



CITY OF ALTOONA

*1301 12th Street, Suite 400
Altoona, Pennsylvania 16601*

Analysis of Impediments to Fair Housing Choice 2015-2019

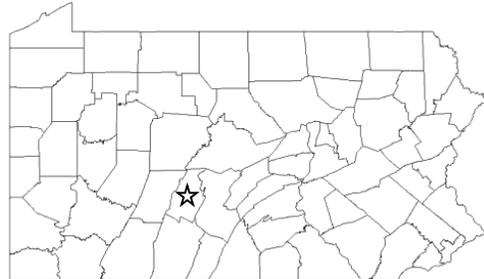


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Executive Summary

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-20th 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:

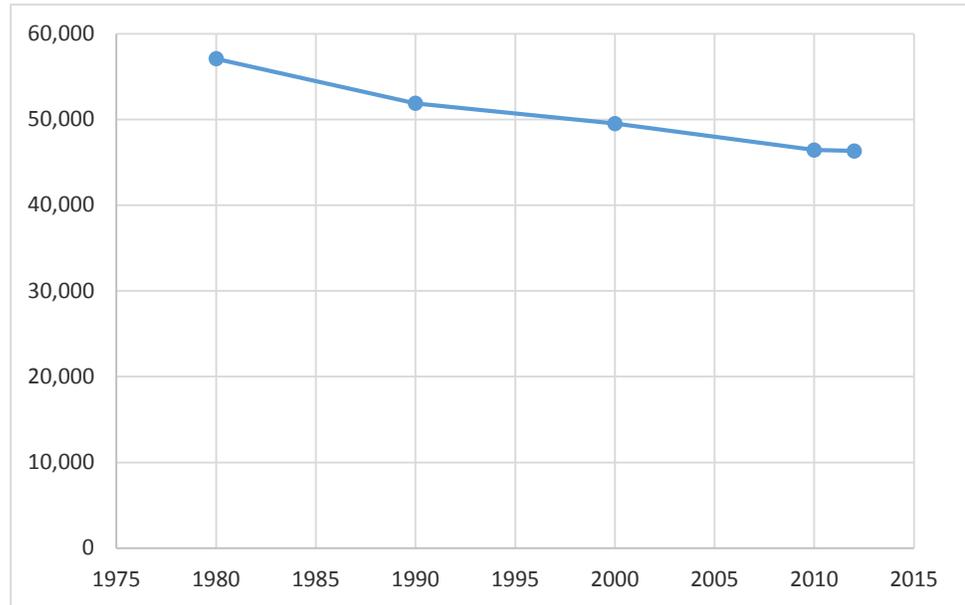
Population

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.

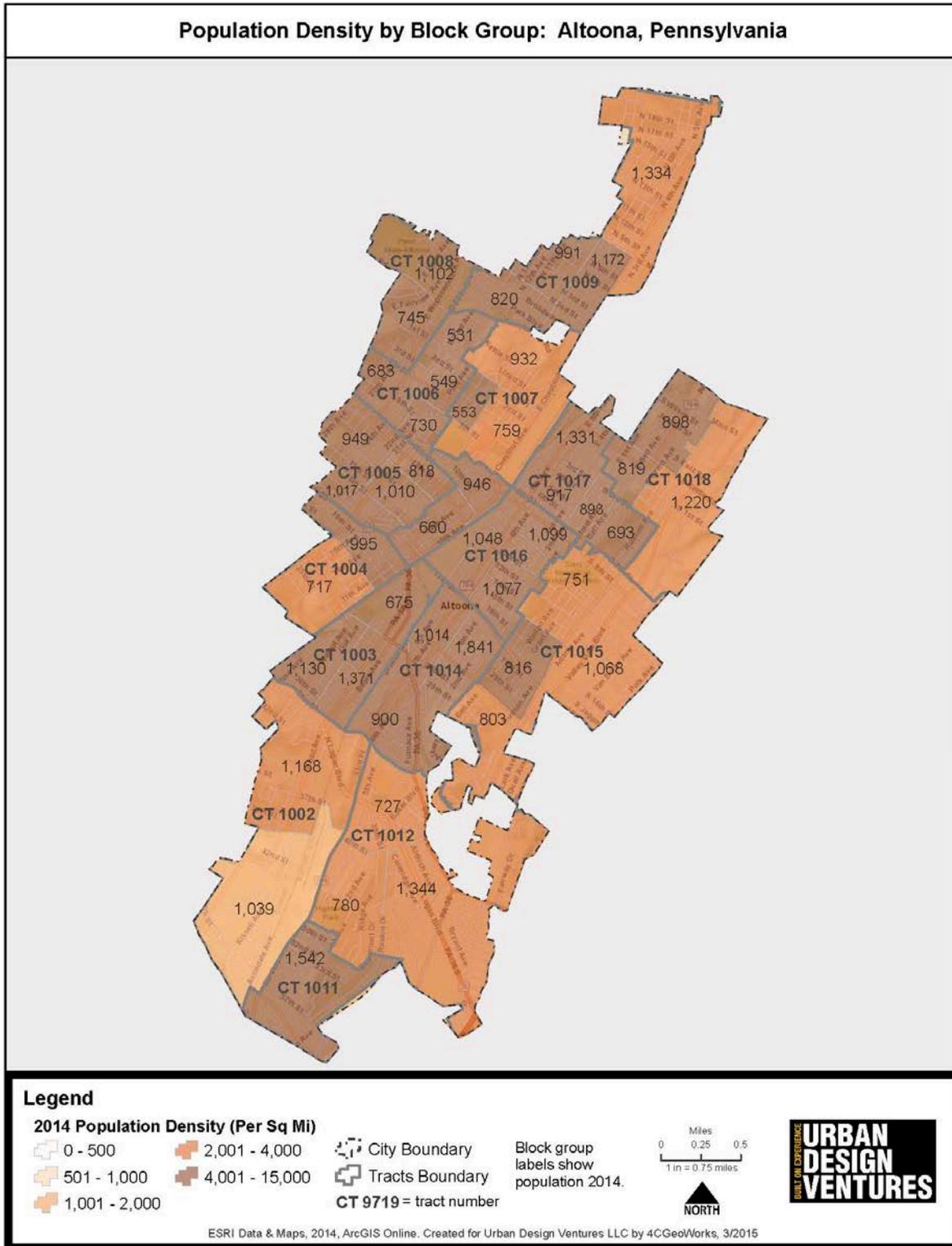
The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population. The population estimate for 2012 is the most recent available. Between 1980 and 2012, the City's population decreased by about 18.85%, or an estimated 10,758 people. 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.



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	
	#	%	#	%
Total	49,523	100.00%	46,320	100.00%
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.

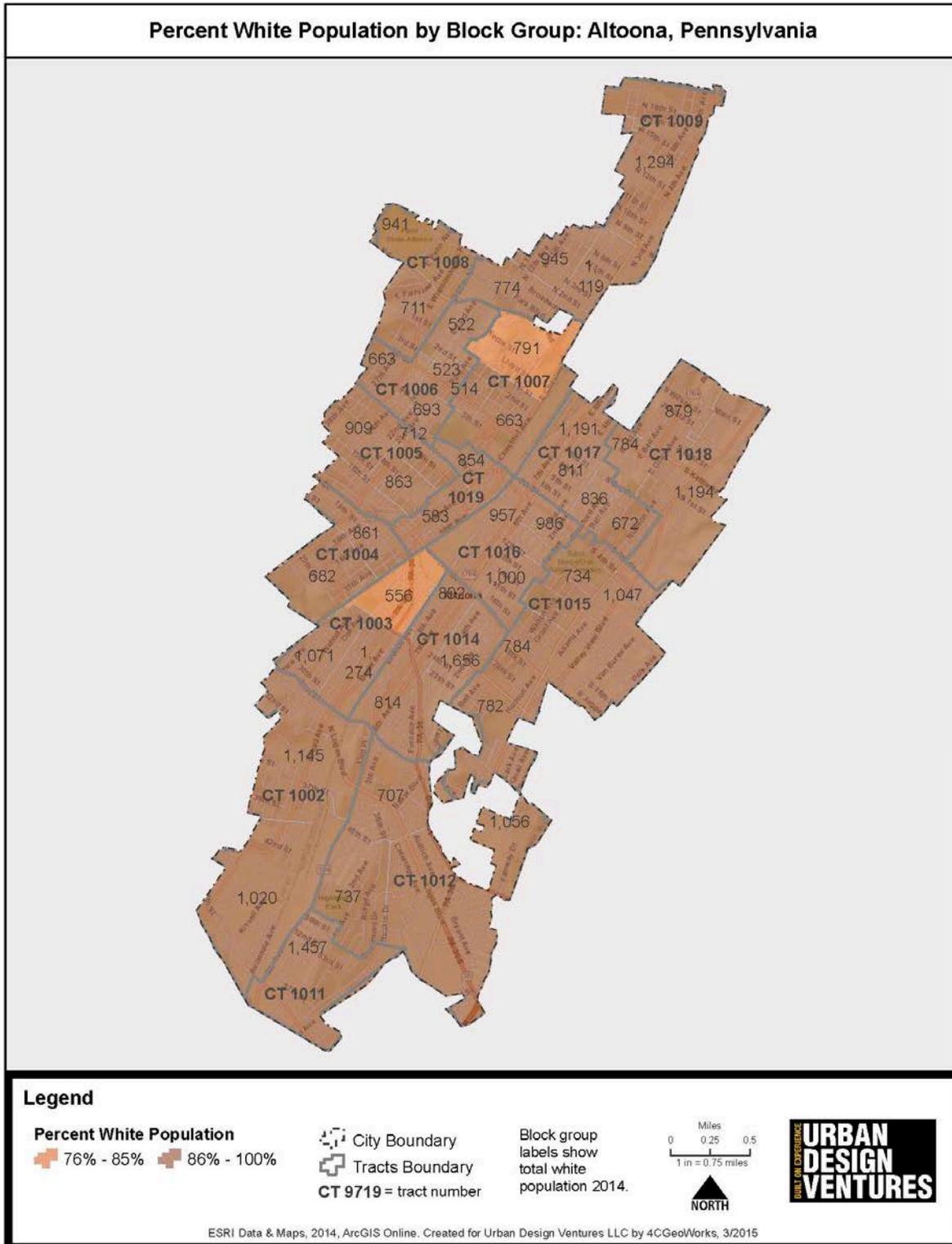
Table II-2 – Concentrations of Minority Residents for 2000 and 2012

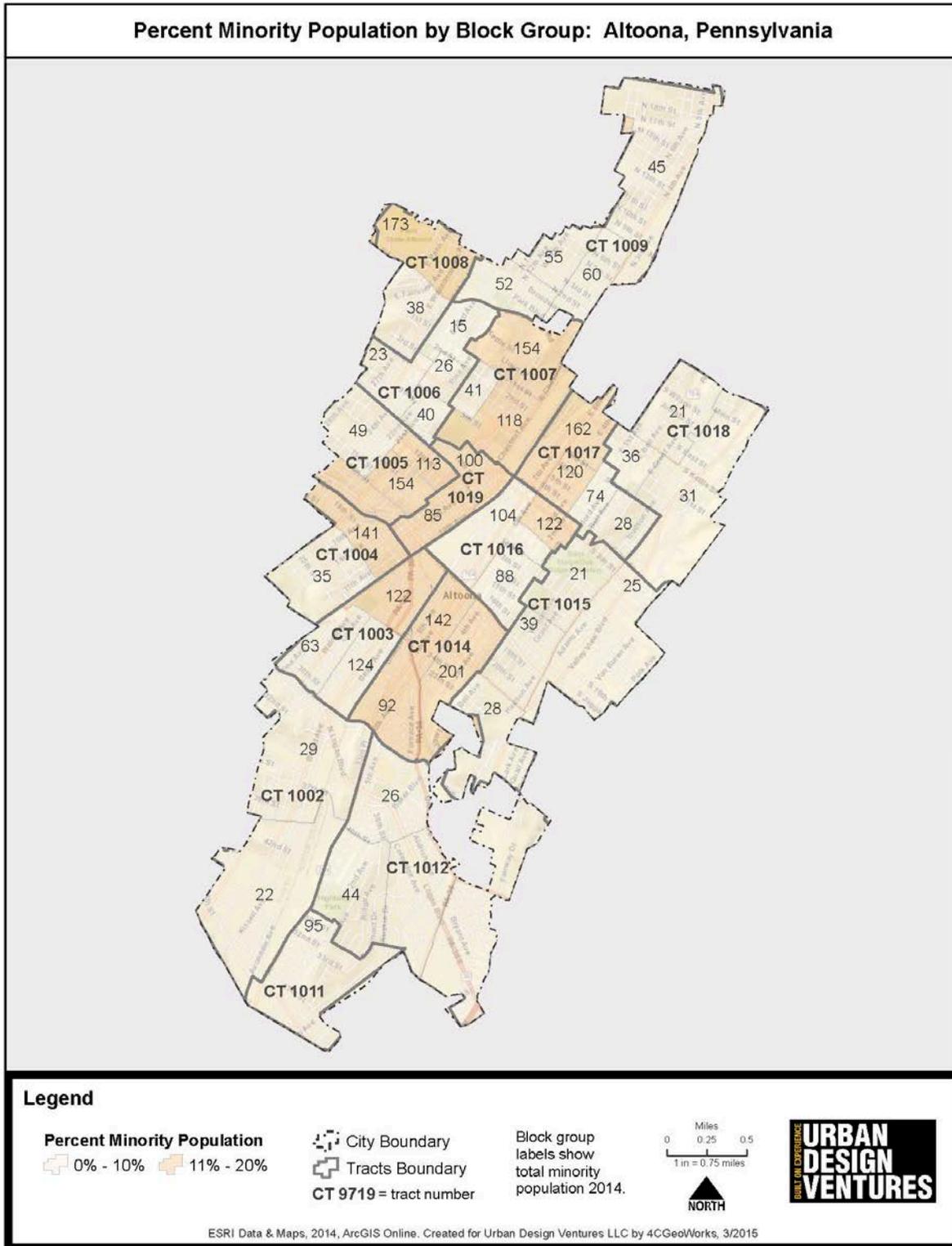
Census Tract	2000 U.S. Census			2008-2012 American Community Survey		
	Total Population	Minority Population	% Minority Population	Total Population	Minority Population	% Minority Population
1002	2,341	24	1.03%	2058	0	0.00%
1003	3,317	129	3.89%	3025	229	7.57%
1004	1,831	181	9.89%	1906	196	10.28%
1005	3,665	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%
Census Tract Totals	47,854	1,978	4.13%	46,674	3,065	6.57%

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.





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

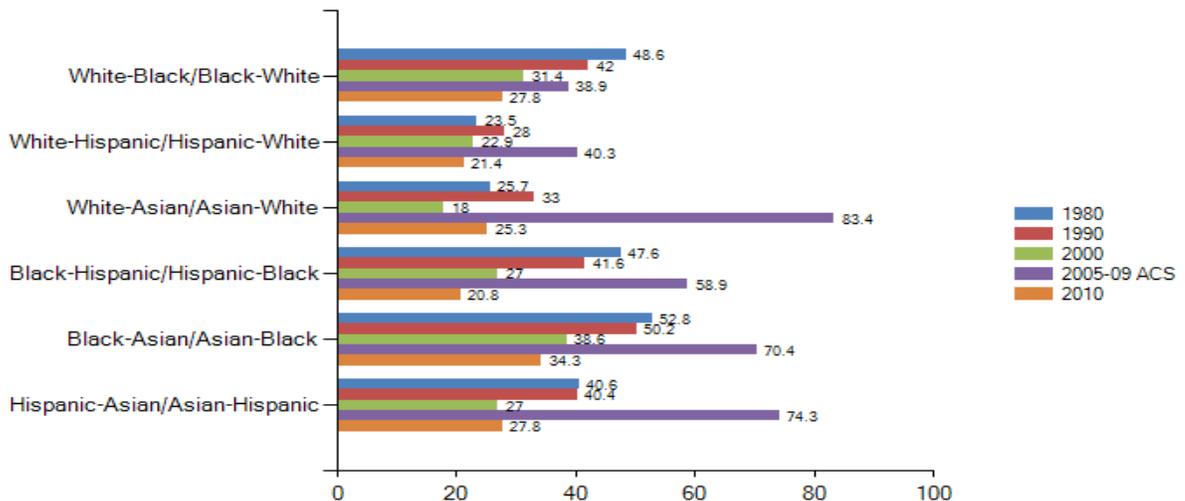
	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	93.1	4.4**
Black	27.8	6	91.3
Asian	25.3	1	92.8
Hispanic	20.8	1.6	91.9

Source: American Communities Project, 2010 Census

* Exposure of minorities to Whites

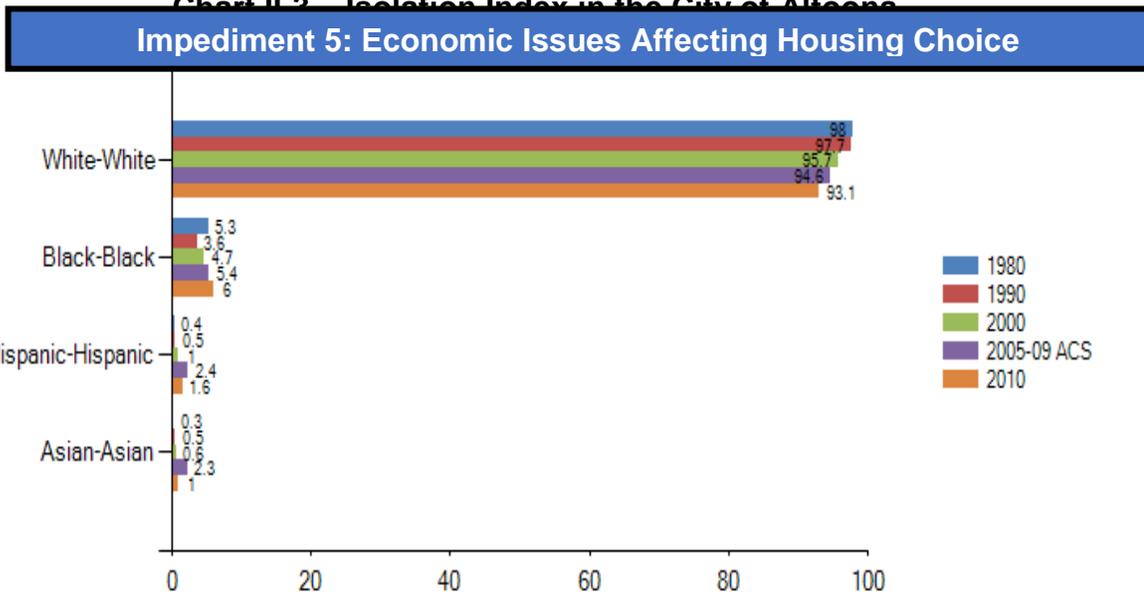
**Exposure of Whites to Blacks

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



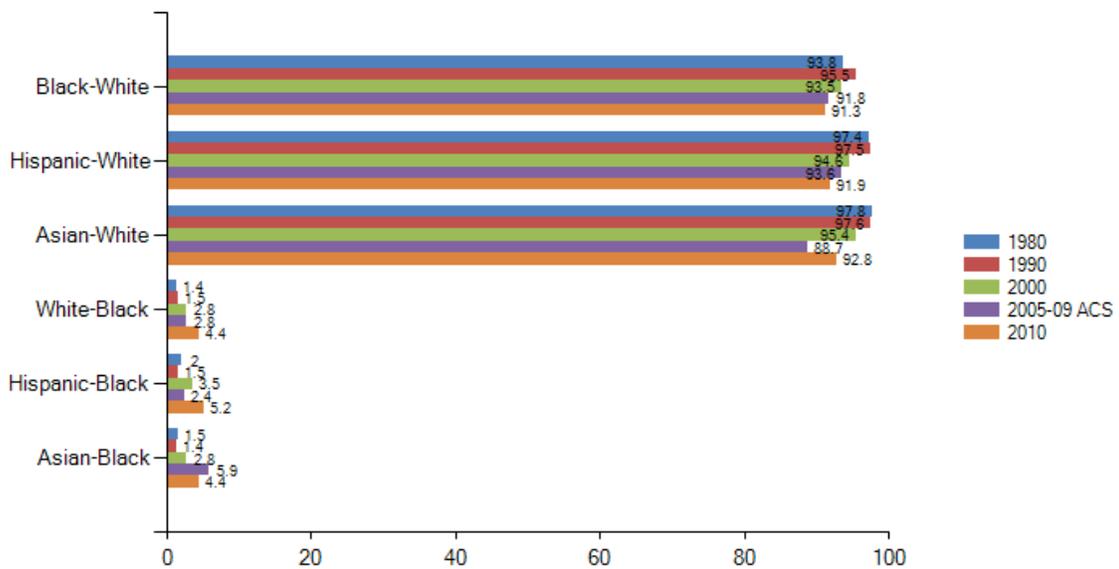
Source: American Communities Project, U.S. Census

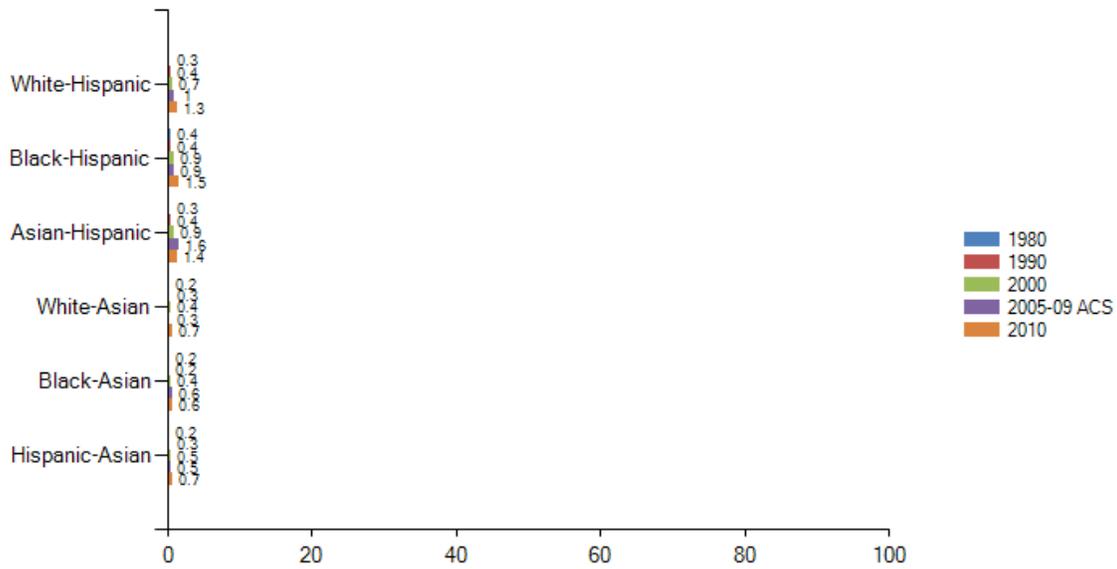
Chart II-3 – Isolation Index in the City of Altoona



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	
	#	%	#	%
Total population	49,525	-	57,559	-
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%

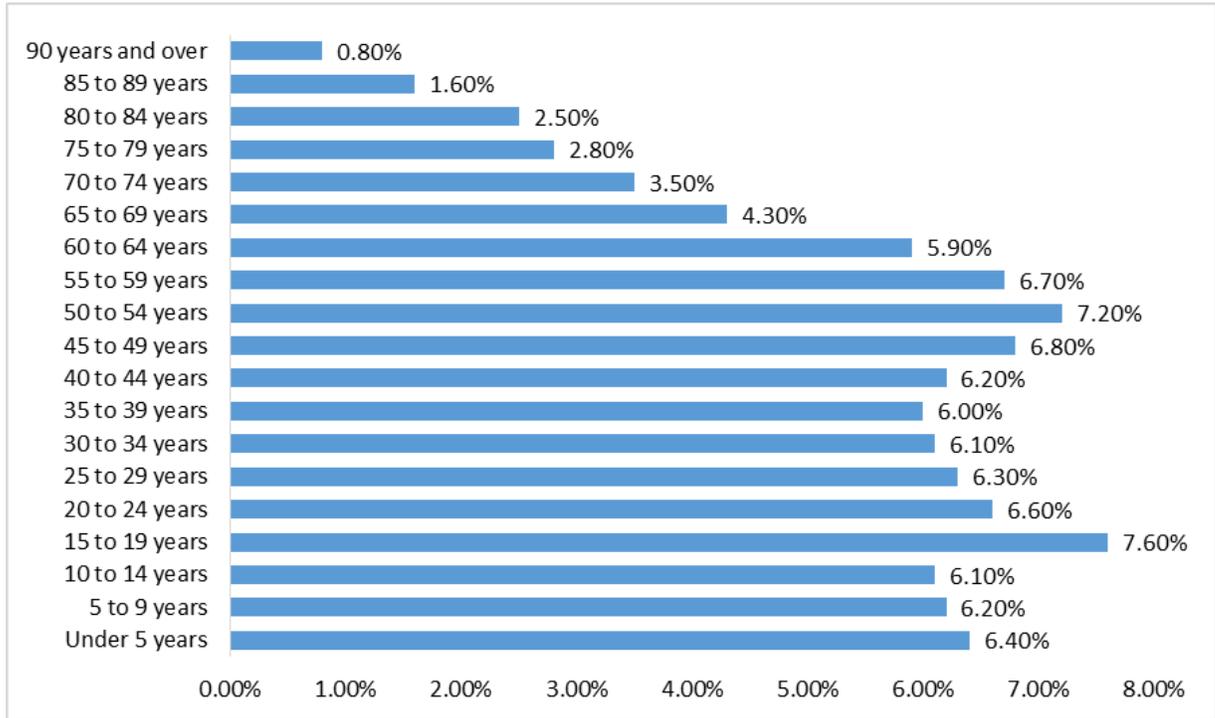
French Canadian	47	0.09%	65	0.11%
German	14,204	29.27%	18,824	32.70%
Greek	144	0.29%	229	0.40%
Hungarian	123	0.25%	250	0.43%
Irish	5,127	10.35%	9,845	17.10%
Italian	5,630	11.37%	7,062	12.27%
Lithuanian	23	0.05%	56	0.10%
Norwegian	36	0.07%	248	0.43%
Polish	1,502	3.03%	2,169	3.77%
Portuguese	5	0.01%	45	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.

