



Housing Resources for Allegheny County and Pennsylvania Families

Homebuying Assistance

NeighborWorks Western Pennsylvania

[NeighborWorks Western Pennsylvania](#) provides down payment and closing cost assistance to local homebuyers. They offer a standard fixed-rate second mortgage loan to eligible first-time homebuyers.

FHLBank Pittsburgh - First Front Door

[First Front Door](#) (FFD) can help qualified, first-time homebuyers with closing cost and down payment. For every \$1 you contribute, FFD will provide \$3 in assistance, up to \$5,000.

Pennsylvania Housing Finance Agency - Loan Programs

[Pennsylvania Housing Finance Agency](#) (PHFA) offers a number of programs to support homebuyers in purchasing a home. Programs include:

PHFA Grant - The PHFA Grant provides grant assistance of \$500 to help with down payment and closing costs when obtaining the HFA Preferred™(Lo MI) loan.

Keystone Advantage Assistance Loan Program - The Keystone Advantage Assistance Loan Program provides a second mortgage loan to help with the costs associated with the purchase of a home. Qualified borrowers can receive up to 4% of the purchase price or market value or \$6,000 (whichever is less) in down payment and closing cost assistance to be repaid monthly.

Keystone Forgivable in Ten (K-FIT) Years Loan Program - This program provides a second mortgage loan to help buyers supplement the costs of homeownership. The K-FIT loan is forgiven on an annual basis over 10 years at a rate of 10% a year.

Programs for People with Disabilities - The Pennsylvania Housing Finance Agency (PHFA) offers home loans with competitive interest rates and fees through any of the Agency's first mortgage [home purchase loan programs](#). All programs offer a fixed interest rate for 30 years.

HOMEstead Closing Cost and Down Payment Assistance Loan - Homebuyers eligible for the HOMEstead program may qualify for up to \$10,000 in down payment and closing cost assistance in the form of a no-interest, second mortgage loan. HOMEstead funds are forgiven at 20% per year over five years.





Employer Assisted Housing Initiative - [Participating employers](#) who offer a monetary home purchase benefit to their staff, partner with PHFA to stretch their employees' home buying dollars further.

The program that is best for you will depend on your specific circumstances, such as your credit history and amount of cash savings, as well as your individual preferences. A PHFA approved [homebuyer education provider](#) or [participating lender](#) can help you decide.

Urban Redevelopment Authority of Pittsburgh - Homebuying Assistance

The [Urban Redevelopment Authority of Pittsburgh](#) offers several [homebuying assistance programs](#). Programs include:

OwnPGH Homeownership Program - The OwnPGH Homeownership Program provides up to \$90,000 to first-time homebuyers seeking to purchase a home within the City of Pittsburgh.

Down Payment and Closing Cost Assistance Program - The Down Payment and Closing Cost Assistance Program (DPCCAP) provides financial assistance to eligible first-time homebuyers in the City who are interested in purchasing an existing or newly constructed residential unit.

Neighborhood Housing Program & Housing Recovery Program-Developer - The URA provides 0% interest deferred second mortgages to eligible buyers to stimulate development of single-family, newly constructed or rehabilitated homes in targeted City of Pittsburgh neighborhoods. The newly constructed homes are then sold to qualified buyers through the Neighborhood Housing Program (NHP) and the rehabilitated homes are sold through the Housing Recovery Program-Developer (HRP-D).

Mortgage & Rent Assistance

Allegheny County Sheriff's Office - Foreclosure Assistance

The [Allegheny County Sheriff's Office](#) offers residents facing mortgage foreclosure assistance through its [Mortgage Assistance Program](#) and [Mortgage Foreclosure Hotline](#).

The **Mortgage Assistance Program** provides a 90-day stay of Sheriff Sale proceedings for county residents who agree to attend counseling and a conciliation process with the lender.

The **Mortgage Foreclosure Hotline** provides citizens whose property is listed for Sheriff Sale with information regarding their specific case. Callers will also have the opportunity to learn about local relief organizations. The hot line is available Monday through Friday (except holidays) between the hours of 9 a.m. and 11 a.m. and from 1 p.m. to 3 p.m. To reach the Mortgage Foreclosure Hotline, please call 412-350-4704.





Pennsylvania Housing Finance Agency - Foreclosure Prevention

PHFA's [Homeowners' Emergency Mortgage Assistance Program](#), known as HEMAP, can assist with delinquent mortgages by covering your delinquent payments and providing assistance on a monthly basis, if the household income is insufficient.

[PHFA](#) also offers additional information and resources on mortgage assistance, counseling, and other ways to retain your home.

Pennsylvania Department of Human Services - Emergency Rental Assistance Program (ERAP)

The [Emergency Rental Assistance Program](#) can be used to pay past due or upcoming rent and utilities, and can assist with rehousing costs for eligible applicants who need to find a new home to rent. Pennsylvanians can apply online through COMPASS.

