

MUNICIPALITY OF PENN HILLS

PENNSYLVANIA

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

For Submission to HUD

March 2008





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Executive Summary

The Municipality of Penn Hills is an entitlement community under the U.S. Dept. of HUD's Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing" each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

Penn Hills prepared an Analysis of Impediments (A.I.) to Fair Housing Choice in 2000. As a part of the Municipality's Five-Year Consolidated Plan, the community has prepared this 2007 Update to the Analysis of Impediments to Fair Housing Choice. This analysis was prepared in conjunction with Allegheny County and the City of Pittsburgh. Separate A.I.'s were prepared for each with the overall statistics included in the A.I.'s for Allegheny County. The analysis focused on the status and interaction of six fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financing 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 methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review of the Municipality's Zoning Ordinance, Comprehensive Plan, and related policies and procedures was undertaken
 - Demographic data for the Municipality was analyzed from the U.S. Census and HUD-CHAS data and tables
 - A review of the real estate and mortgage practices was undertaken

- **Interviews & Meetings**
 - Meetings and/or interviews were conducted with the public housing authority, community and social service/advocacy agencies, and the local board of realtors and real estate firms
- **Analysis of Data**
 - Low/Mod income areas were identified
 - Concentrations of minority populations were identified
 - Fair housing awareness in the community was evaluated
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were identified
 - Private sector policies that may be viewed as impediments were identified

It is important to note that in the July 2007 issue of “Money Magazine,” the Municipality of Penn Hills as one of the Ten (10) Most Affordable Towns in America. This is based on dividing the median family income in the community by the median home price. In this case the median family income in Penn Hills was \$39,960 in 2000 and the median sales price of a home in the community was \$89,100. This makes Penn Hills a very affordable housing market and one in which there is a very diverse social-economic population.

The Municipality of Penn Hills’ 2007 Update to the Analysis of Impediments to Fair Housing Choice identified the following impediments and mitigation recommendations:

- **IMPEDIMENT No. 1:**

HOUSING AFFORDABILITY – Decent, safe affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

GOAL – Maintain the supply of decent, safe affordable housing targeted to lower income households, both renters and owners.

The Strategies to meet this goal are:

- **1-A** – Maintain the supply of available decent, safe, and affordable housing through rehabilitation assistance and support of the creation of and capacity building of Community Housing Development Organizations (CHDOs), both locally and countywide.
- **1-B** – Maintain homeownership opportunities for LMI households by promoting available housing and housing counseling, as well as referrals to the Allegheny County HOME and ADDI Programs.

- **1-C** – Maintain and strengthen an effective property maintenance inspection and enforcement program throughout the municipality.
 - **1-D** – Promote programs for weatherization, insulation, storm windows, energy audits, etc. to help reduce energy costs for LMI households that are cost overburdened.
- **IMPEDIMENT No. 2:**

HOUSING ACCESSIBILITY – There appears to be an unmet need for housing that is accessible to the older population, and persons with disabilities.

GOAL – Increase the supply of housing that meets the accessibility, visitability, and quality of life needs of the older population and persons with disabilities.

The Strategies to meet this goal are:

- **2-A** – Increase the supply of accessible owner-occupied housing by continuing to provide assistance to support the removal of architectural barriers.
 - **2-B** – Enforce building codes (I.B.C.) to ensure that new multi-family construction meets the accessibility provisions of the Fair Housing Act.
 - **2-C** – Increase the supply of accessible renter-occupied housing by conducting an inventory of accessible units and what is needed to make units totally accessibility.
 - **2-D** – Study the feasibility of providing assistance to support the removal of architectural barriers in rental housing.
 - **2-E** – Promote education and awareness of the requirements for reasonable accommodations for persons with disabilities and the elderly in rental housing.
- **IMPEDIMENT No. 3:**

FAIR HOUSING EDUCATION, ADVOCACY, MONITORING, AND ENFORCEMENT – As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.

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

The Strategies to meet this goal are:

- **3-A** – Promote educational and training programs concerning the rights and responsibilities covered by the Fair Housing Act.
- **3-B** – Support countywide efforts to strengthen efficient and effective fair housing monitoring, investigation, and enforcement strategies.
- **3-C** – Support the County’s delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination.
- **3-D** – Promote the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices.

- **IMPEDIMENT No. 4:**

CONCENTRATION OF LOW-INCOME AND MINORITY GROUPS – Many communities with high percentages of low-income persons, minorities, and female headed households find that these groups are concentrated in certain areas within the community.

GOAL – Promote policies and actions effecting housing choices that will reduce concentrations of low-income households and minorities in certain neighborhoods.

The Strategies to meet this goal are:

- **4-A** – Promote the countywide Homeownership programs to provide affordable housing opportunities to all areas of the community.
- **4-B** – Assess the social and economic trends that contribute to segregated neighborhoods and develop strategies to close the minority homeownership gap.
- **4-C** – Ensure that protected classes and socially economically distressed groups are represented on advisory bodies that oversee land use and housing policies.

- **IMPEDIMENT No. 5:**

ACCESSIBILITY OF PUBLIC FACILITIES – The accessibility of public facilities remains a fundamental quality of life issue for most communities, the older population, and persons with disabilities.

GOAL – Maintain and continue to upgrade municipal facilities, public spaces, and sub-recipient facilities to make them accessible to persons with disabilities.



The Strategies to meet this goal are:

- **5-A** – Continue to fund improvements and upgrades at public and social service agency facilities to remove architectural barriers.
- **5-B** – Continue to monitor any accessibility constraints in municipal facilities and managed public spaces, by utilizing capital improvement funds to remove potential architectural barriers.
- **5-C** – Evaluate the accessibility constraints of all sub-recipient and allied organizational facilities and assist those organizations to obtain funds for capital improvements to remove any existing architectural barriers.



I. Introduction

The Municipality of Penn Hills is an entitlement community under the U.S. Dept. of HUD's Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

"Fair housing choice" is defined 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."

The Fair Housing Analysis consists of the following six conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financing 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 Municipality of Penn Hills prepared an Analysis of Impediments to Fair Housing Choice in October 2000. As a part of the Municipality's Five Year Consolidated Plan, the Municipality of Penn Hills has prepared this 2007 Update to the Analysis of Impediments to Fair Housing Choice. This Analysis of Impediments was prepared in conjunction with Allegheny County and the City of Pittsburgh. Separate A.I.'s were prepared for all three (3) jurisdictions with the exception of the City of McKeesport which previously prepared its own A.I. The overall statistics are included in the A.I. for Allegheny County.



II. Background Data

In order to perform an analysis of fair housing in the Municipality of Penn Hills, the demographic and socio-economic characteristics of the community need to be evaluated as a basis for determining and identifying any impediments to fair housing choice.

Most of this data and information has been found in the statistical information from the U.S. Census Bureau's 2000 Decennial Census of Housing and Population and other databases. These and other conditions affecting fair housing choice were evaluated for the Municipality of Penn Hills.

Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections.

A. Population and Race

The total population for the Municipality of Penn Hills estimated by the U.S. Census Bureau for 2005 was 44,799. This is down from the decennial count for 2000 by 4.3% (46,809). The Municipality also experienced a loss in population of 9.1% from 1990 to 2000.

In 2000, there were 2,895 more females (53%) than males (47%) in the Municipality of Penn Hills. Table II-1 below illustrates that "White alone" (73.6%) was the largest race cohort and "Black or African American alone" (24.2%) was the largest minority cohort. Persons of two or more races represented only 1.2% of the Municipality's population.

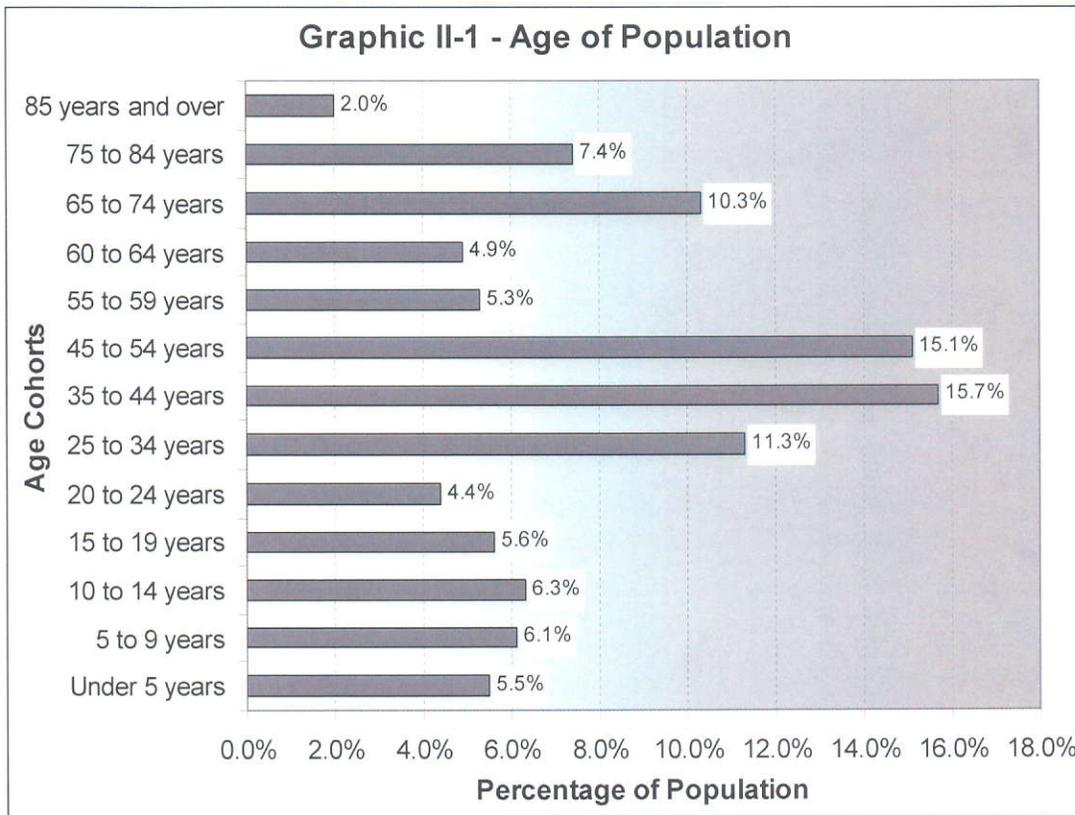
Table II-1 – Race Statistics

Items	No. of Persons	Percentage
Total	46,809	-
One race	46,269	98.8
White alone	34,443	73.6
Black or African American alone	11,347	24.2
American Indian and Alaska Native alone	62	0.1
Asian alone	255	0.5
Native Hawaiian and Other Pacific Islander alone	5	0
Some other race alone	157	0.3
Two or more races	540	1.2

Source: 2000 U.S. Census Data



Graphic II-1 below illustrates age distribution within the Municipality for 2000. Children under five years of age represented 5.5% of the population; 21.7% were under 18 years of age; and, 19.7% were 65 years of age or older.



B. Households

According to the U.S. Census for 2000, there were 19,490 households in the Municipality. Of these households, 79.7% were considered owners and 20.3% were considered renters.

The average family size of owner occupied households was 2.47 compared to 2.01 persons for renter households. Table II-2 illustrates household size characteristics for all households.

Table II-2 – Household Size by Tenure

Owner-occupied housing units	
1-person household	23.6%
2-person household	37.7%
3-person household	17.4%
4-person household	13.8%
5-or-more-person household	7.6%
Renter-occupied housing units	
1-person household	46.6%
2-person household	25.9%
3-person household	14.3%
4-person household	8.2%
5-or-more-person household	5.0%

Source: 2000 U.S. Census Data



Table II-3 illustrates the household occupancy of owners and renters by race.

Table II-3 – Household Tenure by Race

Cohort	Owner	Renter
Total No. of Households	15,554	3,956
Householder who is White alone	78.8%	67.8%
Householder who is Black or African American alone	20%	29.7%
Householder who is American Indian and Alaska Native alone	0%	0%
Householder who is Asian alone	0.4%	0.8%
Householder who is Native Hawaiian and Other Pacific Islander alone	0%	0%
Householder who is some other race alone	0.2%	0.4%
Householder who is two or more races	0.5%	1.2%

Source: 2000 U.S. Census Data

Families comprised 68.1% of households in the Municipality; 42.5% of which included related children less than 18 years of age. Thirteen and one half (13.5%) percent of all households were female-headed households. Table II-4 illustrates characteristics of female-headed households.

Table II-4 – Female-headed Households

Cohort	No. of Female-headed Households	Percentage
Female householder, no husband present	2,635	-
With related children under 18 years	1,518	57.6%
With own children under 18 years	1,280	48.6%
Under 6 years only	282	10.7%
Under 6 and 6 to 17 years	189	7.2%
6 to 17 years only	809	30.7%

Source: 2000 U.S. Census Data

C. Income and Poverty

The 2000 Census reported that the per capita income for the Municipality was \$20,161. The median household income for the Municipality of Penn Hills was \$39,960, compared to \$38,329 for Allegheny County and \$40,106 for the Commonwealth of Pennsylvania.

Table II-5 illustrates household income trends for 1999.



Table II-5 – Household Income in 1999

Items	Number of Households	Percentage	Minority Households	Percentage	Non-Minority Households	Percentage
Total Households	19,467	100%	4,572	100%	14,895	100%
Less than \$10,000	1,480	7.6%	449	9.8%	1,031	6.9%
\$10,000 to \$14,999	1,446	7.4%	270	5.9%	1,176	7.9%
\$15,000 to \$24,999	2,844	14.6%	599	13.1%	2,245	15.1%
\$25,000 to \$34,999	2,550	13.1%	551	12.1%	1,999	13.4%
\$35,000 to \$49,999	3,827	19.7%	867	19.0%	2,960	19.9%
\$50,000 to \$74,999	4,145	21.3%	939	20.5%	3,206	21.5%
\$75,000 to \$99,999	1,952	10%	570	12.5%	1,382	9.3%
\$100,000 to \$149,999	949	4.9%	246	5.4%	703	4.7%
\$150,000 to \$199,999	140	0.7%	33	0.7%	107	0.7%
\$200,000 or more	134	0.7%	48	1.0%	86	0.6%
Median household income	\$39,960		\$36,617		\$39,545	

Source: 2000 U.S. Census Data

Over twenty-nine percent (29.6%) of Penn Hills’s households were considered low- to moderate-income with income below \$25,000. Over seven percent (7.4%) of Penn Hills’s residents lived below the poverty level compared to 12.4% for Allegheny County and 11.9% for the Commonwealth of Pennsylvania.

The Municipality’s poverty statistics for families with children were:

- 8.9% of families with related children under that age of 18
- 11.3% of families with related children under the age of 5
- 21.7% of female-headed families with related children under the age of 18
- 30.8% of female-headed families with related children under the age of 5

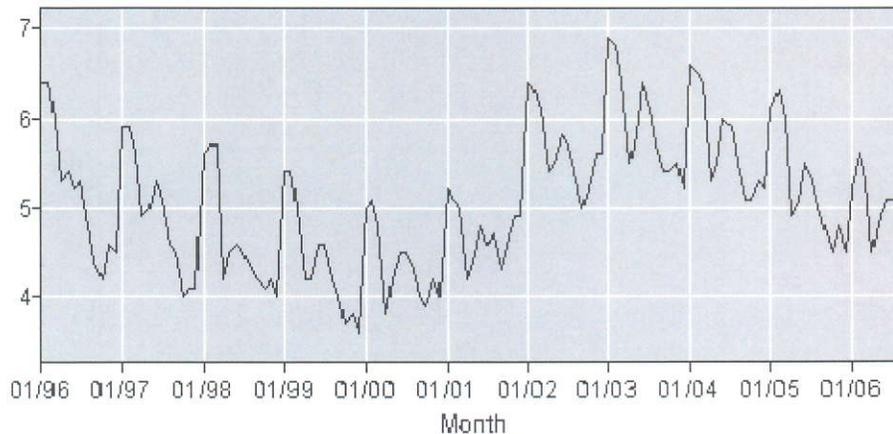
D. Employment

In 2000, 60.9% of the Municipality’s residents 16 years of age and over were considered a part of the labor force. “Management, professional, and related occupations” represented the largest occupational cohort (32.2%) followed by “sales and office occupations” (29.8%). “Educational, health and social services” represented the largest industry cohort (24.1%) followed by “retail trade” (12.6%) and “professional, scientific, management, administrative, and waste management services” (9.1%).

