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# CITY OF ALTOONA

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Altoona, Pennsylvania 16601*

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## **Analysis of Impediments to Fair Housing Choice FY 2015-2019**

*December 23, 2015*



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## Executive Summary

The City of Altoona, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs. 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 City of Altoona must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

The City of Altoona has prepared this Analysis of Impediments to Fair Housing Choice for 2015-2019, which is in concert with the City's FY 2015-2019 Five Year Consolidated Plan. The analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

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

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review of the City's Zoning Ordinance, Comprehensive Plan, land use policies and procedures was undertaken
  - Demographic data for the City was analyzed from the U.S. Census and the 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 Altoona Housing Authority, community and social service/advocacy agencies for the disabled, housing providers, the local Board of Realtors, and real estate firms.
- **Analysis of Data**
  - Low- and moderate-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 analyzed
  - Private sector policies that may be viewed as impediments were analyzed

The City of Altoona's FY 2015-2019 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

### Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate residents of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness that all residents of the City of Altoona have a right under federal law to fair housing choice.

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

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

- **1-A:** Continue to promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Educate and promote that all residents have a right to live outside impacted areas.

- **1-D:** Include a link on the City's website concerning the Fair Housing Act and information on filing a fair housing complaint.
- **1-E:** Contract with an outside Fair Housing Agency to provide fair housing services.

### Impediment 2: Continuing Need for Affordable Housing

The median value and cost to purchase and maintain a single family home in Altoona that is decent, safe, and sound is \$77,380, which limits the choice of housing for lower income households. About 78.8% of homeowners and 51.3% of renters in the City are cost overburdened by more than 30% of their household income.

**Goal:** Promote the conservation of the existing housing stock and development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of houses throughout the City.

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

- **2-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing.
- **2-B:** Continue to support and provide financing for the rehabilitation of the existing housing stock to become decent, safe, and sound housing that will remain affordable to lower income owner occupied households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become home owners.

### Impediment 3: Continuing Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Altoona, since 72.8% of the City's housing units were built over 50 years ago and do not have accessibility features, and 20.1% of the City's population is classified as disabled.

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

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

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing owner occupied housing stock by making accessibility improvements.
- **3-B:** Encourage the development of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Encourage landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

#### Impediment 4: There is a Lack of Financial Resources

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

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

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

- **4-A:** Work with the national housing and community development organizations to increase the appropriations for the CDBG program, as well as other HUD housing programs.
- **4-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Altoona.
- **4-C:** The local Housing Authority should promote, sponsor, and partner with private developers to build affordable housing using the Low Income Housing Tax Credit (LIHTC) Program in the City.

### Impediment 5: Economic Issues Affecting Housing Choice

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

**Goal:** The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

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

- **5-A:** Strengthen partnerships and program delivery that enhances the City's business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that result in a "livable" wage and increases job opportunities.
- **5-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **5-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

### Impediment 6: Public Policy

The City's Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

**Goal:** The City Zoning Ordinance will affirmatively further fair housing.

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

- **6-A:** Add under Title Three, Article I, Section 101. Purpose, a new subsection titled, "Fostering Housing Choice and Affirmatively Furthering Fair Housing."
- **6-B:** Add a definition for, "Accessibility" and "Visitability" to the definition section of the Zoning Ordinance.

## I. Introduction

The City of Altoona is a CDBG and HOME Entitlement Community under the U.S. Department of Housing and Urban Development's Community Development Block Grant Program. 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 (6) conditions:

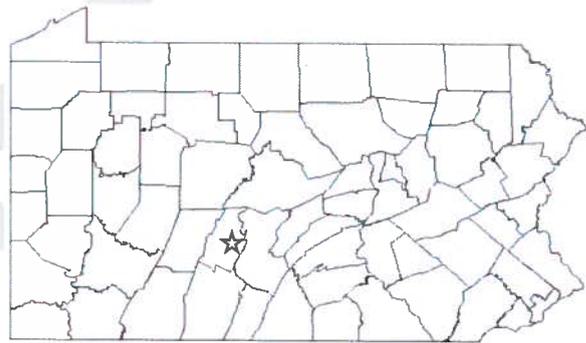
- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction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

The City of Altoona has prepared this 2015-2019 Analysis of Impediments to Fair Housing Choice to coincide with the City's Five Year Consolidated Plan for FY 2015-2019.

## II. Background Data

In order to perform an analysis of fair housing in the City of Altoona, the demographic and socio-economic characteristics of the City were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

The City of Altoona is located in central Pennsylvania and is the principal municipality in the Altoona Metropolitan Statistical Area. The City of Altoona is known for the extensive railroad industry which defined the region until the mid-20<sup>th</sup> century but is now largely nonexistent. Today, the city is home to a large University of Pittsburgh Medical Center branch and the corporate headquarters for Sheetz Inc. The City of Altoona is well known for two major tourist attractions: the Horseshoe Curve and the Altoona Curve minor league baseball team. Altoona is also home to the University of Pennsylvania Ivyside Park Campus (or Penn State Altoona), and the Greater Altoona Career and Technology Center.



Because of the City of Altoona's size, the data from the 2010 U.S. Census is the most recent complete set of data available. However, the 2008-2012 American Community Survey offers more current estimates of general demographics for Altoona. Data from the 2010 U.S. Census which has been released is presented whenever possible. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Altoona's demographic and socio-economic characteristics, and other conditions affecting fair housing choice.

### A. Population and Race:

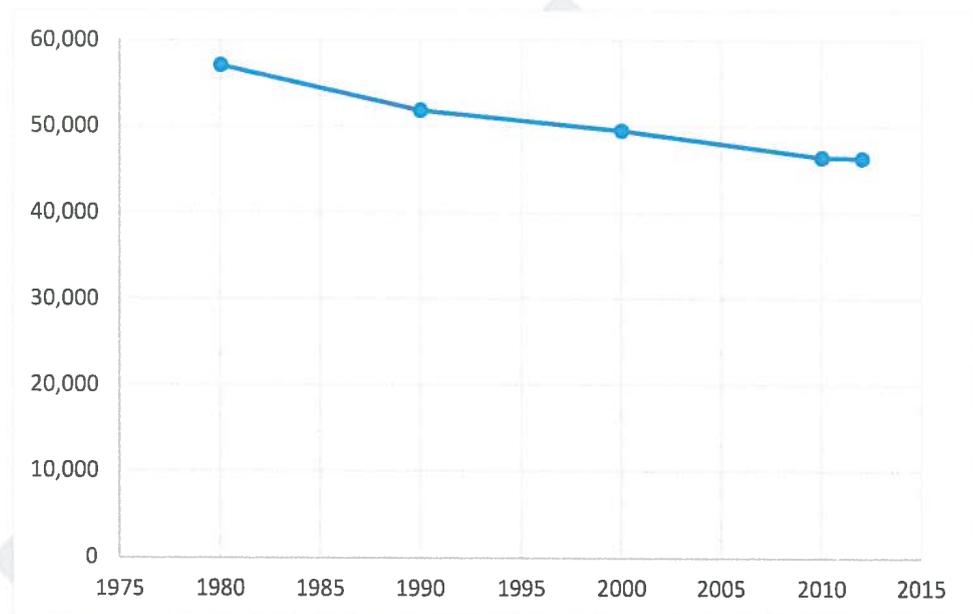
#### Population

The total population for the City of Altoona at the time of the 2010 Census was 46,320, and the 2012 estimate was 46,434. In the 2000 Census, the population was 49,523, down from the 1990 Census population of 51,881. This illustrates a slightly declining, population.

The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population. The

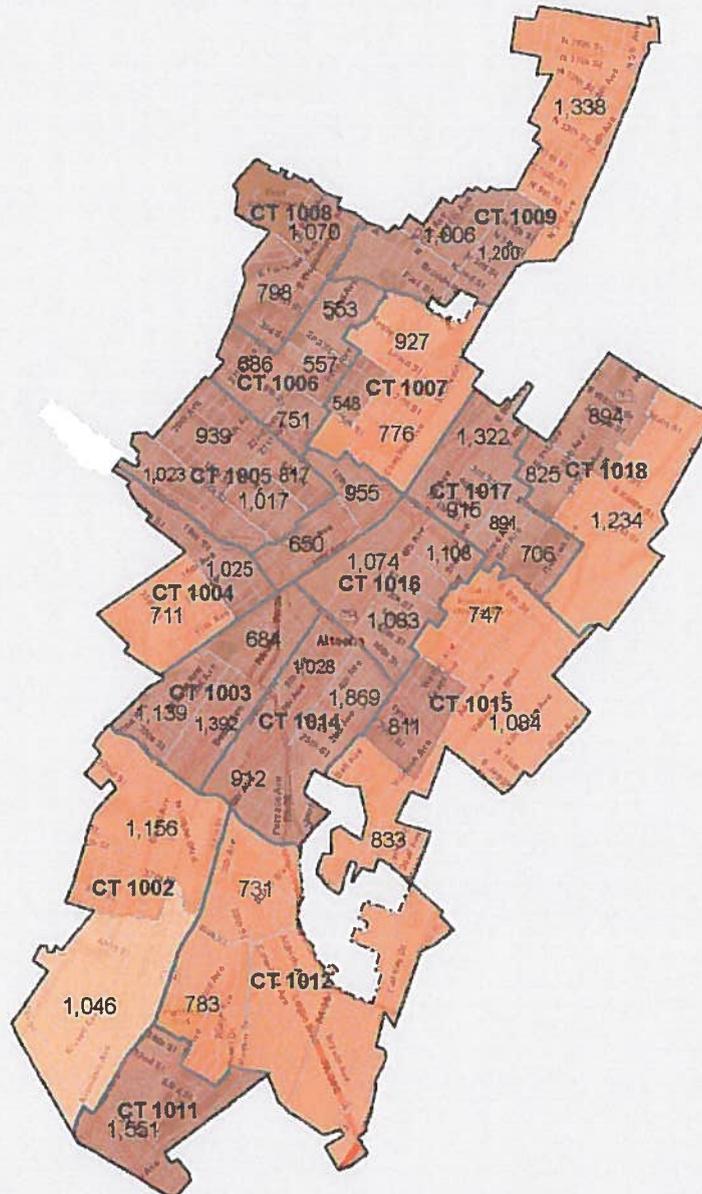
population estimate for 2012 is the most recent available. Between 1980 and 2012, the City's population decreased by about 18.85%, or an estimated 10,758 people. In the last decade, between 2000 and 2012, the City's population decreased by 114 people, or 0.25%. In 2012, there were an estimated 24,156 females (52.02%) and 22,278 males (49.98%) living in the City of Altoona.

**CHART II-1 Population Trend in the City of Altoona, PA**



The population density map below shows that the City's population tends to reside in the Central and North-Central parts of the City.

Population Density by Block Group: Altoona, Pennsylvania



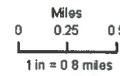
Legend

2013 Population Density (Per Sq Mi)

- 0 - 500
- 501 - 1,000
- 1,001 - 2,000
- 2,001 - 4,000
- 4,001 - 15,000

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show population 2013.



ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

**Racial Makeup of Population**

Table II-1 below illustrates that “White alone” is the largest racial cohort in Altoona, making up 93.8% of the City’s population in 2010. “Black or African American alone” remains the largest minority cohort, at 3.3%. The Hispanic population has slightly increased between 2000 and 2010, rising from 0.7% to 1.3% of the population.

**Table II-1 – Racial Makeup of the Population  
in the City of Altoona, PA**

Racial Makeup	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
<b>Total</b>	<b>49,523</b>	<b>100.00%</b>	<b>46,320</b>	<b>100.00%</b>
One race	49,112	99.20%	45,404	98.00%
White alone	47,545	96.00%	43,435	93.80%
Black or African American alone	1,231	2.50%	1,540	3.30%
American Indian and Alaska Native alone	51	0.1%	63	0.10%
Asian alone	156	0.30%	195	0.40%
Native Hawaiian and Other Pacific Islander alone	8	0.00%	16	0.00%
Some other race alone	121	0.20%	155	0.30%
Two or More Races	411	0.80%	916	2.00%
Hispanic or Latino	367	0.70%	609	1.30%

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

The City of Altoona’s total percentage of minority population (non-white alone) increased from 2.04% in 1990, to 3.16% in 2000, and 4.25% in 2010.

**Table II-2** outlines the comparison of the minority populations in each Census Tract in the City at the time of the 2000 U.S. Census and the five year estimates of the 2008-2012 American Community Survey. The entire population of these Census Tracts overstates the total population and minority population living in Altoona at the time of the reports.

**Table II-2 – Concentrations of Minority Residents for 2000 and 2012**

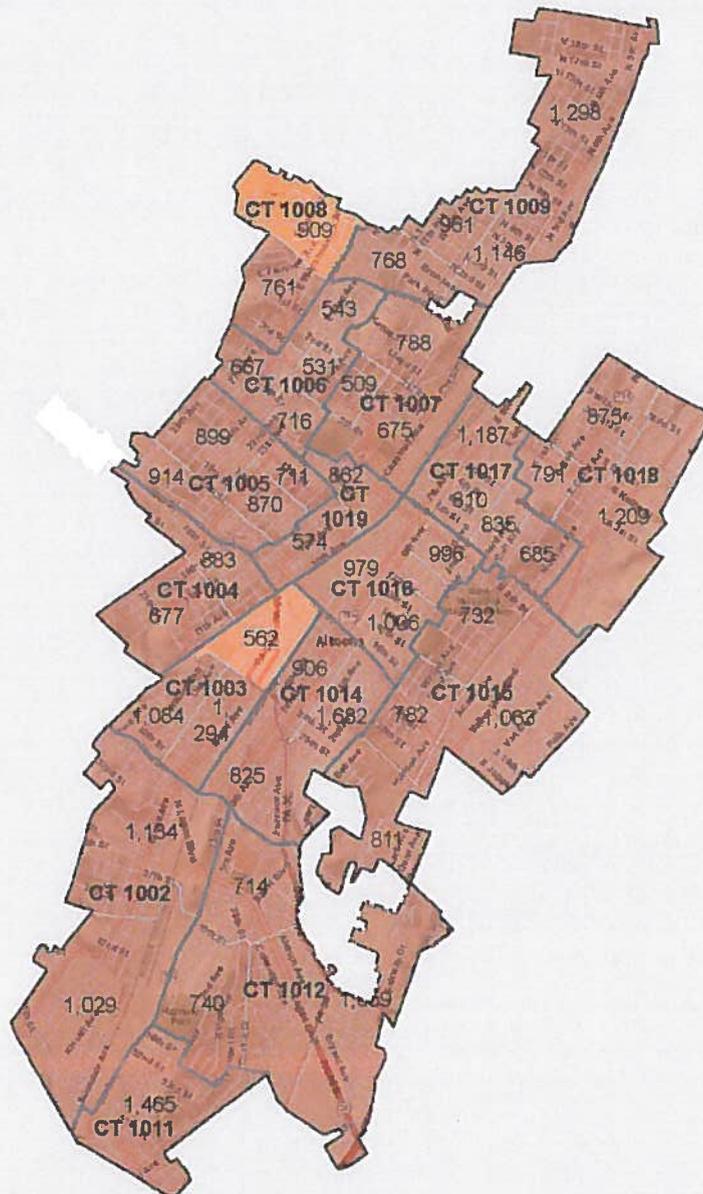
Census Tract	2000 U.S. Census			2008-2012 American Community Survey		
	Total Population	Minority Population	% Minority Population	Total Population	Minority Population	% Minority Population
1002	2,341	24	1.03%	2058	0	0.00%
1003	3,317	129	3.89%	3025	229	7.57%
1004	1,831	181	9.89%	1906	196	10.28%
1005	3,665	282	7.69%	3811	492	12.91%
1006	2,936	85	2.90%	2567	113	4.40%
1007	2,630	183	6.96%	2305	182	7.90%
1008	2,392	154	6.44%	2176	165	7.58%
1009	4,596	84	1.83%	4347	79	1.82%
1011	1,671	54	3.23%	1586	136	8.58%
1012	3,917	79	2.02%	4027	226	5.61%
1014	4,055	183	4.51%	3986	191	4.79%
1015	3,731	37	0.99%	3245	78	2.40%
1016	3,562	153	4.30%	3538	483	13.65%
1017	4,019	138	3.43%	3521	258	7.33%
1018	3,123	43	1.38%	2847	145	5.09%
1019	1,739	169	9.72%	1729	92	5.32%
<b>Census Tract Totals</b>	<b>47,854</b>	<b>1,978</b>	<b>4.13%</b>	<b>46,674</b>	<b>3,065</b>	<b>6.57%</b>

Source: 2000 U.S. Census & 2008-2012 American Community Survey

All but three Census Tracts showed an increase in the percentage of minority population between 2000 and 2012. Even though the total population decreased, the total number of minorities increased. The City

of Altoona saw the percentage of minority population increase from 4.13% in 2000 to 6.57% in 2012. The maps below illustrate the percentages of White and Minority Populations in further detail, by Block Group, in the City of Altoona.

**Percent White Population by Block Group: Altoona, Pennsylvania**



**Legend**

**Percent White Population**  
 76% - 85%  
 86% - 100%

City Boundary  
 Tracts Boundary  
 CT 9719 = tract number

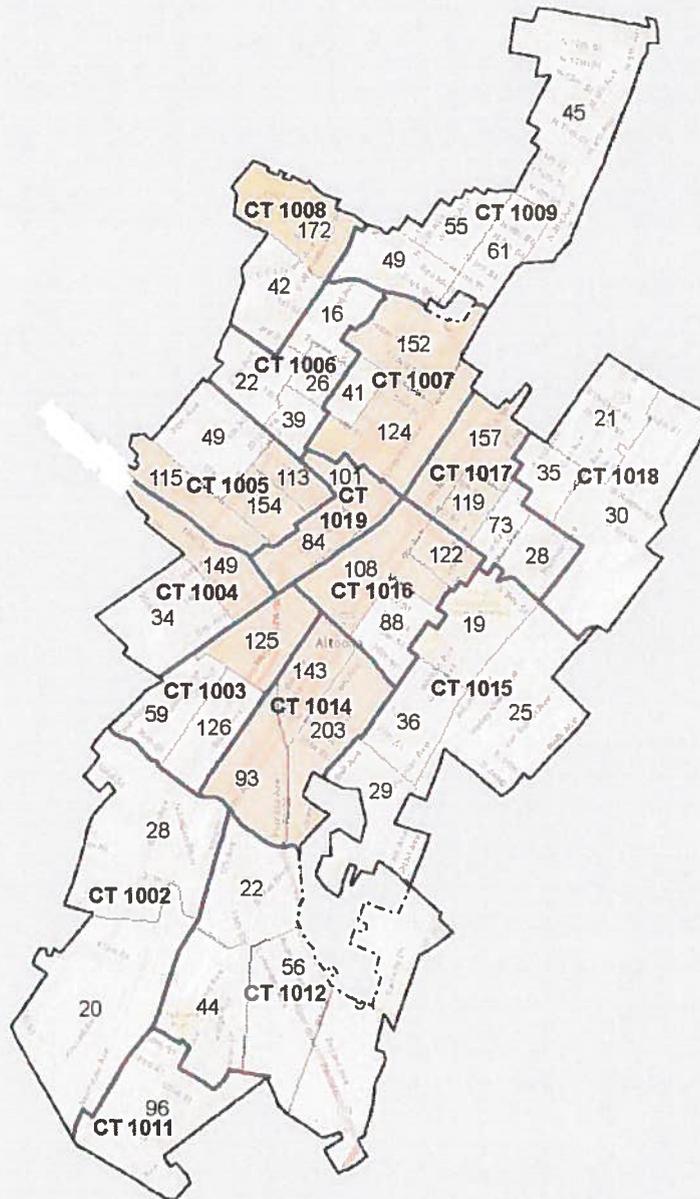
Block group labels show total white population 2013.

Miles  
 0 0.25 0.5  
 1 in = 0.6 miles



ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

**Percent Minority Population by Block Group: Altoona, Pennsylvania**



Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low and an integrated. The following table highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Altoona.

The Black/African American population is the largest minority group in the City, making up approximately 3.3% of the population and with a dissimilarity index of 27.8. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The dissimilarity numbers are lower across the board from the 2000 Census, and is indicative of a City that is relatively integrated. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely

to rise over time if the group becomes larger. The isolation index of White to White in the City of Altoona is 93.1, Black to Black is 6, Hispanic to Hispanic is 1.6, and Asian to Asian is 1.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Altoona is 91.3, and for White to Black, 4.4. The index for Hispanic to White is 91.9, and Asian to White is 92.8.

**Table II-3 – Dissimilarity and Exposure Indices – City of Altoona**

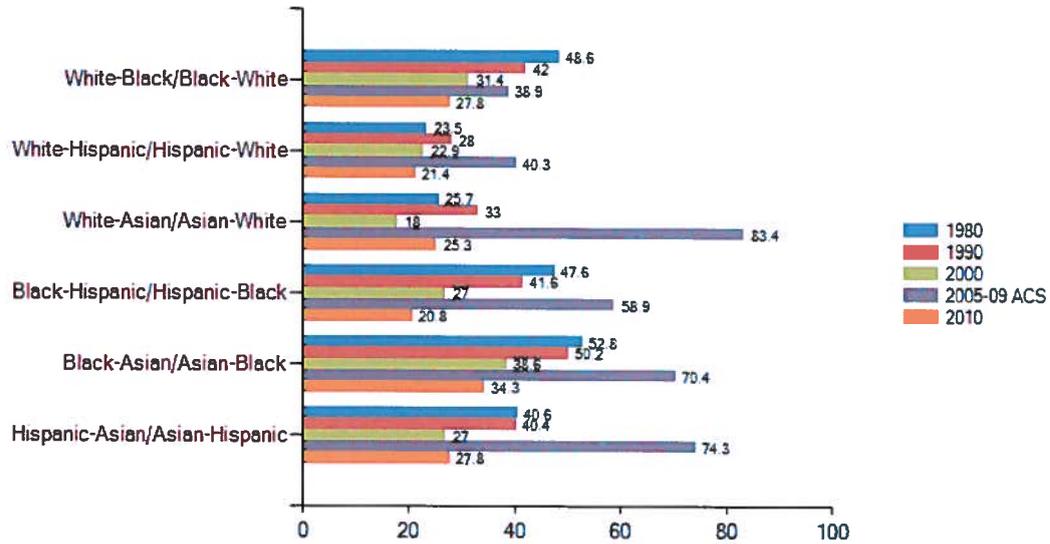
	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	93.1	4.4**
Black	27.8	6	91.3
Asian	25.3	1	92.8
Hispanic	20.8	1.6	91.9

