

CITY OF PITTSBURGH

PENNSYLVANIA

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

For Submission to HUD

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Executive Summary

The City of Pittsburgh, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant Program (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Pittsburgh previously prepared an Analysis of Impediments to Fair Housing Choice in 2007. The HUD Fair Housing and Equal Opportunity Office has requested the City to prepare an update to its AI. The City has prepared this 2012 Update to the Analysis of Impediments to Fair Housing Choice to bring the City closer into sequence with its FY 2010-2014 Five Year Consolidated Plan. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Pittsburgh:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions



which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing. Additionally, the City of Pittsburgh has passed an ordinance protecting persons against discrimination based on **sexual orientation**.



The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review of the City's 2007 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, the City's Comprehensive Plan, as well as a review of the FY 2010-2014 Five Year Consolidated Plan, FY 2011 Annual Action Plan, FY 2012 Annual Action Plan, and the Consolidated Annual Performance Evaluation Reports for FY 2010 and FY 2011.
 - A review of the Housing Authority of the City of Pittsburgh's Five Year and Annual Plans, the Public Housing Agency's Admission and Continued Occupancy Policy, the Housing Choice Voucher Administrative Plan, Family Self-Sufficiency Program Action Plan, and Section 504 Needs Assessment.
 - The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
 - A review of the residential segregation data from CensusScope was undertaken.
 - A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
 - A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
 - A review of the real estate and mortgage practices was undertaken.



- Home mortgage foreclosure data was reviewed.
- **Interviews & Meetings**
 - Meetings and/or interviews were conducted with the City of Pittsburgh Housing Authority; the Urban Redevelopment Authority of Pittsburgh; the Department of City Planning; community, social service, and advocacy agencies for the disabled; housing providers; the Human Rights Commission; etc.
 - Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - Distribution by location of public and assisted housing units was analyzed and mapped.
 - The location of CDBG expenditures throughout the City was analyzed.
 - The location of HOME expenditures throughout the City was analyzed.
 - The City's Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments were analyzed.
- **Citizen Participation**
 - Electronic copies of a fair housing survey were made available on the City's website, public meetings were held, and copies were placed on public display to encourage citizen input.



- The “draft” 2012 Update to the Analysis of Impediments to Fair Housing Choice was made available on the City’s website and hardcopies were placed at the following locations beginning on January 14, 2013:
 - Department of City Planning
200 Ross Street
Second Floor
Pittsburgh, PA 15219
 - Urban Redevelopment Authority
200 Ross Street
Tenth Floor
Pittsburgh, PA 15219
- The City of Pittsburgh held a Public Hearing on the “draft” 2012 Update to the Analysis of Impediments on January 29, 2013.

The City of Pittsburgh’s 2012 Update to the Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the public’s and local official’s knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans With Disabilities Act, and the City-County Visitability Program.
- **2-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual’s housing rights,



and landlord's responsibilities to affirmatively further fair housing.

- **1-C:** Continue to contract with independent fair housing organizations to provide testing services, referrals, and assistance in resolving Fair Housing complaints that may arise in the City.
- **1-D:** Educate and promote that all residents have a right to live outside impacted areas.
- **1-E:** Continue to support and provide funding for the City of Pittsburgh's Human Relations Commission to affirmatively further fair housing in the Pittsburgh Region.

- **Impediment 2: Continuing Need for Affordable Rental Housing.**

The City of Pittsburgh has the greatest supply of affordable rental housing in the Area. However, the monthly cost of rent for apartments has steadily increased to the point that over 53.0% of all renter households in Pittsburgh with incomes less than 50% of the median income are considered cost overburdened.

Goal: Additional affordable rental housing will be developed outside impacted areas throughout the City of Pittsburgh and the surrounding region, especially for households whose income is less than 50% of the median income, through new construction (in-fill housing) and the rehabilitation of vacant buildings and mixed-income buildings to reduce the number of lower income households who are cost overburdened.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located outside of areas with lower income concentrations throughout the Pittsburgh Area.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Continue to encourage the development of community living arrangements for the disabled, outside impacted areas in the City of Pittsburgh, and deconcentrate housing for the disabled by working with the County to provide satellite services



and transportation for the disabled so they can reside anywhere in the Pittsburgh Area.

- **2-D:** Provide financial assistance to low-income households that are cost overburdened, particularly those households whose incomes are at or below 50% of the area's median family income to reduce the cost for their housing.

- **Impediment 3: Continuing Need for Affordable Housing for Sale.**

The median value and cost to purchase and maintain a single family home in Pittsburgh that is decent, safe, and sound, has increased significantly to over \$85,000, and it is even higher in Allegheny County, which limits the choice of housing for lower income households to impacted areas in Pittsburgh.

Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration throughout the Pittsburgh Area.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale and which is located outside areas with lower income concentrations throughout the Pittsburgh Area.
- **3-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **3-C:** Partner with the Urban Redevelopment Authority of Pittsburgh and local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower-income households to become homebuyers anywhere in the Pittsburgh Area, but outside impacted areas.
- **3-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers and move outside areas of low-income concentrations.



- **Impediment 4: Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Pittsburgh, since 76.1% of the City's housing units were built over 50 years ago and do not have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and will keep their rents affordable.
- **4-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **4-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled.
- **4-D:** Continue to provide financial assistance to elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.
- **4-E:** Continue to support the City of Pittsburgh's and Allegheny County's joint Task Force on Disabilities and the tax credits for making residential units "visitable" and "accessible."

- **Impediment 5: Private Lending and Insurance Practices.**

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans originated from white and those originated from minority applicants.



Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with an outside independent agency or firm to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by an outside independent agency to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** The City of Pittsburgh has limited CDBG funds, but it should continue to fund its community improvement programs in targeted low-income neighborhoods to improve public safety protection in these areas which will reduce the insurance risk factors for homeowner insurance underwriting.

• **Impediment 6: Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG, HOME, and funds for other housing programs in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

Goal: Increase Federal funding for the CDBG and HOME Programs, and other housing programs, to pre- FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Work with the national housing and community development organizations to increase the appropriations for



the CDBG and HOME programs, as well as other HUD housing programs.

- **6-B:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Pittsburgh, but outside impacted areas.
- **6-C:** The Housing Authority of the City of Pittsburgh should promote, sponsor, and partner with private developers to build affordable housing using the Low Income Housing Tax Credit (LIHTC) Program in the City.
- **6-D:** Cooperate with Allegheny County and the other two Federal CDBG Entitlement Communities in Allegheny County to pool resources and leverage private funds to develop affordable housing outside impacted areas throughout the Pittsburgh Metropolitan Area.

- **Impediment 7: Countywide Approach to Affirmatively Furthering Fair Housing.**

The housing, racial and socio-economic data from the U.S. Census of 2010, as well as the amount of subsidized housing in the City of Pittsburgh illustrates that there is a concentration of low- and moderate-income persons, minorities, and disabled living in the City as compared to Allegheny County as a whole.

Goal: Provide housing and economic opportunities for low- and moderate-income persons and the protected classes to live and work outside impacted areas.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **7-A:** The City's and County's Human Relations Commissions should establish an Affirmatively Furthering Fair Housing (AFFH) Task Force for the Pittsburgh Region with representatives from the City of Pittsburgh, Allegheny County, U.S. Department of Housing and Urban Development (HUD), the City Housing Authority (HACP), the Allegheny County Housing Authority (ACHA), the other two federal CDBG Entitlement Communities in Allegheny County (McKeesport and Penn Hills), and other groups and organizations which promote fair housing.



- **7-B:** The four (4) Federal Entitlement jurisdictions should promote and encourage the development of affordable housing throughout the Pittsburgh Region in areas that are not economically or racially impacted.

- **Impediment 8: Economic Issues.**

There is a lack of economic opportunities in the City which prevents low-income households from improving their income and ability to live outside areas with concentrations of low-income households, which makes this a fair housing concern.

Goal: The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **8-A:** Strengthen partnerships and program delivery that enhances the City's business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **8-B:** Support and enhance workforce development and skills training that result in a "livable" wage and job opportunities.
- **8-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **8-D:** Support new bus routes and increased public transportation for lower income persons to access job opportunities outside their neighborhood.



I. Introduction

The City of Pittsburgh is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant Program (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fair housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

A Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.



HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Pittsburgh previously prepared an Analysis of Impediments to Fair Housing Choice in 2007. This 2012 Update to the Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City closer into sequence with the FY 2010-2014 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Pittsburgh with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of Pittsburgh, the City must look beyond its boundaries and coordinate fair housing with Allegheny County and the surrounding region. Fair housing choice is the goal of the A.I. and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in Allegheny County and the southwestern region of Pennsylvania.



II. Background Data

In order to perform an analysis of impediments to fair housing choice in the City of Pittsburgh, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

Pittsburgh is the second largest city in the Commonwealth of Pennsylvania and is the county seat of Allegheny County. The City of Pittsburgh had a rich history in the steel industry and saw a loss in its population and employment when the steel industry declined. The City of Pittsburgh has “reinvented” itself and has become an educational, research, robotics, and health care center for the county. Pittsburgh has also found itself highly ranked in recent years as being a “livable” community.

Much of the information from the 2010 U.S. Census has been released to date. The 2006-2010 and 2008-2010 American Community Surveys offer recent estimations of general demographics of the City of Pittsburgh, and are used in instances where the 2010 Census Data is unavailable. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Pittsburgh’s demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VIII, Appendix B includes full-page maps of the demographic data which are also shown on the following pages.

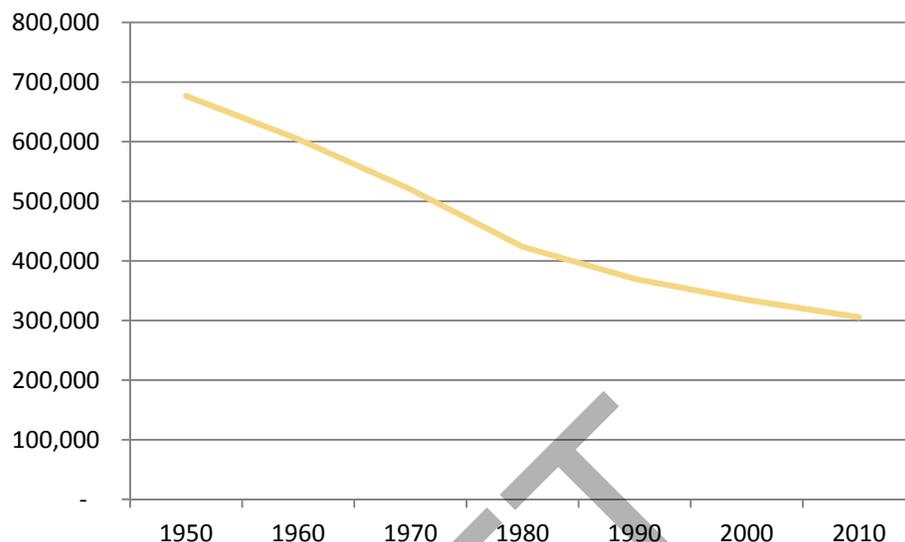
A. Population, Race, Ethnicity, and Religion:

Population

This City of Pittsburgh has experienced a declining population since the 1950’s. Some of the population loss can be attributed to the decline of the steel industry. Between 1950 and 2010, the City’s population decreased from 676,806 to 305,704 people, or a population loss of approximately 54.8%. The City experienced a population loss of 8.6% from 2000 to 2010. While still experiencing a population loss, the City has begun to lose population at a slower rate. Between 2000 and 2010, the population of Allegheny County decreased 4.6% from 1,281,666 people in 2000 to 1,223,348 people in 2010. However, the Commonwealth of Pennsylvania experienced a slight population growth of 3.4% with the influx of 421,325 people between 2000 (population of 12,281,054) and 2010 (population of 12,702,379).



Population Change for the City of Pittsburgh



Source: U.S. Census Data (1950 – 2010)

Race

The following table highlights the racial composition of the City of Pittsburgh as shown in the 2000 and 2010 U.S. Census counts.

Race and Hispanic or Latino Population in the City of Pittsburgh

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	Population Count	Percentage	Population Count	Percentage
Total	334,563	--	305,704	--
One race	329,160	98.4%	298,016	97.5%
White alone	226,258	67.6%	201,766	66.0%
Black or African American alone	90,750	27.1%	79,710	26.1%
American Indian and Alaska Native alone	628	0.2%	584	0.2%
Asian alone	9,195	2.7%	13,465	4.4%
Native Hawaiian and Other Pacific Islander alone	111	0.0%	86	0.0%
Some other race alone	2,218	0.7%	2,405	0.8%



Two or more races	5,403	1.6%	7,688	2.5%
Hispanic or Latino	4,425	1.3%	6,964	2.3%

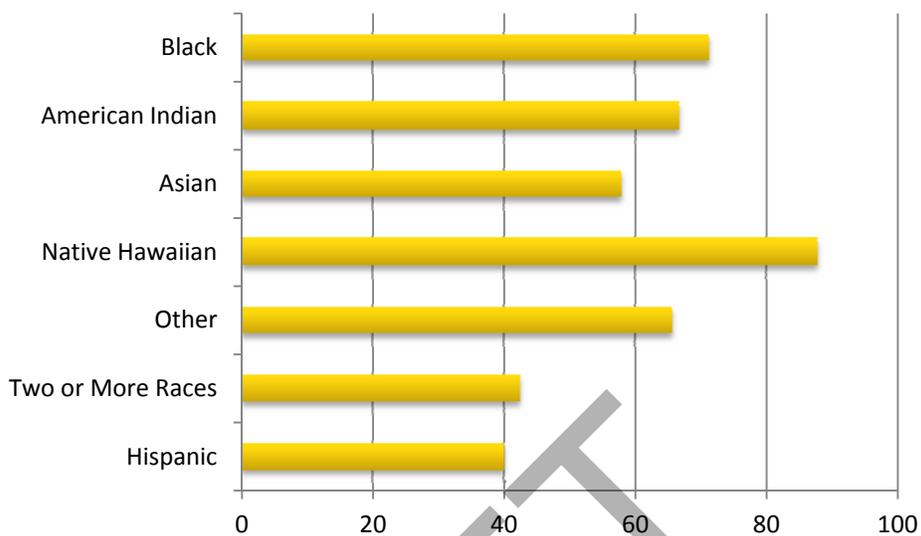
Source: 2000 U.S. Census and 2010 U.S. Census

The City of Pittsburgh's loss of 28,859 people between 2000 and 2010 was not as severe as previous Census counts. During this time period, the City experienced a decrease in the number and percentage of people identifying themselves as one race, White alone, Black or African American alone, and Native Hawaiian and Other Pacific Islander alone. Most other minority groups saw an increase in number of residents, as well as an increase in the overall percentage of the City's population. In particular, Asian alone, some other race, two or more races, and the Hispanic or Latino population experienced the largest increases. During this same time period, Allegheny County and the Commonwealth of Pennsylvania experienced a decrease in the White population and an increase in the minority populations.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the City. The dissimilarity index, based on the 2000 U.S. Census data and available information from CensusScope (<http://www.censusscope.org>), compares the integration of racial groups with the white population of the City on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. The chart below highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Pittsburgh. The Black/African American population is the largest minority group in the City of Pittsburgh and has a dissimilarity index of 71.3, meaning that 71.3% of the White population would need to move to another neighborhood so that Blacks and Whites would be more evenly distributed in the City. The Asian population has a dissimilarity index of 57.9, and other minority populations have a dissimilarity index of 65.6. The population of people who are Two or More Races has a dissimilarity index of 42.4. The Hispanic Population in the City of Pittsburgh has a dissimilarity index of 40. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City. The dissimilarity indices of the American Indian and Native Hawaiian populations misrepresent the actual distribution of these populations across the City.



Dissimilarity Indices in the City of Pittsburgh



Source: <http://www.censusscope.org>

CensusScope also compares cities across Pennsylvania in regard to the rank of segregation. Again, the dissimilarity indices can be misleading when the minority population has less than 1,000 persons. Pittsburgh is considered the second most segregated City in the Commonwealth of Pennsylvania when looking at the dissimilarity index for the Black and Asian populations as compared to the White population. Pittsburgh is considered the fifth most segregated City for the multi-racial population, and the ninth most segregated City for other minority populations. The following tables illustrate the dissimilarity indices for the Black and Asian populations in Pennsylvania.

Pennsylvania Cities Ranked by White/Black Dissimilarity Index

Rank	City	Black Population	White Population	Total Population	Dissimilarity Index
1	Philadelphia	646,123	644,395	1,517,550	80.6
2	Pittsburgh	90,183	223,982	334,563	71.3
3	Scranton	2,200	70,512	76,415	57.7
4	New Castle	2,820	22,729	26,309	53.1
5	Erie City	14,420	81,605	103,717	51.6
6	Chester	27,500	6,582	36,854	47.8
7	Harrisburg	26,292	13,988	48,950	45.7
8	Altoona	1,202	47,342	49,523	45.3
9	Bethel Park Borough*	340	32,463	33,556	44.0
10	Williamsport	3,873	25,666	30,706	42.7



Pennsylvania Cities Ranked by White/Asian Dissimilarity Index

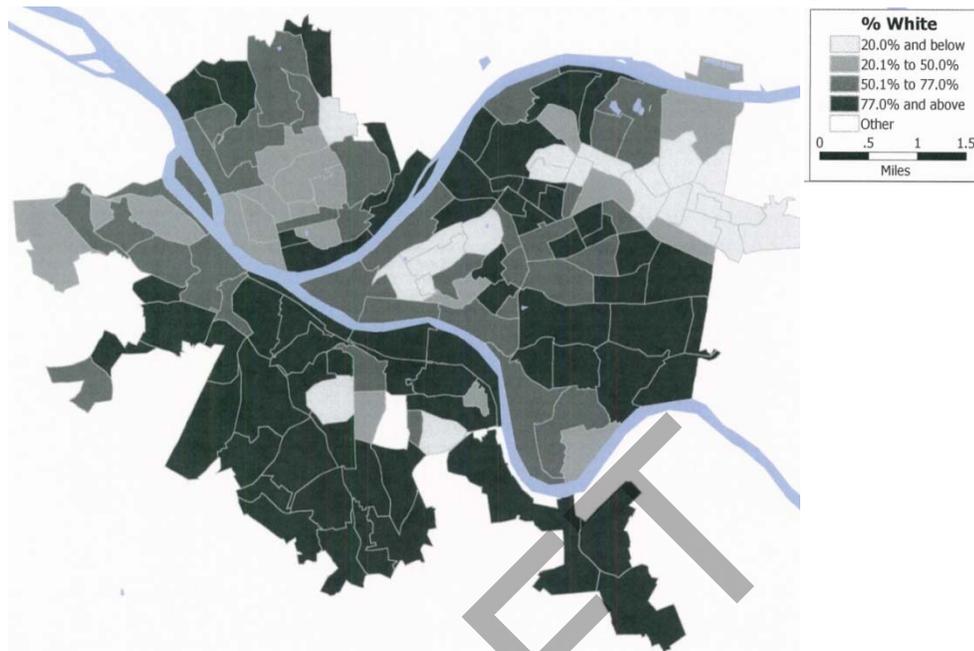
Rank	City	Asian Population	White Population	Total Population	Dissimilarity Index
1	New Castle*	44	22,729	26,309	66.8
2	Pittsburgh	9,160	223,982	33,563	57.9
3	Philadelphia	67,119	644,395	1,517,550	57.9
4	Scranton*	814	70,512	76,415	57.8
5	Altoona*	156	47,342	49,523	54.3
6	Chester City*	217	6,582	36,854	45.5
7	Harrisburg	1,370	13,988	48,950	45.4
8	Wilkes-Barre*	342	39,433	43,123	45.1
9	Erie City*	756	81,605	103,717	42.8
10	Bethel Park Borough*	371	32,463	33,556	42.3

*Note: * Dissimilarity indices for cities marked with an asterisk (*) have a minority population under 1,000. As a result, even if the minority population is distributed evenly across the City, the dissimilarity index might be high.*

The following maps highlight the racial composition by census tracts across the City according to the 2005-2009 American Community Survey. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The White population is primarily concentrated in the southern and southeastern parts of the City, as well as some areas in the northern part of the City. The majority of the minority population is located in the central, northern, and northeastern portions of the City.



White Population in the City of Pittsburgh



Source: 2005-2009 American Community Survey

Minority Population in the City of Pittsburgh



Source: 2005-2009 American Community Survey



Ethnicity

The following table highlights the ethnicities of Pittsburgh residents at the time of the 2000 and 2010 U.S. Census reports.

Ethnicity and Ancestry in the City of Pittsburgh

ANCESTRY	2000 U.S. Census		2006-2010 American Community Survey	
	Number	Percent	Number	Percent
Total population	334,563	--	308,003	--
American	7,398	2.2%	7,699	2.5%
Arab	2,374	0.7%	2,814	0.9%
Czech	2,076	0.6%	1,676	0.5%
Danish	208	0.1%	299	0.1%
Dutch	1,510	0.5%	2,016	0.7%
English	15,352	4.6%	16,692	5.4%
French (except Basque)	4,785	1.4%	4,106	1.3%
French Canadian	627	0.2%	499	0.2%
German	65,976	19.7%	66,031	21.4%
Greek	1,833	0.5%	2,108	0.7%
Hungarian	3,961	1.2%	4,477	1.5%
Irish	52,924	15.8%	51,563	16.7%
Italian	39,632	11.8%	41,327	13.4%
Lithuanian	2,413	0.7%	2,260	0.7%
Norwegian	755	0.2%	682	0.2%
Polish	28,178	8.4%	24,743	8.0%
Portuguese	162	0.0%	276	0.1%
Russian	6,697	2.0%	6,191	2.0%
Scotch-Irish	4,363	1.3%	5,558	1.8%
Scottish	4,189	1.3%	4,798	1.6%
Slovak	6,566	2.0%	5,935	1.9%
Subsaharan African	4,338	1.3%	4,577	1.5%
Swedish	1,944	0.6%	2,007	0.7%
Swiss	595	0.2%	838	0.3%
Ukrainian	3,067	0.9%	2,972	1.0%
Welsh	2,816	0.8%	2,729	0.9%
West Indian (excluding Hispanic origin groups)	709	0.2%	1,313	0.4%
Other ancestries	105,884	31.6%	--	--

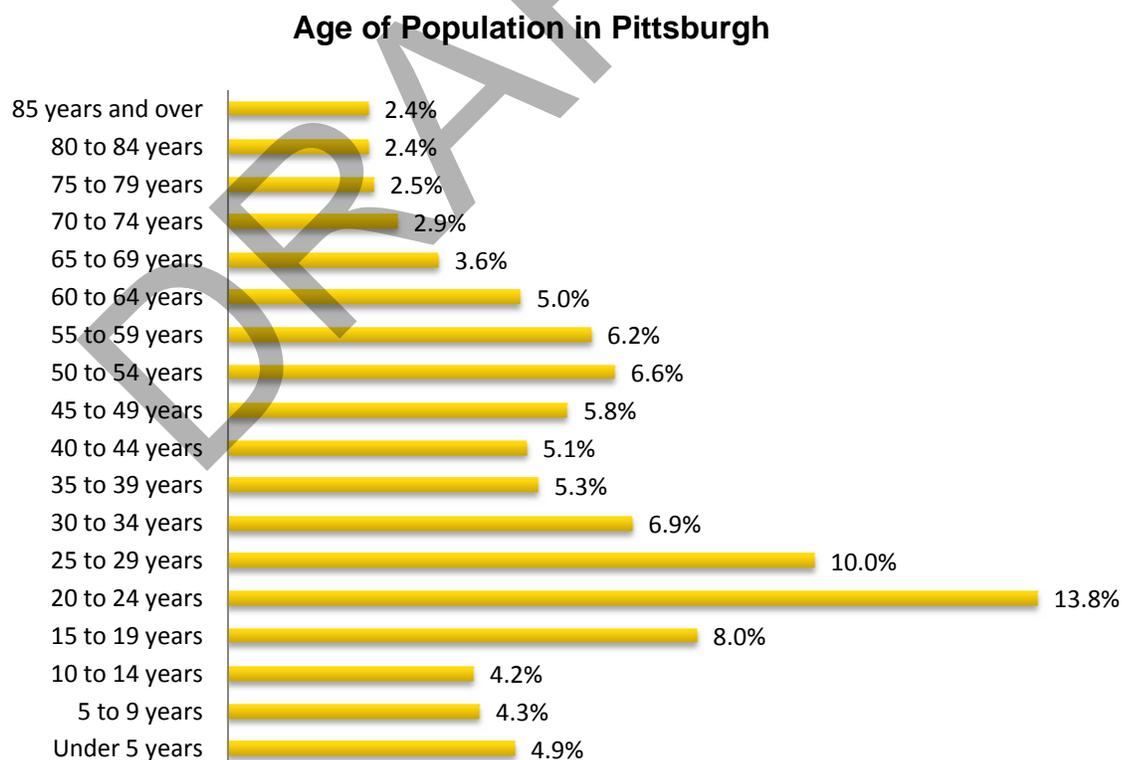
Source: 2000 U.S. Census and 2006-2010 American Community Survey



The most common ethnicities in the City of Pittsburgh include German, Irish, Polish, and Italian. Between 2000 and 2010, the City of Pittsburgh noted fluctuating ethnicity breakdowns, but none were extreme. The Irish experienced a slight decrease in population, but an increase in percentage. The Italians experienced the greatest increase in population and percentage. The 2006-2010 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

Age

The following chart illustrates age distribution in the City at the time of the 2010 U.S. Census. The Census shows that currently, children under five years of age represent 4.9% of the population; 21.4% of the City’s population is under 20 years of age; and 13.8% of the population is 65 years of age or older.



Source: 2010 U.S. Census

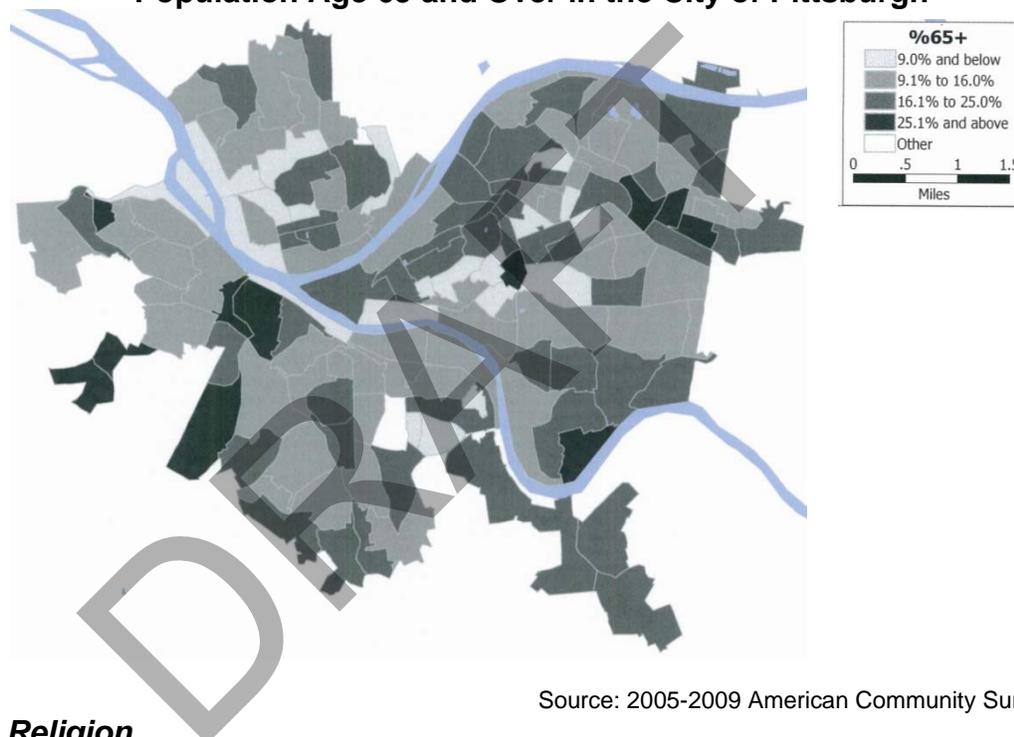
The median age in the City of Pittsburgh at the time of the 2000 U.S. Census was 35.5 years. The median age in the City decreased to 35.0 years at the time of the 2010 U.S. Census. During this same time period,



the median age in Allegheny County increased from 39.6 to 43.3 years, and the median age for the Commonwealth of Pennsylvania increased from 38.0 to 41.5 years.

Included in Part VIII, Appendix B is a map illustrating the percentage of the population in the City of Pittsburgh that is over the age of 65. A smaller version of this map is included in this section. The highest concentration of persons age 65 and over is in the southern portion and some central census tracts of the City, while the lowest concentrations of elderly are in the northern and other central census tracts of the City.

