

DATE: July 29, 2022
TO: Ose Akinlotan, City of Pittsburgh
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SUBJECT: Task 1.3 Wealth Generation Strategies

This document provides a framework for the implementation section of the 2022 Greater Hill District Master Plan Update by iterating goals and strategies for economic empowerment and community wealth generation. It is divided into four sections, outlined in Exhibit 1. Each section lays out a key objective, tactics to achieve the objective, and potential strategies. In addition, we have included case studies that demonstrate how other communities have applied similar initiatives and/or references to existing related programs in Pittsburgh. Not all strategies may have the same level of potential impact or be effective as stand-alone actions; in general, those which are the most relevant have been moved to the top of each tactic.

The objectives in this document build upon those in the original Greater Hill District Master Plan from 2011, particularly the community goal of Economic Empowerment and Commercial Development. The goals in the original plan were intended to guide urban design and policy recommendations that could establish and grow opportunities for the Hill. The objectives and tactics in this document also aim to benefit Hill District residents, largely within the scope of economic empowerment, but overlap in many cases with another 2011 goal of Family-Friendly Housing without Displacement.

Exhibit 1. Economic Empowerment/Community Wealth Generation Objectives and Tactics

Objective 1: Help residents start small businesses or maintain and grow existing small businesses or	Objective 2: Help residents gain skills	Objective 3: Create opportunities for community ownership	Objective 4: Provide quality rental and ownership housing opportunities for a broad range of households
1.1 Overcome lack of lease-ready spaces 1.2 Support access to capital 1.3 Increase regulatory flexibility 1.4 Provide technical assistance	2.1 Explore Hill-specific workforce development 2.2 Strengthen linkages to universities	3.1 Re-engage in Hill CLT process 3.2 Provide microinvesting and share ownership opportunities	4.1 Overcome barriers to homeownership 4.2 Mitigate displacement risk for homeowners 4.3 Mitigate displacement for renters

Throughout the following document, strategies that are currently being prioritized to sync with the Implementation Plan are marked with the symbol (*). Strategies that already have an existing precedent in Pittsburgh or a clearly identified partner have been marked with an additional asterisk (**).

Objective 1: Help residents start small businesses or maintain and grow existing small businesses

Tactic 1.1: Overcome lack of lease-ready spaces

While the Hill District has a large supply of vacant property, which could be used for small business development, many spaces are not in adequate condition for businesses to move in without significant renovation. The cost of repairing a commercial storefront can be prohibitive for resident entrepreneurs to move into brick-and-mortar locations, even if there are ample vacancies. Removing this barrier to entry can encourage the growth of the Hill's commercial districts and elevate emerging local enterprises. As rents are anticipated to increase for commercial space alongside new development, these strategies can also support stabilization and availability of storefront space for resident business owners.

Potential Strategies

****Provide affordable “incubator” space for self-employed residents, entrepreneurs, and small businesses.** Providing physical spaces and technical support at low or no cost may reduce the challenges of finding a space for residents to launch or grow their small businesses. Support for this initiative and diversifying types of incubators could provide more opportunity. Incubator space could also be combined with affordable housing development to create live-work spaces. These could also support stabilization if new development begins to price out existing businesses from their commercial spaces.

- *Case Study:* [The Opportunity Hub](#) (Atlanta, GA) – The Opportunity Hub is an affordable coworking space with networking and programs for entrepreneurs of color. It gives support for members of the Black community to acquire expert exposure, career opportunities, and executive/entrepreneurship skills; connect with angel investors; start high-growth companies and raise capital; and buy shares in each other to build shared prosperity and multigenerational wealth.
- *Existing Program:* [Catapult Minority Business Incubator](#) (Pittsburgh, PA) – Catapult is opening a gallery on Centre Avenue that will showcase incubator participants in the Hill District in a storefront gallery space.
- *Target Audience:* This strategy will primarily focus on new businesses with assistance during early phases and expand into specific types of entrepreneurs in need of support.

