

FY 2020-2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Office of Management & Budget
Community Development Division
City of Pittsburgh, Pennsylvania



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Table of Contents

Executive Summary	2
I. Introduction	13
II. Background Data	15
A. Population, Race, Ethnicity, and Religion.....	15
B. Households	32
C. Income and Poverty	44
D. Employment.....	65
E. Housing Profile.....	68
F. Financing	72
G. Household Types	83
H. Cost Burden.....	91
I. Housing Problems.....	98
J. Segregation	106
K. Gentrification.....	116
L. Disabled Households	119
III. Review/Update to Original Plan	124
A. Summary of 2015 Impediments	124
IV. Impediments to Fair Housing 2020	172
A. Fair Housing Complaints.....	172
B. Public Sector.....	206
C. Private Sector	287
D. Citizen Participation	302
V. Actions and Recommendations.....	309
A. Impediments to Fair Housing Choice	309
B. Activities to Affirmatively Further Fair Housing	315
C. Activities to Promote Fair Housing Choice	321
VI. Certification.....	328



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



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(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.” To demonstrate that an entitlement community is “affirmatively furthering fair housing,” it must prepare an Analysis of Impediments to Fair Housing Choice 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,” Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

The Analysis of Impediments (AI) to Fair Housing Choice must now coincide with the City's Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, the City must additionally sign certifications every year stating 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 the analysis and actions that are needed.

The City of Pittsburgh previously prepared an Update to the Analysis of Impediments to Fair Housing Choice in 2015. The City has prepared this 2020 Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2020-2024 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,**
- **Sex/Gender;**
- **Disability,**
- **Religion;**
- **Ethnicity,**
- **National Origin/Ancestry,** and/or
- **Familial Status** in the sale, rental, and financing of housing.

Additionally, the City of Pittsburgh has passed ordinances protecting persons against discrimination based on:

- **Sexual Orientation;**
- **Gender Identity and Expression;**
- **Status as a Survivor of Domestic Violence; and**
- **Pregnancy** in the sale, lease, sublease, rental, assignment or other transfer of the title, or arranging for appraisals and/or for financial assistance for the purchase, lease, acquisition, construction, rehabilitation, repair or maintenance of rental or for-sale housing. Note that in the City of Pittsburgh, this covers pregnancy discrimination in employment, but familial status explicitly covers pregnancy for fair housing cases.

On March 12, 2020, the Pennsylvania Commonwealth Court affirmed the lower court's previous decision that a City could not pass a **Source of Income** ordinance which would put undue burdens on landlords since they would have to accept Section 8 Voucher holders and adhere to the HUD Rental Lease Agreements which put additional requirements on landlords that they normally would not need to comply with.



On May 12, 2020, the City Council of the City of Pittsburgh unanimously passed housing protections based on **Citizenship or Immigration Status** and **Preferred Language**.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**

- A review was performed of the City's 2015 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, the completed portions of the City's Comprehensive Plan, as well as a review of the FY 2015-2019 Five Year Consolidated Plan, FY 2020-2024 Five Year Consolidated Plan, FY 2015 through FY 2019 Annual Action Plans, and the Consolidated Annual Performance and Evaluation Reports for FY 2015 through FY 2019.
- A review of the Housing Authority of the City of Pittsburgh's Annual Plans, Moving to Work Plan, 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 Pittsburgh Gender Equity Commission's 2019 white paper: "Pittsburgh's Inequality Across Gender and Race."
- A review of the residential segregation data utilizing data visualizations from a mapping program created by the Pittsburgh Human Relations Commission and Carnegie Mellon University known as "EarthLink."
- 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 institutions mortgage lending policies through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices in general, was undertaken.
- Home mortgage foreclosure data was also reviewed.

- **Interviews & Meetings**

- Meetings and/or interviews were conducted with the Housing Authority of the City of Pittsburgh; the Urban Redevelopment



Authority of Pittsburgh; the Department of City Planning; community and social service agencies; advocacy organizations for the disabled; housing providers; the Commission on Human Relations; the Fair Housing Partnership of Greater Pittsburgh; etc.

- Surveys were sent to each housing provider, 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.
- Distribution of Section 8 Housing Choice Vouchers was analyzed and mapped.
- The location of Housing Cost Burdens throughout the City was analyzed.
- 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 was 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 City held five (5) community meetings in the City Civic Building and the North, South, East, and West sections of the City:
 - **North Neighborhoods Community Meeting**
November 12, 2019 at 6:00 PM
Community College of Allegheny County (CCAC)
Foerster Student Services Center
Auditorium and Lobby Area
80 Ridge Avenue
Pittsburgh, PA 15212
 - **West Neighborhoods Community Meeting**
November 13, 2019 at 6:00 PM
Sheraden HAL (Senior) Center
720 Sherwood Avenue
Pittsburgh, PA 15204
 - **Central Community Meeting**
November 14, 2019 at 6:00 PM
John P. Robin Civic Building
200 Ross Street
1st Floor Conference Room
Pittsburgh, PA 15219
 - **East Neighborhoods Community Meeting**
November 19, 2019 at 6:00 PM
Kingsley Association
6435 Frankstown Avenue
Pittsburgh, PA 15206
 - **South Neighborhoods Community Meeting**
November 20, 2019 at 6:00 PM
Carnegie Library of Pittsburgh-Carrick
1811 Brownsville Road
Pittsburgh, PA 15210
- Flyers were passed out in the communities, postings were placed on community message boards, and flyers were handed out to agencies at the social service, community development, and housing provider meetings.
- The 2020 Analysis of Impediments to Fair Housing Choice was made available on the City's website beginning on Friday, May 22, 2020.



- The City of Pittsburgh held a “virtual” Public Hearing online for the “draft” 2020 Analysis of Impediments on Tuesday, June 16, 2020 at 5:00 PM.

The City of Pittsburgh’s 2020 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.

Goal: All residents of the City of Pittsburgh will have an awareness and knowledge of their rights under the Fair Housing Act and the City will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

Strategies: In order to meet this goal, the following activities and strategies should continue to 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 Visitability Tax Credit Program.
- **1-B:** Continue to provide and distribute literature and informational material concerning fair housing issues, an individual’s housing rights, and the landlords’ responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **1-C:** Continue to support and provide funding for the City of Pittsburgh’s Human Relations Commission to affirmatively further fair housing and enforce the rights of protected classes in the City of Pittsburgh.
- **1-D:** Continue to support and provide funding for independent fair housing organizations to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the City.



- **Impediment 2: Affordable Rental Housing -**

Even though the City of Pittsburgh has a large supply of rental housing, it is not necessarily affordable to lower income households. The monthly housing cost for apartments has steadily increased to the point that over 47.3% of all renter households in Pittsburgh with incomes less than 50% AMI, are considered cost burdened.

Goal: The development of affordable rental housing will occur throughout the City of Pittsburgh, especially for households whose income is less than 50% AMI, through new construction, in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost burdened.

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 and mixed income rental housing.
- **2-B:** Continue to support and encourage the rehabilitation of the existing housing stock and new housing in the City so it becomes decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Continue to support and encourage the development of independent housing and community living arrangements for the disabled in the City.
- **2-D:** Provide financial assistance in the form of development subsidies so low-income households that are cost burdened, particularly those households whose incomes are at or below 50% AMI, are able to afford decent, safe, and sound housing.
- **2-E:** Promote partnerships with the Housing Authority of the City of Pittsburgh and private and non-profit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family, rental housing in high opportunity areas of the City.
- **2-F:** Continue to promote Section 8 Housing Choice Voucher use throughout the City.
- **2-G:** Continue to expand the City's use of inclusionary zoning throughout the City.



- **Impediment 3: Affordable Housing for Sale -**

The median value and cost to purchase a single family home in Pittsburgh that is decent, safe, and sound, has increased significantly to over \$108,500 (2017 dollars), which limits the choice of housing for lower income households throughout the City.

Goal: Development of for-sale, single family homes for lower income households will occur through new construction, in-fill housing, and the rehabilitation of vacant structures throughout the City of Pittsburgh.

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 for lower income households throughout the City of Pittsburgh.
- **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:** Continue the partnerships with the Urban Redevelopment Authority of Pittsburgh, non-profit housing development agencies 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 City of Pittsburgh.
- **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 by affirmatively furthering fair housing choice.
- **3-E:** Improve access to information on-line and in the print media regarding home repairs and improvements programs, and homebuyer assistance offered through the City, the URA of Pittsburgh, local non-profit housing development agencies, and local financial institutions.
- **3-F:** Continue to provide homebuyer assistance for public housing residents to become home owners through the Housing Authority of the City of Pittsburgh's Homeownership Program and the URA Down Payment Assistance Program.



- **Impediment 4: Accessible Housing Units -**

As an older, built-up urban environment, there is a lack of accessible housing units and limited developable sites in the City of Pittsburgh, since 60.5% of the City's housing units were built before 1950 and most do not contain accessibility features, and 37.6% of the City's population is classified as disabled.

Goal: The number of accessible housing units in the City will be increased through new construction and rehabilitation of existing housing units for the physically disabled and developmentally challenged population.

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

- **4-A:** Continue the on-going URA Housing 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 to make handicap improvements and by keeping 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 physically 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 Human Relations Commission goal for making residential units "visitable" and "accessible."

- **Impediment 5: Private Lending Practices -**

The HMDA data suggests that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-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 continue to undertake or contract with outside independent agencies, private firms, foundations, colleges and universities 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 outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted 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 impacted neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Even though the City's CDBG funds are being reduced each year, the City needs to continue to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

• **Impediment 6: Approach to Affirmatively Furthering Fair Housing -**

The housing, racial and socio-economic data, and the amount of subsidized housing in the City of Pittsburgh, illustrates that there continues to be concentrations of low- and moderate-income persons, minorities, and disabled persons living in the City.

Goal: Housing and economic opportunities for low- and moderate-income persons and the protected classes will be available so they will be able to live and work anywhere in the City of Pittsburgh and throughout the region.

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

- **6-A:** Continue to support the efforts of the Pittsburgh Human Relations Commission to affirmatively further fair housing.



- **6-B:** Continue to support the City's efforts which established an Affordable Housing Task Force, to evaluate current programs and initiatives to produce new affordable housing units, preserve existing units, and make recommendations to create new programs and initiatives to promote mixed-income development in neighborhoods across the City and ensure a vibrant mix of housing options of people of all income levels.
- **6-C:** Expand the City Planning Department's efforts to promote inclusionary zoning for new multi-family developments.
- **6-D:** The City Planning Department and the URA need to continue to evaluate the location of potential new LIHTC housing and new affordable housing in high opportunity areas.
- **6-E:** The Housing Authority should consider providing mobility counseling for its Section 8 Voucher holders in order to further fair housing choice throughout the City.

- **Impediment 7: Economic Issues Affect Housing Choice -**

There is a need to increase economic opportunities in the City to improve household income so lower income households have the ability to live outside areas with concentrations of low-income, 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 throughout the City of Pittsburgh.

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

- **7-A:** Continue to strengthen partnerships and program delivery to enhance the City's business base, expand its tax base, and create a more sustainable economy for all residents and businesses.
- **7-B:** Continue to support and enhance workforce development and skills training that will result in a "livable" wage and increase job opportunities.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within impacted areas and minority neighborhoods.
- **7-D:** Continue to support the expansion of existing businesses that will create new job opportunities for the unemployed and underemployed.



I. Introduction

The City of Pittsburgh is a Federal 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 an entitlement community is "affirmatively further fairing housing," the community must conduct an Analysis of Impediments to Fair Housing Choice which identifies any potential impediments to fair housing choice and what steps it will take to affirmatively further fair housing. All Federal entitlement communities must prepare a new Analysis of Impediments to Fair Housing Choice to coincide with their latest 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."

This 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 Analysis of Impediments to Fair Housing Choice, consider the policies surrounding “visitability,” the Section 504 for the 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 simply as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- 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 2015 that outlined progress that had been made and identified any new impediments to fair housing choice. This new Analysis of Impediments will bring the City into sequence with its FY 2020-2024 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 potential or 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 that 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 AI and the opportunity should be made available to low-income residents and the members of the protected classes who may want to live anywhere in Allegheny County and the surrounding southwestern region of Pennsylvania.



II. Background Data

The demographic, housing, economic, and social characteristics of the City of Pittsburgh 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 began to decline in the late 1980's. The City of Pittsburgh has "reinvented" itself and has become an educational, research, robotics, and health care center for the region. Pittsburgh continues to rank high as one of the most livable cities in the United States, with the "Economist" naming it the third most livable City in 2019.

Demographic information on the City of Pittsburgh is sourced from the Five Year American Community Survey for the years 2008-2012 and 2013-2017. 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.

A. Population, Race, Ethnicity, and Religion

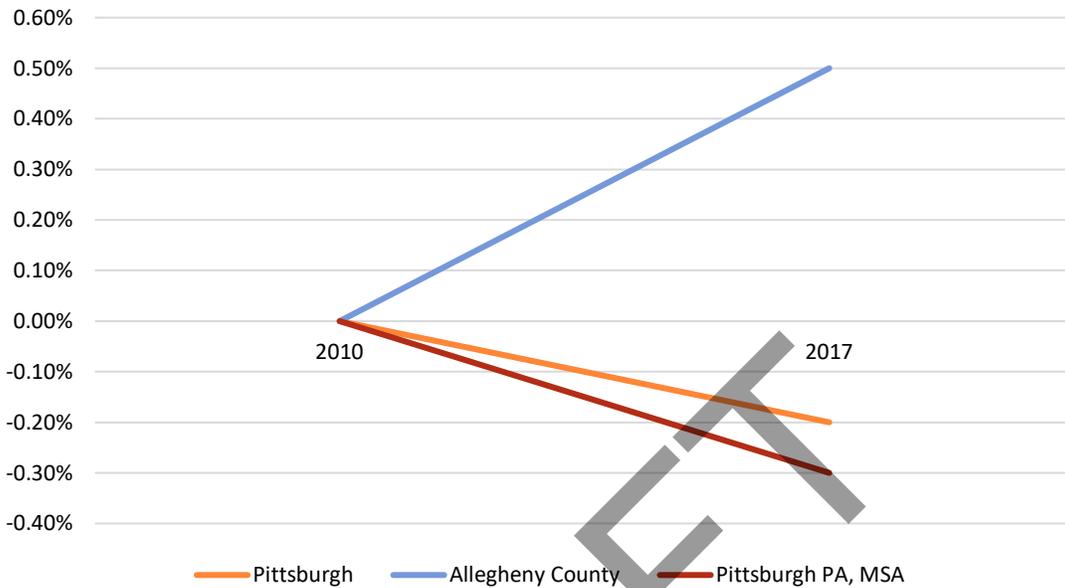
Population:

Pittsburgh's population marginally decreased from 305,704 people in 2010 to 305,012 people in 2017 (a decrease of 0.2 percent). Population across the entire Pittsburgh Metropolitan Area decreased, but population within Allegheny County itself increased during the period of 2010 to 2017. Below is a chart showing population numbers, and a graph demonstrating percent change in the three geographic entities.

	Pittsburgh	Allegheny County	Pittsburgh PA, MSA
2010	305,704	1,223,348	2,356,285
2017	305,012	1,229,605	2,348,143



Percent Population Change from 2010-2017



Source: 2010 U.S. Census and 2013-2017 ACS

Race:

The following table highlights the racial composition of Pittsburgh at the time of the 2013 and 2017 American Community Surveys.

Race and Hispanic or Latino Population in Pittsburgh

Race and Hispanic or Latino	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total	306,430	100%	305,012	100%
White alone	202,671	66%	203,265	67%
Black or African American alone	78,853	26%	72,073	24%
American Indian and Alaska Native alone	429	0%	516	0%



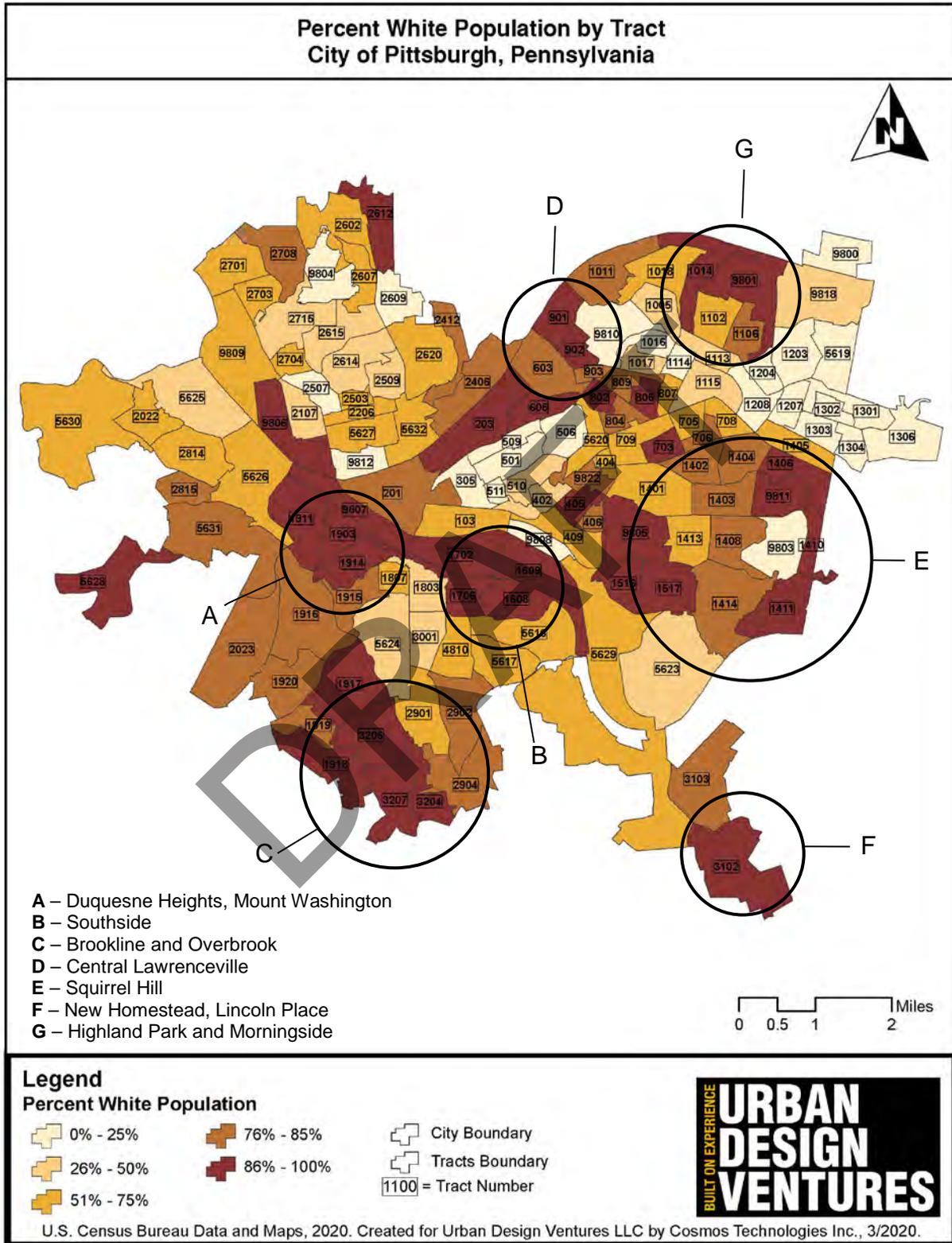
Asian alone	13,814	5%	17,153	6%
Native Hawaiian and Other Pacific Islander alone	168	0%	100	0%
Some other race alone	1,804	1%	1,461	0%
Hispanic or Latino	7,707	3%	8,985	3%

Source: 2008-2012 and 2013-2017 ACS

The most common race identified in Pittsburgh in 2017 was White alone with 203,265 residents comprising 67% percent of the population. The second most common race identified in Pittsburgh in 2017 was Black or African American alone with 72,073 residents comprising 24% percent of the population.

There did not appear to be any change in proportional representation in Pittsburgh from 2012 to 2017, larger than 5.0 percentage points.

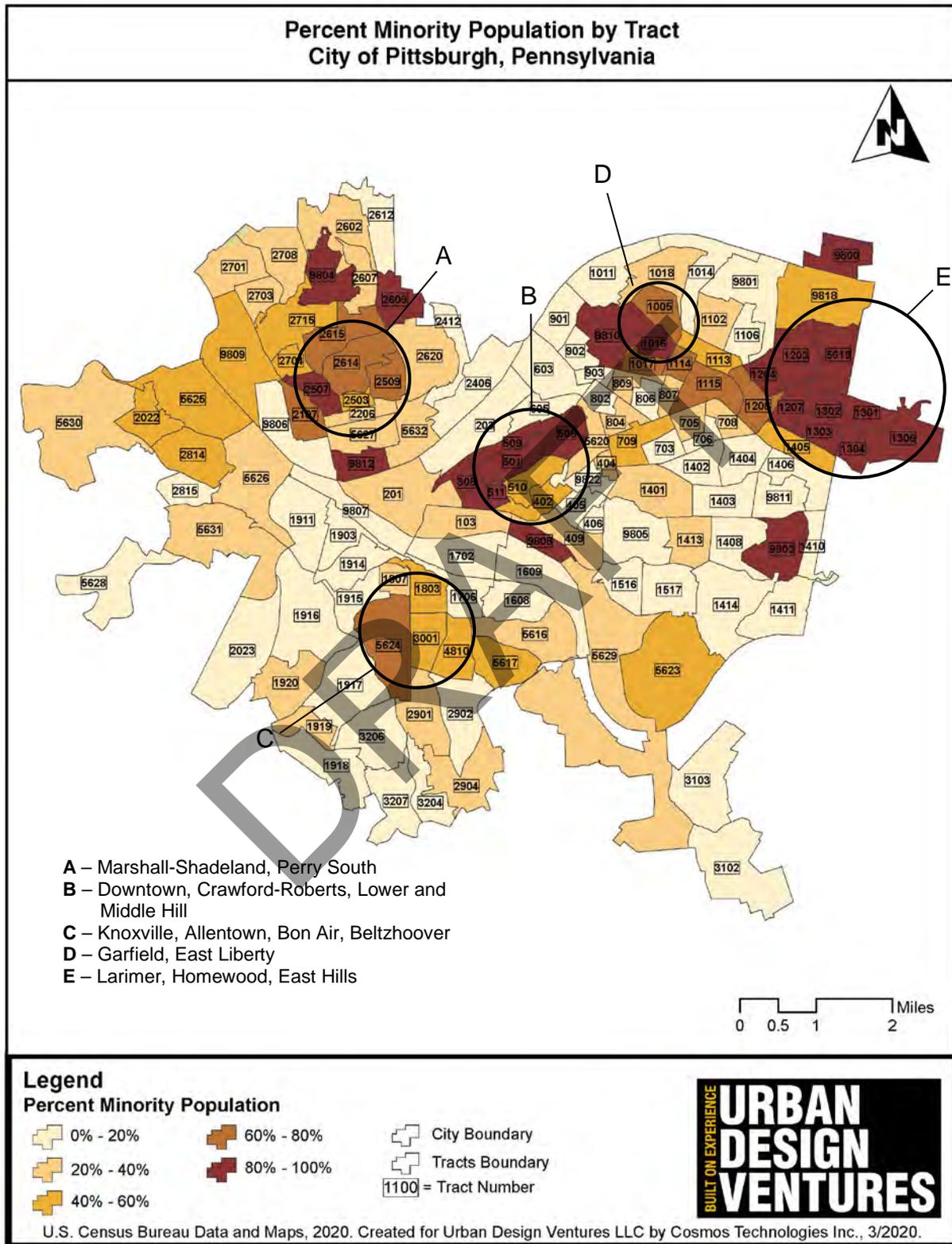
The following maps highlight the racial composition by census tract across the City according to the 2013-2017 American Community Survey. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The areas of high concentrations are highlighted in the maps with black circles. The White population is primarily concentrated in the southern and eastern parts of the City, as well as some areas in the northern part of the City, in neighborhoods such as Duquesne Heights and Mount Washington (labeled A), Southside (B), Brookline and Overbrook (C), Central Lawrenceville (D), Squirrel Hill (E), New Homestead and Lincoln Place (F), and Highland Park and Morningside (G).





The minority population is mainly located in the central, northern, and northeastern portions of the City, more specifically the neighborhoods of Knoxville, Allentown, Bon Air, and Beltzhoover (labeled C), Marshall-Shadeland and Perry South (A), Downtown, Crawford-Roberts, and Lower and Middle Hill (B), Garfield and East Liberty (D), and Larimer, Homewood, and East Hills (E).

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Observations: People who identify as Black or African-American are the most common minority group in the City, followed by Asian and Hispanic or Latino, which is relevant to fair housing complaints on the bases of Race or Color. Though certain neighborhoods are majority Black or African-American, people who identify as Black or African-American can experience housing discrimination throughout the City. No neighborhoods are majority Asian or majority Hispanic or Latino, but these populations can also experience discrimination throughout the City.

Ethnicity:

The following table highlights the ethnicities of Pittsburgh residents at the time of the 2012 and 2017 American Community Surveys.

Ethnicity and Ancestry in Pittsburgh

ANCESTRY	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total population	306,430	100%	305,012	100%
Afghan	0	0.0%	53	0.0%
Albanian	82	0.0%	49	0.0%
Alsatian	0	0.0%	12	0.0%
American	9,899	3.2%	13,211	4.3%
Arab:	3,039	1.0%	2,903	1.0%
Armenian	118	0.0%	72	0.0%
Assyrian/Chaldean/ Syriac	0	0.0%	14	0.0%
Australian	76	0.0%	54	0.0%
Austrian	1,486	0.5%	1,526	0.5%
Basque	0	0.0%	5	0.0%
Belgian	198	0.1%	172	0.1%
Brazilian	104	0.0%	96	0.0%
British	1,010	0.3%	1,582	0.5%



Bulgarian	89	0.0%	115	0.0%
Cajun	68	0.0%	25	0.0%
Canadian	357	0.1%	291	0.1%
Carpatho Rusyn	167	0.1%	109	0.0%
Celtic	40	0.0%	23	0.0%
Croatian	2,661	0.9%	2,212	0.7%
Cypriot	65	0.0%	0	0.0%
Czech	1,610	0.5%	1,289	0.4%
Czechoslovakian	572	0.2%	761	0.2%
Danish	233	0.1%	369	0.1%
Dutch	2,106	0.7%	1,941	0.6%
Eastern European	1,613	0.5%	1,819	0.6%
English	15,670	5.1%	16,210	5.3%
Estonian	0	0.0%	28	0.0%
European	2,991	1.0%	2,433	0.8%
Finnish	185	0.1%	260	0.1%
French (except Basque)	4,304	1.4%	4,334	1.4%
French Canadian	498	0.2%	680	0.2%
German	62,745	20.5%	59,348	19.5%
German Russian	0	0.0%	13	0.0%
Greek	1,679	0.5%	1,837	0.6%
Guyanese	52	0.0%	18	0.0%
Hungarian	4,086	1.3%	3,821	1.3%
Icelander	0	0.0%	8	0.0%
Iranian	129	0.0%	392	0.1%
Irish	50,743	16.6%	49,067	16.1%
Israeli	213	0.1%	349	0.1%



Italian	40,588	13.2%	37,750	12.4%
Latvian	105	0.0%	117	0.0%
Lithuanian	2,009	0.7%	1,765	0.6%
Luxemburger	7	0.0%	8	0.0%
Macedonian	61	0.0%	80	0.0%
Maltese	20	0.0%	8	0.0%
New Zealander	13	0.0%	10	0.0%
Northern European	245	0.1%	227	0.1%
Norwegian	727	0.2%	951	0.3%
Pennsylvania German	234	0.1%	353	0.1%
Polish	23,031	7.5%	22,139	7.3%
Portuguese	416	0.1%	311	0.1%
Romanian	632	0.2%	697	0.2%
Russian	6,315	2.1%	6,610	2.2%
Scandinavian	261	0.1%	330	0.1%
Scotch-Irish	3,171	1.0%	3,113	1.0%
Scottish	5,044	1.6%	4,268	1.4%
Serbian	887	0.3%	759	0.2%
Slavic	619	0.2%	375	0.1%
Slovak	5,582	1.8%	5,622	1.8%
Slovene	704	0.2%	457	0.1%
Soviet Union	0	0.0%	11	0.0%
Subsaharan African:	5,051	1.6%	5,931	1.9%
Swedish	2,094	0.7%	1,765	0.6%
Swiss	777	0.3%	695	0.2%
Turkish	490	0.2%	449	0.1%
Ukrainian	2,613	0.9%	2,936	1.0%



Welsh	2,604	0.8%	2,053	0.7%
West Indian (except Hispanic groups):	1,175	0.4%	1,655	0.5%
Yugoslavian	198	0.1%	139	0.0%
Other groups	89,332	29.3%	96,065	31.3%

Source: 2008-2012 and 2013-2017 ACS

The most common ancestral group identified in Pittsburgh in 2012 was German with 59,348 residents comprising 19.5 percent of the population. The second most common ancestral group identified in Pittsburgh in 2012 was Irish with 49,067 residents comprising of 16.1 percent of the population.

When comparison is made in 2017, the most common ancestral group identified in Pittsburgh was German with 62,745 residents comprising 20.5 percent of the population. The second most common ancestral group identified in Pittsburgh in 2017 was Irish with 50,743 residents comprising 16.6 percent of the population.

It is important to note that “Other Groups” make up the largest ancestral group throughout the City. These Other Groups include people with multiple ancestries, including African American and Hispanic populations. There was not any change in proportional representation in Pittsburgh from 2012 to 2017 that was larger than 5.0 percentage points.

Observations: National Origin or Ancestry are possible bases for fair housing complaints, as are Citizenship or Immigration Status and Preferred Language. It is possible for residents of the City to experience discrimination based on their National Origin or Ancestry, particularly if their ancestry group is small, and their language spoken at home is something other than English.

Changes in the Foreign-Born Population:

The immigrant and refugee population has been increasing in the City of Pittsburgh and Allegheny County from 2012 to 2017. The overall foreign-born population in the City has increased from 21,820 according to the 2008-2012 ACS, to 26,119 according to the 2013-2017 ACS, which is a 19.7% increase. The two fastest-growing groups of foreign-born populations are individuals from Africa, Asia, and South America.

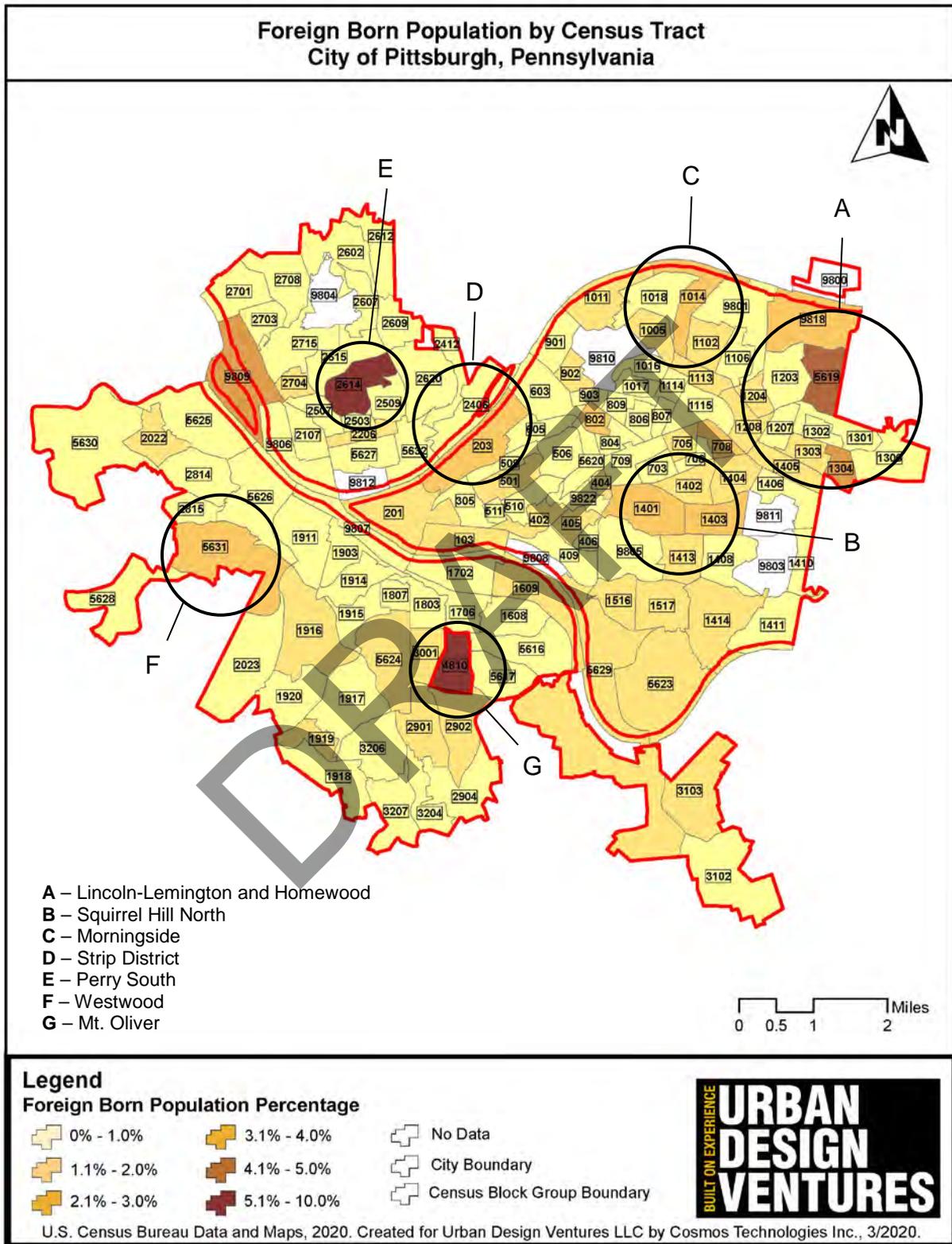
The City of Pittsburgh’s foreign-born population from Africa has increased from 1,413 according to the 2008-2012 ACS to 2,226 according to the 2013-2017 ACS, which is a 57.5% increase. The number of people of East African



Origin grew from 228 to 581. Somali origin was not recorded as a national origin category in the 2008-2012 ACS, but according to stakeholder interviews, people of Somali origin are a growing community in the City. The number of Nigerians also noticeably increased in this time period from 279 to 543.

The City of Pittsburgh's foreign-born population from South America has increased from 857 according to the 2008-2012 ACS to 1,298 as shown in the 2013-2017 ACS, which is a 51.5% increase. The number of Venezuelans increased from 40 to 118 in this time period, and the number of Peruvians increased from 87 to 173.

The City of Pittsburgh's foreign-born population from Asia has increased from 11,829 according to the 2008-2012 ACS to 14,861 according to the 2013-2017 ACS, which is a 25.6% increase. Of these growing populations, immigrants from China have increased from 3,614 to 5,192. The Central Asian population also increased from 3,771 to 4,669 in this time period. This population is made up of Bhutanese and Nepali refugees that have largely settled in the southern neighborhoods and suburbs of the City, including Carrick, Dormont, Brentwood, and Whitehall. Within the City, the neighborhoods with the highest foreign-born populations are concentrated in Lincoln-Lemington and Homewood (A), Squirrel Hill North (B), Morningside (C), Strip District (D), Perry South (E), Westwood (F), and Mt. Oliver (G).





Interviews about the needs of immigrant communities were conducted with organizations that serve immigrants and refugees in the City, including Casa San Jose, AJAPO, the Jewish Family Community Services Refugee Program, the Somali-Bantu Association of Pittsburgh, and the Myanmar Christian Church.

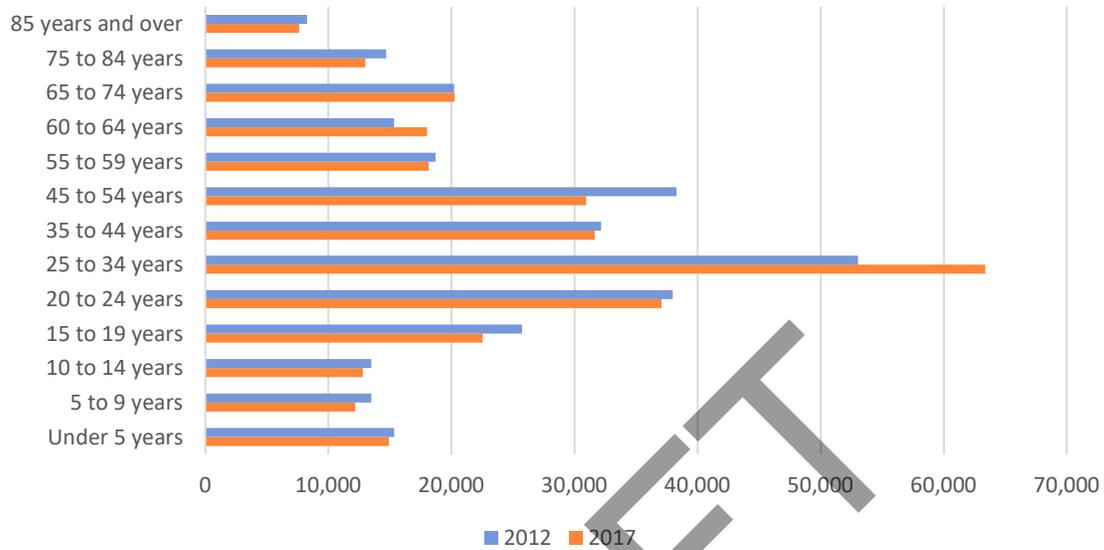
Observations: Foreign-born populations can experience housing discrimination based on their Race, Color, Religion, Ethnicity, National Origin, or Ancestry, depending on their background. Additionally, the City of Pittsburgh adds Citizenship or Immigration Status as protected classes, which is highly relevant to the foreign-born population. Conversations with leaders of the City's foreign-born communities have highlighted the language barrier as a major obstacle for the attainment of affordable housing for these populations, and discrimination against non-English speakers could potentially play a role in this challenge. Discrimination against these groups has the potential to take place throughout the City, but is more likely in or near neighborhoods where these groups are concentrated.

Age:

The following chart illustrates age distribution in Pittsburgh at the time of the 2008-2012 ACS and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 20.5 percent of the population; 43.3 percent of the population is between 20 and 45 years of age; 22.0 percent of the population is 45 to 65; and 13.4 percent of the population is 65 years of age and older. The median age is 32.9 years of age.



Change of Age over time



Source: 2008-2012 ACS and 2013-2017 ACS

The median age in the City of Pittsburgh at the time of the 2008-2012 ACS estimates was 33.5 years. The median age in the City decreased to 32.9 years at the time of the 2013-2017 ACS. During this same time period, the median age in Allegheny County decreased from 41.2 to 40.75 years, and the median age for the Commonwealth of Pennsylvania increased from 40.1 to 40.7 years. The median age in the City is decreasing and getting younger, which is the same for the County.

The following map illustrates the percentage of the population in the City of Pittsburgh that is over the age of 65. The elderly seem to be fairly well dispersed throughout the City, although the highest concentration of persons age 65 and over is in the eastern census tracts of the City; areas with particularly high concentrations are illustrated by black circles on the following page and seem to make up the neighborhoods of Larimer, Homewood South, Point Breeze, and Lincoln-Lemington (labeled A), the Hill District (B), and Perry South (C), while higher than average concentrations can be found in Mt. Washington and Duquesne Heights (D), Squirrel Hill (D), Stanton Heights and Morningside (E) Brookline and Carrick, (F), and New Homestead and Lincoln Place (G).

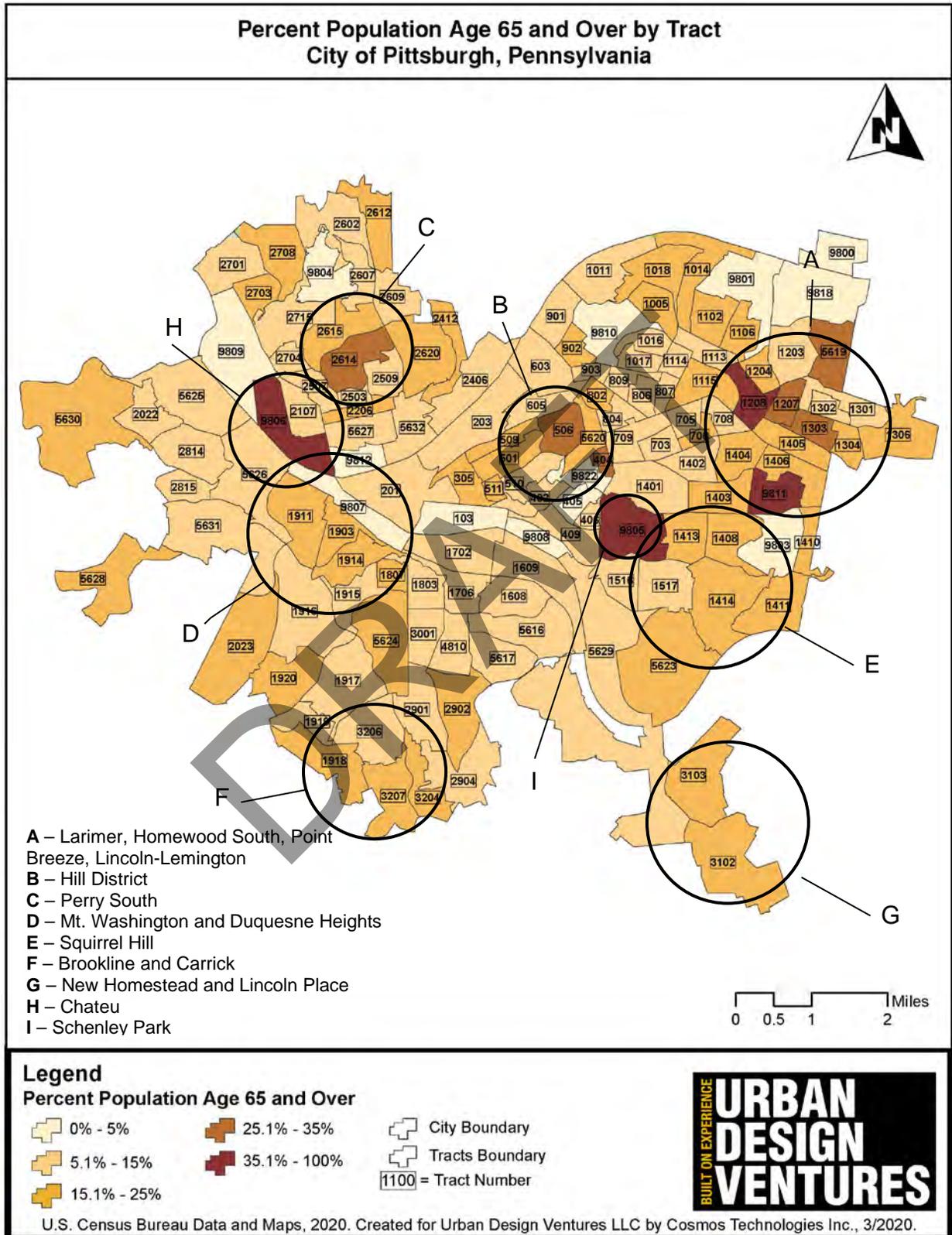
The overall City population cohort of age '65 and above' makes up 13.4% of the population. However, the eight (8) identified areas shown on the



following map have elderly populations above the City's average percentage.

Two block groups appear to have high senior concentrations, but have low overall populations and are not targeted for this reason. Chateau (H) has a population of 11 and is comprised of industrial space. Schenley Park (I) is a City-owned park and has a population of 27 individuals.

DRAFT





Observations: Older individuals are more likely to be disabled, and experience housing discrimination in the form of landlords refusing to make reasonable modifications or accommodations. Though these are not the only form of discrimination that older residents experience, they are among the most common complaint types in the City and nationally, and areas with a high number of seniors and older housing stock are frequently the sites of these complaints.

Religion – Allegheny County:

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 a slight 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.

Observations: Religion is a protected class, and it is possible for residents of the City and the County to experience discrimination based on religion. A number of minority religions exist within the County, which are often more likely targets of discrimination. It is important to note that Islam is not listed in the above table, though Muslims are also targeted by religious discrimination.

B. Households

Household Tenure:

According to the 2008-2012 American Community Survey, there were 157,228 housing units in Pittsburgh. Of these housing units, 133,192 (84.7%) were occupied and 24,036 (15.3%) were vacant. Of the occupied housing units, 65,291 (49%) were owner-occupied and 67,901 (51%) were renter-occupied.

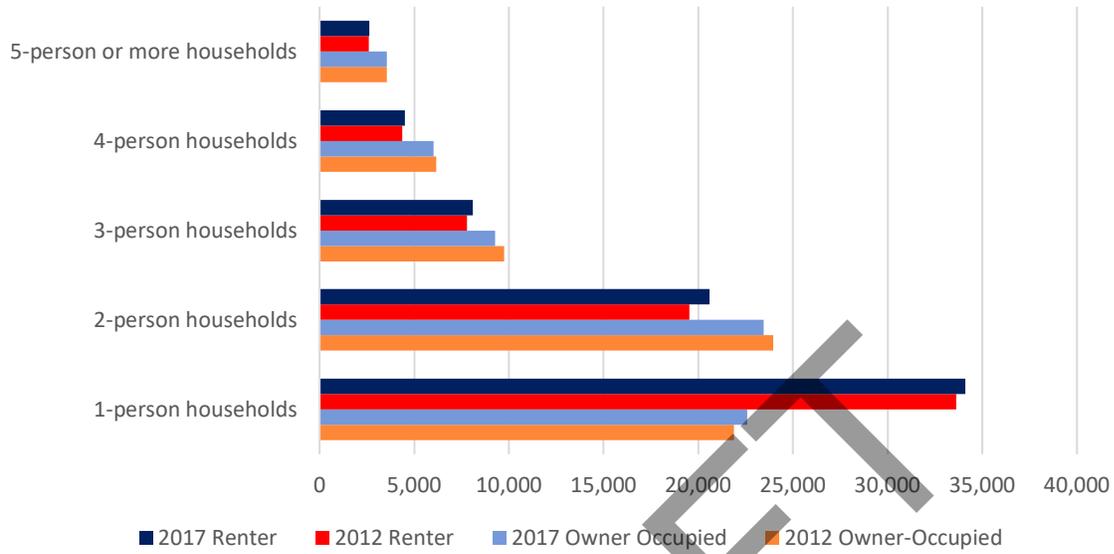
In the 2017 American Community Survey, there were 156,061 housing units in Pittsburgh. Of these housing units, 134,820 (86.4 percent) were occupied and 21,241 (13.6 percent) were vacant. Of the occupied housing units, 64,886 (48.1%) were owner-occupied and 69,934 (51.9%) were renter-occupied.

From 2008 to 2017 there was a 1,167 unit decrease in the total number of housing units, a 1,628 unit increase (1.2 percentage point increase) in the number of occupied units, and a 2,795 unit decrease (13.2 percentage point decrease) in the number of vacant units. The number of owner-occupied units decreased by 405 units (0.6 percentage point decrease) and the number of renter-occupied units increased by 2,033 units (2.9 percentage point increase).

There was a large decrease in the number of unoccupied units from 2012 to 2017.



Size of Households in the City of Pittsburgh



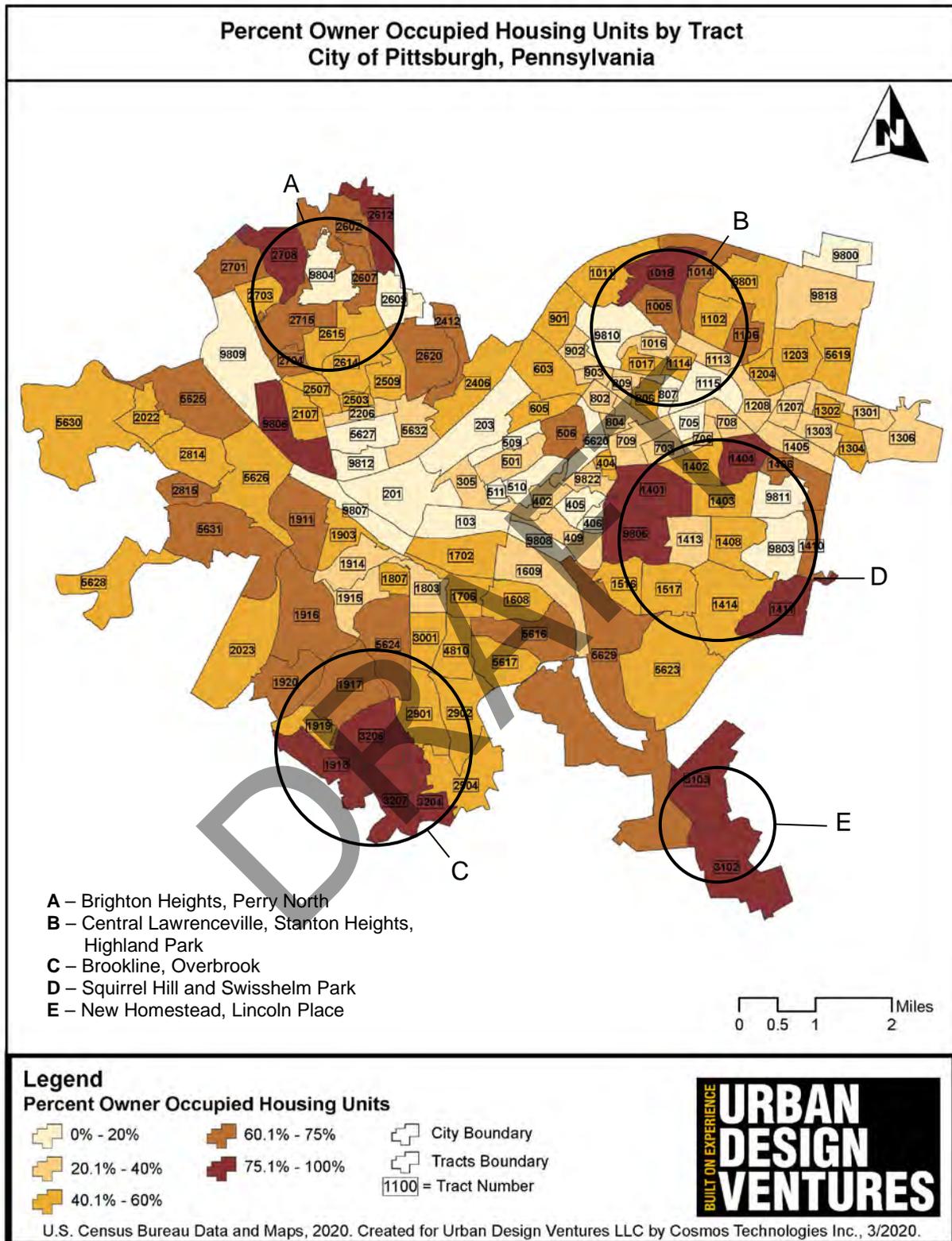
Source: 2008-2012 ACS and 2013-2017 ACS



The one-person renter-occupied household is the most common household type, followed by two-person owner-occupied households. Households with 2 to 6 people tend to be owner-occupied rather than renter-occupied.

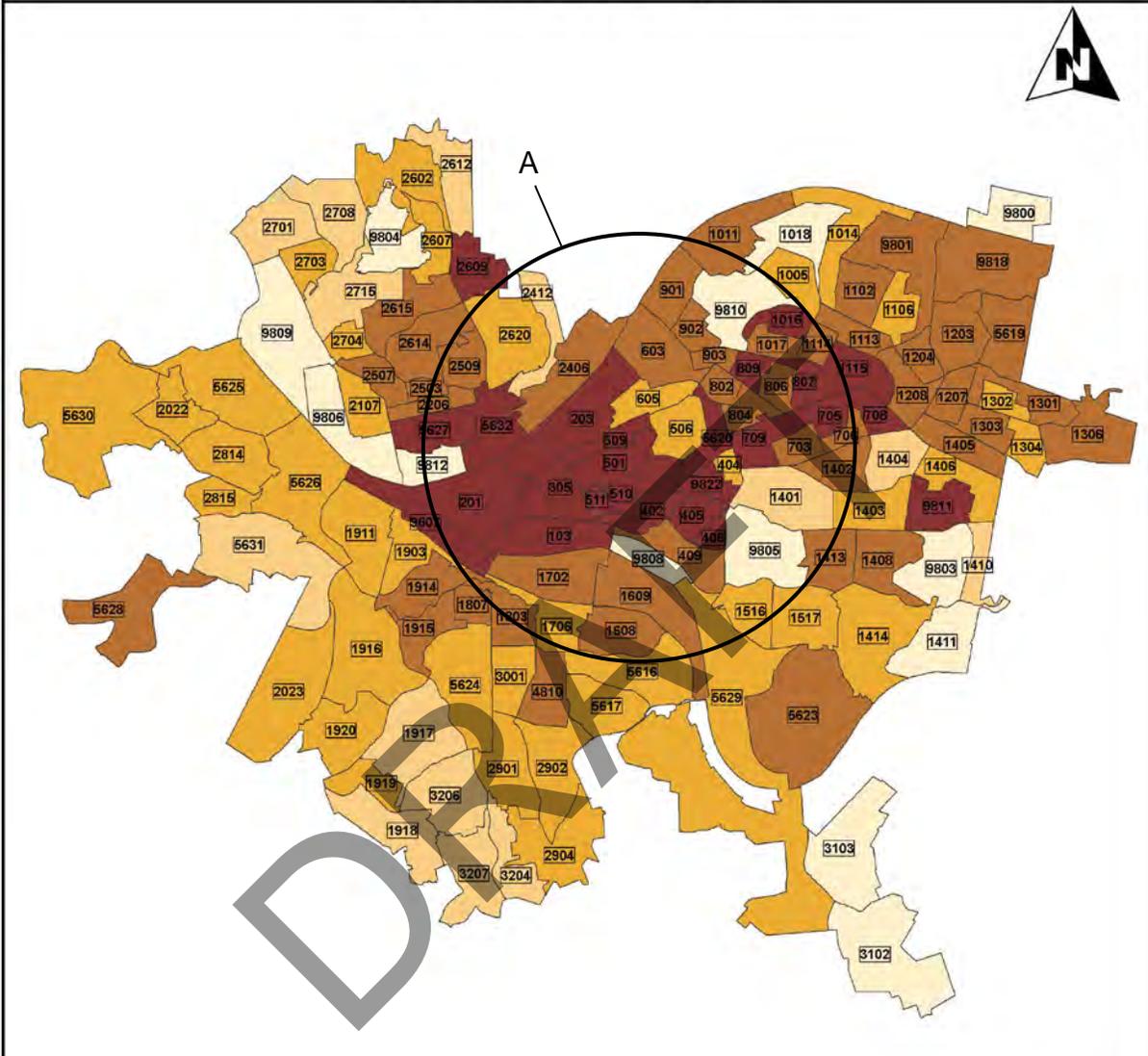
The following maps highlight the distribution of owner-occupied, renter-occupied housing units, and vacant housing units across the City. Owner-Occupied units are scattered across the City, with the highest concentrations being located closest to the outer edges, particularly in the neighborhoods of Brighton Heights and Perry North (labeled A), Stanton Heights, Highland Park, and Morningside (B), Brookline and Overbrook (C), Squirrel Hill and Swisshelm Park (D), New Homestead and Lincoln Place (E). The next map shows that the highest concentration of rental units is closest to the center of the City, in the neighborhoods of Downtown, the Southside, South Shore, Allegheny Center, Strip District, Hill District, Terrace Village, Oakland, Bloomfield, Shadyside, East Liberty, and Lower Lawrenceville. Vacant housing units are concentrated in Sheraden, Elliott, and the West End (A), Perry North, Perry South and Fineview (B), Troy Hill and Spring Garden (C), Southside Slopes, Allentown, Arlington, and Mt. Oliver (D), and Larimer and Homewood (E).

The next two (2) maps illustrate the density of all housing units throughout the City. The most-dense areas of the City include Oakland and the greater East End including Bloomfield, Central Lawrenceville, Shadyside, and East Liberty (A), South Oakland (B) areas of Squirrel Hill (C), the Southside (D), and the Central North Side (E).

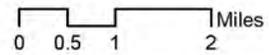




Percent Renter Occupied Housing Units by Tract City of Pittsburgh, Pennsylvania



A – Southside, South Shore, Allegheny Center, Strip District, Hill District, Terrace Village, Oakland, Bloomfield, Shadyside, East Liberty, Lower Lawrenceville



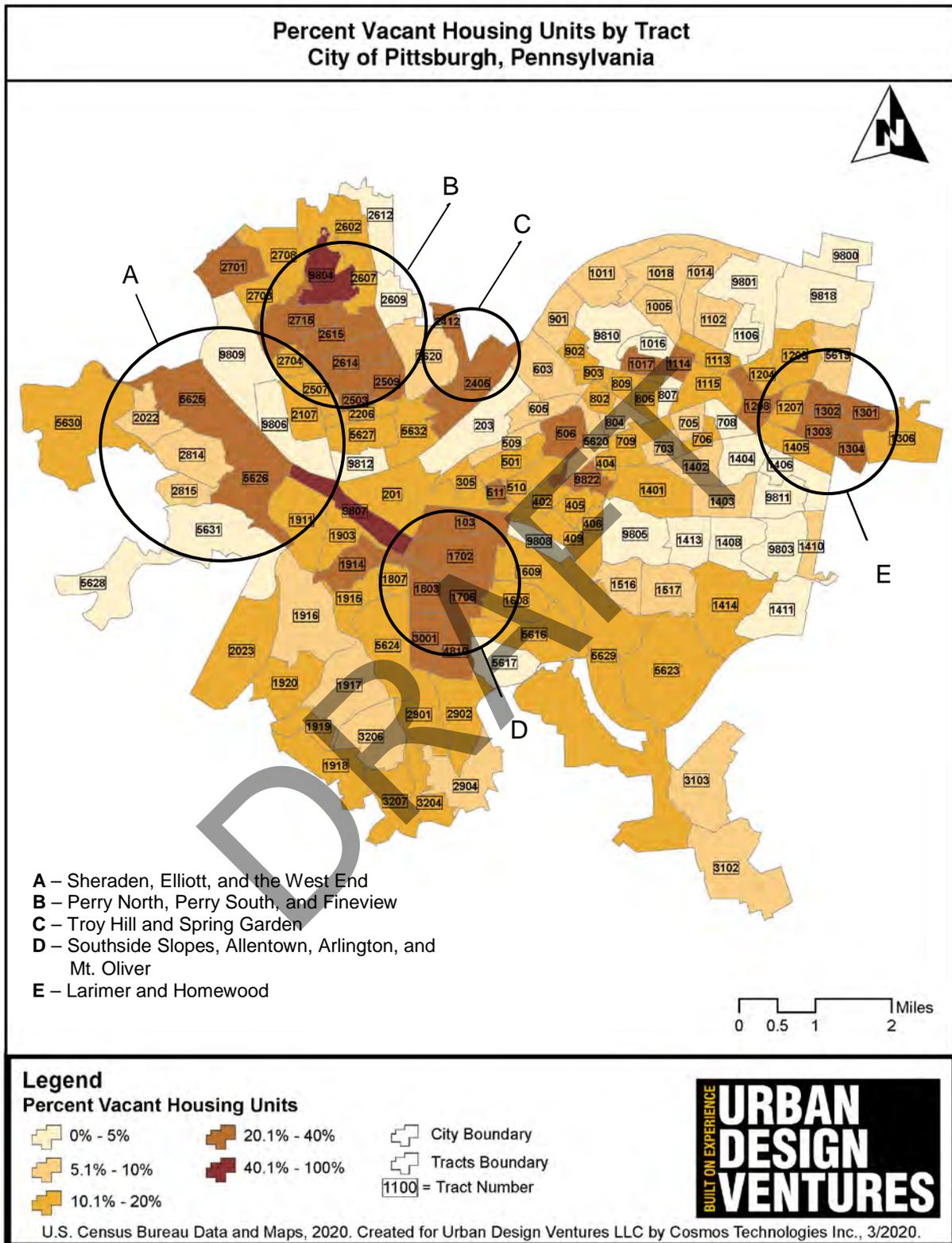
Legend

Percent Renter Occupied Housing Units

- | | | | | | |
|----------|-------------|-------------|-------------|--------------|---------------------|
| 0% - 20% | 20.1% - 40% | 40.1% - 60% | 60.1% - 75% | 75.1% - 100% | City Boundary |
| | | | | | Tracts Boundary |
| | | | | | 1100 = Tract Number |

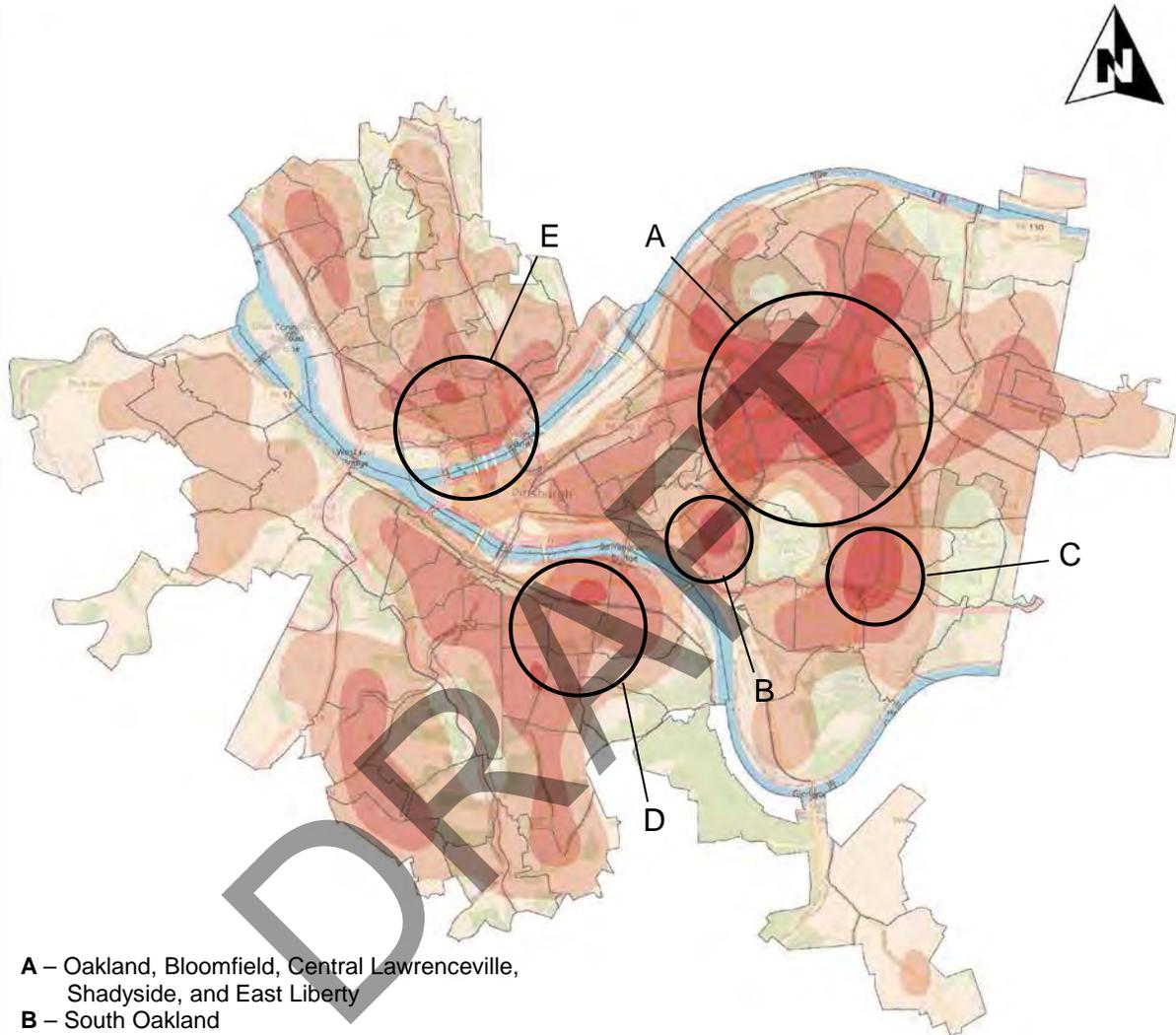


U.S. Census Bureau Data and Maps, 2020. Created for Urban Design Ventures LLC by Cosmos Technologies Inc., 3/2020.



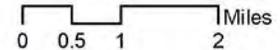


Total Housing Units by Tracts City of Pittsburgh, Pennsylvania



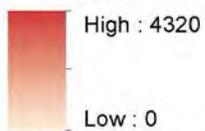
- A** – Oakland, Bloomfield, Central Lawrenceville, Shadyside, and East Liberty
- B** – South Oakland
- C** – Squirrel Hill
- D** – Southside
- E** – Central North Side

D – Southside
E – North Shore



Service Layer Credits: © OpenStreetMap (and) contributors, CC-BY-SA

Legend Housing Units Density



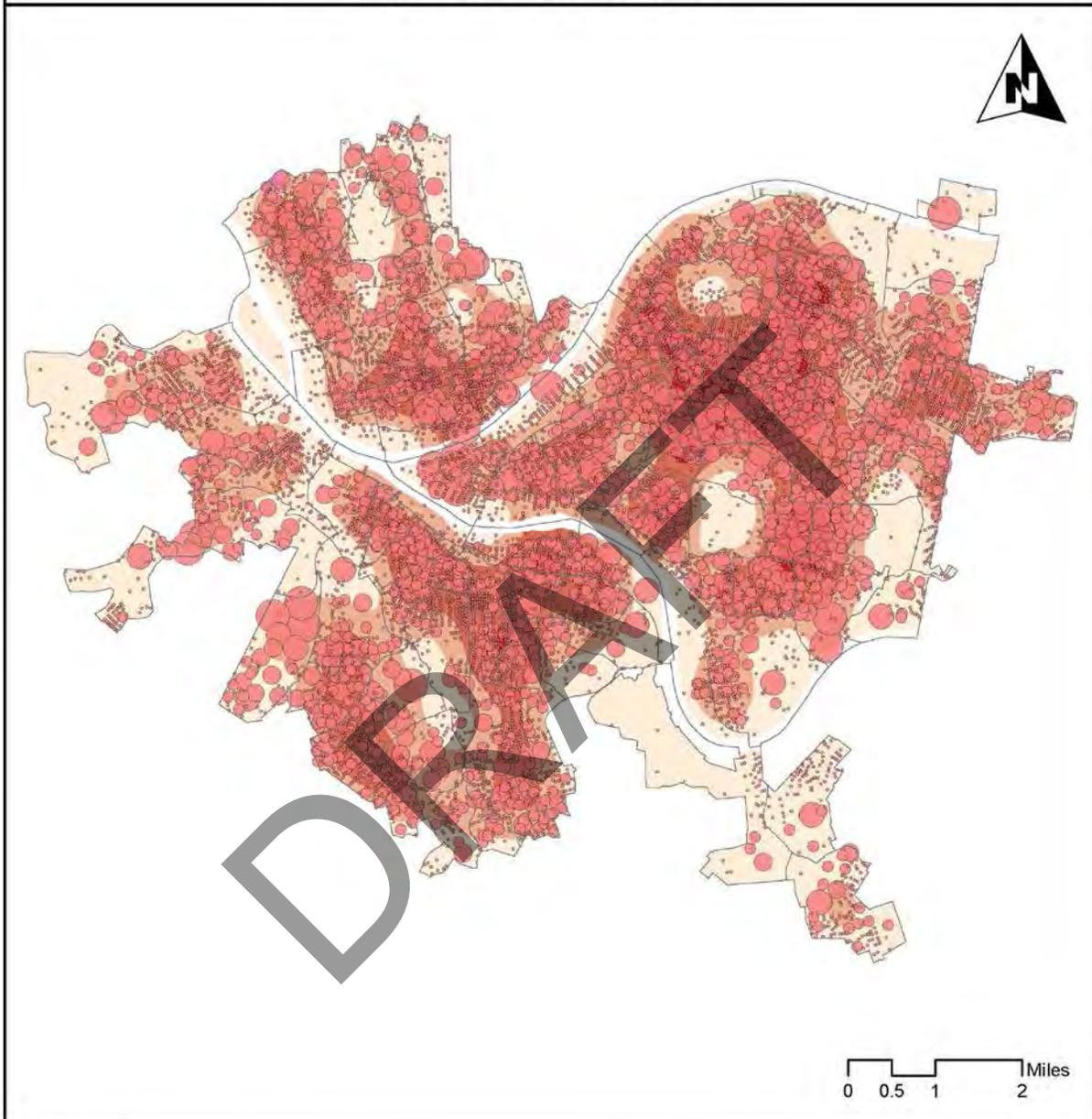
- City Boundary
- Tracts Boundary



U.S. Census Bureau Data and Maps, 2020. Created for Urban Design Ventures LLC by Cosmos Technologies Inc., 3/2020.



Total Housing Units by Block Points and Tracts City of Pittsburgh, Pennsylvania



Legend

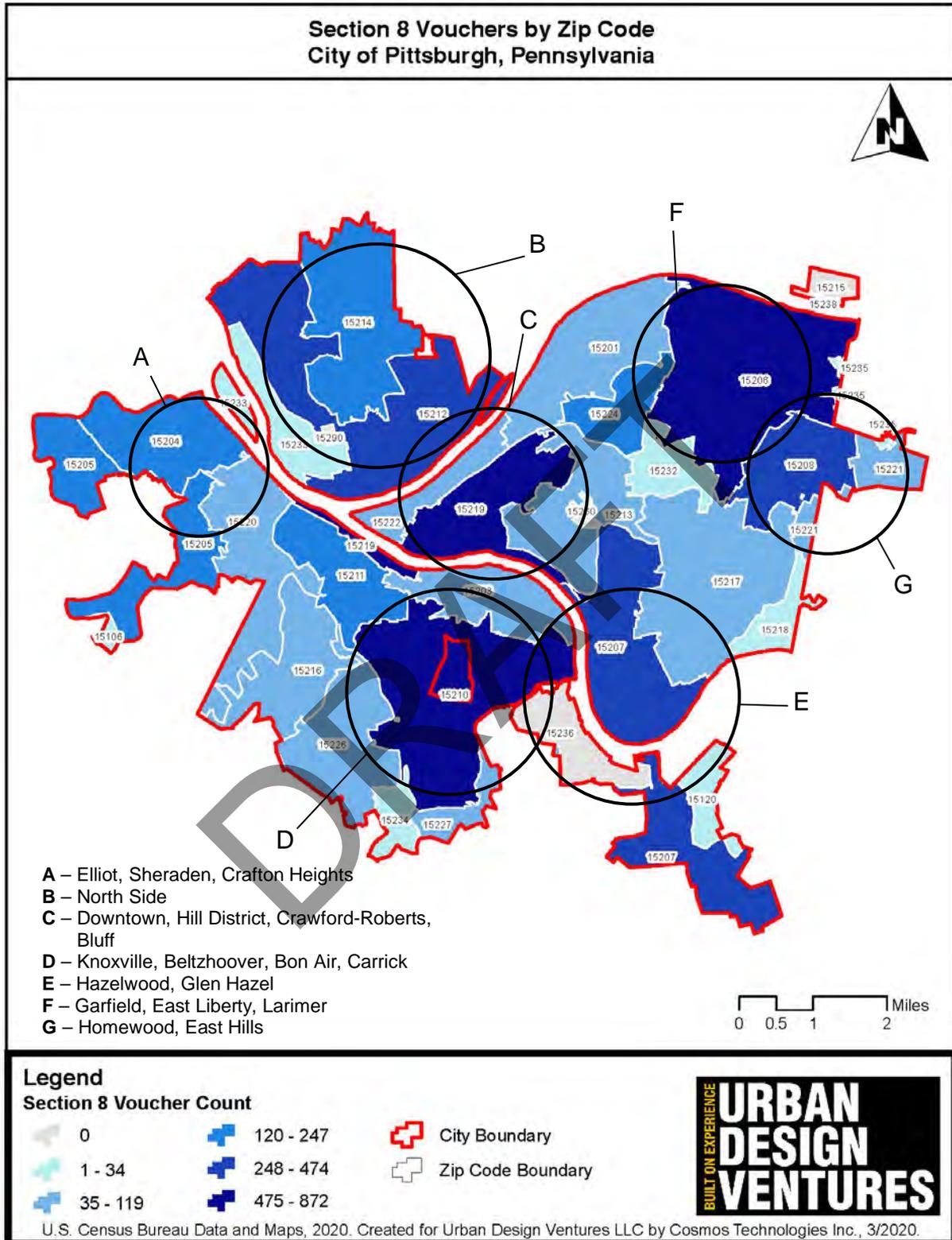
Block Point Housing Units

- 0 - 25
- 26 - 50
- 51 - 100
- 101 - 200
- 201 - 630

- ⊕ City Boundary
- ⊕ Tracts Boundary



U.S. Census Bureau Data and Maps, 2020. Created for Urban Design Ventures LLC by Cosmos Technologies Inc., 3/2020.