According to the U.S. Labor Department, the unemployment rate for the Pittsburgh Metropolitan Statistical Area for September 2006 was 4.2% compared to 4.6% for the Commonwealth of Pennsylvania.

Graphic II-2 illustrates the unemployment rate trends for the Pittsburgh MSA from January 1996 through January 2006.

Graphic II-2 – Unemployment Rate



E. Housing Profile

The Municipality's housing stock is considered older, since 60.4% was constructed prior to 1960; and 12.7% was constructed prior to 1940. Only 5.7% of the Municipality's housing stock was constructed from 1980 to 2000. An older housing stock presents higher maintenance, and heating costs, which can be a burden particularly for low- and moderate-income households, and the elderly.

In 2000, the Municipality's housing stock was primarily single-family detached (84.1%) followed by single-family attached (3.5%). The multi-family units consisted of: two units (2.3%); three to four units (0.9%); five to nine units (1.8%); ten to nineteen units (2.5%); and followed by twenty units or more (5%). The median value of single-family owner-occupied homes in 2000 was \$69,100 compared to \$84,200 for Allegheny County.

Fifty-six percent a (56.2%) of householders have resided in their home for more than ten years, indicating a stable housing occupancy rate.

In July 2007 "Money Magazine" rated the Municipality of Penn Hills as one of the Ten (10) Most Affordable Towns in America. This is based on dividing the median family income in the community by the median home price. In this case the median family income in Penn Hills was \$39,960 in 2000 and the median sales price of a home in the community was \$89,100. This makes Penn Hills a very affordable housing market and one in which there is a very diverse social-economic population. See attached article.

3 Pittsburgh suburbs rank high in affordability

By [Justin Vellucci](#)
TRIBUNE-REVIEW
Tuesday, July 17, 2007

Kayla Adams, 1, and Cody Adams, 7, pretend they're at Kennywood in a car from a ride at the amusement park Monday in West Mifflin.

For Shirley Orendi's money, you can't beat West Mifflin.

It's a town where neighbors know one another's names and tree-shaded streets make you feel like you're raising a family in a public park, she said.

"It gives me suburban living, and yet I have all the features of a city area," said Orendi, 77, who's helped run Wilmore Jewelers in the suburb for 27 years. "My husband called it 'God's country.' He'd always say, 'We have to get back to God's country.'"

Money magazine said there's another reason people should look closer at West Mifflin. It placed the borough -- along with Penn Hills and Brentwood -- among the 10 most affordable towns in the country.

The magazine announced its 25 selections Monday after dividing a host of median family incomes by median home prices. The cost of living in the resulting towns -- many of which surround former industrial giants such as Pittsburgh, Cleveland and Buffalo -- was less than half that in Seattle or San Francisco.

When it comes to living well for less, residents of all three towns said the secret's already out.

"It's more affordable than other places," said Ed Lippzer, 69, who's lived in the same Brentwood home for 40 years. "My daughter moved from here to North Huntingdon, and she had to pay a lot of money to move away."

"I'm not going anywhere," said Dawn Pratillo, 36, of Penn Hills. "It's a lot more affordable here."

The reason why is clear, experts said. As local industries went into decline, residents migrated with fleeing jobs. But the housing remained.

"The key thing is these communities, at least in Ohio, are essentially overbuilt," said Hunter Morrison, a Cleveland native and director of campus policy and community partnerships at Youngstown State University.

"You're getting a higher-end product at a discounted price because the market, generally speaking, is relatively soft in places that were built for communities that were larger or wealthier at one point in time," he said. "(People are) discovering what they can get for their dollar is substantial."

In West Mifflin, Penn Hills and Brentwood, the dollar goes far. The median home price there falls between \$81,113 and \$86,878, according to Money.

In Brentwood, even a historical home on Brownsville Road fetches around \$200,000, said Alice Vaday, a Realtor with Howard Hanna Real Estate. In Boston, the median home costs more than twice that amount. In San Francisco, it's nearly quadruple.

Sam MacDonald is no stranger to what living outside Pittsburgh costs. He estimates an apartment he rented in Baltimore now runs \$1,200 a month -- four times what he paid 11 years ago.

"Affordability was the reason I came here," said MacDonald, 34, of Bloomfield, who's teaching classes at the University of Pittsburgh while pursuing a master's degree in creative nonfiction. "You can go to Columbia (University) if you want. But, can you afford to live in New York City? I don't think so."

"(For) Pittsburgh, that's one of its great selling points: You can afford to live here," he said. "It makes it possible to lead what I would call a real life."

Justin Vellucci can be reached at jvellucci@tribweb.com or 412-320-7847.

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Month-Year Sales Published	Number of Sales for Month	Average Purchase Price
December 2007	30	\$ 96,000
November 2007	17	\$ 106,000
October 2007	46	\$ 121,000
September 2007	37	\$ 119,000
August 2007	44	\$ 108,000
July 2007	62	\$ 117,000
June 2007	45	\$ 97,000
May 2007	44	\$ 116,000
April 2007	18	\$ 114,000
March 2007	34	\$ 94,000
February 2007	28	\$ 110,000
January 2007	57	\$ 106,000
December 2006	53	\$ 167,000
November 2006	38	\$ 95,000
October 2006	56	\$ 98,000
September 2006	49	\$ 97,000
August 2006	71	\$ 106,000
July 2006	73	\$ 103,000
June 2006	57	\$ 110,000
May 2006	62	\$ 99,000
April 2006	37	\$ 93,000
March 2006	34	\$ 85,000
February 2006	39	\$ 115,000
January 2006	67	\$ 99,000
December 2005	44	\$ 108,000
November 2005	38	\$ 106,000
October 2005	49	\$ 98,000
September 2005	53	\$ 102,000
August 2005	46	\$ 97,000
July 2005	56	\$ 121,000
June 2005	47	\$ 107,000
May 2005	58	\$ 108,000
April 2005	35	\$ 91,000
March 2005	44	\$ 93,000
February 2005	31	\$ 112,000
January 2005	32	\$ 89,000
December 2004	37	\$ 111,000
November 2004	51	\$ 99,000
October 2004	76	\$ 95,000
September 2004	57	\$ 96,000
August 2004	138	\$ 101,000
July 2004	46	\$ 103,000



June 2004	56	\$ 98,000
May 2004	25	\$ 80,000
April 2004	47	\$ 98,000
March 2004	51	\$ 97,000
February 2004	28	\$ 102,000
January 2004	25	\$ 92,000
December 2003	34	\$ 118,000
November 2003	32	\$ 97,000
October 2003	47	\$ 104,000
September 2003	62	\$ 96,000
August 2003	78	\$ 98,000
July 2003	35	\$ 115,000
June 2003	44	\$ 107,000
May 2003	21	\$ 88,000
April 2003	48	\$ 108,000
March 2003	21	\$ 78,000
February 2003	12	\$ 118,000
January 2003	9	\$ 93,000
December 2002	24	\$ 100,000
November 2002	22	\$ 92,000
October 2002	26	\$ 96,000
September 2002	19	\$ 94,000
August 2002	23	\$ 77,000
July 2002	36	\$ 104,000
June 2002	10	\$ 81,000
May 2002	20	\$ 71,000
April 2002	34	\$ 86,000
March 2002	25	\$ 92,000
February 2002	9	\$ 127,000
January 2002	19	\$ 75,000
December 2001	31	\$ 83,000
November 2001	24	\$ 101,000
October 2001	36	\$ 87,000
September 2001	32	\$ 93,000

Source: <http://melissadata.com>



F. Financing

The median mortgage expense in the Municipality for 2000 was \$879. Table II-6 illustrates mortgage status and selected monthly owner costs.

Table II-6 – Mortgage Status and Selected Monthly Owner Costs

Items	Number of Housing Units	Percentage
Homes with a mortgage	9,368	62.2%
Less than \$300	18	0.1%
\$300 to \$499	633	4.2%
\$500 to \$699	1,697	11.3%
\$700 to \$999	3,663	24.3%
\$1,000 to \$1,499	2,854	18.9%
\$1,500 to \$1,999	406	2.7%
\$2,000 or more	97	0.6%
Median (dollars)	879	-
Houses without a mortgage	5,698	37.8%
Median (dollars)	337	-

Source: 2000 U.S. Census Data

Monthly housing costs for 33.9% of all owner-occupied households exceeded 30% of their monthly income, indicating a high percentage of owners whose housing is not considered affordable. Table II-7 illustrates housing costs for owner-households.

Table II-7 – Selected Monthly Owner Costs as a Percentage of Household Income (1999)

Items	Number of Housing Units	Percentage
Less than 15 percent	5,420	36%
15 to 19 percent	2,930	19.4%
20 to 24 percent	2,074	13.8%
25 to 29 percent	1,291	8.6%
30 to 34 percent	899	6%
35 percent or more	2,308	15.3%
Not computed	144	1%

Source: 2000 U.S. Census Data

The median rent in 2000 was \$559. Table II-8 illustrates rental rates within the Municipality.



Table II-8 – Gross Monthly Rent

Items	Number of Housing Units	Percentage
Less than \$200	264	6.7%
\$200 to \$299	166	4.2%
\$300 to \$499	1,054	26.6%
\$500 to \$749	1,455	36.8%
\$750 to \$999	383	9.7%
\$1,000 to \$1,499	160	4%
\$1,500 or more	174	4.4%
No cash rent	301	7.6%
Median	\$559	-

Source: 2000 U.S. Census Data

The monthly housing costs for 36.5% of all renter-occupied households exceeded 30% of monthly income, indicating an even higher percentage of renters whose housing is not considered affordable. Table II-9 illustrates these housing costs for renter-households.

Table II-9 – Gross Rent as a Percentage of Household Income (1999)

Items	Number of Housing Units	Percentage
Less than 15 percent	627	15.8%
15 to 19 percent	698	17.6%
20 to 24 percent	426	10.8%
25 to 29 percent	360	9.1%
30 to 34 percent	290	7.3%
35 percent or more	1,167	29.5%
Not computed	389	9.8%

Source: 2000 U.S. Census Data



G. Household Types

Based on the HUD-Comprehensive Housing Affordability Strategy (CHAS) data found in Appendix F, the following statistics were found based on Low/Mod Income housing types:

- Total renter households with incomes less than 30% of median family income is 821.
 - 33.7% are elderly (1 & 2 persons)
 - 21.8% are small families (2 to 4 persons)
 - 5.5% are large families (5 or more persons)
 - 39.0% are other renter households
- Total renter households with incomes greater than 30% but less than 50% of median family income is 744.
 - 51.7% are elderly (1 & 2 persons)
 - 32.8% are small families (2 to 4 persons)
 - 0% are large families (5 or more persons)
 - 15.5% are other renter households
- Total renter households with incomes greater than 50% but less than 80% of median family income is 905.
 - 28.7% are elderly (1 & 2 persons)
 - 37% are small families (2 to 4 persons)
 - 5% are large families (5 or more persons)
 - 29.3% are other renter households
- Total owner households with incomes less than 30% of median family income is 920.
 - 48.4% are elderly (1 & 2 persons)
 - 26.1% are small families (2 to 4 persons)
 - 5.4% are large families (5 or more persons)
 - 20.1% are other renter households
- Total owner households with incomes greater than 30% but less than 50% of median family income is 1,437.
 - 68.5% are elderly (1 & 2 persons)
 - 20.8% are small families (2 to 4 persons)



- 2.4% are large families (5 or more persons)
- 8.3% are other renter households
- Total owner households with incomes greater than 50% but less than 80% of median family income is 2,823.
 - 53.3% are elderly (1 & 2 persons)
 - 25.1% are small families (2 to 4 persons)
 - 8.9% are large families (5 or more persons)
 - 12.8% are other renter households

Note:

Overall, the largest percentage of households by type which is Low/Mod Income (LMI) is the elderly (not including “other” households). There appears to be a need in the Municipality of Penn Hills for housing financial support for the elderly.

H. Cost Overburden

Based on the HUD – CHAS data found in Appendix F the following statistics were found for Low/Mod Income (LMI) households that are cost overburdened:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 57.4%.
 - 51.3% of all elderly households in this income category are cost overburdened by 30% or more.
 - 72.1% of all small families (2 to 4 persons) in this income category are cost overburdened by 30% or more.
 - 100% of all large families (5 or more persons) in this income category are cost overburdened by 30% or more.
 - 48.4% of all other renter households in this income category are cost overburdened by 30% or more.
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 45.6%.
 - 32.1% of all elderly households in this income category are cost overburdened by 50% or more
 - 61.5% of all small families in this income category are cost overburdened by 50% or more



- 44.4% are large families in this income category are cost overburdened by 50% or more
- 48.4% are other renter households in this income category are cost overburdened by 50% or more
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 65.1%.
 - 63.6% of all elderly households in this income category are cost overburdened by 30% or more
 - 61.1% of all small families in this income category are cost overburdened by 30% or more
 - 0% are large families in this income category are cost overburdened by 30% or more
 - 78.3% are other renter households in this income category are cost overburdened by 30% or more
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 20.7%.
 - 26% of all elderly households in this income category are cost overburdened by 50% or more
 - 5.7% of all small families in this income category are cost overburdened by 50% or more
 - 0% are large families in this income category are cost overburdened by 50% or more
 - 34.8% are other renter households in this income category are cost overburdened by 50% or more
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 76.6%.
 - 75.3% are elderly (1 & 2 persons)
 - 75% are small families (2 to 4 persons)
 - 100% are large families (5 or more persons)
 - 75.7% are other owner households



- Total percentage of all owner households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 60.9%.
 - 51.7% of all elderly households in this income category are cost overburdened by 50% or more
 - 70.8% of all small families in this income category are cost overburdened by 30% or more
 - 100% are large families in this income category are cost overburdened by 30% or more
 - 59.5% are other owner households in this income category are cost overburdened by 50% or more

- Total percentage of all owner households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 56.6%.
 - 48.2% of all elderly households in this income category are cost overburdened by 30% or more
 - 74.9% of all small families in this income category are cost overburdened by 30% or more
 - 100% are large families in this income category are cost overburdened by 30% or more
 - 67.2% are other owner households in this income category are cost overburdened by 30% or more

- Total percentage of all owner households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% of income is 26.4%.
 - 14.7% of all elderly households in this income category are cost overburdened by 50% or more
 - 51.8% of all small families in this income category are cost overburdened by 50% or more
 - 44.1% are large families in this income category are cost overburdened by 50% or more
 - 54.6% are other owner households in this income category are cost overburdened by 50% or more

Note:

There is a large percentage of renters who are elderly and small families in the income levels of less than 50% of median family income that are cost overburdened. This



varies from 61.1% to 63.6%, which indicates a need for financial assistance for smaller and elderly rental units.

There is even a larger percentage (up to 100%) of large families who are homeowners that are cost overburdened up to 50% and whose incomes are 50% or less of median family income.