Population Age 65 and Over in the City of Pittsburgh



Source: 2005-2009 American Community Survey

Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Pittsburgh, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.



The table below shows the distribution of residents of Allegheny County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Religious Affiliation in Allegheny County

	1980	1990	2000	2010
Evangelical Protestant	4.1	7.6	5.8	10.5
Black Protestant	1.0	0.9	0.0	1.9
Mainline Protestant	23.4	19.8	18.8	18.8
Catholic	70.3	68.7	68.7	62.2
Orthodox	0.0	0.1	1.6	1.3
Other	1.3	3.0	5.0	5.2

Source: The Association of Religion Data

Between 1980 and 2010, Allegheny County saw an overall decrease in the number of people identifying with religious traditions. Of those that considered themselves religious, there was an increase in Evangelical Protestants and Other Religions, and a decrease in Mainline Protestant and Catholics.

DRAFT



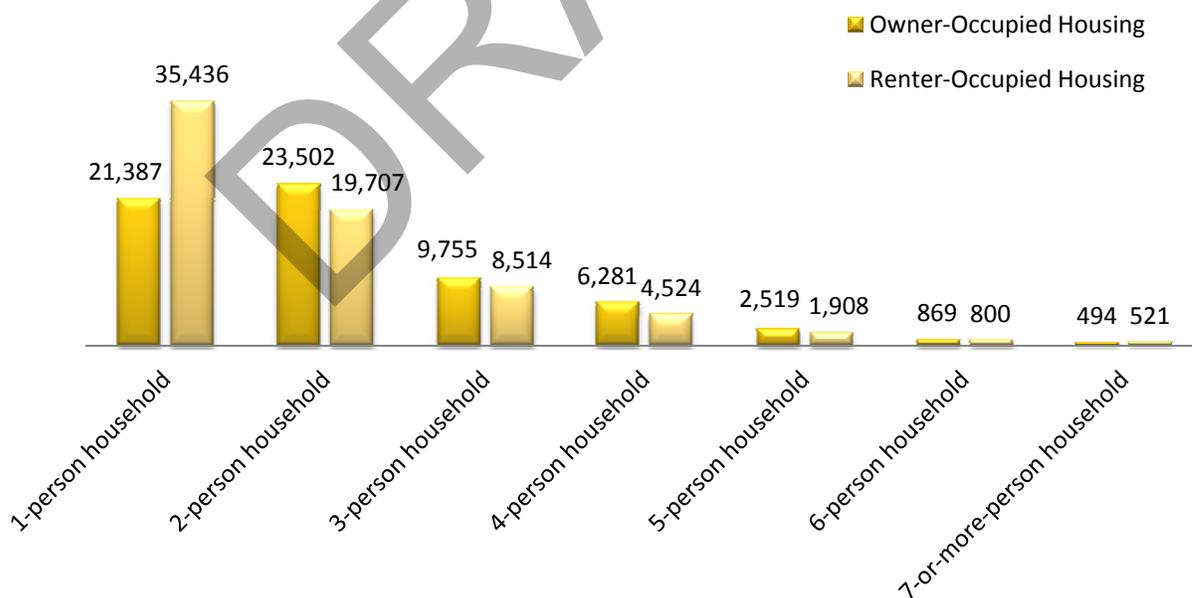
B. Households:

Household Tenure

According to the U.S. Census for 2000, there were 163,366 housing units in the City of Pittsburgh. Of these housing units, 88.0% were occupied and 12.0% were vacant. Of the occupied housing units, 52.1% were owner-occupied and 47.9% were renter-occupied. According to the 2010 U.S. Census, the total number of housing units decreased to 156,165, 87.2% of which were occupied and 12.8% of which were vacant. Of the occupied housing units in 2010, 47.6% were owner-occupied and 52.4% were renter-occupied. This was a major change in the Census Data since by 2010, the number of rental units was greater than the number of owner-occupied housing units.

In 2000, the average size of the owner-occupied households was 2.37 persons and the average renter household was 1.95 persons. In 2010, the average size of owner-occupied households decreased to 2.23 persons and the average size of renter-occupied households also decreased to 1.92 persons. The following chart illustrates the breakdown by household size for owner and renter households according to the 2010 U.S. Census.

Household Tenure by Size in Pittsburgh



Source: 2010 U.S. Census Data

One-person renter-occupied households are the most common household types, followed by two-person owner-occupied households. Households



with 2 to 6 people tend to be owner-occupied than rather than renter-occupied.

The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. Full size versions of these maps can be found in Part VII, Appendix B. Owner-Occupied units are scattered across the City, with the highest concentrations being located closest to the outer edges, particularly in the south and north. The highest concentration of rental units is closest to the center of the City.

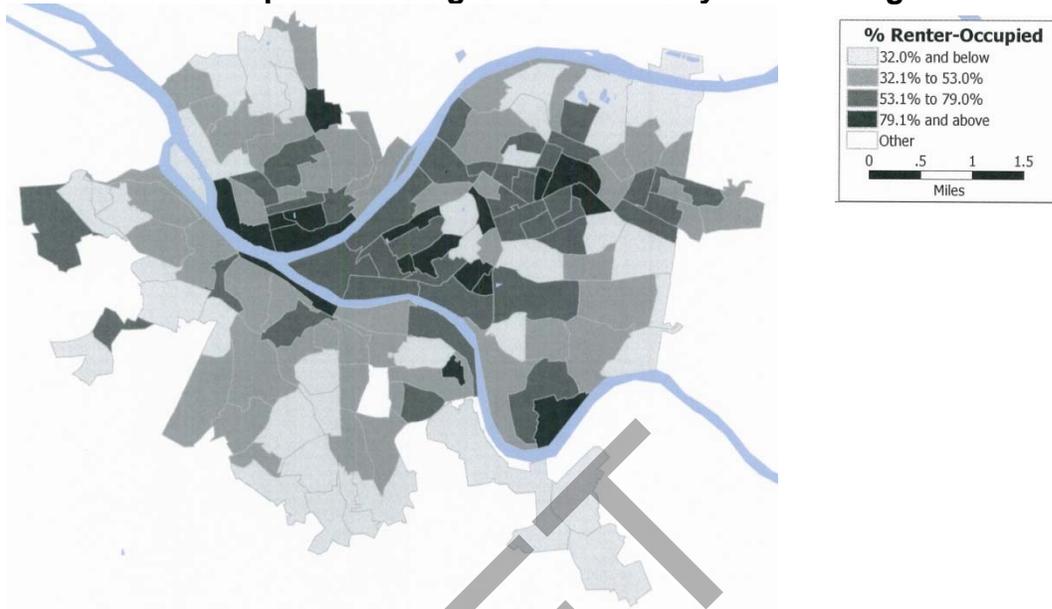
Owner-Occupied Housing Units in the City of Pittsburgh



Source: 2005-2009 American Community Survey



Renter-Occupied Housing Units in the City of Pittsburgh



Source: 2005-2009 American Community Survey

Section 8 Voucher Usage by Census Tract in the City of Pittsburgh



Source: Housing Authority of the City of Pittsburgh

There are additional maps in Part VII, Appendix B that illustrate the Section 8 Housing Choice Voucher distribution and locations of HUD Assisted Housing relative to housing tenure and minority population. Section 8 Voucher usage, public housing developments, and Low Income Housing Tax Credit developments are distributed throughout the City.



The table below compares homeowners and renters by race and ethnicity. This table shows that “White” households represent the largest percentage of homeownership (79.6%) with Black or African-American households comprising only 16.4% of the total homeowners in 2010.

Household Tenure by Race and Ethnicity in the City of Pittsburgh

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (52.1%)	Renter (47.9%)	Owner (47.6%)	Renter (52.4%)
Total Households	74,927	68,812	64,807	71,410
Householder who is White alone	60,797	41,268	52,122	42,215
Householder who is Black or African American alone	12,699	22,588	10,733	22,396
Householder who is American Indian and Alaska Native alone	79	169	71	190
Householder who is Asian alone	647	3,189	1,085	4,531
Householder who is Native Hawaiian and Other Pacific Islander alone	10	18	9	30
Householder who is some other race alone	128	369	145	490
Householder who is two or more races	567	1,211	642	1,558
Householder who is Hispanic or Latino	380	1,131	712	1,718

Source: 2000 U.S. Census and 2010 U.S. Census

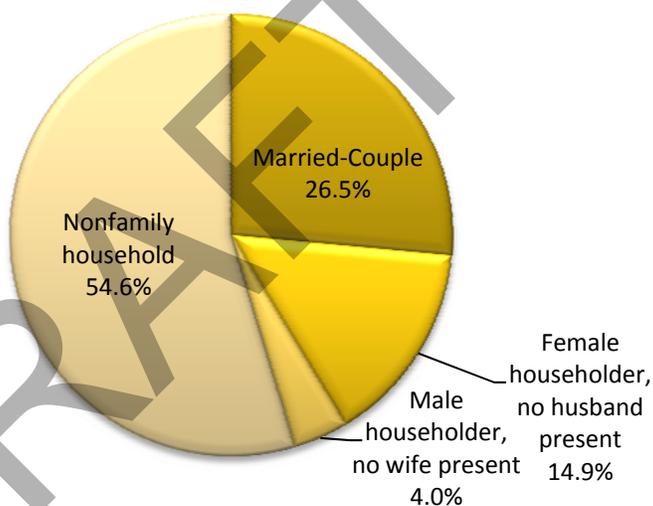
The results of the 2010 U.S. Census indicate a decline in the rate of homeownership in the City from 52.1% (74,927 households) in 2000 to 47.6% (64,807 households) in 2010. Of all homeowners in the City in 2010, 79.6% are White, which is a slight decrease from 80.7% in 2000. African American homeownership decreased slightly from 16.9% to 16.4% in the City, and African American renters decreased from 32.3% (22,588 households) to 30.6% (22,396 households) of renter households. The percentage of households in the City that are Hispanic or Latino increased overall since 2000. The portion of Hispanic or Latino households increased from 1.0% (1,511 households) in 2000 to 1.8% (2,430 households) in 2010. Many minority groups experienced an increase in homeownership between 2000 and 2010, particularly Asian households.



Families

In 2000, families comprised 51.6% of households in the City; 21.9% of which included children less than 18 years of age. The 2010 Census reports that the percentage of families in the City decreased to 45.3% of all households in the City; of which 17.8% have children under the age of eighteen. Approximately sixteen percent (16.5%) of families were female-headed households at the time of the 2000 U.S. Census, while 14.9% of family households are currently female-headed. The chart below illustrates the breakdown of households by type in the City of Pittsburgh at the time of the 2010 U.S. Census.

Households in Pittsburgh



Source: 2010 U.S. Census

In 2000, 51.6% of all households in the City were family households, and 48.4% of all households in the City were nonfamily households. The 2010 U.S. Census reports, 45.4% of all households in Pittsburgh are family households, and 54.6% are nonfamily households. A nonfamily household is a householder living alone or with nonrelatives only.



C. Income and Poverty:

The median household income for the City of Pittsburgh was \$28,588, compared to \$38,329 for Allegheny County, and \$40,106 for the Commonwealth of Pennsylvania at the time of the 2000 U.S. Census. The 2006-2010 American Community Survey estimates that the median household income increased to \$36,019 in the City of Pittsburgh, \$47,961 in Allegheny County, and \$50,398 in the Commonwealth. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2006-2010 American Community Survey. There was an increase in the number and percentage of all income groups from \$50,000 per year and above.

Household Income in the City of Pittsburgh

Items	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	143,752	-	134,953	-
Less than \$10,000	25,927	18.0%	18,749	13.9%
\$10,000 to \$14,999	13,668	9.5%	11,359	8.4%
\$15,000 to \$24,999	24,606	17.1%	20,133	14.9%
\$25,000 to \$34,999	19,228	13.4%	15,794	11.7%
\$35,000 to \$49,999	21,441	14.9%	19,010	14.1%
\$50,000 to \$74,999	20,482	14.2%	21,375	15.8%
\$75,000 to \$99,999	8,366	5.8%	11,660	8.6%
\$100,000 to \$149,999	5,843	4.1%	9,614	7.1%
\$150,000 to \$199,999	1,797	1.3%	3,133	2.3%
\$200,000 or more	2,394	1.7%	4,126	3.1%
Median Household Income	\$28,588		\$36,019	

Source: 2000 U.S. Census and 2006-2010 American Community Survey

According to the 2006-2010 American Community Survey, the Median Household Income in 2010 dollars increased to \$36,019, meaning that 50% of households earn less than \$36,019 each year. From 2000 to 2010 the Median Household Income is estimated to have increased by \$7,431 or a 26.0% increase.



The table below identifies the Section 8 Income Limits in the Pittsburgh, PA MSA based on household size for FY 2012. The Median Income for a family of four (4) in the Pittsburgh MSA is \$64,900 for 2012.

Pittsburgh, PA MSA Section 8 Income Limits for FY 2012

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$13,650	\$15,600	\$17,550	\$19,450	\$21,050	\$22,600	\$24,150	\$25,700
Very Low (50%) Income Limits	\$22,750	\$26,000	\$29,250	\$32,450	\$35,050	\$37,650	\$40,250	\$42,850
Low (80%) Income Limits	\$36,350	\$41,550	\$46,750	\$51,900	\$56,100	\$60,250	\$64,400	\$68,550

Data obtained from www.hud.gov

The table below highlights the current low- and moderate-income population in the City of Pittsburgh. Only the block groups that have a population of more than 51% low- and moderate-income are included in the following table. The City of Pittsburgh has an overall low- and moderate-income population of 52.8%. For comparison, Allegheny County has a low- and moderate-income population of 33.8% (including the City's population).

**Low- and Moderate-Income Population in 2012
for the City of Pittsburgh**

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
City of Pittsburgh	250900	3	931	1,086	86
City of Pittsburgh	260900	1	2,330	2,565	91
City of Pittsburgh	010300	1	562	749	75
City of Pittsburgh	010300	2	212	216	98
City of Pittsburgh	020100	1	99	118	84
City of Pittsburgh	020100	2	341	540	63
City of Pittsburgh	020300	1	176	315	56
City of Pittsburgh	030500	1	955	1,463	65
City of Pittsburgh	030500	2	904	1,131	80
City of Pittsburgh	040200	2	540	681	79
City of Pittsburgh	040400	1	1,450	2,311	63
City of Pittsburgh	040500	1	970	1,209	80
City of Pittsburgh	040500	2	1,169	1,605	73



City of Pittsburgh	040600	1	1,689	2,224	76
City of Pittsburgh	040900	1	474	724	66
City of Pittsburgh	040900	2	113	124	91
City of Pittsburgh	040900	3	846	1,266	67
City of Pittsburgh	040900	4	519	817	64
City of Pittsburgh	050100	1	415	695	60
City of Pittsburgh	050100	2	456	609	75
City of Pittsburgh	050100	3	609	747	82
City of Pittsburgh	050600	2	482	661	73
City of Pittsburgh	050700	1	937	1,235	76
City of Pittsburgh	050700	2	1,326	1,799	74
City of Pittsburgh	050900	1	1,932	2,137	90
City of Pittsburgh	051000	1	459	503	91
City of Pittsburgh	051000	2	591	700	84
City of Pittsburgh	051100	1	1,251	1,398	90
City of Pittsburgh	060300	1	859	1,389	62
City of Pittsburgh	060300	2	739	1,187	62
City of Pittsburgh	060500	1	523	788	66
City of Pittsburgh	060500	2	457	678	67
City of Pittsburgh	070500	2	453	728	62
City of Pittsburgh	070500	3	596	1,153	52
City of Pittsburgh	070900	2	1,452	2,701	54
City of Pittsburgh	080200	1	778	1,313	59
City of Pittsburgh	080200	3	354	556	64
City of Pittsburgh	080400	1	434	660	66
City of Pittsburgh	080400	2	489	700	70
City of Pittsburgh	080600	2	360	645	56
City of Pittsburgh	080700	1	504	754	67
City of Pittsburgh	080700	2	627	1,011	62
City of Pittsburgh	080900	1	556	988	56
City of Pittsburgh	080900	2	448	801	56
City of Pittsburgh	090100	1	777	1,269	61
City of Pittsburgh	090200	1	384	554	69
City of Pittsburgh	090200	2	600	934	64
City of Pittsburgh	090200	3	502	791	64
City of Pittsburgh	090200	4	482	600	80
City of Pittsburgh	090300	1	832	1,330	63
City of Pittsburgh	090300	2	357	647	55
City of Pittsburgh	101100	2	489	798	61
City of Pittsburgh	101100	3	892	1,373	65
City of Pittsburgh	101600	1	1,667	1,937	86
City of Pittsburgh	101700	1	507	821	62
City of Pittsburgh	101700	2	795	1,124	71
City of Pittsburgh	111300	1	487	827	59
City of Pittsburgh	111300	2	306	571	54
City of Pittsburgh	111300	3	595	728	82
City of Pittsburgh	111300	4	455	873	52



City of Pittsburgh	111400	1	456	631	72
City of Pittsburgh	111400	2	503	843	60
City of Pittsburgh	111500	1	623	861	72
City of Pittsburgh	111500	2	214	321	67
City of Pittsburgh	111500	3	868	1,250	69
City of Pittsburgh	111500	4	1,034	1,260	82
City of Pittsburgh	120100	3	578	933	62
City of Pittsburgh	120200	1	875	1,643	53
City of Pittsburgh	120300	1	863	1,344	64
City of Pittsburgh	120300	2	680	864	79
City of Pittsburgh	120400	1	426	498	86
City of Pittsburgh	120400	2	641	783	82
City of Pittsburgh	120700	1	343	518	66
City of Pittsburgh	120700	2	368	473	78
City of Pittsburgh	120800	1	644	759	85
City of Pittsburgh	120800	2	317	477	67
City of Pittsburgh	130100	1	926	1,246	74
City of Pittsburgh	130100	2	492	685	72
City of Pittsburgh	130100	3	597	767	78
City of Pittsburgh	130200	1	609	880	69
City of Pittsburgh	130200	2	654	1,034	63
City of Pittsburgh	130300	1	415	556	75
City of Pittsburgh	130300	2	532	579	92
City of Pittsburgh	130300	3	553	720	77
City of Pittsburgh	130400	1	422	534	79
City of Pittsburgh	130400	2	560	647	87
City of Pittsburgh	130400	3	374	513	73
City of Pittsburgh	130600	2	474	761	62
City of Pittsburgh	130600	6	2,141	2,673	80
City of Pittsburgh	140500	2	409	666	61
City of Pittsburgh	141400	1	612	1,012	61
City of Pittsburgh	141400	4	666	955	70
City of Pittsburgh	150100	1	644	865	75
City of Pittsburgh	150100	2	645	1,103	59
City of Pittsburgh	150400	1	582	635	92
City of Pittsburgh	151500	1	481	757	64
City of Pittsburgh	151500	2	419	525	80
City of Pittsburgh	151500	3	336	613	55
City of Pittsburgh	151500	4	578	787	73
City of Pittsburgh	151500	5	420	684	61
City of Pittsburgh	151600	4	455	740	62
City of Pittsburgh	160300	2	630	1,024	62
City of Pittsburgh	160300	3	424	590	72
City of Pittsburgh	160400	1	281	290	97
City of Pittsburgh	160600	1	1,165	1,435	81
City of Pittsburgh	160700	1	422	672	63
City of Pittsburgh	160800	3	400	685	58



City of Pittsburgh	160800	4	468	832	56
City of Pittsburgh	160900	1	298	508	59
City of Pittsburgh	160900	2	904	1,444	63
City of Pittsburgh	170200	2	336	628	54
City of Pittsburgh	170200	3	1,270	2,171	59
City of Pittsburgh	170600	2	410	656	63
City of Pittsburgh	170600	3	504	761	66
City of Pittsburgh	180300	1	864	1,447	60
City of Pittsburgh	180300	2	399	593	67
City of Pittsburgh	180300	3	395	565	70
City of Pittsburgh	180300	4	341	584	58
City of Pittsburgh	180700	2	412	808	51
City of Pittsburgh	180900	1	288	547	53
City of Pittsburgh	180900	2	778	1,158	67
City of Pittsburgh	180900	4	438	698	63
City of Pittsburgh	191400	2	647	1,000	65
City of Pittsburgh	191400	3	272	484	56
City of Pittsburgh	191400	4	579	1,010	57
City of Pittsburgh	191500	1	745	1,437	52
City of Pittsburgh	191500	2	477	870	55
City of Pittsburgh	191700	3	432	809	53
City of Pittsburgh	191800	3	409	791	52
City of Pittsburgh	191800	5	510	940	54
City of Pittsburgh	192000	1	415	774	54
City of Pittsburgh	192000	5	381	714	53
City of Pittsburgh	192100	1	44	73	60
City of Pittsburgh	201900	1	178	306	58
City of Pittsburgh	202000	1	458	874	52
City of Pittsburgh	202100	1	354	618	57
City of Pittsburgh	202200	1	506	820	62
City of Pittsburgh	202200	2	400	687	58
City of Pittsburgh	210700	1	403	544	74
City of Pittsburgh	210700	2	1,099	1,899	58
City of Pittsburgh	210800	1	41	41	100
City of Pittsburgh	220400	1	626	836	75
City of Pittsburgh	220600	1	763	1,291	59
City of Pittsburgh	220600	2	252	442	57
City of Pittsburgh	230400	1	996	1,565	64
City of Pittsburgh	230400	2	723	1,050	69
City of Pittsburgh	240600	2	695	1,204	58
City of Pittsburgh	241200	1	288	526	55
City of Pittsburgh	241200	2	352	635	55
City of Pittsburgh	250300	1	892	1,218	73
City of Pittsburgh	250700	1	654	903	72
City of Pittsburgh	261400	1	523	741	71
City of Pittsburgh	261400	2	503	753	67
City of Pittsburgh	261400	3	672	950	71



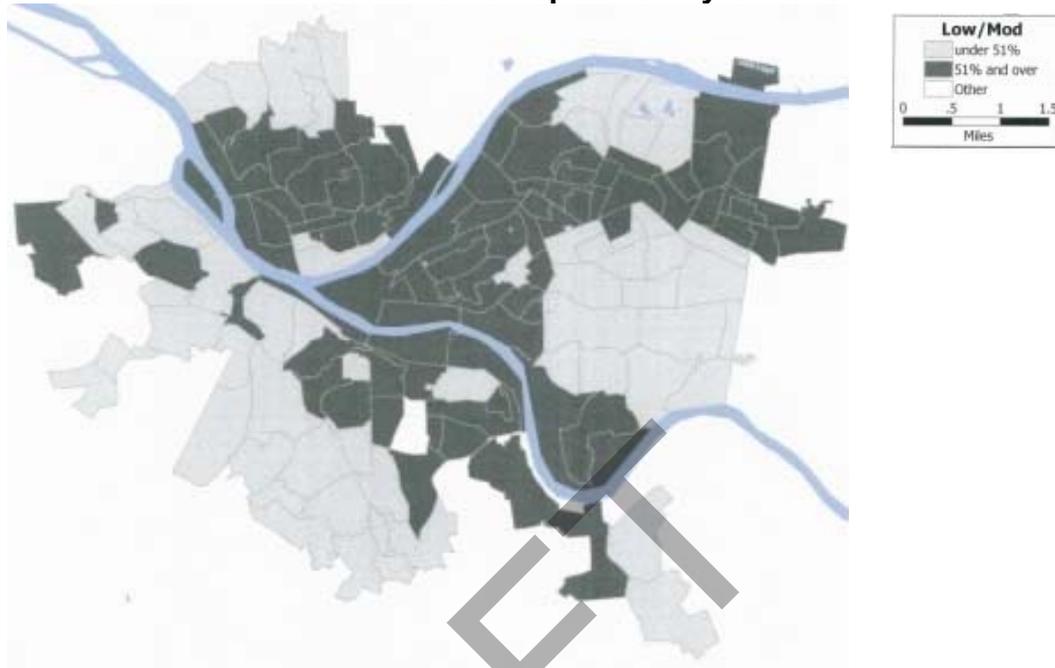
City of Pittsburgh	261400	4	420	704	60
City of Pittsburgh	261500	2	622	1,040	60
City of Pittsburgh	262000	1	469	768	61
City of Pittsburgh	262000	2	667	817	82
City of Pittsburgh	262000	3	788	1,361	58
City of Pittsburgh	270100	2	595	1,127	53
City of Pittsburgh	270300	1	788	1,362	58
City of Pittsburgh	270300	2	634	853	74
City of Pittsburgh	270400	2	647	1,097	59
City of Pittsburgh	271500	1	497	955	52
City of Pittsburgh	271500	2	1,056	1,579	67
City of Pittsburgh	271500	3	756	1,357	56
City of Pittsburgh	280700	1	397	730	54
City of Pittsburgh	280800	1	858	1,054	81
City of Pittsburgh	281400	1	1,081	1,718	63
City of Pittsburgh	290100	1	356	682	52
City of Pittsburgh	290100	3	398	764	52
City of Pittsburgh	290200	4	416	694	60
City of Pittsburgh	290200	5	578	1,047	55
City of Pittsburgh	300100	1	445	683	65
City of Pittsburgh	300100	2	461	584	79
City of Pittsburgh	300100	3	202	381	53
City of Pittsburgh	300100	4	413	534	77
City of Pittsburgh	300100	5	529	796	67
City of Pittsburgh	300100	6	500	738	68
City of Pittsburgh	310100	1	268	461	58

Source: U.S. Department of Housing and Urban Development

Below are maps of the low- and moderate-income population in the City of Pittsburgh. The low- and moderate-income population is concentrated in the central, eastern, and northern portions of the City, as well as long the river in the southern portion of the City. Full sized versions of these maps for the City are located in Part VIII, Appendix B.