****Fund commercial space rehabilitation and tenant improvement grants.** Assisting small businesses with grants for renovation of commercial space could make it more achievable to bring storefronts up to working conditions. Both tenants and building owners could use funds to make improvements to buildings.

- *Case Study:* [SHIFT Neighborhood Fund](#) (Philadelphia, PA) – SHIFT is focused on investing holistically in diverse commercial spaces available at affordable rents through

a mix of private equity, philanthropic funding, government support, and program-related investments. They lease space for industrial, commercial, residential, and mixed use.

- *Existing Program:* [Façade Restoration Program](#) (Pittsburgh, PA)—Existing programs that could be streamlined for the Hill include façade improvement grants and Avenues of Hope. These could also potentially be restructured as forgivable loans. During meetings with the Steering Committee and individual conversations, Hill residents and business owners indicated a great deal of hesitancy for taking loans, which could be alleviated if they are forgivable. It could also encourage tenants who do not own their location to pursue improvements at lower financial risk.
- *Target Audience:* Commercial space renovation will benefit existing small businesses and/or property owners with older buildings, as well as aspiring owners.

***Renovate and master lease commercial space with an emphasis on the Centre Avenue corridor.** A master lease model could work by first doing base-level renovation for a collection of commercial properties in targeted corridors, then holding these properties under one operator. That operator could lease spaces to entrepreneurs at an affordable rate and allow them to further activate their space, pulling in additional customers for the overall corridor. Lease rates could also be structured as a percentage of sales to provide more flexibility as businesses grow. The goal is to take the burden from business owners for day-to-day managing/maintenance of the space. A strong partner would be needed to administer a tenant-friendly lease; this could potentially be the Hill CDC or Urban Redevelopment Authority.

- *Case Study:* [Lents Affordable Tenanting Program](#) (Portland, OR) – Portland’s program offers commercial ground-floor space in the mixed-use development Lents Commons. The building is owned by Prosper Portland, who also administer a tenanting program that provides rents 10% below market rate. The organization also offers grants to assist businesses with tenant improvements.
- *Target Audience:* A master lease would focus on entrepreneurs who are not able to meet the usual requirement for a lump-sum payment to purchase/make improvements on a vacant commercial space, but who would be able to operate with a lease agreement.

Tactic 1.2: Support access to capital

Due to disparities in household wealth for the Hill District, many residents lack access to capital from common mechanisms like financing through personal connections (i.e., friends and family investors). Access to the necessary amount of credit can also be a barrier for aspiring entrepreneurs who have not had the ability to cultivate the credit score required for many loans. Creating channels for Hill residents to access capital in the early stages of wealth building can begin to correct this imbalance of opportunity. Developing specific pathways to wealth that support different household types and their needs may also provide layers of support.

Potential Strategies

***Allow for first right of refusal for Black or Hill District-based developers on publicly owned properties.** Given the large amount of publicly owned parcels in the Hill District, it could be effective to create a preference for specific developers. This could involve a mechanism where developers with long-standing ties to the Hill have the first opportunity to enter a contract for URA or city-owned properties before outside developers. There is precedent for this in public land disposition through MWBE goals that prioritize contractors of color.

- *Case Study:* [Albina Vision Trust](#) (Portland, OR) – Portland’s Albina Vision Trust is a nonprofit organization that was granted first right of offer for a large 94-acre property owned by Portland Public Schools (Blanchard Educational Services Center). Although it is on a relatively small scale that encompasses one large site, this was explicitly intended to help a community vision for redevelopment of a historically Black neighborhood.
- *Target Audience:* This strategy would intentionally seek to benefit developers of color, which could be particularly impactful in tandem with Tactic 1.4.

****Provide access to low-interest loans or start-up grants.** Opening seed funding sources that are not dependent on the applicant’s credit history or personal connections can give more entry points to entrepreneurs seeking to start or build their business. In general, organizations providing grants or putting in equity are preferable strategies to loans, though low-interest options are still a potential method of support. Partnership with Pittsburgh Mutual Aid could also provide an avenue to tie in with community ownership goals in Objective 3.