I. Housing Problems

Based on the HUD-Comprehensive Housing Affordability Strategy (CHAS) data found in Appendix F, the following statistics were found based on Low/Mod Income housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 58.6%.
 - 51.3% are elderly (1 & 2 persons)
 - 72.1% are small families (2 to 4 persons)
 - 100% are large families (5 or more persons)
 - 51.6% are other renter households
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 66.4%.
 - 63.6% are elderly (1 & 2 persons)
 - 65.2% are small families (2 to 4 persons)
 - 0% are large families (5 or more persons)
 - 78.3% are other renter households
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 36.5%.
 - 44.2% are elderly (1 & 2 persons)
 - 28.4% are small families (2 to 4 persons)
 - 55.6% are large families (5 or more persons)
 - 35.8% are other renter households
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 76.6%.
 - 75.3% are elderly (1 & 2 persons)
 - 75% are small families (2 to 4 persons)
 - 100% are large families (5 or more persons)



- 75.7% are other owner households
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 56.6%.
 - 48.2% are elderly (1 & 2 persons)
 - 74.9% are small families (2 to 4 persons)
 - 100% are large families (5 or more persons)
 - 67.2% are other renter households
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 35%.
 - 19.5% are elderly (1 & 2 persons)
 - 45.7% are small families (2 to 4 persons)
 - 62% are large families (5 or more persons)
 - 59.7% are other renter households

Note:

The largest percentage of households, both renter and owner occupied in the income category of less than 50% of the median family income, have a housing problem. This ranges from 48.2% for the elderly owners in the 30% to 50% median family income category, to 100% for large family owners in the less than 30% median family income category. This demonstrates a need in Penn Hills for housing financial support for owner households.

J. Disabled Households

Attached in Appendix G is the updated 2000 Census Data, which shows the number of disabled individuals. The total population is 46,809 and the disabled population is 8,663 which is 19.7%. This is a high percentage, as compared to 14.82% for Allegheny County as a whole and an indicator of the need for housing for the disabled which traditionally are mainly Low/Mod Income and lack housing resources that are accessible and/or affordable.

K. Maps

Attached are the following maps which illustrate the Census statistics for the Municipality of Penn Hills by Census Tract.

- Census Tracts
- Block Groups



- Percentage of Low- and Moderate-Income by Census Tracts
- Total Population
- Percentage of Minority Population
- Percentage of Population Ages 65 and Over
- Total Housing Units
- Percentage of Owner-Occupied Housing Units
- Percentage of Renter-Occupied Housing Units
- Median Household Income

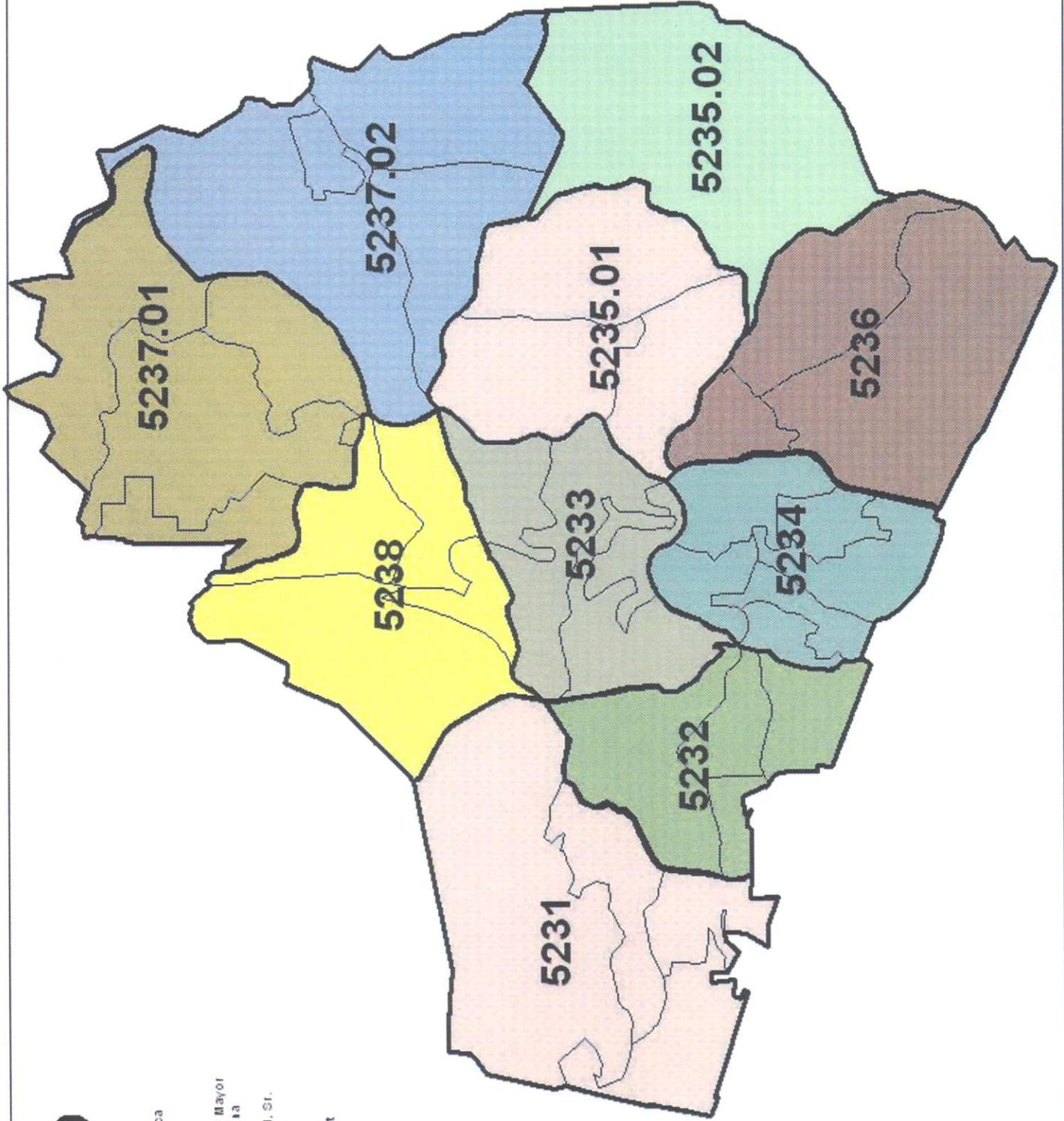


Mayor
Anthony L. DeLuca

Council

Sara J. Kish, Deputy Mayor
Yvonne P. Lamaha
Debra Costa
Dr. J-Lavon Kincaid, Sr.

Controller
Beverly E. Scott



Ferris Hills: Department of Planning
and Economic Development
March 2007

CENSUS TRACTS

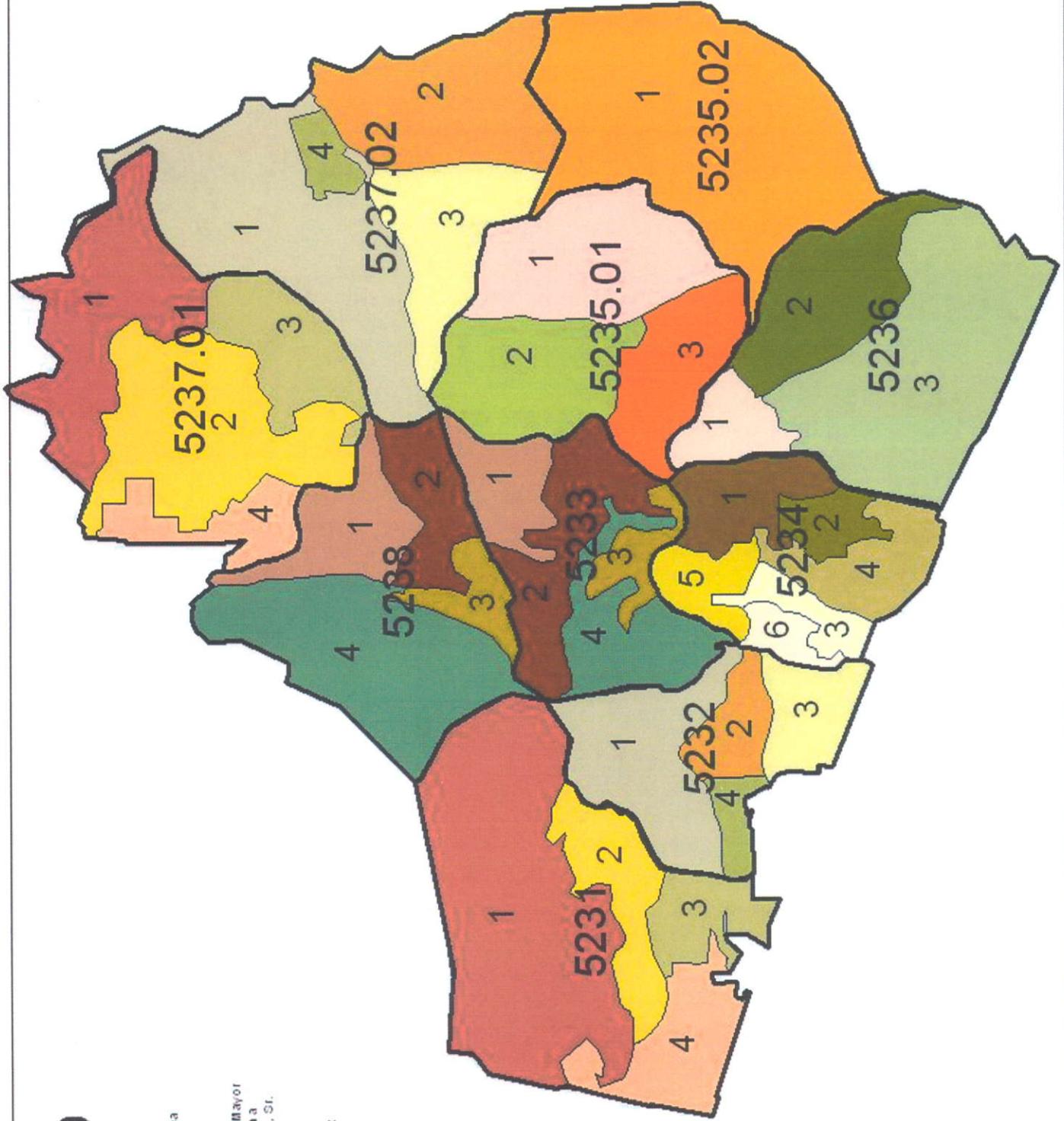


Mayor
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Council

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Dr. J-Lavon Fincald, Sr.
Debra Costa

Controller
Beverly E. Scott



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March 2007

BLOCK GROUPS

Scale bar

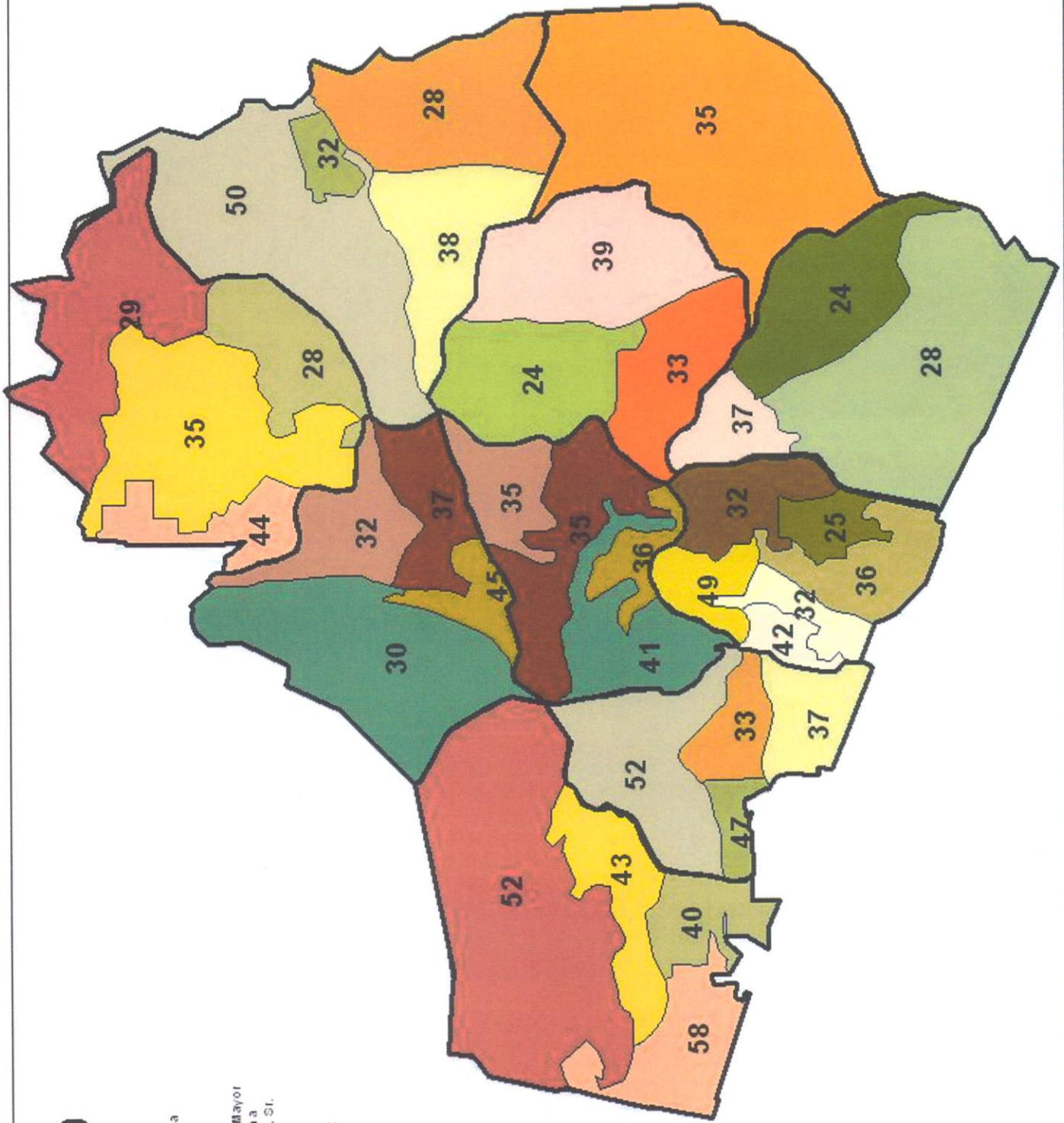


Mayor
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Council

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Dr. J-Lavon Kibcald, Sr.
Debra Costa

Controller
Beverly E. Scott



Per: JRE: Dept. Invest. or Planning
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March 2007