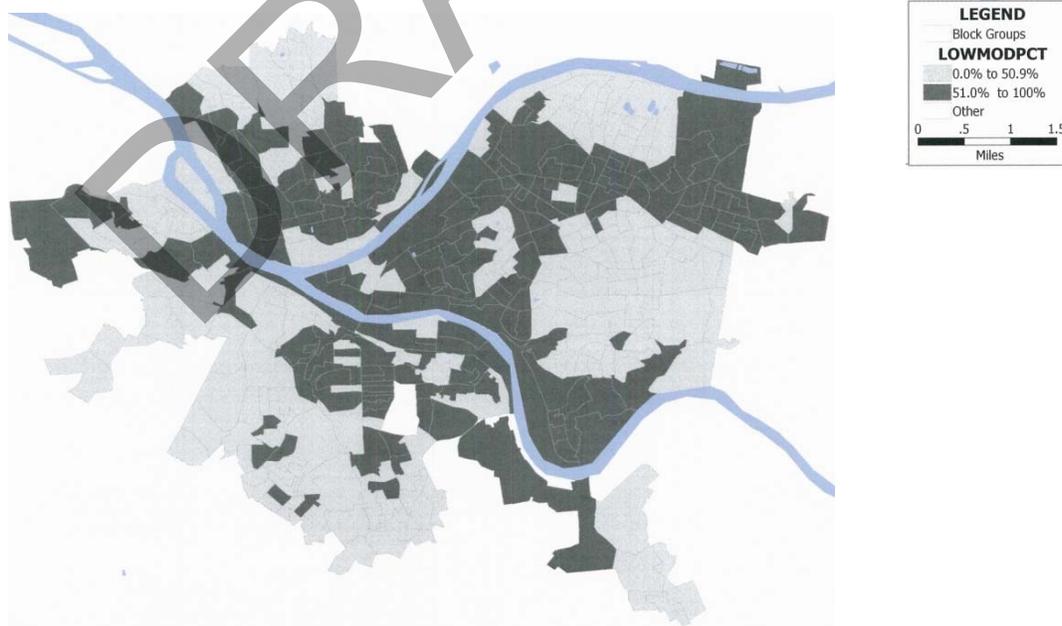


Low- and Moderate-Income Population by Census Tract



Source: HUD 2012 Low/Mod Income Data

Low- and Moderate-Income Population by Block Group



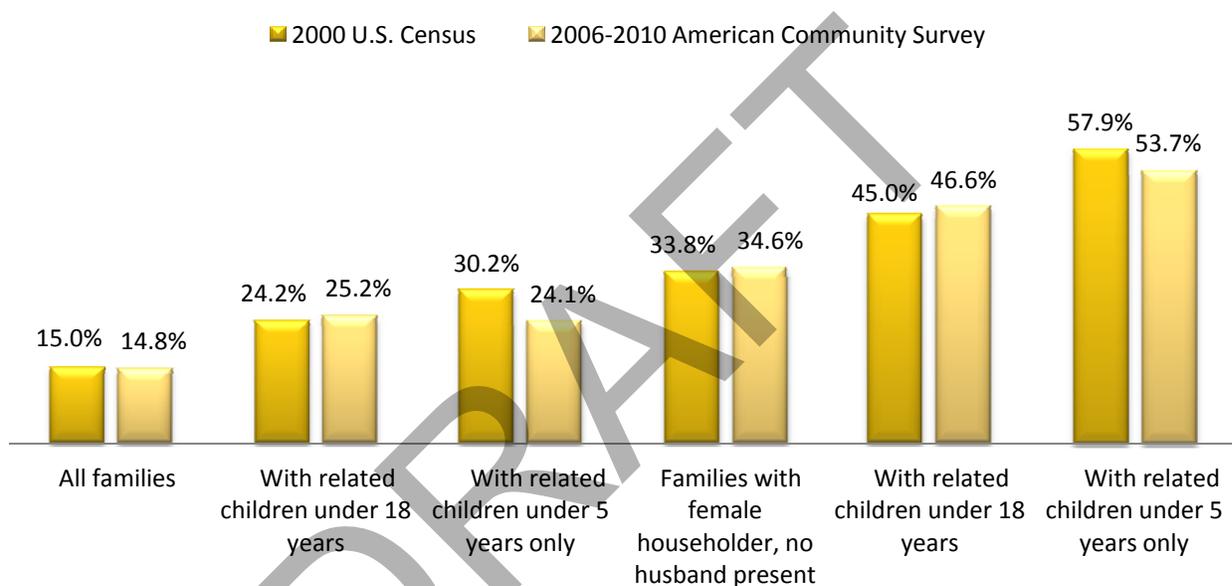
Source: HUD 2012 Low/Mod Income Data

While the percentage of all families living in poverty experienced a slight decrease from 15.0% in 2000 to 14.8% in 2010, the percentage of female



headed households living in poverty increased slightly from 33.8% in 2000 to 34.6% according to the 2006-2010 American Community Survey estimates. The most notable decrease during this time period occurred in the families with related children under 5 years cohort. In 2000, 30.2% of families with related children under 5 years old were living in poverty, and the 2006-2010 American Community Survey estimated a decrease to 24.1%. The City's poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Female-Headed Households in Poverty in the City of Pittsburgh



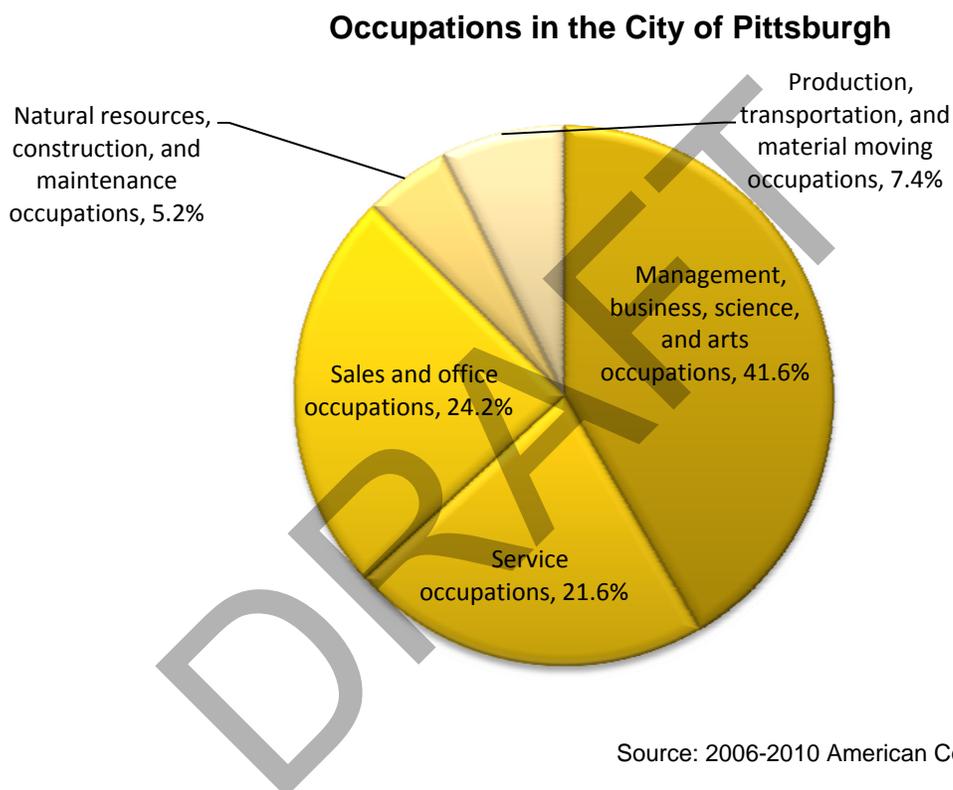
Source: 2000 U.S. Census and 2006-2010 American Community Survey

It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of female-headed households with children living under the poverty level has increased since the previous Census.



D. Employment:

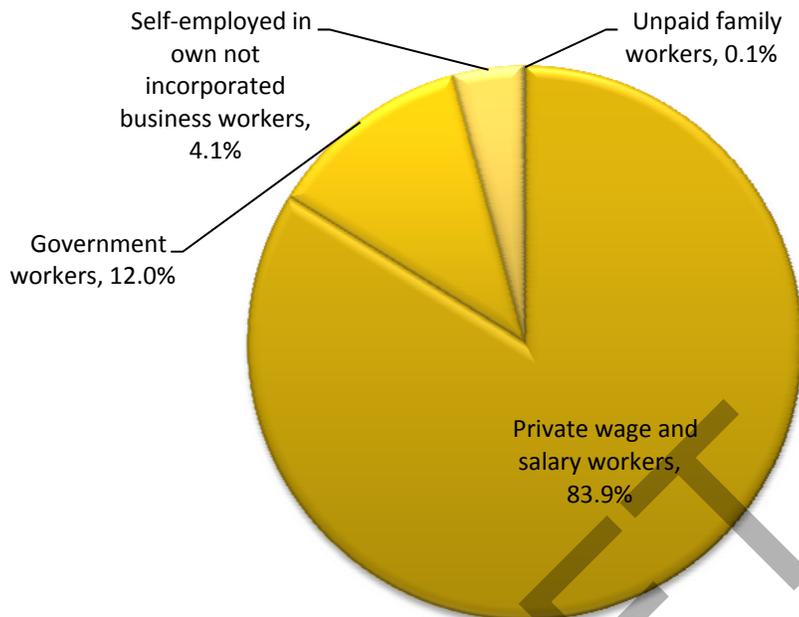
In 2000, 58.5% of the City's residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 61.2% of the population is currently in the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Pittsburgh workers are in management, business, science, and arts occupations. Approximately one fifth of all workers are in "service occupations," and one quarter are in "sales and office occupations."



According to the 2006-2010 American Community Survey, an estimated 28.3% of households in the City of Pittsburgh receive income from Social Security.



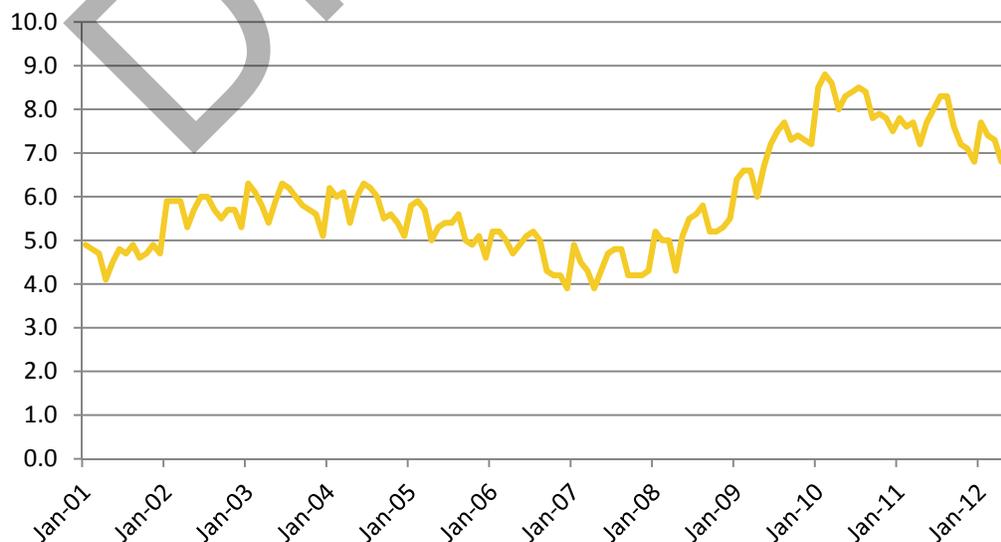
Worker Class in the City of Pittsburgh



Source: 2006-2010 American Community Survey

The following chart illustrates the trends of the unemployment rate for the City of Pittsburgh from January 2001 through May 2012 as reported by the Bureau of Labor Statistics (www.bls.gov).

City of Pittsburgh Unemployment Rate



Source: <http://data.bls.gov>



The unemployment rate in the City of Pittsburgh fluctuated from 2001 through mid-2008, and gradually increased between 2008 through 2010. In May 2012, the City of Pittsburgh had an unemployment rate of 7.5%, compared to the Allegheny County unemployment rate of 6.5% and Pennsylvania's unemployment rate of 7.3%. The local unemployment rates are lower than the national unemployment rate, which was 8.2% in May 2012.

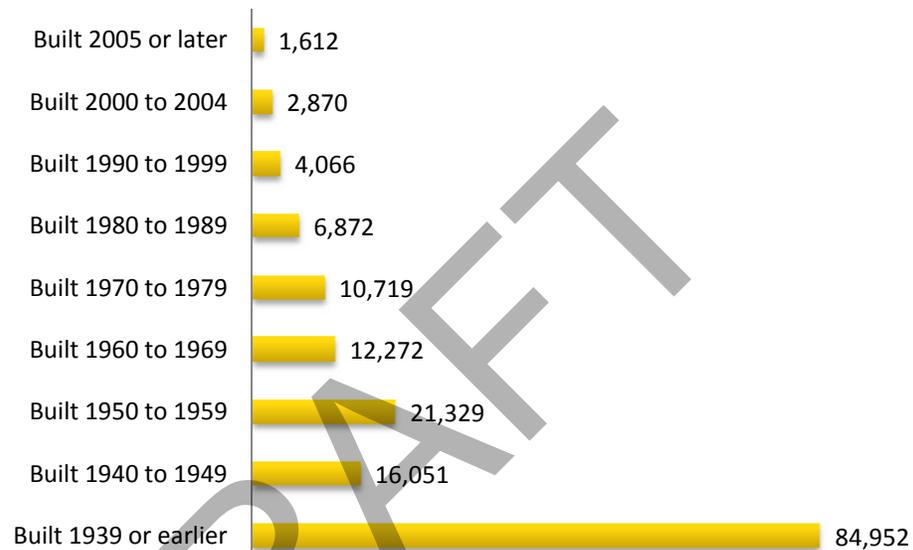
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E. Housing Profile:

Over two thirds (76.1%) of the City's housing stock was built prior to 1960, which is now over 50 years old. Just over twenty percent (21.1%) of the City's housing stock was built between 1960 and 1999. The following chart illustrates the year that housing structures were built in the City of Pittsburgh based on the 2006-2010 American Community Survey.

Year Structure Built in the City of Pittsburgh

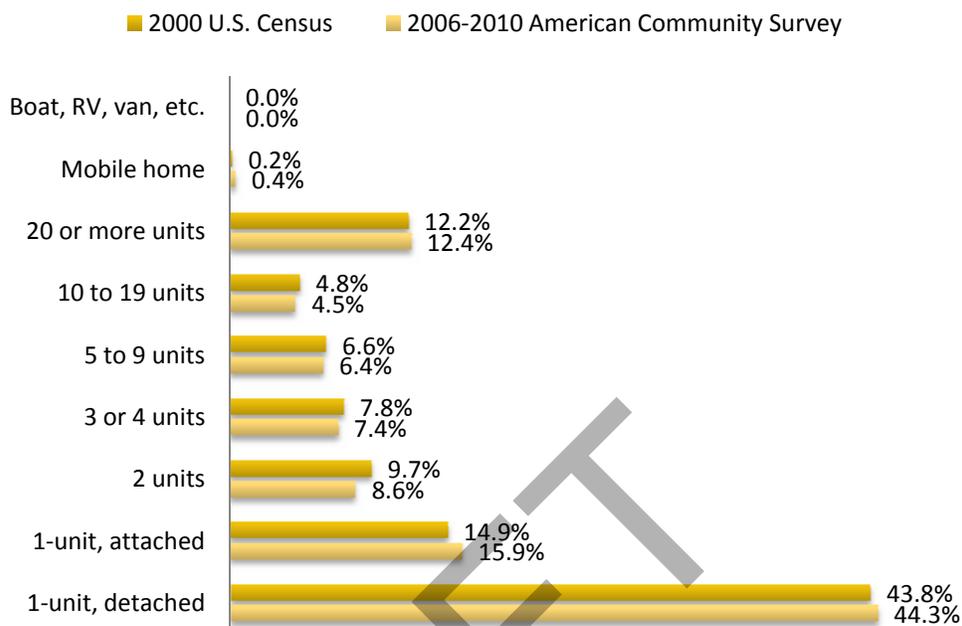


Source: 2006-2010 American Community Survey

The following chart outlines the composition of the housing stock in the City of Pittsburgh at the time of 2000 U.S. Census and the 2006-2010 American Community Survey.



Housing Stock in the City of Pittsburgh



Source: 2000 U.S. Census & 2006-2010 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Pittsburgh between 2000 and 2010, but single-unit detached houses remain the most common. The portion of housing units that are single units, both attached and detached, increased, as did the portion of buildings with 20 or more units and mobile homes. All other housing structures saw a decrease in their prevalence. The median value of owner-occupied homes in the City of Pittsburgh in 2000 was \$59,700 compared to \$84,200 for Allegheny County and \$87,000 for the Commonwealth of Pennsylvania. The 2006-2010 American Community Survey estimates that the median value of owner-occupied homes in the City of Pittsburgh has increased to approximately \$85,200 (142% of median value in 2000), as compared to \$115,200 (137% of median value in 2000) in Allegheny County and \$159,300 (183% of median value in 2000) in the Commonwealth of Pennsylvania.

The table below outlines the number of new units for which building permits were filed annually for the Pittsburgh, PA Core Base Statistical Area (CBSA). The Pittsburgh CBSA has seen an overall decrease in the total number of new units constructed since 2003.



**Units Authorized by Building Permits – Pittsburgh, PA Core Base
Statistical Area (CBSA)**

Year	Single Family	Multi Family	5+ Units	Total
2003	5,292	1,221	754	6,513
2004	5,548	1,308	872	6,856
2005	4,672	929	623	5,601
2006	4,367	1,266	1,025	5,633
2007	3,844	836	551	4,680
2008	3,383	391	280	3,774
2009	2,681	352	231	3,033
2010	3,398	217	37	3,615
2011	2,654	260	165	2,914

Source: <http://socds.huduser.org/permits/summary.odb>

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F. Financing:

Owner Costs

The median monthly mortgage expense in the City of Pittsburgh for 2000 was \$309. The 2006-2010 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$453. Monthly owner costs increased 46.6% while median income during the same time period only increased 26.0%. The following table illustrates mortgage status and selected monthly owner costs according to the 2000 U.S. Census and the 2006-2010 American Community Survey. Almost forty percent (39.3%) of all owner-occupied houses in 2010 do not have mortgages. Between the 2000 census count and the 2006-2010 estimate, there is an overall trend of increased monthly housing costs.

Mortgage Status and Selected Monthly Owner Costs in the City of Pittsburgh

Monthly Owner Cost	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	38,578	58.0%	42,047	60.7%
Less than \$300	428	0.6%	77	0.2%
\$300 to \$499	4,565	6.9%	1,100	2.6%
\$500 to \$699	9,892	14.9%	4,592	10.9%
\$700 to \$999	12,159	18.3%	11,686	27.8%
\$1,000 to \$1,499	7,489	11.3%	13,581	32.3%
\$1,500 to \$1,999	2,151	3.2%	5,562	13.2%
\$2,000 or more	1,894	2.8%	5,449	13.0%
Median	\$794	--	1,108	--
Houses without a mortgage	27,990	42.0%	27,245	39.3%
Median	\$309	--	\$453	--

Source: 2000 U.S. Census and 2006-2010 American Community Survey

As a result of rising monthly housing costs, 26.5% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2000, indicating a relatively high percentage of owners whose housing is not considered “affordable.” The 2006-2010 American Community Survey estimates that the portion of homeowners whose housing costs exceed 30% of their monthly income has increased to approximately 30.7% of all owner-occupied households with a mortgage. The following table illustrates housing costs for owner-households according to the 2000 U.S. Census and the 2006-2010 American Community Survey.



**Selected Monthly Owner Costs as a Percentage of Household Income
in the City of Pittsburgh**

Owner Costs as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	38,578	--	41,934	--
Less than 20 percent	18,141	47.0%	18,365	43.7%
20 to 24.9 percent	6,187	16.0%	6,001	14.3%
25 to 29.9 percent	3,748	9.7%	4,624	11.0%
30 to 34.9 percent	2,118	5.5%	3,300	7.8%
35 percent or more	8,118	21.0%	9,644	22.9%
Not computed	266	0.7%	113	0.3%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	27,990	--	26,950	--
Less than 20 percent	19,238	68.7%	17,021	62.5%
20 to 24.9 percent	2,443	8.7%	2,444	9.0%
25 to 29.9 percent	1,583	5.7%	2,156	7.9%
30 to 34.9 percent	942	3.4%	1,355	5.0%
35 percent or more	3,127	11.2%	3,974	14.6%
Not computed	657	2.3%	295	1.1%

Source: 2000 U.S. Census, 2006-2010 American Community Survey

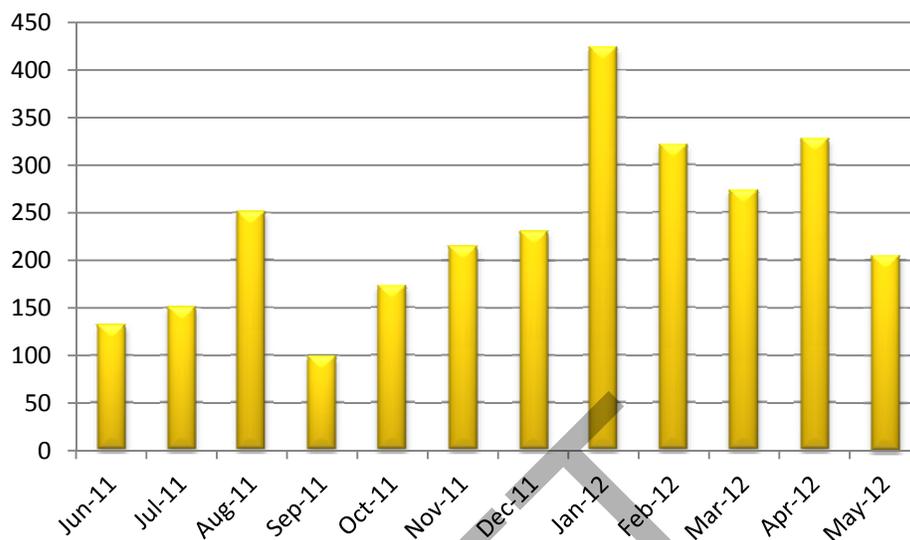
The West Penn Multi-List System reports that 1,377 single family homes have been sold in Pittsburgh between January 1, 2012 and July 10, 2012. The median sales price was \$109,000, and the average sales price was \$157,883. Many homes had three bedrooms (596), but several had two or fewer bedrooms (359) and some had four or more bedrooms (328).

Foreclosures

According to RealtyTrac, the City of Pittsburgh had over two thousand (2,075) homes in foreclosure, a foreclosure rate of 1 in every 1,596 housing units in May 2012. In May 2012, Allegheny County experienced a foreclosure rate of 1 in every 1,571 housing units and the Commonwealth of Pennsylvania had a foreclosure rate of 1 in every 1,294 housing units. The following chart illustrates the monthly foreclosure filings in the City of Pittsburgh from June 2011 to May 2012.



Number of Foreclosures in the City of Pittsburgh



Source: www.realtytrac.com

The number of foreclosures for the City of Pittsburgh was at its highest in January 2012 with 424 foreclosures.

Renter Costs

The median monthly rent in 2000 was \$500 and has increased to \$700 per month according to the 2006-2010 American Community Survey. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and the 2006-2010 American Community Survey.

Gross Monthly Rent in the City of Pittsburgh

Rental Rates	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	7,265	10.6%	3,048	4.6%
\$200 to \$299	4,886	7.1%	4,240	6.5%
\$300 to \$499	20,920	30.5%	7,821	11.9%
\$500 to \$749	22,770	33.1%	20,440	31.1%
\$750 to \$999	7,063	10.3%	14,762	22.5%
\$1,000 to \$1,499	2,757	4.0%	10,362	15.8%
\$1,500 or more	384	0.6%	2,421	3.7%
No cash rent	2,647	3.9%	2,567	3.9%



Median	\$500	--	\$700	--
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Source: 2000 U.S. Census Data and 2005-2009 American Community Survey

The monthly housing costs for 40.8% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a high percentage of renters whose housing is not considered affordable. The Census Bureau estimates that the percentage of households for which rent exceeds 30% of their income has grown to an estimated 48.8%. The following table illustrates the housing cost for renter-households in 2000 and at the time of the 2006-2010 American Community Survey. The drastic increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for affordable rental options in the City.

Gross Rent as a Percentage of Household Income in the City of Pittsburgh

Rental Cost as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	12,121	17.6%	7,790	11.9%
15 to 19 percent	8,386	12.2%	7,004	10.7%
20 to 24 percent	7,401	10.8%	7,232	11.0%
25 to 29 percent	7,503	10.9%	7,164	10.9%
30 to 34 percent	4,667	6.8%	5,490	8.4%
35 percent or more	23,338	34.0%	26,507	40.4%
Not computed	5,276	7.7%	4,474	6.8%

Source: 2000 U.S. Census Data and 2006-2010 American Community Survey

The table above shows an additional 3,169 households spending 35% or more of their income on rent according to the 2006-2010 American Community Survey. The 2012 Fair Market Rents for the Pittsburgh, PA HUD MSA are shown in the table below.

Final FY 2012 Fair Market Rents (FMRs) by Unit Bedrooms in the Pittsburgh, PA MSA

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2012 FMR	\$528	\$579	\$693	\$861	\$930

Source: www.hud.gov

As of December 2012, the estimated average monthly rents in Pittsburgh are \$679 for one-bedroom units; \$866 for two-bedroom



units; and \$839 for all-bedroom units based on rent trend data collected by www.rentjungle.com.

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G. Household Types:

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data in Part VII, Appendix C, the following statistics were found based on Low/Mod Income (LMI) housing types:

- Total number of renter households with incomes less than 30% of median family income is 22,071.
 - 24.4% are elderly (1 & 2 persons), 5,377 households
 - 24.4% are small families (2 to 4 persons), 5,390 households
 - 5.1% are large families (5 or more persons), 1,129 households
 - 46.1% are other renter households, 10,175 households
- Total number of renter households with incomes greater than 30% but less than 50% of median family income is 12,284.
 - 29.1% are elderly (1 & 2 persons), 3,575 households
 - 27.2% are small families (2 to 4 persons), 3,345 households
 - 4.8% are large families (5 or more persons), 595 households
 - 38.8% are other renter households, 4,769 households
- Total number of renter households with incomes greater than 50% but less than 80% of median family income is 12,834.
 - 16.7% are elderly (1 & 2 persons), 2,146 households
 - 30.1% are small families (2 to 4 persons), 3,865 households
 - 5.2% are large families (5 or more persons), 663 households
 - 48.0% are other renter households, 6,160 households
- Total number of owner households with incomes less than 30% of median family income is 7,102.
 - 51.8% are elderly (1 & 2 persons), 3,682 households
 - 21.5% are small families (2 to 4 persons), 1,524 households
 - 3.1% are large families (5 or more persons), 219 households
 - 23.6% are other owner households, 1,677 households
- Total number of owner households with incomes greater than 30% but less than 50% of median family income is 8,490.
 - 61.4% are elderly (1 & 2 persons), 5,214 households
 - 20.6% are small families (2 to 4 persons), 1,745 households



- 5.6% are large families (5 or more persons), 479 households
- 12.4% are other owner households, 1,052 households
- Total number of owner households with incomes greater than 50% but less than 80% of median family income is 13,937.
 - 44.4% are elderly (1 & 2 persons), 6,190 households
 - 30.3% are small families (2 to 4 persons), 4,219 households
 - 9.1% are large families (5 or more persons), 1,275 households
 - 16.2% are other owner households, 2,253 households

Analysis

Lower income renter households greatly exceed the number of owner-occupied households. “Other” renter households comprise the greatest portion of renter households at each income level, demonstrating the greatest need. Elderly households make up the largest portion of owner-occupied households at each income level.

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H. Cost Overburden:

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VII, Appendix C the following statistics were identified for Low/Mod Income (LMI) households that are cost overburdened:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 67.2%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 60.9% of elderly (1 & 2 persons), 3,275 households
 - 63.9% of small families (2 to 4 persons), 3,444 households
 - 74.8% of large families (5 or more persons), 844 households
 - 71.5% of other renter households, 7,275 households
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 53.6%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 40.2% of elderly (1 & 2 persons), 2,162 households
 - 51.0% of small families (2 to 4 persons), 2,749 households
 - 56.2% of large families (5 or more persons), 634 households
 - 61.8% of other renter households, 6,288 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 60.8%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 45.5% of elderly (1 & 2 persons), 1,627 households
 - 58.7% of small families (2 to 4 persons), 1,964 households
 - 48.7% of large families (5 or more persons), 290 households
 - 75.4% of other renter households, 3,596 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 18.8%. Below is the



percentage of renter households in each household type category that are cost overburdened in this income category.

- 16.5% of elderly (1 & 2 persons), 590 households
 - 14.8% of small families (2 to 4 persons), 495 households
 - 10.9% of large families (5 or more persons), 65 households
 - 24.3% of other renter households, 1,159 households
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 75.2%. Below is the percentage of owner households in each household type category that are cost overburdened in this income category.
 - 74.8% of elderly (1 & 2 persons), 2,754 households
 - 76.0% of small families (2 to 4 persons), 11,58 households
 - 86.3% of large families (5 or more persons), 189 households
 - 74.1% of other owner households, 1,243 households
 - Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 54.5%. Below is the percentage of owner households in each household type category that are cost overburdened.
 - 47.1% of elderly (1 & 2 persons), 1,734 households
 - 64.6% of small families (2 to 4 persons), 985 households
 - 58.9% of large families (5 or more persons), 129 households
 - 61.1% of other owner households, 1,025 households
 - Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 48.1%. Below is the percentage of owner households in each household type category that are cost overburdened.
 - 38.1% of elderly (1 & 2 persons), 1,987 households
 - 64.8% of small families (2 to 4 persons), 1,131 households
 - 60.5% of large families (5 or more persons), 290 households
 - 64.4% of other owner households, 677 households
 - Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income



that are cost overburdened by greater than 50% of income is 21.1%. Below is the percentage of owner households in each household type category that are cost overburdened.

- 14.6% of elderly (1 & 2 persons), 761 households
- 31.5% of small families (2 to 4 persons), 550 households
- 13.6% of large families (5 or more persons), 65 households
- 39.8% of other owner households, 419 households

Analysis

The majority of renter and owner households with income less than 30% of median family income are cost overburdened by more than 30% of their income (67.2% and 75.2%, respectively). This indicates a need for financial assistance for low-income rental units. Additionally, 60.8% of renters with income between 30% and 50% of median family income are cost overburdened by more than 30%.

Large families, small families, and “other” households, both owners and renters, are the most cost-overburdened households across all income levels.

The Housing Alliance of Pennsylvania published a report in spring 2012 called “A New Vision for Housing Market Recovery: What the Data Tells Us About What Works.” This report outlines several key weaknesses of the housing market, and identifies proven strategies to strengthen the housing market in the City of Pittsburgh and Allegheny County. The report outlines an eight (8) step process to address the local and regional housing crisis:

- Step 1: Preserve Home Equity by Preventing Foreclosure Due to Job Loss.
 - Use data to inform outreach strategies.
 - Connect homeowners and renters to counseling and relocating services.
 - Market properties so they can be sold to responsible owners.
 - Reduce negative impact of vacant buildings through building maintenance.
 - Clarify ownership throughout foreclosure and resale process to ensure maintenance and/or occupancy.
- Step 2: Use Preventative Measures to Reduce Cost of Special Needs Housing.



