



CITY OF ALTOONA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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Executive Summary

The City of Altoona, Blair County, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development (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 demonstrate that the entitlement community is “affirmatively furthering fair housing”, it has the option to conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and strategies to affirmatively further fair housing. The Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, the Age Discrimination Act of 1975 and Title IX of the Education Amendments Act of 1972.

The City of Altoona has prepared this update of its Analysis of Impediments to Fair Housing Choice (AI) to coincide with the City’s FY 2025-2029 Five-Year Consolidated Plan. As part of its Annual Action Plan, the City must sign certifications stating that the City will “affirmatively further fair housing”. This means that the City will take appropriate actions to overcome the effects of any impediments identified through the AI and will maintain records reflecting what analysis and corrective actions were taken.

The City of Altoona previously prepared an Analysis of Impediments to Fair Housing Choice in 2020 and has prepared this new Analysis of Impediments to Fair Housing Choice for 2025-2029. The findings produced through this analysis will be further addressed in the City’s FY 2025-2029 Five-Year Consolidated Plan.

This analysis focuses on the status and interaction of six (6) fundamental conditions which demonstrate the issues affecting Fair Housing in the City of Altoona:

- 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 and lower income households to select housing inside or outside areas of minority or low-income concentration; and

- Where there is a determination of unlawful segregation or other types of 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 and 24 CFR Part 92.

The methodology employed to undertake this Analysis of Impediments included:

Research

- The City's Zoning Ordinance, Comprehensive Plan, land use policies and procedures.
- Demographic data for the City from the U.S. Census and the HUD-CHAS data and tables.
- Review of real estate and mortgage practices.
- Review of prior Consolidated Plans, Consolidated Annual Performance and Evaluation Reports (CAPERs), and Analyses of Impediments to Fair Housing Choice.

Interviews & Meetings

- Meetings and interviews were conducted with several City of Altoona Departments, the Altoona Housing Authority, the Altoona Redevelopment Authority, the Center for Community Action (the regional Continuum of Care), major employers, community advocacy groups, social service agencies, homeless service providers, educational providers, housing providers, financial institutions, the local Board of Realtors, and faith-based organizations and groups.
- A meeting was held for public input on August 22, 2024.
- Surveys were distributed for both residents and stakeholders in the City of Altoona.

Analysis of Data

- Low- and moderate-income areas were identified.
- Concentrations of minority populations were identified.
- Areas with concentrations of rental- and owner-occupied housing were identified.
- Fair housing awareness in the community was evaluated.

Potential Impediments

- Public sector policies that may be considered to be impediments were analyzed.
- Private sector policies that may be considered to be impediments were analyzed.

The City of Altoona's 2025 Analysis of Impediments to Fair Housing Choice has identified the following perceived 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 City concerning their rights and responsibilities under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation 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 City.

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

- **1-A:** Continue to promote Fair Housing awareness through partnerships, 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 and to make reasonable accommodations.
- **1-C:** Continue to affirmatively further fair housing (AFFH) by working with Summit Legal Aid and Mid-Penn Legal Services which provide fair housing services and training.

IMPEDIMENT 2: CONTINUING NEED TO DEVELOP AFFORDABLE HOUSING

The median cost to purchase a single-family home in Altoona which is decent, safe, sanitary, and sound is \$87,600, this limits the choice of housing for lower income households. About 24.1% of homeowners and 65.7% of renters in the City are cost burdened by spending more than 30% of their household income on housing costs.

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

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

- **2-A:** Continue to support and encourage proposals from both private developers and non-profit housing providers to construct both new rental and sales housing that is affordable.
- **2-B:** Continue to support and provide financing for the rehabilitation of the existing housing stock to be maintained as decent, safe, sanitary, and sound housing that will remain affordable to lower income owner and renter 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 homeowners.
- **2-D:** Continue to promote the rental rehabilitation program through outreach to landlords and partnership with CHDOs and other non-profits.
- **2-E:** Renovate and develop affordable housing in vacant previously non-residential buildings.

IMPEDIMENT 3: CONTINUING NEED FOR ACCESSIBLE HOUSING UNITS

As an older built-up urban environment with a varied terrain, there is a lack of accessible housing units and developable sites in the City of Altoona. Given 74.2% of the City's housing units were built over 50 years ago and 18.9% of the City's population is classified as disabled, many of these units may not have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for senior citizens and persons with disabilities.

Strategies: In order to attain 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 for-sale and for-rent housing stock by making accessibility improvements.
- **3-B:** Encourage private and non-profit development of accessible housing through new construction of units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **3-C:** Require landlords to comply with requests by tenants to abide by the Fair Housing Act, and to make “reasonable accommodations” to their rental properties to become accessible to tenants with disabilities.
- **3-D:** Promote programs to assist elderly homeowners in the City to help finance accessibility improvements to their properties in order for these residents to remain in place in their own homes.

IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

The City of Altoona is experiencing a slow but steady decline in population, and companies are unable to fill employment positions due to low pay and a limited workforce. There is a disparity in the type of employment opportunities available and the employability of the City’s working age population. This prevents low-income households from increasing their income and providing an opportunity to live outside areas of concentrations of low-income households and minority areas, which previously limited fair housing choice.

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

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

- **4-A:** Support and enhance workforce development and technical skill training that results in more opportunities to earn a “livable” wage and increase job opportunities.
- **4-B:** Strengthen partnerships and programs that enhance the City’s businesses, expand its tax base, and create a sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development and expansion, which will retain and create jobs for low- and moderate-income persons and minorities.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for access to job opportunities through expansion of existing public transportation routes and schedules, including partnerships with third parties to allow residents to access new employment opportunities.

I. Introduction

The City of Altoona, Blair County, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development (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.”

“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 and lower income households to select housing inside or outside areas of minority or low-income 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 and 24 CFR Part 92.

The City of Altoona has prepared this 2025 Analysis of Impediments to Fair Housing Choice to coincide with the City’s Five-Year Consolidated Plan for FY 2025-2029.

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 to determine and identify if there may be impediments to fair housing choice.

The City of Altoona is the principal municipality of the Altoona Metropolitan Statistical Area. Altoona was founded in 1849 for the Pennsylvania Railroad's primary repair and maintenance shop. It was incorporated as a borough on February 6, 1854, and became a city with legislation passed on April 3, 1867 and February 8, 1868. Altoona grew rapidly in the late 19th Century as the demand for locomotives during and after the Civil War stimulated much of its growth. "Horseshoe Curve" is a section of track built by the Pennsylvania Railroad which was used to help trains cross the Allegheny Ridge and stimulate trade. It is still in use as a major freight corridor and an historic landmark.



City of Altoona, Blair County, PA



After World War II, the railroad industry began a slow decline which caused the City's population and economy to suffer. Like many "rust belt" cities with a single major industry, Altoona has needed to fill the economic void. While the railroad industry still helps drive the economy, the top field of employment in Altoona is now healthcare. Facilities of the University of Pittsburgh Medical Center, Encompass Health Rehabilitation Hospital, the James E. Van Zandt VA Medical Center, and several nursing homes call the Altoona Area home.

The downtown area is the main focus for the City's revitalization efforts. Penn State Altoona has purchased several downtown buildings, including the former Playhouse Theater Building, the Penn Furniture Building, and the former WRTA building. The Mansion Park Stadium, owned by the Altoona Area Schools District, is recognized as one of the finest athletic complexes in Pennsylvania and regularly serves as a space for a variety of events. Altoona is also home to the minor-league Altoona Curve baseball team, as well as the local *Altoona Mirror* newspaper.

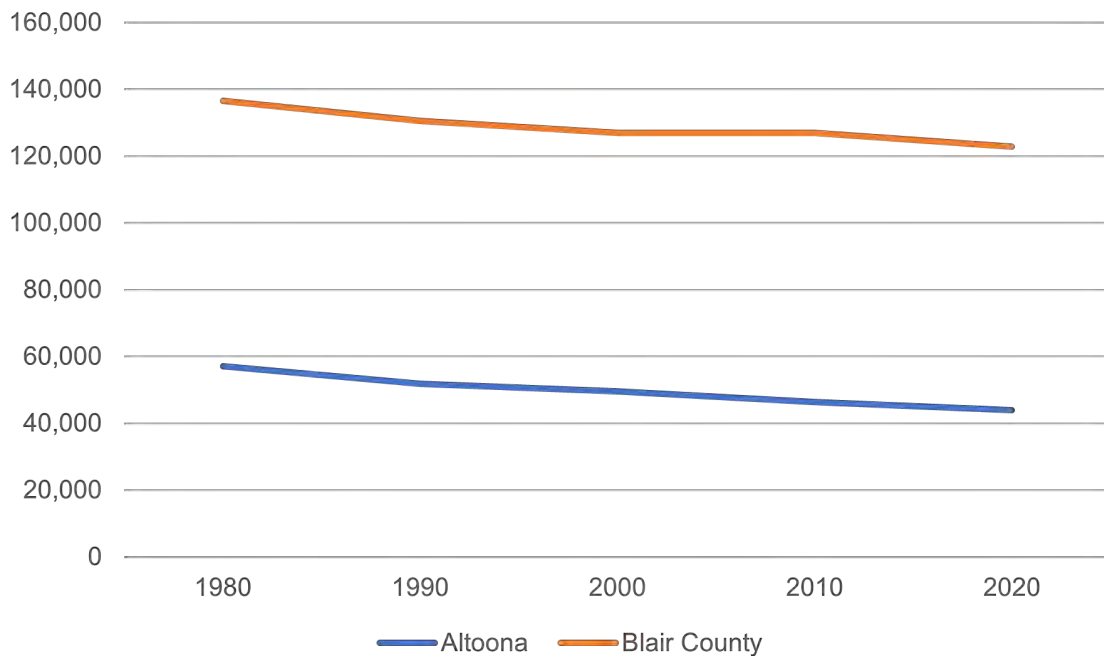
A. Population and Race

Population

The total population of the City of Altoona at the time of the 2020 Census was 43,963. According to the 2013-2017 and 2018-2022 American Community Survey (ACS) data the estimated total population was 44,749 and 43,821, respectively. Between 2012 and 2022 the City's population decreased by 2,613 people, or 5.63%. The County's population decreased by 3.53% within the same time period.

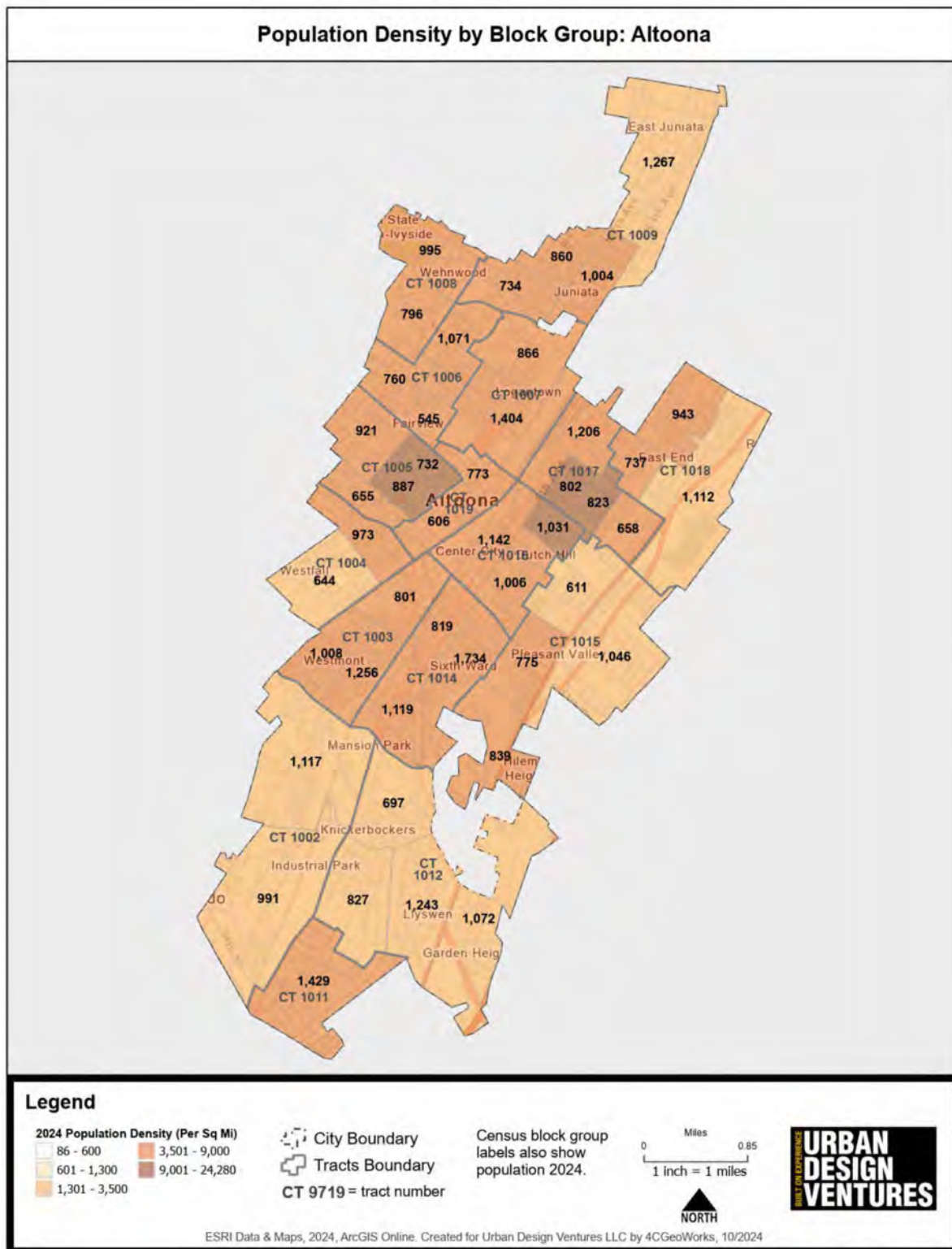
In 2022, there were an estimated 22,445 female (51.2%) and 21,376 male residents (48.8%) in the City of Altoona.

Chart II-1 – Population Trend in the City of Altoona, PA



Source: 1980-2020 U.S. Census

The population density map below shows that the City's population is more concentrated 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 90.9% of the City’s population in 2022; this is slightly lower than the 2017 percentage of 93.6%. The Two or More Races minority cohort is now the largest at 4.7%. The Hispanic population has slightly increased between 2017 and 2022, from 1.7% to 1.9% of the population.

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

Racial Makeup	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total	44,749	-	43,821	-
One race	43,508	97.2%	41,745	95.3%
White alone	41,904	93.6%	39,850	90.9%
Black or African American alone	1,251	2.8%	1,461	3.3%
American Indian and Alaska Native alone	0	0.0%	37	0.1%
Asian alone	96	0.2%	231	0.5%
Native Hawaiian and Other Pacific Islander alone	7	0.0%	21	0.0%
Some other race alone	250	0.6%	145	0.3%
Two or More Races	1,241	2.8%	2,076	4.7%
Hispanic or Latino	782	1.7%	827	1.9%

Source: 2013-2017 and 2018-2022 ACS table DP04

The City of Altoona’s total minority population percentage, including Hispanic or Latino/a, increased from 6.3% in 2017 to 10.1% in 2022.

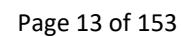
Table II-2 outlines the comparison of the minority populations in each Census Tract in the City at the time of the 2013-2017 and 2018-2022 American Community Survey five-year estimates. The entire population of these Census Tracts slightly overstates the City’s total population and minority population due to tracts overlapping the City boundary.

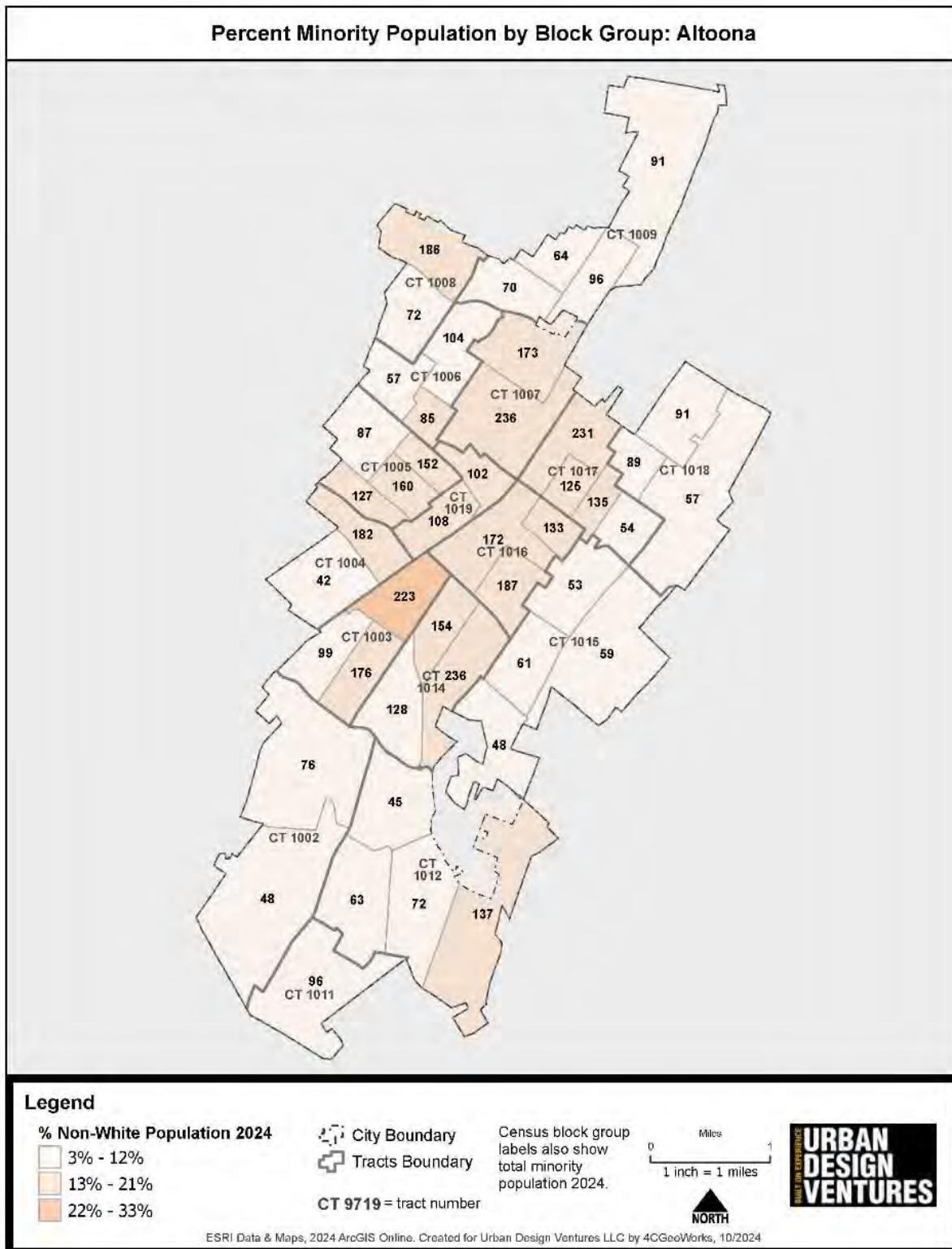
Table II-2 – Concentrations of Minority Residents for 2017 and 2022

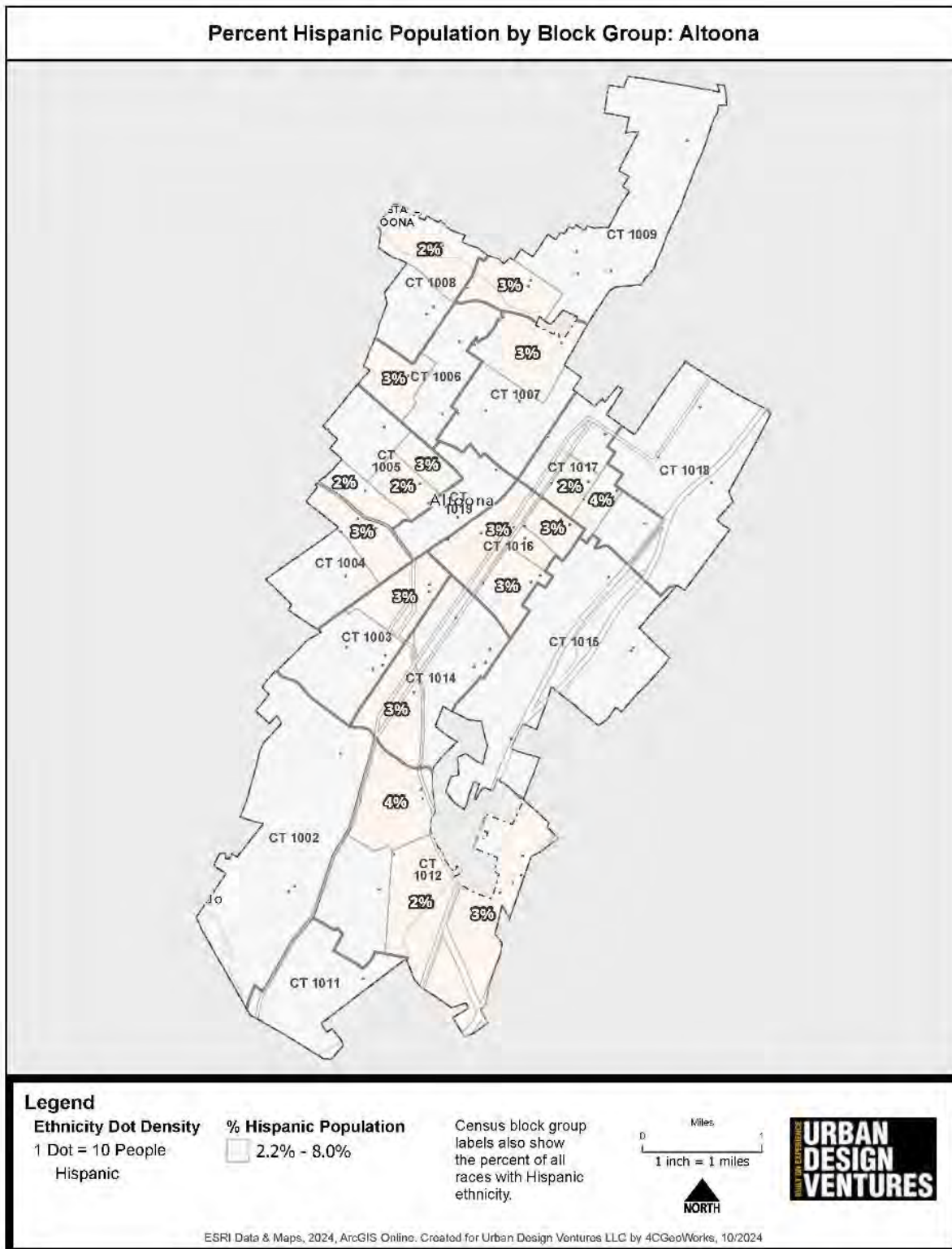
Census Tract	2013-2017 ACS			2018-2022 ACS		
	Total	Minority	% Minority	Total	Minority	% Minority
1002	2,082	12	0.6%	2,325	86	3.7%
1003	3,209	137	4.3%	2,873	182	6.3%
1004	1,571	70	4.5%	1,589	76	4.8%
1005	3,534	460	13.0%	3,380	721	21.3%
1006	2,465	193	7.8%	2,559	143	5.6%
1007	2,477	186	7.5%	2,539	397	15.6%
1008	1,749	136	7.8%	1,860	249	14.4%
1009	4,107	53	1.3%	4,144	171	4.1%
1011	1,594	88	5.5%	1,589	108	6.8%
1012	3,995	198	5.0%	3,791	219	5.8%
1014	3,770	238	6.3%	3,482	640	18.4%
1015	3,474	131	3.8%	3,187	131	4.1%
1016	3,269	274	8.4%	2,657	141	5.3%
1017	3,573	392	11.0%	3,819	265	6.9%
1018	2,597	99	3.8%	2,773	323	11.6%
1019	1,504	178	11.8%	1,436	119	8.3%
Total	44,970	2,845	6.3%	44,003	3,971	9.0%

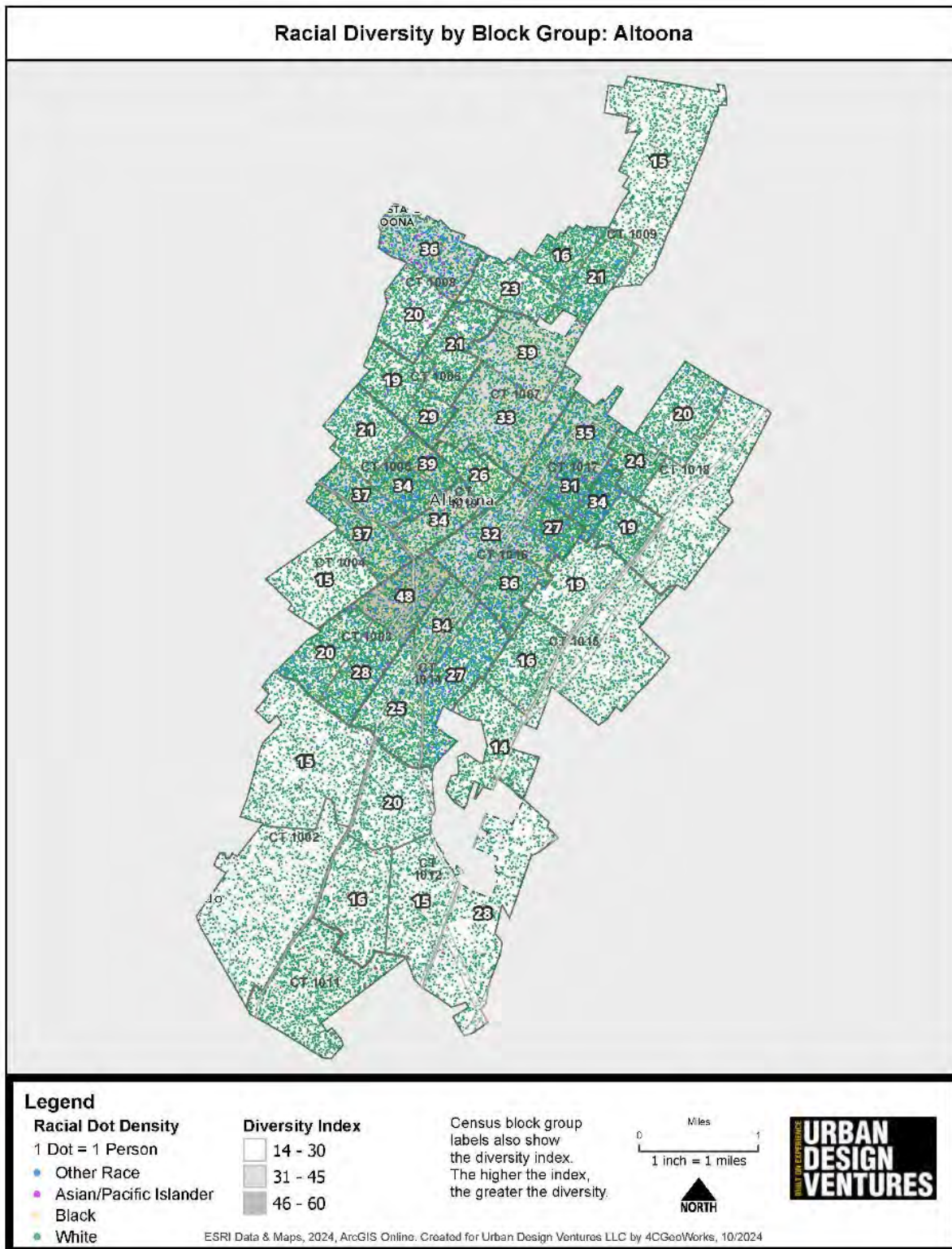
Source: 2013-2017 and 2018-2022 ACS table DP04

Even though the total population decreased, the total racial minority increased. The City of Altoona saw the percentage of minority population increase from 6.3% in 2017 to 9.0% in 2022. The maps below illustrate the percentages of White and Minority Populations in further detail, by Block Group, in the City of Altoona.









Dissimilarity, Isolation, and Exposure

Another means to consider racial distribution in a community is to review the dissimilarity indices for the 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 1980-2020 U.S. Census and was calculated as part of Brown University's American Communities Project. 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 and 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 are 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 single-race minority group in the City, making up approximately 3.3% of the population and with a dissimilarity index of 24.2. 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 low across the board from the 2020 Census, 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 the same-group population in the census tract where the average number of a racial/ethnic group lives. It has a lower number than 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 small for smaller groups, and it is likely to increase over time if the group becomes larger. The isolation index of White to White in the City of Altoona is 88.4, Black to Black is 7.5, Hispanic to Hispanic is 1.9, and Asian to Asian is 1.4.

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 factors: the overall size of the other group and each group's settlement pattern. The exposure to other group indices for Black to White in Altoona is 86.4, and for White to Black, 5.9. The indices for Hispanic to White is 87.4, and Asian to White is 88.2.