Source: American Communities Project, 2010 Census

\* Exposure of minorities to Whites

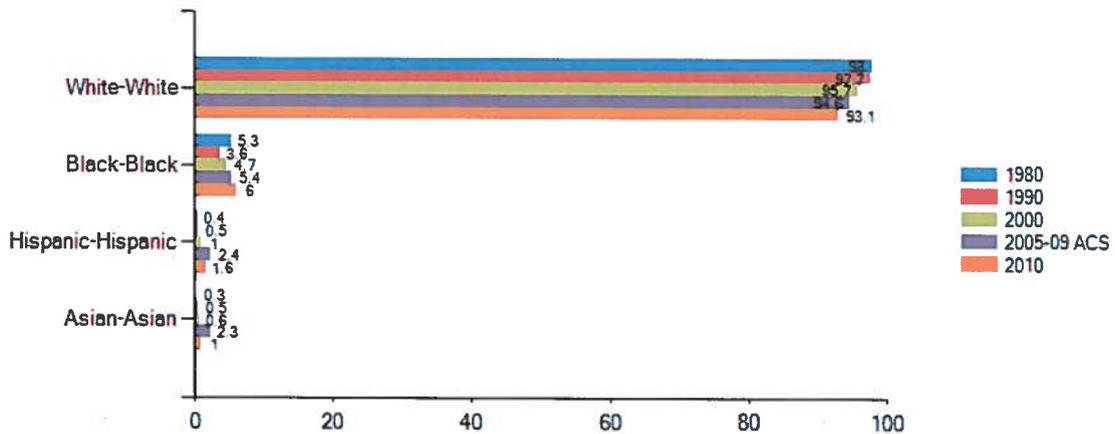
\*\*Exposure of Whites to Blacks

Chart II-2 – Dissimilarity Index in the City of Altoona



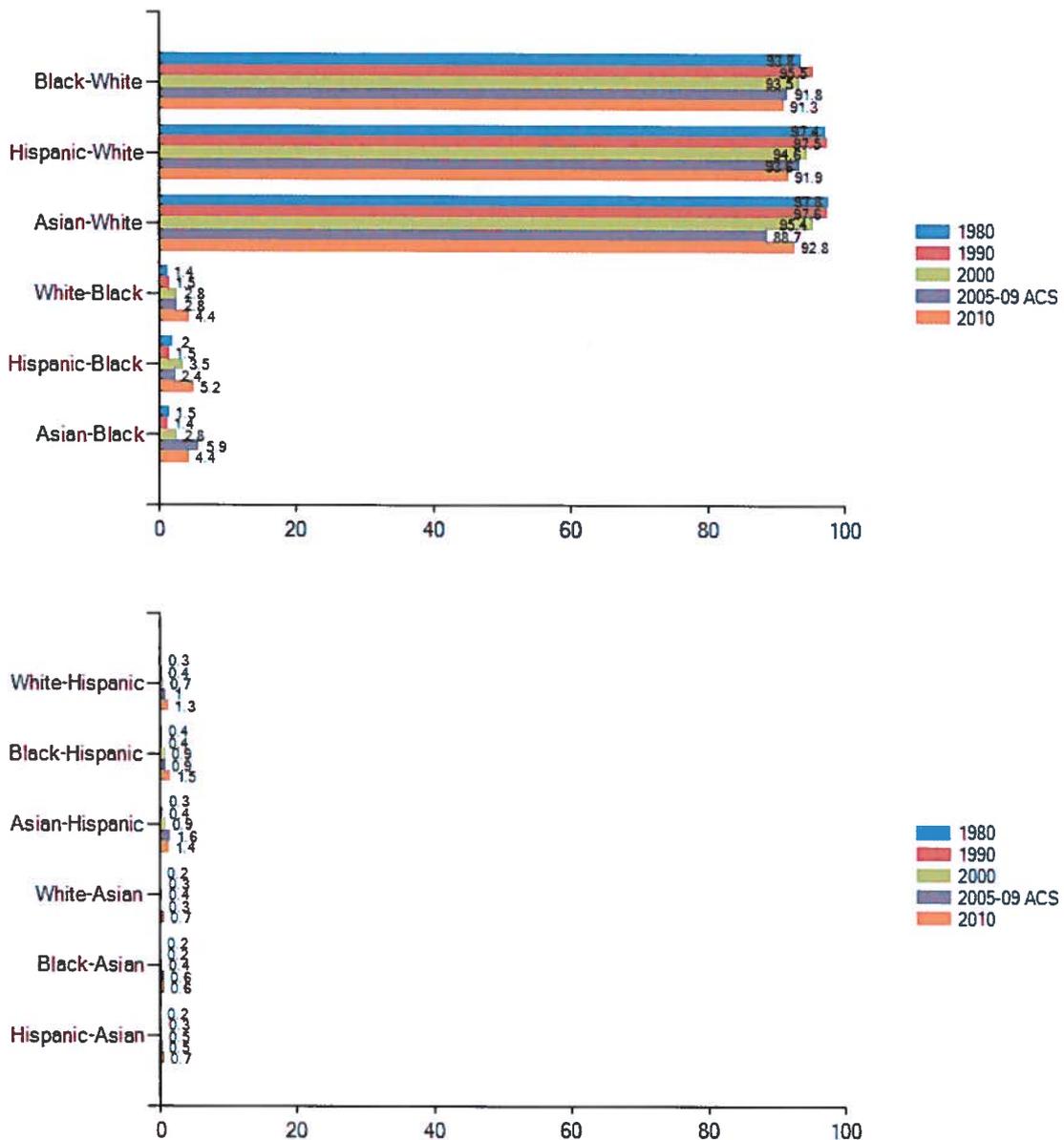
Source: American Communities Project, U.S. Census

Chart II-3 – Isolation Index in the City of Altoona



Source: American Communities Project, U.S. Census

Chart II-4 – Exposure Index in the City of Altoona



Source: American Communities Project, U.S. Census

**Ethnicity**

Table II-4 highlights the ethnicities of Altoona’s residents at the time of the 2000 U.S. Census and more recent reports.

**Table II-4 – Population by Ethnicity in the City of Altoona, PA**

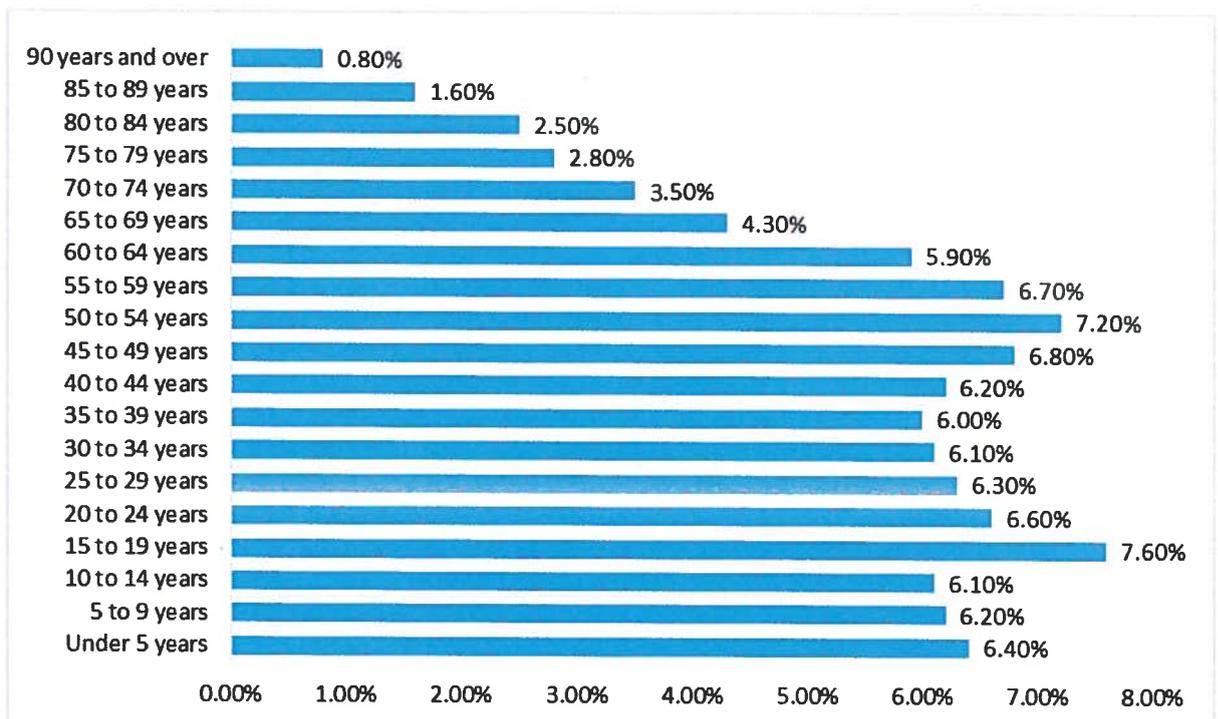
ANCESTRY	2000 U.S. Census		2008-2012 American Community Survey	
	#	%	#	%
<b>Total population</b>	<b>49,525</b>	<b>-</b>	<b>57,559</b>	<b>-</b>
American	2,913	5.91%	2,486	4.30%
Arab	194	0.39%	115	0.20%
Czech	30	0.06%	94	0.16%
Danish	37	0.07%	14	0.24%
Dutch	575	1.16%	767	1.33%
English	2,159	4.36%	3,629	6.30%
French (except Basque)	406	0.82%	850	1.15%
French Canadian	47	0.09%	65	0.11%
German	14,204	29.27%	18,824	32.70%
Greek	144	0.29%	229	0.40%
Hungarian	123	0.25%	250	0.43%
Irish	5,127	10.35%	9,845	17.10%
Italian	5,630	11.37%	7,062	12.27%
Lithuanian	23	0.05%	56	0.10%
Norwegian	36	0.07%	248	0.43%
Polish	1,502	3.03%	2,169	3.77%
Portuguese	5	0.01%	45	0.08%
Russian	103	0.21%	169	2.94%
Scotch-Irish	609	1.23%	771	1.34%
Scottish	442	0.89%	522	0.91%
Slovak	167	0.34%	319	0.55%
Sub-Saharan African	47	0.09%	57	0.10%
Swedish	273	0.55%	292	0.51%
Swiss	48	0.10%	160	0.28%
Ukrainian	71	0.14%	159	0.28%
Welsh	236	0.48%	438	0.76%
West Indian (excluding Hispanic origin groups)	21	0.04%	92	0.16%

The largest ethnicities in Altoona include German, Irish, and Italian. Between 2000 and 2012, Altoona experienced a slight decrease (1.61%) in the percentage of residents identifying themselves as United States or American. Many of the other ethnicities experienced slight fluctuations between 2000 and 2012. The 2008-2012 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

**Age**

**Chart II-5** below illustrates age distribution within the City for 2010. Children under five years of age represented 6.40% of the population; 26.30% of the City’s population was under 20 years of age; and 15.20% were 65 years of age or older.

**Chart II-5 – Age of Population in the City of Altoona, PA**



The median age in the City of Altoona at the time of the 2000 was 37.4 and increased by the time of the 2010 U.S. Census to 38.9 years. The median age in Blair County is slightly higher at 42.0 years, and the median age in the Commonwealth of Pennsylvania is similar at 40.1 years.

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The following maps illustrate the percentage of the population Age 65 and Over by Block Group in the City of Altoona. There has been a national increase in the percentage of the population Age 65 and over, and as a result, a greater need for ADA improvements in housing. Age 65 and over individuals and households can be presumed to be low- or moderate-income, because many are living on fixed incomes.



**Religion**

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Altoona, the City used the data made available by the Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. Also, no data for African American denominations was available for the year 2000. However, the total number cannot be disaggregated to determine the distribution across denominational groups. The table below shows the distribution of residents of Blair County across various denominational groups, as a percentage of the population which reported affiliation with a church.

**Table II-5** compares religious affiliation in Blair County between 1980 and 2010. Data from the Association of Religious Data Archives was used.

**Table II-5: Religious Affiliation in Blair County**

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	11,022	8.07%	11,960	46.86%	13,344	48.10%	16,790	56.34%
Black Protestant	266	0.19%	266	0.20%	-	0.00%	191	6.57%
Mainline Protestant	36,414	26.70%	30,060	23.03%	25,338	19.62%	19,747	25.50%
Catholic	33,320	24.39%	26,028	19.94%	32,063	24.83%	27,606	6.99%
Orthodox	-	0.00%	-	0.00%	413	0.32%	368	0.26%
Other	859	0.63%	876	0.67%	1,025	0.79%	1,931	4.34%
<b>Total Adherents:</b>	<b>81,881</b>	<b>59.93%</b>	<b>69,190</b>	<b>53.00%</b>	<b>72,183</b>	<b>55.89%</b>	<b>66,633</b>	<b>52.40%</b>
Unclaimed (% of total population)	54,740	40.07%	61,352	47.00%	56,961	44.11%	60,456	47.57%
<b>Total Population:</b>	<b>136,621</b>	<b>100.00%</b>	<b>130,542</b>	<b>100.00%</b>	<b>129,144</b>	<b>100.00%</b>	<b>127,089</b>	<b>100.00%</b>

Source: The Association of Religious Data Archives; <http://www.thearda.com/>

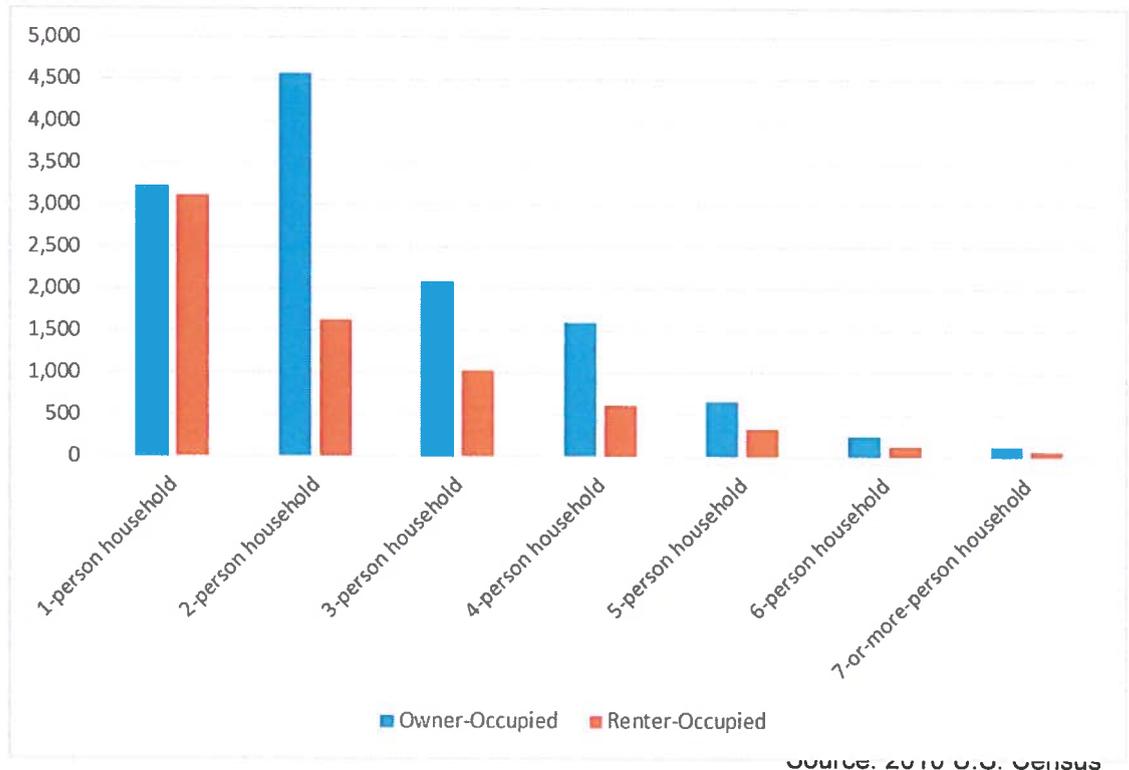
Between 1980 and 2010, the percentage of individuals identifying themselves as “Mainline Protestants” in Blair County decreased from 1980 to 2000 and then increased in 2010. During this time period, there was also a significant increase in the percentage of individuals identifying at “Evangelical Protestants.” Between 1980 and 2010, Blair County saw a slight decrease in the number of people identifying with religious traditions.

## **B. Households:**

According to the U.S. Census for 2010, there were 19,301 housing units in the City of Altoona. This is a 3.78% decrease from the 2000 Census, which reported that there were 20,059 households in the City. Of the households in 2010, 64.5% were owners and 35.5% were renters, whereas in 2000, 65.9% were owners and 34.1% were renters. This shows that there was a decrease in homeownership in the past decade.

The average size of the owner-occupied households was 2.51 persons, and the average renter household was 2.07 persons. **Chart II-5** illustrates household size breakdown for owner and renter households.

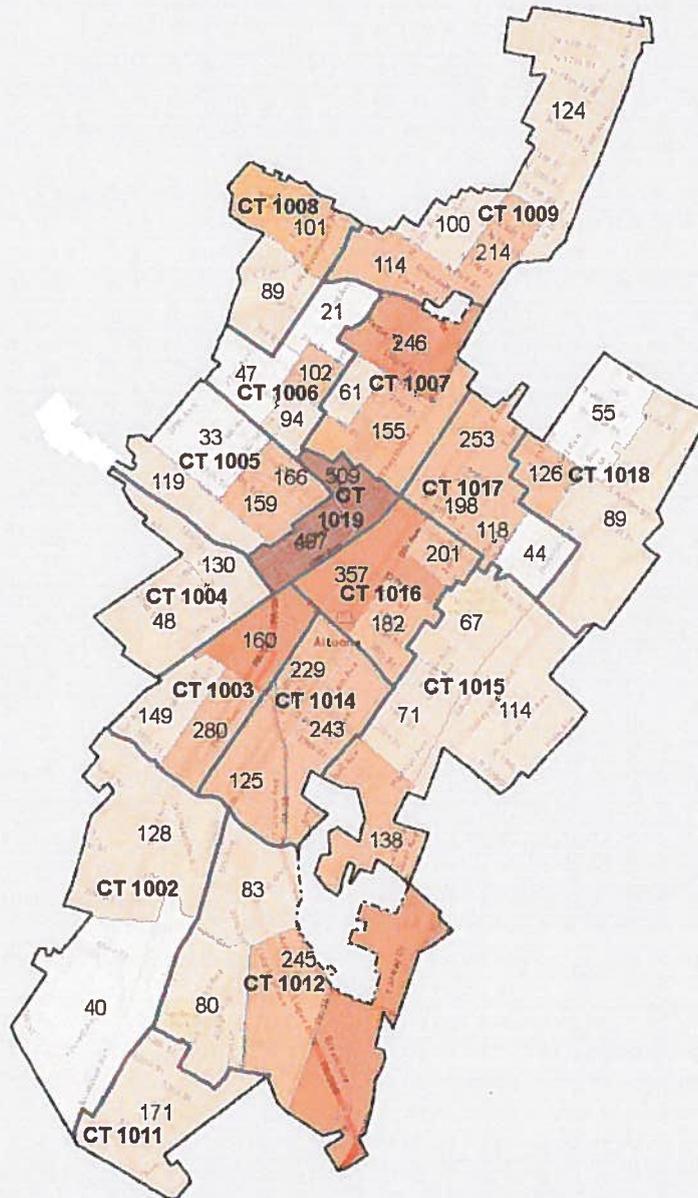
**Chart II-5 – Occupancy by Tenure in the City of Altoona, PA**



The following maps illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the City of Altoona.



**Percent Renter Occupied Housing Units by Block Group: Altoona, Pennsylvania**



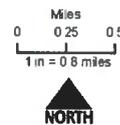
**Legend**

**Percent Renter Occupied Housing Units**

- 0% - 15%
- 15.1% - 30%
- 30.1% - 50%
- 50.1% - 70%
- 70.1% - 100%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show renter occupied housing units.



ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

The following **Table II-6** compares homeowners and renters by race. This table shows that “White” households represent the largest percentage of homeownership (98.1%) with “Black or African American” households comprising (1.2%) of the total homeowners.

Of the total number of “White” households, 62.9% are homeowners and 32.2% are renters. In comparison, of all “Black and African American” households, 29.6% are homeowners and 70.4% are renters.

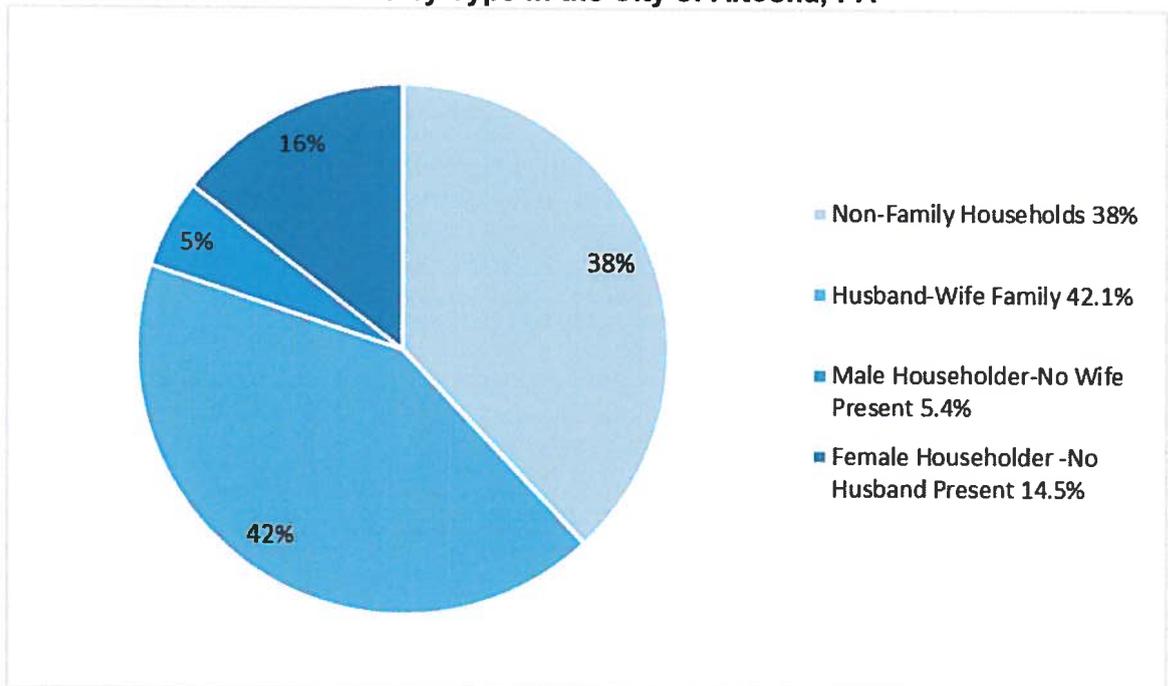
**Table II-6 – Household Tenure by Race**

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (65.9%)	Renter (34.1%)	Owner (64.1%)	Renter (35.5%)
Householder who is White alone	64.64%	32.25%	62.90%	32.20%
Householder who is Black or African American alone	0.69%	1.26%	0.80%	2.00%
Householder who is American Indian and Alaska Native alone	0.13%	0.14%	0.00%	0.10%
Householder who is Asian alone	0.14%	0.15%	0.10%	0.10%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.00%	0.00%	0.00%	0.00%
Householder who is some other race alone	0.00%	0.05%	0.00%	0.00%
Householder who is two or more races	0.29%	0.25%	0.20%	0.60%
Householder who is Hispanic or Latino	0.27%	0.26%	0.40%	0.50%

Source: 2000 & 2010 U.S. Census

Families comprised 62% of households in the City. Of these households, 30.3% included families with children less than 18 years of age. Almost fifteen percent (14.5%) of families were female-headed households. **Chart II-6** illustrates households by type in Altoona.

**Chart II-6 – Households by Type in the City of Altoona, PA**



**C. Income and Poverty:**

The 2000 Census reported that the per capita income for the City was \$15,213 in 1999. The median household income for the City of Altoona was \$36,758, which is slightly less than the median household income of \$40,160 for Blair County, and much lower than the median household income of \$49,184 for the Commonwealth of Pennsylvania. The 2008-2012 American Community Survey reported that the per capita income for the City was \$19,544 in 2012. The median household income for Altoona was \$35,435, compared to \$42,687 for Blair County, and \$52,267 for the Commonwealth of Pennsylvania. **Table II-7** illustrates household income trends.

**Table II-7 – Household Income in the City of Altoona, PA**

Items	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
<b>Total Households</b>	<b>20,060</b>	<b>100%</b>	<b>18,955</b>	<b>100%</b>
Less than \$10,000	3,032	15.11%	1,928	10.17%
\$10,000 to \$14,999	2,280	11.37%	1,651	8.71%
\$15,000 to \$24,999	3,602	17.96%	3,223	17.00%
\$25,000 to \$34,999	2,917	14.54%	2,558	13.50%
\$35,000 to \$49,999	3,510	17.50%	2,950	15.56%
\$50,000 to \$74,999	2,964	14.78%	3,558	18.77%
\$75,000 to \$99,999	1,074	5.35%	1,539	8.12%
\$100,000 to \$149,999	505	2.52%	1,159	6.11%
\$150,000 to \$199,999	176	0.88%	200	1.06%
<b>Median Household Income</b>	<b>\$28,248</b>	<b>--</b>	<b>\$20,704</b>	<b>--</b>

Source: 2000 U.S. Census and 2008-2012 American Community Survey

**Table II-8** below identifies the Section 8 Income Limits in Blair County based on household size for FY 2014. The Median Family Household Income for a family of 4 living in Blair County, PA was \$56,875 in 2014.