- Set aside LIHTC for special needs housing.
- Provide rental assistance to persons with mental health and intellectual disabilities.
- Support increased municipal government/housing authority collaboration.
- Step 3: Address Homelessness Using Cost Effective Solutions.
 - Develop effective coordination of homeless Veterans rental assistance programs to expand reach.
 - Replicate and educate others about the benefit of Housing First Strategies.
 - Use Temporary Assistance for Needy Families (TANF) funding to provide rental assistance.
- Step 4: Organize a Collaborative Approach to Preserve Homeownership.
 - Basic Systems Repair Program is a cost-effective alternative to abandonment and demolition.
 - Volunteers are a valuable resource when rehabilitating homes.
 - Renovation Mortgage Loan Fund provides home buyers with the tools for major renovations.
 - Creative partnerships generate comprehensive targeted home repairs.
 - Homeowner rehab is an essential component of a targeted comprehensive development strategy.
 - Home Modification Program is an affordable approach to maintaining homes and helping people age in place.
- Step 5: Invest in Attractive, High Quality Rental Housing Assets.
 - Convene Landlords.
 - Support seniors and persons with disabilities.
 - Renter education.
- Step 6: Increase the Availability of Developable Land for Modestly Priced Homes.
 - Design a land bank program to have maximum impact.
 - Develop a coordinated approach at the County level to address blight.



- Step 7: Use Strategic Code Enforcement to Manage Rental Housing Assets and Stabilize Neighborhoods.
 - Implement a conservatorship program as an alternate to eminent domain.
 - Re-engineer the code enforcement system using data through a “Progressive Discipline” approach to owners who fail to comply.

- Step 8: Gain Economic Benefits Through Mixed-Housing Initiatives.
 - Assess the region by using housing and location information.
 - Leverage engagement of the private sector through inclusionary zoning or related policies.
 - Employ strategies to give families with housing vouchers the ability to live in communities of opportunity.
 - Consider transportation and housing costs when selecting infill developments sites.
 - Work with the housing authority and the PA Department of Public Welfare to provide subsidies in traditional market-rate developments for a scattered site approach.
 - Review and inform the qualified allocation plan to reflect local priorities related to mixed housing.

The conclusions in the report indicate that an “entry level” wage earner in Allegheny County makes \$15,790 annually. This is well below the County Median Household Income of \$46,641. At an annual salary of \$15,790, the affordable rent would be \$394.75 per month (30% of Income). However, the fair market rent for a one-bedroom unit in Allegheny County is \$585 per month and \$700 per month for a two-bedroom unit. This is a wide gap in the amount an entry level wage earner can afford and what the fair market rent is for the area. This demonstrates the need for more affordable housing and housing programs to address the needs of lower-income households.



I. Housing Problems:

A household is considered having a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VII, Appendix C, the following statistics were based on Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 68.8%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 61.2% of elderly (1 & 2 persons), 3,291 households
 - 66.1% of small families (2 to 4 persons), 3,563 households
 - 83.6% of large families (5 or more persons), 945 households
 - 72.6% of other renter households, 7,387 households
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 62.8%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 45.5% of elderly (1 & 2 persons), 1,627 households
 - 61.0% of small families (2 to 4 persons), 2,040 households
 - 66.4% of large families (5 or more persons), 395 households
 - 76.7% of other renter households, 3,658 households
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 33.5%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 31.0% of elderly (1 & 2 persons), 665 households
 - 29.9% of small families (2 to 4 persons), 1,156 households
 - 41.9% of large families (5 or more persons), 278 households
 - 35.8% of other renter households, 2,205 households
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 75.7%.



Below is the percentage of owner households in each household type category that have a housing problem in this income category.

- 74.9% of elderly (1 & 2 persons), 2,758 households
 - 76.0% of small families (2 to 4 persons), 1,158 households
 - 93.2% of large families (5 or more persons), 204 households
 - 75.0% of other owner households, 1,258 households
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 48.9%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
 - 38.6% of elderly (1 & 2 persons), 2,013 households
 - 65.9% of small families (2 to 4 persons), 1,150 households
 - 63.5% of large families (5 or more persons), 304 households
 - 65.3% of other owner households, 687 households
 - Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 29.3%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
 - 19.8% of elderly (1 & 2 persons), 1,226 households
 - 33.8% of small families (2 to 4 persons), 1,426 households
 - 34.1% of large families (5 or more persons), 435 households
 - 44.3% of other owner households, 998 households

Analysis

Both renter and owner households with incomes less than 30% of median family income (68.8% of renters and 75.7% of owners), and renter households with income between 30% and 50% of median income (77.4%) have higher instances of housing problems than households at higher income levels. Small and large families, as well as “other” households, seem to show the greatest rates of housing problems, but all household categories demonstrate a need for financial support for housing.

The website www.dataplace.org provides an overview of data for communities across the country. The following table highlights important



data to further illustrate the problem housing in the City of Pittsburgh as compared to Allegheny County and Pennsylvania. More households in the City of Pittsburgh experience housing problems than households in Allegheny County or Pennsylvania do. Over half (51.6%) of households with income less than 80% of the median income are cost overburdened in the City, and almost a third (27.7%) are severely cost overburdened.

Housing Hardships in the City of Pittsburgh, Allegheny County, and Pennsylvania

Categories of Housing Hardships (2000)	City of Pittsburgh	Allegheny County	Pennsylvania
Percentage of Households with income 0-80% of area median with housing cost burden	51.6%	49.6%	47.1%
Percentage of Households with income 0-80% of area median with severe housing cost burden	27.7%	25.0%	23.1%
Percentage of housing units that are overcrowded	1.9%	1.1%	1.9%
Percentage of housing units without complete kitchen facilities	0.5%	0.4%	0.5%
Percentage of occupied housing units without complete plumbing facilities	0.4%	0.4%	0.5%

Source: www.dataplace.org

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J. Disabled Households:

The following table includes the 2008-2010 American Community Survey estimate that shows the number of disabled individuals in the City of Pittsburgh. (This is the most recent disability data available from the U.S. Census Bureau.) The total population five (5) years and over is 299,338 and the disabled population is 40,697, or 13.6%. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

Disabled Persons in the City of Pittsburgh

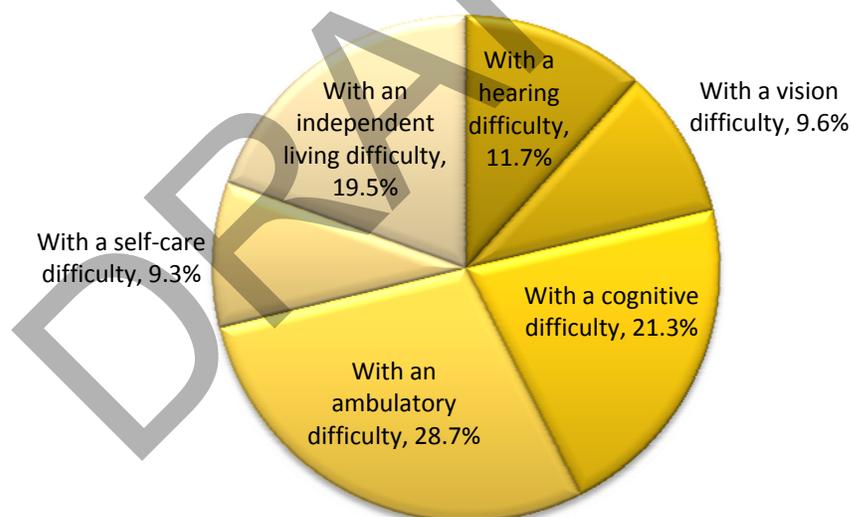
	Total Population	Population with a Disability	Percent with a Disability
Total civilian noninstitutionalized population	299,338	40,697	13.6%
Population under 5 years	15,437	18	0.1%
With a hearing difficulty	(X)	0	0.0%
With a vision difficulty	(X)	18	0.1%
Population 5 to 17 years	36,774	2,348	6.4%
With a hearing difficulty	(X)	171	0.5%
With a vision difficulty	(X)	316	0.9%
With a cognitive difficulty	(X)	1,700	4.6%
With an ambulatory difficulty	(X)	273	0.7%
With a self-care difficulty	(X)	309	0.8%
Population 18 to 64 years	205,936	22,436	10.9%
With a hearing difficulty	(X)	3,614	1.8%
With a vision difficulty	(X)	4,347	2.1%
With a cognitive difficulty	(X)	11,006	5.3%
With an ambulatory difficulty	(X)	11,032	5.4%
With a self-care difficulty	(X)	3,389	1.6%
With an independent living difficulty	(X)	7,293	3.5%
Population 65 years and over	41,191	15,895	38.6%
With a hearing difficulty	(X)	5,205	12.6%
With a vision difficulty	(X)	2,648	6.4%
With a cognitive difficulty	(X)	3,586	8.7%
With an ambulatory difficulty	(X)	10,654	25.9%
With a self-care difficulty	(X)	3,441	8.4%
With an independent living difficulty	(X)	7,633	18.5%
SEX			
Male	141,357	17,452	12.3%
Female	157,981	23,245	14.7%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	-	-	-
White alone	198,903	24,350	12.2%
Black or African American alone	76,687	14,597	19.0%
American Indian and Alaska Native alone	-	-	-



Asian alone	12,861	557	4.3%
Native Hawaiian and Other Pacific Islander alone	-	-	-
Some other race alone	-	-	-
Two or more races	8,285	906	10.9%
White alone, not Hispanic or Latino	194,527	24,114	12.4%
Hispanic or Latino (of any race)	7,329	462	6.3%
PERCENT IMPUTED			
Disability status	7.6%	(X)	(X)
Hearing difficulty	5.5%	(X)	(X)
Vision difficulty	5.8%	(X)	(X)
Cognitive difficulty	6.3%	(X)	(X)
Ambulatory difficulty	6.3%	(X)	(X)
Self-care difficulty	6.3%	(X)	(X)
Independent living difficulty	6.7%	(X)	(X)

Source: 2008 – 2010 American Community Survey

Type of Disability for Population 5 Years and Over in the City of Pittsburgh



Source: 2008-2010 American Community Survey

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Just over eighty percent (81.9%) of disabled persons ages 18 to 64 years old in the labor force are employed, whereas 91.5% of non-disabled persons ages 18 to 64 in the labor force are employed.

The CHAS Data also provides insight as to the number of households with residents who have a disability and/or mobility issues. The CHAS Data



can be found in Part VII, Appendix C. The most recent CHAS Data identifies the following prevalence of housing problems for households with mobility and self-care limitations:

- 31.5% of all households report having any housing problem, including 41.6% of renters and 22.3% of homeowners
- 70.5% of all households earning less than or equal to 30% MFI report having any housing problem, with the highest reported as “Large Related” homeowners and renters, 93.2% and 83.6% respectively.
- 57.2% of all households earning between 30% and 50% MFI report any housing problems, with the highest reported as “Other” and “Large Related” renters at 76.7% and 66.4% respectively.
- 31.3% of all households earning between 50% and 80% MFI report any housing problems, with the highest reported as “Other” owners at 44.3%.

The Housing Authority of the City of Pittsburgh recognizes the need for accessible and visitable housing units in the City. As a result, more than 5% of all public housing units are handicapped accessible. All public housing units meet the standards as being visitable by persons who are physically handicapped.



III. Review/Update to Original Plan

The present “Analysis of Impediments to Fair Housing Choice” was prepared in 2007, and the identified Impediments to Fair Housing Choice are reviewed twice each year in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Reports (C.A.P.E.R.). The following paragraphs restate the identified impediments from the previous AI and summarize the progress made on each.

A. Summary of Impediments:

- **Impediment No. 1: HOUSING AFFORDABILITY** – There is a lack of affordable housing that is decent, safe, and sound, which limits the choices of neighborhoods and makes it a fair housing concern.

Goal: Increase the supply of decent, safe, and sound housing that is affordable to lower income households, both renters and owner occupants.

Actions: Each year, the City of Pittsburgh uses CDBG and HOME funds to support the development of affordable housing through programs such as the Urban League Housing Counseling, Neighborhood Housing Initiative, Rental Housing Development and Improvement Program, Pittsburgh Housing Construction Program, Housing Recovery Program, Pittsburgh Home Rehabilitation Program, and the Neighborhood Housing Program. Each of these programs has resulted in an increased quantity and quality of affordable housing in the City of Pittsburgh. The table below outlines the progress that the City of Pittsburgh has made to increase the quality and affordability of housing units.

	2007	2008	2009	2010	2011
Rehabilitated Affordable Units	167	237	258	383	258
New Rental Units	214	196	38	0	151
New Homeowner Units	15	17	12	12	19
First Time Homebuyers	19	48	33	27	25
Lead Based Paint Abatement	130	79	87	224	58
Total Affordable Units	545	577	428	646	511

- **Impediment No. 2: HOUSING ACCESSIBILITY** – There is a lack of accessible affordable housing that is decent, safe, and sound,



which limits housing choice for handicapped persons and makes it a fair housing concern.

Goal: Increase the supply of decent, safe, and sound housing that is affordable and accessible to lower income households, who are handicapped, both renters and owner occupants.

Actions: The City of Pittsburgh reviews each proposed residential development to ensure that the development plans include a sufficient amount of fully accessible units. Additionally, the City of Pittsburgh and Allegheny County work together as part of the Taskforce on Disabilities to support the Housing Authority in increasing the number of accessible units. In 2008, the Housing Authority of the City of Pittsburgh and the Allegheny County Department of Human Services completed an inventory of all accessible housing units. The Housing Authority hired a fulltime ADA Coordinator to market these accessible units. The City also works with the Allegheny County Department of Human Services to increase the accessibility of emergency shelters. Each year, the City also funds numerous activities that work to address the accessibility of housing units.

- **Impediment No. 3: FAIR HOUSING EDUCATION, ADVOCACY, MONITORING, AND ENFORCEMENT** – There is a lack of awareness of rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.

Goal: Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through education, advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.

Actions: Each year, the City of Pittsburgh proclaims April as Fair Housing Month to raise awareness. The Commission on Human Relations receives annual funding from the City of Pittsburgh's CDBG allocation and maintains a goal of having a minimum of two (2) education and outreach activities each month. Additionally, the City has supported financial literacy workshops, education on predatory and subprime lenders, and fair housing testing and research conducted by the Fair Housing Partnership of Greater Pittsburgh.



- **Impediment No. 4: CONCENTRATION OF LOW-INCOME AND MINORITY GROUPS** – There are concentrations of low-income persons, minorities and female headed households which lack decent, safe and sound housing that is affordable, which impacts neighborhoods in the City and makes this a fair housing concern.

Goal: Improve the housing conditions in the City and promote new affordable housing choices outside impacted areas in order to have diversified neighborhoods.

Actions: The Fair Housing Partnership of Greater Pittsburgh conducts fair housing testing to determine if discrimination occurs. Additionally, the City of Pittsburgh uses its CDBG and HOME funds to support the following programs which work to reduce the concentration of low-income and minority groups: Neighborhood Housing Initiative, Rental Housing Development and Improvement Program, Pittsburgh Housing Construction Program, Housing Recovery Program, Pittsburgh Home Rehabilitation Program, and the Neighborhood Housing Program.

- **Impediment No. 5: ECONOMIC ISSUES** – There is a lack of economic opportunities which prevents low-income households from improving their income and ability to live outside areas with concentrations of low-income households, which makes this a fair housing concern.

Goal: Improve the local economy by providing an increase in job opportunities, which will increase household income, and will promote fair housing choice.

Actions: The City of Pittsburgh uses CDBG funds to support activities that encourage economic development. The City provides financial support to various Community Based Organizations and Neighborhood Business and Economic Development programs.

The URA, using CDBG funds, has developed a small business loan program. In addition, the URA assists by funding classes at the Community College of Allegheny County (CCAC) to help with work force development training. Lastly, all borrowers through the URA programs are required to use the Pennsylvania Career Links website to post their company jobs. The City also assists ten (10) Main Street Programs in the following neighborhoods: Bloomfield, Downtown, North Side, East Liberty, Friendship, Lawrenceville, Mount Washington, South Side, Strip District, and West End.



IV. Impediments to Fair Housing 2012

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Pittsburgh was undertaken.

A. Fair Housing Complaints:

1. Fair Housing Partnership of Greater Pittsburgh

The Fair Housing Partnership of Greater Pittsburgh (FHP) was established in 1975 to promote fair housing in the Pittsburgh metro area.

Fair Housing Partnership of Greater Pittsburgh
 2840 Liberty Avenue, Suite 205
 Pittsburgh, PA 15222
 (412) 391-2535 (Voice)
<http://pittsburghfairhousing.org/>



FHP provides housing counseling services, education and outreach, advocacy for persons who have been discriminated against in their search for housing, and enforcement of the Fair Housing Act and other related laws. Housing counseling services include landlord tenant training, pre-purchase homebuyer counseling, mortgage delinquency counseling, rental housing counseling, and homeless services. As part of their education and outreach initiatives, FHP provides information to vulnerable populations to increase their knowledge and awareness of fair housing rights and responsibilities, and sponsors an annual "Poetry Slam" related to fair housing. FHP publishes and distributes brochures containing general information, disability rights education, and testing. FHP's general information brochure is printed and distributed in both English and Spanish. Enforcement efforts include testing, various housing audits and surveys, and assisting people in filing fair housing complaints. The FHP has developed two important roles: as an equal opportunity housing counseling agency, and a fair housing advocate and enforcer of fair housing law.



The Fair Housing Partnership has conducted tests over the last several years in order to identify areas of discrimination or inequalities in the housing market in the region. In 2010, FHP conducted an audit of housing advertisements to determine if specific housing providers accepted Section 8 Housing Choice Vouchers. As the Federal and local laws are currently written, source of income is not a



protected class. Out of the more than 200 phone calls that were made, 71% of housing providers contacted refused to accept Section 8 Vouchers, 24% accepted vouchers, and 5% were unsure. These findings substantiate that Section 8 Voucher holders often have difficulty in locating rental units that accept vouchers as a form of payment, and this limits the housing choices for lower income persons.

In 2011, FHP conducted numerous complaint-based and audit-based tests to identify patterns of housing discrimination in the greater Pittsburgh area. Over one third (34.9%) of the complaint-based tests showed evidence of housing discrimination. The most common complaint that was tested was disability [twenty-three (23) complaints were tested, eight (8) showed evidence of discrimination]. The second most common complaint was race [nine (9) complaints were tested, four (4) showed evidence of discrimination]. Complaints based on familial status also showed a high rate of discrimination with two (2) of the five (5) complaints tested showing evidence of discrimination.



Audit-based testing of the rental market produced similar results. Over thirty-four percent (34.7%) of the tests showed evidence of discrimination. Of the one-hundred and ten (110) tests completed for discrimination based on disability accessibility, thirty-nine (39) showed evidence of discrimination. When testing for disability in general, fifteen (15) of the thirty (30) tests showed evidence of discrimination. Three (3) of the twelve (12) tests for discrimination based on familial status showed signs of discrimination, and three (3) of the eleven (11) tests for racial discrimination showed evidence of discrimination. Additionally, FHP conducted an audit based home sale testing to determine if discrimination is present in the for-sale housing market. FHP found that eight (8) of the thirty (30) tests (26.7%) showed evidence of discrimination. FHP tested for discrimination based on race and disability and found evidence of discrimination in 20% of the race tests and 30% of the disability tests.

The following table outlines the basis for housing complaints as received by the Fair Housing Partnership of Greater Pittsburgh between 2008 and 2011.

Basis for Complaint

Complaint	2008		2009		2010		2011	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Race	9	17.0%	11	11.5%	13	11.3%	16	10.7%
Religion	0	0.0%	0	0.0%	1	0.9%	1	0.7%



National Origin	2	3.8%	3	3.1%	2	1.7%	3	2.0%
Sex	2	3.8%	3	3.1%	1	0.9%	4	2.7%
Disability	36	67.9%	73	76.0%	92	80.0%	115	76.7%
Familial Status	2	3.8%	4	4.2%	5	4.3%	7	4.7%
Sexual Orientation	2	3.8%	1	1.0%	1	0.9%	3	2.0%
Age	0	0.0%	1	1.0%	0	0.0%	1	0.7%
Total	53	-	96	-	115	-	150	-

Source: Fair Housing Partnership of Greater Pittsburgh

The Fair Housing Partnership has noted a drastic increase in the number of complaints received between 2008 and 2011. With this increase in the total number of complaints, disability and race continue to be the most common reason for housing complaints.

2. City of Pittsburgh Commission on Human Relations

The City of Pittsburgh Commission on Human Relations (CHR) is the primary agency in the City responsible for education and enforcement of the Fair Housing Act. The CHR investigates complaints of alleged discrimination in employment, housing, and public accommodations within the City of Pittsburgh. Educational efforts reach out to schools, community groups, businesses, professional organizations, and City departments in order to promote equal rights. Education and outreach events include community meetings, presence at neighborhood and tenant council community events, etc.

**City of Pittsburgh
Commission on Human Relations**
908 City-County Building
414 Grant Street
Pittsburgh, PA 15219
(412) 255-2600 (Voice)

The Commission is a law enforcement agency, governed by 15 Commissioners appointed to four-year terms by the Mayor. Although part of the City's institutional structure, the Commission on Human Relations is an independent recipient of Community Development Block Grant funds.

The City of Pittsburgh supports the Pittsburgh Commission on Human Relations with funds each year to perform educational and outreach programs, and to address housing complaints. In addition, the URA of Pittsburgh through its HOME funds also affirmatively furthers fair housing through education and outreach programs.

Each year, the Pittsburgh Commission on Human Relations receives new housing complaints, closes housing complaints, and conciliates housing complaints. The Commission staff also helps numerous people who call or come into the Commission's office with problems about their housing



situation. If the problem is not jurisdictional, the person is referred to another agency, person, governmental department or organization for resolution of the problem.

The staff of the Commission on Human Relations and board members of the Commission supported various activities including:

- Conducting training for real estate agents/community groups.
- Attend different fair housing seminars and workshops.
- Attend the monthly meeting of the Allegheny County/ City of Pittsburgh Task Force on Disabilities.
- Provide information on Fair Housing at information fairs, exhibits, panel discussions, and other speaking engagements.
- Meets with Pittsburgh Area Fair Housing organizations.
- The Commission sponsors a public meeting and participates in other citizen meetings to solicit public input on the Analysis of Impediments to Fair Housing Choice for the City of Pittsburgh.
- The Commission participates in public meetings related to the City's Comprehensive Planning process.
- Educational inserts are prepared and included in the bills for all Pittsburgh Water and Sewer Authority customers.
- Maintains and updates a Facebook page using social media as a communication and outreach vehicle.

The goals of the Commission on Human Relations are as follows:

- Reduce compliance case processing time.
- Enhance intergroup and community relations by increasing the number of educational and outreach programs.
- Increase compliance by employers, housing and service providers with civil rights laws and reduce incidents of community tensions.
- Promote greater awareness and appreciation for the cultural diversity of the City.

The Commission on Human Relations will continue to further fair housing through the investigation of discrimination complaints, education and outreach, and enforcement of the Fair Housing Act.



3. Pennsylvania Human Relations Commission

The Pennsylvania Human Relations Commission (PHRC) enforces Pennsylvania’s anti-discrimination laws and promotes equal opportunity in education, employment, housing and commercial property, as well as public accommodation.

**Pennsylvania
Human Relations Commission
Harrisburg Regional Office**
Riverfront Office Center, 5th Floor
1101-1125 South Front Street
Harrisburg, PA 17104-2515
(717) 787-9784 (Voice)
(717) 787-7279 (TTY)



The mission statement of the PHRC is as follows: *The Pennsylvania Human Relations Commission is to administer and enforce the*

Pennsylvania Human Relations Act and the Pennsylvania Fair Educational Opportunities Act through investigation, identification and elimination of unlawful discrimination and the promotion of equal opportunity for all persons.

The PHRC has its main office in Harrisburg, as well as regional offices in Harrisburg, Philadelphia, and Pittsburgh. In addition to its staff members, the PHRC has eleven (11) Commissioners appointed by the Governor and confirmed by the State Senate.

The PHRC publishes an annual summary of dickered cases filed during the State’s fiscal year (July 1st – June 30th). The following table illustrates the complaint trends for the Pittsburgh Regional Office from 2004 to 2012.

PHRC Pittsburgh Regional Office Housing Complaints

Protected Class	2004 to 2005	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2010 to 2011	2011 to 2012
Age	1	5	5	0	3	1		
Ancestry	4	1	0	0	0	1		
Color	0	0	0	0	1	0		
Disability – Has a Disability	30	46	38	35	31	36		
Regarded as Having a Disability	0	0	2	0	1	0		
Has a Record of Disability	2	0	0	1	0	0		
Is Related to Someone Who Has a Disability	0	4	0	2	3	0		
Related to Someone with a Record of a Disability	0	0	0	0	0	0		
Familial Status	13	10	9	2	6	7		



Multiple Class	0	0	0	1	0	2		
National Origin	1	4	4	3	0	3		
Race	63	96	87	29	36	41		
Religious Creed	1	4	1	2	1	1		
Retaliation	11	10	13	9	10	13		
Sex	13	11	32	8	16	7		
Use of Guide/Support Animal	0	1	0	0	1	0		
Total	139	192	191	92	109	112		

The number of complaints fluctuates from year to year, but the 2005-2006 and 2006-2007 fiscal years saw the greatest number of complaints. Each year, Race and Disability are the most common reasons for housing complaints.

PHRC Pittsburgh Regional Office Housing Complaints Settled

Settlement Type	2004 to 2005	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2010 to 2011
Settled After Probable Cause Found	5	3	1	11	3	6	
Settled Prior to Probable Cause Finding	28	47	52	39	35	50	
Closed Administratively	21	9	14	7	12	17	
Closed After No Probable Cause Found	55	47	68	38	79	53	
Total	109	106	135	95	129	126	

Source: PHRC Annual Reports, 2004-2011

The majority of the housing complaints handled by the Pittsburgh Regional Office are closed after “no probable cause” is found, or are settled prior to a finding of probable cause.

4. Fair Housing Assistance Program (FHAP) Agencies

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. Thirty-nine (39) states and the District of Columbia all have at least one state or local agency serving as a FHAP. These funded FHAP agencies carryout fair housing activities such as enforcement and



education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

Pennsylvania has a total of four (4) FHAP agencies. The Pennsylvania Human Relations Commission serves as the statewide FHAP. In the City of Pittsburgh, the Pittsburgh Commission on Human Relations is the primary agency which receives FHAP funding. The Cities of Erie and Reading also have FHAP agencies.

5. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development’s (HUD’s) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2007 to June 25, 2012, two hundred and eighty-eight (288) fair housing complaints originated in Allegheny County, one hundred eighty-four (184) of which originated within the City of Pittsburgh. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in the City of Pittsburgh that were filed with HUD are disaggregated in the chart below to illustrate the most common basis of complaints. In the City of Pittsburgh, disability was the most common basis for complaints between January 1, 2007 and June 25, 2012, and race was the second most common cause for complaint. It is important to note that thirty-eight (38) complaints identified multiple bases. The table below compares the frequency of each basis of complaint in the City and the County (where the County basis for complaints include the City counts). Much like the City, disability is the most common basis for complaints in the County, and race is the second most common basis.

The following table entitled “Basis for Housing Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2007 and June 25, 2012 in the City of Pittsburgh and Allegheny County.

**Basis for Housing Complaints
City of Pittsburgh & Allegheny County, Pennsylvania**

Basis	City of Pittsburgh		Allegheny County	
	Count*	% of City Complaints	Count*	% of County Complaints
Race	56	30.4%	101	35.1%
Disability	93	50.5%	150	52.1%
Familial Status	25	13.6%	36	19.6%



National Origin	15	8.2%	16	5.6%
Retaliation	15	8.2%	23	8.0%
Sex	22	12.0%	38	13.2%
Color	7	3.8%	13	4.5%
Religion	9	4.9%	10	3.5%

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints.*

The following table illustrates how complaints were closed. Of the one-hundred eighty-four (184) complaints filed in the City of Pittsburgh, fifty-three (53) complaints were closed because of No Cause and seven (7) were closed because the Complainant Failed to Cooperate. In other words, approximately one third (32.6%) of all complaints were not justified complaints.

