisition of the units. A full description of Section 32 PRE requirements can be found at 24 CFR 906.19.

The HACP's general PRE criteria are listed below:

### Legal Capacity

1. **Administrative and Legal Capacity:** The PRE must demonstrate the necessary legal and administrative capacity to carry out its responsibilities under the HACP Homeownership Program. This includes:
  - a. Proven performance within contractual agreements, and
  - b. Evidence of adequate record-keeping and reporting (as per 906.33)
2. **Written Agreement with PHA:** The PRE must sign a written agreement with the HACP that specifies the respective rights and obligations of the HACP and PRE. This agreement shall include:
  - a. Assurance that the PRE will comply with all provisions of the HUD-approved homeownership program.
  - b. Protection against fraud or misuse of funds or other property on the part of the PRE, its employees, and agents.
  - c. Assurances that the resale proceeds will be used only for the purposes specified by the HUD-approved homeownership program.
  - d. Assurances that the PRE will administer its responsibilities under the plan on a nondiscriminatory basis, in accordance with the Fair Housing Act, its implementing regulations, and other applicable civil rights statutes and authorities, including authorities cited in 24 CFR 5.105(a) of this title.
  - e. Adequate legal remedies for the HACP and residents, in the event of the PRE's failure to perform in accordance with the agreement.

### Practical Capacity

1. **Property Acquisition and Rehabilitation Expertise (Supporting Administrative Capacity):**
  - a. Track record of Single-Family Residential rehabilitation, including compliance with Davis/Bacon rules where applicable.
  - b. Demonstrated procurement & construction expertise.
2. **Financial and Cost Limitations:**
  - a. Provide limitations of the PRE's administrative and overhead costs, and of any compensation or profit that may be realized by the PRE, to amounts that are reasonable in relation to its responsibilities and risks.



3. **Title and Deed Restrictions:** The PRE must agree to and implement specific title and deed restrictions:
  - a. A title restriction providing that the property must be resold or otherwise transferred only by conveyance of individual dwellings to eligible families, in accordance with the HUD-approved homeownership program, or by reconveyance to the HACP.
  - b. The property will not be encumbered by the PRE without the written consent of the HACP.
  - c. The requirement for the PRE to sell units under a homeownership program only to low-income families must not be recorded as a deed restriction at the time of purchase by the PRE.

### **Goal and Mission Synergy**

1. **Focus on Affordable Homeownership:** The program encourages the growth of organizations capable of developing affordable homeownership opportunities for low-income families.
2. **Sale to Low-Income Families and Timely Resale:**
  - a. The PRE must agree to sell units only to low-income families (as defined by HUD regulations).
  - b. The PRE must agree that, with respect to any units it acquires, it will transfer ownership of the units back to the HACP if the PRE is unable to sell the units within five (5) years of the PRE's acquisition of the unit.

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### **HACP BRIDGE LOAN PROGRAM MECHANICS**

The HACP utilizes Section 32 to provide Capital Fund assistance in the form of a short-term bridge loan. These loans are extended to designated partner agencies and organizations that demonstrate the practical capability to rehabilitate units. This includes units they have acquired themselves, as well as HACP Scattered-Site units. The primary purpose of this rehabilitation is to prepare the units for resale to participants in the HACP Homeownership Program.

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### PURPOSE OF THE BRIDGE LOAN

The bridge loan is designed to bridge the affordability gap for buyers. It covers the difference between the fair market value of a home and what a prospective buyer can afford based on their income and first mortgage eligibility. This form of “soft second mortgage” financing enables low-income households, including LIPH residents and HCV participants, to access homeownership opportunities that would otherwise be financially unattainable. The bridge loan, when it benefits the buyer, may feature deferred payment, forgiveness over time, or other favorable repayment terms.

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### CONVERSION OF FUNDING

Upon the successful sale of a rehabilitated unit to a Homeownership Program participant, the initial bridge loan funding provided to the partner agency will be converted into a write-down of the sales price for the participant. This write-down occurs under the provisions of the HACP’s Homeownership Program concerning the sale of Scattered Sites. Simultaneously, the bridge loan provided to the partner agency effectively “passes on” to the Homeownership Program participant in the form of a second deferred mortgage.