- *Case Studies:* [The Runway Project](#) (Multicity) – The Runaway project provides seed funding for Black businesses who are starting up operations in the style of ‘friends and family’ contributions. The organization also includes weekly coaching alongside financial support. [Founders First Capital Partners](#) (San Diego, CA) – Founders First provides revenue-based financing for women and BIPOC-led service-based companies generating between \$250K and \$5M in annual revenues (not based on specific personal credit scores or business experience).
- *Existing Programs:* Multiple — Opportunities in the Hill District include partnerships with foundations, public programs, and state grants, potentially including the URA’s [Avenues of Hope](#), [Bridgeway Capital](#), [Kiva Pittsburgh](#), and [Honeycomb Credit](#).
- *Target Audience:* This would likely benefit a range of entrepreneurs but would be particularly advantageous for new start-ups with individuals who have not had the opportunity to build a high credit score.

Strengthen connections to philanthropic resources. By creating a more centralized method of engaging with philanthropic resources, more new or aspiring business owners may be able to find the right investor for their project.

- *Case Studies:* [Motor City Match](#) (Detroit, MI) – Detroit’s program matches building owners with new and expanding local businesses while providing grant funding and tools to both peers. Building owners get commercial tenants and business services, and businesses get space to grow. A similar matching program could be created with philanthropic donors and local businesses. [Rising Tide Capital](#) (Multicity) – Rising Tide Capital consists of business development services for underserved individuals and communities. The organization provides business management education, networking, mentorship, and sales opportunities, as well as access to lenders and loan preparation.

Focus investment funds on specific goals for the Hill District. An impact investment fund can be a tailored invest approach to support specific beneficial social outcomes; in the Hill, an impact fund could have the flexibility to focus specifically on investment in local Black-owned businesses and/or Black developers.

- *Case study:* [Boston Impact Initiative](#) (Boston, MA) – The Boston Impact Initiative is an investment fund focused on economic justice for marginalized communities. They specifically make investments aimed at creating resilient local economies with a ‘whole portfolio’ approach to helping entrepreneurs of color build credit.
- *Target Audience:* An impact investment fund would help connect investors and entrepreneurs in the Hill District and seek to benefit both groups.

Tactic 1.3: Increase regulatory flexibility

There are existing businesses in the Hill District that are currently nonconforming with regulations, as well as potential enterprises that would not be compatible with allowed uses. Without conforming with code, it can be much more difficult to meet business goals like expanding, obtaining credit, or accessing loans. Additionally, leasing permanent brick-and-mortar storefronts may not be feasible (or even necessary) for all businesses in the Hill. More flexibility in the zoning code can allow for mixed-use buildings and permit entrepreneurs to pursue home-based businesses. More versatility could likely create more pathways to building wealth for the Hill District.

Potential Strategies

***Increase flexibility for ground-floor commercial uses and allowance of home-based businesses in residential zones.** Changing the City’s zoning code could allow for more small commercial activity in areas that are currently only permitted to be residential. Ground-floor storefronts in more corridors may encourage wider distribution of businesses throughout the Hill District and open up more location options for entrepreneurs. Additionally, removing restrictions on home-based businesses operated in residential areas could alleviate the need to secure separate spaces for businesses that do not necessarily require a physical storefront (for example a retailer who sells through an online platform). Allowing more flexibility overall will lower the barriers for residents to operate a business.

- *Case Studies:* [Targeted Zoning Code Changes](#) (Portland, OR) – While updating regulations for mixed-use zoning, planners intentionally focused on nodes and areas with legacy businesses that were noncompliant with current code standards. Updates were able to ensure that new permitted uses were in sync with existing small commercial enterprises in residential city neighborhoods.
- *Target Audience:* In addition to benefits for brick-and-mortar businesses, this would benefit home-based entrepreneurs and business that are currently nonconforming with zoning codes.

