

Housing 101

Affordable Housing Options in Southwestern PA



Affordability

What does it cost to live in Southwestern PA?

HUD defines affordability as housing costs (including rent and utilities) that are equal to or less than 30% of adjusted household income.

- ▶ Example: If your adjusted monthly income is \$2,100/month, you should spend no more than \$630/month on housing costs.

Fair Market Rents (FMRs)

FMR's are gross rent estimates for housing in your community. They include the rent plus the cost of all tenant-paid utilities excluding telephone, cable or satellite television service and internet service.

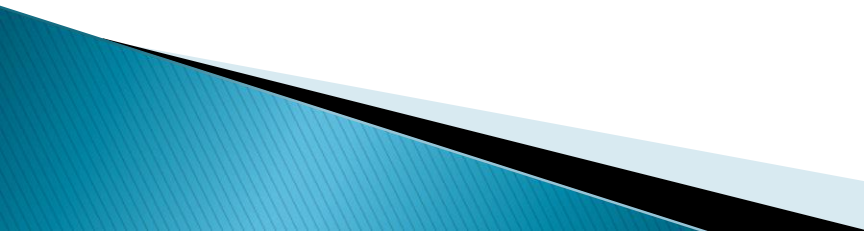
| 2022 FMR by Units/bedrooms | Efficiency | 1 | 2 | 3 | 4 |
|----------------------------|------------|-------|-------|---------|---------|
| Pittsburgh Metro Area | \$714 | \$772 | \$940 | \$1,206 | \$1,321 |

[FY 2022 Final Fair Market Rents Documentation System — Select Geography \(huduser.gov\)](https://www.huduser.gov/portal/pressrel/2022/fmr2022.html)

2021 Area Median Income for Southwestern Pennsylvania

| FY 2021 | Area Median Income (AMI) | FY2021 Income Limit Category | 1 Person | 2 People | 3 People | 4 People |
|-----------------------|--------------------------|-----------------------------------|----------|----------|----------|----------|
| Pittsburgh Metro Area | \$84,800 | Extremely Low (30%) Income Limits | \$17,850 | \$20,400 | \$22,950 | \$26,500 |
| | | Very Low (50%) Income Limits | \$29,700 | \$33,950 | \$38,200 | \$42,400 |
| | | Low (80%) Income Limits | \$47,500 | \$54,300 | \$61,100 | \$67,850 |

Population Eligibility

- ▶ General Occupancy: Individuals and/or Families
 - ▶ Senior Housing: typically refers to 55+
 - ▶ Elderly Housing: typically refers to 62+
 - ▶ Person with Disabilities: “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.” –U.S. Department of Housing and Urban Development (HUD) definition
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Subsidy

In most cases, tenants pay 30% of their adjusted income and the subsidy provider pays the remainder of the rental cost.

Project
Based
Subsidy

Public
Housing

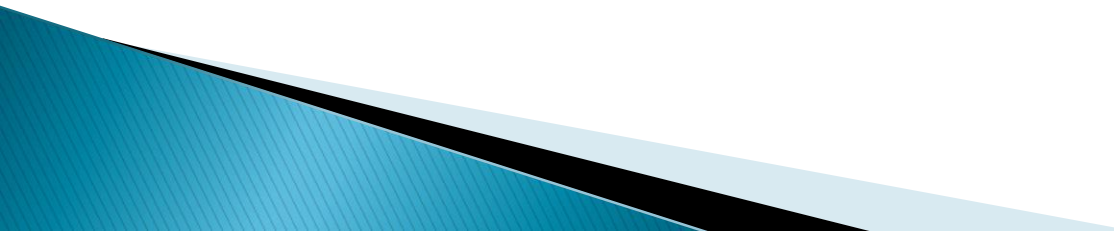
Project Based
Voucher

Tenant
Based
Subsidy

Housing
Choice
Vouchers

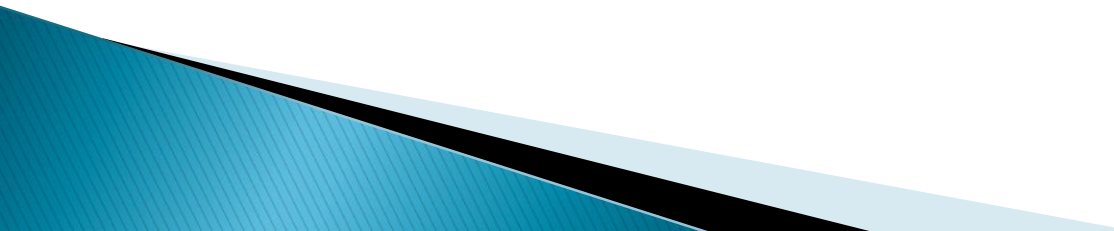
Project Based Subsidy

Project based subsidies offer tenants a subsidy that is specific to the unit they are occupying; when they leave the subsidy does not go with them.