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%
Total Adherents:	81,881	59.93%	69,190	53.00%	72,183	55.89%	66,633	52.40%
Unclaimed (% of total population)	54,740	40.07%	61,352	47.00%	56,961	44.11%	60,456	47.57%
Total Population:	136,621	100.00%	130,542	100.00%	129,144	100.00%	127,089	100.00%

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

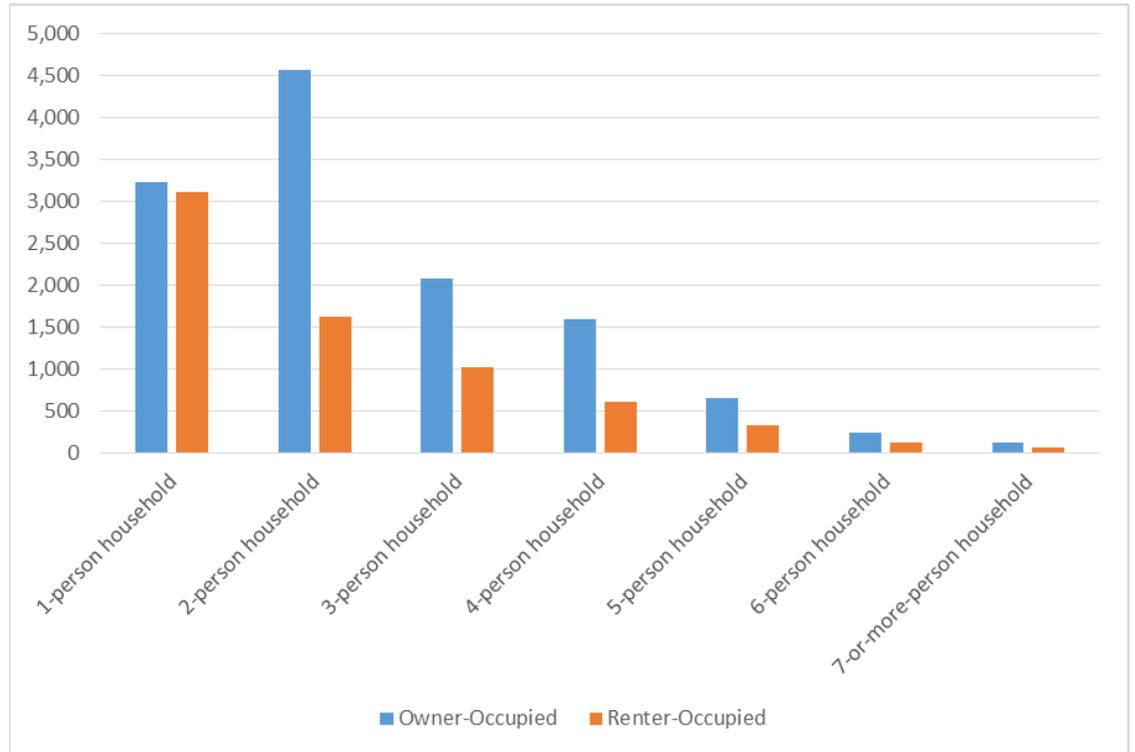
Between 1980 and 2010, the percentage of individuals identifying themselves as “Mainline Protestants” in Blair County decreased from 1980 to 2000 and then increased in 2010. During this time period, there was also a significant increase in the percentage of individuals identifying at “Evangelical Protestants.”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

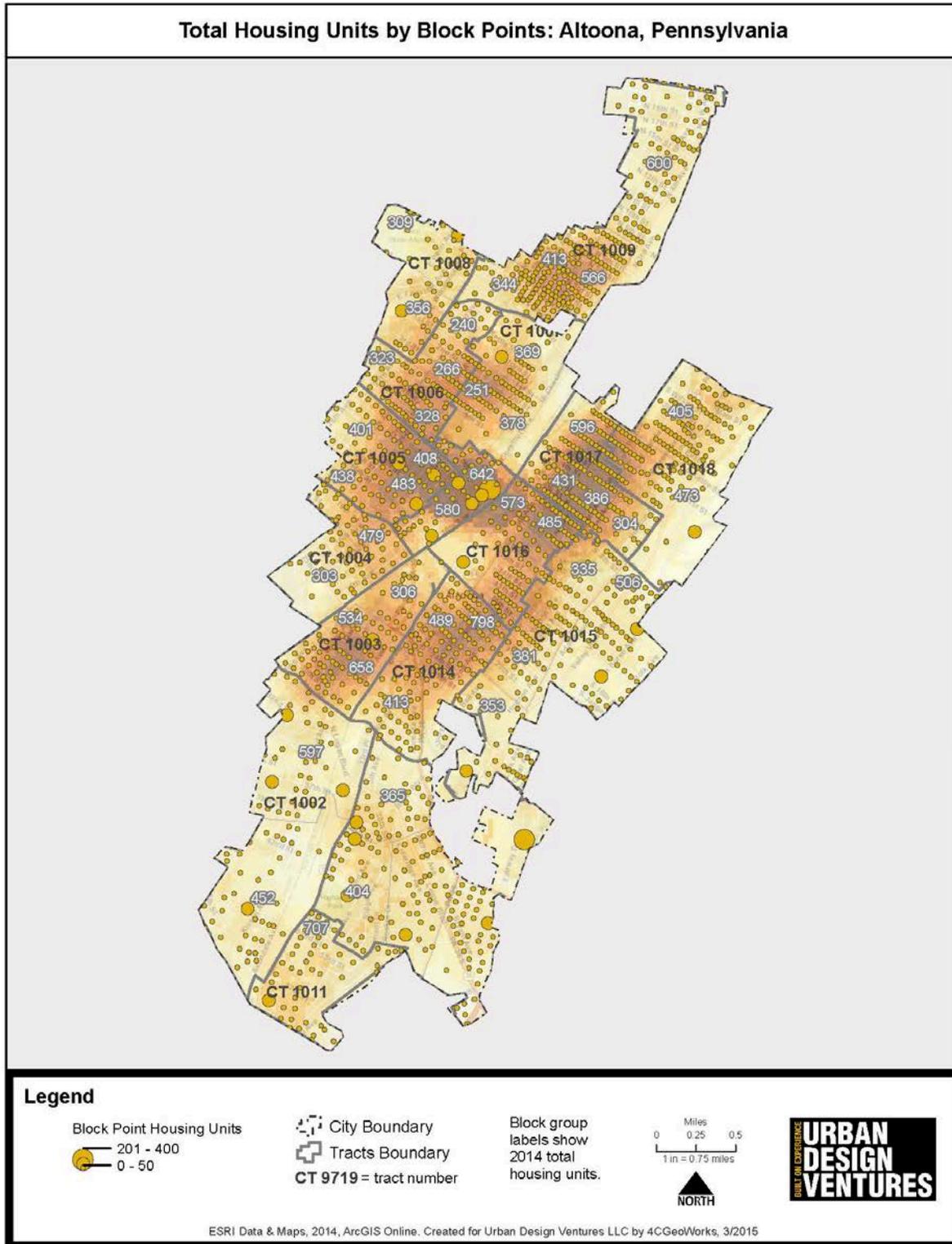
The average size of the owner-occupied households was 2.51 persons, and the average renter household was 2.07 persons. **Chart II-5** illustrates household size breakdown for owner and renter households.

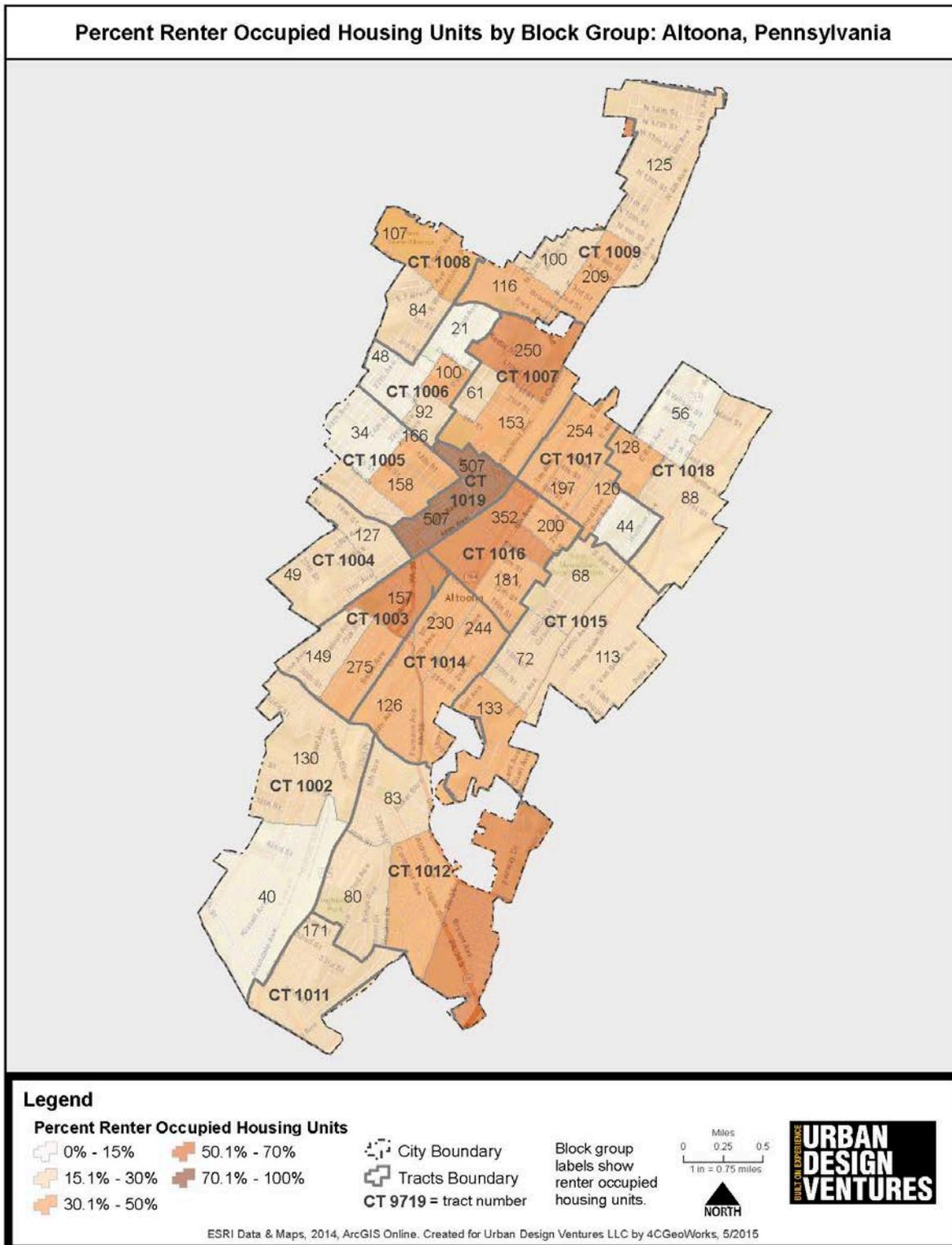
Chart II-5 – Occupancy by Tenure in the City of Altoona, PA



Source: 2010 U.S. Census

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





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.

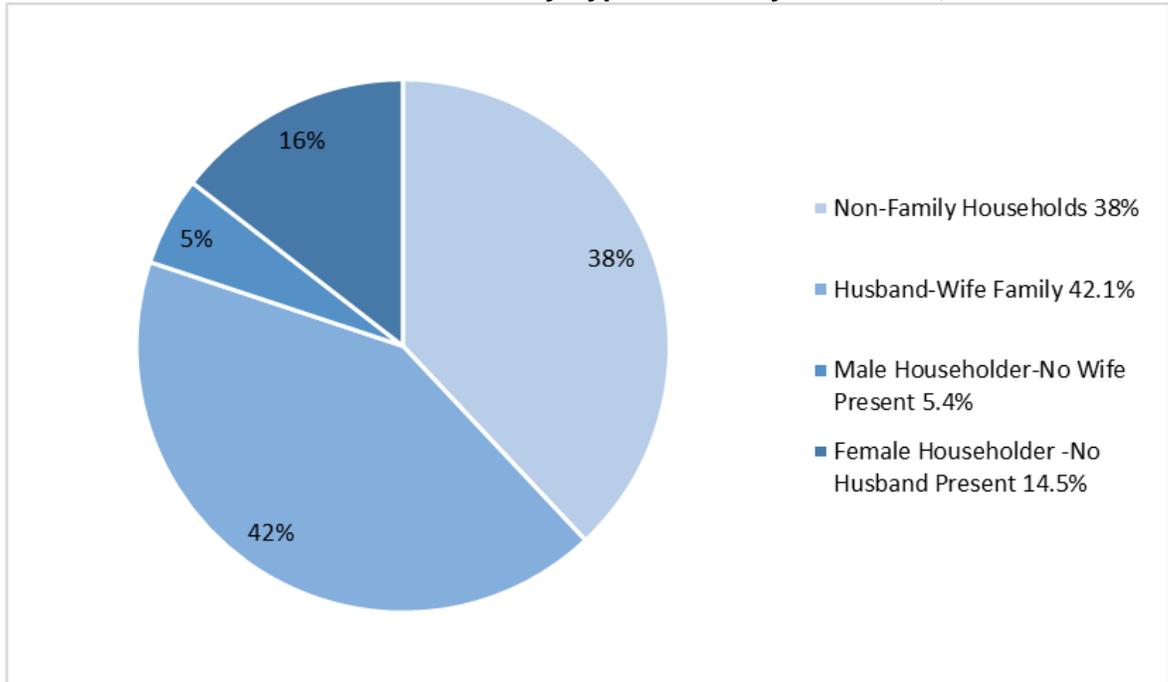
Table II-6 – Household Tenure by Race

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

	2000 U.S. Census		2008-2012 American Community Survey	
Items	Number of Households	Percentage	Number of Households	Percentage
Total Households	20,060	100%	18,955	100%
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%
Median Household Income	\$28,248	--	\$20,704	--

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

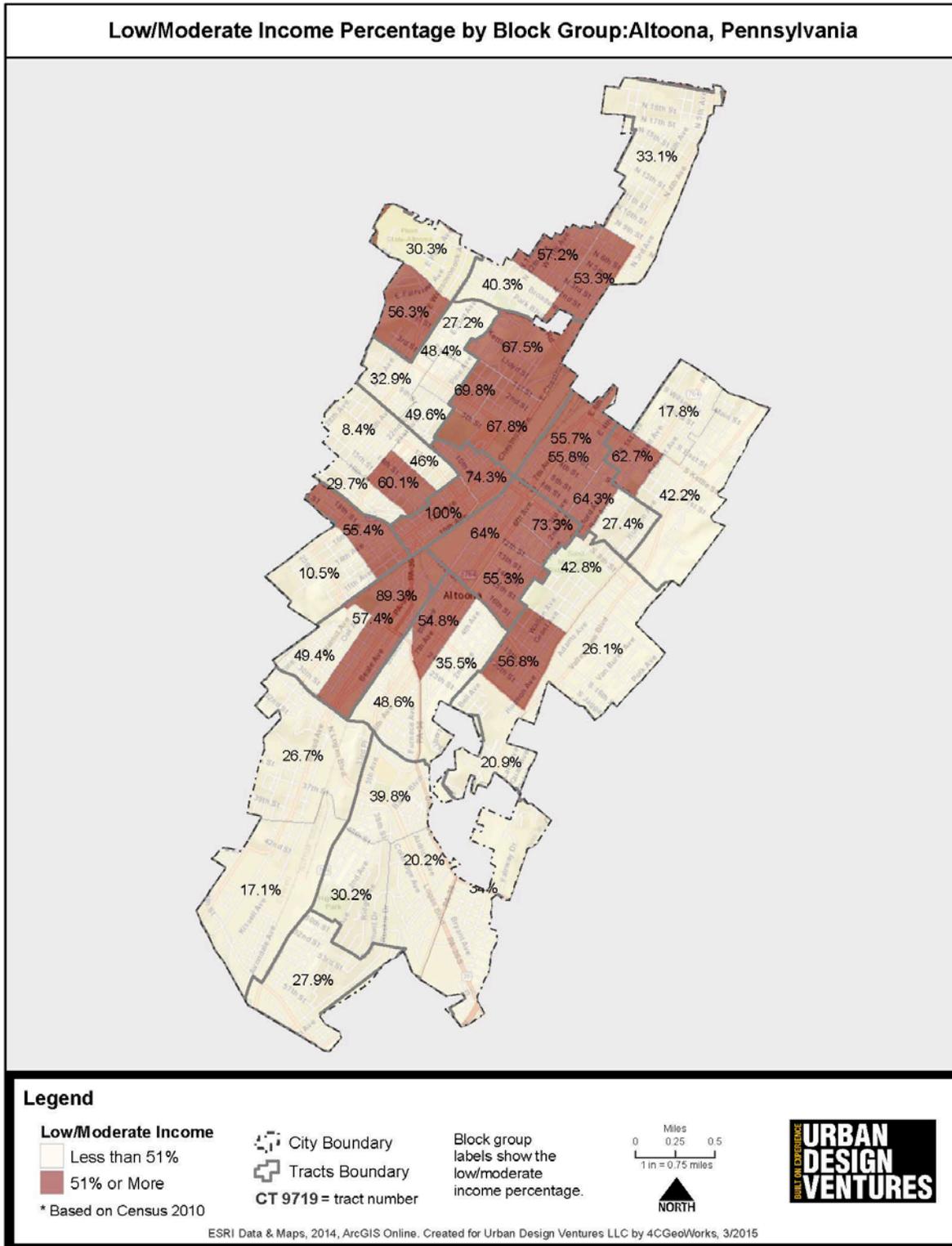
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
100200	1	315	1,180	26.69%
100200	2	155	905	17.13%
100300	1	460	515	89.32%
100300	2	775	1,350	57.41%
100300	3	605	1,225	49.39%
100400	1	745	1,345	55.39%
100400	2	95	905	10.50%
100500	1	315	685	45.99%
100500	2	550	915	60.11%
100500	3	300	1,010	29.70%
100500	4	80	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%

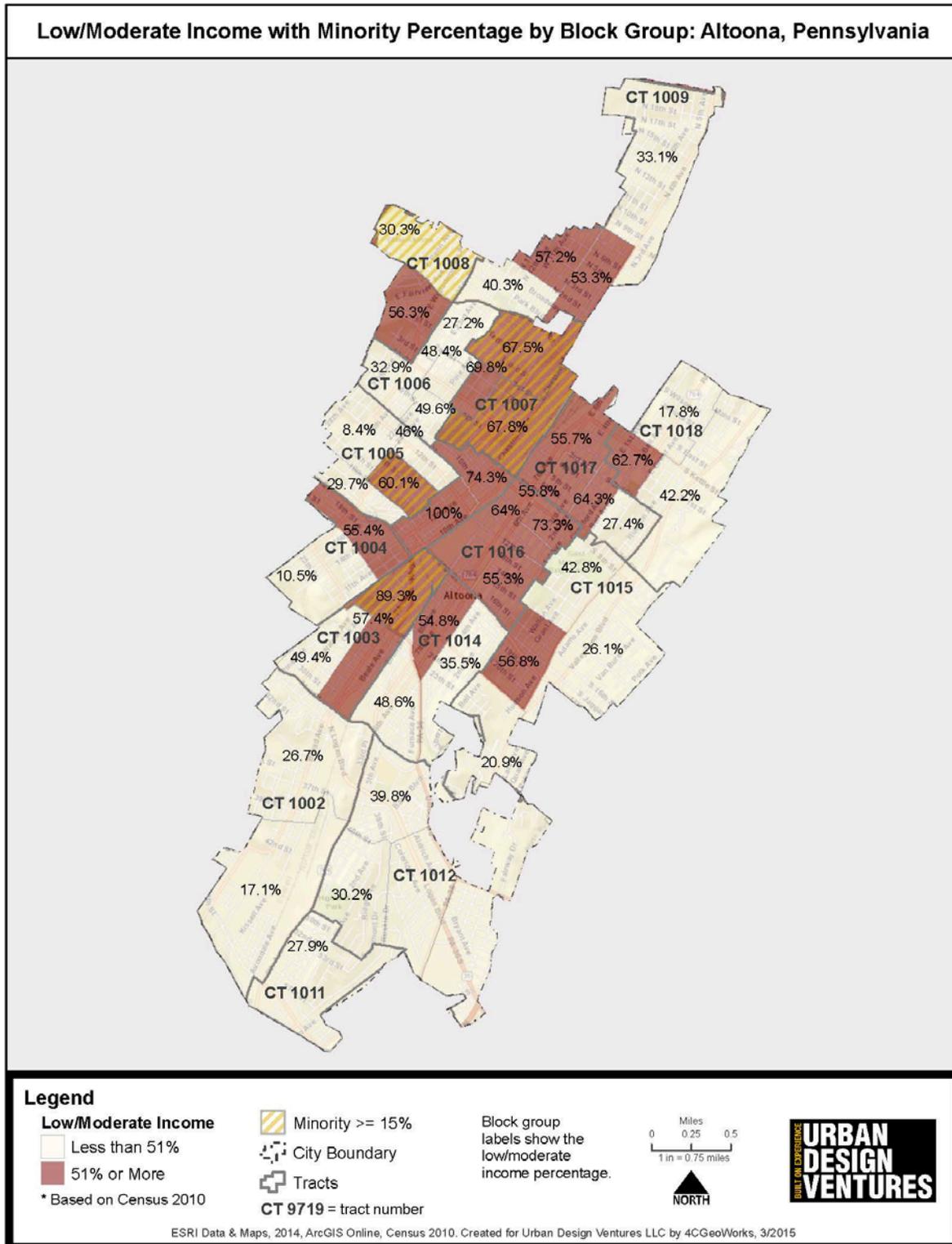
100800	1	165	545	30.28%
100800	2	540	960	56.25%
100900	1	385	955	40.31%
100900	2	555	970	57.22%
100900	3	680	1,275	53.33%
100900	4	425	1,285	33.07%
101100	1	475	1,700	27.94%
101200	1	245	615	39.84%
101200	2	285	945	30.16%
101200	3	260	1,285	20.23%
101200	4	340	1,000	34.00%
101400	1	430	785	54.78%
101400	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%
		20,125	44,900	44.82%

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.

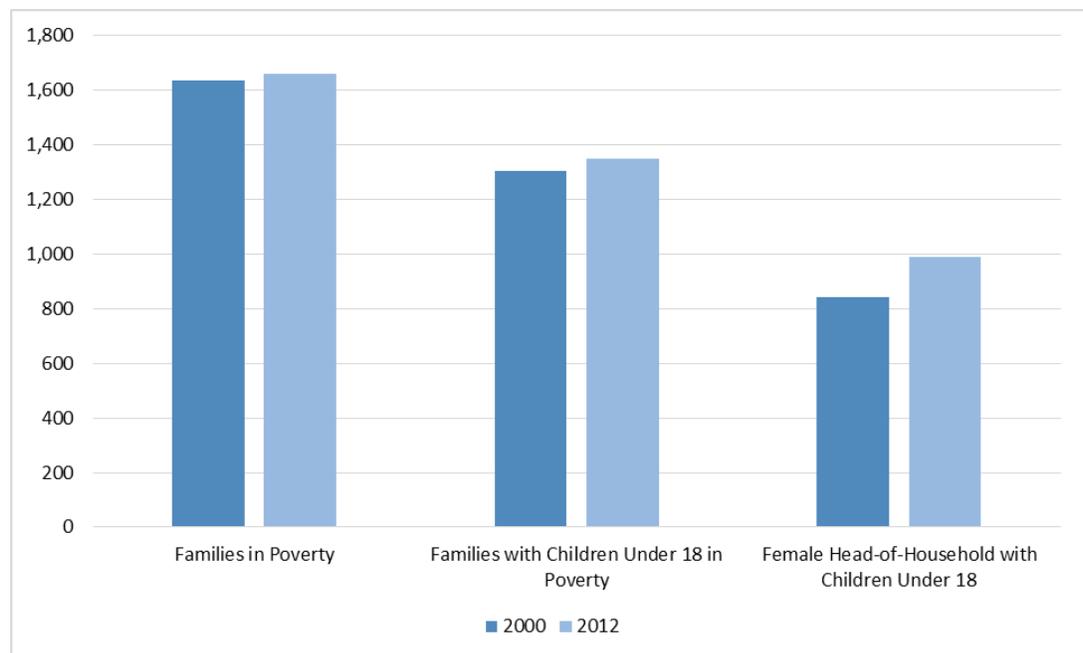




The City’s poverty statistics for families with children are significant, particularly for single mothers. In 2000 there were approximately 8,496 individuals (17.7%) living in poverty and in 2012 there were approximately 8,278 individuals (18.3%) **Chart II-7** illustrates the poverty statistics for 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%.