How Complaints Were Closed in the City of Pittsburgh, Pennsylvania

Basis	How Closed						
	No Cause	Complainant Failed to Cooperate	Conciliated/ Settled	Withdrawn After Resolution	Withdrawn Without Resolution	Unable to Locate Complainant	Not Closed
Race	21	1	21	2	7	-	4
Familial Status	8	-	13	-	1	-	3
Disability	24	3	41	11	5	-	9
National Origin	2	2	6	1	-	2	2
Retaliation	5	1	6	-	-	2	1
Color	1	-	6	-	-	-	-
Sex	10	1	9	-	2	-	-
Religion	3	1	-	-	-	2	3
Total	53	7	78	14	12	2	18

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

The following table illustrates the dates complaints were filed with HUD. The largest number of complaints filed with HUD was in 2010 and 2011.



HUD Date Filed of Complaints City of Pittsburgh, Pennsylvania

HUD Date Filed	City of Pittsburgh	
	Count	% of City Complaints
2007	37	20.1%
2008	30	16.3%
2009	29	15.8%
2010	45	24.5%
2011	45	13.6%
2012	18	9.8%

Source: U.S. Department of HUD-FHEO, Pittsburgh Regional Office

The following table titled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2007 and June 25, 2012 in the City of Pittsburgh.

DRAFT



HUD-FHEO Complaints

City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-07-0146-8	01/09/07	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	06/08/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0160-8	01/08/07	Race, Familial Status, Sex,	312 - Discriminatory refusal to rent and negotiate for rental, 430 - Otherwise deny or make housing available,	04/03/08	No Cause
Pittsburgh	Allegheny County	03-07-0159-8	01/08/07	Race, Familial Status, Sex, Color,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available,	03/13/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0164-8	01/08/07	Familial Status, Sex,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing available,		Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0168-8	01/08/07	Sex, Retaliation	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 440 - Other discriminatory acts, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	03/12/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0198-8	01/03/07	Race,	302 - Discriminatory refusal to sell and negotiate for sale,	08/06/07	No Cause



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-07-0223-8	01/18/07	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/04/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0226-8	02/05/07	Race, Sex, Color,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/18/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0227-8	02/05/07	Race,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/18/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0220-8	02/21/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	08/07/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0244-8	02/23/07	National Origin, Religion, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available,	05/21/09	Unable to Locate Complainant
Pittsburgh	Allegheny County	03-07-0247-8	03/06/07	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/30/07	Complainant Failed to Cooperate



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-07-0326-8	04/16/07	National Origin, Religion, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/21/09	Unable to Locate Complainant
Pittsburgh	Allegheny County	03-07-0352-8	05/16/07	Disability,	510 - Failure to make reasonable accommodation,	12/13/07	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-07-0453-8	04/25/07	Race, Disability,	310 - Discriminatory refusal to rent,	08/07/07	Complainant Failed to Cooperate
Pittsburgh	Allegheny County	03-07-0476-8	05/20/07	Race,	300 - Discriminatory refusal to sell,	08/19/08	No Cause
Pittsburgh	Allegheny County	03-07-0361-8	05/22/07	Disability,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	02/08/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0397-8	06/18/07	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	12/03/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0401-8	06/12/07	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	08/15/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0493-8	07/10/07	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	08/31/09	No Cause
Pittsburgh	Allegheny County	03-07-0506-8	07/05/07	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	06/30/09	No Cause
Pittsburgh	Allegheny County	03-07-0444-8	07/11/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,		Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-07-0502-8	07/12/07	Race, Color, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available,	04/13/12	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0534-8	07/19/07	Disability,	320 - Discriminatory advertising, statements and notices, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	02/22/10	No Cause
Pittsburgh	Allegheny County	03-07-0530-8	07/18/07	Disability,	312 - Discriminatory refusal to rent and negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	06/24/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0541-8	07/24/07	Disability,	510 - Failure to make reasonable accommodation,	12/13/07	Conciliated/Settled
Pittsburgh	Allegheny County	03-07-0653-8	09/06/07	Race,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 332 - False denial or representation of availability - rental, 430 - Otherwise deny or make housing available,	04/25/08	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-07-0607-8	08/15/07	Race,	320 - Discriminatory advertising, statements and notices, 350 - Discriminatory financing (includes real estate transactions), 351 - Discrimination in the making of loans, 353 - Discrimination in the terms/conditions for making loans, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 422 - Redlining - mortgage, 430 - Otherwise deny or make housing available,	06/30/08	No Cause
Pittsburgh	Allegheny County	03-07-0608-8	08/14/07	National Origin, Color,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 384 - Discrimination in services and facilities relating to rental, 430 - Otherwise deny or make housing available,	06/30/09	No Cause
Pittsburgh	Allegheny County	03-07-0606-8	08/16/07	Disability,	312 - Discriminatory refusal to rent and negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	06/30/08	No Cause
Pittsburgh	Allegheny County	03-08-0047-8	10/23/07	Familial Status,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	05/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0056-8	11/01/07	Disability, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	06/30/08	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-08-0033-8	10/12/07	Sex,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing available,	06/30/08	No Cause
Pittsburgh	Allegheny County	03-08-0043-8	10/19/07	Familial Status, National Origin, Sex, Color,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	03/27/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0140-8	11/20/07	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	03/07/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0130-8	11/16/07	Disability,	510 - Failure to make reasonable accommodation,	05/30/08	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-08-0144-8	12/10/07	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices,	06/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0201-8	01/02/08	Disability,	471 - Failure to provide an accessible building entrance,	05/30/08	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-08-0202-8	01/04/08	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	08/19/08	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-08-0207-8	01/07/08	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0219-8	01/18/08	Disability,	310 - Discriminatory refusal to rent,	08/19/08	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-08-0220-8	01/28/08	Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	06/30/08	No Cause
Pittsburgh	Allegheny County	03-08-0313-8	03/25/08	Race, Sex,	311 - Discriminatory refusal to negotiate for rental,	08/19/08	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-08-0269-8	02/14/08	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0324-8	03/12/08	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	08/19/08	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-08-0285-8	03/13/08	Disability,	310 - Discriminatory refusal to rent, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	06/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0345-8	03/31/08	Race, Familial Status,	310 - Discriminatory refusal to rent, 330 - False denial or representation of availability,	05/06/09	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-08-0337-8	04/10/08	Disability, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 472 - Failure to provide accessible and usable public and common user areas, 510 - Failure to make reasonable accommodation,	06/30/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0430-8	06/10/08	Race,	310 - Discriminatory refusal to rent, 311 - Discriminatory refusal to negotiate for rental,	05/06/09	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-08-0383-8	04/25/08	Race, Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 430 - Otherwise deny or make housing available,	10/21/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0397-8	04/28/08	Race, Familial Status, Sex, Color,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 430 - Otherwise deny or make housing available,	10/21/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0416-8	05/20/08	Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities,	06/22/09	No Cause
Pittsburgh	Allegheny County	03-08-0523-8	08/04/08	Race,	420 - Redlining,	06/30/09	No Cause
Pittsburgh	Allegheny County	03-08-0492-8	07/15/08	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	04/24/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0551-8	08/12/08	Sex, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 480 - Discriminatory acts under Section 901 (criminal),	06/30/09	No Cause
Pittsburgh	Allegheny County	03-08-0552-8	08/13/08	Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities,	06/30/09	Complainant Failed to Cooperate
Pittsburgh	Allegheny County	03-08-0571-8	08/15/08	Familial Status, Sex, Color, Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/26/09	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-08-0573-8	08/18/08	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	10/21/08	Conciliated/Settled
Pittsburgh	Allegheny County	03-08-0584-8	09/08/08	Retaliation	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 510 - Failure to make reasonable accommodation,	06/30/10	No Cause
Pittsburgh	Allegheny County	03-09-0094-8	12/02/08	Race,	310 - Discriminatory refusal to rent, 322 - Discriminatory advertisement - rental,	02/25/09	No Cause
Pittsburgh	Allegheny County	03-08-0598-8	09/15/08	Disability, National Origin, Religion,	384 - Discrimination in services and facilities relating to rental,	11/30/09	No Cause
Pittsburgh	Allegheny County	03-08-0639-8	09/29/08	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/26/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0003-8	10/03/08	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 500 - Failure to permit reasonable modification, 510 - Failure to make reasonable accommodation,	01/13/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0017-8	10/01/08	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	01/31/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0068-8	11/19/08	Disability,	510 - Failure to make reasonable accommodation,	07/02/09	Withdrawn After Resolution



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-09-0124-8	12/15/08	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	06/30/09	No Cause
Pittsburgh	Allegheny County	03-09-0125-8	12/15/08	Race, Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	06/30/09	No Cause
Pittsburgh	Allegheny County	03-09-0158-8	01/14/09	Race,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/06/09	No Cause
Pittsburgh	Allegheny County	03-09-0160-8	01/14/09	Race,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	05/06/09	No Cause
Pittsburgh	Allegheny County	03-09-0222-8	02/05/09	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	08/05/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0260-8	03/26/09	Disability,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	06/16/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0266-8	03/10/09	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	04/21/09	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-09-0267-8	03/10/09	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/26/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0273-8	03/16/09	Familial Status, Sex,	350 - Discriminatory financing (includes real estate transactions),	07/02/09	No Cause
Pittsburgh	Allegheny County	03-09-0329-8	04/28/09	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	11/03/09	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-09-0356-8	05/13/09	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/25/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0400-8	06/10/09	Race,	350 - Discriminatory financing (includes real estate transactions),	09/17/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0389-8	06/05/09	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	11/30/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0425-8	06/17/09	Race, Disability, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/18/10	No Cause
Pittsburgh	Allegheny County	03-09-0426-8	06/17/09	Race, Disability, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	10/23/09	No Cause
Pittsburgh	Allegheny County	03-09-0508-8	08/10/09	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	08/05/10	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-09-0526-8	08/14/09	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	12/03/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0527-8	08/14/09	Race,	310 - Discriminatory refusal to rent,	01/03/11	No Cause
Pittsburgh	Allegheny County	03-09-0524-8	08/14/09	Disability,	510 - Failure to make reasonable accommodation,	11/02/09	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0553-8	08/19/09	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	10/09/09	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-10-0203-8	03/03/10	Race, Disability, Sex,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	01/03/11	No Cause
Pittsburgh	Allegheny County	03-10-0044-8	11/04/09	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-09-0593-8	09/14/09	Disability,	510 - Failure to make reasonable accommodation,	08/05/10	No Cause
Pittsburgh	Allegheny County	03-10-0031-8	10/27/09	Disability,	310 - Discriminatory refusal to rent,		Withdrawn After Resolution
Pittsburgh	Allegheny County	03-10-0047-8	11/06/09	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/30/10	No Cause
Pittsburgh	Allegheny County	03-10-0040-8	11/03/09	Disability,	510 - Failure to make reasonable accommodation,	05/28/10	Complainant Failed to Cooperate
Pittsburgh	Allegheny County	03-10-0070-8	11/09/09	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	No Cause
Pittsburgh	Allegheny County	03-10-0056-8	11/17/09	Disability,	311 - Discriminatory refusal to negotiate for rental,	06/24/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0081-8	12/07/09	Disability,	510 - Failure to make reasonable accommodation,	06/04/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0108-8	12/04/09	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/30/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0109-8	12/08/09	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	08/05/10	No Cause
Pittsburgh	Allegheny County	03-10-0155-8	02/02/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/16/11	Complainant Failed to Cooperate



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-10-0157-8	01/14/10	Race, Disability,	500 - Failure to permit reasonable modification,	11/04/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0158-8	01/26/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	09/20/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0196-8	02/16/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/14/10	No Cause
Pittsburgh	Allegheny County	03-10-0188-8	02/17/10	Disability,	510 - Failure to make reasonable accommodation,	08/05/10	No Cause
Pittsburgh	Allegheny County	03-10-0189-8	02/17/10	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0187-8	02/17/10	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0211-8	03/05/10	Disability,	510 - Failure to make reasonable accommodation,	09/20/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0216-8	03/08/10	Disability,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,	05/03/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0210-8	03/05/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	12/29/10	No Cause
Pittsburgh	Allegheny County	03-10-0251-8	04/05/10	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	09/14/10	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-10-0292-8	05/05/10	Familial Status,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	09/14/10	No Cause
Pittsburgh	Allegheny County	03-10-0253-8	03/25/10	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	No Cause



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-10-0259-8	04/07/10	Disability,	510 - Failure to make reasonable accommodation,	06/30/10	Complainant Failed to Cooperate
Pittsburgh	Allegheny County	03-10-0283-8	04/28/10	Familial Status,	310 - Discriminatory refusal to rent,	06/30/11	No Cause
Pittsburgh	Allegheny County	03-10-0277-8	04/23/10	Disability,	510 - Failure to make reasonable accommodation,	09/17/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0280-8	01/14/10	Disability,	510 - Failure to make reasonable accommodation,	05/03/10	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0290-8	05/03/10	National Origin, Religion,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities,	06/17/11	Complainant Failed to Cooperate
Pittsburgh	Allegheny County	03-10-0306-8	05/04/10	Disability,	510 - Failure to make reasonable accommodation,		Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0336-8	05/13/10	Disability,	510 - Failure to make reasonable accommodation,	06/17/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-10-0326-8	05/21/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	09/14/10	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-10-0325-8	05/21/10	Disability,	510 - Failure to make reasonable accommodation,	06/16/11	No Cause
Pittsburgh	Allegheny County	03-10-0388-8	06/22/10	Race, Familial Status,	330 - False denial or representation of availability,	06/17/11	No Cause
Pittsburgh	Allegheny County	03-10-0392-8	06/03/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/18/11	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-10-0437-8	07/16/10	Disability, Religion,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	12/30/10	No Cause
Pittsburgh	Allegheny County	03-10-0429-8	07/08/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	02/04/11	No Cause
Pittsburgh	Allegheny County	03-10-0423-8	03/29/10	Sex,	384 - Discrimination in services and facilities relating to rental,	11/22/10	No Cause
Pittsburgh	Allegheny County	03-10-0497-8	08/18/10	Disability,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	12/21/10	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-10-0477-8	07/20/10	Race,	310 - Discriminatory refusal to rent,	06/07/11	No Cause
Pittsburgh	Allegheny County	03-10-0490-8	08/16/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,		
Pittsburgh	Allegheny County	03-10-0508-8	08/25/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	01/05/11	No Cause
Pittsburgh	Allegheny County	03-11-0016-8	10/13/10	Disability,	510 - Failure to make reasonable accommodation,	05/18/11	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-10-0559-8	09/09/10	Disability, Religion,	382 - Discrimination in terms/conditions/privileges relating to rental,	05/31/11	No Cause
Pittsburgh	Allegheny County	03-10-0560-8	09/10/10	Race,	384 - Discrimination in services and facilities relating to rental,	02/24/11	Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-10-0567-8	09/18/10	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	06/28/11	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-10-0582-8	09/28/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	12/21/10	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-11-0014-8	10/05/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0035-8	10/01/10	Disability, Religion,	310 - Discriminatory refusal to rent,		
Pittsburgh	Allegheny County	03-11-0061-8	11/04/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,		Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-11-0057-8	11/16/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	02/24/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0096-8	11/30/10	Disability,	310 - Discriminatory refusal to rent,	06/28/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0109-8	12/06/10	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,		No Cause
Pittsburgh	Allegheny County	03-11-0102-8	12/16/10	Disability,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,		Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0101-8	12/16/10	Disability,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,	06/30/11	No Cause
Pittsburgh	Allegheny County	03-11-0112-8	12/06/10	Disability,	510 - Failure to make reasonable accommodation,	06/30/11	No Cause



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-11-0142-8	01/26/11	National Origin,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 332 - False denial or representation of availability - rental,		Withdrawn After Resolution
Pittsburgh	Allegheny County	03-11-0156-8	01/25/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/28/11	Withdrawn After Resolution
Pittsburgh	Allegheny County	03-11-0222-8	02/25/11	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,		No Cause
Pittsburgh	Allegheny County	03-11-0205-8	03/15/11	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/30/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0207-8	03/22/11	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,		Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0226-8	03/25/11	Retaliation	450 - Discriminatory acts under Section 818 (coercion, Etc.),		Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0215-8	03/29/11	Disability,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	06/30/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0231-8	02/10/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	06/24/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0228-8	04/06/11	Disability,	510 - Failure to make reasonable accommodation,	06/30/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0277-8	05/04/11	Disability,	310 - Discriminatory refusal to rent,		Conciliated/Settled



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-11-0273-8	05/09/11	Disability,	510 - Failure to make reasonable accommodation,		Withdrawn After Resolution
Pittsburgh	Allegheny County	03-11-0292-8	05/24/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,		No Cause
Pittsburgh	Allegheny County	03-11-0360-8	07/06/11	Disability,	500 - Failure to permit reasonable modification,		Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0358-8	06/23/11	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		No Cause
Pittsburgh	Allegheny County	03-11-0401-8	08/03/11	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,		
Pittsburgh	Allegheny County	03-11-0361-8	07/07/11	Race,	310 - Discriminatory refusal to rent,		
Pittsburgh	Allegheny County	03-11-0405-8	07/20/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	12/21/11	Conciliated/Settled
Pittsburgh	Allegheny County	03-11-0427-8	08/11/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,		Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-11-0441-8	07/27/11	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	02/22/12	No Cause
Pittsburgh	Allegheny County	03-11-0457-8	09/16/11	Disability,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	01/27/12	Withdrawn After Resolution



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-11-0485-8	09/21/11	Race, National Origin,	310 - Discriminatory refusal to rent,		
Pittsburgh	Allegheny County	03-12-0013-8	10/11/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		Conciliated/Settled
Pittsburgh	Allegheny County	03-12-0028-8	10/11/11	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	01/20/12	Conciliated/Settled
Pittsburgh	Allegheny County	03-12-0099-8	11/03/11	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	05/21/12	No Cause
Pittsburgh	Allegheny County	03-12-0073-8	11/14/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	02/28/12	Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-12-0163-8	01/01/12	Race,	450 - Discriminatory acts under Section 818 (coercion, Etc.),		Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-12-0166-8	01/31/12	Race,	450 - Discriminatory acts under Section 818 (coercion, Etc.),		Withdrawal Without Resolution
Pittsburgh	Allegheny County	03-12-0167-8	03/23/12	Disability,	510 - Failure to make reasonable accommodation,		Conciliated/Settled
Pittsburgh	Allegheny County	03-12-0158-8	01/13/12	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		
Pittsburgh	Allegheny County	03-12-0159-8	01/13/12	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		
Pittsburgh	Allegheny County	03-12-0155-8	01/19/12	Religion,	383 - Discrimination in services and facilities relating to sale, 510 - Failure to make reasonable accommodation,		



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-12-0170-8	02/06/12	Race,	381 - Discrimination in terms/conditions/privileges relating to sale,	04/13/12	Conciliated/Settled
Pittsburgh	Allegheny County	03-12-0182-8	03/29/12	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,		
Pittsburgh	Allegheny County	03-12-0224-8	04/30/12	Familial Status,	380 - Discriminatory terms, conditions, privileges, or services and facilities,		No Cause
Pittsburgh	Allegheny County	03-12-0181-8	03/06/12	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,		
Pittsburgh	Allegheny County	03-12-0267-8	05/30/12	Disability,	510 - Failure to make reasonable accommodation,		
Pittsburgh	Allegheny County	03-12-0263-8	05/21/12	Familial Status,	311 - Discriminatory refusal to negotiate for rental, 320 - Discriminatory advertising, statements and notices,		
Pittsburgh	Allegheny County	03-12-0200-8	03/06/12	Religion,	510 - Failure to make reasonable accommodation,		
Pittsburgh	Allegheny County	03-12-0227-8	04/04/12	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental,		
Pittsburgh	Allegheny County	03-12-0226-8	04/04/12	Disability,	510 - Failure to make reasonable accommodation,		
Pittsburgh	Allegheny County	03-12-0276-8	04/30/12	Race, Familial Status, National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,		
Pittsburgh	Allegheny County	03-12-0273-8	06/01/12	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,		



City	County	Case Number	HUD Filing Date	Bases	Issues	Date Closed by HUD	Closure Reason
Pittsburgh	Allegheny County	03-12-0301-8	05/15/12	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,		

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

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National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis of complaint from 2007 to 2010. The 2010 information is the most up to date data that has been released.

Housing Complaints Nationwide

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total						
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%
National Origin - Hispanic or Latino	784	8%	848	8%	837	8%	722	7%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%
Religion	266	3%	339	3%	302	3%	287	3%
Color	173	2%	262	2%	251	2%	219	2%
Retaliation	588	6%	575	5%	654	6%	707	7%
Number of Complaints filed	10,154	-	10,552	-	10,242	-	10,155	-

The housing complaints filed in the City of Pittsburgh were primarily based on disability and race, which are consistently the most common causes for complaints across the nation. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there are often more than one basis for the filing of a fair housing complaint.

6. Housing and Human Services Agencies

The City of Pittsburgh interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Achieva
- ACTION-Housing, Inc.
- Allegheny County Department of Human Services
- Area Agency on Aging
- City of Pittsburgh City Planning



- City of Pittsburgh Commission on Human Relations
- Community Human Services
- Fair Housing Partnership of Greater Pittsburgh
- The Gay and Lesbian Community Center of Pittsburgh
- Glen Hazel Center of Life
- Housing Alliance of Pennsylvania
- Housing Authority of the City of Pittsburgh
- Local Housing Options Team
- Neighborhood Legal Services
- Pittsburgh Community Reinvestment Group
- Realtors Association of Metropolitan Pittsburgh
- Residential Resources, Inc.
- Three Rivers Center for Independent Living
- Urban League of Greater Pittsburgh
- Urban Redevelopment Authority

Each of these agencies provided feedback on their perception of housing-related issues in the City of Pittsburgh. Complete meeting notes can be found in Part VIII, Appendix E. Below is a list of key points from each of the meetings.

- Disability discrimination occurs occasionally
- Enforcement after a complaint is made is not always adequate
- Source of income discrimination occurs regularly
- The Fair Market Rent for the metropolitan area is too high
- Segregation still exists in the City based on race
- Predatory lending is an issue
- There is a need for more affordable rental and for sale housing
- Criminal records limit access to housing
- Blight and the declining quality of housing stock is an issue, particularly in affordable neighborhoods
- There is a shortage of accessible housing units in desirable areas of the City, particularly in the private market



- Many affordable and public housing units have been demolished, but not all of them have been replaced
- 3- and 4-bedroom units are not being built to meet the demand, resulting in overcrowding
- Many households are cost overburdened
- Racial and national origin discrimination appears to be an issue
- The chronic nuisance ordinance can be used against victims of domestic violence, which is not its intent
- Discrimination sometimes presents itself in the form of a high credit score requirement
- Home maintenance assistance is needed, particularly for elderly homeowners
- Many people don't have an understanding of what is necessary to acquire a home, and the responsibilities that come with being a homeowner

Many agencies also provided suggestions of how to address the identified areas of inequality or discrimination in the City. Commonly suggested strategies to further fair housing in the City are included below:

- Create an Analysis of Impediments advisory or monitoring committee
- Consider "Inclusionary" Zoning
- Use project-based housing and layering subsidies to increase affordability
- An expanded rehab assistance grant program is needed
- Ensure that fair housing information is available through the 211 Information Hot Line
- Enhance monitoring of subrecipients to ensure that they are affirmatively furthering fair housing
- Support rental housing counseling, including assistance in locating affordable housing units
- Improve collaboration and information sharing among agencies to better serve clients



B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Pittsburgh receives CDBG funds from HUD as an entitlement city under the program. The City receives approximately \$13,000,000 in CDBG funds each year. This funding level has seen a notable decrease in recent years. The City allocates its funds to public facility improvements, public services, and housing activities.

In particular, the City in its FY 2012 CDBG Program proposed to allocate the CDBG funds as outlined in the table below to affirmatively further fair housing. The City of Pittsburgh anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

FY 2012 CDBG Allocation for the City of Pittsburgh

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)	
City Council Activities	\$ 557,500
City Council District Allocations	\$ 675,000
City Planning Activities	\$ 2,300,000
EORC Activities	\$ 50,000
Commission on Human Relations Activities	\$ 35,000
Mayor's Office Activities	\$ 675,000
Park Activities	\$ 950,000
Personnel Activities	\$ 726,838
BBI Activities	\$ 442,500
Fire Activities	\$ 100,000
Public Works Activities	\$ 3,115,357
Urban Redevelopment Authority Activities	\$ 3,400,000



Total	\$ 13,027,195
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All activities listed above are undertaken in low/mod areas of the City which is a high priority of the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Pittsburgh annually funds the following activities to promote and affirmatively further fair housing choice:

- Funding for the Pittsburgh Commission on Human Relations.
- Funding provided to the Fair Housing Partnership for testing and contract compliance.

In its FY 2010-2014 Five Year Consolidated Plan, the City of Pittsburgh identified several goals to prioritize funding and address housing needs during this five year period, as outlined below in the following table:

Five Year Objectives

Housing Strategy – HS		
Objective		Priority
HS-1	Promote and assist in homeownership opportunities.	Medium
HS-2	Assist in the development of new affordable housing.	High
HS-3	Provide rehabilitation assistance for owner occupied households.	High
HS-4	Provide rehabilitation assistance for renter occupied households.	Medium
HS-5	Promote and strengthen residential neighborhoods.	Medium
HS-6	Reduce blight and deterioration in the existing housing stock.	High
HS-7	Promote mixed income neighborhoods and deconcentrate low- and moderate-income households.	Medium
HS-8	Promote Fair Housing Choice.	High
HS-9	Provide housing counseling and housing support services to income eligible residents.	High
Homeless Strategy – HA		
Objective		Priority
HA-1	Promote housing opportunities for the homeless and/or the at-risk population who might become homeless.	Medium
HA-2	Promote supportive services for the homeless.	Medium



HA-3	Promote the development of permanent housing for the homeless.	Medium
HA-4	Promote anti-eviction programs to help prevent homelessness.	Medium
Other Special Needs Strategy – SN		
Objective		Priority
SN-1	Provide housing opportunities for the elderly and frail elderly.	High
SN-2	Provide housing opportunities for persons with disabilities.	Medium
SN-3	Provide housing opportunities for persons with alcohol/drug addictions.	Medium
SN-4	Provide housing opportunities for persons with HIV/AIDS.	Medium
SN-5	Promote housing opportunities for public housing residents.	Medium
Community Development Strategy – CD		
Objective		Priority
CD-1	Improve public facilities for City residents.	High
CD-2	Increase public services to the residents of the City.	High
CD-3	Increase public services to the youth.	High
CD-4	Increase public services to the elderly.	High
CD-5	Improve streets, bridges, curbs and walks.	High
CD-6	Make handicapped accessibility improvements.	Medium
CD-7	Promote code enforcement.	Medium
CD-8	Promote crime prevention and community policing.	Medium
CD-9	Assist in the prevention and elimination of slums and blight.	High
Economic Development Strategy – ED		
Objective		Priority
ED-1	Promote small business development.	High
ED-2	Promote revitalization efforts in economically distressed areas of the City.	Medium
ED-3	Promote the creation of new job opportunities.	Medium
ED-4	Promote new commercial/industrial development in the City.	Medium
Anti-Poverty Strategy – AP		
Objective		Priority
AP-1	Promote workforce development programs.	Medium
AP-2	Promote support services.	High
AP-3	Create new job opportunities for the unemployed and the underemployed.	Medium
AP-4	Provide assistance for food and shelter programs.	High



Administration & Management – AM		
Objective		Priority
AM-1	Provide overall program administration and oversight of the program.	High
AM-2	Promote special planning and management activities.	Medium

2. HOME Program

The City of Pittsburgh receives an annual allocation of HOME funds. In 2012, the City received \$1,952,340 in HOME Funds to assist low- and moderate-income households, and anticipated receiving \$350,000 in program income. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The budget outlined below reflects the FY 2012 allocation, as well as the anticipated program income.

FY 2012 HOME Allocation

HOME Budget Item	Amount
Program Administration (10%)	\$ 230,234
CHDO Operating (Maximum 5%)	\$ 50,000
Rental Housing Development & Improvement Program	\$ 1,457,106
Pittsburgh Housing Construction Fund	\$ 315,000
Housing Recovery Program	\$ 80,000
Pittsburgh Home Rehabilitation Program	\$ 70,000
Neighborhood Housing Program	\$ 100,000
Total	\$ 2,302,340

The Urban Redevelopment Authority of Pittsburgh utilizes CDBG, HOME and other funds for housing programs which provide affordable housing opportunities to low- and moderate-income families in the City of Pittsburgh.

