

Affordable Housing Task Force

Deliberative Community Forums

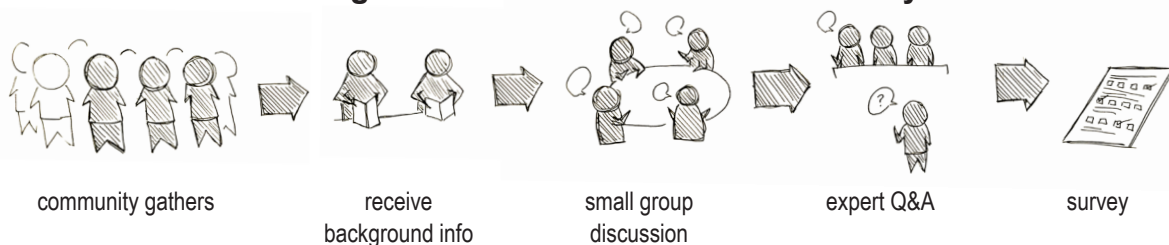
In January 2015, Councilman R. Daniel Lavelle introduced legislation to City Council to create an Affordable Housing Task Force (AHTF). The resolution was signed by Mayor William Peduto in February 2015, leading to the establishment of the Affordable Housing Task Force in May 2015. The Affordable Housing Task Force is currently assessing the current and projected future landscape of housing affordability in the City of Pittsburgh, evaluating current programs and initiatives to produce new affordable units and preserve existing ones, and making recommendations to the Mayor and City Council by May 27, 2016.

The lived experience and practical wisdom of city residents is key to understanding Pittsburgh's needs for housing, so the city is convening five Deliberative Community Forums to provide residents with the opportunity to add their voice to this assessment process. Open to any City of Pittsburgh resident, each session includes: a brief overview of the state of housing in Pittsburgh, an opportunity to discuss in small groups housing priorities and the issues residents believe are most important, and the chance to ask questions of a resource panel. At the end of each forum, you will complete a survey, adding your voice to the process.

The following briefing document has been prepared as a resource residents can use for the forum.

What is a Deliberative Forum?

The Affordable Housing Task Force Deliberative Community Forum



At the Affordable Housing Task Force Deliberative Community Forums, residents will discuss affordable housing in Pittsburgh with their neighbors in facilitated small group discussions and they will have the opportunity to ask questions of a resource panel of

city representatives and people with expertise on issues related to affordable housing in Pittsburgh. At the end of the forum, residents will further add their voices to the conversation about affordable housing in Pittsburgh by completing a survey.

What is the Affordable Housing Task Force?

The task force is a Mayor-appointed body consisting of elected officials, public-sector professionals, organized labor representatives, and non-profit and for-profit practitioners. The task force is divided into four different subcommittees:

Policy and Recommendations

- Review and assess a variety of housing policies, both for short-term and long-term implementation.
- Analyze best practices nationally, and locally, focusing on preserving affordability, building communities, and measures for anti-displacement.

Needs Assessment

- Study and analyze data, trends, and market demands associated with the local and regional housing markets.
- Review existing housing conditions in the City of Pittsburgh, perform demographic and demand analysis, assess gaps within the market.

Feasibility

- Study the implications and impacts associated with various policies and programs reviewed by the Affordable Housing Task Force.
- Assess the legal, financial, and organizational capacity to support new policies and programs aimed at building communities and preserving affordability.

Community Engagement

- Work collaboratively with institutions, community organizations, and programs to receive input and feedback.
- Advise AHTF on community engagement strategies.

Housing Goals:

The following goals represent community values identified by of the Affordable Housing Task:

- **Respect** and **stabilize** existing communities.
- **Create** quality affordable housing opportunities.
- **Maximize** the impact of resources by ensuring lasting affordability.

Policy and program opportunities for discussion:

- New developments can be responsive to the diversity of incomes in the communities they are located in.
- Sustain and maintain currently affordable housing to stabilize homeownership and rentals.
- Rehabilitate vacant and dilapidated housing to stabilize homeownership and rentals.

Examples of housing that is affordable in Pittsburgh

For sale housing rehabilitation

There are Community Development Corporations (CDCs) and Non-profits working collaboratively to rehabilitate homes and resell them at an affordable value. These partnerships typically work with the CDC purchasing the property and the non-profit facilitates the rehabilitation of the property at a significant discount to traditional redevelopment cost. The CDCs also work with their neighborhoods to identify potential buyers to insure that current residents have the opportunity to become homeowners.

Public Housing

Public Housing is provided by the Housing Authority for the City of Pittsburgh (HACP). They use federal funding to build and operate affordable housing. The federal government owns the properties and regulates the affordable rents for HACP through the Department of Housing and Urban Development (HUD).

Public housing units are permanently affordable. HUD provides funding to HACP to build, manage, and maintain public housing communities. Families earning 80% AMI and below are eligible to live in public housing. A family will pay 30% of their earned income toward the fair market rent that is calculated for Allegheny County. The rents will vary depending on the families income.

Low Income Housing Tax Credit (LIHTC)

The LIHTC program is a federal tax credit for real estate developers to develop housing units for low income families. The program started in 1986 and is the largest affordable housing program in the country. The federal government provides tax credits to state and local allocating agencies (in Pennsylvania it is the Pennsylvania Housing Finance Agency). Private developers competitively apply for these credits and if awarded they sell the credits to private investors in exchange for cash. The units produced by LIHTC are required to remain affordable for 30 years. Family eligibility vary by development.

Examples of housing that is affordable in Pittsburgh

Housing Choice Voucher/Tenant-based Section 8

The Housing Choice Voucher program (also known as Section 8) allows low-income families to pay for rent for market-rate units in the private housing market. HUD gives money to HACP to provide vouchers for individual families. The voucher works by covering the difference the family has to pay in rent after they pay 30% of their income towards the rent. The families then use the vouchers with their financial contribution to pay their rent to their landlord. The landlord redeems the voucher for cash from HACP. Families earning less than 50% AMI are eligible to receive a housing choice voucher.

Project-based Section 8

The HACP contracts with private developers and landlords to set aside units to low income families. The project-based Section 8 voucher is connected directly to the housing development. Unlike the Housing Choice Voucher program, the family can not take the project-based voucher to another housing development or apartment. HUD gives money to HACP to give vouchers to landlords or real estate developers to provide housing for low income families. Families earning 50% AMI or less are eligible. Most families pay 30% of their income on housing and the voucher covers the remaining amount.

Housing for Rent or Sale

There are rental units in Pittsburgh's existing private housing market that are affordable to low and moderate income residents without subsidies. The affordability of the units are based off of the market and the landlords discretion.

There are some neighborhoods in the City of Pittsburgh where existing for-sale home values are also affordable to individuals and families earning at the Pittsburgh median household income of \$40,009 or more.

