



2025 Housing Equality Conference:

Navigating Today's Challenges and Building a Fairer Tomorrow

Session 2B: Fair Housing Focus, A Lightning Round

Moderator: Brittany Mellinger, PHRC

Panelists:

Rachel Shepherd, City of Pittsburgh Commission on Human Relations

David Dean, Pennsylvania Association of Realtors

Tammy Thompson, Catapult Greater Pittsburgh

Stephanie Meyer, PA Department of Human Services

Lauren Berman, Esq., Pennsylvania Utility Law Project

Dr. Elise Silva, University of Pittsburgh Institute for Cyber Law

Charlise Smith, Willasaé's Agency for Vision and Empowerment

Housing Status as a Protected Class

Improving stability and reducing recidivism



**Pittsburgh Commission
On Human Relations**

Education · Collaboration · Enforcement

What is Housing Status?

Housing status means the type of housing in which an individual resides, whether publicly or privately owned; an individual's ownership status with respect to the individual's residence; or the status of having or not having a fixed residence.¹

As of January 2024, there were 1,026 unsheltered individuals in Allegheny County.

857 were living in emergency shelters

169 were unsheltered/street homeless²

¹ https://library.municode.com/il/cook_county/codes/code_of_ordinances?nodeId=PTIGEOR_CH42HURE_ARTIIHURI_S42-31DE

² <https://alleghenycountyanalytics.us/wp-content/uploads/2024/05/24-ACDHS-07-PIT-Brief.pdf>

What qualifies as “unhoused”?