Urban Redevelopment Authority of Pittsburgh - Housing Stabilization Program

The [Urban Redevelopment Authority's Housing Stabilization Program](#) provides one-time or short term (up to three months) financial assistance to households who are facing a temporary, non-reoccurring housing crisis. Depending on which type of support is needed, you may be able to receive funding to cover move-in fees, utilities, rent, mortgage payments, and legal fees.

Call 1-866-730-2368 to be screened for the Housing Stabilization Program. Calls are free and confidential. Interpreter services are available.

U.S. Department of Housing and Urban Development (HUD) - Rental Help: Pennsylvania

[This HUD resource](#) provides information on subsidized apartments, public housing and housing choice vouchers (Section 8), and other rental assistance options in Pennsylvania.

United Way - Rent Payment Assistance

The [United Way Rent Payment Assistance tool](#) allows users to see and search for rent payment assistance programs that can support them.





Resources for Homelessness & Housing Insecurity

Allegheny County Department of Human Services - Housing & Shelter: Allegheny Link

If you are experiencing a housing crisis, the [Allegheny Link](#) can help connect you to resources. The [Allegheny Link](#) will assess your eligibility for homeless supports such as rental assistance, utility assistance, and homeless services.

The Allegheny Link assists Allegheny County residents:

- who are experiencing or at risk of homelessness in finding stable housing;
- who are pregnant, or parents and caregivers of children up to age six years of age, get referrals to home visiting programs;
- who are over the age of 60 live safely in their community; and
- with any disability find services that meet their needs.

If you are in need of services, contact the Allegheny Link at 1.866.730.2368. This line will be open Monday through Friday from 8 a.m. to 7 p.m. Callers between 7 p.m. and 8 a.m. will be directed to appropriate supports by an automated message. Individuals can also [contact the Allegheny Link via email](#). This method is especially suggested for individuals who are deaf or hard of hearing.

ECYEH Program Shelter Directory

[Pennsylvania's Education for Children and Youth Experiencing Homelessness \(ECYEH\) Program](#) has a [Shelter Directory](#) on its website that contains a filterable list of emergency shelters and housing providers. Shelters and providers included on the list accept homeless families and/or homeless youth. Some shelters and providers may admit single adults.

Public & Low-Income Housing

[Housing Authority of the City of Pittsburgh \(HACP\)](#)

Low-Income Public Housing

The HACP provides rental housing in communities across the city for low-income families, seniors, and persons with disabilities.

Eligible incomes: up to 80% AMI. Call the HACP Occupancy Department at 412-456-5030.





Housing Choice Voucher (HCV) Program

The HCV program provides housing assistance payments to private landlords on behalf of voucher holders, providing the difference between rent and the amount of monthly rent a family can afford to pay. Eligible incomes: up to 50% Area Median Income.

Those seeking more information on the HCV program, including the status of the waitlist, should contact the Occupancy Department at 412-456-5030. Those on the HCV waitlist can call 412-520-3848 to check their status.

Homeownership Program

The HACP provides low-income housing residents, HCV recipients, or families eligible to receive HACP rental assistance with the financial assistance needed to purchase a home within the Pittsburgh city limits.

The HACP will provide a closing cost assistance amount of up to \$8,000 and a soft second mortgage amount of up to \$52,000.

Those interested in HACP Homeownership can call 412-456-5062.

Assistance with Utilities

Dollar Energy Fund - Utilities Provider Programs

The [Dollar Energy Fund Utilities Provider Programs tool](#) allows user to find utility assistance programs offered from utility providers across the county. Providers offer a number of programs to help qualified families afford their utilities.

Federal Communications Commission - Affordable Connectivity Program

The [Affordable Connectivity Program](#) is a federal program that provides a monthly discount on internet service and a one-time device discount for qualifying households. If your household is eligible, you can receive up to a \$30/month discount on your service, or up to a 75% discount if you household is on qualifying tribal lands.

Pennsylvania Department of Human Services

The Pennsylvania Department of Human Services provides two utility assistance programs: the [Low-Income Home Energy Assistance Program \(LIHEAP\)](#) and the [Low-Income Household Water Assistance Program \(LIHWAP\)](#).

LIHEAP helps families living on low incomes pay their heating bills in the form of a cash grant. Households in immediate danger of being without heat can also qualify for crisis grants.





The cash grant is a one-time payment sent directly to the utility company/fuel provider to be credited on your bill. These grants range from \$300 to \$1,000 based on household size, income, and fuel type.

LIHWAP* is a temporary emergency program to help low-income families pay overdue water bills.

LIHWAP crisis grants may be available if you have an emergency situation and are in jeopardy of losing your water service. You can receive one crisis grant for your drinking water service and one crisis grant for your wastewater service, up to \$2,500 each. Crisis situations include:

- past-due water bills
- termination of utility service
- danger of having utility service terminated (received a notice that service will be shut off within the next 60 days)

**Please note: The LIHWAP program is currently closed but will re-open to accept applications July 10, 2023 through August 11, 2023.*

Universal Service Administrative Co. (USAC) - Lifeline Program

Through the USAC Lifeline Program, eligible consumers can get up to \$9.25 off the cost of phone, internet, or bundled services.