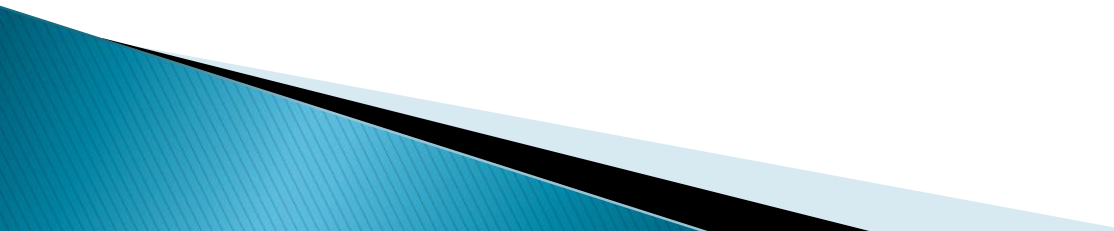


Tenant Based Subsidy

Tenant based subsidies offer tenants a subsidy that is not specific to the unit they are occupying; when they leave the subsidy does go with them.



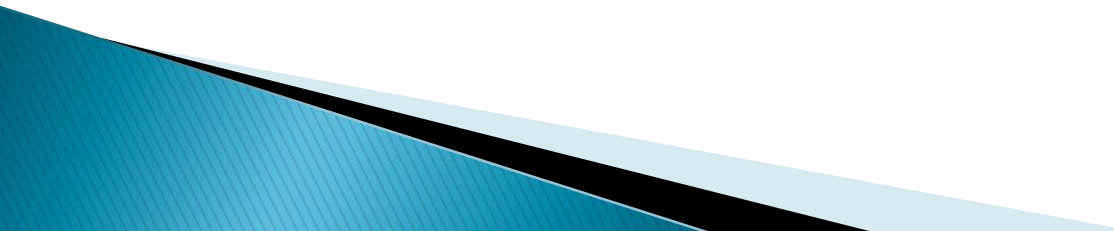
Coordinated Entry in Western PA

- ▶ HUD mandated that all Continuum of Cares (CoC) have a system in place to find housing for the most vulnerable homeless populations FIRST.
 - ▶ There are three Coordinated Entry Systems in place in Western Pennsylvania.
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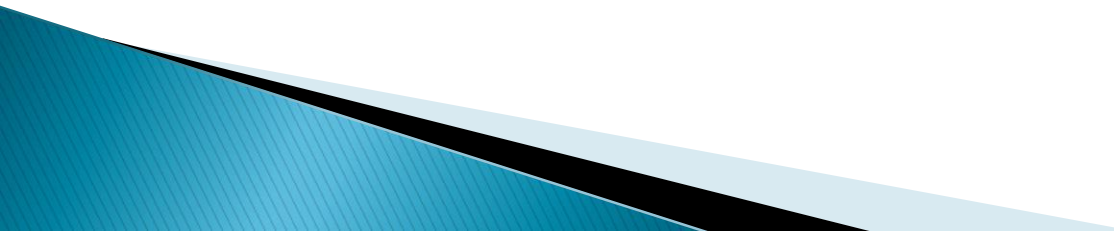
Western PA CoC

- ▶ For 20 counties in Western PA, there are Coordinated Entry Assessment Centers in each county. Many counties have a general assessment center and a separate domestic violence assessment center.
- ▶ Any homeless person that presents at these centers will be administered the Coordinated Entry questionnaire.
- ▶ All HUD funded CoC's projects in these 20 counties use this computer-generated list to fill vacancies in their programs

Allegheny County

- ▶ The Allegheny County CoC employs a centralized approach to CE. Allegheny Link is the one-stop access point for Coordinated Entry and serves the entire geographic region of Allegheny County.
 - ▶ The Allegheny Link Services Coordinators are available weekdays from 8:00 am to 7:00 pm.
 - ▶ The Allegheny Link can be accessed by
Phone: 1-866-730-2368
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Beaver County

- ▶ Beaver County's Coordinated Entry assessments are completed through The Cornerstone of Beaver County (TCBC).
 - ▶ TCBC's number is 724-846-6400.
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