LOW MOD PERCENT



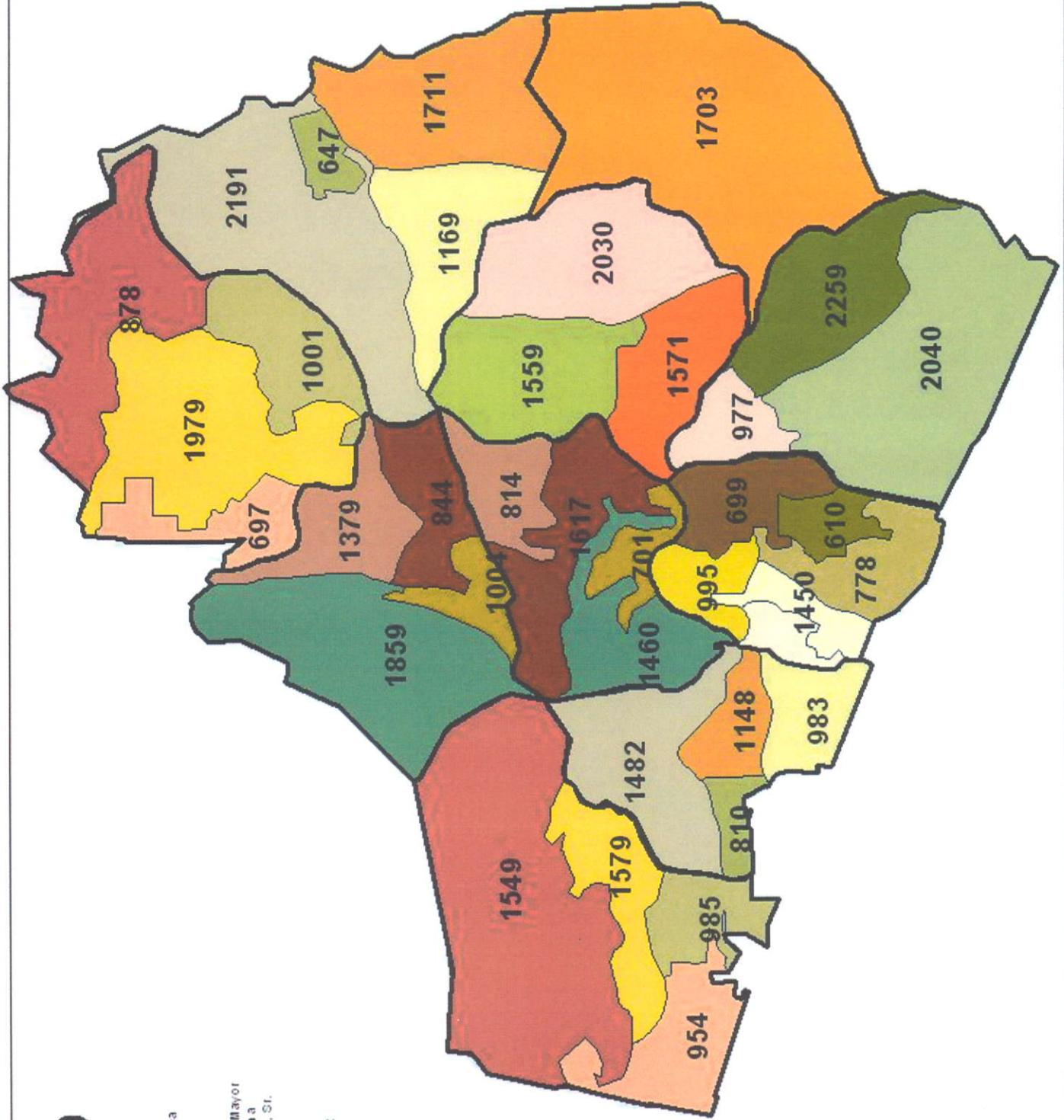


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Fern Hill: Department of Planning
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POPULATION BY BLOCK GROUP



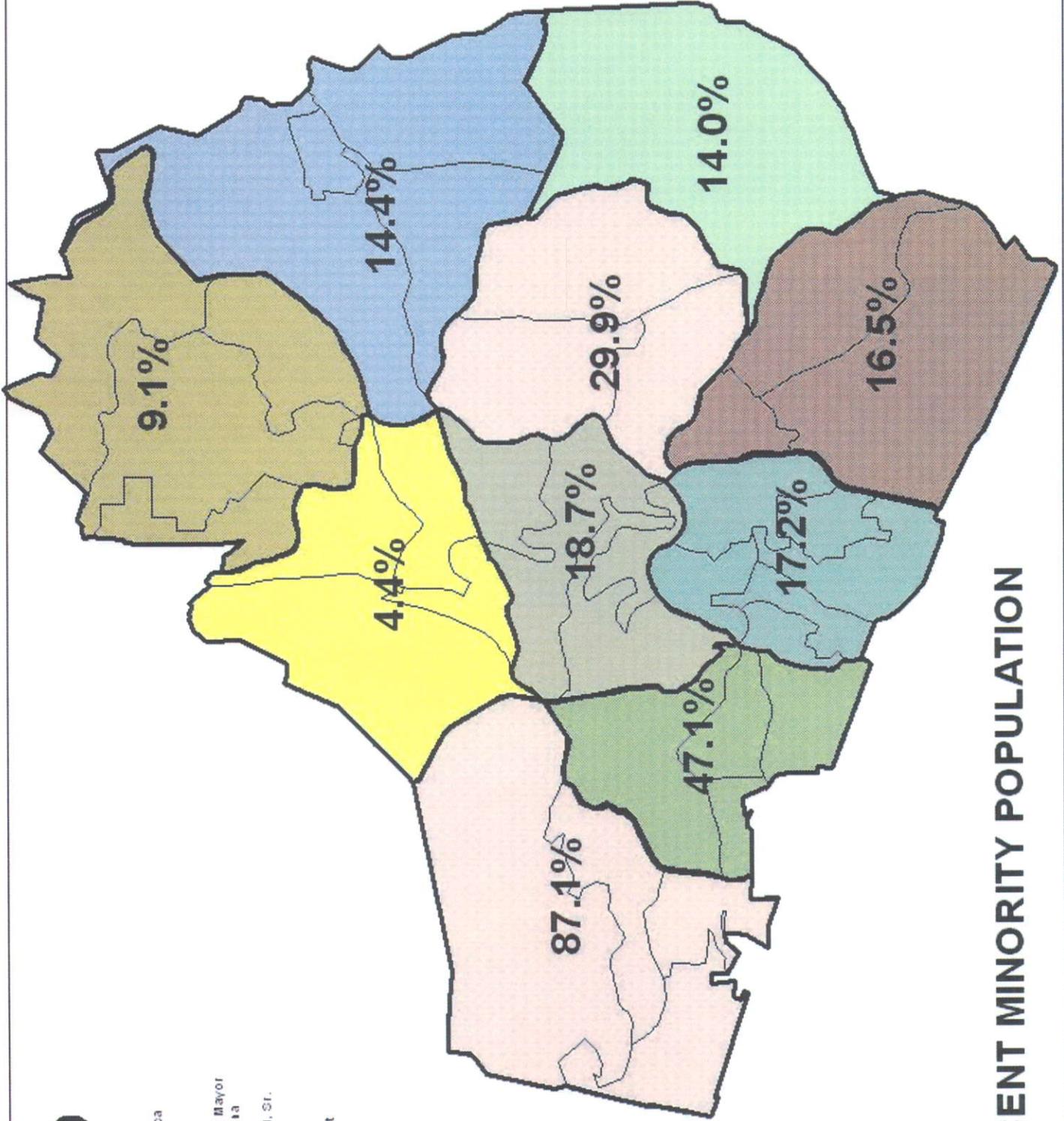


Mayor
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Council

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Debra Costa
Dr. J. Lavoie Kincaid, Sr.

Controller
Beverly E. Scott



PERCENT MINORITY POPULATION

CENSUS TRACTS

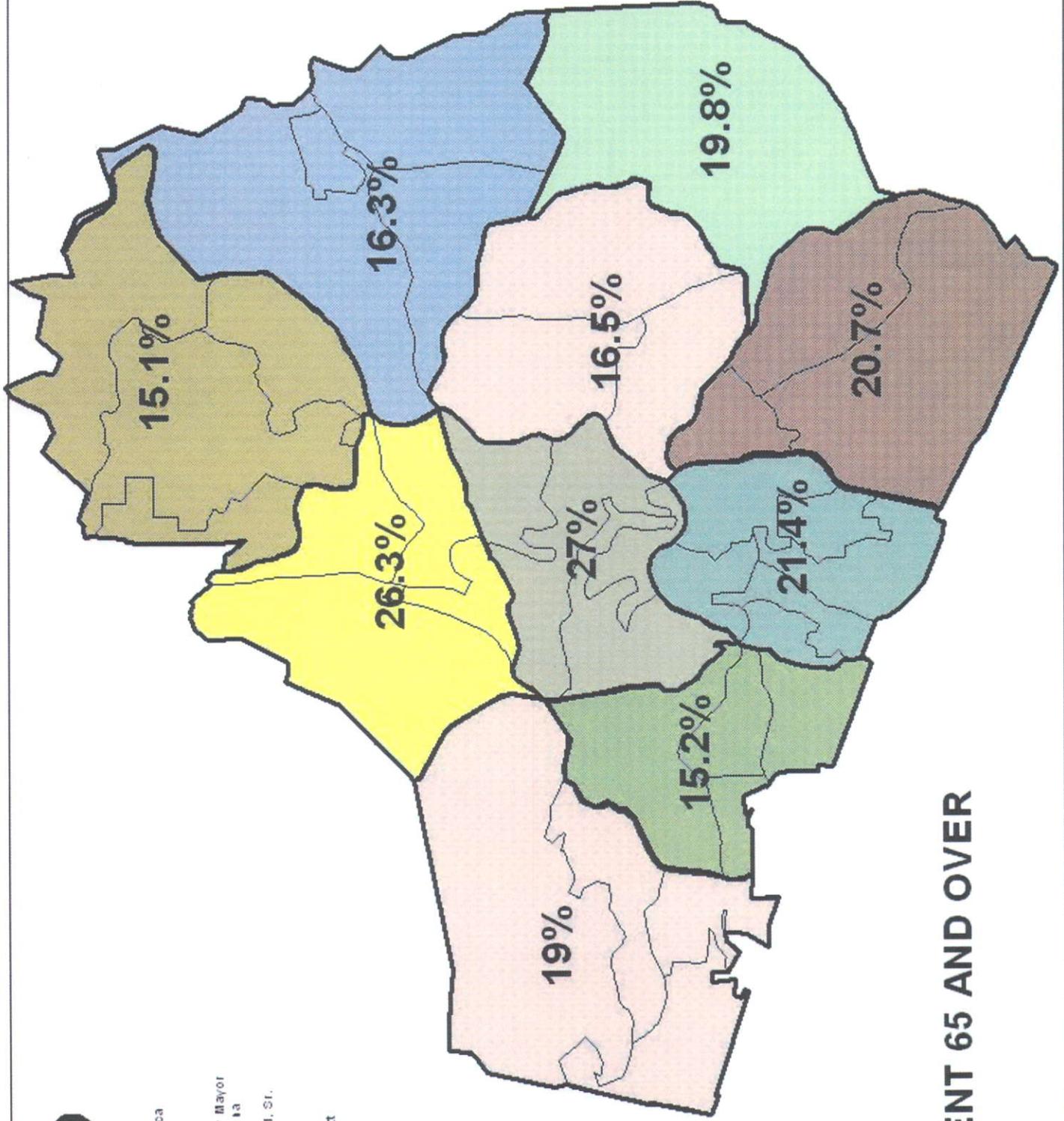


Mayor
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Council

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Yvonne R. Lamanna
Debra Costa
Dr. J-Lavon Kincaid, Sr.

Controller
Suevely E. Scott



PERCENT 65 AND OVER

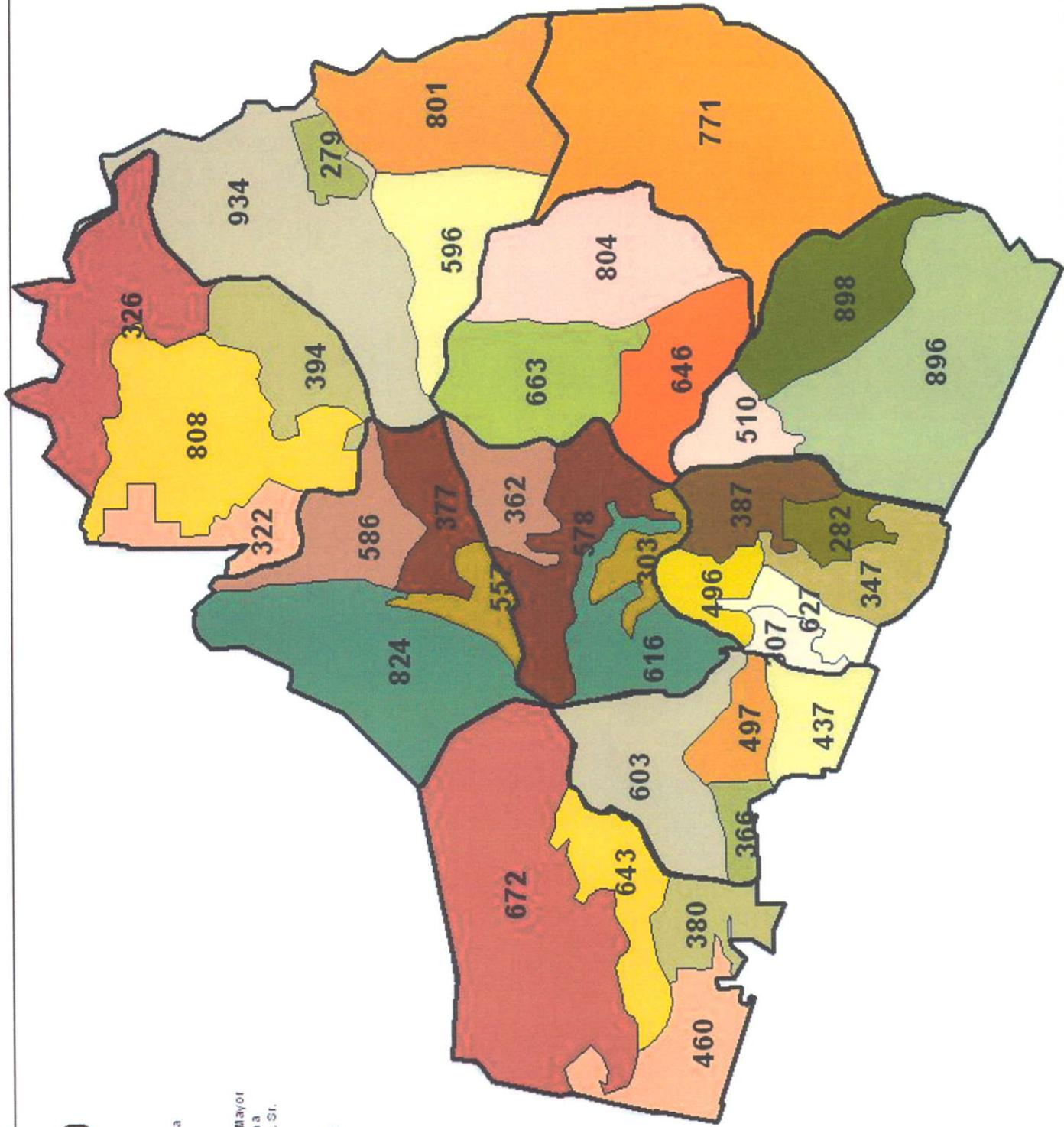


Mayor
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Council

Sara J. Kish, Deputy Mayor
Yvonne R. Lamanna
Dr. J-Lavon Fincald, Sr.
Debra Costa

