



# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Allegheny County, Pennsylvania

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# 1

## Executive Summary

The preparation of this Analysis of Impediments to Fair Housing Choice (AI) serves as a component of Allegheny County's efforts to satisfy the requirements of the Housing and Community Development Act of 1974, as amended, which requires that any community receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing. The AI is a review of local regulations and administrative policies, procedures and practices affecting the location, availability and accessibility of housing, as well as an assessment of conditions, both public and private, that affect fair housing choice.

Aided by an extensive stakeholder consultation process, the County built the context for analysis by examining demographic, economic and housing market trends within the framework of access to housing opportunities. Sprawling development patterns have continued as the City of Pittsburgh and other urban core communities lose residents to suburban municipalities, where homes are commonly newer, larger and in higher-performing school districts. The County has more local governments per capita than nearly any other county in the United States, and municipal fragmentation and the culture of local competition it engenders has exacerbated geographic segregation by income and race.

Census data indicate that racial and ethnic minorities, persons with disabilities and female-headed households with children are more likely to experience poverty and unemployment. Black and White residents of Allegheny County are still highly segregated, though integration has increased within the last 10 years. An analysis of housing discrimination complaints revealed the persistence of unequal treatment in the local sales and rental markets, particularly on the basis of race.

In recent years, the County has approached the development and management of assisted housing in ways that resulted in investments that improved distressed neighborhoods, deconcentrated public housing and provided mobility opportunities to voucher holders.

The AI's review of public policies covered the aspects of local government most closely tied to housing, including the County's entitlement grants programs, appointed boards and commissions, building codes enforcement, language accommodations, land use regulations, public housing, taxes and transit. *Allegheny Places*, the County's first comprehensive land use plan, is a model for incorporating equal opportunity principles throughout. Programs of Allegheny County Economic Development are carried out in ways that attempt to balance the revitalization of impacted areas with the creation of new affordable housing choices in high-opportunity areas, though this intention can be further fortified in policy documents. The County's Human Relations Commission, which protects against discrimination on bases not covered by federal or state law, could be an even more valuable resource for County residents, given the means to build its capacity. Preserving the current level of Port Authority transit service is critical for maintaining connections between neighborhoods and jobs, allowing for greater housing choice.

Private-sector policies were additionally evaluated from a fair housing perspective. A thorough review of mortgage application data suggested that *upper-income* minorities are more likely to experience loan denials or high-cost lending than *lower-income* White applicants.

Though the ability of County government to remove all impediments to fair housing choice is limited, the County bears responsibility for conducting its programs in ways consistent with this goal. Affirmatively furthering fair housing is an ongoing process that requires the leadership of elected officials, and the development of this plan is the next step toward increasing fair housing choice across the County.



# 2 INTRODUCTION

## Purpose of the AI

Allegheny County has prepared an Analysis of Impediments to Fair Housing Choice to satisfy the requirements of the Housing and Community Development Act of 1974, as amended. This act requires that any community receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing. As a result, the County is charged with the responsibility of conducting its CDBG programs in compliance with the federal Fair Housing Act. The responsibility of compliance with the federal Fair Housing Act extends to nonprofit organizations and other entities that receive federal funds through Allegheny County.

These requirements can be achieved through the preparation of an Analysis of Impediments to Fair Housing Choice and implementation of recommended action items. The Analysis of Impediments to Fair Housing Choice (AI) is a review of a jurisdiction's laws, regulations and administrative policies, procedures and practices affecting the location, availability and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

Entitlement communities receiving CDBG entitlement funds are required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status or national origin
- Promote housing that is accessible to and usable by persons with disabilities, and
- Comply with the non-discrimination requirements of the Fair Housing Act.