***Use strategic zoning at nodes along mixed-use corridors to support access to services and create employment/business opportunities.** Mixed-use corridors may include small-scale combinations of residential and commercial activities. Although there are already some commercial nodes within the neighborhood, increased flexibility could provide greater access to services within the neighborhood and employment opportunities. In areas like Bedford, Centre, Herron, and Wylie, mixed-use development could potentially involve creative office rehabs or storefronts that mix housing and employment.

- *Case Study:* [Sixth Avenue Corridor](#) (Des Moines, IA) – Des Moines’ new development features Black-owned retail and restaurant space as well as apartments in a new mixed-use project aimed at creating more opportunity within the neighborhood. It also celebrates the historic Black-owned commercial district that was demolished during urban renewal in the sixties and seventies.
- *Target Audience:* This strategy is more general than one specific type of entrepreneur, homeowner, et cetera. It would have simultaneous benefits for business owners, residents, and visitors to the Hill District.

Tactic 1.4: Provide technical assistance for small businesses and developers

Even if provided with opportunities for leasable space and start-up capital, entrepreneurs in the Hill District who have not had past exposure to formal training may require technical assistance. This may be needed throughout a business’s life cycle, including mentorship and support through the start-up phase, ongoing help with marketing/finances, financial literacy, and even succession planning. Resources for Hill residents can alleviate the difficulty of navigating technical challenges for starting or maintaining wealth building activities.

Potential Strategies

****Provide resources, mentorship, and capacity-building for Black developers.** Despite being a majority Black community, the Hill lacks a proportionate number of Black developers. Programs that support new Black real estate developers can continue to work to close this gap.

- *Case Studies:* [Building Community Value – Better Buildings, Better Blocks Program](#) (Detroit, MI) – Detroit’s Better Buildings, Better Blocks program teaches basics of small-scale real estate development to Detroit, Hamtramck, and Highland Park residents – including identification, acquisition, financing, leasing, and project management skills. [PHDC Minority Developer Program](#) (Philadelphia, PA) – Philadelphia Housing Development Corporation is introducing a new initiative to expand opportunities for small developers of color. It gives business training, one-on-one consulting, and provides opportunities for emerging small developers to win contracts for public projects.
- *Existing Program:* [Neighborhood Allies](#) (Pittsburgh, PA) – This organization began work related to this initiative with their Centralized Real Estate Accelerator in 2020, offering assistance with marketing, fundraising, project management services, development strategies, and planning, with an agenda of wealth building for people of color.
- *Target Audience:* This initiative would intentionally prioritize emerging or aspiring Black real estate developers in the Hill District.

****Draw on existing resources in Pittsburgh to develop small business skills tailored to the Hill District (e.g., financial planning, legal/accounting support, employee management, succession planning, platforms for collaboration, and information sharing).** Different resources may be necessary at various points in a business; helping entrepreneurs plan in their early stages through transformative periods and during next steps after an original business owner retires can ensure that intergenerational wealth continues to build. In many cases, increasing knowledge of best practices can give vital advice for a business to be successful, particularly when shared within a local area. Sharing information, strategies, and skills tailored to the Hill District can also illuminate options for co-location, where emerging businesses in shared spaces can reduce individual entrepreneurs’ operational costs while increasing collaboration. Pittsburgh has many existing citywide resources like Small Business Associations that can be leveraged with such programs developed intentionally for the Hill District.

- *Case Studies:* [Ujima Business Alliance](#) (Boston, MA) – Boston’s Ujima Business Alliance provides a best-practice sharing network for BIPOC-owned businesses. They include a directory of businesses and ways to support grassroots partners.
- *Existing Programs: Multiple* – There are existing organizations in Pittsburgh that provide small business skills, mentorship, and advice. Reaching out and developing Hill-specific initiatives could involve partnerships with [SCORE Pittsburgh](#), [the Pittsburgh Small Business Administration](#), and the [Riverside Center for Innovation](#).
- *Target Audience:* Businesses could benefit from these programs throughout their life cycle, but those in early or transitional phases will likely be the best served by this strategy.