Commissioner
Beverly E. Scott



Perm. III-E: Dept. Health of Hialeah
and Economic Development
March 2007

HOUSING UNITS BY BLOCK GROUP



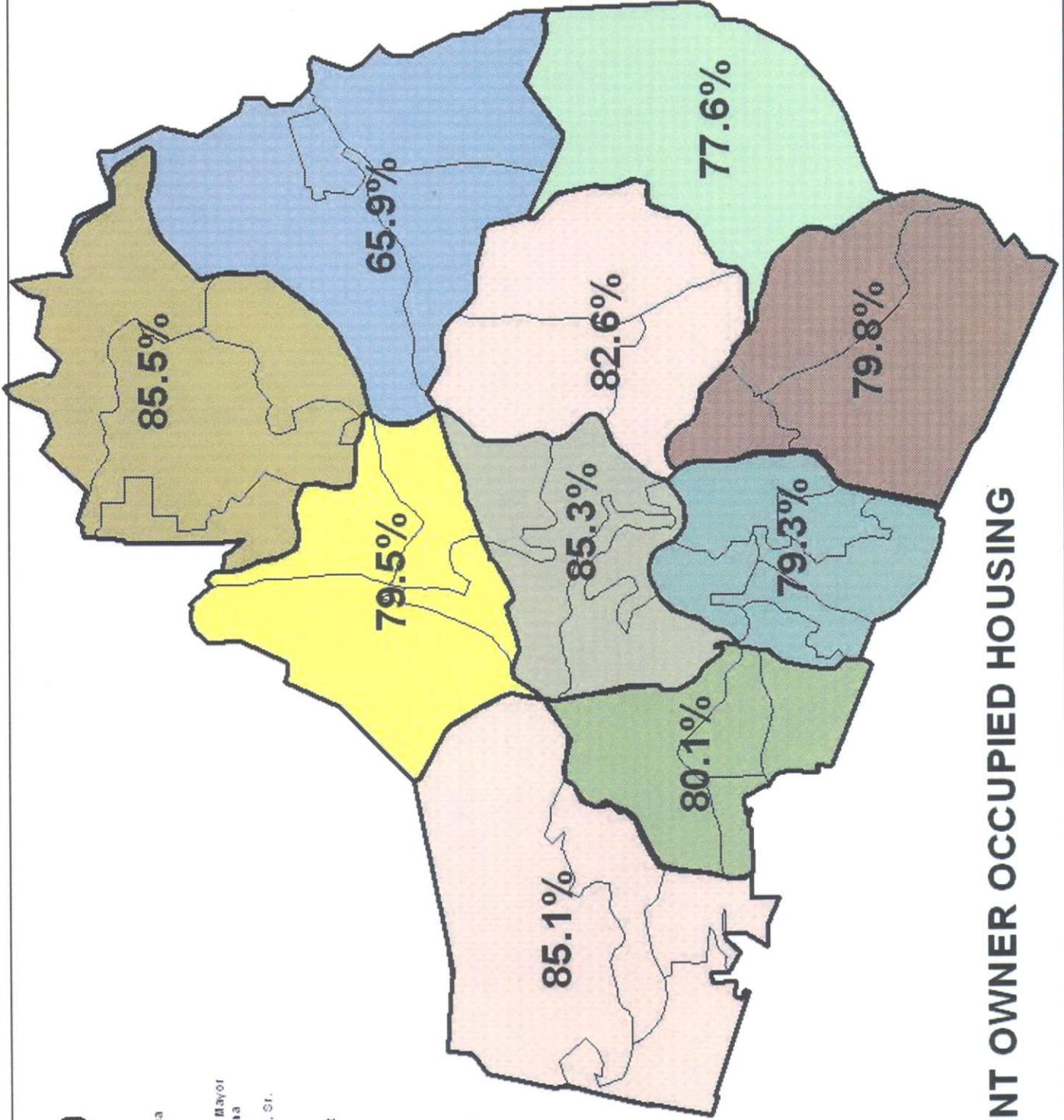


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Council

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Controller
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PERCENT OWNER OCCUPIED HOUSING

CENSUS TRACTS

Per: MR: Department of Planning
and Economic Development
March 2007



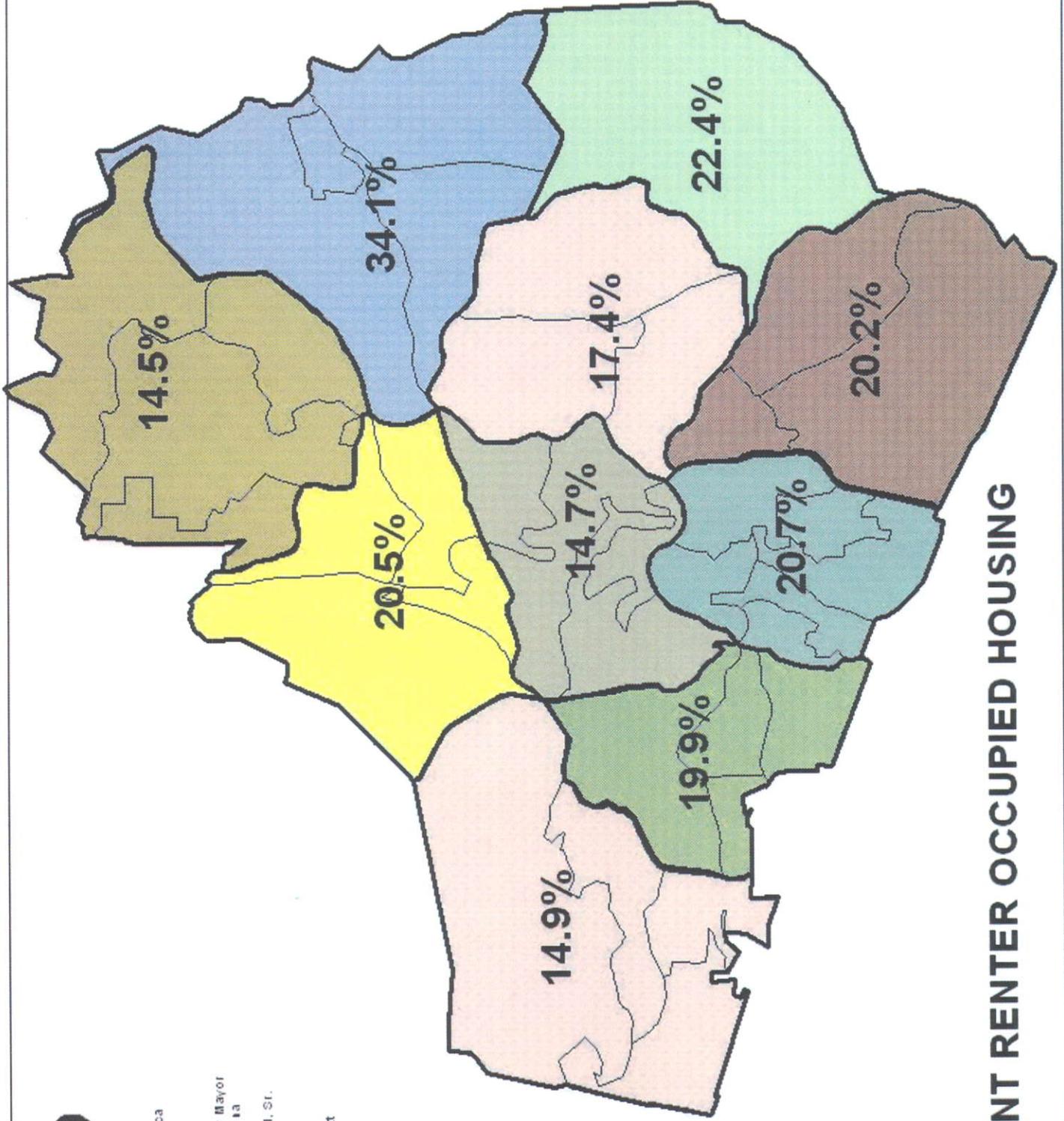


Mayor
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Council

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Debra Costa
Dr. J-Lavon Kincaid, Sr.

Controller
Beverly E. Scott



PERCENT RENTER OCCUPIED HOUSING

CENSUS TRACTS

III. Review/Update to Original Plan

The previous “Analysis of Impediments To Fair Housing Choice” was prepared in December 1999 for the Municipality of Penn Hills. The following paragraphs summarize each recommendation.

□ **Recommendation 1. – Zoning**

That zoning regulations concerning residential uses and residential classification should remain in place.

Progress – The Municipality’s zoning regulations have remained in place and have been updated and improved. Inspectors have been certified in the International Building Code and continue to enforce the Existing Structures Code on a daily basis with each change of tenant, ownership, or occupancy.

□ **Recommendation 2. – Housing for Persons with Disabilities**

That the municipality’s housing accessibility improvement grant program should be increased and expanded by modifying how individual grants are awarded and allowing improvements to rental property.

Progress – The housing improvement grants have not been expanded to include rental properties. The Municipality believes that although renters may need assistance, rental properties are often owned by individuals that are not low-income and they have the funds to make repairs and improvements themselves. These repairs and improvements will be made prior to the issuance of an occupancy permit. Penn Hills has included renters in its Senior Aide Rehab Program, whereby low-income seniors can receive a grant of up to \$1,000.00 for improvements to their homes. These grants have assisted seniors with the installation of grab bars, hand rails, electrical upgrades, and other construction activities to make their homes accessible.

□ **Recommendation 3. – Housing for Persons with Disabilities**

That the municipality, through its rental property registration program, is building a database of handicapped accessible units.

Progress – The rental registration program was never added to the occupancy permit application. The Municipality is in the process of obtaining new software that will include this field, among other useful fields, not currently available with its existing software.



□ **Impediment 4. – Housing for Single Mothers**

That the municipality increase coordination and improve communication with affordable housing providers to share relevant housing and tenancy characteristics and trends.

Progress – Penn Hills has had multiple meetings with realtors and housing providers about this subject. These are issues that Penn Hills realtors and housing providers are aware of. Successful meetings with realtors and housing providers have taken place whereby they share information on a regular basis. Penn Hills realtors believe that the number of houses and housing types available on any given day, at a variety of prices, in Penn Hills is healthy and diverse.

□ **Impediment 5. – Housing for Single Mothers**

That the municipality increase coordination and improve communication with private sector housing providers and realtors to share relevant housing and tenancy characteristics and trends.

Progress – The Municipality has had multiple meetings with realtors and housing providers about this subject. These are issues that Penn Hills realtors and housing providers are aware of. Penn Hills has had successful meetings with realtors and housing providers and share information on a regular basis. Penn Hills realtors believe that the number of houses and housing types available on any given day, at a variety of prices, in Penn Hills is healthy and diverse.

□ **Impediment 6. – Housing for Single Mothers**

That the municipality initiate credit-counseling for at-risk populations.

Progress – The Municipality has had discussed these programs at length in many forums. The Lincoln Park Community Center offers several of these types of programs, as well as many of the local banks and realty offices.



IV. Impediments to Fair Housing 2006

Based on the background information presented in this Analysis of Impediments, interviews, and meetings, certain impediments to fair housing choice may still be present in the Municipality of Penn Hills.

A. Fair Housing Complaints

1. Pennsylvania Human Relations Commission

The PA Human Relations Commission (PHRC) is charged with enforcing state laws that prohibit discrimination. Fair housing complaints and charges may be filed by any person or group that feels they are a victim of discrimination in housing. The PHRC is comprised of three (3) regions, with the Pittsburgh Regional Office serving all of Western Pennsylvania.

PHRC Regional Office
11th Floor State Office Building
300 Liberty Avenue
Pittsburgh, PA 15222-1210
412.565.5395 (VOICE)
412.565.5711 (TTY)

The PHRC publishes an annual summary of complaints filed during the State’s fiscal year (July 1st thru June 30th). This information is published by County, not by municipality. Table VI-1 “PHRC Complaints (FY2004)” illustrates complaint trends for the period of July 1, 2004 thru June 30, 2005 in Allegheny County:

Table IV-1 – PHRC Complaints (FY2004)

County	Employment	Housing	Commercial Property	Public Accommodation	Education	Total
Allegheny	449	75	1	43	5	573

2. Fair Housing Partnership (FHP)

The Municipality of Penn Hills allocates C.D.B.G. funds to the Fair Housing Partnership (FHP) each year for the purpose of providing fair housing services and programming to the community. Some of the more notable initiatives undertaken by FHP include; operating the “Fair Housing Hotline”; investigating discrimination complaint and cases; testing, on an individual and system basis, for unlawful treatment faced by individuals who are trying to obtain and/or maintain adequate housing; and, providing fair housing outreach and education within the community.

Fair Housing Partnership (FHP)
Peter Harvey, Executive Director
2840 Liberty Avenue, Suite 205
Pittsburgh, PA15222
412.391.2535



The sub-recipient monitoring report prepared by the Penn Hills Planning Department for the 31st/32nd C.D.B.G. Program Year documented that the FHP received forty-three (43) calls from Penn Hills residents during the subject program year. Most of the calls pertained to non-fair housing issues relating to security deposits, evictions, health and safety, and rent increases. Only three (3) calls involved actual fair housing violations. One call involved a resident with disabilities and the other two involved sexual harassment. The remaining forty calls were satisfied by FHP or referred to the appropriate agency.

FHP prepares a number of fair housing-related brochures and informational publications that are specific to Penn Hills. This information is routinely distributed to at least sixteen (16) agencies serving the Penn Hills community.

3. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of HUD's Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. Of the 414 fair housing complaints filed in Allegheny County from January 1, 2000 through July 26, 2006, 9 originated from within the Municipality of Penn Hills.

Pittsburgh HUD Field Office
339 Sixth Avenue
Sixth Floor
Pittsburgh, PA 15222-2515
(412) 644-6428

Table IV-2 "HUD-FHEO Complaints" summarizes these cases.

4. Penn Hills Department of Planning and Economic Development

The Penn Hills Department of Planning and Economic Development receives complaints regarding fair housing violations. In accordance with the municipality's Fair Housing Ordinance, adopted in February 1994, the Department is charged with enforcing Fair Housing on the local level. The Municipality of Penn Hills through a contract with the Fair Housing Partnership which operates a "Housing Hotline" to report housing discrimination complaints, landlord/tenant complaints and provides information on housing assistance programs.

Municipality of Penn Hills
Department of Planning and
Economic Development
12245 Frankstown Road
Penn Hills, PA 15235

Attached is the flier used by Penn Hills for distribution on Fair Housing.



Table IV-2 HUD-FHEO Complaints

HUD File Number	HUD Date Filed	Issue Code Description	Basis	City	How Closed	Date Closed	Cause Date
030002958	1/11/00	382 Discrimination in terms/conditions/privileges relating to rental	Race	Penn Hills	Conciliation/settlement successful	6/30/01	
030007828	8/10/00	302 Discriminatory refusal to sell and negotiate for sale 381 Discrimination in terms/conditions/privileges relating to sale	Race	Penn Hills	No cause determination	6/30/03	
030203488	6/27/02	312 Discriminatory refusal to rent and negotiate for rental	Race	Penn Hills	No cause determination	12/9/03	
030204758	9/25/02	400 Refusing to provide insurance	Race	Penn Hills			09/30/03
030204768	9/25/02	400 Refusing to provide insurance	Race	Penn Hills			09/30/03
030301028	1/16/03	380 Discriminatory terms, conditions, privileges, or services and facilities	Race	Penn Hills	Conciliation/settlement successful	9/1/04	
030403788	5/27/04	380 Discriminatory terms, conditions, privileges, or services and facilities	Race	Penn Hills	No cause determination	4/14/05	
030602778	3/1/06	382 Discrimination in terms/conditions/privileges relating to rental	Sex, Harassment	Penn Hills	Conciliation/settlement successful	7/27/06	
030603718	4/4/06	380 Discriminatory terms, conditions, privileges, or services and facilities	Sex, Harassment, Family Status, Retaliation	Penn Hills			

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

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Office of Fair Housing and Equal Opportunity

Keepers
of our
DREAM!
XXXX

FOSTERING SECURE AND DIVERSE COMMUNITIES

37th Anniversary of the Fair Housing Act

APRIL 2005



ALBONSO JACKSON
SECRETARY
www.hud.gov



CAROLYN PEOPLES
ASSISTANT SECRETARY
espanol.hud.gov

HOUSING DISCRIMINATION HOTLINE 1.800.669.9777 (VOICE)
(TTY) 1.800.927.9275

April is Fair Housing Month

The Federal Fair Housing Act prohibits discrimination in the sale, rental, mortgage financing, brokering, advertising, appraisal, or other action involving housing. No housing provider may legally make a difference of terms regarding rent, damage/security deposit, or sale price because of the presence of children, a person's handicap, race, color, religion, sex or national origin. Housing may not be denied to persons in the protected classes on the basis of the owner or landlord thinking the housing is unsuitable for the tenant or buyer or that they may not be compatible with others in the neighborhood.