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### DETERMINATION OF PARTICIPANT ASSISTANCE

The write-down amount for the Homeownership Program participant will be equal to their determined second mortgage eligibility. However, this amount will not exceed the original “bridged” gap between the fair market value of the home and what the buyer could afford based on their income and first mortgage availability. If a participant is determined to be eligible for more assistance than what was initially “bridged” to the partner agency, the HACP will provide the difference. This additional assistance will be issued to the participant as a separate second deferred payment mortgage, supplementing the sales price write-down.

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### CONTRACT REQUIREMENTS FOR REHABILITATION

For any construction, renovation, or alteration performed on a unit in which the HACP holds a financial interest, all work must adhere to the following:

- Work must be completed by contractors who are properly licensed to perform the scope of work in accordance with local, state, and federal regulations.
- Contractors must carry active general liability insurance, worker’s compensation (where applicable), and any additional coverage necessary to fully insure the scope and value of the work being performed.
- All licenses and insurance coverage must be current and verifiable at the time of contracting and throughout the duration of the project.

### BOND OPTION

An enhancement to this program is the addition of a bond option: The HACP may provide a single payment of \$45,000 subsidy to the Urban Redevelopment Authority (URA) or the Participant, the URA will contribute a subsidy of approximately \$85,000 to the participant or to the project (new or rehabilitated housing), to ensure affordability for the home purchase. This program will be geared to the “workforce” population that is 80 percent AMI.

- **Note:** While Section 32 specifically targets “low-income families,” typically defined as at or below 80 percent AMI, this bond option’s specific targeting of “workforce” at 80 percent AMI should be understood within the broader affordability goals and compliance with any applicable program overlays.

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### BRIDGE LOAN TERMS

- **Loan Amount:** 25 percent of the project cost up to \$60,000
- **Term:** up to eighteen (18) months, may be extended for a maximum of twenty-four (24) months.
- **Payment Provision:** 0 percent interest during the term of the loan is satisfied upon sale of the unit to the program participant.
- **Recapture:** The HACP unit may be recaptured by the HACP if there is no final sale within five (5) years of the bridge loan agreement, or of the PRE’s acquisition date of the unit as applicable.
- **Subordination:** The HACP bridge loan will be in the first lien position but will subordinate lender financing, which cannot exceed 50 percent of the projected project cost and must be assumable by the HACP in the event of recapture from the PRE.

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### ADDITIONAL TERMS

- Project costing \$208,000 or more is eligible for a full \$60,000 loan amount.
- The HACP Homeownership and Repositioning Manager must approve the project, specifically reviewing the affordability of the end product.
- **Crucial Clarification on Resale Period:** The home must be sold to a Homeownership Program participant within eighteen (18) months of loan issuance. If the sale is not completed within this period, the entire bridge loan will become due to the HACP. *This eighteen (18) month term applies to the bridge loan repayment by the partner, while the five (5) year requirement (Section 2.C.2.b) applies to the PRE’s overall obligation to sell to a low-income family.*
- **Liquidity Test:** The PRE must verify at least 25 percent of the total project cost in reserves.

### BRIDGE LOAN CONVERSION PROCESS

- The scope is developed, and the resale price is established by the HACP Homeownership and Repositioning Manager.
- The project must be approved by the HACP and may be funded up to \$60,000.
- Partners acquire a unit, or the HACP transfers units, using the partner's PRE status.
- An independent, non-HACP inspector verifies completion.

### PURCHASE TRANSACTION PROCESS

- Homeownership Program participants were provided the option to purchase.
- The participant makes an offer to purchase the unit.
- Write down and/or deferred mortgage amount determined.
- The partner accepts the offer.
- The participant continues with the HACP Homeownership Program step-by-step guide.

**Please note:** Participants may be eligible for a second deferred mortgage, but they must have the purchasing capacity to purchase at the sales price, second mortgage eligibility.

## IX. OUTREACH, PARTNERSHIPS, AND EDUCATION

The Homeownership Program partners with industry professionals, educational initiatives, and targeted outreach to provide homebuyers, lenders, real estate agents, inspectors, title companies, and other stakeholders with the essential financial resources, expertise, and support needed to ensure the program's effectiveness and success.

### 1. MARKETING AND OUTREACH

The HACP's Homeownership Office will conduct outreach to encourage participation in the Program. Informational flyers and brochures, as well as the website <http://www.hacp.org/housing-options/home-ownership>, have been developed to target those persons interested in participating in the Program. The Program will also be promoted by the Resident Self-Sufficiency (RSS) Department through its newsletters and referrals by Service Coordinators. The HACP will also highlight the program periodically in other agency publications, such as "News and Views."