Living in a tent

Living in a vehicle



Living in a transitional medical facility



Couch Surfing



Living in a shelter



National Alliance to End Homelessness

Summary of Public Opinion Polling on Homelessness

June 2024

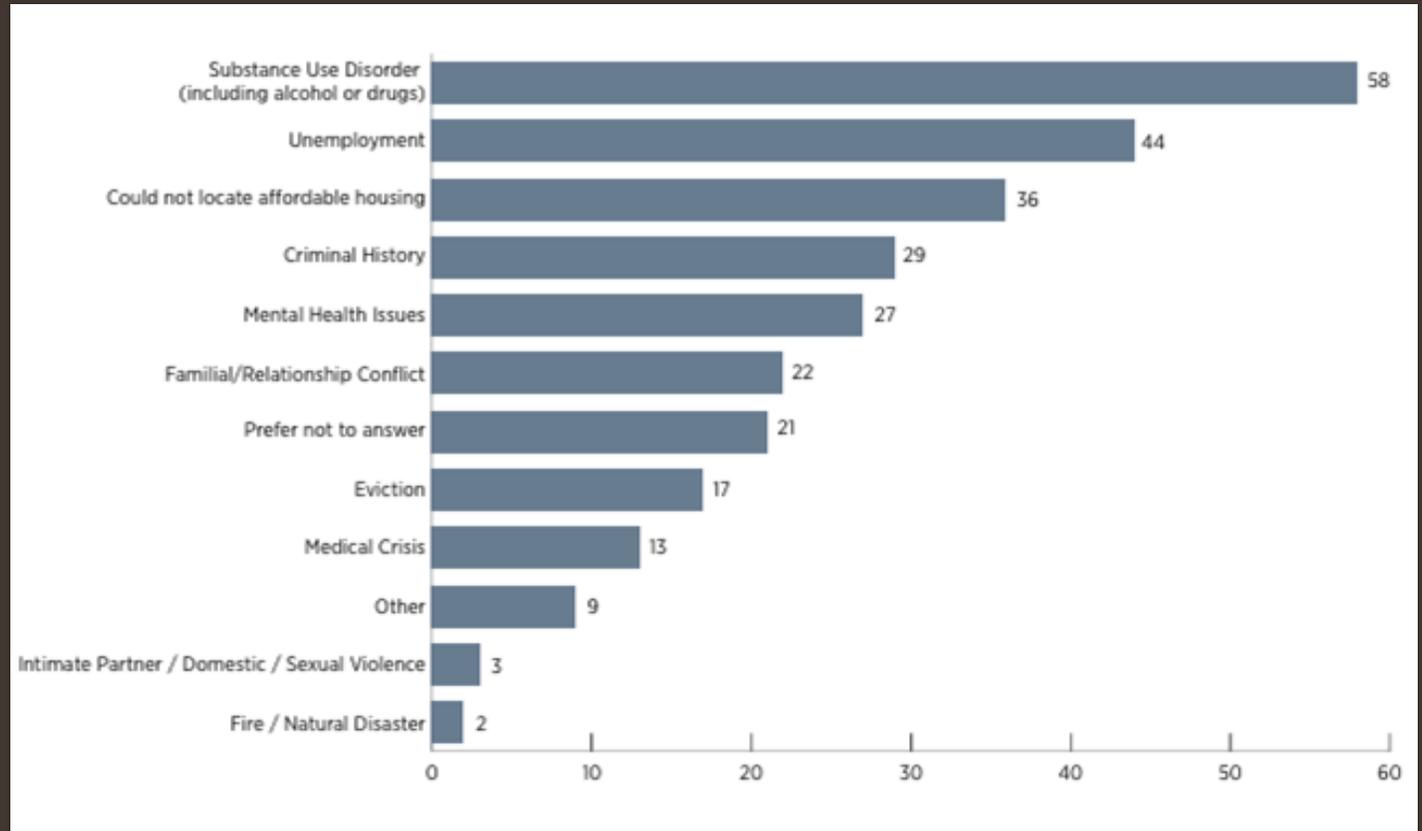


[...] the fact that respondents recognize that more people are newly entering into homelessness represents an important chance to demonstrate how **inflow (the number of people becoming homelessness) is outpacing outflow (the number of people exiting homelessness into permanent housing)** both nationally and in their own communities.”



The Why

- ❖ Affordable housing is already hard to find
- ❖ We cannot cover Source of Income in Pittsburgh
- ❖ Housing reduces criminal recidivism
- ❖ Economic efficiency
- ❖ Intersectionality with other protected statuses



<https://alleghenycountyanalytics.us/wp-content/uploads/2024/05/24-ACDHS-07-PIT-Brief.pdf>

The Trailblazers

- ◆ Washington, D.C. - Office of Human Rights
 - ◆ Homeless Status in Employment, Housing, Educational Institutions, Public Accommodations, and Government Services
- ◆ Cook County, IL - Commission on Human Rights
 - ◆ Housing Status in Housing
- ◆ Madison, WI - Department of Civil Rights
 - ◆ Homelessness in Employment, Housing and Public Accommodations



The Bottom Line

Housing providers should not make housing determinations based on an individual's current or former housing status.

Housing is a human right.



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David Dean
Pennsylvania Association
of Realtors



Catapult

Greater Pittsburgh



Who We Are

Catapult Greater Pittsburgh engages in emergency resource distribution, peer-to-peer support, wealth building, trauma-informed financial counseling, and policy advocacy to ensure systematically disenfranchised communities can meaningfully achieve economic justice and lead dignified and equitable lives.



