

RYAN A. BIZZARRO, CHAIRMAN

116 MAIN CAPITOL BUILDING
P.O. BOX 202003
HARRISBURG, PA 17120-2003
(717) 772-2297



HOUSE MAJORITY POLICY COMMITTEE

PAHOUSE.COM/POLICY
POLICY@PAHOUSE.NET
✉️ 📘 📷 📧 @PADEMPOLICY

HOUSE OF REPRESENTATIVES
COMMONWEALTH *of* PENNSYLVANIA

House Democratic Policy Committee Hearing
Affordable Housing

Monday, March 11, 2024 | 10:00 a.m.
Representative Abigail Salisbury

OPENING REMARKS

10:00 a.m. Rep. Abigail Salisbury, D-Allegheny

PANEL ONE

10:05 a.m. Chardae Jones, Councilwoman
Borough of Braddock

Q & A with Legislators

PANEL TWO

10:25 a.m. Carlos Carter, President
Urban League of Greater Pittsburgh

Monique Herrera, Lead Case Manager
CASA San José

Q & A with Legislators

PANEL THREE

11:00 a.m. Brian Knight, Director of Public Policy
Homeless Children's Education Fund

Ivonne Smith-Tapia, Director of Refugee and Immigrant Services
Jewish Family and Community Services

Q & A with Legislators



Urban League of Greater Pittsburgh

Pennsylvania House Democratic Policy Committee Hearing

Topic: Affordable Housing

March 11, 2024

**Carlos T. Carter, President & CEO
Urban League of Greater Pittsburgh**

Good morning Majority Chair Bizzarro, Representative Salisbury, and members of the Committee. Thank you for the opportunity to testify today. My name is Carlos T. Carter, and I am the President and CEO of the Urban League of Greater Pittsburgh. Since 1918, the Urban League in Pittsburgh has been connecting those in need with the resources to meet that need and in almost all cases the primary resource being offered and fostered is the foundation of self-reliance. Through vital programs in employment, youth, family and child development, housing and self-sufficiency, the people behind the Urban League work to level the playing field for all Americans and to equip disadvantaged families to care for themselves.

Our Housing Department sees our region's individuals and families most in need every single day. It is readily apparent to us that the need for more safe, affordable housing remains the largest problem we face as a community.

Client Impact Stories

As part of my statement, I am sharing two stories that demonstrate the impact of how quality and affordable housing can make a difference in a person's life.

First, the Urban League of Greater Pittsburgh worked with Ms. Reed, a woman who was the head of household with two children. Due to a reduction in her work hours, she became delinquent on her rent. Her current property was slated for renovation. However, before she could return to her apartment, her delinquent balance of \$1,199.00 had to be paid.

Our organization assisted her in covering \$1,000.00, and she was able to pay the remaining balance of \$199.00. This helped her retain her unit and she will be welcomed back once the property has been renovated. This small grant and support from our Self-sufficiency Program helped this customer maintain stable housing.

Second, Ms. Gordon's family was impacted by the fire at the Roosevelt Arms Apartments in Downtown Pittsburgh. Her family was forced to move out, left to live in their car. After reaching out to the Urban League, the family found new affordable income-based housing. However, they still needed money to assist with the security deposit and first month's rent.



The Urban League of Greater Pittsburgh worked with the family to pay the security deposit and first month's rent. In addition, food was provided by our emergency food pantry. They were also provided referrals to obtain temporary furniture and other household goods.

Our goal is to make sure people in need are supported in a timely manner. We remain committed to supporting programs that reduce evictions, homelessness, and housing instability.

Affordable Housing Challenges

In the City of Pittsburgh's 2022 Housing Needs Assessment study, they identified that Ninety percent of new construction has been in non-subsidized multifamily buildings.¹ Similarly, while the study shows that the need for affordable housing units dropped from 14,500 in 2016 to 8,200 in 2022, Between 2015 and 2019, Pittsburgh lost 3,000 low-income renters. The city is simply becoming less affordable for the least among us.

Looking at Allegheny County as a whole, there is a critical shortage of affordable homes. According to the Housing Alliance of Pennsylvania, for every 100 extremely low-income families, seniors, and people with disabilities renting in Allegheny County, only 36 affordable rental homes are available to them.² 51% of Black renters are paying more than 30% of income on rent. Through our work at the Urban League, we believe lessening the burden of paying for a home is a critical part of advancing racial equity.