**Table II-8 – Section 8 Income Limits for 2014**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits (\$)	\$11,950	\$13,650	\$15,350	\$17,050	\$18,450	\$19,800	\$21,150	\$22,550
Very Low (50%) Income Limits (\$)	\$19,950	\$22,800	\$25,650	\$28,450	\$30,750	\$33,080	\$35,300	\$37,600
Low (80%) Income Limits (\$)	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100

Data obtained from hud.gov

Table II-9 below highlights the low- and moderate-income population in the City of Altoona.

**Table II-9 – Low- and Moderate-Income in the City of Altoona, PA**

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
100200	1	315	1,180	26.69%
100200	2	155	905	17.13%
100300	1	460	515	89.32%
100300	2	775	1,350	57.41%
100300	3	605	1,225	49.39%
100400	1	745	1,345	55.39%
100400	2	95	905	10.50%
100500	1	315	685	45.99%
100500	2	550	915	60.11%
100500	3	300	1,010	29.70%
100500	4	80	950	8.42%
100600	1	140	515	27.18%
100600	2	260	790	32.91%
100600	3	305	630	48.41%
100600	4	300	605	49.59%
100700	1	495	730	67.81%
100700	2	635	940	67.55%

100700	3	300	430	69.77%
100800	1	165	545	30.28%
100800	2	540	960	56.25%
100900	1	385	955	40.31%
100900	2	555	970	57.22%
100900	3	680	1,275	53.33%
100900	4	425	1,285	33.07%
101100	1	475	1,700	27.94%
101200	1	245	615	39.84%
101200	2	285	945	30.16%
101200	3	260	1,285	20.23%
101200	4	340	1,000	34.00%
101400	1	430	785	54.78%
101400	2	645	1,815	35.54%
101400	3	510	1,050	48.57%
101500	1	270	1,035	26.09%
101500	2	325	760	42.76%
101500	3	525	925	56.76%
101500	4	155	740	20.95%
101600	1	685	935	73.26%
101600	2	650	1,175	55.32%
101600	3	675	1,055	63.98%
101700	1	160	585	27.35%
101700	2	655	1,175	55.74%
101700	3	455	815	55.83%
101700	4	405	630	64.29%
101800	1	405	960	42.19%
101800	2	175	985	17.77%
101800	3	530	845	62.72%
101900	1	535	720	74.31%
101900	2	750	750	100.00%
		<b>20,125</b>	<b>44,900</b>	<b>44.82%</b>

Data obtained from hud.gov

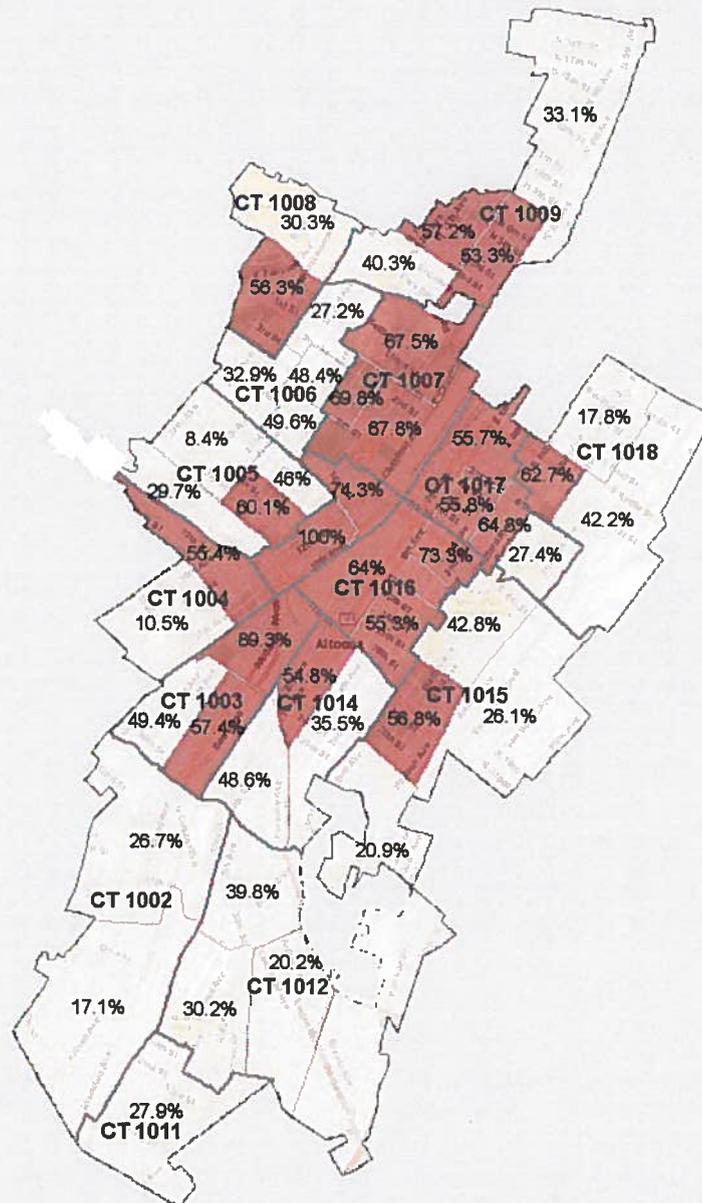
Over forty-four percent (44.82%) of all residents in the City of Altoona were considered low- to moderate-income at the time of the 2010 U.S. Census. Almost twenty percent (18.3%) of the population in the City of Altoona was living below the poverty level in 2012, according to the 2008-2012 American Community Survey. In comparison, 13.3% of the

population in Blair County was living below the poverty level, and 13.1% of the population in Pennsylvania shared this same economic status.

The following maps illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in the City of Altoona.



**Low/Moderate Income with Minority Percentage by Block Group: Altoona, Pennsylvania**



**Legend**

**Low/Moderate Income**

- Less than 51%
- 51% or More

\* Based on Census 2010

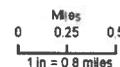
- Minority >= 32.55%

- City Boundary

- Tracts

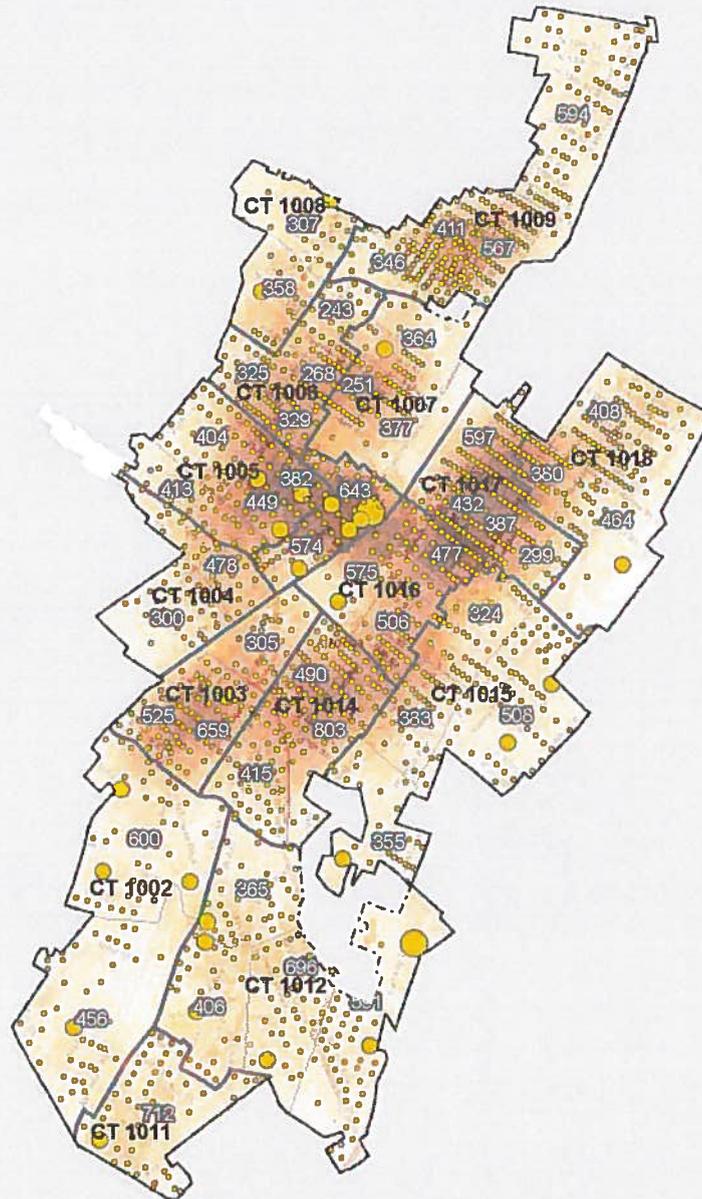
CT 9719 = tract number

Block group labels show the low/moderate income percentage.



ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

Total Housing Units by Block Points: Altoona, Pennsylvania



**Legend**

Block Point Housing Units  
 201 - 400  
 0 - 50

City Boundary  
 Tracts Boundary  
 CT 9719 = tract number

Block group labels show 2013 total housing units

Miles  
 0 0.25 0.5  
 1 in = 0.8 miles



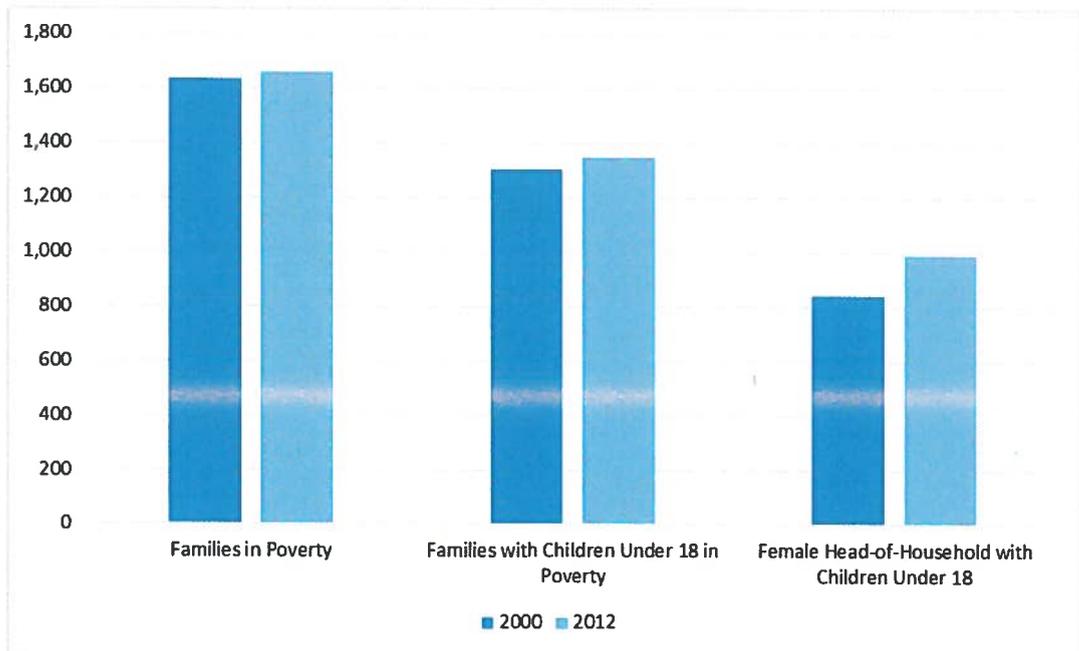
ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

The City's poverty statistics for families with children are significant, particularly for single mothers. In 2000 there were approximately 8,496 individuals (17.7%) living in poverty and in 2012 there were approximately 8,278 individuals (18.3%) **Chart II-7** illustrates the poverty statistics for families living in the City of Altoona. At the time of the 2008-2012 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

- Families with related children under the age of 18 was 23.4%.
- Families with related children under the age of 5 was 21.3%.
- Female-headed families with related children under the age of 18 was 50.0%,
- Female-headed families with related children under the age of 5 was 49.9%.

Insert chart with persons in poverty, families in poverty, families with children under 18, and families with female head of households with children under 18. Need to compare 2000 data with 2008-2012.

**Chart II-7 – Families in Poverty in the City of Altoona, PA**

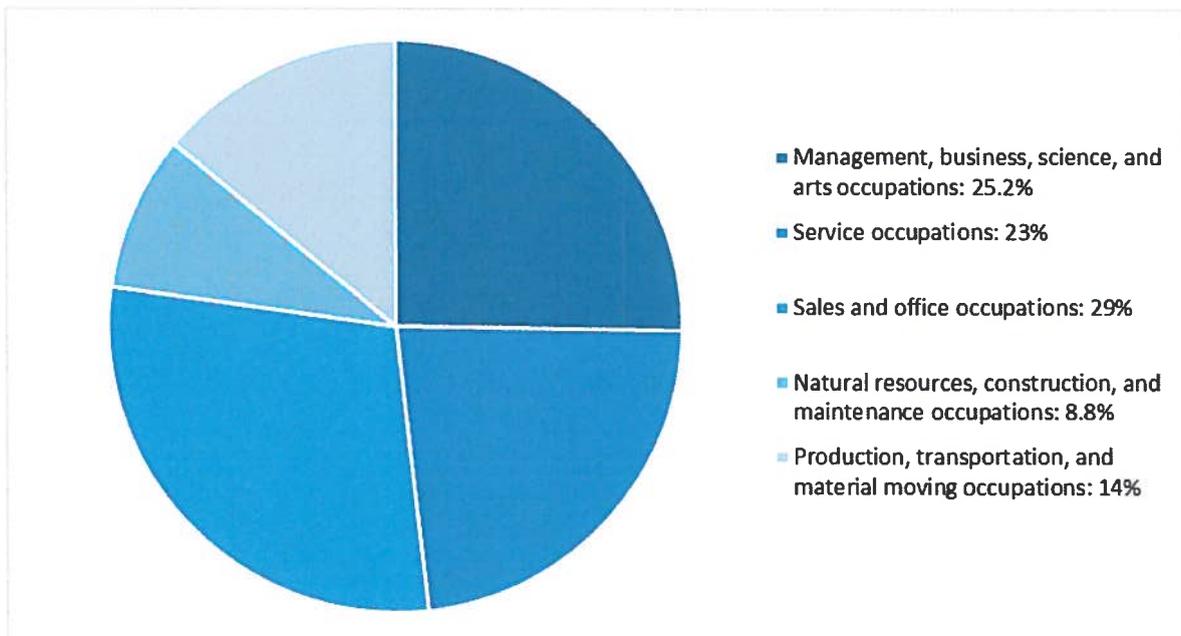


Source: 2000 U.S. Census and 2008-2012 American Community Survey

**D. Employment:**

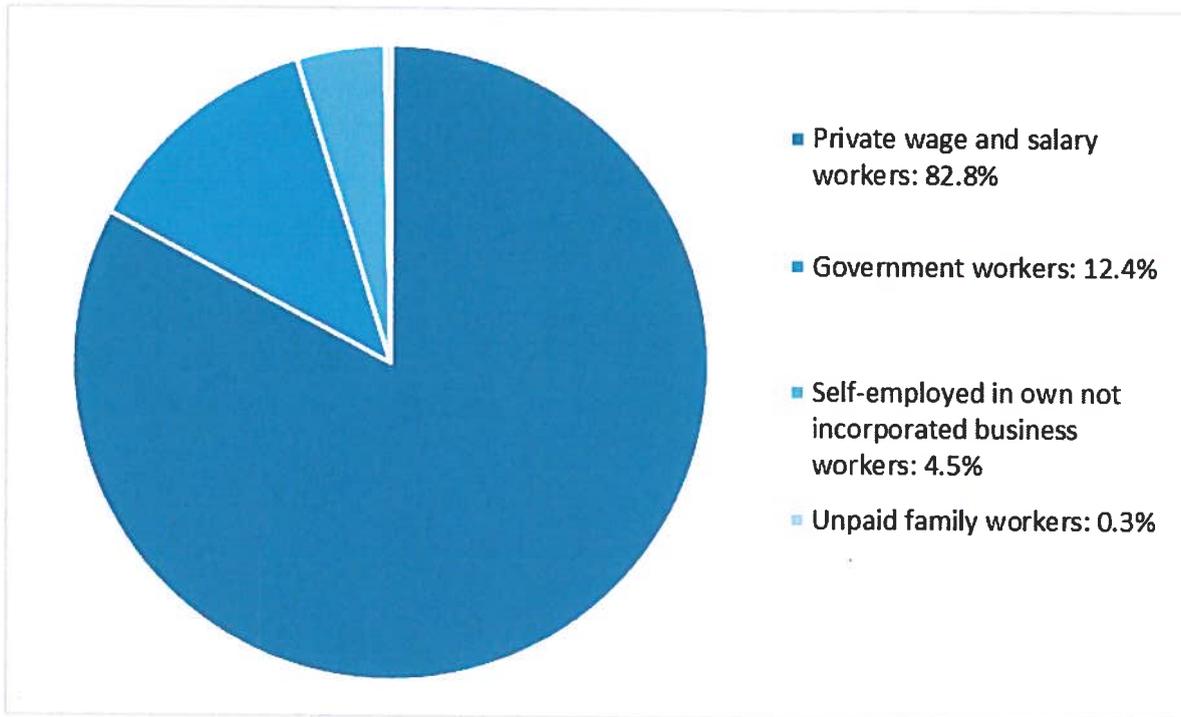
In 2012, according to the 2008-2012 ACS, 59.4% of the City’s residents 16 years of age and over were considered a part of the labor force. This compares to 60.6% in Blair County and 63.2% in the Commonwealth of Pennsylvania. **Chart II-8** and **Chart II-9** below illustrate the classes of workers and the occupations. Most workers were employed in the private sector (82.8%). Sales and office occupations were the most common at 29.0%, followed closely by management, business, science, and arts occupations (25.2%) and service (23.0%) occupations.

**Chart II-8 – Altoona Occupations**



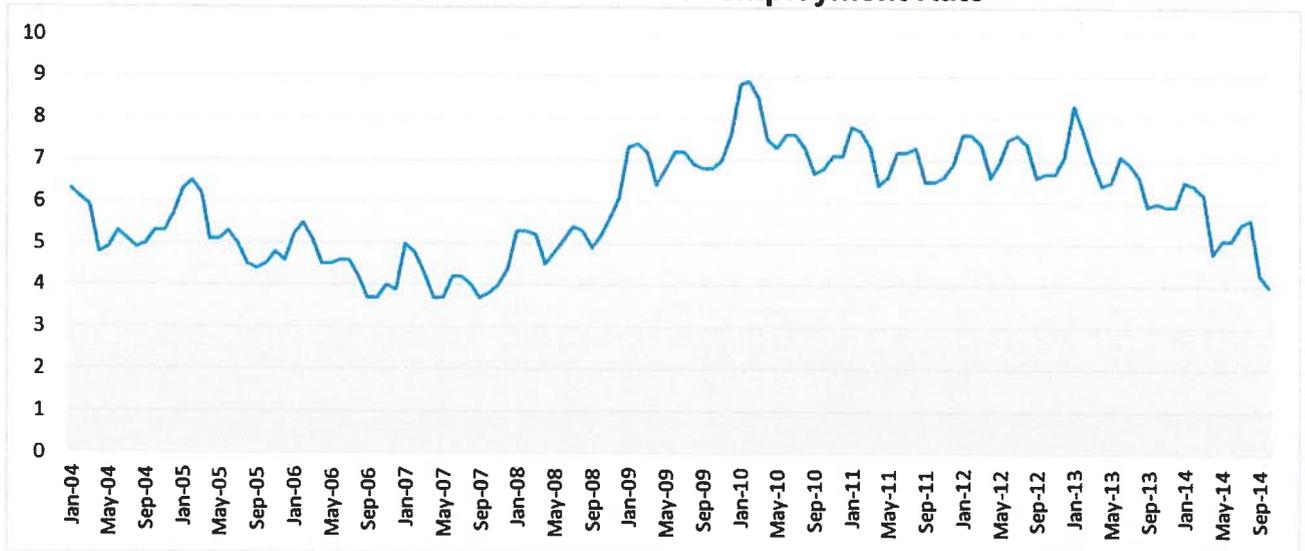
Source: 2008-2012 American Community Survey

**Chart II-9 – Altoona Class of Worker**



**Chart II-10** illustrates the unemployment rate trends for section of the Altoona Metropolitan Statistical Area from January 2004 through October 2014 from the Bureau of Labor ([www.bls.gov](http://www.bls.gov)).

**Chart II-10 – Altoona Area Unemployment Rate**



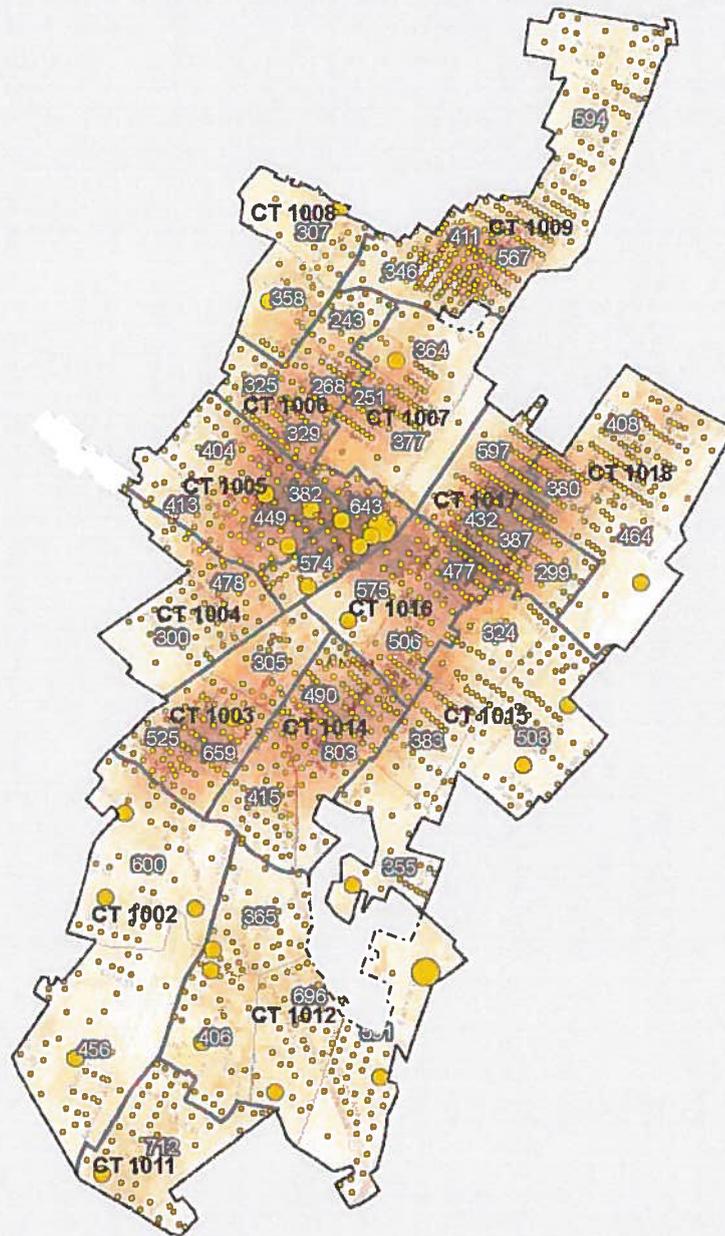
Between the beginning of 2010 and the beginning of 2013, the Altoona area experienced a spike in unemployment rate; however, the overall unemployment rate has since decreased from a ten-year high of 8.9% in February 2010. The preliminary unemployment rate in October 2014 in both Altoona and Blair County was 4.0%, slightly lower than the seasonally adjusted, preliminary unemployment rate in the Commonwealth of Pennsylvania at this same time of 4.5%.

**E. Housing Profile:**

According to the 2008-2012 American Community Survey Data, there are 21,094 housing units in the City of Altoona, of which 18,955 (89.9%) are occupied; this leaves a vacancy rate of 10.1% in the City. Most of the vacant units are located in the center of the City.

The maps below illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in the City of Altoona.