Focus Areas

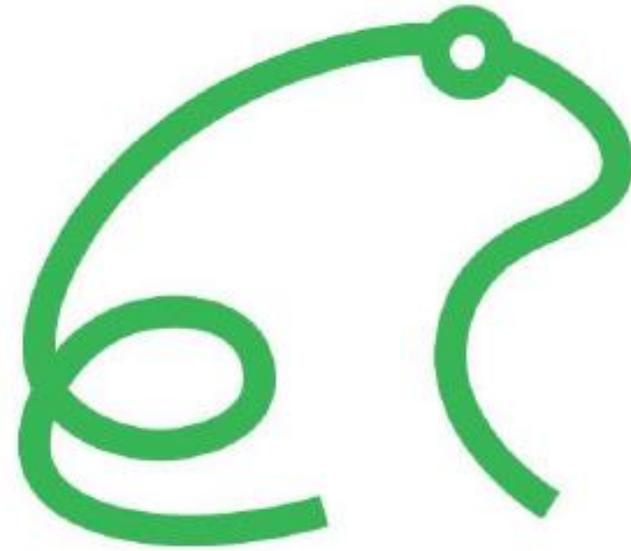
Entrepreneurship

Home Ownership/Financial Education

Support and Connection

Policy and Advocacy

Equity Protection



Catapult

Greater
Pittsburgh

ENTREPRENEURSHIP



Programs



Catapult: Startup
to Storefront



Retail Residency



Catapult Kids



Catapult
Galleries



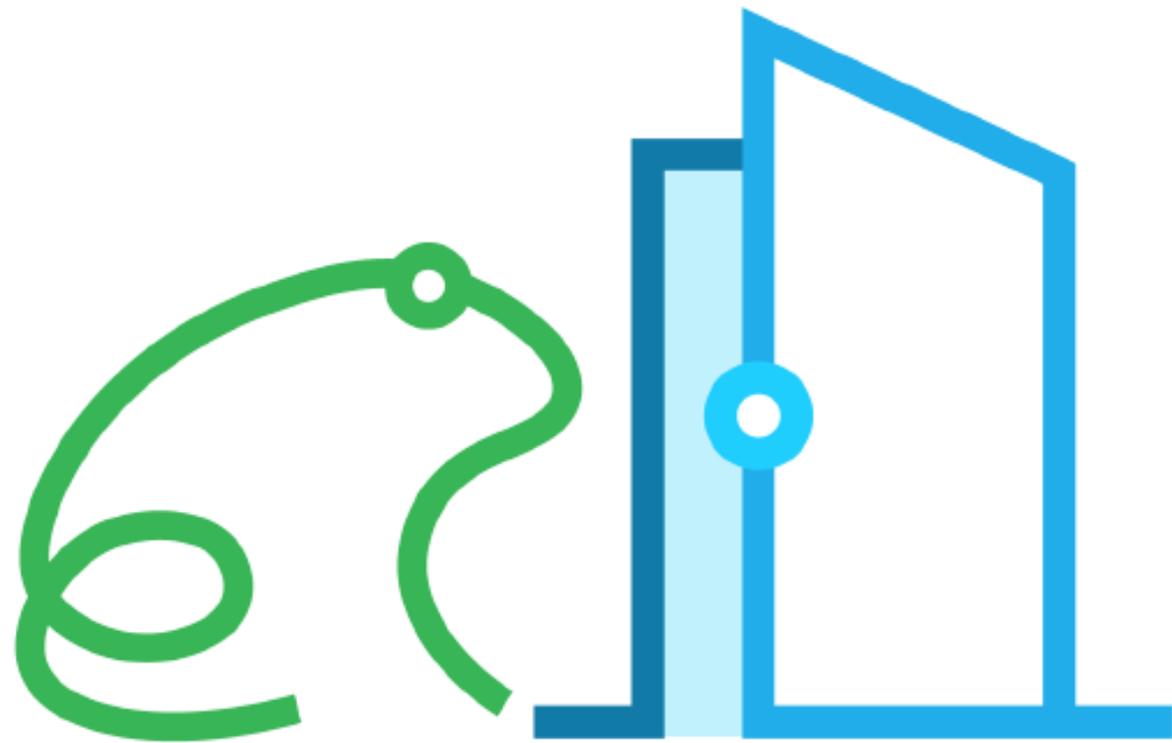
Catapult Culinary



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HOMEOWNERSHIP AND FINANCIAL EDUCATION



PROGRAMS



S.A.V.E. (Solid Advice for Valuable Earnings)



K.E.Y. (Keeping Equity Yours)



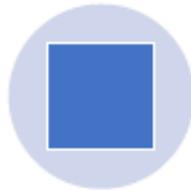
D.O.O.R. (Developing Ownership Opportunities For Residents)



C.O.I.N.S. (Cash Flow, Opportunities, Insurance, Net Worth, Savings)



Next Steps Closing Cost



RNIH (Revitalizing Neighborhoods and Increasing Homeownership)



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SUPPORT AND CONNECTION



PROGRAMS



B.A.S.I.C.S. – Building
Access to Support
Intentional Connections



The Day One Program



Poverty Simulations



GBI Pilot Program



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EQUITY
PROTECTION



CLEAR (Clinic for Legal Equity and Repairs)

An initiative run by Catapult Greater Pittsburgh that seeks to resolve legal homeownership complexities while upholding the integrity and vitality of communities.