## Legal Trends in Fair Housing Enforcement

In recent years, the federal government has increasingly emphasized the obligation of grantees to affirmatively further fair housing and, specifically, the way in which entitlement communities comply with their required fair housing certifications. Each year when an entitlement community submits its Annual Plan to HUD, the chief elected official is required to certify that the jurisdiction will affirmatively further fair housing. However, the Fair Housing Act of 1968, which created that mandate, did not specify what precisely it meant, leaving open a wide range of interpretations reflected in the varying policies and practices of grantee communities. Legal proceedings between grantees, HUD and the U.S. Department of Justice within the last 10 years have provided some clarification.

In August 2009, Westchester County, NY settled a fair housing lawsuit brought against the county by the Anti-Discrimination Center of Metro New York, Inc. This \$180 million lawsuit charged that Westchester County, an urban county entitlement under HUD's CDBG program, failed to fulfill its obligation to affirmatively further fair housing and ensure non-discrimination in its programs. At issue in the case was not *whether* Westchester County created affordable housing. In fact, since 1998, the County spent more than \$50 million in federal and state funds to aid in the construction of 1,370 affordable rental units and another 334 affordable owner units. It was the *geographic location* of affordable housing units that were created within the county that was the critical factor in the lawsuit, as the Center alleged that the county increased the

pattern of racial segregation in Westchester County. Furthermore, the suit charged that the county violated its cooperation agreements with local units of government which prohibits expenditures of CDBG funds for activities in communities that do not affirmatively further fair housing within their jurisdiction or otherwise impede the county's action to comply with its fair housing certifications.

Under the terms of the settlement, the County will pay \$21.6 million to HUD in non-federal funds to be deposited in the county's HUD account and used to build new affordable housing units in specified census tracts with populations of less than 3% Black and 7% Hispanic residents. An additional \$11 million will be paid to HUD, the Center and its counsel. The county will add \$30 million to its capital budget to build affordable housing in non-impacted (i.e., predominantly White) areas.

In another example, HUD threatened in July 2012 to withhold more than a half billion dollars in disaster recovery funds from the City of Galveston in response to the City's refusal to rebuild 569 low-income housing units lost as a result of Hurricane Ike. The City's mayor, who had promised during his campaign not to rebuild the units, favored allocating rental vouchers to those displaced by the storm, which he said would allow residents to live "where they have job opportunities, which do not exist in Galveston." HUD argued that this was effectively a means of limiting the affordable housing opportunities available in Galveston, a problem that would disproportionately affects members of the protected classes. The

agency authorized \$109 million in federal funds to replace the lost housing within the City in mixed-income developments, mandating that Galveston rebuild.

In August 2011, the U.S. Department of Justice filed a lawsuit against the City of Joliet, IL, alleging that the City violated the Fair Housing Act and Community Development Act by seizing via eminent domain an affordable housing development of 356 units, displacing 750 residents, almost all of whom were Black. The Department argued that the displaced residents would have nowhere within the City to live if the units were destroyed, due to the lack of affordable housing available locally and the absence of a “meaningful plan” to counteract the effects of the loss of units. Therefore, according to the argument, the City’s actions would have the effect of limiting the number of Black residents within Joliet, perpetuating segregation. The City’s Department of Economic and Community Development, which had administered more than \$1 million in federal funds, was accused of violating Section 109 of the Housing and Community Development Act by its involvement in City actions to condemn the affordable housing development.

The significance of these cases for urban county entitlements such as Allegheny County is clear. The proceedings, especially in Westchester County, confirm that an urban county has an obligation to ensure that each local unit of government within its boundary affirmatively furthers fair housing. When an urban county entitlement makes this pledge to

HUD, it is making the promise not just in its own right but also on behalf of each local unit of government within its jurisdiction. This does not necessarily mean that each municipality must finance and develop affordable housing, but it does mean that no municipality may impede or obstruct the creation of such housing by other entities. An urban county entitlement should provide CDBG and HOME funds to municipalities that affirmatively further fair housing. Furthermore, an urban county entitlement should not provide CDBG and HOME funds to municipalities that impede fair housing, as such actions undermine the urban county’s obligation to affirmatively further fair housing. Finally, an urban county must take action to eliminate barriers to fair housing wherever they may exist within its jurisdiction.