The Rental Housing Development and Improvement Program (RHDIP) provides funding to non-profit and for-profit developers for the acquisition, new construction and rehabilitation of non-owner occupied residential rental housing primarily for low and moderate income households and special populations. This program is designed to increase the supply of decent affordable housing and to eliminate health, safety and property maintenance deficiencies as well as to ensure compliance with applicable codes and standards. All projects that receive RHDIP funds are required to reserve a minimum of 51% of all units for low-moderate income



households and/or eliminate instances of blight. Housing developed through the RHDIP program increases the supply of units available to households with Section 8 assistance. When a household meets the “worst case” housing scenario, Urban Redevelopment Authority of Pittsburgh utilizes its different programs to provide funds to develop affordable housing for low- and moderate-income persons.

The Pittsburgh Housing Construction Fund (PHCF) program provides construction financing to nonprofit and for-profit developers for the substantial rehabilitation or new construction of for-sale housing. This fund provides low interest rate construction financing and grants for the purpose of increasing the supply of affordable housing for homeownership and to eliminate substandard housing by ensuring compliance with applicable codes and standards. All projects funded through PHCF must-either be made available to low- and moderate-income households or aid in the prevention or elimination of slums or blight.

The Housing Recovery Program (HRP) stimulates the substantial rehabilitation of deteriorated residential buildings and promotes homeownership in targeted city neighborhoods. The Urban Redevelopment Authority of Pittsburgh, through the use of below market rate first and/or second mortgage financing, provides affordable homeownership opportunities in neighborhoods where the acquisition and rehabilitation costs of housing exceed the market value of a completed unit. Grants are also provided for lead abatement and for down payment/closing cost assistance for low income borrowers.

The Pittsburgh Home Rehabilitation Program (PHRP) provides financial and technical assistance to eligible homeowners to rehabilitate and improve residential owner-occupied properties citywide. Zero percent (0%) loans are provided to assist low-income homeowners to bring their homes into compliance with city codes and to undertake eligible general property improvements. Grants are provided for lead abatement, new sidewalks, handicapped accessibility improvements, and other exterior improvements.

3. Neighborhood Housing Program (NHP)

The Neighborhood Housing Program (NHP) provides deferred second mortgages to income eligible homebuyers to assist with the purchase of newly constructed homes (the construction which was financed in part by the URA’s single family development programs). The program combines funding from the Pennsylvania Department of Community and Economic Development, CDBG and HOME funds. DCED, CDBG and/or HOME funds are provided in the form of deferred second mortgage loans. HOME



funds will be used to assist borrowers with an income of 80% of the area median or less.

4. Emergency Solutions Grant (ESG) Funds

The City of Pittsburgh receives an annual allocation of Emergency Solutions Grant (ESG) Funds. This annual allocation is received and shared in partnership with Allegheny County in order to effectively address homelessness on a county-wide level. These funds are used for activities to address homelessness in the City. The FY 2012 ESG Budget is outlined below.

FY 2012 ESG Allocation

Project Name	ESG Funds
Emergency Solutions Grant Administration	\$ 50,000
Street Outreach/Emergency Shelter	\$ 751,337
Homeless Prevention/Rapid Re-Housing/HMIS	\$ 500,892
Total	\$ 1,302,229

The ESG funds must be allocated for projects that are eligible under the following six (6) ESG Components:

- **Street Outreach** – is for the unsheltered homeless persons which includes:
 - Engagement
 - Case Management
 - Emergency Health and Mental Health Services
 - Transportation
 - Services for Special Populations
- **Emergency Shelter** – is divided into two (2) sub-categories: Essential Services and Shelter for the sheltered homeless persons.
 - Essential Services include:
 - o case management
 - o child care, education, employment, and life skills services
 - o legal services
 - o health, mental health, and substance abuse services
 - o transportation
 - o services for special population.



- Shelter includes:
 - o renovation including major rehabilitation or conversion
 - o operations cost including maintenance, utilities, furniture, food, etc.
- **Homeless Prevention** – includes the following items to prevent and stabilize an individual or family from becoming homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Rapid Re-housing** – includes the following items to assist the actual homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS)** – includes payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration** – Up to 7.5 percent can be allocated for the payment of administrative cost relating to the planning and execution of the ESG activities.

Up to 60% of each fiscal year's ESG grant allocation can be used for Street Outreach and Emergency Shelter expenditures. The remaining 40% is for Homeless Prevention, Rapid Re-housing, HMIS, and Administration.

5. **Housing Opportunity for Persons with AIDS (HOPWA) Funds**

The City of Pittsburgh receives an annual allocation of approximately \$730,000 to provide supportive services and housing for persons with AIDS. The Jewish Healthcare Foundation is the primary administrator of the HOPWA funds each year.

The HOPWA funds can be used for the following:

1. Short-Term Rent, Mortgage and Utility assistance will continue to be provided in an effort to maintain and secure decent housing.
2. Tenant-Based Rental Assistance will continue to be provided to secure decent housing.
3. Housing Information and Referral Services.
4. Resource Identification (i.e. establishing, coordinating and developing housing assistance resources).



5. Administrative costs.

6. **Other Funds**

In addition to CDBG, HOME, ESG, and HOPWA funds, the City of Pittsburgh have been successful in leveraging additional financial resources to carry out various projects. These sources include the following:

The City of Pittsburgh –

- \$65,331,424 from Intergovernmental Revenues.

The URA of Pittsburgh –

- All Urban Redevelopment Authority (URA) housing development projects leverage other public and private funds. One of the goals of the URA's underwriting process is to determine the minimum amount of "gap" financing that needs to be provided by the URA to make the project feasible. The URA maximizes the amount of private financing that can be supported by the development and by attracting other "soft" subordinate sources of financing to each project.
- For rental developments, the amount of subordinated financing typically provided by the URA varies, but in most instances is less than 20% of the total development cost of the project. For most rental developments, the URA typically leverages URA CDBG and HOME funds with some combination of the following financing sources:
 - Conventional first mortgage financing
 - Taxable or Tax-Exempt Bond Proceeds
 - Low Income Housing Tax Credit and/or Historic Rehabilitation Tax Credit equity syndication proceeds
 - Pennsylvania Housing Finance Agency (PHFA) PennHOMES funds
 - Federal Home Loan Bank (FHLB) Affordable Housing Program funds
 - Owner equity
 - Private foundation grant funds
 - City bond funds (for infrastructure)
 - Pittsburgh Water & Sewer Authority bond funds (for infrastructure)



- Housing Authority funds
- Other HUD funds (i.e. Section 202, Section 811, Up-front Grant, McKinney Act, etc.)
- State funds
- New Market Tax Credit equity
- In developing for-sale housing, the amount of subordinated financing typically provided by the URA varies, but in most instances is less than 50% of the total development cost. In its for-sale housing program, the URA typically leverages CDBG and HOME funds with any or all of the following sources:
 - Conventional first mortgage financing (construction & permanent financing)
 - Private foundation grant funds
 - Developer or homeowner equity
 - City bond funds (for infrastructure)
 - Pittsburgh Water & Sewer Authority bond funds (for infrastructure)
 - Housing Authority funds
 - Other HUD funds
 - State funds
 - PHFA funds

The Housing Authority of the City of Pittsburgh –

- Low Income Public Housing Operating Fund (\$45,653,727)
- Central Office Cost Center (COCC) (\$18,875,017)
- Section 8 Housing Choice Voucher Program (\$46,099,286)
- Public Housing Capital Fund Program (\$19,945,609)
- Section 8 Family Self-Sufficiency (\$262,267)
- Replacement Housing Factor (\$7,550,313)
- ROSS Grant (\$47,262)

The Jewish Healthcare Foundation/Senior Care Management (HOPWA) –

- \$114,633.84 Ryan White Housing Assistance
- \$34,685.70 State Ryan White Housing Support



- \$1,087.50 In-kind Resources

Match Requirements –

- The FY 2011 HOME Program has a match of \$793,748.60. The HOME Match was satisfied through cash, grant funds, and bond financing.
- The ESG Program has a match of \$1,006,209. The ESG Match was satisfied through Allegheny County funds, private foundations, individual donations, company donations, United Way, and the Goodwill of Southwestern PA.

7. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits

The City of Pittsburgh has a variety of affordable housing options, including public housing managed by the Housing Authority of the City of Pittsburgh. There are also several privately managed HUD-assisted developments throughout the City. Full-sized maps in Part VII, Appendix B illustrate the distribution of Low Income Housing Tax Credit (LIHTC) and other HUD-assisted developments, Public Housing developments, and Section 8 Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure. The maps in Appendix B illustrate the locations of public housing, Low-Income Housing Tax Credit developments, and Section 8 Vouchers as compared to income, race, and housing tenure.

The Housing Authority of the City of Pittsburgh (HACP) has authorization for 4,884 Moving To Work Vouchers and 316 non-Moving To Work Vouchers. Of the total vouchers, 252 are project based, 57 of which were leased in 2012. An additional 48 are under contract but do not currently have families requiring subsidy, 87 are awaiting completion of construction or other steps in approval processes required prior to execution of a Housing Assistance payment contract, and 60 are awaiting confirmation of additional funding so renovations can be completed. The Housing Authority plans to utilize 186 special Moving to Work and Step Up to Market Vouchers to support redevelopment of Addison Terrace in the Hill District; and has issued an RFP for up to 150 additional PBV units in the Hill, Larimer/East Liberty, or surrounding neighborhoods where HACP is planning redevelopment efforts. The Section 8 waiting list has been closed since March 15, 2010 and currently has approximately 1,700 families on the waiting list. Additionally, there are 4,257 public housing units managed privately or by the Housing Authority. These public housing units had an adjusted occupancy rate of 96% as of December 17, 2012.



Public Housing –

Housing Authority of the City of Pittsburgh owns and operates twenty (20) housing communities and 197 scattered site housing units across the City of Pittsburgh. The complete listing of housing communities is shown below:

Housing Authority of the City of Pittsburgh Public Housing

Name	Neighborhood	Community Type	Total Units	Accessible Units
Addison Terrace	Hill District	Family	734	3
Allegheny Dwellings	Northside	Family (1-2 bedrooms)	272	14
Arlington Heights	South Side	Family (1-2 bedrooms)	143	8
Bedford Dwellings	Hill District	Family	411	21
Glen Hazel	Hazelwood	Family	128	7
Homewood North	Homewood	Family (2, 3, 4, and 6 bedrooms)	128	8
Northview Heights	Northside	Family (1-5 bedrooms)	488	21
Caligiuri Plaza	Allentown	Elderly, Disabled (1 bedroom)	104	10
Carrick Regency	Carrick	Elderly, Disabled (1 bedroom)	66	4
Finello Pavilion	Oakland	Elderly, Disabled (1 bedroom)	60	6
Glen Hazel High Rise	Hazelwood	Elderly, Disabled (1-2 bedrooms)	97	16
Gualtieri Manor	Beechview	Elderly, Disabled (1 bedroom)	31	2
Mazza Pavilion	Brookline	Elderly, Disabled (1 bedroom)	30	2
Morse Gardens	South Side	Elderly, Disabled (1 bedroom)	70	4
Murray Towers	Squirrel Hill	Elderly, Disabled (studio, 1-2 bedrooms)	68	4
Northview Heights High Rise	Northside	Elderly, Disabled (32 1 bedroom units, 55 2 bedroom units)	87	5
Pennsylvania Bidwell	Northside	Elderly, Disabled	120	20
Pressley Street	Northside	Elderly, Disabled	211	16
Glen Hazel Homes	Hazelwood	Family	6	0
Scattered sites South	South and West	Family	156	6
Scattered sites North	North and East	Family	141	21

Source: Housing Authority of the City of Pittsburgh



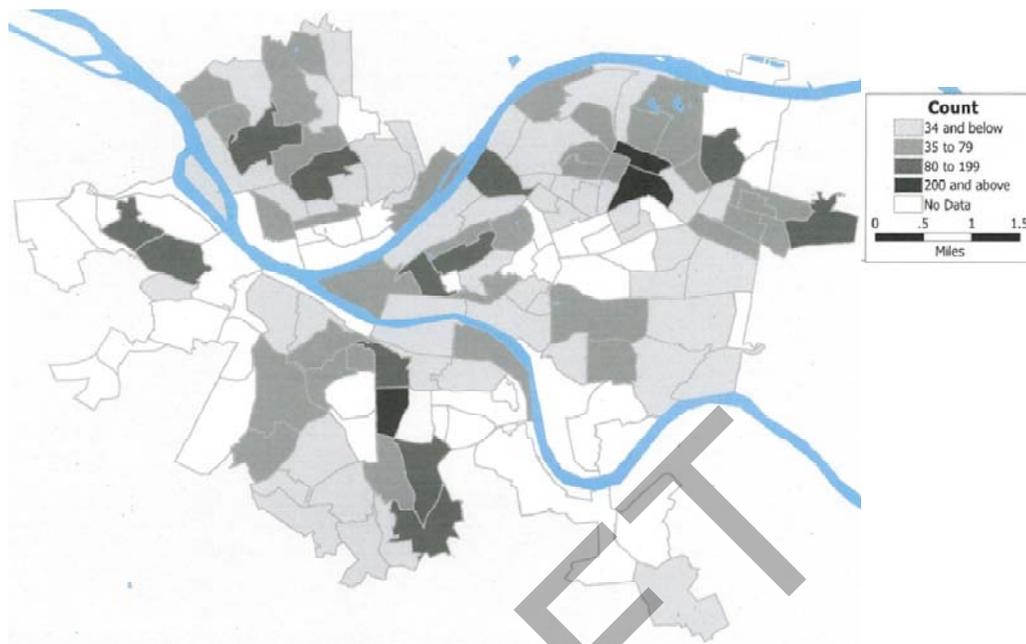
Below is complete list of privately managed assisted housing in partnership with the Housing Authority:

Privately Managed Housing in Pittsburgh

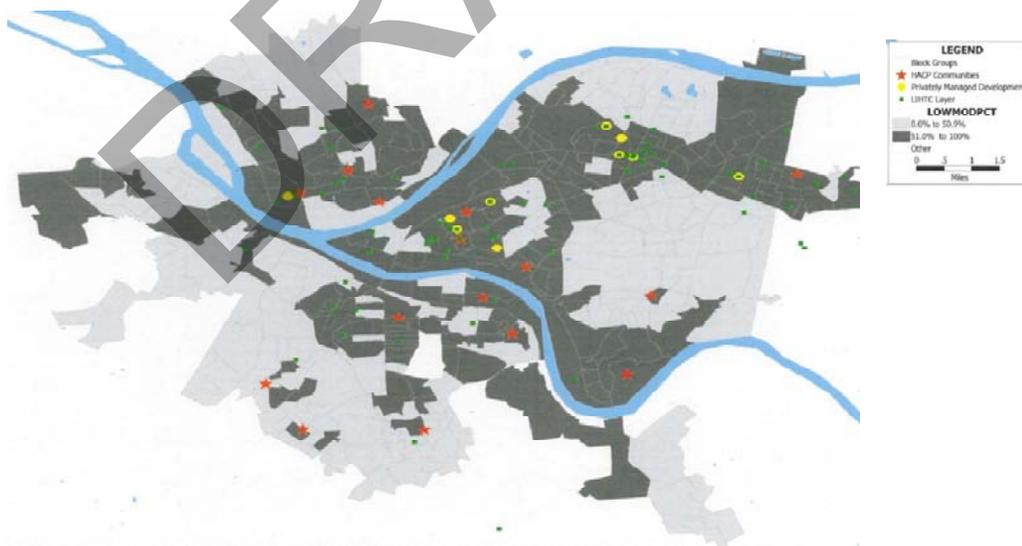
Name	Neighborhood	Community Type	Affordable Public Housing Units/units with both public housing and tax credits	Affordable Tax Credit Units	Market Rate Units	Total Units	Accessible Units	Wait List
Garfield Commons	Garfield	Family	97	39	39	175	10	Yes
Bedford Hill	Hill District	Family	180	110	61	351	5	Yes
Manchester	Northside	Family	86			86	3	Yes
Oak Hill	Oakland	Family	475	42	201	718	18	Yes
Christopher A. Smith Terrace	Northside	Elderly (1 bedroom)	25	12		37	1	Yes
New Pennley Place	East Liberty	Family	38	38	26	102	3	Yes
Silver Lake Commons	Homewood	Elderly	75			75	8	Yes
The Commons at North Aiken	Stanton Heights/Garfield	Elderly	62	15		77	7	Yes
Fairmont Apartments	Garfield	Elderly (1 bedroom)	50	10		60	8	Yes
The Legacy Apartments	Hill District	Elderly	90	18		108	5	Yes



Section 8 Voucher Usage in the City of Pittsburgh



Low- and Moderate-Income Population in the City of Pittsburgh and HUD Assisted Housing (Public Housing and LIHTC)



The Section 8 Housing Choice Vouchers (HCV) are generally scattered throughout the City of Pittsburgh. There are more concentrations of Section 8 HCV's in Knoxville, Allentown, Carrick, Crafton Heights, Sheraden, Marshall-Shadeland, Perry South, Lower Hill, Middle Hill, Lower Lawrenceville, East Liberty, Lincoln and East Hills Neighborhoods



of the City of Pittsburgh. These same areas all have low- and moderate-income populations of over 51%. This is illustrated on the map entitled “Section 8 Voucher Usage by Census Tract” in Section VIII Appendix B. There was no data available for Central portion of the City’s East End, the Hazelwood-Glen Hazel Area, the Hays-New Homestead Area, the southwestern City neighborhoods, and the North Shore/North Side Area.

The “Low and Moderate Income Population and HUD Assisted housing by Block Group Map” illustrates where the public housing communities are located, and LIHTC projects. These units are not scattered throughout the City and are not located outside areas of low- and moderate-income concentrations. This illustrates an imbalance where publically assisted housing is located and a lack of housing choice for those families and individuals who need publically assisted housing.

The table below displays data on multi-family and Section 8 assisted housing facilities in the City of Pittsburgh. Almost sixty percent (59.9%) of the assisted units have contracts set to expire by 2013.

Multi-family and Section 8 Project Based Assisted Housing Facilities

Multi-family assisted units with active contracts status	6,679
Percentage of Multi-family assisted units with contracts expiring in 2004	3.9%
Percentage of Multi-family assisted units with contracts expiring in 2005	21.2%
Percentage of Multi-family assisted units with contracts expiring in 2006	8.8%
Percentage of Multi-family assisted units with contracts expiring in 2007	6.0%
Percentage of Multi-family assisted units with contracts expiring in 2008	5.4%
Percentage of Multi-family assisted units with contracts expiring in 2009-2013	14.6%
Percentage of Multi-family assisted units with contracts expiring in 2014 or later	40.1%

Source: www.dataplace.org

HACP’s overarching Moving To Work Goals are as follows:

- To reposition HACP’s housing stock. These efforts are designed to result in housing that it is competitive in the local housing market, is cost-effective to operate, provides a positive environment for residents, and provides both higher quality and broader options for low-income families; and,
- To promote independence for residents via programs and policies that promote work and self-sufficiency for those able, and promote independent living for the elderly and disabled.



In pursuit of these goals, HACP will continue several Moving To Work Activities initiated in prior years. These initiatives are summarized below:

Ongoing Activities Summary:

- Modified Rent Policy for the Section 8 Housing Choice Voucher Program and Low-Income Public Housing Program.
 - Building on the modified rent policy developed for the Low Income Public Housing Program and approved in 2008, HACP received approval in 2011 to require that any non-elderly, able-bodied head of household who is not working to either a) participate in a local self sufficiency (LSS), welfare to work, or other employment preparation and/or training/educational program or b) pay a minimum tenant payment of \$150.00 per month. This policy provides additional incentives for families to work or prepare for work and increases overall accountability.
 - HACP's objectives for this program include increased participation by voucher holders in self-sufficiency, welfare to work and other training and education programs, increased levels of employment and earned income by participants, and potentially reduced Housing Assistance Payment costs to the Authority.
 - As approved in 2008, HACP requires that any non-elderly, able-bodied head of household who is not working to either participate in the Family Self-Sufficiency Program or pay a minimum rent of \$150.00 per month. Hardship exemptions are permitted. This policy provides additional incentives for families to work or prepare for work. HACP's objectives for this program include increased participation in the Family Self-Sufficiency Program, increase rent collections, and increased level of families working.
 - As approved in 2009 and 2010, HACP may operate both the Low Income Public Housing Program and the Housing Choice Voucher Program with a recertification requirement modified to at least once every two years. Changes in income still must be reported, and standard income disregards continue to apply. This policy change reduces administrative burdens on the Authority, thereby reducing costs and increasing efficiency. HACP's objectives for this



initiative are reduced staff time and thus reduced costs, and improved compliance with recertification requirements by tenants and the HACP.

- Homeownership Program Policies.
 - The Homeownership Program Policies include:
 - Operation of a combined Low Income Public Housing (LIPH) and Housing Choice Voucher (HCV) Homeownership Program;
 - Homeownership Program assistance to include soft-second mortgage assistance coupled with closing cost assistance, homeownership and credit counseling, and foreclosure prevention only;
 - Expansion of Homeownership Program eligibility to persons on the LIPH and HCV program waiting list;
 - Establishing a Homeownership Soft-second mortgage waiting list.
 - As approved in 2007, HACP operates a single Homeownership Program open to both Low Income Public Housing and Housing Choice Voucher Program households. This approach reduces administrative costs, expands housing choices for participating households, and provides incentives for families to pursue employment and self-sufficiency through the various benefits offered.
 - As approved in 2010, HACP's homeownership program includes the availability of soft-second mortgage assistance, which increases affordability and thus housing choice for eligible families while decreasing costs to the HACP and providing an incentive for families to become self-sufficient. As the number of soft-second mortgages may be limited based upon budgeted spending authority, it was necessary to establish a waiting list for soft-second mortgages to ensure fair award of available funds.
 - Also approved in 2010 was expansion of Homeownership Program eligibility and assistance to persons on the HACP waiting lists for Public Housing and the Housing Choice Voucher program.



- HACP's objectives for this program are to maintain or increase the level of participation in homeownership program activities and the number of families achieving homeownership.
- Energy Performance Contracting
 - Under HACP's Moving To Work Agreement, HACP may enter into Energy Performance Contracts (EPC) without prior HUD approval. HACP will continue its current EPC, executed in 2008, to reduce costs and improve efficient use of federal funds.
 - HACP's current EPC included installation of water saving measures across the authority, installation of more energy efficient lighting throughout the authority, and installation of geo-thermal heating and cooling systems at select communities. It was completed in 2010, with final payments made in 2011. Monitoring and Verification work began in 2011, with the first full Monitoring and Verification report expected for the 2012 year. HACP's objectives include realizing substantial energy cost savings.
- Establishment of a Local Asset Management Program.
 - In 2004, prior to HUD's adoption of a site based asset management approach to public housing operation and management, HACP embarked on a strategy to transition its centralized management to more decentralized site-based management capable of using an asset management approach. During HACP's implementation, HUD adopted similar policies and requirements for all Housing Authorities. Specific elements of HACP's Local Asset Management Program were approved in 2010, as described in Section VII. HACP will continue to develop and refine its Local Asset Management Program to reduce costs and increase effectiveness.
 - HACP's objectives for this initiative include increased efficiency of operations, and improved site based budgeting and accounting to more accurately reflect actual costs at the sites.
- Modified Housing Choice Voucher Program policy on maximum percent of Adjusted Monthly Income permitted.
 - Originally approved in 2002, HACP's operation of the Housing Choice Voucher Program allows flexibility in



the permitted rent burden for new tenancies, or affordability. Specifically, the limit of 40% of Adjusted Monthly Income allowed for the tenant portion of rent is used as a guideline, not a requirement. HACP continues to counsel families on the dangers of becoming overly rent burdened, however, a higher rent burden may be acceptable in some cases. This policy increases housing choice for participating families by giving them the option to take on additional rent burden for units in more costly neighborhoods. HACP's objective for this initiative is to increase housing choices for participating families.

- Modified Payment Standard Approval.
 - Originally approved in 2004, HACP is permitted to establish Exception Payment Standards up to 120% of Fair Market Rent (FMR) without prior HUD approval. HACP has utilized this authority to establish Area Exception Payment Standards and to allow Exception Payment Standard as a Reasonable Accommodation for a person with disabilities. Allowing the Authority to conduct its own analysis and establish Exception Payment Standards reduces administrative burdens on both the HACP and HUD (as no HUD approval is required) while expanding housing choices for participating families.
 - HACP does not currently have any Area Exception Payment Standards, and does not anticipate establishing any such areas in 2012, but may do so in future years.
 - HACP will continue to allow an Exception Payment Standard of up to 120% of FMR as a reasonable accommodation for persons with disabilities.
 - HACP's objective for this initiative is to expand housing choices for eligible families.
- Use of Block Grant Funding Authority to support:
 - Development and Redevelopment.
 - Enhanced and Expanded Family Self-sufficiency and related programming.
 - Homeownership Program.
 - Originally approved with the initial Moving To Work Program and expanded to include homeownership



and resident service programs in subsequent years, HACP continues to use Moving To Work block grant funding to support its Moving To Work Initiatives.

The Housing Authority of the City of Pittsburgh will continue to hold monthly meetings of the presidents of the tenant councils and the Resident Advisory Board to encourage resident participation in the housing authority’s management.

Low Income Housing Tax Credit –

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal Income Tax.

The City of Pittsburgh is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low income households. There were seventy-eight (78) LIHTC projects completed through 2009 with 2,867 low-income units in the City of Pittsburgh. Fourteen (14) additional developments are proposed, providing an additional 845 units within the City.

The chart below illustrates which LIHTC projects were developed in the City of Pittsburgh between 1987 and 2009. Projects with prefix beginning with “TC” have been applied for and/or have received LIHTC funding through the Pennsylvania Housing Finance Agency (PHFA).