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

	Dissimilarity Index	Isolation Index	Exposure to Other Groups*
White	--	88.4	5.9**
Black*	24.2	7.5	86.4
Asian*	20.2	1.4	88.2
Hispanic*	15.6	1.9	87.4

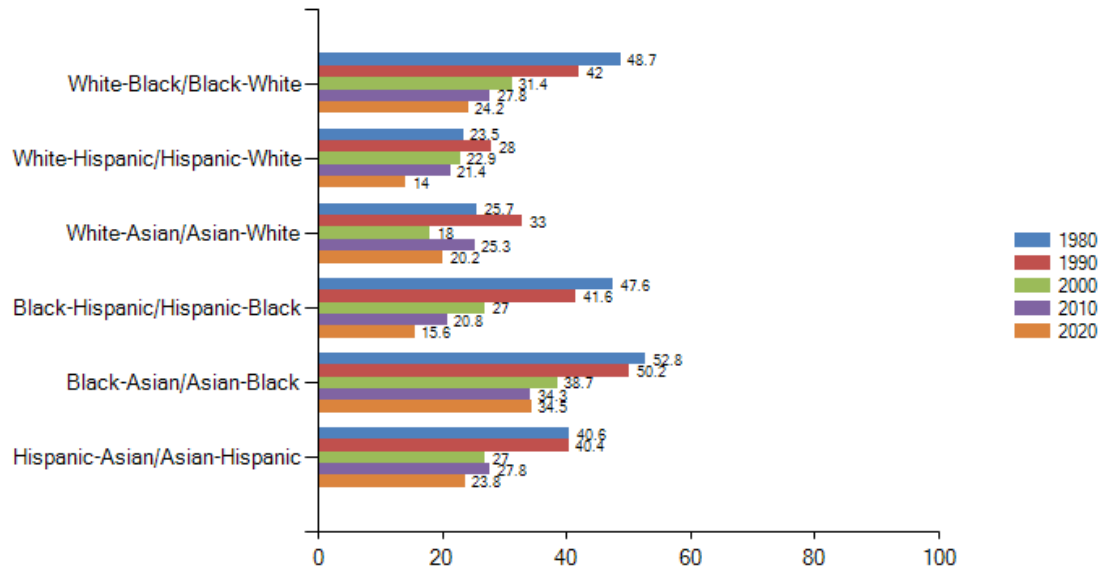
Source: American Communities Project, 2020 Census

* Exposure of minorities to Whites

**Exposure of Whites to Blacks

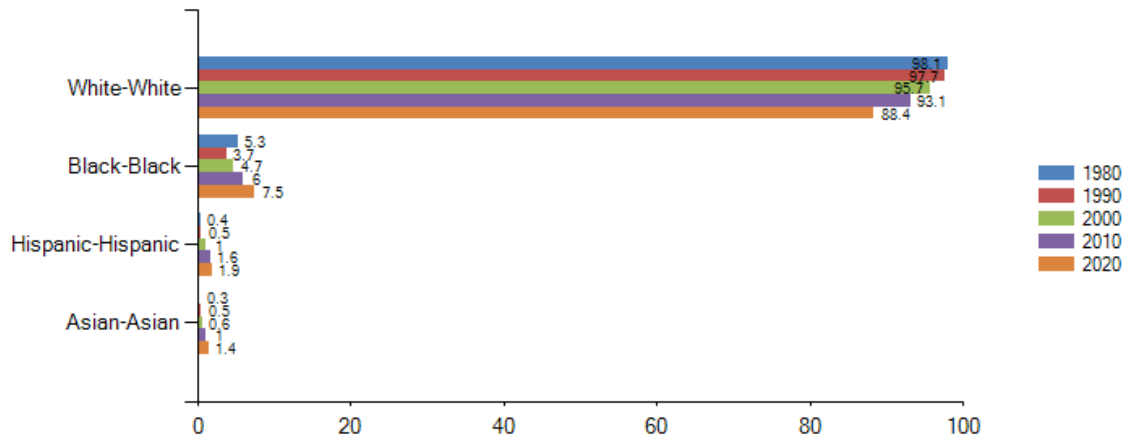
Charts II-2, II-3 and II-4 below highlight the dissimilarity, isolation, and exposure indices between non-Hispanic White, non-Hispanic Black or African American, non-Hispanic Asian, and Hispanic persons within the City of Altoona. The low Asian population resulted in a high dissimilarity index regardless of their actual distribution. There are too few American Indian & Alaska Native, Native Hawaiian & Pacific Islander, and Other Group persons in the City to accurately analyze.

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



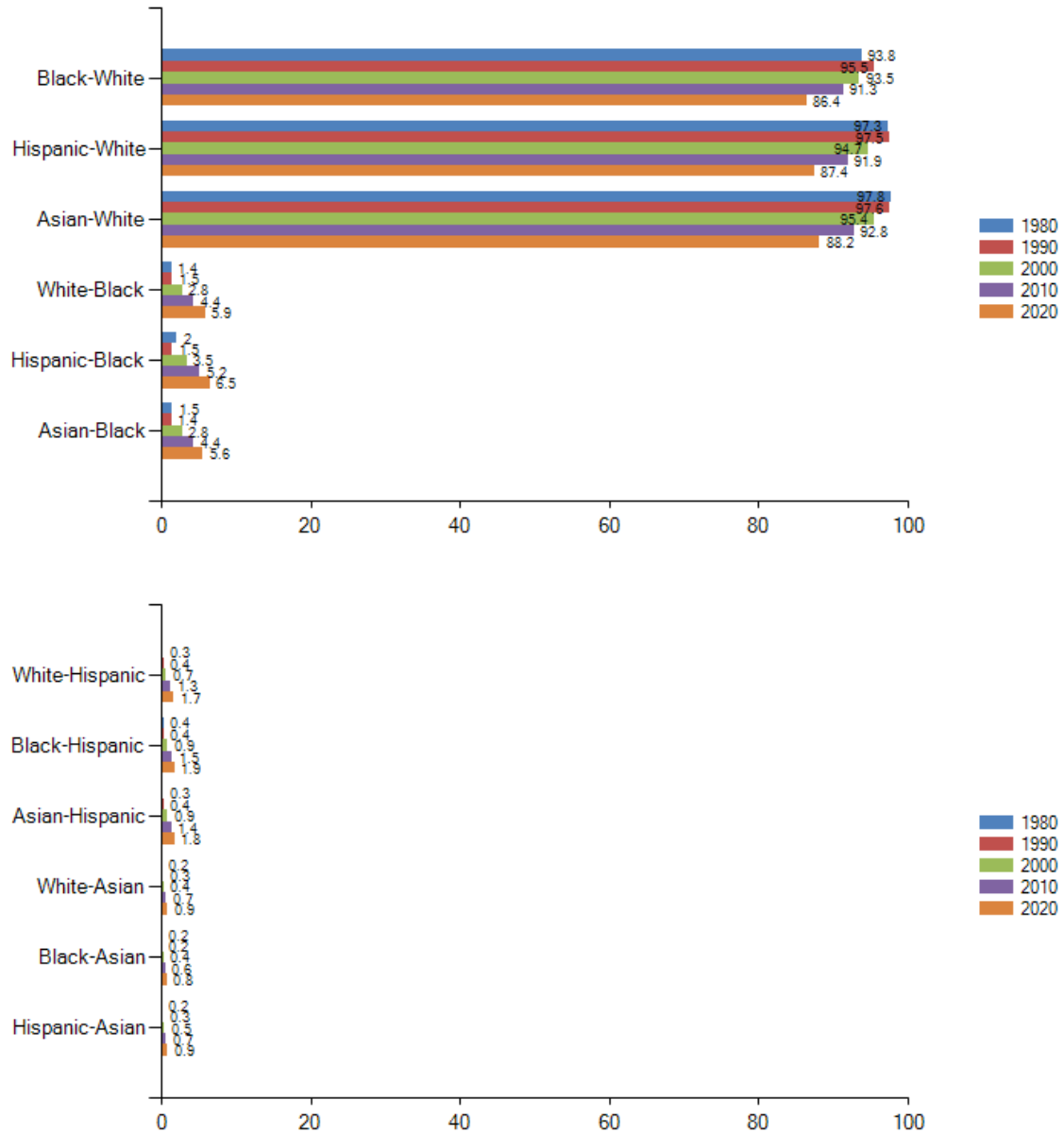
Source: American Communities Project, U.S. Census

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



Source: American Communities Project, U.S. Census

Chart II-4 – Exposure Indices 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 2013-2017 and 2018-2022 American Community Surveys.

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

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	Number	Percent	Number	Percent
Total population	44,749	-	43,821	-
American	2,152	4.8%	2,010	4.6%
Arab	158	0.4%	57	0.1%
Czech	85	0.2%	69	0.2%
Danish	0	0.0%	11	0.0%
Dutch	645	1.4%	528	1.2%
English	2,387	5.3%	3,561	8.1%
French (except Basque)	635	1.4%	547	1.2%
French Canadian	49	0.1%	111	0.3%
German	14,772	33.0%	14,958	34.1%
Greek	181	0.4%	76	0.2%
Hungarian	178	0.4%	200	0.5%
Irish	8,031	17.9%	8,553	19.5%
Italian	5,981	13.4%	5,494	12.5%
Lithuanian	88	0.2%	141	0.3%
Norwegian	111	0.2%	80	0.2%
Polish	2,329	5.2%	2,257	5.2%
Portuguese	8	0.0%	66	0.2%
Russian	286	0.6%	214	0.5%
Scotch-Irish	435	1.0%	436	1.0%
Scottish	679	1.5%	550	1.3%
Slovak	354	0.8%	242	0.6%
Sub-Saharan African	172	0.4%	68	0.2%
Swedish	481	1.1%	172	0.4%
Swiss	57	0.1%	122	0.3%
Ukrainian	136	0.3%	115	0.3%
Welsh	420	0.9%	308	0.7%
West Indian (excluding Hispanic origin groups)	14	0.0%	13	0.0%

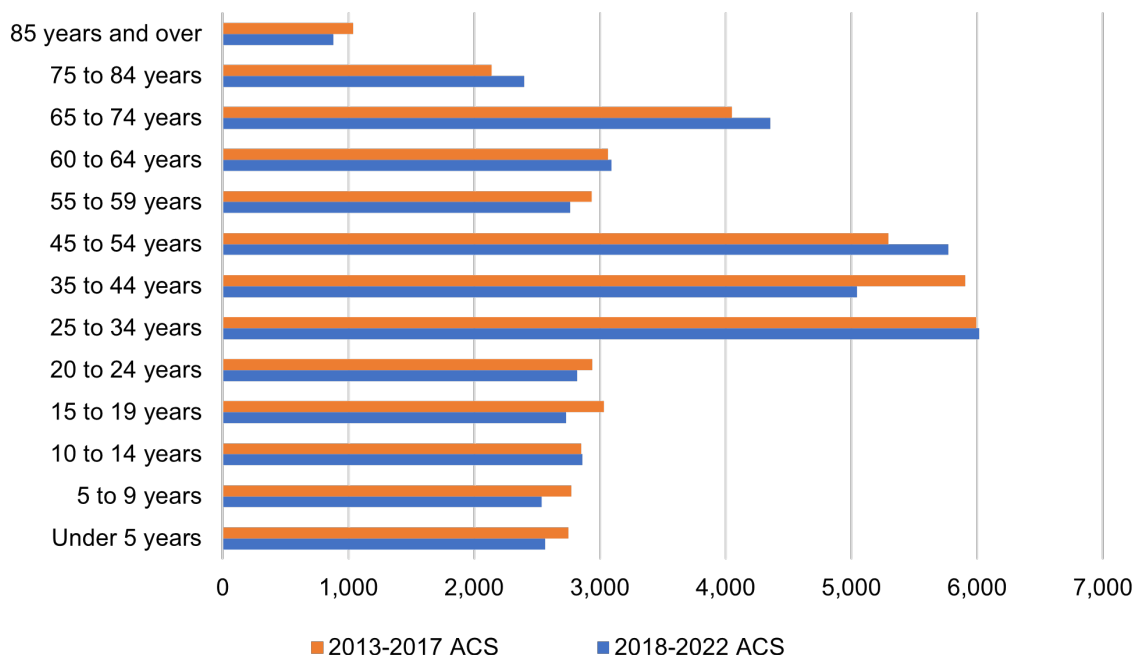
Source: 2013-2017 and 2018-2022 ACS table DP02

The ethnicities over 5% of the population in Altoona include English, German, Irish, Italian and Polish. In particular, those identifying themselves as having German, Irish or English ancestry each jumped at least one percent. Many of the other ethnicities experienced slight fluctuations between 2017 and 2022. The American Community Survey does 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 illustrates age distribution within the City for 2017 and 2022. Children under five years of age represent 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

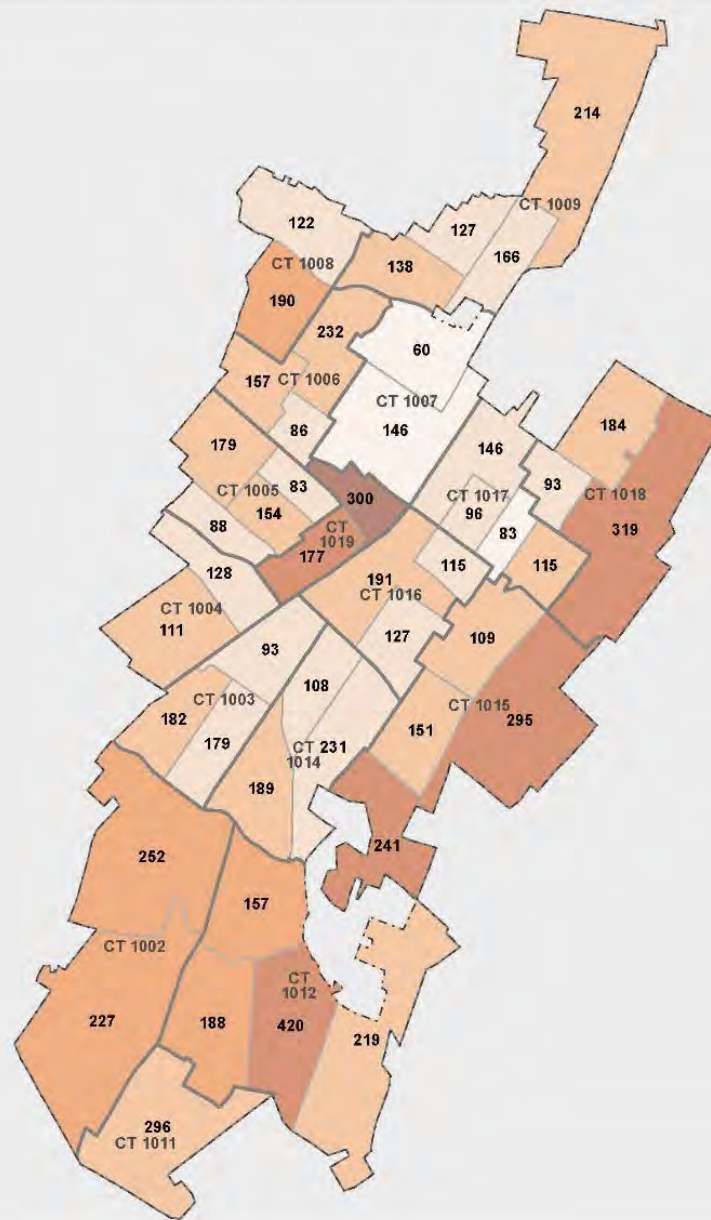


Source: 2013-2017 and 2018-2022 ACS Estimates, table DP05

The estimated median age in the City of Altoona at the time of the 2022 American Community Survey was 39.7, 1.7 years older than the median age in the 2017 ACS Estimates. The median age in Blair County is slightly higher at 42.9 years, and the median age in the Commonwealth of Pennsylvania is 40.8 years.

The following map illustrates the percentage of Altoona residents who are age 65 and over. There has been a national increase in the percentage of persons age 65 and over, and as a result, a greater need for ADA improvements in housing. Elderly individuals and households are presumed to be low- or moderate-income as many have low, fixed incomes.

Percent Population Age 65 and Over by Block Group: Altoona



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 2020 (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. **Table II-5** below shows the percentage and number of residents of Blair County affiliated with a religious institution from 1980 to 2020.

Table II-5: Religious Affiliation in Blair County

Affiliations	1980		1990		2000		2010		2020	
	#	%	#	%	#	%	#	%	#	%
Mainline Protestant	37,365	45.3	30,060	43.7	25,338	35.3	19,747	29.9	15,636	30.5
Evangelical Protestant	11,022	13.4	11,704	17.0	13,344	18.6	16,790	25.4	18,831	36.7
Black Protestant	266	0.3	522	0.8	*	*	191	0.3	300	0.6
Catholic	33,320	40.4	26,028	37.8	32,063	44.7	27,606	41.8	15,048	29.3
Orthodox	0	0.0	0	0.0	413	0.6	368	0.6	251	0.5
Jehovah's Witnesses	0	0.0	0	0.0	0	0.0	0	0.0	380	0.7
Judaism	523	0.6	480	0.7	575	0.8	527	0.8	427	0.8
Islam	0	0.0	0	0.0	0	0.0	812	1.2	443	0.9
Other	0	0.0	0	0.0	27	0.0	25	0.0	31	0.1
Total Adherents:	82,496	60.4	68,794	52.7	71,760	55.6	66,066	52.0	51,347	41.8
Unclaimed (of Census population)	54,125	39.6	61,748	47.3	57,384	44.4	61,023	48.0	71,475	58.2
Census Population:	136,621	-	130,542	-	129,144	-	127,089	-	122,822	-

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

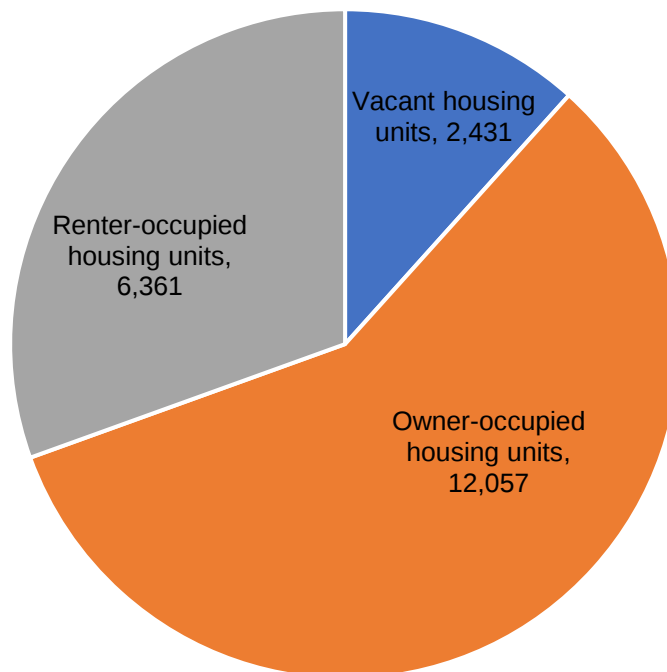
Between 1980 and 2020, the number of Mainline Protestants in Blair County decreased by over 20,000 people and lost 15% of its prior share of religious adherents. Similarly, the number of Catholics decreased by 18,000 people or about 10%. During this time period, there was also a significant increase in individuals identifying as Evangelical Protestants, up 7,000 people or 23%. Between 1980 and 2020, nearly 20% fewer Blair County residents identified with traditional religious organizations.

B. Households

According to the 2018-2022 ACS Estimates, there were 20,849 housing units in the City of Altoona. Of these, 18,418 units (88.3%) were occupied, and 2,431 units (11.7%) were vacant, an increase in vacancy of 2.2% (453 units) since 2017. 0.6% of homeowner units were vacant and 3.9% of rental units were vacant in 2022.

Chart II-6 below depicts the number of units by occupancy type in the City of Altoona.

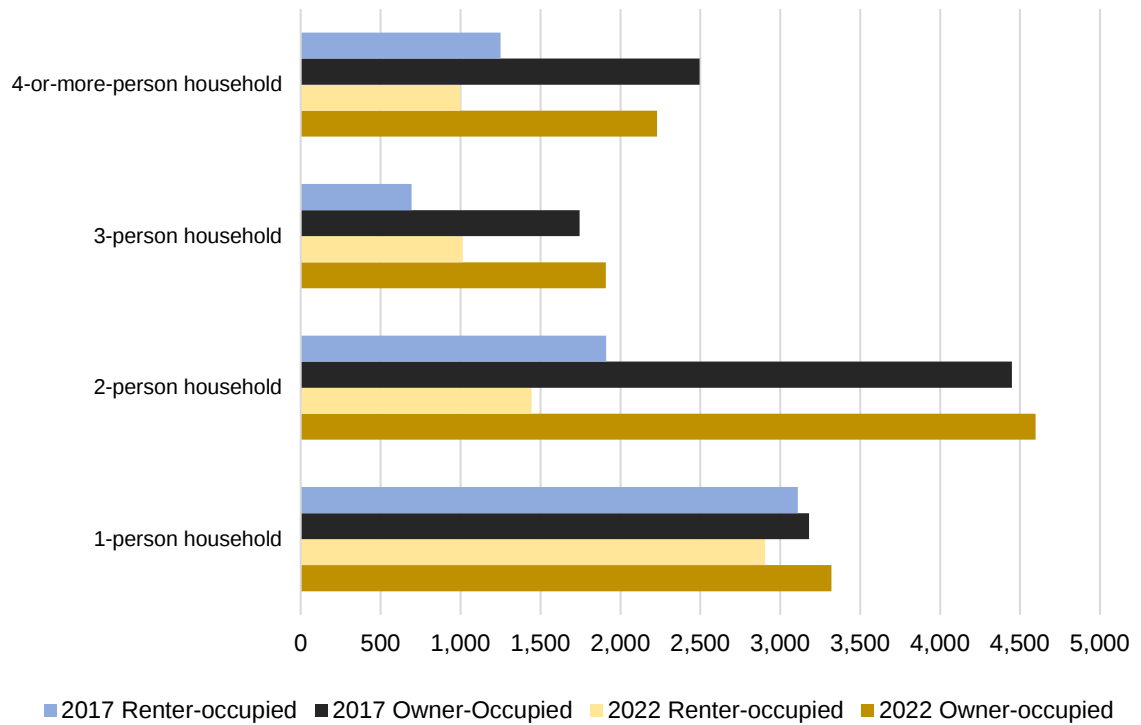
Chart II-6 – Housing Occupancy and Tenure in Altoona



Source: 2018-2022 ACS table DP04

The average size of the owner-occupied households was 2.42 persons, and the average renter household was 2.13 persons. **Chart II-7** illustrates household size breakdown for owner and renter households.

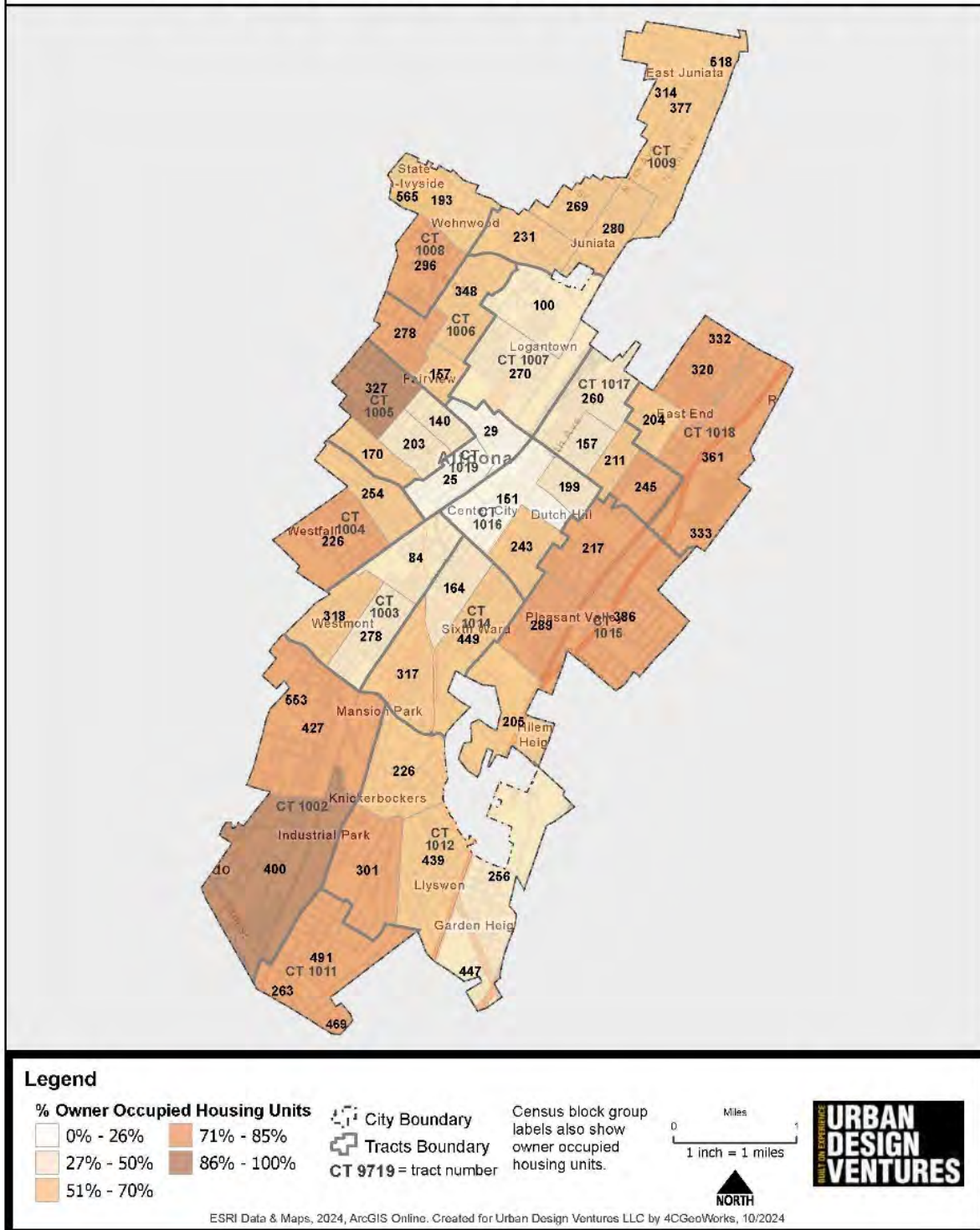
Chart II-7 – Occupancy by Tenure in the City of Altoona, PA



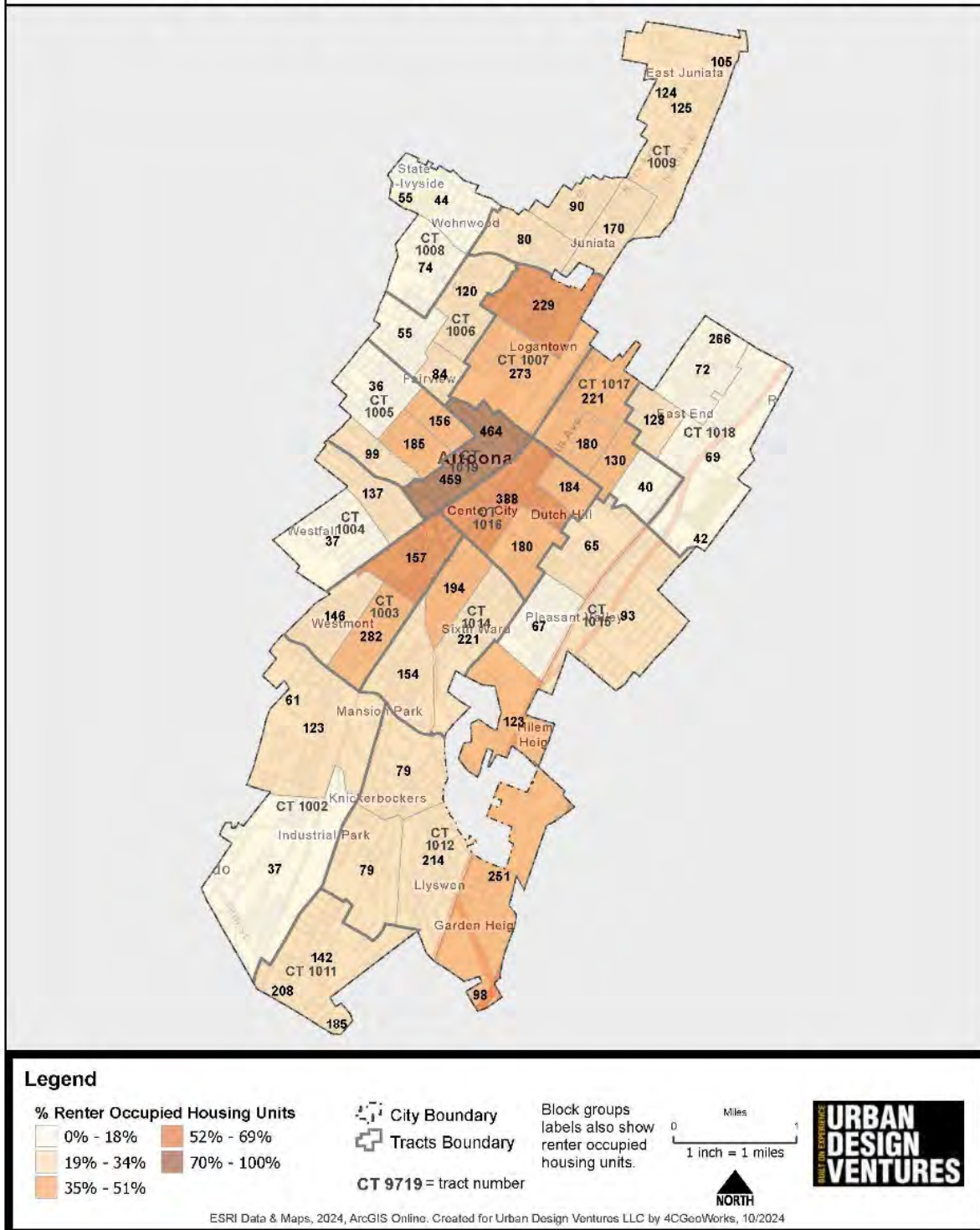
Source: 2013-2017 and 2018-2022 ACS, table B25009

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

Percent Owner Occupied Housing Units by Block Group: Altoona



Percent Renter Occupied Housing Units by Block Group: Altoona



The following **Table II-6** compares homeowners and renters by race. This table shows that White households represent by far the largest percentage of homeownership (96.3%) with Black or African American households comprising 2.0% of the total homeowners.