## Fair Housing Choice

Equal and free access to residential housing (housing choice) is a fundamental right that enables members of the protected classes to pursue personal, educational, employment or other goals. Because housing choice is so critical to personal development, fair housing is a goal that government, public officials and private citizens must embrace if equality of opportunity is to become a reality.

The federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, sex, disability, familial status or national origin. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

This Analysis encompasses the following five areas related to fair housing choice:

- The sale or rental of dwellings (public and private)
- The provision of financing assistance for dwellings
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration, and

- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development (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 (i.e., the CDBG program regulations).

As a federal entitlement community, Allegheny County has specific fair housing planning responsibilities. These include:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing, and
- Maintaining records to support the jurisdiction's initiatives to affirmatively further fair housing.

HUD interprets these three certifying elements to include:

- Analyzing housing discrimination in a jurisdiction and working toward its elimination
- Promoting fair housing choice for all people
- Providing racially and ethnically inclusive patterns of housing occupancy
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities, and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

This Analysis will:

- Evaluate population, household, income and housing characteristics by protected classes in each of the jurisdictions
- Evaluate public and private sector policies that impact fair housing choice
- Identify blatant or de facto impediments to fair housing choice where any may exist, and
- Recommend specific strategies to overcome the effects of any identified impediments.

HUD defines an impediment to fair housing choice as any actions, omissions or decisions that restrict or have the effect of restricting the availability of housing choices, based on race, color, religion, sex, disability, familial status or national origin.

This Analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental bodies are expected to review and approve the Analysis and use it for direction, leadership and resources for future fair housing planning.

The Analysis will also serve as a point-in-time baseline against which future progress in terms of implementing fair housing initiatives will be evaluated and recorded.

## The Federal Fair Housing Act

### What housing is covered?

The federal Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

### What does the Fair Housing Act prohibit?

#### a. In the sale and rental of housing

No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting), or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

#### b. In mortgage lending

No one may take any of the following actions based on race, color, religion, sex, disability, familial status or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points or fees
- Discriminate in appraising property
- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.

#### c. Other prohibitions

It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

## Additional protections for people with disabilities

If someone has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary for the disabled person to use the housing. Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing. For example, a building with a "no pets" policy must make a reasonable accommodation and allow a visually impaired tenant to keep a guide dog.

## Housing opportunities for families with children

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with:

- A parent or
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a federal, state or local government program, or
- It is occupied solely by persons who are 62 or older, or
- It houses at least one person who is 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates the intent to house persons who are 55 or older, as previously described.

A transition period permits residents on or before September 13, 1988 to continue living in the housing, regardless of their age, without interfering with the exemption.

## The Pennsylvania Human Relations Act

The Pennsylvania Human Relations Act (PHRA), as amended, prohibits housing discrimination based on race, color, sex, religion, national origin, ancestry, handicap or disability, guide dogs, support animals, age (40 and above), pregnancy, familial status (families with children under age 18), use of a guide or support animal due to blindness, deafness or physical disability, or the disability of an individual with whom the person is known to have a relationship or association. While the State law appears to protect additional classes of people, it primarily expands on the classes protected under federal law. For example, pregnant females are protected within the familial status class of the federal law. The primary difference in the protected classes between the federal law and the Pennsylvania law is the lowering of the age to 40 for the older persons class. Consequently, persons residing in Pennsylvania have only slightly more protection under state law than under federal law in the area of housing discrimination.

Section 6 of the PHRA establishes the Pennsylvania Human Relations Commission (HRC). The powers and duties of the HRC include:

- The adoption of rules and regulations to carry out the PHRA
- The formulation of recommendations to units of local government
- The power to act upon complaints filed with the HRC
- The issuance of publications and reports to promote good will and eliminate discrimination
- The distribution of fair practice notices
- The provision of notification to local human relation commissions of complaints received by the HRC from within a commission's jurisdiction
- The publication of all findings, decisions and orders.