**Total Housing Units by Block Points: Altoona, Pennsylvania**

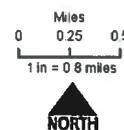


**Legend**

Block Point Housing Units  
 201 - 400  
 0 - 50

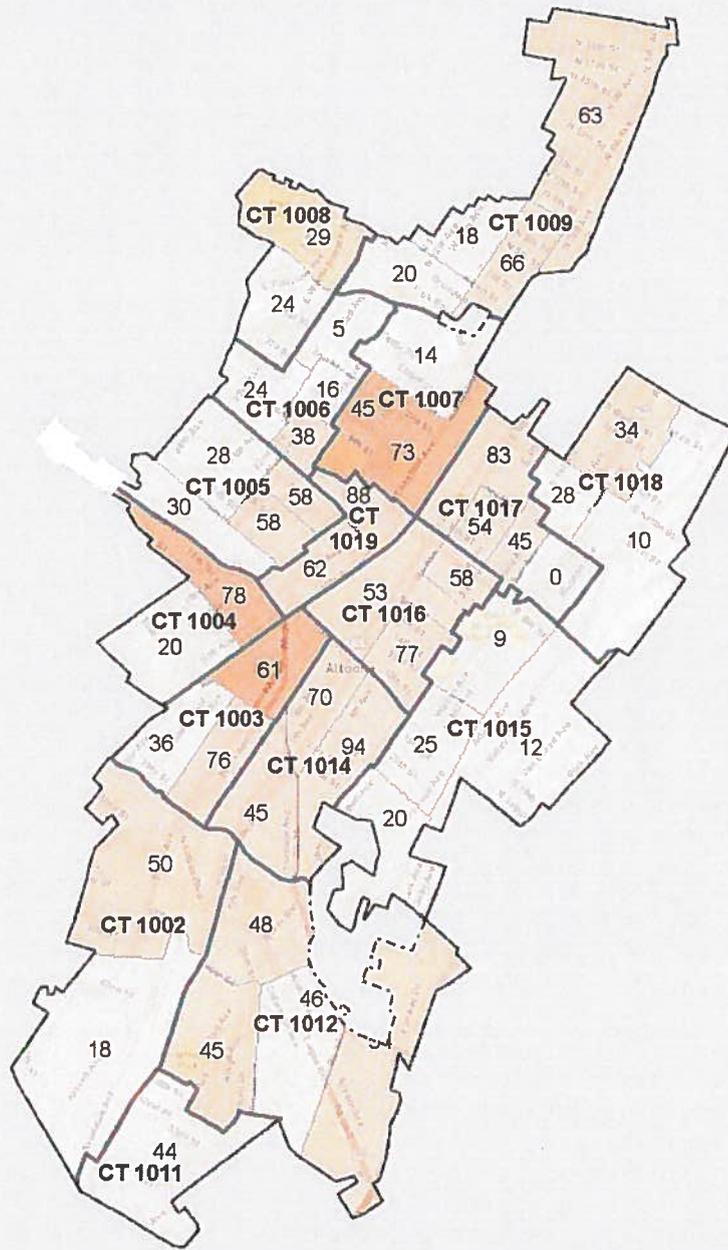
 City Boundary  
 Tracts Boundary  
 CT 9719 = tract number

Block group labels show 2013 total housing units.



ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

**Percent Vacant Housing Units by Block Group: Altoona, Pennsylvania**

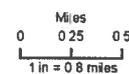


**Legend**

**Percent Vacant Housing Units**  
 0% - 8%  
 8.1% - 16%  
 16.1% - 30%

City Boundary  
 Tracts Boundary  
 CT 9719 = tract number

Block group labels show vacant housing units.

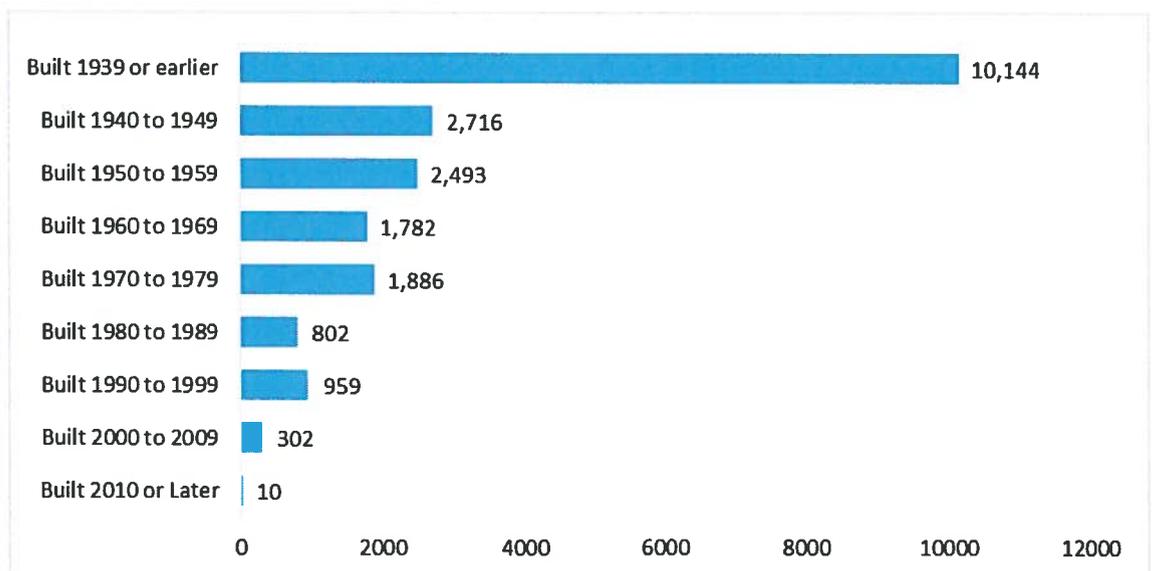


ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 8/2014

Based on the 2008-2012 American Community Survey Data, the City of Altoona’s housing stock is considered older, since 48.1% of it was constructed prior to 1939, and 24.7% was constructed between 1940 and 1959. Therefore, over half of the City’s housing stock (72.8%) was built prior to 1960. It is estimated that the City of Altoona has seen moderate construction of housing to meet the demands of the City’s stable population. Since the year 2000, the City has built 1.4% of their housing stock.

**Chart II-11** illustrates the year that housing structures were built in the City of Altoona based on the 2008-2012 ACS.

**Chart II-11 – Year Structure Built in the City of Altoona, PA**



Source: 2008-2012 American Community Survey

*Insert data on new home construction permits for the City.*

*Insert data on housing variance requests.* Of the code enforcement complaints in 2013, 28.1% were related to garbage/rubbish, 24.97% for overgrown lots, 1.07% for animals and vermin, 1.23% for lack of snow removal, 1.54% for lack of sidewalk maintenance, 10.24% for properties in disrepair, and 24.92% for unregulated rental. Inspection average about seven (7) per day, Monday through Friday, for a total of close to 2,000 total in 2013.

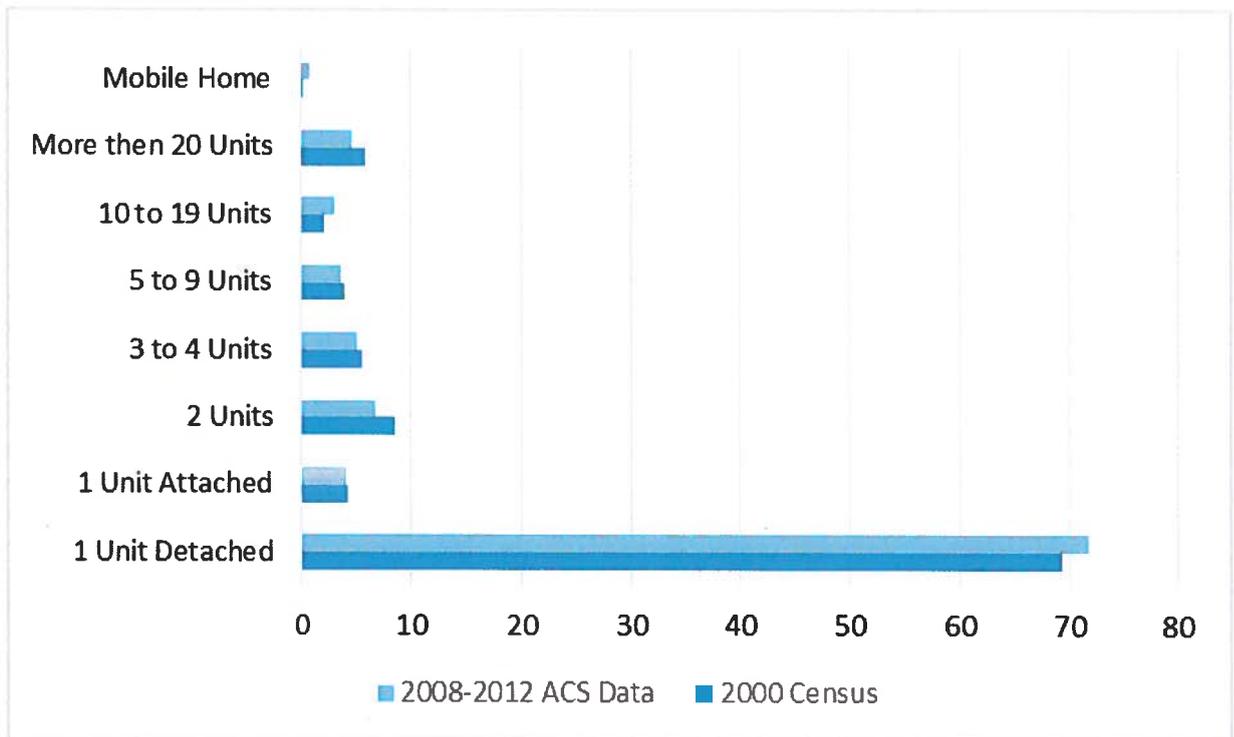
In 2000, the City's housing stock primarily consisted of single-family units, in particular, detached (69.3%) and single-family attached (4.3%). In 2000, multi-family units in the City of Altoona consisted of: two units (8.6%); three

to four units (5.6%); five to nine units (4.0%); ten to nineteen units (2.2%); and twenty units or more (5.8%). Mobile homes made up 0.1% of the housing stock. The median value of owner-occupied homes in the City of Altoona in 2000 was \$58,000, compared to \$73,600 for Blair County and \$97,000 for the Commonwealth of Pennsylvania.

In 2012, the City's housing stock primarily consisted of single-family detached (71.7%) and single-family attached (4.1%). In 2012, multi-family units in the City of Altoona consisted of: two units (6.8%); three to four units (5.2%); five to nine units (3.7%); ten to nineteen units (3.1%); and twenty units or more (4.7%). Mobile homes made up 0.8% of the housing stock.

The median value of owner-occupied homes in the City of Altoona in 2012 was \$82,700 compared to \$103,700 for Blair County and \$164,900 for the Commonwealth of Pennsylvania. Overall, the values of the housing stock in the City of Altoona seem to be lower than those of Blair County and the Commonwealth of Pennsylvania as a whole. **Chart II-12** shows the change in types of housing stock over the last decade.

**Chart II-12 – Housing Stock in the City of Altoona, PA**



Source: 2000 U.S. Census & 2008-2012 American Community Survey

**F. Financing:**

**Owner Costs**

The median mortgage expense in the City of Altoona for 2000 was \$683, compared to \$916 in 2012. **Table II-13** illustrates mortgage status and selected monthly owner costs. Monthly owner costs increased by almost 35% (34.11%), while median income during the same time period only increased by approximately 24%.

The number of homes in Altoona without a mortgage slightly increased from 42.44% in 2000 to 42.63% in 2012. This is most likely due to the owners having lived in their homes long enough to have paid off their mortgage.

**Table II-13 – Mortgage Status and Selected Monthly Owner Costs**

Monthly Owner Cost	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
<b>Houses with a mortgage</b>	<b>7,215</b>	<b>57.56%</b>	<b>7,260</b>	<b>57.37%</b>
Less than \$300	112	0.9%	35	21.12%
\$300 to \$499	1,299	10.4%	337	43.32%
\$500 to \$699	2,395	19.1%	1,135	28.57%
\$700 to \$999	2,292	18.3%	2,781	40.12%
\$1,000 to \$1,499	936	7.5%	2,211	30.70%
\$1,500 to \$1,999	111	0.9%	498	6.86%
\$2,000 or more	70	0.6%	263	3.62%
Median (dollars)	\$683	(X)	\$916	(X)
<b>Houses without a mortgage</b>	<b>5,320</b>	<b>42.44%</b>	<b>5,395</b>	<b>42.63%</b>
Median (dollars)	\$270	(X)	\$369	(X)

Source: 2000 U.S. Census & 2008-2012 American Community Survey

A fifth of all owner-occupied households (20.67%) are paying over 30% of their monthly income on housing, indicating a relatively high percentage of owners whose housing is not considered affordable. This number increases to 27.2% when just those homeowners with a mortgage are examined. **Table II-14** illustrates housing costs for owner-households.

**Table II-14 – Selected Monthly Owner Costs as a Percentage of Household Income**

Owner Costs as a % of Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with or without a mortgage (excluding those whose monthly costs cannot be calculated)	12,535	62.49%	12,655	66.76%
Less than 20 percent	7,590	60.55%	7,533	59.53%
20 to 24.9 percent	1,567	12.50%	1,314	10.38%
25 to 29.9 percent	1,006	8.03%	1,153	9.11%
30 to 34.9 percent	610	4.87%	713	5.63%
35 percent or more	1,709	13.83%	1,903	15.04%
Not computed	53	0.42%	39	0.31%

Source: 2000 U.S. Census & 2008-2012 American Community Survey

Trulia.com provides comprehensive statistics on current housing market trends for the City of Altoona. According to the “Market Trends” data from

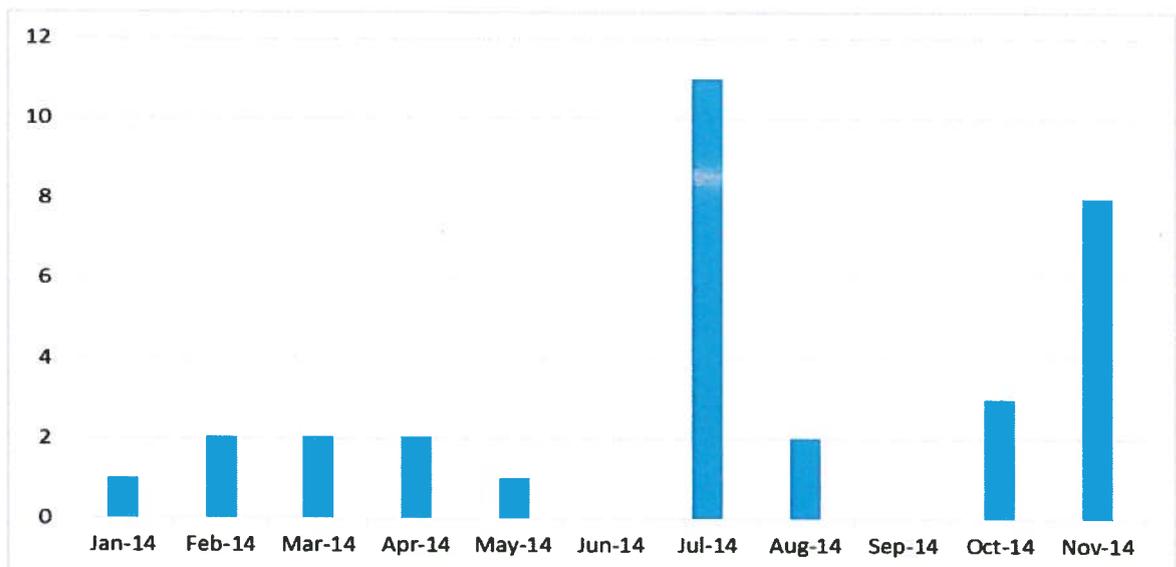
Trulia: "The median sales price for homes in Altoona, PA for September 2014 to December 2014 was \$77,380. This represents a decline of 6.2%, or \$5,120, compared to the prior quarter and a decrease of 11.1% compared to the prior year. Sales prices have appreciated 1.8% over the last five (5) years in Altoona. The average listing price for Altoona homes for sale on Trulia was \$126,559 for the week ending December 10, 2014, which represents an increase of 1.6%, or \$1,934, compared to the prior week and a decline of 3%, or \$3,951, compared to the week ending November 19, 2014." Over the past five (5) years, the median sales price for home sales in the City, as tracked by Trulia, has fluctuated between a low of \$64,000 and a high of \$100,000.

One-bedroom homes in the City list for approximately \$126,588; two-bedroom homes list for approximately \$83,993; three-bedroom homes list for approximately \$95,859; and four-bedroom homes list for approximately \$135,265.

**Foreclosures**

According to RealtyTrac, the City of Altoona had 377 homes in foreclosure in December 2014, which is a foreclosure rate of 1 in every 3,543 housing units. Blair County experienced a foreclosure rate of 1 in every 3,217 housing units, and the Commonwealth of Pennsylvania had a foreclosure rate of 1 in every 1,302 housing units. The following chart illustrates the monthly foreclosure filings in the City of Altoona from January 2014 to November 2014.

**Chart II-15 – Foreclosures in the City of Altoona, PA**



The number of foreclosures for the City of Altoona was at its highest in July 2014 with eleven (11) foreclosures.

**Renter Costs**

The median monthly rent increased by 41.99% between 2000 and 2012, from \$381 to \$541, respectively. **Table II-16** illustrates rental rates within the City at the time of the 2000 U.S. Census and 2008-2012 American Community Survey.

**Table II-16 – Gross Monthly Rent**

Rental Rates	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	1,016	14.90%	245	4.05%
\$200 to \$299	972	14.20%	715	11.82%
\$300 to \$499	2,889	42.30%	1,507	24.92%
\$500 to \$749	1,396	20.40%	2,163	35.77%
\$750 to \$999	115	1.70%	1,010	16.70%
\$1,000 to \$1,499	89	1.30%	399	6.60%
\$1,500 or more	5	0.10%	8	0.13%
No cash rent	353	5.20%	253	(X)
Median (dollars)	\$381	(X)	\$541	(x)

Source: 2000 U.S. Census & 2008-2012 American Community Survey

The monthly housing costs for 40.55% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2012, that amount increased to 49.62%, which is a 22.37% increase from 2000. **Table II-17** illustrates the housing cost for renter-households.

**Table II-17 – Gross Rent as a Percentage of Household Income**

Rental Cost as a % of Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	1,117	16.34%	615	9.76%
15 to 19 percent	871	12.74%	555	8.81%
20 to 24 percent	663	9.70%	718	11.40%
25 to 29 percent	931	13.62%	933	14.81%
30 to 34 percent	619	9.06%	619	9.83%
35 percent or more	2,152	31.49%	2,507	39.79%
Not computed	482	7.05%	353	5.60%

Source: 2000 U.S. Census & 2008-2012 American Community Survey

The 2014 Fair Market Rents for the Altoona, PA FMR Area are shown in **Table II-18** below.

**Table II-18 – Final FY 2014 FMRs by Unit Bedrooms**

Monthly Rent (\$)	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$479	\$510	\$611	\$804	\$897
High HOME Rent	\$536	\$571	\$684	\$900	\$1,004
Low HOME Rent	\$498	\$534	\$641	\$740	\$826

Source: HUD FMR and HOME Rents

Fair Market Rents are slightly lower than HOME rents for efficiencies, one-bedrooms, and two-bedrooms. Fair Market Rents fall in the middle of the HOME rent limits. According to the 2008-2012 ACS data, the median rent in the City of Altoona was \$41/month. Current rental listings as of December 2014 in the City of Altoona ranged from a low of \$100/month to a high of

\$1,400/month; most rentals fell within the range of \$475/month to \$880/month.

**G. Household Types:**

Based on a comparison between the 2000 and 2011 population, the City of Altoona had a 6% decrease in population of 2,861 persons. The number of households decreased by 816 or 4%. This indicates that size of households has decreased. Furthermore, the median income of the area increased by 24%. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2011, the cumulative inflation rate was 30.6%, meaning that the \$28,248.00 median income in 2000 would be \$36,899.40 if it were expressed in 2011 dollars. By taking into consideration the rate of inflation, the median income in Altoona has not kept up with the rate of inflation.

**Table II-19 – Demographic Changes Between 2000 and 2011**

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	49,523	46,662	-6%
Households	20,091	19,275	-4%
Median Income	\$28,248.00	\$35,052.00	24%

*Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)*

**Table II-20 - Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,925	3,005	3,665	2,150	7,530
Small Family Households *	830	1,050	1,270	825	4,295
Large Family Households *	180	130	135	180	610
Household contains at least one person 62-74 years of age	550	575	795	435	1,425
Household contains at least one person age 75 or older	449	755	775	300	555

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger *	515	470	560	400	885

\* The highest income category for these family types is >80% HAMFI  
Source: 2007-2011 CHAS

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%. The following tables illustrate the households that have one or more housing problems, and those that are cost overburdened.

**Table II-21 – Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	60	45	0	115	65	10	20	0	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	0	4	29	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	0	4	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,240	250	30	0	1,520	390	315	200	25	930
Housing cost burden greater than 30% of income (and none of the above problems)	385	680	330	100	1,495	155	435	475	240	1,305
Zero/negative Income (and none of the above problems)	90	0	0	0	90	25	0	0	0	25

Source: 2007-2011 CHAS

**Table II-22 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,285	305	75	4	1,669	455	325	220	25	1,025
Having none of four housing problems	825	1,370	1,205	525	3,925	245	1,000	2,165	1,590	5,000
Household has negative income, but none of the other housing problems	90	0	0	0	90	25	0	0	0	25

Source: 2007-2011 CHAS

**Table II-23 – Cost Overburdened Greater Than 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	495	425	140	1,060	210	205	285	700
Large Related	155	10	0	165	15	105	30	150
Elderly	454	320	130	904	265	275	220	760
Other	560	200	90	850	120	165	140	425
<b>Total need by income</b>	<b>1,664</b>	<b>955</b>	<b>360</b>	<b>2,979</b>	<b>610</b>	<b>750</b>	<b>675</b>	<b>2,035</b>

Source: 2007-2011 CHAS

**Table II-24 – Cost Overburdened Greater Than 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	415	90	0	505	170	90	70	330
Large Related	145	0	0	145	15	20	15	50
Elderly	310	70	10	390	155	100	70	325
Other	415	90	20	525	105	100	40	245
Total need by income	1,285	250	30	1,565	445	310	195	950

Source: 2007-2011 CHAS

**Table II-25 – Overcrowding Conditions (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	4	0	0	4	8	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	25	0	0	0	25	0	0	0	0	0
Total need by income	29	0	0	4	33	0	0	0	0	0

Source: 2007-2011 CHAS

According to the 2008-2012 American Community Survey (ACS), there were 18,955 households in 2012 in the City of Altoona. Based on this data, 6,428 (33.9%) of all households were single person households living alone. Single person households aged 65 and over comprised 2,692 households, or 14.2% of all households. It is presumed that as these seniors age in place, additional accommodations and special needs will be necessary for this portion of the City's population. The City will need to assist in obtaining funding, and working with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

**Disabled Population** – Based on the 2000 CHAS Data and the 2008-2012 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 35% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates it can be assumed that approximately 1,276 disabled renters have a housing problem and approximately 1,797 disabled homeowners have a housing problem. A breakdown of the types of disability per the population of the City is as follows: hearing difficulty = 2.5%; vision difficulty = 3.2%; cognitive difficulty = 2.7%; ambulatory difficulty = 2.8%; self-care difficulty = 2.8%; and independent living difficulty = 3.2%.

**Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 100 households are in need of housing assistance that are victims of domestic violence, dating violence, sexual assault, and stalking.

**Special Needs** – A large housing problem in the City of Altoona is affordability. According to the 2008-2012 ACS data, 47.29% of all renter households are cost overburdened by 30% or more, and 16.08% of all owner households are cost overburdened by 30% or more.

In consultations, interviews and surveys, the lack of affordable accessible housing for the disabled is an unmet housing need and problem. Most of the affordable housing units are located in the Central and Western portions of the City close to the business district. This is the oldest area of the City and the business district. Since this is the oldest housing, it is not easily converted to meet the needs of the disabled.

The elderly and disabled populations are the most affected by the high cost of housing in the City of Altoona. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into below code standards housing.