Of the total number of White households, 68.3% are homeowners and 31.7% are renters. In comparison, of all Black and African American households, 29.5% are homeowners and 70.5% are renters.

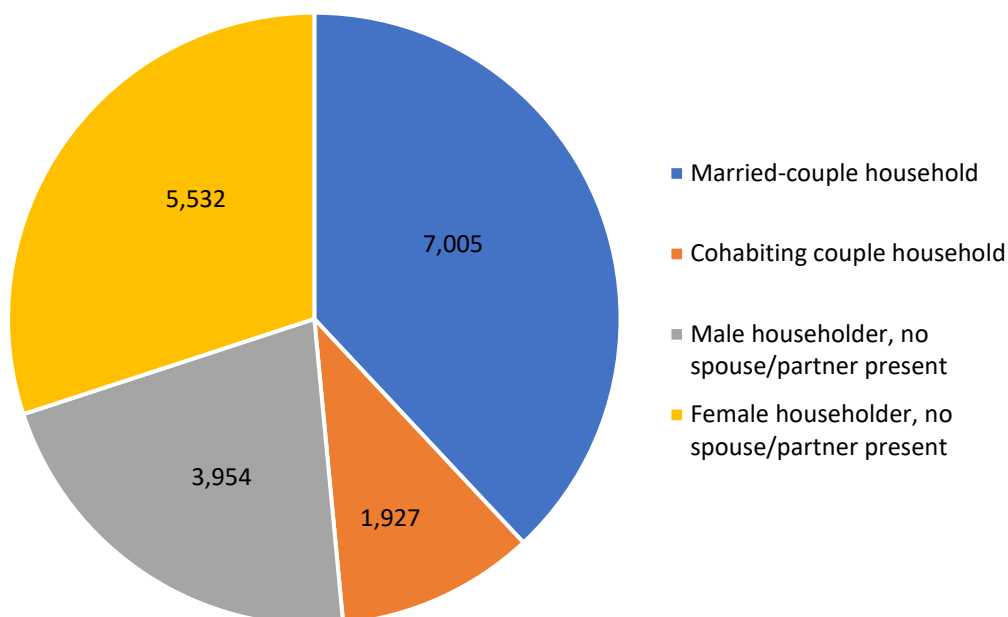
Table II-6 – Household Tenure by Race

Householder Cohort	2013-2017 ACS				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
White alone	11,681	98.4%	6,384	91.7%	11,610	96.3%	5,400	84.9%
Black or African American alone	146	1.2%	276	4.0%	238	2.0%	568	8.9%
American Indian and Alaska Native alone	0	0.0%	0	0.0%	6	0.0%	3	0.0%
Asian alone	0	0.0%	13	0.2%	38	0.3%	18	0.3%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	7	0.1%	21	0.1%	0	0.0%
Some other race alone	7	0.1%	42	0.6%	9	0.2%	30	0.5%
Two or more races	36	0.3%	243	3.5%	135	2.6%	342	5.4%
Hispanic or Latino	119	1.0%	133	1.9%	102	1.3%	144	2.3%
White and not Hispanic or Latino	11,584	97.6%	6,293	90.4%	11,520	91.7%	5,367	84.4%

Source: 2013-2017 and 2018-2022 ACS, table S2502

Families comprised 58.9% of households in the City. Of these households, 25.4% of families were female-headed households. **Chart II-8** below illustrates households by type in Altoona.

Chart II-8 – Households by Type in the City of Altoona, PA



Source: 2018-2022 ACS table DP02

C. Income and Poverty

The 2013-2017 American Community Survey reported that the median household income for Altoona was \$38,592, compared to \$45,664 for Blair County, and \$56,951 for the Commonwealth of Pennsylvania. By the time of the 2018-2022 American Community Survey, Altoona's median household income had increased to \$50,435, while the median household income in Blair County was \$59,386 and the Commonwealth's was \$73,170. The City's median household income is increasingly smaller each ACS period than the County and State. **Table II-7** illustrates household income trends.

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

Household Income	2013-2017 ACS		2018-2022 ACS	
	Number	Percent	Number	Percent
Total Households	18,835	-	18,418	-
Less than \$10,000	1,952	10.4%	1,094	5.9%
\$10,000 to \$14,999	1,806	9.6%	1,461	7.9%
\$15,000 to \$24,999	2,801	14.9%	2,109	11.5%
\$25,000 to \$34,999	2,066	11.0%	1,761	9.6%
\$35,000 to \$49,999	2,904	15.4%	2,700	14.7%
\$50,000 to \$74,999	3,345	17.8%	3,319	18.0%
\$75,000 to \$99,999	2,235	11.9%	2,188	11.9%
\$100,000 to \$149,999	1,217	6.5%	2,483	13.5%
\$150,000 to \$199,999	286	1.5%	834	4.5%
\$200,000 or more	223	1.2%	469	2.5%
Median Household Income	\$38,592	-	\$50,435	-
Mean Household Income	\$51,285	-	\$68,001	-

Source: 2013-2017 and 2018-2022 ACS, table DP03

Table II-8 below identifies the Section 8 Income Limits for the Altoona, PA Metropolitan Statistical Area (MSA) based on household size for FY 2024. The Median Family Household Income for a family of 4 living in the Altoona, PA MSA was \$86,900 in 2024.

Table II-8 – Section 8 Income Limits for 2024 for the Altoona, PA MSA

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$17,850	\$20,440	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720
Very Low (50%) Income Limits	\$29,750	\$33,950	\$38,200	\$42,450	\$45,850	\$49,250	\$52,650	\$56,050
Low (80%) Income Limits	\$47,550	\$54,300	\$61,150	\$67,900	\$73,350	\$78,800	\$84,200	\$89,650

Data obtained from hud.gov

Table II-9 below highlights the low- and moderate-income population in the City of Altoona. Block groups with more than 51% low-mod population are noted in light blue. There were 18 Block Groups that were considered Low/Mod Income out of a total of 46 Block Groups.

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

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
100200	1	445	1,515	29.4%
100200	2	120	745	16.1%
100300	1	845	915	92.3%
100300	2	585	1,155	50.6%
100300	3	590	1,070	55.1%
100400	1	300	665	45.1%
100400	2	225	720	31.3%
100500	1	290	595	48.7%
100500	2	1,010	1,215	83.1%
100500	3	380	580	65.5%
100500	4	180	910	19.8%
100600	1	470	1,135	41.4%
100600	2	260	570	45.6%
100600	3	285	435	65.5%
100700	1	960	1,455	66.0%
100700	2	700	915	76.5%
100800	1	185	670	27.6%
100800	2	255	670	38.1%

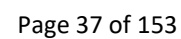
100900	1	455	975	46.7%
100900	2	325	710	45.8%
100900	3	460	1,290	35.7%
100900	4	320	1,070	29.9%
101100	1	450	1,570	28.7%
101200	1	105	630	16.7%
101200	2	390	1,030	37.9%
101200	3	295	1,120	26.3%
101200	4	505	945	53.4%
101400	1	935	1,010	92.6%
101400	2	605	1,620	37.3%
101400	3	345	985	35.0%
101500	1	320	900	35.6%
101500	2	355	585	60.7%
101500	3	175	700	25.0%
101500	4	260	1,030	25.2%
101600	1	575	1,135	50.7%
101600	2	560	915	61.2%
101600	3	595	930	64.0%
101700	1	435	780	55.8%
101700	2	1,115	1,375	81.1%
101700	3	390	945	41.3%
101700	4	485	675	71.9%
101800	1	260	845	30.8%
101800	2	375	775	48.4%
101800	3	565	855	66.1%
101900	1	710	780	91.0%
101900	2	595	685	86.9%
City of Altoona Total		21,095	42,800	49.2%

Data obtained from hud.gov

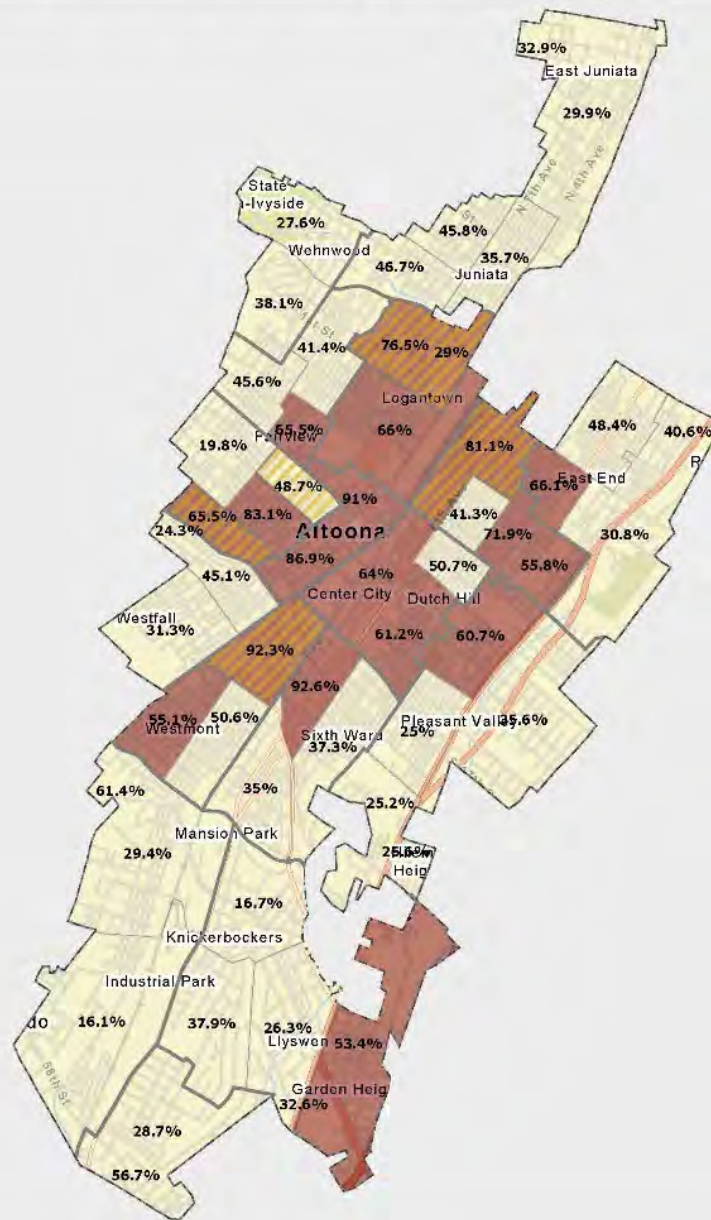
Almost fifty percent (49.2%) of all residents in the City of Altoona were considered low-to moderate-income according to the HUD's calculations based on the 2016-2020 American Community Survey data. Almost twenty percent (19.3%) of the population in the City of Altoona was living below the poverty level according to the 2018-2022

American Community Survey. In comparison, 13.2% of the population in Blair County and 11.8% of the population in Pennsylvania shared this same economic status.

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



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



Legend

Low/Moderate Income

Less than 51%

51% or More

* Based on ACS 2016-2020

Minority >= 19%

City Boundary

Tracts

Block group labels show the low/moderate income percentage.

Miles
0 1
1 inch = 1 miles

NORTH

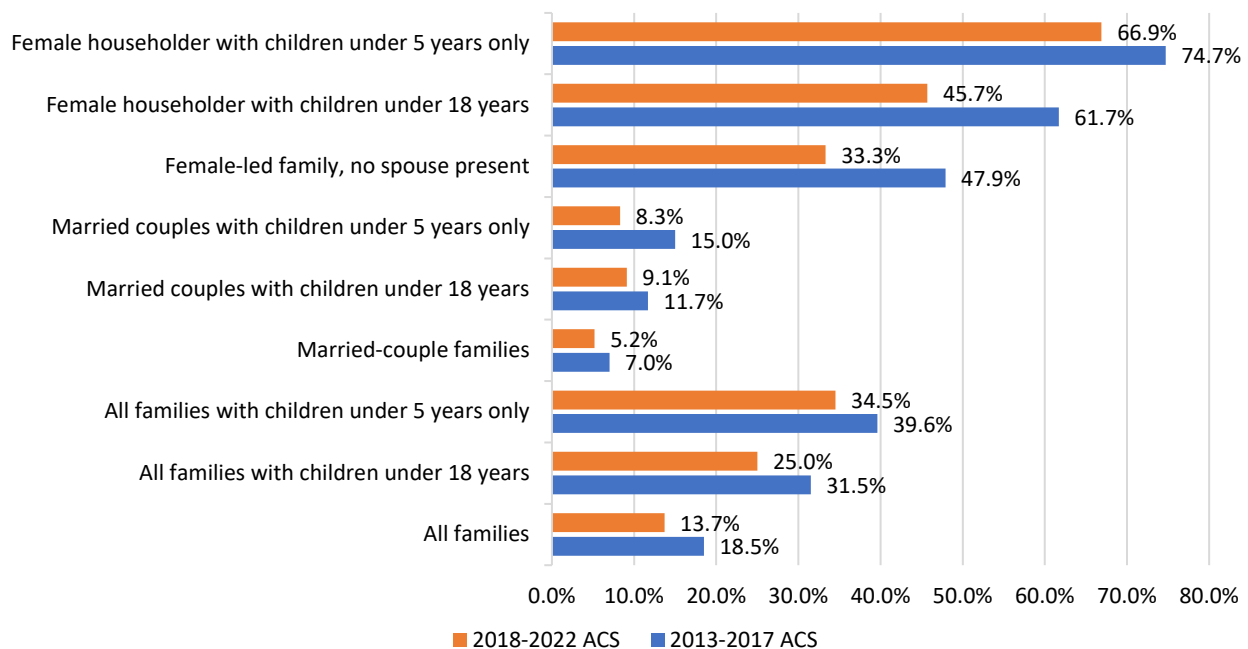
URBAN DESIGN VENTURES

ESRI Data & Maps, 2024, ArcGIS Online, ACS 2016-2020. Created for Urban Design Ventures LLC by 4CGeoWorks, 10/2024

In 2017 approximately 18.5% of families were living in poverty, while in 2022 only 13.7% of families were living in poverty. The decrease in poverty levels has been across all categories, though there remain significant poverty issues for families with children in the City of Altoona, particularly for single mothers. In terms of comparative poverty, female-headed families with related children under the age of 5 are almost five times as likely to live in poverty as the average for all families living in poverty. However, the poverty level has decreased across the board over the last five years.

Chart II-9 illustrates the poverty statistics for families with children living in the City of Altoona.

Chart II-9 – Families in Poverty in the City of Altoona, PA



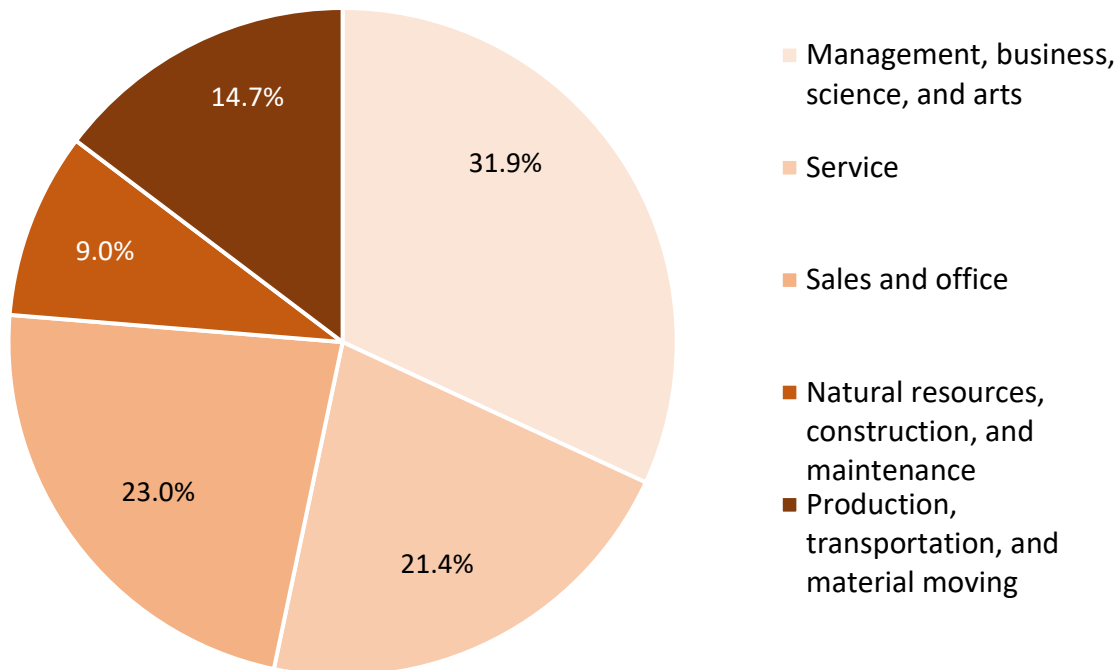
Source: 2013-2017 and 2018-2022 American Community Survey table DP03

D. Employment

In 2022, according to the 2018-2022 ACS 58.8% of the City's residents 16 years of age and over were considered a part of the labor force. This compares to 59.5% in Blair County and 62.9% in the Commonwealth of Pennsylvania. Most workers were employed in the private sector (83.5%). Close to three-tenths of workers are in the educational, healthcare and social assistance field (29.2%). Management, business, science, and arts occupations were the most common at 31.9%, followed closely by sales and office occupations (23.0%) and service (21.4%) occupations.

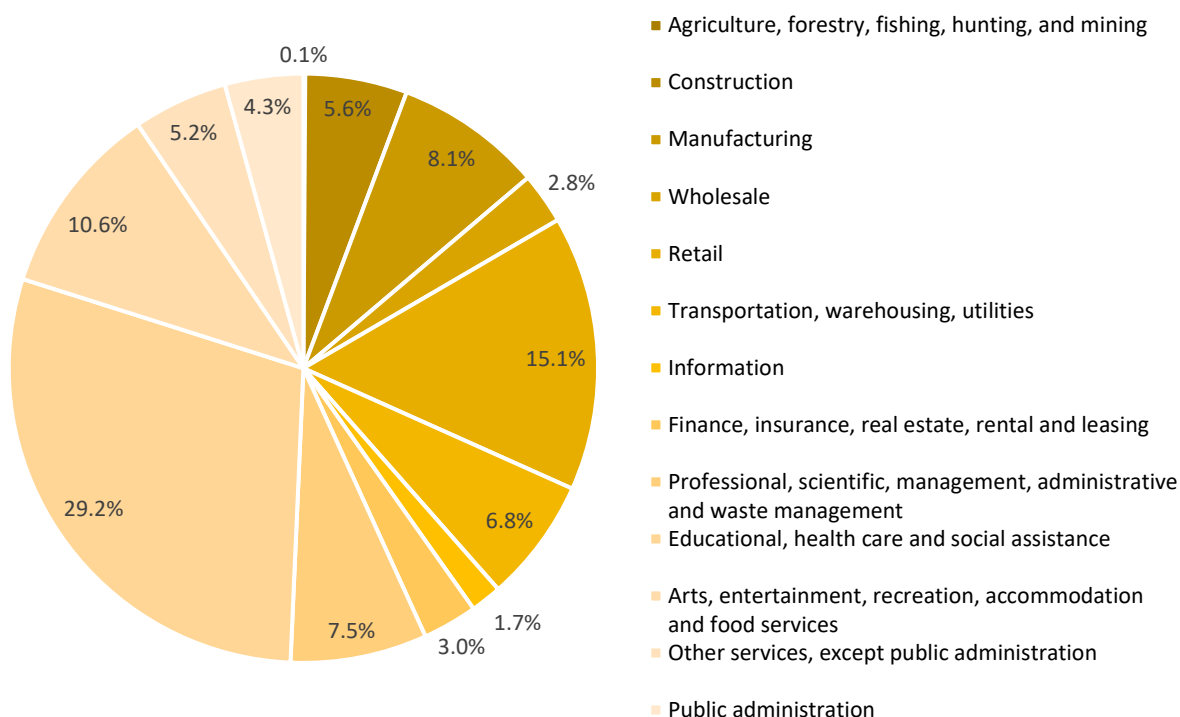
Charts II-10, II-11 and II-12 illustrate the occupations, classes, and industries of workers

Chart II-10 – Altoona Worker Occupations



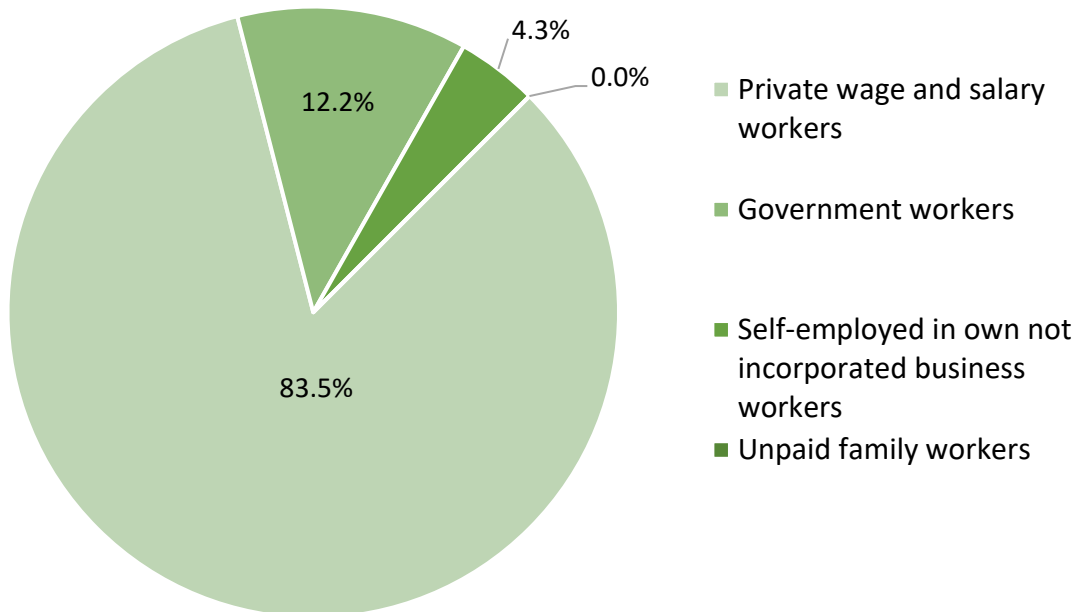
Source: 2018-2022 American Community Survey, table DP03

Chart II-11 – Altoona Worker Industries



Source: 2018-2022 American Community Survey, table DP03

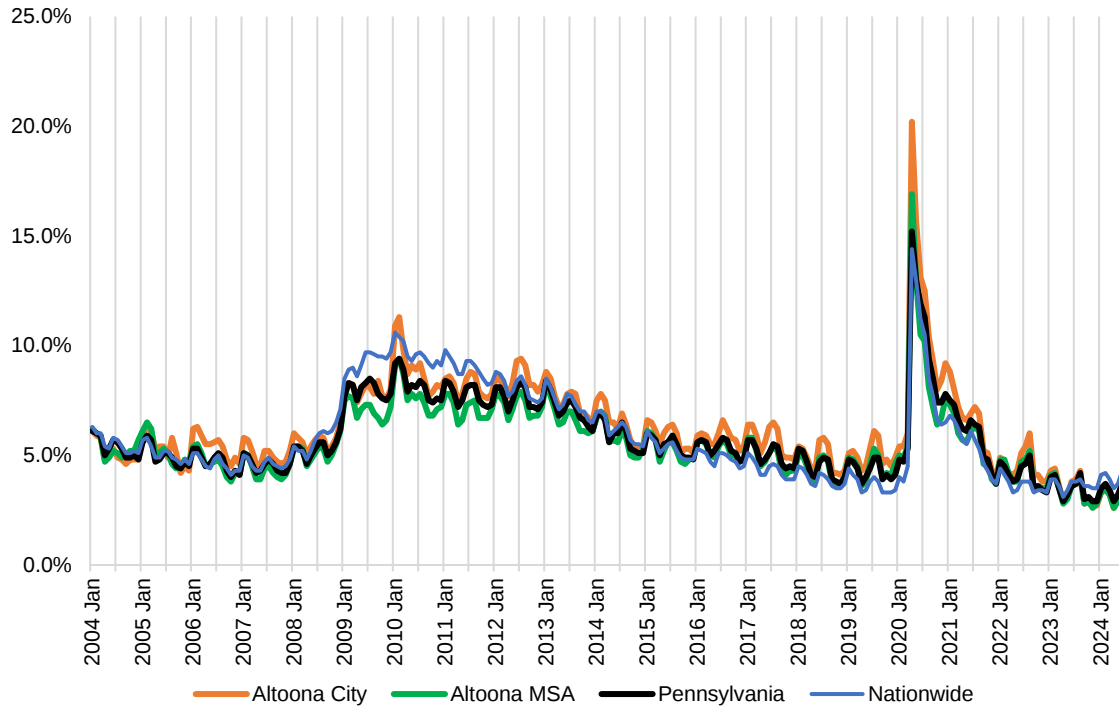
Chart II-12 – Altoona Worker Classes



Source: 2018-2022 American Community Survey, table DP03

Chart II-13 illustrates the unadjusted unemployment rate trends for the City of Altoona, the Altoona MSA (Blair County), and the Commonwealth of Pennsylvania from January 2004 through June 2024 from the Bureau of Labor (www.bls.gov). “Unadjusted” unemployment rates do not “smooth” unemployment rates to account for relative seasonal employment, which creates the sawtooth pattern in the graph below.

Chart II-13 – Altoona Area Unemployment Rate (Unadjusted)



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

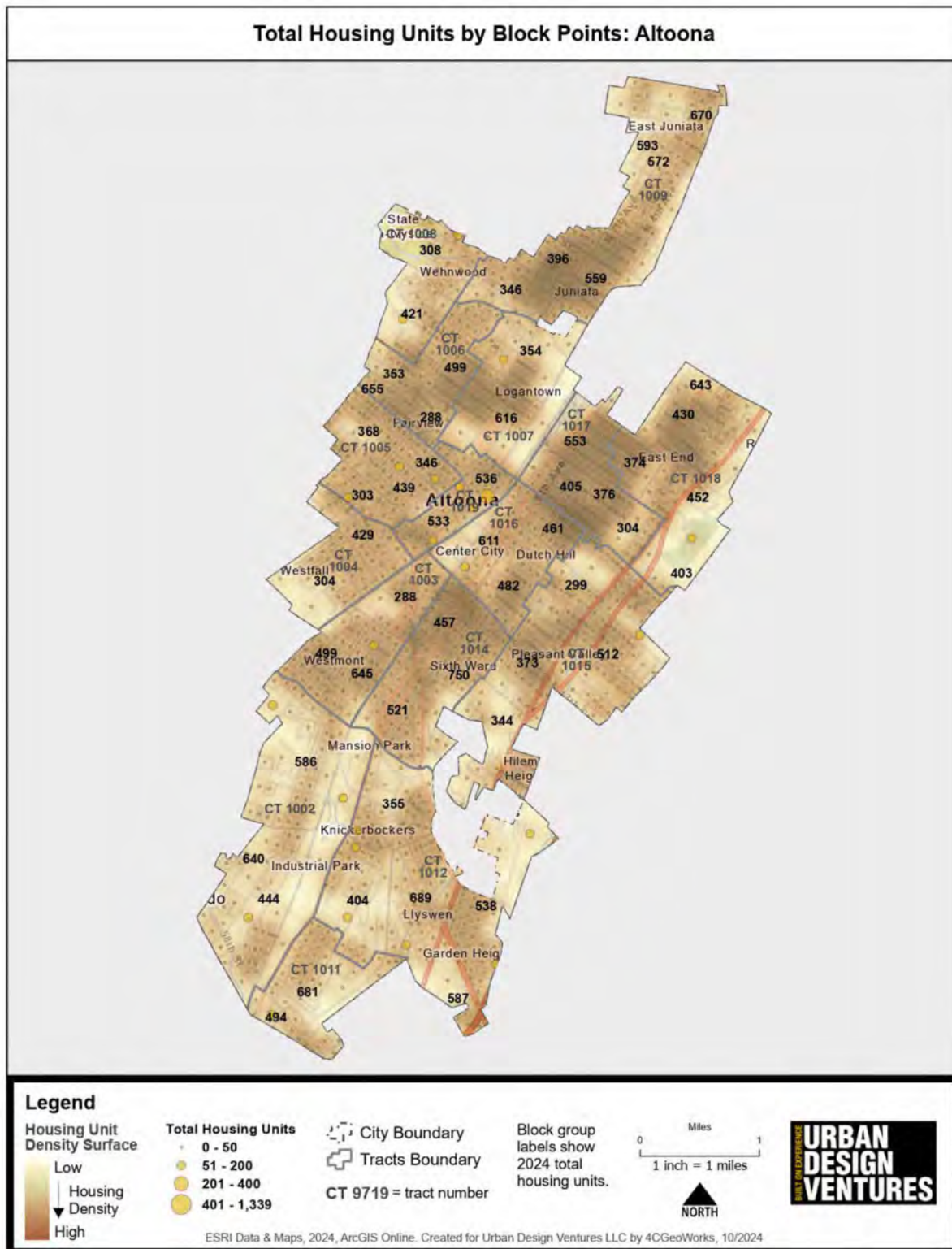
After nearly fifteen years of higher unemployment than the national rate, in 2023 the unemployment rates of Altoona, Blair County, and Pennsylvania dipped below the United States rate, and they all remain about half a percentage point lower as of June 2024. During that period, the City, County, and Commonwealth had similar monthly unemployment rates. Excepting the COVID pandemic, the City’s unemployment rate has remained below 10% since 2010.