****Provide supportive funding for activation events.** Events in key corridors can be used to activate space and begin generating support for new redevelopment concepts. Expanding

funding like the URA's Biz Buzz grant could allow for more community events that support the district and build recognition for local businesses.

- *Existing Program:* [Biz Buzz Small Grant Program](#) (Pittsburgh, PA) – The URA's program provides small grants for businesses to grow their recognition through unique events and activities in commercial corridors.
- *Target Audience:* Existing businesses struggling with a lack of marketing, foot traffic, and recognition could benefit from street activation activities, as well as residents.

Objective 2: Help residents gain skills

Tactic 2.1: Explore Hill-specific workforce development (e.g., life sciences, medical fields)

Pittsburgh's postindustrial "Eds and Meds" economy offers opportunity for the city's residents to access secure jobs with hospitals, universities, and related institutions. Increasing access to career training for Hill District residents can help individuals enter growing local fields with higher wages like medicine, life sciences, and technology.

Potential Strategies

****Support job placement in coordination with the Energy Innovation Center (EIC).** This Pittsburgh nonprofit located in the Lower Hill currently provides workforce development training, alongside research projects connected with universities and a green business incubator. Ninety-three percent of trainees at the EIC are people of color who attend programs targeted toward environmental services, health-care concierge work, medical technician skills, and more. However, only 79% of graduates from programs are currently employed. Supporting higher job placement for those completing programs could strengthen workforce development.

- *Existing Program:* [Energy Innovation Center](#) (Pittsburgh, PA)
- *Target Audience:* Although the EIC already primarily serves people of color seeking job training skills, stronger partnerships could increase job placement for graduates.

****Extend CTE Health Careers Technology program.** The neighborhood high school for the Hill is Milliones, which is not currently included in Pittsburgh Public School's Health Careers Technology program; it is currently only offered through Carrick, Perry, and Westinghouse. Extending this introduction program to health-care fields could encourage youth to pursue fields in life sciences and streamline entry into university or community college programs.

- *Existing Program:* [CTE Health Careers Technology](#) (Pittsburgh, PA)
- *Target Audience:* High school students who are considering career paths could benefit from greater access to programs like CTE or other similar initiatives.

****Coordinate with First Source Center (FSC).** The Lower Hill's new workforce redevelopment center and resource hub opened in June 2021. In addition to centrally collecting and promoting opportunities for various local programs, the FSC hosts events where individuals can consult

with professionals on entrepreneurship and wealth building. Coordinating with the FSC can ensure that new programs are well distributed and lead to potential partnerships with their network (including Pennsylvania CareerLink, New Century Careers, and BankWorks).

- *Existing Program:* [First Source Center](#) (Pittsburgh, PA)
- *Target Audience:* Individuals seeking to explore or advance a variety of careers could access greater opportunity with this strategy.

Tactic 2.2: Strengthen linkages to universities

The Hill District is surrounded by higher education institutions located in adjacent neighborhoods, including Duquesne, University of Pittsburgh, Carlow, and Carnegie Mellon. Building or expanding partnerships with these universities offers opportunities for mutual benefit between institutions and the neighborhood.

Potential Strategies

****Connect individuals with University of Pittsburgh’s Community Engagement Center (CEC).** The CEC offers a range of programs, including data literacy training, pro bono consulting, job fairs, career information sessions, and small business development assistance. Most recently, their Bridges to IT program has created a pipeline for high school seniors to gain skills and placement in internships with the University of Pittsburgh. Connecting with a wider audience by expanding these existing programs to adults and identifying next steps after participation could support and expand their effectiveness.

- *Existing Program:* [University of Pittsburgh Community Engagement Center](#) (Pittsburgh, PA)
- *Target Audience:* Career and educational connections with the University of Pittsburgh can provide skills and opportunities for youth as well as adults in the community, particularly those interested in technology and sciences.

****Leverage university resources to provide community support.** University of Pittsburgh’s CEC will be leasing a space in the New Granada Theater once the mixed-use project on Centre Avenue is complete. Identifying more places where university departments could have a role in expanding opportunity for students and staff while also providing services to the community could include legal clinics, youth tutoring, childcare services, or guidance for homeownership. These would not necessarily need to include a permanent physical space but could be virtual or flexible programs.