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



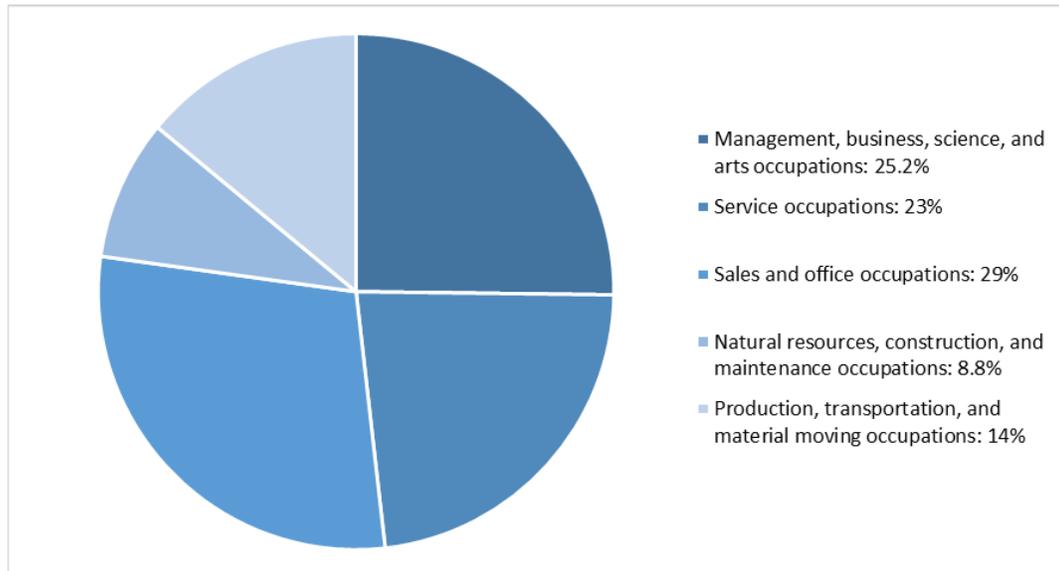
Source: 2000 U.S. Census and 2008-2012 American Community Survey

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

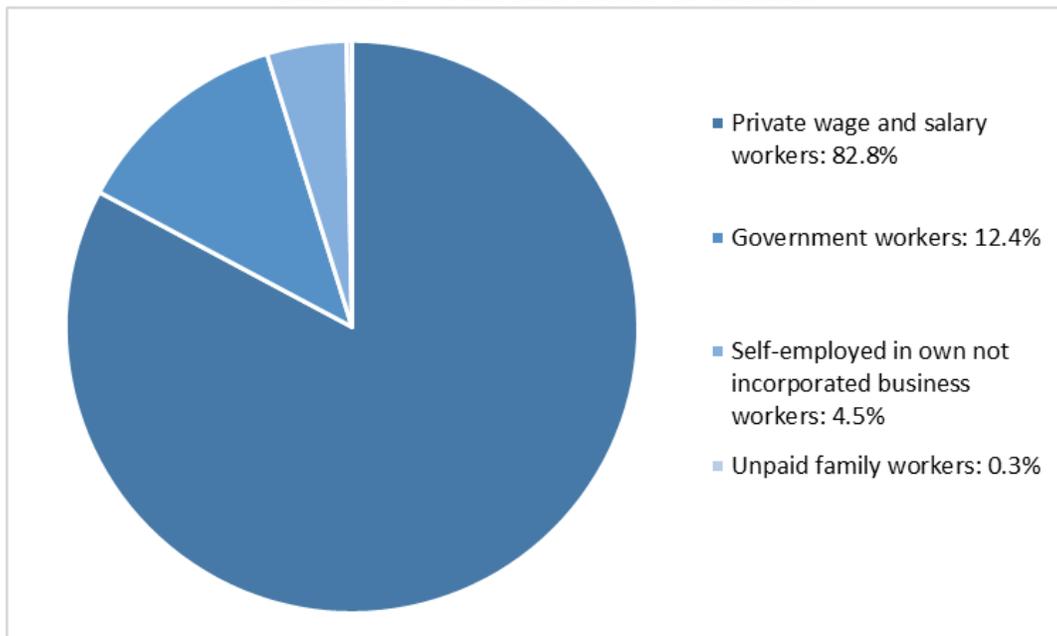
workers and the occupations. Most workers were employed in the private sector (82.8%). Sales and office occupations were the most common at 29.0%, followed closely by management, business, science, and arts occupations (25.2%) and service (23.0%) occupations.

Chart II-8 – Altoona Occupations



Source: 2008-2012 American Community Survey

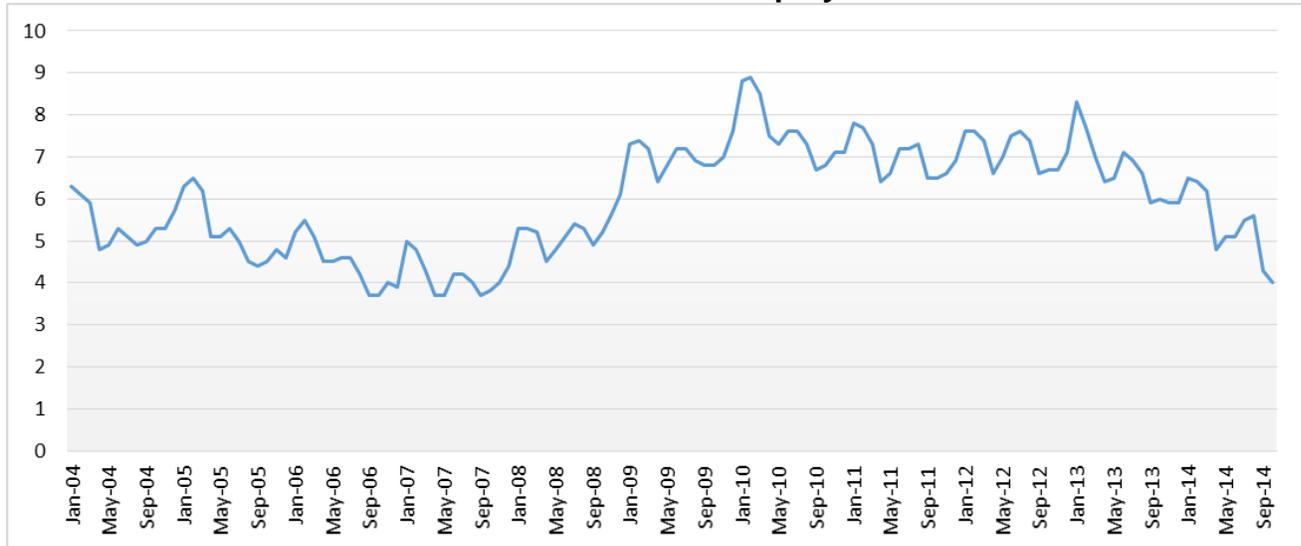
Chart II-9 – Altoona Class of Worker



Source: 2008-2012 American Community Survey

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).

Chart II-10 – Altoona Area Unemployment Rate



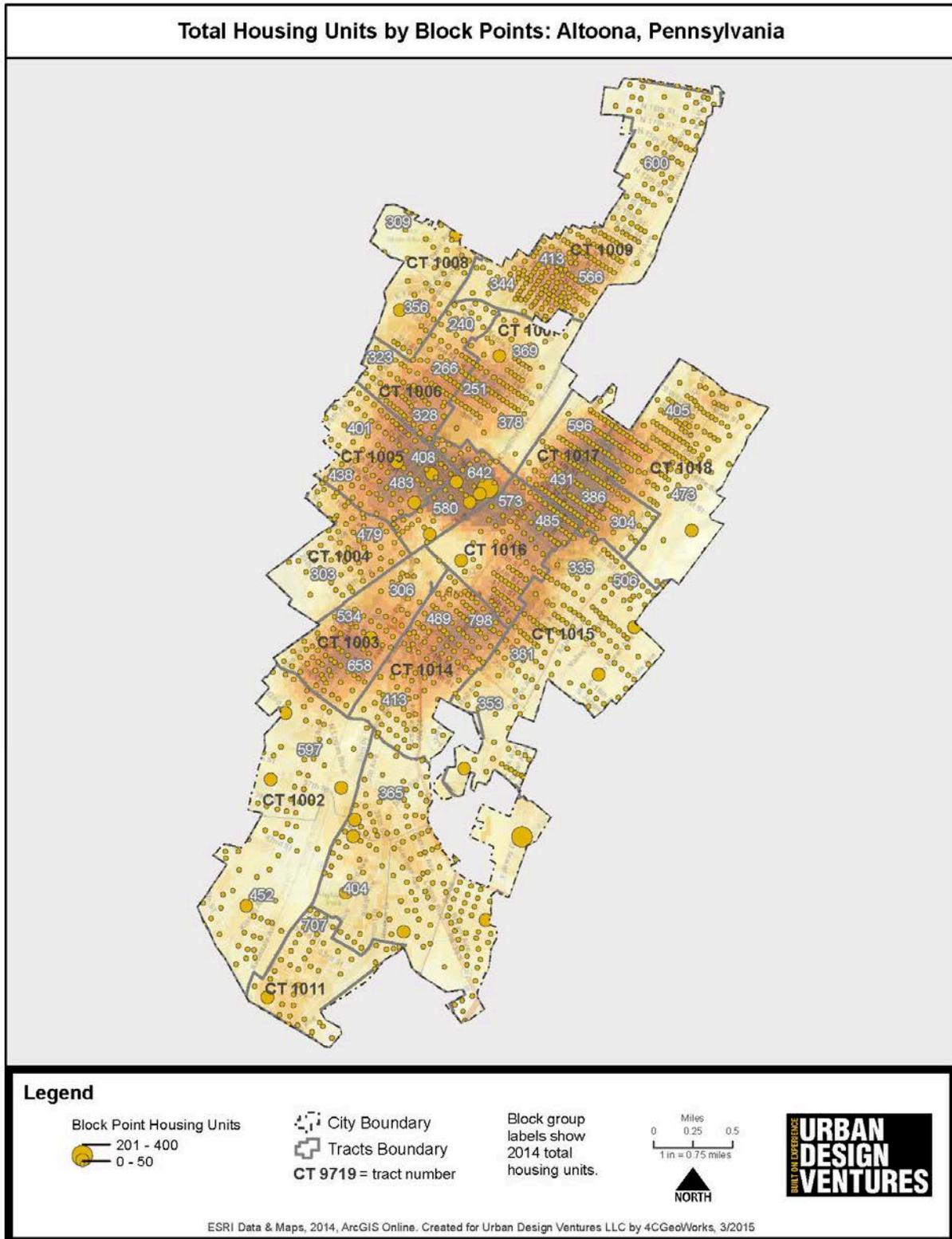
Source: <http://data.bls.gov>

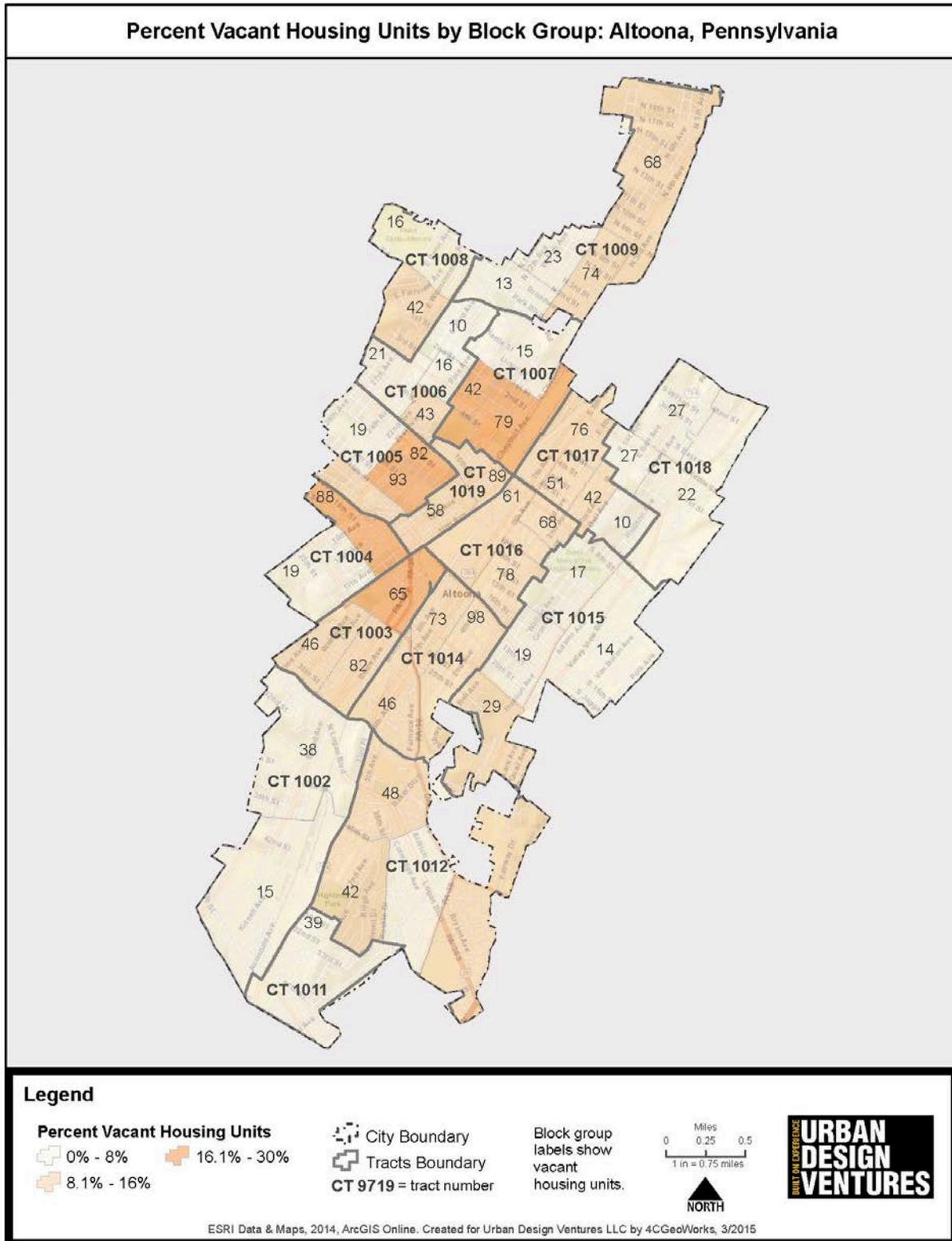
Between the beginning of 2010 and the beginning of 2013, the Altoona area experienced a spike in unemployment rate; however, the overall unemployment rate has since decreased from a ten-year high of 8.9% in February 2010. The preliminary unemployment rate in October 2014 in both Altoona and Blair County 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.

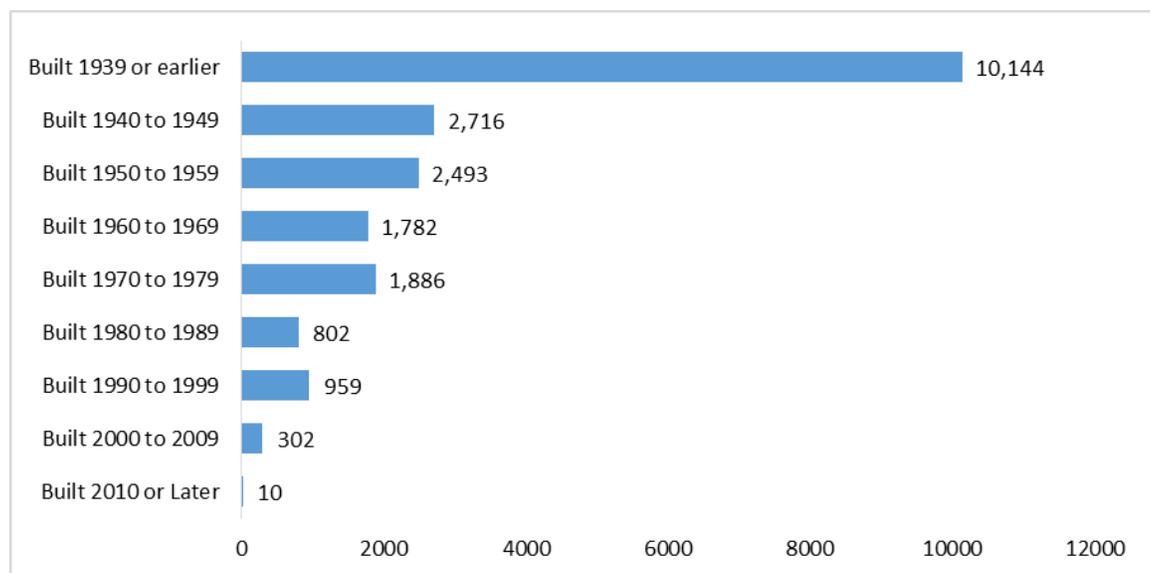




Based on the 2008-2012 American Community Survey Data, the City of Altoona’s housing stock is considered older, since 48.1% of it was constructed prior to 1939, and 24.7% was constructed between 1940 and 1959. Therefore, over half of the City’s housing stock (72.8%) was built prior to 1960. It is estimated 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

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.

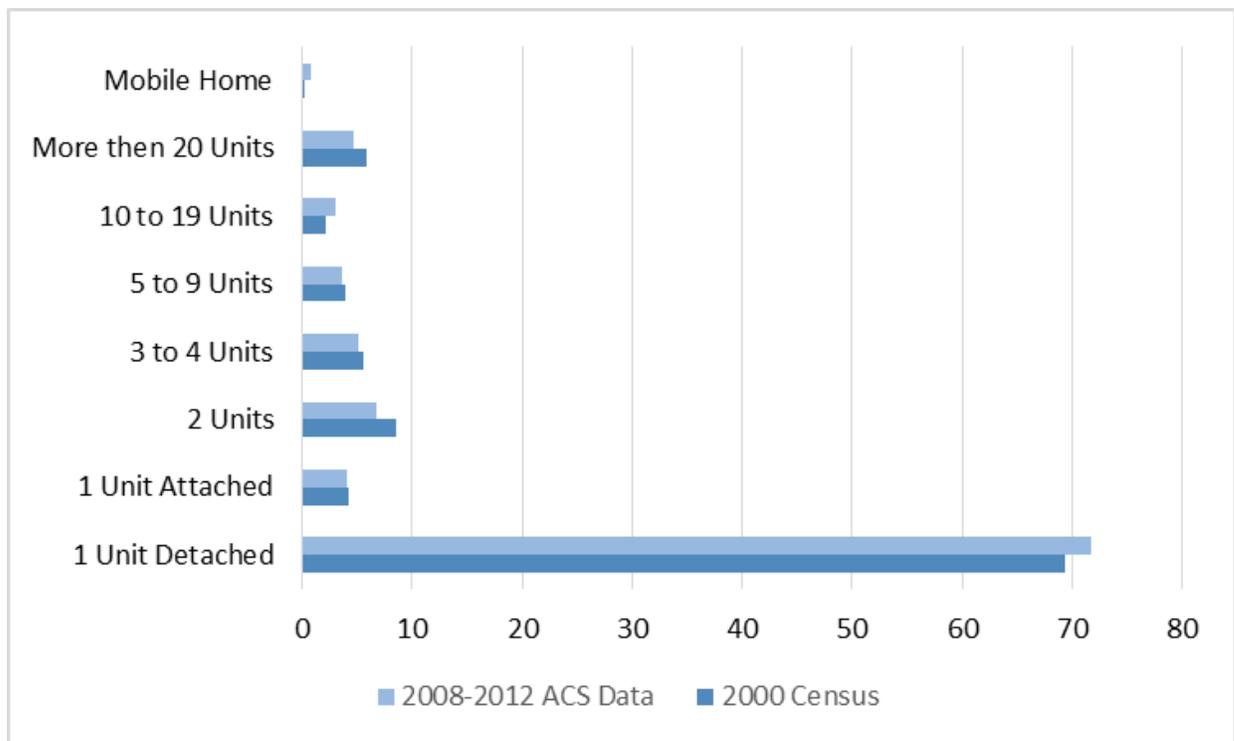
In 2000, the City’s housing stock primarily consisted of single-family units, in particular, detached (69.3%) and single-family attached (4.3%). In 2000, multi-family units in the City of Altoona consisted of: two units (8.6%); three to four units (5.6%); five to nine units (4.0%); ten to nineteen units (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
Houses with a mortgage	7,215	57.56%	7,260	57.37%
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)
Houses without a mortgage	5,320	42.44%	5,395	42.63%
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

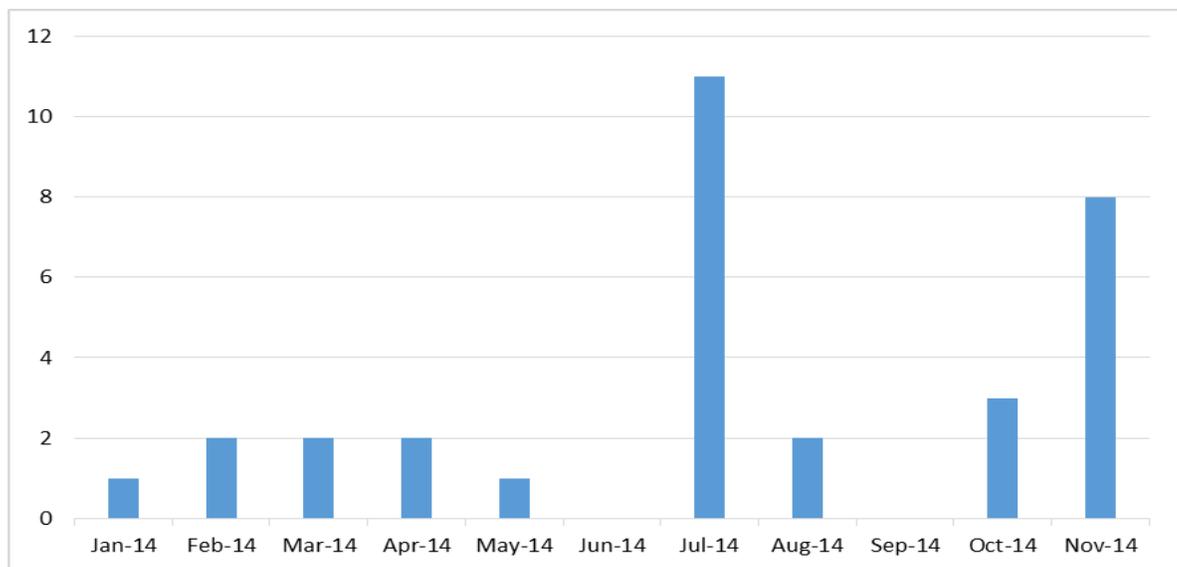
Trulia was \$126,559 for the week ending December 10, 2014, which represents an increase of 1.6%, or \$1,934, compared to the prior week and a decline of 3%, or \$3,951, compared to the week ending November 19, 2014.” Over the past five (5) years, the median sales price for home sales in the City, as 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
NUMBER OF HOUSEHOLDS										
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
NUMBER OF HOUSEHOLDS										
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
NUMBER OF HOUSEHOLDS								
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
Total need by income	1,664	955	360	2,979	610	750	675	2,035

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
NUMBER OF HOUSEHOLDS								
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
NUMBER OF HOUSEHOLDS										
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 City of Altoona is a member of the Altoona/Central Pennsylvania Continuum of Care (PA-507). The Continuum of Care is comprised of 21 counties, including Blair County and the City of Altoona. The Continuum of Care is administered by the Blair County Community Action Agency and is comprised of four (4) committees that carry out the mission of the organization: the Altoona/Central PA Regional Homeless Advisory Board (RHAB), the PA Homeless Steering Committee, the CoC Merger/Governance Committee, and the Ranking Committee.

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
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
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
Asian	0	0	0
American Indian, Alaska Native	0	0	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
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 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%

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
Total	46,120	7,686	20.10%
Population under 5 years			
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%
Population 5 to 17 years			
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%
Population 18 to 64 years			
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			
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%
SEX			
Male	22,162	3,532	15.9%
Female	23,958	4,154	17.3%
RACE AND HISPANIC OR LATINO ORIGIN			
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

Activity: Mail information to all housing managers, landlords, real estate agents, lenders etc. to help publicize events.

Accomplishments: Coordinated efforts between the Fair Housing Office and the PA Human Relations Commission offered opportunity to reach out to nonprofit organizations, school districts and churches.

Activity: Research new material for distributions at presentations, fairs etc.

Accomplishments: Contacted HUD for new brochures and NFHA for posters and DVD for community outreach.

Activity: To work with Southwestern PA Legal Service on enforcement.

Accomplishments: Forwarded fair housing discrimination cases to Southwestern PA Legal Services but not interested in taking cases.

Activity: Participate at local meetings that are housing related such as emergency shelters, special housing task force etc. to distribute information.

Accomplishments: As a member of the Special Housing Task Force, the Local Housing Option Team and Operation Our Town, this provides opportunity not only to distribute material, but to make them aware that the Fair Housing Officer is available for presentations to staff and clients they serve.

Activity: Fair Housing Resolution

Accomplishments: A resolution was submitted to the Mayor and Council for support of the Fair Housing Act.

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

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

Activity: Target members of protected classes and inform them as to their rights under the Fair Housing Act.

Accomplishments: Completed at all presentations listed above.

Activity: Encourage accessible design.

Accomplishments: At all speaking engagements, materials are distributed on accessible design. Working with the Self-Determination Housing Project of PA.

Activity: To educate clients in shelters on the Fair Housing Laws and to promote decent affordable housing.

Accomplishments: Spoke at the LHOT meeting and distributed information to all housing managers.