In June 2024 there was an unadjusted unemployment rate of 3.8% in the City of Altoona, 3.7% in both Blair County and the Commonwealth of Pennsylvania, and 4.3% nationwide.

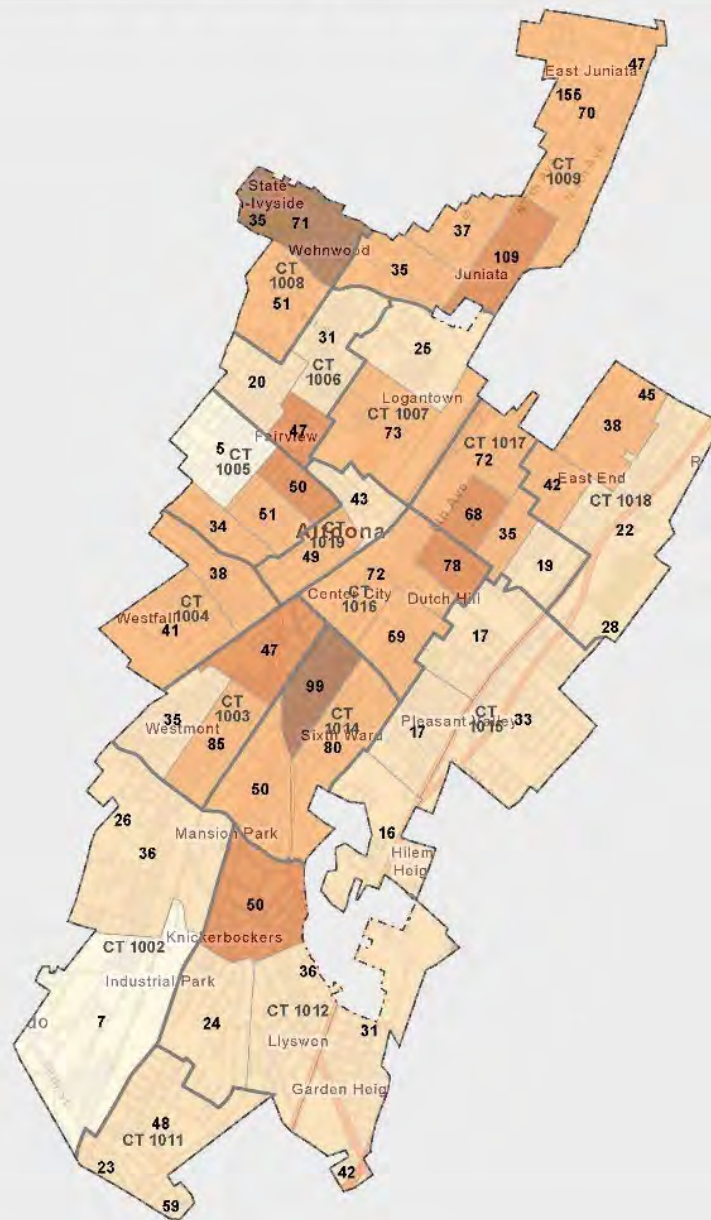
E. Housing Profile

The 2018-2022 American Community Survey Data reported that there were 20,849 housing units in the City of Altoona, of which 18,418 (88.3%) were occupied; this leaves a vacancy rate of 11.7% in the City. There are vacant housing units scattered throughout Altoona, but the highest concentrations are in a ring around Center City and at the northern border of Altoona.

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



Percent Vacant Housing Units by Block Group: Altoona



Based on the 2018-2022 American Community Survey Data, almost half of the City of Altoona's housing stock was constructed prior to 1940, nearly three-quarters was constructed prior to 1960, and over 90% of the City's housing stock was constructed prior to 1980. This means that only about 10% of Altoona homes were subject to lead paint restrictions when constructed, and the remaining 90% is at elevated risk of Lead Based Paint presence.

It is estimated that the City of Altoona has only seen moderate construction of housing to meet the demands of the City's stable population. Since the year 2000, the City has built only 2.0% of its housing stock.

Table II-10 illustrates the year that housing structures were built in the City of Altoona using the 2013-2017 and 2018-2022 American Community Survey estimates.

Table II-10 – Year Structure Built in the City of Altoona, PA

Housing Profile	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Housing Units	20,813	-	20,849	-
Built 2020 or later	-	-	21	0.1%
Built 2010 to 2019	26	0.1%	111	0.5%
Built 2000 to 2009	212	1.0%	287	1.4%
Built 1990 to 1999	627	3.0%	448	2.1%
Built 1980 to 1989	694	3.3%	840	4.0%
Built 1970 to 1979	2,198	10.6%	2,021	9.7%
Built 1960 to 1969	1,633	7.8%	1,745	8.4%
Built 1950 to 1959	3,207	15.4%	2,837	13.6%
Built 1940 to 1949	2,162	10.4%	2,822	13.5%
Built 1939 or earlier	10,054	48.4%	9,717	46.6%

Source: 2013-2017 and 2018-2022 ACS, table DP04

In 2017, the City's housing stock primarily consisted of detached single-family homes (72.3%). Attached single-family homes consisted of 4.8% of housing stock. In 2017, multi-family units in the City of Altoona consisted of: two units (6.2%); three to four units (4.1%); five to nine units (4.1%); ten to nineteen units (2.8%); and twenty units or more (5.0%). Mobile homes comprise 0.7% of the housing stock.

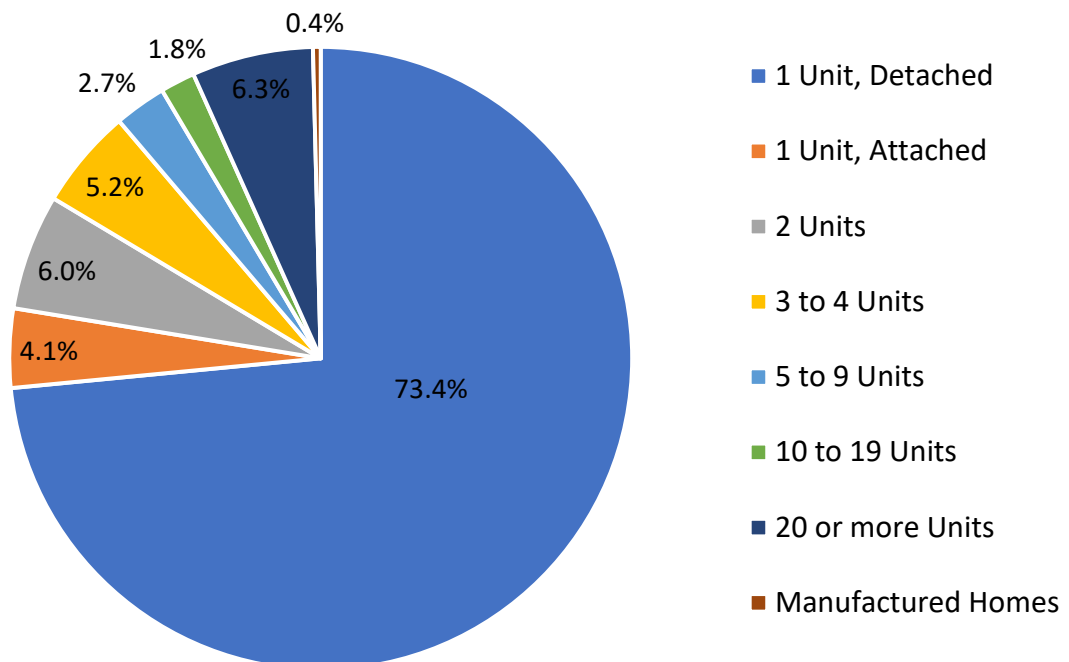
The median value of owner-occupied homes in the City of Altoona in 2017 was \$87,600 compared to \$117,300 for Blair County and \$170,500 for the Commonwealth of Pennsylvania. Overall, the values of the housing stock in the City of Altoona continue to be lower than those of Blair County and the Commonwealth of Pennsylvania, as a whole.

In 2022, the City's housing stock primarily consisted of detached single-family homes (73.4%) and attached single-family homes (4.1%). In 2022, multi-family units in the City of Altoona consisted of: two units (6.0%); three to four units (5.2%); five to nine units (2.7%); ten to nineteen units (1.8%); and twenty units or more (6.3%). Mobile homes made up only 0.4% of the housing stock.

The median value of owner-occupied homes in the City of Altoona in 2022 was \$110,700 compared to \$149,300 for Blair County and \$226,200 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 much lower than the Commonwealth of Pennsylvania, which tracks with the City's lower median household income.

Chart II-14 shows the types of housing stock in the City of Altoona.

Chart II-14 – Housing Stock in the City of Altoona, PA



Source: 2018-2022 ACS table DP04

Code Enforcement

According to the 2023 Annual Report for the City's Department of Codes and Inspections (the most recent report), the department received 3,671 code enforcement complaints. Of those complaints: 1,129 (30.8%) complaints were related to vegetation/overgrown lots; 1,077 (29.3%) for garbage/rubbish; 610 (16.6%) for repairs; 168 (4.6%) for vehicles; 137 (3.7%) for vacant properties; 107 (2.9%) for unregistered rentals; 49 (1.3%) for condemnations and red-tags; 46 (1.3%) for demolition orders; 44 (1.2%) for trees; and 304 (8.3%) for miscellaneous issues like graffiti, snow removal, or sidewalk clearance. As a result of both complaints and routine inspections, the City issued 4,871 notices of violation in 2023. During that year, 5,688 current and prior violations were corrected.

In the period between January 28, 2020, and August 8, 2024, magisterial judges in the City of Altoona issued 1,018 summary citations for code violations. Only ten (10) were issued in 2020 and another ten (10) in 2021 as inspections were limited due to the COVID pandemic, but this increased to 122 in 2022, 185 in 2023, and 701 citations in 2024. This indicates that the City's Department of Codes and Inspections has become aggressive in enforcing code inspections. Of these, 422 citations were for lack of needed repairs to a property, 163 citations were for accumulations (trash), 136 were for failure to register a property as vacant, and 60 were for failure to repair or demolish/raze structures.

The Department of Codes and Inspections also conducts inspections of residential rental unit properties every three years. In 2023 the department completed a total of 1,107 housing unit inspections accounting for approximately 15.0% of the City's 7,402 rental housing units, as well as 638 re-inspections (8.6% of rental units); in upcoming years it is accelerating its inspection schedule to match its three-year inspection rotation. The most common violations include accumulations, smoke detectors, carbon monoxide detectors, handrails, venting, fixture and outlet covers, unopenable windows and missing screens, and ceilings. Life-safety related violations must be addressed within 10 days whereas all other violations must be addressed within 45 days.

F. Financing

Owner Costs

The median mortgage expense in the City of Altoona was \$916 in 2017, which rose to \$1,034 in 2022. **Table II-11** illustrates mortgage status and selected monthly owner costs. Monthly owner costs for mortgage-holders increased by 12.9% and by 20.6% for owner-occupants without a mortgage, while household median income increased by 30.7%.

The number of homes in Altoona without a mortgage slightly increased from 41.3% in 2017 to 41.7% in 2022. Some causes of this increase could be owner-occupants paying off their mortgage over time, homeowners purchasing homes using cash or non-mortgage instruments, property forfeiture due to nonpayment of mortgages, or an aging population paying their mortgage with property sale proceeds as they move elsewhere or pass away.

Table II-11 – Mortgage Status and Selected Monthly Owner Costs

Monthly Owner Cost	2013-2017 ACS		2018-2022 ACS	
	Number	Percentage	Number	Percentage
Owner-Occupied Housing Units	11,870	63.0%	12,057	65.5%
Housing Units with a Mortgage	6,973	58.7%	7,026	58.3%
Less than \$500	392	5.6%	179	2.5%
\$500 to \$999	3,759	53.9%	3,094	44.0%
\$1,000 to \$1,499	2,069	29.7%	2,660	37.9%
\$1,500 to \$1,999	544	7.8%	919	13.1%
\$2,000 to \$2,499	162	2.3%	27	0.4%
\$2,500 to \$2,999	33	0.5%	89	1.3%
\$3,000 or more	14	0.2%	58	0.8%
Median (dollars)	\$916	-	\$1,034	-
Housing Units without a Mortgage	4,897	41.3%	5,031	41.7%
Less than \$250	662	13.5%	264	5.2%
\$250 to \$399	2,218	45.3%	1,604	31.9%
\$400 to \$599	1,492	30.5%	2,188	43.5%
\$600 to \$799	341	7.0%	742	14.7%
\$800 to \$999	111	2.3%	155	3.1%
\$1,000 or more	73	1.5%	78	1.6%
Median (dollars)	\$373	-	\$450	-

Source: 2013-2017 and 2018-2022 ACS

14.9% of all owner-occupied households are paying over 30% of their monthly income on housing, indicating a relatively high percentage of owners whose housing is not considered affordable. **Table II-12** illustrates housing costs for owner-households.

Table II-12 – Selected Monthly Owner Cost as a Percentage of Household Income

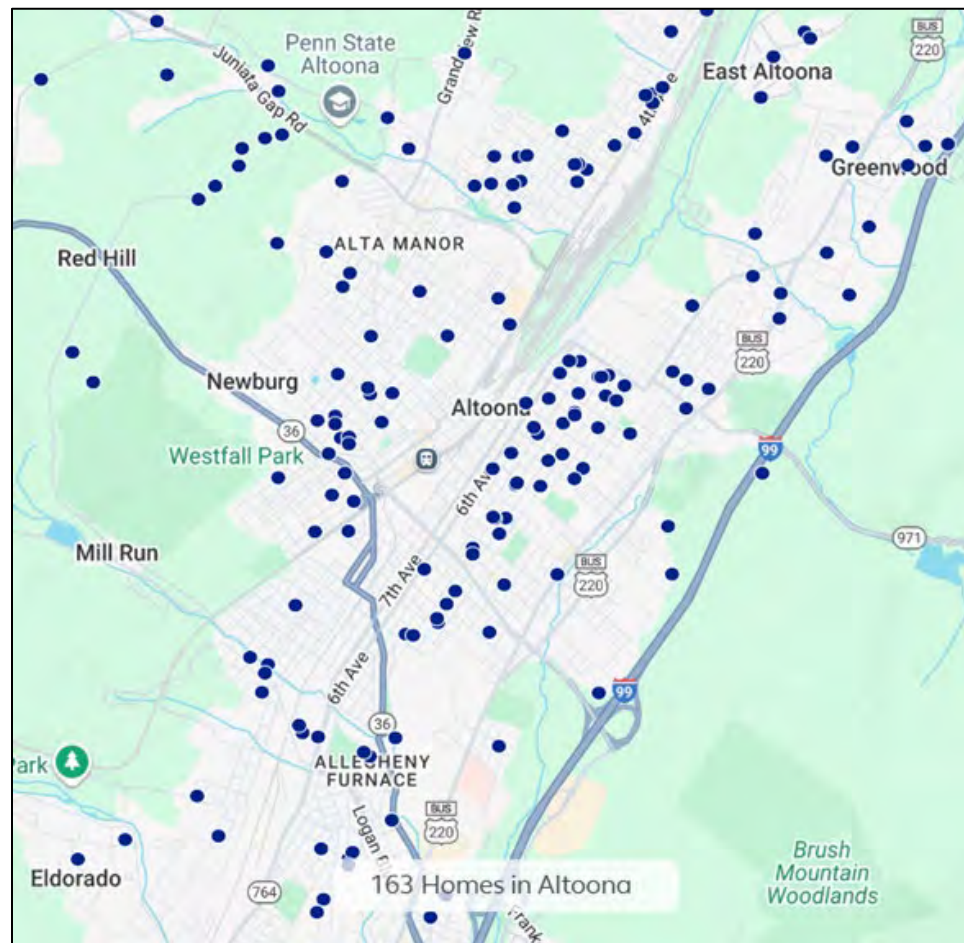
Owner Costs as Percent of Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Owner-Occupied Housing Units	11,870	63.0%	12,057	65.5%
Less than \$20,000	1,423	12.0%	1,143	9.5%
Less than 20 percent	159	1.3%	76	0.6%
20 to 29 percent	199	1.7%	226	1.9%
30 percent or more	1,065	9.0%	841	7.0%
\$20,000 to \$34,999	2,139	18.0%	1,531	12.7%
Less than 20 percent	906	7.6%	480	4.0%
20 to 29 percent	587	4.9%	578	4.8%
30 percent or more	646	5.5%	473	3.9%
\$35,000 to \$49,999	1,946	16.4%	1,578	13.1%
Less than 20 percent	1,071	9.0%	774	6.4%
20 to 29 percent	638	5.4%	498	4.1%
30 percent or more	237	2.0%	306	2.5%
\$50,000 to \$74,999	2,708	22.8%	2,451	20.3%
Less than 20 percent	1,971	16.6%	1,685	14.0%
20 to 29 percent	681	5.7%	670	5.6%
30 percent or more	56	0.5%	96	0.8%
\$75,000 or more	3,636	30.6%	5,278	43.8%
Less than 20 percent	3,344	28.2%	4,943	41.0%
20 to 29 percent	247	2.1%	288	2.4%
30 percent or more	45	0.3%	47	0.4%
Zero or negative income	18	0.2%	76	0.6%
No cash rent	-	-		

Source: 2013-2017 and 2018-2022 ACS

Zillow.com provides comprehensive statistics on current housing market trends for the Altoona area such as the Zillow Home Value Index, the typical value for homes in the 35th to 65th percentile range. This excludes homes that are significantly devalued or highly valued, instead focusing on a region's middle-income housing. By this measure, Zillow

indicates that as of March 31, 2025, the Altoona, PA MSA (Blair County) Home Value Index was \$170,209, a 5.5% year-over-year increase from March 31, 2024, and almost \$60,000 more than the 2018-2022 ACS estimated median home value of \$110,700. However, Zillow also shows that the median sale price for a single-family home as of February 2025 was \$130,000, a 7.1% year-over-year decrease from February 2024; the highest sale price encountered over the last five (5) years was \$160,300 in June 2024, with the lowest median sale price being \$92,000 in January 2021.

Trulia.com was reviewed for listings on May 2, 2025. At that time, there were 164 for-sale properties listed in the immediate Altoona area. The least expensive structure was a 4-bedroom, 2 bath house in foreclosure selling for \$8,000, followed by a 3-bedroom, 1 bath house selling for \$19,900. The most expensive was a 3-bedroom, 3 bath house just west of the City limits which listed for \$684,000, followed by a 4-bedroom, 5 bath house in the City's Allegheny Furnace neighborhood for \$646,000. There were 20 houses listed in foreclosure. A map of these listings is below:



Source: Trulia.com

On May 2, 2025, the *Altoona Mirror's* online classifieds were reviewed, but there were no real estate listings published on that date. In conversation with real estate professionals, the City's Community Development Department has determined that print real estate ads are no longer published.

Foreclosures

On May 2, 2025, Trulia had 20 listings in the City of Altoona for houses in the foreclosure process or already foreclosed. The lowest list price was \$8,000 and the highest was \$165,700, with most homes having an estimated list price between \$80,000 and \$120,000. These were all single-family houses and were scattered through central and northern Altoona with a concentration immediately east of downtown. A map of for-sale properties in foreclosure is below.



Source: Trulia.com

Renter Costs

The median monthly rent increased by 27.6% between 2017 and 2022, from \$623 to \$795, respectively. **Table II-13** illustrates rental rates within the City at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Table II-13 – Gross Monthly Rent

Monthly Renter Costs	2013-2017 ACS		2018-2022 ACS	
	Number	Percentage	Number	Percentage
Renter-Occupied Housing Units	6,965	37.0%	6,361	34.5%
Less than \$300	905	13.0%	560	8.8%
\$300 to \$499	1,043	15.0%	799	12.6%
\$500 to \$799	3,105	44.6%	1,635	25.7%
\$800 to \$999	976	14.0%	1,405	22.1%
\$1,000 to \$1,499	536	7.7%	1,216	19.1%
\$1,500 to \$1,999	60	0.9%	224	3.5%
\$2,000 to \$2,499	0	0.0%	52	0.8%
\$2,500 to \$2,999	0	0.0%	42	0.7%
\$3,000 or more	0	0.0%	0	0.0%
No Cash Rent	341	4.8%	428	6.7%
Median (dollars)	\$623	-	\$795	-

Source: 2013-2017 and 2018-2022 American Community Survey

The monthly housing costs for 49.6% of all renter-occupied households exceeded 30% of monthly income in 2017, indicating a high percentage of renters whose housing is not considered affordable. In 2022, that amount increased to 54.5%, a 4.9% increase from 2017. **Table II-14** illustrates the housing cost for renter-occupied households.

Table II-14 – Gross Rent as a Percentage of Household Income

Rental Cost as a % of Income	2013-2017 ACS		2013-2017 ACS	
	Number	Percentage	Number	Percentage
Occupied Units paying rent	6,487	-	5,771	-
Less than 15 percent	682	10.5%	656	11.4%
15 to 19 percent	660	10.2%	611	10.6%
20 to 24 percent	692	10.7%	553	9.6%
25 to 29 percent	998	15.4%	809	14.0%
30 to 34 percent	703	10.8%	923	16.0%
35 percent or more	2,752	42.4%	2,219	38.5%
Not computed	478	-	590	-

Source: 2013-2017 and 2018-2022 American Community Survey

The FY 2024 and FY 2023 Fair Market Rents for Blair County are shown in **Table II-15** below.

Table II-15 – FY 2024 and 2023 Fair Market Rents by Unit Bedrooms

	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2024 FMR	\$673	\$831	\$993	\$1,232	\$1,406
FY 2023 FMR	\$613	\$756	\$917	\$1,116	\$1,243

Source: www.hud.gov

The Zillow Observed Rent Index is a smoothed measure of the typical observed market rate rent across a given region of all rental homes properties, not just those currently advertised for rent. This measures the mean of listed rents that fall into the 35th to 65th percentile range. According to Zillow Research estimates, the median rental price on March 31, 2025, for the Altoona MSA is \$900, identical to the same date in 2024. On May 2, 2025, Zillow had 43 rental listings ranging from \$700/month for a 2-bedroom apartment to \$1,900/month for a 4-bedroom house. The lowest bedroom-to-rent ratio was for a 4-bedroom house renting for \$1,025/month (\$256.25/month per bedroom).

On January 13, 2025, there were 17 rental listings on altoona.craigslist.org. Their rental rates ranged between \$517/month for an efficiency apartment and \$1,470/month for a 1-bedroom apartment, though 2- and 3-bedroom residences also were listed. As Craigslist is largely unmoderated, some of these advertisements may have been duplicates.

On May 2, 2025, the *Altoona Mirror's* online classifieds were reviewed, but there were no rental listings published on that date. In conversation with real estate professionals, the City's Community Development Department has determined that print real estate ads are no longer published.

Zillow, Trulia, Craigslist, and the *Altoona Mirror* have fair housing policies which place the responsibility on sellers and lessors to follow all Federal, state, and local fair housing laws.

G. Household Types

Based on a comparison between the 2015 and 2020 population, the City of Altoona had a 5% decrease in population of 2,145 persons. The number of households decreased by 1%, or 190 households. However, the median income of the area increased by 17%. 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 2015 and 2020, the cumulative inflation rate was 10.4%, meaning that the \$36,215.00 median income in January 2015 would be \$39,974.92 if it were expressed in January 2020 dollars. As the 2020 median income is \$42,245, Altoona has only slightly outpaced the rate of inflation.

The following tables utilize data from HUD's Comprehensive Housing Affordability Strategy (CHAS).

Table II-16 – Demographic Changes Between 2015 and 2020

Demographics	Base Year: 2015	Most Recent Year: 2020	% Change
Population	45,815	43,670	-5%
Households	18,735	18,545	-1%
Median Income	\$36,215.00	\$42,245.00	17%

Source: 2011-2015 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

Table II-17 - Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,425	2,555	3,405	1,945	7,225
Small Family Households *	825	700	1,375	720	3,815
Large Family Households *	165	175	245	175	530
Household contains at least one person 62-74 years of age	770	875	700	455	1,645
Household contains at least one person age 75 or older	499	390	620	234	654
Households with one or more children 6 years old or younger *	575	425	630	350	879

* The highest income category for these family types is >80% HAMFI.

Source: 2016-2020 CHAS data tables 5, 7, and 13

Households with Special Needs

Elderly and Frail Elderly – According to the 2018-2022 American Community Survey (ACS), there were 18,418 households in the City of Altoona. Based on this data, 6,226 (33.8%) of all households were single person households living alone. Single person households aged 65 and over comprised 2,756 households, or 15.0% of all households. It is presumed as these seniors age in place, additional accommodation and special needs will be needed for this portion of the City’s population. The City may need to assist in providing funding and working with housing service agencies and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

Additionally, there are 1,365 persons (31.5% of all disabled persons, or 3.1% of the total population of Altoona) who are age 65 or over and have a disability. These persons can be considered “Frail Elderly”, defined as an elderly person who is unable to perform at least three of the following activities of daily living: eating, bathing, grooming, dressing, or home management activities. These persons will need special supports in order to help them age in place such as in-home care, accessibility improvements, and food delivery.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – The Pennsylvania Coalition Against Domestic Violence shows that statewide, 119 victims died from domestic violence incidents in 2023; 54% were killed by a current or former intimate partner. Though not in Altoona proper, the Coalition’s site noted that one Blair County woman was killed in an intimate partner violence incident in 2023.

According to the Pennsylvania Uniform Crime Reporting System (PA UCR), there were 32 rape offenses and one human trafficking offense in Altoona in 2024, with 247 rapes and 4 human trafficking offenses over the last five years. Neither PA UCR nor the FBI Crime Data Explorer provide data on criminal sexual contact or stalking, though other cases such as simple assault may have a sexual motive. Additionally, the Council on Criminal Justice estimates that there are 29% to 53% more aggravated domestic violence incidents nationwide than law enforcement data reflects. Finally, the above data does not record the basis of police calls or number of calls to domestic violence organizations.

The Altoona Police Department provides all victims with referral materials to service providers should they choose to seek help following an incident. The major area service provider for sexual assault and related offenses is Family Services, Inc., which provides services to victims of sexual assault, domestic violence, stalking, homeless individuals and families, individuals in need of counseling, and persons with intellectual disabilities in the greater Altoona area. They and other providers serve approximately 4,000 people each

year through shelter programs, peer-to-peer groups, confidential counseling, Civil Protection Orders, and legal assistance.

Homelessness – 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 Eastern Pennsylvania Continuum of Care (PA-507). The Continuum of Care is comprised of 33 counties, including Blair County and the City of Altoona. The Continuum of Care is administered locally by the Center for Community Action and is comprised of four (4) committees that carry out the mission of the organization: The South-Central PA Regional Homeless Advisory Board (RHAB), the PA Homeless Steering Committee, the Continuum of Care Merger/Governance Committee, and the Ranking Committee.

The local organizations maintain records in the HMIS system and continue to monitor and track assisted households.

In Blair County, Family Services Inc. is categorized as an “emergency shelter” that provides and maintains beds year-round for adults, families with children, and for unaccompanied youth. The agency provides a total of 7 units (25 beds) for adults with children, 10 beds for adults without children and 9 beds for unaccompanied youth on a year-round basis.