The Municipality of Penn Hills has a Fair Housing Ordinance, which also prohibits discrimination. The Municipality also contracts with the FAIR HOUSING PARTNERSHIP, an agency that provides, as one of its services, a Housing Hotline. This Hotline can be used to report housing discrimination complaints, landlord/tenant complaints and provide information on housing assistance programs, as well as housing information for renters and homebuyers. This Hotline can be reached at (412) 391-2535.





B. Public Sector

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

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

1. CDBG Program

Penn Hills receives CDBG funds from HUD as an entitlement community under the program. The Municipality annually receives approximately \$751,000 in CDBG funds. The Municipality allocates its funds to housing, neighborhood facilities, economic development, public services, parks and recreation facilities, public facility improvements, and the prevention and elimination of slums and blight. Approximately 97% of the Municipality's CDBG funds directly benefits low- and moderate-income persons.

2. Other Funds

In addition to CDBG funds, Penn Hills receives an entitlement allocation from HUD of approximately \$130,000 annually through the federal HOME Loan Investment Partnership Program. These funds, along with C.D.B.G. and related program income provide approximately \$825,000 a year for projects, services, and programming that improve the quality of life of the community in general and low- to moderate-income and underserved populations in particular.

The following illustrates the distribution of the C.D.B.G., HOME, and program income funds by the Municipality of Penn Hills for 2007 (proposed):

- General Program Administration\$19,000.00
- Shining Arrow Improvements\$10,000.00
- Western Penn Hills Community Action.....\$42,500.00
- Senior Service Center Roof.....\$165,000.00
- Senior Service Center Vehicles.....\$10,000.00
- Penn Hills Service Association\$33,500.00
- William McKinley Center Roof.....\$175,000.00
- Fair Housing Partnership.....\$4,000.00
- LPCC Improvements\$40,000.00
- YMCA Scholarship Program\$16,000.00

- Lincoln Park Community Center Food Bank.....\$5,500.00
- Jefferson Manor Food Bank.....\$7,500.00
- Street Improvements.....\$200,000.00
- Single-Family Rehabilitation Program.....\$50,000.00
- Contingencies.....\$47,000.00

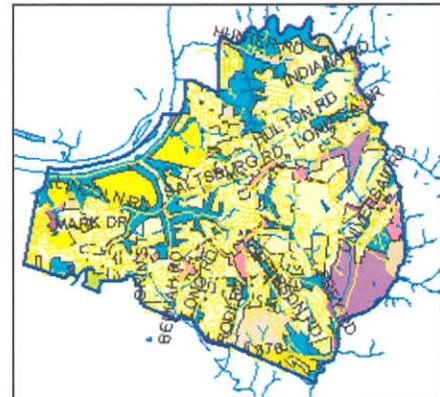
The Municipality of Penn Hills supports the efforts of Community Development Corporations (CDCs) and Community Housing Development Organizations (CHDOs) such as:

- Penn Hills Chamber of Commerce Community Development Corporation
- Lincoln Park Community Center CHDO

These agencies can seek additional financing through sources like the Federal Home Loan Bank, PA Housing Finance Agency, and other financing mechanisms to construct new affordable housing and to rehabilitate existing buildings into affordable dwelling units.

3. Planning, Zoning, and Building Codes

The Comprehensive Plan for the Municipality of Penn Hills was last updated in 1991. Section III lists ten (10) related plans and documents that are identified as components of the Comprehensive Plan. The adoption dates for these supplemental documents range from 1976 to 1989. Although the Plan may represent current land use conditions for the community, Penn Hills should study the feasibility of updating the Plan, as well as key supplemental components.



The Zoning Ordinance for Penn Hills can be primarily characterized as “Euclidean-based,” whereby the community is divided into a number of zoning districts. Each zoning district is distinguished by differing performance, design, and density standards. Each district also contains a specific listing of permitted, conditional, and special exception land uses. The zoning ordinance provides eight (8) residential districts, one (1) conservation district, three (3) business districts, two (2) industrial districts, and one (1) mixed-use district.

Table IV-3 identifies the development standards for the community’s eight (8) residential zoning districts.



Table IV-3 – Residential Zoning

District	Permitted Uses	Minimum Lot Area (sq. ft.)	Maximum Density (units per acre)
R-1	Single-family residences; no-impact home occupations	8,400	5
R-1A	Same as R-1	10,000	4
R-2	Same as R-1	5,000	8
R-3	Same as R-1; plus house trailers and mobile homes; no-impact home occupations	20,000	3
R-4	Two-family residences; townhouses; no-impact home occupations	8,000	10
R-5	Multi-family residences (namely garden apartment buildings, townhouses) ; no-impact home occupations	9,000	15
R-6	Multi-family residences (namely garden apartments, hi-rise apartment structures) ; no-impact home occupations	30,000	25
R-7	Multi-family residences (namely garden apartments, hi-rise apartment structures) ; no-impact home occupations; certain non-residential uses on the first and second floors of a structure provided the total floor space of all non-residential uses does not exceed 20% of the floor space of the entire structure	20,000	25

In addition to its residential districts, Penn Hills permits residential uses in B-2 (maximum of 10 units) and B-3 (maximum density of 8 units per acre comprising no more than 50% of floor space for the entire structure) business districts.

The zoning ordinance also provides a “Planned Residential Development (PRD)” opportunity to provide flexibility and creativity in residential design beyond the development limitations established in residential zoning districts. Although there has not been a PRD approved since its inception in the early 1980s, the policy appears to promote housing choice by requiring the development of mixed housing types to serve various market needs and opportunities (i.e. incomes, family composition, etc.). The lack of interest in the PRD might be attributed to:

- An existing housing stock, residential development patterns, and market trends being adequately served by the performance and design standards of existing residential zoning districts.
- The 10-acre minimum area requirement for PRDs, which may be high for an urbanized community with little or no large tracks of vacant developable land.



- PRDs being restricted to the maximum density of the property's existing zoning classification.
- The lack of density bonuses that could encourage desired housing types or the dedication of open space, passive or active recreation areas, or public facilities.

In reviewing the zoning ordinance, the zoning map, and the 2000 Census data, Penn Hills appears to enjoy an eclectic housing stock with an adequate distribution of housing types. As such, the community's land use and land development policies appear to support and promote housing choice and opportunities for all family types, sizes, and incomes, for both renters, and owners.

Penn Hills has launched an interactive online Geographic Information System (GIS) that is a tremendous free service to residents seeking to access pertinent geospatial data and mapping for their property, neighborhood, and community. Some of the available data includes (as of February 2007):

- Municipal Boundaries
- Zoning Districts
- Cadastral (parcel) Data
- Building Footprints
- Digital Orthophotos
- Sanitary Sewer System
- Streets
- Hydrography

The utility and service of the interactive GIS for the public is limitless. Penn Hills should be applauded for its leadership and commitment to significantly enhance public access and land use planning transparency.

Penn Hills should consider integrating the following data as their system grows:

- Demographic Data (census tracts, block groups, traffic analysis zones, etc.)
- Government and Institutional Facilities (i.e., libraries, schools, hospital, clinics, places of worship, etc.)
- Public Transportation (i.e., bus routes, bus stops, schedules, etc.)
- Parks and Recreation (i.e., locations, available services and programming, etc.)
- Public and Social Service Providers (i.e., locations, contact information, web links, etc.)
- Neighborhood boundaries/districts
- C.D.B.G. and HOME funded programs and projects (i.e., locations, funding levels, responsible agency, etc.)
- Existing Land Uses, Densities, Intensities, etc.
- Historical and Cultural Assets
- Police and Fire Zones

As a "home-rule" municipality, Penn Hills has been classified with the Pennsylvania Department of Labor & Industry as an "opt-in" city since April 27, 2004, which means that the Commonwealth's Uniform Construction Code (UCC) is administered and enforced locally. The codes currently in use under the UCC are the 2006 International



Codes issued by the International Code Council (ICC). The next triennial update for the ICC that the Commonwealth is expected to adopt by regulation is scheduled for 2009.

Several revisions have been included in the 2006 ICC to significantly improve consistency with the Fair Housing Act, which are the regulations implementing the Act, and the Fair Housing Accessibility Guidelines.

4. 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 Municipality's tax assessments are set by Allegheny County; therefore Penn Hills does not have policy control over assessed values.

According to the community profile listed by the Allegheny County Office of Property Assessments, the 2006 milage rates for real estate in the Municipality consist of:

- County 4.69 mils
- Municipal 4.60 mils
- School District 23.39 mils

The median value of the taxable residential property within the Municipality of Penn Hills was \$66,300 in 2006. Table IV-4 illustrates the taxes assessed for property valued at \$100,000 and the Municipality's median of \$66,300.

Table IV-4 – Property Taxes

Taxes for Property Assessed at \$100,000 in Penn Hills	
County	\$469.00
Municipal	\$460.00
School District	\$2,339.00
TOTAL	\$3,268.00
Taxes for Median Property Value (\$48,100) in Penn Hills	
County	\$310.95
Municipal	\$304.98
School District	\$1,550.76
TOTAL	\$2,166.68

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; in the provision of brokerage services; or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information, charging different fees, steering prospective buyers or renters toward a certain area or neighborhood, or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.

1. Real Estate Practices

The Realtors Association of Metropolitan Pittsburgh (RAMP) is the local organization of real estate brokers operating in Penn Hills and Allegheny County. RAMP 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 further fair housing. The NAR enforces its Code of Ethics through a disciplinary commission consisting of NAR members. The NAR refers cases involving fair housing complaints to the PA Human Relations Commission. The NAR has an Affirmative Fair Housing Marketing Plan. In order for realtors to maintain their license in Pennsylvania they must annually complete continuing education courses which includes fair housing education. Neither HUD nor the PA Human Relations Commission has reported any fair housing complaints against local area realtors in recent years.

2. Newspaper Advertising

Under Federal Law, no advertising 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 which are listed in regard to the use of words, photographs, symbols or other approaches may not be discriminatory.

Real estate advertisements were reviewed for *The Pittsburgh Post-Gazette*, *The Tribune Review* and the *Pittsburgh HOMES East – Guide by Realtors* published by the Realtors Association of Metropolitan Pittsburgh. The newspapers publish the Fair Housing logo and there were no ads that contained language that prohibited occupancy by any group. The *Pittsburgh HOMES* also contained the Fair Housing logo and there was a statement that all real estate advertised was subject to the Fair Housing Act. There was also the telephone number of HUD to call for more information on Fair Housing Choice.



3. Private Financing

The Financial Institutions Reform, Recovery and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial financial 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 HMDA data was obtained and is included in the background section of this Analysis of Impediments. The data that was available does not indicate any discriminatory lending patterns. However, interviews with housing providers raised concerns for subprime and predatory lending activities within LMI and minority communities.

Note:

The printout of the HMDA data is included in the Allegheny County Analysis of Impediments as an appendix to that document.

The local branch banks in Penn Hills have been cooperating with the countywide non-profit housing development corporations by making loans to them for housing development and rehabilitation. These banks have sponsored Federal Home Loan Bank applications and have made grants available to assist these housing agencies with their administrative and pre-development costs. There is a cooperative attitude between the local banks, Federal Home Loan Bank, the Municipality of Penn Hills, and the local housing providers.

D. Potential Impediments and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the Municipality of Penn Hills 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 identified impediments to Fair Housing Choice are presented in chart format.



<p>IMPEDIMENT No. 1.</p> <p>HOUSING AFFORDABILITY – Decent, safe affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.</p> <p>GOAL – Maintain the supply of decent, safe affordable housing targeted to lower income households, both renters and owners.</p>						
Strategies To Meet the Goal	Responsible Entities Assigned to Meet Goals	Benchmark	Proposed Investment	Year to be Completed	Date Completed	
<p>1-A – Maintain the supply of available decent, safe, and affordable housing through rehabilitation assistance and support of the creation of and capacity building of Community Housing Development Organizations (CHDOs), both locally and countywide.</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills – Allegheny County Housing Authority – CHDOs 	Ongoing	\$200,000	FY 2010		
<p>1-B – Maintain homeownership opportunities for LMI households by promoting available housing and housing counseling, as well as referrals to the County HOME and ADDI Programs.</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills – CHDOs – Allegheny County HOME & ADDI Programs 	FY 2007 and 2008	\$20,000	FY 2010		
<p>1-C – Maintain and strengthen an effective property maintenance inspection and enforcement program</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills 	Ongoing	\$100,000	FY 2010		
<p>1-D – Promote programs for weatherization, insulation, storm windows, energy audits, etc. to help reduce energy costs for LMI households that are cost overburden.</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills – Allegheny County 	FY 2008	\$50,000	FY 2010		



IMPEDIMENT No. 2.		<p>HOUSING ACCESSIBILITY – There appears to be an unmet need for housing that is accessible to the older population, and persons with disabilities. GOAL – Increase the supply of housing that meets the accessibility, visitability, and quality of life needs of the older population and persons with disabilities.</p>				
Strategies To Meet the Goal	Responsible Entities Assigned to Meet Goals	Benchmark	Proposed Investment	Year to be Completed	Date Completed	
2-A – Increase the supply of accessible owner-occupied housing by continuing to provide assistance to support the removal of architectural barriers.	– Municipality of Penn Hills	Ongoing	\$100,000	FY 2012		
2-B – Enforce building codes (I.B.C.) to ensure that new multi-family construction meets the accessibility provisions of the Fair Housing Act	– Municipality of Penn Hills	Ongoing	\$300,000	FY 2010		
2-C – Increase the supply of accessible renter-occupied housing by conducting an inventory of accessible units and what is needed to make units totally accessibility.	– Municipality of Penn Hills – Allegheny County Housing Authority	FY 2008	\$50,000	FY 2009		
2-D – Study the feasibility of providing assistance to support the removal of architectural barriers in rental housing	– Municipality of Penn Hills – Allegheny County	FY 2008	\$50,000	FY 2009		
2-E – Promote education and awareness of the requirements for reasonable accommodations for persons with disabilities and the elderly in rental housing	– Municipality of Penn Hills – Fair Housing Partnership	FY 2008	\$100,000	FY 2010		



IMPEDIMENT No. 3.		FAIR HOUSING EDUCATION, ADVOCACY, MONITORING, AND ENFORCEMENT – As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act. GOAL – Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through educational advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.				
Strategies To Meet the Goal	Responsible Entities Assigned to Meet Goals	Benchmark	Proposed Investment	Year to be Completed	Date Completed	
3-A – Promote educational and training programs concerning the rights and responsibilities covered by the Fair Housing Act	– Municipality of Penn Hills – Fair Housing Partnership – Allegheny County – Housing Authority	Ongoing	\$50,000	FY 2010		
3-B – Support countywide efforts to strengthen efficient and effective fair housing monitoring, investigation, and enforcement strategies	– Municipality of Penn Hills – Fair Housing Partnership – Allegheny County	Ongoing	\$100,000	FY 2009		
3-C – Support the County’s delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination	– Municipality of Penn Hills – Social Service Agencies – Fair Housing Partnership – Allegheny County	Ongoing	\$500,000	FY 2010		
3-D – Promote the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices	– Municipality of Penn Hills – Social Service Agencies – Allegheny County	FY 2008	\$100,000	FY 2010		