### 2. INDUSTRY COLLABORATION

Although the HACP does not explicitly or implicitly endorse any specific industry partner, it collaborates with a wide range of industry professionals, including lenders, real estate agents, inspectors, title companies, home warranty providers, and other key stakeholders, to provide comprehensive support for participants throughout the homebuying process. The participants will receive a list of collaborators' contact information as follows, for optional use:

- **Lenders:** Participants can utilize a list of lenders familiar with the Homeownership Program and offering FHA-insured, VA-guaranteed, and conventional loans that comply with secondary mortgage market standards.
- **Real Estate Agents:** Licensed real estate agents will assist participants in finding and purchasing homes that meet program criteria. They play a crucial role in guiding participants through the purchase process and ensuring compliance with homeownership standards.
- **Home Inspectors and Title Companies:** Participants must work with certified home inspectors and title companies to ensure properties meet health and safety standards and that the title is clear and transferable.
- **Home Warranty Providers:** These partners offer service contracts that help cover the repair or replacement of major home systems and appliances. As part of the support network, home warranty providers contribute to the long-term sustainability of homeownership by helping buyers manage unexpected maintenance costs. They may also participate in post-closing education to help buyers understand how to use warranties as effective tools for ongoing home maintenance.

These partnerships ensure a seamless and coordinated process for homebuyers, providing them with the expertise and services they need at every stage of their journey. These resources will be presented to home buyers as available options. However, the homebuyer may choose other companies or nonprofits for the same services if they offer products or services that meet program requirements.

### 3. REAL ESTATE AGENT AND LENDER TRAINING

Real estate agents and lenders working with program participants may complete HACP-specific training provided by the HACP Homeownership Manager to ensure they understand the program structure and best practices for assisting homebuyers. Upon the successful completion of the HACP training, said real estate agents and lenders may become eligible to be added to the list of collaborators mentioned in the previous section.

This training includes:

- **Program Structure and Homebuyer Eligibility:** Real estate agents will receive training on the specific criteria for program eligibility, enabling them to effectively guide clients through the process.
- **Documentation Requirements:** Real estate agents will receive guidance on the necessary documentation participants need to submit, ensuring compliance with program standards.
- **Incentive Qualification Procedures:** Understanding the processes involved in qualifying for program incentives and how they affect participants' homebuying options.
- **Buyer Guidance Best Practices:** Real estate agents will learn the best practices for assisting participants in selecting homes that meet program guidelines and provide support throughout the purchase process.

## X. PROGRAM OVERSIGHT AND ADMINISTRATION

The HACP is responsible for the effective oversight, administration, and compliance of the Homeownership Program. This chapter outlines the organizational structure, staff responsibilities, monitoring procedures, and internal controls necessary to support program integrity, accountability, and long-term success.

### 1. PROGRAM GOVERNANCE AND OVERSIGHT

Oversight of the Homeownership Program is the responsibility of the HACP's Executive Office and designated leadership within the Asset Management Department. The assigned roles are as follows:

- **Program Leadership:** The HACP Executive Director or Chief Operations Officer shall provide strategic direction and ensure alignment with HUD regulations, HACP policies, and agency goals.
- **Policy Compliance:** The Senior Director of Asset Management shall ensure that all activities comply with applicable federal regulations, local ordinances, and internal policy directives.
- **Board Engagement:** Major program changes, policy revisions, and funding allocations will be reviewed and approved by the HACP Board of Commissioners as needed.

Applicable staff will receive training on HUD homeownership regulations, HACP procedures, and fair housing requirements.



### 2. DATA MANAGEMENT AND RECORDKEEPING

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#### PARTICIPANT FILES

Each participant shall have a comprehensive electronic file including eligibility documents, counseling records, loan and property documentation, and post-purchase tracking. Buyer files should contain copies of the following items and be maintained by the HACP for at least ten (10) years following closing.