Source: Housing Authority of the City of Pittsburgh



The highest density of Section 8 units is not in the areas with the highest density of rental housing. However, this could be skewed because of the universities and medical centers located in these areas. Illustrated in the third map are the neighborhoods with the highest density of Section 8 housing units, which are the neighborhoods of Crafton Heights and Sheraden (labeled A), the North Side (B), Lower Hill, Middle Hill, Lower Lawrenceville (C), Knoxville, Allentown and Carrick (D), Hazelwood and Glen Hazel (E), East Liberty, Garfield, and Bloomfield (F), and Larimer, Homewood, and East Hills (G) neighborhoods of the City of Pittsburgh.

Section 8 Housing Choice Vouchers appear to be located in the areas with the highest percentage of rental units. Also, these areas have rental values that are comparable to the HUD Fair Market Rents. Section 8 Voucher usage, public housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City.

Observations: There are different forms of housing discrimination that renters and homebuyers can experience. Renters may be turned away by landlords based on any of the protected classes. Additionally, renters may be turned away from a rental based on Source of Income, which effectively discriminates against Section 8 Housing Choice Voucher holders, though the City attempted to pass Source of Income as a protected class. Discrimination against those with disabilities is also important to note among areas with many renters, as landlords may refuse to provide reasonable modifications or accommodations for tenants. Homebuyers may be steered away from purchasing in particular majority-homeowner neighborhoods based on Race, Color, or National Origin.

Household Tenure by Race and Ethnicity:

The tables below compare homeowners and renters by race and ethnicity in Pittsburgh.

Household Type by Race and Ethnicity in the City of Pittsburgh

Cohort	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Householder who is White alone	91,772	68.9%	93,595	69.4%
Householder who is Black or African American alone	32,242	24.2%	30,752	22.8%
Householder who is American Indian and Alaska Native alone	204	0.2%	191	0.1%
Householder who is Asian alone	5,952	4.5%	6,795	5%



Householder who is Native Hawaiian and Other Pacific Islander alone	71	0.1%	37	0%
Householder who is some other race alone	673	0.5%	624	0.5%
Householder who is two or more races	2,278	1.7%	2,826	2.1%
Householder who is Hispanic or Latino	2,713	2%	3,149	2.3%
Householder who is not Hispanic or Latino	130,479	98%	131,671	97.7%

Source: 2008-2012 ACS and 2013-2017 ACS

Household Tenure by Race and Ethnicity in the City of Pittsburgh

Cohort	2008-2012 ACS				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
Householder who is White alone	52,588	39.5%	39,184	29.4%	51,982	38.6%	41,613	30.9%
Householder who is Black or African American alone	10,501	7.9%	21,741	16.3%	10,230	7.6%	20,522	15.2%
Householder who is American Indian and Alaska Native alone	85	0.1%	119	0.1%	70	0.1%	121	0.1%
Householder who is Asian alone	1,288	1%	4,664	3.5%	1,489	1.1%	5,306	3.9%
Householder who is Native Hawaiian and Other Pacific Islander alone	20	0%	51	0%	0	0%	37	0%
Householder who is some other race alone	114	0.1%	559	0.4%	251	0.2%	373	0.3%
Householder who is two or more races	695	0.5%	1,583	1.2%	864	0.6%	1,962	1.5%
Householder who is Hispanic or Latino	699	0.5%	2,014	1.5%	966	0.7%	2,183	1.6%
Householder who is not Hispanic or Latino	64,592	99.5%	65,887	98.5%	63,920	99.3%	67,751	98.4%

Source: 2008-2012 ACS and 2013-2017 ACS

The percentage of homeownership is on the decline in the City. Homeowners represented 49% (65,291 households) of all households in



2012 and 48.1% (64,886 households) of all households in 2017. In response, rental units increased in the City. In contrast, renters represented 51% (67,901 households) of all households in 2012 and 51.9% (69,934 households) of all households in 2017.

There are no significant shifts in regard to housing tenure based on race and ethnicity.

Of all homeowners in the City in 2017: 38.6% are White, which is a one percent decrease from 39.5% in 2012. African American homeownership decreased less than one-half percent from 7.9% to 7.6% in the City, and African American renters decreased from 16.3% (21,741 households) to 15.2% (20,522 households) of renter households. The percentage of households in the City that are Hispanic or Latino increased overall since 2012. The portion of Hispanic or Latino households increased from 2.0% (2,713 households) in 2012 to 2.3% (3,149 households) in 2017. The percentage of Asian households in the City increased from 4.5% (5,952 households) in 2012 to 5.0% (6,795 households) in 2017. The majority of these increases were in renter-occupied housing, from 4,664 households to 5,306 households.

Observations: As the number of Black or African-American residents in the City decreases, it becomes imperative to ensure that the residents that remain are protected. There may be a number of reasons that Black or African-American residents are leaving the City, but housing discrimination based on Race or Color is a possibility.

Families:

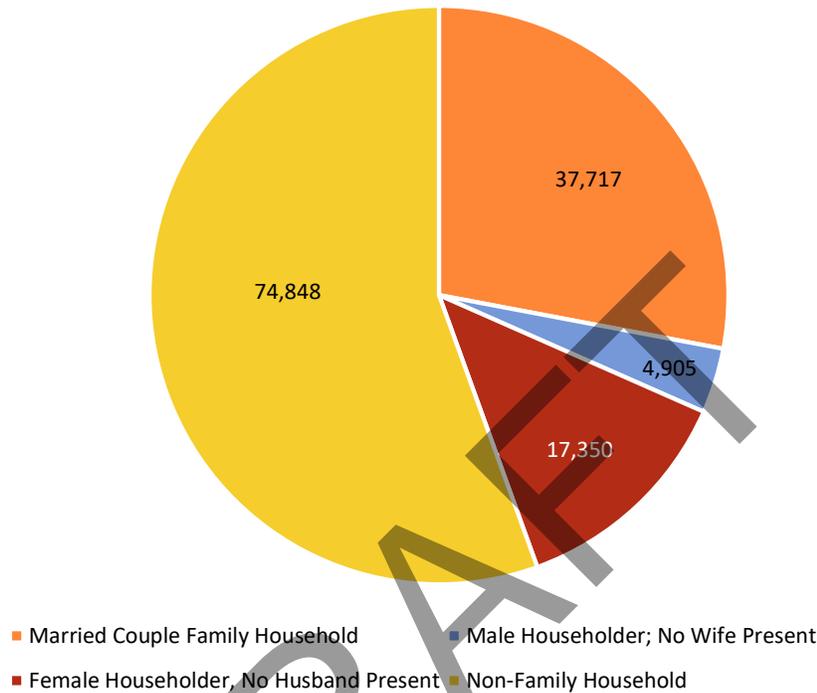
In 2012, there were a total of 133,192 households in Pittsburgh. Non-family households comprised 53.1% (70,777 households) of all households. In 2017, there were a total of 100% households, of which 74,848 (53.1% households) consisted of non-family households. The total number of households in Pittsburgh decreased by 1,628 units from 2012 to 2017, whereas the total number of non-family households increased by 4,071 units (5.8 percentage point increase). A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 55.5 percent of all households, married-couple family households comprised 28 percent of all households, female householders with no husband present comprised 12.9 percent of all households, and male householders with no wife present comprised 3.6 percent of all households in the City. The chart below illustrates the



breakdown of households by type in Pittsburgh as of 2017 using data from the 2013-2017 ACS.

Family Type by Household in the City of Pittsburgh



Source: 2013-2017 ACS

Observations: Familial Status is a protected class, and single parent households, particularly those with a female householder, are more likely to experience housing discrimination.

C. Income and Poverty

Household Income:

The median household income in Pittsburgh increased by 15.9 percent (\$6,063 increase) from \$38,029 in 2012 to \$44,092 in 2017.

The table below compares the distribution of household income according to the 2008-2012 American Community Survey and the 2013-2017 American Community Survey.



Household Income in Pittsburgh

Items	2008-2012 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	133,192	100%	134,820	100%
Less than \$10,000	18,011	13.5%	15,889	11.8%
\$10,000 to \$14,999	10,317	7.7%	9,648	7.2%
\$15,000 to \$24,999	18,992	14.3%	16,764	12.4%
\$25,000 to \$34,999	15,305	11.5%	14,407	10.7%
\$35,000 to \$49,999	17,846	13.4%	16,797	12.5%
\$50,000 to \$74,999	21,584	16.2%	22,203	16.5%
\$75,000 to \$99,999	11,882	8.9%	13,622	10.1%
\$100,000 to \$149,999	10,449	7.8%	13,821	10.3%
\$150,000 to \$199,999	4,039	3%	5,490	4.1%
\$200,000 or more	4,767	3.6%	6,179	4.6%
Median Household Income	\$38,029	(X)	\$44,092	(X)
Mean Household Income	\$58,576	(X)	\$66,639	(X)

Source: 2008-2012 and 2013-2017 ACS

The U.S. Department of Housing and Urban Development (HUD) establishes income limits that determine eligibility for assisted housing programs including: Public Housing, Section 8 Project-Based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD issues income limits based on Median Family Income estimates and Fair Market Rent definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The Median Income for a family of four in the Metro Area was \$50,182 for 2012 which increased to \$56,073 in 2017.



The previous table illustrates an increase in household income throughout the City. More accurately, it depicts an increase in higher-income households and a decrease in lower-income households. In fact, the percentage of Pittsburgh households making up to \$49,999 per year decreased between 2012 and 2017, while the percentage of households making \$50,000 or more, increased. This is indicative of a wealthier City, or at least one that is replacing its lower-income households with higher-income households. This continues a trend from the year 2000. This trend is illustrated in the table to the right, as well as the following chart; this chart shows lines illustrating that the City is becoming more wealthy, which can be explained by an increase in higher-income households and/or a decrease in lower-income households.

Income	2012	2017
Less than \$10,000	13.5%	11.8%
\$10,000 to \$14,999	7.7%	7.2%
\$15,000 to \$24,999	14.3%	12.4%
\$25,000 to \$34,999	11.5%	10.7%
\$35,000 to \$49,999	13.4%	12.5%
\$50,000 to \$74,999	16.2%	16.5%
\$75,000 to \$99,999	8.9%	10.1%
\$100,000 to \$149,999	7.8%	10.3%
\$150,000 to \$199,999	3.0%	4.1%
\$200,000 or more	3.6%	4.6%

Household Income Trends in Pittsburgh



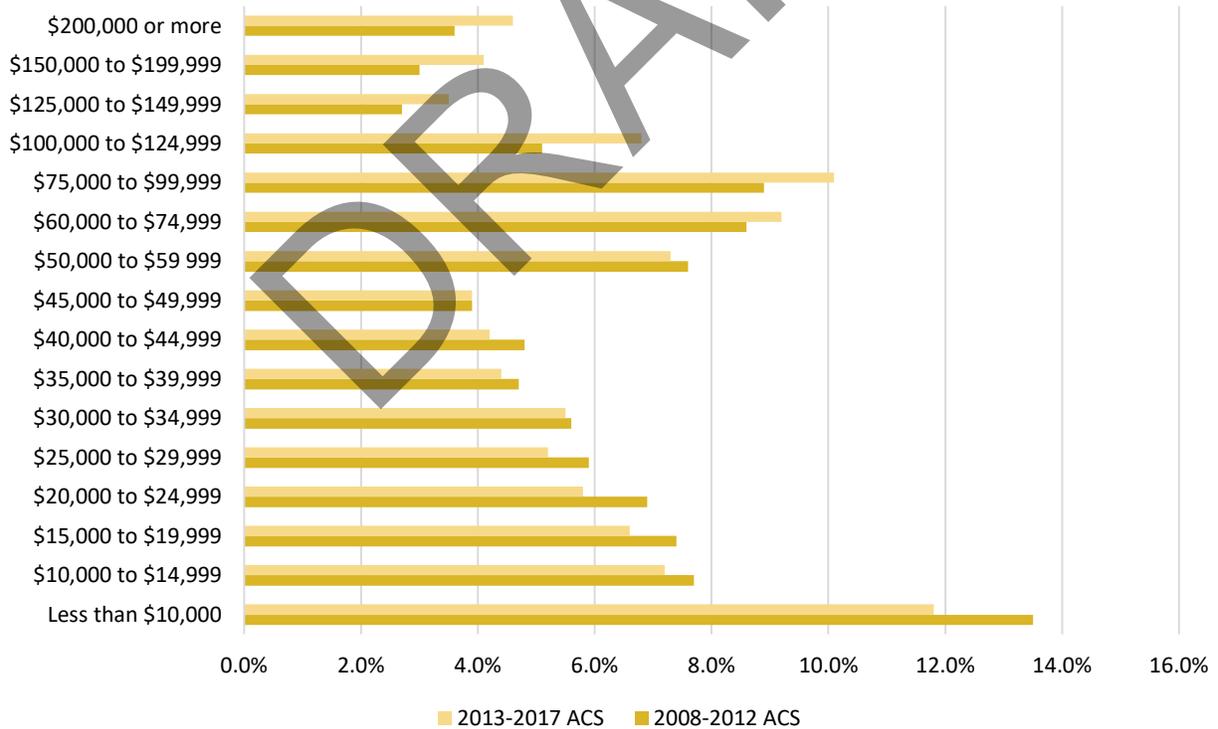
A comparison of household income data based on race from the 2008-2012 Five Year ACS and the 2013-2017 Five-Year ACS Estimates illustrate



distinct patterns regarding racial makeup and economic stature of Pittsburgh households. While the City’s total number of households increased by 1.2% between 2012 and 2017, from 133,192 households in 2012 to 134,820 in 2017, Black/African American households countered this trend. While the number of White households has increased by 1,823 (2.0%) and Black/African American households have decreased by 1,490 (4.6%). Meanwhile, the number of Asian and Hispanic households has increased by 843 (14.2% increase) and 436 (16.1% increase) households respectively.

The following charts illustrate the changes in household income by race between 2012 and 2017, with percentages pertaining to one specific income class in its respective racial group. Note that all charts illustrate a greater percentage of households earning higher incomes in 2012 than in 2017. While inflation will naturally create a positive slope, the distinct changes in income patterns reflect migrations of lower-income households of all racial groups.

Household Income by Percentage in the City of Pittsburgh



Additionally, this data shows what economic status these population shifts consist of. Overall, White households in the City either increased their household income or experienced an exodus of lower-income households.



The number of White households earning up to \$50,000 decreased by 4,784 households, or a 9.7% decrease. However, the number of households making more than \$50,000 increased 15.5%, or 6,607 households. This data suggests that lower-income households are moving out of the City, perhaps to find more affordable housing; while some households may have seen an increase in their annual household income, this decrease of this particular socioeconomic class is more likely due to households moving out of the City.

White Household Income



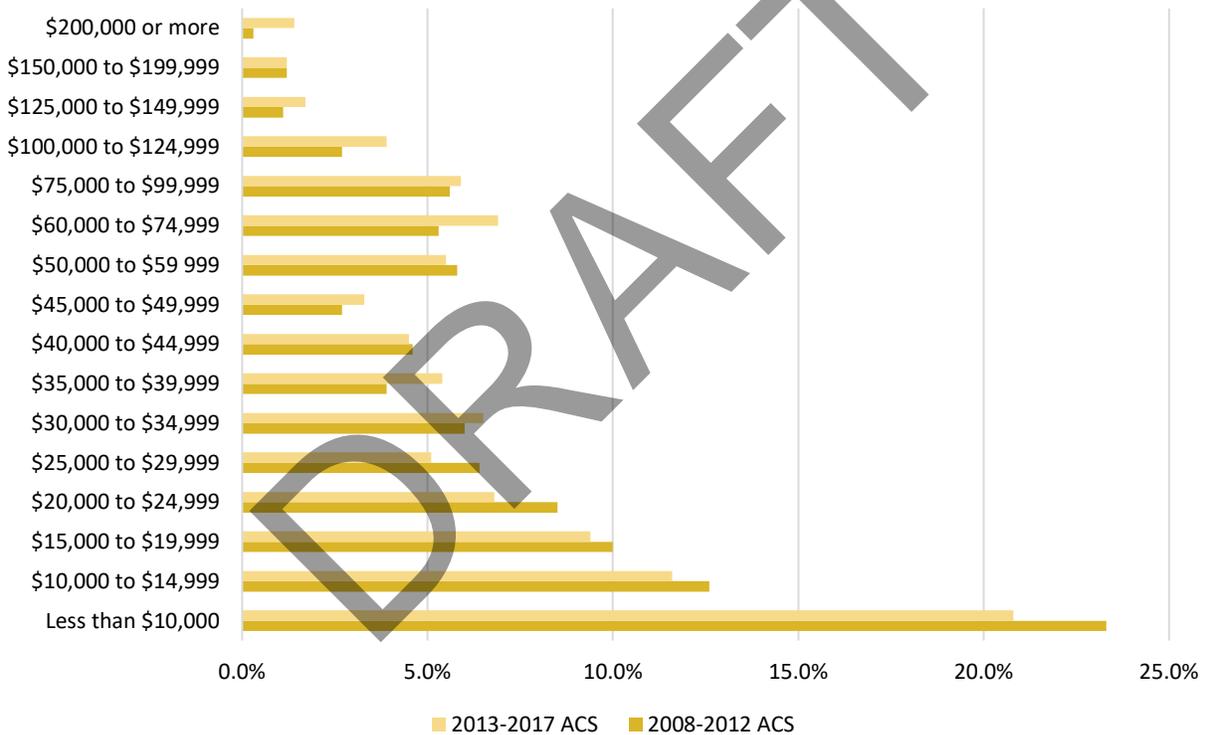
The Black/African American population experienced a decrease in population, losing 1,490 households or 4.6% between 2012 to 2017. However, the patterns were not as clear-cut in comparison to White households; the number of Black/African American households in the City earning up to \$50,000 decreased by 2,541 households or 10.1%. Similar to the trends of White households, the number of Black/African American households making more than \$50,000 increased by 1,051 households or 14.8%.

The exodus of both White and Black/African American households making less than \$10,000 is particularly drastic. White there were 8,598 White



households earning less than \$10,000 annually in 2012, just 7,213 White households were this income level in 2017, a decrease of 1,385 households or 16.1%. The number of Black/African American households earning less than \$10,000 decreased sharply as well, from 7,517 households in 2012 to 6,410 in 2017, a decrease of 1,107 households or 14.7%. While some households increased their income to above \$10,000 since 2012, the fact that many households making less than \$50,000 typically decreased as well indicates it is more likely that many lower-income households left the City. However, the income group making up to \$10,000 can be particularly volatile as residents of these households may be able to secure a part- or full-time job, which would remove them from this income group.

Black/African American Household Income

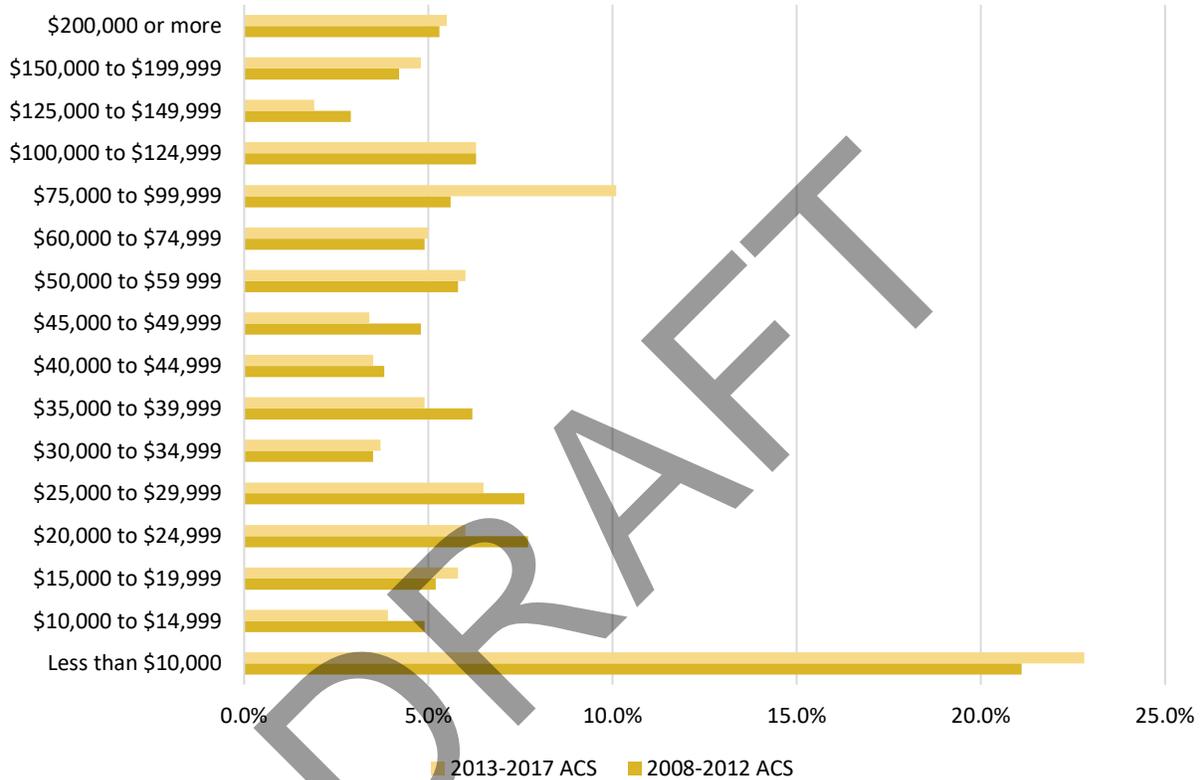


As the number of both Asian and Hispanic households increased substantially between 2012 and 2017, all individual income groups increased. It is thus helpful to look at the percentage of each racial group that is in each category. According to the 2012 Five Year ACS, Asian households earning less than \$10,000 increased by 293, or a 23.3% percent increase for Asian households by 2017. The number of low-income Asian householders in the City has been increasing, which may be indicative of a combination of college students (who typically have no income) and refugees from Bhutan and Nepal. Asians making more than



\$50,000 also increased, particularly in the \$75,000 to \$99,999 income bracket. There was an increase of 595 households making more than \$50,000, which is a percent increase of 28.5%. The increase in Asian households at both ends of income distributions is an indicator of overall Asian population increase.

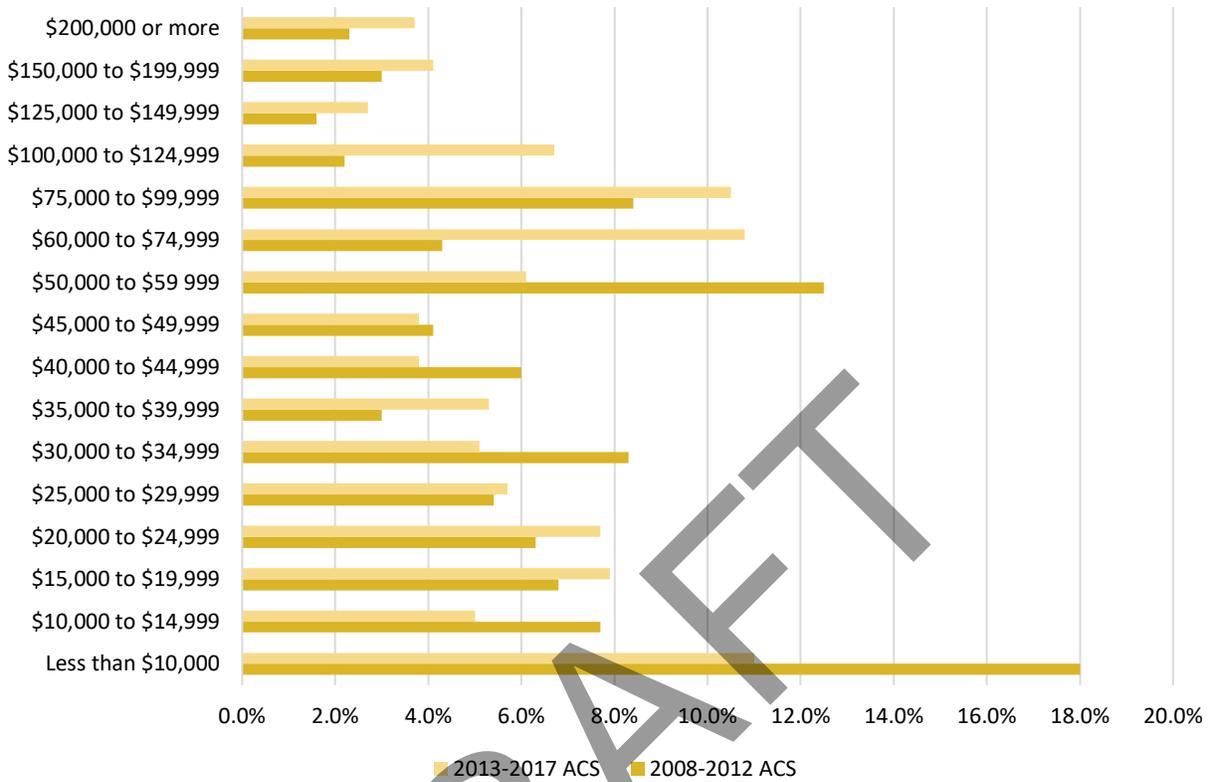
Asian Household Income



Between 2012 and 2017, the number of Hispanic households increased by 436 households, or 16.1%. The number of Hispanic households earning less than \$50,000 decreased by 38, which is a 2.1% decrease. These numbers imply that low-income Hispanic residents are also leaving the City. Casa San Jose described the migration of the City’s poorer Hispanic population from City neighborhoods such as Beechview to the suburbs in the South Hills. Meanwhile, households earning more than \$50,000 increased by 474, or 50.9%.



Hispanic Household Income



Citywide trends included the decrease in number of people earning less than \$50,000 and an increase in the number of people earning greater than \$50,000 between 2012 and 2017. The number of people earning less than \$50,000 decreased by 6,966, or an 8.7% decrease. The number of people earning greater than \$50,000 increased by 8,594, or a 16.3% increase. This shows that new residents entering the City are higher income earners across all races, while low income earners, in each category are moving out of the City.

The table below identifies the Section 8 Income Limits in the Pittsburgh, PA MSA based on household size for FY 2019. The Median Income for a family of four (4) in the Pittsburgh MSA is \$79,900 for 2019.



**Pittsburgh, PA Metro Area
Section 8 Income Limits for FY 2019**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$16,800	\$19,200	\$21,600	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
Very Low (50%) Income Limits	\$28,000	\$32,000	\$36,000	\$39,950	\$43,150	\$46,350	\$49,550	\$52,750
Low (80%) Income Limits	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050	\$74,150	\$79,250	\$84,350

Source: HUD Section 8 Income Limits

The following table highlights the current low- and moderate-income population in the City of Pittsburgh. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following table. The City of Pittsburgh has an overall low- and moderate-income population of 46.77%.

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

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOMODUNIV	LOWMODPCT
City of Pittsburgh	010300	3	160	215	74.42%
City of Pittsburgh	010300	4	140	250	56.00%
City of Pittsburgh	020100	1	110	520	21.15%
City of Pittsburgh	020100	2	475	945	50.26%
City of Pittsburgh	020100	3	0	215	0.00%
City of Pittsburgh	020100	4	420	735	57.14%
City of Pittsburgh	020100	6	120	460	26.09%
City of Pittsburgh	020300	1	110	730	15.07%
City of Pittsburgh	030500	1	995	1230	80.89%
City of Pittsburgh	030500	2	640	900	71.11%
City of Pittsburgh	040200	1	855	980	87.24%
City of Pittsburgh	040200	2	215	310	69.35%
City of Pittsburgh	040400	1	430	525	81.90%
City of Pittsburgh	040400	2	935	1495	62.54%
City of Pittsburgh	040500	1	1225	1315	93.16%



City of Pittsburgh	040500	2	1550	1670	92.81%
City of Pittsburgh	040600	1	1935	2195	88.15%
City of Pittsburgh	040900	1	655	735	89.12%
City of Pittsburgh	040900	2	815	1100	74.09%
City of Pittsburgh	040900	3	670	995	67.34%
City of Pittsburgh	050100	1	410	550	74.55%
City of Pittsburgh	050100	2	275	415	66.27%
City of Pittsburgh	050100	3	695	765	90.85%
City of Pittsburgh	050600	1	370	645	57.36%
City of Pittsburgh	050600	2	465	585	79.49%
City of Pittsburgh	050600	3	520	635	81.89%
City of Pittsburgh	050900	1	1325	1350	98.15%
City of Pittsburgh	051000	1	795	845	94.08%
City of Pittsburgh	051000	2	220	265	83.02%
City of Pittsburgh	051100	1	315	325	96.92%
City of Pittsburgh	060300	1	705	1210	58.26%
City of Pittsburgh	060300	2	915	1335	68.54%
City of Pittsburgh	060500	1	425	730	58.22%
City of Pittsburgh	060500	2	335	600	55.83%
City of Pittsburgh	070300	1	235	595	39.50%
City of Pittsburgh	070300	2	225	580	38.79%
City of Pittsburgh	070300	3	265	690	38.41%
City of Pittsburgh	070500	1	655	1440	45.49%
City of Pittsburgh	070500	2	475	860	55.23%
City of Pittsburgh	070500	3	445	790	56.33%
City of Pittsburgh	070600	1	315	830	37.95%
City of Pittsburgh	070600	2	730	1265	57.71%
City of Pittsburgh	070800	1	360	880	40.91%
City of Pittsburgh	070800	2	495	950	52.11%
City of Pittsburgh	070900	1	705	1725	40.87%
City of Pittsburgh	070900	2	530	840	63.10%
City of Pittsburgh	070900	3	440	595	73.95%
City of Pittsburgh	070900	4	655	855	76.61%
City of Pittsburgh	080200	1	560	1105	50.68%
City of Pittsburgh	080200	2	385	605	63.64%
City of Pittsburgh	080400	1	320	710	45.07%
City of Pittsburgh	080400	2	650	840	77.38%
City of Pittsburgh	080600	1	725	1415	51.24%
City of Pittsburgh	080600	2	310	635	48.82%
City of Pittsburgh	080700	1	430	750	57.33%
City of Pittsburgh	080700	2	660	1040	63.46%



City of Pittsburgh	080900	1	575	1070	53.74%
City of Pittsburgh	080900	2	320	565	56.64%
City of Pittsburgh	090100	1	585	1305	44.83%
City of Pittsburgh	090100	2	290	480	60.42%
City of Pittsburgh	090200	1	445	1040	42.79%
City of Pittsburgh	090200	2	560	1115	50.22%
City of Pittsburgh	090200	3	365	650	56.15%
City of Pittsburgh	090300	1	850	1235	68.83%
City of Pittsburgh	090300	2	295	420	70.24%
City of Pittsburgh	100500	1	315	750	42.00%
City of Pittsburgh	100500	2	905	1450	62.41%
City of Pittsburgh	101100	1	1175	1680	69.94%
City of Pittsburgh	101100	2	420	525	80.00%
City of Pittsburgh	101100	3	275	545	50.46%
City of Pittsburgh	101400	1	460	1005	45.77%
City of Pittsburgh	101400	2	380	745	51.01%
City of Pittsburgh	101400	3	405	895	45.25%
City of Pittsburgh	101400	4	210	605	34.71%
City of Pittsburgh	101600	1	790	990	79.80%
City of Pittsburgh	101700	1	400	485	82.47%
City of Pittsburgh	101700	2	625	1055	59.24%
City of Pittsburgh	101800	1	300	1040	28.85%
City of Pittsburgh	101800	2	650	1465	44.37%
City of Pittsburgh	110200	1	395	810	48.77%
City of Pittsburgh	110200	2	490	1010	48.51%
City of Pittsburgh	110200	3	445	945	47.09%
City of Pittsburgh	110200	4	880	1455	60.48%
City of Pittsburgh	110600	1	365	825	44.24%
City of Pittsburgh	110600	2	255	900	28.33%
City of Pittsburgh	110600	3	285	800	35.63%
City of Pittsburgh	111300	1	475	675	70.37%
City of Pittsburgh	111300	2	270	585	46.15%
City of Pittsburgh	111300	3	350	440	79.55%
City of Pittsburgh	111300	4	375	620	60.48%
City of Pittsburgh	111400	1	465	605	76.86%
City of Pittsburgh	111400	2	605	820	73.78%
City of Pittsburgh	111500	1	525	565	92.92%
City of Pittsburgh	111500	2	1225	1590	77.04%
City of Pittsburgh	111500	3	75	75	100.00%
City of Pittsburgh	111500	4	555	730	76.03%
City of Pittsburgh	120300	1	760	1105	68.78%



City of Pittsburgh	120300	2	640	680	94.12%
City of Pittsburgh	120400	1	370	405	91.36%
City of Pittsburgh	120400	2	265	315	84.13%
City of Pittsburgh	120700	1	285	525	54.29%
City of Pittsburgh	120700	2	280	305	91.80%
City of Pittsburgh	120800	1	190	255	74.51%
City of Pittsburgh	120800	2	390	460	84.78%
City of Pittsburgh	130100	1	830	915	90.71%
City of Pittsburgh	130100	2	615	675	91.11%
City of Pittsburgh	130100	3	305	355	85.92%
City of Pittsburgh	130200	1	475	590	80.51%
City of Pittsburgh	130200	2	700	830	84.34%
City of Pittsburgh	130300	1	275	330	83.33%
City of Pittsburgh	130300	2	270	420	64.29%
City of Pittsburgh	130300	3	450	530	84.91%
City of Pittsburgh	130400	1	275	290	94.83%
City of Pittsburgh	130400	2	275	395	69.62%
City of Pittsburgh	130400	3	210	290	72.41%
City of Pittsburgh	130600	1	295	520	56.73%
City of Pittsburgh	130600	2	350	580	60.34%
City of Pittsburgh	130600	3	1460	1760	82.95%
City of Pittsburgh	140100	1	365	955	38.22%
City of Pittsburgh	140100	2	190	1145	16.59%
City of Pittsburgh	140100	4	70	165	42.42%
City of Pittsburgh	140200	1	125	620	20.16%
City of Pittsburgh	140200	2	635	1280	49.61%
City of Pittsburgh	140300	1	205	705	29.08%
City of Pittsburgh	140300	2	220	1090	20.18%
City of Pittsburgh	140300	3	405	980	41.33%
City of Pittsburgh	140300	4	195	920	21.20%
City of Pittsburgh	140400	1	140	695	20.14%
City of Pittsburgh	140400	2	75	630	11.90%
City of Pittsburgh	140400	3	125	1005	12.44%
City of Pittsburgh	140500	1	225	530	42.45%
City of Pittsburgh	140500	2	240	415	57.83%
City of Pittsburgh	140500	3	325	765	42.48%
City of Pittsburgh	140600	1	250	1170	21.37%
City of Pittsburgh	140600	2	210	845	24.85%
City of Pittsburgh	140600	3	400	1040	38.46%
City of Pittsburgh	140800	1	455	2035	22.36%
City of Pittsburgh	140800	2	525	1485	35.35%



City of Pittsburgh	140800	3	745	1160	64.22%
City of Pittsburgh	141000	1	165	1035	15.94%
City of Pittsburgh	141100	1	365	1340	27.24%
City of Pittsburgh	141300	1	510	1475	34.58%
City of Pittsburgh	141300	2	805	1770	45.48%
City of Pittsburgh	141300	3	1150	1800	63.89%
City of Pittsburgh	141400	1	330	985	33.50%
City of Pittsburgh	141400	2	80	705	11.35%
City of Pittsburgh	141400	3	170	985	17.26%
City of Pittsburgh	141400	4	830	2025	40.99%
City of Pittsburgh	141400	5	490	1070	45.79%
City of Pittsburgh	151600	1	330	1105	29.86%
City of Pittsburgh	151600	2	260	745	34.90%
City of Pittsburgh	151600	3	220	770	28.57%
City of Pittsburgh	151700	1	295	990	29.80%
City of Pittsburgh	151700	2	100	340	29.41%
City of Pittsburgh	151700	3	285	870	32.76%
City of Pittsburgh	151700	4	305	755	40.40%
City of Pittsburgh	151700	5	465	975	47.69%
City of Pittsburgh	151700	6	530	1135	46.70%
City of Pittsburgh	160800	1	355	490	72.45%
City of Pittsburgh	160800	2	635	905	70.17%
City of Pittsburgh	160800	3	360	665	54.14%
City of Pittsburgh	160800	4	445	740	60.14%
City of Pittsburgh	160900	1	600	1225	48.98%
City of Pittsburgh	160900	2	980	1985	49.37%
City of Pittsburgh	170200	1	350	520	67.31%
City of Pittsburgh	170200	2	240	635	37.80%
City of Pittsburgh	170200	3	745	910	81.87%
City of Pittsburgh	170200	4	365	900	40.56%
City of Pittsburgh	170600	1	135	225	60.00%
City of Pittsburgh	170600	2	420	900	46.67%
City of Pittsburgh	170600	3	465	625	74.40%
City of Pittsburgh	180300	1	675	890	75.84%
City of Pittsburgh	180300	2	530	665	79.70%
City of Pittsburgh	180300	3	675	970	69.59%
City of Pittsburgh	180700	1	330	635	51.97%
City of Pittsburgh	180700	2	440	780	56.41%
City of Pittsburgh	180700	3	740	820	90.24%
City of Pittsburgh	190300	1	325	1130	28.76%
City of Pittsburgh	190300	2	410	855	47.95%



City of Pittsburgh	191100	1	540	1260	42.86%
City of Pittsburgh	191100	2	490	1265	38.74%
City of Pittsburgh	191400	1	775	1400	55.36%
City of Pittsburgh	191400	2	695	1180	58.90%
City of Pittsburgh	191500	1	655	875	74.86%
City of Pittsburgh	191500	2	610	1035	58.94%
City of Pittsburgh	191600	1	675	1070	63.08%
City of Pittsburgh	191600	2	605	1050	57.62%
City of Pittsburgh	191600	3	320	495	64.65%
City of Pittsburgh	191600	4	525	720	72.92%
City of Pittsburgh	191600	5	365	1110	32.88%
City of Pittsburgh	191700	1	955	2175	43.91%
City of Pittsburgh	191700	2	220	515	42.72%
City of Pittsburgh	191700	3	430	980	43.88%
City of Pittsburgh	191800	1	190	660	28.79%
City of Pittsburgh	191800	2	130	370	35.14%
City of Pittsburgh	191800	3	330	870	37.93%
City of Pittsburgh	191800	4	360	910	39.56%
City of Pittsburgh	191800	5	385	810	47.53%
City of Pittsburgh	191800	6	345	1015	33.99%
City of Pittsburgh	191800	7	210	625	33.60%
City of Pittsburgh	191900	1	400	770	51.95%
City of Pittsburgh	191900	2	395	690	57.25%
City of Pittsburgh	191900	3	225	460	48.91%
City of Pittsburgh	192000	1	395	895	44.13%
City of Pittsburgh	192000	2	210	525	40.00%
City of Pittsburgh	192000	3	380	910	41.76%
City of Pittsburgh	192000	4	520	680	76.47%
City of Pittsburgh	192000	5	300	525	57.14%
City of Pittsburgh	202200	1	750	1680	44.64%
City of Pittsburgh	202200	2	450	615	73.17%
City of Pittsburgh	202200	3	370	610	60.66%
City of Pittsburgh	202300	1	260	785	33.12%
City of Pittsburgh	202300	2	215	905	23.76%
City of Pittsburgh	202300	3	435	850	51.18%
City of Pittsburgh	202300	4	545	1155	47.19%
City of Pittsburgh	210700	1	880	1285	68.48%
City of Pittsburgh	210700	2	360	650	55.38%
City of Pittsburgh	220600	1	520	1160	44.83%
City of Pittsburgh	220600	2	170	285	59.65%
City of Pittsburgh	240600	1	565	1240	45.56%



City of Pittsburgh	240600	2	715	1035	69.08%
City of Pittsburgh	241200	1	235	345	68.12%
City of Pittsburgh	241200	2	280	495	56.57%
City of Pittsburgh	250300	1	835	1375	60.73%
City of Pittsburgh	250700	1	555	765	72.55%
City of Pittsburgh	250900	1	480	695	69.06%
City of Pittsburgh	250900	2	260	575	45.22%
City of Pittsburgh	260200	1	310	530	58.49%
City of Pittsburgh	260200	2	560	965	58.03%
City of Pittsburgh	260200	3	145	470	30.85%
City of Pittsburgh	260700	1	295	530	55.66%
City of Pittsburgh	260700	2	390	1200	32.50%
City of Pittsburgh	260900	1	1490	1545	96.44%
City of Pittsburgh	261200	1	385	1190	32.35%
City of Pittsburgh	261400	1	215	315	68.25%
City of Pittsburgh	261400	2	330	410	80.49%
City of Pittsburgh	261400	3	670	695	96.40%
City of Pittsburgh	261400	4	285	360	79.17%
City of Pittsburgh	261500	1	590	755	78.15%
City of Pittsburgh	261500	2	465	730	63.70%
City of Pittsburgh	262000	1	730	1110	65.77%
City of Pittsburgh	262000	2	465	540	86.11%
City of Pittsburgh	262000	3	470	710	66.20%
City of Pittsburgh	270100	1	570	1660	34.34%
City of Pittsburgh	270100	2	375	815	46.01%
City of Pittsburgh	270300	1	870	1430	60.84%
City of Pittsburgh	270300	2	365	620	58.87%
City of Pittsburgh	270400	1	675	1035	65.22%
City of Pittsburgh	270800	1	200	805	24.84%
City of Pittsburgh	270800	2	495	1140	43.42%
City of Pittsburgh	270800	3	170	815	20.86%
City of Pittsburgh	271500	1	195	425	45.88%
City of Pittsburgh	271500	2	1125	1525	73.77%
City of Pittsburgh	271500	3	825	1040	79.33%
City of Pittsburgh	281400	1	480	930	51.61%
City of Pittsburgh	281400	2	1045	1590	65.72%
City of Pittsburgh	281500	1	215	455	47.25%
City of Pittsburgh	281500	2	620	990	62.63%
City of Pittsburgh	290100	1	600	830	72.29%
City of Pittsburgh	290100	2	390	615	63.41%
City of Pittsburgh	290100	3	585	755	77.48%



City of Pittsburgh	290200	1	540	825	65.45%
City of Pittsburgh	290200	2	395	725	54.48%
City of Pittsburgh	290200	3	240	555	43.24%
City of Pittsburgh	290200	4	620	835	74.25%
City of Pittsburgh	290200	5	660	1075	61.40%
City of Pittsburgh	290400	1	150	490	30.61%
City of Pittsburgh	290400	2	850	1175	72.34%
City of Pittsburgh	290400	3	380	735	51.70%
City of Pittsburgh	290400	4	425	970	43.81%
City of Pittsburgh	290400	5	280	485	57.73%
City of Pittsburgh	300100	1	345	500	69.00%
City of Pittsburgh	300100	2	510	755	67.55%
City of Pittsburgh	300100	3	385	500	77.00%
City of Pittsburgh	300100	4	1400	1590	88.05%
City of Pittsburgh	300100	5	115	485	23.71%
City of Pittsburgh	300100	6	145	425	34.12%
City of Pittsburgh	310200	1	240	490	48.98%
City of Pittsburgh	310200	2	290	885	32.77%
City of Pittsburgh	310200	3	345	740	46.62%
City of Pittsburgh	310200	4	345	715	48.25%
City of Pittsburgh	310200	5	290	670	43.28%
City of Pittsburgh	310300	1	270	975	27.69%
City of Pittsburgh	320400	1	485	865	56.07%
City of Pittsburgh	320400	2	180	670	26.87%
City of Pittsburgh	320400	3	305	530	57.55%
City of Pittsburgh	320600	1	470	1155	40.69%
City of Pittsburgh	320600	2	470	1115	42.15%
City of Pittsburgh	320700	1	490	1025	47.80%
City of Pittsburgh	320700	2	240	490	48.98%
City of Pittsburgh	561600	1	270	270	100.00%
City of Pittsburgh	561600	2	440	680	64.71%
City of Pittsburgh	561600	3	360	560	64.29%
City of Pittsburgh	561600	4	490	610	80.33%
City of Pittsburgh	561700	1	220	270	81.48%
City of Pittsburgh	561700	2	370	600	61.67%
City of Pittsburgh	561900	1	740	970	76.29%
City of Pittsburgh	561900	2	850	1400	60.71%
City of Pittsburgh	562000	1	960	1240	77.42%
City of Pittsburgh	562000	2	995	1090	91.28%
City of Pittsburgh	562000	3	215	535	40.19%
City of Pittsburgh	562300	1	255	285	89.47%



City of Pittsburgh	562300	2	465	475	97.89%
City of Pittsburgh	562300	3	690	815	84.66%
City of Pittsburgh	562300	4	375	420	89.29%
City of Pittsburgh	562300	5	240	665	36.09%
City of Pittsburgh	562300	6	365	775	47.10%
City of Pittsburgh	562400	1	445	920	48.37%
City of Pittsburgh	562400	2	280	350	80.00%
City of Pittsburgh	562400	3	390	530	73.58%
City of Pittsburgh	562400	4	430	605	71.07%
City of Pittsburgh	562400	5	155	215	72.09%
City of Pittsburgh	562500	1	225	310	72.58%
City of Pittsburgh	562500	2	285	515	55.34%
City of Pittsburgh	562500	3	675	835	80.84%
City of Pittsburgh	562500	4	850	1420	59.86%
City of Pittsburgh	562600	1	145	235	61.70%
City of Pittsburgh	562600	2	820	1095	74.89%
City of Pittsburgh	562600	3	390	870	44.83%
City of Pittsburgh	562600	4	285	525	54.29%
City of Pittsburgh	562700	1	100	295	33.90%
City of Pittsburgh	562700	2	855	1395	61.29%
City of Pittsburgh	562800	1	370	575	64.35%
City of Pittsburgh	562800	2	655	1060	61.79%
City of Pittsburgh	562900	1	345	405	85.19%
City of Pittsburgh	562900	2	290	405	71.60%
City of Pittsburgh	562900	3	345	890	38.76%
City of Pittsburgh	563000	1	470	1115	42.15%
City of Pittsburgh	563000	2	425	790	53.80%
City of Pittsburgh	563000	3	325	745	43.62%
City of Pittsburgh	563000	4	330	560	58.93%
City of Pittsburgh	563100	1	375	1190	31.51%
City of Pittsburgh	563100	2	1180	2350	50.21%
City of Pittsburgh	563100	3	165	315	52.38%
City of Pittsburgh	563200	1	35	205	17.07%
City of Pittsburgh	563200	2	585	925	63.24%
City of Pittsburgh	563200	3	800	1130	70.80%
City of Pittsburgh	980000	1	65	220	29.55%
City of Pittsburgh	980100	1	15	25	60.00%
City of Pittsburgh	980700	1	10	10	100.00%
City of Pittsburgh	981800	1	20	20	100.00%
City of Pittsburgh	982200	1	55	80	68.75%

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



The following map illustrates areas of the City of Pittsburgh with concentrations of low- and moderate-income residents. These Census Block Groups are above 51% low- and moderate-income. They are mostly concentrated in the Core City of Pittsburgh, as well as some of the area to the East and South of the Core City. Additionally, a map of low- and moderate-income block groups with an overlay of all majority-minority block groups shows also that every minority-majority block group in the region has a greater than 51% low- and moderate-income percentage.

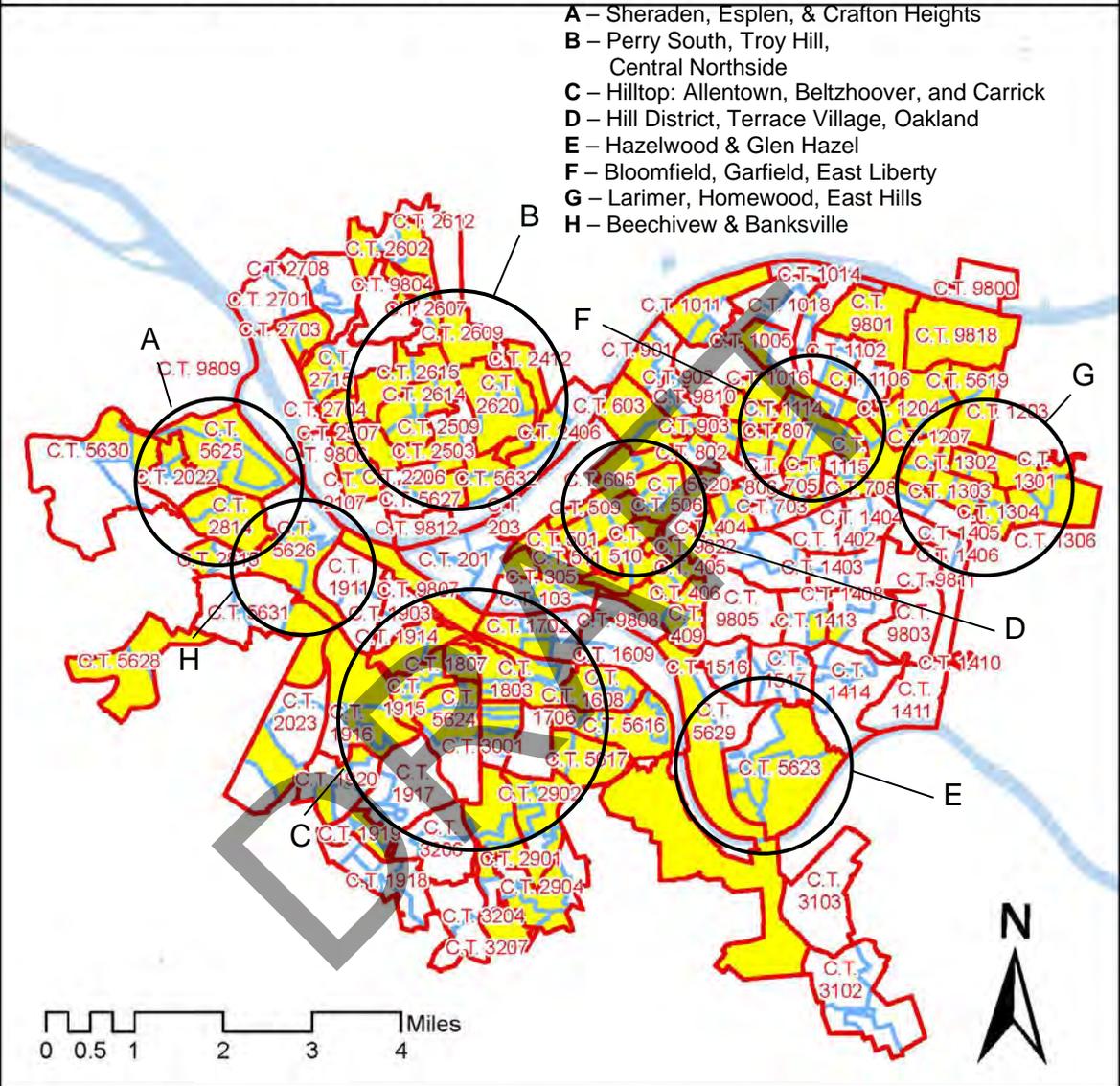
The following maps illustrate areas with low- and moderate-income populations. The first map shows that basically the low- and moderate-income population is scattered throughout most of the City, with a concentration in the center and in the neighborhoods of Sheraden, Esplen, and Crafton Heights (labeled A); Perry South, Troy Hill, and Central Northside (B); the Hilltop including Allentown, Beltzhoover, and Carrick (C); Hill District, Terrace Village, and Oakland (D); Hazelwood, and Glen Hazel (E); Bloomfield, Garfield, and East Liberty (F); and Larimer, Homewood, and East Hills (G); and Beechview and Banksville (H).

The next map shows these same low- and moderate-income areas, but with a striped pattern showing a minority population over 35%. Thus, the areas with high concentrations of low- and moderate-income minorities include the neighborhoods of Sheraden (labeled A); Perry South and Central Northside (B); Hill District and Terrace Village (C); the Hilltop, including St. Clair, Allentown, and Beltzhoover (D); Garfield and East Liberty (E); Larimer, Homewood and East Hills (F); and Hazelwood and Glen Hazel (G).



CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA LOW- AND MODERATE-INCOME BLOCK GROUPS

- A – Sheraden, Esplen, & Crafton Heights
- B – Perry South, Troy Hill, Central Northside
- C – Hilltop: Allentown, Beltzhoover, and Carrick
- D – Hill District, Terrace Village, Oakland
- E – Hazelwood & Glen Hazel
- F – Bloomfield, Garfield, East Liberty
- G – Larimer, Homewood, East Hills
- H – Beechivew & Banksville



LEGEND:

- ▬ Census Tracts
- ▬ Rivers
- Block Groups

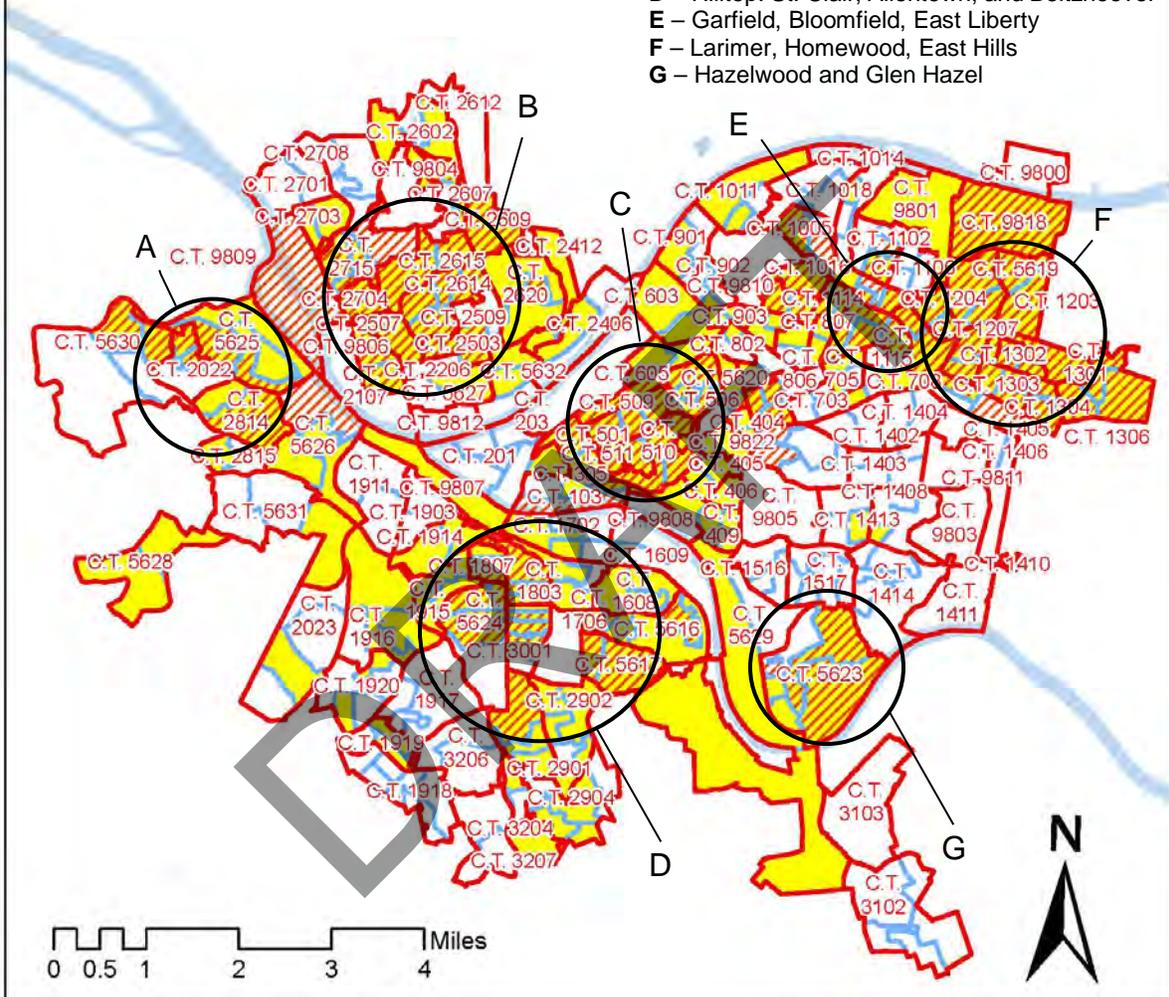
- Low/Mod Income Population By Block Group
- Less Than 51% LMI
- Greater Than 51% LMI





CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA MINORITY POPULATION AND LMI POPULATION

- A – Sheraden
- B – Perry South, Central Northside
- C – Hill District, Terrace Village
- D – Hilltop: St. Clair, Allentown, and Beltzhoover
- E – Garfield, Bloomfield, East Liberty
- F – Larimer, Homewood, East Hills
- G – Hazelwood and Glen Hazel



LEGEND:

- Census Tracts
- Rivers
- Block Groups

Low/Mod Income Population

- By Block Group**
- Less Than 51% LMI
- Greater Than 51% LMI
- Greater Than 44% Minority

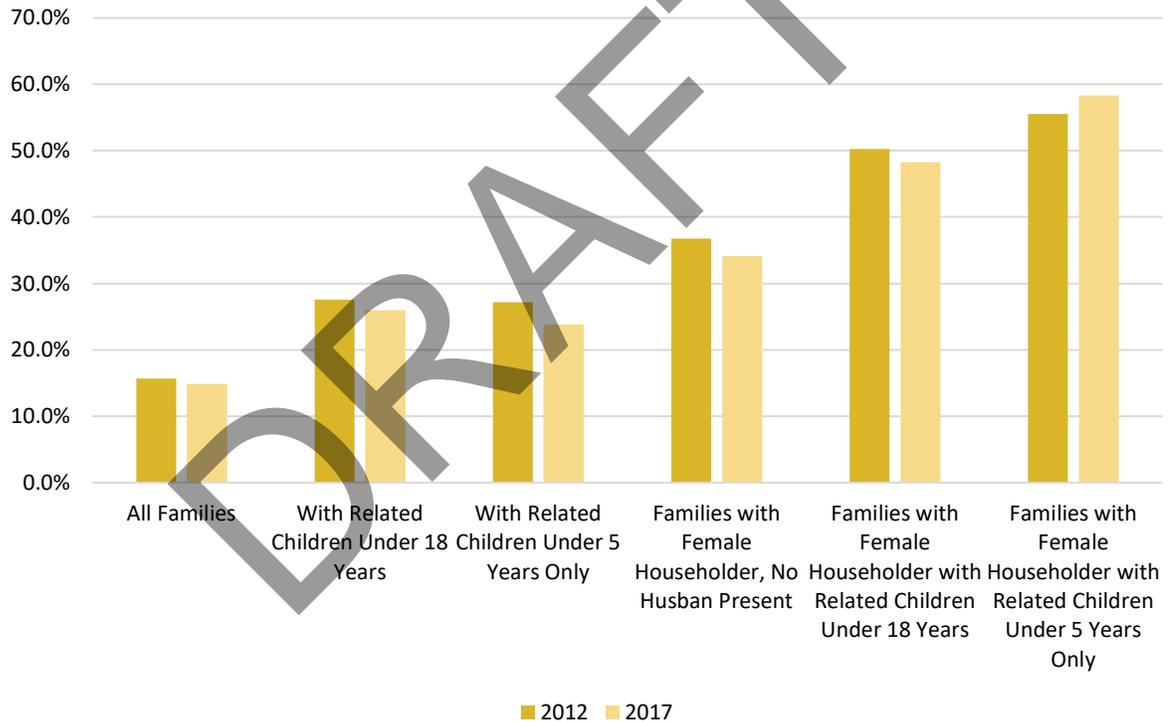


Source: HUD 2011-2015 Low/Mod Income Data



While the percentage of all families living in poverty experienced a slight decrease from 15.7% in 2012 to 14.9% in 2017, the percentage of female headed households living in poverty decreased slightly from 36.8% in 2012 to 34.1% according to the 2013-2017 American Community Survey estimates. The most notable increase during this time period occurred in female-headed household families with related children under 5 years of age cohort. According to the 2008-2012 American Community Survey, 55.5% of families with related children under 5 years old were living in poverty, and the 2013-2017 American Community Survey estimated an increase to 58.3%. The City’s poverty statistics for families with children are highlighted in the following chart.

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



Source: 2008-2012 & 2013-2017 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.

Observations: Housing choice is highly dependent on price and, as a result, the income of the renter or buyer often dictates where they will live.



Income and employment are not protected classes, though there are important trends relating to the incomes of particular racial or ethnic groups. Because Race, Color, Ethnicity, and National Origin/Ancestry are protected classes, it is important to note that residents of a certain racial or ethnic group may be driven away from living in a certain neighborhood, despite having the income to support living in that location.

D. Employment

Occupation:

In 2012, according to 2008-2012 ACS Estimates, the total number of eligible workers (population 16 years and over) in Pittsburgh was 261,714 persons. In 2012, 61.6 (161,216 persons) of eligible workers were in the labor force and 9.3 percent (24,339 persons) of eligible workers were unemployed.

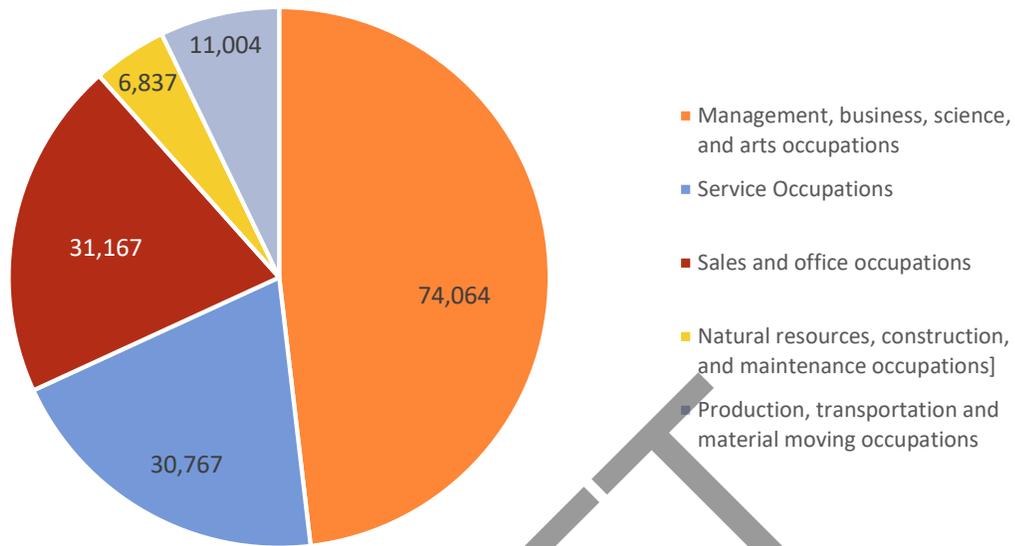
In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Pittsburgh was 262,906 persons. In 2017, 63.0 percent (165,631 persons) of eligible workers were in the labor force and 7.0 percent (18,403 persons) of eligible workers were unemployed.

Workers in 2017 had a mean travel time to work of 23.8 minutes. Per the 2013-2017 American Community Survey, an estimated 28.1 percent (37,900 households) of households in the Pittsburgh receive income from Social Security. The mean Social Security Income for 2017 was \$16,568.

The following charts outline the distribution of Pittsburgh workers by occupation.



Occupations in Pittsburgh



Source: 2013-2017 ACS

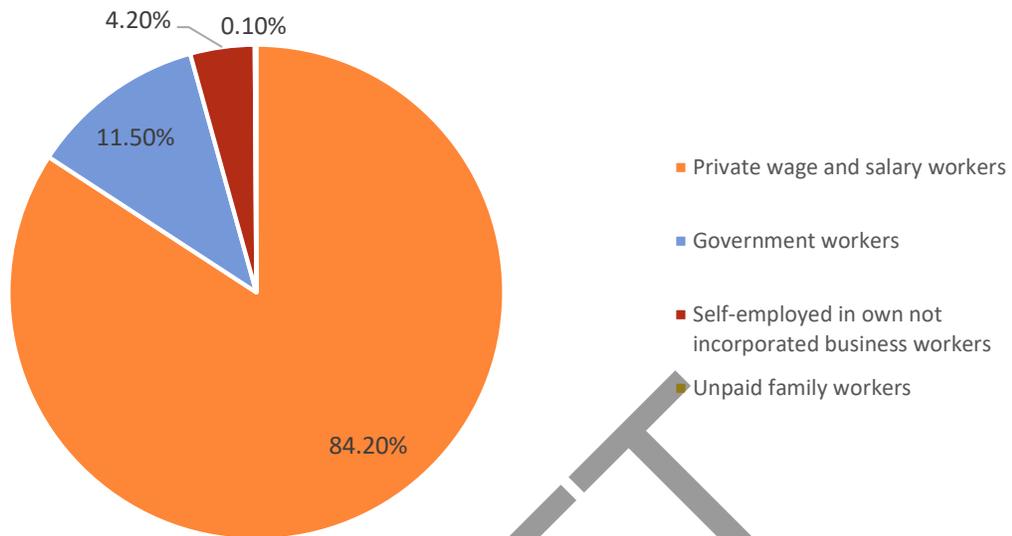
Occupation Change in Pittsburgh



Source: 2006-2010 ACS and 2013-2017 ACS



Worker Class in Pittsburgh



Source: 2006-2010 ACS and 2013-2017 ACS

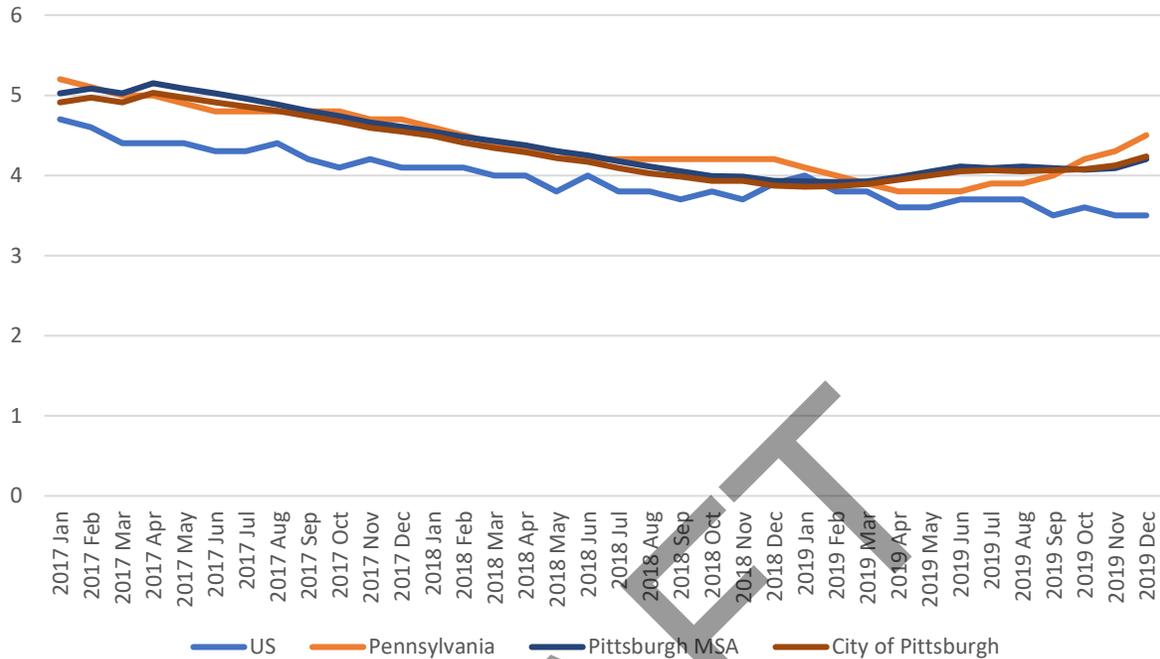
Observations: Source of Income is not a protected class in the City of Pittsburgh. For this reason, a landlord could refuse to rent to a tenant based on their particular profession.

Unemployment Rate:

The unemployment rate for the City of Pittsburgh is shown on the following graph with the unemployment rate in the Commonwealth of Pennsylvania and national unemployment rate. The unemployment rate in the City of Pittsburgh was 4.2% in December 2019 (the latest data available). The Commonwealth of Pennsylvania had a 4.5% unemployment rate, which was above the Nation Average at 3.5% in October 2019.



Unemployment Rate Percentage



Source: Bureau of Labor Statistics

From January 2017 to December 2019, the City’s unemployment rate was an average of 0.1 percentage points lower than the Commonwealth’s and MSA unemployment rates, and an average of 0.3 percentage points higher than the unemployment rate of the United States.

The trends suggest that from January 2017 to December 2019 the unemployment rate in the City of Pittsburgh increased at a faster rate than the national average in 2019, which was a statewide trend for Pennsylvania

Observations: Source of Income is not a protected class in the City of Pittsburgh. For this reason, a landlord could refuse to rent to a tenant that is unemployed, but able to support their rent through some other means, such as the Section 8 Housing Choice Voucher program.

E. Housing Profile

Over one-half (51.4%) of the City’s housing stock was built prior to 1939, which is now 80 years old. Almost 9 out of 10 houses in the City of Pittsburgh could be at risk for having lead-based paint, as 86.7% of all of the City’s housing stock was built prior to 1979. Only 1.2% of its housing



stock was built after 2009. The City has a great need for new housing stock. The following chart illustrates the year that housing structures were built in the City of Pittsburgh based on the 2008-2012 and 2013-2017 American Community Survey.

Housing Profile:

The following table details the year that housing structures were built in the City of Pittsburgh as of 2017. According to the 2013-2017 ACS data, 60.5% of all housing units were built prior to 1950 (70 years ago).

Year Structure Built in Pittsburgh

Housing Profile	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total	157,228	100%	156,061	100%
Built 2014 or later	NA	NA	512	0.3%
Built 2010 to 2013	113	0.1%	1,397	0.9%
Built 2000 to 2009	5,617	3.6%	5,299	3.4%
Built 1990 to 1999	4,310	2.7%	5,114	3.3%
Built 1980 to 1989	7,074	4.5%	6,981	4.5%
Built 1970 to 1979	9,699	6.2%	10,803	6.9%
Built 1960 to 1969	12,352	7.9%	12,615	8.1%
Built 1950 to 1959	21,194	13.5%	18,897	12.1%
Built 1940 to 1949	15,522	9.9%	14,156	9.1%
Built 1939 or earlier	81,347	51.7%	80,287	51.4%

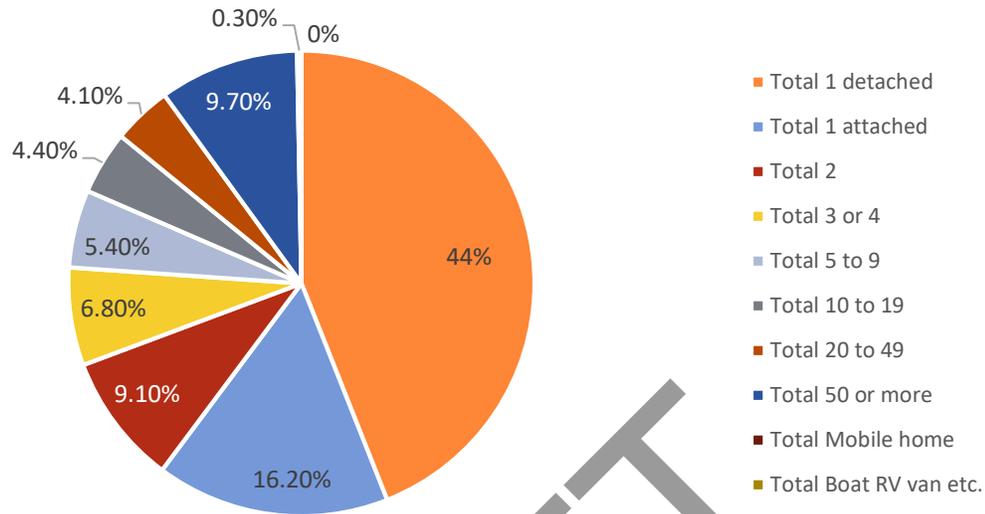
Source: 2008-2012 ACS and 2013-2017 ACS

The majority of housing units in Pittsburgh are 1-unit detached comprising 44% percent (69,237 units) of all housing units.

The following graph illustrates the composition of the housing stock in Pittsburgh as of 2017.



Composition of Pittsburgh Housing Stock



Source: 2013-2017 ACS

The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in Pittsburgh has increased since 2012 from \$88,500 to \$108,500. The latest available data from real estate listings presented a similar value of home values in the City; according to Zillow, the median list price of a home in Pittsburgh was \$224,900 as of January 2020.

The following table outlines the number of new housing units for which building permits were filed annually for the City of Pittsburgh. From 2008-2013 the City mainly issued permits for single-family units. This changed in 2014 with an increase in the total number of new multi-family units constructed. The number of new permits peaked in 2015, with a large increase of 1,188 multi-family units.

The following table contains data on the number of permits for residential construction issued by the City of Pittsburgh.