Impediment #3 – Homebuyer Education and Fair Housing Laws

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

Activity: Meet with other organizations that provide homebuyer training and discuss possible way to have low to moderate income persons attend a free homebuyer training and fair housing workshop.

Accomplishments: A workshop was scheduled last year, but no one signed up so it was canceled. This activity is on hold for now.

Activity: Encourage faith based organizations to be more informational on directing people to the fair housing programs offered.

Accomplishments: Faith based organizations are working towards helping families who have a family member on drugs and alcohol. Faith based organizations are on the Blair County Human Relations Committee.

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

Activity: Work with other organizations such as local lenders, contractors, realtors, advocacy groups, nonprofit organizations to discuss the needs of housing workshops, education needed, for tenants, first time homebuyers, and persons with disabilities on their rights and responsibilities in the sale and rental of housing.

Accomplishments: As a member of the Operation Our Town Organizations, numerous task force groups were developed to combat drug dealers/sellers in the community. A Housing Task Force was develop and the City of Altoona's Fair Housing staff was invited to assist them in the fair housing laws for landlords and how to deal with possible applicants with a drug problem. A workshop was held March 11, 2014.

Activity: Conduct one workshop for housing professionals.

Accomplishments: This activity was completed and will continue to occur.

IV. Impediments to Fair Housing 2015

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

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 Services

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)

**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

counties in Central Pennsylvania, including Blair County and the City of Altoona. MidPenn has a regional office located in the City.

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



MidPenn Legal Services

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 discrimination in

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

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 Act.

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



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
03-08-0533-8	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	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

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- 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.

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- 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
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- 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:

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- 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.

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- 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.

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- 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.

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- 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.

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- 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>
HS-1 Housing Rehabilitation - 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.
HS-2 Housing Construction - Encourage the development of new housing by private developers and non-profits that is affordable, decent, safe, accessible, and sanitary.
HS-3 Fair Housing - Promote fair housing choice for all protected classes through education, and outreach.
HS-4 Housing Counseling - 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>
HO-1 Operation/Support - 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.
HO-2 Prevention and Housing - Encourage non-profit organizations and governmental agencies in their pursuit of funds for the development of housing for the homeless and disabled.
HO-3 Continuum of Care - 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>
SN-1 Housing - 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.
SN-2 Social Services - 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>
CD-1 Community Facilities - Improve the City's public facilities and infrastructure through rehabilitation and new construction.

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

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

Program Administration	
General Administration	\$ 323,632.20
Total	\$ 323,632.20
Public Facility Improvements	
Street Reconstruction in Low/Mod Areas	\$ 200,500.00
Broad Avenue Curb and Sidewalk Improvements	\$ 250,500.00
Street Light Enhancement in Low/Mod Areas	\$ 30,000.00
Total	\$ 481,000.00
Rehabilitation	
Single Family Homeowner Rehabilitation	\$ 250,376.00
Pleasant Village Rehabilitation	\$ 64,600.00
Total	\$ 314,976.00
Public Service	
Neighborhood Bike Patrol	\$ 215,176.00
Total	\$ 215,176.00
Clearance Activities	
Blighted Property Demolition	\$ 228,000.00
Total	\$ 228,000.00
Code Enforcement	
Code Enforcement in Low/Mod Areas	\$ 55,376.80
Total	\$ 55,376.80
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:

HOME Activities	
Rental Rehabilitation Program	\$ 49,814.20
CHDO – Improved Dwellings for Altoona	\$ 25,000.00
HOME Administration	\$ 9,423.80

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:

- The Altoona Housing Authority will contribute \$150,000 in conjunction with City CDBG funds to rehabilitate the Pleasant Village Public Housing Community.

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 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)

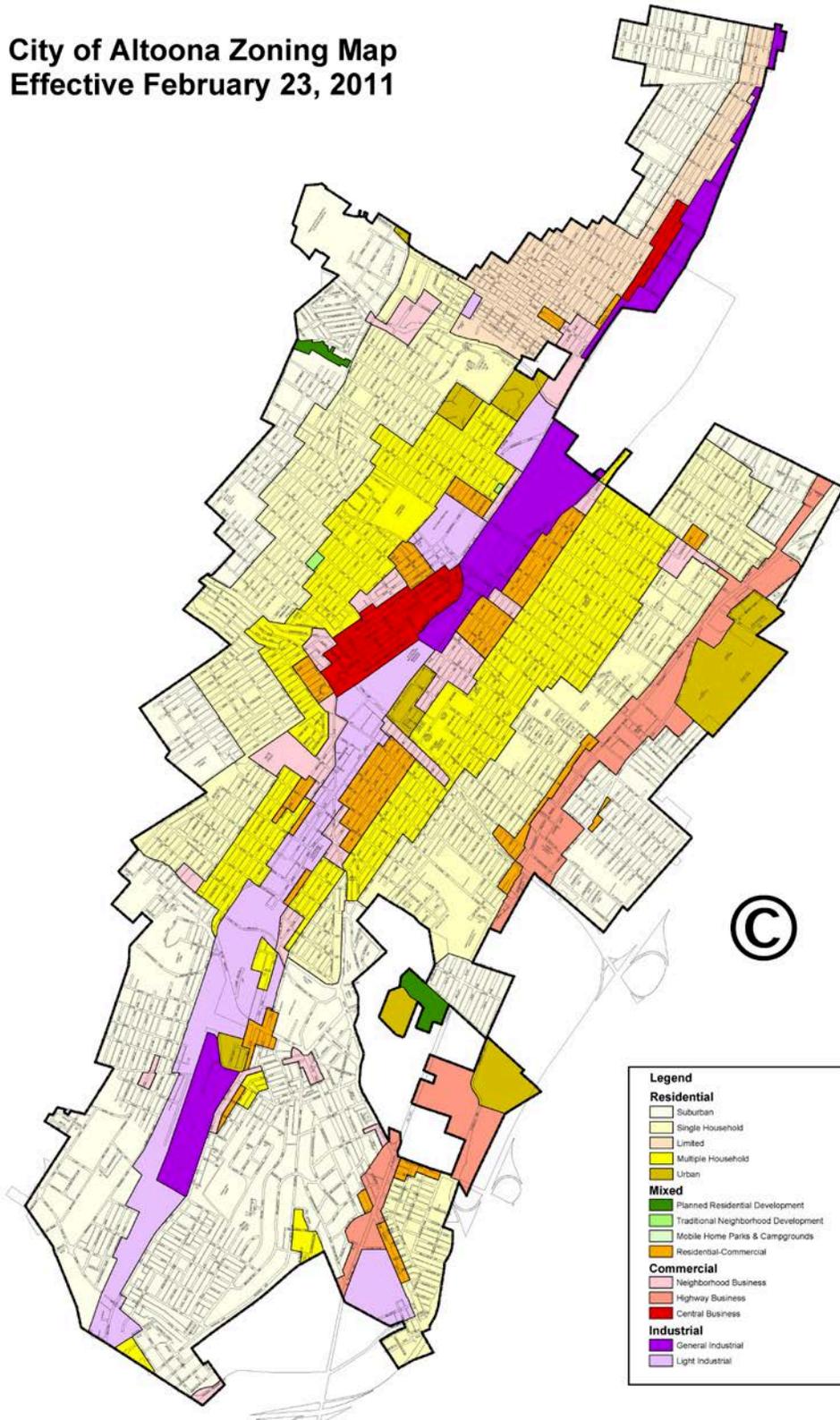
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compliance with the HUD “visitability” standards as financial resources become available. All new housing developments will incorporate “visitability” standards.

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**



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.



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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 = 393.969 (Land)

County = 32.034

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.

According to www.city-data.com the median real estate property taxes paid for housing units with mortgages in 2012 was \$870. The median real estate property taxes paid for housing units with no mortgage in 2012 was \$791.

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:

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- 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

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- 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

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- 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.

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- 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 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.

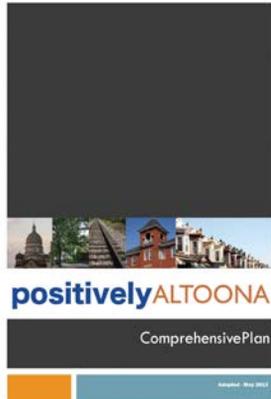
A goal of the Altoona Housing Authority is to instill a sense of pride in their residents so that they want to engage in "community policing". The Housing Authority will continue its Neighborhood Watch Program in an effort to incorporate residents in increasing public safety within public housing communities. 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:

AYP Status	School
Met AYP	Baker Elementary School
	Irving Elementary School
	Juniata Elementary School
	Juniata Gap Elementary School
	Penn-Lincoln Elementary School
	Pleasant Valley Elementary School
Making Progress	Logan Elementary School
	Washington Jefferson Elementary School
Warning School Improvement I	Wright Elementary School
	Altoona Area Junior High School
	Mowrie A. Ebner Elementary School
School Improvement II	Altoona Area High School

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 are used to accomplish Section 3 compliance:

- The City will notify residents of the Section 3 requirements of HUD and the City, as well as the opportunities these requirements create. This notification will appear on the City website (www.altoonapa.gov), and annually in newspaper advertisements. It will also be publicized through the Altoona Housing Authority.
- The City will notify contractors of the Section 3 requirements of HUD and the City, as well as the opportunity these requirements create.
- The City will maintain databases of known Section 3 businesses and residents. This list may be developed with the help of the Altoona Housing Authority, the Blair County Community Action Agency, minority and women's business enterprise (MBE/WBE) contractor associations, the Blair County Chamber of Commerce, the Altoona Blair County Development Corporation, and other community organizations.
- The City will notify known Section 3 businesses of any bidding opportunities in which the City feels they may be interested.
- The City will help interested Section 3 businesses find training on contracting procedures, bonding, insurance, or other pertinent requirements.

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- The City will penalize contractors for noncompliance by barring them from future bidding on Section 3 covered projects after they cannot provide an adequate explanation as to why Section 3 goals were not met.
 - The City will incorporate Section 3 clauses into all applicable contracts.
 - The City will facilitate the training of the City's Section 3 residents by maintaining links with and referring residents to training providers.
 - The City will award contracts to Section 3 Business Concerns (defined as companies that are at least 51% or more owned by Section 3 residents, that have a staff that is at least 30% current Section 3 residents, or that assign 25% or more of their subcontracts to Section 3 businesses) whenever feasible or required by HUD.
 - The City will hire Section 3 residents as City staff to perform work related to housing construction, rehabilitation, or other public construction whenever it is feasible, whenever they are among the most qualified candidates, and whenever our civil service and union rules allow.
 - The City will assist contractors with compliance by explaining Section 3 to them and maintaining lists of Section 3 residents and business concerns available for their use.
 - The City will submit annual 60002 forms, as well as certifications signed by the highest elected officials, as required by HUD.
 - The Department of Planning Community Development, as a whole, shall serve as the designated Section 3 Coordinator, responsible for the requirements of this section of our plan, as well as for reporting any relevant grievances to HUD. The Department will work in concert with the Altoona Housing Authority and the Blair County Community Action Agency to help the City's Section 3 residents

take advantage of the opportunities provided by this plan.

- The City Department of Planning & Community Development will document actions made to reach Section 3 goals and the results. The following will also be documented: job vacancies, notification efforts, solicitations for bids or proposals, selection materials, penalties imposed, 60002 forms, contract documents, and any Section 3 grievances filed.

All contractors/businesses seeking Section 3 preference must, before submitting bids/proposals to the City, be required to complete certifications, as appropriate, as acknowledgement of the Section 3 contracting and employment provisions required by this section. Such certifications shall be adequately supported with appropriate documentation as referenced in the form.

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/ 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 conventional 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%
TOTAL	269	100%	-

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

The following table provides a summary of the disposition of conventional 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%
TOTAL	803	100%	625	77.83%	41	5.11%	82	10.21%	45	5.60%	10	1.25%

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

The following tables show the disposition 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%
TOTAL	87	100%	56	64%	3	3%	23	26%	5	6%	0	0%

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%
TOTAL	158	100%	117	74.05%	11	6.96%	18	11.39%	9	5.70%	3	1.90%

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%
TOTAL	94	100%	73	77.66%	4	4.26%	12	12.77%	4	4.26%	1	1.06%

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%
TOTAL	91	100%	72	79.12%	6	6.59%	6	6.59%	7	7.69%	0	0.00%

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%
TOTAL	332	100%	276	83.13%	16	4.82%	19	5.72%	19	5.72%	2	0.60%

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	#	27	20	11	4	16
	%	100%	100%	100%	100%	100%

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. 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

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

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%

Source: 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 12th 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.”

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- “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.”

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- “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.”

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- “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

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.

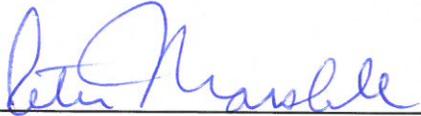
Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **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.

I. 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.



Interim City Manager, Peter Marshall

4/22/15

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.

RESOLUTION No. 0050-15

adopting the 2015 Housing and Urban Development (HUD) Action Plan, the 2015-2019 Consolidated Plan for the Community Development Block Grant and the HOME Investment Partnership Grant Programs and the 2015-2019 Analysis of Impediments to Fair Housing Choice and further authorizing the City Manager to execute all documents and certifications and the City Clerk to attest to same and to file appropriate documents with the Department of Housing and Urban Development.

ROLL CALL

	Yeas	Nays
Butterbaugh	✓	
Cacciotti	✓	
Cagle	✓	
Haire	✓	
Kelley	✓	
Neugebauer	✓	
Mayor Pacifico	✓	
Total . . .	7	0

APR 22 2015

Adopted _____

Mayor

Date signed by the Mayor: APR 22 2015

Attest:

City Clerk

Recorded in the City Clerk's Office: APR 23 2015

RESOLUTION 2015-___ 0050-15

A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF ALTOONA APPROVING THE FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN, THE FY 2015 ANNUAL ACTION PLAN, & THE FY 2015-2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND AUTHORIZING THE FILING OF THE PLANS WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or activities which will benefit low- and moderate-income persons, or other urgent community development needs; and

WHEREAS, under the HOME Investment Partnership Program created by the National Affordable Housing Act of 1990, as amended, the Secretary of HUD is authorized to extend financial assistance to participating jurisdictions to expand the supply of decent, safe, sanitary, and affordable housing; and

WHEREAS, the U.S. Department of Housing and Urban Development has advised the City of Altoona that under Fiscal Year 2015, the City is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of \$1,418,161; and HOME Investment Partnerships (HOME) Program in the amount of \$194,238; and

WHEREAS, the City of Altoona's Department of Planning and Community Development has prepared a FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice for Fiscal Years 2015 - 2019, which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the City's Five Year Consolidated Plan along with an Analysis of Impediments to Fair Housing Choice; and

WHEREAS, a draft of the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and FY 2015-2019 Analysis of Impediments to Fair Housing Choice was on public display from March 23, 2015 through April 22, 2015 and the City held a series of public meetings and hearings on the said Plans and the comments of various agencies, groups, and citizens were taken into consideration in the preparation of the final documents.

NOW, THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF ALTOONA, BLAIR COUNTY, PENNSYLVANIA, AS FOLLOWS:

SECTION 1. That the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and FY 2015-2019 Analysis of Impediments to Fair Housing Choice is hereby in all respects APPROVED and the City Clerk is hereby directed to file a copy of said Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments for Fiscal Year 2015 with the Official Minutes of this Meeting of this Council.

SECTION 2. That the City is COGNIZANT of the conditions that are imposed in the undertaking and carrying out of the Community Development Block Grant Program and the HOME Investment Partnerships Program with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and other assurances as set forth under the required HUD Certifications.

SECTION 3. That the City Manager, on behalf of the City of Altoona, Pennsylvania, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of \$1,418,161 and the HOME Program in the amount of \$194,238; and its further AUTHORIZED to act as the authorized representative of the City of Altoona to sign any and all documents in regard to these programs.

SECTION 4. That the City Manager, on behalf the City of Altoona, Pennsylvania, is AUTHORIZED to provide assurances and/or certifications as required by the Housing and Community Development Act of 1974, as amended; and any other supplemental or revised data which the U.S. Department of Housing and Urban Development may request in review of the City's Application.

ADOPTED INTO A RESOLUTION THIS 22nd DAY OF APRIL 2015 BY THE COMMON COUNCIL OF THE CITY OF ALTOONA, PENNSYLVANIA.

IN WITNESS WHEREOF, I, Matthew Pacifico, Mayor of the City of Altoona, Pennsylvania have hereunto set my hand and caused the official seal of the City of Altoona to be affixed this 22nd day of April 2015.

CITY OF ALTOONA, PA


Matthew Pacifico, Mayor

ATTEST:


Linda Rickens Schellhammer, City Clerk

VII. Appendix

The following items are included in the appendix:

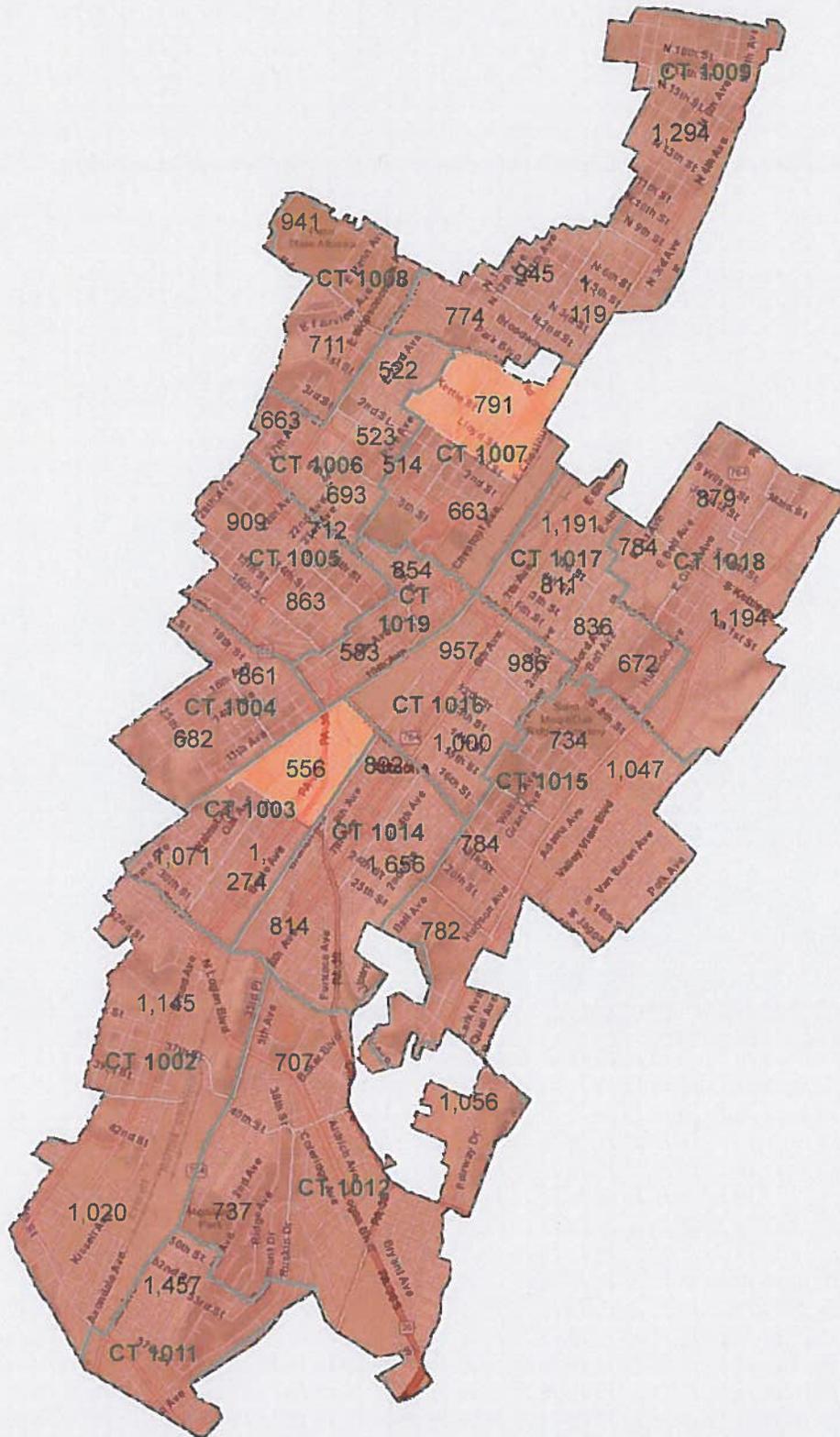
- A. Maps**
- B. Meeting Summaries**
- C. Citizen Participation**

A. Maps

Attached are the following maps:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Population Density by Block Group
- Percent Population Age 65 and Over by Block Group
- Population Age 65 and Over by Quarter Mile Grid
- Total Housing Units by Block Points
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group
- Section 8 Housing County by Census Tract and Public Housing Locations
- Commercial Hot Spots

Percent White Population by Block Group: Altoona, Pennsylvania



Legend

Percent White Population

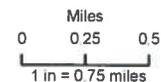
76% - 85% 86% - 100%

City Boundary

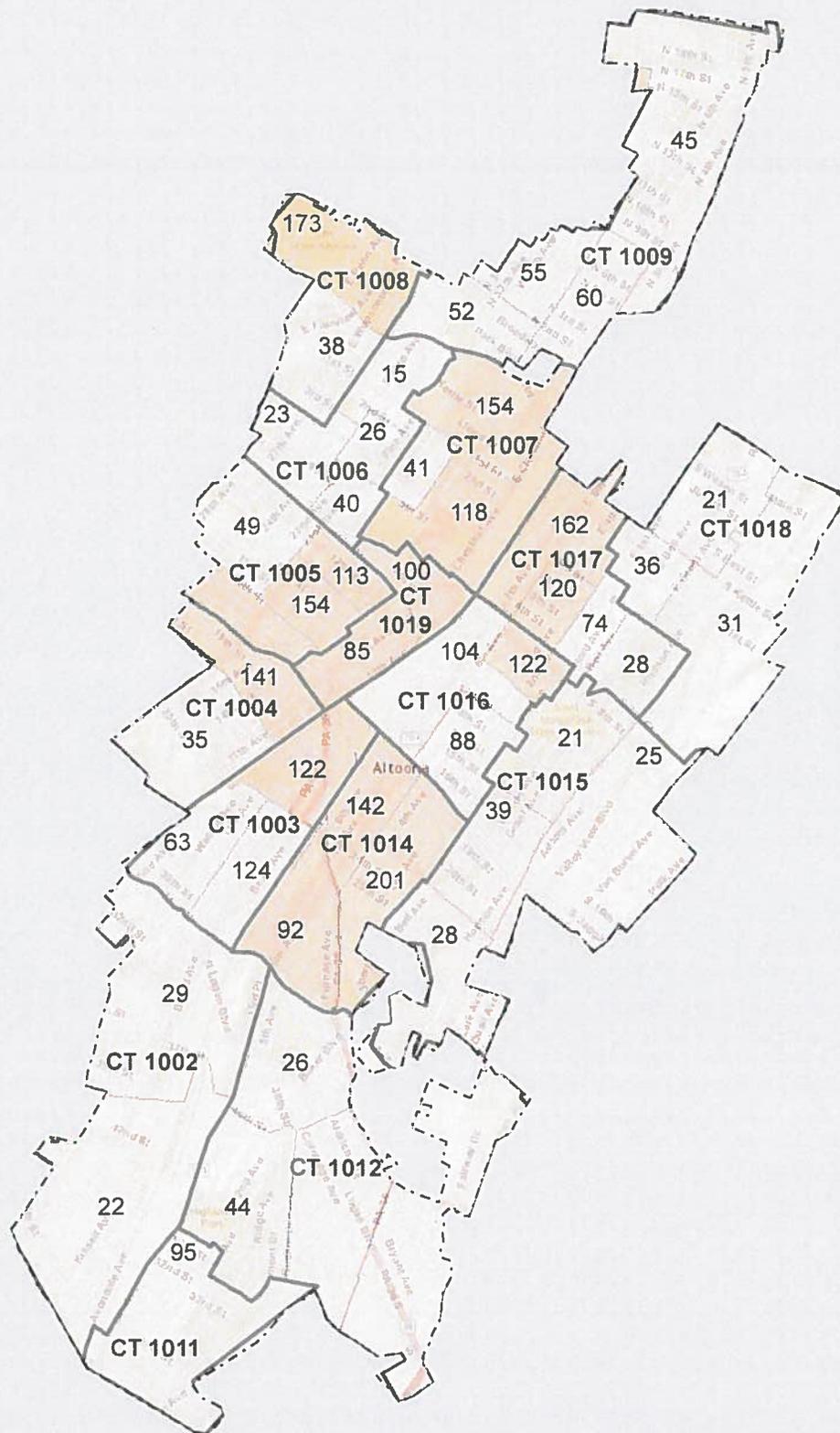
Tracts Boundary

CT 9719 = tract number

Block group labels show total white population 2014.