City of Pittsburgh LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
PAA1987125	302 Zara Street Apartments	302 Zara Street	Pittsburgh	PA	15210	25	25
PAA1987250	Ansonia Apartments	2655 Perrysville Avenue	Pittsburgh	PA	15214	8	8
PAA1987260	Bates Hill	3812 Bates Street	Pittsburgh	PA	15213	50	15
PAA1987265	Belvidere I	54 Wabash Street	Pittsburgh	PA	15220	4	4
PAA1987440	Wood Street Commons	300 Wood Street	Pittsburgh	PA	15222	270	270
PAA1988005	1006 Salter Way	1006 Salter Way	Pittsburgh	PA	15212	1	1
PAA1988010	1021 Lawndale Street	1021 Lawndale Street	Pittsburgh	PA	15221	1	1
PAA1988125	223 West Burgess Street	223 W Burgess Street	Pittsburgh	PA	15214	2	2
PAA1988145	2612 Sarah Street	2612 Sarah Street	Pittsburgh	PA	15203	2	2
PAA1988280	5143-45-47 Blair Street	5143 Blair Street	Pittsburgh	PA	15207	3	3



PAA1988440	Bellefield Dwellings	4400 Centre Avenue	Pittsburgh	PA	15213	158	157
PAA1988560	O'Hara Place Apartments	3625 Liberty Avenue	Pittsburgh	PA	15201	59	59
PAA1988625	Stanton Avenue Project	5240 Stanton Avenue	Pittsburgh	PA	15201	10	10
PAA1989090	1525 Alton Street	1525 Alton Avenue	Pittsburgh	PA	15216	2	2
PAA1989170	217-225 Luray Street	217 Luray Street	Pittsburgh	PA	15214	5	5
PAA1989175	2256 Almont Street	2256 Almont Street	Pittsburgh	PA	15210	1	1
PAA1989190	2320 Cobden Street	2320 Cobden Street	Pittsburgh	PA	15203	4	4
PAA1989450	7754 Tioga Street	7754 Tioga Street	Pittsburgh	PA	15208	1	1
PAA1989490	Anaheim Street	823 Anaheim Street	Pittsburgh	PA	15219	8	5
PAA1989560	Center Avenue	2515 Center Avenue	Pittsburgh	PA	15219	4	3
PAA1989625	Hodgkiss/Superior/Wasbur	1400 Hodgkiss Street	Pittsburgh	PA	15212	52	40
PAA1989635	Inwood	827 Inwood Street	Pittsburgh	PA	15208	1	1
PAA1989640	Liberty Point Apartments	3417 Liberty Avenue	Pittsburgh	PA	15201	56	56
PAA1989680	One Point Breeze	7227 Penn Avenue	Pittsburgh	PA	15208	36	36
PAA1990170	7160 Upland Street	7160 Upland Street	Pittsburgh	PA	15208	1	1
PAA1990175	7260 Campania Street	7260 Campania Street	Pittsburgh	PA	15206	1	1
PAA1990180	Allequippa Place	Allequippa Street	Pittsburgh	PA	15290	24	24
PAA1990315	Hill Com I	Scattered Site	Pittsburgh	PA	15222	63	63
PAA1990320	Hill Com II	Scattered Site	Pittsburgh	PA	15222	50	50
PAA1990340	Lafferty Project	41 Lafferty Avenue	Pittsburgh	PA	15210	1	1
PAA1991315	Ansonia Apartments	2655 Perrysville Avenue	Pittsburgh	PA	15214	8	6
PAA1992020	18 Jacksonia	18 Jacksonia Street	Pittsburgh	PA	15212	4	4
PAA1992075	Campania #2	7262 Campania Street	Pittsburgh	PA	15206	1	1
PAA1993045	244 Swope Street	244 Swope Street	Pittsburgh	PA	15206	1	1
PAA1993065	Brighton Place	Scattered Sites	Pittsburgh	PA		32	32
PAA1993085	Crawford Roberts Redevelopment	Centre Avenue & Crawford Street	Pittsburgh	PA	15219	203	101
PAA1994035	457 Norton Street	457 Norton Street	Pittsburgh	PA	15211	2	2
PAA1994050	606 Mullberry Street Apartments	606 Mulberry Street	Pittsburgh	PA	15221	4	4
PAA1995020	Apartments at Whitehall	1651 Skyline Drive	Pittsburgh	PA	15227	62	61
PAA1995050	Crawford Square Phase II	1707 Centre Avenue	Pittsburgh	PA	15219	71	43
PAA1995125	Milliones Manor	2827 Bedford Avenue	Pittsburgh	PA	15219	39	39
PAA1996010	5635 Stanton Avenue Apartments	5635 Stanton Avenue	Pittsburgh	PA	15206	11	11
PAA1997075	Garfield Jubilee Rehab Project	112 N Fairmount Street	Pittsburgh	PA	15206	18	18
PAA1997145	Manchester Hope	1104 W North Avenue	Pittsburgh	PA	15233	20	20
PAA1998070	Constantin Building	5720 Friendship Avenue	Pittsburgh	PA	15206	37	37
PAA1998170	Manchester Hope Phase II	Scattered Sites	Pittsburgh	PA	15233	25	25



PAA1998220	Riverview Terrace	2829 Bedford Avenue	Pittsburgh	PA	15219	37	36
PAA1999060	Constantin Building	5720 Friendship Avenue	Pittsburgh	PA	15206	37	37
PAA1999067	Crawford Square Phase III	510 Protectory Place	Pittsburgh	PA	15219	74	48
PAA1999130	Manchester Hope	1406 W North Avenue	Pittsburgh	PA	15233	20	20
PAA1999135	Manchester Hope Phase II	1105 Pennsylvania Avenue	Pittsburgh	PA	15233	25	25
PAA1999197	Pennley Park Apartments Phase	200 N Negley Avenue	Pittsburgh	PA	15206	102	25
PAA1999276	Wylie Avenue Townhomes	2037 Wylie Avenue	Pittsburgh	PA	15219	24	24
PAA2000140	Riverview Terrace	2829 Bedford Avenue	Pittsburgh	PA	15219	36	36
PAA2000165	Sycamore Street Apartments	124 W Sycamore Street	Pittsburgh	PA	15211	20	20
PAA2001135	New Pennley Place Phase II	5601 Penn Avenue	Pittsburgh	PA	15206	34	28
PAA2002035	Emory Senior Housing	324 N Beatty Street	Pittsburgh	PA	15206	24	24
PAA2002090	Oak Hill Phase 1C	415 Burrows Street	Pittsburgh	PA	15213	150	93
PAA2002135	St. Georges Close	3400 Mexico Street	Pittsburgh	PA	15212	18	18
PAA2003010	Bedford Phase 1A	245 Hillside Drive	Pittsburgh	PA	15219	48	36
PAA2003015	Bedford Phase 1B	2060 Webster Avenue	Pittsburgh	PA	15219	99	75
PAA2003115	Oak Hill Phase 1D	415 Burrows Street	Pittsburgh	PA	15213	86	56
PAA2003150	Silver Lake Commons	6935 Frankstown Avenue	Pittsburgh	PA	15208	75	75
PAA2004110	North Aiken Apartments	5330 N Aiken Ct.	Pittsburgh	PA	15224	76	76
PAA2005155	Rosshill Retirement Residence	7500 Ross Park Drive	Pittsburgh	PA	15237	93	85
PAA2006040	Fairmont Apartments	5461 Penn Avenue	Pittsburgh	PA	15206	60	60
PAA2006055	Generations	700 Wood Street	Pittsburgh	PA	15221	15	15
PAA2006125	Penn Manor	125 N Saint Clair Street	Pittsburgh	PA	15206	55	39
PAA2006180	Widows Home	308 N Taylor Avenue	Pittsburgh	PA	15212	24	24
PAA2007115	Liberty Park Phase I	6201 Broad Street	Pittsburgh	PA	15206	124	84
PAA2007120	Lou Mason Jr Apartments	2121 Centre Avenue	Pittsburgh	PA	15219	108	108
PAA2007185	West Park Court	710 W North Avenue	Pittsburgh	PA	15212	112	110
PAA2008015	Bedford Hill Apartments Phase II		Pittsburgh	PA	15219	116	91
PAA2008110	Marian Plaza	8601 Bricelyn Street	Pittsburgh	PA	15221	50	50
PAA2008160	Second East Hills Phase II	2303 E Hills Drive	Pittsburgh	PA	15221	66	66
PAA2009005	Bedford Hill Phase III		Pittsburgh	PA	15219	88	88
PAA2009010	Benet Woods	Rodenbaugh Avenue	Pittsburgh	PA	15229	11	11
PAA2009105	The Century Building	130 7th Street	Pittsburgh	PA	15222	60	28
TC2008-0603	South Hills Retirement Residence	101 Ruth Street	Pittsburgh	PA	15211	106	
TC2009-0522	Oak Hill Apartment Phase II Wadsworth	2531 Wadsworth	Pittsburgh	PA	15213	86	



TC2010-0801	Dad's House and Safe Haven	506 N. St. Clair Street	Pittsburgh	PA	15206	14	
TC2010-0405	Garfield Heights Phase III	Schenley and Columbo Streets	Pittsburgh	PA	15224	40	
TC2010-0408	Dinwiddie Street Housing II	218-220 Dinwiddie Street	Pittsburgh	PA	15219	23	
TC2010-0804	Garfield Glen	Scattered Sites	Pittsburgh	PA	15224	49	
TC2010-0607	Liberty Park Phase II	Scattered Sites	Pittsburgh	PA	15206	71	
TC2011-0313	Bellefield Dwellings	4400 Centre Avenue	Pittsburgh	PA	15213	158	
TC2011-0404	East Liberty Place South	5800 Penn Avenue	Pittsburgh	PA	15206	60	
TC2011-0408	Garfield Heights Phase IV	242 Fern Street	Pittsburgh	PA	15224	50	
TC2011-0410	Dinwiddie Street Housing III	Scattered Sites	Pittsburgh	PA	15219	24	
TC2011-0803	Shanahan Apartments	1801 Forbes Avenue	Pittsburgh	PA	15219	43	
TC2012-0406	Addison Terrace Phase I	2136 Elmore Square	Pittsburgh	PA	15219	80	
TC2012-0457	Homewood Senior Apartments	524 N Homewood Avenue	Pittsburgh	PA	15208	41	

Source: <http://lihtc.huduser.org/> and <http://www.phfa.org>

HUD Assisted Housing –

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The City of Pittsburgh is supportive of the use of Section 202 and Section 811 Supportive Housing developments to increase the supply of affordable supportive housing in the City. There are many existing developments, developments currently under construction, and planned proposals.

Homeless Facilities –

The following table lists the existing facilities for the homeless in the City of Pittsburgh and Allegheny County. Each of these homeless facilities are under contract to the Allegheny County Department of Human Services which administers the Continuum of Care for the City and County. The Allegheny County Department of Human Services contracts with providers to serve residents throughout the City of Pittsburgh and Allegheny County. The occupancy and vacancy rates are calculated as of June 30, 2009.



Agency and Program Name	Primary Population	Program Capacity		Occupancy June 2009		Vacancies June 2009	
Supportive Housing Programs							
Transitional Housing Programs							
Verifiable Homelessness							
Mercy Housing Plus Program	Adults w/w/out children	18	singles	15	singles	3	singles
		2	families	2	families	0	families
Adagio Healthy Start House *	Women with children	6	families	4	families	2	families
Alle-Kiski Hope Center House of Hope *	women w/w/out children	1	singles	1	singles	0	singles
		4	families	3	families	1	families
Auberle Movin' On	Males 18-21	10	singles	7	singles	3	singles
Bethlehem Haven Step Up Program	Single women	20	singles	18	singles	2	singles
Bridge to Independence Combined Project	women w/w/out children	4	singles	4	singles	0	singles
		25	families	13	families	12	families
Goodwill HEART House	adults w/children intact families	3	families	3	families	0	families
HEARTH Benedictine Place *	women w/ children	15	families	14	families	1	families
House of the Crossroads Residential Program	adults w/w/out children	7	singles	1	singles	6	singles
		4	families	3	families	1	families
House of the Crossroads Village Phase II	adults w/w/out children	5	singles	3	singles	2	singles
		5	families	4	families	1	families
Miryam's(Bethlehem Haven) First Step *	Mentally ill women	10	singles	10	singles	0	singles
Miryam's(Bethlehem Haven) Next Step *	Mentally ill women	6	singles	5	singles	1	singles
Miryam's(Bethlehem Haven) Safe Haven *	Mentally ill women	4	singles	4	singles	0	singles
Pittsburgh AIDS Task Force Pathways Program	adults w/w/out children and HIV positive	10	singles	6	singles	4	singles
Primary Care First Step	single men	14	singles	11	singles	3	singles
Primary Care Open Arms *	women w/w/out children	3	singles	2	singles	1	singles
		6	families	3	families	3	families
Sister's Place, Inc. Transitional Housing	women w/children	8	families	8	families	0	families
The Society of St. Vincent Depaul Michael's Place	men released from incarceration	12	singles	12	singles	0	singles
WPIC / UPMC Buffalo Street Program	adults with mental illness	3	singles	2	singles	1	singles



Agency and Program Name	Primary Population	Program Capacity	Occupancy June 2009	Vacancies June 2009
		2 families	4 families	0 families
WPIC / UPMC Dan Robinson Project	mentally ill adults w/w/out children & forensic involvement	9 singles	6 singles	3 singles
		3 families	2 families	1 families
Veterans Leadership Airborne	single veterans	25 singles	23 singles	2 singles
Womansplace East *	women w/children	10 families	9 families	1 families
YWCA of Pittsburgh Bridge Housing Program *	women w/children	10 families	7 families	3 families
Womansplace	women w/w/out children	1 singles	1 singles	0 singles
		1 families	0 families	1 families
Womansplace Townhouses	women w/w/out children	8 families	5 families	3 families

Permanent Housing Programs				
Eligibility criteria for Permanent Housing Programs under HUD Supportive Service Programs Guidelines - Verifiable homelessness and a permanent debilitating disability				
Allegheny Valley Assoc. Of Churches	adults w/w/out children and a disability	2 singles	1 singles	1 singles
		10 families	8 families	2 families
ACTION Housing, Inc. Housing Plus II *	adults with a disability	11 singles	11 singles	0 singles
Community Human Services Families United	adults w/children and a disability	20 singles	22 singles	0 singles
House of the Crossroads Dolores Howze	adults w/children and a disability	4 singles	4 singles	0 singles
		10 families	0 families	10 families
House of the Crossroads Village Phase I *	adults w/children and a disability	4 singles	0 singles	4 singles
		4 families	10 families	0 families
Hosanna House New Foundations I	adults w/children and a disability	20 families	19 families	1 families
Hosanna House New Foundations II *	adults w/children and a disability	13 families	12 families	1 families
Light of Life *	single men with a disability	12 singles	10 singles	2 singles
Mercy Behavioral Health Spectrum I S+C	single adults with a disability	20 singles	18 singles	2 singles
Mercy Behavioral Health Spectrum II S+C	single adults with a disability	45 singles	38 singles	7 singles
Northside Common Ministries	single men with a disability	11 singles	11 singles	0 singles
Pittsburgh AIDS Task Force/ CHOICE	adults w/w/out children and HIV positive	10 singles	12 singles	0 Singles
		6 families	3 families	3 Families
Pittsburgh AIDS Task Force/ CHOICE II	adults w/w/out children and HIV positive	10 singles	10 singles	0 Singles



Agency and Program Name	Primary Population	Program Capacity	Occupancy June 2009	Vacancies June 2009
		6 families	3 families	3 Families
Primary Care Health Sankofa *	women w/children	12 families	4 families	8 Families
Sister's Place, Inc.	women w/children and a disability	15 families	14 families	1 Families
Sojourner House MOMS I	women w/children and a disability	6 families	6 families	0 Families
Sojourner House MOMS II *	women w/children and a disability	10 families	5 families	5 Families
Strength Inc. Generations *	adult singles with a disability	12 singles	9 singles	3 Singles
WPIC / UPMC Neighborhood Living Project	adults w/w'out children	41 singles	41 singles	0 Singles
		14 families	14 families	0 Families
WPIC Family Empowerment	women w/children and a disability	7 families	4 families	3 Families
WPIC / UPMC Flex 15 S+C	adults with a mental illness	12 singles	11 singles	1 Singles
		3 families	3 families	0 Families
Veterans Leadership / Liberty	veterans with a disability	5 singles	8 singles	0 Singles
Veterans Leadership Victory	veterans w/custody of a child/ren and a disability	15 families	14 families	1 Families
Veterans Leadership Valor	veterans with a disability	4 singles	11 singles	0 Singles
		6 families	3 families	3 Families
YWCA of Pittsburgh W.I.S.H. Program	women w/children and a disability	15 families	17 families	0 Families

Safe Haven Programs

Eligibility criteria for Safe Haven Programs under HUD Supportive Service Programs Guidelines - Verifiable homelessness

Safe Havens support the chronically homeless street population.

Bethlehem Haven SOAR *	single women	16 singles	15 singles	1 singles
East End Cooperative Ministries	men with a disability	8 singles	7 singles	1 singles
WPIC/UPMC Mathias	men with a disability	14 singles	12 singles	2 singles

Housing Assistance Programs

Bridge Housing Programs

Adagio Healthy Start House	women w/w'out children	5 families	5 Families	0 families
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Agency and Program Name	Primary Population	Program Capacity	Occupancy June 2009	Vacancies June 2009
Bridge to Independence	women w/w/out children	13 adults	13 Adults	0 adults
East End Cooperative Ministries	single men	12 singles	12 Singles	0 singles
First Step Recovery Homes	single men	5 singles	5 Singles	0 singles
Primary Care Health Services	adults w/ children, intact families	12 families	10 Families	2 families
Light of Life	single men	30 singles	20 Singles	10 singles
Salvation Army Family Crisis Center	adults w/w/out children	5 families	2 Families	3 families
Salvation Army Harbor Light Center	single men	8 singles	8 Singles	0 Singles
Strength, Inc.	single men	6 singles	6 Singles	0 Singles
Vietnam Veterans	Adults w/ children	10 families	6 Families	4 Families
Womansplace East	women w/w/out children	5 families	5 Families	0 Families
YMCA of McKeesport	Adults	14 adults	14 Adults	0 Adults
YWCA of Pittsburgh	women w/w/out children	16 families	11 Families	5 Families

Penn Free

Bridge to Independence	women w/w/out children	13 families	13 Families	0 Families
East End Cooperative Ministries	adults w/w/out children	36 families	14 Families	22 Families
Primary Care Health Services	adults w/ children	7 families	7 Families	0 Families
Familylinks	adults w/w/out children	12 families	9 Families	3 Families
Light of Life	women w/ children	15 families	13 Families	2 Families
Salvation Army Harbor Light Center	single men	4 singles	4 Singles	0 Singles
Veterans Leadership	adult veterans	14 veterans	11 Veterans	3 Veterans

Note – an * next to the program name indicates they have wheelchair accessible units.

Emergency Shelters

Alle-Kiski Hope Center	DV-women w/w/out children	
Bethlehem Haven	single women	



Agency and Program Name	Primary Population	Program Capacity	Occupancy June 2009	Vacancies June 2009
Community Human Services	Severe Weather Emergency Shelter (SWES)		Operational 11/15/08 - 3/31/09 Temps from 25° or below	
East End Coop. Ministries	single men			
Familylinks	youth - 18 – 21			
Light of Life Ministries	single men			
Northside Common Ministries	single men			
New Beginnings	Women w/w/out children			
ORR Compassionate Center	24 hour respite care for single men & women			
Salvation Army	adults w/w/out children, youth 18-21			
Women's Center and Shelter	DV-women w/w/out children			
Womansplace East	women & children			
Womansplace, Inc.	DV-women w/w/out children			
YMCA of McKeesport	single men & women, youth 18-21			

Note - Program occupancy in emergency shelters changes daily.

According to this table, most of the shelters had at least 1 vacancy, but there still exists a population that remains unsheltered.

8. Planning, Zoning, and Building Codes

City of Pittsburgh

The City of Pittsburgh, through its Department of City Planning, regularly reviews and updates its Zoning Ordinance to ensure that it offers accurate guidance for future development within the City.

The City has adopted the latest revisions to the following model building and construction codes:

- The International Building Code, 2009 Edition
- The International Existing Building Code, 2009 Edition



- The International Property Maintenance Code, 2006 Edition
- International Mechanical Code, 2003 Edition
- The International Fuel Gas Code, 2009 Edition
- The International One and Two Family Dwelling Code, 2009 Edition
- National Electric Code, 2008 Edition
- International Energy Conservation Code, 2009 Edition

The International Code Council has released the 2009 version of its model codes. The City has adopted the latest versions, as several revisions have significantly improved consistency with the Fair Housing Act, the regulations implementing that Act, and the Fair Housing Accessibility Guidelines.

The City's Zoning Ordinance does not include any discriminatory language, however some minor revisions should be considered by the City Planning Department and Planning Commission. The following items should be reviewed for inclusion in the Zoning Ordinance:

- Under §901.03 – Purpose and Intent. Add a new subparagraph to the list of purposes:
(j) Affirmatively further fair housing in the City in accordance with the Fair Housing Act of 1968, as amended (42 U.S.C. 3601 et seq.)
- Under Chapter 926: DEFINITIONS. There is no definition for a “Community Home” listed in this Chapter. However, under Chapter 911: PRIMARY USES, §911.02 – Use Table, there is a category entitled “Community Home” under the list of Residential Uses. It states: *Community Home is a group of more than eight unrelated disabled persons living together as a single housekeeping unit with shared common facilities. If required, staff persons may reside on the premises. A Community Home may not be a Multi-Suite Residential use or an Assisted Living use as defined in Section 911.02. For the purposes of this definition, “disabled” means “handicapped” as defined according to the Fair Housing Act Amendments of 1988 [42 U.S.C. 3602 (h)], and any amendments thereto. This use does not include Custodial Care Facilities. This use includes halfway houses where persons are aided in readjusting to society following a period of hospitalization or institutionalized treatment for a medical, psychiatric, developmental, emotional, or other disability or*



handicap. This does not include halfway houses for people leaving a correctional facility.

- Since the definition of “Family” encompasses up to 8 unrelated “disabled” individuals who live together in a single unit with shared facilities, there is no need to clarify a “disabled person’s ability to live independently with up to 7 other individuals. This is in keeping with the Fair Housing Act.
- The “Community Home” definition should be included in Chapter 926 DEFINITIONS, which would clarify the situation of more than 8 “disabled” individuals who live together.
- However, there is a potential for discrimination in the fact that “Community Homes” are shown in §911.02 – Use Table as a “Special Exception” which must be reviewed by the Zoning Board of Adjustment. This use should be “Permitted” in the RM, Mixed Use, and the DT districts in which Multi-Unit Residential is permitted by right. This would afford equal treatment for the “disabled.”
- Under Chapter 926: DEFINITIONS there is no definition for “Housing for the Elderly” listed. However, under Chapter 911: PRIMARY USES, §911.02 – Use Table, there is a category entitled “Housing for the Elderly” under the list of Residential Uses. It states: *Housing for the Elderly means a building, or portion thereof, with dwelling units and shared facilities for residents, designed specifically for occupancy predominantly of persons or heads of households who are sixty-two or more years of age.* In addition, there is also a definition for “Housing for the Elderly (Limited),” which states: *Housing for the Elderly (Limited) means a Housing for the Elderly use with less than 30 units;* as well as a definition for “Housing for the Elderly (General),” which states: *Housing for the Elderly (General) means a Housing for the Elderly use with 30 or more units.* It is recommended that these definitions be added to Chapter 926: DEFINITIONS.
- In addition, “Housing for the Elderly” is listed as a “Special Exception” or a “Zoning Administrator Exception.” This, too, is a potential for discrimination since Multi-Unit Residential is permitted by right in the RM, Mixed Use, and DT districts. If this was changed, it would afford equal treatment for the elderly, which is a protected class.



The City's Department of Planning has been reviewing "Inclusionary Zoning" principles and incentives. The City does not promote a blanket policy requiring affordable housing in all new housing developments. The City instead is considering using density bonuses as an incentive to include affordable housing in new developments and to tie public funding as an incentive to develop affordable housing.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The Housing Authority of the City of Pittsburgh appears to be in full compliance with the HUD visitability standards. In addition, the City appears to be including the "visitability" standards in its Plan Review of new residential developments. The City also offers up to a \$2,500 tax break for "visitability" improvements made to residential properties.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public



funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.



The City of Pittsburgh in cooperation with Allegheny County has established a Task Force on Disabilities. The City also has hired an ADA coordinator, Richard Meritzer. Mr. Meritzer and the Task Force have prepared a plan entitled “Hospital Compliance Guidelines” for consumers who are deaf, deaf-blind, and hard of hearing. These guidelines are in accordance with the Americans with Disabilities Act. The City and County have also adopted a “Residential Visitability Design Tax Credit Program.” Under this program, a property owner can receive a property tax credit of up to \$2,500 on their County Real Estate Taxes and can also qualify for an additional \$2,500 credit on their City of Pittsburgh Real Estate Taxes if they make modifications to their buildings to make them “visitable.” This applies to all types of residential structures, single-family homes, a duplex, a triplex, townhouse, row house, and adapting a former industrial or commercial building to a multi-family residential use.

The City, through its ADA Coordinator, has been streamlining the building permit process for accessibility. There is no charge for this service. It is a “One Step Process” whereby applicants are walked through the system. The City has produced a “One Step” video on the program and is now preparing a video on “Visitability” to market the tax credit program.



9. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The City, Allegheny County, and the City of Pittsburgh School District set the real estate taxes for the City of Pittsburgh. The millage rates in the City are outlined below.



Real Estate Millage Rates in the City of Pittsburgh - 2011

- County 4.69 mills
- City 10.80 mills
- School 13.92 mills

The Allegheny County Council increased the real estate tax rate to 5.69 mills in 2012. To date, the 2013 City of Pittsburgh School District real estate tax rate has not been set. As a result, the 2011 rates are used in this example. The table below illustrates the real estate taxes for properties assessed at \$100,000 and \$47,900 (the median property value according to the Allegheny County Tax Assessor’s Office).

City of Pittsburgh Property Taxes

	Taxes for Property Assessed at \$100,000	Taxes for Property Assessed at \$47,900
County Taxes	\$ 469.00	\$ 224.65
City Taxes	\$ 1,080.00	\$ 517.32
School Taxes	\$ 1,392.00	\$ 666.77
Total Taxes	\$ 2,941.00	\$ 1,408.74

Taxes themselves may not be an impediment to fair housing, however the relatively high taxes in the City do affect the affordability of housing. Last year, Allegheny County had a new reassessment. Property values increased significantly in all areas of the City. Over 100,000 appeals were filed in the County and most of these appeals have been heard. The elderly have been especially burdened with increased taxes and many are having difficulty paying their taxes and are experiencing a cost overburden in their living expenses. The new real estate tax bills will adversely affect this protected class and may cause a further “Exodus” of residents from the City.

10. Comprehensive Plan

In 2010, the City of Pittsburgh began the process of updating its Comprehensive Plan. The Comprehensive Plan, referred to as “PLANPGH” outlines goals and strategies for the development and growth of the City of Pittsburgh over the next 25 years.

“PLANPGH” addresses the following twelve components: Openspace (Open Space, Parks, and Recreation), Preserve (Cultural Heritage and Historic Preservation), Move (Transportation), Art (Public Art), Design



(Urban Design), Facilities (City-Owned Buildings), Power (Energy and Efficiency), Services (Infrastructure Services), Work (Economic Development), Live (Housing), Learn (Educational Facilities), and Land Use (Zoning and PLANPGH Policy Integration).

PGHSNAP pittsburgh's neighborhood data and map resource

did you know? pittsburgh's total land area is 55.42 square miles?

home what PGHSNAP is & how to use it view & print published data/maps download raw data interactive maps

PGHSNAP represents Pittsburgh's commitment to serving the public through open and equitable access to neighborhood data.

PGHSNAP makes finding information about Pittsburgh's neighborhoods quick and easy.

PGHSNAP organizes complex data sets into easy to understand sections, making information more accessible.

PGHSNAP is the main data source for **PLANPGH**, the City's first ever comprehensive plan.

Check out the options on the right to get the data and to learn how to use it.

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PLANPGH is Pittsburgh's first ever Comprehensive Plan.

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PLANPGH

City Planning has developed a website entitled "PGHSNAP." This visually shows the data on each Pittsburgh neighborhood and resource maps of the areas. City Planning has organized and taken 90 data sets and put them into an easy to understand format by City neighborhood. PDF versions and raw data are available on-line for viewing and information gathering.

Discussions and public comment surrounding the housing section of the Comprehensive Plan will begin in mid-2013. City Planning is beginning work on the Housing Plan. The findings and recommendations of the Analysis of Impediments to Fair Housing Choice should be used to help guide the strategies outlined in the Comprehensive Plan. Final, formal approval and adoption of the plan is expected in late 2014.

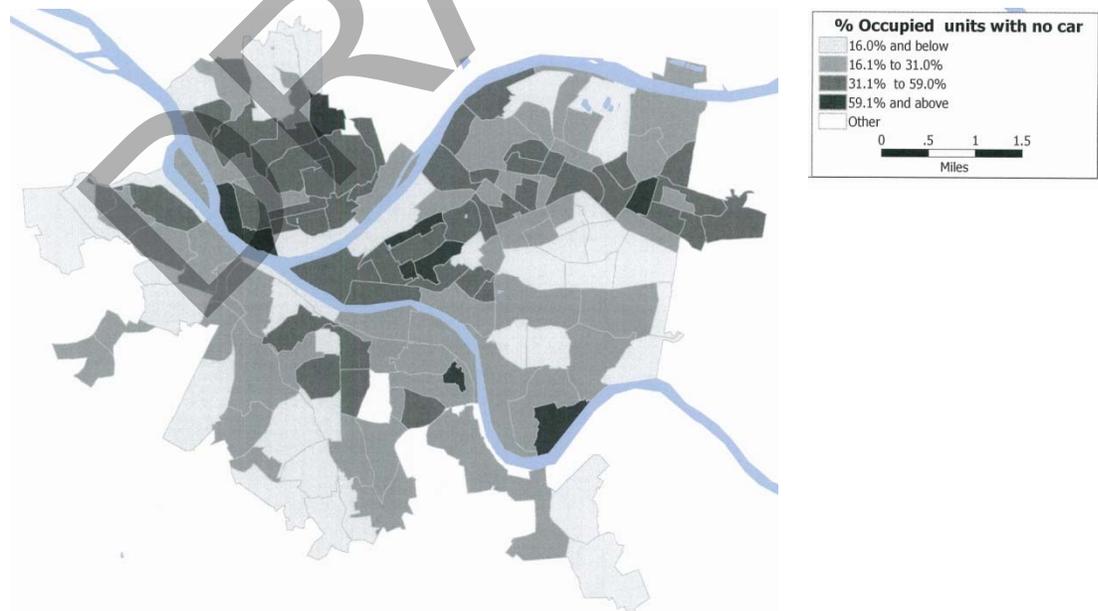


11. Transportation

The Allegheny County Port Authority provides public transportation to residents in and around the City of Pittsburgh. Public transit is important to the economic development and housing development in the City and County. Many people rely on bus service to access work, school, and other services, and often use mass transit routes to decide where they will live. The public transit system is currently facing severe budget shortages, which has resulted in drastic service cuts. Many neighborhoods of the City have experienced reduced service, while others are losing service altogether.

The following map highlights the areas of the City with housing units occupied by persons that do not have a car. A higher concentration of units without a car is represented by darker shades of gray. Areas along the river, in the east end, north of the rivers, and in the downtown area are the most likely to not have access to a car. Unfortunately, not all of these areas have good bus access, which creates a problem of mobility. The lack of public transportation limits housing choice and housing opportunities to the low-income residents who do not always own a car, or have access to private transportation.