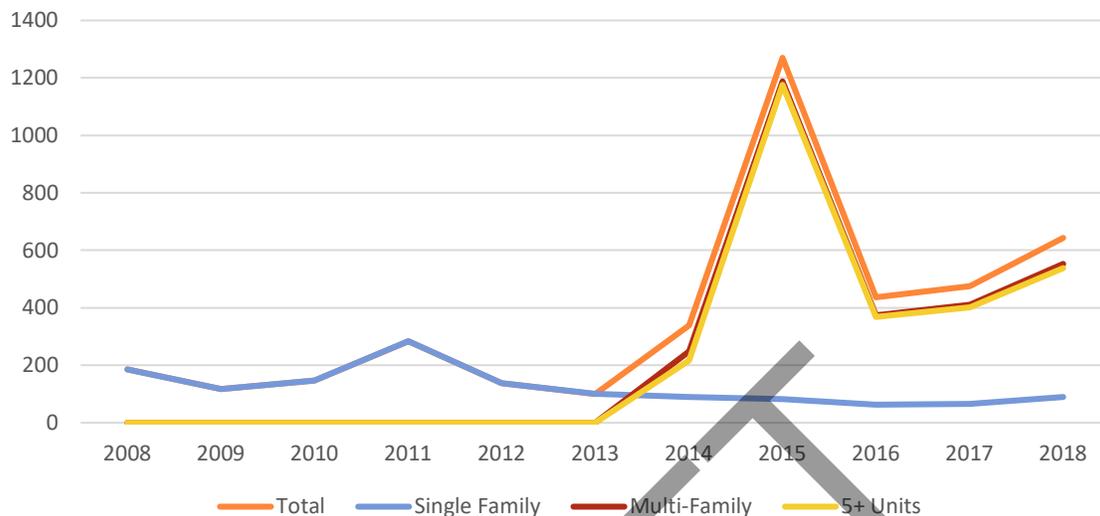
Units Authorized by Building Permits – Pittsburgh

Year	Total	Single Family	Multi-Family	5+ Units
2018	643	90	553	539
2017	476	66	410	402
2016	436	63	373	369
2015	1,270	82	1,188	1,176
2014	338	89	249	217
2013	100	100	0	0
2012	137	137	0	0
2011	284	284	0	0
2010	147	147	0	0
2009	118	118	0	0
2008	185	185	0	0

Source: SOCDs Building Permits Database, HUD



Building Permits by Number of Units issued in The City of Pittsburgh



Source: SOCDs Building Permits Database, HUD

The year with the highest number of units authorized was 2014 and the year with the highest number of single-family units was 2011. The average number of total units authorized per year in the years following the 2008-2009 housing crash has increased. However, following 2015, which was the peak of construction for multi-family units, the number of multi-family units permitted dropped substantially from 2016 to 2018.

Observations: Affordability is an important component of fair housing, as income disparities appear between different racial, ethnic, gender, age, and other groups. The availability of affordable housing in all neighborhoods of the City allows for those with protected class status to live within whatever neighborhood they may choose, as opposed to being restricted to certain neighborhoods based purely on monetary options.

F. Financing

Owner Costs:

The median monthly housing cost for owner-occupied households was \$65,291 in 2012 and \$64,886 in 2017. The median monthly housing cost for owner-occupied households decreased by 0.6 percent, or \$405, from 2012 to 2017. Dollar amounts have been adjusted for inflation.



The following table illustrates mortgage status and selected monthly owner costs in 2012 and 2017.

Monthly Owner Costs in Pittsburgh

Monthly Owner Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	65,291	100%	64,886	100%
Less than \$300	4,931	7.6%	5,444	8.4%
\$300 to \$499	12,456	19.1%	12,039	18.6%
\$500 to \$799	13,921	21.3%	14,250	22.0%
\$800 to \$999	8,840	13.6%	8,829	13.6%
\$1,000 to \$1,499	14,198	21.7%	13,074	20.2%
\$1,500 to \$1,999	5,042	7.7%	5,371	8.3%
\$2,000 or more	5,903	9.0%	5,879	9.1%
Median Owner Costs without a Mortgage	447	(X)	449	(X)
Median Owner Costs with a Mortgage	1,122	(X)	1,130	(X)

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2010-2014 ACS and the 2013-2017 ACS.

Monthly Owner Costs as a Percentage of Household Income in Pittsburgh

Owner Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	65,291	100%	64,886	100%
Less than \$20,000	8,945	13.7%	8,160	12.6%
Less than 20 percent	979	1.5%	731	1.1%
20 to 29 percent	1,763	2.7%	1,550	2.4%
30 percent or more	6,268	9.6%	5,879	9.1%
\$20,000 to \$34,999	10,447	16%	9,011	13.9%
Less than 20 percent	3,069	4.7%	3,424	5.3%
20 to 29 percent	2,938	4.5%	2,036	3.1%



30 percent or more	4,440	6.8%	3,551	5.5%
\$35,000 to \$49,999	9,206	14.1%	8,212	12.7%
Less than 20 percent	4,048	6.2%	4,403	6.8%
20 to 29 percent	2,808	4.3%	2,234	3.4%
30 percent or more	2,350	3.6%	1,575	2.4%
\$50,000 to \$74,999	12,471	19.1%	12,308	19.0%
Less than 20 percent	7,835	12%	8,322	12.8%
20 to 29 percent	3,199	4.9%	2,997	4.6%
30 percent or more	1,502	2.3%	989	1.5%
\$75,000 or more	23,701	36.3%	26,496	40.8%
Less than 20 percent	20,044	30.7%	22,823	35.2%
20 to 29 percent	2,873	4.4%	2,987	4.6%
30 percent or more	783	1.2%	686	1.1%
Zero or negative income	457	0.7%	699	1.1%
No cash rent	NA	NA	NA	NA

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 23.5 percent (15,343 units) of owner-occupied units were cost burdened and 19.6 percent (12,680 units) of owner-occupied households in 2017 were cost burdened. This is likely due to an increase in demand for rental housing among those migrating to Pittsburgh.

According to www.zillow.com, the median list price for a house in the City of Pittsburgh was \$224,900 in January 2020, and the median sale price was \$185,900. The average price per square foot in the City of Pittsburgh is \$144 in the same time period.

The value of housing has steadily increased throughout the last 10 years. According to Zillow's website on the housing market in Pittsburgh, the median sales price in recent months is just over \$185,000. In 2017, based on the 2006-2010 ACS Five Year Estimates, the median home value was \$69,292 which has decreased to \$64,886 according to the 2013-2017 ACS data. An increase in the median contract rent (from the same sources) also occurred. Median rent rose from \$700/month to \$887/month. Nearly half (46.3%) of all rental housing units were in the \$500 to \$999 category per month, while a quarter of all rental housing units (25.2%) were in the \$1,000 to \$1,499 category.



Another source of housing values is Redfin.com. The median sales price in January 2020 was \$170,000, an increase of 4.9% over the previous year. There are 1,605 houses that are active on the market. This website also reported that, average list price per square foot for, Pittsburgh PA was \$122, an increase of 2.5% compared to the same period last year, and 494 homes were sold over the last month. The average home spent 76 days on the market. According to Zillow.com, there are 1,211 homes for sale, including 254 homes in the pre-foreclosure, auction, or bank-owned stages of the foreclosure process. The median listing price for homes for sale in Pittsburgh PA was \$224,900 for in January of 2020, which represents an increase of 2.2%, or \$4,900, compared to the prior month. Popular neighborhoods in Pittsburgh include Shadyside and Central Lawrenceville, with median listing prices of \$499,895 and \$299,000, respectively.

Observations: Affordability is an important component of fair housing, as income disparities appear between different racial, ethnic, gender, age, and other groups. Cost burdens can appear disproportionately across the City, occurring more frequently in areas with high concentrations of minorities or elderly residents. On the basis of Race, Color, Ethnicity, National Origin, and possibly Disability or Familial Status, residents restricted to areas with housing that carries a substantial cost burden may be discriminatory.

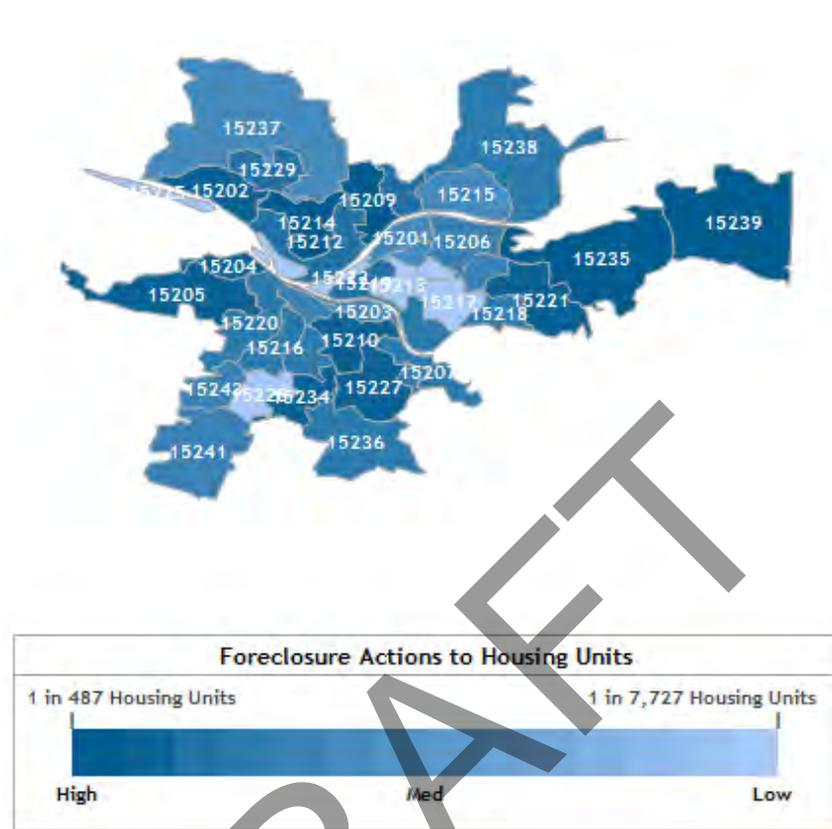
Foreclosures:

According to www.realtytrac.com, the City of Pittsburgh had 181 foreclosures at a rate of 1 in every 1,547 in January 2020, while Allegheny County had a foreclosure rate of 1 in 1,329.

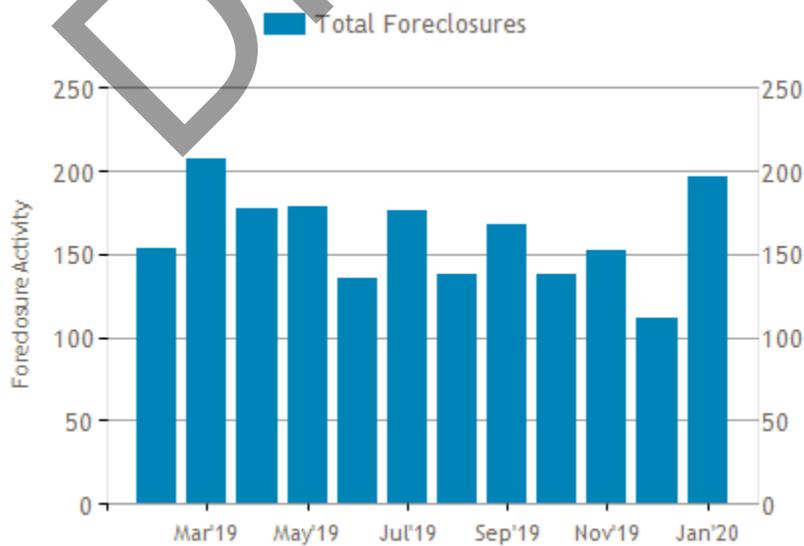
The foreclosure rate in the City still remains higher than that of the Commonwealth of Pennsylvania, which has a foreclosure rate of 1 in every 2,188.



Foreclosure Rates in the City of Pittsburgh, PA



2019 Foreclosure Rates in the City of Pittsburgh, PA

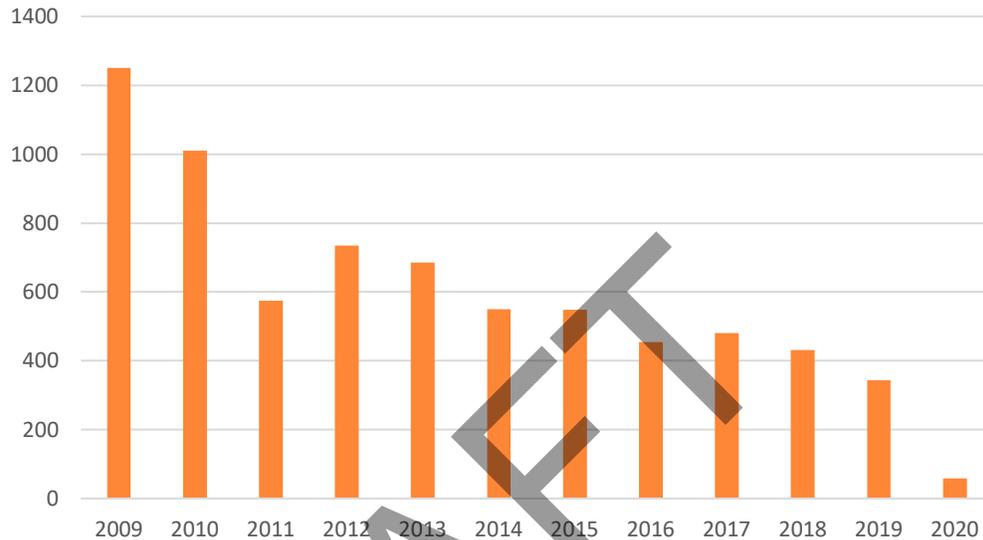


The number of foreclosures for the City of Pittsburgh was at its highest in March of 2019. While foreclosures can negatively impact a community, it



offers a chance for the City and non-profit housing agencies to purchase homes and resell them to low-income households.

The following graph shows the number of foreclosures in the City of Pittsburgh since 2009:



The number of foreclosures for the City of Pittsburgh was at its highest in 2009 with 1,250 foreclosures. Foreclosures have been at their lowest point in 10 years in 2019 at 344. While foreclosures can be devastating to a community, the Urban Redevelopment Authority of Pittsburgh (URA) has completed several of its largest developments as a result of acquiring, demolishing, and redeveloping failed rental properties that were foreclosed on by HUD. These properties generally house large numbers of very low income households. If the URA did not intervene in such properties, there was the risk that the properties would be purchased at a HUD auction and continue to exist as dilapidated rental property with absentee landlords. HUD recognizes that this is a concern in many urban areas and used the “Upfront Grant Program” as a way to transfer foreclosed property to local government and to help local governments fund the redevelopment of the property. The URA was previously involved in five (5) Up-front Grant developments, and is in the process of closing one final Up-front Grant. The Manchester Renaissance Project is a result of the grant, and it entails the rehabilitation and resale for homeownership of nine (9) historic rowhouses in Manchester on Lake, Rush, and Warlo Streets. The details of the project are:

Three (3) Warlo Street units:

- To be sold to households with incomes below 80% AMI



- Anticipated sales price is \$115,000
- \$20,000 per unit deferred second mortgage available
- 99-year deed restriction for affordability @ 80% AMI or below

Six (6) Lake/Rush Street units

- To be sold to households with incomes below 120% AMI
- anticipated sales price \$180,000
- \$35,000 per unit deferred second mortgage available
- 15-year deed restriction for affordability @ 120% AMI or below

Observations: Foreclosures are a fair housing issue in that they can disproportionately affect members of the protected classes, specifically based on Race, Color, or Disability. Neighborhoods with a number of vacant structures have typically experienced a disproportionate amount of foreclosures, and a number of these neighborhoods with high numbers of vacant have a majority of their population that identifies as a racial or ethnic minority.

Renter Costs:

The median monthly housing cost for renter-occupied households was \$749 in 2012; and \$887 in 2017. The median monthly housing cost for renter-occupied households increased by 18.4 percent, or \$138, from 2012 to 2017. Dollar amounts are adjusted for inflation. This increase has been caused by an increase in demand for rental housing from the in-migration of new residents.

The following table illustrates mortgage status and selected monthly renter costs in 2012 and 2017.

Selected Monthly Renter Costs in Pittsburgh

Monthly Renter Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	67,901	100%	69,934	100%
Less than \$300	6,638	9.8%	5,474	7.9%
\$300 to \$499	22,746	33.6%	17,045	24.5%



\$500 to \$799	12,732	18.7%	14,402	20.6%
\$800 to \$999	12,333	18.2%	17,100	24.5%
\$1,000 to \$1,499	2,993	4.4%	6,322	9.0%
\$1,500 to \$1,999	1,042	1.5%	2,702	3.9%
\$2,000 or more	6,638	9.8%	5,474	7.9%
No Cash Rent	2,357	3.5%	1,976	2.8%
Median (dollars)	749	(X)%	887	(X)%

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for renter-occupied households in 2012 and 2017 according to the 2008-2012 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in Pittsburgh

Renter Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	67,901	51%	69,934	51.9%
Less than \$20,000	25,304	37.3%	22,585	32.3%
Less than 20 percent	1,082	1.6%	1,007	1.4%
20 to 29 percent	3,434	5.1%	2,891	4.1%
30 percent or more	20,788	30.6%	18,687	26.7%
\$20,000 to \$34,999	13,634	20.1%	12,849	18.4%
Less than 20 percent	1,285	1.9%	1,047	1.5%
20 to 29 percent	3,882	5.7%	2,908	4.2%
30 percent or more	8,467	12.5%	8,894	12.7%
\$35,000 to \$49,999	8,359	12.3%	8,364	12.0%
Less than 20 percent	2,330	3.4%	1,481	2.1%
20 to 29 percent	3,929	5.8%	3,907	5.6%
30 percent or more	2,100	3.1%	2,976	4.3%
\$50,000 to \$74,999	8,795	13.0%	9,709	13.9%
Less than 20 percent	5,074	7.5%	4,652	6.7%
20 to 29 percent	3,022	4.5%	3,882	5.6%
30 percent or more	699	1.0%	1,175	1.7%
\$75,000 or more	7,169	10.6%	12,393	17.7%
Less than 20 percent	6,365	9.4%	10,182	14.6%
20 to 29 percent	686	1.0%	1,924	2.8%
30 percent or more	118	0.2%	287	0.4%
Zero or negative income	2,283	3.4%	2,058	2.9%



No cash rent	2,357	3.5%	1,976	2.8%
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Source: 2008-2012 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in Pittsburgh

Rental Cost as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	63,261	100%	65,900	100%
Less than 15 percent	7,999	12.6%	9,429	14.3%
15 to 19 percent	8,137	12.9%	8,940	13.6%
20 to 24 percent	7,480	11.8%	8,159	12.4%
25 to 29 percent	7,473	11.8%	7,353	11.2%
30 to 34 percent	5,806	9.2%	4,859	7.4%
35 percent or more	26,366	41.7%	27,160	41.2%
Not computed	4,640	7.3%	4,034	6.1%

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 49 percent (31,006 units) of renter-occupied units were cost burdened and 47.3 percent (31,194 units) of renter-occupied households in 2017 were cost burdened.

In 2012, 23.5 percent (15,343 units) of owner-occupied households were cost burdened whereas 49 percent (31,006 units) of renter-occupied households were cost burdened. In 2017, 19.6 percent (12,680 units) of owner-occupied households were cost burdened whereas 47.3 percent (31,194 units) of renter-occupied households were cost burdened. The construction of rental units has attempted to keep pace with the increased demand in the rental market, but demand has been decreasing too quickly and driving prices up.

The 2019 and 2020 HUD Fair Market Rents and HOME Rent Limits for the Metro Area are shown in the table below.



Fair Market Rents (FMR) and HOME Rent Limits for the Metro Area

Rent	FY 2019	FY 2020	Change in FMR FY 2019 to FY 2020
Efficiency	\$613	\$630	\$17
One-Bedroom	\$688	\$694	\$6
Two-Bedroom	\$849	\$850	\$1
Three-Bedroom	\$1,078	\$1,088	\$10
Four-Bedroom	\$1,182	\$1,194	\$12

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

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD's Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$641 according to the 2013-2017 ACS data, while the median rent in the City of Pittsburgh for a two-bedroom apartment is \$1,284 according to Zillow in January, 2020. The average rents posted commercially exceed the area median rent and fair market rent.

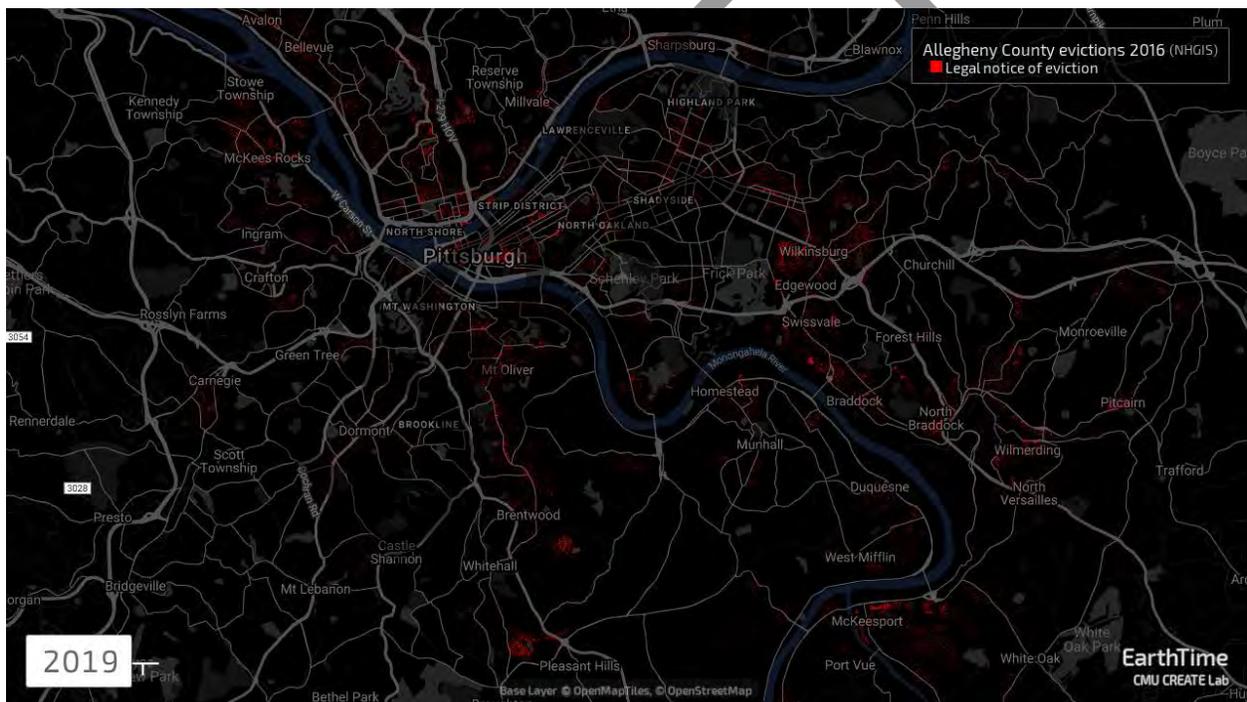
Observations: Affordability is an important component of fair housing, as income disparities appear between different racial, ethnic, gender, age, and other groups. Rents that do not create cost burdens for protected class groups can often be found in ways that create neighborhoods of concentration of minorities or impoverished households.



Evictions:

According to Princeton University’s Eviction Lab, there were 820 evictions in the City of Pittsburgh, in 2016 (the latest for which data is available), for an eviction rate of 1.07%. This accounts for 2.24 evictions per day. While this number is 1.27% below the United States average eviction rate, evictions still disproportionately affect members of protected classes.

Shown below is a map of eviction notices served in Allegheny County in 2016, which was created by Carnegie Mellon University’s CREATE Lab for the Pittsburgh Human Relations Commission. Evictions within the City limits are clustered in the Hill District, Friendship, East Liberty, Central Northside, and the Hilltop neighborhoods of Allentown, Beltzhoover, Knoxville, Mt. Oliver, and Carrick.



Source: earthtime.org/stories

Observations: Evictions are a fair housing issue in that they can disproportionately affect members of the protected classes, specifically based on Race, Color, Disability, or Familial Status. Neighborhoods a high number of evictions also have high numbers of minority residents, and high numbers of single-parent households, which are all potential sources of housing discrimination.



G. Household Types

Based on a comparison between the 2009 to 2015 population, the City of Pittsburgh had a decrease of 0.001%. The population decrease was only 266 persons, and the housing demand decreased by 6,269 households. The median income of the area increased by 12.2% from \$35,732 to \$40,715 from 2009 to 2015. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2015, the cumulative inflation rate was approximately 10.5%, meaning that the \$35,732 median income in 2009 would be \$39,476.13 if it were expressed in terms of 2015 dollars. By taking into consideration the rate of inflation, the median income in Pittsburgh has kept up with the rate of inflation.

Changes Between 2009 & 2015

Demographics	2009	2015	% Change
Population	305,704	305,930	+0.001%
Households	138,739	132,470	-4.73%
Household Median Income	\$35,732	\$40,715	+12.24%

Data Source: 2005-2009 and 2011-2015 American Community Surveys

Note:

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. For instance, the CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The City could have 6 renter households with extremely low income and 7 owner



households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

Number of Households Table – City of Pittsburgh

	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	>100% AMI
Total Households *	30,005	19,480	22,735	12,540	47,705
Small Family Households *	7,285	4,690	5,940	4,185	20,875
Large Family Households *	930	890	1,065	460	1,750
Household contains at least one person 62-74 years of age	4,815	3,835	4,605	2,360	8,590
Household contains at least one person age 75 or older	3,975	4,210	2,890	1,290	2,745
Households with one or more children 6 years old or younger *	3,949	2,270	2,215	1,190	4,180

Data Source: 2012-2016 CHAS

Of all households, slightly over one-third (36.0%) have a higher income than the HUD Area Median Income (AMI) for the Pittsburgh, PA, MSA. This includes both small and large family households, though there are few large family households under 100% AMI. The remaining 64.0% of total households make less than the AMI, with the largest remaining group (22.7% of total households) being those making between 0-30% of AMI. Households that make 30% of AMI have an annual income of \$12,215; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with less than \$305 per month (without taking out taxes) to spend on housing. The largest housing problem in the City of Pittsburgh is housing affordability. According to the 2013-2017 ACS data, an estimated 47.3% of all renter households are cost burdened by 30% or more, and an estimated 19.6% of all owner households are cost burdened by 30% or more. Approximately 23.2% of owner occupied households with a mortgage are cost burdened by 30% or more, compared to only 15.0% of owner occupied households without a mortgage.



Housing Problems (Households with one of the listed needs) – City of Pittsburgh

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	595	185	215	10	1,005	180	90	45	20	335
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	295	70	55	45	465	4	4	35	0	43
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	130	150	0	490	20	25	40	25	110
Housing cost burden greater than 50% of income (and none of the above problems)	13,555	2,870	700	70	17,195	3,135	1,380	425	175	5,115
Housing cost burden greater than 30% of income (and none of the above problems)	2,375	5,220	3,770	820	12,185	1,325	1,890	2,195	665	6,075
Zero/negative Income (and none of the above problems)	2,040	0	0	0	2,040	545	0	0	0	545

Data Source: 2012-2016 CHAS

The following table illustrates the discrepancies between homeowners and renters regarding housing problems. There are slightly more renter-occupied housing units than owner-occupied units (69,934 to 64,886, respectively), however renters face a much higher rate of housing problems.



Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden) – City of Pittsburgh

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	14,655	3,250	1,120	125	19,150	3,340	1,500	550	225	5,615
Having none of four housing problems	6,880	8,410	10,915	5,555	31,760	2,545	6,320	10,155	6,635	25,655
Household has negative income, but none of the other housing problems	2,040	0	0	0	2,040	545	0	0	0	545

Data Source: 2012-2016 CHAS

There are more renters than owners (19,150 vs. 5,615) that face severe housing problems.

Overcrowding Conditions – City of Pittsburgh

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	330	125	150	0	605	24	29	60	4	117
Multiple, unrelated family households	20	20	39	4	83	0	0	15	20	35
Other, non-family households	155	55	25	40	275	0	0	0	0	0
Total need by income	505	200	214	44	963	24	29	75	24	152

Data Source: 2012-2016 CHAS



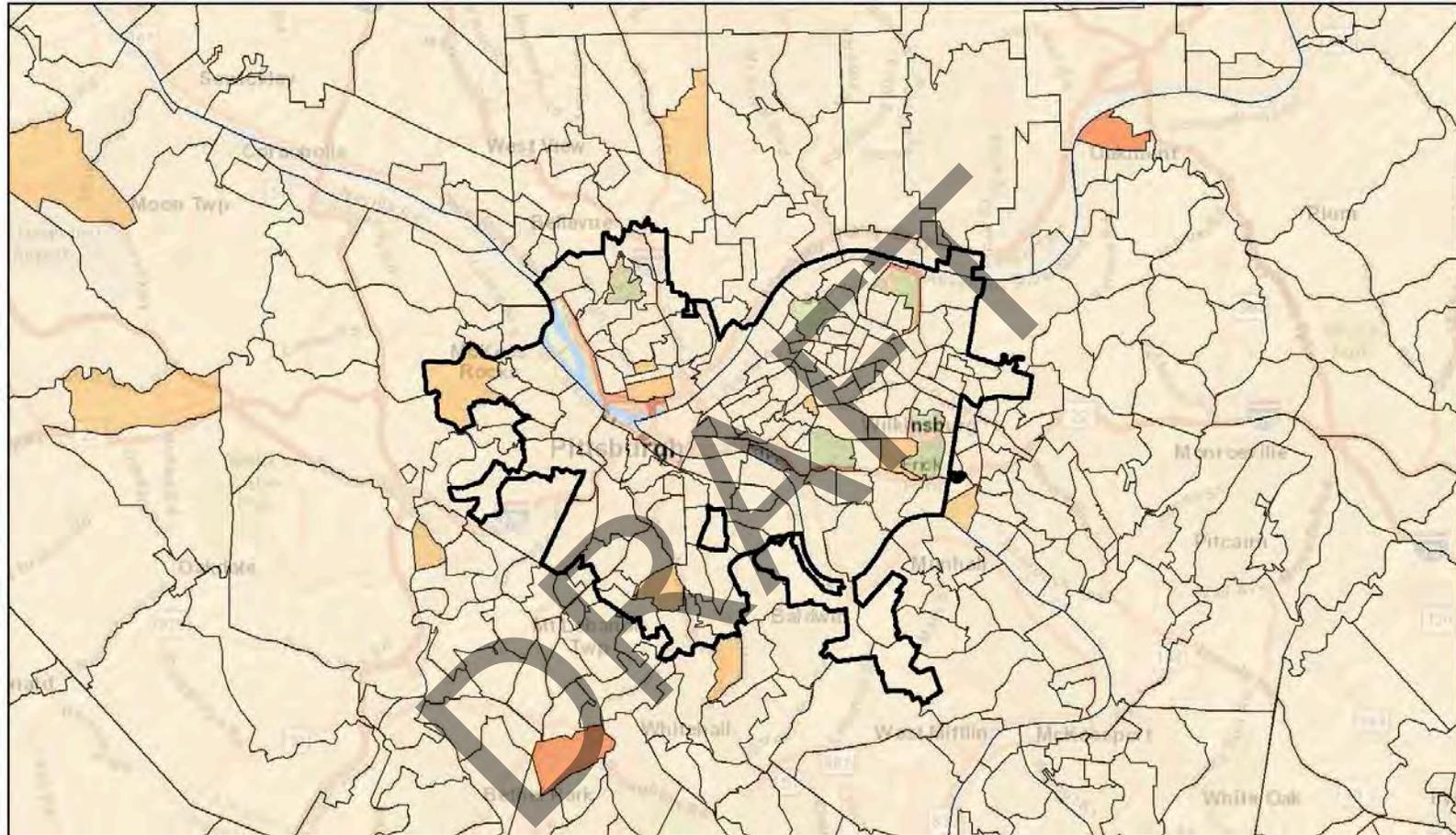
The following three (3) maps illustrate census tracts where there is overcrowding for Extremely Low, Low, and Moderate Income Households.

- Percentage Extremely Low Income Households with Overcrowding
- Percentage Low Income Households with Overcrowding
- Percentage Moderate Income Households with Overcrowding

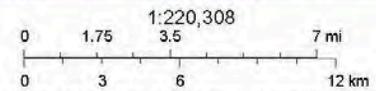
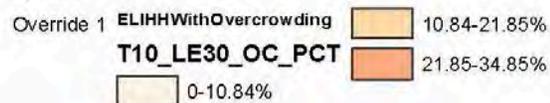
DRAFT



City of Pittsburgh, PA - % Extremely Low Income Households with Overcrowding



March 13, 2020

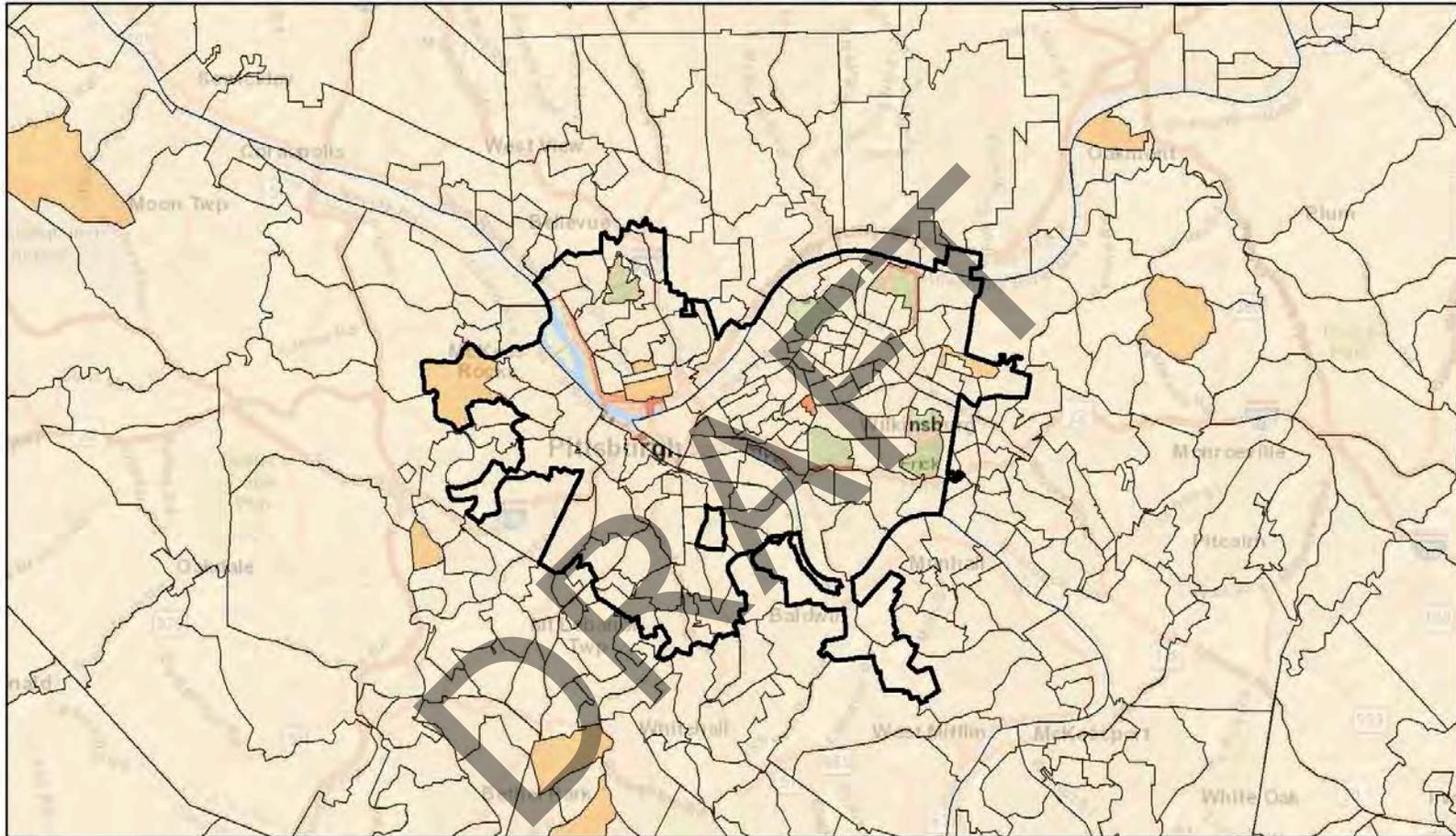


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

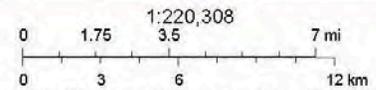
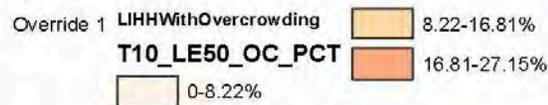
Note: There are only a few areas throughout the City with overcrowding conditions.



City of Pittsburgh, PA - % Low Income Households with Overcrowding



March 13, 2020

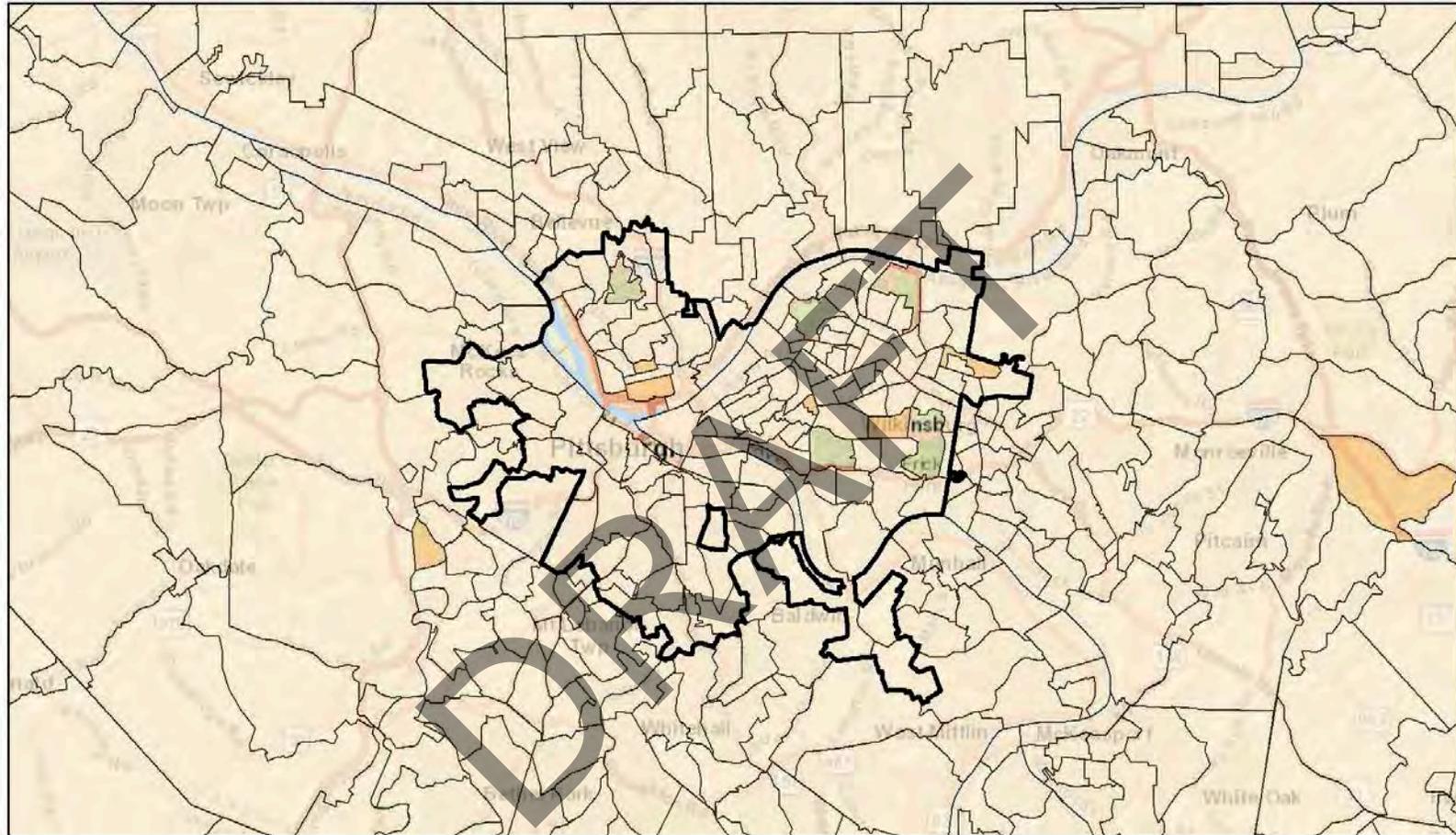


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

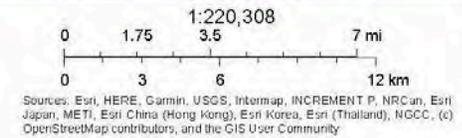
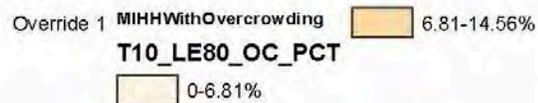
Note: There are only a few areas throughout the City with overcrowding conditions.



City of Pittsburgh, PA - % Moderate Income Households with Overcrowding



March 13, 2020



Note: There are only a few areas throughout the City with overcrowding conditions.



Observations: Renters and Homebuyers can experience discrimination based on Familial Status. Nonfamily households and large households that experience disproportionate overcrowding could potentially be experiencing discrimination by facing barriers to moving to a larger home.

H. Cost Burden

Overall, there is a shortage of decent, affordable housing in the City of Pittsburgh. Many of the City’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 12,225 White households were cost burdened by 30% to 50%, and 12,970 White households were severely cost over burdened by greater than 50%; 6,010 Black/African American households were cost burdened by 30% to 50%, and 7,550 Black/African American households were severely cost burdened by greater than 50%; 1,025 Asian households were severely cost burdened by 30% to 50%, and 1,385 Asian households were severely cost burdened by greater than 50%; 410 Hispanic households were severely cost burdened by 30% to 50%, and 530 Hispanic households were severely cost burdened by greater than 50%; 50 American Indian, Alaska Native households were cost burdened by 30% to 50%, and 64 American Indian, Alaska Native households were severely cost burdened by greater than 50%; and lastly, 20 Pacific Islander households were cost burdened by 30% to 50%, and 0 Hispanic households were severely cost burdened by greater than 50%.

Housing Cost Burden – City of Pittsburgh

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	86,260	20,075	23,290	2,840
White	63,470	12,225	12,970	1,325
Black / African American	16,390	6,010	7,550	805
Asian	3,280	1,025	1,385	625
American Indian, Alaska Native	70	50	64	15
Pacific Islander	15	20	0	0
Hispanic	1,640	410	530	59

Data Source: 2012-2016 CHAS



According to the HUD-CHAS data, there are a total of 89,990 White households, including 12,225 White households that are cost burdened by 30% to 50% (61.9% of the total cases of households that were considered cost burdened by between 30% and 50%). A total of 6,010 Black/African American households were considered cost burdened by between 30% and 50%, which is 30.4% of the total cases of households that were considered cost burdened by between 30% and 50%. Additionally, a total of 1,025 Asian households were considered cost burdened by between 30% and 50%, which is 5.2% of the total cases of households that were considered cost burdened by between 30% and 50%.

A total of 12,970 White households were considered severely cost burdened by greater than 50%, which is 14.4% of the total number of White households recorded in the dataset. A total of 7,550 Black/African American households were considered cost burdened by between 30% and 50%, which is 25.2% of the total number of Black/African American households recorded in the dataset. A total of 1,385 Asian households were considered severely cost burdened by greater than 50%, which is 21.9% of the total number of Asian households recorded in the dataset.

Cost Burdened Greater Than 30% – City of Pittsburgh

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	4,265	2,315	1,070	7,650	1,025	845	680	2,550
Large Related	625	294	114	1,033	95	260	105	460
Elderly	3,200	1,575	735	5,510	2,285	1,585	1,010	4,880
Other	8,595	4,145	2,700	15,440	1,140	630	850	2,620
Total need by income	16,685	8,329	4,619	29,633	4,545	3,320	2,645	10,510

Data Source: 2012-2016 CHAS

For those cost burdened by more than 30%, renters are more likely to be highly affected; renter-occupied households are much likelier to be cost burdened than owners.



Cost Burdened Greater Than 50% – City of Pittsburgh

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	3,500	485	105	4,090	785	375	95	1,255
Large Related	475	4	4	483	80	35	10	125
Elderly	2,265	630	180	3,075	1,410	680	180	2,270
Other	7,925	1,865	455	10,245	925	285	140	1,350
Total need by income	14,165	2,984	744	17,893	3,200	1,375	425	5,000

Data Source: 2012-2016 CHAS

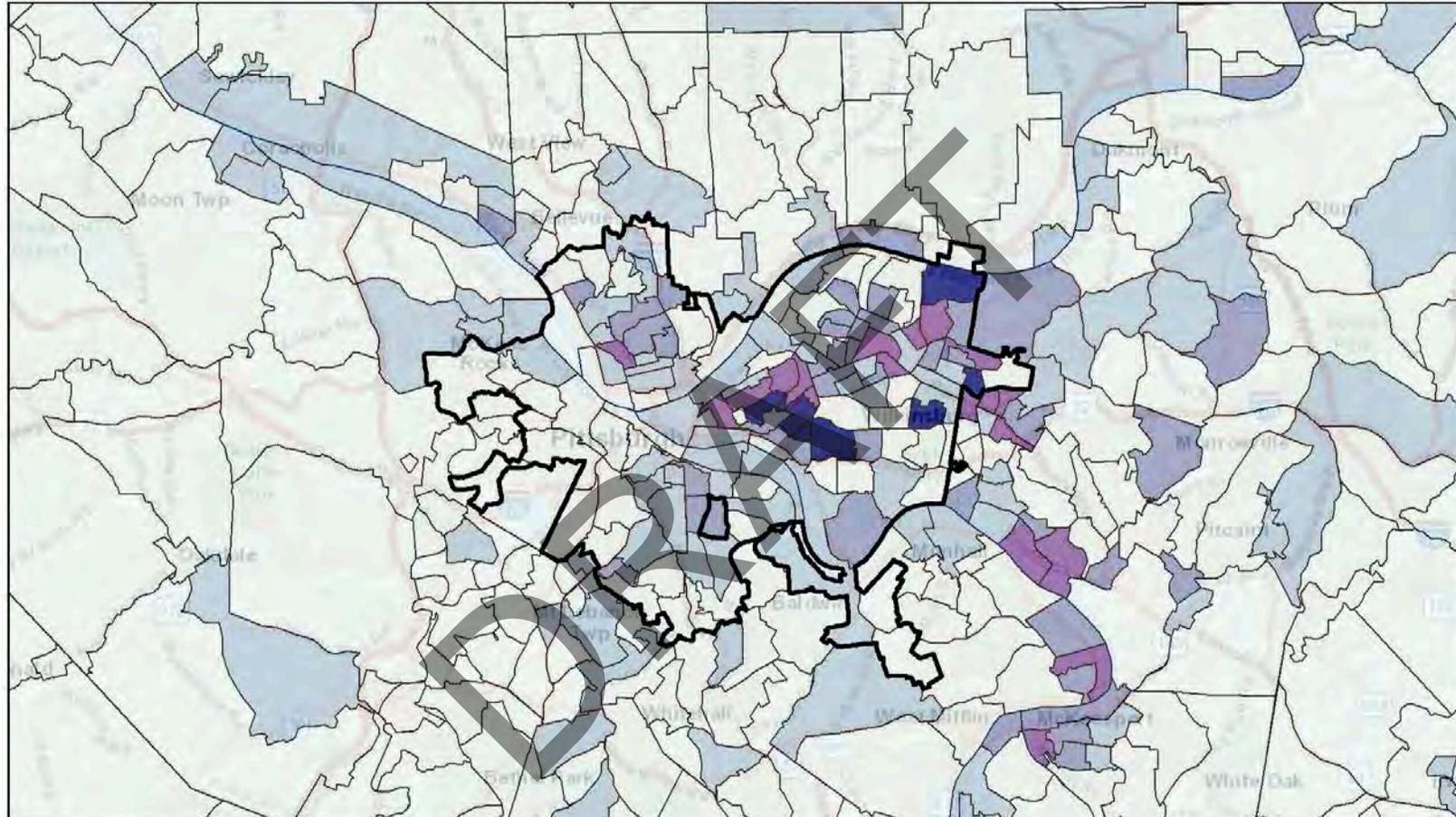
For those who are cost burdened by more than 50%, renters making up are more highly affected than owners based on the total number of households.

The following four (4) maps illustrate census tracts where there is overcrowding for Extremely Low, Very Low, and Low Income Severe Housing Cost Burden

- Housing Cost Burden
- Percentage Extremely Low Income Households with Severe Housing Cost Burden
- Percentage Very Low Income Households with Severe Housing Cost Burden
- Percentage Low Income Households with Severe Housing Cost Burden



City of Pittsburgh, PA - Housing Cost Burden



March 13, 2020

Override 1 HousingCostBurden

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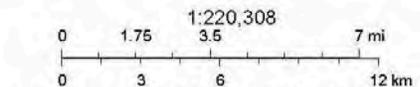
0-29.28% Paying>30%

29.28-38.78% Paying>30%

38.78-47.69% Paying>30%

47.69-58.44% Paying>30%

>58.44% Paying>30%

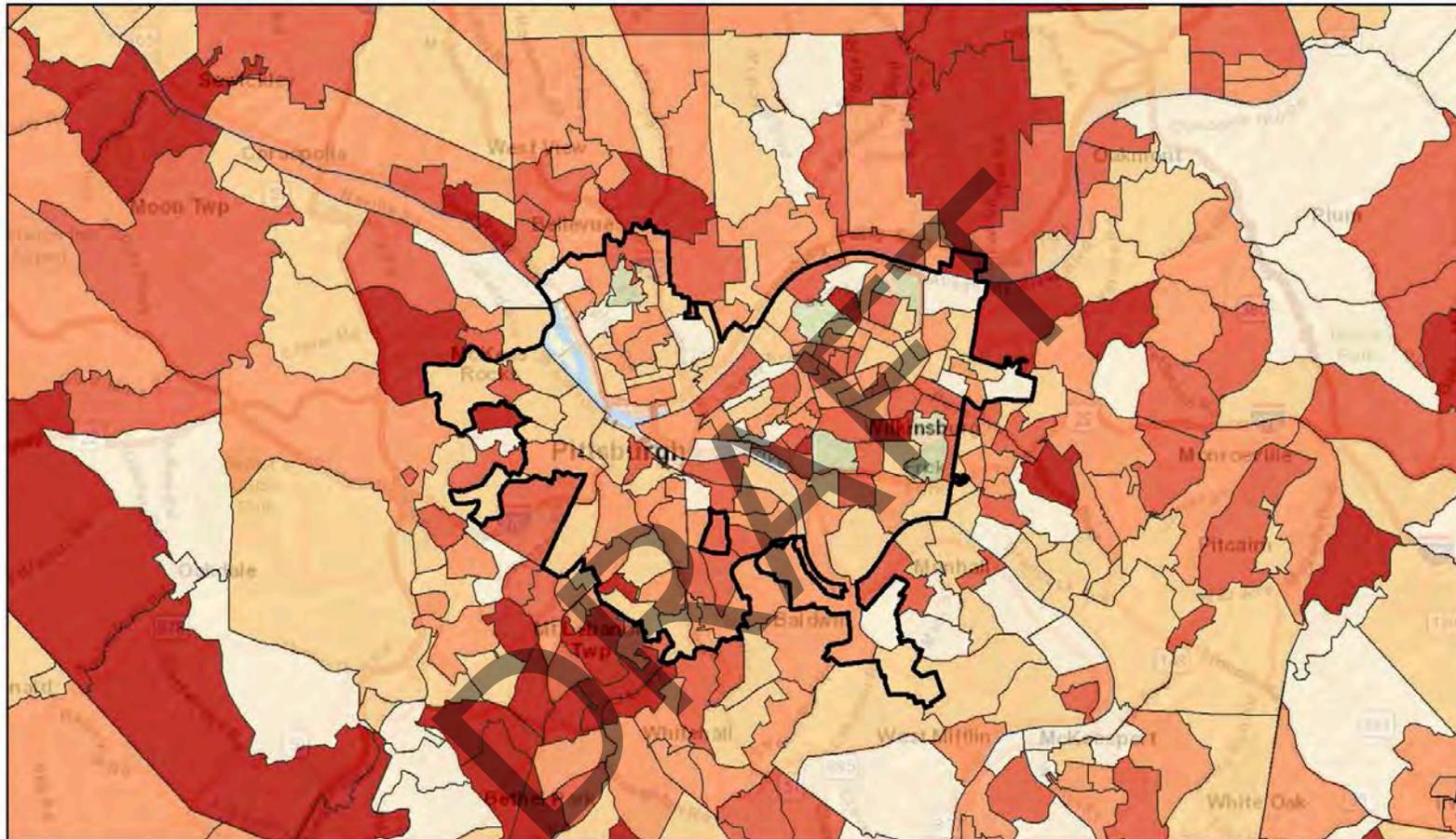


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

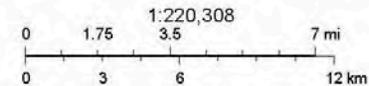
Note: The areas with Housing Cost Burdens are concentrated in the following areas: Oakland, The Hill District, Point Breeze, Terrace Village, East Liberty, California-Kirkbride, and Lincoln-Lemington.



City of Pittsburgh, PA - % Extremely Low Income Households with Severe Cost Burden



March 13, 2020

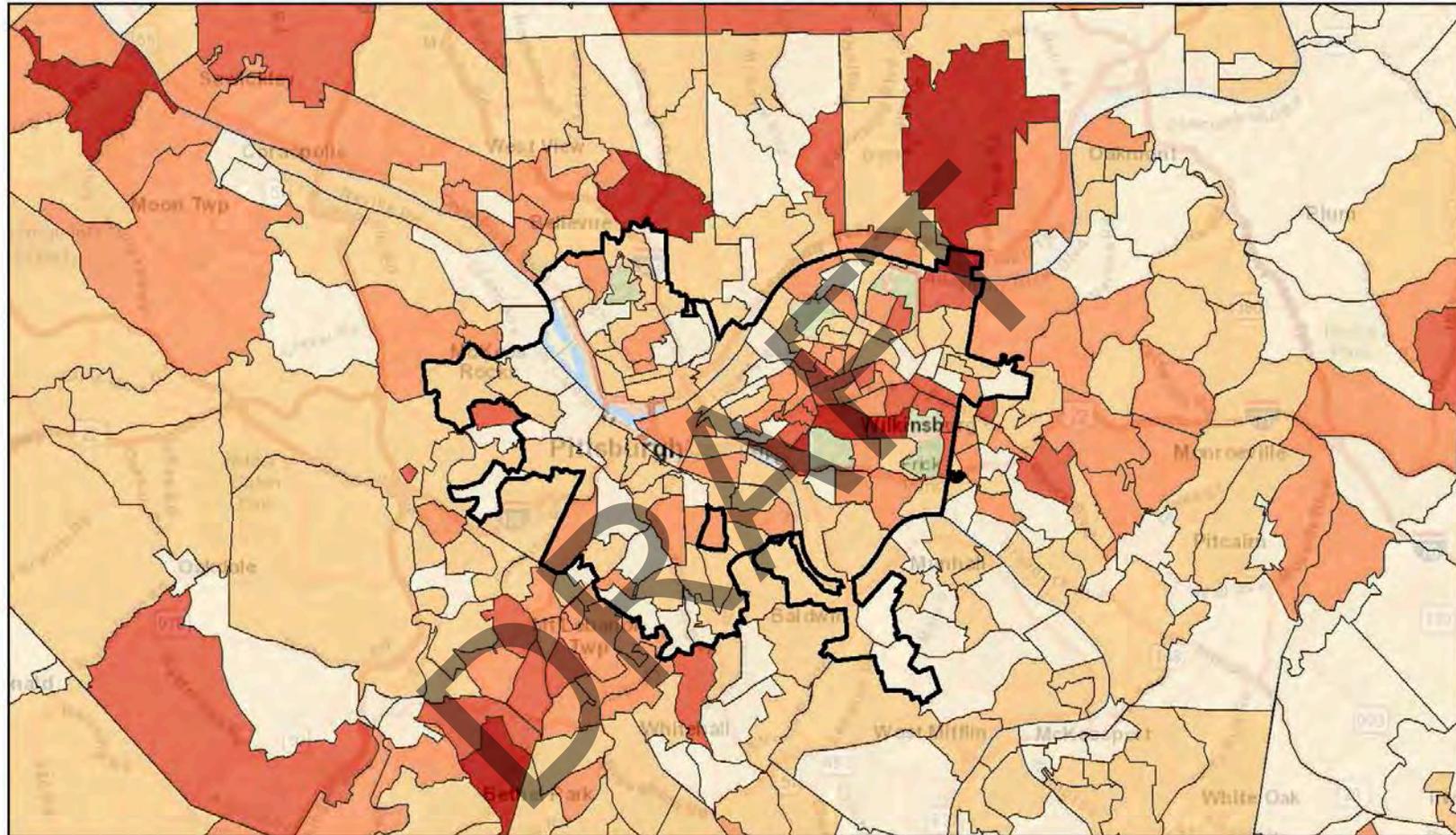


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

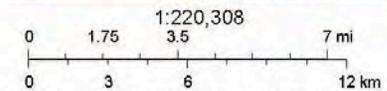
Note: The areas with the highest percentage of severely cost burdened households in extremely low income areas are the Stanton Heights, Squirrel Hill, Brookline, Mt. Washington, the Strip District, Upper Lawrenceville, and South



City of Pittsburgh, PA - % Low Income Households with Severe Cost Burden



March 13, 2020

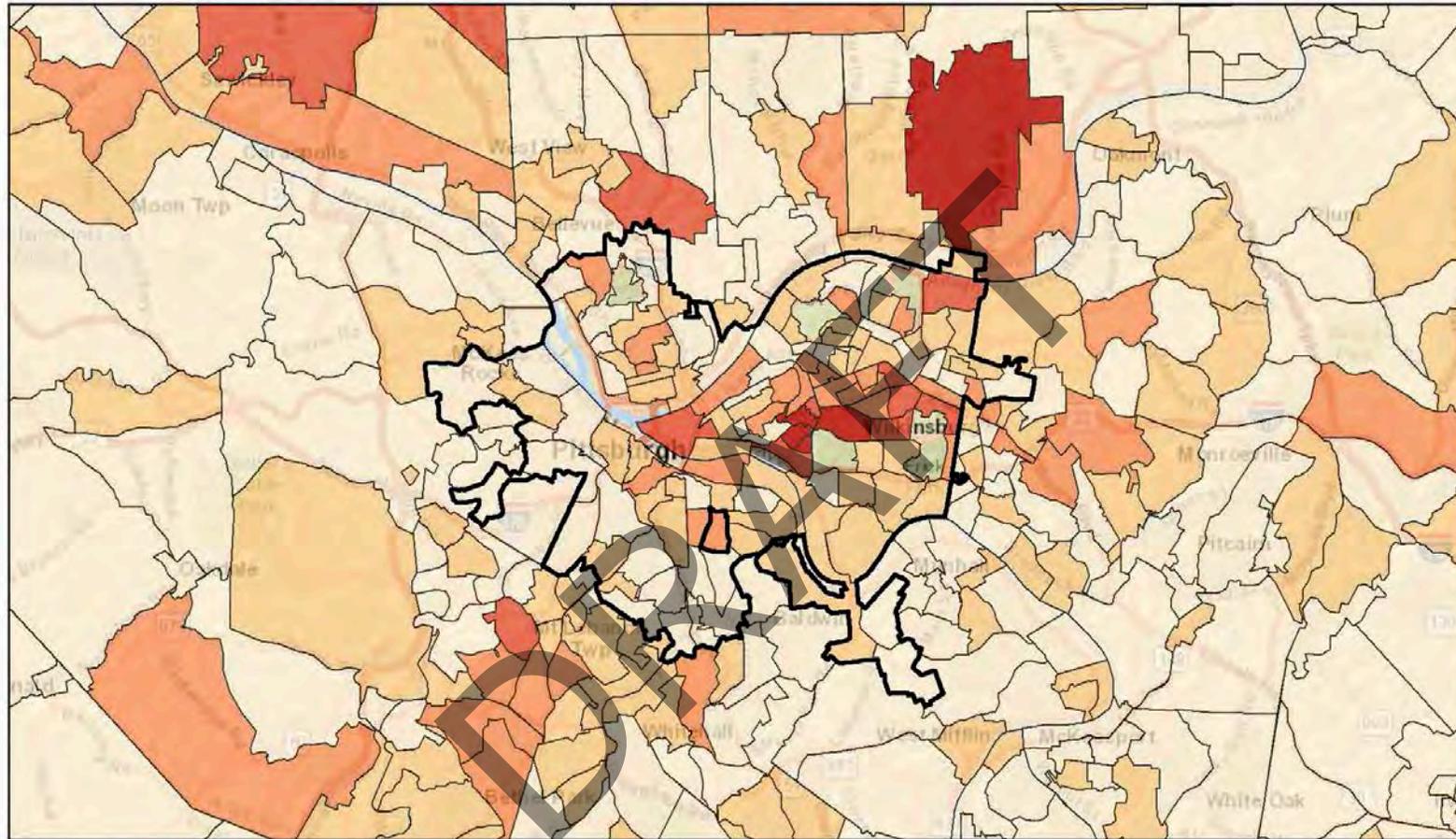


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

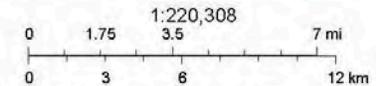
Note: The areas with the highest percentage of severely cost burdened households in low income areas are the Hill District, Highland Park, Oakland, and portions of Squirrel Hill.



City of Pittsburgh, PA - % Moderate Income Households with Severe Cost Burden



March 13, 2020



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: The areas with the highest percentage of severely cost burdened households in moderate income areas are Oakland, Shadyside, Homewood, and Downtown Pittsburgh.



When examining the percentage of each racial or ethnic group that has a housing problem, a severe housing problem, or facing a cost burden, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, the following percentages of households are cost burdened by 30-50%:

- 12.8% of all White households
- 19.3% of Black/African American households
- 28.4% of American Indian and Alaska Native households
- 16.3% of Asian households
- 14.6% of Hispanic households

The following percentages of households are cost burdened by over 50%:

- 14.7% of White households
- 29.6% of Black households
- 31.2% of American Indian and Alaska Native households
- 0.2% of Asian households
- 21.9% of Hispanic households

Observations: Populations experiencing cost burdens disproportionately are often racial or ethnic minorities. Steering populations into housing that is prohibitively expensive can be a form of housing discrimination, which in this context affects those with protected class bases of Race, Color, Ethnicity, National Origin/Ancestry, and possibly Citizenship or Immigration Status or Preferred Language.

I. Housing Problems

A household is considered to have a housing problem if it contains one or more of the four (4) HUD designated housing problems; The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; has more than one person per room; and is cost burden greater than 30%. The following tables illustrate the disproportionate needs in the City of Pittsburgh:



**0%-30% of Area Median
Income (Extremely Low Income) – City of Pittsburgh**

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	17,995	9,425	2,585
White	9,305	4,145	1,215
Black/African American	6,580	4,635	780
Asian	950	220	545
American Indian, Alaska Native	55	40	15
Pacific Islander	0	10	0
Hispanic	440	140	24

Data Source: 2012-2016 CHAS

*The four housing problems are:

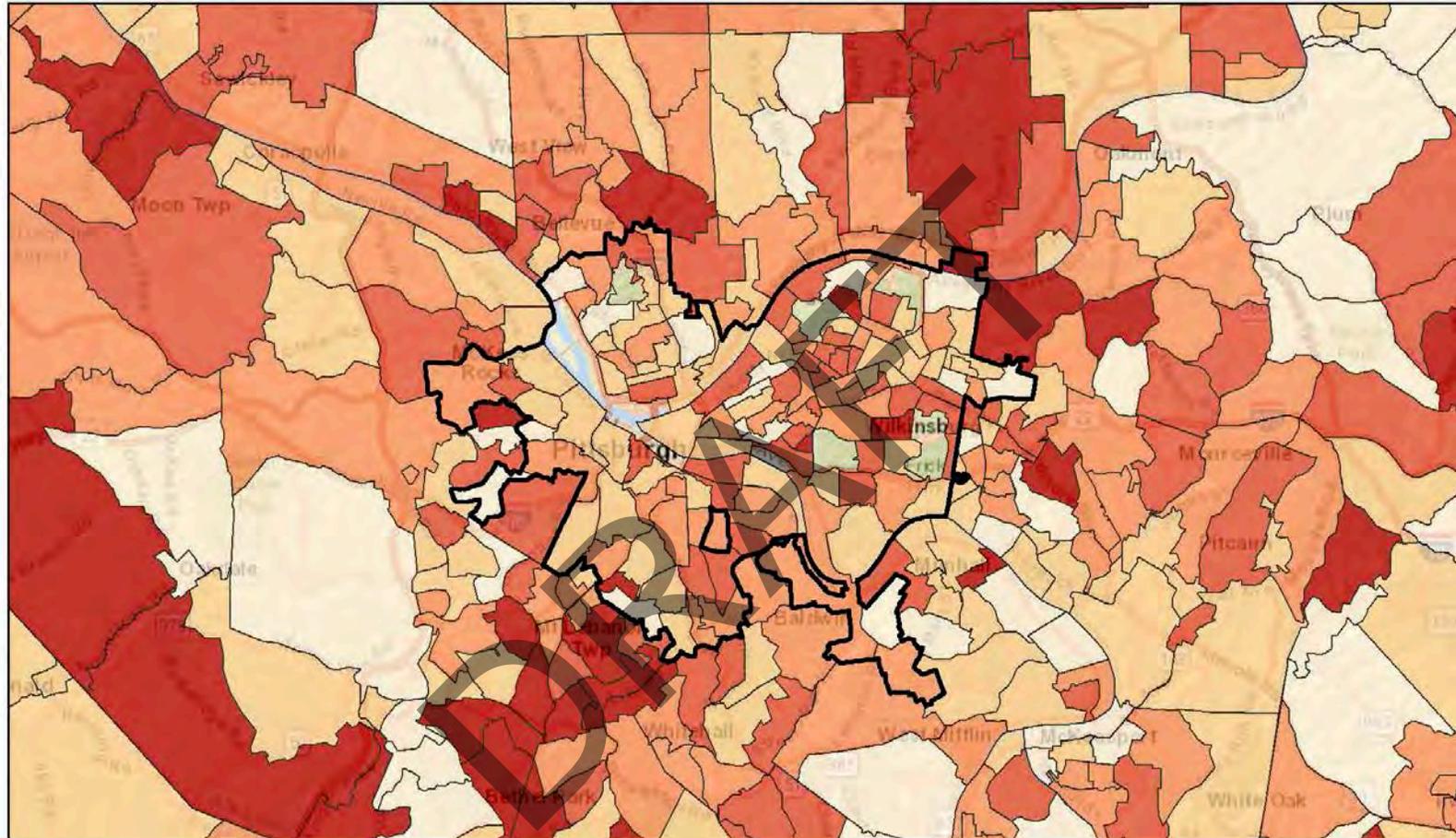
1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

At the 0-30% Area Median Income Category, 52.2% of the population with a housing problem is White, 35.8% of the population with a housing problem is Black or African American, 5.4% of the population with a housing problem is Asian, and 2.6% of the population with a housing problem is Hispanic or Latino. No other racial or ethnic group had high instances of housing problems to make up more than 1% of the population with a housing problem.

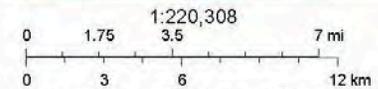
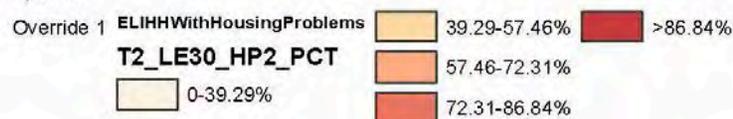
The following map illustrates the location by Census Tract where extremely low-income households have severe housing problems.



City of Pittsburgh, PA - % Extremely Low Income Households with Any of 4 Severe Housing Problems



March 13, 2020



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: The areas with the highest percentage of extremely low income households with severe housing problems are the Squirrel Hill, Stanton Heights, Oakland, Bloomfield, Upper Lawrenceville, Homewood, Carrick, Perry North, and Corliss.



**30%-50% of Area
Median Income (Low-Income) – City of Pittsburgh**

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	4,750	14,730	0
White	2,930	9,065	0
Black/African American	1,100	4,510	0
Asian	450	585	0
American Indian, Alaska Native	8	25	0
Pacific Islander	10	10	0
Hispanic	134	285	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

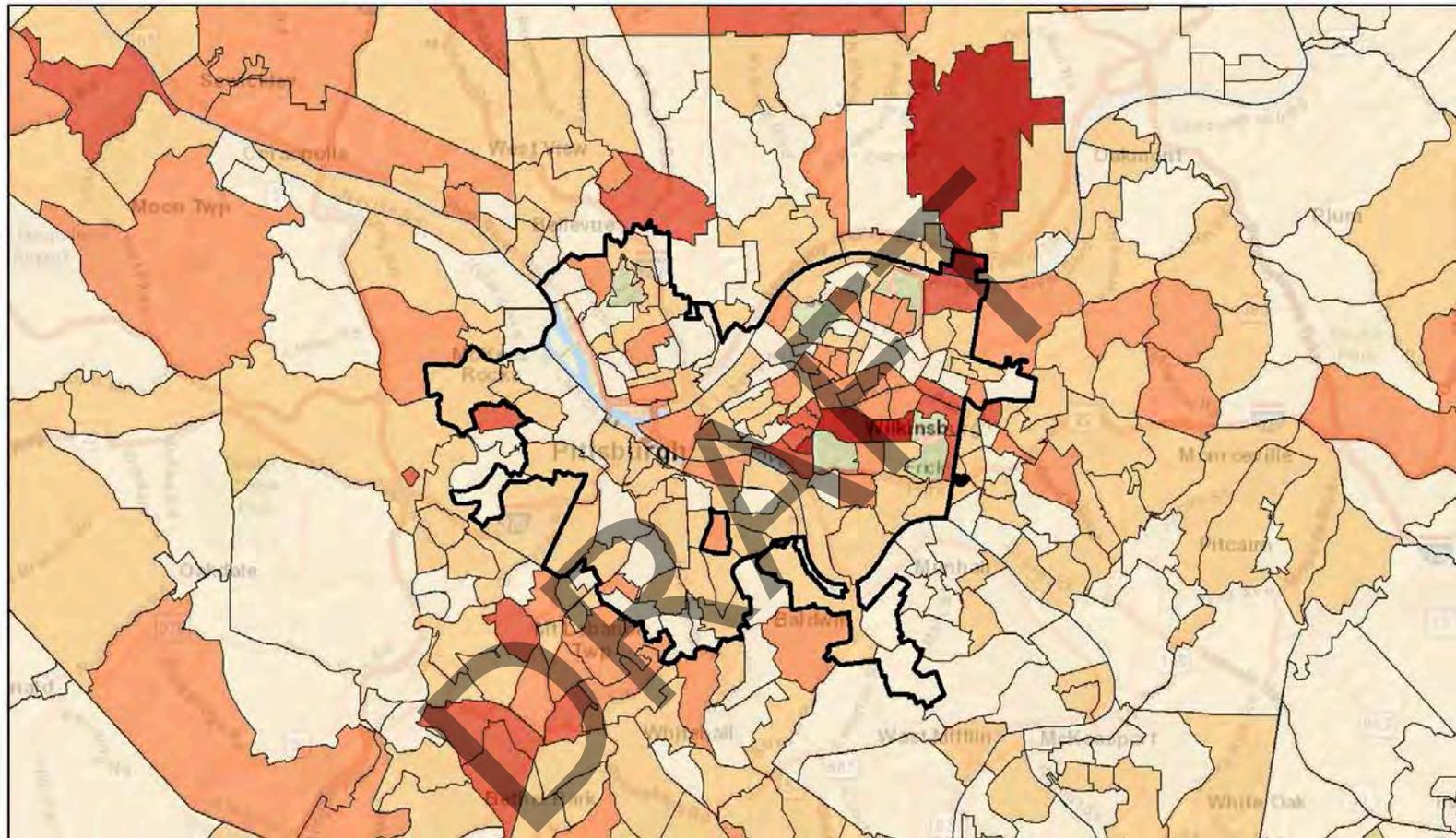
1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

At the 30-50% Area Median Income Category, 59.3% of the population with a housing problem is White; 28.4% of the population with a housing problem is Black or African American; 7.5% of the population with a housing problem is Asian; and 3.0% of the population with a housing problem is Hispanic or Latino. No other racial or ethnic group had high enough instances of housing problems to make up more than 1% of the population with a housing problem.

The following map illustrates the location by Census Tract where very low-income households have severe housing problems.



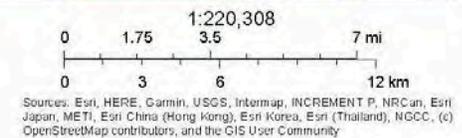
City of Pittsburgh, PA - % Low Income Households with Any of 4 Severe Housing Problems



March 13, 2020

Override 1 LIHHWithHousingProblems
T2_LE50_HP2_PCT

Light Yellow	38.54-53.93%	Dark Red	>80.70%
Light Orange	53.93-67.07%	Dark Orange	67.07-80.70%
Light Yellow	0-38.54%		



Note: The areas with the highest percentage of low income households with severe housing problems are Squirrel Hill, Lincoln-Lemington, Oakland, and Regent Square.