Additionally, developing more housing in commercial buildings that will serve low-and-moderate income individuals and families should be explored more closely. Municipal governments should have capacity to add housing options by receiving state and federal funding to rehabilitate existing multifamily properties.

We believe a long-term comprehensive plan is required to solve the problem of the lack of affordable housing. Private and public entities should work to reduce rent and combat price gauging. The state government must work in tandem with its federal and municipal counterparts in expanding rental and homebuyer assistance and tax credit programs.

Impact of the Pennsylvania Emergency Rental Assistance Program, and Its Enduring Need

Pennsylvania and its counties received approximately \$1.3 billion to administer assistance to renters who have been affected by the COVID-19 pandemic and economic insecurity.³ Governor Wolf signed PA Act 1 of 2021 into law on February 5, 2021, which officially designated the Department of Human Services (DHS) as the agency overseeing

¹ https://apps.pittsburghpa.gov/redtail/images/21887_Pittsburgh_HNA_Final_Report.pdf;
<https://www.wesa.fm/development-transportation/2023-10-10/pittsburgh-housing-changing-demographics-richer>

² https://housingalliancepa.org/wp-content/uploads/County-Fact-Sheet_2022_Allegheny.pdf

³ <https://www.dhs.pa.gov/ERAP/Pages/ERAP.aspx>

administration of the Emergency Rental Assistance Program (ERAP). In Allegheny County, between March 2021 and March 2022, some 14,000 households have received \$85 million through ERAP. An even larger number of applications, 30,000, were in queue, with around 100 coming in every day.

Although ERAP funding made a substantial contribution in reducing evictions, the number of eviction filings at the magistrate level are now approaching pre-COVID levels. The burden has fallen on eviction prevention organizations to find ways to stop the issue from spreading.

We believe that the state and federal government should heavily invest in eviction prevention assistance programs. This was not merely a COVID-onset problem, it existed prior to the pandemic and will continue through the future unless the root causes of homelessness are addressed.

Expand the Whole-Home Repairs Act

The Whole-Home Repairs Program was originally introduced in March 2022 as Senate Bill 1135 by Senator Nikil Saval and was signed into law in July 2022 as part of the state budget package with a \$125-million appropriation to launch the statewide program.⁴ The Program covers services up to \$50,000 per unit in but not limited to: habitability and safety concerns, measures to improve energy or water efficiency, and accessibility for individuals with disabilities.⁵ An additional \$50 million was originally appropriated in the 2023-24 state budget, but the necessary implementation language was not included in the final code bills that passed the legislature in December 2023. Governor Shapiro has since included this \$50 million in his 2024 budget address.⁶

The Urban League firmly believes that homeowners must be equipped with resources to maintain their home as a community asset.

Demand for the program has far outpaced available resources. In Allegheny County, 96% of eligible applicants have been deferred because of a lack of sufficient funds. Action Housing, the non-profit charged with implementing the program in our county, received over 4,300 unique, eligible applications for the Whole Home Repairs program since it began, but because of the lack of funding, they were only able to work on 200 total homes.

We believe that this program should not only be fully funded within its current parameters, but also expanded to all homeowners in need of repairs. Our housing stock is, in many cases, over 100 years old. We applaud the efforts of members of this body who are working to expand the program, and we thank Congresswoman Summer Lee for working towards expanding it nationwide.

⁴ <https://pasenate.com/policy-committee-highlights-whole-home-repairs-program-in-pittsburgh/>

⁵ <https://dced.pa.gov/download/whole-home-repairs-fact-sheet/?wpdmdl=119745>

⁶ <https://www.governor.pa.gov/newsroom/after-governors-call-to-action-in-budget-address-shapiro-administration-issues-first-whole-home-repairs-payments/>

Your Responsibility to Act

It is imperative for members of the PA House Policy Committee to recognize their responsibility to act decisively in addressing housing and blight issues within our communities. As elected representatives, you bear the weighty obligation of ensuring the fundamental human right to adequate housing is upheld for all residents of the commonwealth.

In fulfilling your duty to the people of Pennsylvania, I implore you to prioritize comprehensive policies and allocate necessary resources to combat blight and expand access to affordable housing. Let us not falter in our commitment to ensuring that every resident has the opportunity to live in a safe, healthy, and stable home. The time to act is now, and history will judge us by the actions we take to address this pressing issue. Thank you for your attention and consideration.