CLEAR provides support to individuals and families living in their homes, but who do not have title to the property in their name. The program supports these Tangled Title legal matters, or issues related to the legal ownership of real estate, provides quality of life home repairs, and assistance with the completion of estate planning documentation.

Through this programming, we provide legal services via consulting attorneys and home repairs that will improve the health and safety of the home by vetted local contractors. Our goal is to protect existing homes as a key asset for generational wealth building within our communities.



Let's Define Some Terms



Title - the legal concept of property ownership



A deed - a legal document that confirms a person's ownership of property, or that the person has title to the property

What is a Tangled Title?

- A Tangled Title is a phrase used to describe problems related to the legal ownership of real estate
- If you live in a home and consider yourself the homeowner, but your name is not on the deed, you may have a tangled title situation



Could I have a Tangled Title?

- You could have a Tangled Title if:
 - Your name is not on the deed to your house
 - You are the only person who has interest living in the house, but your name is not on the deed
 - One of your relatives owned the house you live in, and their name is on the deed, but they have since passed





Why is it important to have title?

- The ability to take out a mortgage or loan
- The ability to get on a tax payment plan
- Access to apply for home repairs, utility assistance, or weatherization programming
- The ability to sell your home
- The ability to get property insurance
- The ability to get real estate tax abatements

How can Catapult help?

1. Work with consulting attorney to transfer title in your name
2. Have quality of life home repairs assessed and taken care of
3. Have a Will completed to ensure the legacy of the home



What are the qualifications for this program?

- There are no eligibility requirements, but eligibility priorities. We will be prioritizing:
 - Individuals and families over the age of 62
 - Heirs of deceased primary homeowners (record owners)
 - Caregivers of children 18 and younger
 - Veterans or widows/widowers of veterans
 - With the overall primary focus regarding the preservation of Black homeownership



And the home repairs and estate planning?

Home repairs and estate planning services will be made available to those who are our clients dealing with a tangled title matter

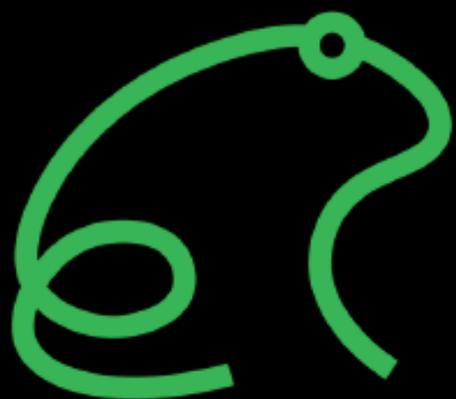
We will be assessing and completing health and safety/quality of life home repairs by vetted contractors and handy-people

We will work with law clinics and firms to provide estate planning documentation

All CLEAR services will be free of charge

How do I apply?

- Please visit our website at catapultpittsburgh.org
 - Visit the 'Programs' tab at the top of the page
 - Scroll until you see CLEAR and click 'Learn More'
 - On the CLEAR program page you will find a green button that says 'Apply Today'. Click to apply!
 - If you need any assistance completing the application or have any questions regarding the program, you can call 412-623-9596 ext. 167



Catapult

Greater Pittsburgh

Website: catapultpittsburgh.org

Facebook: [catapultgreaterpgh](https://www.facebook.com/catapultgreaterpgh)

Instagram: [catapultgreaterpittsburgh](https://www.instagram.com/catapultgreaterpittsburgh)

Email: info@catapultpittsburgh.org

Let's Connect

**PENNSYLVANIA
GETS IT DONE.**

Housing Action Plan.

March 19, 2025

Housing Achievements to Date.