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

The local organizations maintain records in the HMIS system and continue to monitor and tract assisted households. The HMIS reports indicate that only a small percentage of assisted clients return to homelessness after twelve (12) months of service.

The high cost of decent, safe, and sanitary housing in the City creates instability of housing for the lower income families in the area. Many families are living from paycheck to paycheck and are paying over 35% of their income for housing.

## H. Cost Overburden:

A central housing problem facing households in the City of Altoona, PA is a lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on the monthly cost for housing. The following information was noted: 3,260 households were cost overburdened by 30% to 50%, and 2,445 households were cost overburdened by greater than 50%. There were 3,090 White households cost overburdened by 30% to 50%, and 2,155 that were cost overburdened by over 50%; 75 Black/African American households were cost overburdened by 30% to 50%, and 125 Black/African American households were cost overburdened by greater than 50%; 65 Hispanic households were cost overburdened by over 50%; and lastly, no Asian households were cost overburdened by 30% to 50% and no Asian households were cost overburdened by over 50%;

**Table II-26 – Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,580	3,260	2,445	40
White	13,235	3,090	2,155	30
Black / African American	235	75	125	0
Asian	15	0	0	0
American Indian, Alaska Native	15	0	4	0
Pacific Islander	0	0	10	0

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Hispanic	40	49	65	10

Data Source: 2007-2011 CHAS

About 5,245 White households (28.31%) out of a total of 18,529 computed White households were considered cost overburdened by 30% and greater in the City of Altoona. Of the total Black/African American households in the City, there were 200 Black/African American households (40.82%) that were cost overburdened by 30% and greater, almost double the percentage of White households. In addition, there were no Asian households and 114 Hispanic households that were cost overburdened by 30% and greater.

### I. Housing Problems:

A household is considered to have a housing problem if it is cost overburdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%.

During the planning process for the preparation of the City of Altoona's Five Year Consolidated Plan, an evaluation and comparison was made to determine the needs of the racial/ethnic groups in comparison to the overall need in the City. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The City's Black/African American Population is 1,528 persons; its Asian Population is 367 persons; and its Hispanic Population is 544 persons.

The following tables illustrate the disproportionate needs in the City of Altoona:

**Table II-27 – 0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,445	605	40
White	2,165	585	30
Black / African American	139	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	55	10	10

Data Source: 2007-2011 CHAS

**Table II-28 – 30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,705	1,275	0
White	1,590	1,225	0
Black / African American	45	50	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Data Source: 2007-2011 CHAS

**Table II-29 – 50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	995	2,685	0
White	930	2,615	0
Black / African American	19	35	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	29	0

Data Source: 2007-2011 CHAS

**Table II-30 – 80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	345	1,625	0
White	345	1,595	0
Black / African American	0	30	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

The racial composition of the City of Altoona, according to the 2008-2012 American Community Survey data, was 93.34% White; 3.27% African American; 0.79% Asian; 0.34% Other races; and 1.29% two or more races. The Hispanic or Latino population 1.17%. There were no disproportionately impacted groups in terms of severe housing problems. This can largely be attributed to the fact that minorities make up such a small portion of the overall population of the City of Altoona (only 6.6%).

**J. Disproportionately Greater Need: Severe Housing Problems:**

A household is considered to have a housing problem if it is cost overburdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost overburdened over 50%.

In order for the City of Altoona to determine its goals and strategies, it must determine the extent to which any racial/ethnic group has a greater need in comparison to the City's overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of the City of Altoona.

**Table II-31– 0%-30% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	1,320	40
White	1,500	1,255	30
Black / African American	115	34	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	50	14	10

Data Source: 2007-2011 CHAS

**Table II-32 – 30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	600	2,380	0
White	545	2,270	0
Black / African American	20	75	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	19	15	0

Data Source: 2007-2011 CHAS

**Table II-33 – 50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	235	3,435	0
White	220	3,330	0
Black / African American	0	55	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	54	0

Data Source: 2007-2011 CHAS

**Table II-34 – 80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15	1,950	0
White	15	1,920	0
Black / African American	0	30	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

Based on the above tables, there were no disproportionately effected racial groups. This can largely be attributed to the fact that minorities make up such a small portion of the overall population of the City of Altoona (only 6.6%).

The website [www.dataplace.org](http://www.dataplace.org) provides additional data on Housing hardships for communities across the country. **Table II-35** highlights housing hardship data for the City of Altoona, Blair County, and the Commonwealth of Pennsylvania for 2000 (most recent data available). Households in the City of Altoona experienced housing problems similar to those households in Blair County and the Commonwealth of Pennsylvania. Low- and moderate-income households, were between two and three percentage points less likely to have a housing cost burden in the City of Altoona and Blair County than in the Commonwealth of Pennsylvania. Low- and moderate-income households in Altoona and Blair County were also less likely to have a severe housing cost burden. Statistically the City of Altoona and Blair County were similar in the number of low- and moderate-income households that were cost overburdened or severely cost overburdened.

**Table II-35 – Housing Hardships in the City of Altoona, PA**

Categories of Housing Hardships (2000)	Altoona	Blair County	Pennsylvania
Percentage of Households with income 0-80% of area median with housing cost burden	44.5%	44.2%	47.2%
Percentage of Households with income 0-80% of area median with severe housing cost burden	21.4%	21.2%	23.1%
Percentage housing units that are overcrowded	1.3%	1.2%	1.9%
Percentage housing units without complete kitchen facilities	0.3%	0.2%	0.5%

Percentage occupied housing units without complete plumbing facilities	0.2%	0.2%	0.5%
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Source: www.dataplace.org

### K. Disabled Households:

**Table II-36** includes the 2008-2012 ACS data that estimates the population of disabled individuals in the City of Altoona. The total estimated disabled population in the City is 7,686 individuals or 20.1% of the City's population. Individuals age 18 to 64 represent the largest percentage of disabled individuals, 4,338 or 56.4% of the disabled population and individuals 65 and older represent one-third (34.2%) of individuals with disabilities in the City. The total estimated disabled population age 65 or older is 2,632 or 37.6% of individuals age 65 or older with a disability. Ambulatory disabilities are the most common disability in the City.

**Table II-36 – Disability Status for Residents in Altoona, PA**

Disability Status of the Civilian Non-Institutional Population	Total Population	Population with a Disability	Percent with a Disability
<b>Total</b>	<b>46,120</b>	<b>7,686</b>	<b>20.10%</b>
<b>Population under 5 years</b>			
Population under 5 years	3,255	55	1.7%
With a hearing difficulty	(X)	55	1.7%
With a vision difficulty	(X)	19	0.6%
<b>Population 5 to 17 years</b>			
Population 5 to 17 years	7,643	661	8.6%
With a hearing difficulty	(X)	50	0.7%
With a vision difficulty	(X)	39	0.5%
With a cognitive difficulty	(X)	553	7.2%
With an ambulatory difficulty	(X)	19	0.2%
With a self-care difficulty	(X)	120	1.6%
<b>Population 18 to 64 years</b>			
Population 18 to 64 years	28,221	4,338	15.4%
With a hearing difficulty	(X)	680	2.4%
With a vision difficulty	(X)	624	2.2%
With a cognitive difficulty	(X)	2,278	8.1%
With an ambulatory difficulty	(X)	1,953	6.9%
With a self-care difficulty	(X)	474	1.7%
With an independent living difficulty	(X)	1,720	6.1%

Population 65 years and over	7,001	2,632	37.6%
With a hearing difficulty	(X)	1,041	14.9%
With a vision difficulty	(X)	567	8.1%
With a cognitive difficulty	(X)	599	8.6%
With an ambulatory difficulty	(X)	1,782	25.5%
With a self-care difficulty	(X)	644	9.2%
With an independent living difficulty	(X)	1,244	17.8%
<b>SEX</b>			
Male	22,162	3,532	15.9%
Female	23,958	4,154	17.3%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
One Race	45,427	7,596	16.7%
White alone	43,065	7,289	16.9%
Black or African American alone	1,681	231	13.7%
American Indian and Alaska Native alone	80	28	35.0%
Asian alone	508	34	6.7%
Native Hawaiian and Other Pacific Islander alone	0	0	0.0%
Some other race alone	93	14	15.1%
Two or more races	693	90	13.0%
White alone, not Hispanic or Latino	42,703	7,219	16.9%
Hispanic or Latino (of any race)	554	96	17.3%

Source: 2008-2012 American Community Survey

### III. Review/Update to Original Plan

The present "Analysis of Impediments to Fair Housing Choice" was adopted in May 2010 along with the 2010-2014 Consolidated Plan. Impediments to Fair Housing Choice are reviewed twice each year in the City's Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Reports (CAPER). The City of Altoona identified the following impediments and goals in the City's 2010 AI:

**Impediment #1** – Fair Housing Public Awareness and Education

**Goal:** Expand educational activities on advertising policies and practices

**Impediment #2** – Fair Housing Improve Knowledge to Homeowners, Homebuyers, and Renters

**Goal:** Include participation and services to landlords, contractors, and real estate agents

**Impediment #3** – Homebuyer Education and Fair Housing Laws

**Goal:** Conduct homebuyer training to low-moderate income persons and tenants who may be potential homeowners

**Impediment #4** – Fair Housing Workshops for Housing Professionals, Tenants, and Landlords

**Goal:** Include workshops for the housing professionals in updates and changes to fair housing laws

*Insert accomplishments toward Altoona meeting its 5 year goals outlined in the most recent AI.*

## IV. Impediments to Fair Housing 2014

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, and an analysis of the fair housing complaints in Altoona was undertaken.

### A. Fair Housing Complaints:

#### 1. City of Altoona Fair Housing Program

The City of Altoona's Fair Housing Program provides educational information and outreach programs to tenants, landlords, lending institutions, housing managers, contractors and anyone in the housing business regarding the Federal Fair Housing Laws. The Fair Housing Program is committed to raising the level of awareness to the residents and businesses of the City of Altoona with respect to their rights and responsibilities under the Federal Fair Housing Act.

City of Altoona  
Fair Housing Program  
Address  
Altoona, PA 16601  
Phone: (814) 944-9958  
Fax: (814) 949-0372  
Email:  
[fairhousing@altoonapa.gov](mailto:fairhousing@altoonapa.gov)

Any person wishing to file a housing discrimination complaint may do so with the assistance of the Fair Housing Administrator (FHA). The FHA will review the complaint, make recommendations and provide help with filing a discrimination complaint. Funding for the City of Altoona's Fair Housing Program is provided by Community Development Block Grant funds through the U.S. Department of Housing and Urban Development.

West Penn Rural Fair Housing, in close collaboration with its partners, provides the first and only coordinated effort in the 24 county region of Western Pennsylvania to affirmatively promote through testing, legal advice, counsel, and representation the rights of the protected classes delineated in the Fair Housing Act. West Penn Rural Fair Housing provides services throughout a largely rural region covering 18,500 square miles with a widely dispersed population of 2,700,000 individuals. West Penn Rural Fair Housing was launched and is operated by Southwestern Pennsylvania Legal Services (SPLAS). For 46 years, SPLAS has been recognized as a

leader in providing comprehensive legal and supportive services to low-income rural families. Since 2005, the program has increasingly focused its resources and professional legal expertise on addressing the multiple, often complex issues involved in ensuring decent, safe, adequate housing for citizens residing in the region.

With FY 2007 FHIP EOI funding, SPLAS commenced the West Penn Rural Fair Housing Educational Outreach Initiative (West Penn EOI), encompassing 24 rural counties in western Pennsylvania. Initially, the focus of the West Penn EOI centered on promoting awareness of fair housing rights and remedies throughout the targeted area. SPLAS and its partners engaged in a successful year-long effort to inform and educate citizens regarding the scope of protection and remedial value of this crucial federal and state protection.

In April, 2010, SPLAS, together with its four legal services partners, and seven additional "Rights Advocate Partners," launched a more concentrated and broader initiative adding a Private Enforcement Initiative component (West Penn PEI), to the West Penn EOI program. The West Penn PEI and EOI projects have experienced continued success, meeting or exceeded all projected outcomes since 2010.

In 2014, West Penn Rural Fair Housing received PEI and EOI funding from HUD to allow the program to continue their efforts to educate the public of their rights under the Fair Housing Act and provide comprehensive legal assistance to victims of housing discrimination. Through its efforts, West Penn Rural Fair Housing seeks ensure safe, decent, affordable housing to all individuals without regard to race, color, national origin, religion, sex, disability, or familial status.

The Fair Housing Administrator retired in January 2015. The City is currently working on plan of action on how the roles and responsibilities of the Fair Housing Administrator will be distributed to other City staff.

## 2. Legal Aid

MidPenn Legal Services is a non-profit, public-interest law firm dedicated to providing equal access to justice and high quality civil legal services to low-income residents and survivors of domestic violence in eighteen (18) counties in Central Pennsylvania, including Blair County and the City of Altoona. MidPenn has a regional office located in the City.

**MidPenn Legal Services –  
Altoona Office**  
171 Lakemont Park Blvd  
Altoona PA 16602  
Toll Free: (800) 326-9177  
Local: (814) 943-8139  
Fax: (814) 944-2640  
[www.midpenn.org](http://www.midpenn.org)

The MidPenn caseload covers: domestic violence, welfare, consumer, elder law, housing, homeless outreach, Social Security/disability, health, AIDS, education, custody, divorce, and other poverty related issues. Our clients include children, minorities, senior citizens, homeless persons, victims of abuse, and people with disabilities.

MidPenn Legal Services aims to become a premier provider of legal services in civil matters to people who can least afford them and strengthen its role in helping to bring about wider access to the justice system in our eighteen-county service area.

MidPenn Legal Services is a private non-profit Pennsylvania corporation established on July 1, 2000 through the merger of Central Pennsylvania Legal Services (CPLS) and Keystone Legal Services Inc. (KLS). On January 1, 2001, MidPenn merged with Legal Services Inc. (LSI) making MidPenn the largest organization providing free legal representation to low-income people in civil matters in Central Pennsylvania. On April 1, 2001, MidPenn assumed full responsibility for civil legal work in Blair and Bedford counties under a federally funded grant from the Legal Services Corporation and contracts from Pennsylvania Legal Aid Network, PA Interest on Lawyers Trust Account Board (IOLTA).

MidPenn spent 2,669 hours on a total of 676 cases in Blair County in Fiscal Year 2013-2014. There were a total of 183 housing related cases that represented 27.1% of MidPenn's FY 2013-2014 caseload.

### 3. Pennsylvania Human Rights Commission

The Pennsylvania Human Relations Commission (PHRC) enforces state laws that prohibit discrimination, such as: the Pennsylvania Human Relations Act, which covers

**PA Human Relations Commission**  
Executive Offices  
333 Market St., 8th Floor  
Harrisburg, PA 17101-2210  
(717) 787-4410  
phrc@pa.gov

discrimination in employment, housing, commercial property, education and public accommodations; and the Pennsylvania Fair Educational Opportunities Act, which is specific to postsecondary education and secondary vocational and trade schools.

Pennsylvania law prohibits discrimination based on race; color; religious creed; ancestry; age (40 and over); sex; national origin; familial status (only in housing); handicap or disability and the use, handling or training of support or guide animals for disability. Retaliation for filing a complaint, opposing unlawful behavior or assisting investigations is also illegal.

PHRC investigates employment discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission, or EEOC, and housing discrimination complaints on behalf of the U.S. Department of Housing and Urban Development, or HUD. These partnerships protect the rights of complainants under both state and federal law.

The law also empowers the commission to educate the public in order to prevent discrimination and foster equal opportunity; and to address incidents of bias that may lead to tension between racial, ethnic and other groups.

PHRC has administrative, legal and investigative staff, overseen by an executive director in Harrisburg and regional directors in Harrisburg (serving Altoona), Philadelphia, and Pittsburgh.

Eleven commissioners, appointed by the governor and confirmed by the Senate, act as public liaisons, establish policies and resolve some cases that are not settled voluntarily. The commission is independent and nonpartisan, with no more than six commissioners from one political party. The chairperson is appointed by the governor, and a vice-chairperson, secretary and assistant secretary are elected by commissioners each year.

The commission holds monthly public meetings, inviting the public to address issues of discrimination or civil tension in their communities. In addition, if an individual feels that they have experienced illegal discrimination, that individual has the right to file a complaint with PHRC, and the PA Human Relations Commission will investigate the complaint.

According to PHRC's 2012-2013 Annual Report, the PHRC received the following breakdown of Housing complaints for the year: Disability 42.0%; Race/Color 16.1%; Retaliation 11.9%; Familial Status 7.7%; Sex 6.9%; Age 5.4%; National Origin 4.2%; Multiple Class 2.3%; and Ancestry 1.5%.

#### 4. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing

**Pittsburgh HUD Field Office**  
The William Moorhead Federal Building  
1000 Liberty Avenue, Suite 1000  
Pittsburgh, PA 15222-4004  
Phone: (412) 644-6428 (Voice)

Act.



The complaints received for the City of Altoona and Blair County are shown in the following **Table IV-1** and **Table IV-2**, respectively, to illustrate the most common basis for complaints over the ten year span from January 1, 2004 through July 9, 2014.

#### City of Altoona:

The most common basis for complaints in Altoona were 'Race' (66.67% of the complaints) and 'Disability' (50.00% of the complaints); national origin, family status, sex, and retaliation each accounted for less than 10% of all complaints. Of the claims in Altoona, seven (7) were closed for 'no cause', two (2) were conciliated/settled, and one (1) was referred to the Department of Justice, and two (2) are still open.

**Table IV-1 – Basis for Complaint by Percent in Altoona**

Basis	Number	Percentage
Race	8	66.67%
Disability	6	50.00%
National Origin	0	0.00%
Family Status	0	0.00%
Sex	0	0.00%
Retaliation	1	8.33%

**Blair County:**

The most common basis for complaints in the County was 'disability,' making up 56.25% of total complaints. 'Race' was a close second with 50.00% of complaints. 'Family status' and 'retaliation' both garnered 6.25% of the complaints. Of the cases, 9 of the cases (56.25%) were closed for no cause. Two cases (12.5%) were conciliated/settled, one case (6.25%) was withdrawn after resolution, and one case (6.25%) was made to go to court.

**Table IV-2 – Basis for Complaint by Percent in Blair County**

Basis	Number	Percentage
Race	8	50.00%
Disability	9	56.25%
National Origin	0	0.00%
Family Status	1	6.25%
Sex	0	0.00%
Retaliation	1	6.25%

The following **Tables IV-3** and **Table IV-4** "HUD-FHEO Complaints" summarize all of the complaints filed with the Office of Fair Housing & Equal Opportunity between January 1, 2004 and July 9, 2014 in the City of Altoona and Blair County, respectively.

**Table IV-3 – HUD-FHEO Ten Year Complaints for the City of Altoona**

HUD File Number	HUD Date Filed	Issue Code Description	Basis	City	How Closed
03-04-0500-8	07/16/04	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing unavailable,	Race	Altoona	Conciliated/Settled
03-05-0679-8	08/03/05	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Race	Altoona	No Cause
03-06-0404-8	04/26/06	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Disability	Altoona	No Cause
03-08-0533-8	08/07/08	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Race/ Disability	Altoona	No Cause
03-09-0153-8	01/06/09	382 - Discrimination in terms/conditions/privileges relating to rental,	Race	Altoona	No Cause
03-10-0587-8	09/29/10	384 - Discrimination in services and facilities relating to rental,	Race	Altoona	No Cause
03-11-0344-8	06/24/11	312 - Discriminatory refusal to rent and negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental,	Race	Altoona	DOJ Election, Compensated \$35,000

03-12-0113-8	02/06/12	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental,	Race/ Disability	Altoona	No Cause
03-12-0379-8	08/16/12	312 - Discriminatory refusal to rent and negotiate for rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	Disability	Altoona	Conciliated/Settled Compensated \$500
03-13-0111-8	01/17/14	382 - Discrimination in terms/conditions/privileges relating to rental,	Disability	Altoona	No Cause
03-14-0169-8	02/17/14	312 - Discriminatory refusal to rent and negotiate for rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	Disability/ Retaliation	Altoona	Open
03-14-0307-8	06/23/14	382 - Discrimination in terms/conditions/privileges relating to rental,	Race	Altoona	Open

Source: U.S. Dept. of HUD-FHEO, Pittsburgh Field Office

**Table IV-4 – HUD-FHEO Ten Year Complaints for Blair County**

HUD File Number	HUD Date Filed	Issue Code Description	Basis	City	How Closed
03-04-0500-8	07/16/04	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing unavailable	Race	Altoona	Conciliated/Settled

03-05-0679-8	08/03/05	380 - Discriminatory terms, conditions, privileges, or services and facilities	Race	Altoona	No Cause
03-06-0404-8	04/26/06	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental	Disability	Altoona	No Cause
03-08-05333-8	08/07/08	380 - Discriminatory terms, conditions, privileges, or services and facilities	Race, Disability	Altoona	No Cause
03-09-0153-8	01/06/09	382 - Discrimination in terms/conditions/privileges relating to rental,	Race	Altoona	No Cause
03-10-0587-8	09/29/10	384 - Discrimination in services and facilities relating to rental	Race	Altoona	No Cause
03-11-0344-8	06/24/11	312 - Discriminatory refusal to rent and negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental	Race	Altoona	Election Made to Go to Court: Compensated \$35,000
03-12-0113-8	02/06/12	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 382 - Discrimination in terms/conditions/privileges relating to rental	Race, Disability	Altoona	No Cause
03-12-0379-8	08/16/12	312 - Discriminatory refusal to rent and negotiate for rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation	Disability	Altoona	Withdrawn After Resolution: Compensated \$500
03-13-0111-8	01/02/13	382 - Discrimination in terms/conditions/privileges relating to rental	Disability	Altoona	No Cause
03-14-0169-8	02/17/14	312 - Discriminatory refusal to rent and negotiate for rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Disability, Retaliation	Altoona	

		510 - Failure to make reasonable accommodation				
03-14-0307-8	06/23/14	382 - Discrimination in terms/conditions/privileges relating to rental	Race	Altoona		
03-05-0434-8	05/02/05	380 - Discriminatory terms, conditions, privileges, or services and facilities	Disability	Duncansville	No Cause	
03-12-0079-8	12/22/11	510 - Failure to make reasonable accommodation	Disability	Hollidaysburg	Conciliated/Settled: Compensated \$4,800	
03-14-0360-8	08/12/14	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.)	Disability	Hollidaysburg		
03-08-0127-8	11/30/07	310 - Discriminatory refusal to rent, 322 - Discriminatory advertisement - rental	Familial Status	Tyrone	No Cause	

Source: U.S. Dept. of HUD-FHEO, Pittsburgh Field Office

## 5. Housing and Human Services Agencies

The City of Altoona interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies were engaged in roundtable discussions or individual meetings:

- Altoona Housing Authority
- Altoona Nursing Homes – Assisted Senior Living
- Blair County Community Action Agency
- Home Nursing Agency
- American Rescue Workers, Inc.
- Family Services, Inc.
- Skills of Central PA
- Blair County Department of Social Services
- Lilly Pond Child Care Services
- Kids First Blair County
- Central Blair Recreation Commission
- Catholic Charities
- Blair Health Choices
- Pennsylvania Department of Aging
- NAACP
- Self-Determination Housing Project of Pennsylvania Inc.
- Central PA Landlord Association
- Altoona Blair County Development Corp.
- First National Bank
- Blair County Chamber of Commerce
- M&T Bank
- Center for Independent Living of South Central PA
- Altoona Evergreen Manors, Inc.
- Allegheny Highland Association of Realtors
- Habitat for Humanity – Blair County
- Blair/Clearfield Association for the Blind and Visually Impaired

- 
- Blair County Drug and Alcohol Services
  - Sheetz, Inc.
  - Your Choice Federal Credit Union

Each of these agencies provided feedback on housing-related issues in the City of Altoona. Complete meeting notes can be found in Part VI, Appendix D. The following is a summary of some of the comments that were received during the roundtable discussions:

### **Housing Agencies:**

The City needs to focus on:

- Providing affordable, single family housing for the residents of Altoona and those moving into the area.
- Providing housing services for sex offenders who cannot receive housing from the non-profit housing providers.
- Identifying shovel-ready projects that the City can undertake quickly.
- Working to encourage landlords to work with the City on housing issues.
- Providing rental assistance to low- and moderate-income individuals who cannot afford a decent, sanitary place to live.
- Addressing issues facing veterans such as homelessness, employment, and mental health.
- Undertake rehabilitation of affordable and accessible rental and homeowner housing.
- Providing down payment assistance.
- Providing housing counseling for individuals at risk of becoming homeless.
- Providing more shelter beds for homeless individuals.
- Encourage the use of the HMIS system.
- Addressing employment issues, and the mismatch of workforce skills and available jobs.