Testimony on Behalf of Undocumented Families Facing Housing and Homelessness:

Monique Herrera

Lead Case Manager Housing and youth family children

Casa San Jose 2116 Broadway Ave Pittsburgh P.A 15216

I stand before you today to shed light on a pressing issue that affects countless undocumented families in our community. These are hardworking individuals who contribute to our society in myriad ways, yet find themselves on the brink of homelessness due to the excessive high cost of rent. It is a travesty that families, who work diligently and pay their taxes, are forced into hardship because they cannot afford proper housing.

What's more alarming is the toll this crisis takes on the mental health of their children. Growing up in constant uncertainty and instability, many of these children suffer from depression, anxiety, and a sense of hopelessness. It is heartbreaking to witness young lives burdened with such heavy emotional weight, simply because their families are unable to secure adequate housing.

Moreover, the difficulty of undocumented families is intensified by the lack of resources available to them when they are forced to relocate to areas where there is little to no support. Language barriers often impede access to essential services, and the absence of resource centers leaves families feeling isolated and hopeless.

In the face of such adversity, I implore you to consider a comprehensive plan to assist both renters and landlords who are willing to support the Latino population in our community. This plan could involve subsidies or incentives for landlords who offer affordable housing options for undocumented families. Additionally, initiatives should be implemented to provide language access and support services in areas with high immigrant populations, ensuring that every family has access to the resources they need to thrive.

It is incumbent upon us, as a compassionate and just society, to stand up for the rights and dignity of all our residents, regardless of their immigration status. Let us come together to enact meaningful change and provide a lifeline to undocumented families who are struggling to keep a roof over their heads and hope in their hearts.

Thank you for your attention to this urgent matter.

Brian Knight
Director of Community Engagement
Homeless Children's Education Fund
Pittsburgh + Allegheny County, PA

At Homeless Children's Education Fund (HCEF), we see daily the huge range of negative effects that homelessness, housing instability, and the dearth of affordable housing has on young people and their families. Our small team is based in Allegheny County and works with students up to age 24 who meet the education system's definition of homelessness, which is laid out in the federal McKinney Vento Act. This includes young people who are living in any of the following situations:

- Public or private shelters
- Public or private places not designated for, or ordinarily used as, regular sleeping accommodations such as vehicles, parks, motels, campgrounds, etc.
- Living with a parent in a domestic violence shelter
- Living with relatives or friends due to lack of housing
- Living in transitional housing programs
- Runaway children (under 18 years of age) and children and youth who have been abandoned or forced out of their home by parents or other caretakers (unaccompanied youth). These children may be in temporary shelters awaiting assistance from social service agencies, or may live alone on the street or move from place to place among family members, friends or acquaintances
- Children of migrant families who lack adequate housing
- Children abandoned in hospitals or awaiting foster care*

One of our most effective programs is our Mobile Learning Program, a home visit style tutoring and family engagement program that provides free weekly tutoring and social service support to families at their current residence or somewhere nearby. I'd like to begin by sharing a story from a family that has been participating in this program for a little over a year. The family has given us permission to discuss their story publicly, but I'm still changing some of the details to protect their anonymity. The basic contours, however, are all true:

Jaylah was referred to us by her school social worker after they discovered that she and her mom had moved from out of state into her grandma's small Pittsburgh apartment after mom had lost their home and essentially all their possessions to a hurricane. They moved to Pittsburgh with nothing while Jaylah was in the 2nd grade; we met them when she was beginning the 3rd.

Their living situation was shaky at best, explosive at worst. Grandma and mom fought often, sometimes physically, and Jaylah was largely confined to her small room at home, without toys, learning materials, or much of anything to call hers. They lived under constant threat of being kicked out and couldn't even use the kitchen without permission or oversight. When our staff first began meeting with Jaylah at the library, she used to beg her mom to let her stay so she wouldn't have to go back to where they were living.

Unsurprisingly, through their displacement and mom's subsequent search for safer housing that they could afford while dealing with ongoing challenges with grandma, Jaylah missed large chunks of 2nd and

3rd grade, a pivotal developmental period in terms of a child's reading and social-emotional skills. As is often the case, with many other students in the classroom, her teachers did not have time to provide the individualized instruction that Jaylah needed, so she fell significantly behind on her reading. She has been struggling to catch up since but has made enormous progress now that she has access to regular tutoring and at-home support.

It took them over 6 months to find a place they could afford to rent, which included 2 months with a dedicated housing navigation advocate from HCEF helping them through every step of the process.