- ✓ Increase in PHARE funding from \$60 million to \$100 million over the next four years
- ✓ Increase in Neighborhood Assistance Program (NAP) Tax Credits from \$36 million to \$72 million
- ✓ Increase in Homeless Assistance Program (HAP) funding from \$18.5 million to \$23.5 million



Housing Achievements to Date.

- ✓ **Increase in Municipal Assistance Program (MAP) funding** from \$500,000 to \$2 million
- ✓ **Launch of the Pennsylvania Mixed-Use Housing Development Pilot Program**, with \$10 million available in funding for mixed-use site development and conversion projects
- ✓ **Creation of a Right-to-Counsel Program**, with \$2.5 million in funding for legal assistance for low-income renters



Housing Action Plan

Executive Order 2024-03.

Housing Action Plan and Addressing Homelessness

- ✓ Provides for the creation of a Housing Action Plan for Pennsylvania
- ✓ Goals of the Housing Action Plan
 - Determine state and regional housing needs
 - Identify housing goals with measurable outcomes
 - Assess the effectiveness of existing housing programs
 - Recommend initiatives to improve housing outcomes
- ✓ Deadline of September 12, 2025



Housing Action Plan

Primary Areas of Focus.

An “All of the Above” Approach to Housing



**Building new
housing units**



**Preserving existing
housing units**



**Making housing
more affordable**



**Supporting vulnerable
populations**



**Ensuring equity in
housing outcomes**



**Achieving
operational excellence**

Stakeholder Feedback and Survey Responses.



15 regional roundtables hosted as of March 2025



2,487 survey responses received as of March 2025



Housing Themes from Regional Roundtables

- More Funding is Necessary for Basic Home Repairs
- Need for More Wrap Around Services for At-Risk Populations
- Build Local Capacity to Administer Housing Programs
- Education on Tenant and Landlord Rights and Responsibilities, Fair Housing and Eviction Process



Important Housing Qualities from Survey Responses

- Affordability
- Proximity to Public Services and Amenities
- Commuting Distance to Work



Housing Action Plan

Governor Shapiro's Proposed 2025-26 Budget.

Early Action on Housing Solutions



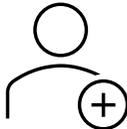
**\$50 million for Housing
Stock Restoration**



**\$10 million for First
Time Homebuyers**



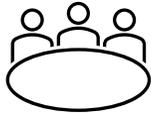
**Continuing the PHARE
Increase to \$110 million**



**Staffing Up the State
Planning Board**



**Sealing
Eviction Records**



**Creating an Interagency
Council on Homelessness**

Housing Action Plan

Next Steps.

- ✓ Determine Vision, Goals, and Measurable Metrics
- ✓ Assess Existing Pennsylvania Housing Programs
- ✓ Analyze Housing Programs Structured in Peer States
- ✓ Decide Initiatives to be Included in Final Plan

We want to hear from you!

[Pennsylvania Housing Action Plan](#)



**PENNSYLVANIA
GETS IT DONE.**

Housing Action Plan.

March 19, 2025

PHRC Housing Equality Conference: Utility Protections for Tenants

April 8, 2025

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Pennsylvania Utility Law Project

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PULP@pautilitylawproject.org

More about us:

www.pautilitylawproject.org



Pennsylvania Utility Law Project

PULP is a statewide legal services project of Regional Housing Legal Services and is a member of the Pennsylvania Legal Aid Network.

PULP's mission is to secure just and equitable access to safe and affordable utility services for Pennsylvanians experiencing poverty.