IMPEDIMENT No. 4.		<p>CONCENTRATION OF LOW-INCOME AND MINORITY GROUPS – Many communities with high percentages of low-income persons, minorities, and female headed households find that these groups are concentrated in certain areas within the community.</p> <p>GOAL – Promote policies and actions effecting housing choices that will reduce concentrations of low-income households and minorities in certain neighborhoods.</p>				
Strategies To Meet the Goal	Responsible Entities Assigned to Meet Goals	Benchmark	Proposed Investment	Year to be Completed	Date Completed	
4-A – Promote the countywide homeownership programs to provide affordable housing opportunities to all areas of the community	<ul style="list-style-type: none"> – Municipality of Penn Hills – Allegheny County – CHDOs 	FY 2008	\$5 million	FY 2010		
4-B – Assess the social and economic trends that contribute to segregated neighborhoods and develop strategies to close the minority homeownership gap	<ul style="list-style-type: none"> – Municipality of Penn Hills – CHDOs 	On-going	\$10,000	FY 2010		
4-C – Ensure that protected classes and economically distressed groups are represented on advisory bodies that oversee land use and housing policies	<ul style="list-style-type: none"> – Municipality of Penn Hills 	On-going	\$0	FY 2009		



IMPEDIMENT No. 5.		<p>ACCESSIBILITY OF PUBLIC FACILITIES – The accessibility of public facilities remains a fundamental quality of life issue for most communities, the older population, and persons with disabilities.</p> <p>GOAL – Maintain and continue to upgrade municipal facilities, public spaces, and sub-recipient facilities to make them accessible to persons with disabilities.</p>				
Strategies To Meet the Goal	Responsible Entities Assigned to Meet Goals	Benchmark	Proposed Investment	Year to be Completed	Date Completed	
<p>5-A – Continue to fund improvements and upgrades at public and social service agency facilities to remove architectural barriers</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills 	On-going	\$250,000	FY 2010		
<p>5-B – Continues to monitor any accessibility constraints in municipal facilities and managed public spaces utilizing capital improvement funds to remove any potential architectural barriers</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills 	On-going	\$0	FY 2012		
<p>5-C – Evaluate the accessibility constraints of all sub-recipient and allied organizational facilities and assist these organizations to obtain funds for capital improvements to remove any existing architectural barriers</p>	<ul style="list-style-type: none"> – Municipality of Penn Hills – Social Service Agencies – Sub-recipients 	On-going	\$0	FY 2009		



V. Certification

Signature Page:

I hereby certify that this *Fair Housing Analysis Update – 2007* is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

Anthony DeLuca, Jr, Honorable Mayor

Date



Appendices

The following items are in the appendices:

Appendix A – Demographic Data

Appendix B – Low/Mod Block Group

Appendix C – HUD-CHAS Data Tables

APPENDIX A
DEMOGRAPHIC DATA

Penn Hills

Population Statistics

Item	Number of Persons
Total	46,809

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Gener (Male & Female) Statistics

Items	Number of Persons	Percentage
Male	21,987	47
Female	24,822	53
Total	46,809	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Age of Population

Items	Number of Persons	Percentage
Under 5 years	2,594	5.5
5 to 9 years	2,855	6.1
10 to 14 years	2,970	6.3
15 to 19 years	2,644	5.6
20 to 24 years	2,037	4.4
25 to 34 years	5,277	11.3
35 to 44 years	7,346	15.7
45 to 54 years	7,075	15.1
55 to 59 years	2,493	5.3
60 to 64 years	2,287	4.9
65 to 74 years	4,830	10.3
75 to 84 years	3,453	7.4
85 years and over	948	2
Median age (years)	41.9 years	-
18 years and over	36,669	78.3
Male	16,739	35.8
Female	19,930	42.6
21 years and over	35,349	75.5
62 years and over	10,592	22.6
65 years and over	9,231	19.7
Male	3,778	8.1
Female	5,453	11.6

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Race Statistics

Items	Number of Persons	Percentage
Total	46,809	-
One race	46,269	98.8
White	34,443	73.6
Black or African American	11,347	24.2
American Indian and Alaska Native	62	0.1
Asian	255	0.5
Native Hawaiian and Other Pacific Islander	5	0
Some other race	157	0.3
Two or more races	540	1.2

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Occupancy Status

Items	Number of Households	Percentage
Total housing units	20,355	-
Occupied housing units	19,490	95.8
Vacant housing units	865	4.2

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure Status

Items	Number of Households	Percentage
Occupied housing units	19,490	-
Owner-occupied housing units	15,540	79.7
Renter-occupied housing units	3,950	20.3

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Vacancy Status

Items	Number of Households	Percentage
Vacant housing units	865	100
For rent	196	22.7
For sale only	220	25.4
Rented or sold, not occupied	93	10.8
For seasonal, recreational, or occasional use	30	3.5
For migratory workers	0	0
Other vacant	326	37.7

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Race of Householder

Items	Number of Households	Percentage
Occupied housing units	19,490	-
One race	19,363	99.3
White	14,923	76.6
Black or African American	4,284	22
American Indian and Alaska Native	25	0.1
Asian	90	0.5
Native Hawaiian and Other Pacific Islander	0	0
Some other race	41	0.2
Two or more races	127	0.7

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure by Race

Items	Number of Households	Percentage
Total	19,490	-
Owner occupied	15,540	79.7
Householder who is White alone	12,243	78.8
Householder who is Black or African American alone	3,111	20
Householder who is American Indian and Alaska Native alone	0	0
Householder who is Asian alone	58	0.4
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0
Householder who is Some other race alone	27	0.2
Householder who is Two or more races	81	0.5
Renter occupied	3,950	20.3
Householder who is White alone	2,680	67.8
Householder who is Black or African American alone	1,173	29.7
Householder who is American Indian and Alaska Native alone	0	0
Householder who is Asian alone	32	0.8
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0
Householder who is Some other race alone	14	0.4
Householder who is Two or more races	46	1.2

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure by Age of Householder

Items	Number of Households	Percentage
Owner occupied:	15,540	-
Householder 15 to 24 years	100	0.6
Householder 25 to 34 years	1,383	8.9
Householder 35 to 44 years	3,014	19.4
Householder 45 to 54 years	3,435	22.1
Householder 55 to 64 years	2,495	16.1
Householder 65 to 74 years	2,784	17.9
Householder 75 to 84 years	1,948	12.5
Householder 85 years and over	381	2.5
Renter occupied:	3,950	-
Householder 15 to 24 years	351	8.9
Householder 25 to 34 years	915	23.2
Householder 35 to 44 years	855	21.6
Householder 45 to 54 years	574	14.5
Householder 55 to 64 years	308	7.8
Householder 65 to 74 years	342	8.7
Householder 75 to 84 years	410	10.4
Householder 85 years and over	195	4.9

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Household Type

Items	Number of Households	Percentage
Total households	19,490	100
Family households	13,277	68.1
Male householder	9,366	48.1
Female householder	3,911	20.1
Nonfamily households	6,213	31.9
Male householder	2,387	12.2
Living alone	2,017	10.3
Female householder	3,826	19.6
Living alone	3,485	17.9

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure by Household Size

Items	Number of Households	Percentage
Total households	15,540	-
1-person household	3,662	23.6
2-person household	5,861	37.7
3-person household	2,699	17.4
4-person household	2,143	13.8
5-person household	844	5.4
6-person household	239	1.5
7-or-more-person household	92	0.6
Average household size		
Average household size	2.38	-
Average family size		
Average family size	2.91	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov**Family Type and Presence of Own Children**

Items	Number of Households	Percentage
Families	13,277	100
With related children under 18 years	5,647	42.5
With own children under 18 years	5,132	38.7
Under 6 years only	1,142	8.6
Under 6 and 6 to 17 years	919	6.9
6 to 17 years only	3,071	23.1
Married-couple families		
Married-couple families	9,955	100
With related children under 18 years	3,811	38.3
With own children under 18 years	3,586	36
Under 6 years only	792	8
Under 6 and 6 to 17 years	703	7.1
6 to 17 years only	2,091	21
Female householder, no husband present		
Female householder, no husband present	2,635	100
With related children under 18 years	1,518	57.6
With own children under 18 years	1,280	48.6
Under 6 years only	282	10.7
Under 6 and 6 to 17 years	189	7.2
6 to 17 years only	809	30.7

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure

Items	Number of Households	Percentage
Occupied housing units	19,490	-
Owner-occupied housing units	15,540	79.7
Renter-occupied housing units	3,950	20.3

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Tenure by Household Size

Items	Number of Households	Percentage
Owner-occupied housing units	15,540	-
1-person household	3,662	23.6
2-person household	5,861	37.7
3-person household	2,699	17.4
4-person household	2,143	13.8
5-person household	844	5.4
6-person household	239	1.5
7-or-more-person household	92	0.6
Renter-occupied housing units	3,950	-
1-person household	1,840	46.6
2-person household	1,025	25.9
3-person household	565	14.3
4-person household	324	8.2
5-person household	141	3.6
6-person household	34	0.9
7-or-more-person household	21	0.5

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Household Population

Items	Number of Households	Percentage
Population in occupied housing units	46,365	-
Owner-occupied housing units	38,415	82.9
Renter-occupied housing units	7,950	17.1
Per occupied housing unit	2.38	-
Per owner-occupied housing unit	2.47	-
Per renter-occupied housing unit	2.01	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Household Income in 1999

Items	Number of Households	Percentage
Households	19,467	100
Less than \$10,000	1,480	7.6
\$10,000 to \$14,999	1,446	7.4
\$15,000 to \$24,999	2,844	14.6
\$25,000 to \$34,999	2,550	13.1
\$35,000 to \$49,999	3,827	19.7
\$50,000 to \$74,999	4,145	21.3
\$75,000 to \$99,999	1,952	10
\$100,000 to \$149,999	949	4.9
\$150,000 to \$199,999	140	0.7
\$200,000 or more	134	0.7
Median household income (dollars)	39,960	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Families Income in 1999

Items	Number of Households	Percentage
Families	13,279	100
Less than \$10,000	528	4
\$10,000 to \$14,999	493	3.7
\$15,000 to \$24,999	1,463	11
\$25,000 to \$34,999	1,675	12.6
\$35,000 to \$49,999	3,002	22.6
\$50,000 to \$74,999	3,431	25.8
\$75,000 to \$99,999	1,705	12.8
\$100,000 to \$149,999	799	6
\$150,000 to \$199,999	91	0.7
\$200,000 or more	92	0.7
Median family income (dollars)	46,971	-
Per capita income (dollars)	20,161	-
Median earnings (dollars):		
Male full-time, year-round workers	36,143	-
Female full-time, year-round workers	27,331	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Poverty Status in 1999

Items	Number of Households	Percentage
Families	739	-
Percent below poverty level	-	5.6
With related children under 18 years	503	-
Percent below poverty level	-	8.9
With related children under 5 years	243	-
Percent below poverty level	-	11.3
Families with female householder, no husband present	388	-
Percent below poverty level	-	14.7
With related children under 18 years	325	-
Percent below poverty level	-	21.7
With related children under 5 years	151	-
Percent below poverty level	-	30.8
Individuals	3,486	-
Percent below poverty level	-	7.5
18 years and over	2,370	-
Percent below poverty level	-	6.5
65 years and over	547	-
Percent below poverty level	-	6.2
Related children under 18 years	1,087	-
Percent below poverty level	-	10.8
Related children 5 to 17 years	826	-
Percent below poverty level	-	11
Unrelated individuals 15 years and over	1,170	-
Percent below poverty level	-	15.5

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Employment Status

Items	Number of Persons	Percentage
Population 16 years and over	37,829	-
In labor force	23,040	60.9
Civilian labor force	23,013	60.8
Employed	22,043	58.3
Unemployed	970	2.6
Percent of civilian labor force	4.2	-
Armed Forces	27	0.1
Not in labor force	14,789	39.1
Females 16 years and over		
Population 16 years and over	20,391	-
In labor force	11,272	55.3
Civilian labor force	11,262	55.2
Employed	10,867	53.3
Own children under 6 years		
Population 16 years and over	3,014	-
All parents in family in labor force	1,957	64.9

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Types of Occupation

Items	Number of Persons	Percentage
Employed civilian population 16 years and over	22,043	-
OCCUPATION		
Management, professional, and related occupations	7,096	32.2
Service occupations	3,820	17.3
Sales and office occupations	6,570	29.8
Farming, fishing, and forestry occupations	8	0
Construction, extraction, and maintenance occupations	1,925	8.7
Production, transportation, and material moving occupations	2,624	11.9

INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	7	0
Construction	1,160	5.3
Manufacturing	1,969	8.9
Wholesale trade	741	3.4
Retail trade	2,787	12.6
Transportation and warehousing, and utilities	1,488	6.8
Information	710	3.2
Finance, insurance, real estate, and rental and leasing	1,763	8
Professional, scientific, management, administrative, and waste management services	2,015	9.1
Educational, health and social services	5,314	24.1
Arts, entertainment, recreation, accommodation and food services	1,897	8.6
Other services (except public administration)	1,304	5.9
Public administration	888	4
CLASS OF WORKER		
Private wage and salary workers	18,587	84.3
Government workers	2,376	10.8
Self-employed workers in own not incorporated business	1,010	4.6
Unpaid family workers	70	0.3
COMMUTING TO WORK		
Workers 16 years and over	21,654	100
Car, truck, or van -- drove alone	16,680	77
Car, truck, or van -- carpooled	2,495	11.5
Public transportation (including taxicab)	1,698	7.8
Walked	212	1
Other means	83	0.4
Worked at home	486	2.2
Mean travel time to work (minutes)	28.5	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Type of Housing Units

Items	Number of Persons	Percentage
Total housing units	20,355	-
UNITS IN STRUCTURES		
1-unit, detached	17,123	84.1
1-unit, attached	703	3.5
2 units	462	2.3
3 or 4 units	185	0.9
5 to 9 units	359	1.8
10 to 19 units	502	2.5
20 or more units	1,015	5
Mobile home	6	0
Boat, RV, van, etc.	0	0

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Number of Rooms per Housing Units

Items	Number of Persons	Percentage
1 room	182	0.9
2 rooms	343	1.7
3 rooms	955	4.7
4 rooms	1,355	6.7
5 rooms	3,613	17.7
6 rooms	6,673	32.8
7 rooms	4,386	21.5
8 rooms	1,795	8.8
9 or more rooms	1,053	5.2
Median (rooms)	6.1	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Year Structure Built

Items	Number of Persons	Percentage
1999 to March 2000	0	0
1995 to 1998	207	1
1990 to 1994	185	0.9
1980 to 1989	764	3.8
1970 to 1979	2,531	12.4
1960 to 1969	4,370	21.5
1940 to 1959	9,703	47.7
1939 or earlier	2,595	12.7

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Year Householder Moved into Unit

Items	Number of Persons	Percentage
1999 to March 2000	1,993	10.2
1995 to 1998	3,804	19.5
1990 to 1994	2,744	14.1
1980 to 1989	2,885	14.8
1970 to 1979	3,194	16.4
1969 or earlier	4,870	25

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Housing Values

Items	Number of Persons	Percentage
Specified owner-occupied units	15,066	-
Less than \$50,000	2,224	14.8
\$50,000 to \$99,999	11,189	74.3
\$100,000 to \$149,999	1,406	9.3
\$150,000 to \$199,999	141	0.9
\$200,000 to \$299,999	67	0.4
\$300,000 to \$499,999	0	0
\$500,000 to \$999,999	21	0.1
\$1,000,000 or more	18	0.1
Median (dollars)	69,100	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Mortgage Status and Selected Monthly Owner Costs