Percent Minority Population by Block Group: Altoona, Pennsylvania

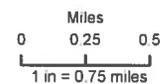


Legend

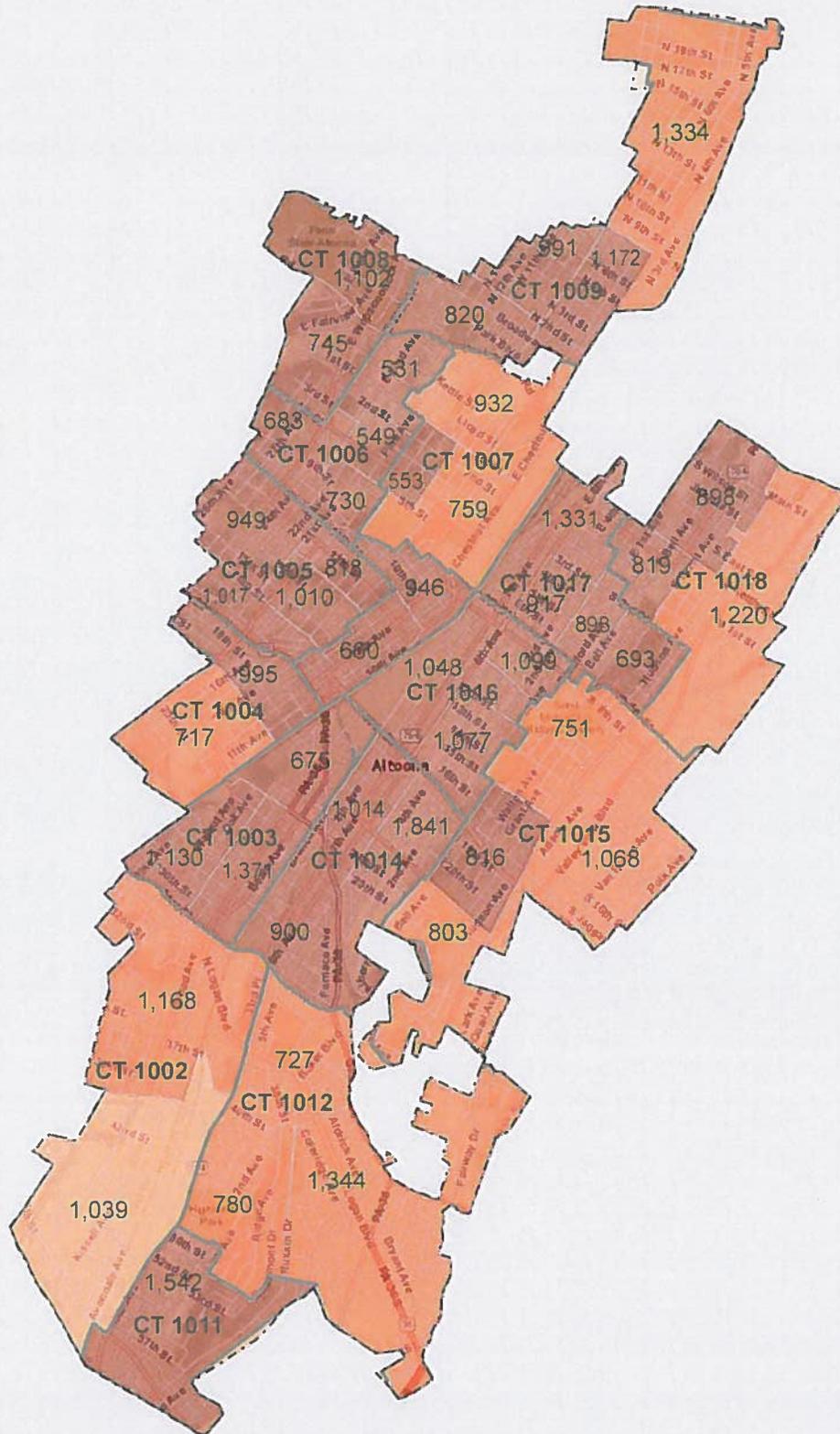
Percent Minority Population
 0% - 10% 11% - 20%

City Boundary
 Tracts Boundary
 CT 9719 = tract number

Block group labels show total minority population 2014.



Population Density by Block Group: Altoona, Pennsylvania



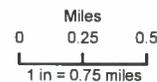
Legend

2014 Population Density (Per Sq Mi)

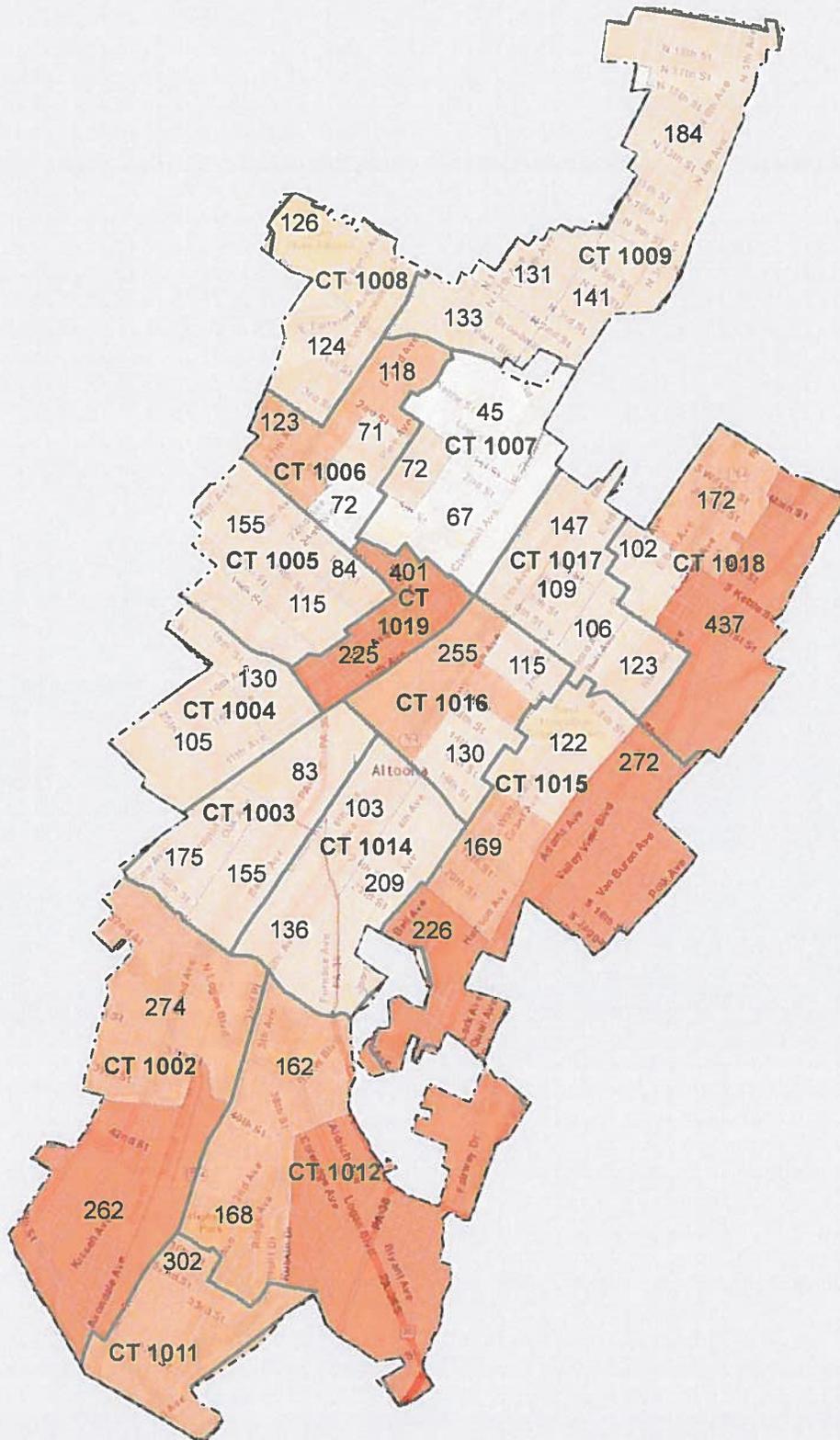
- 0 - 500
- 501 - 1,000
- 1,001 - 2,000
- 2,001 - 4,000
- 4,001 - 15,000

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

Block group labels show population 2014.



Percent Population Age 65 and Over by Block Group: Altoona, Pennsylvania



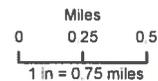
Legend

Percent Population Age 65 and Over

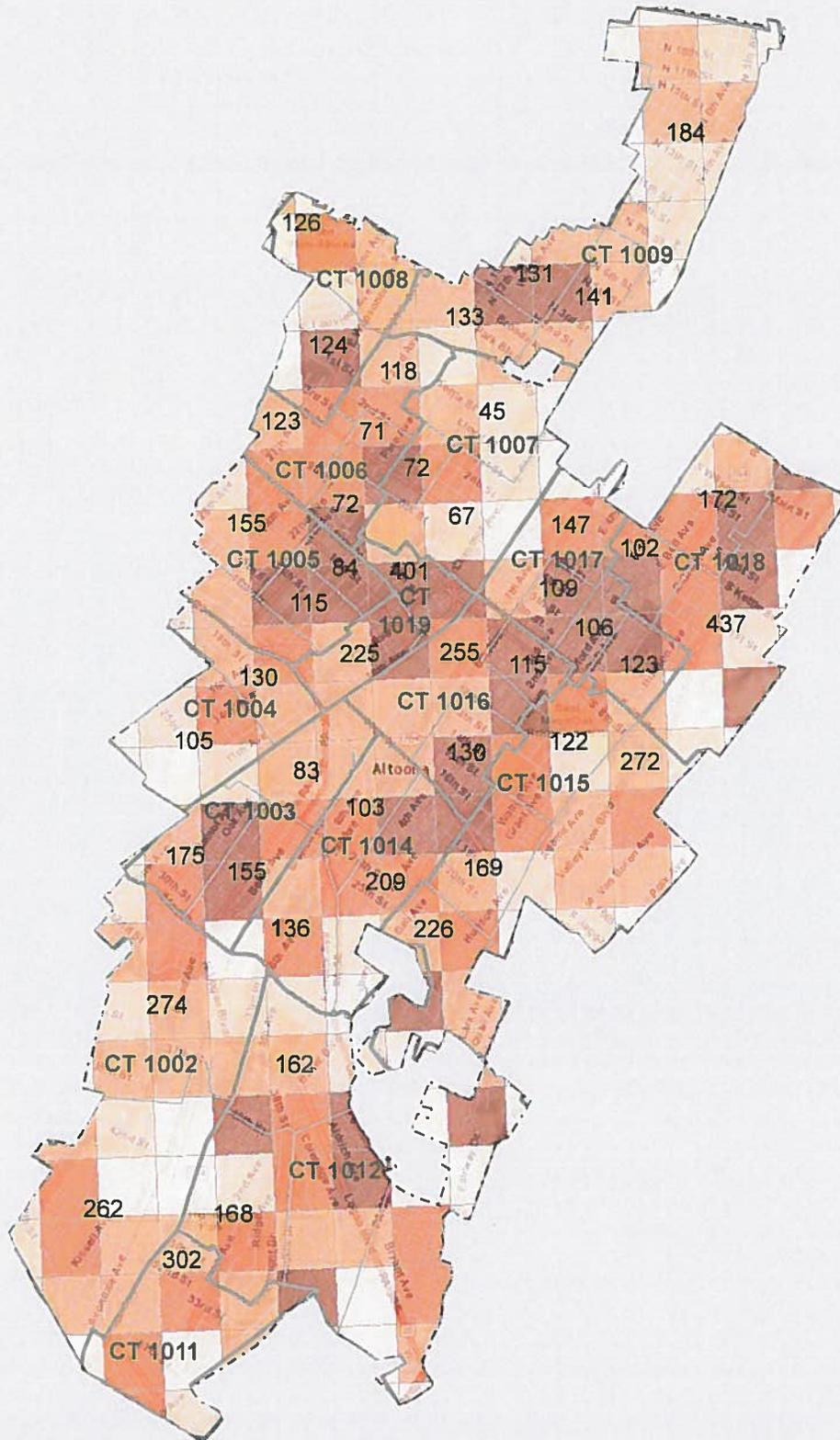
- 0% - 10%
- 10.1% - 18%
- 18.1% - 25%
- 25.1% - 50%

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

Block group labels show 2014 population Age 65 and over.

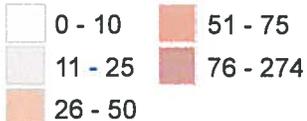


Population Age 65 and Over by Quarter Mile Grid: Altoona, Pennsylvania



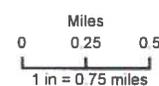
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Population Age 65 and Over

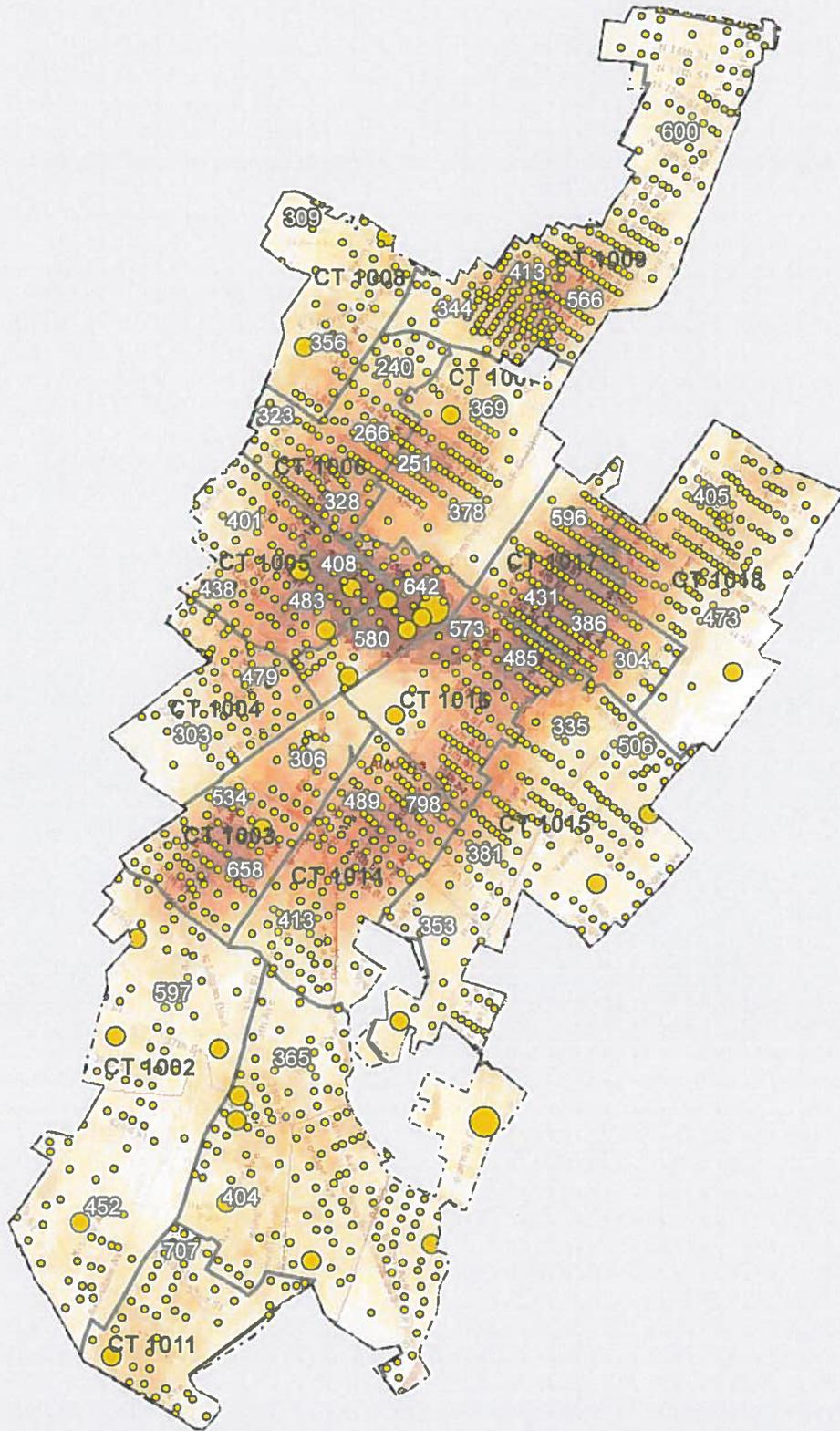


- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show 2014 population Age 65 and over.

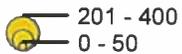


Total Housing Units by Block Points: Altoona, Pennsylvania



Legend

Block Point Housing Units

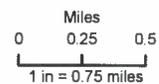


City Boundary

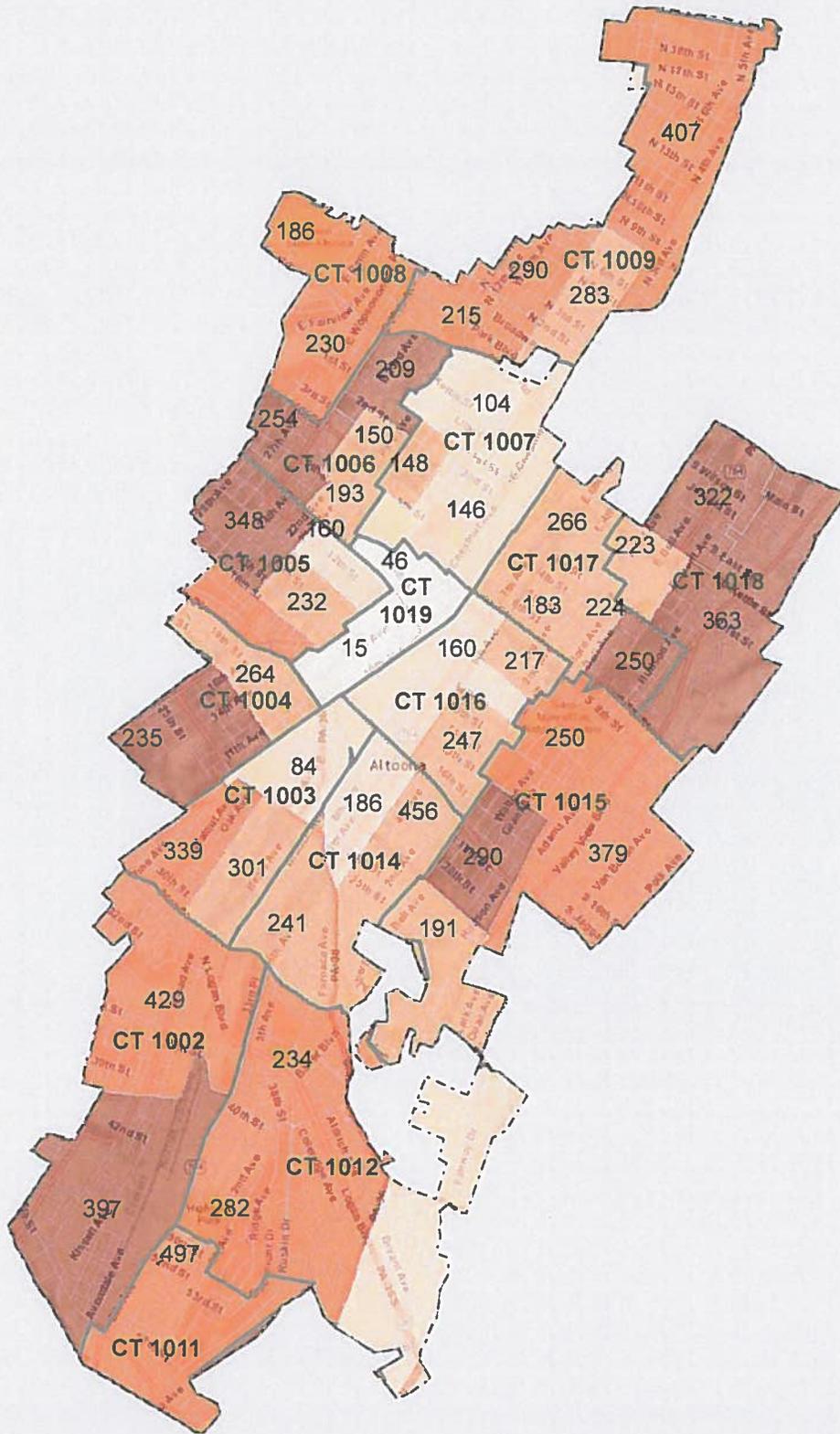
Tracts Boundary

CT 9719 = tract number

Block group labels show 2014 total housing units.



Percent Owner Occupied Housing Units by Block Group: Altoona, Pennsylvania



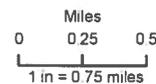
Legend

Percent Owner Occupied Housing Units

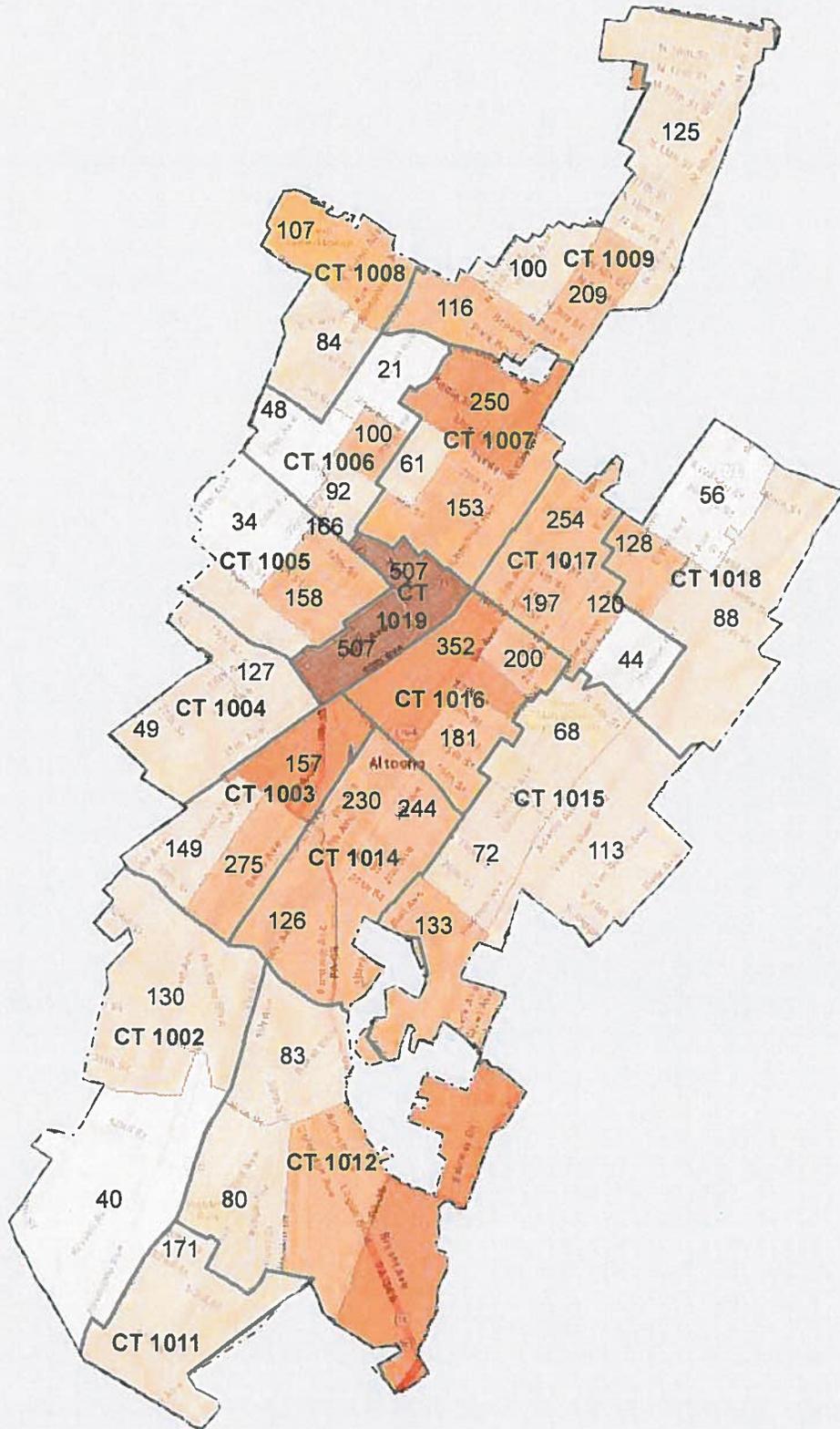
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 75%
- 75.1% - 100%

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

Block group labels show owner occupied housing units.