UPMC Behavioral Health provides rental assistance, transitional housing services, and permanent supportive housing. For households without children, they provide a total of 6 beds on a year-round basis through their transitional housing program. Additionally, they provide 14 beds for singles or couples without children through permanent supportive housing. Care managers will also assist patients in applying for Section 8 vouchers and assist with paperwork to be placed on the Housing Authority wait lists.

The Blair County Community Action Program (BCCAP) has recently merged into the Center for Community Action (CCA), which provides rapid rehousing services. CCA provides 212 rapid rehousing beds on a year-round basis through various projects, as well as 3 overflow beds.

Other homeless shelters in Altoona and Blair County include the Altoona Warming Center (14 seasonal emergency shelter beds), Blair County Housing Authority (42 VASH permanent supportive housing beds for veterans and their families), and the Veterans Leadership Program of Western Pennsylvania (12 transitional housing beds and 4 overflow beds for veterans).

The high cost of decent, safe, sanitary, and sound 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 30% or more of their income for housing.

H. Cost Burden

The major housing problem facing households in the City of Altoona is a lack of affordable housing, resulting in many of the City's lower income households having to pay more than 30% of their total household income on the monthly cost for housing. The following information was noted: 2,394 households were cost burdened by 30% to 50%, and 2,200 households were cost burdened by greater than 50%. There were 2,275 White households cost burdened by 30% to 50%, and 1,965 that were cost burdened by over 50%; 205 Black/African American households were cost burdened by 30% to 50%, and 89 Black/African American households were cost burdened by greater than 50%; and lastly, 25 Hispanic households were cost burdened by 30% to 50%, and 120 Hispanic households were cost burdened by over 50%.

Table II-18 – Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,419	2,620	2,229	280
White	12,780	2,275	1,965	195
Black / African American	365	205	89	50
Asian	14	0	0	0
American Indian, Alaska Native	10	0	0	0
Pacific Islander	10	0	10	0
Other/Multiple Races	75	115	45	35
Hispanic	165	25	120	0

Source: 2016-2020 CHAS data table 9

About 4,849 White households (28.2%) out of a total of 17,210 computed White households were considered cost burdened by 30% or more in the City of Altoona. Of the total Black/African American households in the City, there were 294 households (41.7%) that were cost burdened by 30% or more. No Asian, American Indian and Alaska Native, or Pacific Islander households were cost burdened by 30% or more. Finally, 145 (46.8%) Hispanic households were cost burdened by 30% or more.

I. Housing Problems

During the preparation of the City of Altoona’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine the needs of racial and ethnic groups in comparison to the overall need in the City. Disproportionate need is defined as a racial or ethnic group being affected by a housing problem at least 10 percentage points more commonly than the percentage of persons as a whole in that income category.

A household is considered to have a housing problem if it is cost burdened by more than 30% of the total household income, is experiencing overcrowding conditions, 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 burdened.

Table II-19 – 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	120	0	15	0	185	25	0	0	4	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	4	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	50	0	65	4	0	0	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	1,280	270	20	0	1,570	380	190	25	20	620
Housing cost burden greater than 30% to 50% of income (and none of the above problems)	460	740	425	35	1,680	205	295	205	90	900
Zero/negative Income (and none of the above problems)	235	0	0	0	235	35	0	0	0	35

Source: 2016-2020 CHAS data table 3

The two most common housing problems for both owner-occupied and renter-occupied housing are having a housing cost burden of 30-50% of household income and having a housing cost burden of greater than 50% of household income.

Table II-20 – Overcrowding Conditions

	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
More than one person per room but less than or equal to 1.5 persons per room										
Single family households	4	0	50	0	54	4	0	0	0	4
Multiple family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	4	0	50	0	54	4	0	0	0	4
More than 1.5 persons per room										
Single family households	35	0	0	0	35	0	0	4	0	4
Multiple family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	35	0	0	0	35	0	0	4	0	4

Source: 2016-2020 CHAS data table 10

Only 0.5% of households in Altoona had overcrowding conditions in the 2016-2020 CHAS.

Table II-21 – Cost Burdened Greater Than 30% but Less Than or Equal To 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 Family	80	235	255	570	15	60	45	120
Large Family	4	45	55	104	10	25	25	60
Elderly Family	50	0	15	65	20	60	50	130
Elderly Non-Family	210	195	30	435	80	135	60	275
Non-Elderly Non-Family	165	265	75	505	85	20	25	130
Total need by income	509	740	430	1,679	210	300	205	715

Source: 2016-2020 CHAS data table 7

Of renter-occupied households cost burdened by greater than 30%, the most impacted are small families and non-elderly non-family households. For owner occupied households, elderly non-family households are the most burdened.

Table II-22 – Cost Burdened 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 Family	480	70	10	560	60	85	0	145
Large Family	70	45	0	115	35	0	0	35
Elderly Family	10	25	0	35	25	0	10	35
Elderly Non-Family	180	35	10	225	155	95	10	260
Non-Elderly Non-Family	550	100	0	650	130	10	0	140
Total need by income	1,290	275	20	1,585	405	190	20	615

Source: 2016-2020 CHAS data table 7

Of the renter-occupied households that are cost burdened by greater than 50%, the most impacted are non-elderly non-family households, followed by small family households. For owner-occupied households, elderly non-family households are the most cost burdened group.

The following tables examine the incidence of housing problems by racial or ethnic group in each income category.

Table II-23 – 0%-30% of Area Median Income

Housing Problems	One or more of four housing problems	None of four housing problems OR cost burden not computed, none of the other three housing problems
Jurisdiction as a whole	2,485	940
White	2,180	820
Black / African American	120	50
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	10	10
Hispanic	130	0

Source: 2016-2020 CHAS data table 1

Table II-24 – 30%-50% of Area Median Income

Housing Problems	One or more of four housing problems	None of four housing problems OR cost burden not computed, none of the other three housing problems
Jurisdiction as a whole	1,495	1,060
White	1,330	975
Black / African American	164	50
Asian	0	4
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	30

Source: 2016-2020 CHAS data table 1

Table II-25 – 50%-80% of Area Median Income

Housing Problems	One or more of four housing problems	None of four housing problems OR cost burden not computed, none of the other three housing problems
Jurisdiction as a whole	745	2,665
White	620	2,585
Black / African American	10	75
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	15	0

Source: 2016-2020 CHAS data table 1

Table II-26 – 80%-100% of Area Median Income

Housing Problems	One or more of four housing problems	None of four housing problems OR cost burden not computed, none of the other three housing problems
Jurisdiction as a whole	150	1,795
White	150	1,620
Black / African American	0	70
Asian	0	0
American Indian, Alaska Native	0	10
Pacific Islander	0	0
Hispanic	0	95

Source: 2016-2020 CHAS data table 1

Table II-27 – Greater than 100% of Area Median Income

Housing Problems	One or more of four housing problems	None of four housing problems OR cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	250	6,975
White	175	6,750
Black / African American	50	130
Asian	0	10
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	34

Source: 2016-2020 CHAS data table 1

According to the 2016-2020 American Community Survey data (from which the 2016-2020 CHAS data was derived) the racial composition of the City of Altoona was 92.7% White (40,490 persons); 3.7% African American (1,609 persons); 0.2% Asian (88 persons); 0.2% Other races; and 3.1% two or more races. 2.1% of the population (914 persons) are Hispanic or Latino of any race.

There were four racial/ethnic groups disproportionately affected by housing problems:

- In the 0-30% AMI group the Black/African American population makes up 5.0% of households but 70.6% of Black households are affected by housing problems;
- Also, in the 0-30% AMI group, the Hispanic population makes up 3.8% of households but all 100% are affected by housing problems; and,
- In the 30-50% AMI group the Black/African American population makes up 8.4% of households but 76.6% are affected by housing problems.
- In the 50-80% AMI group, 100% of the estimated fifteen Hispanic households (0.4% of all households in the group) are affected by housing problems.

Some of these conditions may be exaggerated due to the small number of minority residents (7.3%) of the City of Altoona.

J. Disproportionately Greater Need: Severe Housing Problems

A household is considered to have a housing problem if it is cost burdened 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 burdened 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 HUD CHAS data. Disproportionate need is defined as a racial or ethnic group being affected by a housing problem at least 10 percentage points more commonly than the percentage of persons as a whole in that income category.

The following table illustrates overall disproportionate needs in the City of Altoona.

Table II-28 – Severe Housing Problems: Lacks kitchen or complete plumbing, has severe overcrowding, or has 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	1,405	270	85	0	1,825	415	190	30	25	715
Having none of four housing problems	440	410	765	530	3,080	230	650	1,900	1,265	10,075
Household has negative income, but none of the other housing problems	235	0	0	0	235	35	0	0	0	35

Source: 2016-2020 CHAS data tables 2 and 3

Renter-occupied households have more housing problems than owner-occupied households, especially those earning 0-30% AMI. One or more severe housing problems affect 1,825 renter-occupied households but only affect 715 owner-occupied households.

The following tables further examine the incidences of severe housing problems by racial or ethnic category in each income category.

Table II-29 – 0%-30% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of four severe housing problems OR cost burden not computed, none of the other three severe housing problems
Jurisdiction as a whole	1,820	1,600
White	1,565	1,435
Black / African American	85	85
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	10	10
Hispanic	120	10

Source: 2016-2020 CHAS data table 2

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

Severe Housing Problems	One or more of four severe housing problems	None of four severe housing problems OR cost burden not computed, none of the other three severe housing problems
Jurisdiction as a whole	460	2,090
White	455	1,855
Black / African American	4	205
Asian	0	4
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	30

Source: 2016-2020 CHAS data table 2

Table II-31 – 50%-80% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of four severe housing problems OR cost burden not computed, none of the other three severe housing problems
Jurisdiction as a whole	115	3,290
White	115	3,090
Black / African American	0	85
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	15

Source: 2016-2020 CHAS data table 2

Table II-32 – 80%-100% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of four severe housing problems OR cost burden not computed, none of the other three severe housing problems
Jurisdiction as a whole	25	1,920
White	25	1,745
Black / African American	0	70
Asian	0	0
American Indian, Alaska Native	0	10
Pacific Islander	0	0
Hispanic	0	95

Source: 2016-2020 CHAS data table 2

Table II-33 – Greater than 100% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of four severe housing problems OR cost burden not computed, none of the other three severe housing problems
Jurisdiction as a whole	115	7,100
White	65	6,865
Black / African American	50	130
Asian	0	10
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	34

Source: 2016-2020 CHAS data table 2

Based on the above tables, there were two racial/ethnic groups disproportionately affected by severe housing problems:

- In the 0-30% AMI group, Hispanic households comprise 3.8% of the total group but 92.3% are affected by severe housing problems; and
- In the greater than 100% AMI group Black or African American households comprise 2.5% of the total group but 27.8% of households are affected by severe housing problems (as opposed to 1.6% of the greater than 100% AMI cohort).

Some of these conditions may be exaggerated due to the small number of minority residents (7.3%) of the City of Altoona.

K. Disabled Households

Based on the 2018-2022 ACS data, there are 7,599 City residents (17.5% of the population) with at least one disability. Of these individuals who have a disability: 30.9% have a hearing difficulty; 13.8% have a vision difficulty; 47.3% have a cognitive difficulty; 42.8% have an ambulatory difficulty; 15.4% have a self-care difficulty; and 33.1% have an independent living difficulty. Some individuals may have more than one disability, such as having both an ambulatory and a self-care disability.

In consultations, interviews and surveys, the lack of safe, affordable accessible housing for people with disabilities is a major unmet housing need and problem. The City's topography and streetscape were consistently mentioned as a difficulty to people with physical disabilities. Sidewalks in outlying areas were noted as being too deteriorated or uneven for people with mobility issues, while some pointed out that there were fixed obstacles in the middle of sidewalks that required wheelchair users to use the street. Residents and stakeholders also mentioned a lack of ADA access ramps.

Many of the City's elderly and disabled persons are on a fixed or limited income and cannot afford home maintenance. The lack of affordable housing that is decent, safe, sanitary, and sound forces them into substandard housing with poor accessibility.

Table II-34 – Disability Status for Residents in Altoona, PA

Disability Status of the Civilian Non-Institutional Population	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total Civilian Population	44,423	-	43,452	-
Total Population with a disability	8,390	18.9%	7,599	17.5%
Total Population under 5 years	2,748	6.2%	2,561	5.9%
With a hearing difficulty	26	0.9%	0	0%
With a vision difficulty	21	0.8%	0	0%
Total Population 5 to 17 years	7,383	16.6%	6,961	16.0%
With a hearing difficulty	70	0.9%	39	0.4%
With a vision difficulty	21	0.3%	30	0.3%
With a cognitive difficulty	697	9.4%	692	9.9%
With an ambulatory difficulty	11	0.1%	55	0.8%
With a self-care difficulty	153	2.1%	84	1.2%
Total Population 18 to 64 years	27,333	61.5%	26,625	61.3%
With a hearing difficulty	871	3.2%	929	3.5%

With a vision difficulty	564	2.1%	652	2.4%
With a cognitive difficulty	2,239	8.2%	2,312	8.7%
With an ambulatory difficulty	2,279	8.3%	1,810	6.8%
With a self-care difficulty	734	2.7%	725	2.7%
With an independent living difficulty	1,972	7.2%	1,616	6.1%
Total Population 65 years and over	6,959	15.7%	7,305	16.8%
With a hearing difficulty	1,063	15.3%	1,377	18.9%
With a vision difficulty	460	6.6%	368	5.0%
With a cognitive difficulty	482	6.9%	593	8.1%
With an ambulatory difficulty	1,705	24.5%	1,390	19.0%
With a self-care difficulty	510	7.3%	362	5.0%
With an independent living difficulty	1,037	14.9%	902	12.3%
Sex				
Male	4,334	19.8%	3,862	18.1%
Female	4,056	18.0%	3,737	16.9%
Race with a disability				
White alone	7,860	18.9%	7,207	18.3%
Black or African American alone	219	17.7%	126	8.6%
American Indian and Alaska Native alone	0	0.0%	8	21.6%
Asian alone	5	5.2%	20	8.7%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	21	100%
Some other race alone	126	50.4%	18	12.4%
Two or more races	180	14.5%	199	9.6%
White alone, not Hispanic or Latino	7,726	18.8%	7,183	18.4%
Hispanic or Latino (of any race)	263	33.9%	42	5.1%

Source: 2013-2017 and 2018-2022 ACS table S1810

The number and percentage of persons with a disability in the City of Altoona has decreased between 2017 and 2022 but is still over 3% higher than Pennsylvania's overall percentage of 14.1%. Of the City's population, males are about 1% more likely to have a disability than females. The most common disabilities are cognitive difficulties, ambulatory difficulties, and independent living difficulties, and the cohort with the highest percentage of disabilities is the 65 and over age group, with 36% of persons having at least one disability.

III. Review/Update to Original Plan

The previous “Analysis of Impediments to Fair Housing Choice” was prepared by the City of Altoona in 2020. The identified Impediments to Fair Housing Choice are reviewed twice each year in the City’s Annual Action Plan and again in the Consolidated Annual Performance Evaluation Reports (CAPER). The following restates the previously identified impediments from 2020 and summarizes the progress made on each.

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 reach this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through partnerships, 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 and to make reasonable accommodations.
- **1-C:** Continue to affirmatively further fair housing and continue working with Southwestern Pennsylvania Legal Services, Inc., now known as Summit Legal Aid, to provide fair housing services.

Accomplishments:

Southwestern Pennsylvania Legal Services, Inc. or SPLAS, now known as Summit Legal Aid, has been under contract with the City of Altoona since 2015 to promote and to affirmatively further fair housing. The following are their accomplishments between Program Years 2019 and 2023:

PY 2019 Accomplishments:

- Conducted six fair housing trainings in the City of Altoona:
 - 08-30-2019: Family Services Shelter (training for shelter guests)
 - 09-10-2019: Veterans Administration Project CHALENG
 - 09-16-2019: Hope Drop In Center
 - 09-26-2019: Family Services Shelter (training for shelter guests)
 - 10-31-2019: Improved Dwellings of Altoona (Evergreen Manor staff)
 - 11-01-2019: Altoona Landlord Workshop
- Attended meetings for the Local Housing Options Team, Criminal Justice Advisory Board, and Operation Our Town on behalf of the City.
- Sponsored a Fair Housing Month poster contest for Altoona School District students in grades 5-8 and 9-12. No entries were received likely due to the district moving to a remote learning environment because of COVID-19.
- Made four social media posts addressing race, sexual harassment, familial status, and disability in lieu of producing and distributing physical materials. Each post reached between 26% and 33% of the City's population.
- Received 26 total calls on the City Fair Housing Hotline and 33 additional calls outside the dedicated hotline:
 - 3 fair housing issues were identified
 - 2 cases were opened and resolved with reasonable accommodation requests
 - 8 calls related to general landlord tenant issues
 - 3 calls related to housing needs
 - 1 call related to tax sales
 - 2 callers resolved their issues independently
 - 10 callers were unreachable or called the wrong number

PY2020 Accomplishments:

- Held virtual Q&A sessions for tenants, landlords, advocates for protected class members, and those involved in the criminal justice system:
 - 10 events for tenants
 - 2 events for housing providers
 - 5 events for advocates
 - 13 reentry events
- Attended meetings for the Local Housing Options Team, Criminal Justice Advisory Board, and Operation Our Town on behalf of the City.
- Sponsored a Fair Housing Month poster contest for Altoona School District students in grades 9-12. No entries were received likely due to the district moving to a remote learning environment because of COVID-19.
- Produced and distributed fair housing materials throughout the City.
- Received 30 total calls on the City Fair Housing Hotline and 27 additional calls outside the hotline:
 - 9 fair housing issues were identified
 - 13 calls related to general landlord tenant issues
 - 1 call related to housing needs
 - 2 calls were about other legal issues
 - 5 callers were unreachable or called the wrong number

PY 2021 Accomplishments:

- Presented on common Fair Housing violations at the annual Landlord Workshop hosted by Operation Our Town and the Altoona Housing Authority. Topics included Discriminatory Advertising & Statements; Making Housing Unavailable; Terms & Conditions; False Denial of Availability; Steering; Coercion, Intimidation, Threats, and Interference; Harassment – General; Harassment – Sexual Harassment; Denial of Reasonable Modifications; and Denial of Reasonable Accommodations.
- Participated in the Booker T. Washington Revitalization Block Party and provided fair housing materials and information on how to report housing discrimination.
- Participated at the Altoona Curve May is Mental Health Month hosted by the Blair County Suicide Prevention Alliance. Attendees were able to speak with SPLA staff and receive fair housing materials at the SPLA vendor table.
- Attended meetings for the Local Housing Options Team, Criminal Justice Advisory Board, and Operation Our Town on behalf of the City.
- Posted five times on Facebook and Instagram focusing on race, disability, and LGBTQ+ discrimination, reaching 28,882 persons, with 324 engagements, 86 reactions, 185 clicks and 23 shares.
- Sponsored a Fair Housing Month poster contest for Bishop Guilfoyle High School.
- Produced and distributed 3,000 brochures, 200 magnets, and 50 posters throughout the City.
- Received 13 calls on the City Fair Housing Hotline and 30 calls directly to SPLAS:
 - 2 calls alleged housing discrimination (both disability-related)
 - 6 calls related to landlord tenant issues such as retaliatory lease non-renewal, evictions, and repair issues
 - 5 callers left a message but were unreachable
 - Of the 30 calls directly to SPLAS from Blair County residents, 16 callers alleged housing discrimination, and two additional cases were opened; both were resolved favorably for the client.

PY 2022 Accomplishments:

- Presented on common Fair Housing violations at the annual Landlord Workshop hosted by Operation Our Town and the Altoona Housing Authority. Topics included Discriminatory Advertising & Statements; Making Housing Unavailable; Terms & Conditions; False Denial of Availability; Steering; Coercion, Intimidation, Threats, and Interference; Harassment – General; Harassment – Sexual Harassment; Denial of Reasonable Modifications; and Denial of Reasonable Accommodations.
- Participated at the Altoona Curve May is Mental Health Month hosted by the Blair County Suicide Prevention Alliance. Attendees were able to speak with SPLA staff and receive fair housing materials at the SPLA vendor table.
- Attended meetings of the Local Housing Options Team, Criminal Justice Advisory Board, Operation Our Town, Blair County Health and Wellness, and Blair County LINK on behalf of the City.
- Posted eight times on Facebook and Instagram about Fair Housing issues, reaching 80,331 persons, with 589 engagements, 116 reactions, 365 clicks and 23 shares.
- Sponsored a Fair Housing Month poster contest but received no entries.
- Produced and distributed 3,000 brochures, 200 magnets, and 50 posters throughout the City.
- Locally promoted “Coming Together to Address Appraisal Bias”, hosted by the Fair Housing Law Center and the Pennsylvania Human Relations Commission.
- Received 32 calls on the City Fair Housing Hotline and 37 calls directly to SPLAS:
 - 1 call alleged housing discrimination (race-related)
 - 15 calls related to landlord tenant issues such as eviction, criminal history as a barrier, habitability issues, and lease questions
 - 4 callers had questions regarding mortgage foreclosure, utility laws, and code enforcement
 - 1 caller needed referrals to community resources to help pay rent
 - 11 callers left a message but were unreachable
 - Of the 37 calls directly to SPLAS from Blair County residents, 15 callers alleged housing discrimination, and four additional cases were opened. Two cases were resolved favorably for the client, one was pending, and the client did not follow through on the other.

PY 2023 Accomplishments:

- Presented on Fair Housing violations at the annual Landlord Workshop hosted by Operation Our Town and the Altoona Housing Authority. Topics included Discriminatory Advertising & Statements; Making Housing Unavailable; Terms & Conditions; False Denial of Availability; Steering; Coercion, Intimidation, Threats, and Interference; Harassment – General; Harassment – Sexual Harassment; Denial of Reasonable Modifications; and Denial of Reasonable Accommodations.
- Participated in several community events benefiting clients and collaborated with Family Services to start twice-monthly sessions in July 2024 for shelter guests to learn about their housing rights and speak with fair housing attorneys.
 - 07-07-2023: Tenant training hosted by Blair Co. Community Action and Blair Co. Drug and Alcohol Commission
 - 08-09-2023: Training at Altoona Senior Center
 - 09-07-2023: Veterans Community Initiative at Catholic War Veterans Club
 - 09-27-2023: Training at James Van Zandt VA Medical Center
 - 10-24-2023: Blair County Community Resource Fair
 - 03-11-2024: Blair County Training
 - 04-23-2024: Family Services Shelter
 - 05-30-2024: Family Services Shelter
 - 06-14-2024: Family Services Shelter
- Attended meetings of the Local Housing Options Team, Criminal Justice Advisory Board, Operation Our Town, Blair County Health and Wellness, and Blair County LINK on behalf of the City.
- Posted once on Facebook and Instagram about Fair Housing issues reaching 35,268 persons, with 969 engagements, 380 reactions, and 387 clicks.
- Produced and distributed 3,000 brochures and 50 posters throughout the City.
- Held a Fair Housing Month event to educate housing providers on fair housing law.
- Received 16 calls on the City Fair Housing Hotline and 56 calls directly to SPLAS:
 - 11 calls alleged housing discrimination on the bases of sex, disability, race, and familial status; opened 4 cases.
 - 44 calls related to landlord tenant issues such as eviction, VAWA issues, criminal history as a barrier, habitability issues, and lease questions
 - 1 request for Technical Assistance was received
 - 4 calls related to estates
 - 4 other housing calls were received
 - 11 callers left a message but were unreachable

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, sanitary, and sound is \$87,600, which limits the choice of housing for lower income households. About 24.1% of homeowners and 65.7% 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 reach this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage proposals 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, sanitary, and sound housing that will remain affordable to lower income owner and renter 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 homeowners.
- **2-D:** Continue to promote the rental rehabilitation program through outreach to landlords and partnership with CHDOs.

PY 2019 Accomplishments:

- Completed 8 of 10 planned owner-occupied unit rehabilitations:
 - 11 new units were placed under contract, and 8 units were rehabilitated with a total CDBG expenditure of \$375,240.74.
- Completed 148 of 251 planned rental rehabilitations:
 - Completed 6 of 8 proposed HOME Rental Rehabilitation Program unit rehabilitations, with a total HOME expenditure of \$124,831.93.
 - Completed 17 of 17 proposed IDA Taylor Building Kitchen Replacements, with a total CDBG expenditure of \$102,000.00.

- Completed improvements to 125 affordable housing units through the IDA Tower Roof Replacement and Parking Lot Resurfacing Project, with a total CDBG expenditure of \$177,000.00.
- Continued to promote Fair Housing through its partnership with Southwestern Pennsylvania Legal Services, Inc.

PY 2020 Accomplishments:

- Completed 8 of 10 planned owner-occupied unit rehabilitations:
 - Provided rehabilitation loans to complete 8-unit rehabilitations, with a total CDBG expenditure of \$363,595.24.
- Completed 124 of 139 planned rental rehabilitations:
 - Provided a 50/50 financial match in order to complete 6 of 8 proposed HOME Rental Rehabilitation Program unit rehabilitations, with a total HOME expenditure of \$169,947.77.
 - Completed 118 of 120 proposed front and rear storm door and brick molding replacements on apartment units at the Pleasant Village Low/Mod Housing Development, with a total CDBG expenditure of \$50,500.00.
- Began funding the Blair County Community Action Rental Assist Program, with a total FY 2020 CDBG-CV expenditure of \$84,806.05 for case management services.
- Funded the Catholic Charities Emergency Financial Assistance program, providing emergency rental assistance to resolve valid eviction notices and utility arrearages for 28 low/mod persons with a total CDBG-CV expenditure of \$3,156.14.
- Funded the Salvation Army Pandemic Economic Assistance program, providing rental/mortgage and utility assistance to 20 low/mod households (60 persons total) with a total CDBG-CV expenditure of \$8,318.09.
- Continued to promote Fair Housing through its partnership with Southwestern Pennsylvania Legal Services, Inc.

PY 2021 Accomplishments:

- Completed 7 of 10 planned owner-occupied unit rehabilitations.
- Completed 25 of 31 planned rental rehabilitations with a total HOME project cost expenditure of \$175,897.35:
 - Provided a 50/50 financial match in order to complete 14 HOME Rental Rehabilitation Program unit rehabilitations.

- Completed 11 rehabilitations of units at the IDA Union Avenue Apartments (CHDO).
- Funded the Salvation Army Pandemic Economic Assistance program, providing rental, mortgage and utility assistance to prevent homelessness to 172 of 300 proposed persons with a total CDBG-CV expenditure of \$34,254.84.
- Continued to promote Fair Housing through its partnership with Southwestern Pennsylvania Legal Services, Inc.

PY 2022 Accomplishments:

- Completed 8 of 12 planned owner-occupied unit rehabilitations:
 - Provided rehabilitation loans to low-income households to complete 7 of 8 proposed unit rehabilitations, with a total CDBG expenditure of \$462,260.73.
 - Provided 0% interest forgivable loans to 1 of 4 proposed households for emergency roof replacements, with a total CDBG expenditure of \$21,250.17
- Completed 29 of 149 planned rental rehabilitations:
 - Provided a 50/50 financial match in order to complete 8 of 8 proposed HOME Rental Rehabilitation Program unit rehabilitations, with a total HOME expenditure of \$203,998.69.
 - Completed improvements to the elevator, air conditioning units, bathroom vanities and medicine cabinets in each unit at the IDA Marion House Manor to allow, totaling 21 of 21 proposed units of safe, decent, and affordable elderly and disabled housing, with a total HOME (CHDO) expenditure of \$170,000.00.
- Funded the Blair County Community Action Rental Assist Program to provide 63 of 50 proposed persons with rental assistance for a minimum of three months, with a total CDBG-CV expenditure of \$64,793.53.
- Funded the Salvation Army Pandemic Economic Assistance program, providing rental, mortgage and utility assistance to 48 of 300 proposed persons (5 households) with a total CDBG-CV expenditure of \$6,551.78.
- Continued to promote Fair Housing through its partnership with Southwestern Pennsylvania Legal Services, Inc.

PY 2023 Accomplishments:

- Completed 45 of 186 planned rental unit rehabilitations:
 - HOME: Rental Rehabilitation Program: Proposed – 8 housing units; Outcome – 1 housing unit
 - IDA-CDC Evergreen Manor I: Proposed – 16 Housing Units; Outcome – 0 Housing Units
 - IDA-CDC Evergreen Manor II: Proposed – 16 Housing Units; Outcome – 0 Housing Units
 - Altoona Housing Authority Low-Income Housing Development – Siding Installation: Proposed – 44 Housing Units; Outcome – 44 Housing Units
 - Altoona Housing Authority 11th Street Tower: Proposed – 160 Housing Units; Outcome – 0 Housing Units
- Completed 11 of 12 planned homeowner housing rehabilitations:
 - Single Family Homeowner Rehabilitation: Proposed – 10 Housing Units; Outcome – 6 Housing Units
 - Emergency Homeowner Roof Replacement: Proposed – 5 Housing Units; Outcome – 5 Housing Units
- Rental housing Construction:
 - HOME-ARP: Lexington Avenue Affordable Housing Construction: Proposed – 6 Housing Units; Outcome – 0 Housing Units

IMPEDIMENT 3: CONTINUING NEED FOR ACCESSIBLE HOUSING UNITS

As an older built-up urban environment with a varied terrain, there is a lack of accessible housing units and developable sites in the City of Altoona. Given 74.2% of the City's housing units were built over 50 years ago and 18.9% of the City's population is classified as disabled many of these units do not have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for people with disabilities and those who are developmentally delayed.