We work to achieve our mission by empowering individuals and communities through:

- Legal Representation, Groups and Individuals
- Education and Training
- Policy Advocacy
- Supportive Services
- Consultation

PA Public Utility Commission - PUC-Regulated vs. "Unregulated" Utilities

PUC-Regulated Utilities

- Most large electric, natural gas, and water companies
- Duquesne Light, Columbia Gas, People's Gas, Pittsburgh Water, PA American Water, West Penn Power
- Subject to jurisdiction of the Pennsylvania Public Utility Commission
- Consumer complaints can be filed directly with the PUC
- Must follow rules/regulations for billing, collections, and terminations
- Electric and gas utilities must offer assistance programs with specific components

"Unregulated" Utilities

- Municipal utilities & electric co-ops (except PGW & Pittsburgh Water)
- Consumer complaints filed with Court of Common Pleas
- Must follow Water Services Act, Utility Services Tenants Rights Act, and other broad consumer laws, EPA, DEP environmental standards.
- No standard billing, collection, and termination standards
- No requirement to offer assistance programs or payment arrangements

Tenant's Rights: Utilities

- **If a utility is in the landlord's name, and the landlord does not pay, a renter must be:**
 - Notified of the landlord's arrearages 30 days in advance of termination.
 - Given an opportunity to pay the last 30-day bill (not including landlord's debts).
 - Allowed to pay new charges going forward to continue service, without establishing an account.
 - May deduct all payments to utility from rent.
 - Protected from retaliation.
- **A landlord/owner may not voluntarily shut off service while occupied by a tenant without notarized consent – or in case of emergencies.**
 - Tenant must be given notice and ability to keep service on going forward.
- **Applicable Laws:**
 - Discontinued Service to Leased Premises Act (DSLPA), 66 Pa. C.S. 1521 et seq. (PUC-regulated utilities)
 - Utility Service Tenant's Rights Act (USTRA), 68 P.S. 399.1 et seq. (Municipal Utilities / Cooperatives)
- **Foreign Load**
 - Only applies to PUC-regulated utilities pursuant to DSLPA
 - If tenant meter is connected to common spaces or another unit, a utility must put the bill to the landlord's name. Debts or new charges while foreign load is on the system are the landlord's responsibility.

How to Exercise Your Rights

DSPLA – Regulated Utilities

- If your service is terminated OR you receive a shut-off notice, call the Utility Company directly right away to tell them that you are a tenant and that service is in the name of your landlord.
- If they terminated service improperly, they should restore service as quickly as possible then provide you with 30-days notice, including how much to pay to keep service on.
- You do NOT have to put service in your name, although you can.
- You are NOT responsible for the debt of the landlord,
- If the Utility Company will not restore service or allow you to maintain service, you can file a complaint with the PUC by calling 800-692-7380.

USTRA – Munis & Co-

ops

- Call the Municipal Authority or Co-op directly and explain that you are a tenant and that service was improperly terminated.
- They should restore right away, but in practice, many Authorities and Co-ops are not aware of the rights that tenants have under USTRA.
- If they do not restore right away, you may file a complaint with the PA Attorney General's Office by calling their Consumer Protection Line at 800-441-2555.
- The AG's office typically can't sue a municipality, but they can reach out in an attempt to mediate.

AI and Tenant Screenings

Emerging Tech and Housing Equality

Elise Silva MLIS PhD, Director of Policy Research

How is AI being used in leasing?

- Automated assessment of tenant applications
- Digital leasing agents
- Tenant monitoring

How do AI tenant screenings work?

- Algorithmic processing of wide array of data points
 - Credit scores
 - Rental history (including evictions)
 - Income verification
 - Criminal records
 - Utility payment history
 - Social media activity
 - Employment stability indicators

Is this common?

- 2/3 of landlords use AI-generated reports
- 37% relied solely on AI recommendation to make decisions

SCREENED OUT OF HOUSING

How AI-Powered Tenant Screening Hurts Renters



What are the benefits?

These products and services are marketed as being

▶▶ Faster

\$ Cheaper

 Fairer

Louis et al v. SafeRent Solutions

IN THE NEWS

Rental Applicants Reach \$2.28M
Settlement Agreement for
Discriminatory AI-Powered
Screening Tool

Law.com

What are the drawbacks?

- Lack of transparency
- Potential for discrimination
- Questions of accountability

What are best practices?

- Due diligence in acquiring AI tools
- Transparency and disclosure
- Human oversight
- Appeal processes

Questions

For more on AI governance follow @PittCyber on LinkedIn



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