- *Existing Program:* [CEC’s Pro Bono Non-Profit Consulting](#) (Pittsburgh, PA)
- *Target Audience:* This strategy could mutually benefit the Pitt community by offering opportunities for new projects while providing services that will support residents.

Diversify supplier contract opportunities for Hill District–based businesses and universities.

The University of Pittsburgh has set local hiring goals in communities through their Community Engagement Centers, including the Hill District. Creating pathways for Hill-based

businesses to enter supplier contracts expands types of economic opportunities between the university and the neighborhood. A specific cohort of entrepreneurs could also be cultivated through the CEC or partnerships with business incubators to address what is needed for university connections.

- *Existing Program:* [Institute for Entrepreneurial Excellence](#) in CEC (Pittsburgh, PA)
- *Target Audience:* In sync with Objective 1, this strategy could uplift entrepreneurs in early stages of business formation or those interested in streamlining services to Pitt clients.

Objective 3: Create opportunities for community ownership

Tactic 3.1: Re-Engage in Hill Community Land Trust process

Plans for a Hill District–specific Community Land Trust have already been in motion and building momentum in the neighborhood. Policies, procedures, and phasing were outlined several years ago, with the goals of preserving and ensuring affordable housing and commercial space, as well as strengthening the neighborhood’s economy overall. Cooperation and re-engaging with this groundwork could realize these community ownership goals.

Potential Strategies

***Involve the City, nonprofits, and other community partners.** A draft framework for a community land trust has already been created by a nonprofit organization operating in the Hill District. Increasing cooperation with other public and nonprofit entities will build capacity for achieving a community land trust, particularly with involvement from the City, URA, and other community partners.

- *Case Study:* [Nehemiah Homeownership Program](#) (Brooklyn, NY) – The Nehemiah program is a public-nonprofit partnership between the City housing agency and a consortium of over 30 Brooklyn religious congregations to fund the construction of affordable, for-sale homes for local residents. The City housing agency provides below-market rate second mortgages to keep the homes affordable to occupants. The land for the developments is donated by the City, and the nonprofit homeowners associations are governed by a set of bylaws upheld by a Board of Directors that oversees the maintenance of their adjoining sewer system, daily administrative operations, and management.
- *Existing Program:* [Hazelwood Initiatives Programs](#) (Pittsburgh, PA) – In a local precedent, Hazelwood Initiatives has been successful in purchasing rental units to preserve long-term affordable housing in partnership with the Community Builders.
- *Target Audience:* Existing renters and those who currently rent but aspire toward homeownership could benefit from the affordable opportunity of a CLT.

Increase community knowledge around community land trusts. In addition to cooperation amongst public and nonprofit organizations, dialogue with residents and stakeholders should be transparent about the mechanisms of community land trusts. Providing the necessary knowledge for Hill residents about the rationale for creating a land trust and how it is specifically being used in the neighborhood will ensure that it has the public support and enthusiasm to be successful.

- *Existing program:* [City of Bridges Community Land Trust](#) (Pittsburgh, PA) – City of Bridges is a citywide initiative that operates a land trust in Pittsburgh; their highly navigable platform includes accessible information for first-time homebuyers.
- *Target Audience:* Residents and community representatives would gain more information and dialogue about the CLT process through this strategy.

Tactic 3.2: Provide microinvesting and share ownership opportunities

Although Hill residents may be interested in investing in local businesses and real estate, not all may see the opportunity to do so with their budget. Increasing the ability for individuals to invest within the community can help build more wealth throughout the neighborhood. These strategies will likely be effective when applied alongside others in this document to build on progress rather than stand-alone strategies.

Potential Strategies

Increase opportunities for microinvesting. Providing the opportunity to invest with companies in lower increments could be more accessible for Hill residents and support local businesses better than traditional investment.