The City needs to reduce:

- Slum and blight, and the deterioration of housing conditions.

### **Housing Authority:**

Resident Programs:

- 
- At Fairview Hills the following resident programs are offered:
    - Altoona Police Department: Police Officers Stop and Talk program.
    - After School Program.
    - Fairview Hills Food Bank.
    - Resident Organization (Meetings held monthly).
    - Summer Program.
  - At The Towers the following resident programs are offered:
    - Resident Organization.
    - PEPPI Classes Offered Weekly.
    - Schwann's Food Delivery Bi-weekly.
    - Weekly Dairy Deliveries.
    - Bible Study.
    - Penny Bingo.
    - Pool Tournaments.
    - Annual Senior Games.
    - Blood Pressure Screening Bi-monthly.
    - Budgeting Class Through Penn State Altoona.
    - Altoona Police Department: Police Officers Stop and Talk Program.
    - Annual Medication Management Presentation.
    - Pet Therapy Initiative.

Current plans/goals of Housing Authority:

- Expand the supply of assisted housing by:
  - Applying for additional rental vouchers (VASH – if available).
  - Reducing public housing vacancies.
  - Leveraging private or other public funds to create additional housing opportunities.
  - Acquiring or build units or developments.
  - Increasing the inventory of homeownership properties.
  - Increasing the level of landlord participation in the Section 8 Voucher Program.

- 
- Educating prospective landlords on the benefits of the Section 8 Voucher Program.
  - Improve the quality of assisted housing by:
    - Improving/Maintaining public housing management: (PHAS score)
    - Improving/Maintaining voucher management: (SEMAP score)
    - Increasing customer satisfaction through satisfaction surveys.
    - Concentrating on efforts to improve specific management functions.
    - Renovating or modernizing public housing units based upon PNA.
    - Demolishing or disposing of obsolete public housing.
    - Providing replacement public housing.
    - Providing replacement vouchers.
    - Working with City of Altoona and local landlords to increase participation in the Section 8 Voucher Program through educational workshops.
    - Working with City of Altoona in identifying properties for possible homeownership through renovation projects.
    - Altoona Housing Authority has upgraded/modernized all UFAS public housing units to address ADA compliance issues.
    - Working with local advocacy groups in identifying those who need UFAS units and work with those agencies to assist clients in the application process to rent said units based upon their disability.
    - Continuing to work with the City of Altoona Planning Office on utilization of funds for the CDBG program for public housing units.
    - Finalizing Disposition Application for the Special Applications Center (SAC) for removal of 20 units (10 properties) from public housing. Utilize said funding to expand home ownership program. It is the intention of the Authority to submit application to SAC for review and approval to remove the following ten (10) properties:
      - 114 Lexington Avenue
      - 504 Crawford Avenue
-

- 
- 705 6th Avenue
  - 820 6th Avenue
  - 1407 1st Street
  - 1501 15th Street
  - 1904 6th Avenue
  - 2021 811 Avenue
  - 2114 7th Avenue
  - 2514 West Chestnut Avenue
  - Continuing to work with Blair County Housing Authority in housing VASH participants within the City of Altoona limits.
  - Finalizing a Physical Needs Assessment (PNA) based upon HUD's new regulations on having a 20 year PNA.
  - Increase assisted housing choices by:
    - Providing voucher mobility counseling:
    - Conducting outreach efforts to potential voucher landlords
    - Increasing voucher payment standards
    - Implementing voucher homeownership program:
    - Implementing public housing or other homeownership programs:
    - Implementing public housing site-based waiting lists:
    - Converting public housing to vouchers:
    - The AHA is evaluating the possibility of a Voucher Home-Ownership program through our Section 8 Voucher Family Self Sufficiency Program.
    - Continuing outreach efforts through Section 8 Landlord educational workshops and Community Meetings educating local and surrounding agencies on Authority programs.
    - Continuing to maintain 95%-98% occupancy rate.
    - Maintaining utilization rate of Section 8 HCV funds to 95% or higher dependent upon funding.
  - Provide an improved living environment by:
    - Implementing measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:

- 
- Implementing measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
  - Implementing public housing security improvements through modernization activities.
  - Designating developments or buildings for particular resident groups (elderly, persons with disabilities)
  - Improving current level of resident satisfaction with living conditions in public housing through meetings, safety and customer satisfaction surveys.
  - Continuing to evaluate and update Maintenance Plan and Preventive Maintenance Procedures to incorporate any changes if necessary.
  - Continuing to evaluate all Authority policies and procedures in accordance with updated Federal regulations.
  - Reducing crime by 3% for 2014-2015 with continual meetings with Police and Security Officers
  - Increasing participation in Resident Organizations at Fairview Hills.
  - Increasing participation in Healthy for Life Program at the Towers.
  - Continuing to provide services of Resident Services Coordinator at the Green Avenue & Eleventh Street Towers to continue in-home support services, based upon funding.
  - Continuing to support resident Neighborhood Watch Program at sites.
  - Continuing to implement the Violence Against Women Act addressing housing needs of victims of domestic violence, sexual assault and stalking.
  - Continuing to educate employees and residents on Fair Housing through training and advocacy.
  - Continuing partnership with the Gloria Gates Memorial Foundation (GGMF) to provide an After School Enrichment Program at our family development site.
  - Continuing to provide a Head Start facility on site at our family development.
  - Increasing participation in health related workshops.

- 
- Continuing of in-house employee trainings for regulation changes.
  - Continuing annual Community Education Workshops to educate local agencies on services provided by the Authority.
  - Continuing to work with the Fair Housing Administrator with the City of Altoona on Section 3 Training and Fair Housing Education.
  - Promote self-sufficiency and asset development of assisted households by:
    - Increasing the number and percentage of employed persons in assisted families
    - Providing or attracting supportive services to improve assistance recipients' employability
    - Providing or attracting supportive services to increase independence for the elderly or families with disabilities.
    - Increasing the number of Section 8 Voucher recipients who participate in the Section 8 Self Sufficiency Program depending upon availability of funding.
    - Conducting workshops to low income residents on homeownership opportunities.
    - Working with residents to improve the image of public housing.
    - Continuing to evaluate flat rent/utility schedule that reflects the current market rental value in the area.
  - Ensure equal opportunity and affirmatively further fair housing by:
    - Undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability:
    - Undertaking affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
    - Undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.
    - Managing the Authority using recognized sound administrative and sound fiscal practices.

- 
- Adopting the highest standards in operating housing developments.
  - Promoting self-sufficiency and independence of residents.
  - Pursuing partnerships which promote resident opportunity and quality of life.
  - Ensuring that the maintenance function is performed efficiently and cost effectively with trained and skilled employees.
  - Providing housing that is an asset to the community.
  - Marketing the administrative, management and other skills of the Authority.
  - Acquiring assets which will support the mission of the Authority.
  - Continuing Fair Housing workshops for staff and residents.
  - Continuing to work with the Fair Housing Administrator with the City of Altoona on Fair Housing initiatives and education programs.
  - Providing assistance to resident organizations at all developments promoting a healthy environment for the residents and educate on Fair Housing Discrimination rules and regulations.
  - Effectively managing and upgrading all ADA compliance deficiencies.
  - Continuing staff training on reasonable accommodation policies and requests.
  - Continuing staff training on Fair Housing and Equal Opportunity practices.
  - Continuing cooperative efforts with the City of Altoona.
  - Advertising and marketing ADA units.

Issues and needs:

- There is a need to employ effective maintenance and management policies to minimize the number of public housing units off line due to modernization.
- There is a need to reduce the turnover time for vacated public housing units.

- 
- The Housing Authority expresses a desire to participate in the City of Altoona's Consolidated Plan development process to ensure coordination with the community's strategies.
  - There is a need for monthly monitoring of the Section 8 Housing Choice Voucher program to insure full program utilization within budget constraints.
  - There is a need to modernize public housing units utilizing Capital Funds.
  - There is a need to affirmatively market to local non-profit agencies that assist families with disabilities. This includes continuing to work with the center for Independent Living.
  - There is a need to affirmatively ensure fair housing compliance.
  - There is a need to increase the amount of housing available to the lowest income individuals (those with incomes less than 30% AMI).

### **Social Services Agencies:**

#### Issues and needs:

- There is a need for adequate transportation for the elderly.
- There is a need for adult education (GED) and vocational training.
- Public transportation access needs to be improved for people to achieve and retain employment.
- Increased services for the isolated and frail elderly.
- Police presence must increase in problem areas.
- The City of Altoona needs to reduce the amount of drug activity in the City.
- The City should focus on housing opportunities for seniors located close to City, as well as other needs of retirees.
- There is a need for childcare services for working parents.
- The City needs to expand its successful weatherization program.
- There is a need for alternative activities for the City's youth.
- There is a need for meals to be delivered to children in unattended homes.
- There is a need for a "one-stop-shop" for individuals accessing social services in the City of Altoona.

- 
- There is a need for health care for the homeless in the City of Altoona.

**Other Comments:**

- The City of Altoona should address the need for infrastructure improvements in low-and moderate-income areas of the City.
- The City needs to improve the downtown and make it an attractive place for businesses to invest and residents to live.
- The City needs to encourage the development of first floor retail space to accompany the upper-floor residential space.
- The City of Altoona needs to improve the existing roadways through street reconstruction.

**B. Public Sector:**

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through 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 City's policies to determine if there is a commitment to affirmatively further fair housing.

**1. CDBG Program**

The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Altoona, PA. The following goals and objectives have been identified for the period of FY 2015 through FY 2019:

**Table IV-5 – Five Year Strategies and Objectives  
for the City of Altoona**

Housing Priority – HS – High Priority	
<i>Objective</i>	
<b>HS-1</b>	<b>Housing Rehabilitation</b> - Increase the supply of affordable, decent, safe, accessible and sanitary housing through the rehabilitation of existing owner-occupied and rental housing stock in the City.
<b>HS-2</b>	<b>Housing Construction</b> - Encourage the development of new housing by private developers and non-profits that is affordable, decent, safe, accessible, and sanitary.
<b>HS-3</b>	<b>Fair Housing</b> - Promote fair housing choice for all protected classes through education, and outreach.
<b>HS-4</b>	<b>Housing Counseling</b> - Promote low- and moderate-income households to become home-owners by encouraging them to enroll in credit counseling, housing counseling and financial assistance programs.
Homeless Priority – HO – Low Priority	
<i>Objective</i>	
<b>HO-1</b>	<b>Operation/Support</b> - Encourage local agencies to apply for funds to expand their operations and support services by creating additional units for emergency shelter, transitional housing, and permanent supportive housing.
<b>HO-2</b>	<b>Prevention and Housing</b> - Encourage non-profit organizations and governmental agencies in their pursuit of funds for the development of housing for the homeless and disabled.
<b>HO-3</b>	<b>Continuum of Care</b> - Cooperate and participate in the planning efforts of the various homeless organizations to coordinate their policies and procedures to address homelessness.
Other Special Needs Priority – SN – Low Priority	
<i>Objective</i>	
<b>SN-1</b>	<b>Housing</b> - Increase the supply of decent, safe, accessible, and sanitary housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction by developers, and non-profit agencies.
<b>SN-2</b>	<b>Social Services</b> - Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.
Community Development Priority – CD – High Priority	
<i>Objective</i>	
<b>CD-1</b>	<b>Community Facilities</b> - Improve the City's public facilities and infrastructure through rehabilitation and new construction.

<b>CD-2 Accessibility</b> - Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
<b>CD-3 Public Services</b> - Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social service programs throughout the City.
<b>CD-4 Public Safety</b> - Continue neighborhood policing to reduce the incidences of crime and violations of public safety in low- and moderate-income areas.
<b>CD-5 Code Enforcement</b> - Continue a systematic code enforcement program to ensure that the existing housing stock will be decent, safe, and sanitary.
<b>CD-6 Slum and Blight</b> - Remove and eliminate slum and blighting conditions throughout the City through demolition and clearance.
<b>Economic Development Priority – ED – Low Priority</b>
<i>Objective</i>
<b>ED-1 Employment</b> - Support and encourage non-profits, for-profit entities, and government agencies to create new jobs, retention of job, and job training opportunities.
<b>ED-2 Business Development</b> - Encourage business and commercial growth through expansion and new development in the City.
<b>ED-3 Redevelopment Program</b> - Plan and promote the development and redevelopment of vacant commercial and industrial sites in the City.
<b>Administration, Planning, and Management Priority – AM – High Priority</b>
<i>Objective</i>
<b>AM-1 Overall Coordination</b> - Provide program management and oversight for the successful administration of federal, state, and local funded programs.
<b>AM-2 Special Studies/Management</b> - Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

The City of Altoona receives both CDBG and HOME funds from HUD. The City will receive \$1,418,161 in CDBG funds and \$194,238 in HOME funds in FY 2015. The City will allocate its funds to public facility improvements, public services, senior services, youth services, and emergency housing assistance.

The City in its FY 2015 CDBG and Home Programs allocated the funds as follows:

**Table IV-6 – FY 2015 CDBG and HOME Budget for the City of Altoona**

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

<b>1. Public Services</b>		
	Neighborhood Bike Patrol	\$ 215,176.00
<b>2. Public Facilities Improvements/Infrastructure Improvements</b>		
	Street Reconstruction in low/mod areas	\$ 200,500.00
	Broad Avenue Curb & Sidewalk Improvements	\$ 250,500.00
	Street Light Enhancement in low/mod areas	\$ 30,000.00
<b>3. Housing Rehabilitation</b>		
	Single Family Homeowner Rehabilitation	\$ 250,376.00
	Pleasant Village Rehabilitation	\$ 64,600.00
<b>4. Clearance/Demolition</b>		
	Blighted Property Demolition	\$ 228,000.00
<b>5. Code Enforcement</b>		
	Code Enforcement in low/mod areas	\$ 55,376.80
<b>6. General Administration</b>		
	Housing & Community Development Administration	\$ 323,632.20

**Total FY 2015 CDBG Funds for Project Activities = \$1,618,161.00**

The following HOME activities are proposed for funding under the FY 2015 Annual Action Plan:

<b>1. Rental Rehabilitation Program</b>	\$ 49,814.20
<b>2. CHDO- Improved Dwellings for Altoona</b>	\$ 25,000.00
<b>3. HOME Administration</b>	\$ 9,423.80

**Total FY 2015 HOME Funds for Project Activities = \$ 194,238.00**

**2. Other Funds**

In addition to its CDBG and HOME funds, the following other public resources have been received by agencies in the City of Altoona:

- *Insert other funds*

**3. Low Income Housing Tax Credits**

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households.

There are currently no known projects, proposed projects, or planned projects in the City of Altoona that will be using LIHTC funds. The City is supportive of the use of LIHTC projects to provide affordable housing to low-income households, and had ten (10) previously developed LIHTC projects, between 1987 and 2012, totaling 310 housing units.

The map below illustrates the locations of Multi-family Housing in the City of Altoona. The previous LIHTC projects are illustrated in light blue.

*Insert map of Multi-family Housing in the City of Altoona.*

*Insert map of the types of Assisted Housing in the City of Altoona:*

The following is a list of LIHTC projects which were built in the City of Altoona from 1987 through 2012:

**Table IV-7 – LIHTC in the City of Altoona**

HUD ID Number:	Year Placed in Service	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
PAA1989005	1989	1015 LEXINGTON AVE	1015 LEXINGTON AVE	ALTOONA	PA	16601	1	1
PAA1989010	1989	109 S 16TH ST	109 S 16TH ST	ALTOONA	PA	16602	1	1
PAA1989150	1989	2135 19TH ST	2135 19TH ST	ALTOONA	PA	16601	1	1
PAA1989695	1989	PENN ALTO	1130 13TH AVE	ALTOONA	PA	16601	150	138
PAA1989780	1989	TOWN HALL APARTMENTS	1100 13TH AVE	ALTOONA	PA	16601	6	6
PAA1993020	1993	1500 19TH STREET	1500 19TH ST	ALTOONA	PA	16601	2	2
PAA1993175	1993	LEXINGTON PARK		ALTOONA	PA		24	24
PAA1993180	1993	LEXINGTON PARK		ALTOONA	PA		24	24
PAA1999045	1999	CHARLES E WOLF APARTMENTS	1501 11TH AVE	ALTOONA	PA	16601	90	90
PAA2011015	2011	CHATHAM MEWS	200 LEXINGTON AVE	ALTOONA	PA	16601	11	

Source: <http://lihtc.huduser.org/>

#### 4. Planning, Zoning, and Building Codes

##### *City of Altoona Planning*

The City of Altoona has a planning commission which was established in accordance with the Pennsylvania Municipalities Planning Code, Act of 1968. P.L. 805, No. 247, as reenacted and amended. The City has a planning staff that is known as the Altoona Department of Planning and Community Development. The Planning and Community Development Department is the planning agency for the City and the head of the department is the Director/Planning Administrator.

The Altoona Planning Code divides the City into eleven (11) zoning districts. Each zoning district contains permitted and conditional land uses, along with associated development standards. These

development standards establish minimum lot sizes, maximum lot coverage, parking requirements, minimum yard setbacks and related requirements. The City of Altoona has refined these broad categories into eleven (11) use districts:

- R-S - Suburban Residential
- R-SH - Single Household Residential
- R-L - Limited Residential
- R-MH - Multiple Household Residential
- R-U - Urban Residential
- M-RC - Residential/Commercial
- C-NB - Neighborhood Business
- C-HB - Highway Business
- C-CB - Central Business
- I-L - Light Industrial
- I-G - General Industrial

The City's Comprehensive Plan was last updated on October 22, 2013 and it appears to be in compliance with the Federal regulations governing fair housing. The City's Zoning Ordinance was amended and codified in November, 2011. The City's Zoning Ordinance is generally in conformance with the Federal Fair Housing Act. However, in order to assert the City's commitment to affirmatively furthering fair housing, the City should add under Title Three, Article I, Section 101. Purpose, a new subsection:

*O: Fostering housing choice and affirmatively furthering fair housing.*

This new subsection would evidence the City's commitment to affirmatively further fair housing. The following language is suggested:

*This subsection of the ordinance is intended to affirmatively further fair housing in the City of Altoona by:*

- *Abiding by the provisions of the Fair Housing Act of 1968, as amended.*
- *Promoting fair housing choice for all residents in the City of Altoona.*

- *Assuring the rights of all individuals that are identified as members of a protected class by the Federal Government.*
- *Prevention of discrimination in housing based on a person's race, color, national origin, religion, sex familial status or handicap.*

The City's Zoning Ordinance does not appear to contain any discriminatory language, however several definitions should be reviewed by the Altoona Development and Planning Department, as well as the City's Legal Counsel and consideration should be given to revising them through a minor text amendment.

- *Accessibility: A definition should be included; nothing is presently listed in the Zoning Ordinance. A suggested definition should include the ease of access into and around the interior of a building or facility without obstruction to a person who may be physically disabled.*

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

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

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

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

jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

### ***City of Altoona Building Codes***

The City of Altoona has adopted the Pennsylvania State Building Code, which is the *International Building Code* (IBC), latest edition. The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the Federal laws and regulations governing fair housing, accessibility, etc.

Building inspections are administered by the City's Code Inspections Department. The Building Codes are enforced through plan review and inspections. Interviews with the Department of Inspections staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

### ***Accessibility Regulations***

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

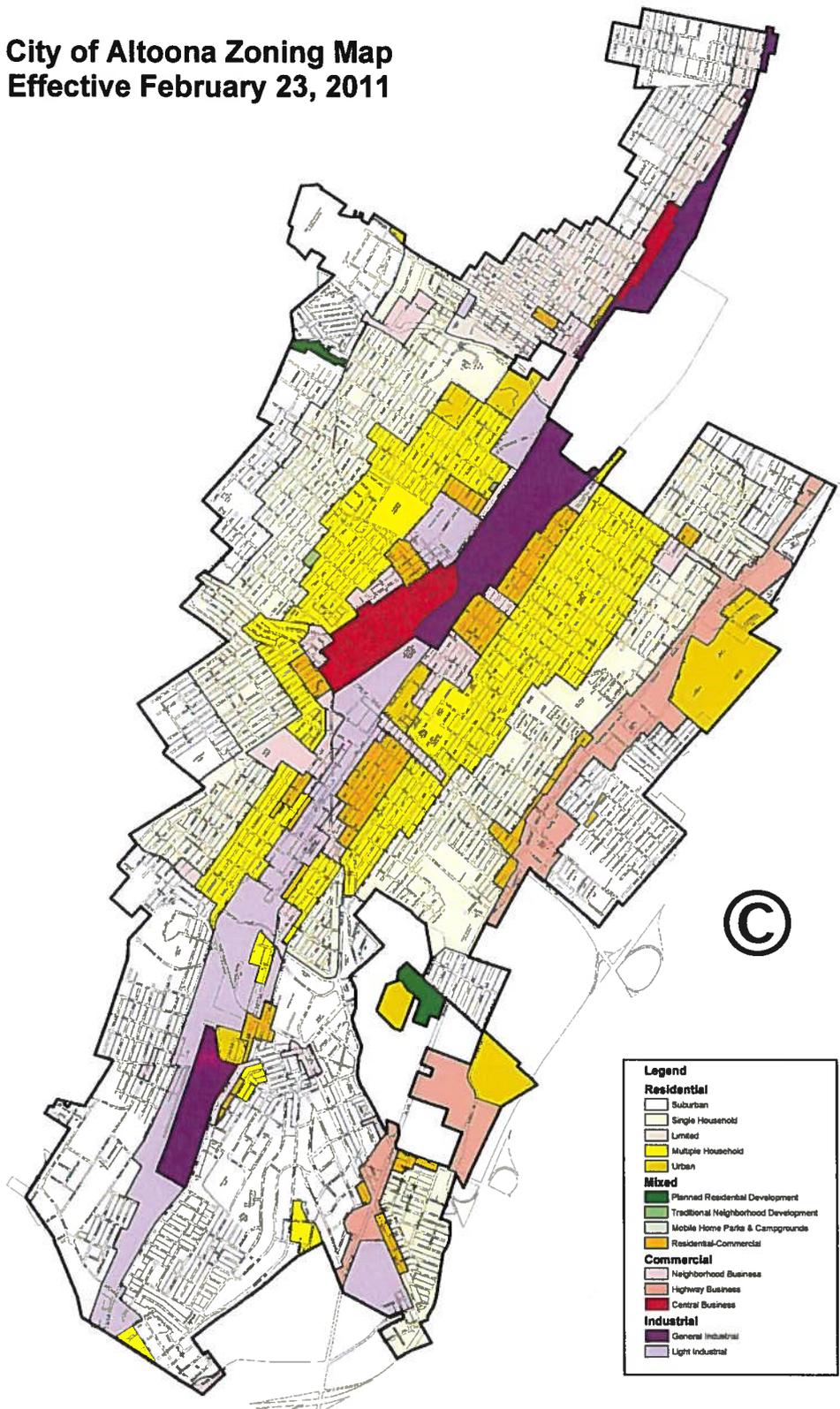
HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The Durham Housing Authority will endeavor to be in full compliance with the HUD "visitability" standards as financial

resources become available. All new housing developments will incorporate "visitability" standards.

