

Affordable Housing Development

For almost 40 years, the BGC has found ways to renovate vacant homes, or build new ones. The organization completed 48 new homes in Garfield between 2002 and 2014. The BGC's goal has been to ensure that current residents can remain in their homes while also providing opportunities for families who meet affordable housing income guidelines to become first-time home buyers in the neighborhood.

In 2017, the BGC began an initiative to allow for the construction or renovation of single-family homes in Garfield that feature a second unit that can be rented by the owner. Known as accessory dwelling units, or ADUs, they can help reduce the monthly cost to the homeowner. The Henry Hillman Foundation awarded the BGC a grant of \$210,000 to help make possible the construction of three houses on Hillcrest St. in Garfield, each of which will have a second unit on the ground floor.

East Liberty Development, Inc., is also active in Garfield creating homeownership opportunities for working-class families. ELDI has raised over \$1.2 million in connection with the renovation of seven, long-vacant houses, and will collaborate with the BGC and Open Hand Ministries, another Garfield organization, in identifying and qualifying first-time homebuyers for the units as they near completion.

A 16-unit apartment building that the BGC was instrumental in renovating in 1992 at 5456 Penn Avenue underwent a second rehabilitation in 2020. The new land trust organization in Garfield will join the BGC as a co-owner of the building in making over \$400,000 in repairs and improvements to the Montana Apartments, using a combination of bank financing and U.R.A. funding. This will enable the building to remain affordable for the long term tenants earning less than \$36,000 annually.

Rental Housing Projects

Garfield Highlands – Proposed new construction of 25 scattered-site homes in 5300 block of Kincaid St., 5300 and 5400 blocks of Rosetta St., 200, 300 and 400 blocks of N. Aiken Avenue, 5300 block of Hillcrest St. Would be a mix of two- and three-bedroom homes, affordable to families earning less than \$48,000/year. Awaiting a decision from PA Housing Finance Agency on allocation of federal tax credits for the project. Will need U.R.A. to furnish a loan for \$1 million+. Construction could be underway by summer 2021;

Montana Apts. – Renovation of 16 one-and two-bedroom apartments at 5456 Penn Ave. Current mix of tenants have majority earning less than \$35,000/year. PNC Bank weighing approval of \$275,000 loan to Montana Development Corp., with U.R.A. to provide loan for \$400,000.

Partner: Garfield Community Land

327 N. Negley Avenue – Site of former B'Nai Israel Synagogue and Urban League Charter School – PA Housing Finance Agency awarded tax credits for 37 affordable one and two-bedroom apts. to be built atop vacant school building. Developers are Beacon Communities

out of Boston and Catalyst Communities here in Pgh. BGC is serving as an advisor on the possible re-use of domed sanctuary building as a multi-cultural center. Developers are weighing execution of a partnership agreement with BGC that would have BGC acting as the manager of the new center. Construction of the apartments is due to begin this summer. Renovation of the sanctuary building could be 18 to 24 months away, depending on completion of a \$5-6 million capital campaign;

Preservation of Existing Affordable Housing

BGC carries out the role of owner or partner in the following developments:

Garfield Glen I and II – 64 rental homes built between N. Mathilda and N. Pacific Aves

- Partnered with S & A Homes on both developments – Managed by NDC Real Estate
- BGC reviews major management decisions around rental policies, evictions, and additional investments in the homes.
- BGC is the first point of contact for tenants or neighbors wishing to speak with the owners.
- At the end of initial 15-year leasing period, BGC will control 51% of the ownership interest in the developments, and S & A 49%. Tenants will have the option to buy their homes outright in year 16.

Montana Apts. – 16 apartments located in four-story walk-up at 5456 Penn Ave.

- BGC is staff to its nonprofit owner, the Montana Development Corp., a 501 (c) (3) created by the BGC and Friendship Development Associates in 1991 to renovate what had been a group home. East End Cooperative Ministry was a third partner in the project. FDA and EECM have since withdrawn from active involvement.
- Board is being reconstituted to include representatives from Garfield Community Land, Inc.
- Building is managed by Catranel Realty, Inc.
- See summary above for the latest developments with the building.

Historic Rowhouses at 5408-20 Penn Avenue – 6 rental units developed by a limited partnership comprised of BGC, Friendship Development Associates and Dollar Bank

- FDA and Dollar Bank have withdrawn from the limited partnership, leaving BGC as the sole remaining partner
- Units are rented to individuals or families at 60% or less of median household income
- BGC manages the six units in-house.

Laurentian Hall Apts. – 36 efficiency, 1-bedroom and 2-bedroom apts., designated for elderly or disabled persons who are at 50% of median household income or less

- Owned by separate 501 (c) (3), governed by a board on which BGC holds two seats

- ACTION-Housing, Inc. and St. Maria Goretti Church have been partners in the project
- Building is managed by NDC Real Estate Management.
- BGC formerly leased ground-floor space for its employment center and youth programs, but has since relocated to the Activity Center building located at 113 N. Pacific Avenue.

5635 Stanton Avenue – 11 one-, two-, and three-bedroom units situated in former mansion with a carriage house located behind it.

- Tenants are at 50% or less of median household income
- Owned by a limited partnership of which BGC and Highland Park CDC are 50/50 partners.
- Managed by NDC Real Estate Management
 - U.R.A. recently approved a loan of \$110,000 to limited partnership for exterior and interior improvements.

5530 Penn (7), 5129 Penn (2), 5149 Penn (1), 120 N. Millvale (1), 4819-21 Rosetta (2), and 4911-11 ½ Rosetta (2) all have affordably priced housing units as part of their redevelopment by the BGC in the 1990's. Rents range from \$450 to \$840 per month. The BGC is the sole owner of these properties and manages the 15 units in-house.

Matching Grants for Homeowner Repairs and Improvements

- The BGC has been provided grants of up to \$1,200 to lower-income homeowners to make critical repairs or improvements to their properties. The funds came from a \$20,000 grant from the PNC Bank Foundation. The homeowner has to provide a match either from their own funds or from outside sources. Volunteer labor can also count as their match.