50%-80% of Area Median Income – City of Pittsburgh

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,670	21,070	0
White	1,170	14,125	0
Black/African American	200	5,185	0
Asian	230	980	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	4	0
Hispanic	39	400	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

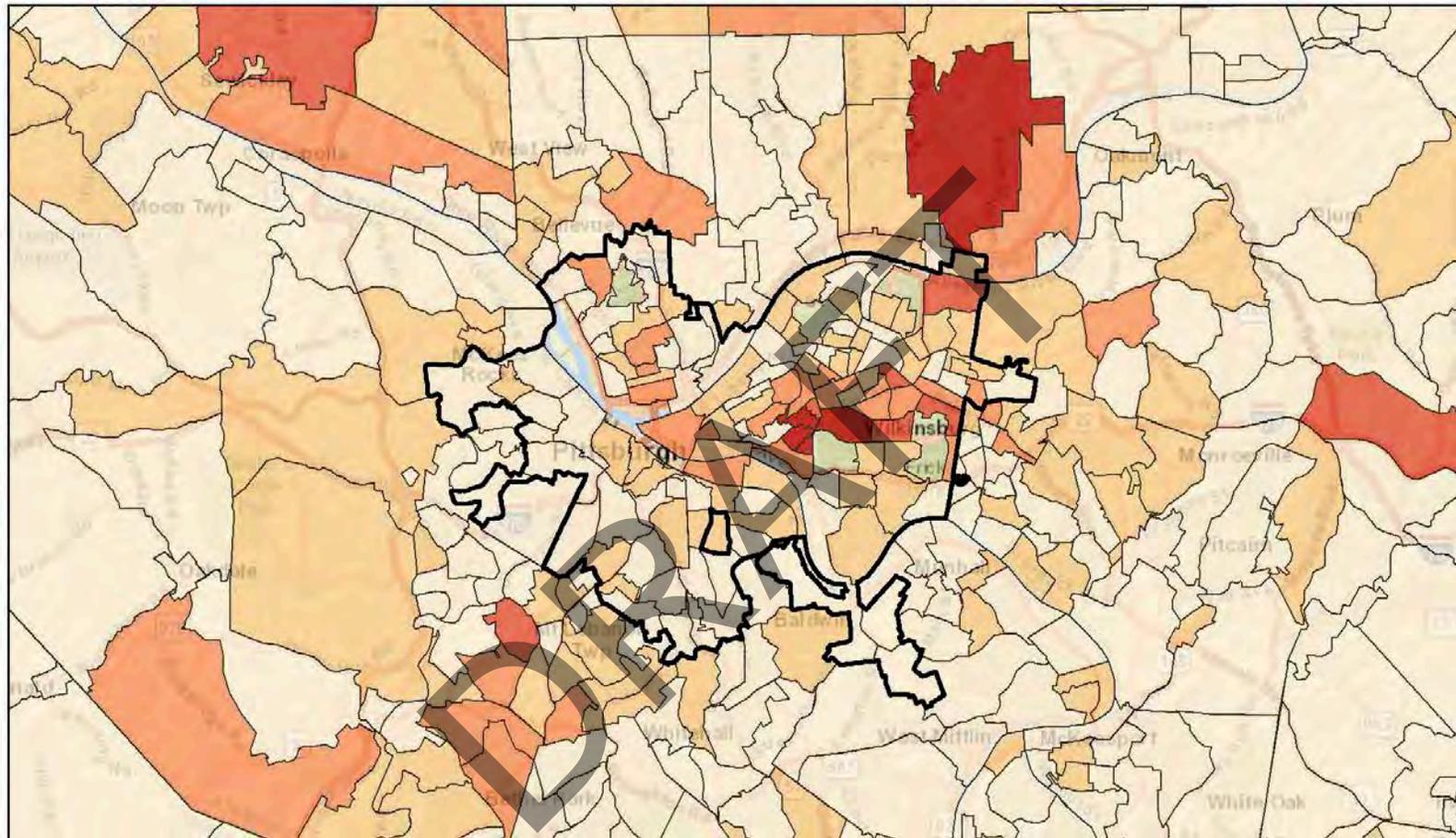
1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

At the 50-80% Area Median Income Category, 64.8% of the population with a housing problem is White; 22.7% of the population with a housing problem is Black or African American; 8.2% of the population with a housing problem is Asian; and 2.4% of the population with a housing problem is Hispanic or Latino. No other racial or ethnic group had high enough instances of housing problems to make up more than 1% of the population with a housing problem.

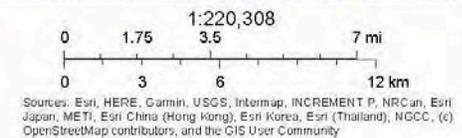
The following map illustrates the location by Census Tract where low-income households have severe housing problems.



City of Pittsburgh, PA - % Moderate Income Households with Any of 4 Severe Housing Problems



March 13, 2020



Note: The areas with the highest percentage of moderate income households with severe housing problems are Squirrel Hill, Point Breeze, and Shadyside.



80%-100% of Area Median Income – City of Pittsburgh

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	12,190	0
White	260	9,070	0
Black/African American	60	2,285	0
Asian	8	450	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	4	0
Hispanic	0	220	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

At the 80-100% Area Median Income Category, 76.6% of the population with a housing problem is White; 11.1% of the population with a housing problem is Black or African American; 5.4% of the population with a housing problem is Asian; and 3.5% of the population with a housing problem is Hispanic or Latino. No other racial or ethnic group had high enough instances of housing problems to make up more than 1% of the population with a housing problem.

The racial composition of households in the City of Pittsburgh, according to the 2011-2015 American Community Survey, was 69.3% White; 23.4% African American/Black; 4.8% Asian; 0.2% American Indian, and 0.03% Pacific Islander. The Hispanic or Latino population was 2.4%. In the 0-30% Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 36.6%. There are no other racial or ethnic groups with disproportionate need at other income levels.

Observations: Populations experiencing housing problems disproportionately are often racial or ethnic minorities. Refusal to improve housing that is substandard can be a form of housing discrimination, which in this context affects those with protected class bases of Race, Color,



Ethnicity, National Origin/Ancestry, and possibly Citizenship or Immigration Status or Preferred Language.

J. Segregation

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. The **Dissimilarity Index (DI)** is based on the data from the 2010 U.S. Census and ACS data which measures whether one particular group is evenly distributed across census tracts in the metropolitan area in the same way as another group. More specifically, the index represents the extent to which the distribution of any two (2) groups (racial, ethnic, etc.) differs across census tracts. While there are limitations due to outside factors and scale size, the Dissimilarity Index can provide an effective method of analyzing segregation and identifying trends in a community.

A high value indicates that the two groups tend to live in different tracts. Dissimilarity Index values between 0 and 39 generally indicate low segregation; values between 40 and 54 generally indicate moderate segregation; and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index. The index measures the degree two groups are segregated in a particular geographic area; however, the index alone does not provide the location of the segregation within the geographic area.

Brown University has provided metro-area dissimilarity indices for 1990 to 2010. Governing Magazine has provided the dissimilarity index based on the 2013-2017 ACS Five Year Estimates. Data was not available at the City or County levels.

Dissimilarity Index in the Pittsburgh, PA MSA

Racial/Ethnic Dissimilarity Index	Pittsburgh, PA MSA			
	1990	2000	2010	2017
Black/White	74.2	61.6	56.6	66.1
Hispanic/White	34.7	31.6	23.3	40.0
Asian or Pacific Islander/White	55.6	50.6	45.5	58.6

Source: 2000 U.S. Census & 2013-2017 ACS Estimates

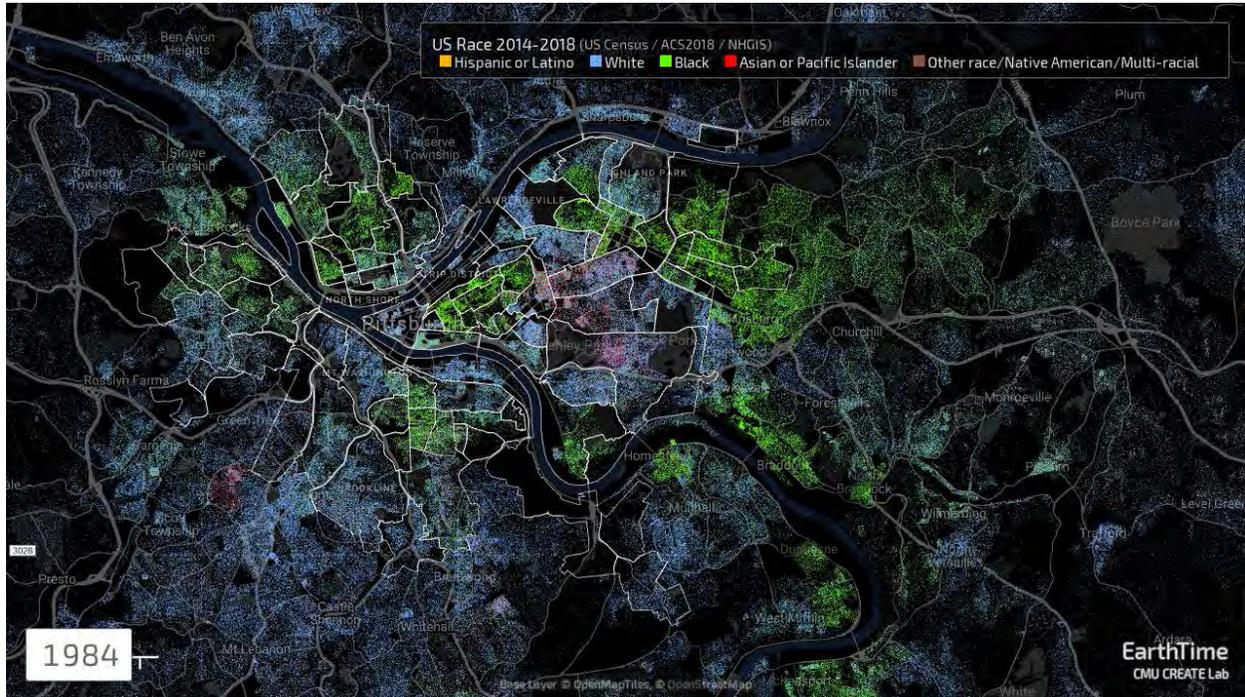


The Dissimilarity Index (DI) trends among social/ethnicities in the Pittsburgh, PA MSA have diverged based on the race or ethnicity. According to the dissimilarity indices, the Pittsburgh MSA is moderately segregated. The Pittsburgh MSA had been growing less segregated from 1990 to 2010 in terms of White residents and Black residents. However, the region has become more segregated between White and Hispanic residents and White and Asian residents since 2010.

Observations: Residential segregation is a major fair housing issue, and Pittsburgh’s housing segregation adversely affects minority populations. Segregated populations can file complaints on the basis of Race, Color, Ethnicity, or National Origin/Ancestry if they believe they are victims of housing discrimination.

Pittsburgh Human Relations Commission – EarthTime:

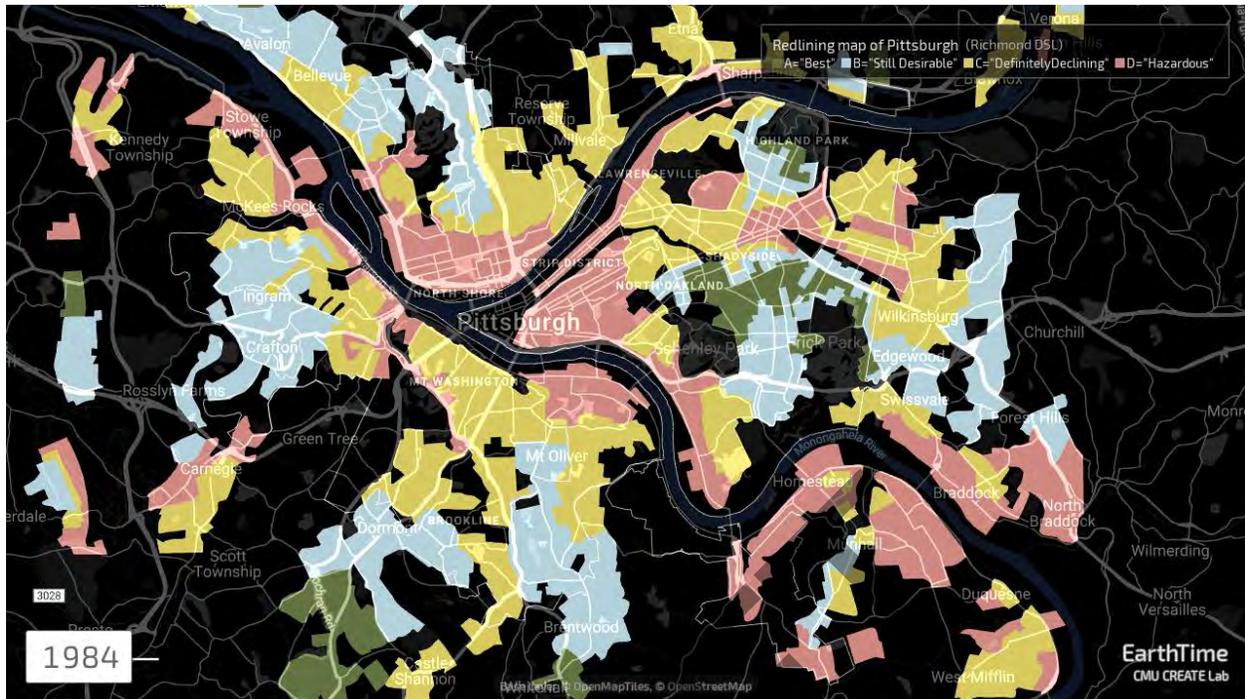
The Pittsburgh Human Relations Commission has partnered with researchers from Carnegie Mellon University’s CREATE Lab. CREATE Lab has created open data mapping, and the Pittsburgh Human Relations Commission helped identify relevant visualizations and developed narratives of these visualizations. Through this project, called “EarthTime,” the Human Relations Commission has created a method of visualizing segregation in the City of Pittsburgh. The Human Relations Commission has used “EarthTime” visualizations in fair housing presentations during trainings and outreach sessions in the City of Pittsburgh. The following description of segregation in the City of Pittsburgh utilizes “EarthTime,” open source data, and narrative developed by the Pittsburgh Human Relations Commission. The racial demographics of the neighborhoods of the City of Pittsburgh in 2018 are shown in the map below:



Source: earthtime.org/stories

The neighborhoods of the City of Pittsburgh with high Black or African American populations are concentrated on the North Side, the West End neighborhoods that border McKee's Rocks including Fairywood, Windgap, Chartiers, Sheraden, and Crafton Heights; the Hill District in the center of the City; Hilltop neighborhoods of the South Side including Allentown, Beltzhoover, and Knoxville; Hazelwood; and East End Neighborhoods including Stanton Heights, Garfield, East Liberty, Larimer, Lincoln-Lemington, and Homewood.

There are also areas with high Asian or Pacific Islander populations in Shadyside, Oakland, Friendship, and Squirrel Hill.



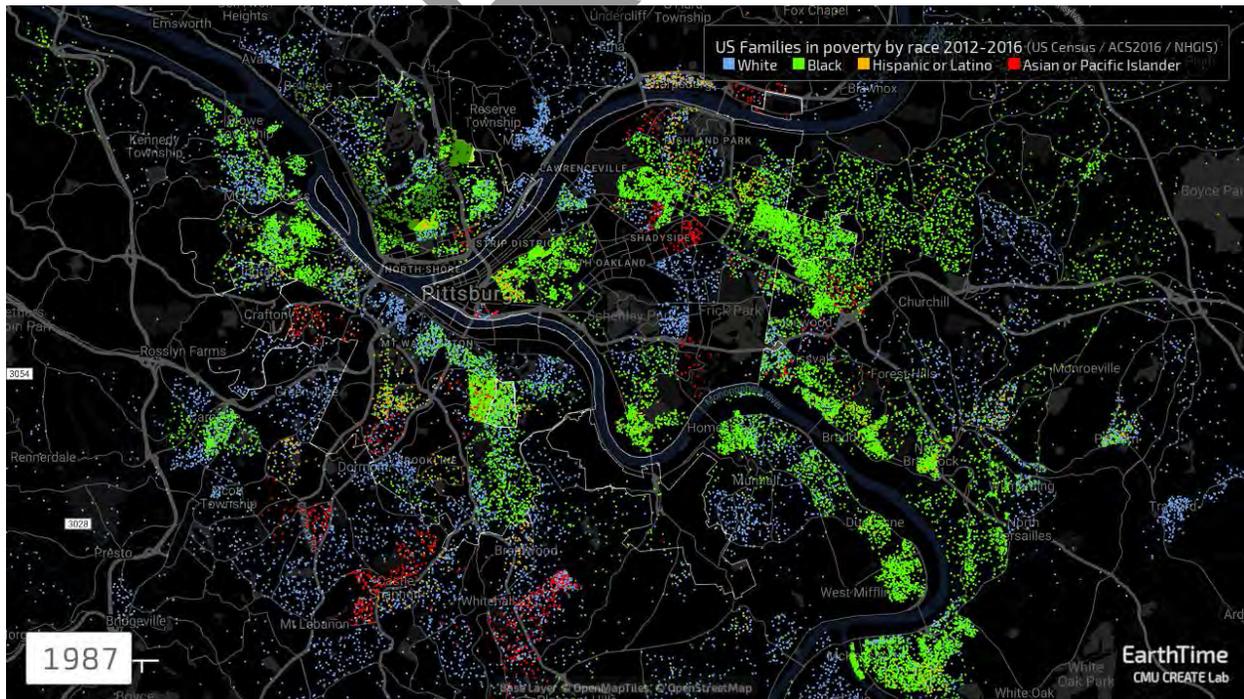
Source: earthtime.org/stories

Residential segregation in the City of Pittsburgh can be traced to redlining maps from 1937, shown above. Neighborhoods in red and yellow were considered “high risk” for mortgages. These neighborhoods were often majority Black or African American or majority immigrant. The map below shows the racial concentration of Pittsburgh Neighborhoods superimposed upon the 1937 redlining map. Areas with high Black or African American populations are mostly located in neighborhoods that had received the “high risk” designation on the redlining map. The legacy of the redlining policy of the City has created areas of minority concentration.

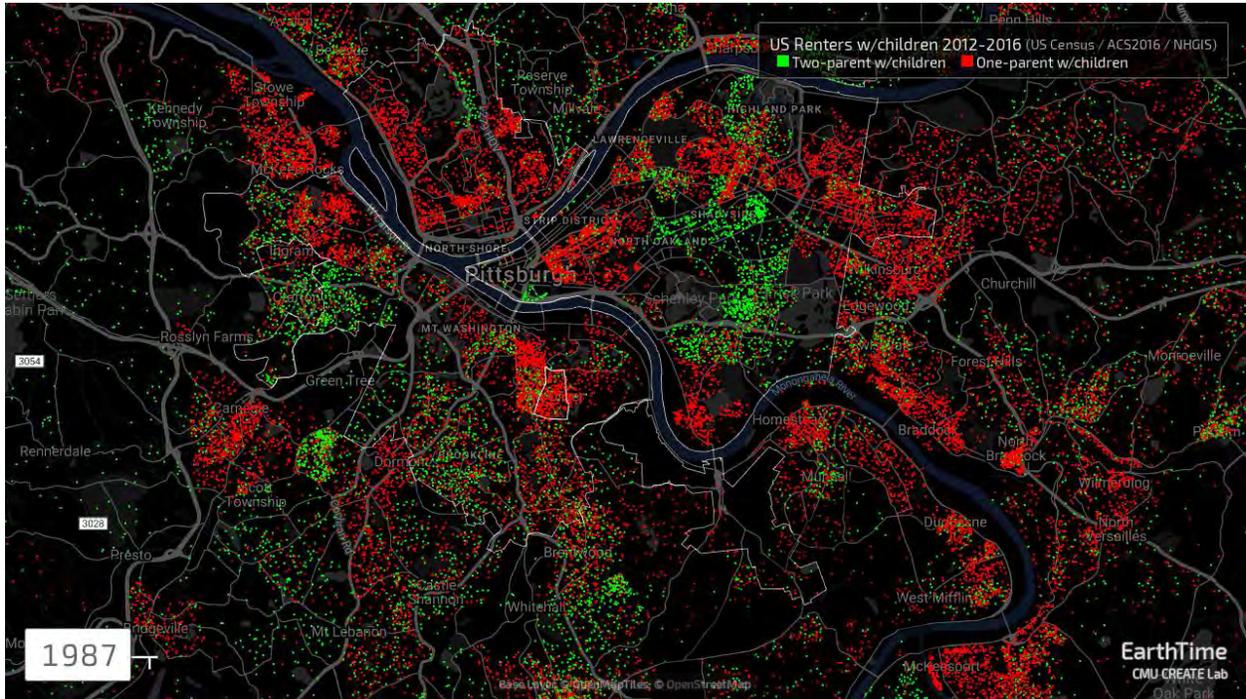


Source: earthtime.org/stories

The map below shows the number of families in poverty by race. The neighborhoods with high numbers of black families in poverty are also the neighborhoods of concentrated black populations (with the exception of Mt. Washington, and of Carrick on the southernmost portion of the City).

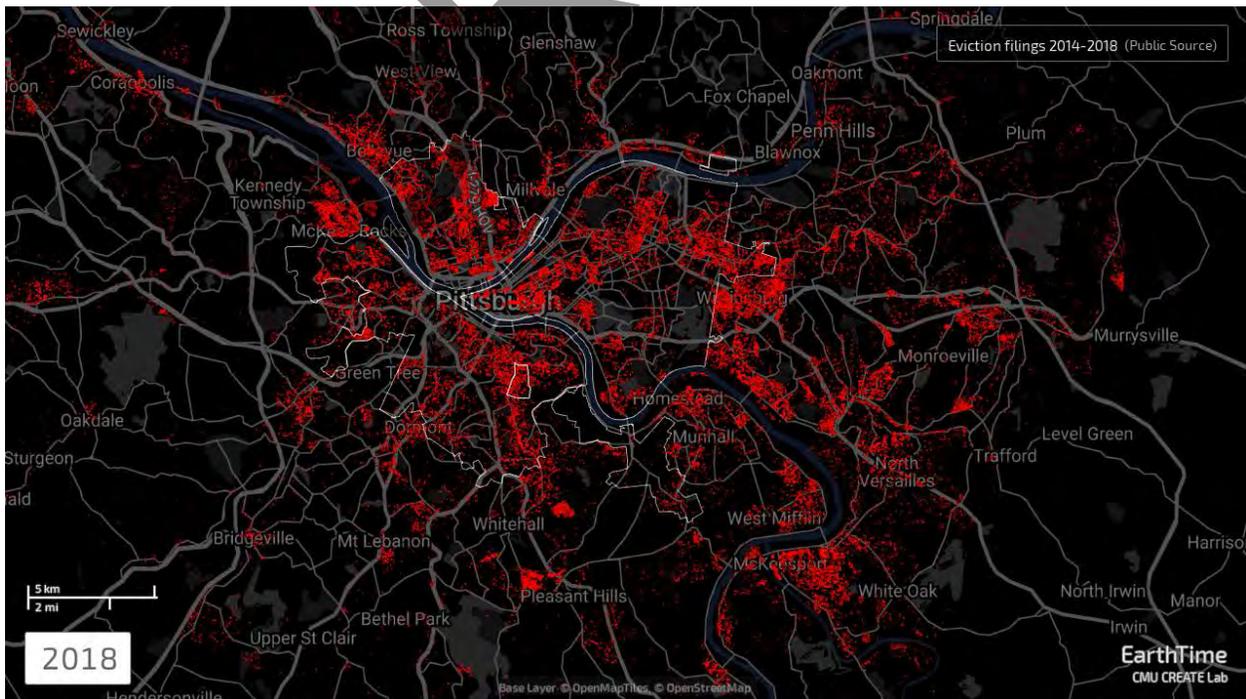


Source: earthtime.org/stories

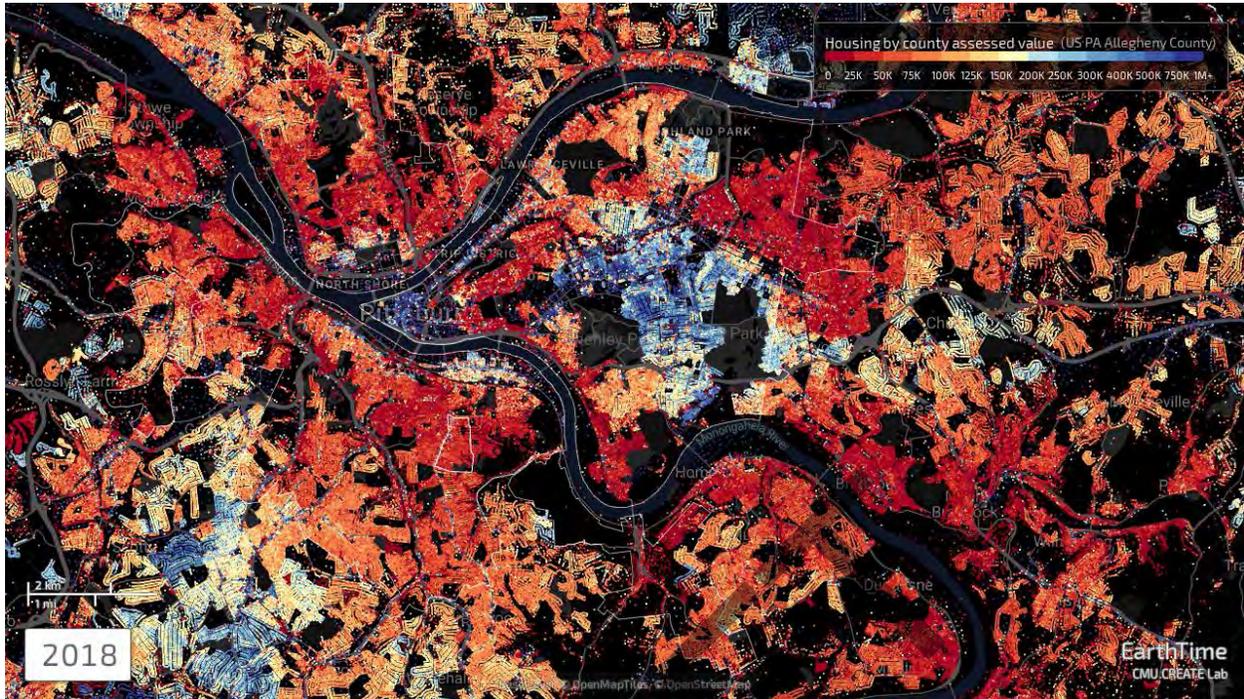


Source: earthtime.org/stories

Many of these neighborhoods have a high concentration of single-parent families who are renting their housing unit. The map below shows that these neighborhoods are also the most common sites of evictions.



Source: earthtime.org/stories



Source: earthtime.org/stories

According to the map above, these neighborhoods of the City have some of the lowest housing values. Thus, the housing stock in majority Black neighborhoods of the City is often either rental housing or low-value homeowner housing. Neither of these housing options provides these families with the option to build equity.



Source: earthtime.org/stories

The above map shows the percentage of children in poverty by neighborhood. The consequences of these segregated neighborhoods of concentrated rental housing leads to high childhood poverty for these residents.

Observations: Residential segregation is a major fair housing issue, and Pittsburgh's housing segregation adversely affects minority populations. Segregated populations are more likely to be impoverished and experience other housing problems. Segregated populations can file complaints on the bases of Race, Color, Ethnicity, or National Origin/Ancestry if they experience housing discrimination.

Pittsburgh Gender Equity Commission:

The City of Pittsburgh's Office of Gender Equity developed a Gender Equity Commission by local ordinance in late 2015. The Gender Equity Commission is a part of a coalition of CEDAW (The Convention on the Elimination of All Forms of Discrimination Against Women). The Gender Equity Commission conducted a study, published in September 2019, in collaboration with the University of Pittsburgh to identify and overcome barriers to gender equity in local government.

The report analyzed indicators in health, poverty and income, employment, and education and compared these indicators to peer cities. Across these



indicators, the Gender Equity Commission found extreme disparities between White residents of the City of Pittsburgh and Black residents of the City of Pittsburgh. Pittsburgh ranked significantly below peer Cities in the following indicators:

- Black Men
 - Child deaths
 - Adult deaths
 - Older adult deaths
 - Cardiovascular Disease
 - Cancer
 - Tobacco
 - Suicide
 - Homicide
 - Poverty
 - Child Poverty
 - Income
 - Employment
 - Occupation segregation
 - Taking the SAT or ACT
 - Police referrals in K-12 schools
- Black Women
 - Fetal death
 - Pregnancy deaths
 - Young adult deaths
 - Adult deaths
 - Older adult deaths
 - Cardiovascular disease
 - Cancer
 - Tobacco
 - Suicide
 - Homicide
 - Poverty
 - Child Poverty



- Income
- Out of the labor force
- Passing AP tests
- Taking the SAT or ACT
- Police referrals in K-12 schools

These poor outcomes are linked to housing segregation in the City. The City of Pittsburgh has recognized these deficiencies and is choosing to focus on improving these specific eight indicators for Black Men and Women:

- Black women's maternal mortality
- Black women's employment and poverty
- Black men's occupational segregation
- Black men's homicide
- Black men's cancer and heart disease
- College admissions exams
- College bound black girls
- Police referrals in schools

The Gender Equity Commission also analyzed indicators for Asian, Latinx, Multi-Racial, Other, and Native American men and women as two cohorts, respectively, referred to as AMLON men and AMLON women. Disparities between AMLON residents and White residents of the City of Pittsburgh that ranked below peer Cities were measured in the following indicators:

- AMLON Men
 - Child deaths
 - Tobacco
 - Suicide
 - Poverty
 - Child Poverty
 - Employment
 - Out of labor force
 - Taking the SAT or ACT
 - Police referrals in K-12 schools
- AMLON Women
 - Abnormal conditions



- Congenital Anomalies
- Poverty
- Child Poverty
- Algebra Enrollment
- Passing the AP Test
- Taking the SAT or ACT
- Police referrals in K-12 schools

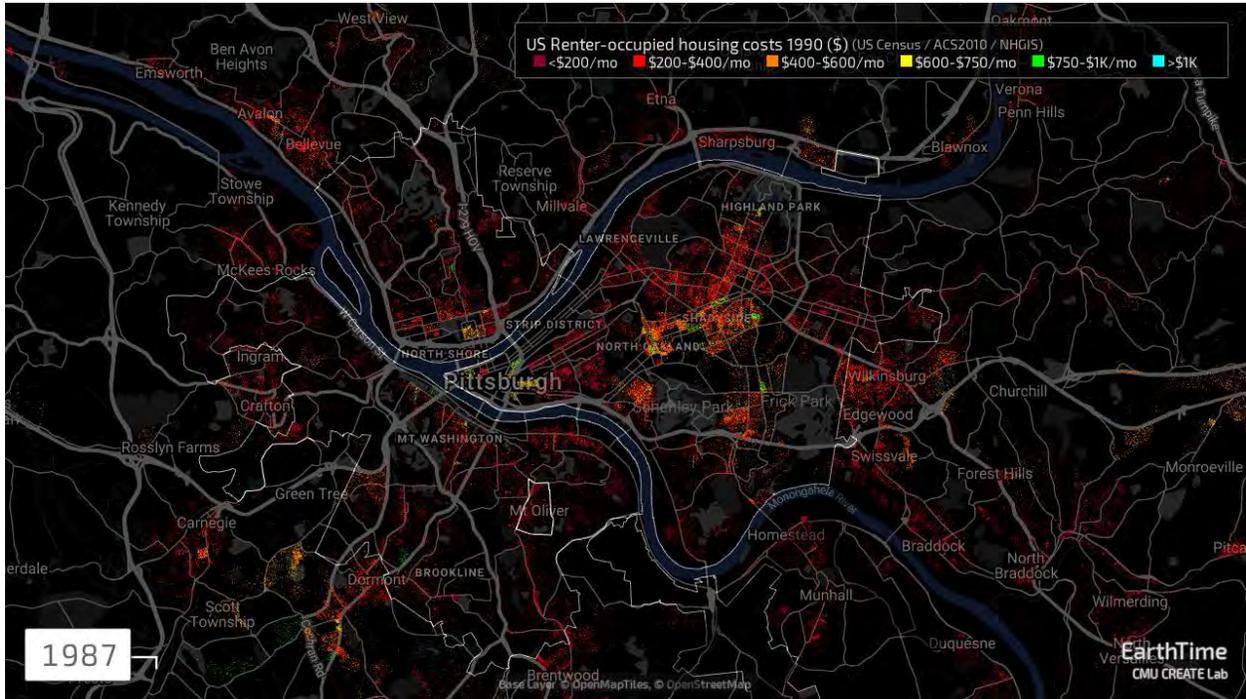
Observations: Residents of the City that are Black or African American, particularly those that are also women, experience a variety of negative consequences of residential segregation. Segregation affects populations not only on the basis of Race or Color, but on Sex or Gender as well.

K. Gentrification

Pittsburgh Human Relations Commission – EarthTime:

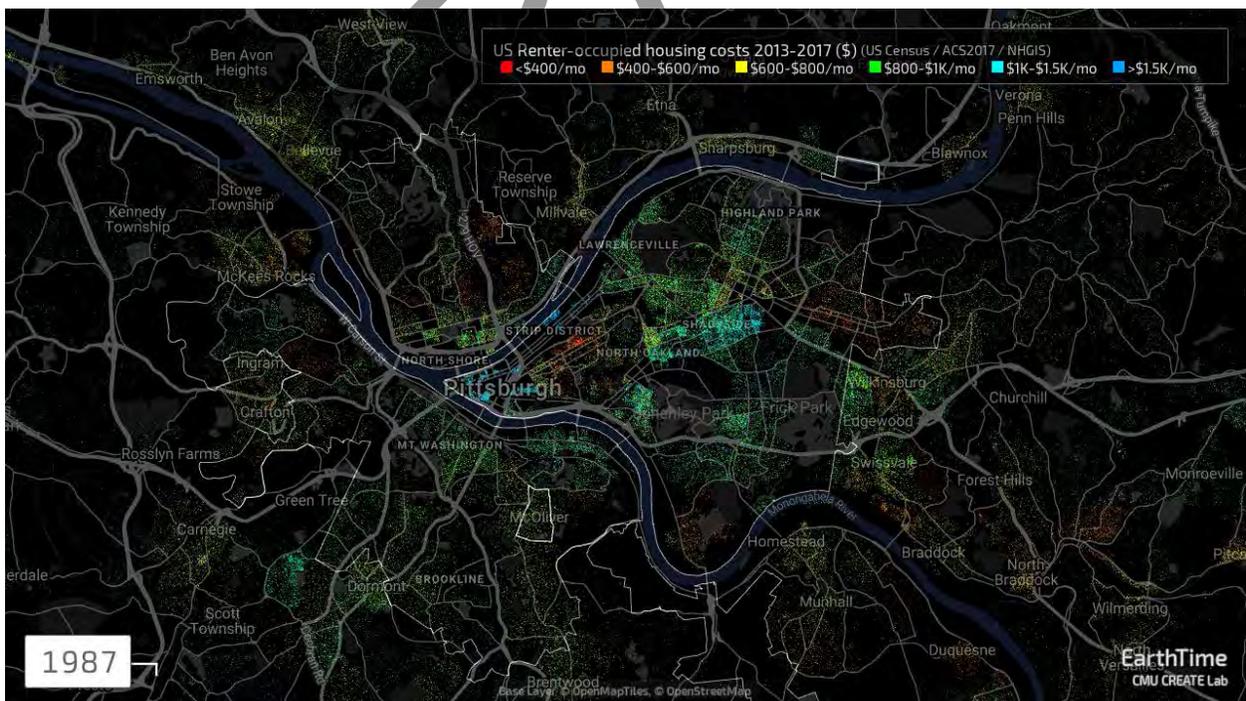
CMU CREATE Lab has also created maps using the “EarthTime Software” for the Pittsburgh Human Relations Commission that show evidence of gentrification and displacement of low-income and Black families in the City of Pittsburgh.

The following map shows rents in the City of Pittsburgh in the year 1990.



Source: earthtime.org/stories

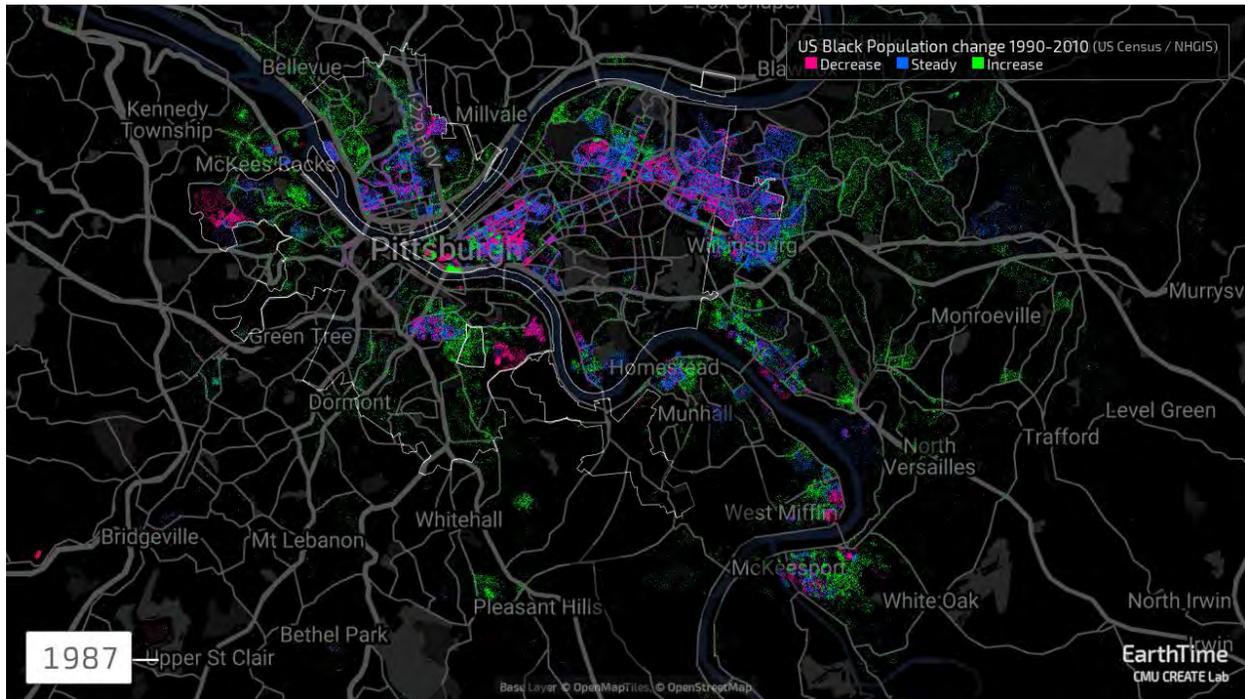
Generally, rents were only above \$600 a month in a few concentrated neighborhoods, including Squirrel Hill, Shadyside, Highland Park, Downtown, and Mt. Washington.



Source: earthtime.org/stories



According to the previous map, rents are substantially higher throughout the entire City, and only remain low in portions of the Hill District, Homewood, Hazelwood, the North Side, and Crafton Heights. The change in Black/African American population between 1990 and 2010 in the City of Pittsburgh is shown below.



Source: earthtime.org/stories

Generally, Black/African American populations have decreased within the City limits and increased in areas outside of the City, mostly concentrated in the Eastern suburbs such as Penn Hills, Monroeville, and Swissvale; Pleasant Hills; Mon Valley suburbs such as Turtle Creek, North Versailles, and West Mifflin; McKees Rocks and Stowe Township in the West; and northern suburbs such as Bellevue.

Decreasing Black/African American populations coincide with two phenomena: the closing of public housing and raising rents. Public housing in Fairywood, Arlington, and St. Clair was closed, and these areas show the highest concentrations of decreasing Black/African American populations. Raising rents have caused decreases throughout the Hill District, Central Northside, Hazelwood, and the East End Neighborhoods of Garfield, East Liberty, Larimer, and Homewood.

Observations: Gentrification is a fair housing issue that disproportionately affects minorities. For this reason, people who are pushed out of their longtime neighborhoods are often experiencing discrimination due to Race, Color, or National Origin/Ancestry. In Pittsburgh, Black/African American



residents are often the populations experiencing the negative effects of gentrification, and increasing costs associated with it relate back to racial discrimination.

L. Disabled Households

The following table includes the 2013-2017 American Community Survey estimate that shows the number of disabled individuals in the City of Pittsburgh. The total population five (5) years and over is 297,683 and the disabled population is 41,004, or 13.8%. 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

Disability Status of the Civilian Non-Institutional Population	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	298,864	-	297,683	-
Total Population with a disability	41,799	14.0%	41,004	13.8%
Population under 5 years	67	0.4%	162	1.1%
With a hearing difficulty	36	0.2%	91	0.6%
With a vision difficulty	31	0.2%	120	0.8%
Population 5 to 17 years	1,081	5.6%	2,624	8.2%
With a hearing difficulty	189	0.5%	225	0.7%
With a vision difficulty	380	1.1%	335	1.0%
With a cognitive difficulty	1,970	5.5%	(18 and under) 2,178	5.8%
With an ambulatory difficulty	289	0.8%	(18 and under) 171	0.1%
With a self-care difficulty	330	0.9%	(18 and under) 362	1.1%
Population 18 to 64 years	6,554	10.1%	22,681	24.6%
With a hearing difficulty	3,710	1.8%	3,356	1.6%
With a vision difficulty	3,819	1.9%	3,598	1.7%
With a cognitive difficulty	11,139	5.4%	10,079	5.1%
With an ambulatory difficulty	11,390	5.5%	11,094	5.3%
With a self-care difficulty	3,810	1.8%	3,845	1.8%
With an independent living difficulty	8,259	4.0%	7,891	3.8%
Population 65 years and over	4,324	37.7%	15,537	77.1%
With a hearing difficulty	5,586	13.4%	5,147	12.5%
With a vision difficulty	2,804	6.7%	2,804	6.8%
With a cognitive difficulty	3,755	9.0%	3,500	8.5%
With an ambulatory difficulty	10,652	25.6%	9,894	24.0%
With a self-care difficulty	3,612	8.7%	3,055	7.4%



With an independent living difficulty	7,724	18.6%	7,346	17.8%
SEX				
Male	18,315	12.9%	19,047	13.2%
Female	23,484	14.9%	21,957	14.3%
HISPANIC/LATINO ORIGIN				
White alone	40,623	14.0%	26,067	13.1%
Black or African American alone	25,627	12.9%	12,761	18.5%
American Indian and Alaska Native alone	14,195	18.7%	149	31.8%
Asian alone	113	27.2%	548	3.2%
Native Hawaiian and Other Pacific Islander alone	531	3.9%	10	10.0%
Some other race alone	10	6.2%	319	22.1%
Two or more races	1,176	14.1%	1,150	11.3%
White alone, not Hispanic or Latino	25,344	13.1%	25,660	13.3%
Hispanic or Latino (of any race)	597	8.0%	874	9.9%

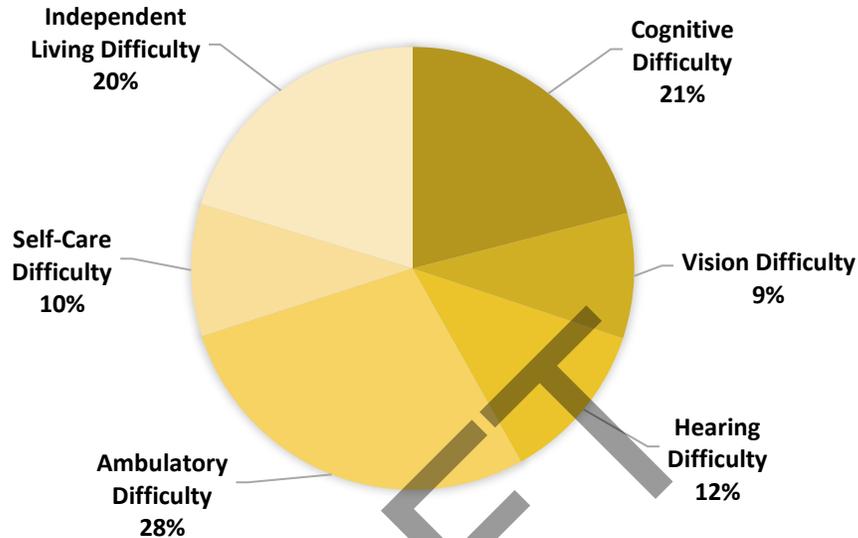
Source: 2008-2012 and 2013-2017 American Community Survey

Of the population age 65 and older, 37.6% have a disability, made up largely due to ambulatory difficulty (24.0%) and an independent living difficulty (17.8%). The overall data shows a fairly even percentage between males and females, with 13.2% and 14.3% of the respective populations having disabilities.

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Nearly three-quarters (71.2%) of disabled persons ages 18 to 64 years old are not in the labor force. Of those who are, 23.4% are employed, whereas 66.7% of non-disabled persons ages 18 to 64 in the labor force are employed.



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



Source: 2013-2017 American Community Survey

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.

The City of Pittsburgh offers a Visitability Tax Credit to encourage the inclusion of visitability features in new construction and rehabilitation. Those who qualify may be owners of single-family dwellings and duplexes, triplexes, townhouses, and row houses. Also eligible are adapted reuses of industrial and commercial buildings that are either renovated or converted into multi-family residential use. The tax credit cannot exceed \$2,500 or the total amount of the increased amount of property taxes owed during the first five (5) years from when the tax credit is approved.

The following are design features required for a Visitability Tax Credit, as stated by the City of Pittsburgh:

- *The residence shall provide at least one no-step entrance approachable by a firm, stable and slip-resistant path with an acceptable slope. The no-step entrance shall have a threshold of no greater than three-fourths of an inch. The no-step entrance to the residence may be located on any exterior side of the house or an entrance through the integral garage to the visitable level of the residence. Entry doors must have a minimum clear open width of at least thirty-two (32) inches and be equipped with lever handle hardware.*



- *Interior Doorways: All interior doorways, excluding closets and doors to basement stairs, on the visitable entry floor must have a minimum clear open width of thirty-two (32) inches.*
- *Circulation paths into and throughout the visitable entry level floor of the dwelling must be at least thirty-six (36) inches wide.*
- *Each housing unit must have a minimum of one (1) powder room on the visitable entry level floor, with a thirty-inch by forty-eight-inch minimum clear floor space contiguous to the water closet and the lavatory. The clear space under a lavatory can be included in this measurement and clear spaces contiguous to the water closet and lavatory are permitted to overlap. Powder room doors on the visitable floor must have lever door hardware. All bathrooms and powder room through-out the residential unit shall have reinforcement of at least two inches by eight inches of blocking between the studs placed inside the walls for easy installation of grab bars if needed. Reinforcement shall be capable of supporting grab bars that resist shear and bending forces of 250 pounds or greater. Blocking should be centered at 34 inches from and parallel to the finished floor. In renovated homes only the walls in the powder room or bathrooms on the visitable floor and those on floors that have the stud walls exposed as part of the renovation process need to comply with this paragraph.*
- *Light switches may not be higher than forty-eight (48) inches above the finished floor. If there are two controls for the same light, only one need be compliant with these standards. In renovated homes only the switches on the visitable floor need to comply with this paragraph unless the electrical renovations extend beyond the visitable floor.*
- *The path from either a vehicle parking area or a pedestrian entrance to the lot: The path to the no step entrance shall be firm, stable and sloop resistant. The grade of the path shall not exceed the following acceptable slope: 1:8 for slope length of 5 feet or less with a maximum rise of 7.5 inches; 1:10 for slope length 12 or less with a maximum rise of 14.4 inches; and 1:12 for slope length more than 12 feet. If the average slope of the property line along and contiguous to the public right-of-way exceeds the slope of 1:12, the slope of the exterior path may be greater, if necessary, to provide access to the no-step entry, but it may not exceed the average slope of the property line.*



Additionally, the Urban Redevelopment Authority of Pittsburgh (URA) offers a Home Accessibility Program for Independence (HAPI) loan to provide funding to low-income homeowners or landlords with low-income tenants to assist in making the home accessible to people with disabilities. While it is a limited funded program, it provides an opportunity and incentive for low-income homeowners or landlords to make accessibility improvements.

Observations: Disability has become the most common protected class basis for fair housing complaints. Sources of these complaints are frequently the results of a landlord's unwillingness to make reasonable modifications or accommodations. The City's shrinking disabled population may be a result of discrimination, and an unwillingness to make these changes that is forcing disabled residents to move out of the City.

DRAFT



III. Review/Update to Original Plan

The current “Analysis of Impediments to Fair Housing Choice” was prepared in 2015. The identified Impediments to Fair Housing Choice are reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER). The following paragraphs restate the identified impediments from the 2015 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2015 through 2019.

A. Summary of 2015 Impediments

- **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. There is a lack of affordable housing, which limits the choice for low-income residents, minorities, and the disabled population.

Goal: All residents of the City of Pittsburgh will have an awareness and knowledge of their rights under the Fair Housing Act and fair housing will be affirmatively furthered especially for low-income residents, minorities, and the disabled population.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- **Northside Coalition for Fair Housing:** Funds were provided for housing counseling & housing empowerment services for low-income residents living in the City.
- **Urban League:** Funding was provided for comprehensive housing counseling services to low and moderate income City residents.
- **Commission Operations – Fair Housing:** Program funding was used to encourage fair housing practices in the City.
- **Homewood Concerned Citizens Council:** Funding was provided for homebuyer education courses, tenant advocacy, good neighbor program, and credit counseling.
- The City continues to make available literature on fair housing and an individual’s rights under the Fair Housing Act.



- The City is under contract with the Fair Housing Partnership, and encouraged their partnership with the Pittsburgh Human Relations Commission, to provide training for the staff of the Department of City Planning, the URA, the Housing Authority, and subrecipients involved in housing.
- The City established a Housing Opportunity Fund through an increase in the Real Estate Transfer Tax to fund the following programs:
 - o **Housing Stabilization Program** – Temporary Rental Assistance program.
 - o **Rental Gap Program** – Gap financing for affordable rental housing development.
 - o **Down Payment and Closing Cost Assistance** – Assistance for First Time Homebuyers up to 115% AMI.
 - o **Homeowner Assistance Program** – Home improvement loan fund.
 - o **For-Sale Development Program** – Gap financing for affordable for-sale development.

FY 2015 Accomplishments:

- A total of forty-four (44) housing inquiries were received during this reporting period: Sixteen (16) met the Title VIII jurisdictional requirements for filing a formal complaint; two (2) inquiries failed to appear for the intake interview or return staff calls; one (1) inquiry decided not to file after completing a portion of the intake process. Twenty-Eight (28) intakes did not meet the Title VIII jurisdictional requirements for filing a formal complaint; eleven (11) callers were informed to contact the PA Commission on Human Relations, and two (2) callers were referred to the Magisterial District Court; twelve (12) callers were informed to contact the PA Commission on Human Relations; other intakes were referred to a variety of housing resources in the area that provide support in the areas of transitional housing, legal services, and rent assistance.
- A total of thirty-five (35) housing complaints were pending during this reporting period, of which eight (8) were satisfactorily adjusted, two (2) were closed as failures to cooperate/locate, seven (7) received a lack of probable cause determination, eleven (11) are currently under investigation;



one (1) withdrew their complaint; three (3) received a probably cause determination and is on track for a reconsideration meeting; one (1) case that received a probably cause finding in February 2016 was filed as a Civil Action under Rule 11 of the Commission's Rules and Regulations, and is ongoing; one (1) complaint that was on the Commission Public Hearing Track was withdrawn by the Complainants, who wished to pursue their case in court; and one (1) case was withdrawn without settlement. In addition, a complaint that was on the Commission Public Hearing Track was withdrawn by the Complainants, who wished to pursue their case in court.

- The City of Pittsburgh passed a Fair Housing Proclamation on April 7, 2015, which was recently adjusted as unconstitutional.

The Pittsburgh Human Relations Commission conducted the following trainings and seminars:

- o Apr 9, 2015 - FHAP Conference Call
- o Apr 20, 2015 - City-County Task Force on Disabilities Meeting
- o Apr 21, 2015 - Affirmatively Furthering Fair Housing (AFFH) Task Force
- o Apr 22, 2015 - Urban Green Growth Collaborative
- o Apr 23, 2015 - Annual Poetry Slam
- o Apr 1-30, 2015 - National Fair Housing Month Advertising and Outreach
- o May 13, 2015 - Housing Alliance Legislative Briefing
- o May 15, 2015 - HUD FHAP Conference Call
- o May 16, - 2015 - State of Black Pittsburgh
- o May 18, 2015 - City-County Task Force on Disabilities Meeting
- o May 26 - 29, 2015 - National Fair Housing Training Academy Conciliation
- o Jun 3, 2015 - Geographical Information Systems (GIS) Webinar
- o Jun 4, 2015 - #Zip Code Matters Webinar
- o Jun 5, 2015 - U.S. HUD Trust Fund Audit
- o Jun 14, 2015 - PrideFest 2015



- Jun 19, 2015 - 1st Annual Pennsylvania Human Relations Commission Summit
- Jun 24-25, 2015 - Mental Health First Aid Course
- Jun 26, 2015 - Conference Call Supreme Court Decision on Disparate Impact
- July 1, 2015 - Allegheny County Human Relations Commission Meeting
- Aug 31 - Sept 3, 2015 - 2015 HUD Policy Conference
- Sept 12, 2015 - Deliberative Forum Moderator Training
- Sept 17, 2015 - Apartment Assoc. of Metropolitan Pittsburgh (AAMP) Fair Housing Presentation
- Sept 27 - Oct 1, 2015 - 2015 International Association of Official Human Rights Agencies Conference
- Oct 2, 2015 - Commission Housing Committee Meeting
- Aug 1 – 31, 2015 - Port Authority Advertisements
- Oct 1, 2015 - Meeting with the Housing Authority of the City of Pittsburgh (HACP)
- Oct 14, 2015 - Contract with Fair Housing Partnership
- Oct 21, 2015 - ADA Mentoring Day
- Nov 16, 2015 - AFFH Task Force Meeting
- Nov 30, 2015 - Immigrant and Refugee Advisory Meeting

FY 2016 Accomplishments:

- A total of thirty-seven (37) housing inquiries were received during this reporting period: Fifteen (15) met the Title VIII jurisdictional requirements for filing a formal complaint but only seven (7) completed an intake; three (3) inquiries did not result in a formal complaint because the prospective complainant did not attend the scheduled intake meeting. Three (3) jurisdictional inquiries were resolved prior to the intake; in two (2) of these instances, the prospective complainants of the same housing complex furnished the Commission with literature regarding reasonable accommodations to secure a change in a parking policy as an accommodation for persons with disabilities leading to a resolution prior to filing. Twenty-two (22) intakes did not meet the Title VIII jurisdictional requirements for filing a formal complaint and were referred to the Magisterial District County,



the Pennsylvania Human Relations Commission, the Allegheny County Health Department, Neighborhood Legal Services Association (NLSA), the Allegheny County Bar Association Lawyer Referral Services, or to a variety of housing resources in the area that provide support in the areas of transitional housing, legal services, and rent assistance.

- A total of thirty-six (36) housing complaints were pending during this reporting period, of which three (3) were satisfactorily adjusted, five (5) received a lack of probable cause determination, twenty-one (21) are currently under investigation; one (1) withdrew their complaint; one (1) withdrew their complaint with a resolution; one (1) received a probable cause determination and is on track for a reconsideration meeting; and four (4) cases that received a probable cause finding in February 2016 were filed as a Civil Action under Rule 11 of the Commission's Rules and Regulations, and are ongoing.
- The City of Pittsburgh passed a Fair Housing Proclamation on April 19, 2016.

The Pittsburgh Human Relations Commission conducted the following trainings and seminars:

- o Jan 5, 2016 - Local Housing Options Teams (LHOT) Meeting
- o Jan 20, 2016 - Housing Committee Meeting
- o Jan 21, 2016 - Immigrant Advisory Council Presentation
- o Jan 25, 2016 - AFFH Task Force Outreach & Education Meeting
- o Mar 9, 2016 - Previously Incarcerated Barriers to Housing Working Group
- o Mar 15, 2016 - Affordable Housing Task Force Forum
- o Mar 1 - 30, 2016 - Port Authority Fair Housing Advertisements
- o Mar 1, 2016 and Continuing - National Fair Housing Month Outreach and Education
- o April 27, 2016 - National Housing Law Project Webinar
- o April 1-30, 2016 - University Fair Housing Outreach



- April 1-30, 2016 - Port Authority Fair Housing Advertisements
- June 6, 2016 - Commission Meeting – New By-Laws
- June 7, 2016 - AFFH Task Force Quarterly Meeting
- June 7, 2016 - Bellefield Area Citizens Association (BACA) Presentation
- June 12, 2016 - Pittsburgh PrideFest
- June 18, 2016 - Bhutanese Community Association of Pittsburgh (BCAP) Presentation
- June 23, 2016 - Southwestern Pennsylvania Legal Services Fair Housing Conference
- June 25-28, 2016 - National Fair Housing Conference
- June 29, 2016 - Pennsylvania Bar Institute (PBI) “Representing Landlords & Tenants in PA”
- July 21, 2016 - Immigrants & Internationals Task Force Meeting
- July 23, 2016 - Know Your Rights Presentation
- July - September, 2016 - Translated Materials
- August 11, 2016 - AFFH Steering Committee Meeting
- August 15, 2016 - Translation of Core Commission Materials
- August 19, 2016 - Latino Family Center Presentation
- August 22, 2016 - Research with University of Pittsburgh Center of Race and Social Problems
- September 2, 2016 - Commission Housing Committee Meeting
- September 6, 2016 - AFFH Task Force Quarterly Meeting
- September 8-10, 2016 - John Marshall Law School Fair Housing Conference:
- September 15, 2016 - Housing Authority Move to Work Program Feedback



- September 16, 2016 - Presentation on Equitable Development
- September 20, 2016 - Presentation to Duquesne Law Students
- October 13, 2016 - AFFH Steering Committee Meeting
- October 18, 2016 - Housing Committee Meeting Review of Yearly Goals
- November 7, 2016 - Commission Community Meeting
- November 12, 2016 - Mom and Cops
- November 12, 2016 - University of Pittsburgh Housing Summit
- November 18, 2016 - Thanksgiving Distribution Day
- November 29, 2016 - Homewood Concerned Citizen's Council
- November 30, 2016 - Marketing & Graphics RFP Presentations
- December 1, 2016 - Championship Chase
- December 6, 2016 - AFFH Task Force Meeting
- December 7, 2016 - AFFH Steering Committee Meeting
- December 20, 2016 - AFFH letter to Planning Commission
- The Fair Housing Partnership of Greater Pittsburgh (FHP) conducted two (2) fair housing trainings on September 19, 2016 and September 21, 2016. FHP also conducted two (2) trainings on Affirmatively Furthering Fair Housing on October 6, 2016 and October 7, 2016. Staff and personnel from the Department of City Planning, the Mayor's Office, the Urban Redevelopment Authority of Pittsburgh, and the Housing Authority of the City of Pittsburgh attended these training sessions put on the FHP.

FY 2017 Accomplishments:

- A total of seventy-four (74) housing inquiries were received during this reporting period: Twenty-one (21) met the Title VIII jurisdictional requirements for filing a formal complaint but



only eight (8) completed an intake. Ten (10) inquiries did not result in a formal complaint because the prospective complainant did not attend the scheduled intake meeting. One (1) jurisdictional inquiry was resolved prior to the intake. Thirty-eight (38) intakes did not meet the Title VIII jurisdictional requirements for filing a formal complaint and were referred to the Magisterial District County, the Pennsylvania Human Relations Commission, the Pittsburgh Police, the City of Pittsburgh Department of Public Safety, the Allegheny County Health Department, Neighborhood Legal Services Association (NLSA), the Fair Housing Partnership, the Tribone Center for Clinical Legal Education, the Allegheny County Health Department, the Allegheny County Bar Association Lawyer Referral Services, the Disability Rights Network, the Disability Options Network, or to a variety of housing resources in the area that provide support in the areas of transitional housing, legal services, and rent assistance.

- A total of forty-nine (49) housing complaints were pending during this reporting period, of which two (2) were satisfactorily adjusted, five (5) received a lack of probable cause determination; four (4) withdrew their complaint; one (1) withdrew their complaint with a resolution; four (4) received a probable cause determination and is on track for a reconsideration meeting; one (1) case that received a probable cause finding in February 2016 was filed as a Civil Action under Rule 11(a) of the Commission's Rules and Regulations, and is ongoing; and twenty-nine (29) are currently under investigation.

The Pittsburgh Human Relations Commission conducted the following trainings and seminars:

- o January 5, 2017 - AFFH Steering Committee Meeting
- o January 6, 2017 - PghCHR Housing Committee Meeting
- o January 20, 2017 - Shift Collaborative Kick-Off Meeting
- o January 21, 2017 - Summit Against Racism
- o January 25, 2017 - Immigrants and Internationals Advisory Committee
- o January 30 - February 3, 2017 - Fair Housing Leadership Training



- February 3, 2017 - Housing Committee Conference Call
- February 6-10, 2017 - Week 2 National Fair Housing Training Academy
- February 16, 2017 - FHAP Quarterly Conference Call
- February 21-24, 2017 - 2017 HUD FHAP Investigator Training
- February 24, 2017 - Immigrants Advisory meeting
- February 27, 2017 - City-County Americans with Disabilities (ADA) Task Force
- March 1-31, 2017 - Port Authority Fair Housing Ads
- March 7, 2017 - AFFH Task Force Quarterly Meeting
- March 11, 2017 - Latino Center Know Your Rights presentation
- March 12, 2017 - City Know Your Rights Clinic
- March 15, 2017 - Fair Housing Assessment
- March 23, 2017 - Housing for Previously Incarcerated Persons
- April 1, 2017 - Affirmatively Furthering Fair Housing presentation
- April 10, 2017 - Fair Housing Month Proclamation
- April 12, 2017 - Peace Island Institute
- April 17, 2017 - Affirmatively Furthering Fair Housing Task Force 1st Annual Meeting
- April 19, 2017 - Hill House Consensus Group presentation
- April 24-28, 2017 - Fair Housing Month Exhibit
- May 1-30, 2017 - National Fair Housing Training Academy
- May 2, 2017 - Fair Housing Presentation to the PA Housing Finance Agency
- May 18, 2017 - Homewood Tenant Council Meeting
- May 26, 2017 - Pittsburgh Community Re-investment Group Annual Summit



- June 1, 2017 - Day of Action Conference Call
- June 10-11, 2017 - Pittsburgh PrideFest
- June 19, 2017 - PAHRC Partnership Summit
- June 21, 2017 - World Refugee Day
- June 30, 2017 - Religious and Ethnic Discrimination Public Hearing
- July 11, 2017 - Affirmatively Furthering Fair Housing Task Force Quarterly Meeting
- July 20, 2017 - DHS International & Immigrants Council Meeting
- July 26, 2017 - Pittsburgh Black Pride
- August 4, 2017 - Fair Housing Training to Urban League Staff
- August 7, 2017 - AFFH Task Force Steering Committee
- August 15, 2017 - Gwen's Girl's Service Provider Education
- August 16, 2017 - Housing Committee Conference Call
- August 24, 2017 - Homewood Tenant Council Meeting
- August 30, 2017 - Meeting with Local Civil Rights Leaders
- September 9, 2017 - Planning Meeting - Summit Against Racism
- September 25-28, 2017 - International Association of Official Human Rights Agencies
- October 10, 2017 - Affirmatively Furthering Fair Housing Task Force Quarterly Meeting
- October 27, 2017 - Refugee Public Safety Meeting
- November 3, 2017 - New Commissioner Orientation
- November 7, 2017 - Conflict Resolution Training
- November 8, 2017 - AFFH Task Force Steering Committee
- November 17, 2017 - Housing Committee Conference Call
- November 21, 2017 - University of Pittsburgh Social Work Graduate Class Presentation



- November 29, 2017 - AFFH Task Force Strategy Meeting
- December 5-7, 2017 - HUD FHAP Training Conference
- December 8, 2017 - International Human Rights Day Press Conference
- December 13, 2017 - Staff Meeting
- December 15, 2017 - AFFH Task Force Steering Committee
- The Fair Housing Partnership of Greater Pittsburgh (FHP) conducted three (3) fair housing trainings: “Disability Options Network (DON) Services,” “Women, Infants, and Children (WIC),” and “Life’s Work.” DON Services was conducted on April 25, 2018 and focused on reasonable accommodations and modifications. Training for WIC recipients was held on March 12, 2018 and focused on familial discrimination, along with information on all protected classes. “Life’s Work” was held on March 14, 2018. This was a general fair housing training without special emphasis.
- Urban League of Greater Pittsburgh continued to carry out its comprehensive housing counseling services to low- and moderate-income City residents.
- The URA staff attended three (3) separate Fair Housing Trainings:
 - The Fair Housing and Equal Opportunity Requirements Training overview covered topics as follows: Examine and alleviate housing discrimination, promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development regardless of race, color, religion, sex, disability, familial status or national origin; promote housing that is accessible to and usable by persons with disabilities; and comply with the non-discrimination requirements of the Fair Housing Act. The training was sponsored by the Commonwealth of PA Department of Community & Economic Department.
 - The Design and Construction Requirements of the Fair Housing Act: Provided a Technical Overview of the Act



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

- 50 Years and Beyond – Fair Housing in 2018 covered topics such as, Testing- More Now than Ever, Affirmative Fair Housing Marketing Plans, Reasonable Accommodations, HUD’s Harassment Rule, and HUD’s Guidance on Local Nuisance and Crime Free Housing Ordinances sponsored by the Professional Affordable Housing Management Association (PAHMA).

FY 2018 Accomplishments:

- A total of one hundred fifty-nine (159) housing inquiries were received during this reporting period: Ninety (90) met the Title VIII jurisdictional requirements for filing a formal complaint but only thirty-nine (39) completed an intake. Eighteen (18) inquiries did not result in a formal complaint because the prospective complainant did not attend the scheduled intake meeting. Fifty-one (51) intakes did not meet the Title VIII jurisdictional requirements for filing a formal complaint and were referred to the Magisterial District County, the Pennsylvania Human Relations Commission, the Pittsburgh Police, the City of Pittsburgh Department of Public Safety, the Allegheny County Health Department, Neighborhood Legal Services Association (NLSA), the Fair Housing Partnership, the Tribone Center for Clinical Legal Education, the Allegheny County Health Department, the Allegheny County Bar Association Lawyer Referral Services, the Disability Rights Network, the Disability Options Network, or to a variety of housing resources in the area that provide support in the areas of transitional housing, legal services, and rent assistance.
- A total of thirty-eight (38) housing complaints were pending during this reporting period, of which three (3) were satisfactorily adjusted, twelve (12) received a lack of probable cause determination; zero (0) withdrew their complaint; four (4) withdrew their complaint with a resolution; one (1) received a probable cause determination and is on track for a mandatory conciliation meeting; two (2) cases conciliated with settlement agreement before a determination was made; two (2) closed as a failure to cooperate or locate; and fourteen (14) are currently under investigation.



The Pittsburgh Human Relations Commission conducted the following trainings and seminars:

- January 3, 2018 - AFFH Task Force Webinar
- January 9, 2018 - Affirmatively Furthering Fair Housing Task Force Quarterly Meeting
- January 12, 2018 - Housing Committee Conference Call
- February 9, 2018 - Housing Committee Conference Call
- February 14, 2018 - AFFH Task Force Steering Committee
- February 15, 2018 - Staff Meeting
- March 1, 2018 - AFFH Task Force Strategy Meeting
- March 2, 2018 - Housing Committee Conference Call
- March 7, 2018 - Staff Meeting
- March 8, 2018 - AFFH Task Force Outreach & Education Committee Meeting
- March 14, 2018 - AFFH Task Force Steering Committee
- March 22, 2018 - AFFH Task Force Outreach & Education Committee Meeting
- March 29, 2018 - Housing Committee Conference Call
- April 7, 2018 - Fair Housing Training for Developers
- April 11, 2018 - 50th Anniversary of the Fair Housing Act event
- April 11, 2018 - AFFH Task Force Annual Meeting
- April 24, 2018 - Housing as a Human Right Panel
- May 9, 2018 - AFFH Task Force Steering Committee Meeting
- May 12, 2018 - Immigrant & Refugee Health & Wellness Fair
- May 19, 2018 - AFFH Task Force Community Engagement Kickoff Meeting
- May 19, 2018 - Urban League Home Ownership Workshop



- May 31, 2018 - Staff Professional Development - HEMS 101
- June 9-10, 2018 - PrideFest
- June 16, 2018 - Urban League Home Ownership Workshop
- June 26 & 28, 2018 - Community Development Block Grant Hearings
- June 28, 2018 - Staff Professional Development - Case Processing and Timeline
- July 10, 2018 - AFFH Task Force Quarterly Meeting
- July 10, 2018 - Meeting with the Housing Authority of the City of Pittsburgh
- July 12, 2018 - Housing Opportunity Fund Community Meeting
- July 17, 2018 - Housing Opportunity Fund Community Meeting
- July 21, 2018 - Urban League Home Ownership Workshop
- July 24, 2018 - Housing Opportunity Fund Community Meeting
- July 27, 2018 - Housing 101 Training at the Urban Redevelopment Authority (URA)
- August 1, 2018 - Housing Opportunity Fund Community Meeting
- August 8, 2018 - Housing Opportunity Fund Community Meeting
- August 10, 2018 - Small Area Fair Market Rate (FMR) Meeting
- August 20, 2018 - FHAP Training
- August 21, 2018 - AFFH Task Force Outreach & Education Committee Meeting
- September 15, 2018 - Urban League Section 8 Homeownership Meeting
- September 19, 2018 - Human Rights in Pittsburgh and the World



- October 9, 2018 - Affirmatively Furthering Fair Housing (AFFH) Task Force Quarterly Meeting
 - October 10, 2018 - Commission Housing Committee Meeting
 - October 10, 2018 - Urban League Landlord Forum
 - October 11, 2018 - AFFH Task Force Regional Community Feedback Meeting - East
 - October 20, 2018 - Urban League Homeownership Workshop
 - October 29, 2018 - AFFH Task Force Steering Committee
 - November 1, 2018 - AFFH Task Force Regional Community Feedback Meeting - North
 - November 17, 2018 - Urban League Thanksgiving Distribution
 - November 19, 2018 - AFFH Task Force Regional Community Feedback Meeting - South
 - December 10, 2018 - International Human Rights Day Press Conference
 - December 15, 2018 - AFFH Task Force Regional Community Feedback Meeting - West
 - December 21, 2018 - Urban League Fair Housing Law Training
- The Fair Housing Partnership of Greater Pittsburgh (FHP) held two (2) fair housing events: “The State of Fair Housing in Pittsburgh” and “Worthy of Investment.” “The State of Fair Housing in Pittsburgh” was held on April 16, 2019. This was a summit for housing professionals and featured a speech from the Assistant Secretary of FHEO at HUD. “Worthy of Investment” was conducted on April 24, 2019 and focused on the devaluation of communities of color. This event provided outreach to present recommendations on affirmatively furthering fair housing to the City of Pittsburgh.
 - Urban League of Greater Pittsburgh continued to carry out its comprehensive housing counseling services to low- and moderate-income City residents.
 - The URA staff attended three (3) separate Fair Housing Trainings:



- The Fair Housing and Equal Opportunity Requirements Training overview covered topics as follows: Examine and alleviate housing discrimination, promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development regardless of race, color, religion, sex, disability, familial status or national origin; promote housing that is accessible to and usable by persons with disabilities; and comply with the non-discrimination requirements of the Fair Housing Act. The training was sponsored by the Commonwealth of PA Department of Community & Economic Department.
- The Design and Construction Requirements of the Fair Housing Act: Provided a Technical Overview of the Act sponsored by the U.S. Department of Housing and Urban Development (HUD).
- 50 Years and Beyond – Fair Housing in 2018 covered topics such as, Testing- More Now than Ever, Affirmative Fair Housing Marketing Plans, Reasonable Accommodations, HUD’s Harassment Rule, and HUD’s Guidance on Local Nuisance and Crime Free Housing Ordinances sponsored by the Professional Affordable Housing Management Association (PAHMA).