Items	Number of Housing Units	Percentage
With a mortgage	9,368	62.2
Less than \$300	18	0.1
\$300 to \$499	633	4.2
\$500 to \$699	1,697	11.3
\$700 to \$999	3,663	24.3
\$1,000 to \$1,499	2,854	18.9
\$1,500 to \$1,999	406	2.7
\$2,000 or more	97	0.6
Median (dollars)	879	-
Not mortgaged	5,698	37.8
Median (dollars)	337	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Selected monthly Owner Costs as a Percentage of Household Income in 1999

Items	Number of Housing Units	Percentage
Less than 15 percent	5,420	36
15 to 19 percent	2,930	19.4
20 to 24 percent	2,074	13.8
25 to 29 percent	1,291	8.6
30 to 34 percent	899	6
35 percent or more	2,308	15.3
Not computed	144	1

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Gross Rent

Items	Number of Housing Units	Percentage
Less than \$200	264	6.7
\$200 to \$299	166	4.2
\$300 to \$499	1,054	26.6
\$500 to \$749	1,455	36.8
\$750 to \$999	383	9.7
\$1,000 to \$1,499	160	4
\$1,500 or more	174	4.4
No cash rent	301	7.6
Median (dollars)	559	-

Source: 2000 U.S. Census Data, www.factfinder.census.gov

Gross Rent as a Percentage of Household Income in 1999

Items	Number of Housing Units	Percentage
Less than 15 percent	627	15.8
15 to 19 percent	698	17.6
20 to 24 percent	426	10.8
25 to 29 percent	360	9.1
30 to 34 percent	290	7.3
35 percent or more	1,167	29.5
Not computed	389	9.8

Source: 2000 U.S. Census Data, www.factfinder.census.gov

APPENDIX B

LOW/MOD BLOCK GROUPS

Low/Mod Income Chart by Block Group for the Municipality of Penn Hills, PA

TRACT	BLKGRP	POP100	HU100	LOWMOD	LOWMODUNIV	LOWMODPCT
523100	1	1,549	672	835	1,610	51.9
523100	2	1,579	643	682	1,591	42.9
523100	3	985	380	389	984	39.5
523100	4	954	460	512	882	58.0
523200	1	1,482	603	769	1,494	51.5
523200	2	1,148	497	377	1,135	33.2
523200	3	983	437	372	1,006	37.0
523200	4	810	366	358	768	46.6
523300	1	814	362	280	790	35.4
523300	2	1,617	578	445	1,266	35.2
523300	3	701	303	266	737	36.1
523300	4	1,460	616	586	1,423	41.2
523400	1	699	387	213	658	32.4
523400	2	610	282	141	558	25.3
523400	3	1,450	627	475	1,499	31.7
523400	4	778	347	304	842	36.1
523400	5	995	496	454	936	48.5
523400	6	697	307	303	727	41.7
523501	1	2,030	804	763	1,970	38.7
523501	2	1,559	663	375	1,592	23.6
523501	3	1,571	646	519	1,589	32.7
523502	1	1,703	771	593	1,695	35.0
523600	1	977	510	349	945	36.9
523600	2	2,259	898	522	2,177	24.0
523600	3	2,040	896	597	2,137	27.9
523701	1	878	326	273	945	28.9
523701	2	1,979	808	686	1,953	35.1
523701	3	1,001	394	277	997	27.8
523701	4	697	322	290	660	43.9
523702	1	2,191	934	1,129	2,248	50.2
523702	2	1,711	801	487	1,748	27.9
523702	3	1,169	596	434	1,144	37.9
523702	4	647	279	183	576	31.8
523800	1	1,379	586	420	1,309	32.1
523800	2	844	377	287	777	36.9
523800	3	1,004	557	506	1,124	45.0
523800	4	1,859	824	559	1,874	29.8
Municipality of Penn Hills Total:		46,809	20,355	17,010	46,366	36.69%

APPENDIX C

HUD-CHAS DATA TABLES

2000 Comprehensive Housing Affordability Strategy (CHAS)



The U.S. Department of Housing & Urban Development (HUD) utilizes the decennial census information collected by the U.S. Census Bureau to tabulate data that demonstrates housing problems and the availability of affordable housing for states, counties, places, and CDBG/HOME entitlement recipients.

This data is assembled by HUD into a report entitled the "Comprehensive Housing Affordability Strategy (CHAS)." CDBG and HOME jurisdictions utilize the data to document priority housing needs within their Consolidated Plans. The data is generally illustrated in Table 2A of the Consolidated Plan.

Urban Design Ventures has downloaded this information from HUD's interactive State of The Cities Data System website as a resource to the Municipality of Penn Hills, PA in the preparation of its Consolidated Plan. This report also includes a summary of notable trends where housing priorities may be set and strategies developed.

While HUD presents this information as having been carefully reviewed for accuracy, questions concerning any discrepancies should be directed by email to [Todd M. Richardson@HUD.GOV](mailto:Todd.M.Richardson@HUD.GOV).

Housing Problems Output for All Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Penn Hills CDP, Pennsylvania		Source of Data: CHAS Data Book		Data Current as of: 2000						
	Renters				Owners						
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	662	423	45	435	1,565	1,430	539	84	304	2,357	3,922
2. Household Income <=30% MFI	277	179	45	320	821	445	240	50	185	920	1,741
3. % with any housing problems	51.3	72.1	100.0	51.6	58.6	75.3	75.0	100.0	75.7	76.6	68.1
4. % Cost Burden >30%	51.3	72.1	100.0	48.4	57.4	75.3	75.0	100.0	75.7	76.6	67.5
5. % Cost Burden >50%	32.1	61.5	44.4	48.4	45.6	51.7	70.8	100.0	59.5	60.9	53.6
6. Household Income >30 to <=50% MFI	385	244	0	115	744	985	299	34	119	1,437	2,181
7. % with any housing problems	63.6	65.2	N/A	78.3	66.4	48.2	74.9	100.0	67.2	56.6	59.9
8. % Cost Burden >30%	63.6	61.1	N/A	78.3	65.1	48.2	74.9	100.0	67.2	56.6	59.5
9. % Cost Burden >50%	26.0	5.7	N/A	34.8	20.7	14.7	51.8	44.1	54.6	26.4	24.5
10. Household Income >50 to <=80% MFI	260	335	45	265	905	1,504	709	250	360	2,823	3,728
11. % with any housing problems	44.2	28.4	55.6	35.8	36.5	19.5	45.7	62.0	59.7	35.0	35.4
12. % Cost Burden	44.2	28.4	55.6	35.8	36.5	18.9	45.7	58.0	56.9	33.9	34.5

Housing Problems Output for White Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Penn Hills CDP, Pennsylvania				Source of Data: CHAS Data Book				Data Current as of: 2000			
	Renters				Owners							
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	Total Households (I)			
1. Household Income <=50% MFI	575	200	280	1,055	1,215	415	220	1,850	2,905			
2. Household Income <=30% MFI	225	80	190	495	385	200	130	715	1,210			
% with any housing problems	57.8	81.3	60.5	62.6	77.9	87.5	69.2	79.0	72.3			
3. Household Income >30 to <=50% MFI	350	120	90	560	830	215	90	1,135	1,695			
% with any housing problems	61.4	83.3	77.8	68.8	45.8	72.1	55.6	51.5	57.2			
4. Household Income >50 to <=80% MFI	215	205	225	645	1,340	675	300	2,315	2,960			
% with any housing problems	51.2	34.1	35.6	40.3	17.2	45.2	51.7	29.8	32.1			
5. Household Income >80% MFI	175	460	365	1,000	1,935	5,105	995	8,035	9,035			
% with any housing problems	28.6	5.4	2.7	8.5	4.7	6.8	13.6	7.1	7.2			
6. Total Households	965	865	870	2,700	4,490	6,195	1,515	12,200	14,900			
% with any housing problems	52.3	30.1	31.6	38.5	22.3	15.8	28.4	19.8	23.2			

Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction: Penn Hills CDP, Pennsylvania	Renters		Owners		Data Current as of: 2000				
	Source of Data: CHAS Data Book								
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	95	260	135	490	195	200	75	470	960
2. Household Income <=30% MFI	50	150	115	315	60	90	45	195	510
% with any housing problems	40.0	73.3	39.1	55.6	58.3	61.1	100.0	69.2	60.8
3. Household Income >30 to <=50% MFI	45	110	20	175	135	110	30	275	450
% with any housing problems	77.8	54.5	100.0	65.7	63.0	90.9	100.0	78.2	73.3
4. Household Income >50 to <=80% MFI	29	150	45	224	150	260	45	455	679
% with any housing problems	13.8	26.7	44.4	28.6	36.7	61.5	100.0	57.1	47.7
5. Household Income >80% MFI	25	244	85	354	305	1,560	370	2,235	2,589
% with any housing problems	0.0	1.6	0.0	1.1	6.6	9.3	13.5	9.6	8.5
6. Total Households	149	654	265	1,068	650	2,020	490	3,160	4,228
% with any housing problems	39.6	32.7	32.1	33.5	30.0	22.8	34.7	26.1	28.0

Housing Problems Output for Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Penn Hills CDP, Pennsylvania		Source of Data: CHAS Data Book				Data Current as of: 2000			
	Renters		Owners							
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(I)
1. Household Income <=50% MFI	0	0	0	0	10	0	0	10	10	10
2. Household Income <=30% MFI	0	0	0	0	0	0	0	0	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3. Household Income >30 to <=50% MFI	0	0	0	0	10	0	0	10	10	10
% with any housing problems	N/A	N/A	N/A	N/A	0.0	N/A	N/A	0.0	0.0	0.0
4. Household Income >50 to <=80% MFI	10	14	0	24	0	0	0	0	0	24
% with any housing problems	0.0	28.6	N/A	16.7	N/A	N/A	N/A	N/A	N/A	16.7
5. Household Income >80% MFI	0	24	0	24	0	15	0	15	15	39
% with any housing problems	N/A	16.7	N/A	16.7	N/A	0.0	N/A	0.0	0.0	10.3
6. Total Households	10	38	0	48	10	15	0	25	25	73
% with any housing problems	0.0	21.1	N/A	16.7	0.0	0.0	N/A	0.0	0.0	11.0

Housing Problems Output for Native American Non-Hispanic Households

Name of Jurisdiction: Penn Hills CDP, Pennsylvania	Source of Data: CHAS Data Book		Data Current as of: 2000						
	Renters			Owners			Total Households		
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)		All Other Households (G)	Total Owners (H)
1. Household Income <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
2. Household Income <=30% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	N/A	0.0
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	10	10
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.0	100.0
5. Household Income >80% MFI	N/A	N/A	N/A	4	N/A	N/A	N/A	15	19
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	0.0	0.0
6. Total Households	N/A	N/A	N/A	14	N/A	N/A	N/A	25	39
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	40.0	25.6

Housing Problems Output for Asian Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Penn Hills CDP, Pennsylvania		Source of Data: CHAS Data Book		Data Current as of: 2000					
	Renters			Owners						
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	10	20	
2. Household Income <=30% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10	
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	N/A	0.0	
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	10	10	
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.0	100.0	
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	15	15	
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.0	100.0	
5. Household Income >80% MFI	N/A	N/A	N/A	40	N/A	N/A	N/A	39	79	
% with any housing problems	N/A	N/A	N/A	37.5	N/A	N/A	N/A	0.0	19.0	
6. Total Households	N/A	N/A	N/A	50	N/A	N/A	N/A	64	114	
% with any housing problems	N/A	N/A	N/A	30.0	N/A	N/A	N/A	39.1	35.1	

Housing Problems Output for Pacific Islander Non-Hispanic Households

Name of Jurisdiction: Penn Hills CDP, Pennsylvania	Renters		Owners				Data Current as of: 2000		
	Source of Data: CHAS Data Book	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners
Household by Type, Income, & Housing Problem	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
2. Household Income <=30% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	N/A	0.0
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5. Household Income >80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6. Total Households	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	N/A	0.0

Housing Problems Output for Mobility & Self Care Limitation

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Penn Hills CDP, Pennsylvania			Source of Data: CHAS Data Book			Data Current as of: 2000			
	Renters			Owners				Total Owners	Total Households	
	Extra Elderly 1 & 2 Member Households (A)	Elderly 1 & 2 Member Households (B)	All Other Households (C)	Total Renters (D)	Extra Elderly 1 & 2 Member Households (E)	Elderly 1 & 2 Member Households (F)	All Other Households (G)			(H)
1. Household Income <=50% MFI	150	105	140	395	284	175	290	749	1,144	
2. Household Income <=30% MFI	35	45	100	180	69	70	190	329	509	
% with any housing problems	57.1	22.2	60.0	50.0	78.3	100.0	84.2	86.3	73.5	
3. Household Income >30 to <=50% MFI	115	60	40	215	215	105	100	420	635	
% with any housing problems	69.6	50.0	75.0	65.1	30.2	71.4	80.0	52.4	56.7	
4. Household Income >50 to <=80% MFI	130	20	100	250	240	145	235	620	870	
% with any housing problems	46.2	50.0	50.0	48.0	16.7	24.1	55.3	33.1	37.4	
5. Household Income >80% MFI	34	20	65	119	314	224	974	1,512	1,631	
% with any housing problems	88.2	0.0	15.4	33.6	4.5	4.5	11.2	8.8	10.6	
6. Total Households	314	145	305	764	838	544	1,499	2,881	3,645	
% with any housing problems	60.5	34.5	49.2	51.0	20.6	34.9	32.0	29.2	33.8	

Definitions for Mobility & Self-Care Table:

Extra Elderly: 1 or 2 Member households, either person 75 years or older

Elderly: 1 or 2 Member Households, either person 62 to 74 years

Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Affordability Mismatch Output for All Households

Name of Jurisdiction: Penn Hills CDP, Pennsylvania	Source of Data: CHAS Data Book				Data Current as of: 2000			
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms			
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)
Housing Units by Affordability								
1. Rent <=30%					Value <=30%			
# occupied units	350	160	265	775	N/A	N/A	N/A	N/A
% occupants <=30%	64.3	31.3	39.6	49.0	N/A	N/A	N/A	N/A
% built before 1970	34.3	78.1	84.9	60.6	N/A	N/A	N/A	N/A
% some problem	21.4	15.6	13.2	17.4	N/A	N/A	N/A	N/A
# vacant for rent	0	10	30	40	# vacant for sale	N/A	N/A	N/A
2. Rent >30% to <=50%					Value <=50%			
# occupied units	380	460	285	1,125	129	1,645	6,145	7,919
% occupants <=50%	55.3	32.6	38.6	41.8	46.5	21.6	19.0	20.0
% built before 1970	59.2	78.3	75.4	71.1	96.9	95.7	92.7	93.4
% some problem	44.7	21.7	29.8	31.6	7.8	6.1	5.5	5.6
# vacant for rent	120	25	4	149	# vacant for sale	4	45	175
3. Rent >50% to <=80%					Value >50% to <=80%			
# occupied units	450	690	529	1,669	74	1,165	5,580	6,819
% occupants <=80%	55.6	57.2	30.1	48.2	40.5	40.3	22.5	25.7
% built before 1970	54.4	63.8	69.9	63.2	94.6	92.3	79.7	82.0
% some problem	45.6	39.9	29.3	38.0	0.0	4.7	3.8	3.9
# vacant for rent	4	15	0	19	# vacant for sale	0	4	85
4. Rent >80%					Value >80%			
# occupied units	220	80	95	395	20	108	665	793
# vacant for rent	0	0	0	0	# vacant for sale	0	4	4

Definitions:

- Rent 0-30%** - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.
- Rent 30-50%** - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.
- Rent 50-80%** - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Rent > 80%** - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.
- Value 0-50%** - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.
- Value 50-80%** - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Value > 80%** - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.