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



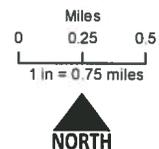
Legend

Percent Renter Occupied Housing Units

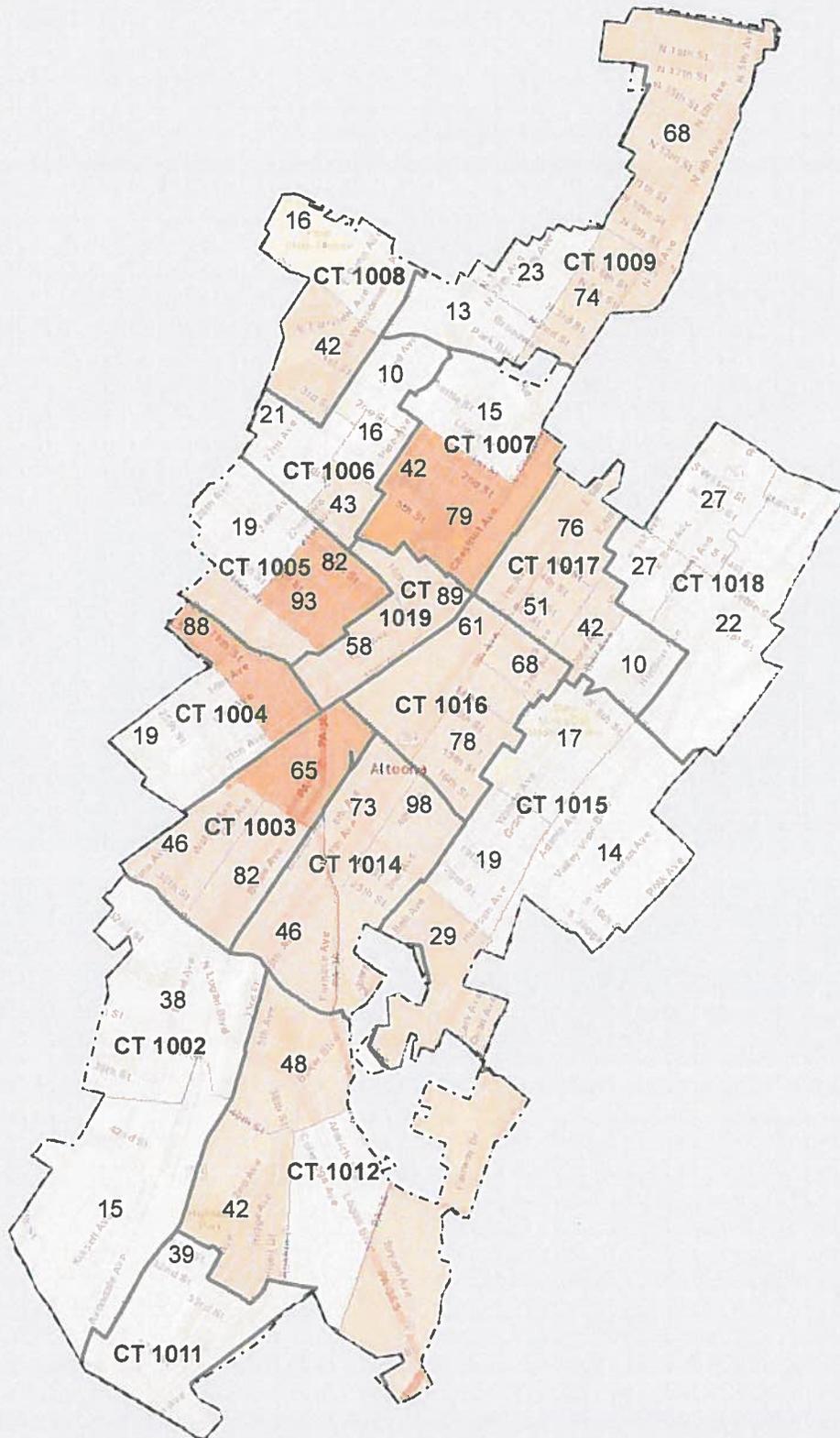
- 0% - 15%
- 15.1% - 30%
- 30.1% - 50%
- 50.1% - 70%
- 70.1% - 100%

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

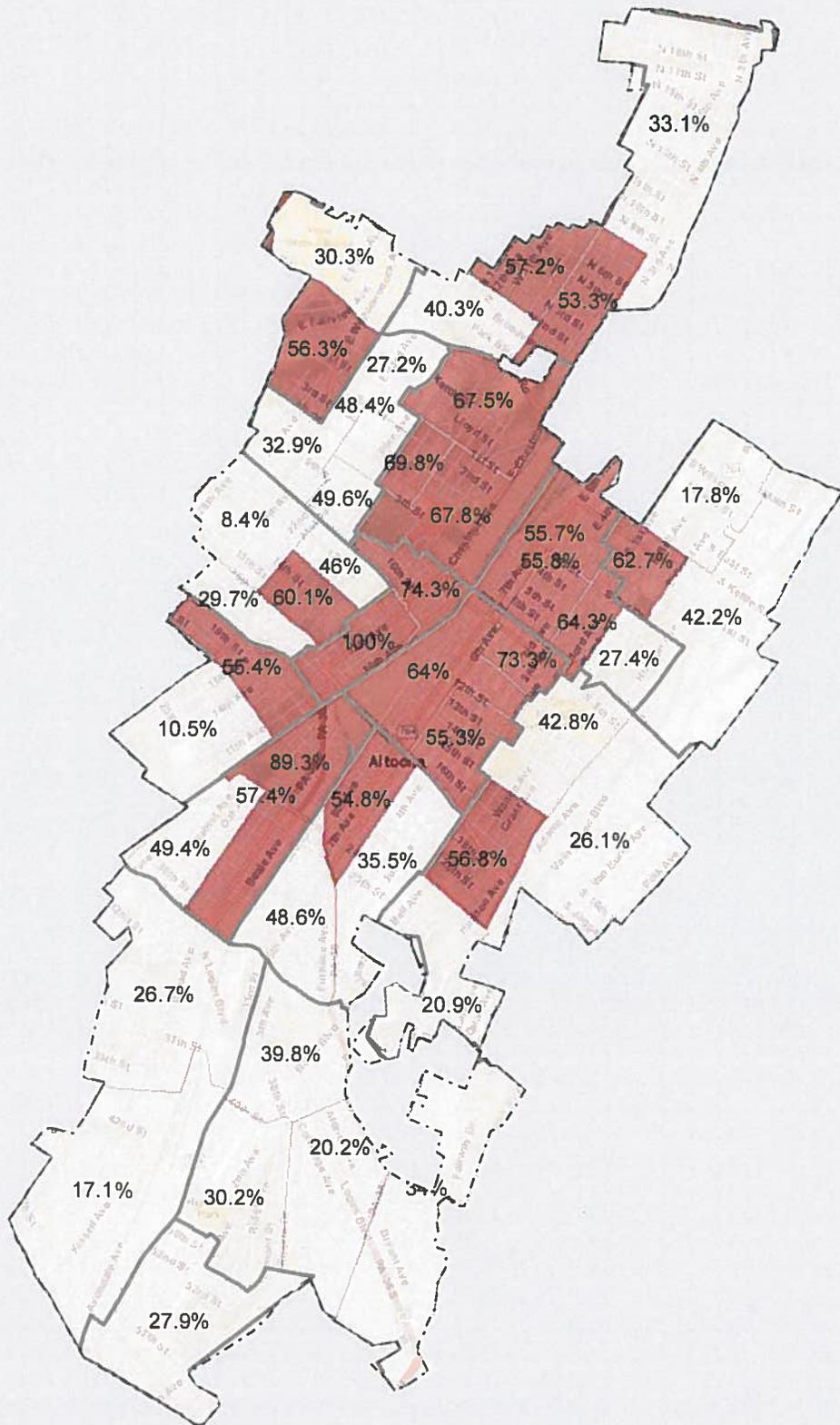
Block group labels show renter occupied housing units.



Percent Vacant Housing Units by Block Group: Altoona, Pennsylvania



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



Legend

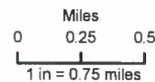
Low/Moderate Income

- Less than 51%
- 51% or More

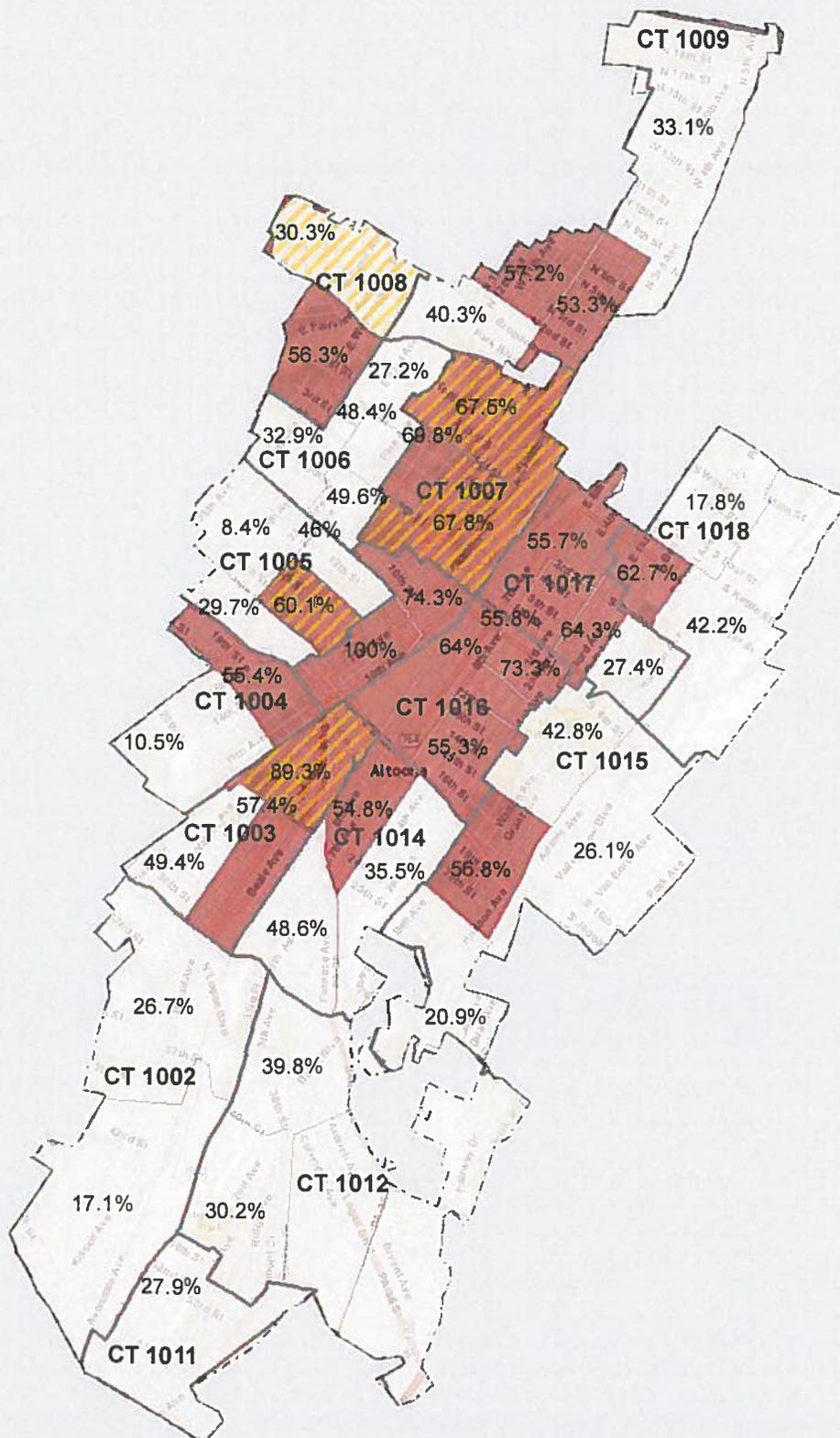
* Based on Census 2010

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

Block group labels show the low/moderate income percentage.



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

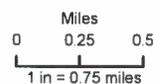
Minority >= 15%

City Boundary

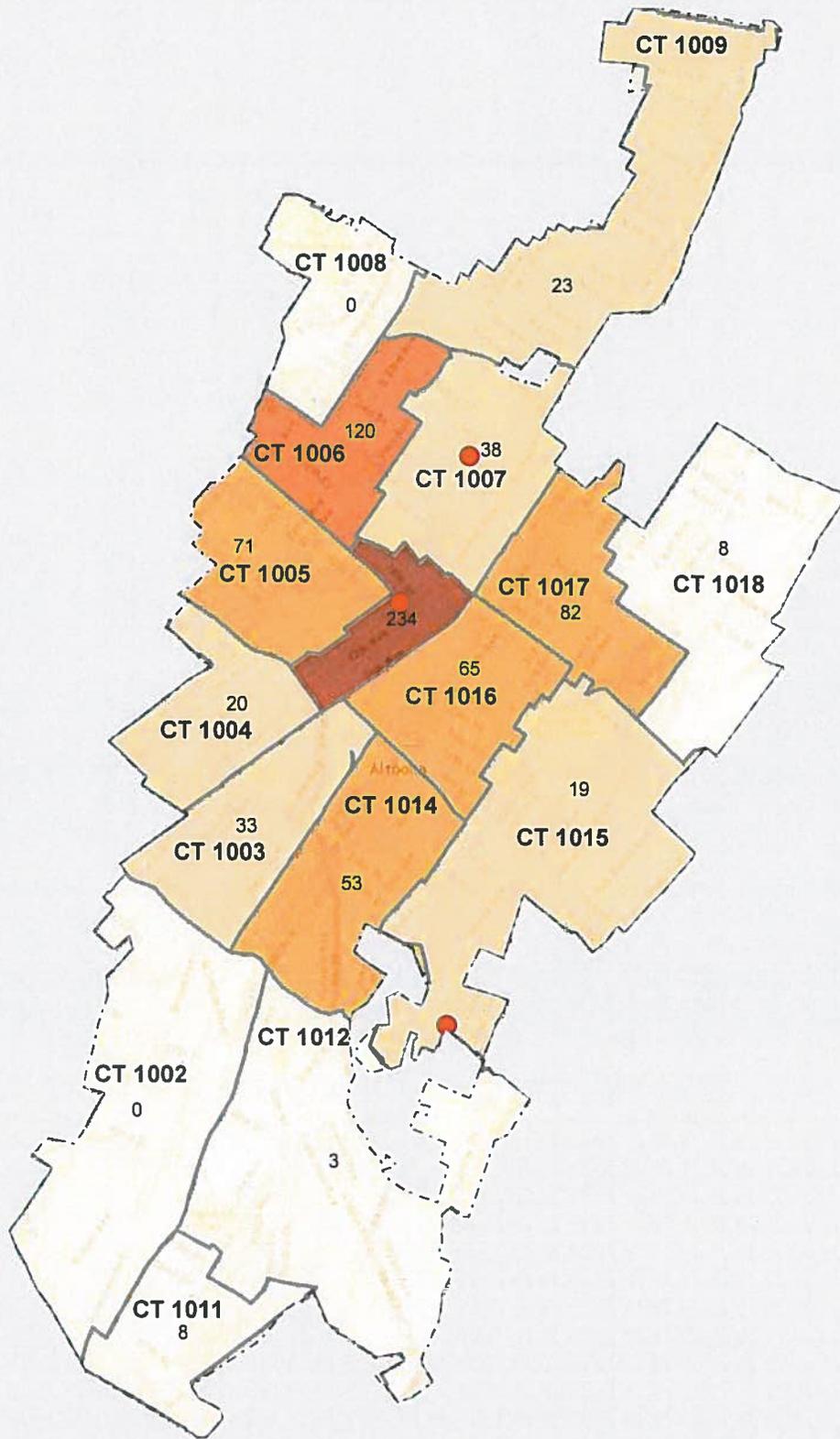
Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.



Section 8 Housing Count by Census Tract and Public Housing Locations: Altoona, PA



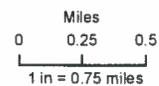
Legend

Section 8 Count by Tract

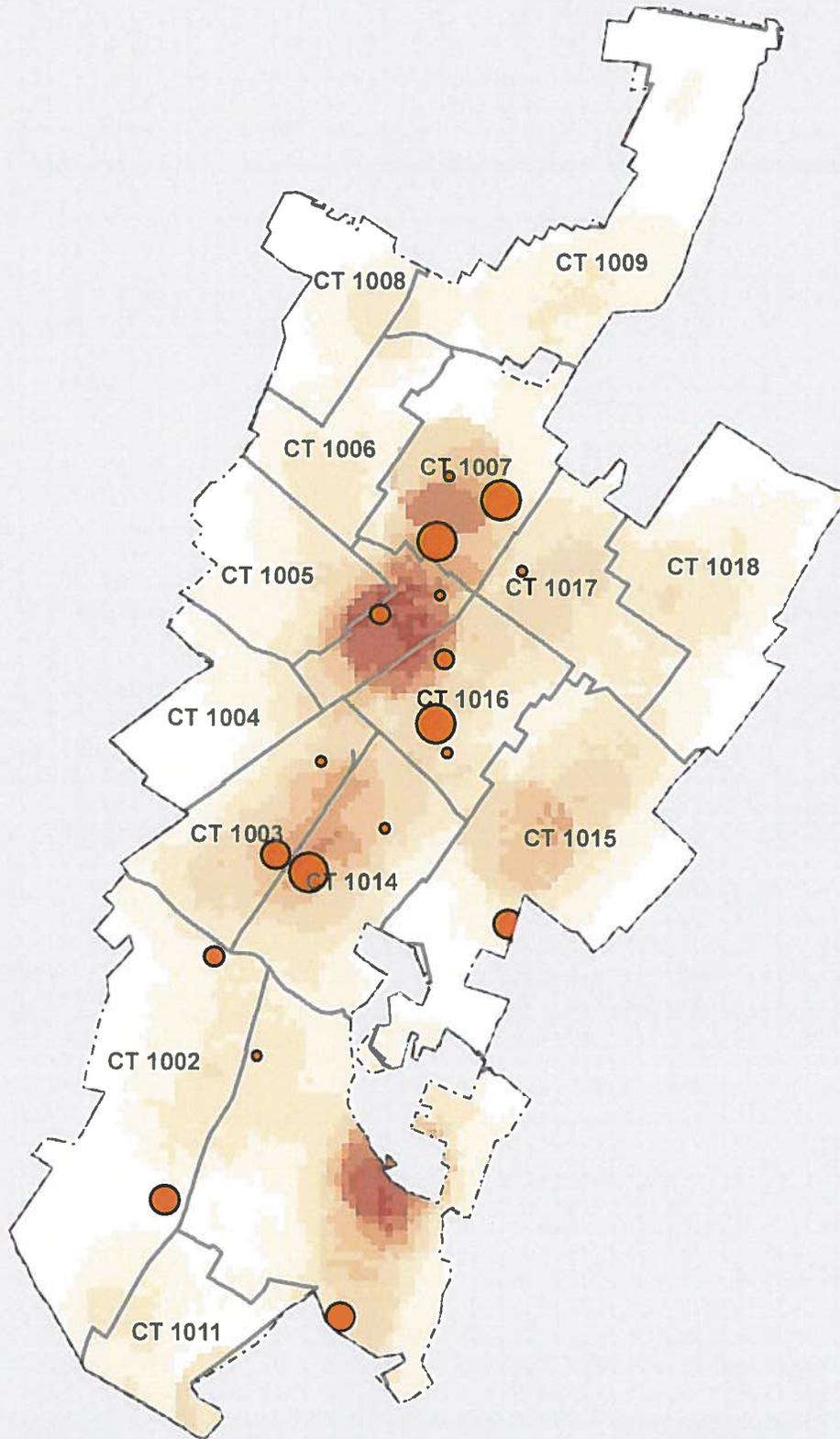


- Public Housing
- City Boundary
- Tracts
- CT 9719 = tract number

Census tract labels show the count of Section 8 Housing.

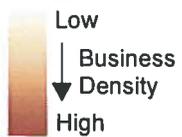


Commercial Hot Spots: Altoona, Pennsylvania

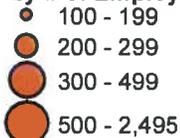


Legend

Business Density Surface



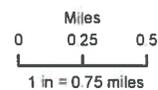
Large Businesses by # of Employees



City Boundary

Tracts Boundary

CT 9719 = tract number



B. 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
- Improved Dwellings for Altoona – Wednesday, April 15, 2015 at 11:30 AM

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Phone Meeting with Mayor Matt Pacifico

Thursday, June 12, 2014 @ 4:00PM

In attendance: Matt Pacifico, Mayor, City of Altoona; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process

Mayor Pacifico:

- The general problems facing the City are: a lack of funding; a need to improve the City's infrastructure (streets and sidewalks); and more staff in the code enforcement office.
- There are a lot of economic development needs. There has been limited growth in the business district. New businesses are hesitant to move in. After 5:00pm the downtown is virtually empty.
- There are high unemployment issues facing the City.
- The ABCD Corporation and the Blair County Chamber of Commerce are excellent resources and have been working to improve the business climate and diversity in the area. There are potential opportunities for growth in the City. However, there is a lack of motivation and incentives to open up new businesses in the downtown area of the City.
- Penn State extension has expanded its presence downtown which will hopefully encourage other types of investment.
- The City of Altoona has been an Act 47 municipality for the last year and a half. The City's Recovery Plan is not yet completed.
- The police and fire departments were very cooperative in the most recent round of salary and benefit negotiations. They know the City is facing financial hardships.
- After entering Act 47, they have cut staff and vital City services to help reduce spending. The Act 47 coordinator has been extremely pleased with the City's progress.

**CITY OF ALTOONA, PENNSYLVANIA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

Meeting with Lee Slusser

Thursday, June 19, 2014 @ 2:20 PM

In attendance: Lee Slusser, Department of Planning and Community Development; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The purpose of this meeting was to examine the City's Zoning Ordinances to check for Fair Housing appropriate language.

- The Zoning Ordinance was written and revised in 2003.
 - Chapter 535. Part 3. 535-27 through 535-89.
 - Fair Housing was not mentioned in the Ordinance
 - Observations:
 - The definitions used throughout the Ordinance were very good
 - 4 disabled individuals living together is considered a “family,” not a group home.
 - Consider adding a definition for “Fair Housing Act,” “Accessibility,” and “Visitability.”

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Local Housing Option Team (LHOT)

Wednesday, June 18, 2014 @ 10:00 AM

In attendance: Jimmy Hoyer, Home Nursing Agency; Jim Hudack, Blair County Department of Social Services; Nicole Davidson, American Rescue Workers; Kelly Williams, Home Nursing Agency; Billie Egan, Blair County Community Action; Trina Illig, Blair Health Choices; Cathy Crum, Department of Social Services; Paulette Cornet, City of Altoona; Beth Gerber, PA Department of Aging; Leigh Howard, Diana T. Myers and Associates, Inc.; Karen Kispert, Diana T. Myers and Associates, Inc.; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Diana Myers and Associates:

- The LHOT is involved with “Pilot Count Project” with Department of Aging for needs in senior housing
- Accessibility is a huge problem for older houses
 - Usually 1 bathroom on the second floor
 - Example, 94 year old living in a 3rd floor apartment with no elevator
 - Many houses are around 100 years old
- 15% of the population has a disability
- Of those 65 or older, 65% have a disability
- Affordability is a huge issues
 - If an individual cannot get into the towers (subsidized housing) they are out of luck.
 - Supply is low and not adequate, but demand is great.

General Comments:

- There is no Housing Authority preference given to the homeless
- Many children take care of their elderly parents and grandparents.
 - Very tight knit community
 - “Take care of their own”
- Housing Trust Fund is used for rehab
- Sequestration has really hurt the type and quality of services they can provide
- Community Action Agency – does a weatherization program and gives priority to the elderly.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Department of Planning and Community Development Staff

Wednesday, June 18, 2014 @ 11:00 AM

In attendance: Mary Johnson, CDBG Manager; Carl Fischer, Deputy Director/Housing Program Manager; Paulette Cornet, Fair Housing Administrator; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

- There is only 1 CHDO in the City of Altoona. Nobody else has the capacity nor seems to be interested in becoming a CHDO.
 - Improved Dwellings for Altoona: Shelly Peterson - Director
- HOME dollars are used for:
 - Rehabilitation program
 - The balance is the CHDO set-aside.
- They need simple projects that move quickly and use the funds in a timely manner.
- Public service funds are only used to fund the City Police's "Bike Patrol Program."

Paulette Cornet:

- 2 of the 5 homeless shelters are not accessible to the handicapped.
- Domestic violence shelter is too expensive to make ADA compliant.
- The hospital owns the property and leases it to the shelter.
- The family shelter is also not ADA compliant.

Lee Slusser:

- Need to set up a technical assistance meeting with sub-recipients on ADA compliance.
- New regulations say that all ESG funded shelters must be ADA compliant.

Carl Fischer:

- Through the home rehabilitation program, 10% of the entire housing stock of the City of Altoona has been rehabilitated since the program's inception.
- 1,600-1,700 units have been rehabilitated.
- New home construction is probably not a good use of CDBG funds since it must be built by a non-profit. Housing rehabilitation seems to be a more cost effective use of CDBG funds than new construction.

Mary Johnson:

- The need for curb and sidewalk throughout the low/moderate income areas of the City.

- Continued funding for the City's demolition program.

Identified Needs:

- The largest need is for rehabilitation of affordable and accessible rental and homeowner housing.
- There is a huge need for rental and owner occupied housing.
- There is also a need for down payment assistance.
- Even though a lot of work has been done, there are still slum and blighting issues in the City.
- There is a need for infrastructure improvements in low- and moderate-income areas of the City.
- A potential change to the Citizen Participation Plan may be needed to identify a substantial amendment from 25% to 50%.

CITY OF ALTOONA, PENNSYLVANIA

FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with the Superintendent of the Altoona Area School District

Wednesday, June 18, 2014 @ 1:00 PM

In attendance: Thomas Otto, Phd.; Superintendent of Altoona Area School District; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Superintendent of Altoona Area School District:

- In the Altoona Area School District, there are:
 - 7,800 students
 - 8 elementary schools
 - 1 Jr. high school
 - 1 Sr. high school
- The school district has a 92% graduation rate and an 85% attendance rate.
- 20% of the students are in special education programs.
 - 99% of the special education program is conducted by the school district itself.
 - These special education students are mainstreamed.
- Most of the graduates either go to higher education, find employment or enter the armed forces.
- There is a Career Technology Center near the school which provides students with vocational skills.
- The school district owns the public library and it is located on the high school's campus.
- The school district offers a GED program that graduates between 150-200 individuals per year.
- They also provide an adult literacy program.
- The school district would like to repurpose Wright Elementary School.
 - They currently own this building but do not use it.
 - The amount of money they could sell it for is not worth getting rid of it.
 - They are considering making the building into a magnet school with very modern technology.
 - They would like to purchase vacant buildings surrounding the building to provide off-street parking.
 - Is this a possible use of CDBG funds? (Yes)
- There is a family (the Little Family) that fills backpacks with nutritious food for students to take home with them on the weekends.
- The district has hired an English language facilitator, but there has not been much need for the services.
- The school district (students, faculty, and staff) perform a lot of community service work.