FY 2019 Accomplishments:

The Pittsburgh Human Relations Commission conducted the following outreach activities:

- January 11, 2019 - Affirmatively Furthering Fair Housing (AFFH) Task Force Steering Committee Meeting
- January 19, 2019 - Urban League Homeownership Workshop
- January 25, 2019 - Pittsburgh Racial Justice Summit
- January 30, 2019 - Immigrant And internationals Policy Council Meeting
- February 22, 2019 - Commission Housing Committee Meeting



- February 26, 2019 - Affirmatively Furthering Fair Housing (AFFH) Task Force Quarterly Meeting
- February 16, 2019 - Urban League Homeownership Workshop
- March 16, 2019 - Immigrant Housing Resource Fair
- March 16, 2019 - Urban League Homeownership Workshop
- April 2, 2019 - Meeting with Commissioner Young
- April 2, 2019 - Walk-in Hours at Homewood CLP, Operation Better Block, and Homewood CEC
- April 8, 2019 - Meeting with Dave Breingan
- April 11, 2019 - Homewood Children's Village Community Dinner
- April 12, 2019 - Work Launch: Career Fair
- April 13, 2019 - Immigrant and Refugee Health Fair
- April 14, 2019 - Won't You Be My Neighbor
- April 16, 2019 - From Other to US
- April 17, 2019 - Citywide Zoning Meeting
- April 20, 2019 - Event Promotion and Outreach
- April 30, 2019 - Housing Celebration and Resource Fair
- May 1, 2019 - DHS I&I Quarterly Meeting
- May 2, 2019 - Immigrant Career Fair
- May 4, 2019 - Cinco de Mayo Festival in Beechview
- May 8, 2019 - PCRG Summit
- May 11, 2019 - APALA Festival
- May 14, 2019 - Sheraden Healthy Active Living
- May 17, 2019 - Know Your Rights Day
- May 18, 2019 - Operation Home
- August 2, 2019 - Meeting with Jessica Burdick
- August 5, 2019 - Immigrant Rights Working Group
- August 6, 2019 - Pitt Police National Night Out
- August 7, 2019 - Community Evening Intake
- August 9, 2019 - Human Rights City Alliance Meeting



- August 14, 2019 - Homeless Education Network
- August 17, 2019 - Bloomfield-Garfield Housing Fair
- August 17, 2019 - Operation Home
- August 20, 2019 - Informational Presentation
- August 25, 2019 - Human Rights Cook Out
- September 5, 2019 - City Careers Event for Veterans
- September 14, 2019 - City Career Fair
- September 16, 2019 - Community Forum: Housing
- September 19, 2019 - Project Silk Open House
- September 24, 2019 - Pitt Public Service Career Fair
- September 25, 2019 - Pitt Activism Workshop
- October 7, 2019 - ACBA Committee on Law and Disability
- October 11, 2019 - All for All Summit
- October 12, 2019 - All for All Block Party
- October 14, 2019 - UPR Criminal Punishment Forum
- October 19, 2019 - Operation Home
- October 22, 2019 - Allegheny County Human Services
- October 30, 2019 - UPR Informational Meeting
- November 2, 2019 - Fifth Annual Gender Symposium
- November 12, 2019 - University of Pittsburgh Housing Info Session
- November 13, 2019 - University of Pittsburgh Housing Info Session
- November 13, 2019 - Providence Connection Info Session
- November 16, 2019 - Thanksgiving Distribution
- November 21, 2019 - Community Intake
- December 2, 2019 - Community Meeting
- December 3, 2019 - GPNP Summit
- December 9, 2019 - UPR Employment Forum
- December 11, 2019 - Thrive 18 Meeting
- December 12, 2019 - ACBA Military and Veterans Committee
- January 16, 2020 - Thrive 18 Collaboration



- January 23, 2020 - Renters' Rights Workshop
- January 25, 2020 - Racial Justice Summit
- January 25, 2020 - Tenants' Rights Workshop
- January 26, 2020 - Community Intake
- Through these outreach efforts, the City's Commission on Human Relations achieved the following outcomes:
 - o Commission support for inclusionary zoning ordinance.
 - o Increased intake appointments and consultations.
 - o Operation Better Block collaboration.
 - o Children's Outreach.
- The City's Commission on Human Relations conducted a Fair Housing Training for the Housing Authority of the City of Pittsburgh at Pressley High Rise on December 4, 2019. There were fourteen (14) attendees.

Status: *This is an on-going activity and should be continued to be followed and monitored in the 2020 Analysis of Impediments.*

- **Impediment 2: Affordable Rental Housing –**

Even though the City of Pittsburgh has a large supply of rental housing, it is not necessarily affordable to lower income households. The monthly housing cost for apartments has steadily increased to the point that over 55% of all renter households in Pittsburgh with incomes less than 50% AMI, are considered cost burdened.

Goal: The development of affordable rental housing will occur throughout the City of Pittsburgh, especially for households whose income is less than 50% AMI, through new construction, in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost burdened.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- **Hazelwood Initiative:** Provided funding for the revitalization of the Hazelwood Community via housing & economic activities.



- **Lawrenceville Corporation:** Provided funding for the ongoing implementation of the Upper Lawrenceville Housing Strategy.
- **Manchester Citizens Corp.:** Provided funding for the rehab of multi-unit residential structure for affordable housing.
- **Mt. Washington CDC:** Provided funding for Community Development housing, transit oriented development, etc.
- **Northside Leadership Conference – Sheptysky Arms:** Provided funding for the operating assistance for a non-profit community group that operates a senior high-rise.
- **Oakland Planning and Development Corp.:** Provided funding to support affordable housing, blight reduction, code enforcement & cleaning/greening projects.
- **Northside Coalition for Fair Housing:** Provided funding to provide support, sustainable housing, and revitalization to eligible participants.
- **Riverview Apartments:** Provided various services for the seniors living in the senior only housing facility.
- **Saint Ambrose Manor:** Provided funding for the operational support of the Senior High Rise.
- **Troy Hill Citizens, Inc.:** Improved affordable housing options/re-use of vacant lots/housing facilitation.
- **Urban League:** Provided funds for comprehensive housing counseling services to low and moderate income City residents.
- **Choice Neighborhood:** Provided funds for Phase II to include the following: architectural, engineering, and other professional services. The unit count is approximately 130 units for Phase II of this project.
- **Economic Development and Housing:** Provided funding for housing programs which include the HOME Rehab Program, Pittsburgh Party Wall, Residential Facade, Rental Housing Development & Improvement, Pittsburgh Housing Construction Fund, and the Community Development Investment Fund programs.



- **Rental Housing Development and Improvement Program (PHDIP):** This line item provided a flexible source of funding to non-profit and for-profit developers for acquisition and rehabilitation of new construction of residential rental housing primarily for low- and moderate-income households and special populations.
- **CHDO Operating:** CHDO Set-A-Side Projects.
- **Housing Opportunities for Persons with AIDS (HOPWA):** Provide funding for housing related services for those with HIV/AIDS in the City of Pittsburgh. Funding is also provided for tenant based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
- The City established a Housing Opportunity Fund through an increase in the Real Estate Transfer Tax to fund the following programs:
 - o **Housing Stabilization Program** – Temporary Rental Assistance program.
 - o **Rental Gap Program** – Gap financing for affordable rental housing development.

FY 2015 Accomplishments:

- 79 new affordable rental housing units were produced
- 68 households received Tenant-Based Rental Assistance
- 250 households received Short-Term Rent, Mortgage, and Utility Assistance
- 6 applications for Low Income Housing Tax Credit Projects were submitted:
 - o **Morningside Crossing** – a 46-unit mixed income senior housing building in the Morningside Neighborhood.
 - o **Squirrel Hill Gateway** – a 33-unit mixed use supportive housing project in the Squirrel Hill South Neighborhood.
 - o **Oakland Affordable Living** – a 49-unit renovation and new construction project in the West Oakland Neighborhood.
 - o **Allegheny Dwelling Phase I** – a 65-unit mixed income replacement housing project for the former Allegheny



- Dwellings public housing site in Fineview Neighborhood
- **Riverview Towers** – a 191-unit reconfiguration and rehabilitation of two apartment buildings project for senior housing in Squirrel Hill South Neighborhood
- **Kelly Hamilton Phase I** – a 57-unit rehabilitation of scattered site Section 8 Family housing project and the construction of new replacement units in Homewood Neighborhood
- 4 Low Income Housing Tax Credit Projects were awarded:
 - **Hillcrest** – a 66-unit mixed income senior housing new construction project on the former Carrick Giant Eagle Site in the Carrick Neighborhood.
 - **Dinwiddie IV** – a 23-unit new construction project connecting Uptown and the Hill District in the Crawford Roberts Neighborhood.
 - **Susquehanna Homes** – a 45-unit infill scattered site housing development in the Homewood South Neighborhood.
 - **Middle Hill (Addison III)** – a 52-unit mixed-income public housing replacement of the Bedford Hill and Centre Avenue housing developments located in the Hill District.
- 85 units were constructed in Phase I of Larimer-East Liberty.

FY 2016 Accomplishments:

- 42 new affordable rental housing units were produced
- 71 households received Tenant-Based Rental Assistance
- 220 households received Short-Term Rent, Mortgage, and Utility Assistance
- The following rehabilitation activities were conducted:
 - Conveyance of the former Morningside School on Jancey Street to developers to build a 46-unit, mixed-income apartment building for seniors with 39 affordable units.
 - A \$180,000 additional grant for repairs needed to the Wood Street Commons building, Downtown, which provides 258 affordable Single Room Occupancy units



- for low-income adults; including 32 emergency shelter units and 15 bridge housing units for the mentally ill.
- A \$3.27 million financing plan to provide a portion of the funds for demolition and site preparation work at the former East Liberty Gardens property, making way for the construction of 150 Phase 2 mixed-income housing units.
 - The submission of grant applications for \$250,000 and \$500,000 for the construction of a new park at Larimer Avenue and Station Street as part of the Larimer/East Liberty Choice Neighborhoods.
 - \$15 million in tax-exempt debt to support the preservation of 75 affordable housing units in the North Side neighborhoods of California Kirkbride and the Central Northside.
 - An amendment to the existing contract with West Penn Energy Solutions from \$30,000 to \$36,000 to perform energy audits for the Pittsburgh Home Rehabilitation Program (PHRP) Plus Energy Efficiency Loan Program, and authorization to issue an RFP to solicit bids from other firms to participate in the program.
 - 10 applications for Low Income Housing Tax Credit Projects were submitted:
 - **Action Housing Inc. – Squirrel Hill Gateway:** A 33-unit mixed use project in collaboration with Jewish Residential Services. Project to provide supportive housing and expand Levin Clubhouse.
 - **Oakland Planning and Development Corp. – Oakland Affordable Living:** Preservation/renovation of 24 Aliquippa Place apartments plus new construction of 25-unit apartment building at entrance to Oak Hill development.
 - **Rodriguez Associates – Morningside Crossing – 1802 Jancey Street:** Conversion and rehabilitation of a 46-unit housing development into an affordable housing building and first floor senior center.
 - **Allegheny Housing Rehabilitation Corporation – Kelly Hamilton Phase I:** Preservation and rehabilitation of 46 scattered site Section 8 family



- housing units. New construction of 11 replacement units to replace obsolete and/or alleyway units. This is the first phase of a 2-phase project.
- **Trek/Allies and Ross Management and Development Corporation – Allegheny Dwellings Phase I:** First phase of an 80-unit mixed income replacement housing for former Allegheny Dwellings public housing site.
 - **Riverview Towers Preservation LP – Riverview Towers – 52 Garretta Street:** reconfiguration, rehabilitation and preservation of two apartment buildings into 191 units of senior housing (151 affordable) plus a range of services.
 - 4 Low Income Housing Tax Credit Projects were awarded:
 - **Morningside Crossing** – This project is the adaptive re-use, rehabilitation and conversion of the former Morningside Elementary School into 46 units of mixed income (85% affordable) senior housing and a ground floor senior center.
 - **Oakland Affordable Living** – This project consists of the rehabilitation/preservation of 24 units in the existing Allequippa Place affordable housing development in West Oakland and the new construction of a 25 unit affordable apartment building in West Oakland.
 - **Squirrel Hill Gateway** – This project is the new construction of a 6-story mixed use building in Squirrel Hill consisting of 33 affordable units on the four upper floors plus two floors of commercial space. The ground floor will be occupied by an expanded Levin Clubhouse. The second floor will contain offices for Jewish Residential Services (JRS). One-half of the units will serve residents with intellectual and psychological disabilities. JRS will manage the Levin Clubhouse and will provide supportive services to the residents in the building.
 - **Miller Street Apartments** – This project is the new construction of 36 affordable units in the Hill District.

FY 2017 Accomplishments:

- 102 new affordable rental housing units were produced
- 73 households received Tenant-Based Rental Assistance



- 465 households received Short-Term Rent, Mortgage, and Utility Assistance
- 7 applications for Low Income Housing Tax Credit Projects were submitted:
 - o **Trek Development Group – Mellon’s Orchard South Phase I – East Liberty:** a 47-unit mixed income development 37 of the units will be affordable and 10 will be market rate live/work units.
 - o **Bloomfield Garfield Corp. – S & A Homes, Garfield Heights:** a scattered site, lease-to-own program on north Aiken, Kincaid, and Rosetta Streets.
 - o **David Motley & Walnut Capital – North Negley Residences – 327 N. Negley Avenue – Garfield:** a 48-unit affordable housing adaptive reuse.
 - o **Hill CDC & Telesis – New Granada Square – 2023 Centre Avenue – Hill District:** new construction of 50 mixed-income (41 affordable/9 market rate) rental units plus approximately 7,200 square feet of first floor retail space.
 - o **McCormack Baron Salazar – PAR Civic Arena Phase I – Hill District:** new construction of a 54-unit mixed-income (42 affordable/12 market rate) adjacent to a 200-unit phase 1 market rate building.
 - o **Action Housing, Inc. – Doughboy Affordable Living – Penn Avenue – Lower Lawrenceville:** new construction of two (2) 3-story buildings containing 35 affordable rental units plus 2,800 square feet of commercial/community space.
 - o **Riverview Towers Preservation LP/Riverview towers – 52 Garretta Street – Squirrel Hill South:** reconfiguration/rehabilitation/preservation of two (2) senior apartment buildings into 191 units (151 affordable/40 market rate) plus supportive services.
 - o **Krause Commons – Squirrel Hill:** This project is the new construction of a 33 unit affordable housing development in the Squirrel Hill neighborhood. The project will also contain an expanded Levin Clubhouse and Jewish Residential Services offices on the first floor. Fifty percent (50%) of the residential units will serve individuals with intellectual and/or psychological disabilities. The URA provided a \$500,000 non-



- federally funded RHDIP subordinate loan as part of the project financing.
- **4% LIHTC Development – Northside:** a 75-unit scattered site project-based Section 8 affordable rental housing development.
- 3 Low Income Housing Tax Credit Projects were awarded:
 - **Mellon’s Orchard South Phase I** – This project is the new construction of 37 affordable units and ten market rate units of family rental housing on underutilized surface parking lots in the center of East Liberty. The units will be well situated for the future tenants to access public transit and job opportunities.
 - **Doughboy Affordable Living** – this project consists of the new construction of two-3 story buildings containing 35 affordable rental units plus 2,800 square feet of commercial/community space in the center of the thriving Lawrenceville neighborhood.
 - **Riverview Towers** – this project consists of the rehabilitation and preservation of two senior apartment buildings into 191 residential units (151 affordable/40 market rate) plus supportive services. The buildings are located in the economically-strong Squirrel Hill neighborhood.
- The City authorized a cooperation agreement with the URA to create the Housing Opportunity Fund, which was assigned \$10,000,000 per year to cover gaps in affordable rental and homeowner housing.
- The City completed Phase I of its Larimer-East Liberty Choice Neighborhoods Initiative with 85 fully occupied units.

FY 2018 Accomplishments:

- 88 new affordable rental housing units were produced
- 99 existing rental-occupied housing units were rehabilitated
- 80 households received Tenant-Based Rental Assistance
- 430 households received Short-Term Rent, Mortgage, and Utility Assistance
- 7 applications for Low Income Housing Tax Credit Projects were submitted:
 - **Northside Properties \$ & S LLC – Northside Residences Phase IV – California-Kirkbride:** New



- construction of 42 units as replacement housing for the final phase of Northside Properties
- **Trek Development Group – Mellon’s Orchard South Phase I – East Liberty:** a 47-unit mixed income development 37 of the units will be affordable and 10 will be market rate live/work units.
 - **The Community Builders – Garland Park Residences – East Liberty:** New construction of a 58-unit mixed income apartment building (48 affordable/10 market rate) on the former Pennley Park Apartments site.
 - **Bloomfield Garfield Corp. – S & A Homes, Garfield Heights:** a scattered site, lease-to-own program on north Aiken, Kincaid, and Rosetta Streets.
 - **Beacon Communities Services LLC, Ralph A. Falbo, Inc. MCAPS LLC North Negley Residences:** 327 N. Negley Avenue – Garfield – Partial adaptive reuse of existing classroom structure and development of 45 affordable housing units of the B’Nai Israel Synagogue rotunda and sanctuary building.
 - **Hill CDC & Telesis – New Granada Square – 2023 Centre Avenue – Hill District:** New construction of 40 affordable rental units plus approximately 7,200 square feet of first floor retail space on the main neighborhood commercial corridor.
 - **McCormack Baron Salazar/Allies & Ross Development – Larimer/East Liberty CNI Phase 3:** New construction of 37 mixed-income units and mixed use commercial space on Larimer Avenue as well as five (5) townhomes on Winslow Street for a total of 42 units (33 affordable).
 - **McCormack Baron Salazar/Allies & Ross Development – Larimer/East Liberty CNI Phase 4:** Adaptive reuse and historic preservation of the Larimer School into 35 mixed-income units and 8,500 square feet of commercial space, as well as seven (7) units of garden apartments and townhomes for a total of 42 units (35 affordable).
 - **Action Housing, Inc. – Flats on Forward – Squirrel Hill:** New construction of a 6-story, mixed use building to contain 43 affordable units on floors 2-4, 11,000 square feet of retail on the ground floor, and 24,000



- square feet of office space on floors 5-6. A portion of the units (11-22) will have a preference for people with disabilities.
- **BCJ Partners II LLC/(Corcoran Nennison/Beacon Communities/HACP) Oak Hill Burrowes Views – 211-259 Burrowes Street – Terrace Village:** Demolition of obsolete MROP units and new construction of 144 mixed income units.
- 3 Low Income Housing Tax Credit Projects were awarded:
- **Mellon’s Orchard South Phase I** – This project is the new construction of 37 affordable units and ten market rate units of family rental housing on underutilized surface parking lots in the center of East Liberty. The units will be well situated for the future tenants to access public transit and job opportunities.
 - **Doughboy Affordable Living** – this project consists of the new construction of two-3 story buildings containing 35 affordable rental units plus 2,800 square feet of commercial/community space in the center of the thriving Lawrenceville neighborhood.
 - **Riverview Towers** – this project consists of the rehabilitation and preservation of two senior apartment buildings into 191 residential units (151 affordable/40 market rate) plus supportive services. The buildings are located in the economically-strong Squirrel Hill neighborhood.
- The URA developed the following programs for use through the Housing Opportunity Fund (HOF) that assisted renter-occupied housing:
- **The Housing Stabilization Program** – Provides emergency rental assistance to prevent evictions.
 - **The Rental Gap Program (GRPC)** – Funds development/preservation of rental housing for households with incomes at or below 50% AMI.
- The City partially completed Phase II of its Larimer-East Liberty Choice Neighborhoods Initiative with 150 substantially completed units.

Status: *The City has been financially supporting the development of affordable rental housing. Unfortunately, the need is much greater than the available financial resources that the City has at its disposal.*



This is a continuing need that should be included in the 2020 Analysis of Impediments.

- **Impediment 3: Affordable Housing for Sale -**

The median value and cost to purchase a single family home in Pittsburgh that is decent, safe, and sound, has increased significantly to over \$87,800, which limits the choice of housing for lower income households throughout the City.

Goal: Development of for-sale single family homes for lower income households will occur through new construction, in-fill housing, and the rehabilitation of vacant structures throughout the City of Pittsburgh.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- **Allegheny City Central Association:** Provided housing development services to low- and mod-income residents by making available homes purchased through the City's Treasurer's sale, and then offered at affordable prices to households that will renovate them and live in as their primary residence.
- **Hazelwood Initiative:** Provided funding for the revitalization of the Hazelwood Community via housing & economic activities.
- **Lawrenceville Corporation:** Provided funding for the ongoing implementation of the Upper Lawrenceville Housing Strategy.
- **Manchester Citizens Corp.:** Provided funding for the rehab of multi-unit residential structure for affordable housing.
- **Mt. Washington CDC:** Provided funding for Community Development housing, transit oriented development, etc.
- **Northside Coalition for Fair Housing:** Provided funding to provide support, sustainable housing, and revitalization to eligible participants.



- **Oakland Planning and Development Corp.:** Provided funding to support affordable housing, blight reduction, code enforcement & cleaning/greening projects.
- **Polish Hill Civic Association:** Provided funding for operating expenses for the small scale housing rehabilitation Program.
- **Troy Hill Citizens, Inc.:** Improved affordable housing options/re-use of vacant lots/housing facilitation.
- **Urban League:** Provided funds for comprehensive housing counseling services to low and moderate income City residents.
- **CHDO Operating:** Funds were used to pay for the costs of CHDO Set-A-Side Project.
- **Economic Development and Housing:** Provided funding for housing programs which include the HOME Rehab Program, Pittsburgh Party Wall, Residential Facade, Rental Housing Development & Improvement, Pittsburgh Housing Construction Fund, and the Community Development Investment Fund programs.
- **Pittsburgh Housing Construction Fund (PHCF):** Program assisted the substantial rehabilitation of deteriorated residential buildings and the promotion of ownership in targeted City neighborhoods. (Program Income \$25,000).
- **Housing Opportunities for Persons with AIDS (HOPWA):** Provided funding for housing related services for those with HIV/AIDS in the City of Pittsburgh. Funding is also provided for tenant based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
- The City established a Housing Opportunity Fund through an increase in the Real Estate Transfer Tax to fund the following programs:
 - o **Down Payment and Closing Cost Assistance –** Assistance for First Time Homebuyers up to 115% AMI.
 - o **Homeowner Assistance Program –** Home improvement loan fund.



- **For-Sale Development Program** – Gap financing for affordable for-sale development.

FY 2015 Accomplishments:

- 38 existing owner-occupied housing units were rehabilitated
- 3 families received homebuyer assistance funds
- 6 households received homebuyer training

FY 2016 Accomplishments:

- 44 existing owner-occupied housing units were rehabilitated
- 1 families received homebuyer assistance funds
- 3 households received homebuyer training

FY 2017 Accomplishments:

- 41 existing owner-occupied housing units were rehabilitated
- 6 new affordable owner-occupied housing units were developed
- 8 families received homebuyer assistance funds
- 8 households received homebuyer training
- The City authorized a cooperation agreement with the URA to create the Housing Opportunity Fund, which was assigned \$10,000,000 per year to cover gaps in affordable rental and homeowner housing.

FY 2018 Accomplishments:

- 32 existing owner-occupied housing units were rehabilitated
- 8 families received homebuyer assistance funds
- 6 households received homebuyer training
- The URA developed the following programs for use through the Housing Opportunity Fund (HOF) that assisted renter-occupied housing:
 - **The Homeowner Assistance Program (HAP)** – Provides up to \$30,000 of home rehabilitation assistance to homeowners with incomes at or below 50% AMI.
 - **Down Payment and Closing Cost Assistance Program (DPCC)** – Provides up to \$7,500 for down payment and closing cost assistance to buyers with



- incomes at or below 80% AMI and \$5,000 for buyers with incomes above 80% AMI but below 115% AMI.
- **For-Sale Development Program (FSDP)** – Funds for the development of for-sale housing to be sold to homebuyers with incomes at or below 80% AMI.

Status: *The City has been financially supporting the development of affordable housing for sale. Unfortunately, the need is much greater than the available financial resources that the City has at its disposal. This is a continuing need that should be included in the 2020 Analysis of Impediments.*

- **Impediment 4: Accessible housing Units –**

As an older, built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Pittsburgh, since 61.7% of the City's housing units were built before 1950 and most do not contain accessibility features, and 13.9% of the City's population is classified as disabled.

Goal: The number of accessible housing units in the City will be increased through new construction and rehabilitation of existing housing units for the physically disabled and developmentally challenged population.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- **Jewish Association on Aging:** Provide funding for the Home Safety Program which allows professions to assess the safety of senior adult living quarters in areas of fall risks, grab bars handrails, etc.
- **Jewish Community Center:** Provide funding for the AgeWell program which offers a one-stop resource linking older adults, their family members, friends & caregivers to solutions for issues related to aging & helping them maintain their independence for as long as possible.



- **Pittsburgh Project:** Provide funding to provide free home repairs for low-income homeowners who are elderly, shut-in, widowed, disabled, or immobile.
- **Rebuilding Together Pittsburgh:** Provide funding to assist senior with services to help them stay in their homes.
- **Allegheny City Central Association:** Provided funds for home repair services to senior residents living in the Central Northside neighborhood of the City.
- The URA created a program to make accessibility improvements known as HAPI, to provide grants for reasonable modifications and accommodations for both renters and homeowners.
- Additional accessible housing is being built in the new housing developments with financial assistance provided by the City. If the project is funded with HOME or LIHTC funds, the project is required to have at least 5% of the units as accessible.
- The City enforces the ADA and Fair Housing requirements in multi-family housing developments.
- The City, through the URA Housing Rehabilitation Program, has continued to provide financial assistance to elderly homeowners to make accessibility improvements to their properties.
- The City has continued to support the City's and County's joint Task Force on Disabilities and tax credits to make units "visitable" and "accessible."
- The URA of Pittsburgh continues to acquire properties for future housing developments through its Rental Housing Development and Improvement Program (PHDIP) and Housing Recovery Program (HRP).

FY 2017 Accomplishments:

- In June, 2017 the Urban Redevelopment Authority re-established the HOME Accessibility Program for Independence (HAPI). The program is funded by Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) Funds and other City non-federal sources. The HAPI program provides grants of up



to \$10,000 for owner occupants and up to \$5,000 per unit for rental property owners in order to make accessibility improvements to the homes of Pittsburgh residents with disabilities. The goal of the program is to enable those with permanent disabilities to remain in their homes. Eligible improvements include, but are not limited to, exterior ramps, chair gliders and lifts, door widening, bathroom modifications, lowering kitchen counters, sliding shelves, visual door bells and phone signalers. Two (2) grants were closed in 2017.

FY 2018 Accomplishments:

- The URA assisted one (1) household through the HAPI program.

Status: *There is a continuing need for accessible housing in the City and this impediment should be included in the 2020 Analysis of Impediments.*

- **Impediment 5: Private Lending Practices –**

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

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

Summary: The City addressed this impediment by funding the following projects:

Activities funded between FY 2015-2019:

- **Commission Operations – Fair Housing:** Provides program funding to encourage fair housing practices in the City, and train City, URA, and HACP staff, as well as subrecipients on fair housing initiatives.

Status: *The City should include this impediment in its 2020 Analysis of Impediments.*



- **Impediment 6: Approach to Affirmatively Furthering Fair Housing –**

The housing, racial and socio-economic data, and the amount of subsidized housing in the City of Pittsburgh, illustrates that there are concentrations of low- and moderate-income persons, minorities, and disabled persons living in the City.

Goal: Housing and economic opportunities for low- and moderate-income persons and the protected classes will be available so they will be able to live and work anywhere in the City of Pittsburgh and throughout the region.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- The City of Pittsburgh's Human Relations Commission, in cooperation with City Council members, passed the designation of source of income as a protected class to prevent housing discrimination toward Section 8 Housing Choice Voucher holders in 2015. The Human Relations Commission conducted briefings with Councilman Burgess on September 21, 2015. A public hearing was conducted on November 15, 2015, and source of income was passed as a protected class on December 15, 2015, going into effect on December 18, 2015. The Apartment Association of Metropolitan Pittsburgh (AAMP) filed a suit against the City of Pittsburgh based on the Source of Income protected class designation. The Pittsburgh Human Relations Commission issued a press release on the case on April 8, 2016. On June 9, 2017, the Human Relations Commission's motion for intervention on behalf of the designation was denied by the judge. The legality of the Source of Income designation has not yet been determined by the courts.
- **Choice Neighborhood:** Provided funds for Phase II & Phase III to include the following: architectural, engineering, and other professional services. Phase 2 is a 138-unit new construction, mixed income rental housing development of which 99 of the 138 units are for low- and moderate-income (below 80% of AMI) households. Phase III funds include the following: site preparation, site acquisition, public



- improvements, green infrastructure, and 50 new mixed income units.
- The City of Pittsburgh will continue to work to obtain other Federal financial resources, such as the Choice Neighborhood Program and LIHTC financing to replace the decreasing HOME and CDBG grants.
 - The City has encouraged non-profit housing agencies to apply for funds for new housing development to be used as match funds with CDBG and HOME funds.
 - The Housing Authority of the City of Pittsburgh, nonprofits, and for-profits have been successful in obtaining LIHTC financing and other grants to develop new housing.
 - The City of Pittsburgh created a pilot program for inclusionary zoning in Lawrenceville as a result of the study. The inclusionary zoning ordinance was signed by Mayor Peduto on July 25, 2019. City Planning has created an inclusionary zoning overlay district that requires 10% of units to be affordable for a 35 year term for any development of over 20 units.
 - The City established a Housing Opportunity Fund through an increase in the Real Estate Transfer Tax to fund the following programs:
 - o **Housing Stabilization Program** – Temporary Rental Assistance program.
 - o **Rental Gap Program** – Gap financing for affordable rental housing development.
 - o **Down Payment and Closing Cost Assistance** – Assistance for First Time Homebuyers up to 115% AMI.
 - o **Homeowner Assistance Program** – Home improvement loan fund.
 - o **For-Sale Development Program** – Gap financing for affordable for-sale development.

FY 2015 Accomplishments:

- 4 Low Income Housing Tax Credit Projects were awarded:
 - o **Hillcrest** – a 66-unit mixed income senior housing new construction project on the former Carrick Giant Eagle Site in the Carrick Neighborhood.



- **Dinwiddie IV** – a 23-unit new construction project connecting Uptown and the Hill District in the Crawford Roberts Neighborhood.
- **Susquehanna Homes** – a 45-unit infill scattered site housing development in the Homewood South Neighborhood.
- **Middle Hill (Addison III)** – a 52-unit mixed-income public housing replacement of the Bedford Hill and Centre Avenue housing developments located in the Hill District.

FY 2016 Accomplishments:

- 4 Low Income Housing Tax Credit Projects were awarded:
 - **Morningside Crossing** – This project is the adaptive re-use, rehabilitation and conversion of the former Morningside Elementary School into 46 units of mixed income (85% affordable) senior housing and a ground floor senior center.
 - **Oakland Affordable Living** – This project consists of the rehabilitation/preservation of 24 units in the existing Allequippa Place affordable housing development in West Oakland and the new construction of a 25 unit affordable apartment building in West Oakland.
 - **Squirrel Hill Gateway** – This project is the new construction of a 6-story mixed use building in Squirrel Hill consisting of 33 affordable units on the four upper floors plus two floors of commercial space. The ground floor will be occupied by an expanded Levin Clubhouse. The second floor will contain offices for Jewish Residential Services (JRS). One-half of the units will serve residents with intellectual and psychological disabilities. JRS will manage the Levin Clubhouse and will provide supportive services to the residents in the building.
 - **Miller Street Apartments** – This project is the new construction of 36 affordable units in the Hill District.

FY 2017 Accomplishments:

- 3 Low Income Housing Tax Credit Projects were awarded:
 - **Mellon's Orchard South Phase I** – This project is the new construction of 37 affordable units and ten market rate units of family rental housing on underutilized surface parking lots in the center of East Liberty. The



units will be well situated for the future tenants to access public transit and job opportunities.

- **Doughboy Affordable Living** – this project consists of the new construction of two-3 story buildings containing 35 affordable rental units plus 2,800 square feet of commercial/community space in the center of the thriving Lawrenceville neighborhood.
- **Riverview Towers** – this project consists of the rehabilitation and preservation of two senior apartment buildings into 191 residential units (151 affordable/40 market rate) plus supportive services. The buildings are located in the economically-strong Squirrel Hill neighborhood.

FY 2018 Accomplishments:

- 3 Low Income Housing Tax Credit Projects were awarded:
 - **Mellon’s Orchard South Phase I** – This project is the new construction of 37 affordable units and ten market rate units of family rental housing on underutilized surface parking lots in the center of East Liberty. The units will be well situated for the future tenants to access public transit and job opportunities.
 - **Doughboy Affordable Living** – this project consists of the new construction of two-3 story buildings containing 35 affordable rental units plus 2,800 square feet of commercial/community space in the center of the thriving Lawrenceville neighborhood.
 - **Riverview Towers** – this project consists of the rehabilitation and preservation of two senior apartment buildings into 191 residential units (151 affordable/40 market rate) plus supportive services. The buildings are located in the economically-strong Squirrel Hill neighborhood.

Status: *The City has accomplished much of its strategies, but should include this impediment in the 2020 Analysis of Impediments.*

- **Impediment 7: Economic Issues Affect Housing Choice** –

There is a lack of economic opportunities in the City which prevents lower income households from increasing 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 throughout the City of Pittsburgh.

Goal: local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice throughout the City of Pittsburgh.

Summary: The City has made the following progress in addressing this impediment:

Activities funded between FY 2015-2019:

- **Amani Christian Community Development:** Provide funding for a Youth Career Coaching Program to implement a Youth Workforce Project to create career services & educational outreach to youth 16-21 to advance into career programs.
- **Bidwell Training Center:** Provide career-training programs for low- and moderate-income adults living in the City in the fields of: Culinary Arts, Chemical Laboratory Technician, Electronic Record Medical Assistant, Medical Claims Processor, Medical Coder, Pharmacy Technician, and Horticulture Technology.
- **Building Bridges for Businesses:** Provide tutoring in skills that will assist people in starting their own business; Provided funds for their "U CAN B" program by educating 6th-12th grade students. Teachers, entrepreneurs and business-people gave local students a chance to see what life is like after high school and college by providing tutoring in skills that will assist people in starting their own business.
- **Community Empowerment Association:** Provide funding for a workforce development in the construction & green energy industries.
- **Garfield Jubilee:** Provide funding for the youth build program which will provide at-risk disadvantage youth the opportunity to improve their livelihood through education & vocational training while helping them rebuild low-income communities.
- **Jewish Family and Children's Service – Career Development:** Provide funding to train unemployed &



underemployed, dislocated workers, displaced homemakers, individuals seeking their first jobs, and those in career transition.

- **Jewish Family and Children's Service – Refugee Services:** Provide funding for newly arrived refugees with job development & placement services designed to help them find & retain employment so they may be able to support their families & contribute economically to the community.
- **NeighborWorks of Western PA:** Provide funding for financial education and one-on-one counseling services to adults struggling with unemployment and underemployment.
- **PA Connecting Communities:** Provide funding to connect disabled persons with potential employers and offering various vocational training.
- **Troy Hill Citizens, Inc.:** Provide funding for community based economic development activities aimed toward real estate development.
- **Neighborhood Employment Program:** Provide funding for six neighborhood employment centers located in various parts of the City. These centers are charged with providing job opportunities for City residents by creating a network of neighborhood employment projects.
- **Pittsburgh Employment Program:** Provide funding to support job development & employment services with various community agencies in the form of staffing, skills training, outreach for business recruiting, and hiring of City residents.
- **Summer Youth Employment Program:** Provide funding for summer work opportunities & internships during the school year for economically disadvantage youth.
- **Center for Innovation and Entrepreneurship:** Provide funding for various programs throughout the business district and entrepreneurship support efforts of the URA.
- **Beechview Merchants Association (BMA):** Provided funds to launch a business district revitalization to fill vacant commercial buildings, rebrand and market the Beechview Business District.



- **Carrick Community Council:** Provided funds to create a destination retail node containing a variety of complementary food and retail business.
- **Hill House Association:** Provided funds for the First Source Center Workforce Development Program for employment opportunities and workforce development training.
- **Neighborhood Learning Alliance:** Provided funds for their employment center.
- **Operation Better Block:** Provided residents with access to available programs, services and benefits to help them move toward financial stability and self-sufficiency.
- **Pennsylvania Women Work:** Provided funds to help economically disadvantaged adults pursue family-sustaining careers through a combination of career and personal development.
- **A. Philip Randolph Institute - Breaking Chains of Poverty:** Provided funding for career training programs to eligible residents.
- **Pittsburgh Gateways Intro to the Trades Program:** Provided funds to eligible participants for job training in the field of building trades and unions.
- **Landforce:** Provided funding to recruit, train, and educate adults with barriers such as homelessness, education levels, incarceration, or veterans.
- **Pittsburgh Community Kitchen/Community Kitchen Pgh:** Provided funding for the culinary and employment training for low- and moderate-income residents.
- **Trade Institute Pittsburgh:** Provided funding to train and educate eligible participants in mason, stone, and carpenter trades.
- **Rosedale Block Cluster:** Provided funding to provide training to youth in the landscaping field.
- **West End Employment Center:** Provided funding for job search and employment activities to eligible participants.



FY 2015 Accomplishments:

- The City funded workforce development programs through a number of different programs offered through the State Enterprise Zone Program. The URA assisted by funding classes at CCAC to help with work force development training. The URA requires that loan borrowers use CareerLinks to post its company jobs.
- The City continued to work with the ten (10) neighborhoods that take part in the URA's Mainstreets Pittsburgh Program.
- The City funded economic development loans to create new job opportunities which helped provide employment and lessen the number of persons living below the poverty level. A total of 52 jobs were retained and 72 new jobs were created.
- The City funded the following activities:
 - o **Bidwell Training Center** - 168 extremely low, low and moderately low income youths were served by these funds.
 - o **Building Bridges for Businesses** - Served 106 low- and moderate-income persons. Operated an in school program that provides career exposure and awareness for middle school students in the Pittsburgh Public School System.
 - o **Jewish Family & Children's Service** - Career Development - Served 165 Moderate to Low income residents with career development services.
 - o **Summer Youth Employment Program** - Served 941 low- and moderate-income persons. Youth participate in summer job-training programs. Programming only available to youth from low-income households.

FY 2016 Accomplishments:

- The City funds workforce development programs through a number of different programs offered through the State Enterprise Zone Program. The URA assisted by funding classes at CCAC to help with work force development training. The URA requires that loan borrowers use CareerLinks to post its company jobs.



- The City used DCED Keystone Communities Development Grant funds to carryout the “Operation Better Block” program at the James Givner Building in Homewood.
- The City used DCED Keystone Communities Planning Grant funds to undertake business district planning in the Hazelwood neighborhood of the City of Pittsburgh.
- The City offers a Biz Buzz Small Grant program to assist business district organizations, such as business associations, chambers of commerce, community based organizations and community development corporations, spur neighborhood business district revitalization. In FY 2016, the following projects were completed: Squirrel Hill, “Uncover Squirrel Hill”; Historic Deutschtown, “Northside Leadership Conference”; Downtown, “Pittsburgh Downtown Partnership”; Brookline, “South Pittsburgh Development Corp”; Strip District, “Strip District Neighbors”; and Uptown, “Uptown Partners”.
- The City used City PayGo funds to undertake business district planning in the South Side and worked with the South Side Chamber, South Side Community Council, and the South Side Planning Forum.
- The City funded economic development loans to create new job opportunities which helped provide employment and lessen the number of persons living below the poverty level. A total of 14 jobs were retained and 65 new jobs were created.
- The City provided technical assistance to the following: CASGED in Spring Garden to undertake Chestnut Street Zoning; Beechview Revitalization Advisory Group in Beechview to undertake Organizational Development; and South West Pittsburgh CDC in West End, Sheraden, Elliot, Crafton Heights, Chartiers City, Westwood to undertake Organizational Development.
- The City funded the following activities:
 - o **Bidwell Training Center** - 97 extremely low, low and moderately low-income youths were served by these funds.



- **Building Bridges for Businesses** - Served 106 low- and moderate-income persons. Operates an in school program that provides career exposure and awareness for middle school students in the Pittsburgh Public School System.
- **Summer Youth Employment Program** - Served 306 low- and moderate-income persons. Youth participate in summer job-training programs. Programming only available to youth from low-income households.
- **Center for Innovation and Entrepreneurship** - Created 3 new jobs for low- and moderate-income persons. Provided technical assistance to prospective borrowers.

FY 2017 Accomplishments:

- The City funds workforce development programs through a number of different programs offered through the State Enterprise Zone Program. The URA assisted by funding classes at CCAC to help with work force development training. The URA requires that loan borrowers use CareerLinks to post its company jobs.
- The City used DCED Keystone Communities Planning Grant funds to undertake business district planning in the Hazelwood neighborhood of the City of Pittsburgh.
- The City offers a Biz Buzz Small Grant program to assist business district organizations, such as business associations, chambers of commerce, community based organizations and community development corporations, spur neighborhood business district revitalization.
- The City used City PayGo funds to undertake safety-oriented projects, including multi-modal transportation, firefighting equipment, and blight remediation.
- The City funded economic development loans to create new job opportunities which helped provide employment and lessen the number of persons living below the poverty level. A total of 59 jobs were retained and 140 new jobs were created.
- The URA provided technical assistance to various non-profits and for-profits through its Economic Development and Housing program.



- The City funded the following activities:
 - o **Bidwell Training Center** - 145 extremely low, very-low, and moderately low-income youths were served by these funds.
 - o **Building Bridges for Businesses** - Served 297 low- and moderate-income persons. Subrecipient operates an in-school program that provides career-related and work-readiness education programming for middle school students at Pittsburgh Classical Academy.
 - o **Garfield Jubilee** - Served 40 extremely-low income at-risk disadvantaged youth through the YouthBuild Program.
 - o **Jewish Family & Children's Services - Career Development** - Served 37 moderate- to low-income residents with career development services
 - o **Summer Youth Employment Program** - Served 262 high-school aged students from low-income households through participation in summer job-training programs. Served 239 extremely-low and 23 low-income youth.

FY 2018 Accomplishments:

- The City funds workforce development programs through a number of different programs offered through the State Enterprise Zone Program. The URA assisted by funding classes at CCAC to help with work force development training. The URA requires that loan borrowers use CareerLinks to post its company jobs.
- The City used DCED Keystone Communities Planning Grant funds to undertake business district planning in the Hazelwood neighborhood of the City of Pittsburgh.
- The City offers a Biz Buzz Small Grant program to assist business district organizations, such as business associations, chambers of commerce, community based organizations and community development corporations, spur neighborhood business district revitalization.



- The City used City PayGo funds to undertake safety-oriented projects, including multi-modal transportation, firefighting equipment, and blight remediation.
- The City funded economic development loans to create new job opportunities which helped provide employment and lessen the number of persons living below the poverty level. A total of 88 jobs were retained and 48 new jobs were created.
- The URA provided technical assistance to various non-profits and for-profits through its Economic Development and Housing program.
- The City funded the following activities:
 - o **African American Chambers of Commerce** - Provided funding to minority business owners in eligible areas.
 - o **Bidwell Training Center** - Provided high quality career training and academic enrichment opportunities to help individuals who are unemployed, underemployed, or in transition to obtain the skills, education, and resources they need for steady employment.
 - o **A. Philip Randolph Institute – Breaking the Chains of Poverty** - Provided funding for career training programs to eligible residents.
 - o **Building Bridges for Businesses** - Provided funding for the "U CAN B" program by educating high school students. Teachers, entrepreneurs, and business people are giving local students exposure to the world of work and to generate potential employment opportunities for soon-to-be graduates.
 - o **Community Empowerment Association** - Provided funding for educational forums focusing on MWDBE certification, financial literacy, employment opportunities, public safety, and youth mentoring.
 - o **Garfield Jubilee** - Provided funding for the YouthBuild program which will provide at-risk disadvantage youth the opportunity to improve their livelihood through



- education and vocational training while helping them rebuild low-income communities.
- **Hill District CDC** - Provided funding to support redevelopment of Centre Ave. Business District.
 - **Pittsburgh Gateways Intro to the Trades Program** - Provided funding to eligible participants for job training in the field of building trades and unions.
 - **Jewish Family & Children's Service - Career Development** - Provided funding to train unemployed and underemployed, dislocated workers, displaced homemakers, individuals seeking their first jobs, and those in career transition.
 - **Jewish Family & Children's Service - Refugee Services** - Provided funding for newly arrived refugees with job development and placement services designed to help them find and retain employment so they may be able to support their families and contribute economically to the community.
 - **Landforce** - Provided funding to recruit, train, and educate adults with barriers such as homelessness, education levels, incarceration, or veterans.
 - **Pittsburgh Hispanic Development Corporation (BRAG)** - Provided funding to increase economic development activities in the business district in Beechview.
 - **Trade Institute of Pittsburgh** - Provided funding to train and educate eligible participants in mason, stone, and carpenter trades.
 - **West End Employment Center** - Provided funding for job search and employment activities to eligible participants.
 - **Neighborhood Employment Program** - Provided funding for six (6) neighborhood employment centers located in various parts of the City. These centers are charged with providing job opportunities for City



residents by creating a network of neighborhood employment projects.

- **Pittsburgh Employment Program** - Provide funding to support job development and employment services with various community agencies in the form of staffing, skills training, outreach for business recruiting, and hiring of City residents.
- **Economic Development & Housing** - Provide funding for 125 new/substantially renovated rental units and 50 residential facade improvements in the City. In addition, provide funding for business loans through the Center for Innovation and Entrepreneurship. Funds will also be used to support the One Step Project (ADA improvements).

Status: *There is a continuing need to support and encourage economic development throughout all City neighborhoods and therefore, this impediment should be continued during the 2020 Analysis of Impediments.*

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IV. Impediments to Fair Housing 2020

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. Additionally, the Fair Housing Partnership sponsors an annual "Poetry Slam" related to fair housing and publishes and distributes brochures containing general information, disability rights education, and testing (printed and distributed in both English and Spanish). FHP performs enforcement efforts such as testing, various housing audits and surveys, and assisting residents 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.

In calendar year 2019, FHP received 89 fair housing complaints within the City of Pittsburgh. The protected class breakdown is 57 disability, 7 familial status, 7 national origin, 6 race, 1 religion, 10 sex and 1 sexual orientation.

Of the 89 complaints, FHP referred 6 to HUD wherein FHP represents complainants as a fair housing advocate. Of the 6 complaints referred to HUD, 4 (2 based on disability and 2 based on familial status) are under investigation at PCHR, 1 based on disability



is under investigation at HUD and 1 based on familial status is pending assignment at this time.

The City of Pittsburgh will enter into a contract agreement with the Fair Housing Partnership of Greater Pittsburgh to provide training and services to the City staff, the URA of Pittsburgh, and the Housing Authority. This agreement will seek to educate residents, city staff, housing agencies, and social service providers of the City of Pittsburgh about their respective rights and obligations under fair housing laws. The initiative will involve comprehensive training, analysis, and enforcement of fair housing services, while emphasizing education, outreach, analysis of fair housing monitoring, direct consultations for city staff on fair housing issues, direct assistance for those who are victims of housing discrimination, and a comprehensive HUD approved system for Complaint referrals and resolutions.

In addition to providing education and training services, FHP will expand outreach to increase awareness of the Fair Housing Act through public service announcements, print materials, videos, and use of social media. Such programs such as annual 'poetry slams' and poster-making contests help bring together service providers whose clients are those most at risk of discrimination. Further documentation of this agreement is included later in this document (*Section V: Actions and Recommendations*).

2. City of Pittsburgh Commission on Human Relations

The City of Pittsburgh Commission on Human Relations (CHR) is primarily responsible for education and enforcement of the Fair Housing Act in the City. It is an independent Commission and not part of the government. 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)
<http://chr.pittsburghpa.gov>

The Commission is a law enforcement agency, governed by 15 Commissioners appointed to four-year terms by the Mayor. The



Commission on Human Relations as an independent organization, is a 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. The Pittsburgh Commission on Human Relations partners with the Fair Housing Partnership to conduct education and outreach across the City. 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 and key City staff and elected officials.
- 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 informational fairs, exhibits, panel discussions, and other speaking engagements.
- Meets with Pittsburgh area fair housing organizations.
- Encourages the passage of Fair Housing legislation, including the designation of Source of Income as a protected class.
- The Commission participates in meetings related to the City's Comprehensive Planning process.
- Advertises for Fair Housing on Port Authority buses.
- Maintains and updates social media, including Facebook and Twitter as a communication and outreach vehicle.



- Develops and maintains open data tools to analyze Fair Housing problems through a partnership with Carnegie Mellon University known as “EarthTime.”

Upcoming projects and goals for the Human Relations Commission include:

- Continuing to develop mapping tools that are open and available to the public.
- Enhance intergroup and community relations by increasing the number of educational and outreach programs.
- Developing a legal externship for law students to address housing issues.
- Promote greater awareness and appreciation for the cultural diversity of the City.
- Analyzing data that the Human Relations Commission has collected for potential major claims.

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. The following is a summary of investigations conducted from 2015-2019:

Basis for Complaint

Complaint	2015		2016		2017		2018		2019	
	Count	Percent								
Race/ Ethnicity	3	25.0%	5	35.7%	5	22.7%	5	27.8%	2	8.7%
Color	1	8.3%	2	14.3%	2	9.1%	1	5.6%	0	0.0%
National Origin	0	0.0%	1	7.1%	1	4.5%	0	0.0%	2	8.7%
Sex	2	16.7%	0	0.0%	1	4.5%	0	0.0%	3	13.0%
Disability	8	66.7%	8	57.1%	12	54.5%	11	61.1%	13	56.5%
Familial Status	3	25.0%	4	28.6%	5	22.7%	2	11.1%	2	8.7%
Sexual Orientation	0	0.0%	0	1.0%	1	4.5%	0	0.0%	0	0.0%
Religion	0	0.0%	0	0.0%	1	4.5%	1	5.6%	1	4.3%
Retaliation	2	16.7%	2	14.3%	3	13.6%	1	5.6%	4	17.4%
Domestic Violence	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	8.7%



Total	12	-	14	-	22	-	18	-	23	-
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Source: Pittsburgh Human Relations Commission

Note that some investigations were based on multiple bases, which leads to percentages over 100%.

The distribution of the Human Relations Commission's Fair Housing cases since 1990 are shown on the following map.

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3. Pennsylvania Human Relations Commission



The Pennsylvania Human Relations Commission (PHRC) is tasked to enforce state laws that prohibit discrimination, the Pennsylvania Human Relations Act, and the Pennsylvania Fair Educational Opportunities Act.

The Pennsylvania Fair Educational Opportunities Act, created in 1961 by the General Assembly of the Commonwealth of Pennsylvania and amended in 1992, prohibits discriminatory practices in educational institutions based on race, religion, color, ancestry, national origin, or sex. The Pennsylvania Human Relations Act was created in 1955 and amended in 1997; the Act prohibits certain discriminatory practices because of race, color, religious creed, ancestry, age, or national origin by employers, employment agencies, labor organizations. This Act additionally created the Pennsylvania Human Relations Commission (PHRC) in the Governor's Office and defined its powers; PHRC's mission is "to promote equal opportunity for all and enforce Pennsylvania's civil rights laws that protect people from unlawful discrimination." (PHRC 2017-2018 Annual Report.)

The PHRC has its main office in Harrisburg, as well as regional offices in Harrisburg, Philadelphia, and Pittsburgh. PHRC investigates employment and housing discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD), respectively. The Governor appoints eleven commissioners (confirmed by the Senate) to act as public liaisons, establish policies, and resolve cases not settled voluntarily. The Commission is independent and nonpartisan, with the chairperson appointed by the governor and a vice-chairperson, secretary, and assistant secretary elected by commissioners every year. The Commission holds monthly public meetings, which are open to the public, to address issues of discrimination or civil tension.

The PHRC organizes the PA Interagency Task Force on Community Activities and Relations, a group of state agencies unified in preventing and stopping civil tension and violence stemming from conflicts between ethnic or cultural groups. In addition, the PHRC offers hotlines to report bias and hate crimes, as well as an on-line

**Pennsylvania
Human Relations Commission
Harrisburg Regional Office**
Executive Offices
333 Market Street 8th Floor
Harrisburg, PA 17101-2210
(717) 787-4410 (Voice)
(717) 787-7279 (TTY)
<https://www.phrc.pa.gov>



way of filing a complaint regarding discrimination; the current law protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The PHRC publishes an annual summary of docketed cases filed during the State’s Fiscal Year (July 1st – June 30th). The following table illustrates the trends for new complaints that were closed in the Commonwealth of Pennsylvania from 2014 to 2018. In FY 2018, housing related complaints accounted for 6.6% of the total complaints. Since 2014, housing related complaints have accounted for 11.17% of the total amount. Overall, the housing related complaints, and overall discrimination complaints, have decreased Statewide over the past few years.

PHRC Closed Cases by Category in the State of Pennsylvania

Category	2014	2015	2016	2017	2018	Total
Employment	1,554	1,883	1,415	1,113	943	6,908
Education	16	34	30	20	34	134
Housing	184	228	204	144	180	940
Public Accommodations	78	123	83	65	51	400
Commercial Property	7	8	2	20	-	37
Total:	1,839	2,276	1,734	1,362	1,208	1,562

Source: Pennsylvania Human Rights Commission Annual Reports, 2014-2018

PHRC Complaints Closed

Category	2014	2015	2016	2017	2018
Number of Complaints Closed	2,636	2,276	1,734	1,372	1,285

Source: Pennsylvania Human Rights Commission Annual Report 2018

The PHRC has two additional protected classes through which complaints can be filed: Age and Ancestry. There were three hundred twenty-nine (329) housing cases docketed in 2018 when disaggregated by complaint basis, due to multiple bases. The following housing discrimination cases were docketed in 2018:



PHRC Housing Complaint Bases 2018

Basis	State of Pennsylvania	
	Count	% of State Complaints
Age	9	2.7%
Ancestry	4	1.2%
Race	35	10.6%
Disability	171	52.0%
Familial Status	20	6.1%
National Origin	10	3.0%
Retaliation	54	16.4%
Sex	24	7.3%
Color	-	0.0%
Religion	2	0.6%

Source: Pennsylvania Human Rights Commission Annual Reports 2018

The PHRC has engaged with eleven (11) Advisory Councils in local catchment areas. In 2018, the PHRC created a Racial Tension Reduction Response Team that collaborates with the Interagency Task Force to better track and respond to hate crimes. The Pittsburgh Regional Office of the PHRC is currently investigating 518 discrimination cases, and closed 227 cases in 2018. The Pittsburgh Office has secured \$650,265 for complaining parties.

PHRC's Pittsburgh Office conducts regional trainings. Included in its 2018 trainings were the topics of:

- Fair Housing
- College student rights
- Reasonable Accommodations/Modifications for Disabilities
- Ethnic Intimidation in school settings
- Sexual Harassment

4. Fair Housing Assistance Program (FHAP) Agencies

The Federal Fair Housing Assistance Program (FHAP) 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-six (36) 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 two (2) FHAP agencies. The Pennsylvania Human Relations Commission which serves as the statewide FHAP. In the City of Pittsburgh, the Pittsburgh Commission on Human Relations is the second FHAP agency which receives FHAP funding.

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, 2009 to December 31, 2019, there were four hundred eighteen (418) Fair Housing complaints filed in Allegheny County, three hundred and one (301) 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 table 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, 2009, and December 31, 2019, and race was the second most common cause for complaint. It is important to note that fifty-one (51) complaints identified a multiple basis in the City of Pittsburgh. 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).

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, 2009 and December 31, 2019 in the City of Pittsburgh and Allegheny County.



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

Basis	City of Pittsburgh		Allegheny County	
	Count*	% of City Complaints	County*	% of County Complaints
Race	61	20.3%	101	23.6%
Disability	192	63.8%	249	58.2%
Familial Status	32	10.6%	51	11.9%
National Origin	17	5.6%	19	4.4%
Retaliation	28	9.3%	36	8.4%
Sex	27	9.0%	41	9.6%
Color	5	1.7%	6	1.4%
Religion	10	3.3%	10	2.3%

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*

Based on the table, disability was the most common basis for complaint in both the City of Pittsburgh and Allegheny County. This reflects national trends, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up more than half (63.8%) of all complaints filed in the City of Pittsburgh, and in Allegheny County (58.2%), while Race (20.3% in the City and 23.6% in the County) is the second-most stated basis. Familial Status and Retaliation were the third- and fourth-most common basis for complaint in both the City.

The following table illustrates how complaints were closed. There were three-hundred and one (301) complaints filed in the City of Pittsburgh from January 1, 2009 until December 31, 2019. However, some complaints had a multiple basis, and the total count becomes three hundred seventy-three (373). Of these, one hundred thirty-three (133) complaints were closed because of “no cause,” and one hundred twenty-seven (127) were “conciliated/settled.” In other words, approximately two thirds (69.7%) of all complaints were dropped or settled.



How Complaints Were Closed in the City of Pittsburgh, Pennsylvania

Basis	How Closed						
	No Cause	FHAP Judicial Consent Order or Discrimination Found	Conciliated/ Settled	FHAP Judicial Dismissal or No Discrimination Found	Administrative Closure	Complaint Withdrawn	Open
Race	28	1	17	1	5	6	3
Familial Status	14	-	11	-	2	2	3
Disability	50	-	81	-	10	23	28
National Origin	5	1	9	-	2	-	1
Retaliation	12	-	7	-	-	5	4
Color	2	-	-	-	-	2	1
Sex	15	-	2	-	3	2	5
Religion	7	-	-	-	2	-	1
Total:	133	2	127	1	24	40	46

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.

HUD Date Filed of Complaints City of Pittsburgh, Pennsylvania

HUD Date Filed	City of Pittsburgh			
	Count	% of City Complaints		
2009	28	9.30%	44	10.3%
2010	46	15.28%	70	16.4%
2011	26	8.64%	35	8.2%
2012	35	11.63%	54	12.6%
2013	11	3.65%	20	4.7%
2014	29	9.63%	42	9.8%
2015	20	6.64%	26	6.1%
2016	25	8.31%	30	7.0%



2017	24	7.97%	30	7.0%
2018	28	9.30%	33	7.7%
2019	28	9.30%	34	7.9%

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

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The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2009 and December 31, 2019 in the City of Pittsburgh.

Table IV-7 - HUD-FHEO Complaints for the City of Pittsburgh

City	HUD Filing Date	Bases	Issues	Closure Reason
City of Pittsburgh	1/14/2009	Race - Black or African-American,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause
City of Pittsburgh	1/14/2009	Race - Black or African-American,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause
City of Pittsburgh	2/5/2009	National Origin - Hispanic or Latino,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	3/26/2009	Disability - Physical,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	3/10/2009	Race - Black or African-American, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	3/10/2009	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	3/16/2009	Familial Status - Under 18, Sex - Female,	350 - Discriminatory financing (includes real estate transactions),	No Cause
City of Pittsburgh	4/28/2009	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	5/13/2009	Sex - Female, Sex - Harassment,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	6/10/2009	Race - Black or African-American,	350 - Discriminatory financing (includes real estate transactions),	Conciliated/ Settled
City of Pittsburgh	6/5/2009	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	6/17/2009	Race - Black or African-American, Disability - Mental, Familial Status - Under 18, Sex - Female,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	6/17/2009	Race - Black or African-American, Disability - Mental, Familial Status - Under 18, Sex - Female,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause



City of Pittsburgh	8/10/2009	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	8/14/2009	Familial Status - Under 18, National Origin - Other than Hispanic or Latino,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	8/14/2009	Race - Black or African-American,	310 - Discriminatory refusal to rent,	No Cause
City of Pittsburgh	8/14/2009	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	8/19/2009	Race - Black or African-American,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/ Settled
City of Pittsburgh	3/3/2010	Race - Black or African-American, Disability - Mental, Disability - Physical, Sex - Female,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	11/4/2009	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	9/14/2009	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	10/27/2009	Disability - Physical,	310 - Discriminatory refusal to rent,	Conciliated/ Settled
City of Pittsburgh	11/6/2009	Sex - Female, Sex - Harassment,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	11/3/2009	Disability - Physical,	510 - Failure to make reasonable accommodation,	Administrative Closure
City of Pittsburgh	11/9/2009	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	11/17/2009	Disability - Physical,	311 - Discriminatory refusal to negotiate for rental,	Conciliated/ Settled
City of Pittsburgh	12/7/2009	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	12/4/2009	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	12/8/2009	Race - White, Disability - Mental, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	2/2/2010	National Origin - Other than Hispanic or Latino,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	1/14/2010	Race - Asian, Disability - Physical,	500 - Failure to permit reasonable modification,	Conciliated/ Settled
City of Pittsburgh	1/26/2010	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	2/16/2010	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	2/17/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	2/17/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	2/17/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled



City of Pittsburgh	3/5/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	3/8/2010	Disability - Physical,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	3/5/2010	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause
City of Pittsburgh	4/5/2010	Sex - Male,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	5/5/2010	Familial Status - Under 18,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	No Cause
City of Pittsburgh	3/25/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	4/7/2010	Disability - Mental,	510 - Failure to make reasonable accommodation,	Administrative Closure
City of Pittsburgh	4/28/2010	Familial Status - Under 18,	310 - Discriminatory refusal to rent,	No Cause
City of Pittsburgh	4/23/2010	Disability - Mental, Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	1/14/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/3/2010	National Origin - Other than Hispanic or Latino, Religion,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities,	Administrative Closure
City of Pittsburgh	5/4/2010	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/13/2010	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/21/2010	Disability - Mental, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	5/21/2010	Disability - Mental,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	6/22/2010	Race - Black or African-American, Familial Status - Under 18,	330 - False denial or representation of availability,	No Cause
City of Pittsburgh	6/3/2010	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	7/16/2010	Disability - Physical, Religion,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	7/8/2010	Race - White,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	3/29/2010	Sex - Male,	384 - Discrimination in services and facilities relating to rental,	No Cause
City of Pittsburgh	8/18/2010	Disability - Physical,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	7/20/2010	Race - Black or African-American,	310 - Discriminatory refusal to rent,	No Cause
City of Pittsburgh	8/16/2010	Disability - Mental, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Administrative Closure



City of Pittsburgh	8/25/2010	Disability - Mental, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	10/13/2010	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	9/9/2010	Disability - Mental, Religion,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	9/10/2010	Race - White,	384 - Discrimination in services and facilities relating to rental,	Conciliated/ Settled
City of Pittsburgh	9/18/2010	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Administrative Closure
City of Pittsburgh	9/28/2010	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	10/5/2010	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	10/1/2010	Disability - Mental, Religion,	310 - Discriminatory refusal to rent,	Open
City of Pittsburgh	11/4/2010	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	11/16/2010	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	11/30/2010	Disability - Mental, Disability - Physical,	310 - Discriminatory refusal to rent,	Conciliated/ Settled
City of Pittsburgh	12/6/2010	Sex - Female, Sex - Harassment,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	12/16/2010	Disability - Physical,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	12/16/2010	Disability - Physical,	310 - Discriminatory refusal to rent, 510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	12/6/2010	Disability - Mental,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	1/26/2011	National Origin - Other than Hispanic or Latino,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 332 - False denial or representation of availability - rental,	Conciliated/ Settled
City of Pittsburgh	1/25/2011	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	2/25/2011	Race - Black and White,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
City of Pittsburgh	3/15/2011	Familial Status - Under 18,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	3/21/2011	Race - Black or African-American, Disability - Mental,	310 - Discriminatory refusal to rent,	No Cause
City of Pittsburgh	3/22/2011	Race - Black or African-American, Disability - Mental, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	3/25/2011	Retaliation	450 - Discriminatory acts under Section 818 (coercion, Etc.),	Conciliated/ Settled
City of Pittsburgh	3/29/2011	Disability - Mental,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Conciliated/ Settled
City of Pittsburgh	2/10/2011	Race - White,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled



City of Pittsburgh	4/6/2011	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/4/2011	Disability - Physical,	310 - Discriminatory refusal to rent,	Conciliated/ Settled
City of Pittsburgh	5/9/2011	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/24/2011	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	7/6/2011	Disability - Physical,	500 - Failure to permit reasonable modification,	Conciliated/ Settled
City of Pittsburgh	6/23/2011	Race - Black or African-American, Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	8/3/2011	Disability - Mental, Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Open
City of Pittsburgh	7/7/2011	Race - Black or African-American,	310 - Discriminatory refusal to rent,	FHAP Judicial Dismissal or No Discrimination Found
City of Pittsburgh	7/20/2011	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	8/11/2011	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	7/27/2011	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause
City of Pittsburgh	9/16/2011	Disability - Mental, Disability - Physical,	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,	Conciliated/ Settled
City of Pittsburgh	9/21/2011	Race - Asian, National Origin - Other than Hispanic or Latino,	310 - Discriminatory refusal to rent,	FHAP Judicial Consent Order or Discrimination Found
City of Pittsburgh	10/11/2011	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	10/11/2011	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/ Settled
City of Pittsburgh	11/3/2011	Disability - Mental,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
City of Pittsburgh	11/14/2011	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	1/1/2012	Race - White,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	Administrative Closure
City of Pittsburgh	1/31/2012	Race - White,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	Administrative Closure
City of Pittsburgh	3/23/2012	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	1/13/2012	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	1/13/2012	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause



City of Pittsburgh	1/19/2012	Religion,	383 - Discrimination in services and facilities relating to sale, 510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	2/6/2012	Race - Black or African-American,	381 - Discrimination in terms/conditions/privileges relating to sale,	Conciliated/ Settled
City of Pittsburgh	3/29/2012	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	4/30/2012	Familial Status - Under 18,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
City of Pittsburgh	3/6/2012	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	5/30/2012	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	5/21/2012	Familial Status - Under 18,	311 - Discriminatory refusal to negotiate for rental, 320 - Discriminatory advertising, statements and notices,	Administrative Closure
City of Pittsburgh	3/6/2012	Religion,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	4/4/2012	Familial Status - Under 18,	312 - Discriminatory refusal to rent and negotiate for rental,	Conciliated/ Settled
City of Pittsburgh	4/4/2012	Disability - Mental, Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	7/16/2012	Disability - Mental, Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	4/30/2012	Race - Black or African-American, Familial Status - Under 18, National Origin - Other than Hispanic or Latino,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
City of Pittsburgh	6/1/2012	Disability - Physical,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	5/15/2012	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	7/24/2012	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	7/11/2012	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	6/21/2012	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	9/21/2012	National Origin - Other than Hispanic or Latino,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	7/12/2012	Race - Black or African-American, Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	12/18/2012	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	7/31/2012	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	11/14/2012	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing unavailable,	Administrative Closure



City of Pittsburgh	11/14/2012	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 430 - Otherwise deny or make housing unavailable,	Administrative Closure
City of Pittsburgh	8/24/2012	Disability - Mental, Disability - Physical,	310 - Discriminatory refusal to rent,	Conciliated/ Settled
City of Pittsburgh	8/27/2012	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	8/20/2012	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	10/17/2012	Disability - Mental,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	10/5/2012	Race - Black or African-American,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	12/17/2012	Familial Status - Under 18,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	11/30/2012	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	1/4/2013	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
City of Pittsburgh	8/27/2013	Disability - Physical,	510 - Failure to make reasonable accommodation,	No Cause
City of Pittsburgh	9/3/2013	Familial Status - Pregnant Female, Familial Status - Under 18,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	9/19/2013	Familial Status - Pregnant Female, Familial Status - Under 18,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	7/17/2013	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	8/7/2013	Sex - Male,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	8/7/2013	Disability - Physical, Retaliation	310 - Discriminatory refusal to rent, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	8/9/2013	Disability - Physical,	450 - Discriminatory acts under Section 818 (coercion, Etc.),	Conciliated/ Settled
City of Pittsburgh	5/2/2013	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause
City of Pittsburgh	9/18/2013	Disability - Mental,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	4/4/2014	Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	12/10/2013	Race - Black or African-American, Sex - Male,	312 - Discriminatory refusal to rent and negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental,	Open



City of Pittsburgh	1/14/2014	Disability - Physical,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	Open
City of Pittsburgh	3/28/2014	Disability - Physical,	320 - Discriminatory advertising, statements and notices, 430 - Otherwise deny or make housing unavailable, 460 - Using ordinances to discriminate in zoning and land use,	Open
City of Pittsburgh	3/26/2014	Disability - Physical,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	4/2/2014	Disability - Mental,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	3/31/2014	Familial Status - Pregnant Female, Familial Status - Under 18,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
City of Pittsburgh	4/1/2014	Disability - Physical, Retaliation	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 473 - Failure to provide usable doors,	Conciliated/ Settled
City of Pittsburgh	8/4/2014	Disability - Mental, Disability - Physical,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	6/16/2014	Disability - Physical,	310 - Discriminatory refusal to rent,	Open
City of Pittsburgh	6/6/2014	Disability - Physical,	311 - Discriminatory refusal to negotiate for rental,	Open
City of Pittsburgh	6/6/2014	Disability - Physical,	311 - Discriminatory refusal to negotiate for rental,	Open
City of Pittsburgh	6/6/2014	Disability - Physical,	311 - Discriminatory refusal to negotiate for rental,	Open
City of Pittsburgh	10/21/2014	Race - Asian, National Origin - Other than Hispanic or Latino, Color,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Open
City of Pittsburgh	10/17/2014	Religion,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Administrative Closure
City of Pittsburgh	7/25/2014	Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
City of Pittsburgh	10/10/2014	Disability - Physical,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	10/17/2014	Disability - Physical,	500 - Failure to permit reasonable modification, 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	8/8/2014	Race - Black or African-American,	300 - Discriminatory refusal to sell, 302 - Discriminatory refusal to sell and negotiate for sale, 354 - Discrimination in the selling of residential real property,	No Cause
City of Pittsburgh	10/2/2014	Familial Status - Under 18,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices,	Open
City of Pittsburgh	11/13/2014	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Open
City of Pittsburgh	11/13/2014	Disability - Physical,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Open



City of Pittsburgh	12/2/2014	Disability - Companion Animal,	310 - Discriminatory refusal to rent, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 410 - Steering, 430 - Otherwise deny or make housing unavailable, 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	12/2/2014	Disability - Companion Animal,	510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	9/11/2014	Disability - Physical, Sex - Female, Sex - Harassment,	445 - Refusing to provide municipal services or property, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Administrative Closure
City of Pittsburgh	11/14/2014	Disability - Mental, Disability - Companion Animal,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	Conciliated/ Settled
City of Pittsburgh	10/10/2014	Disability - Physical, Sex - Male, Sex - Harassment, Sex - LGBT, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 384 - Discrimination in services and facilities relating to rental, 440 - Other discriminatory acts, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	11/7/2014	Religion, Retaliation	311 - Discriminatory refusal to negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 440 - Other discriminatory acts,	No Cause
City of Pittsburgh	10/30/2014	Familial Status - Under 18,	312 - Discriminatory refusal to rent and negotiate for rental, 322 - Discriminatory advertisement - rental,	Open
City of Pittsburgh	12/12/2014	Disability - Physical, Retaliation	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	Open
City of Pittsburgh	2/9/2015	Disability - Mental, Disability - Physical, Sex - Male,	440 - Other discriminatory acts, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Open
City of Pittsburgh	2/9/2015	Sex, Disability	Other discriminatory acts; Discriminatory acts under Section 818 (coercion, Etc.)	No Cause
City of Pittsburgh	4/30/2015	Race	Discriminatory refusal to rent	No Cause
City of Pittsburgh	5/13/2015	Disability	Failure to make reasonable accommodation	No Cause
City of Pittsburgh	5/13/2015	Disability	Discriminatory refusal to rent	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	5/15/2015	Disability	Discriminatory refusal to rent; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	6/16/2015	Disability	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	6/28/2015	Disability	Discriminatory refusal to rent	No Cause
City of Pittsburgh	7/2/2015	Disability	Discriminatory refusal to rent	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	7/16/2015	Disability	Failure to make reasonable accommodation	No Cause
City of Pittsburgh	7/27/2015	Disability	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	7/27/2015	Disability	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	7/27/2015	Sex, Familial Status	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	8/11/2015	Disability, Retaliation	Discriminatory refusal to rent	Closed because trial has begun



City of Pittsburgh	9/4/2015	Race	Discriminatory refusal to rent, Discriminatory terms, conditions, privileges or services and facilities	Conciliated/ Settled
City of Pittsburgh	9/14/2015	National Origin	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	9/29/2015	Race, Disability	Discrimination in services and facilities relating to rental; Failure to provide an accessible building entrance; Failure to provide usable kitchens and bathrooms	No Cause
City of Pittsburgh	10/1/2015	Disability	Discriminatory terms, conditions, privileges, or services and facilities	No Cause
City of Pittsburgh	11/9/2015	Sex	Discriminatory refusal to rent	No Cause
City of Pittsburgh	12/18/2015	Race	Discriminatory refusal to sell	Complaint Withdrawn by complainant without resolution
City of Pittsburgh	1/20/2016	Disability	Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	1/22/2016	Sex	Other discriminatory acts	No Cause
City of Pittsburgh	2/22/2016	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	2/26/2016	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	3/1/2016	Familial Status	Discriminatory refusal to rent and negotiate for rental; discriminatory advertising, statements and notices	Conciliated/ Settled
City of Pittsburgh	3/9/2016	Race, Sex	Discriminatory refusal to rent	Complaint Withdrawn by complainant without resolution
City of Pittsburgh	3/28/2016	Race	Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	5/6/2016	Disability	Discriminatory refusal to negotiate for rental; Discrimination in services and facilities relating to rental	No Cause
City of Pittsburgh	6/2/2016	Sex	Discriminatory refusal to rent	No Cause
City of Pittsburgh	6/3/2016	National Origin	Discriminatory terms, conditions, privileges, or services and facilities	No Cause
City of Pittsburgh	6/27/2016	Disability, Retaliation	Discriminatory refusal to rent; Other discriminatory acts; Failure to permit reasonable modification	No Cause
City of Pittsburgh	7/12/2016	Race, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	7/20/2016	Race	Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	8/9/2016	Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	8/11/2016	Race, Color	Discriminatory refusal to rent	No Cause



City of Pittsburgh	8/17/2016	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to permit reasonable modification	Conciliated/ Settled
City of Pittsburgh	8/23/2016	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	9/29/2016	National Origin, Disability, Familial Status	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	10/10/2016	Disability, Retaliation	Discriminatory refusal to rent; Failure to make reasonable accommodation	No Cause
City of Pittsburgh	11/7/2016	Disability	Discrimination in terms/conditions/privileges relating to rental	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	11/10/2016	Familial Status	Discriminatory refusal to rent	Conciliated/ Settled
City of Pittsburgh	11/29/2016	National Origin, Disability	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	No Cause
City of Pittsburgh	12/2/2016	Disability	Discriminatory terms, conditions, privileges, or services and facilities	No Cause
City of Pittsburgh	12/14/2016	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Complainant failed to cooperate
City of Pittsburgh	1/25/2017	National Origin	Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	1/26/2017	Race, Color	Discrimination in terms/conditions/privileges relating to rental	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	2/9/2017	Disability	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	3/9/2017	Disability	Discriminatory refusal to rent	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	3/17/2017	Race, Disability	False denial or representation of availability - rental; Non-compliance with design and construction requirements (handicap)	Complaint Withdrawn by complainant without resolution
City of Pittsburgh	3/27/2017	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Complainant failed to cooperate
City of Pittsburgh	3/30/2017	Familial Status	Discrimination in services and facilities relating to rental	Conciliated/ Settled
City of Pittsburgh	4/7/2017	Disability	Discrimination in services and facilities relating to rental; Failure to make reasonable accommodation	Complainant failed to cooperate
City of Pittsburgh	4/7/2017	Race, Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental; Discrimination in services and facilities relating to rental	Conciliated/ Settled
City of Pittsburgh	5/4/2017	Disability	Failure to make reasonable accommodation	Conciliated/ Settled



City of Pittsburgh	5/25/2017	Religion	Discriminatory refusal to rent; Discriminatory advertising, statements and notices	No Cause
City of Pittsburgh	6/19/2017	Sex	Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	6/21/2017	Disability	Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	6/23/2017	Disability	Failure to make reasonable accommodation	No Cause
City of Pittsburgh	6/29/2017	Color, Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion , Etc.)	Complainant failed to cooperate
City of Pittsburgh	7/6/2017	Familial Status, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)	Conciliated/ Settled
City of Pittsburgh	7/12/2017	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)	No Cause
City of Pittsburgh	7/24/2017	Race	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	8/2/2017	Disability	Failure to make reasonable accommodation	No Cause
City of Pittsburgh	8/17/2017	Sex, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)	Complainant failed to cooperate
City of Pittsburgh	9/14/2017	Disability	Failure to permit reasonable modification	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	10/30/2017	Race, Sex	Discriminatory terms, conditions, privileges, or services and facilities	No Cause
City of Pittsburgh	12/28/2017	Disability	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	1/19/2018	Disability	Discrimination in terms/conditions/privileges relating to rental	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	2/8/2018	Disability	Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	2/23/2018	Disability	Discriminatory refusal to rent; Other discriminatory acts	No Cause
City of Pittsburgh	3/13/2018	Disability	Failure to make reasonable accommodation	Complainant failed to cooperate
City of Pittsburgh	4/13/2018	Race	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	5/3/2018	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	5/15/2018	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	No Cause
City of Pittsburgh	5/16/2018	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	No Cause



City of Pittsburgh	5/25/2018	Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	6/6/2018	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	No Cause
City of Pittsburgh	6/11/2018	Disability, Retaliation	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	6/21/2018	Race	Discriminatory refusal to sell; Discrimination in the brokering of residential real property	No Cause
City of Pittsburgh	6/26/2018	Disability, Familial Status	Otherwise deny or make housing unavailable; Failure to permit reasonable modification; Failure to make reasonable accommodation	No Cause
City of Pittsburgh	6/27/2018	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	7/11/2018	Disability	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	7/27/2018	Familial Status	Discriminatory refusal to negotiate for rental; Discriminatory advertisement - rental	Open
City of Pittsburgh	8/3/2018	Race	Discriminatory refusal to rent and negotiate for rental	No Cause
City of Pittsburgh	9/4/2018	Color	Discrimination in terms/conditions/privileges relating to rental; Discrimination in services and facilities relating to rental facilities relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)	No Cause
City of Pittsburgh	9/13/2018	Race	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	10/16/2018	Familial Status	Discriminatory refusal to rent and negotiate for rental	No Cause
City of Pittsburgh	10/22/2018	Disability	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	11/14/2018	Religion, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)	No Cause
City of Pittsburgh	12/14/2018	National Origin	Discriminatory refusal to negotiate for rental; Discriminatory advertising , statements and notices; Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	12/17/2018	Race	Discriminatory terms, conditions, privileges, or services and facilities	No Cause
City of Pittsburgh	12/20/2018	Sex, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (Coercion, Etc.)	No Cause
City of Pittsburgh	1/15/2019	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Conciliated/ Settled



City of Pittsburgh	1/16/2019	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	1/28/2019	Disability	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	2/27/2019	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental ; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	No Cause
City of Pittsburgh	3/11/2019	Race, Sex	Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental	No Cause
City of Pittsburgh	3/18/2019	Disability	Discrimination in terms/conditions/privileges relating to rental ; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	5/8/2019	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Conciliated/ Settled
City of Pittsburgh	5/10/2019	Disability	Discriminatory refusal to negotiate for rental	Open
City of Pittsburgh	7/8/2019	National Origin	Discriminatory advertising , statements and notices; Discriminatory advertisement - rental	Conciliated/ Settled
City of Pittsburgh	7/9/2019	Disability	Discrimination in services and facilities relating to rental; Failure to make reasonable accommodation	No Cause
City of Pittsburgh	7/18/2019	Familial Status	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Steering	Conciliated/ Settled
City of Pittsburgh	7/25/2019	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Open
City of Pittsburgh	7/29/2019	Sex	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (Coercion, Etc.)	Open
City of Pittsburgh	8/15/2019	Disability	Discrimination in terms/conditions/privileges relating to rental	Complaint Withdrawn by complainant without resolution
City of Pittsburgh	8/16/2019	Disability	Discrimination in terms/conditions/privileges relating to rental; Discrimination in services and facilities relating to rental; Failure to make reasonable accommodation	No Cause
City of Pittsburgh	9/3/2019	National Origin, Disability	Discrimination in terms/conditions/privileges relating to rental	Conciliated/ Settled
City of Pittsburgh	9/10/2019	Sex	Discriminatory terms, conditions, privileges, or services and facilities	Open
City of Pittsburgh	10/8/2019	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)	Complaint Withdrawn by complainant after resolution
City of Pittsburgh	10/15/2019	Disability	Discriminatory refusal to rent and negotiate for rental; Failure to permit reasonable modification	Open
City of Pittsburgh	10/29/2019	Race, Disability	Discrimination in terms/conditions/privileges relating to rental	Open



City of Pittsburgh	11/21/2019	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Open
City of Pittsburgh	11/21/2019	Disability Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts Failure to make reasonable accommodation	Open
City of Pittsburgh	12/9/2019	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Open
City of Pittsburgh	12/10/2019	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Open
City of Pittsburgh	12/10/2019	Retaliation	Discrimination in terms/conditions/privileges relating to rental	Open

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) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 organized by basis of complaint. FY 2017 is the most recent year that an FHEO report was released.

Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total						
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
Number of Complaints filed	11,237	-	10,948	-	10,793	-	8,186	-

Source: HUD FY 2014-2017 Annual Report on Fair Housing

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 is 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:

- ACTION-Housing, Inc.
- African American Chamber of Commerce
- AJAPO
- Allegheny County Department of Human Services (ACDHS)
- Allegheny County Health Department
- Area Agency on Aging
- Beltzhoover Neighborhood Council
- Blind and Vision Rehabilitation
- Career Champions
- Carrick Community Council
- Casa San Jose
- Catholic Charities
- Center for Employment
- Center for Victims
- Central Outreach Wellness Center
- City of Bridges CLT
- City of Pittsburgh Commission on Human Relations
- Children & Youth Services
- Community Human Services
- Conservation Consultants, Inc.
- Consumer Health Coalition
- Disability Options Network
- East End Cooperative Ministry, Inc.



- East Liberty Development Incorporated
- Economic Development South
- Educating Teens, Inc.
- Fair Housing Partnership of Greater Pittsburgh
- FamilyLinks
- Greater Pittsburgh Community Food Bank
- Greater Pittsburgh YMCA
- Habitat for Humanity of Greater Pittsburgh
- Hazelwood Initiative
- Hill CDC
- Housing Alliance of Pennsylvania
- Housing Authority of the City of Pittsburgh
- Hugh Lanes Wellness Foundation
- Jewish Family & Community Services
- Jewish Healthcare Foundation
- JFCS Refugee Services
- Kingsley Association
- Larimer Consensus Group
- Lawrenceville United
- Lincoln-Lemington Community Consensus Group
- Mount Washington Community Development Corporation
- Myanmar Christian Church
- National Council of Jewish Women
- Neighbor Works Western PA
- Neighborhood Allies
- Northside Coalition for Fair Housing
- Northside Leadership Conference
- Oakland Planning and Development Corporation
- Oakwood Civic
- P.A.C.T. Initiative



- Partner 4 Work
- Persad Center
- Pittsburgh Action Against Rape
- Pittsburgh Community Reinvestment Group
- Pittsburgh Hispanic Development Corporation
- Pittsburgh Mercy Operations Safety Net
- Prevention Point Pittsburgh
- Project Silk
- Rebuilding Together Pittsburgh
- Renters Rights Choice Voucher
- Salvation Army
- Senior Care Network
- Sharing Our Story
- Somali-Bantu Association of Pittsburgh
- Supportive Consulting
- Trek Development
- Urban League of Greater Pittsburgh
- Veterans Leadership Program of Western Pennsylvania
- Women's Shelter of Greater Pittsburgh
- Youth Places

Each of these agencies provided feedback on their perception of housing-related issues in the City of Pittsburgh. Complete summaries of meeting comments can be found in the Appendix Section. The following is a summary of key points raised in each of the meetings.

Housing Needs:

- There is a need for more affordable housing and the development of new housing. There is not enough affordable housing that is decent, safe, sound, and sanitary.



- There is a need for additional low- and moderate-housing units for singles, families, and the elderly.
- There is a need for affordable 1-bedroom and 2-bedroom units.
- Utility bills are affecting many low-income households and follow the renters when they move, which can lead to evictions.
- Older homes in the City have lead-based paint issues.
- Bad titles prevent vacant housing and vacant property from being repurposed for affordable housing.
- Home ownership barriers exist, including a lack of funding for down payment and closing costs.
- The Housing Opportunity Fund is useful, but it is limited in its scope.
- There are 300-400 foreclosures annually in the City of Pittsburgh.
- There is a significant need for weatherization services and to increasing energy efficiency, which will lower utility costs.
- There is a need for additional housing in the 80-120% range of Area Median Income.
- A Landlord Registry could potentially improve the rental housing stock, as much of it is not decent, safe, and, sound.
- Single mothers in particular struggle to find affordable housing.
- There are issues with absentee/investor landlords that will not take care of their properties.
- There is a need for financial literacy for low-income households.
- There is a need to address deficient credit among low-income households.
- There have been reports of public housing units being in poor condition, with leaky pipes.



- Gentrification continues to cause problems in the City for low-income residents.

Housing Needs for Special Populations:

- There is a need for additional housing that supports the aging in place population. This need is concentrated in Bloomfield, Lawrenceville, and Squirrel Hill.
- There is a need to finance reasonable modifications and accommodations for senior housing, as they are frequently too expensive for seniors on fixed incomes to make on their own.
- There is a lack of rental housing with modifications and accommodations for the disabled, and they frequently have long waiting lists.
- Accessibility issues include narrow sidewalks.
- There is a need for additional housing to assist low-income youth.
- Historic tax credits can sometimes limit accessibility renovations.
- Veterans often need supportive services for housing and may struggle to find affordable housing near these services.
- There is a lack of sensory alarms for street crossings, limiting the location housing options for blind residents.
- There is a need for housing targeted to those with mental health and behavioral health issues.
- There is a need for more housing programs that are LGBTQIA+ friendly.
- There is a need for long-term housing to assist those aging out of foster care and former victims of sex trafficking.
- There is a need to assist in meeting the basic needs of individuals with disabilities, or provide services nearby.



Fair Housing:

- Reasonable modifications and accommodations can be expensive, and landlords often refuse to make them.
- There is discrimination against veterans, and many veterans may end up homeless as a result.
- There is discrimination against the re-entry population, and this population has trouble finding housing.
- There is discrimination against female renters, particularly single mothers.
- Residents who experience housing discrimination will often not report discrimination due to fear of retaliation.
- Fewer landlords are accepting Section 8 Housing Choice Vouchers in Lawrenceville. This is tied to gentrification.
- House flippers have employed predatory practices against seniors in the area, particularly in Lawrenceville.
- Public transportation does not always reach affordable housing, creating barriers to employment for these populations. This is known to affect the immigrant and refugee populations.
- There are instances of discrimination against people who do not speak English.
- There is a need to educate landlords in working with immigrant and refugee populations. Landlords have been known to label immigrants as “illegal,” even when they are refugees or asylum seekers.
- The Housing Authority application process is very difficult for non-English speaking applicants to navigate.
- Gentrification largely affects Black/African American families, who are forced to move outside of the City into Allegheny County.



- Areas of minority concentration are also areas where the affordable housing is not decent, safe, nor sound.

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 decide 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 \$14,000,000 in CDBG funds and \$3,000,000 in Program Income each year. This funding level has seen a notable decrease in recent years. The City allocates its funds to public facility improvements, public services, housing activities, etc.

In particular, the City in its FY 2020 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 2020 CDBG Allocation for the City of Pittsburgh

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)	
City Council Activities	\$ 760,000
City Planning Activities	\$ 50,000
Commission on Human Relations Activities	\$ 100,000
Human Resources and Civil Service Commission	\$ 300,000
Mayor’s Office Activities	\$ 175,000



Office of Management and Budget Activities	\$ 1,930,000
Public and Recreation Activities	\$ 750,000
Permits, Licenses, and Inspections Activities	\$ 2,838,200
PW – Bureau of Facilities Activities	\$ 2,080,000
Urban Redevelopment Authority Activities	\$ 7,316,800
Unallocated	\$ 739,211
Total:	\$ 17,239,211

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 or 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:

- Planning and design of new affordable housing developments.
- Assistance with rehabilitation costs for lower income homeowners and renters.
- Funds for down payment assistance and closing costs for low income homebuyers.
- Funds for education, training, and outreach for fair housing.
- Funds for fair housing organizations, housing counseling services, and job training and economic development opportunities.
- Funds for social services and health programs.
- Funds for project financing and related costs for affordable housing developments in the City.
- Provide developers and non-profits with incentives for the construction or rehabilitation of affordable housing to keep rents affordable.
- Assist in acquiring sites for development of new affordable housing.



- Promote Federal and State financial assistance for affordable housing.
- Funding for infrastructure and other improvements in Low/Mod Income Areas.
- Funding for the following agencies/groups/organizations, among many others:
 - Pittsburgh Commission on Human Relations
 - Fair Housing Partnership of Greater Pittsburgh
 - Urban League of Greater Pittsburgh
 - Urban Redevelopment Authority of Pittsburgh
 - Housing Authority of the City of Pittsburgh
- Funds for six neighborhood employment centers located in various parts of the City. The centers are charged with providing job opportunities for City residents by creating a network of neighborhood employment projects.

In its FY 2020-2024 Five Year Consolidated Plan, the City of Pittsburgh identified several goals to prioritize funding and address housing needs during this five-year period:

HOUSING STRATEGY – HSS:

- **HSS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HSS-2 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.
- **HSS-3 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HSS-4 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate housing units and support new residential development for rent to low- and moderate-income tenants.



- **HSS-5 Rental Assistance** - Provide for utilities, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HSS-6 Neighborhood Revitalization** - Promote and strengthen the housing stock in residential neighborhoods throughout the City.
- **HSS-7 Fair Housing** - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of Pittsburgh.

HOMELESS STRATEGY – HMS:

- **HMS-1 Operation/Support** - Assist homeless providers in the operation of housing and support services for the homeless and persons who are at-risk of becoming homeless.
- **HMS-2 Prevention and Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **HMS-3 Housing** - Support the rehabilitation and accessibility improvements to emergency shelters and transitional housing for the homeless.
- **HMS-4 Permanent Housing** - Support the development of permanent supportive housing for homeless individuals and families.

OTHER SPECIAL NEEDS PRIORITY – SNS:

- **SNS-1 Housing** - Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** - Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.



- **SNS-3 Accessibility** - Promote and assist in making reasonable accommodations and accessibility improvements in housing for homeowners and renters, and bring public facilities and infrastructure into compliance with Federal, State, and local Laws.

COMMUNITY DEVELOPMENT STRATEGY – CDS:

- **CDS-1 Community Facilities** - Improve the parks, recreational facilities, trails, bikeways, and all public and community facilities in the City.
- **CDS-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sewer lines, storm drainage, sanitary sewers, handicap accessibility improvements/removal of architectural barriers, etc.
- **CDS-3 Accessibility Improvements** - Remove and eliminate architectural barriers and make ADA accessibility improvements to public and community facilities.
- **CDS-4 Public Services** - Improve and enhance public services including; programs for youth, the elderly, disabled, and other public service programs for low- and moderate-income persons.
- **CDS-5 Food Programs** - Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, and homeless.
- **CDS-6 Public Safety** - Improve the public safety facilities, equipment, crime prevention programs, community policing, and ability to respond to emergency situations.
- **CDS-7 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in the City.
- **CDS-8 Community Based Organizations** - Provide operating support for community based organizations involved in facilitating or developing housing and/or commercial development activities in the City.
- **CDS-9 Transportation** - Encourage the public transit authority and carriers to address the needs of low-



income persons and families and the disabled to have access to employment, health care, and shopping.

ECONOMIC DEVELOPMENT STRATEGY – EDS:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons, including summer youth programs.
- **EDS-2 Financial Assistance** - Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.
- **EDS-3 Redevelopment Program** - Plan and promote the development, redevelopment and revitalization of economically distressed areas of the City.
- **EDS-4 Infrastructure** - Promote the development of open space, parking, landscaping, roads, walks, trails, and other infrastructure improvements to support new economic development projects.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY – AMS:

- **AMS-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and local funded programs, including planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports, environmental review and clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.
- **AMS-2 Special Studies/Management** - Provide and promote funds to assist with the development of special studies, plans, and management activities related to these activities.
- **AMS-3 Fair Housing** - Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Pittsburgh.

The following maps illustrate the locations of CDBG funded activities:

- CDBG Activities Funding

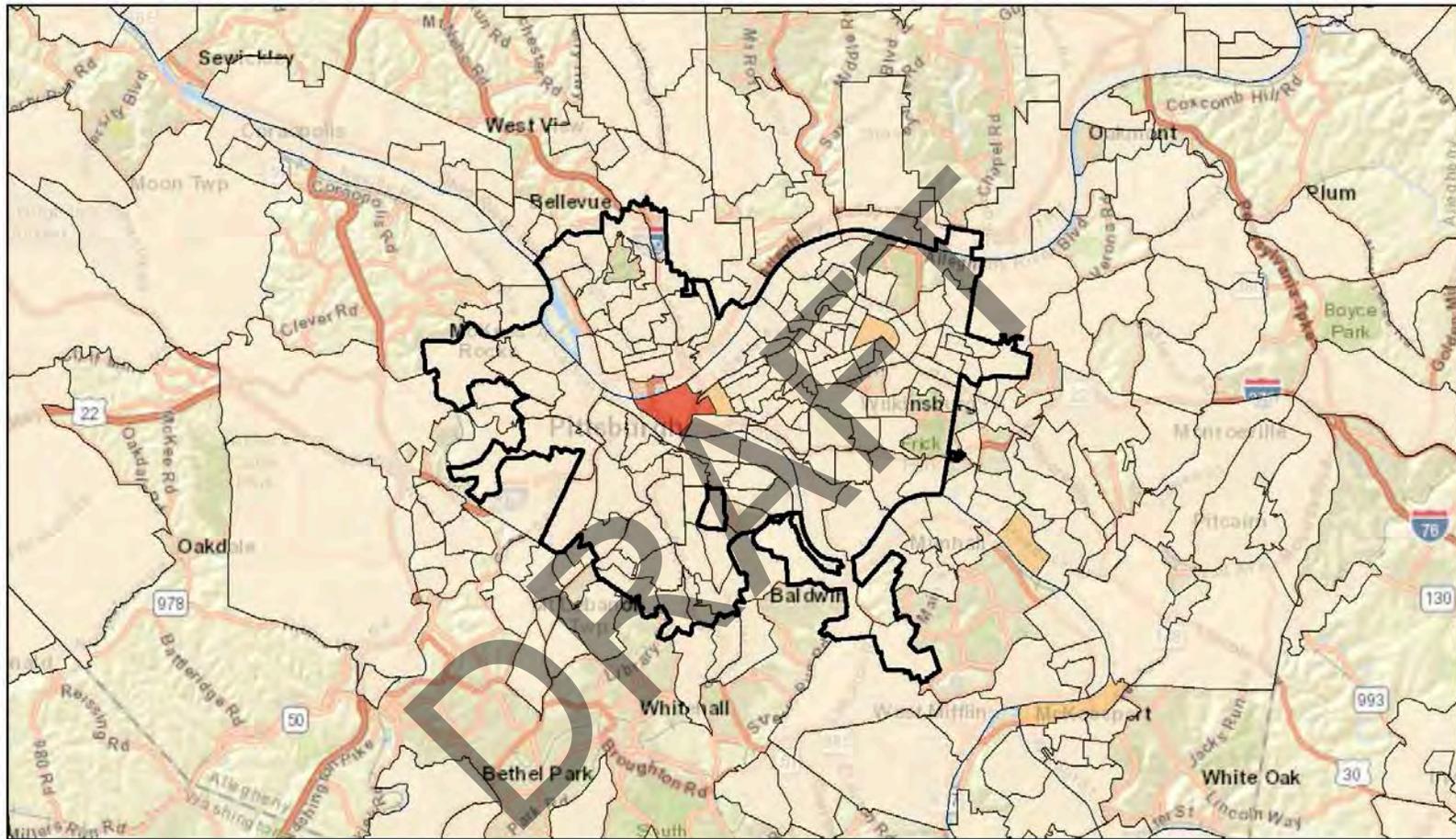


- CDBG Economic Development Activities
- CDBG Acquisition Activities
- CDBG Housing Activities
- CDBG Public Improvement Activities
- CDBG Public Service Activities
- CDBG Other Activities
- CDBG All Activities

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City of Pittsburgh, PA - CDBG Activities Funding



March 13, 2020

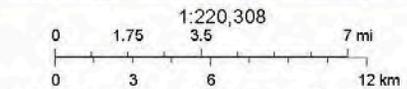
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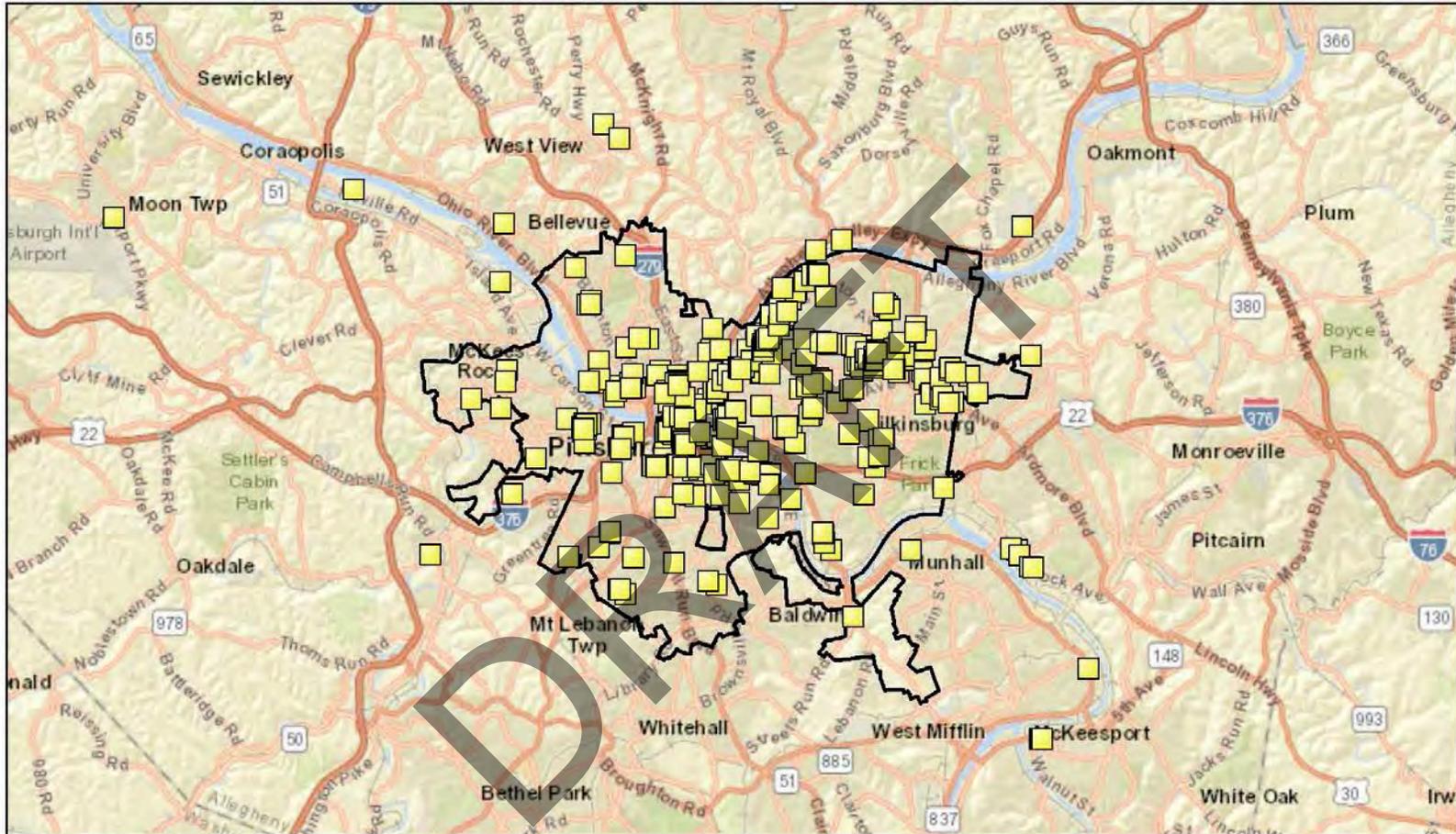


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded activities are scattered throughout the City and administered from Downtown Pittsburgh.



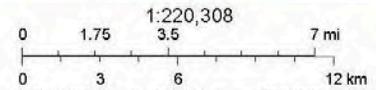
City of Pittsburgh, PA - CDBG Economic Development Activities



March 13, 2020

■ CDBG Activity (Economic Development)

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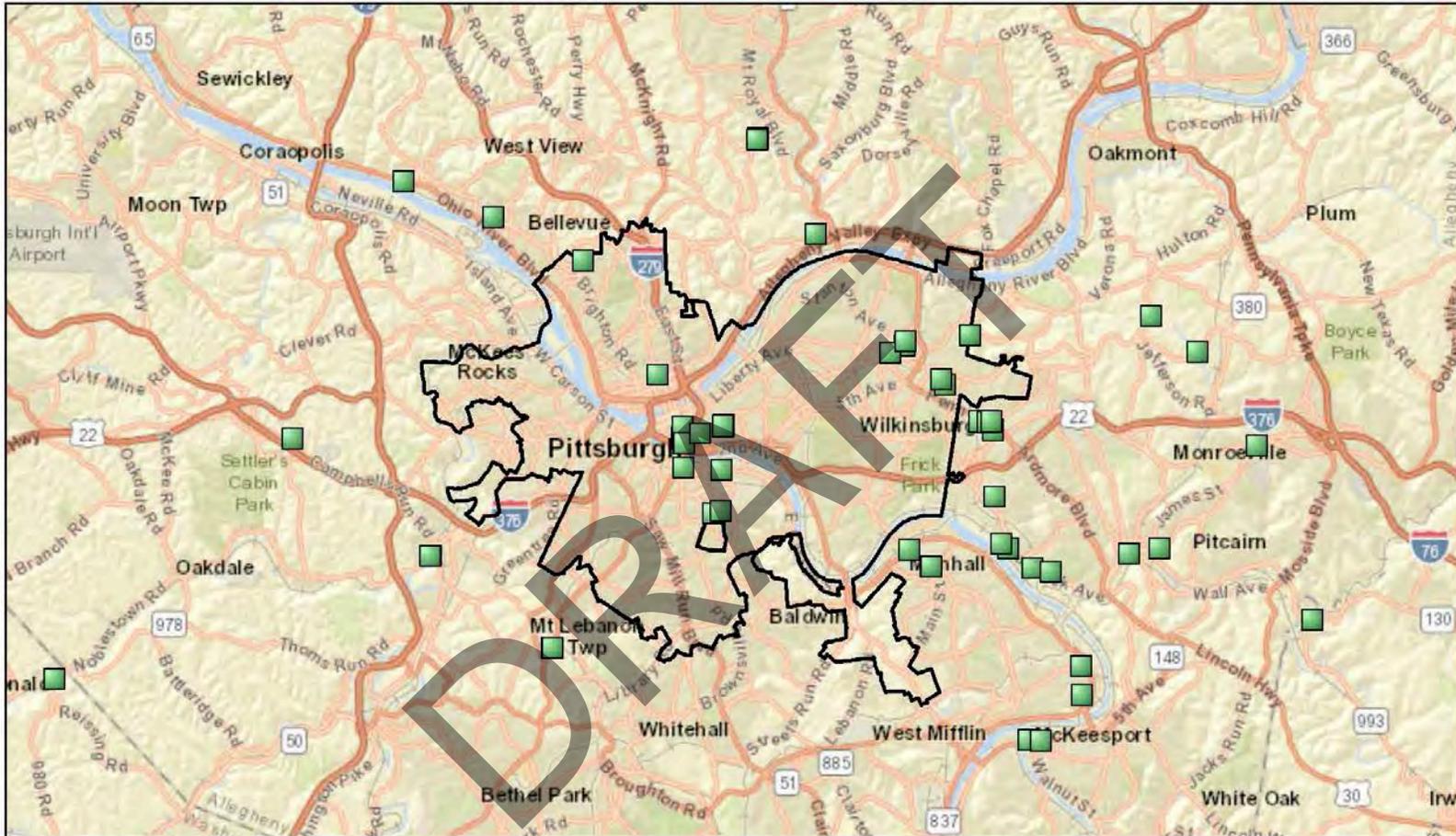


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded Economic Development Activities were scattered across the City.



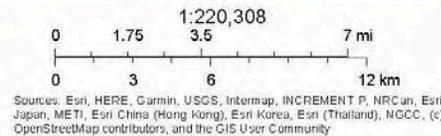
City of Pittsburgh, PA - CDBG Acquisition Activities



March 13, 2020

 CDBG Activity (Acquisition)

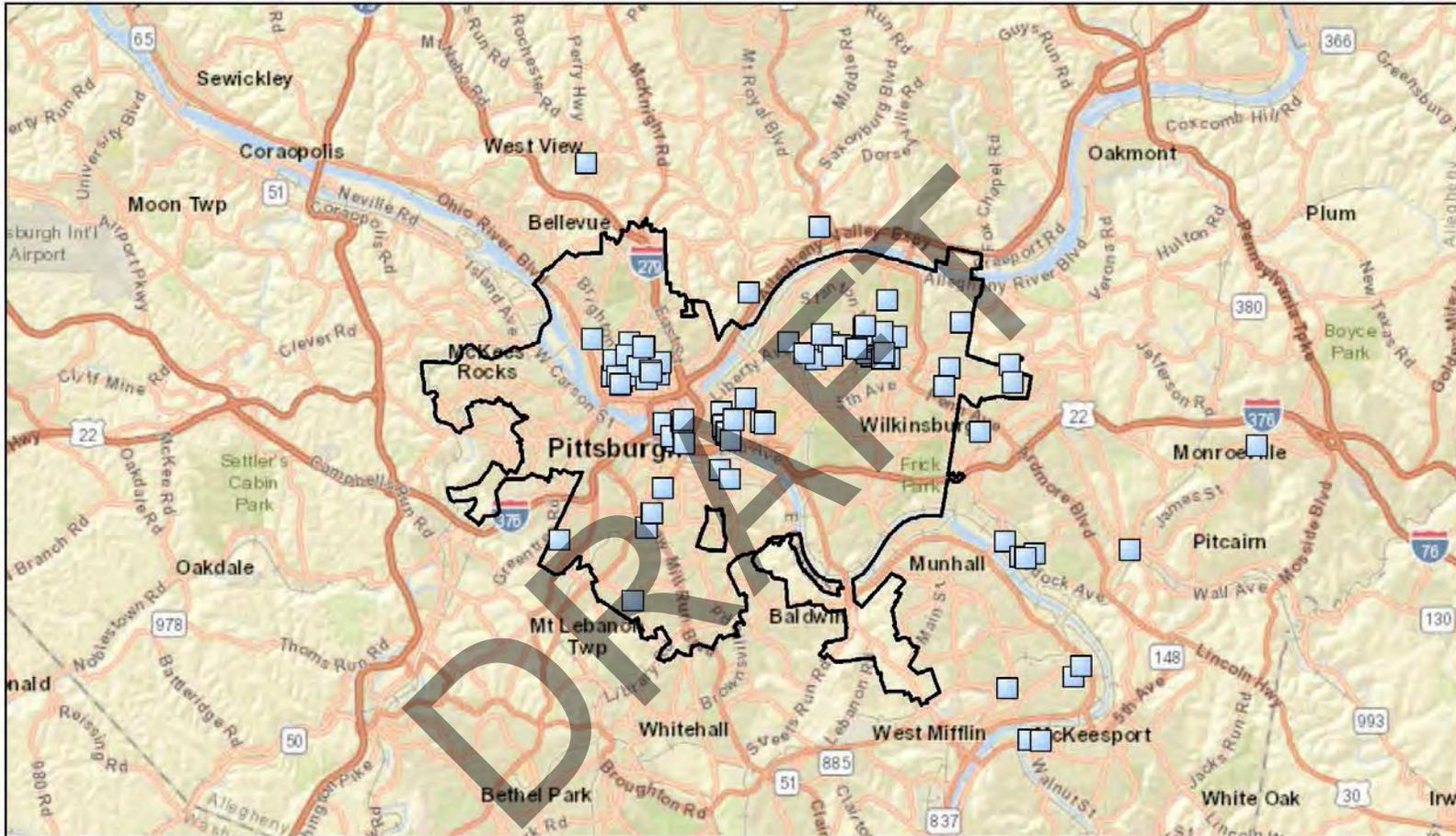
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Note: There were few CDBG-funded Acquisitions; these activities were located in Downtown, East Liberty, Homewood, and South Side Slopes.



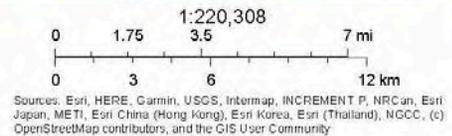
City of Pittsburgh, PA - CDBG Housing Activities



March 13, 2020

■ CDBG Activity (Housing)

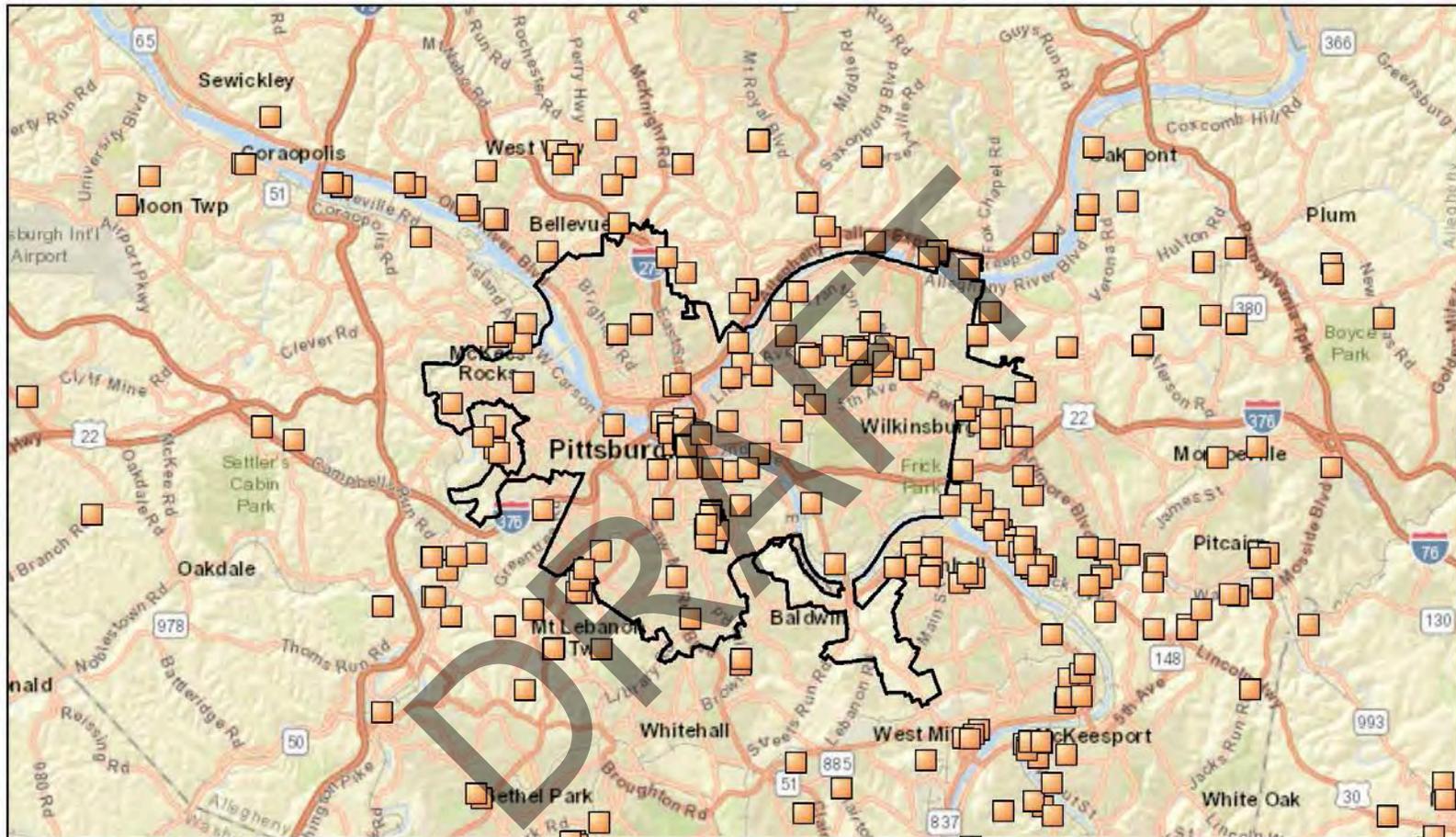
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Note: CDBG-funded Housing Activities are concentrated in the North Side, Downtown, the Hill District, Uptown Area, Bloomfield, East Liberty, Garfield, Allentown, and Larimer Neighborhoods.



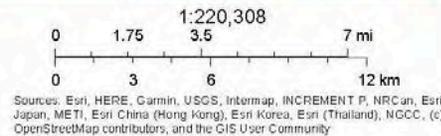
City of Pittsburgh, PA - CDBG Public Improvements Activities



March 13, 2020

CDBG Activity (Public Improvements)

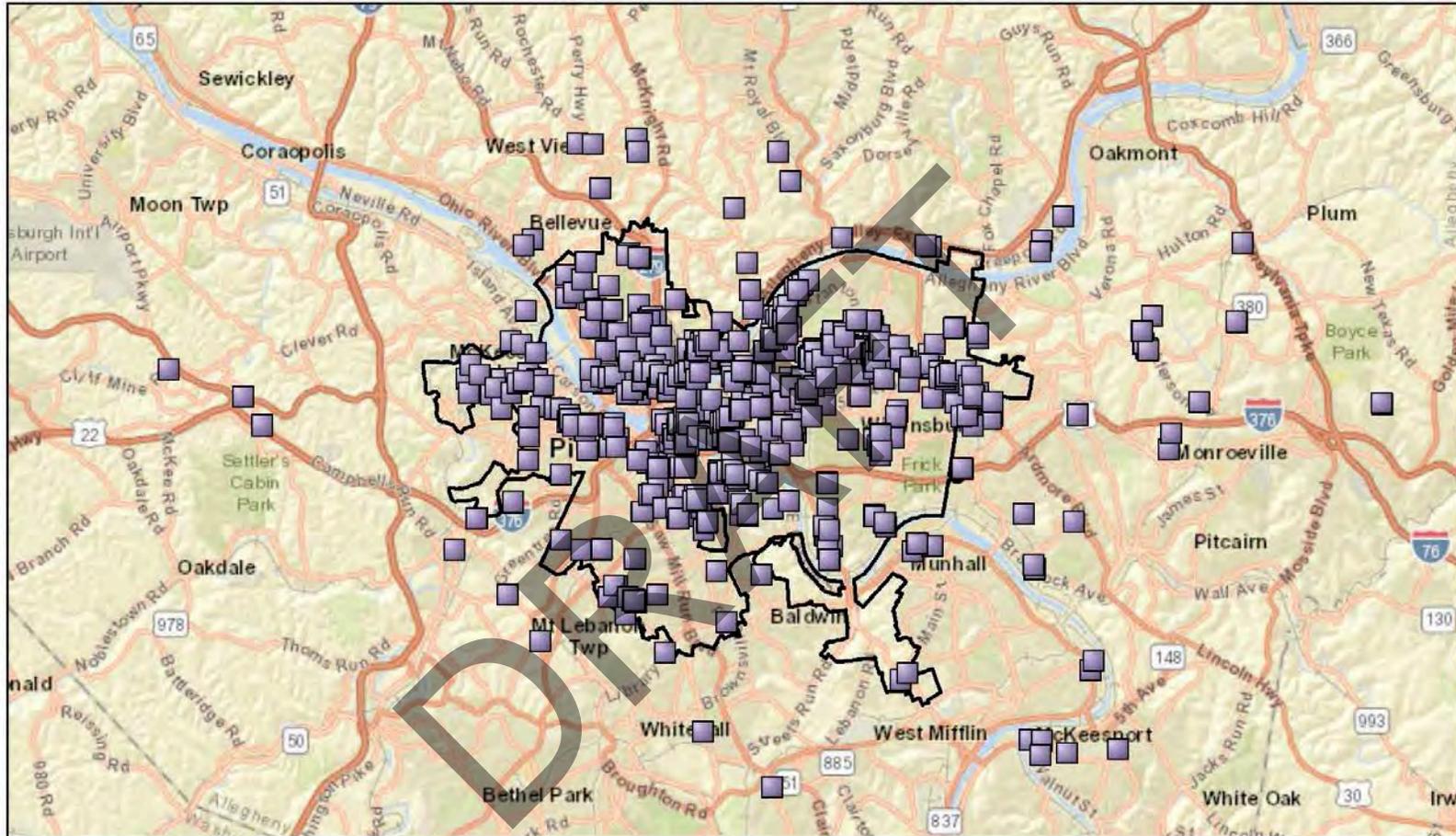
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Note: CDBG-funded Public Improvement Activities are concentrated in Downtown, East Liberty, Bloomfield, South Side Flats, and the Strip District.



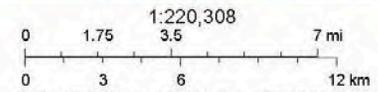
City of Pittsburgh, PA - CDBG Public Services Activities



March 13, 2020

■ CDBG Activity (Public Services)

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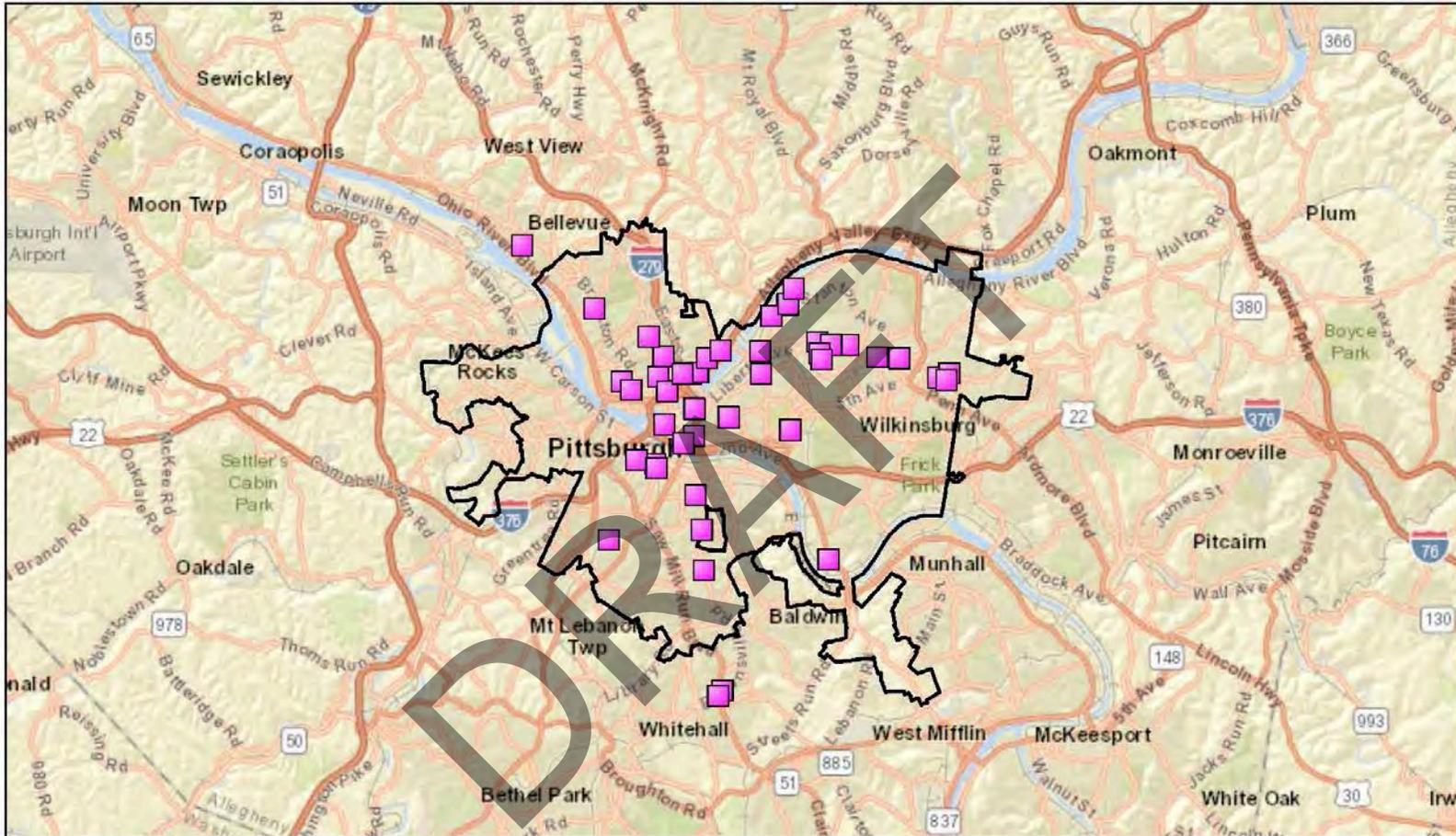


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded Public Service Activities are concentrated in Downtown, the Hill District, Shadyside, Bloomfield, East Liberty, Larimer, Homewood, Strip District, North Shore, Manchester, Elliot, Crafton Heights, and Knoxville.



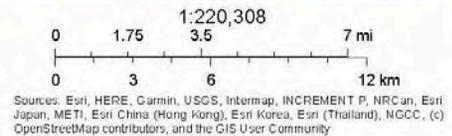
City of Pittsburgh, PA - CDBG Other Activities



March 13, 2020

■ CDBG Activity (Other)

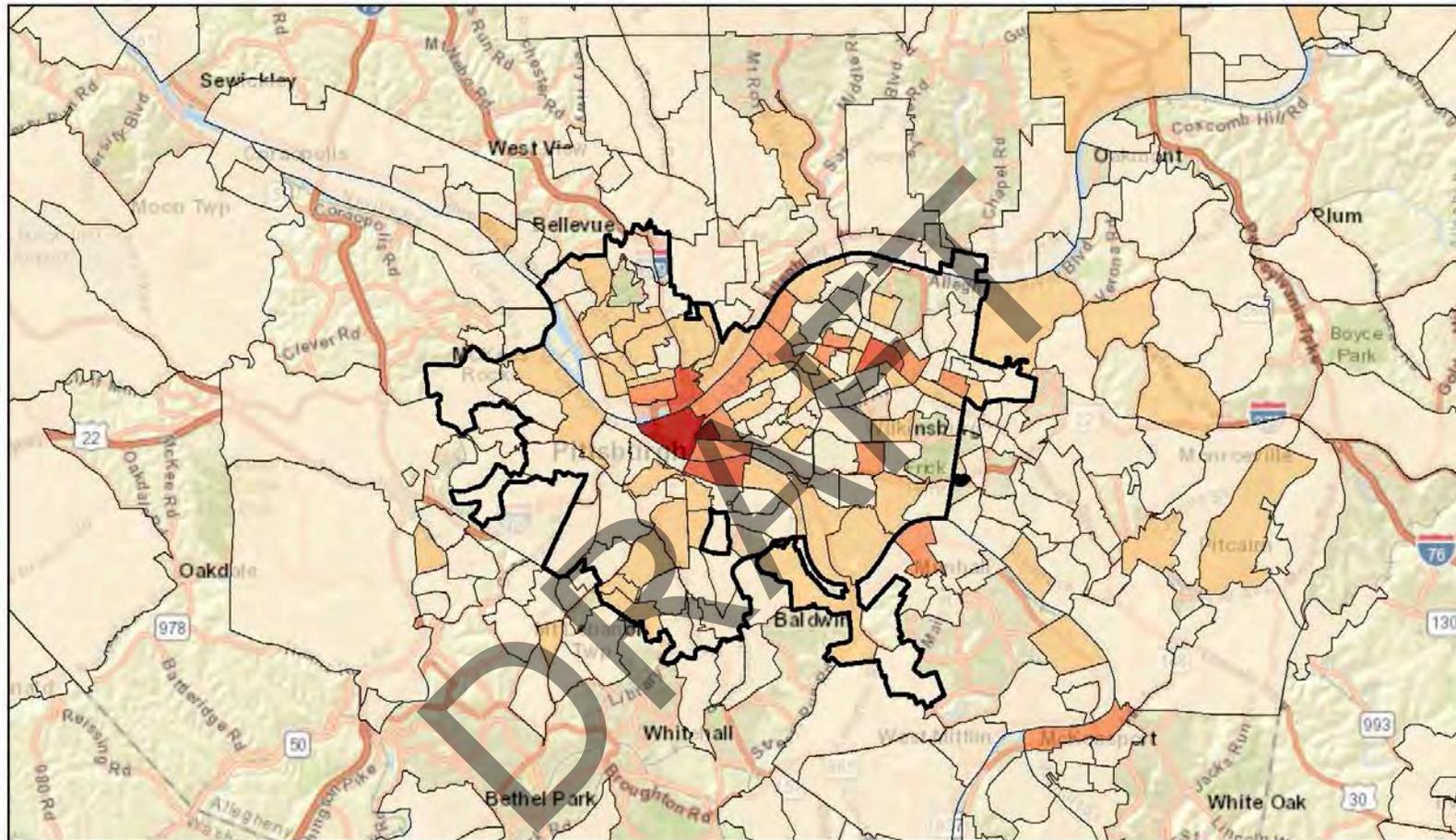
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Note: CDBG-funded Other Activities are concentrated in the North Side, Downtown, Mt. Washington, Bloomfield, East Liberty, and the Strip District.



City of Pittsburgh, PA - CDBG All Activities



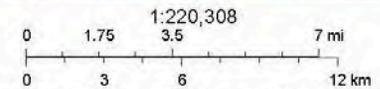
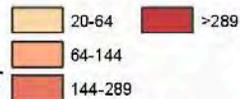
March 13, 2020

Override 1

CDBGActivitiesCount

CPDMAPSO_IDIS_ACTV_CDBG_TRACT_TOTAL_COUNT

0-20



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: CDBG-funded activities are concentrated throughout the City, with projects being administered from Downtown Pittsburgh.



2. HOME Program

The City of Pittsburgh receives an annual allocation of HOME funds. The City expects to receive approximately \$2,320,000 in HOME Funds and \$600,000 every year in Program Income to assist low- and moderate-income households. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The URA of the City of Pittsburgh uses HOME funds for the Rental Housing Development and Improvement Program (RHDIP), Pittsburgh Housing Construction Fund (PHCF), CHDO operating grants, and program administration. The budget outlined in the following table reflects the FY 2020 allocation, as well as the anticipated program income.

FY 2020 HOME Allocation

HOME Budget Item	Amount
Program Administration (10%)	\$ 272,055
CHDO Operating (Maximum 5%)	\$ 100,000
Rental Housing Development & Improvement Program (RHDIP)/Rental Gap Program (RGP)	\$ 2,008,498
Pittsburgh Housing Construction Fund (PHCF)/ For Sale Development Program (FSDP)	\$ 340,000
Total:	\$ 2,720,553

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.

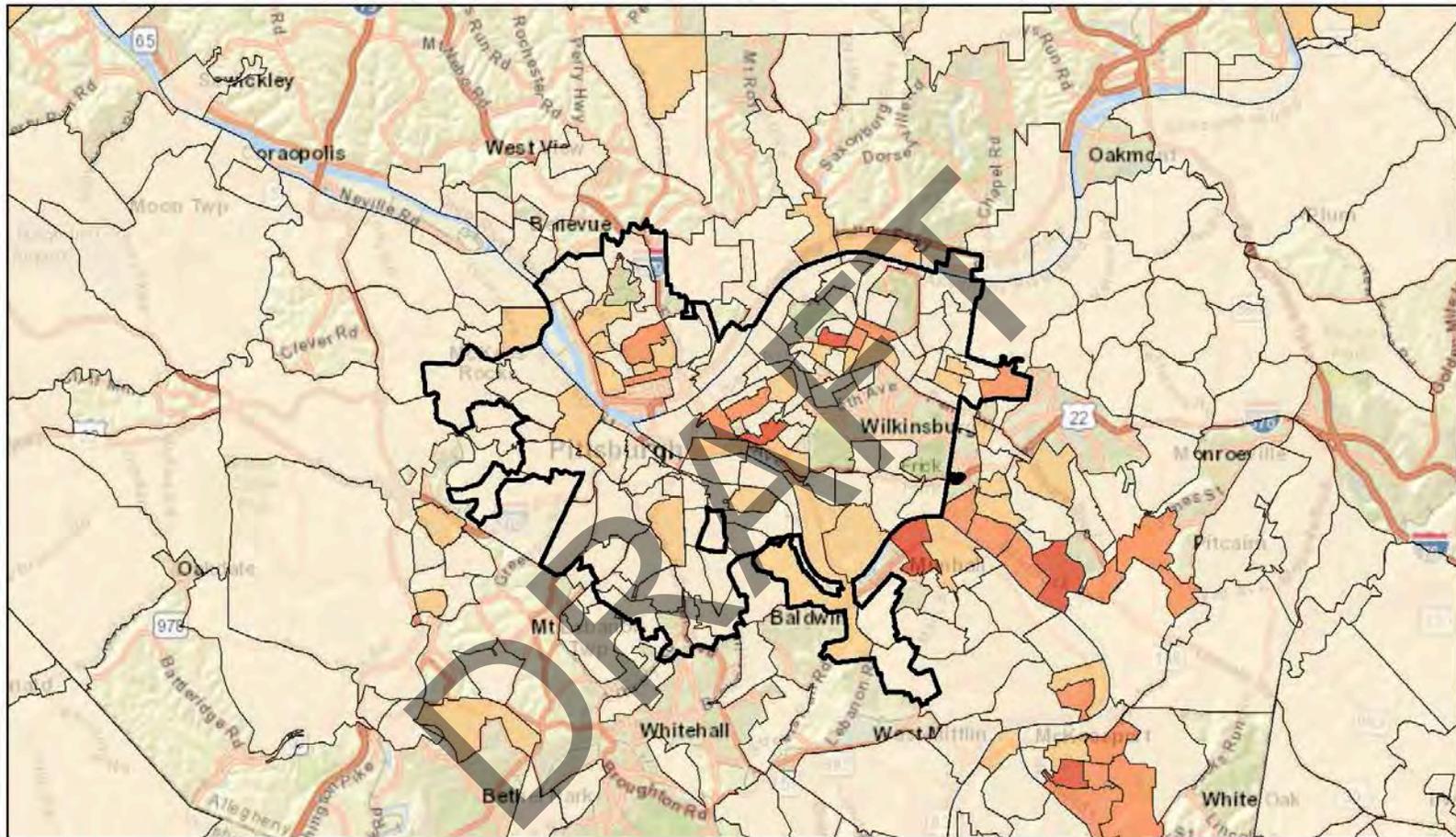
The Pittsburgh Housing Construction Fund (PHCF) program provides construction financing to nonprofit and for-profit developers for the substantial rehabilitation or new construction of for-sale housing. This fund provides low interest rate construction financing and grants for the purpose of increasing 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 be for ownership by households with incomes at or below 80% of area median income or aid in the prevention or elimination of slums or blight.

The following maps illustrate the locations of HOME funded activities:

- HOME Activities Funding
- HOME Homeowner Activities Funding
- HOME Multifamily Activities Locations
- HOME Multifamily Activities Funding



City of Pittsburgh, PA - HOME Activities Funding



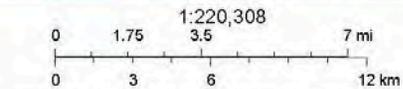
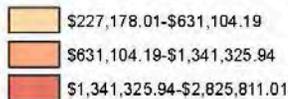
March 13, 2020

Override 1

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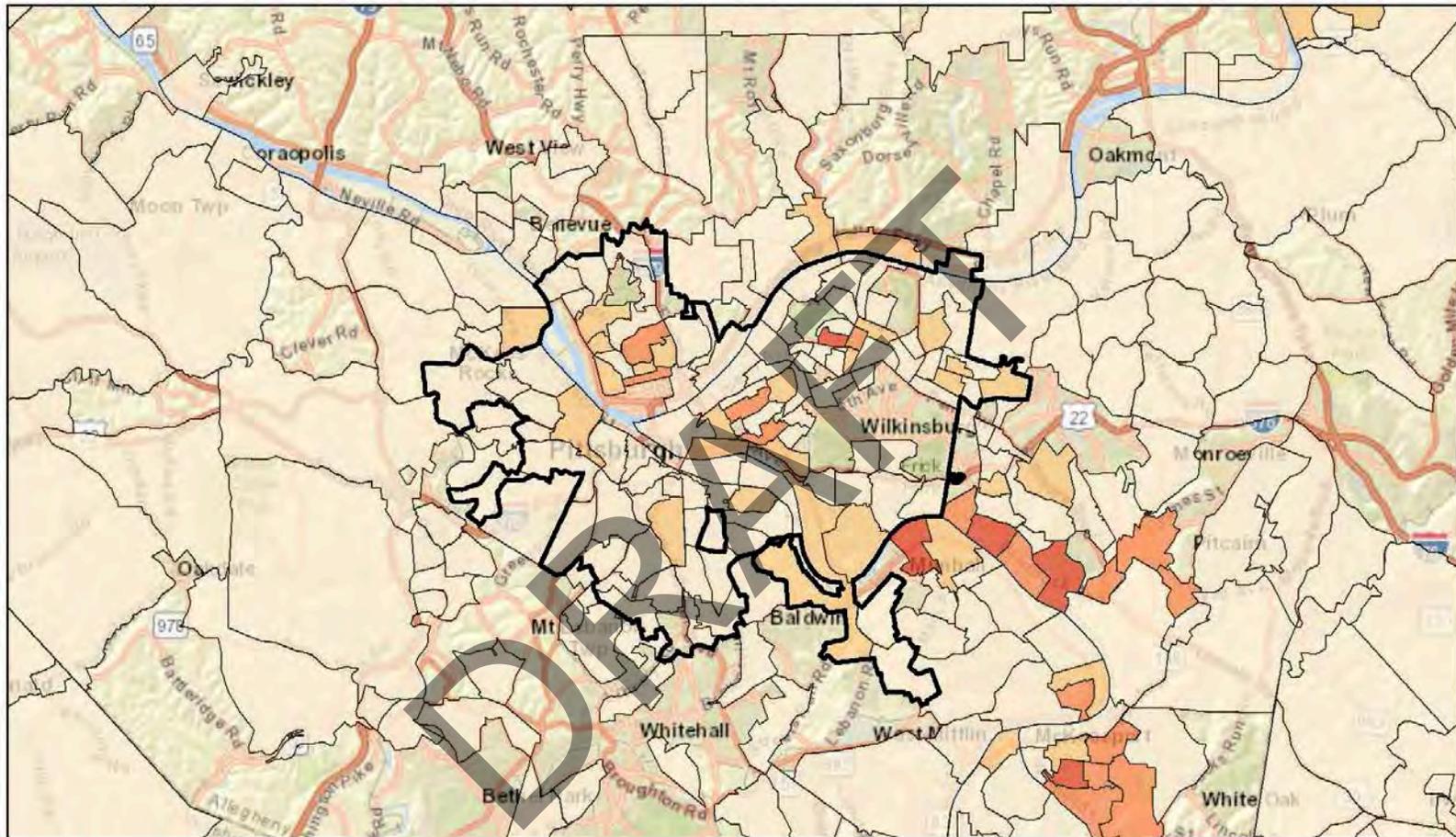


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: The HOME funded multi-family activities were funded in the East Liberty/Larimer Neighborhoods, Downtown Pittsburgh, the Uptown Area, the Hill District, and Central Northside.



City of Pittsburgh, PA - HOME Homeowner Activities Funding



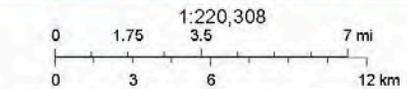
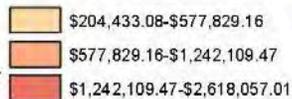
March 13, 2020

Override 1

HOMEHomeownerActivitiesFunding

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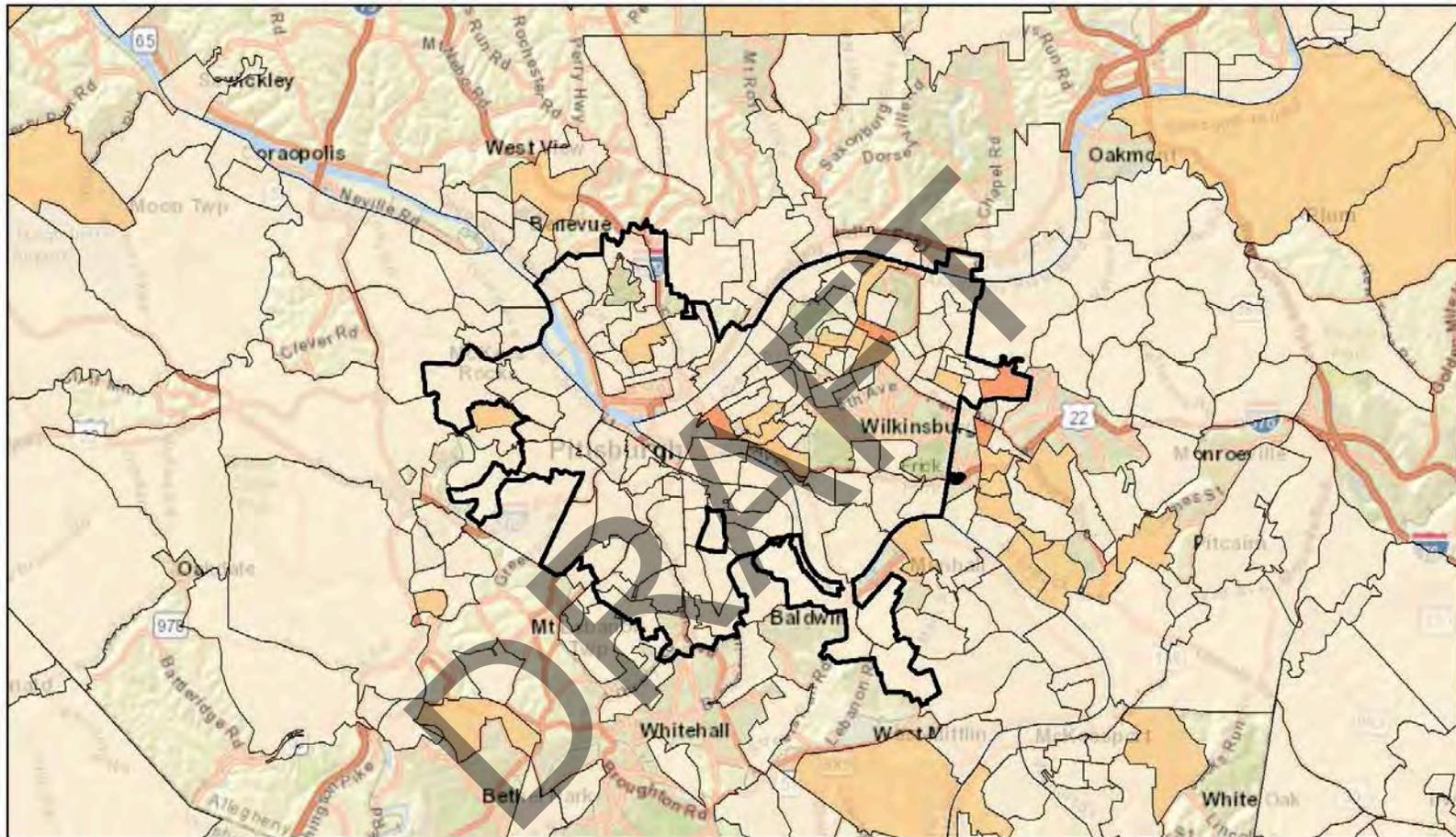


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: The Homeowner activities funded under the HOME Program are concentrated in the Central Northside, the Hill District, Garfield, and East Liberty.



City of Pittsburgh, PA - HOME Multifamily Activities Funding



March 13, 2020

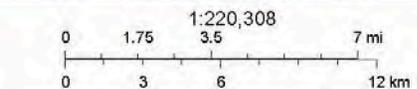
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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: The HOME funded multi-family activities were funded in the East Liberty/Larimer Neighborhoods, East Hills, Crawford Village, and Oakland.



3. Emergency Solutions Grant (ESG) Funds

The City of Pittsburgh receives an annual allocation of Emergency Solutions Grant (ESG) Funds. These funds are used for activities to address homelessness in the City. The FY 2020 ESG Budget is outlined in the following table.

FY 2020 ESG Allocation

Project Name	ESG Funds
Street Outreach/Emergency Shelter	\$ 729,679
Homeless Prevention/Rapid Re-Housing/HMIS	\$ 486,454
Total:	\$ 1,216,133

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:
 - case management
 - child care, education, employment, and life skills services
 - legal services
 - health, mental health, and substance abuse services
 - transportation
 - services for special population.



- Shelter includes:
 - renovation including major rehabilitation or conversion
 - operations costs 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 costs 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.

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

The City of Pittsburgh receives an annual allocation of approximately \$1,140,292 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:

- Short-Term Rent, Mortgage and Utility assistance will continue to be provided in an effort to maintain and secure decent housing.
- Tenant-Based Rental Assistance will continue to be provided to secure decent housing.



- Housing Information and Referral Services.
- Resource Identification (i.e. establishing, coordinating and developing housing assistance resources).
- Administrative costs.

5. Continuum of Care (CoC)

The City of Pittsburgh is part of the Pittsburgh/McKeesport/Penn Hills/Allegheny County Continuum of Care. This is a regional initiative staffed by the Allegheny County Department of Human Services. The City supports the efforts of the Continuum of Care and encourages organizations to submit applications for ESG funding requests to the State of Pennsylvania. Representatives of the City of Pittsburgh and Allegheny County serve on the Continuum of Care Board and attend their meetings regularly. In addition, the City and County are on the HEARTH subcommittee of the CoC and are Board Members of the Homeless Advisory Board, which oversees the strategy of the Continuum of Care. The Continuum of Care is consulted for each community's Annual Action Plan.

The Continuum of Care has recently shifted its focus to increase the number of permanent housing units to address unmet needs in the community. In the past year, new beds were added for small families, individuals, and large families. The City of Pittsburgh worked with the CoC to develop a Strategic Plan to address homelessness for FY 2020-2024. This plan has the following priorities:

- **HMS-1 Operation/Support** - Assist homeless providers in the operation of housing and support services for the homeless and persons who are at-risk of becoming homeless.
- **HMS-2 Prevention and Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **HMS-3 Housing** - Support the rehabilitation and accessibility improvements to emergency shelters and transitional housing for the homeless.
- **HMS-4 Permanent Housing** - Support the development of permanent supportive housing for homeless individuals and families.



The CoC updated its Best Practices in 2017 to reflect the HEARTH Act and implement a Coordinated Entry System in a Strategic Plan to Prevent and End Homelessness. The goals for the Strategic Plan are as follows:

- To end Veteran homelessness
- To end chronic homelessness
- To end youth homelessness
- To end family homelessness
- Setting a path to end all homelessness

The Strategic Plan utilizes the following Guiding Principles:

1. Use of a collective approach
2. Ensure service accessibility and quality
3. Prioritize rapid exit, housing first, & housing stabilization
4. Align services to peoples' needs
5. Prioritize services for people with the greatest needs
6. Build a system that works efficiently, effectively, and collaboratively
7. Invest to continuously strengthen the system

The CoC utilizes Coordinated Entry to prioritize Permanent Supportive Housing for the chronically homeless, and they have adopted a policy to prioritize chronically homeless for Permanent Supportive Housing beds at turnover. The CoC has a large street outreach network that regularly assists the chronically homeless find shelter and housing. This will continue, as will the outreach done by the DHS to make homeless services known throughout the area. The Coordinated Entry Field Units is used to reach people who would not otherwise seek assistance. Members of the team have regular hours at drop-in centers, medical clinics, and libraries.

The CoC utilizes the VI-SPDAT score to assess the vulnerability of a homeless individual or family, as well as the length of time the individual or family has been homeless. Following the assessment, the CoC prioritizes the placement of chronically homeless individuals or families into permanent housing, and follows with the placement of those that are the next most at-risk based on the VI-SPDAT.



Assessment also takes into account special populations including: veterans, youth, and victims fleeing domestic violence. This allows for the CoC to direct those with mental health issues, substance abuse disorders, and disabilities to permanent supportive housing that can provide them with targeted assistance.

Specific outreach toward targeted groups is conducted through organizations that serve special needs populations. Veterans Leadership Program has multiple housing options for Veterans while providing outreach to that subpopulation. Auberle and ACTION-Housing operate youth shelters. The Center for Victims and the Alle-Kiski Hope Center operate shelters for victims of domestic violence and operate outreach for these populations.

The CoC relies on Rapid Re-Housing and Children Youth & Families Rental Assistance to prevent homelessness or move families to housing as quickly as possible.

Since the development of its most recent Strategic Plan in 2017, the CoC has been utilizing the following strategies to improve the outcomes for those transitioning out of homelessness:

- Increasing the amount of rapid rehousing projects, which have improved transition outcomes to permanent housing over transitional housing.
- Hiring and utilizing a Diversion Specialist to assist first-time shelter residents with document preparation, housing searches, and exits to permanent housing.
- Providing case management and referral services as well as reassessment and additional support to those that are not self-sufficient.
- Providing rental assistance for subsidized housing or affordable market rate units for those that are self-sufficient.
- Providing staff of permanent supportive housing programs with training to ensure resident retention.
- Training staff in Motivational Interviewing and Trauma-Informed Care.
- Linking permanent supportive housing residents to community supports for mental health, substance



abuse, physical health, employment, and childcare through a Moving On pilot initiative.

Moving forward, the City will continue to consult with the Continuum of Care to determine broad funding priorities to assist homeless persons. Established CoC standards that are applicable and easily transferrable to ESG projects and activities are used in the effort to apply a standard set of criteria for various homeless funding programs. The City of Pittsburgh will also work with the CoC, through their representation on the Homeless Advisory Board, to evaluate the outcomes of projects and activities assisted by ESG funds. Lastly, they will continue to work with the CoC to develop funding, policies, and procedures for the administration and operation of the HMIS.

As a result, the CoC has a low rate of return to homelessness, where 3% of persons return to homelessness in the first six months, and 5% of persons return to homelessness in the first two years.

6. URA Programs

The Urban Redevelopment Authority of Pittsburgh (URA) is the City of Pittsburgh's economic development agency, whose goal is to create jobs, increase the City's tax base, and improve the vitality of businesses, neighborhoods, and the City's livability as a whole. The URA was incorporated in 1946 as one of the first redevelopment authorities in Pennsylvania. Today, the URA offers a variety of programs ranging from assisting low-income clients achieve home ownership, to identifying areas for reinvestment and redevelopment. Homeowner and renter, and developer assistance programs include:



- **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 be for ownership by households with incomes at or below 80% of area



median income or aid in the prevention or elimination of slums or blight.