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

- **3-A:** Promote programs to increase the amount of available accessible housing through the rehabilitation of the existing owner-occupied housing stock by making accessibility improvements.
- **3-B:** Encourage private and non-profit development of accessible housing through new construction of 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 to become accessible to tenants with disabilities.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements in their properties in order for these residents to remain in their own homes.

Accomplishments:

In addition to the housing activities listed in Impediments 1 and 2, the City accomplished the following activities to reduce barriers to accessible housing:

PY 2019 Accomplishments:

- Altoona Parking Authority planned, designed, and installed an elevator to allow access between the new ADA-compliant parking spaces to the ADA-accessible doors of the Altoona Transportation Center, and also included ADA-compliant signage throughout the Altoona Parking Garage, benefiting 7,686 of 7,289 proposed persons with a total CDBG expenditure of \$288,738.96.

PY 2020 Accomplishments:

- Altoona Housing Authority Fairview Hills Playground Revitalization removed existing unsafe and outdated playground equipment and installed new equipment making the amenities at the playgrounds enjoyable and more accessible to persons with disabilities, benefiting 401 of 400 proposed persons with a total CDBG expenditure of \$65,000.00.
- UPMC Housing & Rental Assistance Program provided housing and rental assistance for the homeless and case management services to individuals and families with mental illness, with a total CDBG expenditure of \$6,282.12.

PY 2021 Accomplishments:

- Family Services, Inc. began rehabilitation of 2300 North Branch Avenue to construct a 35 bed ADA-compliant Family Shelter to serve persons with special needs, the homeless and battered spouses, with a total CDBG-CV expenditure of \$161,574.09.

PY 2022 Accomplishments:

- Family Services, Inc. constructed a 35 bed ADA-compliant Family Shelter and six (6) low-income affordable housing 2-bedroom rental units for persons who are homeless, with a total CDBG expenditure of \$139,336.25.
- Family Services, Inc. commenced work on a CDBG-funded ADA-compliant bedroom at the Family Shelter benefiting persons with special needs who are homeless, expending \$21,000.00. It will be completed in PY 2023.

PY 2023 Accomplishments:

- Family Services, Inc. completed work on the CDBG-funded ADA Compliant bedroom at the Family Shelter, benefiting two (2) persons.

IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

The City of Altoona is experiencing a slow but steady decline in population, and companies are unable to fill employment positions due to low pay and an underqualified work force. There is a gap in the type of employment available and the employability of the City's working age population. This prevents low-income households from improving their income and ability to live outside areas with concentrations of low-income households, thus creating 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 reach this goal, the following activities and strategies should be undertaken:

- **4-A:** Support and enhance workforce development and technical skills training that result in more opportunities to earn a “livable” wage and increases job opportunities.
- **4-B:** 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.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for improving public transportation through expansion of existing routes and times, or partnerships with third parties to allow residents to access new employment opportunities.

PY 2019 Accomplishments: No project applications were submitted for Economic Development. The City did not conduct any projects using Section 3 employees.

PY 2020 Accomplishments: No project applications were submitted for Economic Development under the regular CDBG funding structure. The City did award CDBG-CV funding to the following project:

- **CV-19-24 Altoona Blair County Development Corporation Economic Recovery Program:** Program provided direct financial assistance to Altoona's small (fewer than 50 individuals) for-profit businesses to expedite the hiring of employees impacted by the COVID-19 pandemic. One-time grants up to \$3,000 per employee being recalled or hired to cover salary/fringe and working capital. Maximum grant amount of \$9,000 for any one business. 51% of all jobs retained/created must be low/moderate income. The project created 27 jobs (26 White, 1 Black/African American) and expended \$79,239.31.

The City did not conduct any PY 2020 projects using Section 3 employees.

PY 2021 Accomplishments: No project applications were submitted for Economic Development under the regular CDBG funding structure. The City did award CDBG-CV funding to the following project:

- **ABCD Economic Grant Recovery Program:** Program provided direct financial assistance to Altoona's small (fewer than 50 individuals) for-profit businesses to expedite the hiring of employees impacted by the COVID-19 pandemic. One-time grants up to \$1,500 per employee being recalled or hired to cover salary, fringe and work capital. Project created 27 jobs in PY 2020. PY 2021 expenditure \$23,125.93. Proposed: 38 Jobs; Outcome: 6 full time, 3 part time jobs.

PY 2022 Accomplishments: No project applications were submitted for Economic Development. The City did not conduct any projects using Section 3 employees.

PY 2023 Accomplishments: No project applications were submitted for Economic Development. The City did not conduct any projects using Section 3 employees.

Other Accomplishments: Mayor Pacifico lobbied for increased CDBG funding on several occasions, contacting the City's U.S. Representative to Congress.

IV. Impediments to Fair Housing 2025

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 for the residents and landlords of the City of Altoona with respect to their rights and responsibilities under the Federal Fair Housing Act.

City of Altoona
Fair Housing Program
1301 Twelfth Street
Altoona, PA 16601
Phone: (814) 944-9958
Fax: (814) 949-0372
fairhousing@altoonapa.gov

The Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, disability and familial status. Any person wishing to file a housing discrimination complaint may do so with the assistance of the City's 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.

The City partners with Summit Legal Aid, Inc. (SLA) to address fair housing complaints made to the City's Fair Housing Program. Their accomplishments over the last five years are highlighted in Section III: Review/Update to Original Plan and include activities such as operating the City's Fair Housing Hotline, sponsoring a yearly Fair Housing Month poster contest for secondary school students, and conducting periodic Fair Housing training for local organizations.

2. Legal Services

MidPenn Legal Services is a non-profit law firm that provides civil legal services to low-income residents and survivors of domestic violence and sexual assault in 18 counties in Central Pennsylvania, including Blair County. The Non-profit corporation was established on July 1, 2000, through the merger of Central Pennsylvania Legal Services (CPLS), Keystone Legal Services Inc. (KLS), Legal Services Inc., and Southern Allegheny Legal Services. MidPenn's predecessors have been providing legal services for more than 50 years.

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

MidPenn Legal Services' major areas of work include: Family law, domestic violence, health, housing law, public benefits, consumer law, and elder law. Additionally, they offer services to the community including, a Low-Income Taxpayer Clinic, Legal Intervention for Victims and Empowerment, Medical Legal Partnership, Employment Law Project, the Pro Bono Program, Ombudsman, and Community Education.

Though the City of Altoona does not have a formal agreement with MidPenn, the City's fair housing complaints are often forwarded from Summit Legal Aid to the MidPenn legal team which operates in Altoona.

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 employment, housing, commercial property, education and public accommodations, and the Pennsylvania Fair Educational Opportunities Act, specific to post-secondary education and secondary vocational and trade schools.

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

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 (EEOC), and housing discrimination complaints on behalf of the U.S. Department of Housing and Urban Development (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 the Cities of Altoona, Philadelphia, and Pittsburgh.

Eleven commissioners, appointed by the governor and confirmed by the PA Senate, act as public liaisons, establish policies and resolve 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 its 2024 Annual Report PHRC received a total of 156 housing complaints from the public during the FY 2023-2024 program year. These complaints accounted for 7.40% of the 2,109 cases docketed by the PHRC. The top three complaint bases for the housing category were: Disability (88 complaints), Retaliation (66 complaints), and Race/Color (39 complaints). A complaint may have more than one basis (for example, Ancestry and National Origin).

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.

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 period from January 1, 2014, through October 25, 2024.

US Department of Housing and Urban Development

Pittsburgh Field Office

Moorhead Federal Building
1000 Liberty Ave, Ste 1000
Pittsburgh, PA 15222-4004
Phone: (412) 644-6428

Philadelphia Regional Office

The Strawbridge Building
801 Market St., 12th Floor
Philadelphia, PA 19107
Phone: (215) 656-0500

hud.gov/contactus/file-complaint

Basis for Complaints:

The most common bases for complaints in Altoona over the last ten years were Disability (37.5% of complaints), Race (31.3% of complaints), and Family Status (25% of complaints). Retaliation, Familial Status, National Origin, and Color each accounted for less than 15% of all complaints, and there were no complaints filed on the basis of Religion. Note: some complaints have more than one basis, such as Disability and Retaliation or Race and National Origin.

The most common basis for complaints in the County was also Disability, making up 59.3% of total complaints. Race was a distant second with 18.5% of complaints, followed by Familial Status with 14.8% of complaints. Retaliation, National Origin, and Color each accounted for less than 10% of all complaints, and no complaints were filed on the basis of Religion. Note: some complaints have more than one basis, such as Disability and Retaliation or Race and National Origin.

Complaint Resolutions:

Of the sixteen (16) total claims filed in Altoona, six (6) were determined to have no cause, six (6) had a successful conciliation/settlement, one (1) was withdrawn by the complainant without resolution, one (1) was closed because the complainant was unable to be located, and two (2) investigations are still open.

Of the twenty-seven (27) total claims in Blair County, eleven (11) were determined to have no cause, seven (7) had a successful conciliation/settlement, two (2) were withdrawn by the complainant after resolution, one (1) was withdrawn by the complainant without resolution, three (3) were closed because the complainant failed to cooperate, one (1) was closed because the complainant was unable to be located, and two (2) investigations are still open.

Table IV-1 – Basis for Complaint in Altoona and Blair County

Basis	Altoona		Blair County	
	Number	Percentage	Number	Percentage
Race	5	31.3%	5	18.5%
Disability	6	37.5%	16	59.3%
National Origin	2	12.5%	4	14.8%
Family Status	4	25%	2	7.4%
Sex	1	6.3%	2	7.4%
Retaliation	1	6.3%	1	3.7%
Color	1	6.3%	1	3.7%
Religion	0	0%	0	0%
Total Complaints	16	59.3% of County	27	--

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

The following **Table IV-2** summarizes the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014, and October 25, 2024 in the City of Altoona and Blair County.

Table IV-2 – HUD-FHEO Ten Year Complaints for the City of Altoona and Blair County, PA

HUD/ FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
FHAP	Altoona	16602	2/17/2014	12/30/2014	No cause determination	Disability, Retaliation	Discriminatory refusal to rent and negotiate for rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
FHAP	Altoona		6/23/2014	9/11/2014	No cause determination	Race	Discrimination in terms/conditions/privileges relating to rental
FHAP	Hollidaysburg	16648	8/12/2014	1/26/2015	No cause determination	Disability	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
FHAP	Altoona	16601	9/12/2014	9/17/2015	Conciliation / settlement successful	Race, National Origin	Discriminatory refusal to rent and negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities
FHAP	Altoona	16602	2/9/2016	10/31/2016	Unable to locate complainant	Disability	Failure to permit reasonable modification; Failure to make reasonable accommodation
FHAP	Hollidaysburg	16648	1/9/2017	6/21/2017	Complainant failed to cooperate	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
HUD	Altoona	16602	2/7/2017	3/6/2018	Conciliation / settlement successful	Familial Status	Discriminatory refusal to rent; Discriminatory advertisement - rental
FHAP	Altoona	16601	5/18/2018	9/4/2018	No cause determination	Race, Color	Discrimination in terms/conditions/privileges relating to rental
FHAP	Altoona	16602	6/8/2018	6/4/2019	No cause determination	Race	Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental

HUD/ FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
FHAP	Altoona	16601	7/5/2018	5/15/2019	No cause determination	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
FHAP	Tyrone	16686	7/16/2018	5/30/2019	No cause determination	Disability	Discriminatory refusal to rent; Failure to make reasonable accommodation
HUD	Altoona	16602	6/24/2019	11/2/2021	Complaint withdrawn by complainant without resolution	Familial Status	Discriminatory refusal to sell and negotiate for sale; Discriminatory advertising, statements and notices
FHAP	Duncansville	16635	7/24/2019	2/25/2020	No cause determination	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
FHAP	Hollidaysburg	16648	12/24/2019	9/19/2022	Conciliation / settlement successful	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
FHAP	Altoona	16601	4/22/2020	7/1/2023	Conciliation / settlement successful	Disability	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
FHAP	Duncansville	16635	9/24/2020	6/1/2021	No cause determination	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
FHAP	Altoona	16602	1/26/2021			Disability	Failure to make reasonable accommodation
FHAP	Altoona	16601	6/16/2021			National Origin, Familial Status	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
FHAP	Altoona	16601	9/27/2021	8/14/2023	Conciliation / settlement successful	Disability	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation

HUD/ FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
FHAP	Altoona	16601	10/27/2021	9/8/2022	No cause determination	Familial Status	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
FHAP	Altoona	16602	11/3/2021	8/21/2023	Conciliation / settlement successful	Race	Discriminatory refusal to sell and negotiate for sale; Discrimination in terms/conditions/privileges relating to sale; Otherwise deny or make housing unavailable
FHAP	Hollidaysburg	16648	3/17/2022	9/20/2022	No cause determination	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
FHAP	Tyrone	16686	4/12/2022	7/1/2023	Complaint withdrawn by complainant after resolution	Disability	Failure to make reasonable accommodation
HUD	Hollidaysburg	16648	10/12/2022	12/7/2022	Complaint withdrawn by complainant after resolution	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
HUD	Altoona	16601	11/10/2022	7/11/2023	Conciliation / settlement successful	Sex	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
HUD	Tyrone	16686	4/13/2023	8/30/2023	Complainant failed to cooperate	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
HUD	Tyrone	16686	2/26/2024	7/16/2024	Complainant failed to cooperate	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation

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

- City of Altoona:
 - Community Development Department
 - Code Enforcement
 - City Council
 - Acting City Manager
 - Public Works
 - Fire Department
 - Police Department
- Altoona Area Public Library
- Altoona Area School District
- Altoona Curve Minor League Baseball
- Altoona Housing Authority
- Altoona Redevelopment Authority
- Blair Alliance:
 - Altoona Blair County Development Corporation
 - Blair County Chamber of Commerce
- Blair Health Choices
- Blair Planning
- Blair Senior Services
- Blair County Department of Social Services
- Blair Drug and Alcohol Partnerships
- Center for Community Action (Continuum of Care)
- Center for Independent Living of South Central Pennsylvania
- Central Blair Recreation and Parks
- Curry Services, Inc.
- Family Services, Inc.
- First Commonwealth Bank
- Gloria Gates Memorial Foundation
- Healthy Blair County Coalition
- Improved Dwellings for Altoona
- James A. Van Zandt Veterans Administration Hospital

- M&T Bank
- National Alliance on Mental Illness (NAMI) Blair County
- Overflow Church
- Operation Our Town
- Pennsylvania State University at Altoona
- Salvation Army
- Sheetz, Inc.
- Southern Alleghenies Planning & Development Commission
- Summit Legal Aid
- United Way of the Southern Alleghenies
- UPMC Altoona Hospital
- Veterans Leadership Program
- Weber Advisors

Each of these agencies provided feedback on housing-related issues in the City of Altoona. Summary meeting notes can be found in Part VII, Appendix A. The following are some of the comments that were received during the roundtable discussions:

- Housing costs have risen within the City and are less affordable to persons with low or fixed incomes. There is a need for rental assistance for low- and moderate-income households.
- Aside from new developments, the quality of housing continues to decline.
- Seniors have a hard time finding accessible housing, especially decent, safe, sanitary, sound and affordable housing.
- There is a lack of middle-income housing for young people who want to resettle in the Blair Valley but don't want a large house or renovate a dilapidated house.
- People need to be educated about the risks of rent-to-own contracts and verbal rental contracts.
- The City of Altoona Planning and Community Development Office needs to expand its homeownership programs.
- The Weatherization Program has been successful and should be expanded to meet the City's needs.
- There is a need to recruit more landlords to participate in the Section 8 Voucher program, because many refuse to accept renters that use vouchers for payment.

- There is a need for housing and housing-related services for persons with past criminal records and evictions.
- Residents need to be educated and empowered to report fair housing violations such as refusal to make reasonable accommodations, and landlords need to be held responsible.
- Homeless persons are becoming more visible in the downtown than in the past, especially those who appear to have substance abuse or mental health issues, which makes visitors and residents uncomfortable.
- There is an increasing need for more shelter beds for homeless individuals, especially for victims of domestic violence.
- There is a continued need for a “one-stop-shop” for individuals experiencing homelessness or in imminent risk of homelessness in the City of Altoona.
- There is a need for halfway houses and long-term recovery houses to provide stable, safe, and sanitary housing for individuals recovering from addiction.
- Agencies are seeing more homeless families, as opposed to chronically homeless individuals.
- There is an increasing need for mental health treatment, especially for children and youth.
- There is a constant need for treatment of substance abuse.
- There is a continued need for veteran-specific health services.
- There is a need for childcare services for working parents, especially those working irregular hours or second shifts.
- There is a need for education so residents can fill mid-level jobs between warehouse/retail work and executive positions.
- Altoona and Blair County have several tourist draws that are creating a regional tourist industry.
- Altoona could become a bedroom community for State College.
- There are not enough grocery stores with fresh food in Altoona, and some neighborhoods are “food deserts”.
- Public transportation access and service hours need to be improved for people without cars to achieve and retain full-time employment.
- Some medical facilities are not accessible by bus, and patient transport services are overwhelmed.

- There is an influx of Arabic speaking families, families with Asian origin, and Hispanic families with limited English in the school district with limited programming to assist them.
- Public resources, such as community centers and pools, are not entirely accessible to individuals with physical disabilities.
- There is a need for alternative activities for the City's youth.
- The City of Altoona should address the livability of neighborhoods in addition to housing, such as sidewalk improvements, streetside trees, storm sewers, ADA curb cuts, etc.
- The City should explore other ways to access capital for business and economic development, including rehabilitation and development of downtown upper floor residences.
- The City should improve its infrastructure to include multi-modal options such as bike lanes, roads, and bike trails for both residents and visitors.
- The City needs to improve its sidewalks because several are impassable for persons with mobility issues.

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. Goals and Priorities

The City of Altoona's FY 2025-2029 Five-Year Consolidated Plan proposes six (6) priorities to address the housing, community development and economic development needs in the City of Altoona. These Five-Year priorities and subsequent goals are as follows:

Housing Priority – (HS)

There is a need to increase the amount of affordable, decent, safe, sound, and sanitary housing for homebuyers, owner occupants, and renters.

Goals:

- **HS-1 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance and associated housing counseling and training.
- **HS-2 Housing Development** – Increase the number of affordable, decent, safe, sanitary, and sanitary housing units in the community for homebuyers and renters, through adaptive reuse of existing buildings and new construction.
- **HS-3 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs and handicap accessibility.

- **HS-4 Rent and Utility Assistance** – Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.

Homeless Priority – (HO)

There is a need to develop and preserve housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Goals:

- **HO-1 Housing** – Support the Continuum of Care and non-profit housing agencies' efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
- **HO-2 Operation and Support** – Assist providers who operate housing or provide support services for the homeless and persons or families at-risk of becoming homeless to achieve self-sufficiency.
- **HO-3 Prevention and Re-Housing** – Continue to support the prevention of homelessness through anti-eviction activities and programs for re-housing.

Other Special Needs Priority – (SN)

There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Goals:

- **SN-1 Housing** – Increase the supply of affordable, accessible, decent, safe, sanitary, and sound housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings, construction of new housing, and providing rental assistance (including rent payments, security deposits, utility deposits and payments, and case management to achieve self-sufficiency) for low- and moderate-income residents.

- **SN-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority – (CD)

There is a need to improve community facilities, infrastructure, public services, and the quality of life for residents living in the City of Altoona.

Goals:

- **CD-1 Community Facilities** – Improve parks, recreational facilities, trails, public buildings, community and neighborhood facilities throughout the City.
- **CD-2 Infrastructure** – Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, handicap accessibility improvements/removal of architectural barriers, etc.
- **CD-3 Public Services** – Improve and enhance public services, programs for youth, the elderly, and disabled, and general social/welfare public service programs for low- and moderate-income persons.
- **CD-4 Clearance/Demolition** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CD-5 Accessibility Improvements** – Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-6 Transportation** – Support the expansion of transportation options for low- and moderate-income residents, the disabled and elderly to access services, shopping and employment.

Economic Development Priority – (ED)

There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the City of Altoona.

Goals:

- **ED-1 Employment** – Support and encourage job creation, job retention, and job training opportunities.

- **ED-2 Development** – Support entrepreneurial ventures, business and commercial growth through expansion and new development.
- **ED-3 Redevelopment** – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- **ED-5 Access to Transportation** – Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.

Administration, Planning, and Management Priority – (AM)

There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs.

Goals:

- **AM-1 Overall Coordination** – Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.
- **AM-2 Fair Housing** – Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.

2. Program Funding and Allocations

The City of Altoona receives both CDBG and HOME funds from HUD. The City has been notified by HUD that in FY 2025 it will receive \$1,536,368.00 in CDBG funds and \$266,494.73 in HOME funds. Additionally, the City expects to receive \$80,000.00 in CDBG Program Income. It will allocate its funds to public facility improvements, public services, senior services, youth services, and emergency housing assistance.

The City for FY 2025 CDBG and Home Programs has allocated the funds as follows:

Table IV-3 – CDBG and HOME Activities

1.	Project Name	CDBG HCD Program Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$287,596.00
	Description	Operational budget for the Department of Community Development for general management, monitoring, coordination, oversight and evaluation of projects within the Community Development Block Grant Program and monitoring of activities necessary for effective planning implementation. Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 43,821 persons will benefit from this activity.
	Location Description	This activity is located at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
2.	Project Name	Fair Housing
	Target Area	Citywide

	Goals Supported	AM-2 Fair Housing
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: \$30,000.00
	Description	Fair housing activities include eliminating housing discrimination through the promotion of fair housing using educational programs, monitoring, research and community investment.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 43,821 persons will benefit from this activity.
	Location Description	This activity is located at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National Objective is Low/mod Limited Clientele (LMC) benefit, 570.208(a)(2). The HUD Matrix Code is: 21D Fair Housing Activities (subject to Admin cap).
	3. Project Name	Single Family Rehabilitation Loan Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$400,000
	Description	Continued funding of the City-wide homeowner rehabilitation program. Provide zero percent interest housing rehabilitation loans to income eligible residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) households will benefit from this activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.

	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
4.	Project Name	Single Family Owner-Occupied Emergency Repair Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$50,000
	Description	Provide no-interest, deferred forgivable loan funds amortized over four years to low-moderate income homeowners up to \$5,000 to correct exterior code violations, excluding mowing, and up to \$20,000 for emergency repairs to heating, plumbing, and electrical system failures or other repairs as determined necessary by City inspectors to pose an immediate threat to health and safety and do not trigger lead paint remediation beyond de minimis treatment. New construction, routine maintenance and full rehabilitation projects are ineligible and will be referred to the single-family direct loan program. Structure demolition (garages, additions, etc.) will be referred to the City demolition program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) households will benefit from this activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
5.	Project Name	Emergency Roof Replacement Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation

	Needs Addressed	Housing Priority
	Funding	CDBG: \$110,000
	Description	Continued funding of the City-wide Emergency Roof Replacement Program. Provide zero percent interest housing rehabilitation loans to income eligible residents that convert to a grant after 4 years.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that eight (8) households will benefit from this activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
6.	Project Name	Street Reconstruction
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000
	Description	Funding will support street reconstruction in low- to moderate-income areas to be determined in the City of Altoona.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Benefit to be determined by project location.
	Location Description	Low-mod areas. Location(s) to be determined.
	Planned Activities	The National objective is Low/Mod Area (LMA) benefit. The HUD Matrix Code is 03K Street Improvements, 570.201(c).
7.	Project Name	8th Street Sidewalk Project

	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$415,557
	Description	This project is for the construction/replacement of sidewalk, curb (as necessary), ADA accessible ramps, and street trees on 8th Street between 6 th Ave and Crawford Ave. This project would improve accessibility and increase the safety of the area by replacing the uneven sidewalks and providing ADA accessible ramps.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,135 persons will benefit from this activity.
	Location Description	8th Street between 3rd Avenue and Crawford Avenue in the City of Altoona; Census Tract 1016, Block Group 1.
	Planned Activities	The National objective is Low/Mod Area (LMA) benefit. The HUD Matrix Code is 03L Sidewalks, 570.201(c).
8.	Project Name	Operation Safe Space
	Target Area	Citywide
	Goals Supported	HO-3 Prevention and Re-Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$5,000
	Description	Operation Safe Space is a program that will temporarily relocate persons requiring immediate need due to condemnation, structural failure, or otherwise unsafe conditions of a property. The program will be administered by the Codes and Inspections Department, the Altoona Fire Department, and the Altoona Police Department. The funds requested will fully support the program and no additional funding source is being utilized.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 25 households will benefit from this activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 08 Relocation, 570.201(i).
9.	Project Name	Salvation Army - Rental, Utility, and Heating Fuel Assistance
	Target Area	Citywide
	Goals Supported	HS-4 Rent and Utility Assistance
	Needs Addressed	Housing Priority
	Funding	CDBG: \$25,000
	Description	As a social services organization, The Salvation Army provides low-income individuals and families with basic needs assistance with things like food, housing, utility, and clothing. Over 19% of the residents of Altoona are living in poverty and inflation continues to cause hardships for many individuals and families. This is creating an increase in the number of families that are seeking assistance from The Salvation Army in order to maintain their housing. Funds would be used to provide qualifying households with emergency, rental, utility, and heating fuel assistance to ensure housing is secure and safe. Applications for financial aid are processed through an intake system to verify income eligibility to ensure that over 51% of applicants meet the HUD low-income guidelines. Our plan is to specifically assist 120 households with up to \$750 each in assistance to keep essential household utilities and rent secure.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 120 households will benefit from this activity.

	Location Description	Citywide. This activity is managed at 1813 6th Avenue, Altoona, PA 16602.
	Planned Activities	The National objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 05Q Subsistence Payments, 570.207(b)(4).
10.	Project Name	Overflow Church - Jefferson Park Meal Program Initiative
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$33,295
	Description	Through the Jefferson Park initiative, Overflow Church focuses on building relationships with our community. Being able to provide community meals allows us to connect to our neighborhood and build a stronger community. Eating together provides a space for people to communicate and share life together.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2,500 persons will benefit from this activity.
	Location Description	Census Tract 1017, Block Groups 1, 2, 3 and 4; Census Tract 1018, Block Group 3. Administered at 127 5th Avenue, Altoona, PA 16602.
11.	Planned Activities	The National objective is Low/Mod Area (LMA) benefit. The HUD Matrix Code is 05W Food Banks, 570.201(e).
	Project Name	Overflow Church Warming Center - Overnight Shelter
	Target Area	Citywide
	Goals Supported	HO-2 Operation and Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$49,920

	Description	The Warming Center serves as a winter overnight shelter for individuals aged 18 and older experiencing homelessness due to factors such as domestic violence, mental health challenges, housing shortage, and financial hardship. Last winter, the Center provided shelter to 91 individuals and successfully assisted 75 in securing alternative housing in collaboration with local agencies. However, relying solely on volunteers posed operational challenges, including limited-service continuity. This funding request seeks to introduce a hybrid staffing model, combining paid staff with volunteers, to ensure safe and consistent operations. Funds will cover staffing costs and general operating expenses to maintain and enhance the Center's services throughout the winter season.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12,000 persons will benefit from this activity.
	Location Description	127 5th Avenue, Altoona, PA 16602.
	Planned Activities	The National objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 03T Homeless/AIDS Patients Programs, 570.201(e).
12.	Project Name	Railroaders Memorial Museum - ALTO Tower
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000.00

	Description	Built in the 1880s by the Pennsylvania Railroad, ALTO Tower is the last remaining interlocking tower in Blair County and one of only a handful left from the PRR era. Over the 100 plus years of constant operation, the tower has physically grown worn and tired. Since its closure in 2012, the tower has remained dormant and vacant. In 2022, Norfolk Southern Corporation transferred ownership to the Railroaders Memorial Museum. The Museum seeks funding to completely restore the exterior of the tower and return it to its 1940's appearance, representing the golden era of railroading in Altoona. This restoration will attract visitors to the museum and enable the partnership with Penn State Altoona's Rail Transportation Engineering program to expand its logistics, maintenance of way, and track lab courses. The state of Alto Tower is urgent as there are elements such as the front bay window showing extensive rot and structural weakness, and community members are concerned that the tower will need to be demolished.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6,000 persons will benefit from this activity.
	Location Description	This activity is located at 1701 10th Avenue, Altoona, PA 16601 and managed at the Railroaders Memorial Museum, 1200 9th Avenue, Altoona, PA 16602.
	Planned Activities	The National objective is Slum/Blight Spot Basis benefit (SBS). The HUD Matrix Code is 16B Non-Residential Historic Preservation, 570.202(d).
13.	Project Name	HOME HCD Program Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	HOME: \$26,649.00

	Description	Administration allocation from HOME grant of 10% to provide for staffing to oversee HOME funded projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 43,821 persons will benefit from this activity.
	Location Description	This activity is located at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
14.	Project Name	HOME Rental Rehabilitation
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	HOME: \$131,777.73
	Description	Rental Rehabilitation Loan Program - Continuation of deferred loan program for the rehabilitation of low-income rental units.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) household housing units will be rehabilitated under this activity.
	Location Description	Citywide.
	Planned Activities	The National Objective is Low/Mod Housing (LMH) benefit, 570.208(a)(3). The Matrix Code is 14B, Rehabilitation; Multi-Unit Residential.
15.	Project Name	IDA-CDC Kitchen Replacement at the Fairview Building
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	HOME: \$108,068.00

Description	We are requesting funds from the 2025 HOME funds allocation to replace 14 kitchens on the top floor of the Fairview Building in addition to repainting soffit and fascia on the exterior of the building which will include the dormers and upper window panels.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 14 household housing units will benefit from this activity.
Location Description	331 22nd Avenue, Altoona, PA 16601
Planned Activities	The National Objective is Low/Mod Housing (LMH) benefit, 570.208(a)(3). The Matrix Code is 14B, Rehabilitation; Multi-Unit Residential, 570.202(a)(1).