Needs Identified:

- The school district needs funds to increase personnel.
 - They would like to hire more guidance counselors and elementary teachers.
- There are many needs for impoverished families in the area.
- They conducted a poverty simulation for social service agencies to identify what issues poverty causes in families.
- 62% of students in the district qualify for free or reduced lunches.
- Many teachers offer after-school programs
 - Athletics
 - Special-interest clubs
- Community groups use the school district's facilities for free.

**CITY OF ALTOONA, PENNSYLVANIA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

Meeting with AMTRAN Eric Wolf

Wednesday, June 18, 2014 @ 2:00 PM

In attendance: Eric Wolf, Amtran General Manager; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Eric Wolf:

- The City does not offer enough; there is one bus per hour, including during rush hour.
- "Choice Riders" would be ideal, but Altoona does not have the critical mass.
- There is minimal rural service.
- Previously received CDBG funds for a low/mod income bus route.
- People with disabilities in the community are a significant part of their ridership.
- Blair Senior Services is subcontracted for all of their ridership, Monday – Friday.
- Long-term plans, hold their own. Younger, millennial generation want more options on transportation.
- There is an under-employment problem, need more job training, more vocational tech training.
- There are no transportation requests from industries outside the area.
- Unemployment is low, therefore there are no requests from industrial park occupants.
- There is good service to the mall.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Economic Development Agencies

Wednesday, June 18, 2014 @ 3:00 PM

In attendance: Tom Seasultz, Altoona Blair County Development Corp; Pat Miller, Altoona Blair County Development Corp; Dave Clary, First National Bank; Joe Hurd, Chamber of Commerce; Dave Worthing, M&T Bank; Carl Fischer, City of Altoona; Mary Johnson, City of Altoona; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Altoona Blair County Development Corp.:

- ABCD Corp has a long relationship with the CDBG Program.
 - They used to offer an Economic Development Loan Fund
 - Low interest rate loan funds to businesses
 - Generated interest in the City as a place to relocate a business
 - This program was self-sufficient and did not actually require more loan funds
 - 80-85% solid loan program
 - The low- and moderate-income population requirements were not difficult to meet through job creation.
- They secured a salary for a Downtown Manager position to promote business growth and employment.
 - This position was eliminated when there were extremely high requirements for the number of jobs to be created by this program.
- They have a revolving loan fund of around \$9 million.
- ABCD put in a SPCC application for 7th street.
 - Raised \$187,000 to match the State funds.
 - Street-scape improvement project.

Chamber of Commerce:

- Blair County is entering into a property tax reassessment.
 - The last one was done in 1958.
- There is a need in the City to be even more aggressive with slum and blight issues even though there has been a lot of progress.
- The curbs and sidewalks program has been very successful and had a good impact.
- Police protection is also quite important.
- In Altoona, people are buying buildings downtown to rent apartments upstairs, but they are not doing anything about the first floor commercial spaces.
- There have been talks of building an extended stay hospital in Altoona.
 - This is part of the Sustainable Communities Program.

- There is another hotel looking to move downtown.

M&T Bank:

- People are buying apartment buildings in the downtown area due to the demand for affordable housing.
- There has also been a lot of business development downtown.
- Fourth Economy did a plan that identified a market for 500 market rate housing units downtown, immediately.
- \$850-\$1,000 is the average rental price for a 1 bedroom apartment.
- Need to get young professionals to move into downtown Altoona.

Act 47:

- Even though the City is in Act 47, it is not dying, but instead moving forward.
- There has been more business development downtown in the last 5 years than in the last 30.
- The County reassessment will help to bring in more revenues.
- The City's reputation throughout the Commonwealth is positive.
- There is an abundance of water and inexpensive real estate for sale. A winning combination for businesses.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Social Service Agencies

Thursday, June 19, 2014 @ 9:00 AM

In attendance: Emily Freidhof, Kids First/Lilly Pond; Casey Shoup, Kids First/Lilly Pond; Christine Lysinger, Blair County Assistance Office; Amy Horell, Altoona Library; Virginia Day, Blair County NAACP; Christina Dambeck, Altoona Center for Nursing Care; Paulette Cornet, City of Altoona; Mary Johnson, City of Altoona; Jackie Bevan, Family Services Incorporated; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Altoona Assisted Living Center:

- Have 120 skilled care beds and are 85% full
- Have 40 personal care beds and are over 95% full
- The organization has difficulties without a discharge plan for those that are not elderly or just over the income limit.
- The Point-in-Time surveys in Altoona reveal that there are low numbers of homeless individuals. These homeless tend to be single individuals and not families.
 - This low number can be explained by families taking in other family members who are homeless. They often will move from family member to family member.
- Family Services offers a family homeless shelter that is always full.
- The County has 3 shelters that serve the area, but none of them are handicap accessible. This might mean they will lose their ESG funding if they cannot make their buildings accessible.
- The organization also operates the only domestic violence center in Blair County. The shelter has 15 beds and there is usually only 1 or 2 empty.

NAACP:

- The number of Fair Housing complaints remains fairly constant at around 30 per year.
 - Some of these complaints are in regard to sexual harassment or sexual orientation discrimination
 - Most of the cases involve landlords who do not fulfill their obligations. i.e. maintenance, bed bugs, etc.
- Some individuals are hesitant to file a claim because they are concerned that there might be retaliation against them for doing so.
- If a lower income individual desires subsidized housing, they often have to be working while attending school full time to qualify. There are some lower income families who will have one spouse or adult quit their job so they can qualify for housing subsidies.

- There is a Kids First Program that offers an early intervention childcare option for low income individuals

Lilly Pond:

- The organization provides childcare to children with disabilities.
- Sometimes children go to stay with another family member or relative if their parent can no longer take care of them. This places a financial burden on their new family as childcare costs and healthcare costs increase.
- Families who are just above the income limits do not qualify for subsidies but do not have enough money to pay for childcare.
- Lilly Pond only operates until 6:00pm which means that evenings are not an option for those seeking childcare after normal working hours.
- Some churches in the Altoona area offer after school programs.
- They offer care at 8 different elementary schools; serving approximately 300-400 students.

Overall needs in the City:

- For an individual to qualify for childcare, they often have to be going to school full time and working. This means that the childcare does not cover all of that time and there is a gap in service.
- Elderly homeowners cannot afford to fix up their properties.
- Weatherization is a good program and should be expanded.
- The City has a deferred rehabilitation loan program that works to bring a house up to HQS standards.
- "Kinship Care" is an issue. Sometimes those who are technically "homeless" go from family member to family member.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Public Works

Thursday, June 19, 2014 @ 11:00 AM

In attendance: David Diedrich, P.E., City of Altoona Department of Public Works; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Department of Public Works:

- The Department of Public Works:
 - Manages the passive parks;
 - City owns all of the parks; and
 - Manages the public infrastructure.
- A lot of effort has been put into many different recreational fields and recreational centers.
- The City just built a “spray park” with a combination of City funds, DCNR funds, and EDI funds.
- Public Works also completed a playground built at the Booker T. Washington Park.
- The department's budget is roughly \$3.5 to 4 million annually.
- City buildings are in good condition.
- Many of the City's ball fields are sponsored by the leagues that use them.
- The City has purchased a lot of homes through FEMA and PEMA that are located in flood zones.
 - A total of 24 homes were acquired and demolished.
- Residents in the City take care of their own sidewalks.
- The Water Authority is very well run.
 - There is a plan to lease it for 50 years for \$150-\$200 million upfront.
 - The Water Authority brings in \$3 million to the City each year.
 - The center of the City of Altoona is a combined sewage system.
- Public works has a purchasing cooperative with the State (Costars) for their road salt. They can also use this system to purchase vehicles.

Identified Needs:

- The City's streets are in poor condition.
 - Public Works got a \$1 million bond issue to help cover the cost.
 - The City should be paving using 15,000 tons of asphalt, but are only using 13,000 tons.
 - Their goal is to implement a 15 year schedule to reconstruct all roads.
 - Within the City there are:

- 25 road miles of state roads
 - 181 road miles of City roads
- The City would like to convert all street lights to L.E.D.'s
 - This costs roughly \$300 per light fixture.
- On Broad Avenue, PennDOT butchered a bunch of trees lining the road. They then paid to have 75 trees removed and planted new trees to take their place.
- The City does not have a curb and sidewalk program.
- There are only 3 miles of bike paths throughout the City; this needs to be expanded.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Police and Fire Chiefs

Thursday, June 19, 2014 @ 1:00 PM

In attendance: Janice Freehling, Altoona Police; Mike Tofano, City of Altoona Fire Department; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Fire Department:

- There are 62 Fire personnel who are fulltime and career firefighters.
 - 13 Individuals are on duty at all times not including the Chief, Deputy Chief and the Fire Inspector.
 - Firefighters must live in the City.
- The Fire Department has:
 - 4 staffed stations
 - 4 engines and a ladder truck
 - 2 spare pumpers and a spare ladder truck
 - 1 rescue truck
- The Fire Department runs the county's Hazmat services.
- The Fire Inspector makes sure plans are in accordance with the fire code and does the investigation if there is a suspicious fire.
- The largest cause of fires in the City is cooking.
- Arson is in the top 3 causes of fires in the City.
 - In 2013 there were over 20 arson fires in the City.
- Fires are oftentimes caused by the misuse of electrical cords.
- There are 7,000 children in their fire-prevention program.
- All but 10-12 of the firefighters are EMT certified.
 - Every firefighter hired after 2000 has to be EMT certified.
- The Fire Department responds to medical calls alongside the EMS.
 - This is their number one call category.
- Their fire extinguisher training reached 200-300 people Citywide.
- When the Fire Department received grant money in the past, they used it to purchase smoke detectors and would install them for free in people's homes.
- There are 80-120 structure fires annually and 200-300 home fires.

Police Department:

- The Police Department has 66 police officers.
- There is a Bike Patrol Unit that works to form a positive image in the community.
- 1 officer is paid by the Housing Authority to cover the public housing units.

- There are 3 divisions within the Police Department:
 - Patrol
 - 4 units of patrol officers, 1 of those units is directed by the Police Chief
 - Investigation
 - Narcotics
- Chief Freehling has been the Police Chief since 2001.
- There are 12 marked patrol units and 15 unmarked patrol cars.
- Drug related crimes is the largest category of crimes the Police Department deals with.
- Violent Crime was up in the City last year. This corresponds with the fact that the Police Department operated with only 50 officers during that time period.

Issues in the City:

- Act 47 scared some people.
 - 9 firemen left
 - 15 police officers left
- The Act 47 plan did not include the Police Chief or the Fire Chief in the contract negotiations.
- There is a 4 year wage freeze.
- Homelessness is not an issue in the City.
 - There is more of a transient homeless population.
- There was 1 known "meth" lab in the City and it got shut down.
- The Bike Patrol units go to the schools and talk with children.
- The Police Department gives out gun locks for free.
- The Police Department operates a prescription drug drop off box.
- The Fire Department would like funding to reinstate their smoke detector program.
- The Fire Department identified the following needs:
 - Used CDBG funding to purchase 2 fire trucks in the past.
 - They do not have the resources to purchase more.
 - 2 of their fire trucks are bumping up against their lifespan and will need to be completely overhauled or replaced.
- One of the biggest problems in the City is slum and blight, but the City is doing a good job of addressing it.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Housing Agencies

Thursday, June 19, 2014 @ 3:00 PM

In attendance: Alicia Madden, Blair Senior Services; Carl Fischer, City of Altoona; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Blair Senior Services:

- One of the largest issues facing the City of Altoona is the availability of affordable housing, especially for those on a fixed income.
 - Sometimes individuals on fixed incomes have varying expenses.
- Blair Senior Services works to help individuals to follow a reasonable budget.
- Rent is increasing throughout the City. Rent oftentimes does not include utilities, which is also becoming more expensive.
- An average month's rent is around \$800 for a family.
- Families sometimes live in "stacked living" situations meaning there are too many people in one house. These individuals are oftentimes on the verge of homelessness.
- Transportation is also an issue for the elderly.
 - If you live outside of the City, you're out of luck in finding public transportation.
 - It is also difficult for the elderly to find transportation to locate other housing.
- Blair Senior Services provides a variety of services to the elderly including:
 - A transportation program;
 - Eviction prevention programs;
 - Homelessness program;
 - A senior companion program;
 - Waiver assistance; and
 - A senior center.
- Blair Senior Services determines the income eligibility of persons for all programs.
- Each month the organization helps roughly 50 individuals.
- The organization's main source of funds are HAP funds from the State and various Federal Funds.
- There are 3 senior centers throughout the County. It is a large organization.
- The shared ride program works to transport seniors around the County and City of Altoona.
 - They have over 30 vans/buses.
 - All of them are handicapped accessible.
- There is also a representative payee program for seniors that helps them manage their expenditures.

Needs Identified:

- There are huge transportation needs for the elderly in Altoona and Blair County.
- There are not enough emergency shelter beds.
- There is a need for education (GED) and vocational training.
- Poverty and the problems within families are cyclical and it is difficult to break the pattern.
- Blair Senior Services is currently working on a database for nonprofits to track the services individuals receive and where they have obtained those services.
- The HMIS system is not really used because it is difficult to obtain all of the information needed.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Director of Finance and Human Resources

Thursday, June 19, 2014 @ 4:00 PM

In attendance: Omar P. Strohm, Finance Director and Human Resources Director; Carl Fischer, City of Altoona; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Department of Finance and Human Resources:

- The City met 4 of the 11 criteria to be eligible for Act 47 designation.
 - There were no huge holes in the governmental financial structure.
 - There was simply a cash flow problem.
 - The level of service the City can provide has decreased with funding
 - City employee morale and turnover has been adversely affected by Act 47.
- Altoona is a flat organization and very thin. There is a huge issue with succession. If a senior member of the organization leaves, there has been nobody groomed to take their place.
- They have also tried to decentralize the government by making employees responsible for many facets of government operations.
- The needs of the City have been driven by a lack of funds. The City addresses only the issues it can afford to address.
- Real-estate taxes comprise roughly 1/3 of the City's revenue.
 - Of all of the property in the City, 1/3 is tax exempt.
- When the County Reassessment occurs, the millage rate will likely be cut in half so the City does not bump up against its cap.
- There has been little issue with residents paying their taxes.
- The City does not have a concentration of blight or concentrated area that is depressed.

CITY OF ALTOONA, PENNSYLVANIA FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Meeting with Fair Housing Organizations

Friday, June 20, 2014 @ 11:00 AM

In attendance: Beth Dodson, Catholic Charities; Michelle Johnston, Catholic Charities; Billie Egan, Blair County Community Action; Bill Kitt, Landlords Association; Paulette Cornet, City of Altoona; Carl Fischer, City of Altoona; Walter Haglund, Urban Design Ventures; Jonathan Russell, Urban Design Ventures.

The consultants introduced themselves and explained the CDBG planning process.

Catholic Charities:

- They have an emergency finance program, offer poverty counseling, work with emergency housing situations, and provide housing counseling for persons facing eviction.
- Personal budgeting issues are the result of a lack of money coming in and too much discretionary spending.
- Some people will change their addresses, phone numbers, and the family members on their forms. This is to evade creditors.
- There is a gap in services for sex offenders.
- Organizations cannot provide housing to sex offenders.
- People from outside the City of Altoona are coming into the City but there is not enough housing to meet the demand for it.
- Sometimes people refuse services and advice from Catholic Charities. Clients do not want to be told how to spend their money and there is nothing Catholic Charities can do to force them to change their budgeting practices.

Landlords Association:

- The 90 members of the Landlords Association have a total of 3,500 rental properties in the region.
- Bill Kitt (president of the Landlords Association) sits on a committee on student housing and rentals.
- The organization is trying to improve the image of landlords as people, and will work with their tenants.
- Working to create a website where landlords can post vacant properties. Many currently use "Craigslist" to advertise.
- There are definitely some bad landlords in the City.
- There should be a way to get the landlords to work with the City on a variety of issues.
- Each member of the organization must adhere to a Code of Ethics on managing their properties and rentals.

- PA Landlord-Tenant Act
 - Not great for landlords
 - Can take 12-15 months to get a bad tenant evicted
 - As a result, landlords have been setting their credit score requirements higher and higher. As long as they do this equally for all of their tenants, it does not become a Fair Housing issue.
 - It is not such a bad thing that the Landlord Tenant Act is slanted toward the tenant.
 - Many times the tenant does not read the lease nor do they know their rights and is easily taken advantage of.
- There is a College Ordinance in the City that regulates:
 - How many students can live together
 - Off street parking availability
 - Mandatory inspections

Blair County Community Action:

- Blair County Community Action offers:
 - Mortgage foreclosure assistance
 - Supportive services for veterans
 - Transitional housing program
 - Representative Payee services – charge nominal fee
 - PA Workwear – Clothing for interviews
 - Budget counseling
 - HUD certified housing counseling
- They work with the county's Emergency Homeowners Solution Program.
- The biggest need facing Altoona is rental assistance.
- The organization works with veterans and the Pittsburgh Veterans Association to help veterans find housing.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
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Phone Interview with the Allegheny Highland Association of Realtors

Wednesday, October 15, 2014 at 11:00 am

Interview with LuAnn Hoffman

- There is a need in the City of Altoona for more Section 8 housing. There are many people receiving disability benefits and waiting for housing to become available.
- The City has a lot of vacant properties in the downtown and surrounding areas.
- There is a need for Altoona to provide more support for small businesses to keep them from closing their doors.
- There is a need for the City to encourage new business development.
- There is a need for the City to entice new and existing businesses to take over vacant property so that it doesn't sit empty for so long.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
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Phone Interview with the Blair County Community Action Agency (BCCAA)

Thursday, October 9, 2014 at 2:47 pm

Interview with William Hunter, Deputy Executive Director

- The BCCAA assembles and directs federal and local resources to address the multidimensional influences which impact the low-income and socially disadvantaged people of Blair County.
- The BCCAA works with the low-income population to weatherize their homes.
- They run a low-income housing energy assistance program (LIHEAP), which runs from November through March.
- The BCCAA offers a utility assistance program.
- The BCCAA receives five grants to help to eradicate homelessness in Blair County. Three of the grants cater to the general public. One is geared specifically to veterans and the other is intended for 18-25 year old males.
- They offer a HUD-certified housing counseling program that assists first time home buyers and those facing foreclosure.
- The BCCAA offers an employment training program.
- The BCCAA has a Social Security representative payee program. The goal of this program is to assist clients with managing their monthly Social Security benefit amount to secure stable housing and to avoid crises with food and shelter.
- There is a need in the City of Altoona for more public transportation, with longer hours and a more widespread area of coverage. Job seekers need access to the City where most of the jobs are available.
- There is a need for more low income housing units. Currently, the rent is too high. Twenty-nine percent of the households in Blair County are living on \$26,000 or less.
- There were 197 foreclosures in the past year.
- There is a need for the City to develop a housing strategy for the elderly population.
- Twenty-seven percent of the City is 65 or older. There is a need for the City to develop a plan to modify existing households to accommodate the elderly population. New construction is not a good option for the elderly population because it is too expensive.
- There is a need in the City for more shelter beds for the homeless. The homeless are often turned away from the one existing shelter in the City.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
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Phone Interview with the City Manager

Thursday, October 9, 2014 at 3:45 pm

Interview with Peter S. Marshall, City Manager

- The department of the City Manager runs the day to day operations of the City while being advised by City Council.
- The department directs, supervises, and manages the City directors and departments.
- The department prepares the agenda for all Council Meetings, supplies facts pertinent thereto and attends all Council meetings.
- The department makes recommendations to Council concerning municipal policy and other matters.
- The department prepares and presents to Council the annual operating budget and long range fiscal plans for the City.
- The department negotiates labor contracts and other contracts with respect to the City.
- The City is experiencing some economic development by way of the downtown housing plan and hotel development.
- The City needs more high-income housing in the downtown area. Most of the current housing in center city is Section 8 housing.
- The City of Altoona needs to maintain blighted and abandoned properties within the City until they are purchased or demolished.
- Altoona should continue to provide assistance to the housing agencies as it has in the past.
- Low income housing is still needed in the City.

CITY OF ALTOONA, PA
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**Phone Interview with the Center for Independent Living of South Central PA
(CILSCPA)**

Tuesday, October 14, 2014 at 11:00 am

Interview with George Palmer

- The Mission of the Center for Independent Living of South Central PA is to empower people with disabilities to lead independent lives in their communities.
- CILSCPA strives, through advocacy and collective action, to remove physical and attitudinal barriers that prevent persons with disabilities from exercising their rights, achieving personal independence, and participating fully in the life of the community.
- Programs, services & trainings provided by CILSCPA teach consumers to take responsibility for their own abilities to live independently.
- In Blair County, there are more than 24,000 people with disabilities.
- There is a need for more jobs and housing for those with disabilities in Altoona.
- The City of Altoona should enact a plan to move all social service organizations to one building or one area and create a "One Stop Super Shop". This would reduce overhead. Also, the people using these services would benefit from the convenience and time and money savings of having everything in one location.

CITY OF ALTOONA, PA
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Phone Interview with the Altoona Evergreen Manors, Inc.

Wednesday, October 15, 2014 at 10:30 am

Interview with Michelle Peterson

- Evergreen Manor includes 159 apartments in the Eldorado section of Altoona. All rents include utilities. 128 of the apartments have rent subsidies.
- There is a need in the City of Altoona for more subsidized housing.
- There is a need for programs that assist low income individuals with repairs to their homes. Evergreen Manor receives a lot of calls requesting assistance and they are unaware of any programs offered by the city.
- There is a lack of understanding among low income youths on how to clean and maintain a home, as well as how to manage money and budget expenses. The City should offer some type of life skills training to educate low income youths.
- Some landlords in the private sector are less aware of Fair Housing guidelines.
- Some landlords do not abide by the guidelines because they do not receive government funding and, therefore, do not acknowledge that these guidelines apply to them.

CITY OF ALTOONA, PA
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Phone Interview with the Habitat for Humanity – Blair County

Wednesday, October 15, 2014 at 11:30 am

Interview with Kathy Spade

- Habitat for Humanity of Blair County builds affordable homes for working, low income individuals and families.
- Selected families purchase the homes from Habitat for Humanity at 0% interest.
- Habitat for Humanity serves all individuals who fall into the 30th-70th percentile of the national poverty level.
- The homebuyers must have reasonable credit to qualify and must contribute some equity to the home.
- The City of Altoona has a great deal of substandard housing. There is a need for the City to offer more decent and affordable housing.
- There is a need to provide more low income housing for the elderly. Currently, there is a waiting list for these individuals.

CITY OF ALTOONA, PA
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Phone Interview with the Blair/Clearfield Association for the Blind and Visually Impaired

Wednesday, October 15, 2014 at 2:30 pm

Interview with Gloria Pattie

- The Blair/Clearfield Association for the Blind and Visually Impaired (BCAB) is a nonprofit organization committed to enhancing the quality of life for visually-impaired individuals throughout the community.
- The BCAB provides advocacy, free educational programs, low cost eyewear, as well as many other specialized and supportive services.
- The BCAB provides escorted transportation to and from medical appointments, etc.
- The BCAB provides a bill paying service at no charge.
- BCAB offers practical education and training that is needed for some in order to perform everyday living activities. Instruction topics may include nutrition, food preparation, consumer education, financial management, healthcare and family problem resolution.
- They offer supportive services that enable customers to remain in their own homes.
- The Blair/Clearfield Association for the Blind offers free vision screenings for children and adults.
- BCAB offers Eye Education and Safety Programs to adults and children.
- Eligible applicants must have either 20/70 vision in the best eye with correction, a field of vision loss of at least 20 degrees, or a degenerative eye disease and low income status.
- The City is in need of additional recreational facilities and activities to keep children off of the streets.
- There is a need in the City for more homeless shelter space.
- The City should consider distributing food directly to the homeless population on the streets instead of only in food banks and in the homeless shelter. An example of a City that has successfully done this is San Antonio, TX.

- There is a need to provide additional low income housing that would, in turn, eliminate the current waiting list.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Phone Interview with the Blair County Drug and Alcohol Services

Tuesday, November 18th @ 10:45 am

Interview with Judy Rosser

- The Blair County Drug and Alcohol program provides prevention, education, intervention and referral to treatment services to individuals and families in the county.
- The Blair County Drug and Alcohol program offers drug and alcohol assessments.
- They offer case management, prevention programming, and DUI programming.
- The Blair County Drug and Alcohol program serves all members of the community when conducting initial evaluations and offering prevention programming.
- Only those without insurance can receive treatment from the Blair County Drug and Alcohol program.
- Many individuals who are receiving treatment and who also have a criminal history have a difficult time finding jobs. As a result, many of these same people are without housing. The City needs to find a way to allow these individuals more opportunities to better their lives.
- There is a need for more alternative activities for the City's youth population.
- There is a need for more meals to be delivered to children in unattended homes.
- There is a need for more public transportation that provides adequate coverage.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Phone Interview with Sheetz, Inc.

Thursday, November 20th @ 3:00 pm

Interview with Steve Augustine, Assistant Vice President – Real Estate

- Sheetz Inc. is a family owned and operated convenience store chain.
- Since 1952, Sheetz has grown from a small dairy/deli in Altoona, PA, to one of the fastest growing family-owned convenience stores in the world, with more than 437 locations across six states — Pennsylvania, Maryland, Virginia, West Virginia, Ohio and North Carolina — and more than 14,500 employees.
- Sheetz operates 16 stores in Blair County, 4 of which are in the City of Altoona.
- The population in the City of Altoona is declining, partly due to aging residents and a changing economy.
- There is a need for Altoona to address and control the growing drug problem.
- There is a need for Altoona to develop new businesses and areas throughout the City.
- Sheetz is opening a new store near the hospital. New developments in this area made opening a store here appealing. If the City continues to develop areas of the City, more businesses like Sheetz would be willing to invest.