- **Pittsburgh Development Fund (PDF)** – provides a flexible source of funding to non-profit and for-profit developers for the new construction of market rate rental and for-sale housing. The Fund is also available for the acquisition and rehabilitation of market rate rental and for-sale housing.
- **Home Accessibility Program for Independence (HAPI)** – Provides a grant to assist eligible homeowners and landlords to construct accessibility modifications to their homes. Accessible modifications include but are not limited to: exterior ramps; chair gliders or lifts; door widening; bathroom modifications; lowering kitchen counters; sliding shelves; visual door bells; and visual phone signalers. Eligible homeowners may receive up to \$10,000 for a single unit, and landlords may receive up to \$5,000 per unit for up to 120% AMI.
- **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. Grants are also provided for lead abatement and for down payment/closing cost assistance for low income borrowers.
- **Housing Recovery Program-Developer (HRP-D)** – provides deferred second mortgages to income-eligible homebuyers to assist with the rehabilitation and resale of single-family homes. 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. Grants are also provided for



lead abatement and for down payment/closing cost assistance for low income borrowers.

- **Community Acquisition and Rehabilitation Loan (“CARL”) Program** – offers a revised purchase and renovation program for owner occupants. While the consumer tax-exempt bond that funded NHP became dormant once banks would no longer purchase loans without private mortgage insurance (PMI), the URA worked with representatives of Pittsburgh Community Reinvestment Group (PCRG) and several local lending partners to develop and implement this pilot and renovation program in early 2015. Under the CARL program, loans are originated, underwritten, and serviced by local participating banks, with the URA providing a partial loan guarantee (from non-federal funds) in an amount not to exceed 15% of the post rehabilitation appraised value of the property. The URA partial loan guarantee combined with owner equity is aimed to substitute for private mortgage insurance.
- **Residential Façade Improvement Program (RFIP)** – The Residential Façade Improvement Grant Program (RFIP) is an up-to-\$5,000 matching grant for eligible owners to fix up the façade of their residential property. Property owners within the designated boundaries in the following neighborhoods are eligible: Arlington; Central Northside; Garfield; Manchester; Polish Hill; Upper Hill District.
- **Rental Housing Development & Improvement Program (RHDIP)** – the URA provides grants of up to \$5,000 per unit for the costs needed to make units handicapped accessible. Funds are allocated to units rented to households with incomes at or below 50% and 60% of area median income.
- **Affordable and Workforce For-Sale Housing** – The Affordable and Workforce For-Sale Housing Program is a source of loan and grant gap financing for the development of new or substantially rehabilitated for-sale housing units to be sold to households with incomes at or below 80% area median income.



- **Affordable and Workforce Rental Housing** – The Affordable and Workforce Rental Housing Program is a source of gap financing to non-profit and for profit developers for the acquisition and rehabilitation or new construction of rental housing primarily for low and moderate income households and/or special needs populations. At least 51% of project units must be rented to households with incomes at or below 80% of area median income.
- **Housing Opportunity Fund (HOF)** – In 2015 and 2016, the City of Pittsburgh appointed an Affordable Housing Task Force to study the availability of and the need for affordable housing in the City and to make recommendations concerning how to create and preserve affordable housing in the future. The Task Force identified that there is a shortage of approximately 17,000 units available to households that earn less than 50% of the Area Median Income (AMI) in the City of Pittsburgh. Therefore, the Task Force recommended future actions such as studying incentive zoning and inclusionary housing policies, creating an affordable housing database, creating a preservation housing policy, and creating a trust fund known as the Housing Opportunity Fund (HOF). The URA Advisory Board approved the following HOF programs on January 8, 2020:
 - **Housing Stabilization Program** – Provides crisis intervention funding in the form of one-time or short term (up to 4 months) financial assistance to renters at or below 50% AMI facing a temporary, non-reoccurring housing crisis. Eligible costs include move-in assistance (first or last month's rent, security deposit, and utility deposits); utilities in arrears; rent in arrears; legal fees; rent subsidy (up to 4 months); legal services throughout the eviction process; and legal fees related to court.
 - **Rental Gap Program** – Provides loans to nonprofit developers or developers with nonprofit partners for the creation and/or preservation of affordable units. This program is designed to increase the supply of affordable units. Funds are allocated to units rented to



households with incomes at or below 50% and 60% of area median income.

- **Down Payment and Closing Cost Assistance**
– Provides financing to first-time homebuyers under 80% AMI with up to \$7,500 in a 0% interest, 5-year deferred loan for down payment and closing cost assistance, or to first-time homebuyers between 80-115% AMI with up to \$5,000 in a 0% interest, 10-year deferred loan for down payment and closing cost assistance.
- **Homeowner Assistance Program** – Provides up to \$30,000 in a deferred 0% interest loan for homeowners below 80% AMI to bring homes into compliance with City of Pittsburgh codes; to undertake energy efficiency improvements; or to undertake eligible general property improvements.
- **Homeowner Assistance Program Plus** – Provides up to \$30,000 in a deferred and amortizing 0% interest loan for homeowners below 50% AMI to bring homes into compliance with City of Pittsburgh codes; to undertake energy efficiency improvements; or to undertake eligible general property improvements.
- **For-Sale Development Program** – Provides low-interest rate construction financing and/or grants to nonprofit developers or developers with nonprofit partners for the purpose of increasing the supply of affordable housing for homeownership. Developers will be solicited by RFP.

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.



7. Affordable Housing Task Force –

The City's Affordable Housing Task Force studied the availability of and the need for affordable housing in the City and made recommendations on how to create and preserve affordable housing in the City of Pittsburgh.

The Task Force identified that there is a shortage of approximately 17,241 rental units for households that earn less than 50% of the Area Median Income (AMI) in the City of Pittsburgh.

The Task Force made the following recommendations:

- Increasing the utilization of 4% Low Income Housing Tax Credits
- Implementing Inclusionary Zoning to create affordable units in mixed-income communities
- Preserving existing affordable housing
- Creating programs to protect homeowners and tenants
- Creating a Housing Trust Fund to construct rental housing targeted to specific incomes:
 - 50% of funds to households earning at or below 30% AMI
 - 25% of funds to households earning at or below 50% AMI
 - 25% of funds to households earning at or below 80% AMI

The City of Pittsburgh created a pilot program for inclusionary zoning in Lawrenceville as a result of the study. The inclusionary zoning ordinance was signed by Mayor Peduto on July 25, 2019. City Planning has created an inclusionary zoning overlay district that requires 10% of units to be affordable for a 35-year term for any development of over 20 units.

In December 2017, City Council authorized a resolution approving the terms of and authorizing the execution and delivery of a Cooperation Agreement with the URA relating to the administration of the Housing Trust Fund, now known as the Housing Opportunity Fund (HOF). The fund was established by City Council in 2016 and authorized the assignment to the URA of \$10,000,000 per year, for a period of twelve (12) years, commencing January 1, 2018, for the purpose of implementing the HOF.



The City of Pittsburgh will source the HOF primarily by raising the Home Rule Realty Transfer Tax by 0.5% (from 4% to 4.5%). That increase is anticipated to yield approximately \$6 million per year in revenue. The City will contribute the additional funds to enable the HOF to receive \$10,000,000 per year. In 2020, the Transfer Tax will increase by another .5% (up to 5%). At that time, it is anticipated that the increase to the transfer tax will be sufficient to fund the Housing Opportunity Fund at the amount of \$10 million per year.

The HOF will enable the City to fund development gaps for affordable rental and for-sale housing. It will also provide funding for homeownership training, down payment assistance, homeless prevention, homeowner repairs, and other needed forms of assistance. The vast majority of the HOF expenditures will benefit households with incomes below 50% of area median income.

8. The Housing Authority of the City of Pittsburgh –

The Housing Authority of the City of Pittsburgh (HACP) provides programs and grants to increase housing choice and affordability within the City of Pittsburgh.



HACP, along with the City of Pittsburgh, has a variety of affordable housing options, including public housing managed by the Housing Authority and several privately managed HUD-assisted developments.

The Housing Authority has been partnering with private and non-profit housing developers to construct new affordable housing. One examples is the Larimer/East Liberty Choice Neighborhoods Initiative. In June, 2014 the Housing Authority of the City of Pittsburgh (HACP) and the City of Pittsburgh received a \$30 million grant from the of U.S. Department of Housing and Urban Development (HUD) FY 2013 Choice Neighborhoods Initiative (CNI) Implementation funds for the Larimer/East Liberty comprehensive revitalization. The project has replaced 155 low-income units one-for-one with 334 units of high quality, well-managed, mixed-income housing. 277 units have been completed to this point. HACP also received a CNI Planning grant for a development on Bedford Hill, which led to the creation of partnerships between multiple stakeholders in the Uptown neighborhood.



The Housing Authority of the City of Pittsburgh receives approximately \$11,000,000 through the Public Housing Capital Fund Program, meant for the development, financing, and modernization of public housing developments and for management improvements, as well as an additional \$6,000,000 in Program Income. The Housing Authority also receives approximately \$8,200,000 in Moving to Work Funds, and has \$10,000 in Moving to Work Reserves. The Moving To Work program allows the Housing Authority to have more flexibility in the development of new affordable rental units and affordable homeowner units utilizing Project-Based vouchers.

HACP has undergone Rental Assistance Demonstration (RAD) conversions of housing to improve the long-term viability of portions of the existing housing stock. The following properties have undergone RAD conversion:

- **Scattered Sites (2019)** – Demolition of six (6) buildings and twenty-eight (28) units at Hamilton-Larimer.
- **Glen Hazel Family Community and Glen Hazel High Rise (2018)** – Rehabilitation activities
- **Oak Hill (2017)** – Conversion to Project-Based Assistance (PBRA) and Major Reconstruction of Obsolete Public Housing Units (MROP) of public housing originally built in 1941 to create 80 new public housing units.

Additionally, the Housing Authority receives funds from HUD through a Family Self-Sufficiency (FSS) program, known as Realizing Economic Attainment for Life (REAL). Participants in all HACP Voucher programs are encouraged to enroll in the REAL program, which includes a Resident Employment Program (REP). These programs are linked to a variety of programs that focus on youth development, job training, drug rehab, creative arts initiatives. Families may use an escrow account or an Individual Development Account (IDA) to achieve financial goals, including homeownership.

Public Housing:

The Housing Authority of the City of Pittsburgh owns and operates 18 public housing communities. There are a total of 3,248 housing units in these public housing communities. In addition, the Housing Authority administer 5,575 Moving To Work Housing Choice Vouchers for low- and moderate income households, of which 486 are project-based and 181 are homeownership. The Housing



Authority of the City of Pittsburgh administers 25 Veterans Affairs Supportive Housing (VASH) Vouchers for rental units in the City. The Housing Authority of the City of Pittsburgh owns and operates 18 public housing communities and has budgeted \$42,271,485 in Section 8 HAP Subsidies for 2020. The complete listing of housing communities is shown in the following table:

Housing Authority of the City of Pittsburgh Public Housing

Name	Neighborhood	Community Type	Total Units	Accessible Units
Allegheny Dwellings	Northside	Family (1-2 bedrooms)	14	14
Arlington Heights	South Side	Family (1-2 bedrooms)	143	8
Bedford Dwellings	Hill District	Family	411	21
Manchester	Northside	Family	86	2
Homewood North	Homewood	Family (2, 3, 4, and 6 bedrooms)	126	8
Northview Heights	Northside	Family (1-5 bedrooms)	455	21
Caligiuri Plaza	Allentown	Elderly, Disabled (1 bedroom)	10	10
Carrick Regency	Carrick	Elderly, Disabled (1 bedroom)	66	4
Finello Pavilion	Oakland	Elderly, Disabled (1 bedroom)	60	6
Gualtieri Manor	Beechview	Elderly, Disabled (1 bedroom)	30	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)	67	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
Scattered sites South	South and West	Family	155	7
Scattered sites North	North and East	Family	135	21

Source: Housing Authority of the City of Pittsburgh



Privately Managed Properties –

The following table provides a 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
Sandstone Quarry	Fineview	Family	47	0	18	65	4	Yes
Garfield Commons	Garfield	Family	123	53	49	225	26	Yes
Bedford Hill	Hill District	Family	180	110	61	351	38	Yes
Oak Hill	Oakland	Family	475	39	204	718	53	Yes
Glen Hazel Apartments	Hazelwood	Family	127	0	0	127	7	No
Glen Hazel High Rise	Hazelwood	Elderly	97	0	0	97	16	No
Christopher A. Smith Terrace	Northside	Elderly (1 bedroom)	25	12	0	37	2	Yes
Cornerstone Village	Larimer	Family				277	14	Yes
New Pennley Place	East Liberty	Family	38	2	24	102	3	Yes
Silver Lake Commons	Homewood	Elderly	75	0	0	75	8	Yes
Skyline Terrace	Hill District	Family	276	0	0	276	14	Yes



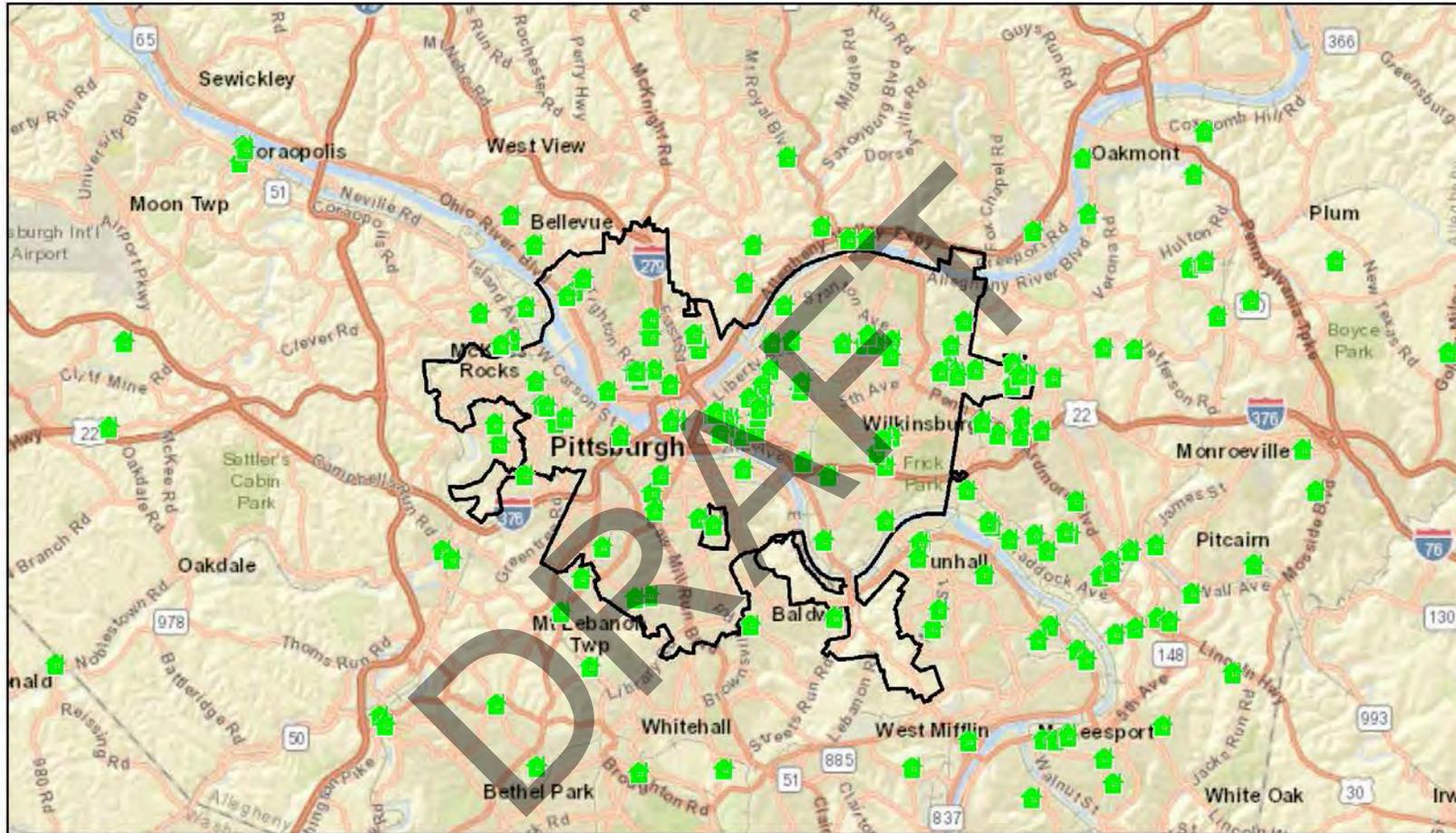
The Commons at North Aiken	Stanton Heights/Garfield	Elderly	62	14	0	76	9	Yes
Fairmont Apartments	Garfield	Elderly (1 bedroom)	50	10	0	60	10	Yes
The Legacy Apartments	Hill District	Elderly	90	18	0	108	11	Yes

The following attached maps illustrate all HUD multifamily properties in and around the City of Pittsburgh, all HACP properties with the minority population percentage, and all HACP properties with the percentage of the population aged 65 or over.

DRAFT



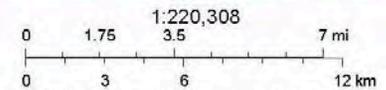
City of Pittsburgh, PA - HUD Multifamily Properties Locations



March 13, 2020

Multifamily Properties - Assisted

Override 1

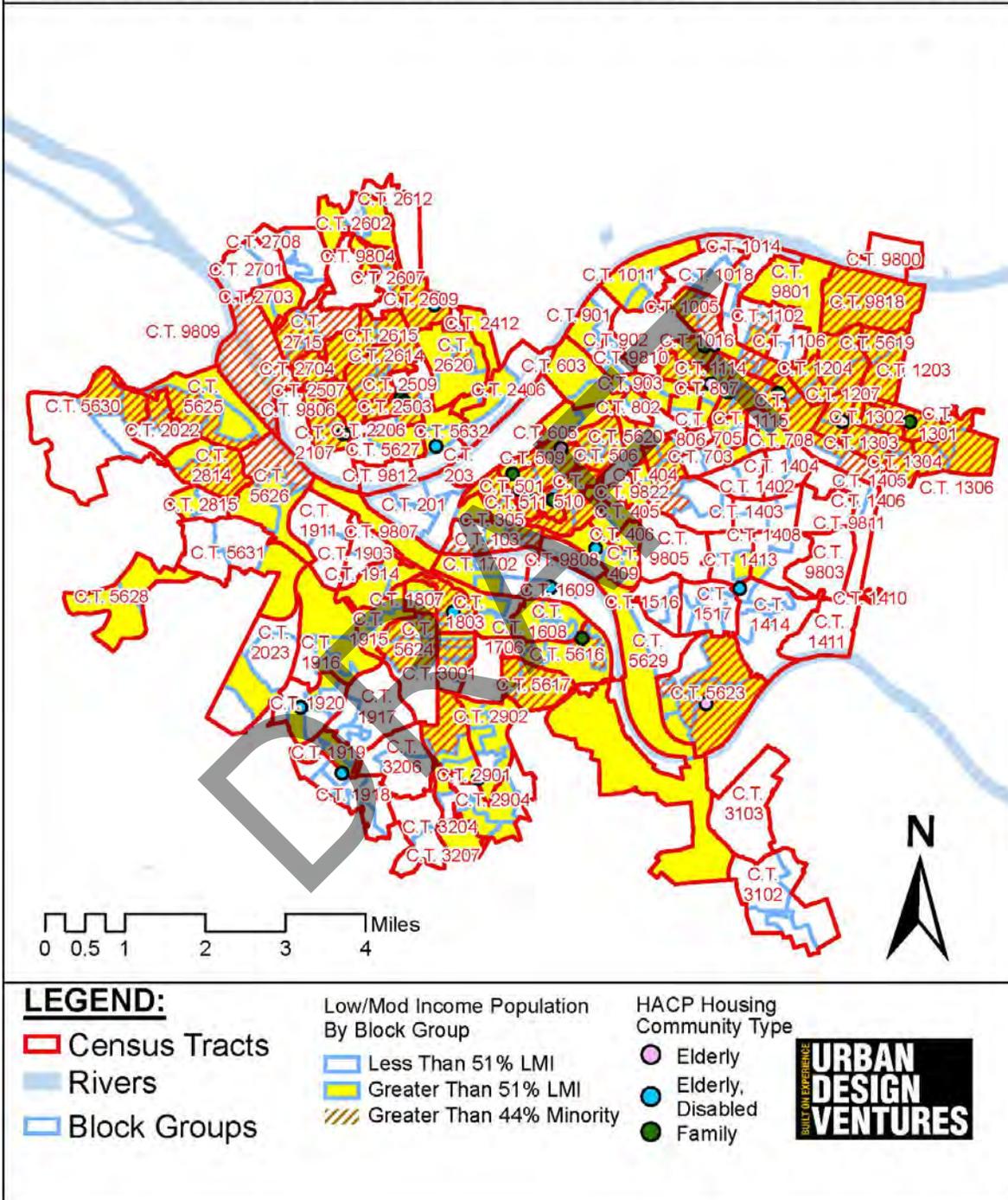


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: HUD Multifamily Properties are concentrated throughout the City, with slightly more in East Liberty, the Hill District, Squirrel Hill, and North Side.



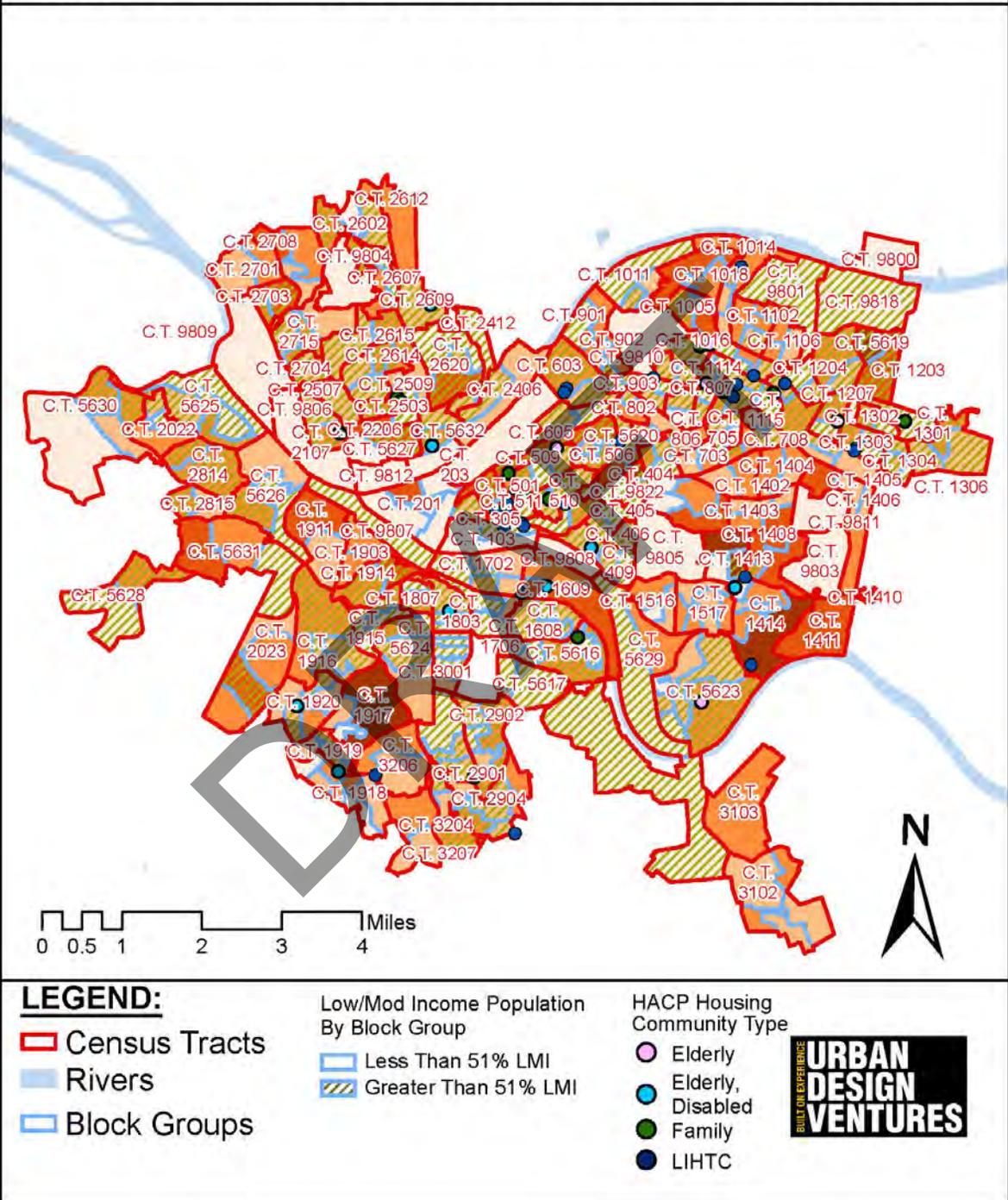
CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA LMI, MINORITY, AND HACP HOUSING LOCATIONS



Source: Housing Authority of the City of Pittsburgh and ACS 2013-2017 5-Year Estimates



CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA LMI, ELDERLY, AND HUD-ASSISTED HOUSING



Source: Housing Authority of the City of Pittsburgh and ACS 2013-2017 5-Year Estimates



Section 8:

The following maps highlight the locations of HUD assisted housing units and the Census Tracts where Section 8 Vouchers are most commonly used. There are Section 8 Housing Choice Voucher holders in every neighborhood of the City of Pittsburgh. HACP has incentivized landlords to accept Housing Choice Vouchers in more expensive, high opportunity neighborhoods like Shadyside, Squirrel Hill, and Lawrenceville through the Local Payment Standard Program. This program provides gap financing for the rehabilitation of substandard units to increase the Section 8 Housing Unit supply through Rehab Vouchers, or provides a payment at 130% of the average FMR for the Pittsburgh Metropolitan Area for ZIP Codes designated as Mobility Zones through Mobility Vouchers. The Mobility Zone neighborhoods include Shadyside, Lower Lawrenceville, the Strip District, Southside Flats, Downtown, and Squirrel Hill.

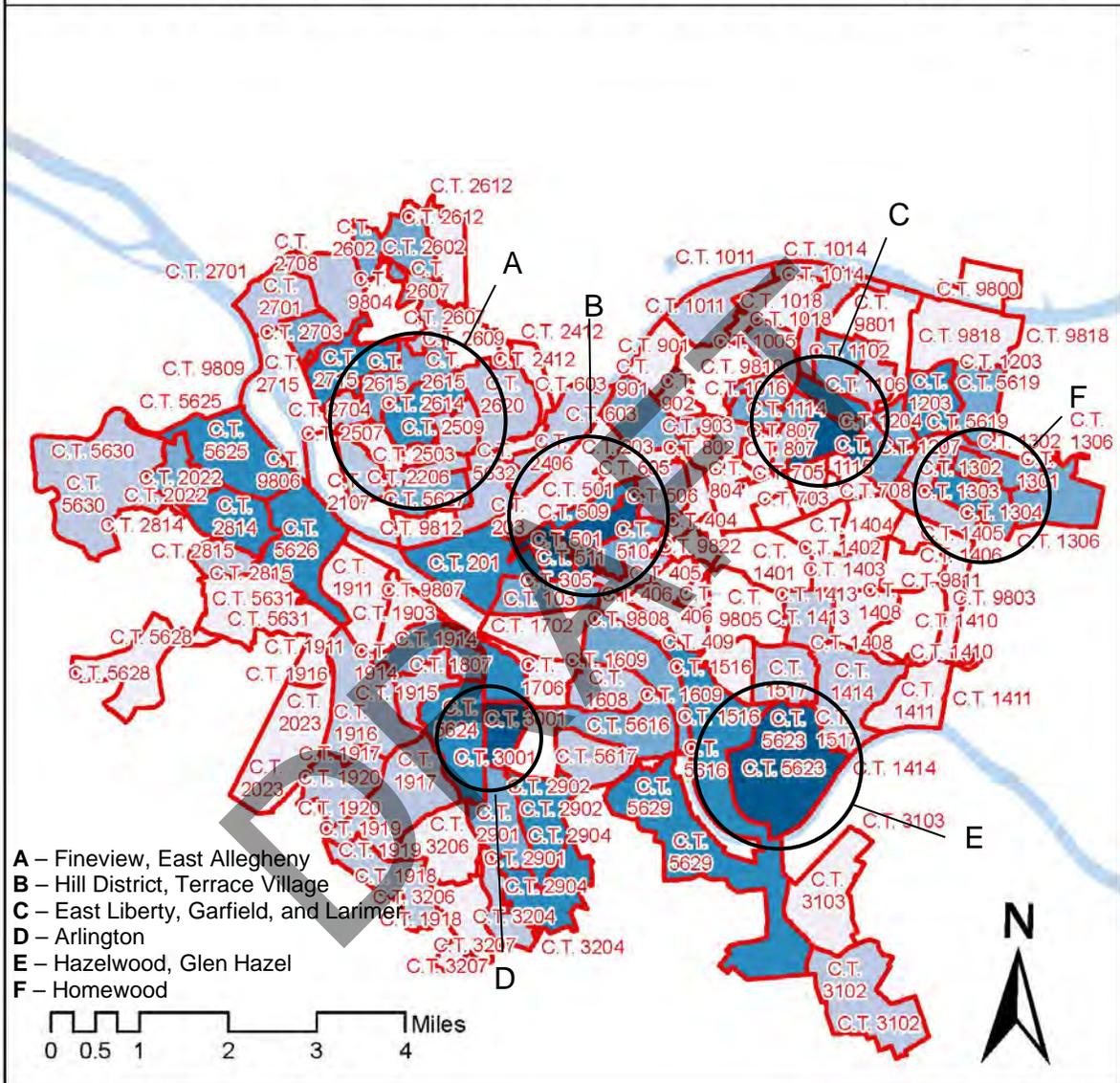
Areas with high concentrations of Section 8 units are illustrated with a black circle. Neighborhoods are marked by a highlighted letter and described in the following narrative.

The Section 8 Housing Choice Vouchers (HCV) are concentrated in the near-east and northeast areas of the City. However, there are concentrations of Section 8 HCV's in Crafton Heights and Sheraden (labeled A); Marshall-Shadeland and Perry South (B); Lower Hill, Middle Hill, Lower Lawrenceville (C); Knoxville, Allentown and Carrick (D); Hays and Hazelwood (E); East Liberty, Garfield, and Bloomfield (F); and Larimer, Homewood, and East Hills (G); and Carrick (H) neighborhoods of the City of Pittsburgh. These areas tend to also have lower rents than other neighborhoods in the City. These same areas all have low- and moderate-income populations of over 51%.

Consideration should be given to utilizing any unused Section 8 funds to assist with rental deposits, moving costs, or families facing eviction due to inability to make rental payments. The Housing Authority should evaluate its policy of increasing rent subsidies above the 120% exception for those households that are willing to make designative moves. There is a continuing need to attract more landlords into the Section 8 Voucher Program.



CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA SECTION 8 POPULATION BY CENSUS TRACT



- A – Fineview, East Allegheny
- B – Hill District, Terrace Village
- C – East Liberty, Garfield, and Larimer
- D – Arlington
- E – Hazelwood, Glen Hazel
- F – Homewood

LEGEND:

- Census Tracts
- Rivers
- Block Groups

Housing Choice Voucher Holders

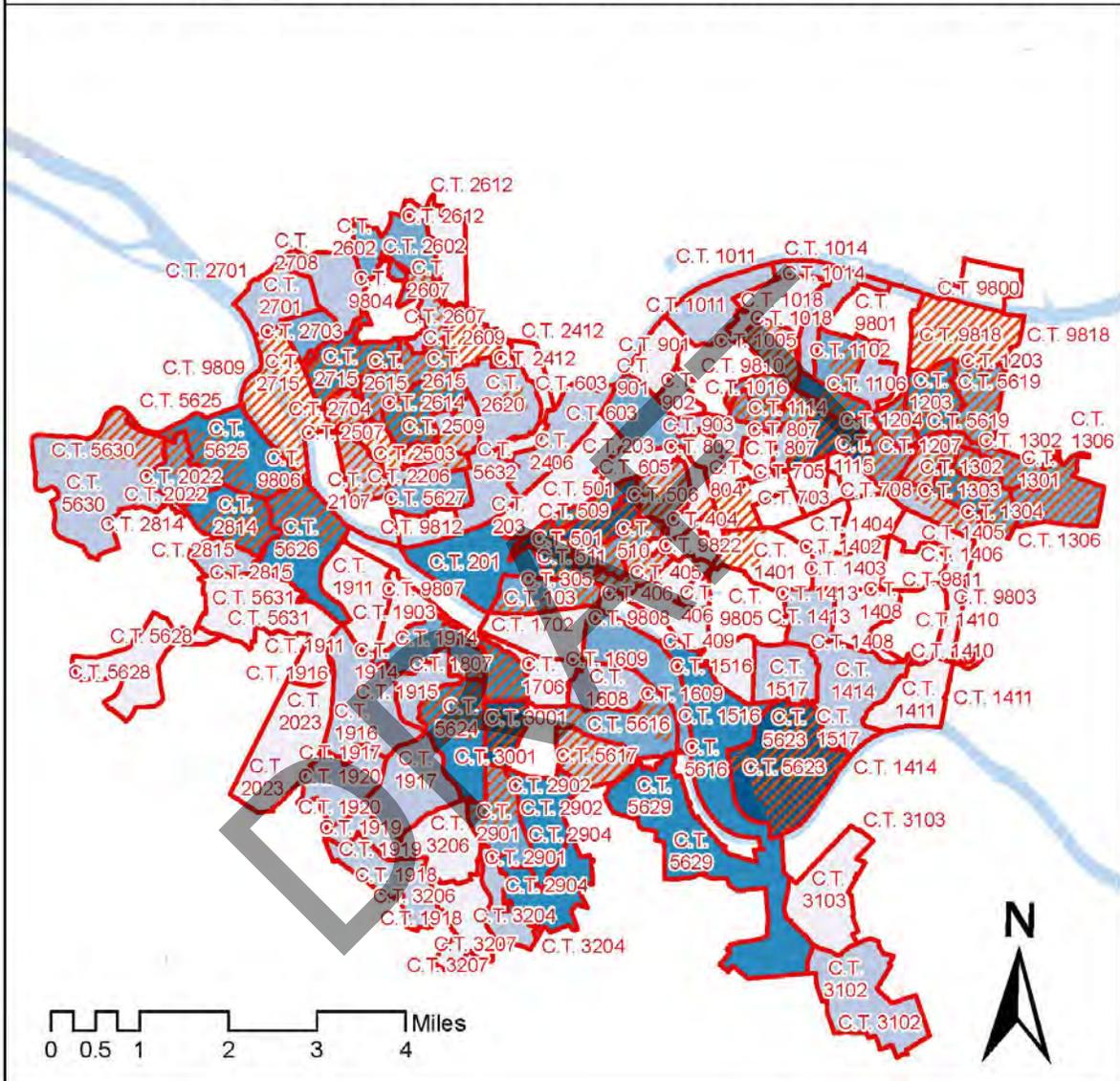
- By Census Tract**
- 0-11
 - 12-40
 - 41-84
 - 85-142
 - 143-250



Source: Housing Authority of the City of Pittsburgh



CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA SECTION 8 RENTERS AND MINORITY POP.



LEGEND:

- Census Tracts
- Rivers
- Block Groups

Housing Choice Voucher Holders

By Census Tract

- 0-11
- 12-40
- 41-84
- 85-142
- 143-250

Greater Than 44% Minority Population



Source: Housing Authority of the City of Pittsburgh and ACS 2013-2017 5 Year Estimates



The “Low and Moderate Income Population and HUD Assisted Housing by Block Group Map” illustrates where the public housing communities are located, along with the LIHTC projects. Illustrated in the previous map, there are certain areas with high concentrations of public and private housing development, including privately managed and HACP Communities, found in the neighborhoods of Fineview and East Allegheny (labeled A); the Hill District and Terrace Village (B); East Liberty Garfield, and Larimer (C); Arlington (D); Hazelwood and Glen Hazel (E); and Homewood (F). However, these units are clustered and 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.

Moving to Work (MTW):

HACP is a participant in HUD’s Moving To Work (MTW) Demonstration Program. This program provides the opportunity to design and test innovate, locally-designed strategies to help residents find employment and become self-sufficient. The goals of the Moving To Work Program 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, stabilize neighborhoods, improve operational efficiencies, and expand housing choices for low-income families;
- To promote self-sufficiency and independent living through a variety of enhanced services and policy adjustments; and
- To increase housing choices for low-income families through initiatives designed to increase the quality and quantity of housing available to households utilizing rental assistance and other available resources.

The Housing Authority of the City of Pittsburgh’s (HACP) planned leasing level projects 5,575 Moving To Work Vouchers, of which 486 are property-based and 181 are homeownership. The Housing Authority intends to lease 991 units in 2019, and convert 337 units to project-based vouchers to be leased out in the same year.

The City’s Moving to Work plan includes the following work items:



FY 2020 Moving to Work Developments

Name	FY 2020 Moving to Work Plans
Larimer/East Liberty Phase III	Phase III is part of the Larimer/East Liberty Choice Neighborhood Implementation Grant (CNIG) Program. Approximately 42 mixed-income rental units will be developed with a 9% Low-Income Housing Tax Credit (LIHTC) application that will be submitted in November 2019. Construction would start in 2021. The mixed-use building of Phase III will include a 4,800-square feet of commercial/retail space on Larimer Avenue corridor.
Larimer/East Liberty Phase IV	Phase IV of the Larimer/East Liberty CNIG housing development is comprised of adaptive reuse and mixed-use of a historic Larimer School and new construction of townhomes. This Phase will consist of approximately 42 mixed-income rental units and will be financed with a 9% LIHTC which was awarded in July 2019.
Larimer/East Liberty Large Family Scattered Site Replacement Units	The HACP's instrumentality, ARMDC, and its co-developer, McCormack Baron Salazar, of Larimer/East Liberty CNIG Program will use a conventional public housing development method to develop two (2) 3-bedroom units and one (1) 5-bedroom replacement units in the Larimer neighborhood. The Development, Site Acquisition proposals, and implementation will be based on public housing development regulations.
Bedford Dwellings Redevelopment	Although the 2018 CNIG grant application was unsuccessful, the HACP and ARMDC will continue to explore and work with public and private partners to identify the best opportunities to generate replacement units for the Somers Drive section of Bedford Dwellings in the Hill District. These opportunities can include a PBV/Gap Financing partnership with the Urban Redevelopment Authority's (URA) qualified developers to implement part of the 2018 Choice Neighborhoods Transformation Plan on Centre Avenue Corridor. In addition, the strategy may also include rehabilitation of the existing Somers Drive public housing buildings. Mixed-finance new construction of replacement units is also an option.
Northview Heights Midrise	The HACP may consider constructing a new replacement building with up to 43 units on 3.96 acres of vacant land within the community. The HACP will submit a four percent (4%) LIHTC application in 2020. Opportunities for funding for the project are being considered and pursued, with financial closing and possible construction to begin in 2021. The HACP is also considering alternative sites throughout the City of Pittsburgh (off-site) to construct new units to serve as a one-for-one replacement of the units currently located in the existing, Northview Heights Highrise building.
Scattered Site Improvements	The HACP will continue to review various asset management and housing rehabilitation options to improve the quality of housing stock and preserve long-term affordability of scattered site units
Allegheny Dwellings Phase I Redevelopment (Sandstone)	This project is completed and occupied. Sixty-five (65) units of mixed income units (47 affordable/18 market rate units), consisting of one, two and three (3) bedroom units are constructed on-site and along Federal Street. Forty-seven (47) affordable units are PBV assigned units. The



Quarry Apartments)	Project closing was held in December 2017 and is financed in part by the HACP MTW capital budget, program income, conventional/soft loan and apportioned 4% tax credits. Phase I was completed in the first quarter of 2019.
Crawford Square	Crawford Square is a pre-existing LIHTC supported mixed income development overlooking downtown Pittsburgh and located a few blocks from the HACP owned mixed finance development Bedford Hill. The HACP collaborated with the Urban Redevelopment Authority and the current property owners to develop a solution to maintain the affordable units as the property entered the final year of its tax credit affordability period in 2016. Tax credit resyndication took place to ensure the preservation of 194 affordable units at Crawford Square. The HACP also provided a Gap Financing loan to support this endeavor. Of the 194 units, 60 will be designated as PBV units and 134 will remain as LIHTC units. The project closed June 4 - 6, 2018. The developer received their notice to proceed on June 11, 2018 and construction is scheduled to be completed by January of 2020.
Manchester	Manchester is an early HOPE VI mixed-finance redevelopment with 86 units. The LIHTC compliance period ended in 2016 and the HACP and its partners acquired the property in 2017. The HACP proposes to preserve the 86 affordable rental units for the next 20-year period through resyndication and will submit a LIHTC application in 2020. In addition, the HACP is considering the construction of up to forty (40) new units on vacant parcels of land throughout the Manchester neighborhood. The HACP/ARMDC will also work to complete pre-development activities and consider opportunities for additional funding.
Turnkey Development of Scattered Sites	Two (2) Community Development Groups/Faith-based Organizations were selected in 2016 to develop up to fifty (50) turnkey units over the next successive (five years). Turnkey development of twenty (20) scattered sites in the East Liberty Neighborhoods is managed by East Liberty Development Corporation. (ELDI). Phase I and Phase II are complete for a total of eighteen (18) units. The remaining Phase III constituting an additional two (2) units is nearing completion and project close-out. Amani Christian Community Development Corporation (ACCDC) are separately managing Turnkey Development of Scattered Sites in the Middle Hill District for a total of twenty-two (22) units. This is currently in the design and pre-development stage.
Addison Terrace Phase IV	The HACP and its private co-development partner, Keith B. Key Enterprises (KBK) was awarded a 4% percent LIHTC award and reached financial closing in March 2019. The former Kelly St high-rise site in Homewood has been disposed to the project as a main portion of the site, which will consist of 58 units' total, 42 LIHTC units and 16 market rate units. This development is currently under construction and is expected to be completed by December 2019.
St. Clair and Vacant Lots	The Urban Redevelopment Authority (URA) has provided its final offer for the former St. Clair Village property. The redevelopment plan for the property is intended to be a part of a greater plan that will enable



	repurposing vacant properties located within the City of Pittsburgh. The completed St. Clair disposition application was submitted to HUD on August 9, 2019 for review and approval.
Disposition and/or redevelopment of vacant properties	The HACP continues to plan for potential disposition and/or mixed finance development of vacant properties at Garfield Heights, Bedford Dwellings, and at Cove Place in Glen Hazel. St. Clair Village is a former LIPH community prime for redevelopment. The HACP is preparing to dispose of a vacant parcel at Garfield Heights to the City. This vacant parcel remains from the land existing prior to redevelopment of the former Garfield Heights LIPH property currently known as the Garfield Commons mixed-finance development. This parcel was previously part of the old development but was subdivided as part of the redevelopment. The HACP intends to dispose of this parcel to the City so that it can be consolidated into the other parcels that comprise the Fort Pitt Playground as ultimately, the City and its partners are going to update/expand the park.
Oak Hill Brackenridge	The HACP submitted a disposition application in August 2019 for a vacant land owned by the HACP in the Oak Hill mixed-income community in support of a new rental housing development proposed by Oak Hill master developer, Beacon Corcoran Jennison. The development is going to be a sub-phase of Oak Hill Phase II. This development will be new construction of approximately 140 market-rate rental units. The land will be sold or ground leased to the master developer or a new owner entity.
Elmer Williams Square	The project consists of 36 rehabilitated units and 1 new construction unit, total 37 units. Two (2) units will also be fully accessible and meet Uniform Federal Accessibility Standards. All 37 units will be subsidized by HCV PBVs. The project is expected to be completed and leased up by 2020.
City's Edge	Identified through the PBV Plus Gap competitive selection process in 2018. The HACP has committed to awarding 77 PBV Units and gap financing for the project located in the Uptown Neighborhood of Pittsburgh. The development is a new Construction, mixed-use, mixed-income, nine-story, condominium, elevator building. It will have 110 units' total, 77 of which will be supported by Project-Based Vouchers, and 33 will be Market Rate. There will be a commercial component of the property that includes a parking garage and proposed space for a daycare, after school program, MBE/WBE incubation space, restaurant, medical care facility, business center, and a fitness room.
Oak Hill RAD	A nine percent (9%) tax credit application will be submitted to the PHFA in 2019 for the Oak Hill Major Reconstruction of Obsolete Properties (MROP) units. If awarded, a closing for this phase should take place by the end of 2020. A Converted Awaiting Transfer request has been approved by HUD for early demolition of the units in the meantime.
2017 Project-Based Voucher/Gap Financing	1. Lemington Senior Housing: In the process of predevelopment of 54 PBV Units for a Total of 54 Units.



<p>2018 Project-Based Voucher/Gap Financing</p>	<ol style="list-style-type: none"> 1. City's Edge: In the process of preparing for financial closing by the end of 2019. (For more details, refer to the "City's Edge" section above.) 2. North Negley Residences: In process of planning and predevelopment. 10 PBV Units, 77 Total Units 3. New Granada Square: In process of predevelopment. 10 PBV Units, 40 Total Units 4. Herron Ave/Ossipee Homes: In process of planning and predevelopment 24 PBV Units, 24 Total Units 5. Western Restoration: In process of planning and predevelopment including other funding applications. 24 PBV Units, 96 Total Units 6. Lexington Technology Park: In process of planning and predevelopment 50 PBV Units, 125 Total Units
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Source: Housing Authority of the City of Pittsburgh

Actions to Promote Self-Sufficiency and Independent Living:

The Housing Authority of the City of Pittsburgh continues 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.

The Housing Authority of the City of Pittsburgh's Resident Self-Sufficiency (RSS) Department is responsible for providing supportive service coordination and case management programming for their residents, whether the residents live in an HACP housing development, or use their Housing Choice Voucher to live in a private development. The RSS staff is responsible for identifying community needs and gaps in service delivery, and they build relationships with the HACP Tenant Councils.

The Housing Authority encourages tenants to participate in the HACP's Family Self-Sufficiency (FSS) Program called "Realizing Economic Attainment for Life" (REAL) and the Resident Employment Program. These programs are part of its Moving To Work (MTW) Program to promote self-sufficiency and independent living. Moving to Work is a demonstration program for public housing authorities that enables them to design and test innovative, locally-designed strategies that use Federal dollars more efficiently and incentivizes residents to become more self-sufficient. Moving residents to the Homeownership Program is one of the goals of the HACP.

- The Realizing Economic Attainment for Life (REAL) Program assists residents in preparing for and seeking gainful employment.



- The Resident Employment Program (Section 3) offers a variety of classes and training programs to enable residents to gain employable skills.
- The Homeownership Program assists residents who want to own a home through financial counseling and mortgage assistance programs.
- Step Up to Market Financing Program leverages debt to fund public housing redevelopment, modernization, and preservation through gap financing and Project-Based Vouchers.
- Local Payment Standard-Housing Choice Voucher Program to adjust payments to landlords in high opportunity areas to accept Housing Choice Voucher renters.
- 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. HACP requires 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.
 - HACP requires that any non-elderly, able-bodied head of household who is not working, may 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, increased rent collections, and increased level of families in the workforce.
- 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, and a Homeownership Waiting List has been established to determine eligibility for second mortgage benefits;
 - Establishing a homeownership soft-second mortgage waiting list.
 - 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.

- HACP's homeownership program includes the availability of soft-second mortgage assistance up to \$52,000 on a prorated basis over a ten-year period, 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.
- Homeownership Program eligibility and assistance to persons on the HACP waiting lists for Public Housing and the Housing Choice Voucher program has been expanded, and a Homeownership Waiting List has been established to determine eligibility for second mortgage benefits.
- 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 continues its current EPC to reduce costs and improve efficient use of federal funds.
 - HACP's current EPC includes installation of water saving measures across the authority, installation of more energy efficient lighting throughout the authority, and installation of geothermal heating and cooling systems at select communities. HACP's objectives include realizing substantial energy cost savings.
 - Establishment of a Local Asset Management Program.



- HACP has 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 will continue to develop and refine the 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.
 - 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 costlier neighborhoods. HACP's objective for this initiative is to increase housing choices for participating families.
- Modified Payment Standard Approval.
 - 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.



- 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.
- Step Up to Market Financing Program – Use of Block Grant Funding Authority for Development, Redevelopment, and Modernization:
 - The HACP will expand its use of the Block Grant authority authorized in the MTW Agreement to leverage debt to fund public housing redevelopment and modernization and affordable housing development and preservation. The goal is to address additional distressed properties in the HACP’s housing stock prior to the end of the current MTW agreement, which expires in 2028, and increase the variety and quality of available affordable housing in the City of Pittsburgh. Specifically, the HACP will identify properties for participation in the Step Up To Market Program and subsequent other local, non-traditional development, redevelopment, and modernization strategies to include, Gap Financing and Project-Based Vouchers. Potential future project submissions include:
 - Project based HACP units without competitive process.
 - Determining a percentage of units that may be project-based at a development of up to 100% of units and permitting the initiation of site work prior to execution of the Agreement to Enter Into a Housing Assistance Payments (AHAP) contract.
 - Project basing units at levels not to exceed 150% of the FMR as needed to ensure viability of identified redevelopment projects. Actual subsidy levels will be determined on a property-by-property basis and will be subject to a rent reasonableness evaluation for the selected site, and a subsidy layering review by HUD. When units are HACP-owned, the rent reasonableness evaluation will be conducted by an independent third party.



- Extending eligibility for project-based units to families with incomes up to 80% of AMI.
- Establishing criteria for expending funds for physical improvements on project based voucher units that differ from the requirements currently mandated in the 1937 Act and implementing regulations.
- Establishing income targeting goals for the project-based voucher program, and/or for specific project-based voucher developments, that have a goal of promoting a broad range of incomes in project based developments.
- Other actions as determined to be necessary to fund development and/or modernization subject to any required HUD approvals.
- Acquisition of property without prior HUD approval as needed to take advantage of opportunities as they arise, with specific focus on parcels needed for site assembly for redevelopment and development projects.
- Leveraging the HACP Project-Based Voucher plus Gap financing tool through an RFP for development, rehabilitation, and/or preservation of affordable housing.

9. Pennsylvania Housing Finance Agency –

The Pennsylvania Housing Finance Agency (PHFA) offers Low-Income Housing Tax Credits (LIHTC), the PennHOMES program to



assist in development of housing at 50 percent or less of the City's AMI, and the Community Revitalization Fund, which is designed to revitalize commercial corridors in the Commonwealth. The City of Pittsburgh has been awarded six (6) PHFA awards, five of which were LIHTC and PennHOMES. These projects are described below.

- **North Negley Residences - (Garfield)** – Beacon Communities Services LLC was awarded a Low-Income Housing Tax Credit to develop 45 housing units. The project consists of the partial adaptive reuse of existing classroom structure and development of 45



affordable housing units of the former B’Nai Israel Synagogue rotunda and sanctuary building.

- **Larimer CNI Phase IV - (East Liberty)** – In June, 2014 the Housing Authority of the City of Pittsburgh (HACP) and the City of Pittsburgh received a \$30 million award of U.S. Department of Housing and Urban Development (HUD) FY 2013 Choice Neighborhoods Initiative (CNI) Implementation funds for the Larimer / East Liberty comprehensive revitalization. Two phases of the project have been completed resulting in 235 units, as well as an additional 12 scattered site units. Phase IV will include 42 units.
- **New Granada Square Apartments - (Hill District)** – CNH Housing Partners, in partnership with the Hill Community Development Corporation, received a Low-Income Housing Tax Credit (LIHTC) from PHFA to develop 40 units. The project will consist of the construction of 40 affordable rental units plus approximately 7,200 square feet of first floor retail space on the main neighborhood commercial corridor.
- **Flats on Forward - (Squirrel Hill)** – ACTION-Housing, received a Low-Income Housing Tax Credit (LIHTC) from PHFA to develop 43 units. The project consists of new construction of a 6-story, mixed use building to contain 43 affordable units on floors 2-4, 11,000 square feet of retail on the ground floor, and 24,000 square feet of office space on floors 5-6. A portion of the units (11-22) will have a preference for people with disabilities
- **City’s Edge - (Crawford Village)** – A partnership named MidPoint-City’s Edge, LLC received a Low-Income Housing Tax Credit (LIHTC) from PHFA to develop 32 units. The project is a mixed-income, mixed-use project with 70 total affordable units, out of 110 total units.
- **5 Points in Observatory Hill - (Perry Hilltop)** – The 5 Points Building at 3917-3925 Perrysville consists of 3 contiguous structures, each with first floor commercial space and second floor apartments. Observatory Hill Development Corp. (OHDC) has acquired these properties, which are slated for the development of 4 businesses, and they currently have 2 letters of support. The project also includes 2 apartments at 50%



AMI and 4 apartments at 80% AMI. OHDC received funding to undertake this project through the 2018 Community Revitalization Fund Program.

10. 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 promotes the use of Low Income Tax Credits. From 2015 to 2017, nine (9) LIHTC projects were completed or awarded funds. There have been 497 units developed, of which 426 were for low-income City residents. The following table illustrates which LIHTC projects were developed in the City of Pittsburgh since 2012. All projects 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
PAA20120030	Dinwiddie Street Housing II	220 Dinwiddie St	Pittsburgh	PA	15219	23	23
PAA20120060	Liberty Park Phase II		Pittsburgh	PA		71	52
PAA20130013	Shanahan Apartments	1819 Forbes Ave	Pittsburgh	PA	15219-5835	43	43
PAA20133006	Bellefield Dwellings	4400 Centre Ave	Pittsburgh	PA	15213-1455	158	155
PAA20133058	Dinwiddie Street Housing III	Scattered Sites	Pittsburgh	PA	15219-3335	26	26
PAA20140001	Homewood Senior Apartments	7202 Susquehanna St	Pittsburgh	PA	15208-1876	41	41
PAA20142002	Addison Terrace Ph. 1	2136 Elmore St	Pittsburgh	PA	15219-5316	186	149
PAA20142005	Doughboy Apts.	3431 Butler St	Pittsburgh	PA	15201-1312	45	9
PAA20142006	East Liberty Place South	5800 Penn Ave	Pittsburgh	PA	15206-3826	52	39
PAA20142023	William Moorhead Tower	375 N Craig St	Pittsburgh	PA	15213-1246	141	136
PAA20150001	Uptown Lofts on Fifth	2015 Fifth Ave	Pittsburgh	PA	15219-5503	47	47
PAA20151006	Larimer Phase 1	Scattered Sites	Pittsburgh	PA	15206-2613	40	40



PAA20151012	Ross Presbyterian Sr. Housing	250 Nazareth Way	Pittsburgh	PA	15229-2118	42	42
PAA20161016	Penn Mathilda Apts.	4800 Penn Ave	Pittsburgh	PA	15224-1302	39	39
TC2012-0406	Addison Terrace Phase I	2136 Elmore Square	Pittsburgh	PA	15219	80	56
TC2012-0457	Homewood Senior Apartments	524 N Homewood Avenue	Pittsburgh	PA	15208	41	41
TC2013-0407	Uptown Lofts on Fifth	2015 & 2076 Fifth Avenue	Pittsburgh	PA	15219	47	47
TC2013-0418	Larimer Phase I	Scattered Sites	Pittsburgh	PA	15206	37	37
TC2014-0304	Parkside Manor	1306 Brookline Blvd.	Pittsburgh	PA	15226	77	76
TC2014-0426	Larimer/East Liberty Ph. I	Scattered Sites	Pittsburgh	PA	15206	81	56
TC2014-0442	Garfield Glen II	2100 Mary Street	Pittsburgh	PA	15224	19	19
TC2014-0449	The Brew House	2100 Mary Street	Pittsburgh	PA	15203	76	55
TC2015-0802	Penn Mathilda Apts.	4800 Penn Avenue	Pittsburgh	PA	15224	39	39
TC2012-0406	Addison Terrace Phase I	2136 Elmore Square	Pittsburgh	PA	15219	80	56
TC2012-0457	Homewood Senior Apartments	524 N Homewood Avenue	Pittsburgh	PA	15208	41	41
TC2013-0407	Uptown Lofts on Fifth	2015 & 2076 Fifth Avenue	Pittsburgh	PA	15219	47	47
TC2013-0418	Larimer Phase I	Scattered Sites	Pittsburgh	PA	15206	37	37
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TC2014-0449	The Brew House	2100 Mary Street	Pittsburgh	PA	15203	76	55
TC2015-0802	Penn Mathilda Apts.	4800 Penn Avenue	Pittsburgh	PA	15224	39	39
TC2015	Hillcrest Senior Residences	2920 Brownsville Road	Pittsburgh	PA	15227	68	68
TC2015	Dinwiddie Street Phase IV	Dinwiddie and Miller Streets	Pittsburgh	PA	15219	23	23
TC2015	Middle Hill aka Addison Phase 3	Scattered Sites	Pittsburgh	PA	15219	52	52
TC2015	Susquehanna Homes	Scattered Sites	Pittsburgh	PA	15208	45	45
TC2016	Morningside Crossing	1802 Jancey Street	Pittsburgh	PA	15206	46	46
TC2016	Miller Street Apartments	318 Miller Street	Pittsburgh	PA	15219	36	36
TC2016	Oakland Affordable Living	2561, 2852-2544 Allequippa Street	Pittsburgh	PA	15213	49	49
TC2016	Squirrel Hill Gateway Apartments	2607 Murray Avenue	Pittsburgh	PA	15217	33	33
TC2017	Doughboy Affordable Living	3400-3404, 3330-3350 Penn Ave	Pittsburgh	PA	15201-1304	35	35
TC2017	Mellon's Orchard	Euclid and Station Streets	Pittsburgh	PA	15206-3152	47	47
TC2017	Riverview Towers	52 Garretta Street	Pittsburgh	PA	15217-3202	191	191

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



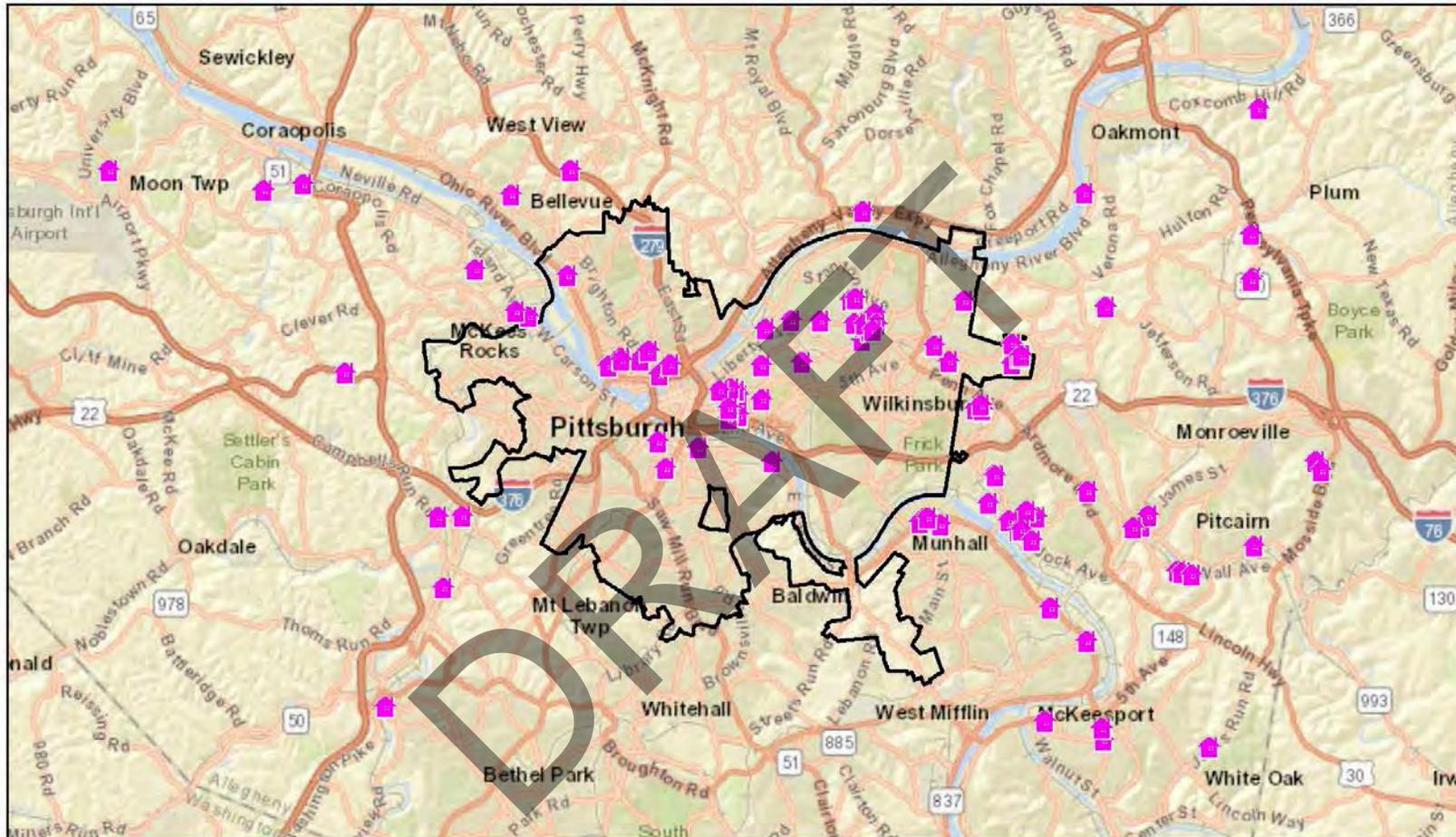
The following attached maps illustrate all LIHTC properties in and around the City of Pittsburgh.

- LIHTC Properties
- LIHTC Properties and Minority Population Percentage

DRAFT



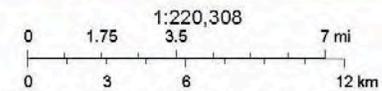
City of Pittsburgh, PA - LIHTC Properties Locations



March 13, 2020

LIHTC Property

Override 1

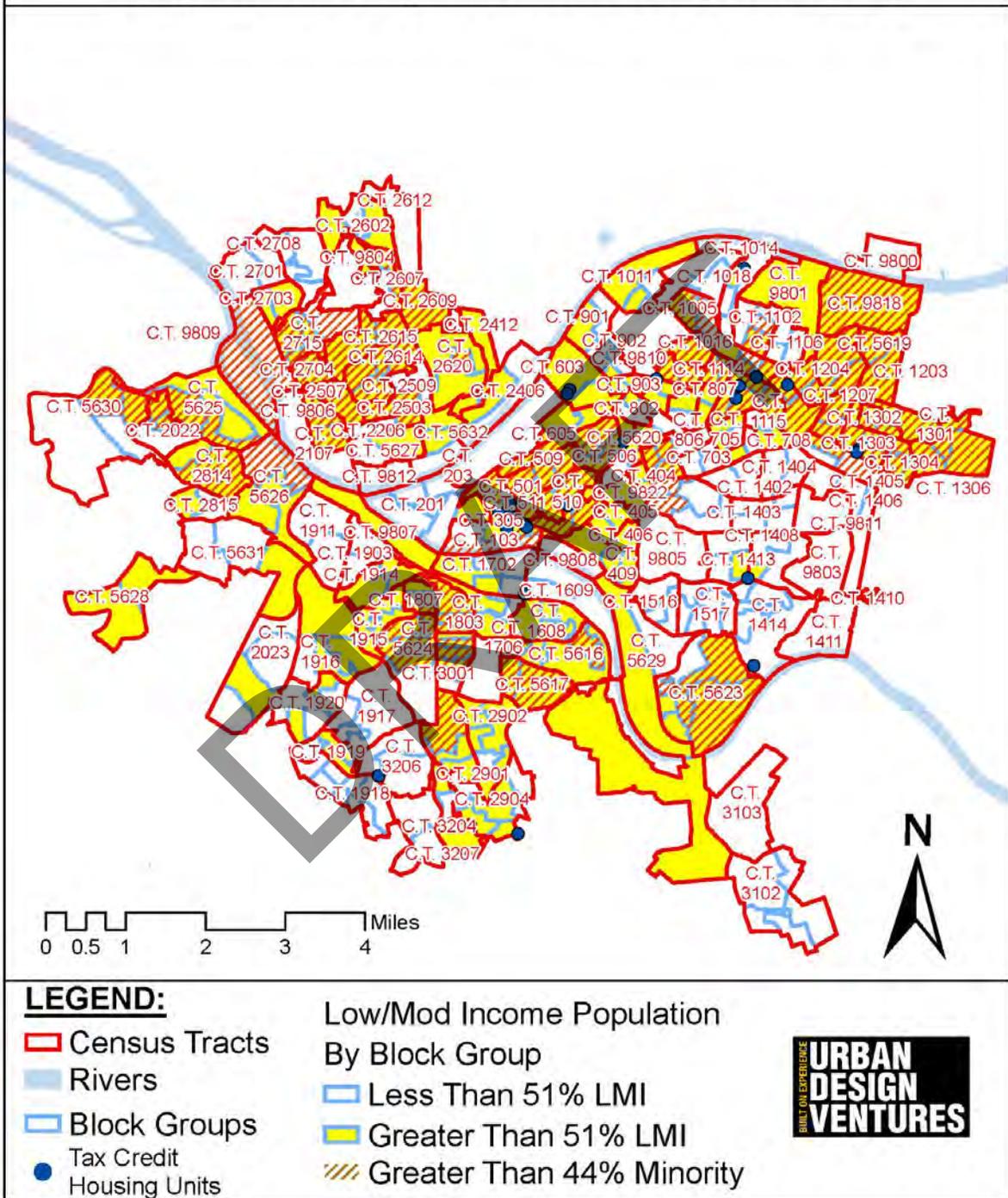


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Note: LIHTC Projects are scattered throughout the City, with higher concentrations in the neighborhoods of Downtown, the Hill District, East Liberty, Larimer, Homewood, North Side, and Mount Washington.



CITY OF PITTSBURGH, ALLEGHENY COUNTY, PA LMI, MINORITY, AND LIHTC LOCATIONS



Source: HUD LIHTC Database and ACS 2013-2017 5 Year Estimates



URA-funded LIHTC projects in 2019:

- **Larimer Choice Phase IV** - the new construction of a 42-unit housing development in the Larimer Neighborhood with 35 affordable units.
- **New Grenada Square Apartments** - the construction of 40 affordable rental units plus approximately 7,200 square feet of first floor retail space on the main neighborhood commercial corridor.
- **Flats on Forward** - the new construction of a 6-story, mixed use building to contain 43 affordable units on floors 2-4, 11,000 square feet of retail on the ground floor, and 24,000 square feet of office space on floors 5-6. A portion of the units (11-22) will have a preference for people with disabilities.
- **North Negley Residences** - the partial adaptive reuse of existing classroom structure and development of 45 affordable housing units of the former B’Nai Israel Synagogue rotunda and sanctuary building.
- **City’s Edge** – the development of a mixed-income, mixed-use project with 70 total affordable units, out of 110 total units. LIHTC will be used to finance thirty-two (32) of the affordable units.



11. Homeless Facilities –

The following table illustrates 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.

Supportive Housing Programs

Agency and Program Name	Program Capacity
Permanent Housing for Families	
Alle Kiski HOPE Center – ALMost Home	12 Units / 18 Beds
Allegheny Valley Association of Churches – Hospitality Homes I	20 Units / 49 Beds
Allies for Health + Wellness – CHOICE I	15 Units / 24 Beds
Allies for Health + Wellness – CHOICE II	27 Units / 37 Beds
Chartiers Center – Hestia Project	80 Units / 97 Beds
Chartiers Center – YWCA Chrysalis	19 Units / 41 Beds
Community Human Services – Housing Solution	18 Units / 56 Beds
Community Human Services – Families United	22 Units / 77 Beds
Community Human Services – Home At Last	25 Units / 47 Beds
East End Cooperative Ministries	24 Units / 55 Beds
East End Cooperative Ministries – FAITH	27 Units / 82 Beds
FamilyLinks – FamilyLinks Community Housing Program	12 Units / 21 Beds
Gaudenzia Erie – Delores Howze Program	6 Units / 14 Beds
Gaudenzia Erie – Village I	10 Units / 28 Beds
Sisters Place – Sisters Place Permanent Supportive Housing	25 Units / 60 Beds
Sojourner House – Sankofa	12 Units / 37 Beds
Sojourner MOMS – MOMS II	15 Units / 45 Beds
Sojourner MOMS – Open Arms	9 Units / 21 Beds
Veterans Leadership Program – HUD Independence	12 Units / 22 Beds
Veterans Leadership Program – Victory	16 Units / 41 Beds
Veterans Leadership Program – Valor	12 Units / 23 Beds
Western Psychiatric Institute – New Foundations I	25 Units / 70 Beds
Western Psychiatric Institute – Neighborhood Living Program	71 Units / 104 Beds
Western Psychiatric Institute – Flex 50 Families	51 Units / 180 Beds
Western Psychiatric Institute – Flex 50 Families	51 Units / 180 Beds
Western Psychiatric Institute – Flex 30	37 Units / 106 Beds
Western Psychiatric Institute – Flex 30 Expansion	20 Units / 50 Beds



Rapid Rehousing for Families	
ACTION-Housing – MyPlace RRH	65 Units / 70 Beds
Alle Kiski HOPE Center – Domestic Violence Unified	50 Units / 100 Beds
Center for Victims – CV Housing	16 Units / 38 Beds
CHS Rapid Re-Housing Demonstration – Rapid Re-Housing for Families Demonstration	19 Units / 53 Beds
Gaudenzia Erie – G-PGH Phase 3	14 Units / 24 Beds
Goodwill Good Start – Good Start	5 Units / 10 Beds
Goodwill of SW PA – Good Start 2	15 Units / 35 Beds
Mercy Life Center – A Step Forward	12 Units / 25 Beds
Western Psychiatric Institute	17 Units / 25 Beds
YWCA of Greater Pittsburgh – YW Bridges Rapid Re-Housing	9 Units / 21 Beds
Permanent Housing for Singles/Chronically Homeless Facilities	
ACTION-Housing – MyPlace PSH	5 Units
ACTION-Housing – Housing Plus 2	11 Units
Bethlehem Haven – Haven Homes	16 Units
Bethlehem Haven – Haven Housing	20 Units
Chartiers Center – ATLAS	15 Units
Community Human Services – Work Towards Sustainability	15 Units
Community Human Services – Community Human Services Shelter	47 Units
Goodwill of SW PA – Northside Commons Ministries	11 Units
Mercy Life Center – Bridging the Gap	17 Units
Mercy Life Center – Path to New Life	9 Units
Mercy Life Center – Spectrum I	65 Units
Mercy Life Center – Home for Good	14 Units
Mercy Life Center – Generations	10 Units
Mercy Life Center – Trail Lane II	16 Units
Mercy Life Center – A River to Home	41 Units
Veterans Leadership Program – Liberty	8 Units
Western Psychiatric Institute – Flex 51 Expansion	88 Units
Western Psychiatric Institute – Next Chapter	14 Units
Western Psychiatric Institute – Flex 15 Expansion	40 Units
Rapid Re-Housing for Singles/Chronically Homeless Facilities	
Auberle – At Home Expansion	20 Units
Bethlehem Haven – Personalized Housing	20 Units
Goodwill of SW PA – Harbor 2 RRH	45 Units
Veterans Leadership Program – VLP Constitution	18 Units



12. 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's latest update was 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.

Some revisions to the City's Zoning Ordinance were recommended in 2012 AI, which were considered by the City Planning Department and Planning Commission. The following items should still 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.)
- Zoning definitions are being updated to bring the City's Zoning Ordinance into compliance with the Fair Housing Act.



- The City has initiated a “pilot program” for inclusionary zoning in Lawrenceville. Any new building over 20 units must have at least 10% of the units to be affordable for a period of 35 years. If the developer proposes to develop the required affordable units off-site, then 12% of the number of units have to be affordable.
- The new development at 40th Street and Butler Street was the first development approved under the inclusionary zoning provision. A total of 35 units will be affordable out of a total of 300 units.
- This will be made permanent in with “overlay districts” in other neighborhoods. Other Neighborhoods under consideration include: Chateau-Manchester and the Strip District, along with some river front developments.
- The City is also exploring the use of inclusionary zoning in Oakland with the need for improved student housing. This has worked in State College, PA with Penn State, and City Planning is confident it would work in Oakland.

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 has stated that it is 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, along with 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.

13. 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 - 2019

- County 4.73 mills
- City 8.06 mills
- School..... 9.84 mills

All three of these taxes remained the same between 2015 and 2019. The table below illustrates the real estate taxes for properties assessed at \$100,000 and \$65,000 (the median 2019 certified court



ordered reassessed property value for all residential properties according to the Allegheny County Office of the Controller).