The Altoona Planning Code has not undergone significant revisions for many years, but it was updated in 2011 to a limited degree. As part of the Comprehensive Planning process this year, effort was made to review the structure of existing zoning language. The following issues have surfaced as needing attention and further consideration in subsequent efforts to update the zoning code:

The following is a copy of the City of Altoona's Zoning District Map:

**City of Altoona Zoning Map  
Effective February 23, 2011**



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

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

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

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

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

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

## 5. Taxes

Real estate property taxes can have a substantial impact on housing affordability. The millage rates for the City of Altoona are separated into a school rate, a municipal rate, and a county rate. The municipal rate for the City is for land only, there is not a building/structure rate. Taxes are based on full assessment values with effective tax rates being increased by the Commonwealth of Pennsylvania's Common Level ratio. There is a homestead exception in the City as per the Taxpayer Relief Act of the Commonwealth of Pennsylvania. The rates for real estate taxes in the City of Altoona are as follows:

School = 55.000

Municipal = 388.086 (Land)

County = 31.666

**TOTAL = 474.752**

The estimated median sales price for homes in Altoona, PA for September 2014 to December 2014 was \$77,380, according to Trulia.com.

**Table IV-8** illustrates the taxes assessed for property valued at \$100,000 and the City's median value of \$77,380. While property values are lower than other surrounding metro areas, real estate taxes do have a significant impact on housing affordability in the City and contribute to housing cost burdens.

**Table IV-8 – Real Estate Property Taxes**

Taxes for Real Estate Assessed at \$100,000 in the City of Altoona	
School	\$ TBD
City	\$ TBD
County	\$ TBD
<b>Total</b>	<b>\$ TBD</b>
Taxes for Real Estate Assessed at \$77,380 in the City of Altoona	

School	\$ TBD
City	\$ TBD
County	\$ TBD
<b>Total</b>	<b>\$ TBD</b>

## 6. Public Housing

The Altoona Housing Authority is the public housing agency that serves the City of Altoona. The mission of the Altoona Housing Authority is to provide affordable, quality housing that promotes self-sufficiency and other resident opportunities based on sound management which is a valuable asset to the community.

The Housing Authority owns and manages 536 units of public housing, of which 27 units are accessible. In addition, the Housing Authority administers 985 Vouchers Housing Choice Vouchers.

According to the Altoona Housing Authority's Five Year Plan for the period of 2010-2014, the goals of the Housing Authority are as follows:

Current plans/goals of Housing Authority:

- Expand the supply of assisted housing by:
  - Applying for additional rental vouchers (VASH – if available).
  - Reducing public housing vacancies.
  - Leveraging private or other public funds to create additional housing opportunities.
  - Acquiring or build units or developments.
  - Increasing the inventory of homeownership properties.
  - Increasing the level of landlord participation in the Section 8 Voucher Program.
  - Educating prospective landlords on the benefits of the Section 8 Voucher Program.
- Improve the quality of assisted housing by:

- Improving/Maintaining public housing management: (PHAS score)
- Improving/Maintaining voucher management: (SEMAP score)
- Increasing customer satisfaction through satisfaction surveys.
- Concentrating on efforts to improve specific management functions.
- Renovating or modernizing public housing units based upon PNA.
- Demolishing or disposing of obsolete public housing.
- Providing replacement public housing.
- Providing replacement vouchers.
- Working with City of Altoona and local landlords to increase participation in the Section 8 Voucher Program through educational workshops.
- Working with City of Altoona in identifying properties for possible homeownership through renovation projects.
- Altoona Housing Authority has upgraded/modernized all UFAS public housing units to address ADA compliance issues.
- Working with local advocacy groups in identifying those who need UFAS units and work with those agencies to assist clients in the application process to rent said units based upon their disability.
- Continuing to work with the City of Altoona Planning Office on utilization of funds for the CDBG program for public housing units.
- Finalizing Disposition Application for the Special Applications Center (SAC) for removal of 20 units (10 properties) from public housing. Utilize said funding to expand home ownership program. It is the intention of the Authority to submit application to SAC for review and approval to remove the following ten (10) properties:
  - 114 Lexington Avenue
  - 504 Crawford Avenue
  - 705 6th Avenue

- 820 6th Avenue
- 1407 1st Street
- 1501 15th Street
- 1904 6th Avenue
- 2021 811 Avenue
- 2114 7th Avenue
- 2514 West Chestnut Avenue
- Continuing to work with Blair County Housing Authority in housing VASH participants within the City of Altoona limits.
- Finalizing a Physical Needs Assessment (PNA) based upon HUD's new regulations on having a 20 year PNA.
- Increase assisted housing choices by:
  - Providing voucher mobility counseling:
  - Conducting outreach efforts to potential voucher landlords
  - Increasing voucher payment standards
  - Implementing voucher homeownership program:
  - Implementing public housing or other homeownership programs:
  - Implementing public housing site-based waiting lists:
  - Converting public housing to vouchers:
  - The AHA is evaluating the possibility of a Voucher Home-Ownership program through our Section 8 Voucher Family Self Sufficiency Program.
  - Continuing outreach efforts through Section 8 Landlord educational workshops and Community Meetings educating local and surrounding agencies on Authority programs.
  - Continuing to maintain 95%-98% occupancy rate.
  - Maintaining utilization rate of Section 8 HCV funds to 95% or higher dependent upon funding.
- Provide an improved living environment by:
  - Implementing measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:

- Implementing measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- Implementing public housing security improvements through modernization activities.
- Designating developments or buildings for particular resident groups (elderly, persons with disabilities)
- Improving current level of resident satisfaction with living conditions in public housing through meetings, safety and customer satisfaction surveys.
- Continuing to evaluate and update Maintenance Plan and Preventive Maintenance Procedures to incorporate any changes if necessary.
- Continuing to evaluate all Authority policies and procedures in accordance with updated Federal regulations.
- Reducing crime by 3% for 2014-2015 with continual meetings with Police and Security Officers
- Increasing participation in Resident Organizations at Fairview Hills.
- Increasing participation in Healthy for Life Program at the Towers.
- Continuing to provide services of Resident Services Coordinator at the Green Avenue & Eleventh Street Towers to continue in-home support services, based upon funding.
- Continuing to support resident Neighborhood Watch Program at sites.
- Continuing to implement the Violence Against Women Act addressing housing needs of victims of domestic violence, sexual assault and stalking.
- Continuing to educate employees and residents on Fair Housing through training and advocacy.
- Continuing partnership with the Gloria Gates Memorial Foundation (GGMF) to provide an After School Enrichment Program at our family development site.
- Continuing to provide a Head Start facility on site at our family development.
- Increasing participation in health related workshops.

- 
- Continuing of in-house employee trainings for regulation changes.
  - Continuing annual Community Education Workshops to educate local agencies on services provided by the Authority.
  - Continuing to work with the Fair Housing Administrator with the City of Altoona on Section 3 Training and Fair Housing Education.
  - Promote self-sufficiency and asset development of assisted households by:
    - Increasing the number and percentage of employed persons in assisted families
    - Providing or attracting supportive services to improve assistance recipients' employability
    - Providing or attracting supportive services to increase independence for the elderly or families with disabilities.
    - Increasing the number of Section 8 Voucher recipients who participate in the Section 8 Self Sufficiency Program depending upon availability of funding.
    - Conducting workshops to low income residents on homeownership opportunities.
    - Working with residents to improve the image of public housing.
    - Continuing to evaluate flat rent/utility schedule that reflects the current market rental value in the area.
  - Ensure equal opportunity and affirmatively further fair housing by:
    - Undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability:
    - Undertaking affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
    - Undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

- 
- Managing the Authority using recognized sound administrative and sound fiscal practices.
  - Adopting the highest standards in operating housing developments.
  - Promoting self-sufficiency and independence of residents.
  - Pursuing partnerships which promote resident opportunity and quality of life.
  - Ensuring that the maintenance function is performed efficiently and cost effectively with trained and skilled employees.
  - Providing housing that is an asset to the community.
  - Marketing the administrative, management and other skills of the Authority.
  - Acquiring assets which will support the mission of the Authority.
  - Continuing Fair Housing workshops for staff and residents.
  - Continuing to work with the Fair Housing Administrator with the City of Altoona on Fair Housing initiatives and education programs.
  - Providing assistance to resident organizations at all developments promoting a healthy environment for the residents and educate on Fair Housing Discrimination rules and regulations.
  - Effectively managing and upgrading all ADA compliance deficiencies.
  - Continuing staff training on reasonable accommodation policies and requests.
  - Continuing staff training on Fair Housing and Equal Opportunity practices.
  - Continuing cooperative efforts with the City of Altoona.
  - Advertising and marketing ADA units.

Issues and needs:

- There is a need to employ effective maintenance and management policies to minimize the number of public housing units off line due to modernization.

- There is a need to reduce the turnover time for vacated public housing units.
- The Housing Authority expresses a desire to participate in the City of Altoona's Consolidated Plan development process to ensure coordination with the community's strategies.
- There is a need for monthly monitoring of the Section 8 Housing Choice Voucher program to insure full program utilization within budget constraints.
- There is a need to modernize public housing units utilizing Capital Funds.
- There is a need to affirmatively market to local non-profit agencies that assist families with disabilities. This includes continuing to work with the center for Independent Living.
- There is a need to affirmatively ensure fair housing compliance.

There are currently 785 people on the Section 8 waiting list, of which 718 are families, 41 are elderly, and 26 are families with disabilities. There are 391 applicants on the Public Housing waiting list, where 188 are waiting for one-bedroom units, 110 are waiting for two-bedroom units, 16 are waiting for three-bedroom units, and 5 are waiting for four-bedroom units. There are 18 applicants on the Public Housing waiting list that identified as elderly, and 49 that identified as near elderly.

The following are identified in the Altoona Housing Authority's FY 2014 Annual Plan as the housing needs of families on the Public Housing and Section 8 Tenant-Based Assistance waiting lists:

- The need for affordable housing is a nation-wide issue and the City of Altoona is no exception. More families are looking to rent rather than purchase homes due to the economy and the stagnation of wages, or the dropping of wages.
- The affordable and accessible housing stock in the City of Altoona is very limited. This has been the experience of many Section 8 Voucher holders who have had difficulty locating apartments and/or houses to rent. There has been very little new construction of rental units in Altoona for an extended period.
- Owners and landlords who maintain quality and acceptable housing units are able to rent their units on the open market

and often opt to do so rather than rent to a Section 8 Voucher holder. This limits affordable quality housing for lower income families.

- The breakdown of bedroom size needed based on the waiting list for Public Housing and Section 8 Housing Choice Vouchers are mostly for one (1) and two (2) bedrooms.
- The need for accessible units is always an issue due to the age of the housing stock in the City of Altoona. This particularly applies to the elderly.
- The Housing Authority's jurisdiction covers the corporate city limits of Altoona and the housing stock is distributed throughout. However, because public transportation is very limited, access to amenities is a concern.

The Altoona Housing Authority's strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year are listed below. In addition, the Authority conducts resident customer service/management surveys to determine if the housing needs are being met with residents that have already been housed. Successful feedback has been received from the surveys. Management continues to monitor the waiting list and address those needing accessible/mobility units. All required handicapped accessible units are complete. The Authority performs various marketing to the public on the affordability and accessibility of its housing stock. In addition to the above, the Authority also:

- Employs effective maintenance and management policies to minimize the number of public housing units off line due to modernization.
- Reduces turnover time for vacated public housing units.
- Participates in the City of Altoona Consolidated Plan development process to ensure coordination with the community's strategies.
- Conducts monthly monitoring of the Section 8 Housing Choice Voucher program to insure full program utilization within budget constraints.
- Modernizes public housing units utilizing Capital Funds.
- Affirmatively markets to local non-profit agencies that assist families with disabilities. Continuation of working with the Center for Independent Living.
- Affirmatively ensures fair housing compliance.



The map below illustrates the percentage of the Section 8 Housing vouchers by Block Group in the City of Altoona:

*Insert map of the percentage of Section 8 Housing vouchers by Block Group in Altoona,*

The Altoona Housing Authority is not rated as a “troubled” agency by HUD. The Housing Authority’s biggest challenges are the lack of sufficient Housing Choice Vouchers to meet the demand for housing by low income persons, and renovating the existing public housing units. There is a need for beautification projects in the public housing developments, and improvements to the buildings, such as new siding, new roofs, etc.

There is a need for accessible housing accommodations for the elderly applicants on the Section 8 waiting list. The Housing Authority reported that 5.37% of the persons on the waiting list (21 persons) are in need of accessibility accommodations. The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments.

The Housing Authority’s current operating budget provides funds for routine maintenance and operating costs. The Altoona Housing Authority obtains an annual grant from HUD through the Capital Fund Program (CFP) for capital improvements and renovation costs. The CFP funds include the construction of capital maintenance initiatives identified in the Housing Authority’s Five Year Plan, and implementation of the agency’s Section 504 handicap accessibility improvements.

The Housing Authority’s FY 2014 Capital Fund Program Budget is as follows:

**Operations = \$20,000**  
**Administration = \$55,755**  
**Fees and Costs = \$40,000**  
**Site Improvement = \$10,000**  
**Dwelling Improvement = \$431,801**  
**Total = \$557,556**

The Altoona Housing Authority is improving public safety and crime prevention at its public housing communities. Safety measures are a high priority due to the increase in violent and drug-related crimes.

Based on interviews with the Housing Authority staff and Board, if patrolling were increased in and around the housing developments, safety would be increased and crime would decrease. If officers were patrolling on the ground, on foot or on bikes, it would create a more noticeable presence of law enforcement in the public housing communities, which could decrease incidences of crime and violence.

A goal of the Altoona Housing Authority is to instill a sense of pride in their residents so that they want to engage in "community policing". The Housing Authority will continue its Neighborhood Watch Program in an effort to incorporate residents in increasing public safety within public housing communities. The Altoona Housing Authority wants to make their housing developments are suitable places for families and children to reside.

## **7. Comprehensive Plan**

The City of Altoona hired Environmental Planning and Design, LLC to prepare an updated Comprehensive Plan as required by the Pennsylvania Municipalities Planner Code (Act of 1968, P.L. 805, No. 247).

The Altoona City Council and Planning Commission established the goals and objectives for the plan by investing in key studies that will carry the City through the years following the adoption of the plan. The Comprehensive Plan provides a framework to guide land use decisions, subdivision approvals, zoning revisions, and needed public facilities, and helps the City decide on the best use of public funds.

On October 22, 2013 the City of Altoona's Comprehensive Plan, *Positively Altoona*, was adopted by the Altoona City Council. The "Positively Livable" section of *Positively Altoona* features an analysis of land use and housing needs for the City of Altoona and defines housing objectives. This section of the plan recommends that the City Altoona develop partnerships with major employers and Penn State University's Altoona campus to provide housing opportunities for young professionals and students. The appendix of the plan includes a housing market analysis.

## 8. Transportation

The Altoona Metro Transit (AMTRAN) operates a number of transportation programs within the City of Altoona. AMTRAN operates twelve routes within city limits throughout the workday and workweek, plus a Saturday service. There are no buses running on Sundays, or between the hours of approximately 11 PM and 6 AM. The transit's HelpLine, which assists riders on finding route options, is open from 6:30 AM to 6:30 PM, Monday through Saturday. Riders with disabilities can access the regular routes for only \$ 0.75, while paratransit service costs \$3.00. AMTRAN also services Penn State Altoona through its Crosstown, Flash, and Pleasant Valley routes, allowing students access to the various business areas within the City. The regular service fares are \$1.50 for adults for a one-way trip, \$1.00 for students (aged 6 to 18), \$3.00 for an All Day Pass, and free transfers.

Altoona Metro Transit, better known as AMTRAN, is over 50 years old, though the transportation entity has existed in some form since 1882. Throughout the past century, AMTRAN has consistently met the transportation needs of the people of Altoona and Logan Valley by constantly reinventing itself. Now, more than ever, public transportation is at the forefront of urban planning designs, and communities are looking to expand or upgrade their current options. Altoona's Comprehensive Plan emphasizes the importance of providing a seamless multi-modal transportation experience. AMTRAN and the Altoona Transportation Center will serve as the nexus for this reconfiguration, while partnering with Amtrak and the local airports. Going forward, the following actions and initiatives are proposed:

- Evaluate the operations and management of the Altoona Transportation Center.
- Coordinate the experience of Amtrak arrivals/departures with the similar Airport experiences to provide a one-stop approach to connecting with visitors.
- Coordinate transit issues with AMTRAN, and apply favorable strategies learned from institutional-oriented transit systems.

AMTRAN is currently beta testing a proximity smart card that will change the way companies collect fares. This new system will involve a smart card that can be reloaded on the bus, and can be cancelled anytime in the event of loss or theft. The card's benefits also include customer and provider ease of use: customers will no longer have to use exact change, resulting in faster boarding and alighting, and general service, while the company will have to deal

with less cash. Best of all, the system will provide all of these benefits at a lower cost than most other smart card systems currently in use by other transportation services.

Pennsylvania Legislature passed Act 44 in 2007, which is an informative review process for transit systems operating within the Commonwealth. AMTRAN is compliant with seven of the eight criteria, and "at risk" for one, according to the most recent Transit Performance Review report from September 6, 2012. Of the seven compliant criteria, AMTRAN is above average in five areas, including second best in its peer group for "five-year trend for operating cost per passenger," and third best for both "five-year trend of passengers per revenue vehicle hour" and "five-year trend for operating cost per revenue vehicle hour." There is also a Best Practices section; AMTRAN excels in the promotion of customer service technology and with staff performance reviews.

## **9. Education**

Education is often an important factor influencing where people choose to live. According to the 2008-2012 American Community Survey, 85.2% of the population age 25 years and over have at least a high school education or higher in the City of Altoona, and 22.7% have a bachelor's degree or higher. However, almost half (49.5%) of the population age 25 years and over in the City have only a high school education, or less.

The schools serving Altoona are part of the Altoona Area School District. There are twelve (12) public schools that serve the area, including ten (10) elementary schools, one (1) junior high school, and one (1) high school. During the 2011-2012 school year, there were a total of 4,202 students, of which 2,178 were male and 2,024 were female. In terms of demographics, 3,839 students were White, 296 students were Black, 7 students were Latino/Hispanic, and 16 students were Asian. Additionally, 2,453 students were classified as economically disadvantaged, which represented 58.4% of all students.

The 2011-2012 District School Report Card was analyzed for academic performance measures, as well as how students performed in comparison to the No Child Left Behind Goals. The District overall results in mathematics achieved the 2012 Goal of 78% of students' proficient in Mathematics, scoring 78% proficient. While the District failed to achieve the 2012 goal of 81% of students proficient in reading, scoring 71%.

The School District's Adequate Year Progress (AYP) status is listed as: "Warning." The following is a list of the area's school AYP status:

<b>AYP Status</b>	<b>School</b>
Met AYP	Baker El Sch
	Irving El Sch
	Juniata El Sch
	Juniata Gap El Sch
	Penn-Lincoln El Sch
	Pleasant Valley El Sch
Making Progress	Logan El Sch
	Washington Jefferson El Sch
Warning	Wright El Sch
	Altoona Area JR HS
School Improvement I	Mowrie A Ebner El Sch
	Altoona Area HS
School Improvement II	

**10. Section 3**

HUD's definition of Section 3 is:

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

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

*Insert information on Section 3.*

**C. Private Sector:**

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising

of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act 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 Allegheny Highland Association of Realtors serves Blair County and surrounding areas. The Allegheny Highland Association of Realtors has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. All realtors are required to complete annual continuing education classes. These classes cover the Federal Fair Housing Act and related laws.



### 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 are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed for several real estate publications, including *The Real Estate Book*, real estate guide which serves Blair County and surrounding areas, as well as the *Altoona Mirror*, which is the local newspaper. The real estate and lender's advertisements in each of these publications include the equal housing opportunity logo. However, neither of the publications included the HUD publisher's notice. None of the sample advertisements that were reviewed contained language that prohibited occupancy by any group.

### 3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.gov/hmda/](http://www.ffiec.gov/hmda/) and the 2013 (report dated June 2, 2014) is included in Appendix B. The 2013 HMDA data was analyzed and does not reveal any patterns of discriminatory lending practices. It is important to note that the HMDA data for the Altoona MSA contains very few instances of minority lending data and should not be interpreted as substantiation that discriminatory lending practices do not exist in the area.

The following table provides a summary of the home loan activity in the City of Altoona and Blair County. The Altoona MSA is comprised of the City of Altoona and all of Blair County. The population of the City of Altoona represents approximately one-third of the population of Blair County. With the exception of FHA, FSA/RHS, and VA loans, the percentage of Home Purchase Loans in the County was slightly disproportionately greater than the comparative population.

**TABLE IV-8 HMDA Data Analysis for 2013**

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount (\$1,000s)	#	Amount (\$1,000s)	#	Amount (\$1,000s)	#	Amount (\$1,000s)
Altoona	91	8,174	17	1,890	65	135,551	2	139
Blair County/MSA	243	27,055	77	11,595	236	346,581	8	1,199
% of lending in Altoona	37.45%	30.21%	22.08%	16.30%	27.54%	39.11%	25.00%	11.59%

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

The following table provides a summary of the disposition of convention loans in the City of Altoona as compared to Blair County. Approximately one-third of all loans originated in Blair County are attributed to the City of Altoona but only one-fifth of applications denied were in the City.

**TABLE IV-9 Disposition of Conventional Loans**

	Altoona Applications	% of Altoona Applications	% of Blair County/MSA Applications
Loans Originated	222	82.5%	33.0%
Approved, Not Accepted	10	3.7%	23.8%
Applications Denied	19	7.1%	22.1%
Applications Withdrawn	17	6.3%	29.8%
File Closed for Incompleteness	1	0.4%	10.0%
<b>TOTAL</b>	<b>269</b>	<b>100%</b>	<b>-</b>

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

The following table provides a summary of the disposition of convention loans in the Altoona MSA. The data indicates that there is a direct correlation between incomes and loans originated in the City; the higher the income level of the loan applicant, the higher the acceptance rate. The data also supports that the lower the income level of the loan applicant, the higher the denial rate.

**TABLE IV-10 Disposition of Conventional Loans by Income Level for the City of Altoona**

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total Applications	Count	% of Applications Received	Count	% of Applications Received	Count	% of Applications Received	Count	% of Applications Received	Count	% of Applications Received

Less than 50% of MSA Median	94	11.71%	61	64.89%	3	3.19%	25	26.60%	5	5.32%	0	0.00%
50-79% of MSA Median	162	20.17%	120	74.07%	11	6.79%	19	11.73%	9	5.56%	3	1.85%
80-99% of MSA Median	99	12.33%	77	77.78%	5	5.05%	12	12.12%	4	4.04%	1	1.01%
100-119% of MSA Median	99	12.33%	76	76.77%	6	6.06%	6	6.06%	7	7.07%	4	4.04%
120% or More of MSA Median	349	43.46%	291	83.38%	16	4.58%	20	5.73%	20	5.73%	2	0.57%
<b>TOTAL</b>	<b>803</b>	<b>100%</b>	<b>625</b>	<b>77.83%</b>	<b>41</b>	<b>5.11%</b>	<b>82</b>	<b>10.21%</b>	<b>45</b>	<b>5.60%</b>	<b>10</b>	<b>1.25%</b>

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

The following tables show the dispositions of conventional loans disaggregated by minority status and income level for the Altoona MSA. The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. In general, the loan origination rates were much higher for minorities and denial rates were much lower for minorities. While the data may appear to support that lending discrimination does not exist in the area it is incorrect to infer from the data that lending discrimination does not exist in the Altoona MSA due to the small sampling size of the data thus rendering the results not to be statistically significant.

**TABLE IV-11 Conventional Loan Disposition Rates by Minority Status,  
Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received	Applications Approved but Not Accepted	% of Applications Received	Applications Denied	% of Applications Received	Applications Withdrawn	% of Applications Received	Applications Closed for Incompleteness	% of Applications Received
White, Non-Hispanic	85	97.70%	54	63.53%	3	3.53%	23	27.06%	5	5.88%	0	0.00%

Minority, Including Hispanic	2	2.30%	2	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>87</b>	<b>100%</b>	<b>56</b>	<b>64%</b>	<b>3</b>	<b>3%</b>	<b>23</b>	<b>26%</b>	<b>5</b>	<b>6%</b>	<b>0</b>	<b>0%</b>

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

There were a total of eighty seven (87) applications made by households that have incomes less than 50% of the MSA median income. Of those applicants, 100% of minority applications resulted in loan originations.