- *Case Study:* [Backstage Capital](#) (Multicity) – Backstage is a venture capital investment fund for companies led by underrepresented founders, including women, people of color, and members of the LGBT community.
- *Target Audience:* This would provide opportunity for individuals wishing to get started or explore investment at an affordable scale.

Support a commercial investment cooperative. Commercial investment cooperatives can allow for residents to buy into commercial real estate buildings as well as residential developments. A platform for buying and rehabilitating buildings could provide an opportunity for greater community ownership.

- *Case Study:* [Northeast Investment Cooperative](#) (Minneapolis, MN) – Cooperative real estate investment platform that buys and rehabilitates commercial and residential buildings by fundraising through community members. All members get one vote, with a volunteer Board of Directors and committees.
- *Target Audience:* This strategy would primarily work with individuals who are interested in low-barrier real estate investment.

Explore Neighborhood Real Estate Investment Trust (REIT) as a tool for share ownership in real estate. Increasing opportunities for low-barrier equity in real estate can help ensure that residents see the benefits of increasing property value in the neighborhood. This strategy may not be ideal in the Hill District compared with other strategies like homeowner cooperatives and the potential master lease model have filled some of the same need.

- *Case Study:* [NICO Neighborhood REIT](#) (Echo Park, CA) – This real estate investment trust is a low-dollar, loss-protected investment opportunity for community members to safely build real estate ownership equity in increments as low as \$100/month.
- *Target Audience:* A neighborhood REIT would seek to benefit existing residents through small-scale investment as local property values increase.

Objective 4: Provide quality rental and ownership housing opportunities for a broad range of households

Tactic 4.1: Overcome barriers to homeownership

Homeownership is often a significant vehicle to building intergenerational wealth; however, intentional barriers like redlining have historically prevented Black households from taking advantage of opportunities to purchase homes or severely limited the areas where families could locate. Overcoming financial barriers to homeownership for Hill District residents to purchase and maintain homes will increase assets and provide more stability for households.

Potential Strategies

****Expand availability of down payment loans.** Currently, the URA's Housing Opportunity Fund assists with down payments, but not all loans currently appeal to homebuyers with low enough interest rates. Expanding availability could mean flexible options for paying interest.

- *Case Study:* [Options for Homes](#) (Canada) – Options for Homes is an interest-free flexible repayment for second mortgages ("down payment loans") to homebuyers to decrease the size of their down payment and decrease debt service payments. If the homeowner sells for a profit, Options collects the share of profit relative to their initial investment percentage.
- *Existing Program:* [URA Housing Opportunity Fund](#) (Pittsburgh, PA)
- *Target Audience:* Greater access to low-interest down payments will strategically assist households that do not currently have access to intergenerational wealth benefits.

Provide 'matching grants' for homebuyers. Matching grants assist households with building savings by matching money put into Individual Development Accounts (IDAs). This could accelerate the rate at which households can afford down payments for purchasing homes.

- *Case Study:* [NeighborImpact Matched Savings Accounts](#) (Oregon) – NeighborImpact offers matching grants that help individuals and families to save and generate money

for a specific savings goal. For every \$1 saved in the account, NeighborImpact makes a match of an additional \$3. There is a maximum of \$9,000 of matching funds per applicant.

- *Target Audience:* Current renters in the Hill who wish to buy their first homes would be primarily the audience of this strategy.

Create a Hill District Co-Op Development Guidebook. A co-op development guidebook could clearly lay out key information about co-op structures and make the concept easier for residents to digest—potentially leading to support or clarification about concerns.

Tactic 4.2: Mitigate displacement risk for homeowners

With an increase of development activity in the Hill District, some homeowners may face pressure to leave the area due to rising costs. As discussed in the previous section, real estate can be a significant asset for household wealth. Many older homes in the neighborhood may also be difficult and costly to physically maintain, or they may be negatively impacted by adjacent vacant properties. Reducing the risk of displacement for current homeowners is critical to ensure that longtime residents can stay in the neighborhood with quality housing.