City of Pittsburgh Property Taxes - 2019

	Taxes for Property Assessed at \$100,000	Taxes for Property Assessed at \$65,000
County Taxes	\$ 473.00	\$ 307.45
City Taxes	\$ 806.00	\$ 523.90
School Taxes	\$ 984.00	\$ 639.60
Total Taxes:	\$ 2,263.00	\$ 1,470.95

There are several tax abatements and exemptions for taxpayers in Allegheny County:

- **Act 1 (Property Tax Relief):** Property owners with primary residences in Allegheny County are eligible to have the property assessment value of their homes reduced for school tax purposes only. If they are already receiving the Act 50 Homestead Exclusion, property owners are automatically enrolled in the Act 1 program.
- **Act 50 (Homestead/Farmstead Exclusion):** County property owners with primary residences are eligible to have the property assessment value of their home reduced by \$18,000 for County tax purposes only.
- **Act 77 (Senior Citizen – Property Tax Relief):** Residents who are at least 60 years old, have an annual income of \$30,000 a year or less (counting just half of Social Security or Railroad Tier One benefits) and lived in and own their current Allegheny County residence for at least 1- year are eligible for a 30 percent reduction in their County tax bill.

Taxes themselves may not be an impediment to fair housing, however the relatively high taxes in the City do affect the affordability of housing. The City of Pittsburgh increased its real estate transfer tax from 4.0% in 2019 to 5.0% beginning January 1, 2020. This tax increase is earmarked for the Housing Opportunity Fund. Though this tax increase will be used to create additional affordable housing, it may also prevent low- and moderate-income homebuyers from



purchasing a home in the City, particularly in areas of opportunity. As the tax only recently went into effect, further research is required to determine the costs and benefits of the tax increase.

14. Comprehensive Plan

The City of Pittsburgh is in the process of developing an update to its Comprehensive Plan. The City has been completing the plan in chapters, and is offering to create neighborhood plans for neighborhoods of the City that request them.

The Citywide portions of the Comprehensive Plan that have been completed are: Cultural Heritage and Open Space; the ONEPGH Resilience Strategy; the Climate Action Plan; and focused policies such as Complete Streets. The Comprehensive Plan has focused on resiliency as well as equitability for its Citywide chapters. City Planning had also contributed to the Affordable Housing Task Force in pursuit of this goal.

Neighborhood Plans for the City that are currently completed are: The Uptown Eco-Innovation District; The Manchester-Chateau Plan; The Greater Hazelwood Neighborhood Plan (including Hazelwood and Glen Hazel); and the Homewood Comprehensive Community Plan. Additional Neighborhood Plans are underway, including: the Oakland Neighborhood Plan and the Hill District Neighborhood Plan. A Southern Hilltop Plan including Beltzhoover, Knoxville, and Allentown is also anticipated.

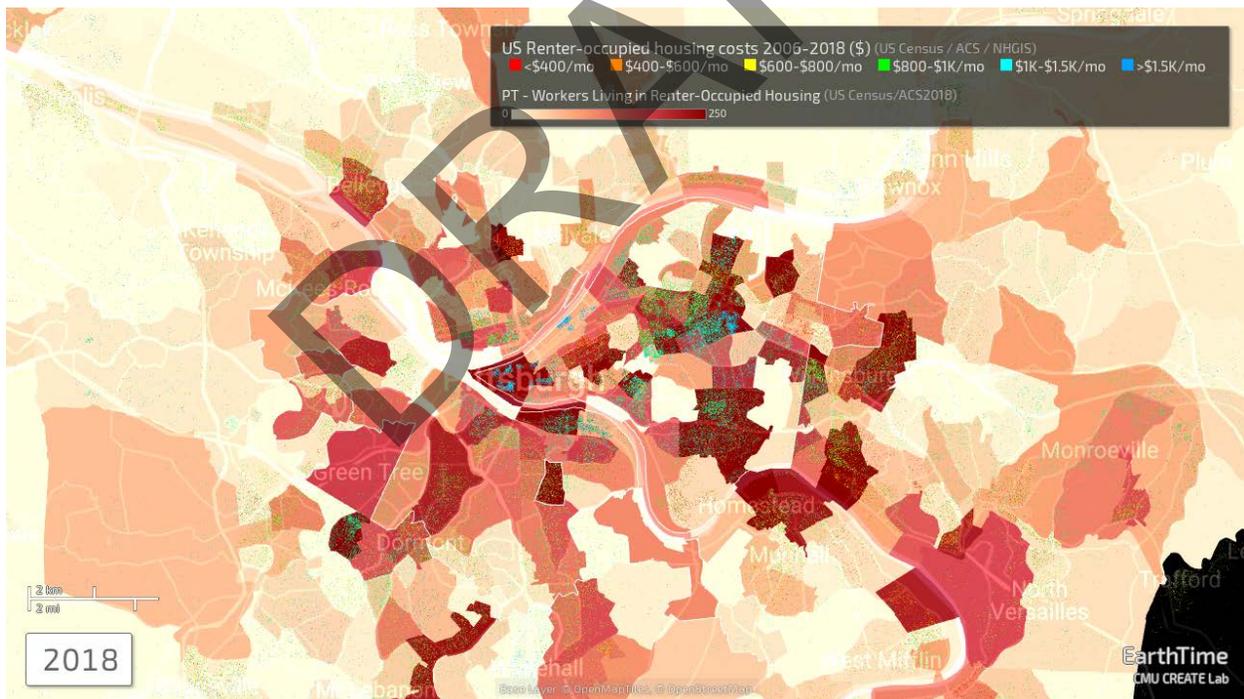
15. Transportation

The Allegheny County Port Authority provides public transportation to residents in and around the City of Pittsburgh. Public transit is important to the economic and housing development in the City and County. Many people rely on bus service to access work, school, and other services, and often utilized mass transit routes decide where people 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. It is important to note that public transportation in the region is funded at the County level, and the budget cuts are not a result of the City's direct decisionmaking.



The reduction in Federal and State funding for transportation has created an impediment for lower-income households who do not have private transportation to travel between high opportunity areas and the areas of concentrated poverty and race where they live. Some of the districts with the highest reliance on public transportation also lack basic amenities within walking distance. The local grocery store in the Hill District was closed, and the neighborhood has become a food desert, which effects the portion of the population that relies on public transit, which is often low- and moderate-income. In many cases, the “jitney” cabs fill this need to go to a grocery store.

Transportation in the region is tied to important fair housing issues. The Pittsburgh Human Relations Commission has partnered with CREATE Lab at CMU to provide narrative for the EarthTime maps they had created to demonstrate the fair housing issues associated with public transportation. The following map demonstrates rents overlaid on the proportion of renters that use public transit.



Source: earthtime.org/stories

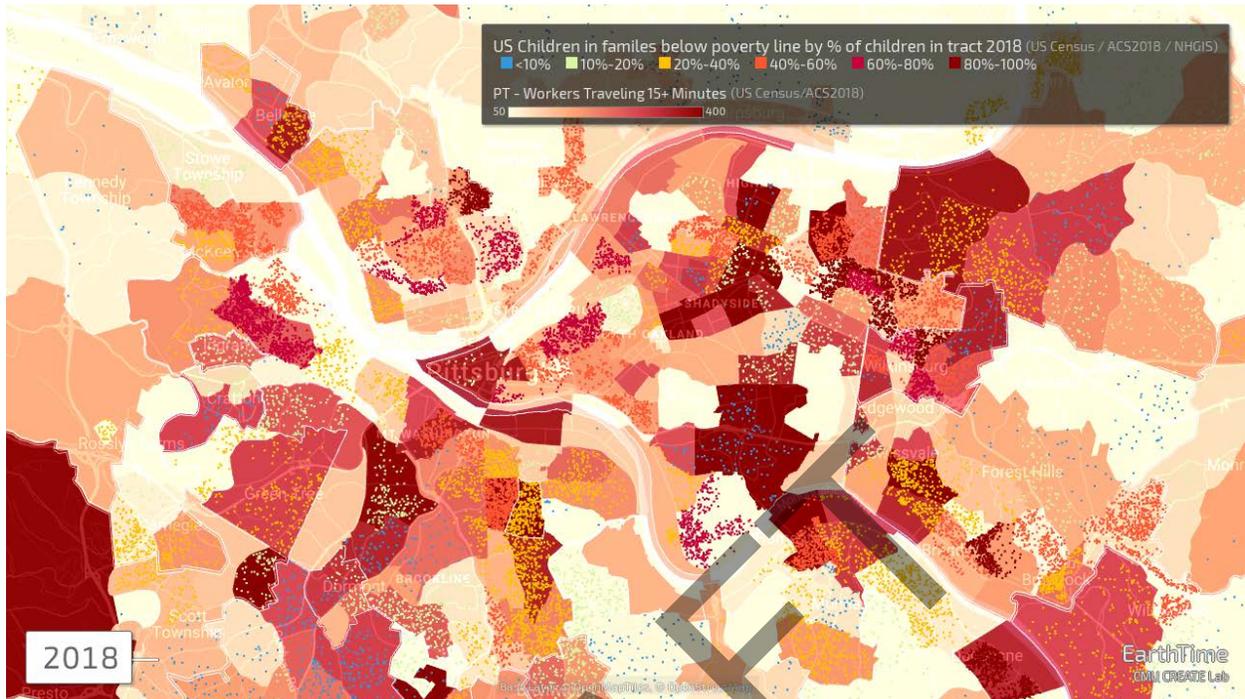
Affordable housing is difficult to see because it is red, which is the same color as the census tracts with the highest proportion of renters taking public transit. Areas such as Homestead, Braddock, Braddock Hills, Rankin, and Wilksburg are bordering the City, but have a high percentage of public transit riders who are also renters.



Source: earthtime.org/stories

The above map shows public transit riding renters by median earnings. Many of the lowest-earning block groups are served by only one route, making employment opportunities more challenging to access. Neighborhoods that have low median incomes that are also served by only one bus route are frequently areas of minority concentration, such as the Hill District, Lincoln-Lemington-Belmar, the Hilltop neighborhoods of Arlington, Knoxville, Beltzhoover, and Allentown, and the North Side neighborhoods.

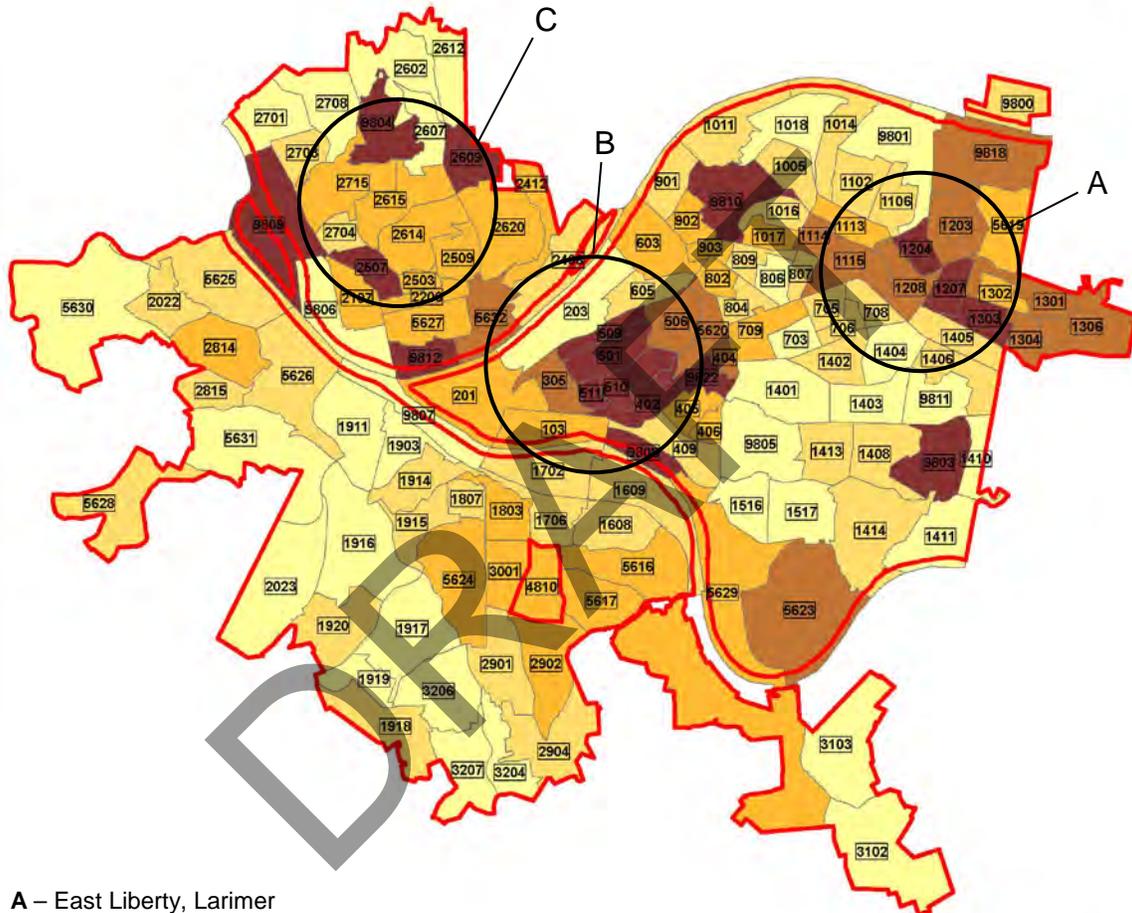
The map below overlays childhood poverty on the percentage of workers traveling 15 or less minutes to work. High child poverty percentages can be seen in areas that have lower percentages of workers that travel 15 or less minutes to work. There is a connection between the racial demographics of these neighborhoods, the lack of connection to areas of employment via public transit, and the child poverty incidences of these neighborhoods.



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. These households are more reliant on public transportation to meet their various needs and are concentrated in the neighborhoods of East Liberty and Larimer (A); Crawford-Roberts, Hill District, and Terrace Village (B); and Fineview, East Allegheny, and Northview Heights (C). 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. Note that parks are also considered neighborhoods with low car ownership in the map below.

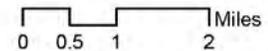


Households Without Car by Census Tract City of Pittsburgh, Pennsylvania



A – East Liberty, Larimer
 B – Crawford-Roberts, Hill District, Terrace Village
 C – Fineview, East Allegheny, Northview Heights

Data from Bureau of Transportation Statistics,
 Local Area Transportation Characteristics for Households 2017.



Legend

Households Without Car Percentage for Year 2017

- 0% - 12.5%
- 12.6% - 25.0%
- 25.1% - 37.5%
- 37.6% - 50.0%
- 50.1% - 100.0%
- City Boundary
- Census Block Group Boundary



U.S. Census Bureau Data and Maps, 2020. Created for Urban Design Ventures LLC by Cosmos Technologies Inc., 3/2020.



16. 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 which 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 these neighborhood schools, the Pittsburgh School District also has magnet schools and charter schools available. These types of schools increase the educational choices and opportunities for children living in the City. *Charter* schools are public, nonsectarian schools that operate under an agreement between the charter school and local school board; the home district for each student attending pays a fee set by the state. As they are not operated by Pittsburgh Public Schools, they can sometimes offer more flexibility for both teachers and students alike. Enrollment is based on a lottery system.

Magnet schools are another option for students living in the City. While magnet schools are still operated by Pittsburgh Public Schools, they offer specialized programs designed to offer special instruction and attract a more diverse student body. Like charter schools, magnet schools offer additional options to parents seeking to improve their children's educational options within the City. Enrollment is limited, so it is difficult to enter these schools.

However, there is more demand for openings in charter and magnet schools than there are openings. Admission to charter and magnet schools are based on a weighted lottery and an application system, and there is some preference for siblings and for program continuation. Some schools also have selection criteria, notably CAPA and Sci-Tech.



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 in-state college tuition to students living in the City of Pittsburgh and attended a Pittsburgh Public School, or one of its charters from 9th grade to graduation, with a GPA of at least 2.5 and 90% attendance in school. 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. 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 “2019 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. The number of students speaking English as a Second Language has increased, and the School District now offers translation resources in eight (8) languages, with the most common being Arabic, Chinese, Nepali, Spanish, and Russian.

**Grade Level Information
At Each Configuration for 2017-2018**

	K-5	K-8	Middle	6-12	9-12
Number of schools	23	11	7	5	4
Average enrollment	315	494	299	728	1,052
Range of enrollment	206 to 541	231 to 980	176 to 495	448 to 954	483to 1,606
% Economically Disadvantaged	78%	70%	88%	87%	67%



% Attending school of assignment	30%	27%	10%	10%	37%
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Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

“A+ Schools” noted that the City of Pittsburgh was doing well on its key indicators compared to peer cities, scoring second best in the three major categories of 3rd grade reading, 8th grade math, and graduation rates in 2018. However, there were still important achievement gaps identified in Pittsburgh Public Schools. The demographics of Pittsburgh Public Schools in 2019 are shown below.

District Demographics in 2019

DRAFT

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

The following shows the disparities in test scores across grade levels.

PSSA Achievement by Race/Ethnicity At Each Configuration for 2017-2018

Proficient or Advanced in ELA	3rd Grade Test	8th Grade Test
Black	37%	31%
White	72%	67%
Multi-ethnic	56%	52%



Hispanic	49%	48%
Asian	65%	62%
Low-Income	41%	37%
IEP	23%	17%
Proficient or Advanced in Math	3rd Grade Test	8th Grade Test
Black	22%	8%
White	56%	42%
Multi-ethnic	38%	27%
Hispanic	37%	19%
Asian	57%	47%
Low-Income	26%	13%
IEP	16%	6%

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

The following details the test results for the four High Schools in the City.

Proficient or Advanced PSSA Percentage For Pittsburgh Alderdice High School for 2017-2018

	ELA	Algebra I	Biology
Black	52%	44%	33%
White	84%	79%	76%
Multi-ethnic	76%	77%	67%
Hispanic	45%	55%	45%
Asian	64%	54%	63%
Low-Income	51%	47%	34%
IEP	34%	37%	26%

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

Proficient or Advanced PSSA Percentage For Pittsburgh Brashear High School for 2017-2018

	ELA	Algebra I	Biology
Black	30%	21%	14%
White	54%	49%	35%
Multi-ethnic	61%	33%	22%
Hispanic	21%	36%	13%
Asian	24%	12%	6%
Low-Income	35%	27%	15%
IEP	15%	8%	10%

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh



**Proficient or Advanced PSSA Percentage
For Pittsburgh Carrick High School for 2017-2018**

	ELA	Algebra I	Biology
Black	47%	22%	12%
White	77%	63%	38%
Multi-ethnic	71%	47%	18%
Hispanic	N/A	N/A	N/A
Asian	N/A	N/A	N/A
Low-Income	58%	40%	21%
IEP	20%	7%	3%

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

**Proficient or Advanced PSSA Percentage
For Pittsburgh Perry High School for 2017-2018**

	ELA	Algebra I	Biology
Black	29%	19%	5%
White	N/A	N/A	N/A
Multi-ethnic	N/A	N/A	N/A
Hispanic	N/A	N/A	N/A
Asian	N/A	N/A	N/A
Low-Income	32%	20%	8%
IEP	13%	8%	12%

Source: A+ Schools 2019 Report to the Community on Public School Progress in Pittsburgh

Across the City, the schools with the most diversity have the best outcomes. However, there are achievement gaps districtwide. The achievement gap between Black students and White students is most notable in 8th Grade Math districtwide.

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.

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

18. Affirmatively Marketing Plan

The Urban Redevelopment Authority of Pittsburgh, in accordance with the Regulations of the HOME Investment Partnerships Program, 24 CFR Part 92.351, has established procedures to affirmatively market units constructed or rehabilitated under the HOME Program. The URA believes that individuals of similar economic levels in the same housing market should have available to them a like range of housing choices regardless of their race, color, national origin, sex, religion, familial status, disability, or sexual orientation.

As the URA is committed to the goals of affirmative marketing for rental and homeownership projects, all such projects are subject to its Affirmative Marketing Policy and Procedures. The URA will inform the public, potential participants, and property owners about the policy and the fair housing laws through the following efforts:

- Referencing the URA's policy in information related to the HOME and all federally funded programs.
- Requiring use of this policy in the selectin of tenants and homeowners for available units.
- Promoting the URA's policy on the URA's website.
- Providing Fair Housing Act and the City of Pittsburgh Fair Practices Ordinance information with standard distributed materials.

The URA will inform property owners who have expressed interest in participating in the program about fair housing laws and affirmative marketing policies prior to entering into a housing agreement. Furthermore, affirmative marketing policies will be made part of all formalized agreements. Property owners will be encouraged to make information on the availability of units known through:

- Advertisements in the *Post-Gazette* if the property owner ordinarily advertises available property sales and rentals in the news media.



- Notifying by brochures or informational leaflets the availability of units to various minority organizations, faith-based, and community organizations or unemployment centers where lower-income persons might be seeking housing along with other services.
- Notifying the Housing Authority of the City of Pittsburgh and the Allegheny County Housing Authority and requesting that staff inform applicants on their respective waiting list(s) about upcoming vacancies.
- Place an Equal Housing Opportunity poster in a highly visible location in the building(s) to be rented or sold.

Property owners selected for participation in the program will comply with affirmative marketing requirements by means of an Agreement that will be applicable for the Period of Affordability and should provide the URA with the initial Affirmative Fair Housing Marketing (AFHM) Plan Form HUD 935.2a or 935.2b prior to the execution of the agreements. The AFHM Plan will be updated every five (5) years to determine if applicants who are considered “least likely to apply” do submit applications.

Property owners must begin special outreach activities and request a thirty (30) day notification from their tenants who intend to move, so that special outreach can begin prior to notification to general public. Property owners will advertise in the Pittsburgh newspapers and/or contact the following organizations:

- Urban League of Pittsburgh
- Pittsburgh Chapter of the NAACP
- Housing Authority of the City of Pittsburgh
- Allegheny County Housing Authority
- Fair Housing Partnership of Greater Pittsburgh
- Faith-based organizations
- Goodwill Southwestern Pennsylvania
- Action Housing, Inc.
- Other community centers

The Urban Redevelopment Authority of Pittsburgh will assess the affirmative marketing efforts of property owners as follows:



- Examine records property owners are required to maintain or actions they have taken and compare them with the actions the URA required owners to take.
- Assess the property owner's affirmative marketing efforts in relation to whether or not persons from a variety of racial and ethnic groups in Pittsburgh have in fact, applied for and/or became owners or tenants in the newly constructed or rehabilitated housing units.

The URA will take corrective action if it finds that a property owner failed to carry out the procedures required or fails to maintain the records on homebuyers or tenants in accordance with 24CFR 92.351. If a meeting with the property owner fails to improve affirmative marketing efforts, the URA will notify the property owner and disqualify a property owner from further participation in future HOME Investment Partnerships Program funds administered by the URA.

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 prohibit 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.

The Realtors Association of Metropolitan Pittsburgh has participated in fair housing panels and discussions in the City, including a panel discussion at the August Wilson Center on April 11, 2018 on the history of fair housing in the City of Pittsburgh.

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.

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 and websites, including *Apartment Finder*, *Apartments.com*; *Rent.com*; *Zillow.com*; *Trulia.com*; *Redfin.com*; and the Online Real Estate section of the *Pittsburgh Post-Gazette* and the *Pittsburgh Pennysaver*. *Zillow.com* and *Trulia.com* have direct links to fair housing guidelines. *Apartment Finder* does as well, though listed as “Equal Housing.” *Zillow*, *Redfin*, and *Rent.com* contained the fair housing logo on the bottom of each page. Only some advertisements in *The Post-Gazette* and *The Pittsburgh Pennysaver* 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 per year, 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. This analysis uses 2018 HMDA data in order to relate with the Five-Year Consolidated Plan. The available data indicates that there may be 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 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. This analysis uses 2018 HMDA data to identify any discriminatory lending patterns between minority and non-minority households. The following two (2) tables provide an analysis of the HMDA data in the Pittsburgh, PA Metropolitan Statistical Area (MSA).

The following table compares lending in Allegheny County to the Pittsburgh, PA MSA. Lending in Allegheny County has been extracted from the MSA data based on census tract. Conventional loans in Allegheny County comprised 56.64% of the number of such loans in the MSA as a whole and 58.98% of the value of such loans.



HMDA Data Analysis for 2018

	Home Purchase Loans							
	FHA, FSA / RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*
Allegheny County	9,894	1,432,990,000	45,899	7,220,735,000	11,687	1,703,205,000	7,816	539,540,000
MSA/MD	20,686	2,989,050,000	84,004	12,243,590,000	22,634	3,054,440,000	14,228	941,070,000
% of metro area lending in Allegheny County	47.83%	47.94%	54.64%	58.98%	51.63%	55.76%	54.93%	57.33%

*Note: Amounts in thousands
Source: <https://www.ffiec.gov/hmda/>

The following table shows the conventional loan applications in **Allegheny County**. 45,899 of the MSA's 84,004 mortgage applications came from Allegheny County, which is 56.4% of applications. More than two-thirds (69.57%) of the loan applications in the County were originated, while nearly a fifth (19.93%) were denied. County applicants had a slightly higher origination rate than the MSA as a whole, which had 64.85% of all loans originated, as well as 18.44% of denied applications.

Disposition of Conventional Loans

	Allegheny County		
	Count	% of Allegheny County Applications	% of Total MSA Applications
Loans Originated	31,934	69.57%	38.01%
Approved, Not Accepted	1,248	2.72%	1.49%
Applications Denied	9,146	19.93%	10.89%
Applications Withdrawn	5,490	11.96%	6.54%
File Closed for Incompleteness	1,923	4.19%	2.29%

Source: <https://www.ffiec.gov/hmda/>



The following table outlines the disposition of conventional loans in Allegheny County by income level (data for only the City of Pittsburgh is not available). Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. The percentage of loans originated and percentage of applications denied are both correlated with income, whereas the higher the income level, the more likely the application will be approved and loan originated.

Disposition of Conventional Loans by Income Level in Allegheny County, PA – 2018

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Files 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	12,186	15.30%	5,756	47.23%	309	2.54%	4,187	34.36%	1,304	10.70%	630	5.17%
50-79% of MSA Median	18,399	23.09%	11,533	62.68%	426	2.32%	3,712	20.18%	2,013	10.94%	715	3.89%
80-99% of MSA Median	4,863	6.10%	3,257	66.98%	109	2.24%	848	17.44%	468	9.62%	181	3.72%
100-119% of MSA Median	13,785	17.30%	9,227	66.94%	279	2.02%	2,261	16.40%	1,525	11.06%	493	3.58%
120% or More of MSA Median	30,434	38.20%	21,891	71.93%	756	2.48%	3,683	12.10%	3,072	10.09%	1,032	3.39%
Total	79,667	100.00%	51,664	64.85%	1,879	2.36%	14,691	18.44%	8,382	10.52%	3,051	3.83%

Source: <https://www.ffiec.gov/hmda/>



The following tables show the disposition of conventional loans where the race of the applicant was reported, disaggregated by minority status and income level for Allegheny County. The number of applications for conventional loans submitted by White applicants outnumbers minority applicants in each income level analyzed. White applicants have the highest origination rate 50% below median income. Native Hawaiian or Other Pacific Islander applicants have a disproportionately high denial rate at this level.

**Loan Disposition Rates by
Minority Status, Less than 50% of County Median Income**

Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	41	0.34%	15	36.59%	4	9.76%	16	39.02%	2	4.88%	4	9.76%
Asian	241	1.98%	114	47.30%	7	2.90%	91	37.76%	23	9.54%	6	2.49%
Black or African American	943	7.74%	359	38.07%	20	2.12%	408	43.27%	119	12.62%	37	3.92%
Native Hawaiian or Other Pacific Islander	11	0.09%	1	9.09%	1	9.09%	5	45.45%	3	27.27%	1	9.09%
White	11,044	90.63%	5,336	48.32%	277	2.51%	3,697	33.48%	1,148	10.39%	586	5.31%
Hispanic or Latino	185	1.52%	82	44.32%	4	2.16%	75	40.54%	20	10.81%	4	2.16%
Not Hispanic or Latino	12,001	98.48%	5,674	47.28%	305	2.54%	4,112	34.26%	1,284	10.70%	626	5.22%
Total	12,186	100.00%	5,756	47.23%	309	2.54%	4,187	34.36%	1,304	10.70%	630	5.17%

Source: <https://www.ffiec.gov/hmda/>



In this income category, Black or African Americans have a higher denial rate than their application rate, as do American Indian or Alaska Native applicants.

**Loan Disposition Rates by
Minority Status, 50-79% of County Median Income**

Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	42	0.23%	18	42.86%	4	9.52%	13	30.95%	4	9.52%	3	7.14%
Asian	338	1.84%	217	64.20%	5	1.48%	54	15.98%	48	14.20%	14	4.14%
Black or African American	1,087	5.91%	520	47.84%	17	1.56%	348	32.01%	152	13.98%	50	4.60%
Native Hawaiian or Other Pacific Islander	12	0.07%	7	58.33%	0	0.00%	2	16.67%	2	16.67%	1	8.33%
White	17,071	92.78%	10,859	63.61%	405	2.37%	3,331	19.51%	1,821	10.67%	655	3.84%
Hispanic or Latino	234	1.27%	123	52.56%	7	2.99%	62	26.50%	26	11.11%	16	6.84%
Not Hispanic or Latino	18,165	98.73%	11,410	62.81%	419	2.31%	3,650	20.09%	1,987	10.94%	699	3.85%
Total	18,399	100.00%	11,533	62.68%	426	2.32%	3,712	20.18%	2,013	10.94%	715	3.89%

Source: <https://www.ffiec.gov/hmda/>



Native Hawaiian or Other Pacific Islander applicants have a disproportionately high denial rate at this level.

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

Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	5	0.10%	2	40.00%	0	0.00%	1	20.00%	0	0.00%	2	40.00%
Asian	64	1.32%	39	60.94%	1	1.56%	14	21.88%	7	10.94%	3	4.69%
Black or African American	216	4.44%	122	56.48%	6	2.78%	53	24.54%	27	12.50%	8	3.70%
Native Hawaiian or Other Pacific Islander	3	0.06%	2	66.67%	0	0.00%	1	33.33%	0	0.00%	0	0.00%
White	4,600	94.59%	3,114	67.70%	104	2.26%	781	16.98%	433	9.41%	168	3.65%
Hispanic or Latino	59	1.21%	34	57.63%	2	3.39%	12	20.34%	8	13.56%	3	5.08%
Not Hispanic or Latino	4,804	98.79%	3,223	67.09%	107	2.23%	836	17.40%	460	9.58%	178	3.71%
Total	4,863	100.00%	3,257	66.98%	109	2.24%	848	17.44%	468	9.62%	181	3.72%

Source: <https://www.ffiec.gov/hmda/>



At this income level, all minority groups with have a higher origination rate than denial rate. Origination rates for Black or African Americans are lower at this level.

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

Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	28	0.20%	18	64.29%	0	0.00%	4	14.29%	5	17.86%	1	3.57%
Asian	205	1.49%	124	60.49%	5	2.44%	42	20.49%	24	11.71%	10	4.88%
Black or African American	530	3.84%	256	48.30%	13	2.45%	157	29.62%	78	14.72%	26	4.91%
Native Hawaiian or Other Pacific Islander	12	0.09%	8	66.67%	0	0.00%	1	8.33%	2	16.67%	1	8.33%
White	13,108	95.09%	8,874	67.70%	269	2.05%	2,085	15.91%	1,417	10.81%	463	3.53%
Hispanic or Latino	163	1.18%	89	54.60%	3	1.84%	43	26.38%	25	15.34%	3	1.84%
Not Hispanic or Latino	13,622	98.82%	9,138	67.08%	276	2.03%	2,218	16.28%	1,500	11.01%	490	3.60%
Total	13,785	100.00%	9,227	66.94%	279	2.02%	2,261	16.40%	1,525	11.06%	493	3.58%

Source: <https://www.ffiec.gov/hmda/>



In the table below, the number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Of the racial/ethnic groups with more than 10 applicants in this income category, Black or African American applicants have a lower origination rate and a higher denial rate to white applicants, as well as higher denial rates.

**Loan Disposition Rates by
Minority Status, 120% or More of County Median Income**

Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	24	0.08%	14	58.33%	0	0.00%	8	33.33%	1	4.17%	1	4.17%
Asian	1,083	3.56%	742	68.51%	28	2.59%	119	10.99%	141	13.02%	53	4.89%
Black or African American	611	2.01%	343	56.14%	11	1.80%	147	24.06%	90	14.73%	20	3.27%
Native Hawaiian or Other Pacific Islander	21	0.07%	16	76.19%	0	0.00%	1	4.76%	2	9.52%	2	9.52%
White	28,807	94.65%	20,854	72.39%	733	2.54%	3,427	11.90%	2,835	9.84%	958	3.33%
Hispanic or Latino	298	0.98%	195	65.44%	4	1.34%	49	16.44%	37	12.42%	13	4.36%
Not Hispanic or Latino	30,136	99.02%	21,696	71.99%	752	2.50%	3,634	12.06%	3,035	10.07%	1,019	3.38%
Total	30,434	100.00%	21,891	71.93%	756	2.48%	3,683	12.10%	3,072	10.09%	1,032	3.39%

Source: <https://www.ffiec.gov/hmda/>



The following offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 120% or more of median income, the most common reason for denial of conventional loans in the Allegheny County credit history (32.28%), followed by debt-to-income ratio (24.58%) and collateral (23.82%).

Conventional Loan Denial Rates by Denial Reason and Income Level

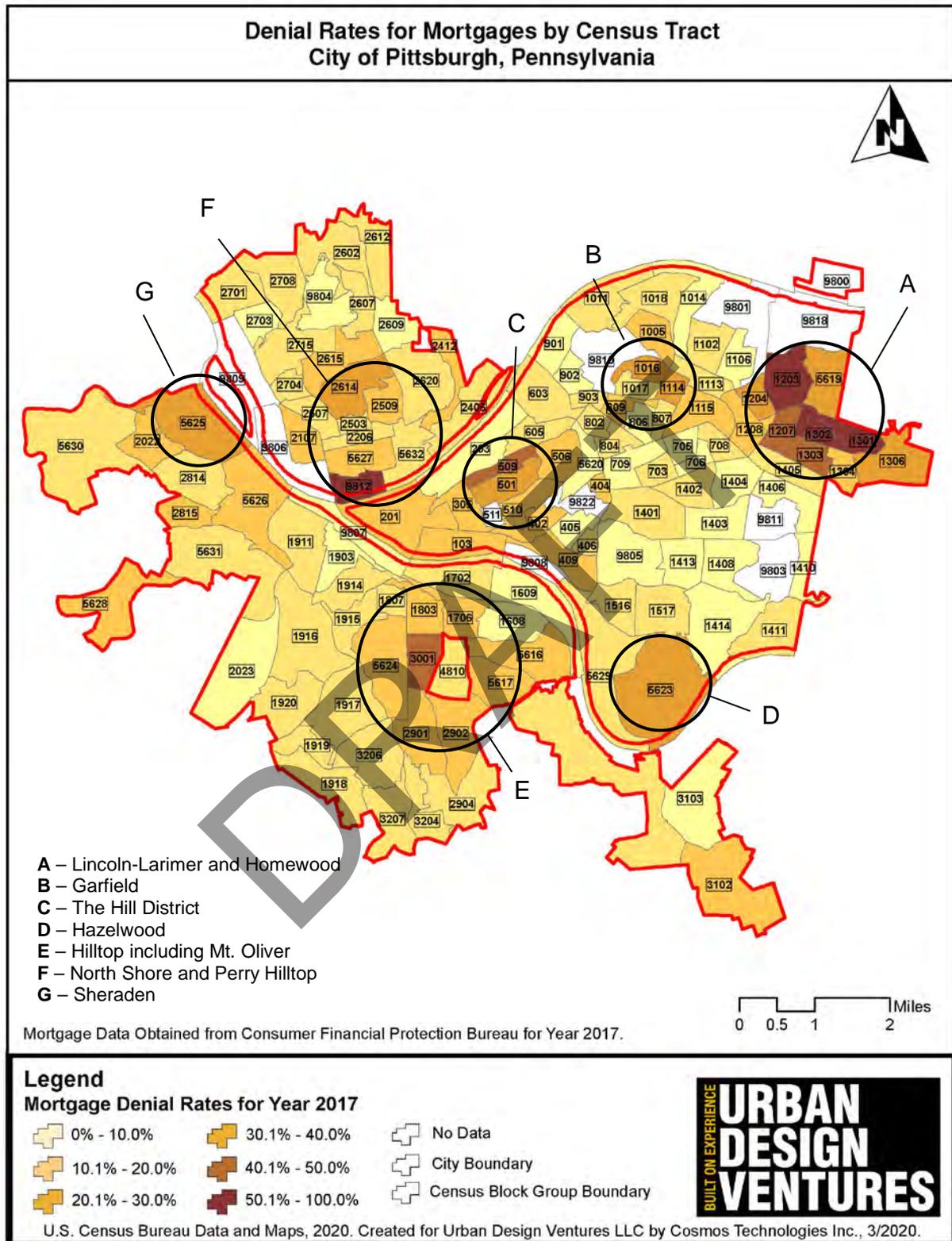
	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	1,588	43.53%	880	24.12%	333	9.13%	199	5.46%	428	11.73%	220	6.03%	3,648	24.58%
Employment History	31	25.20%	30	24.39%	15	12.20%	9	7.32%	25	20.33%	13	10.57%	123	0.83%
Credit History	1,145	23.89%	1,210	25.25%	525	10.96%	433	9.04%	1,179	24.60%	300	6.26%	4,792	32.28%
Collateral	487	13.77%	737	20.84%	455	12.87%	399	11.28%	1,360	38.46%	98	2.77%	3,536	23.82%
Insufficient Cash	32	13.45%	46	19.33%	33	13.87%	22	9.24%	97	40.76%	8	3.36%	238	1.60%
Unverifiable Information	146	17.04%	186	21.70%	97	11.32%	82	9.57%	316	36.87%	30	3.50%	857	5.77%
Credit Application Incomplete	115	13.92%	161	19.49%	102	12.35%	77	9.32%	332	40.19%	39	4.72%	826	5.56%
Mortgage Insurance Denied	2	50.00%	1	25.00%	0	0.00%	0	0.00%	1	25.00%	0	0.00%	4	0.03%
Other	124	15.12%	189	23.05%	109	13.29%	71	8.66%	263	32.07%	64	7.80%	820	5.52%
Total Denials and % of Total	3,670	24.72%	3,440	23.17%	1,669	11.24%	1,292	8.70%	4,001	26.95%	772	5.20%	14,844	100.00%

Source: <https://www.ffiec.gov/hmda/>



In summary, the HMDA data shows that more than two-thirds (69.57%) of conventional loan applications in Allegheny County were originated, slightly less than one-fifth (19.93%) were denied. County applicants had a slightly higher origination rate than the MSA as a whole, which had 64.85% of all loans originated, as well as 18.44% of denied applications. The following map shows all Census Tracts where mortgage applications were received in the City of Pittsburgh, and the rates at which those applications were denied. Mortgage denial rates are highest in Lincoln-Larimer and Homewood (A), Garfield (B), the Hill District (C), Hazelwood (D), the Hilltop including Mt. Oliver (E), North Shore and Perry Hilltop (F), and Sheraden (G).

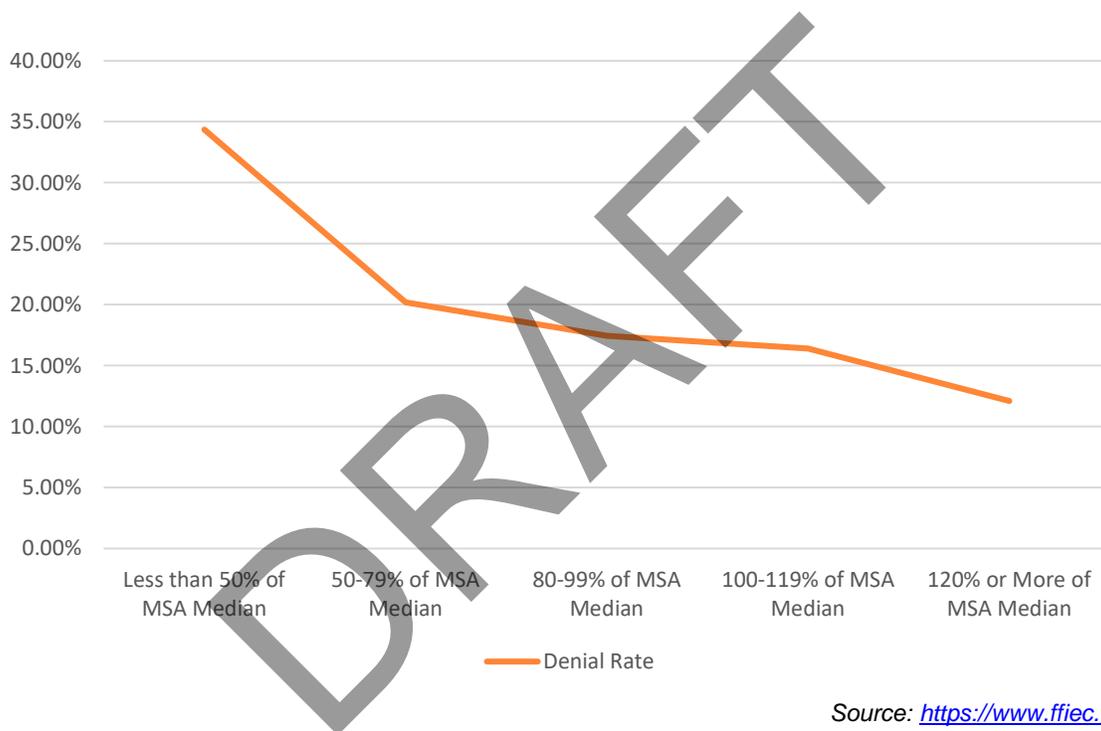
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In Allegheny County, PA, the number of white applicants exceeds the number of minority applicants. Additionally, the origination rates are higher and denial rates lower for 'White' applicants than for 'Black or African American' in every income category. As incomes decrease, denial rates increase, often due to these applicants being first-time homebuyers with little to no collateral, poor credit history, and debt. While denial rates decrease as income increases, minorities still have higher denial rates even within the same income groups.

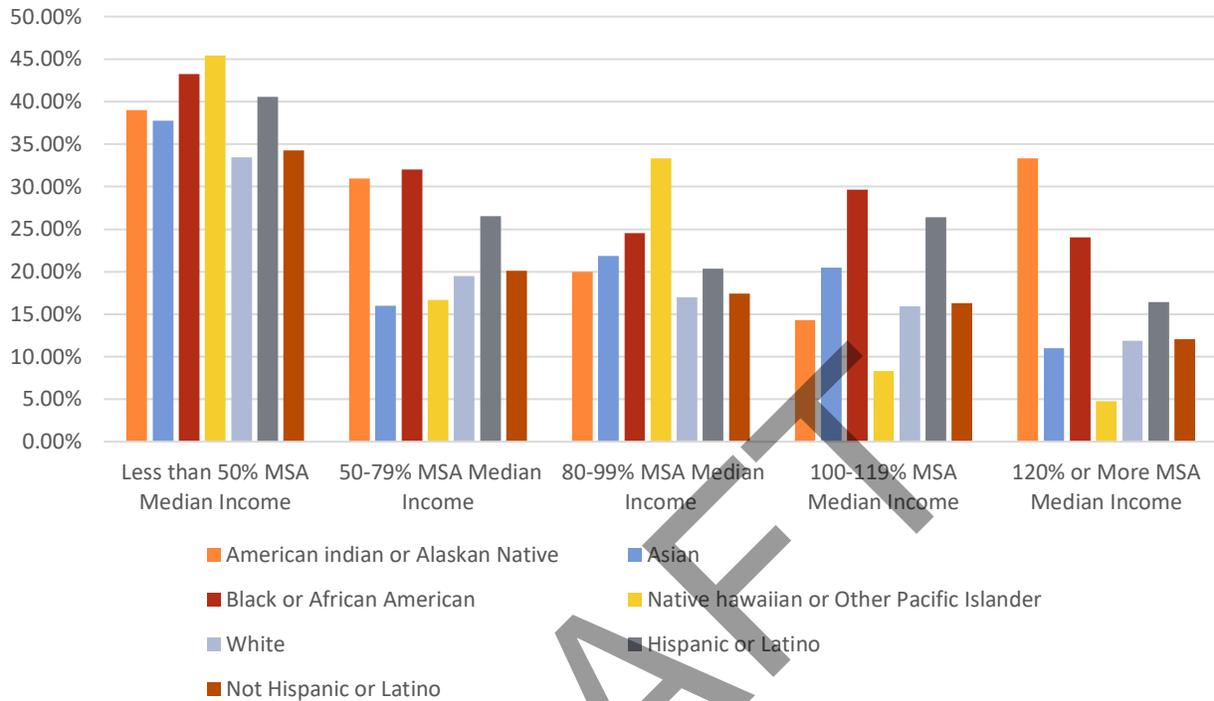
Conventional Loan Application Denial Rate by Income



Source: <https://www.ffiec.gov/hmda/>



Conventional Loan Application Denial Rate by Race/Ethnicity and Income Category



Source: <https://www.ffiec.gov/hmda/>

Based on an analysis of this data, there is the possibility that there may be discriminatory lending practices in Allegheny County, as there are disparities between the origination and denial rates of minority and non-minority households. In every income category, White applicants have a higher loan origination rate and a lower denial rate than minority applicants. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

While this data provides an insight into lending patterns in Allegheny County, it should be noted that data identifying race that is unique to the City level would yield more conclusive findings and provide a more accurate understanding of any existing lending issues in either City. However, this data is not available. The City should consider having an independent analysis of data prepared to determine if these are discrimination practices in lending.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. Additionally, the number of minority applicants decreases



at the median incomes (80-99%), particularly among Black or African American homebuyers. 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, a ratio of nearly 6:1. The decrease in the number of moderate-income applicants who are Black or African-American is additional evidence of the decrease in the middle class Black or African-American population in the City which may be due to gentrification.

D. Citizen Participation

Residents of the City of Pittsburgh were offered opportunities to voice their opinion(s). The City held five (5) community meetings in different sections of the City in order to provide as many opportunities for residents to offer their thoughts. These meetings were held at the following locations:

The City held five (5) community meetings in City Hall and the North, South, East, and West sections of the City:

- **North Neighborhoods Community Meeting**
November 12, 2019 at 6:00 PM
Community College of Allegheny County (CCAC)
Foerster Student Services Center
Auditorium and Lobby Area
80 Ridge Avenue
Pittsburgh, PA 15212
- **West Neighborhoods Community Meeting**
November 13, 2019 at 6:00 PM
Sheraden HAL (Senior) Center
720 Sherwood Avenue
Pittsburgh, PA 15204
- **Central Community Meeting**
November 14, 2019 at 6:00 PM
John P. Robin Civic Building
200 Ross Street
1st Floor Conference Room
Pittsburgh, PA 15219
- **East Neighborhoods Community Meeting**
November 19, 2019 at 6:00 PM



*Kingsley Association
6435 Frankstown Avenue
Pittsburgh, PA 15206*

- **South Neighborhoods Community Meeting**
*November 20, 2019 at 6:00 PM
Carnegie Library of Pittsburgh-Carrick
1811 Brownsville Road
Pittsburgh, PA 15210*

Flyers were passed out in the communities, postings were done on community message boards, and flyers were handed out to agencies at the social service, community development, and housing provider meetings.

Public Meeting on the Draft AI Public Comments

Any comments received by the City at the public meetings in regard to the “draft” Analysis of Impediments to Fair Housing Choice are included in the Appendix Section of this report.

- Due to Emergency Disaster Declaration by the President, the City was not able to hold an in-person public hearing on the “draft” AI.
- The City advertised that a “virtual” public hearing would be held instead of an in person public hearing.
- The City of Pittsburgh’s 2020 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City’s website <https://pittsburghpa.gov/omb/community-development-documents>.
- The document was available online beginning on Friday, May 22, 2020. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by until 4:00 P.M. on Monday, June 22, 2020.

RESIDENT SURVEY

The City received 223 completed questionnaires. Respondents were first asked to consider a list of categories and identify which were protected classes. The following narrative shows the percentage of survey participants who identified each category as a protected class.



Notable Characteristics:

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 64.6%.
- The majority (81.1%) of respondents are White.
- Over half of respondents are over the age of 40 (55.9%), but those between the ages of 30 to 39 make up nearly a third (27.1%) of all respondents.
- Of those that answered the question, 42.9% are low- to moderate-income for their family size.
- 48.9% came from two-person households.
- 66.5% are homeowners.

Notable Needs:

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Housing Affordability – 80.45%
- Vacant Residential Buildings – 70.19%
- Frequency of Public Transit – 65.87%
- Negligent Landlords – 65.45%
- Theft – 63.29%
- Curbs/Sidewalks – 62.39%
- Drugs – 61.35%
- Disconnected Transit Routes – 55.77%
- Streets – 50.46%
- Lack of Childcare – 44.66%
- Litter – 43.12%
- Storm Sewers – 36.24%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.



Recreation:

- 57.21% said they would like updated benches and picnic tables.
- 56.73% mentioned a desire for additional biking and hiking trails.
- 47.12% would like improved playground equipment.
- 39.90% would also like to see ADA Surfacing in playgrounds.
- Other recreation needs included:
 - Recreation equipment outside of sports
 - Better trash pick-up
 - Improvements of park facilities including shelters and bathrooms

Social Services:

- 61.5% of respondents do not use any social services.
- 18.54% use medical social services, and 11.71% use mental health social services.
- 10.24% use food access services.
- 9.27% use senior services.
- 8.78% use LGBTQIA services.
- 7.80% of respondents use employment services.
- 5.37% use homeless services.

Programs that are Missing or Under-funded:

- There is a need for water testing services based on the lead problems.
- There is a need to create programs to address the needs of the re-entry population and ex-felons.

Transportation:

- 65.87% of respondents have issues with the frequency of public transit.
- 55.77% of respondents would like to address disconnected routes.
- 48.08% believe that more service hours are needed.



- 42.31% cite a need for greater walkability.

Employment:

- 57.77% of respondents believe transportation is lacking in terms of reaching employers.
- 44.17% said that there are few job opportunities within the City.
- 28.64% mentioned a lack of job training.
- Many respondents cited a need for livable wages.
- Other employment comments stated a desire for more diversity in workplaces within the City.
- 44.66% of respondents believe there is a lack of childcare.
- 39.32% of respondents see an underemployment problem in the City.

Housing:

- 39.55% believe that there is a need for greater ADA accessibility in the City's housing stock.
- 38.64% of respondents cited issues with lead paint and pipes.
- 52.27% of respondents believe there is a need for major rehabilitation.
- 80.45% of overall respondents cited a need for affordable housing.
- 36.82% believe there is a need to address the health and safety of housing units.
- Many respondents cited issues with abandoned buildings. Some respondents elaborated by saying rehabilitation was needed, while one tied the abandoned buildings to speculators.
- Some respondents mentioned gentrification and the increasing construction of high-end properties as opposed to more affordable housing.

Reasons Fair Housing Complaints Are Not Reported:

- 73.37% of respondents believe residents do not know how to report complaints.
- 68.48% believe there is a fear of retaliation.



- 66.30% believe there is a distrust of the process.
- 48.37% believe the reporting process takes too long.

Sources of Housing Discrimination:

- 18.39% of respondents believe they have experienced housing discrimination.
- 35.29% of people who believe they have experienced housing discrimination cited source of income.
- 22.06% of people who believe they have experienced housing discrimination cite race.
- 17.65% believe they experienced discrimination due to either sex or familial status.

Additional Comments or Concerns:

- There is a need for improved air quality and additional efforts to protect the environment in the City.
- Some residents claimed property taxes were too high.

Respondents were asked to evaluate whether the following situations result in further discrimination and/or barriers to fair housing. Respondents rated the extent to which they agreed that a factor on the left contributes to housing discrimination. These are their responses:

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
State or Local Laws and policies that limit housing choice	16.86%	26.74%	45.93%	5.81%	4.65%
Lack of fair housing organizations in the City	19.19%	31.98%	30.81%	13.95%	4.07%
Lack of knowledge among bankers/lenders regarding fair housing	15.61%	31.79%	38.73%	8.09%	5.78%
Lack of knowledge among landlords and property managers regarding fair housing	21.26%	43.68%	23.56%	7.47%	4.02%
Lack of knowledge among residents regarding fair housing	17.34%	32.95%	36.42%	9.25%	4.05%
Lack of accessible housing for persons with disabilities	39.43%	36.57%	19.43%	2.29%	2.29%
Lack of accessibility in neighborhoods (i.e. curb cuts)	35.47%	34.30%	26.16%	2.91%	1.16%



Lack of fair housing education	33.14%	30.77%	24.85%	8.28%	2.96%
Lack of affordable housing in certain areas	32.35%	40.59%	19.41%	4.12%	3.53%
Concentration of subsidized housing in certain neighborhoods	57.23%	27.75%	9.25%	3.47%	1.75%
Other barriers	19.13%	18.26%	59.13%	1.74%	1.74%

Respondents believe that the greatest contributors to housing discrimination are:

- The concentration of subsidized housing in certain neighborhoods
- A lack of affordable housing in certain areas
- A lack of knowledge among landlords and property managers
- A lack of accessible housing for persons with disabilities

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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 2020 Analysis of Impediments to Fair Housing Choice.

A. 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.

Goal: All residents of the City of Pittsburgh will have an awareness and knowledge of their rights under the Fair Housing Act and the City will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

Strategies: In order to meet this goal, the following activities and strategies should continue to 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 Visitability Tax Credit Program.
- **1-B:** Continue to provide and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and the landlords' responsibilities to affirmatively further fair housing, including laws regarding reasonable modifications and accommodations.
- **1-C:** Continue to support and provide funding for the City of Pittsburgh's Human Relations Commission to affirmatively



further fair housing and enforce the rights of protected classes in the City of Pittsburgh.

- **1-D:** Continue to support and provide funding for independent fair housing organizations to provide testing services, education, outreach, referrals, and assistance in addressing fair housing complaints that may arise in the City.

- **Impediment 2: Affordable Rental Housing -**

Even though the City of Pittsburgh has a large supply of rental housing, it is not necessarily affordable to lower income households. The monthly housing cost for apartments has steadily increased to the point that over 47.3% of all renter households in Pittsburgh with incomes less than 50% AMI, are considered cost burdened.

Goal: The development of affordable rental housing will occur throughout the City of Pittsburgh, especially for households whose income is less than 50% AMI, through new construction, in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost burdened.

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 and mixed income rental housing.
- **2-B:** Continue to support and encourage the rehabilitation of the existing housing stock and new housing in the City so it becomes decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Continue to support and encourage the development of independent housing and community living arrangements for the disabled in the City.
- **2-D:** Provide financial assistance in the form of development subsidies so low-income households that are cost burdened, particularly those households whose incomes are at or below 50% AMI, are able to afford decent, safe, and sound housing.



- **2-E:** Promote partnerships with the Housing Authority of the City of Pittsburgh and private and non-profit housing developers to construct additional Low Income Housing Tax Credit (LIHTC) multi-family, rental housing in high opportunity areas of the City.
- **2-F:** Continue to promote Section 8 Housing Choice Voucher use throughout the City.
- **2-G:** Continue to expand the City's use of inclusionary zoning throughout the City.

- **Impediment 3: Affordable Housing for Sale -**

The median value and cost to purchase a single family home in Pittsburgh that is decent, safe, and sound, has increased significantly to over \$108,500 (2017 dollars), which limits the choice of housing for lower income households throughout the City.

Goal: Development of for-sale, single family homes for lower income households will occur through new construction, in-fill housing, and the rehabilitation of vacant structures throughout the City of Pittsburgh.

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 for lower income households throughout the City of Pittsburgh.
- **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:** Continue the partnerships with the Urban Redevelopment Authority of Pittsburgh, non-profit housing development agencies 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 City of Pittsburgh.



- **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 by affirmatively furthering fair housing choice.
- **3-E:** Improve access to information on-line and in the print media regarding home repairs and improvements programs, and homebuyer assistance offered through the City, the URA of Pittsburgh, local non-profit housing development agencies, and local financial institutions.
- **3-F:** Continue to provide homebuyer assistance for public housing residents to become home owners through the Housing Authority of the City of Pittsburgh's Homeownership Program and the URA Down Payment Assistance Program.

- **Impediment 4: Accessible Housing Units -**

As an older, built-up urban environment, there is a lack of accessible housing units and limited developable sites in the City of Pittsburgh, since 60.5% of the City's housing units were built before 1950 and most do not contain accessibility features, and 37.6% of the City's population is classified as disabled.

Goal: The number of accessible housing units in the City will be increased through new construction and rehabilitation of existing housing units for the physically disabled and developmentally challenged population.

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

- **4-A:** Continue the on-going URA Housing 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 to make handicap improvements and by keeping 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 physically 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 Human Relations Commission goal for making residential units "visitable" and "accessible."

- **Impediment 5: Private Lending Practices -**

The HMDA data suggests that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-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 continue to undertake or contract with outside independent agencies, private firms, foundations, colleges and universities 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 outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted 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 impacted neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.



- **5-D:** Even though the City's CDBG funds are being reduced each year, the City needs to continue to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

- **Impediment 6: Approach to Affirmatively Furthering Fair Housing -**

The housing, racial and socio-economic data, and the amount of subsidized housing in the City of Pittsburgh, illustrates that there continues to be concentrations of low- and moderate-income persons, minorities, and disabled persons living in the City.

Goal: Housing and economic opportunities for low- and moderate-income persons and the protected classes will be available so they will be able to live and work anywhere in the City of Pittsburgh and throughout the region.

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

- **6-A:** Continue to support the efforts of the Pittsburgh Human Relations Commission to affirmatively further fair housing.
- **6-B:** Continue to support the City's efforts which established an Affordable Housing Task Force, to evaluate current programs and initiatives to produce new affordable housing units, preserve existing units, and make recommendations to create new programs and initiatives to promote mixed-income development in neighborhoods across the City and ensure a vibrant mix of housing options of people of all income levels.
- **6-C:** Expand the City Planning Department's efforts to promote inclusionary zoning for new multi-family developments.
- **6-D:** The City Planning Department and the URA need to continue to evaluate the location of potential new LIHTC housing and new affordable housing in high opportunity areas.



- **6-E:** The Housing Authority should consider providing mobility counseling for its Section 8 Voucher holders in order to further fair housing choice throughout the City.

- **Impediment 7: Economic Issues Affect Housing Choice -**

There is a need to increase economic opportunities in the City to improve household income so lower income households have the ability to live outside areas with concentrations of low-income, 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 throughout the City of Pittsburgh.

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

- **7-A:** Continue to strengthen partnerships and program delivery to enhance the City's business base, expand its tax base, and create a more sustainable economy for all residents and businesses.
- **7-B:** Continue to support and enhance workforce development and skills training that will result in a "livable" wage and increase job opportunities.
- **7-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within impacted areas and minority neighborhoods.
- **7-D:** Continue to support the expansion of existing businesses that will create new job opportunities for the unemployed and underemployed.

B. Activities to Affirmatively Further Fair Housing

1. Enhance Education and Outreach

The following activities will be undertaken to enhance strategies to increase education and outreach regarding fair housing issues.



a. City of Pittsburgh Commission on Human Relations –

The City will continue to fund the Commission on Human Relations to carry out its responsibilities as a law enforcement agency. The Commission on Human Relations derives its authority from the City Fair Practices Provisions found in Article V, Chapters 651 through 659 of the Pittsburgh City Code.



The Commission will continue to investigate complaints of alleged discrimination in employment, housing, and public accommodations within the City of Pittsburgh. In addition, the Commission will continue to conduct community education and outreach programs and events.

b. The Urban League of Greater Pittsburgh –

The City will continue to fund the Urban League of Greater Pittsburgh to carry out its



Urban League of
Greater Pittsburgh

comprehensive housing counseling services to low- and moderate-income City residents. This program's goal is to assist at least 15 households annually.

c. Fair Housing Partnership of Greater Pittsburgh –

The City of Pittsburgh will continue to contract with the Fair Housing Partnership of Greater Pittsburgh (FHP) to provide training and services to the City staff, the URA or Pittsburgh, and the Housing Authority of the City of Pittsburgh. The purpose is to educate residents, city staff,



housing agencies, and social service providers of the City of Pittsburgh about their respective rights and obligations under fair housing laws. The initiative will involve comprehensive training, analysis, and enforcement of fair housing services, while emphasizing education, outreach, analysis of fair housing monitoring, direct consultations for City staff on fair housing issues, direct assistance for those who are victims of housing discrimination, and a comprehensive HUD-approved system for complaint referrals and resolutions.



Education is critical to efforts to Affirmatively Further Fair Housing in Pennsylvania. A clear link exists between fair housing community outreach and education and effective fair housing enforcement. Educating the community on fair housing rights and responsibilities is crucial in promoting fair housing choice. An educational program agreement between the Fair Housing Partnership and staff and residents from the City of Pittsburgh, Housing Authority, Urban Redevelopment Authority, and members of the Continuum of Care can help ensure all citizens in the City of Pittsburgh are afforded their Fair Housing Rights. A comprehensive training model will move the city forward toward a level of fair housing knowledge aimed at increasing access to housing choice across all protected classes.

- **Training:**

In addition to educating, the Fair Housing Partnership uses a set of HUD-approved assessment tools to analyze the education's impact on the region. In partnering with the City of Pittsburgh, the Housing Authority of the City of Pittsburgh, and the Urban Redevelopment Authority of Pittsburgh, FHP is hoping to ensure that all citizens, staff, and organizations are aware that fair housing rights are an obligation and that they are able to ensure their sub-recipients, clients, and consumers are also educated and acting in accordance with the Fair Housing Act.

The Fair Housing Partnership of Greater Pittsburgh is planning to offer the following training programs:

- **City Council and Mayor's Office**

FHP will provide an annual training to elected officials and their relevant staff for the purposes of AFFH in FY 2020-2024 for a total of five (5) trainings. The trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction. The offices of elected officials will provide their relevant staff for attendance.

- **Landlord Training**



FHP will provide two (2) trainings annually to landlords who operate within the City for the purposes of AFFH in FY 2020-2024 for a total of ten (10) trainings. The trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction.

- **Continuum of Care**

FHP will provide two (2) trainings annually to relevant staff of the Continuum of Care for the purposes of AFFH in FY 2020-2024 for a total of ten (10) trainings. The trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction.

- **CDBG Sub-Recipients**

FHP will provide two (2) trainings annually to the relevant staff of CDBG sub-recipients for the purposes of AFFH; the trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction in FY 2020-2024 for a total of ten (10) trainings. The City agrees to provide additional considerations to CDBG applications that include current staff who attended FHP's fair housing training as evidenced by a certificate of attendance.

- **City Planning, Office of Management & Budget, Urban Redevelopment Authority of Pittsburgh**

FHP will provide training annually to relevant staff for the purposes of AFFH in FY 2020-2024 for a total of five (5) trainings. The trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction. The agencies will provide their relevant staff for attendance.

- **URA Developers**



FHP will provide one (1) training to relevant staff for the purposes of AFFH in FY 2021; the trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction. The URA will provide their relevant staff and/or require relevant developers for attendance.

- **Housing Authority of the City of Pittsburgh, site managers**

FHP will provide a 3-hour training annually to HACP's site managers for the purposes of AFFH in FY 2020-2024 for a total of five (5) trainings. The training will include general fair housing, Affirmatively Furthering Fair Housing as well as protections based on disability specific to PHAs. Yearly site managers' training is necessary means of quality control for the onsite application of PHA policies that relate to fair housing such as identifying and referring reasonable accommodation and modification requests, occupancy policies and sexual harassment.

- **Housing Authority of the City of Pittsburgh, upper management**

FHP will provide an annual training to HACP's upper management who will determine staff to attend for the purposes of AFFH in FY 2020-2024 for a total of five (5) trainings. the trainings will include general fair housing, Affirmatively Furthering Fair Housing as well as Design and Construction. FHP will review with upper management fair housing updates and the best practices for policies related to fair housing wherein PHAs have discretion such as criminal history policies.

- **Urban League of Greater Pittsburgh**

FHP will provide two (2) trainings annually to the Urban League for the purposes of AFFH in FY 2020-2024 for a total of five (5) trainings. The trainings will include general fair housing,



Affirmatively Furthering Fair Housing as well as Design and Construction.

- **Outreach:**

As the City of Pittsburgh identified a lack of fair housing education as an impediment in their previous A.I., the Fair Housing Partnership of Greater Pittsburgh has created an Education and Outreach program to increase housing choice for the entire City of Pittsburgh. While FHP has increased its enforcement presence, education and outreach remains a key component to ensuring all residents in an area are free from discrimination and are aware of their rights under the Fair Housing Act.

- **Organizations and Individuals**

FHP will conduct four (4) outreach events annually for a total of twenty (20) outreach events in FY 2020-2024. Meeting locations will be determined after consultations with key community members. FHP will provide the sign-in of attendance, a narrative of the event, and other relevant commentary as needed.

- **Neighborhoods of Interest**

FHP will conduct two (2) outreach events annually for a total of ten (20) outreach events in FY 2020-2024. FHP will conduct fair housing outreach in City neighborhoods of interest to raise the fair housing awareness of neighborhoods anticipating or undergoing change. FHP will provide the sign-in of attendance, a narrative of the event and other relevant commentary as needed.

- **Technical Assistance:**

The Fair Housing Partnership will create and provide a city-specific telephone number and/or e-mail address for fair housing inquiries for elected officials, URA and Continuum of Care. FHP will track such fair housing inquiries.



C. Activities to Promote Fair Housing Choice

The City of Pittsburgh needs to commit its resources and policies towards promoting fair housing choice in all areas of the City. This could be done through the following:

1. Rehabilitation & Development of New Affordable Rental-Occupied Housing –

The City and the URA will work with private, nonprofit, and for-profit developers to rehabilitate and develop new affordable rental housing. The URA has adjusted its housing programs to develop rental housing for individuals in the 30-50% AMI, 50-60% AMI, and 60-80% AMI brackets.

This will be done through the following programs:

- **Affordable & Workforce Rental Housing** – provides a source of gap financing to non-profit and for profit developers for the acquisition and rehabilitation or new construction of rental housing primarily for low and moderate income households and/or special needs populations. At least 51% of project units must be rented to households with incomes at or below 80% of area median income.
- **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 different programs to provide funds to develop affordable housing for low- and moderate-income persons. HOME funds are allocated to units rented to households with incomes at or below 50% and 60% of area median income.



- **Rental Gap Program** – Utilizes HOF funds to provide loans to nonprofit developers or developers with nonprofit partners for the creation and/or preservation of affordable units. This program is designed to increase the supply of affordable units. HOME funds are allocated to units rented to households with incomes at or below 50% and 60% of area median income.
- **Low-Income Housing Tax Credit (LIHTC)** – the URA will review applications and give its recommendations to assist with leveraging resources through HOME funds.

The goal of the City will be to annually assist 100 housing units through rehabilitation and/or new construction based off of HUD's current funding levels. If the City of Pittsburgh's CDBG and HOME allocations are severely reduced, these numbers will be readjusted based off of the allocations on an annual basis.

2. **Rehabilitation & Development of New Affordable Owner-Occupied Housing** –

The City and the URA will work with private, nonprofit, and for-profit developers to rehabilitate and develop new affordable owner-occupied housing. The URA has adjusted its housing programs to develop for-sale housing for individuals in the 30-50% AMI, 50-60% AMI, and 60-80% AMI brackets.

This will be done through the following programs:

- **Affordable & Workforce For Sale Housing** – Source of loan and grant gap financing for the development of new or substantially rehabilitated for-sale housing units to be sold to households with incomes at or below 80% area median income.
- **Pittsburgh Housing Construction Fund (PHCF) program** – provides construction financing to non-profit 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 be for ownership by households with incomes at or below 80% of area median



income or aid in the prevention or elimination of slums or blight.

- **Residential Façade Improvement Program (RFIP)** – The Residential Façade Improvement Grant Program (RFIP) is an up to \$5,000 matching grant for eligible owners to fix up the facade of their residential property. Property owners within the designated boundaries in the following neighborhoods are eligible: Arlington; Central Northside; Garfield; Manchester; Polish Hill; Upper Hill District.
- **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 Neighborhood Housing Program (NHP)** – provides deferred second mortgages to income eligible purchasers 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 funds 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% or less of the area median income.
- **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, exterior improvements, and energy efficiency improvements.



- **The Homeowners' Emergency Loan Program (HELP)** – provides financing in an expedient manner for the purpose of improving homes with major correctable defects which present health and safety hazards. This program provides zero interest and deferred loans to assist low-income city homeowners in correcting emergency conditions as defined by the Allegheny County Health Department and/or by URA technical staff.
- **Home Accessibility Program for Independence (HAPI)** – Provides a grant to assist eligible homeowners and landlords to construct accessibility modifications to their homes. Accessible modifications include but are not limited to: exterior ramps; chair gliders or lifts; door widening; bathroom modifications; lowering kitchen counters; sliding shelves; visual door bells; and visual phone signalers. Eligible homeowners may receive up to \$10,000 for a single unit, and landlords may receive up to \$5,000 per unit for up to 120% AMI.
- **For-Sale Development Program** – Utilizes HOF funds to provide low-interest rate construction financing and/or grants to nonprofit developers or developers with nonprofit partners for the purpose of increasing the supply of affordable housing for homeownership. Developers will be solicited by RFP. These housing units to be sold to households with incomes at or below 80% area median income

The goal of the City will be to annually assist 50 households through rehabilitation and/or new construction based off of HUD's current funding levels. If the City of Pittsburgh's CDBG and HOME allocations are severely reduced, these numbers will be readjusted based off of the allocations on an annual basis.

3. **Housing Preservation Programs –**

The City and the URA will work with individuals that are experiencing pressures from gentrification by preserving affordable housing. Programs are targeted to both renters and homeowners.

This will be done through the following programs:

- **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. Grants are also provided for lead abatement and for down payment/closing cost assistance for low income borrowers.

- **Housing Recovery Program-Developer (HRP-D)** – provides deferred second mortgages to income-eligible homebuyers to assist with the rehabilitation and resale of single-family homes. 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. Grants are also provided for lead abatement and for down payment/closing cost assistance for low income borrowers.
- **Housing Stabilization Program** – Utilizes HOF funding to provide crisis intervention funding in the form of one-time or short term (up to 4 months) financial assistance to renters at or below 50% AMI facing a temporary, non-reoccurring housing crisis. Eligible costs include move-in assistance (first or last month's rent, security deposit, and utility deposits); utilities in arrears; rent in arrears; legal fees; rent subsidy (up to 4 months); legal services throughout the eviction process; and legal fees related to court.

4. **Homeownership Programs** –

The City and the URA will work with individuals to purchase a home.

This will be done through the following programs:

- **Homebuyer Counseling** – the City and the URA will work with agencies and organizations to provide homebuyer counseling.
- **Down Payment and Closing Cost Assistance** – Provides financing to first-time homebuyers under 80% AMI with up to \$7,500 in a 0% interest, 5-year deferred loan for down payment and closing cost assistance, or to first-time homebuyers between 80-115% AMI with up to \$5,000 in a 0%



interest, 10-year deferred loan for down payment and closing cost assistance.

The goal of the City will be to annually assist households to become homeowners.

5. **Economic Development Programs** –

The City and the URA will work with private, nonprofit, and for-profit companies and organizations to do economic development in the City.

This will be done through the following:

- The City will continue to support workforce development and provide funds for new business development.
- The City will continue to fund programs related to job training and workforce development.
- The URA will continue to use State Enterprise Zone Funds for workforce development type activities through a number of its different programs.
- The City and the URA will continue to utilize intergovernmental cooperation to complete major developments along commercial corridors in low- and moderate-income neighborhoods.
- The City will continue to fund economic development loans to create new job opportunities, which will help to reduce the number of people living below the poverty level.
- The City and the URA will develop employment and entrepreneurship opportunities for minority and women-owned businesses, particularly those that serve historically disadvantaged neighborhoods.
- The City will continue to provide funds to community-based organizations to provide operating support involved in facilitating or developing housing and/or commercial development activities in the City.

The goal of the City will be to annually assist workforce development programs and economic development activities. The City's goal will be to annually retain 75 jobs and create 75 new jobs based off of HUD's current funding levels. If the City of Pittsburgh's CDBG allocation is severely reduced, these numbers will be readjusted based off of the allocation on an annual basis.



6. **Public & Infrastructure Improvements** –

The City will make public and infrastructure improvements in low- and moderate-income areas.

This will be done through the following:

- The City will continue to improve public infrastructure through rehabilitation, reconstruction, and new construction, including streets, bridges, curbs, walks, water, sewer, handicap-accessible improvements, etc.
- The City will address public facilities and infrastructure that is particularly vulnerable to the effects of climate change, including slopes and hillsides at risk of landslides and areas at high risk of flooding.
- The City will continue to improve its parks, recreational centers, trails, bikeways, and all public and community facilities in the City.
- The City will continue to undertake code enforcement activities in target areas to ensure compliance with City codes and ordinances.
- The City will continue to remove and eliminate slum and blight conditions through demolition of vacant, abandoned, and dilapidated structures.
- The City will continue to improve broadband connections in public facilities to address the digital divide.
- The URA has developed the Neighborhood Improvement Fund (NIF) to assist nonprofits (including government agencies) and community-based organizations with neighborhood-scale projects. These projects include efforts that encourage neighborhood investment through vacant property reclamation and stewardship, historic preservation, brownfield redevelopment, public infrastructure improvements, and/or other eligible efforts.

The goal of the City will be to annually fund public and community facility improvements to improve the living environment in the City.



VI. Certification

Signature Page:

I hereby certify that this FY 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

William Peduto, Mayor, City of Pittsburgh, PA

Date

DRAFT