- Homebuyer Education Certificate (from a HUD-approved education provider)
- Lender Mortgage Pre-Approval Letter
- Signed Agreement of Sale and Purchase
- Buyer Debt Ratio Calculation
- Buyers Uniform Residential Loan Application and the Loan Estimate (as applicable)
- Buyer Eligibility Documentation
- FSS Program Homeownership Goals and Escrow Account Information
- A Copy of HACP Financial Checks (issued to or on behalf of the buyer)
- Closing Disclosure and/or ALT-A
- Home Inspection Report
- Second Mortgage Calculation
- Closing Costs Assistance Form
- Post-Closing Home Warranty Education Certification

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#### DIGITAL SYSTEMS

The HACP will utilize secure databases and tracking tools recommended or confirmed by the HACP IT and Legal Departments to monitor participation, timelines, and outcomes.

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#### CONFIDENTIALITY

All participant information will be handled in accordance with federal privacy laws and agency confidentiality policies.

## XI. POLICY REVIEW AND UPDATES

The Housing Authority of the City of Pittsburgh (HACP) is committed to maintaining a Homeownership Program Policy that reflects current federal regulations, industry standards, and the needs of participating families. This section outlines the process for reviewing, updating, and approving changes to the Policy.

### 1. REGULAR POLICY REVIEW

The Homeownership Program Policy shall be reviewed on an **annual basis** by the HACP Asset Management Department in collaboration with relevant departments, including Finance, Legal, and the Housing Choice Voucher (HCV) Program, as applicable.

- **Review Timeline:** The review process will coincide with the drafting of the MTW Annual Plan.
- **Scope of Review:** The review will assess regulatory compliance, program effectiveness, clarity, and operational feasibility.

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### POLICY REVISIONS

Revisions may be initiated because of:

- Changes in HUD regulations or federal law
- Program performance analysis or audit findings
- Feedback from staff, partners, or participants
- Organizational or operational restructuring
- New funding sources, programs, or initiatives

Proposed revisions will be drafted by the program's leadership and vetted by HACP's Executive and Compliance teams prior to HUD submission in the MTW Annual Plan.

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### APPROVAL PROCESS

All substantive policy revisions shall be submitted to the HACP Executive Office for approval. Where applicable, updates may also require review and authorization by the Board of Commissioners.

- Minor revisions (e.g., formatting, clarifications, non-substantive changes) may be approved administratively.
- Major revisions (e.g., eligibility changes, financing terms, incentives) must be documented and formally adopted.

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### COMMUNICATION OF UPDATES

Once approved, policy updates will be:

- Distributed to all relevant HACP departments and staff,
- Shared with program partners (e.g., lenders, realtors, service providers),
- Posted on the HACP's official website or housing portal for public access, and
- Incorporated into training and orientation materials for new staff and participants.

**XII. APPENDIX: UNITS APPROVED FOR HOMEOWNERSHIP DISPOSITION**

As of July 2025, the HACP has the following units approved for homeownership disposition:

<b>PA-28-P001-022</b>		
<b>PA Number</b>	<b>Zip</b>	<b>Address</b>
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	222 S. EUCLID AVE #8
PA-28-P001-022	15206	246 AMBER ST #10
PA-28-P001-022	15206	246 S. EUCLID AVE #12
PA-28-P001-022	15206	234 S. EUCLID AVE #16
PA-28-P001-022	15206	226 S EUCLID AVE #17
PA-28-P001-022	15206	244 S. EUCLID AVE #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	15216	2534 NEELD AVE #27
PA-28-P001-022	15210	712 MONTOOTH ST #28
PA-28-P001-022	15210	714 MONTOOTH ST #29
PA-28-P001-022	15210	716 MONTOOTH ST #30
PA-28-P001-022	15210	718 MONTOOTH ST #31
PA-28-P001-022	15210	720 MONTOOTH ST #32
PA-28-P001-022	15210	722 MONTOOTH ST #33
PA-28-P001-022	15210	724 MONTOOTH ST #34
PA-28-P001-022	15210	726 MONTOOTH ST #35
PA-28-P001-022	15210	728 MONTOOTH ST #36
PA-28-P001-022	15210	730 MONTOOTH 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-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	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	258 S. EUCLID AVE #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	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



<b>PA-28-P001-051</b>		
<b>PA Number</b>	<b>Zip</b>	<b>Address</b>
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

The list of units approved for homeownership disposition is subject to change, with properties being added upon receiving HUD approval and removed once they are sold. In addition to the currently approved properties, the HACP plans to submit a request to add ninety-four (94) existing scattered site units in late 2025 and any further additions will be incorporated into future Homeownership Plans as applicable. The HACP's Asset Management Department maintains the official, comprehensive, and up-to-date list of all units currently approved by HUD for homeownership disposition.