I share all this, not because Jaylah's experience is exceptional, but because it's common (although their 6 month search for affordable housing is actually on the briefer side for Allegheny County in the 2020s). In the 2021/22 school year, schools and early learning agencies across the state of Pennsylvania identified 40,003 children and youth experiencing homelessness, the highest number on record to date. That's 40,003 lives like Jaylah's, the vast majority of whom do not receive the individualized educational, social-emotional, and housing support they need to get back on their feet quickly.

This lack of support is borne out in **aggregate outcomes** for these students:

In PA, 58% of unstably housed students were **chronically absent** from school, meaning they missed at least 10% of classroom instruction time over the year, as compared to only 20.3% of the total student population. Notably, this total student population rate of 20.3% also includes students experiencing homelessness.

The **4-year graduation rate** in PA is 87% for all students; only 68.8% of unstably housed students graduate on time.

Nationally, according to data from the Youth Risk Behavior Survey as analyzed by national advocacy organization SchoolHouse Connection, high school students experiencing homelessness are **over four times more likely to attempt suicide** and **over 2.5 times more likely to be bullied on school property**.

Experts from the Institute for Children, Poverty, and Homelessness have estimated that students in foster care and experiencing homelessness **can lose up to 6 months of academic progress with each move**. PDE's 2015 General Guide to the Education for Children and Youth Experiencing Homelessness called family mobility in PA "the greatest barrier [students face] to school success." With a significant percentage of unstably housed students moving multiple times in a school year, these setbacks add up fast.

We could spend hundreds of pages examining all the ways that homelessness affects the lives of young people and their families, and we probably should. But I know time is limited, so I want to leave everyone with two closing thoughts on interventions to mitigate these harms.

The first: ultimately, all of these compounding educational, mental health, income, and general life outcome disparities are a downstream result of the extreme and increasing lack of affordable housing in our communities. People simply can't afford to stay in their homes or find housing quickly when crises arise; when they can, they don't face all the challenges I've been describing. We can't fix hurricanes, but if Jaylah's mom could have found housing within her budget over the summer break between 2nd and 3rd grade, Jaylah would likely be reading at grade level. She's a smart kid who happened to miss a lot of school. We need to remove barriers to constructing housing that people can afford to live in, preserve

existing affordability, expand rental assistance/voucher availability, and address the massive power imbalances that exist between renters and landlords.

The second: currently, PA contributes \$0 from its general fund to the Education for Children and Youth Experiencing Homelessness (ECYEH) program. This is the only public program in the state that is dedicated to ensuring the educational success of students experiencing homelessness. It is administered through Local Education Agencies (school districts and regional Intermediate Units) through the PA Department of Education, but its entire \$5 million budget is federally funded. Districts and IUs desperately need more staffing support to do the extremely individualized work that it takes to identify, transport, and support young people experiencing homelessness as they navigate the complex and layered barriers that their lack of housing puts in their way.

Thank you so much for the opportunity to share here; I'm happy to discuss further or answer any questions anytime, in this forum or any other: bknight@homelessfund.org.



305 East Eighth Ave.
Homestead, PA 15120-1517
412-464-4000
412-464-1750 (Fax)

435 McKean Ave.
Charleroi, PA 15022-1527
724-565-8040
www.monvalleyinitiative.com

March 11, 2024

Rep. Ryan Bizzaro
Chairman, Pennsylvania House Democratic Policy Committee
116 Main Capitol Building
PO Box 202003
Harrisburg, PA 17120-2003

Re: Written Testimony, Blight and Housing Issues

Dear Rep. Bizzaro,

My name is Laura Zinski. I have been the Chief Executive Officer of Mon Valley Initiative since 2001 and a resident of Braddock since 1996. Thank you for the opportunity to provide written testimony discussing blight and housing issues throughout the Mon Valley region.

Since 1988, Mon Valley Initiative (MVI) has served as a regional community development corporation, providing a variety of services that help address the most pressing needs in towns along the Monongahela River, including workforce development and financial coaching, homeownership counseling, and real estate development.

With the closure of steel mills and other industry in the mid-1980's, the region saw rapid and substantial population decline. Many of the single-family homes that once provided housing to mill workers and their families were abandoned, and the population has not rebounded since. This has caused many homes to remain abandoned for decades with municipalities struggling to keep up with the costs of blight management and removal.

In addition, many towns throughout the Mon Valley have a higher-than-average number of residents below the federal poverty line, making the prospect of homeownership a challenge and increasing the demand for affordable rental housing. Consistent disinvestment over the past several decades has also made it difficult to attract new residents and ensure reliable access to basic community assets like healthcare, healthy food, public transit, and more.