Housing Units Without Access to a Car



Source: 2005-2009 American Community Survey



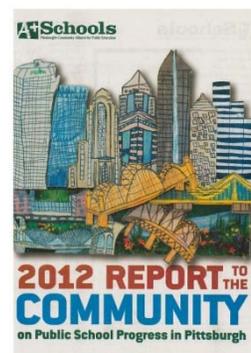
12. Education

Education is often an important factor influencing the opportunities for where people choose to live. Many families living in the City of Pittsburgh send their children to the Pittsburgh Public Schools, especially if they cannot afford tuition to send their children to a private or parochial school. Pittsburgh Public Schools are divided by neighborhood, but the neighborhood school boundaries often change. This allows the school district to encourage more schools to be diverse in their composition, particularly in areas of the City that are less diverse by nature. Unfortunately, this can make it difficult for families interested in sending their children to specific neighborhood schools.

In addition to neighborhood schools, the Pittsburgh City School District also has “magnet” and “charter” schools. Magnet and charter schools increase the educational choices and opportunities for children attending the Pittsburgh Public Schools. Attendance at these schools is based on a lottery system.

The “Pittsburgh Promise” has also been a valuable asset to the Pittsburgh Public Schools since it was first announced in 2006. The “Pittsburgh Promise” provides grants up to \$40,000 for college tuition to students living in the City of Pittsburgh and graduating from a Pittsburgh Public School with a GPA of at least 2.5. The “Pittsburgh Promise” scholarship is not competitive and is awarded to every eligible student meeting the guidelines. This program is designed as an incentive for families to enroll their students in the Pittsburgh Public Schools from an early age, with the maximum award amount being made to those who have attended schools in the district since Kindergarten. No scholarships are available to students who began attending a school in the district in 10th grade or later. This program has been a positive driving force in promoting attendance and improved performance of the students.

“A+ Schools” is a non-profit organization that provides an annual report outlining the status and accomplishments of each school within the district. This annual report, the most recent being titled “2012 Report to the Community on Public School Progress in Pittsburgh” provides some insight into the progress and accomplishments of each elementary, K-8, Middle, 6-12, High, and Charter Schools in the Pittsburgh Public School District. This report indicates that while overall enrollment in the district has decreased over the last year, Asian and Hispanic enrollment has





increased. Additionally, fewer elementary students were eligible for free/reduced lunches (used as a measure of poverty), while more middle and high school students were eligible for free or reduced meals.

**Student Demographic Information
At Each Grade Level Configuration for 2011-2012***

	District	K-5	K-8	Middle	6-12	9-12
Number of schools	49	22	11	7	5	4
Average enrollment	450	343	422	361	674	988
Range of enrollment	214 to 1,342	214 to 512	263 to 717	218 to 506	403 to 873	637 to 1,342
Percent black	52.3%	55.8%	47.0%	48.3%	67.5%	41.2%
Percent white	36.6%	31.9%	41.6%	39.3%	25.1%	47.6%
Percent multi-ethnic	6.0%	7.2%	6.5%	6.6%	4.4%	4.2%
Percent Asian	3.2%	2.8%	3.1%	3.3%	2.0%	5.2%
Percent Hispanic	1.7%	2.0%	1.7%	2.3%	1.0%	1.6%
Percent other	0.2%	0.2%	0.1%	0.3%	0.1%	0.1%
Percent eligible for free/reduced lunch	71.3%	72.7%	65.1%	75.4%	61.0%	62.2%
Average student attendance	93.5%	94.4%	94.1%	92.5%	91.0%	85.6%

Source: A+ Schools 2012 Report to the Community on Public School Progress in Pittsburgh

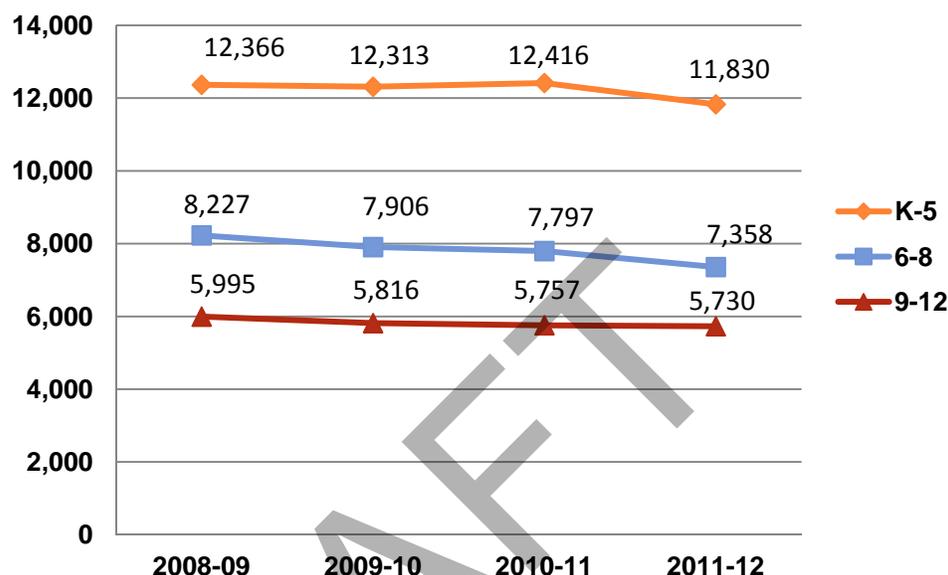
**Excludes schools which were closed at the end of the 2011-12 school year: Fort Pitt, Murray, Northview, Schaeffer, Stevens, Langley, and Oliver. Percents may not add to 100 because of rounding.*

“A+ Schools” also noted a decrease in the number of schools (primarily elementary and 6-12 schools) that had achievement gaps by race that were less than 10 percentage points. Two high schools have achievement gaps of greater than 50 percentage points in reading and math. The 2009-2010 school year reported a graduation rate of 89.2%, which was an increase of 6.8% points of the previous year. This past year, the



Pittsburgh Public School Board voted to close schools and has laid off 280 faculty and support staff, due to the decreased enrollment.

Enrollment Change By Grade Level



Source: A+ Schools 2012 Report to the Community on Public School Progress in Pittsburgh

The policies and procedures of the Pittsburgh Public Schools influence residents of the City of Pittsburgh. It is possible for neighborhood school boundary lines set by the school district to mitigate segregation within the City. The City of Pittsburgh does not have direct control over these policies, but has been an active participant in helping to mitigate unintended consequences of policies that might be detrimental to the long-term development of the City, and fair housing choice based on location.

13. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.



The following is the City of Pittsburgh's guidelines that is uses to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first three pages of this five page document are the actual wording of Section 3, including 25 CFR Part 135. These three pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." Page four is the "Estimated Work Force Breakdown" sheet which requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. Page four also is a signature page. Page five is the "Section 3 Business Utilization" sheet. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer (DCP) to ensure that it was indeed filled out and signed by those contractors submitting bids.
- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and City of Pittsburgh regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference. When this form is approved the second time with the contractor, additional information (received from HUD in 2009) is covered regarding Section 3, amplifying and describing this effort in much more detail.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two



sections to complete. The first requires the contractor to submit in writing where Section 3 “new hires” will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.

- Finally, in reference to the submission in writing that a sufficient crew exists and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

DRAFT



C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.

1. Real Estate Practices

The Realtors Association of Metropolitan Pittsburgh (RAMP) is the local organization of real estate brokers operating in the Greater Pittsburgh area. The Realtors Association of Metropolitan Pittsburgh has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. RAMP has several committees, one of which is the “Equal Opportunity/Cultural Diversity Committee.” The primary responsibility of this committee is to promote equal opportunity and cultural diversity by providing program and services to RAMP members as they work to protect the rights of persons covered under the Fair Housing Act, the Civil Rights Act, and ADA laws.



Through the Realtors Association of Metropolitan Pittsburgh, new agents are required to take fourteen (14) hours of continuing education during their first two years of membership. Between two (2) and three (3) hours directly address Fair Housing. The Realtors Association of Metropolitan Pittsburgh offers continuing education courses on a variety of topics including a 3.5 hour course on Fair Housing as well as Diversity Training, several times each year, to ensure that its members are up to date on policies, practices, and procedures. RAMP estimates that the average agent is exposed to approximately 6-8 hours of continuing education that directly or indirectly relates to Fair Housing, including all pre-license and post-license education.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national



origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.



Real estate advertisements were reviewed from several real estate publications, including *Apartment Finder*, *Apartment Rental Guide*, *Apartments for Rent*, *HOMES*, and the Real Estate section of the Sunday editions of the *Pittsburgh Post-Gazette*, and the *Daily News*. The *Apartment Finder* and *Apartments for Rent* included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act, and reinforcing that all dwellings advertised in each publication are available on an equal opportunity basis. *HOMES* contained the fair housing logo on the bottom of each page. Only some advertisements in *Apartment Rental Guide* contained the fair housing logo, but none appeared to contain discriminatory language. None of the advertisements contained language that prohibited occupancy by any protected class.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. The most recent HMDA Data is that of 2011, which is the data that is used for this analysis. The available data indicates discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the Pittsburgh, PA Metropolitan Statistical Area (MSA). Data for the City of Pittsburgh and Allegheny County is highlighted where possible. All other data is that of the entire Pittsburgh, PA MSA, which includes Allegheny County, and parts of, or all of, Armstrong County, Beaver County, Butler County, Fayette County, Washington County, and Westmoreland County.

The table below compares lending in the City of Pittsburgh to lending in Allegheny County and the Greater Pittsburgh Metro Area. Lending in the City of Pittsburgh has been extracted from the MSA data based on census tract. Many of the census tracts extend beyond the City borders, resulting



in an overstatement of lending within the City. Conventional loans in the City of Pittsburgh comprised 17% of the conventional loans in the County and sixteen and one-half percent (16.5%) of the value of conventional loans made in the County. Of all conventional loans made in the metro area, just over ten percent (10.1%) by count and almost ten percent (9.6%) by volume were made in the City.

HMDA Data Analysis for 2011

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Pittsburgh	379	40,767	316	53,870	501	76,703	11	1,681
Allegheny County	2,663	338,584	1,856	327,006	3,816	635,168	88	13,008
MSA/MD	4,917	634,755	3,140	561,414	6,989	1,162,117	159	23,632
% of county lending in Pittsburgh	14.2%	12.0%	17.0%	16.5%	13.1%	12.1%	12.5%	12.9%
% of metro area lending in Allegheny County	54.2%	53.3%	59.1%	58.2%	54.6%	54.7%	55.3%	55.0%
% of metro area lending in Pittsburgh	7.7%	6.4%	10.1%	9.6%	7.2%	6.6%	6.9%	7.1%

**Note: Amounts in thousands.*

The table below shows the conventional loan applications in the City of Pittsburgh. Almost three quarters (70.9%) of the loan applications in the City were originated, while approximately thirteen percent (13.5%) were denied.

Disposition of Conventional Loans

	City of Pittsburgh		
	Count	% of Pittsburgh Applications	% of Total MSA Applications
Loans Originated	1,188	70.9%	7.8%
Approved, Not Accepted	90	5.4%	0.6%
Applications Denied	226	13.5%	1.5%
Applications Withdrawn	140	8.4%	0.9%
File Closed for Incompleteness	32	1.9%	0.2%

The table below outlines the disposition of conventional loans in the Pittsburgh MSA by income level. Loan applications from low-income



households have the highest denial rates, and upper-income households have the highest origination rates.

Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	1,017	7.1%	596	58.6%	62	6.1%	282	27.7%	65	6.4%	12	1.2%
50-79% of MSA Median	2,477	17.3%	1,668	67.3%	149	6.0%	407	16.4%	206	8.3%	47	1.9%
80-99% of MSA Median	1,470	10.2%	1,100	74.8%	64	4.4%	188	12.8%	94	6.4%	24	1.6%
100-119% of MSA Median	1,444	10.1%	1,103	76.4%	83	5.7%	145	10.0%	96	6.6%	17	1.2%
120% or More of MSA Median	7,509	52.3%	5,890	78.4%	389	5.2%	608	8.1%	542	7.2%	80	1.1%
Income not Available	439	3.1%	318	72.4%	17	3.9%	61	13.9%	25	5.7%	18	4.1%
Total	14,356	-	10,675	74.4%	764	5.3%	1,691	11.8%	1,028	7.2%	198	1.4%

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Pittsburgh MSA. The number of applications for conventional loans submitted by white, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. In each of the income categories, the percentage of loans originated by white households is higher than the percentage of loans originated by minority households, based on the number of applicants in each minority status category.



Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	834	91.7%	514	61.6%	211	25.3%	49	5.9%	49	5.9%	11	1.3%
Minority, Including Hispanic	75	8.3%	36	48.0%	34	45.3%	2	2.7%	2	2.7%	1	1.3%
Total	909	-	550	-	245	-	51	-	51	-	12	-

The number of white, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower origination rate and a higher denial rate than white applicants with income less than 50% of the MSA median income.

Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	2,120	94.9%	1,469	69.3%	335	15.8%	112	5.3%	168	7.9%	36	1.7%
Minority, Including Hispanic	113	5.1%	66	58.4%	26	23.0%	7	6.2%	11	9.7%	3	2.7%
Total	2,233	-	1,535	-	361	-	119	-	179	-	39	-

The number of white, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a lower origination rate and a higher denial rate.



**Conventional Loan Disposition Rates by Minority Status,
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	1,256	95.8%	955	76.0%	160	12.7%	51	4.1%	77	6.1%	13	1.0%
Minority, Including Hispanic	55	4.2%	39	70.9%	7	12.7%	5	9.1%	1	1.8%	3	5.5%
Total	1,311	-	994	-	167	-	56	-	78	-	16	-

The number of white, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate but an equal denial rate to whites.

**Conventional Loan Disposition Rates by Minority Status,
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	1,221	93.3%	950	77.8%	119	9.7%	59	4.8%	79	6.5%	14	1.1%
Minority, Including Hispanic	88	6.7%	62	70.5%	13	14.8%	7	8.0%	6	6.8%	-	%
Total	1,309	-	1,012	-	132	-	66	-	85	-	14	-

The number of white, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower loan origination rate and a slightly higher denial rate than white applicants.



Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	6,136	91.9%	4,911	80.0%	465	7.6%	290	4.7%	412	6.7%	58	0.9%
Minority, Including Hispanic	542	8.1%	406	74.9%	52	9.6%	32	5.9%	45	8.3%	7	1.3%
Total	6,678	-	5,317	-	517	-	322	-	457	-	65	-

The number of white, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate, but the rates are more comparable than in other income categories.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 119% of median income, the most common reason for denial is credit history. An incomplete credit application is the most common reason for denial for applicants earning 120% of median income or more, and debt to income ratio is the most common reason for denial for those earning less than 50% of median income. Overall, the most common reason for denial is credit history. Debt-to-income ratio is a close second as the most common reason for the denial of conventional loans in the Pittsburgh MSA.

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper-Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	109	34%	108	25%	33	18%	31	20%	87	14%	12	17%	380	21.1%
Employment History	14	4%	19	4%	8	4%	6	4%	18	3%	3	4%	68	3.8%
Credit History	106	33%	114	26%	42	23%	37	24%	91	14%	13	18%	403	22.4%
Collateral	23	7%	72	17%	31	17%	33	21%	139	22%	5	7%	303	16.8%
Insufficient Cash	17	5%	11	3%	8	4%	11	7%	25	4%	6	8%	78	4.3%
Unverifiable Information	17	5%	15	3%	8	4%	5	3%	29	5%	4	6%	78	4.3%



Credit Application Incomplete	12	4%	36	8%	27	15%	16	10%	156	25%	14	20%	261	14.5%
Mortgage Insurance Denied	2	1%	3	1%	-	-	2	1%	6	1%	-	-	13	0.7%
Other	25	8%	53	12%	29	16%	14	9%	83	13%	14	20%	218	12.1%
Total Denials/ % of Total	325	100%	431	100%	186	100%	155	100%	634	100%	71	100%	1,802	-

In summary, the HMDA Data indicates that low income households have a higher rate of denial than higher income households do. Overall, in the City of Pittsburgh, the origination rate of conventional loans is 70.9%. In the MSA, the number of white applicants exceeds the number of minority applicants, and the origination and denial rates by race vary by income. The most common reasons for denial are credit history and the debt-to-income ratio.

An additional analysis of loans granted by race in Pittsburgh, Allegheny County, Pennsylvania, and across the country, is beneficial to further illustrate the financial trends in the City of Pittsburgh. The following tables present data gathered from www.dataplace.org. The table below presents loans for the purchase of single-family homes by race. The City of Pittsburgh has a high proportion of home loans made to minority households relative to Allegheny County and the Commonwealth of Pennsylvania.

Home Purchase Loans by Race

Loans by Race	City of Pittsburgh	Allegheny County	Pennsylvania	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	85.3%	90.0%	84.1%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	7.3%	4.5%	5.9%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	3.3%	2.9%	3.6%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.2%	0.1%	0.1%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	1.4%	0.8%	4.5%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	2.2%	1.6%	1.7%	2.9%



Percentage of owner-occupied home purchase loans to minorities (2007)	14.7%	10.0%	15.9%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.3%	0.2%	0.1%	0.2%

Source: www.dataplace.org

The table below highlights home loans made in the City of Pittsburgh, Allegheny County, Pennsylvania, and the United States. The median income in the City of Pittsburgh is lower than the median income of Allegheny County, Pennsylvania, and the United States. The City of Pittsburgh has a higher rate of lending to very low- and low-income borrowers than Allegheny County.

Home Purchase Loans by Income

Income	City of Pittsburgh	Allegheny County	Pennsylvania	United States
Median borrower income for owner-occupied purchase 1 to 4 family (2007)	\$54,000	\$64,000	\$66,000	\$74,000
Percentage of owner-occupied home purchase loans to very low-income borrowers (2007)	11.3%	7.0%	8.4%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers (2007)	28.2%	22.8%	23.1%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers (2007)	22.6%	24.9%	26.7%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers (2007)	38.0%	45.3%	41.8%	49.3%

Source: www.dataplace.org

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City of Pittsburgh in 2005 (the most recent data available) exceeds the rates in Allegheny County and the Commonwealth of Pennsylvania.

Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Pittsburgh	Allegheny County	Pennsylvania	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	12.5%	9.7%	9.8%	17.7%



Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	23.7%	20.3%	18.1%	20.4%
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Source: www.dataplace.org

There appears to be discriminatory lending practices in the City of Pittsburgh, as there are disparities between the origination and denial rates of minority and non-minority households.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for at least 90% or more of the total, regardless of income. Loan origination rates are higher for White applicants than for minority applicants, and minority denial rates are higher than White denial rates, but the disparity in the categories of results of the applications is not as great between Whites and minorities as it is when comparing the percentage of applications. These numbers support the finding that White owner-occupied households greatly outnumber Black owner-occupied households in the City of Pittsburgh, at 85.3% to 7.3%. The gap is slightly wider in Allegheny County, where 90.0% of owner-occupied households are owned by Whites, and 4.5% are owned by Blacks.

Additionally, some citizens completing the citizen survey indicated that predatory lending practices still exist in the City of Pittsburgh in the form of high interest rates, financing more than the home is worth, check cashing facilities, and home equity loans made to elderly homeowners.



D. Citizen Participation:

The City of Pittsburgh's 2012 Update to its Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (<http://www.city.pittsburgh.pa.us/cp/>), and copies were on display in the City Planning Department and Urban Redevelopment Authority offices located at 200 Ross Street, Pittsburgh, PA 15219. The document was available beginning on Monday, January 14, 2013. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by Tuesday, February 12, 2013.

In order to obtain community input on the barriers to fair housing in the City of Pittsburgh, the City posted a fair housing survey on its website and distributed the link to its social service and housing provider agencies.

The City received only forty-four (44) completed questionnaires. Respondents were first asked to consider a list of categories and identify which were protected classes. The table below shows the percentage of survey participants who identified each category as a protected class. Almost all (95.6%) of the survey participants identified disability as a protected class. The second most commonly identified protected class was race (86.7%).

Citizen Identification of Protected Classes

Category	Percent Selecting Category as Protected Class
Age	71.1%
Color	80.0%
Disability	95.6%
Ethnicity	68.9%
Family Status	84.4%
Gender/Sex	84.4%
Income	24.4%
National Origin	77.8%
Race	86.7%
Religion	75.6%
Sexual Orientation	57.8%

The survey participants were then asked to identify the greatest barriers to fair housing in the City. The most commonly identified barriers to fair housing in the City of Pittsburgh include a perceived lack of affordable housing in some areas of the City, a concentration of subsidized housing in respondent's neighborhoods, a lack of fair housing education, a lack of knowledge among residents, and a lack of accessible housing for persons with disabilities. The table below highlights barriers to fair housing in the order of percentage identified.



Barriers to Fair Housing

Barrier to Fair Housing	% Selecting Barrier
Majority of Respondents Agreed or Strongly Agreed with Barrier	
Lack of affordable housing in certain areas	84.1%
Concentration of subsidized housing in respondent's neighborhood	79.6%
Lack of fair housing education	79.5%
Lack of knowledge among residents regarding fair housing	74.5%
Lack of accessible housing for persons with disabilities	72.7%
Lack of accessibility in neighborhoods (i.e. curb cuts)	70.4%
Lack of knowledge among landlords and property managers regarding fair housing	65.9%
Majority of Respondents Unsure or Agreed with Barrier	
Lack of knowledge among bankers/lenders regarding fair housing	40.9% (Unsure) 50.0% (Agree)
Lack of knowledge among real estate agents regarding fair housing	31.8% (Unsure) 56.8% (Agree)
Lack of fair housing organizations in the City	42.9% (Unsure) 38.0% (Agree)
State or Local laws and policies that limit housing choice	45.5% (Unsure) 40.9% (Agree)

Additional barriers identified by citizens include a lack of mobility, racism, affordability, transportation, education, and the availability of quality affordable housing in desirable neighborhoods.

Most (88.9%) of respondents believe that some housing complaints are not reported. When asked to identify why complaints are not reported, many indicated a lack of knowledge, fear of retaliation, and not wanting to put the effort into filing a complaint. Over half (56.8%) of all respondents believe that many residents are unaware of how to report fair housing violations.

Many of the citizens completing the survey indicated that they would like to see additional education and outreach efforts, including training programs for landlords, realtors, and residents, together with a public awareness campaign. Some respondents would also like to see the deconcentration of affordable housing.



Citizen Comments

The City will accept all citizen comments and consideration will be given to incorporating them into the document, as appropriate.

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V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Pittsburgh to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow. Several of the previously identified impediments are still present in the City of Pittsburgh, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of Pittsburgh. Below is a list of impediments that were developed as part of Pittsburgh's 2012 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

Goal: Improve the public's and local official's knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, Americans With Disabilities Act, and the City-County Visitability Program.
- **2-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Continue to contract with independent fair housing organizations to provide testing services, referrals, and assistance in resolving Fair Housing complaints that may arise in the City.
- **1-D:** Educate and promote that all residents have a right to live outside impacted areas.



- **1-E:** Continue to support and provide funding for the City of Pittsburgh's Human Relations Commission to affirmatively further fair housing in the Pittsburgh Region.

- **Impediment 2: Continuing Need for Affordable Rental Housing.**

The City of Pittsburgh has the greatest supply of affordable rental housing in the Area. However, the monthly cost of rent for apartments has steadily increased to the point that over 53.0% of all renter households in Pittsburgh with incomes less than 50% of the median income are considered cost overburdened.

Goal: Additional affordable rental housing will be developed outside impacted areas throughout the City of Pittsburgh and the surrounding region, especially for households whose income is less than 50% of the median income, through new construction (in-fill housing) and the rehabilitation of vacant buildings and mixed-income buildings to reduce the number of lower income households who are cost overburdened.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located outside of areas with lower income concentrations throughout the Pittsburgh Area.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Continue to encourage the development of community living arrangements for the disabled, outside impacted areas in the City of Pittsburgh, and deconcentrate housing for the disabled by working with the County to provide satellite services and transportation for the disabled so they can reside anywhere in the Pittsburgh Area.
- **2-D:** Provide financial assistance to low-income households that are cost overburdened, particularly those households whose incomes are at or below 50% of the area's median family income to reduce the cost for their housing.



- **Impediment 3: Continuing Need for Affordable Housing for Sale.**

The median value and cost to purchase and maintain a single family home in Pittsburgh that is decent, safe, and sound, has increased significantly to over \$85,000, and it is even higher in Allegheny County, which limits the choice of housing for lower income households to impacted areas in Pittsburgh.

Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration throughout the Pittsburgh Area.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale and which is located outside areas with lower income concentrations throughout the Pittsburgh Area.
- **3-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower-income households.
- **3-C:** Partner with the Urban Redevelopment Authority of Pittsburgh and local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower-income households to become homebuyers anywhere in the Pittsburgh Area, but outside impacted areas.
- **3-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers and move outside areas of low-income concentrations.

- **Impediment 4: Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Pittsburgh, since 76.1% of the City's housing units were built over 50 years ago and do not have accessibility features.



Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and will keep their rents affordable.
- **4-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **4-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **4-D:** Continue to provide financial assistance to elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.
- **4-E:** Continue to support the City of Pittsburgh’s and Allegheny County’s joint Task Force on Disabilities and the tax credits for making residential units “visitable” and “accessible.”

• **Impediment 5: Private Lending and Insurance Practices.**

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans originated from white and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should undertake or contract with an outside independent agency or firm to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.



- **5-B:** Testing should be performed by an outside independent agency to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** The City of Pittsburgh has limited CDBG funds, but it should continue to fund its community improvement programs in targeted low-income neighborhoods to improve public safety protection in these areas which will reduce the insurance risk factors for homeowner insurance underwriting.

- **Impediment 6: Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG, HOME, and funds for other housing programs in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

Goal: Increase Federal funding for the CDBG and HOME Programs, and other housing programs, to pre- FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Work with the national housing and community development organizations to increase the appropriations for the CDBG and HOME programs, as well as other HUD housing programs.
- **6-B:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Pittsburgh, but outside impacted areas.
- **6-C:** The Housing Authority of the City of Pittsburgh should promote, sponsor, and partner with private developers to build



affordable housing using the Low Income Housing Tax Credit (LIHTC) Program in the City.

- **6-D:** Cooperate with Allegheny County and the other two Federal CDBG Entitlement Communities in Allegheny County to pool resources and leverage private funds to develop affordable housing outside impacted areas throughout the Pittsburgh Metropolitan Area.

- **Impediment 7: Countywide Approach to Affirmatively Furthering Fair Housing.**

The housing, racial and socio-economic data from the U.S. Census of 2010, as well as the amount of subsidized housing in the City of Pittsburgh illustrates that there is a concentration of low- and moderate-income persons, minorities, and disabled living in the City as compared to Allegheny County as a whole.

Goal: Provide housing and economic opportunities for low- and moderate-income persons and the protected classes to live and work outside impacted areas.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **7-A:** The City's and County's Human Relations Commissions should establish an Affirmatively Furthering Fair Housing (AFFH) Task Force for the Pittsburgh Region with representatives from the City of Pittsburgh, Allegheny County, U.S. Department of Housing and Urban Development (HUD), the City Housing Authority (HACP), the Allegheny County Housing Authority (ACHA), the other two federal CDBG Entitlement Communities in Allegheny County (McKeesport and Penn Hills), and other groups and organizations which promote fair housing.
- **7-B:** The four (4) Federal Entitlement jurisdictions should promote and encourage the development of affordable housing throughout the Pittsburgh Region in areas that are not economically or racially impacted.

- **Impediment 8: Economic Issues.**

There is a lack of economic opportunities in the City which prevents low-income households from improving their income and ability to live outside



areas with concentrations of low-income households, which makes this a fair housing concern.

Goal: The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **8-A:** Strengthen partnerships and program delivery that enhances the City's business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **8-B:** Support and enhance workforce development and skills training that result in a "livable" wage and job opportunities.
- **8-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **8-D:** Support new bus routes and increased public transportation for lower income persons to access job opportunities outside their neighborhood.

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VI. Certification

Signature Page:

I hereby certify that this *Fair Housing Analysis Update – 2012* is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

Luke Ravenstahl, Mayor, City of Pittsburgh, PA

Date

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VII. Appendix

The following items are in the appendix:

- **Appendix A – Demographic Data**
- **Appendix B – Maps**
- **Appendix C – HUD-CHAS Data**
- **Appendix D – Home Mortgage Disclosure Act Data (HMDA)**
- **Appendix E – Meeting Summaries**

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