Potential Strategies

****Expand home maintenance assistance programs.** Like Pittsburgh overall, the Hill District is full of older homes that require maintenance over time. Expanding assistance for homeowners could help make sure households are able to keep their building up to code, particularly senior or disabled Hill residents.

- *Case study:* [Renew Detroit](#) (Detroit, MI) – Renew Detroit offers free repairs for eligible homeowners through the American Rescue Plan Act, with an emphasis on senior citizens seeking roof repairs.
- *Existing Program:* [Allegheny Home Improvement Loan Program](#) (Western PA) – This program currently provides 0% interest loans of \$1,000-10,000 for code repairs, lead hazard control/reduction work, accessibility improvements, and public sidewalk repairs. Expanding awareness and access to this program could begin to address this strategy.
- *Target Audience:* This strategy targets homeowners who have difficulty paying for maintenance required on older homes.

Provide investment and financial literacy education for homeowners. Some households who wish to purchase a home may not have the necessary background knowledge needed to go through the buying process. Providing classes and counseling for first-time homebuyers could reduce the barrier of navigating this complex process.

- *Case Study:* [African American Alliance for Home Ownership](#) (Oregon) – This Oregon program offers homebuyer counseling and education classes, including family-friendly

activities and free homeownership fairs. They also provide foreclosure prevention counseling.

- *Target Audience:* Expanding on previous goals for financial literacy, this strategy specifically seeks to provide homeowners with necessary information for purchasing a house and managing a mortgage.

Provide assistance with tangled titles and succession planning. Tangled titles occur when properties are not formally passed between family members, leaving occupants with homes that are not technically in their name. Providing legal assistance in these scenarios and proactive estate planning can ensure that homes are maintained and passed through generations.

- *Case Study:* [Tangled Title Fund](#) (Philadelphia, PA) – Philadelphia’s program for tangled title assistance is primarily funded through grants from the City but administered by the third party Philadelphia VIP. They provide up to \$5,000 for low-income households to access administrative, legal, and other costs related to homeownership title issues.
- *Target Audience:* Tangled title assistance would target families who have issues that may prevent them from preserving intergenerational wealth through homeownership.

Tactic 4.3: Support stability for existing renters

While homeowners may face economic pressures that can lead to displacement, renters are also a vulnerable group who may be priced out if housing costs rise beyond household budgets. Mitigating the risk of displacement for this group involves providing long-term options for housing that is affordable to existing residents.

Potential Strategies

****Expand coordination with Housing Authority.** The Housing Authority of the City of Pittsburgh is a key provider of public housing as well as housing programs throughout the city. In 2016, the City received a Choice Neighborhoods Planning Grant for Bedford Dwellings; progress has been made in partnership with Duquesne University on data analysis. Planning for renters in public housing should be coordinated with the Housing Authority.

- *Existing Program:* [Bedford Choice](#) (Pittsburgh, PA) – Bedford Dwellings and the Bedford Choice program are a major provider of public affordable housing in the Hill District.
- *Target Audience:* The primary purpose of this strategy is to continue communication that benefits residents of the Hill District who live in Bedford Dwellings or need more affordable housing choices.

***Explore a right-to-stay and/or right-to-return policy tailored to the Hill District.** Right-to-stay or right-to-return policies could mitigate displacement of Hill District residents, both from past urban renewal and potential future impacts of development. A program could be implemented alongside other housing affordability programs to give preference for households and individuals who currently live in the Hill, and even those who have familial ties to the area who may not currently reside in the neighborhood.

- *Case Study:* [N/NE Housing Strategy](#) (Portland, OR) – Portland’s N/NE Housing Policy includes a preference for current residents and those with historic or familial ties to North/Northeast Portland. It uses a point system based on where individuals or their families have lived in the neighborhood to prioritize access to affordable housing programs, with an emphasis on those who had been affected by urban renewal projects.
- *Target Audience:* This program could mitigate displacement for people currently living in the Hill, while also potentially restoring connection to the neighborhood for those who have been displaced from past urban renewal.