**TABLE IV-12 Conventional Loan Disposition Rates by Minority Status,**

**50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received	Applications Approved but Not Accepted	% of Applications Received	Applications Denied	% of Applications Received	Applications Withdrawn	% of Applications Received	Applications Closed for Incompleteness	% of Applications Received
White, Non-Hispanic	154	97.47%	113	73.38%	11	7.14%	18	11.69%	9	5.84%	3	1.95%
Minority, Including Hispanic	4	2.53%	4	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>158</b>	<b>100%</b>	<b>117</b>	<b>74.05%</b>	<b>11</b>	<b>6.96%</b>	<b>18</b>	<b>11.39%</b>	<b>9</b>	<b>5.70%</b>	<b>3</b>	<b>1.90%</b>

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

There were a total of one hundred fifty eight (158) applications made by households that have incomes between 50% and 79% of

the MSA median income. Of those applicants, 100% of minority applications resulted in loan originations.

**TABLE IV-13 Conventional Loan Disposition Rates by Minority Status,  
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received	Applications Approved but Not Accepted	% of Applications Received	Applications Denied	% of Applications Received	Applications Withdrawn	% of Applications Received	Applications Closed for Incompleteness	% of Applications Received
White, Non-Hispanic	92	97.87%	71	77.17%	4	4.35%	12	13.04%	4	4.35%	1	1.09%
Minority, Including Hispanic	2	2.13%	2	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>94</b>	<b>100%</b>	<b>73</b>	<b>77.66%</b>	<b>4</b>	<b>4.26%</b>	<b>12</b>	<b>12.77%</b>	<b>4</b>	<b>4.26%</b>	<b>1</b>	<b>1.06%</b>

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

There were a total of ninety four (94) applications made by households that have incomes between 80% and 99% of the MSA median income. Of those applicants, 100% of minority applications resulted in loan originations.

**TABLE IV-14 Conventional Loan Disposition Rates by Minority Status,  
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received	Applications Approved but Not Accepted	% of Applications Received	Applications Denied	% of Applications Received	Applications Withdrawn	% of Applications Received	Applications Closed for Incompleteness	% of Applications Received
White, Non-Hispanic	89	97.80%	71	79.78%	6	6.74%	5	5.62%	7	7.87%	0	0.00%

Minority, Including Hispanic	2	2.20%	1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>91</b>	<b>100%</b>	<b>72</b>	<b>79.12%</b>	<b>6</b>	<b>6.59%</b>	<b>6</b>	<b>6.59%</b>	<b>7</b>	<b>7.69%</b>	<b>0</b>	<b>0.00%</b>

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

There were a total of ninety one (91) applications made by households that have incomes between 100% and 119% of the MSA median income. Of those applicants, 50% of minority applications (one application) resulted in loan originations and 50% of minority applications (one application) were denied.

**TABLE IV-15 Conventional Loan Disposition Rates by Minority Status,  
 120% or More of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received	Applications Approved but Not Accepted	% of Applications Received	Applications Denied	% of Applications Received	Applications Withdrawn	% of Applications Received	Applications Closed for Incompleteness	% of Applications Received
White, Non-Hispanic	327	98.49%	271	82.87%	16	4.89%	19	5.81%	19	5.81%	2	0.61%
Minority, Including Hispanic	5	1.51%	5	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>332</b>	<b>100%</b>	<b>276</b>	<b>83.13%</b>	<b>16</b>	<b>4.82%</b>	<b>19</b>	<b>5.72%</b>	<b>19</b>	<b>5.72%</b>	<b>2</b>	<b>0.60%</b>

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

There were a total of three hundred thirty two (332) applications made by households that have incomes above 120% of the MSA median income. Of those applicants, 100% of minority applications resulted in loan originations.

The table below provides a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 119% of median income, the most common reason for denial is credit history. For applicants earning

less than 50% of median income, denials for high debt-to-income ratios were tied as the most common reason for denial. A high debt-to-income ratio was the second most common reason for denial for households earning between 50 to 99% of median income. For applicants earning 120% of median income or more, credit history and other reasons were the most common reasons for denial.

**TABLE IV-16 Conventional Loan Denial Rates by Denial Reason and Income Level**

		LESS THAN 50% OF MSA/MD MEDIAN	50-79% OF MSA/MD MEDIAN	80-99% OF MSA/MD MEDIAN	100-119% OF MSA/MD MEDIAN	120% OR MORE OF MSA/MD MEDIAN
Debt-to-Income Ratio	#	9	4	2	0	2
	%	33.3%	20.0%	18.2%	0.0%	12.5%
Employment History	#	2	0	1	0	0
	%	7.4%	0.0%	9.1%	0.0%	0.0%
Credit History	#	9	7	6	3	4
	%	33.3%	35.0%	54.5%	75.0%	25.0%
Collateral	#	1	3	1	1	2
	%	3.7%	15.0%	9.1%	25.0%	12.5%
Insufficient Cash	#	0	3	0	0	1
	%	0.0%	15.0%	0.0%	0.0%	6.3%
Unverifiable Income	#	1	0	0	0	1
	%	3.7%	0.0%	0.0%	0.0%	6.3%
Credit Application Incomplete	#	1	0	0	0	2
	%	3.7%	0.0%	0.0%	0.0%	12.5%
Mortgage Insurance Denied	#	0	0	0	0	0
	%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	#	4	3	1	0	4
	%	14.8%	15.0%	9.1%	0.0%	25.0%
Total	#	<b>27</b>	<b>20</b>	<b>11</b>	<b>4</b>	<b>16</b>
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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

An analysis of loans granted by race in Altoona, Blair County, the Commonwealth of Pennsylvania, and across the country, is beneficial to illustrate the financial trends in the City of Altoona. The following tables' present data gathered from [www.dataplace.org](http://www.dataplace.org).

The table below presents information on loans for the purchase of single-family homes by race in 2007 (the most recent data available). The City of Altoona has a very low percentage of minority households purchasing loans as compared to the Commonwealth of Pennsylvania and the United States. The percentage of minorities residing in Altoona is around 4% and the percentage of minority loans is close to 2%.

**TABLE IV-17 Home Purchase Loans by Race**

Loans by Race	City of Altoona	Blair County	Pennsylvania	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	97.8%	96.8%	84.1%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	0.9%	0.6%	5.9%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	0.2%	0.7%	3.6%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.0%	0.0%	0.1%	0.30%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	0.7%	0.4%	4.5%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	0.4%	1.2%	1.7%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	2.2%	3.2%	15.9%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.0%	0.3%	0.1%	0.20%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in the City of Altoona, Blair County, the Commonwealth of Pennsylvania, and the United States. The median income in the City of Altoona is lower than the median income of Blair County, the Commonwealth of Pennsylvania, and the United States. The City of Altoona has a

higher rate of lending to very low- and low-income borrowers than Blair County, Pennsylvania, and the United States.

**TABLE IV-18 Home Purchase Loans by Income**

Income (2007)	City of Altoona	Blair County	Pennsylvania	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$37,000	\$47,000	\$66,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	0.82	0.96	1.11	1.13
Percentage of owner-occupied home purchase loans to very low-income borrowers	21.6%	12.6%	8.4%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	29.4%	24.2%	23.1%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	30.0%	26.1%	26.7%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	18.9%	37.0%	41.8%	49.30%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional home purchase and refinancing loans made by subprime lenders in 2005 (the most recent data available). The percentage of conventional home purchase loans by subprime lenders in the City of Altoona is lower than the national average but similar to the rates for the county and commonwealth. The percentage of refinancing mortgage loans by subprime lenders is much higher for the City as compared to the county, state, and nation.

**TABLE IV-19 Loans from Subprime Lenders by Purpose and Loan Type**

Type	City of Altoona	Blair County	Pennsylvania	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	9.4%	8.1%	9.8%	17.70%

Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	27.8%	18.6%	18.1%	20.40%
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Source: [www.dataplace.org](http://www.dataplace.org)

## D. Citizen Participation:

The City of Altoona's FY 2015-2019 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (<http://www.altoonapa.gov>), and copies were on display at:

- **City Clerk's Office and City Planning and Community Development Department**  
1301 12<sup>th</sup> Street  
Altoona, PA
- **Altoona Housing Authority**  
2700 Pleasant Valley Boulevard  
Altoona, PA
- **Altoona Area Public Library**  
1600 Fifth Avenue  
Altoona, PA

The document was available beginning on Wednesday, March 18, 2015 until Monday, April 20, 2015. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by Monday, April 20, 2015.

As a part of the consolidated planning process, the City of Altoona distributed a Citizen Questionnaire. Questionnaires were made available through the Department of Planning and Community Development and mailed to community stakeholders. Additionally, a link was posted on the City's website to an electronic version of the survey. There were a total of 77 questionnaires completed.

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are male at 58.33% and 97.18% of respondents are White.
- 47.95% are over the age of 50.
- Of those that answered the question, 23.38% are low- to moderate-income for their family size.

- More than half, at 55.56%, come from one or two-person households.
- 81.25% are homeowners.

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Curbs/Sidewalks – 55.56%
- Streets – 48.15%
- Property Maintenance – 33.33%
- Parking – 25.93%
- Storm Sewers – 22.22%
- Litter – 20.37%
- Traffic – 18.52%
- Public Safety – 11.11%
- Handicap Access – 9.26%
- Sanitary Sewers – 1.85%

**Additional Comments or Concerns:**

- No sidewalks to walk on because cars are parked on them.
- The cited problem with Oak Ridge is not limited to Oak Ridge. This is an opportunity for public/private/school cooperation. It requires coordination, creativity and manpower to turn these into job entry, entrepreneurial community pride.
- Blighted Housing still exists.
- There are dogs running at large.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

**Recreation:**

- 20.51% mentioned that they would like to see cleaner, more accessible, and better-lit park facilities, with updated and additional play equipment for youth.
- The following issues each received 5.13% of the responses:
  - The City should add bike lanes as part of Greenway Corridors.

- There is a need for more indoor facilities and activities.
- The City parks should be manicured more often.

**Medical:**

- 12.5% mentioned that UPMC has a monopoly on the area, and would like to see competing hospitals.
- 12.5% would like the medical services to be located in one area for ease of use, instead of having to travel around town for multiple appointments.

**Social Services:**

- Only 13.3% of respondents indicated that they used social services.
- Of those who used social services, 37.5% utilized services through Blair Senior Services.

**Programs that are Missing or Under-funded:**

- The Police Department is underfunded
- Drug rehabilitation.
- Acclimating recently released prisoners into the community.

**Employment:**

- 16.67% directly identified the lack of jobs that pay a living wage over low pay, part-time jobs.
- An additional 13.3% state that the area would greatly benefit from the inclusion of a manufacturing facility.

**Housing:**

- 41.18% mention a lack of accessible, safe, quality, and affordable rental housing.
- 26.47% responded there are too many absentee landlords and blighted properties as a result of absenteeism.
- 8.82% mentioned that there are many abandoned houses in the area that should be torn down.

**Fair Housing:**

- Responses to whether or not fair housing impediments included any act(s) of discrimination or barrier that might limit the housing choices of families and individuals:
  - 21.31% Yes
  - 37.70% No
  - 40.98% Unsure

**Reasons Fair Housing Complaints Are Not Reported:**

- 41.67% reported a lack of knowledge of fair housing issues and rights.
- 36.11% said that people may have a fear of reprisal and intimidation by landlords.

The following situations result in further discriminations and/or barriers to fair housing in the City of Altoona:

**TABLE IV-20 SUMMARY OF CITIZEN COMMENTS**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	15.79%	24.56%	45.61%	8.77%	5.26%
Lack of affordable housing in certain areas	14.29%	42.86%	12.50%	21.43%	8.93%
Lack of accessible housing for persons with disabilities	8.93%	28.57%	44.64%	10.71%	7.14%
Lack of accessibility in neighborhoods (i.e. curb cuts)	7.02%	31.58%	40.35%	10.53%	10.53%
Lack of fair housing education	8.93%	28.57%	42.86%	10.71%	8.93%
Lack of fair housing organizations in the City	3.57%	17.86%	48.21%	17.86%	12.50%
State or Local laws and policies that limit housing choice	5.36%	14.29%	53.57%	17.86%	8.93%
Lack of knowledge among residents regarding fair housing	17.86%	32.14%	33.93%	8.93%	7.14%
Lack of knowledge among landlords and property managers regarding fair housing	15.79%	33.33%	26.32%	17.54%	7.02%

Lack of knowledge among real estate agents regarding fair housing	10.53%	22.81%	40.35%	19.30%	7.02%
Lack of knowledge among bankers/lenders regarding fair housing	7.14%	25.00%	39.29%	21.43%	7.14%
Other barriers	6.06%	6.06%	72.73%	3.03%	12.12%

### Citizen Comments

The City received the following comments during the public hearings and in response to the “draft” Analysis of Impediments to Fair Housing Choice:

- **Recreational Facilities:**

- “I would like to see the city spend more resources on economic development, and incentives to bring businesses, especially industry, to the city. Recreation can come in later after there is a more stable local economy.”
- “Add bathrooms and improve bleachers and lighting.”
- “Newer Equipment.”
- “Parking should be enhanced at Fifth Ward.”
- “There is a need for bicycle lands and pedestrian paths as well as greenway corridors.”
- “There is a need for more facilities.”
- “There is a need for dog parks and playgrounds in nice neighborhoods.”
- “More indoor/outdoor activities for children and youth.”
- “There is a need to get rid of the weeds along the downtown roadways.”
- “There is a need for improvements for local basketball courts.”
- “There is a need for cleaner and safer facilities.”
- “There is a need for more kid friendly areas.”
- “Neighborhood parks need to be maintained and brought up to day. Old play equipment had been removed in 2013 and never replaced. Kids go to the park and sit in the pavilion since there is nothing for them to play with.”
- “There is a need for walking trails.”

- “There is a need for community events geared for families (not only for children) and also for adults.”
- **Medical Care:**
  - “There is a need for a second hospital.”
  - “A Healthy Lifestyle needs to be encouraged.”
  - “There are problems between UPMC and Highmark.”
  - “The EMS response is timely.”
  - “There is a need for psychiatric care.”
  - “The couple really good endos are booked up. Not sure what others specialists are well represented. Community multiphasic labs, wherein you just come in pay a modest fee like \$30 get many labs on Saturdays too and all in about 10 minutes.”
  - “There is a need for a home health care facilities where people with dual diagnosis can receive all their treatment in one facility and not have to travel all over town for a variety of treatments.”
- **Missing or Underfunded Services:**
  - “The police department is woefully understaffed. And how does the police department not have a canine unit? Maybe we/you could reallocate wasted funds, such as those spent on the “shade tree commission” to much needed public services. There's no need to “beautify” a city that is rapidly losing population overall, and tax paying population specifically.”
  - “There is a need for maintenance of the pedestrian crossover and weed maintenance in the downtown area. The police need to address parking issues and the misuse of curb and sidewalks in all areas and a lack of enforcement.”
  - “There is a need to address road, curb and sidewalk repair issues.”
  - “There is a need for bike lanes and greenways.”
  - “There is a need for drug rehabilitation programs.”
  - “There is a need for foreclosure prevention and eviction rental assistance.”
  - “There is a need for sidewalks to be handicap accessible.”
  - “There is a need for programs for homeless individuals and families.”

- “There is a need for increase code enforcement.”
- “There is a need for transitional housing for people coming out of jail and rehab programs with accountability in place for success of those individuals.”
- **Employment:**
  - “There are too many part-time, minimum wage jobs. There is a need for higher paying, better jobs.”
  - “There are no good jobs outside the railroad or UPMC.”
  - “There are too many young people on disability who should be working. There needs to be a volunteer program in the downtown area for the unemployed to serve in.”
  - “There is a need for highway services.”
  - “There is a need for light industry.”
  - “There are only minimum wage jobs available in this area without full time hours. No one can survive off of minimum wage even if they are working full time.”
  - “There is a need for engineering jobs.”
  - “There is minimal minority employment within the City, even though the minority population within the City has increased.”
- **Housing:**
  - “Too many of the houses are run-down.”
  - “There are too many properties owned by out of state property companies which put nothing into the upkeep or maintenance of their properties.”
  - “Many vacant properties are in poor condition. The city should take these and rehab and sell or concentrate in one area and tear down. There are slum lords that should somehow be banned from purchasing more properties.”
  - “There are too many absentee landlords and Section 8 Housing. Almost all of the problems in our neighborhood is from Section 8 people or absentee landlords.”
  - “Most people around the sixth avenue area do no maintenance to their houses, and have no incentive to do so.”
  - “There is a need to address blighted properties.”
  - “High quality, affordable rental housing is difficult to obtain.”

- "I've been on section 8 for 3 years. I need to find housing in the next couple of months. No housing is available for me. I might be homeless. I'm on SSD and am sixty years old and cannot find affordable housing."
- "There is a need for housing for disabled persons."
- "Racial mixed couples and families have experienced difficulty when attempting to find housing."
- "There is a need for better code enforcement to force property owners to make repairs to their properties. The City needs to address unregistered rental properties in the City."
- **Fair Housing:**
  - "Most people do not understand fair housing law or know about it."
  - "People are poor and need a place to live and they will settle for anything."
  - "People do not know where or to whom to report complaints."
  - "People do not report fair housing complaints because they are afraid of retaliation for doing so."
- **Miscellaneous Comments:**
  - "The City should work to promote business growth by offering incentives and by eliminating petty fines and code citations."
  - "The City needs to downsize to meet the needs of its residents. The City should create green space and urban agriculture."
  - "There is a need for increased and equal code enforcement."
  - "There is a need for more sidewalks."

Appendix D of the document includes the following supporting Citizen Participation documentation:

- First Public Hearing Notice
- First Public Hearing Sign-In Sheets
- First Public Hearing Minutes
- Second Public Hearing Notice
- Second Public Hearing Sign-In Sheets

- Second Public Hearing Minutes
- Citizen Survey Form
- Agency Survey Form
- Emails to Agencies
- List of Contacts

## V. Actions and Recommendations

The City of Altoona's FY 2015-2019 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

### Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate residents of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness that all residents of the City of Altoona have a right under federal law to fair housing choice.

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

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

- **1-A:** Continue to promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Educate and promote that all residents have a right to live outside impacted areas.
- **1-D:** Include a link on the City's website concerning the Fair Housing Act and information on filing a fair housing complaint.
- **1-E:** Contract with an outside Fair Housing Agency to provide fair housing services.

### Impediment 2: Continuing Need for Affordable Housing

The median value and cost to purchase and maintain a single family home in Altoona that is decent, safe, and sound is \$77,380, which limits the choice of housing for lower income households. About 78.8% of homeowners and 51.3%

of renters in the City are cost overburdened by more than 30% of their household income.

**Goal:** Promote the conservation of the existing housing stock and development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of houses throughout the City.

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

- **2-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing.
- **2-B:** Continue to support and provide financing for the rehabilitation of the existing housing stock to become decent, safe, and sound housing that will remain affordable to lower income owner occupied households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become home owners.

### Impediment 3: Continuing Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Altoona, since 72.8% of the City's housing units were built over 50 years ago and do not have accessibility features, and 20.1% of the City's population is classified as disabled.

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

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

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing owner occupied housing stock by making accessibility improvements.
- **3-B:** Encourage the development of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Encourage landlords to make "reasonable accommodations" to their rental properties so they become accessible to tenants who are disabled.

- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

#### Impediment 4: There is a Lack of Financial Resources

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

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

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

- **4-A:** Work with the national housing and community development organizations to increase the appropriations for the CDBG program, as well as other HUD housing programs.
- **4-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Altoona.
- **4-C:** The local Housing Authority should promote, sponsor, and partner with private developers to build affordable housing using the Low Income Housing Tax Credit (LIHTC) Program in the City.

#### Impediment 5: Economic Issues Affecting Housing Choice

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

**Goal:** The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

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

- **5-A:** Strengthen partnerships and program delivery that enhances the City's business base, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that result in a "livable" wage and increases job opportunities.
- **5-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **5-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

### Impediment 6: Public Policy

The City's Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

**Goal:** The City Zoning Ordinance will affirmatively further fair housing.

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

- **6-A:** Add under Title Three, Article I, Section 101. Purpose, a new subsection titled, "Fostering Housing Choice and Affirmatively Furthering Fair Housing."
- **6-B:** Add a definition for, "Accessibility" and "Visitability" to the definition section of the Zoning Ordinance.

## VI. Certification

### Signature Page:

I hereby certify that this FY 2015-2019 Fair Housing Analysis is in compliance with the intent and directives of the Community Development Block Grant Program and HOME Investment Partnerships Program regulations.

\_\_\_\_\_  
Hon. Matt Pacifico, Mayor

\_\_\_\_\_  
Date

The City of Altoona approved the FY 2015-2019 Analysis of Impediments to Fair Housing Choice at its regular City Council meeting on Wednesday, April 22, 2015. Attached is the resolution.

## VII. Appendix

The following items are included in the appendix:

- A. Demographic Data**
- B. Home Mortgage Disclosure Act Data**
- C. Meeting Summaries**
- D. Citizen Participation**

## **A. Demographic Data**

Attached is the 2000 U.S. Census Data and the 2007-2011 American Community Survey Data for the City of Altoona, Blair County, and the Commonwealth of Pennsylvania. The 2010 U.S. Census Data is also included as it is available.

## **B. Home Mortgage Disclosure Act Data**

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board. This regulation provides the public loan data to be used to assist in the determination of whether financial institutions are serving the housing needs of a community to assist public officials in distributing public funds to be able to spur private investment in areas of need, and to help identify possible trends or patterns of discriminatory lending by financial institutions. The Community Reinvestment Act (CRA) was created to encourage depository institutions to help meet the credit needs of the community in which it operates with safe and sound banking operations.

Attached is the Final 2013 National Aggregate Report dated June 2, 2014. These reports were downloaded from [www.ffiec.org/hmda/](http://www.ffiec.org/hmda/).

## C. Meeting Summaries

Attached are summaries of the following meetings:

- Mayor Matt Pacifico – Thursday, June 12, 2014 at 4:00 PM
- Code Ordinances – Thursday, June 19, 2014 at 2:20 PM
- Local Housing Option Team (LHOT) – Wednesday, June 18, 2014 at 10:00 AM
- Department of Planning and Community Development Staff – Wednesday, June 18, 2014 at 11:00 AM
- Superintendent of the Altoona Area School District – Wednesday, June 18, 2014 at 1:00 PM
- AMTRAN – Wednesday, June 18, 2014 at 2:00 PM
- Economic Development Agencies – Wednesday, June 18, 2014 at 3:00 PM
- Social Service Agencies – Thursday, June 19, 2014 at 9:00 AM
- Department of Public Works – Thursday, June 19, 2014 at 11:00 AM
- Police and Fire Chiefs – Thursday, June 19, 2014 at 1:00 PM
- Housing Agencies – Thursday, June 19, 2014 at 3:00 PM
- Department of Finance and Human Resources – Thursday, June 19, 2014 at 4:00 PM
- Fair Housing Organization – Friday, June 20, 2014 at 11:00 AM
- Allegheny Highland Association of Realtors – Wednesday, October 5, 2014 at 11:00 AM
- Blair County Community Action Agency (BCCAA) – Thursday, October 9, 2014 at 2:47 PM
- City Manager – Thursday, October 9, 2014 at 3:45 PM
- Center for Independent Living of South Central PA (CILSCPA) – Tuesday, October 14, 2014 at 11:00 AM
- Altoona Evergreen Manors, Inc. – Wednesday, October 15, 2014 at 10:30 AM
- Habitat for Humanity – Blair County – Wednesday, October 15, 2014 at 11:30 AM
- Blair/Clearfield Association for the Blind and Visually Impaired – Wednesday, October 15, 2014 at 2:30 PM

- Blair County Drug and Alcohol Services – Tuesday, November 18, 2014 at 10:45 AM
- Sheetz, Inc. – Thursday, November 20, 2014 at 3:00 PM

## **D. Citizen Participation**

Attached is the following supporting documentation:

- First Public Hearing Notice
- First Public Hearing Sign-In Sheets
- First Public Hearing Agenda
- First Public Hearing Minutes
- Second Public Hearing Notice
- Second Public Hearing Sign-In Sheets
- Second Public Hearing Agenda
- Second Public Hearing Minutes
- Agency Meeting Sign-In Sheets
- Citizen Survey Form
- Agency Survey Form
- Emails to Agencies
- List of Contacts