Hammers and Nails: Local Home Repair Programs

Homes Within Reach Conference
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Presenters

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The URA is here for Pittsburgh.

Housing Overview
Our Mission & Vision

We exist to support the City of Pittsburgh's economic development goals, which are designed to create a city of inclusive opportunity for residents, stakeholders, and communities.
The Homeowner Assistance Program (HAP) and Homeowner Assistance Program PLUS provide up to $30,000 in financial assistance to eligible homeowners for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh.

HAP:
- First $5,000 is a grant
- Up to $25,000 is a 30-year deferred loan

HAP Plus:
- First $5,000 is a grant
- Up to $12,500 is a 30-year deferred loan
- Up to $12,500 is a 20-year amortizing 0% interest loan
Home Accessibility Program for Independence (HAPI)

The Home Accessibility Program for Independence (HAPI) is a grant program to assist homeowners with permanent disabilities make accessibility modifications for their homes.

Grant Amount:
- Homeowners can receive up to $10,000 in accessibility modifications.
- Landlords can receive up to $5,000 per unit.

Accessibility modifications can include but are not limited to:
- Exterior Ramps
- Chair Gliders or Lifts
- Door Widening
- Bathroom Modifications
- Lowering Kitchen Counters
- Installing Sliding Shelves
- Visual Doorbells
- Visual Phone Signalers

Fees:
There is a $150 application fee for those with income above 50% AMI. (Please see chart on back.)

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Technical Assistance Offered:
- A URA Construction Advisor will conduct an inspection of your home for potential modifications.
- The URA can send your work order out to bid.
- Your contractor will be paid by the URA once the work is completed.

To apply, please submit:
- Proof of disability in the form of a letter from your doctor or a Social Security Disability statement
- Proof of ownership or proof of owner’s permission to make modifications
- Proof of income, with copies of the two most recent pay stubs for each earner
- Verification that City and County Real Estate Taxes are paid
- Copy of latest Income Tax Returns or non-filing verification letter, which can be obtained at 1-800-829-1040

Urban Redevelopment Authority
The Energy Equity Fund will be designed to assist homeowners weatherize their homes and reduce their energy consumption. There will also be assistance provided to promote the installation of rooftop solar arrays.

Coming spring 2022
OUR MISSION

We empower individuals to achieve financial resilience and positively impact their communities.

OUR VISION

Pathways to financial wellness are accessible to everyone.
Core Values

Justice
Community
Integrity
Empathy
Pride
Tenacity
Do you need a home repair program?

- How did you get to the point of asking the question “should we have a home repair loan program here?”
- Are there any repair programs in your area?
- How long have they been in operation how are they defining success?
- What is the participation level?
- Are they grant or loan programs?
Yes, we need a Home Repair Program

- Collect the data on the need
- Set up round tables with home repair providers
- Speak to potential users of a program
- Speak to contractor or trade groups
- Call programs in other areas/states
- Present information to the right organizations and offices
Fiscal support

- Takes effort to create a program that does not exist
- Foundation support
- Municipality support
- Organizational support
Loan or Grant Program

**Grants**
- Repair selection may be limited
- Pool of money can run out
- Oversubscription
- Retention agreements

**Loan**
- Can be less restrictive
- Can help with unknowns beyond repairs
- Funds can be recycled
- Lien on home
No wrong door
Client acquisition
Contractor acquisition
Client and contractor education
Client and contractor qualification
Lender, foundation, municipality liaison
Everyone on the same page
It is more than repairs
Be prepared to ideate, revise and make change quickly
Contractor management and acquisition may be harder than you think
A public private partnership can be powerful and successful
Client Trust
Thank You

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Questions & Answers
Thank you Derek and Jill!!

Remaining Conference Agenda
• 4PM Networking Reception in Exhibitors Hall
• 6PM Casino Night with Raffle Prizes

• Friday Morning
  • 8AM – Breakfast and Plenary
  • 11AM – Conference Closes

Thank you for attending!