CITY OF ALTOONA, PA
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Phone Interview with Improved Dwellings for Altoona

Wednesday, April 15, 2015 at 11:30am

Interview with Michelle Peterson, Executive Director

- Improved Dwellings for Altoona (IDA) has managed low-income housing in the City of Altoona for the past 47 years.
- IDA has approximately 600 housing units throughout the City of Altoona. These units are located on 11 different properties.
- IDA is the City's only CHDO.
- The organization has no current plans for expansion in the City and are instead focusing their efforts on preserving their current housing stock.
- Because the organization has been around for a long time, much of its housing stock is older and in need of modernization. Their reserve fund for maintenance is running low.
- Many of the residents in IDA's housing units are elderly tenants.
- The organization has a supportive services coordinator that focuses on the following:
 - Employment
 - Family household financial management
 - Family household basic housekeeping and property management
- IDA provides accessible housing for seniors, however, there is not a lot of one story housing units that are accessible.
- Ms. Peterson said, "In general, people are aware of fair housing laws and how to report a fair housing complaint."
- IDA has had a great working relationship with the City and wishes to continue that relationship in the future.

C. 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



FIRST PUBLIC HEARING

PUBLIC NOTICE

The City of Altoona has established the following schedule for community participation in the development of the City's 2015 CDBG/HOME Annual Plan and the adoption of the 5-Year HUD Consolidated Plan. The Annual Plan is the 1-year Housing and Community Development Program containing projects that will be funded by Community Development Block Grant (CDBG) and HOME Investment Partnership funding from the U.S. Department of Housing and Urban Development (HUD). The 5-Year Plan is a community planning document containing housing and community development needs that have been identified in Altoona, a 5-year strategy for addressing those needs and the Annual Plan. The 2015 Annual Plan will address funding for the period of July 1, 2015 to June 30, 2016. The 5-Year Plan will be established for the period of Program Years 2015 through 2019.

City of Altoona
Schedule for Preparing the 2015 Annual Plan and
The 5-year HUD Consolidated Plan

Wednesday, February 4, 2015 5:00 p.m. City Hall Conference Room 1301 12th Street, 4th Floor	1st Community Public Hearing – To provide information on the Consolidated Plan, the Annual Plan and eligible activities and to accept comments on identified community needs, programs and projects.
Friday, March 6, 2015	Deadline for submission of applications for the 2015 projects.
Wednesday, March 18, 2015	Anticipated date of City publication of proposed 2015 Annual Plan and the 2015-2019 Consolidated Plan. Note: Date of publication begins mandatory 30-day public comment period before action can be taken.
Wednesday, April 14, 2015 5:00 p.m. City Hall Conference Room 1301 12th Street, 4th Floor	2nd Community Public Hearing – To present and accept comment on the proposed 2015 Annual Plan and the Consolidated Plan.
Wednesday, April 22, 2015 7:00 p.m. Altoona Training Facilities and Council Chambers 1320 Washington Avenue	Anticipated date for City Council to present the finalized 2015-2019 Consolidated Plan, accept final comments, and adopt Consolidated Plan.
Wednesday, May 13, 2015	Submit 2015-2019 Consolidated Plan to HUD.

The City encourages participation on housing and community development needs prior to preparation/update of the 5-Year HUD Consolidated Plan and Annual Plan by all citizens, organizations and other interested parties. Participation and involvement is especially recommended for lower income residents and residents of community development and urban renewal areas. The City will provide, upon request, technical assistance to citizens and citizen organizations that represent persons of low and moderate income. Assistance may include special informational meetings, meetings with technical advisors, requested information, assistance with preparing a project request and completing the application form or any such assistance necessary to aid in understanding and participation. Citizens who wish to review information obtained by the City for the development of the 5-Year HUD Consolidated Plan or Annual Plan may do so by contacting the City. Meetings held to develop or discuss the documents are open to the public pursuant to the Pennsylvania Sunshine Act and citizens may attend or request a copy of the summary of a meeting. If you are unable to attend the community public hearings and wish to comment, or if you wish to obtain a project application form, please contact the City, at the address or phone numbers shown below, for assistance. Comments can be made at any time, in person, by phone, FAX or mail. Project requests must be submitted in writing using the City's application form and must be submitted by Friday, March 6, 2015.

All meetings are held in locations that are accessible to persons with disabilities. Upon request, the City of Altoona will accommodate the needs of participants with hearing or visual impairments and non-English speaking participants who identify those needs in advance. Information will be made available upon request in large print, on audio tape or in Braille. Please contact the City at the address or phone numbers shown below. A Consolidated Annual Performance and Evaluation Report (CAPER) is prepared by the City after the close of each program year. The 2014 CAPER will be available for review no later than August 29, 2015, for a 30-day comment period and a public hearing before filing with HUD. The CAPERs are available for review upon request. Citizens who would like to file a complaint about the Consolidated Plan, Annual Plan or CAPER Report should submit their complaint in writing to the City at the address shown below. The City will respond to all written complaints within 15 days, when practicable. Citizens may also file complaints with HUD at: U.S. Department of Housing and Urban Development, Moorehead Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222-2515, to the attention of Mr. John Tolbert, CPD Director. The City uses a Public Participation Mailing List to disseminate information to special needs groups, minority organizations, as well as other individuals and groups interested in the Consolidated Plan. If you do not currently receive information and wish to be placed on the mailing list, please contact the City at the address or phone numbers shown below.

City of Altoona
Department of Planning &
Community Development
1301 12th Street, Suite 400
Altoona, PA 16601

Voice: (814) 949-2470
TDD: 711
FAX: (814) 949-0372

AGENDA

**1st Community Public Hearing
City Hall Conference Room
a1301 12th Street, 4th Floor
Wednesday, February 4, 2015
5:00 p.m.**

- I. **Welcome & Introduction**
- II. **Purpose of Hearing**
- III. **Define Consolidated Plan and Annual Plan**

2015 Estimated Annual Plan Allocations

Community Development Block Grant (CDBG)	\$1,456,159
HOME Investment Partnership Program (HOME)	242,275
Total	\$1,698,434
- IV. **Time Schedule for Submission of 2015 Annual Plan and adoption of the 2015-2019 Consolidated Plan**
- V. **Questions and/or comments from the Public**
- VI. **Closing Remarks**
- VII. **Adjournment**

Community Development Block Grant
HOME Investment Partnership Grant
1st Community Public Hearing
City Hall Conference Room
Fourth Floor
1301 12th Street
Wednesday, February 4, 2015
5:00 P.M.

NAME

AGENCY

TESTIMONY

TOM STOUT

G.B. KELLEY

✓

John Gray

Nehemiah

Bill Kibik

MIRROR

MARY Johnson

Staff

Lee Slusser

Staff

Carl Fischer

Staff

Meeting Minutes
City of Altoona
1st Community Public Hearing
2015-2019 Consolidated Plan and Analysis of Impediments
Community Development Block Grant
HOME Investment Partnership Grant
City Hall Conference Room
1301 12th Street, 4th Floor
Wednesday, February 4, 2015
5:00 P.M.

Mr. Lee Slusser, Director of the Planning and Community Development Department, opened the meeting and introduced Mary Johnson, CDBG Program Manager and Carl Fischer, Deputy Director/Housing Manager. The purpose of the public hearing is for the preparation of the 2015-2019 Consolidated Plan, 2015 Annual Plan and preparation of the Analysis of Impediments to Fair Housing Choice. This hearing allows the citizens of the City of Altoona the opportunity to express their concerns and/or needs and also gives them an opportunity to apply for funding from the various programs. This process is necessary to comply with the City's Citizen Participation Plan by which citizens and citizen organizations of the community can become informed and take an active part in the development, implementation, and review of activities carried out by the City of Altoona under its Consolidated Plan. Mr. Slusser also explained that the purpose of the Analysis of Impediments to Fair Housing Choice was to find what factors limited fair housing choice to key demographic groups and prepare strategies to overcome these factors as much as possible. As an example of an impediment, he mentioned the lack of accessibility in much of the City's older housing stock. He then turned the meeting over to Mary Johnson.

Mrs. Johnson discussed the handouts available for tonight's meeting which included the schedule of events, eligible/ineligible activities and national objectives, a list of available HUD documents, proposed goals and strategies for HUD programs and the Analysis of Impediments (AI), minutes from all agency meetings, list of City Council members and applications for funding requests. Mrs. Johnson discussed the events that took place over the Summer of 2014 in preparation of the 2015-2019 Consolidated Plan (ConPlan) and Analysis of Impediments (AI). Starting with the hiring of Urban Design Ventures, Consultants, to assist the City in preparing the Consolidated Plan, the AI and the 2015 Annual Plan. She stated that several meetings were held with local agencies, housing providers, and City Directors. These meetings were held at City Hall, which is accessible for persons with disabilities. The City also held a public hearing on June 19, 2014 for citizen participation which was advertised in the local newspaper 10 days prior to the meeting, also listed on the City's Web Page, aired on the local radio stations and was publicized on the Public Access Channel. A computer generated survey form was also available on the City's Web Page. At this time Mrs. Johnson went over the goals

and strategies proposed for the 5-year ConPlan. She then went over the time schedule for the submission of the ConPlan and the Annual Plan and the proposed funding amounts to be received for the Community Development Block Grant Program and the HOME Investment Partnership Program.

The meeting was then opened for public questions and comments.

Mr. Thomas Stout
2322 15th Avenue
Altoona, PA

Mr. Stout asked why the installation of bathrooms and a sewer line at the Geesey Park Ballfield could not be considered as a slum and blight activity because no bathrooms or sewer lines currently exist at the ballfield. Staff explained the project must eliminate existing conditions of blight, installing new public facilities and infrastructure is not considered eliminating. Mr. Stout also communicated his unhappiness that Geesey Park is not eligible for an activity based on low/moderate income area benefit.

Mr. Michael Gray
The Nehemiah Project

Mr. Gray asked about low/moderate areas and any housing programs that were available to homeowners and renters. Mr. Carl Fischer briefly explained the City's Housing Programs and provided Mr. Gray with several housing program information packets. Mr. Gray mentioned the Emergency Shelter Grant (ESG) funding and Mr. Fischer responded that the City is no longer considered an entitlement community for ESG Funds but the City did receive state ESG funding last year and because it was a two year program all funds have already been committed. The City cannot apply for more funding until the two years are completed.

Mr. Bill Kibler
Altoona Mirror

Mr. Kibler asked about the Housing Programs provided by the City. Mr. Fischer provided him with brief descriptions of each of the City's Programs.

As there was no further public comment, the hearing was adjourned.



SECOND PUBLIC HEARING

NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN & FY 2015 ANNUAL ACTION PLAN, CITY OF ALTOONA, PA

Notice is hereby given that the City of Altoona, Blair County, PA has prepared a Five Year Consolidated Plan for FY 2015-2019, an Annual Action Plan for FY 2015, and an Analysis of Impediments to Fair Housing Choice. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Wednesday, March 18, 2015 at the following locations:

Altoona Area Public Library
1600 5th Avenue, Altoona, PA 16602

Altoona City Hall
1301 12th Street, Altoona, PA 16601

Altoona Housing Authority
2700 Pleasant Valley, Altoona, PA 16602

These plans will be available for public inspection during normal business hours of operation. Written or oral comments will be accepted until April 22, 2015. Comments may be directed to Mr. Lee C. Slusser, AICP, Director of Planning and Community Development, 1301 12th Street, Suite 400, Altoona, PA 16601.

A public hearing will be held on Wednesday, April 15, 2015 at 5:00PM in the City Hall Conference Room of Altoona City Hall. The purpose of the public hearing is to present the FY 2015-2019 Five Year Consolidated Plan for the City's housing and community development needs, the FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of \$1,418,161 plus an estimated \$200,000 of program income and for the use of HOME funds in the amount of \$194,238, and the 2015 Analysis of Impediments to Fair Housing Choice as the City's commitment to affirmatively further fair housing. The Altoona City Hall and the City Hall Conference Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Mr. Lee C. Slusser, AICP, Director of Planning and Community Development, at (814) 949-0364, to make those arrangements. The City intends to submit these documents to HUD on or before May 15, 2015.

The Proposed Five Year Consolidated Plan and FY 2015 Annual Action Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City's staff and officials, and the result of a community wide survey questionnaire.

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

1. Public Services	
Neighborhood Bike Patrol	\$ 215,176.00
2. Public Facilities Improvements/Infrastructure Improvements	
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
3. Housing Rehabilitation	
Single Family Homeowner Rehabilitation	\$ 250,376.00
Pleasant Village Rehabilitation	\$ 64,600.00
4. Clearance/Demolition	
Blighted Property Demolition	\$ 228,000.00
5. Code Enforcement	
Code Enforcement in low/mod areas	\$ 55,376.80
6. General Administration	
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:

1. Rental Rehabilitation Program	\$ 49,814.20
2. CHDO- Improved Dwellings for Altoona	\$ 125,000.00
3. HOME Administration	\$ 19,423.80
Total FY 2015 HOME Funds for Project Activities	= \$ 194,238.00

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice.

Written comments or oral comments may be addressed to Mr. Lee C. Slusser, AICP, Director of Planning and Community Development, Finance Department, 1301 12th Street, Suite 400, Altoona, PA 16601. Phone #: (814) 949-2470. Persons with hearing and/or speech impediments may contact the City via 711.

AGENDA

**2nd Community Public Hearing
City Hall Conference Room
1301 12th Street, 4th Floor
Wednesday, April 15, 2015
5:00 p.m.**

- I. Welcome & Introduction
- II. Purpose of Hearing – To present and accept comment on the proposed Plans
- III. Define Consolidated Plan, Annual Plan and Analysis of Impediments to Fair Housing Choice

2015 Annual Plan Allocations

Community Development Block Grant (CDBG)	\$1,418,161
HOME Investment Partnership Program (HOME)	\$ 194,238
2015 Estimated Program Income	\$ 200,000
 Total	 \$1,812,399
- IV. Time Schedule for Adoption and Submission of the of 2015-2019 Consolidated Plan, 2015 Annual Plan and Analysis of Impediments to Fair Housing Choice
- V. Questions and/or comments from the Public
- VI. Closing Remarks
- VII. Adjournment

Meeting Minutes
City of Altoona
2nd Community Public Hearing
2015-2019 Consolidated Plan and Analysis of Impediments
Community Development Block Grant
HOME Investment Partnership Grant
City Hall Conference Room
1301 12th Street, 4th Floor
Wednesday, April 15, 2015
5:00 P.M.

Mr. Lee Slusser, Director of the Planning and Community Development Department, Carl Fischer, Deputy Director/Housing Manager, Mary Johnson, CDBG Program Manager, Bette Fischer, Clerical Associate, Walt Haglund and Jonathan Russell, Consultants from Urban Design Ventures were present for the public hearing. The purpose of the public hearing was to present and accept public comment on the proposed 2015-2019 Consolidated Plan, the 2015 Annual Plan and the 2015-2019 Analysis of Impediments to Fair Housing Choice. This process is necessary to comply with the City's Citizen Participation Plan by which citizens and citizen organizations of the community can comment on the Plans before City Council presents them for adoption.

Mr. William Kibler, from the city's local newspaper (Altoona Mirror) was present for the hearing but no one from the general public was in attendance. Therefore, the hearing was opened for questions from the reporter.

Mr. Slusser mentioned the City's citizen participation process that started last summer leading up to the strategies that were developed for both Plans. Mr. Slusser and Mr. Fischer responded to Mr. Kibler's question regarding housing rehabilitation projects. They described the Single Family Rehabilitation Program and Rental Rehabilitation Program in detail to Mr. Kibler and also how the City of Altoona compares with other communities.

Mr. Kibler wanted to know the amount of grants received by the City over the last ten years. Mrs. Johnson provided him with a spreadsheet listing every grant amount and program income received since 1993.

Mr. Kibler asked the Consultant, Walt Haglund, how he felt the City of Altoona was managing the grant programs. Mr. Haglund responded that the City is doing an excellent job handling all aspects of the programs.

As there was no further questions, the hearing was adjourned.



STAKEHOLDER/RESIDENT SURVEYS

CITY OF ALTOONA – CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization:

Address:

Contact:

Title:

Phone:

Fax:

E-Mail:

Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

What are the unmet community and economic development needs in the City?

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

CITY OF ALTOONA – CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Your Choice Federal Credit Union

Address: 109 Keystone Street, Altoona, PA 16602

Contact: Delores Lepore

Title: Manager

Phone: 814-946-1293

Fax: 814-946-4084

E-Mail:

dlepore@yourchoicefcu.com

Brief description of programs your agency provides:

Financial Institution we do Personal, Vehicle and Home Equity Loans, we offer savings, checking and club accounts, plus have Certificate of Deposits. We have online & mobile banking available to members, plus Visa and Gifts Cards.

Does your organization provide any services or programs for the following?

Social/Human Services: No,

Housing: Home Equity

Planning: No

Community Development: No

Economic Development: No

Business Loans: No

Job Training: No

Other: Financial Institution

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Businesses within our field of membership plus low income region.

What are the unmet community and economic development needs in the City?

Area's that are being done for the children is well needed

What are the unmet housing needs in the City?

I know we have a lot of low income housing but there seems to be a greater need for that in the city.

What are the unmet social service needs in the City?

Help for people that don't make a lot of money but too much to qualify for assistance, ways to help them financially.

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

CITY OF ALTOONA – CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Sovereign Grace Church of Central PA

Address: 109 Bellview Street

Contact: Tom Kurtz

Title: Pastor

Phone: 814.949.5940

Fax:

E-Mail: tomkurtz@sovgracepa.org

Brief description of programs your agency provides:

we are a church and so provide religious training. we also seek to meet physical needs within our membership as well as in the community. with regard to the community we will help with short term housing, food, clothing, fuel assistance through use of gift cards to local merchants, and consultation to contact area assistance providers. we have also assisted with moves and with household work.

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

we receive calls for housing assistance often from single mothers or those whose disability has been depleted for the month

What are the unmet community and economic development needs in the City?

job retraining is provided on many fronts, but actual job opportunity seems to be lacking. apprentice or internship opportunities would seem to be helpful. it seems especially hard for those looking for employment to find opportunity outside of food service or retail customer service.

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

given the number of underfunded cemeteries in the city which suffer from irregular and inadequate maintenance, here is an opportunity for job retraining and community cooperation. perhaps with the assist of different trades from career and tech center, the manpower of unemployed there could be a public, private cooperative effort to maintain these large tracts. This may sound exotic, but a goat cooperative could be deployed into some these cemeteries and other overgrown tracts. The herd would require management but could also bring benefit from milk and meat. The communities then could be encouraged to work on other maintenance issues.

CITY OF ALTOONA – CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Central Blair Recreation and Park Commission

Address: 2101 5th Avenue, Altoona, PA 16602

Contact: K. Michael Hofer

Title: Executive Director

Phone: 814-949-2231

Fax: 814-949-2265

E-Mail:

hofer@cbrcparks.org

Brief description of programs your agency provides:

The Central Blair Recreation and Park Commission seeks to provide a broad spectrum of quality leisure opportunities for the citizens of Central Blair County. At the same time, we reduce our dependence on the tax dollar by generating new sources of revenue and increasing numbers of volunteers. Citizens' awareness, participation, and involvement are vital to the development of the Community

Does your organization provide any services or programs for the following?

Social/Human Services: Yes

Housing: No

Planning: No

Community Development: Yes

Economic Development: No

Business Loans: No

Job Training: No

Other: Yes

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Our organization serves all income levels, age groups, and disabled citizens of Central Blair County. Any individual looking for recreation and leisure time activities we will serve.

What are the unmet community and economic development needs in the City?

The City has done a wonderful job of initializing and revitalizing our community parks over the past couple years. However it is just a start and by no means is the process near completion. The funds that have been dedicated to recreation and parks over the past few years have been extremely helpful and visible within our community. Without these funds our community parks and the citizens of Altoona would not have the opportunity to enjoy their community and its parks.

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?

Comments/Suggestions (if any):

The continued development of our community parks is an essential part of the revitalization puzzle we are currently constructing here in our community. Without the continued support of CDBG funding many of the proposed recreation and parks projects will cease. Our organization does not have a dedicated capital fund for the ongoing maintenance and development of our community parks. Providing quality parks and recreation facilities provides the youth in our community with positive outlets to develop their social and physical skills through sports and leisure time activities.

CITY OF ALTOONA – CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Family Services Inc.

Address: 2022 Broad Avenue. Altoona PA 16601

Contact: Lisa Hann

Title: Executive Director

Phone: 814-944-3583

Fax: 814-944-8701

E-Mail:

lhannfamilyservicesinc.net

Brief description of programs your agency provides:

Domestic Violence Program and Shelter, PFA Office at Courthouse, Support groups, hotlines, Family Shelter, case management, referrals,
Teen Center and Shelter, counseling, hotline, shelter and support group.
Crime Victim Services, accompaniment, counseling, hotline, support group
Counseling, Support group
Intellectual Disabilities, group home, respite, Alternative Day Program

Does your organization provide any services or programs for the following?

Social/Human Services: yes

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other: Shelter

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

Homeless, low income, Individuals with Intellectual Disabilities, Individuals with Mental Health Dx, Individuals with Drug & Alcohol Addiction, Crime Victims, Children, Adults and Seniors.

What are the unmet community and economic development needs in the City?

Affordable housing. Full-time jobs with a livable wage. Transitional Housing, More homeless shelter bed and sustainable funding for it.

What are the unmet housing needs in the City?

See above, also more section 8 vouchers.
Housing which will allow those with a criminal history

What are the unmet social service needs in the City?

childcare for those who are unemployed seeking work. existing programs are not available until someone actually has a job.
Parenting support.

What, if any, are the Fair Housing issues in the City?

I think the Fair housing issues are adequately addressed.

Comments/Suggestions (if any):

**CITY OF ALTOONA, PA – CONFIDENTIAL CITIZEN QUESTIONNAIRE
COMMUNITY DEVELOPMENT BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIP PROGRAMS NEEDS**

The City of Altoona, Pennsylvania is preparing its CDBG and HOME Programs Five Year Consolidated Plan, Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice. As part of the planning process, the City is conducting a survey to identify citizens' needs in the community, ideas on how the residents would like to see funds under the CDBG and HOME Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify citizens' needs and fair housing issues in the City. When completed, please return completed survey to the **City of Altoona Department of Planning and Community Development, 1301 12th Street, Suite 400, Altoona, PA 16601, OR COMPLETE ONLINE at www.altoonapa.gov.** The City would appreciate your response by **Thursday, July 31, 2014.**

1. **What is your street name and ZIP Code where you live in the City of Altoona?**
Street Name _____ ZIP Code: _____
2. **Gender:** Male Female
3. **Race/Ethnicity (choose all that apply):**
 White Black or African-American American Indian or Alaskan Native Asian
 Native Hawaiian/ Pacific Islander Hispanic or Latino Some Other Race Two or More Races
4. **Age:** 17 or younger 18-20 21-29 30-39 40-49 50-59 60 or older
5. **Number of persons living in your household?** One Two Three Four Five Six +
6. **What is the approx. total family income per year based on the number of persons in your household?**

1 person household	<input type="checkbox"/>	above \$31,850		4 person household	<input type="checkbox"/>	above \$45,500
	<input type="checkbox"/>	below \$31,850			<input type="checkbox"/>	below \$45,500
2 person household	<input type="checkbox"/>	above \$36,400		5 person household	<input type="checkbox"/>	above \$49,150
	<input type="checkbox"/>	below \$36,400			<input type="checkbox"/>	below \$49,150
3 person household	<input type="checkbox"/>	above \$40,950		6 person household	<input type="checkbox"/>	above \$52,800
	<input type="checkbox"/>	below \$40,950			<input type="checkbox"/>	below \$52,800
7. **Are you a homeowner?** Yes No 8. **Are you a renter?** Yes No
9. **What improvements to the recreational facilities would you like to see? Please list:**

10. **Are there any problems in your neighborhood with the following (choose all that apply):**
 Public Safety Streets Curbs/Sidewalks Handicap access Parking
 Traffic Storm sewers Sanitary sewers Litter Property Maintenance
 Other: _____

11. **What, if any, medical care is missing or lacking in the City of Altoona and the surrounding area? Please list:**

12. **Do you use any of the social service programs available in the City?** Yes No

If yes, what programs do you use?

13. Are there any programs or services that are missing or under-funded in the City? Please list:

14. Are there any employment issues in the City of Altoona? Please list:

15. Are there any housing issues in the City of Altoona? Please list:

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

16. In your opinion, are residents of the City of Altoona aware of how to report fair housing violations or concerns? Yes No Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

18. Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Altoona:

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/>				
Lack of affordable housing in certain areas	<input type="checkbox"/>				
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>				
Lack of accessibility in neighborhoods (i.e. curb cuts)	<input type="checkbox"/>				
Lack of fair housing education	<input type="checkbox"/>				
Lack of fair housing organizations in the City	<input type="checkbox"/>				
State or Local laws and policies that limit housing choice	<input type="checkbox"/>				
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>				
Other barriers	<input type="checkbox"/>				

19. Are there any additional comments or concerns that you wish to share?

The City of Altoona's FY 2015-2019 Consolidated Plan and FY 2015 Annual Action Plan 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 12th 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 Consolidated Plan and Annual Action Plan 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” Consolidated Plan and Annual Action Plan:

- **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.”