Source: City of Altoona FY 2025-2029 Five-Year Consolidated Plan

3. Other Funds

In addition to its CDBG and HOME funds, the City of Altoona is able to leverage the following grants and resources.

Altoona Housing Authority

The City of Altoona will continue to work with the Altoona Housing Authority on projects to upgrade the Housing Authority's housing stock. The Altoona Housing Authority also uses their Capital Funds in these projects.

State Programs

The Pennsylvania Housing Finance Agency (PHFA) provides loans and grants under the PennHOMES Program for development of rental housing, issues state Mixed Use Development Tax Credits and taxable or tax-exempt bonds to finance affordable housing and administers the Low-Income Housing Tax Credit (LIHTC) Program for the Commonwealth of Pennsylvania. These are funded through the National Housing Trust Fund, the Realty Transfer Tax Fund, the Marcellus Shale Fund, and the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE). Pennsylvania Department of Conservation and

Natural Resources funds have been and will continue to be used to leverage CDBG funds for streetscape and tree planting projects.

Private Resources

Private investment in the form of cash, private mortgage and other financing may be available for housing. These resources can take many forms and may even be raised through obtaining either Low-Income Housing Tax Credits or Historic Tax Credits. It is beyond the scope of this Analysis of Impediments to qualify any and all private real estate investment activity.

Local Resources

Operation Our Town, a local philanthropic organization, often contributes funds to the Altoona Law Enforcement Community to assist in dealing with illegal drug trade and other violent and nonviolent crime. City capital planning and general funds are used to leverage Federal funds for various public works projects, including street paving, streetscaping, code/zoning enforcement, planning and policing. While it does not currently have a line item in the City budget, the Shade Tree Commission plants and maintains trees that compliment CDBG funded streetscaping projects.

Table IV-4 – Other Funding Sources

City Department	Grant/Fund Name	Source	Amount	Project
Engineering	ARLE Red Light	State	\$12,394	17th St School Signals
Engineering	ARLE Red Light	State	\$25,266	17th Street Crosswalks
Engineering	7th Ave Juniata Pipe (Phase 1)	State	\$15,400	BCCD Dirt and low Volume
Engineering	7th Ave Vacation	State	\$30,360	BCCD Dirt and low Volume
Engineering	Green Light Go 2025	State	\$60,000	Green Light Go Fund
Police	Byrne Memorial Justice Assistance Grant	Federal	\$13,297	
Police	Bullet Proof Vest Grant	Federal	\$2,187.50	
Police	Aggressive Driving/Buckle Up Pa	Federal	\$14,000	
Police	Bullet Proof Vest Grant		\$3,937.50	

Fire Department	State Fire Commissioner Grant	State	\$15,000	Gear Washers
Clerk's Office	Martin & Mabel Goodman Trust Recreation Grant	Local / Private	\$9,920	Recreation
HOME Funds	50/50 Match	Federal	\$156,816	Rental Units in the City
CDBG Funds		Federal	\$585,581	Proposing Street Reconstruction & Storm Drainage Projects
CDBG Funds		Federal	\$177,543	Recreational Upgrades

4. 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 since 1987 has developed twelve (12) LIHTC projects totaling 431 housing units.

The following is a list of LIHTC projects in the City of Altoona from 1987 to 2024:

Table IV-5 – LIHTC in the City of Altoona

HUD ID Number:	Placed in Service:	Project Name:	Project Address:	ZIP Code:	Total Units:	Low-Income:
PAA00000126		KEITH HILL TOP TERRACE	1318 19TH AVE	16601	45	
PAA19890005	1989	1015 LEXINGTON AVE	1015 LEXINGTON AVE	16601	1	1
PAA19890010	1989	109 S 16TH ST	109 S 16TH ST	16602	1	1
PAA19890150	1989	2135 19TH ST	2135 19TH ST	16601	1	1
PAA19890695	1989	PENN ALTO	1130 13TH AVE	16601	150	138

PAA19890780	1989	TOWN HALL APARTMENTS	1100 13TH AVE	16601	6	6
PAA19930020	1993	1500 19TH STREET	1500 19TH ST	16601	2	2
PAA19930180	1993	LEXINGTON PARK			24	24
PAA19990045	1999	CHARLES E WOLF APARTMENTS	1501 11TH AVE	16601	90	90
PAA20110015	2011	CHATHAM MEWS	200 LEXINGTON AVE	16601	11	
PAA20181002	2018	CHERRY GROVE APTS	E WALNUT ST	16601	76	76

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

5. 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 Community Development Department is the planning agency for the City and the head of the department is the Planning Director.

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:

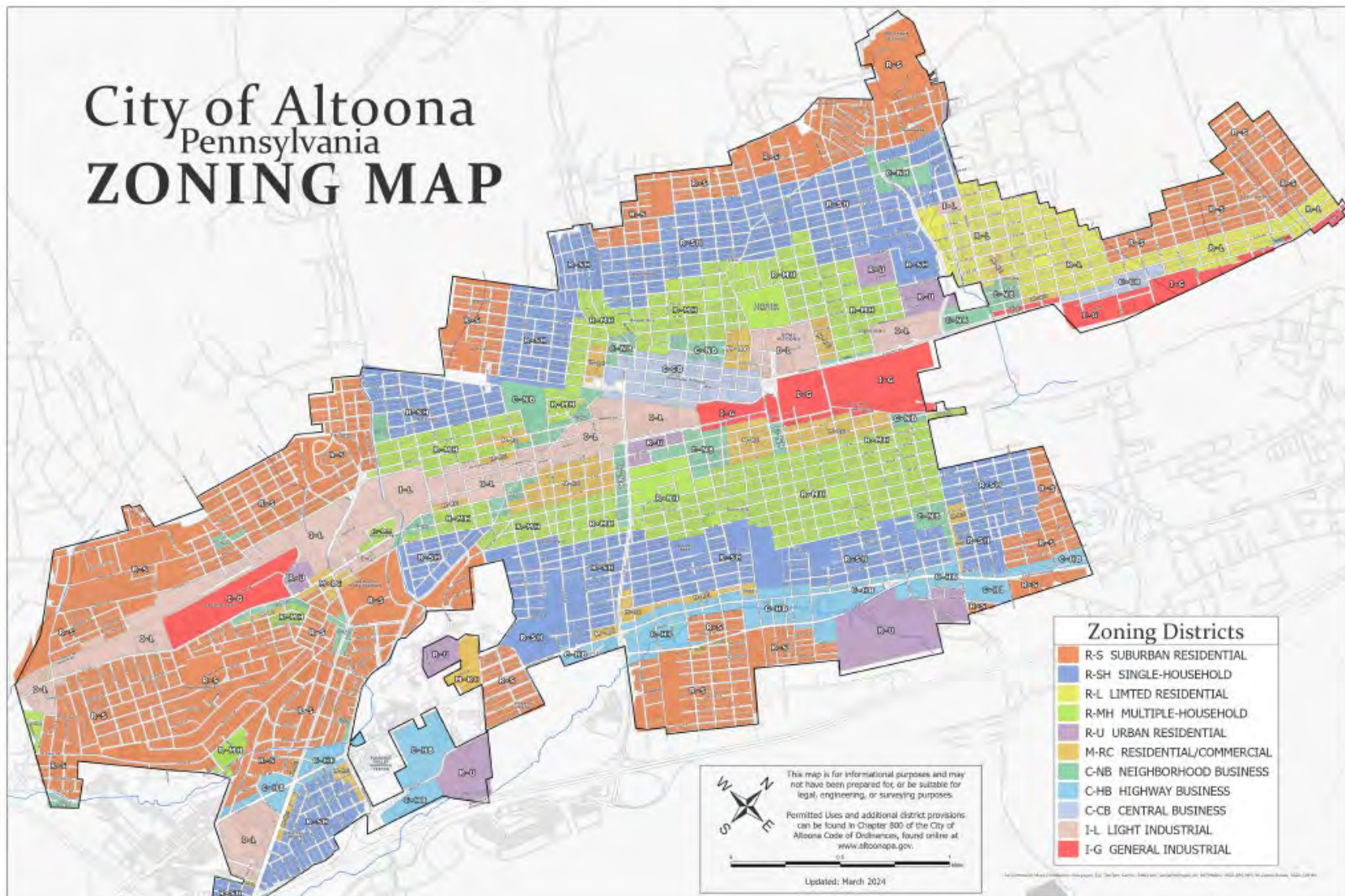
- R-S - Suburban Residential
- R-SH - Single Household Residential
- R-L - Limited Residential
- R-MH - Multiple Household Residential
- R-U - Urban Residential
- M-RC - Residential/Commercial
- C-NB - Neighborhood Business
- C-HB - Highway Business

- C-CB - Central Business
- I-L - Light Industrial
- I-G - General Industrial

The City's Zoning Ordinance was amended and codified by Ordinance Number 5686 on September 28, 2016. On July 12, 2017, Ordinance Number 5706 further amended their zoning ordinance by creating § 800-1-A-15 to regulate Fair Housing and adding definitions in § 800-6 for Fair Housing, Accessibility, Family, Group Home and other applicable terms. This has brought the City's Zoning Ordinance into full compliance with Federal regulations governing fair housing. There were no discriminatory zoning issues identified in the review of the City's Zoning Ordinance.

As of 2025 the City is working to update its zoning ordinance and subdivision and land development ordinance (SALDO) in accordance with the 2024 All Together Altoona Comprehensive Plan. The City will ensure that these updates comply with the Fair Housing Act and other state and Federal regulations.

The following is the March 2024 edition of the City of Altoona's Zoning Map:



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

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



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

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

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

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

6. Taxes

Real estate property taxes may not be an impediment to fair housing choice, but it may impact on the affordability of owner and renter housing.

The general residential real estate tax receipts in the City of Altoona are divided among the School District, Blair County, and the City of Altoona. **Table IV-6** illustrates the property tax millage rate (1/1000 of a dollar) as well as the annual property tax for a home valued at the Area Median Value of \$110,700. Real Estate taxes have been identified as a significant cause of housing cost burden, especially for those who are on a fixed income.

Table IV-6 – Real Estate Property Taxes in the City of Altoona, 2025

Taxing Authority	Levy Rate (Millage)	Taxes at Median Home Value (\$110,700)
School District	7.0877	\$ 784.61
City of Altoona	7.1290	\$ 789.18
Blair County	4.8830	\$ 540.55
Total	19.0997	\$ 2,114.34

The City’s new comprehensive plan, “All Together Altoona”, noted that Altoona’s 2024 millage rate of 5.6290 was close to the lowest property tax rate of the fifteen largest cities in the Commonwealth of Pennsylvania (of which Altoona is 14th.) The Plan suggested that Altoona’s tax rate was causing the City to run on an austerity budget, and that a 3.0 mill increase would match the 2024 average for the largest fifteen cities. In response, the City has increased its rate by 1.5 mills to 7.1290 mills for the 2025 tax year. Though this rate remains below the fifteen-city average, it adds \$166.05 to the tax bill of a house at the median home value; it also increases the City budget by \$2.8 million yearly.

7. 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 opportunities based upon sound management which is a valuable asset to the community.

The Housing Authority owns and manages 516 units of public housing, of which 43 units (8.3%) are accessible. In addition, the Housing Authority administers 937 Section 8 Housing Choice Vouchers and 37 VASH Vouchers for Veterans. Its housing communities are listed in **Table IV-7** below.

Table IV-7 – Altoona Housing Authority Communities

Community Name	Total Units	Accessible Units	Designation	Occupancy Rate	Waiting List
11 th Street Tower	160	12	Elderly/disabled and family	98%	42
Green Avenue Tower	203	16	Elderly/disabled and family	98%	
Fairview Hills	150	9	Family	98%	127
Pleasant Village	126	6	Moderate income, unsubsidized	95%	-

In addition, AHA owns one Housing Choice property at 1477 Washington Avenue, Altoona, PA 16601.

According to the Altoona Housing Authority's 2025-2029 Five Year Plan, the goals of the Housing Authority are as follows:

- Continue to educate Section 8 Voucher landlords on regulations associated with program regulations and annual Landlord Workshop.
- Continue to educate the community on Authority programs through various agencies.
- Continue to work with the City of Altoona in promoting Fair Housing events.
- Continue to increase Section 8 Voucher landlord participation.
- Continue to improve public housing vacancy rates.
- Continue to maintain PHAS high performer ranking.
- Continue to maintain SEMAP high performer ranking.
- Rent analysis for Public Housing Developments – Rent Charged vs. Rent Collected 98%.
- Continue to update Preventative Maintenance Plan and provide training to maintenance employees.
- Continue to provide training to staff through the Pennsylvania Association of Housing & Redevelopment Agencies (PAHRA) and the Western

Pennsylvania Housing Directors Association (WPHDA) in person or via the internet.

- Continuation of the Head Start Program on-site at the Public Housing Family Development. Enrollment is currently 14 children.
- Continuation of seeking input from residents on customer service.
- Continuation of Altoona Police Department coverage at all Public Housing Developments.
- Continuation of Fair Housing Programs and the continuation to recognize April as Fair Housing month.
- Continuation of providing Reasonable Accommodation training to staff and residents and the proper procedure for reviewing said requests.
- Continue to update bulletin boards at all developments with notices and brochures.
- Continue to monitor funding allocation for the Section 8 Voucher Program to assist as many households as possible with leasing.
- Continue to renovate and upgrade Public Housing units through Capital Fund modernization.
- Continue to offer an on-site After School Program at our Public Housing Family Development.
- Continue to conduct staff meetings to update staff on current regulations.
- Continue to educate staff and provide updates on the HOTMA regulations.
- Continue to encourage residents at all public housing developments the importance of resident organizations.
- Continue to address concerns/issues from residents.
- Continue to upgrade services at all developments providing safety and security.
- Continue to review the recently adopted Admissions and Continued Occupancy Policy (ACOP) and Administrative Plan for Section 8 on regulatory changes.
- Continue to educate residents on lease revisions.
- Continue to educate staff and residents on the Violence Against Women Policy.
- Dispose of last Home Choice Property at 1477 Washington Avenue.
- Begin renovations on Pleasant Village projects.

The Altoona Housing Authority is rated a High Performer by HUD and is not a “troubled” agency. 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 total of 169 people on waiting lists for Fairview Hills, Green Avenue and 11th Street Tower, and these waiting lists are open. The Section 8 Housing Choice Voucher waiting list has 402 persons and is closed, but the Housing Authority expects to open it again after May 1, 2025. The Housing Authority continues 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 2025 Budget is as follows:

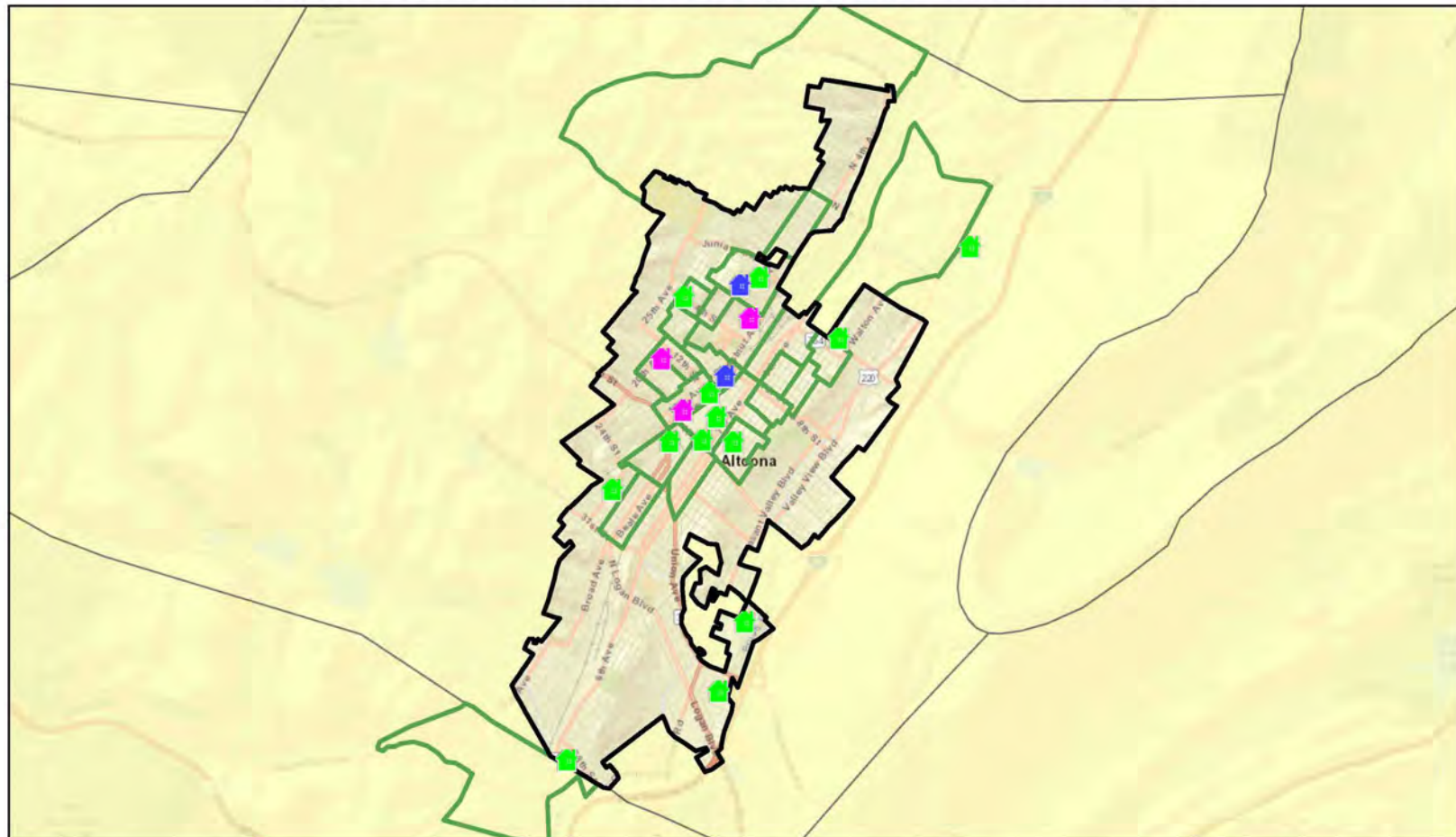
- **Income: \$15,055,070**
 - Rent (dwelling and non-dwelling): \$3,007,100
 - Port Income – HAP: \$180,000
 - Other Income – Tenant and Non-Tenant: \$246,310
 - AMP Fees from FH & Towers: \$536,420
 - HUD Subsidy: \$728,000
 - Section 8 HUD HAPs: \$5,300,000
 - Administrative Fees: \$1,661,000
 - CDBG Funds: \$225,000
 - ROSS Grant Income: \$74,000
 - Capital Funds Income: \$3,000,000
 - Other (other grant income, financial income, etc): \$97,240
- **Expenditures: \$15,126,885**
 - Salaries and Benefits: \$3,348,677
 - Administration: \$884,075
 - Utilities: \$672,830
 - Maintenance Materials \$241,100
 - Maintenance Contracts: \$816,170
 - General Expenses: \$567,533
 - Nonroutine Expenses: \$117,500

- Section 8 Housing Payments: \$5,155,000
- Port Expenditures: \$225,000
- FSS Escrow Payments: \$52,000
- CDBG Funds: \$225,000
- ROSS Grant Expenditures: \$74,000
- Capital Expenditures: \$3,000,000
- **Net Income/Expense: -\$71,815**

The Altoona Housing Authority continues to recruit additional landlords to expand the Section 8 Voucher Program. The Housing Authority offers landlords training and resource guides to help educate and guide landlords on policies and procedures, such as the inspection, payment, and termination of the Section 8 process, as well as Fair Housing laws. The Housing Authority also offers several workshops and training sessions to tenants throughout the year to educate about available programming such as the Family Self-Sufficiency program and Fair Housing laws.

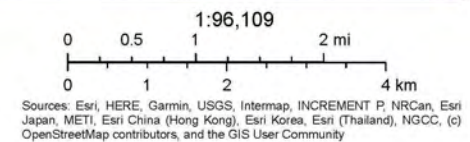
Below are maps detailing the locations of public housing in the City of Altoona and the percentage of Section 8 Voucher usage as compared to low- and moderate-income block groups.

City of Altoona, PA - Public Housing with Low/Mod Block Groups

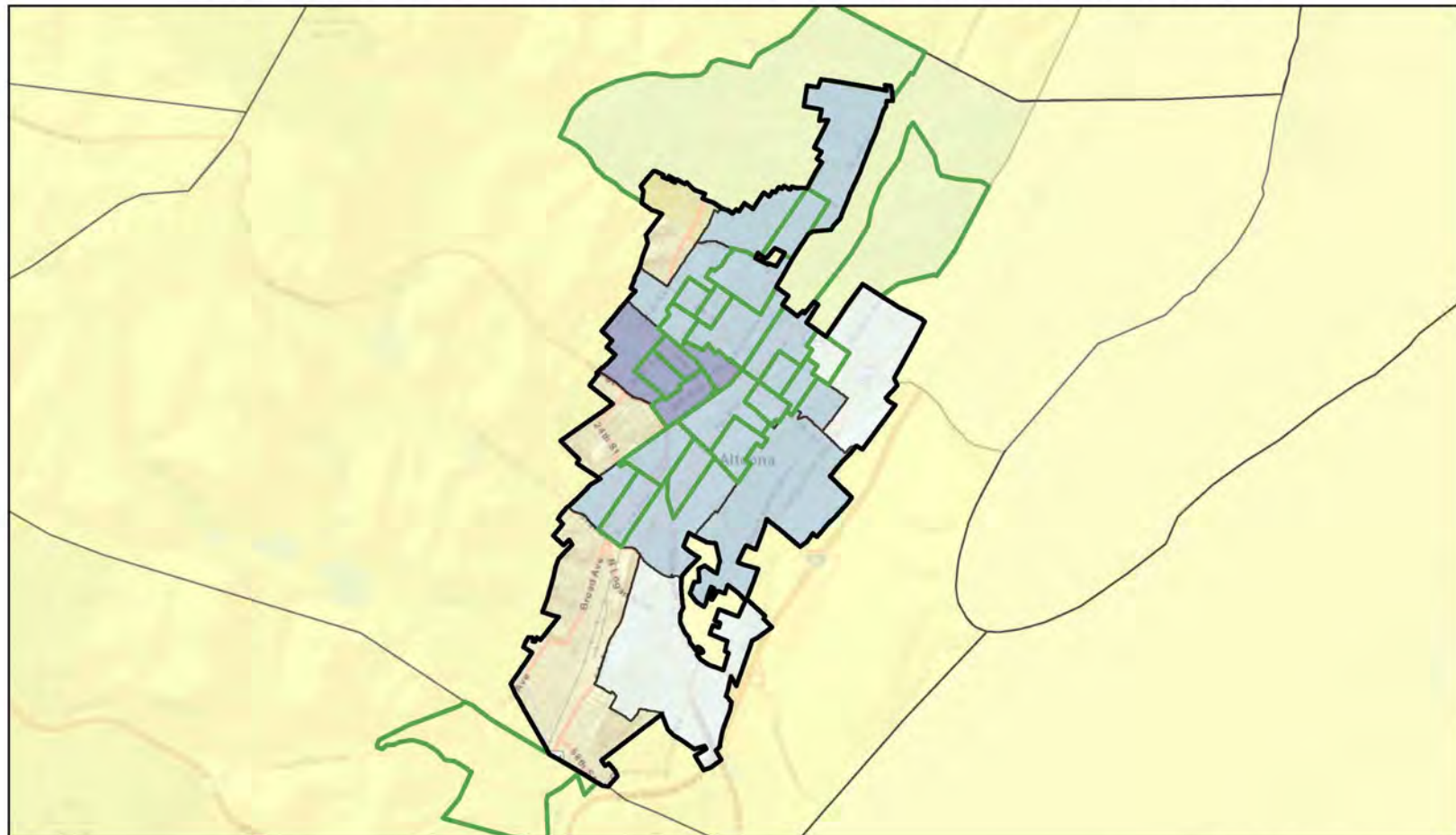


June 30, 2025

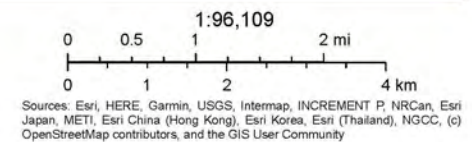
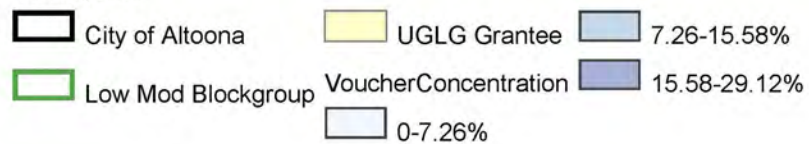
- | | |
|---|--|
|  Public Housing Development |  City of Altoona |
|  LIHTC Property |  Low/Mod Block Groups |
|  Multifamily Properties - Assisted |  UGLG Grantee |



City of Altoona, PA - Voucher Concentration with Low/Mod Block Groups



June 30, 2025



8. Comprehensive Plan

The City's newest Comprehensive Plan, "All Together Altoona", was adopted by the Altoona City Council on July 8, 2024. It is in compliance with the Federal regulations governing fair housing. It replaced the prior plan, "Positively Altoona", which was adopted by City Council on May 22, 2013, and further appended by "Ahead of the Curve Altoona" that focuses on a housing strategy and improving the Downtown Altoona as mandated as part of the City's Act 47 Plan.

All Together Altoona has an introduction followed by three parts: "Altoona's Current Path", "Altoona's Path Forward", and "Altoona's Plan for Action". In its introduction, the Comprehensive Plan asks, "What does our future look like if we move in the direction of the All Together Altoona vision? Altoona in 2035 is a place where..."

- Our decisions consistently reflect our core values
 - We have continued to be resourceful, self-reliant and gritty
 - We are becoming more entrepreneurial, inclusive, and bold
- We are forward-looking and proactive in our approach to solving problems and making the most of our opportunities
 - We have 'skin in the game'
 - We demand and maintain higher standards
 - We embrace risk-taking and new approaches
 - We protect and strengthen Altoona's inherent assets
- Our public spaces and the experiences they provide to residents and visitors are much improved
 - Downtown Altoona is stronger and more vibrant
 - Our streets are safer and more beautiful
 - Our parks and trails have an excellent reputation and form a cohesive network
- Neighborhoods in all parts of Altoona show greater levels of pride and have stronger housing options
 - Neighborhoods of all types feel healthier and more stable
 - Blight is being effectively managed, and property conditions are improving
 - Housing that is both appealing and affordable is easier to find

All Together Altoona focuses on forward thinking to counteract the continued decline of the City in both economic and population standards. However, to meet community goals, the comprehensive plan warns that the City Council and community leaders need to be willing to make decisions consistent with the intent of All Together Altoona in the following areas:

- **Capital Improvement Plan (CIP):** CIPs involve the annual allocation of resources to pay for improvements to public facilities, equipment, and infrastructure. The comprehensive plan should provide significant direction for CIPs.
- **Land Use and Design Regulations:** The comprehensive plan is the legal basis for the zoning code, which determines land use, density, and other characteristics of the built environment. After the plan is adopted, the code should be updated to reflect the plan.
- **Housing and Neighborhood Policy:** Goals related to housing can be realized through the zoning code, as well as the allocation of resources to encourage specific types of investments in new or existing housing.
- **Economic Development Policy:** Actions to promote economic activity of specific types and in specific places – to create jobs, build the tax base, or provide desired services – can be molded to reflect goals, trends, and conditions described in the plan.
- **Transportation and Infrastructure:** The comprehensive plan should influence how federal, state, and local transportation and infrastructure dollars are allocated to improve conditions, boost capacity, or change how infrastructure is used.
- **Parks and Recreation:** The CIPs, general fund, and zoning code can all be used to support investment to or expansion of parks and recreational facilities to meet quality of life goals expressed by the plan.
- **Small Area Plans:** The comprehensive plan cannot provide detailed direction for what should happen on every block. But subsequent plans or updated plans for specific neighborhoods, corridors, and communities can be developed to apply the overall goals of the comprehensive plan at a more granular level.