Addressing blight and housing challenges is of utmost importance to our organization. We believe that access to safe, quality, affordable housing contributes greatly to the quality of life of residents and that homeownership can build sustainable generational wealth and vibrant communities.



MVI prohibits discrimination in all of its programs and activities on the basis of race, religion, color, gender, sexual orientation, gender identity, age, national origin, political beliefs, marital, family, disability or military status.



305 East Eighth Ave.
Homestead, PA 15120-1517
412-464-4000
412-464-1750 (Fax)

435 McKean Ave.
Charleroi, PA 15022-1527
724-565-8040
www.monvalleyinitiative.com

Since our founding, MVI and its partners have completed construction or redevelopment of 675 units of housing with 20 more units in various stages of development. Over the past eighteen years, MVI real estate projects represent over \$61 million in direct investment to Mon Valley communities. The properties sold or owned by MVI, many of which were vacant and tax delinquent, have contributed \$6.93 million in property taxes and continue to generate over \$780,000 per year in tax revenue to local municipalities, school districts, and counties.

Without the support of state programs and policies, much of this work would not be possible, and investment in certain community development priorities is critical to improving the local housing market and overall economic health of the region.

NAP/NPP Program

The Neighborhood Assistance Program (NAP) and specifically, the Neighborhood Partnership Program (NPP), is a critical program for MVI's community development funding. MVI has spearheaded multiple NPP's in recent years, including in Braddock, North Braddock, and Clairton, all of which have contributed to affordable rental housing and homeownership opportunities.

As part of the Clairton NPP, in 2022, MVI completed its Clairton Inn Apartments complex, including 49 units of rental housing for residents at or below 50% area median income, nearly all of which are now occupied. In 2021, the Braddock NPP enabled us to build six new construction single-family homes on the site of a former hospital parking lot, all purchased by local families. As part of our North Braddock NPP, currently in its third year, we are converting an abandoned church into eight units of mixed-income rental housing. We have also acquired 22 vacant parcels in North Braddock, many of which severely blighted, to create quality, affordable homes for residents.

The Neighborhood Assistance Program provides critical funding that enables these projects to come to fruition. Continued support and funding for it is important for long-term, community-driven projects in economically distressed areas across Pennsylvania.

Homeownership Investments

While addressing the built environment is important, it is also important to encourage new homeownership through education programs and financial incentives. Investing in homeownership assistance programs provides potential homeowners, especially low- to moderate-income and first-time homebuyers, with low- or no-interest forgivable loans to support down payment and closing costs, a common barrier to entry for homeownership.



MVI prohibits discrimination in all of its programs and activities on the basis of race, religion, color, gender, sexual orientation, gender identity, age, national origin, political beliefs, marital, family, disability or military status.



305 East Eighth Ave.
Homestead, PA 15120-1517
412-464-4000
412-464-1750 (Fax)

435 McKean Ave.
Charleroi, PA 15022-1527
724-565-8040
www.monvalleyinitiative.com

We have seen these programs through the Pennsylvania Housing Finance Agency (PHFA), in conjunction with their required housing counseling, encourage existing and new residents to purchase homes in the Mon Valley, preventing the risk of additional blight, adding population, and creating a sense of community that can attract additional residents in the future.

Public Transit Access & Affordability

Lastly, it is difficult to encourage and promote homeownership in areas that are not properly served by access to basic community assets like public transit. Over the past several decades, the Mon Valley has seen widespread disinvestment in public transit with the elimination of routes and bus stops across the region. Reliable, consistent public transit funding from the state is needed to restore access to its prior levels while also addressing the increase in need due to changing economic conditions.

Economic conditions in regions like the Mon Valley limit residents' ability to purchase personal vehicles, making access to dependable public transit crucial to their quality of life. In addition to expanding routes, consistent funding will allow for programs that provide free and discounted fares to low-income individuals and families to access necessities like healthy food, healthcare appointments, childcare, and more.

Conclusion

Addressing housing and blight issues requires a holistic approach, especially in areas that have historically seen disinvestment, that takes into consideration the needs of the built environment, the needs of the residents currently living within the community, and the needs of potential future residents looking to invest in the community through homeownership.

Thank you again for providing this opportunity to provide testimony. Please contact us with any questions you may have.

Sincerely,

A handwritten signature in blue ink that reads 'Laura R. Zinski'.

Laura R. Zinski
Chief Executive Officer