Assistance with Home Improvement & Repairs

NeighborWorks Western Pennsylvania - My Life Home Equity Loan

The [My Life Home Equity Loan](#) provides eligible, southwestern Pennsylvania homeowners a fixed-rate second mortgage to finance home improvements or consolidate debts.

Rebuilding Together Pittsburgh

[Rebuilding Together Pittsburgh](#) rebuilds homes for low-income individuals with an emphasis on seniors, veterans, and persons with disabilities. To be eligible for home rehabilitation assistance, you must live in Allegheny County, be a permanent, deeded resident of the home in need of repair, and have a total household income must fall at or below 60% of the [Allegheny County Area Median Income \(AMI\)](#).

Redevelopment Authority of Allegheny County - Allegheny Home Improvement Loan Program

The [Allegheny Home Improvement Loan Program](#) (AHILP) is the most affordable way for eligible Allegheny County residents to rehabilitate and improve their homes.

AHILP offers two types of loans: Emergency/Priority Improvement Loans and General Improvement Loans.





Emergency/Priority Improvement Loans offer families financing for the repair of code violations or emergency conditions that present health and safety hazards.

General Improvement Loans are for the rehabilitation and improvement of single-family residential properties. Borrowers must use a portion of the loan to correct code violations, if any, and to undertake lead-hazard remediation activities.

U.S. Department of Housing and Urban Development (HUD) - Home Repair Programs: Pennsylvania

[This HUD resource](#) provides a list of [home repair programs](#) in Pennsylvania and allows user to search by city/town or county.

ACTION-Housing - Allegheny Lead-Safe Homes Program

[This program](#) will test for lead paint and hire & pay a certified lead abatement contractor to repair all lead paint hazards found in a home.

Renters, homeowners, and landlords are eligible. Contact ACTION-Housing at 412-227-5700.

Other Housing Supports

United Way – 211

[United Way](#) offers a number of assistance programs that offer families help on:

- payment assistance for housing
- payment assistance for utilities
- home purchase and rental assistance
- finding an emergency shelter
- subsidized housing
- home improvement
- landlord and tenant issues
- finding an extreme weather shelter

Urban Redevelopment Authority - Legal Assistance Program

The [Legal Assistance Program](#) (LAP) provides a variety of free housing legal services to eligible tenants and homeowners who live in the City of Pittsburgh.





5604 Solway Street, Pittsburgh, PA 15217

412.421.3889

tryingtogether.org

Legal services for tenants include:

- mediation
- limited legal representation
- full legal representation
- Legal services for homeowners include:
 - tangled title services
 - foreclosure prevention services

Please call 412-534-6600 to receive a referral. For Spanish, Portuguese, or other languages, call: 412-530-5244.

Just Mediation Pittsburgh

[Just Mediation Pittsburgh](#) offers free, confidential mediation services to landlords and tenants who are looking to find solutions to housing disputes. Just Mediation Pittsburgh mediators facilitate a dialogue between both parties to identify positive solutions and create a shared, legally binding agreement.

To request services, [visit the Just Mediation Pittsburgh page](#). For more information, contact 412.228.0730 or info@mysite.com.

Fair Housing Partnership of Greater Pittsburgh

[Fair Housing Partnership of Greater Pittsburgh](#) investigates allegations of housing discrimination. If you have been a victim of housing discrimination, all of their services are free of charge.

Pittsburgh Commission on Human Relations (PCHR)

If you believe that you have been discriminated against by an employer, housing provider, public company, or service within the City of Pittsburgh, contact [PCHR](#) at 412-255-2600 or human.relations@pittsburghpa.gov.

Additional Resources

For details on many of the programs listed above or additional housing, food, employment, and safety resources, visit:

- [United Way - 211](#)
- [NeighborWorks Western Pennsylvania - Resources](#)
- [Urban Redevelopment Authority of Pittsburgh - Housing Opportunity Fund Programs](#)
- [Urban Redevelopment Authority of Pittsburgh - Housing Resources](#)
- [City of Pittsburgh - Housing Assistance Resource Portal \(HARP\)](#)





5604 Solway Street, Pittsburgh, PA 15217

412.421.3889

tryingtogether.org

- [Trying Together - Housing Resources for Families in Allegheny County](#)
- [Housing Alliance of Pennsylvania - Housing, Rental & Services Assistance Resources in Pennsylvania](#)
- [Pennsylvania Housing Finance Agency - Housing Programs](#)
- [Affordable Housing Programs of Pennsylvania](#)
- [Allegheny County - Housing Resources](#)
- [PA Housing Search](#)
- [Pennsylvania Department of Human Services - Housing Resources](#)
- [Nazareth Housing Services](#)
- [Habitat for Humanity Pittsburgh](#)
- [Neighborhood Legal Services](#)
- [Urban League of Greater Pittsburgh](#)
- [Neighborhood Allies](#)
- [ACTION-Housing](#)

Learn More

To learn more, use any of the above links to access online information about the listed resources or programs. Additional help and information can be found by calling United Way at 2-1-1.