9. Transportation

Altoona Metro Transit, better known as AMTRAN, is over 65 years old, though the transportation entity has existed in some form since 1882. AMTRAN has consistently met the transportation needs of the people of Altoona and Logan Valley by constantly reinventing itself and adapting to the needs of its riders.

The Altoona Metro Transit (AMTRAN) operates a number of transportation programs within the City of Altoona. It has thirteen (13) fixed routes operating Monday through Saturday, plus eight (8) “Tripper Routes”. There are no buses running on Sundays, nor between the hours of 11 PM and 6 AM. The transit’s HelpLine assists riders in finding route options and is open from 6:30 AM to 8:30 PM, Monday through Saturday.

Fares are expected to increase on July 1, 2025. Presently, adult riders paying with cash are charged \$1.75, adults using the myFare Smart Card are charged \$1.65, and Seniors over the age of 65 can ride for free with a Senior Transit ID card. AMTRAN vehicles and operators are equipped to serve customers who use mobility devices, such as wheelchairs. AMTRAN will also accommodate individuals with equipment such as oxygen tanks, service animals, will announce bus stops and display stops on an LED sign, and buses are equipped with a speaker on the outside of the bus which announces the route at stops served by multiple bus routes. Additionally, riders can request a bus deviate from its fixed route before 7:00 am and after 6:00 pm in order to get a rider closer to their destination. Individuals with disabilities and persons with a Medicare Card are charged \$0.85 per ride on fixed routes. For individuals not able to access fixed routes, paratransit services are available for a fee of \$3.50, Monday through Saturday.

All day passes are available to riders at the cost of \$3.30. Monthly passes are also available for the price of \$50.00. Students (age 6-21) can purchase a Student All Day Pass for \$1. AMTRAN also services Penn State Altoona campus through its Crosstown, Flash, and Pleasant Valley routes, which connect the Ivyside Campus to the Downtown Campus; students are also able to access businesses at the Logan Towne Centre, Logan Valley Mall, and Walmart.

During the FY 2022 operating year (ending June 30, 2023), AMTRAN had an operating budget of \$5,934,451, a ridership of 444,716 persons, a total distance traveled of 559,048 miles, and a total of 43,163 driving hours. Of AMTRAN’s 49

employees, 42 were full-time and 7 were part-time; 30 of the employees (including the 7 part-time employees) were bus operators.

AMTRAN has a vehicle fleet of 27, including 23 buses that run on compressed natural gas, 3 diesel-electric hybrids, and one multi-passenger van.

PennDOT conducted an Act 44-mandated Performance Review of AMTRAN during 2022 and published the following results on January 23, 2023:

- Initial notification of performance review selection and transmission of document request:
 - Review available data and request additional information.
 - Peer selection: AMTRAN and PennDOT agree to a set of peer agencies that would be used for comparative analysis.
- Conduct PennDOT-sponsored customer satisfaction survey (CSS).
- Review of Act 44 variables including current performance, targets from the previous 2017 review, and action plan implementation.
- Perform Act 44 performance criteria analysis.
- Conduct on site review, interviews and supplementary data collection/reconciliation.
- Evaluate performance, financial management and operations.
- Report results and determine agency compliance with performance requirements.
- Finalize performance review report.
- Develop, implement and monitor five-year action plan.

In 2019, PennDOT sponsored a fixed-route rider survey to be conducted for AMTRAN based on 15 questions that addressed customer satisfaction, rider characteristics and patterns in service usage. Over the period from February 1, 2017, to February 17, 2017, AMTRAN surveyed their fixed-route passengers and collected 435 completed surveys:

- 99% of respondents were satisfied or very satisfied with the service.
- 95% of respondents indicated they would continue using the service.
- 96% of respondents said they would recommend the service to others.

AMTRAN received the highest ratings in driver courtesy and friendliness, safe and competent drivers, and helpfulness of employees. AMTRAN received the lowest

ratings for frequency of weekend service, comfort at bus stops, and comfortable bus seats.

In the Act 44 Peer Comparison Analysis with twelve other small transit systems, AMTRAN was found to be “in compliance” on all criteria. It was identified that management’s efforts in coming years should continue to focus on the following:

- Actions to Retain and Promote Ridership:
 - Create a comprehensive marketing strategy.
 - Develop a public relations campaign to raise awareness of AMTRAN’s customer service changes from the TDP.
- Actions to Ensure Long-Term Financial Sustainability:
 - Continue to seek new revenue agreements.
 - Engage new municipalities requesting the bus service for local match support
- Other Opportunities for Improvement:
 - Continue developing maintenance processes that strengthen overall department efficiency.

Other Transportation

Taxi and app-based ride-share services are available in the City of Altoona. There are no bikeshare or scooter rental services in the City.

The City of Altoona is adjacent to Interstate 99/US 220. The interstate portion runs between State College and Bedford, PA, while US 220 extends further north to Williamsport, PA and south past Cumberland, MD. This is a major connector between the Pennsylvania Turnpike and Interstate 80, and several trucking companies have facilities in Blair County to take advantage of interstate access. Altoona lies just north of US 22, which runs east-west through Hollidaysburg and connects Blair County directly with Pittsburgh and Harrisburg. There is Greyhound bus service between Pittsburgh, Altoona, State College, and Harrisburg.

Altoona is a major waypoint on the historic Pennsylvania Railroad mainline, now owned by Norfolk Southern Railroad. NS maintains a major shop complex and provides freight service to customers in Altoona and Blair County. Amtrak operates a single “Pennsylvanian” passenger train in each direction from Pittsburgh to New York via Altoona, Harrisburg, and Philadelphia. A second daily “Pennsylvanian” will begin service in 2026, dependent on funding.

The nearest commercial airport is Altoona-Blair County Airport (AOO) about 20 miles south of Altoona. It offers once- or twice-daily commercial flights to Charlotte, NC as part of the Essential Air Service program. Residents can travel about 40 miles southwest to Johnstown (JST) to fly to Chicago-O'Hare and Washington-Dulles, or 45 miles northeast to State College (SCE) which has service to O'Hare, Dulles, and Philadelphia. The nearest major airport is Pittsburgh (PIT), 115 miles to the west.

10. Education

Education is often an important factor influencing where people choose to live. According to the 2018-2022 American Community Survey, 7.8% of the population does not have a high school diploma while 92.2% have earned at least a high school diploma or equivalency. 49.4% of the population age 25 and over has a high school diploma or GED; 26.4% of the population 25 and over has an Associate's (two year) degree; and 18.9% have a Bachelor's (four year) college degree or beyond.

The public schools serving Altoona are part of the Altoona Area School District. There are twelve (12) public schools that serve the area, including one (1) preschool, eight (8) elementary schools, one (1) junior high school, one (1) alternative school and one (1) high school. According to the Pennsylvania Department of Education, in the 2023-2024 school year there were a total of 7,226 students in grades K-12. 51.3% of students were male and 48.7% were female. In terms of demographics, 83.1% of students were White, 9.1% were Black, 3.0% were Latino/Hispanic, 0.6% were Asian and 0.3% students were Native American. 3.9% of students were of Two or More Races. 2.8% of students in the Altoona Area School System were homeless. Homeless students receive free lunch, transportation, and school supplies in order to give them equal opportunities for learning in a school environment. Additionally, 67.8% of students were classified as economically disadvantaged, 23.9% are enrolled in special education, 0.6% are in foster care, and 0.7% are English Language Learners.

The 2023-2024 Future Ready PA Index was analyzed for academic performance measures, as well as how students performed in comparison to the Pennsylvania Statewide 2033 Goals.

Of the elementary schools, Penn-Lincoln Elementary ranked in the bottom 15% of Pennsylvania elementary schools on the combined Math and Reading tests on the 2022-2023 PSSA exams. Pursuant to the Opportunity Scholarship Tax Credit Program (OSTCP) which was created pursuant to Act 85 of 2012 (72 P.S. § 1701-G.1, et seq) and amended by Act 86 of 2016 (24 P.S. § 2001-B, et seq), Penn-Lincoln is required to offer students the choice to transfer to another school district or nonpublic school, and allows eligible students to apply for a scholarship to do so.

In the Junior High School, the district performed worse than the statewide average and did not meet the interim goal/improvement target set by the State for English Language Arts/Literature, Mathematics, or Science/Biology.

In the High School the district performed worse than the statewide average and did not meet the interim goal/improvement target set by the State for English Language Arts/Literature, Mathematics, or Science/Biology.

Of the high school students in the four-year cohort, 79.8% graduate compared to the statewide average of 87.0%. The Statewide 2033 graduation rate goal is a rate of 92.4% in four years. For students who belong to the five-year cohort 85.8% graduate within five years compared to the state-wide average of 89.7%.

Table IV-8 - Trend Data of Student Performance, Altoona Area Junior High School (student scores at proficient level)

	AAJHS % Proficient	State % Proficient	Statewide 2033 Goal
English Language Arts/Literature	46.7%	54.5%	81.1%
Math	29.9%	38.3%	71.8%
Science	50.3%	58.9%	83.0%

Table IV-9 - Trend Data of Student Performance, Altoona Area High School (student scores at proficient level)

	AAHS % Proficient	State % Proficient	Statewide 2033 Goal
English Language Arts/Literature	68.2%	54.5%	81.1%
Math	41.1%	38.3%	71.8%
Science	53.1%	58.9%	83.0%

11. 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 are 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.
- 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 the 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 60002 forms annually, 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 will document actions made to reach Section 3 goals and the results. This 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 the City. Such certifications shall be adequately supported with appropriate documentation as referenced in the form.

C. Private Sector

The private sector has often created impediments 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 about the Federal Fair Housing Act and related laws.



2. Newspaper and Electronic 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 publications are no longer published in either stand-alone booklets or the *Altoona Mirror* newspaper. Accordingly, online real estate advertisements were reviewed for both for-rent and for-sale properties on Zillow.com, Apartments.com, Homes.com, and Trulia.com. These websites all have a Fair Housing Policy or Equal Opportunity Housing Policy accessible from their main page, describing homebuyers' and renters' rights under the Federal Fair Housing Act and stating that all advertised housing is available on an equal opportunity basis. None of the advertisements appeared to contain 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 ffiec.cfpb.gov/hmda/. This analysis uses 2023 HMDA data. The data indicates there may be discriminatory lending patterns between White and minority households, but the small sample sizes introduce uncertainty. The following tables provide an analysis of the HMDA data in the Altoona, PA Metropolitan Statistical Area (MSA). Specific data for the City of Altoona is included where possible.

Table IV-10 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 slightly more than one-third of the population of Blair County. With the exception of refinancing and home improvement loans, the percentage of Home Purchase Loans in the City was greater than the comparative population; however, it is not a disproportionate comparison. Disproportionate is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The number of loan products issued in Altoona ranges between 4% and 8% higher than the relative value of those loan products.

Table IV-10 – Home Purchase Loans by Type

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement	
	#	\$ x 1000	#	\$ x 1000	#	\$ x 1000	#	\$ x 1000
City of Altoona	293	36,405	794	64,420	124	10,070	183	9,215
Altoona, PA MSA (Blair County)	685	103,665	2,586	281,520	414	42,680	584	34,940
% of MSA lending in Altoona	42.8%	35.1%	30.7%	22.9%	30.0%	23.6%	31.3%	26.4%

Source: <https://ffiec.cfpb.gov/>

Table IV-11 summarizes the disposition of conventional loans in the City of Altoona as compared to Blair County. Just over forty percent (33.4%) of Blair County applications were for the City of Altoona. Approximately one-third (21.2%) of loans originated in the MSA are attributed to the City of Altoona.

Table IV-11 – Disposition of Conventional Loans

	Altoona Applications	Blair County Applications	% of Altoona Applications	% of Blair County/ MSA Applications
Loans Originated	693	2,007	63.4%	21.2%
Approved, Not Accepted	26	68	2.4%	0.8%
Applications Denied	200	635	18.3%	6.1%
Applications Withdrawn	73	272	6.7%	2.2%
File Closed for Incompleteness	35	114	3.2%	1.1%
TOTAL*	1,093	3,271	--	33.4%

Source: <https://ffiec.cfpb.gov/>

*Total also includes “Purchased Loan”, “Preapproval request denied”, and “Preapproval request approved but not accepted”.

The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. The data indicates that there is a direct correlation between incomes and loans originating in the City; the higher the income level of the loan applicant, the higher the acceptance rate, and the lower the income level of the loan applicant, the higher the denial rate. While the data indicates the possibility that lending discrimination against minority applicants exists in the Altoona MSA, the relatively small sampling size of the data within the area means that the results may not be statistically significant.

The following tables provide a summary of the disposition of conventional loans in the Altoona Metropolitan Statistical Area (Blair County).

Table IV-12 – Conventional Loan Disposition Rates by Minority Status, Less than 50% of AMI

	Applications Received		Loans Originated		Approved but Not Accepted		Applications Denied		Applications Withdrawn		Applications Closed for Incompleteness	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, Non-Hispanic	420	86.1%	211	50.2%	8	1.9%	147	35.0%	36	8.6%	17	4.0%
Minority, Including Hispanic	68	13.9%	24	35.3%	1	1.5%	20	29.4%	12	17.6%	9	13.2%
TOTAL	488	100%	235	48.2%	9	1.8%	167	34.2%	48	9.8%	26	5.3%

Source: <https://ffiec.cfbp.gov/>

In the MSA there were a total of 488 applications made by households that have incomes less than 50% of the MSA median income. Of those applicants, 35.3% of minority applications resulted in loan originations, considered disproportionate with a difference of 14.9%. However, further research is necessary since this was only 20 applications. 6.6% fewer minority loan applications were denied versus White loan applicants but combined with the higher minority withdrawal rate this may indicate that minority applicants were less likely to be fully reviewed.

Table IV-13 – Conventional Loan Disposition Rates by Minority Status, 50-79% of AMI

	Applications Received		Loans Originated		Approved but Not Accepted		Applications Denied		Applications Withdrawn		Applications Closed for Incompleteness	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, Non-Hispanic	696	88.9%	436	62.6%	19	2.7%	137	19.7%	68	9.8%	32	4.6%
Minority, Including Hispanic	87	11.1%	50	57.5%	1	1.1%	22	25.3%	9	10.3%	3	3.4%
TOTAL	783	100%	486	62.1%	20	2.6%	159	20.3%	77	9.8%	35	4.5%

Source: <https://ffiec.cfbp.gov/>

There was a total of 783 applications made by households that have incomes between 50% and 79% of the 2023 MSA median family income. Of those applicants, 57.5% of minority applications resulted in loan originations compared to 62.6% of the white population. When comparing the loan originations for minority applicants the amount is not considered disproportionate with a difference of 5.1%.

Table IV-14 – Conventional Loan Disposition Rates by Minority Status, 80-99% of AMI

	Applications Received		Loans Originated		Approved but Not Accepted		Applications Denied		Applications Withdrawn		Applications Closed for Incompleteness	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, Non-Hispanic	369	87.9%	256	69.4%	10	2.7%	57	15.4%	32	8.7%	13	3.5%
Minority, Including Hispanic	51	12.1%	24	47.1%	2	3.9%	18	35.3%	6	11.8%	1	2.0%
TOTAL	420	100%	280	66.7%	12	2.9%	75	17.9%	38	9.0%	14	3.3%

Source: <https://ffiec.cfbp.gov/>

There was a total of 420 applications made by households with incomes between 80% and 99% of the MSA median income. Of those applicants, 47.1% of minority applications resulted in loan originations and 35.3% of minority applications were denied. When comparing the loan originations and denials for minority applicants the amount is considered disproportionate with a difference of 22.3% and 19.9%, respectively. Once again, this is skewed by the fact there were only 51 minority applications and only 18 were denied.

Table IV-15 – Conventional Loan Disposition Rates by Minority Status, 100-119% of AMI

	Applications Received		Loans Originated		Approved but Not Accepted		Applications Denied		Applications Withdrawn		Applications Closed for Incompleteness	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, Non-Hispanic	241	88.0%	164	68.0%	5	2.1%	45	18.7%	17	7.1%	7	2.9%
Minority, Including Hispanic	33	12.0%	16	48.5%	2	6.1%	6	18.2%	6	18.2%	2	6.1%
TOTAL	274	100%	180	65.7%	7	2.6%	51	18.6%	23	8.4%	9	3.3%

Source: <https://ffiec.cfbp.gov/>

There was a total of 274 applications made by households that had incomes between 100% and 119% of the MSA median income. Of those applicants, 48.5% of minority applications resulted in loan origination. When comparing the loan originations for minority applicants the amount is considered disproportionate with a difference of 19.5%, though the denial rate only has a negligible difference. This may be skewed since there were only 33 minority applications received.

Table IV-16 – Conventional Loan Disposition Rates by Minority Status, Greater than 120% of AMI

	Applications Received		Loans Originated		Approved but Not Accepted		Applications Denied		Applications Withdrawn		Applications Closed for Incompleteness	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, Non-Hispanic	890	68.1%	649	72.9%	13	1.5%	141	15.8%	61	6.9%	23	2.6%
Minority, Including Hispanic	416	31.9%	177	42.5%	7	1.7%	42	10.1%	25	6.0%	7	1.7%
TOTAL	1,306	100%	826	63.2%	20	1.5%	183	14.0%	86	6.6%	30	2.3%

Source: <https://ffiec.cfbp.gov/>

There was a total of 1,306 applications made by households that had incomes above 120% of the MSA median income. 42.5% of minority applications resulted in loan originations as opposed to 72.9% of White, non-Hispanic applicants. When comparing the loan originations for minority applicants the amount is considered very disproportionate with a difference of 30.4%. However, the denial rate for minority applicants is 5.7% lower than for White applicants. It is probable that loan applicants in the higher income bracket are not being denied because of race, but there is a disproportionate denial rate for lower income applicants.

The table below examines denial rates of conventional loans by denial reason and income level.

Table IV-17 - Conventional Loan Denial Rates by Denial Reason and Income Level (2023)

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	#	%	#	%	#	%	#	%	#	%	#	%	#	% Total
Debt-to-Income Ratio	58	34.7%	29	18.2%	7	9.9%	10	18.2%	16	11.0%	13	34.2%	133	20.9%
Employment History	4	2.4%	1	0.6%	0	0%	2	3.6%	0	0%	0	0%	7	1.1%
Credit History	61	36.5%	65	40.9%	28	39.4%	10	18.2%	55	37.9%	15	39.5%	234	36.9%
Collateral	18	10.7%	37	23.3%	17	23.9%	21	38.2%	37	25.5%	0	0%	130	20.5%
Insufficient Cash	2	1.2%	1	0.6%	0	0%	1	1.8%	2	1.4%	2	5.3%	8	1.3%
Unverifiable Information	3	1.8%	1	0.6%	0	0%	1	1.8%	0	0%	0	0%	5	0.8%
Credit Application Incomplete	7	4.2%	17	10.7%	9	12.7%	5	9.1%	22	15.2%	4	10.5%	64	10.1%
Mortgage Insurance Denied	6	3.6%	7	4.4%	10	14.1%	2	3.6%	9	6.2%	4	10.5%	38	6.0%
Other	8	4.8%	1	0.6%	0	0%	3	5.5%	4	2.8%	0	0%	16	2.5%
Total Denials and % of Total	167	26.3%	159	25.0%	71	11.2%	55	8.7%	145	22.8%	38	6.0%	635	100%

Source: <https://ffiec.cfpb.gov/>

For almost all income levels, credit history was the most common reason for denial. For applicants earning less than 50% AMI the most common reason for denial was credit history followed closely by debt-to-income ratio; for those earning 100-119% AMI the most common reason was lack of collateral. Some loans were denied for multiple reasons; this table includes only the primary reason.

D. Citizen Participation

In the process of drafting its Analysis of Impediments to Fair Housing Choice, the City of Altoona undertook a citizen participation process that included surveys for residents and stakeholder agencies & organizations, a public hearing, and multiple stakeholder sessions. This participation process also informed the City of Altoona FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan. Detailed survey results and meeting minutes are available in the Appendices of the Consolidated Plan.

1. Resident Survey

As a part of the consolidated planning process, the City of Altoona distributed a Resident Survey. Surveys were made available through the Department of Planning and Community Development in both English and Spanish, between August 5 and November 21, 2024. A link was posted on the City's website to an electronic version of the survey hosted by Survey Monkey. A total of 71 surveys were completed.

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

- The majority of respondents are female (64.29%), white (92.86%), and not Hispanic or Latino (97.14%).
- The most prevalent age range was 30-39 (25.71%), with 20.00% age 60 or older. There were no respondents age 20 or below, and only 11.43% between age 21 and 29.
- Respondents by far either had household incomes below \$47,550 or above \$78,800 (34.29% each).
- More than half (51.43%) live in one or two-person households; about a quarter (24.29%) live in three-person households.
- 75.71% of respondents were homeowners; 20.00% were renters. 2.86% of lived with friends or relatives. No respondents were homeless.

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

Housing Issues:

- Need for major housing rehabilitation: 58.73%
- Need for affordable housing: 57.14%

Parks and Recreation Issues:

- Lack of Benches and Picnic Tables: 67.27%
- Need for Playground Equipment: 43.64%

Neighborhood Problems:

- Curbs/Sidewalks: 75.41%
- Property Maintenance: 47.54%

Social Service Program Usage:

- 53.5% skipped this question. Of those who answered:
 - 30.30% use medical services
 - 30.30% use food access programs

Missing and Underfunded Programs:

- Youth and teen activities
- Senior activities and services
- Services for people with disabilities
- Home maintenance funding
- Rental property inspections
- Bike infrastructure

Employment Issues:

- Lack of Job Opportunities: 64.71%
- Lack of Transportation: 31.37%
- Lack of Childcare: 29.41%

Transportation Issues:

- Walkability: 58.82%
- Lack of Parking: 50.98%
- Bike Routes/Lanes: 45.10%

Public Safety Issues:

- Drugs: 92.98%
- Theft: 68.42%

- Vandalism: 56.14%
- Domestic Violence: 47.37%

Blight Issues:

- Overgrown Property: 77.97%
- Vacant Commercial Structures: 54.24%
- Vacant Residential Buildings: 49.15%

Fair Housing:

Responses to whether or not residents are aware of how to report fair housing violations or concerns:

- 8.62% Yes
- 60.34% No
- 31.03% Unsure

Reasons why residents may not make fair housing complaints:

- Perception wouldn't make a difference (over 35% of respondents)
- Fear of reprisal, eviction, or otherwise losing affordable housing (over 25% of respondents)
- Lack of knowledge of reporting process
- Lack of knowledge of renters' rights

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

Table IV-18: Situations Resulting in Fair Housing Barriers or Discrimination

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	24.56%	24.56%	31.58%	12.28%	7.02%
Lack of affordable housing in certain areas	29.82%	33.33%	15.79%	10.53%	10.53%
Lack of accessible housing for persons with disabilities	24.56%	24.56%	28.07%	8.77%	14.04%
Lack of accessibility in neighborhoods (i.e. curb cuts)	26.79%	32.14%	21.43%	7.14%	12.50%
Lack of fair housing education	21.05%	29.82%	36.84%	1.75%	10.53%

Lack of fair housing organizations in the City	23.64%	20.00%	40.00%	5.45%	10.91%
State or Local laws and policies that limit housing choice	17.86%	10.71%	46.43%	12.50%	12.50%
Lack of knowledge among residents regarding fair housing	29.82%	21.05%	35.09%	8.77%	5.26%
Lack of knowledge among landlords and property managers regarding fair housing	24.56%	28.07%	24.56%	12.28%	10.53%
Lack of knowledge among bankers/lenders regarding fair housing	16.07%	25.00%	33.93%	12.50%	12.50%

Other Comments:

Below is a paraphrased list of additional survey comments.

- Even with a lower population and economic base, the City should still take pride in itself and its appearance.
- All residents need additional public support to make ends meet, but especially seniors and persons with disabilities.
- The City needs better walking, biking, or transit infrastructure.
- A police presence on the ground would make residents feel much more comfortable.
- Residents are uncomfortable with the presence of homeless persons.
- The City should be more permissive with redevelopment and zoning.
- All rental properties (not just luxury ones) need to be maintained and inspected so residents aren't taken advantage of by landlords.
- Elected officials and City staff need to take more responsibility for the state of Altoona.

2. Public Hearing

The City of Altoona held its first public meeting on August 22, 2024, at 5:00 PM at the City of Altoona Training Facilities and Council Chambers, 1320 Washington Avenue, Altoona, PA 16601. Staff from the City and from Urban Design Ventures were in attendance to explain the CDBG and HOME programs, the FY 2025-2029 Five-Year Consolidated Plan, and the Analysis of Impediments.

All comments received at the public hearing were included in the 2025 Analysis of Impediments.

3. Stakeholder Engagement

While conducting its Analysis of Impediments, the City of Altoona also sought the opinions of stakeholder agencies and organizations that provide housing and housing-related services, homeless services, services to the elderly and persons with disabilities, community development, and economic development. A list of these organizations and a summary of their comments are available in Part IV, section A, subsection 5 of this document. The full meeting minutes and survey results are available in the Appendices of the City of Altoona FY 2025-2029 Five-Year Consolidated Plan.

V. Actions and Recommendations

The City of Altoona's 2025 Analysis of Impediments to Fair Housing Choice has identified the following perceived impediments, along with the goals and strategies to address those impediments which will affirmatively further fair housing in the City.

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents of the City concerning their rights and responsibilities under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation 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 City.

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

- **1-A:** Continue to promote Fair Housing awareness through partnerships, 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 and to make reasonable accommodations.
- **1-C:** Continue to affirmatively further fair housing (AFFH) by working with Summit Legal Aid and Mid-Penn Legal Services which provide fair housing services and training.

IMPEDIMENT 2: CONTINUING NEED TO DEVELOP AFFORDABLE HOUSING

The median cost to purchase a single-family home in Altoona which is decent, safe, sanitary, and sound is \$87,600, this limits the choice of housing for lower income households. About 24.1% of homeowners and 65.7% of renters in the City are cost burdened by spending more than 30% of their household income on housing costs.

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

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

- **2-A:** Continue to support and encourage proposals from both private developers and non-profit housing providers to construct both new rental and sales housing that is affordable.
- **2-B:** Continue to support and provide financing for the rehabilitation of the existing housing stock to be maintained as decent, safe, sanitary, and sound housing that will remain affordable to lower income owner and renter 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 homeowners.
- **2-D:** Continue to promote the rental rehabilitation program through outreach to landlords and partnership with CHDOs and other non-profits.
- **2-E:** Renovate and develop affordable housing in vacant previously non-residential buildings.

IMPEDIMENT 3: CONTINUING NEED FOR ACCESSIBLE HOUSING UNITS

As an older built-up urban environment with a varied terrain, there is a lack of accessible housing units and developable sites in the City of Altoona. Given 74.2% of the City's housing units were built over 50 years ago and 18.9% of the City's population is classified as disabled, many of these units may not have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for senior citizens and persons with disabilities.

Strategies: In order to attain 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 for-sale and for-rent housing stock by making accessibility improvements.
- **3-B:** Encourage private and non-profit development of accessible housing through new construction of units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Require landlords to comply with requests by tenants to abide by the Fair Housing Act, and to make "reasonable accommodations" to their rental properties to become accessible to tenants with disabilities.
- **3-D:** Promote programs to assist elderly homeowners in the City to help finance accessibility improvements to their properties in order for these residents to remain in place in their own homes.

IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

The City of Altoona is experiencing a slow but steady decline in population, and companies are unable to fill employment positions due to low pay and a limited workforce. There is a disparity in the type of employment opportunities available and the employability of the City's working age population. This prevents low-income households from increasing their income and providing an opportunity to live outside areas of concentrations of low-income households and minority areas, which previously limited fair housing choice.

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

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

- **4-A:** Support and enhance workforce development and technical skill training that results in more opportunities to earn a "livable" wage and increase job opportunities.
- **4-B:** Strengthen partnerships and programs that enhance the City's businesses, expand its tax base, and create a sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development and expansion, which will retain and create jobs for low- and moderate-income persons and minorities.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for access to job opportunities through expansion of existing public transportation routes and schedules, including partnerships with third parties to allow residents to access new employment opportunities.

VI. Certification

Signature Page:

I hereby certify that this 2025 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program regulations.



Matt Pacifico, Mayor, City of Altoona, PA

09-03-2025

Date

VII. Appendix

Appendix A – Demographic Data

See the City of Altoona’s FY 2025-2029 Five-Year Consolidated Plan and appendices for demographic data and sources relied upon in the preparation of the City’s 2025 Analysis of Impediments to Fair Housing Choice.

Appendix B – Citizen Participation

See the City of Altoona’s FY 2025-2029 Five-Year Consolidated Plan and appendices for citizen participation documentation including: notices, summaries of stakeholder interviews, meetings, and hearings; resident survey responses; stakeholder questionnaire responses; and, public comment.