The PHRA describes unlawful acts of discrimination and sets forth the procedure for aggrieved parties to file complaints. The act also describes the HRC's process for investigating and processing complaints.

Section 5 of the PHRA deals with fair housing. Prohibited practices include:

- Discriminatory real estate practices, including refusal to sell or lease housing accommodations to members of the protected classes
- Discrimination in the terms and conditions of real estate transactions
- Discrimination in the lending of money to acquire, construct, rehabilitate, repair or maintain housing
- Discrimination in the refusal to make reasonable accommodation
- Advertising or marketing real estate in a way that makes members of the protected classes feel unwelcome or not solicited
- Making an inquiry concerning race, color, familial status, age, religion ancestry, sex, national origin or disability.

## Allegheny County Human Relations Ordinance

State or local laws may be certified as substantially equivalent to the federal Fair Housing Act when the U.S. Department of Housing and Urban Development (HUD) determines that the law provides rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Act. Currently, the Pennsylvania Human Rights Commission participates in HUD's Fair Housing Assistance Program (FHAP) by virtue of the Pennsylvania Human Relations Act having been deemed substantially equivalent to the federal Fair Housing Act. PHRC's participation allows the agency the opportunity to receive funding to support a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems and other special projects.

In 2009, Allegheny County adopted Ordinance 26-09, prohibiting discrimination in employment, housing, real estate and public accommodations on the basis of race, color, religion, national origin, ancestry or place of birth, sex, gender identity or expression, sexual orientation, disability, marital status, familial status, age or use of a guide or support animal. The ordinance applies to all "housing accommodations" broadly, with exception for personal residences for two or fewer families being offered by rent by their owners.

In addition to prohibitions consistent with the federal Fair Housing Act, the County's ordinance makes it illegal to require information concerning an individual's protected class in connection with the sale or lease of any housing accommodation or commercial property or loan of any money for the acquisition, construction, rehabilitation, repair or maintenance of any housing combination or commercial property. Additionally, the ordinance makes it illegal to construct, operate, offer for sale, lease or rent or otherwise make available housing or commercial property which is not "accessible," defined as being compliant with the applicable standards of the Fair Housing Act and the Americans with Disabilities Act of 1990.

The section of the ordinance pertaining to unlawful real estate practices specifically prohibits steering, making it illegal to "misrepresent, steer, create or distort a circumstance, condition or incident for the purpose of fostering the impression or belief ... that such housing accommodation or commercial property is within any neighborhood, community or area adjacent to any other area which would be adversely impacted by the residence, or future increased or decreased residence, of persons of any protected class."

In order to enforce these prohibitions, the ordinance established the Allegheny County Human Relations Commission, consisting of seven members appointed by the County Executive with approval of County Council for four-year terms. The Commission is empowered to adopt, promulgate, amend and rescind rules and regulations to effect the policies and provisions of the ordinance and to make recommendations to Council regarding rule and policy enactment that would affect other areas of government.

The Commission is empowered to initiate, receive, investigate, refer and pass upon complaints charging unlawful discriminatory practices in violation of the ordinance. The Commission is not staffed, but may rely upon staff of the County Law Department and Human Resources Department to the extent necessary for the accomplishment of its powers and duties, "provided that such reliance does not otherwise harm the ability of either department to fulfill its regular functions."

Anyone may file a complaint pursuant to the ordinance within 180 days of an alleged act of discrimination. If the Commission determines that an investigation is warranted, the Commission refers the complaint to the Department of Human Resources, which determines whether a factual basis for the complaint exists. The Human Resources Department cannot hold hearings, issue findings to parties or take any final action. At the conclusion of its preliminary investigation, the Department submits a summary report to the Commission, which may request that Council initiate a full investigation and/or issue subpoenas to any person charged with an unlawful practice. If the Commission determines that probable cause exists for the allegations of the complaint, the Commission's

first recourse is to attempt conciliation. If this is not possible, the Commission requires a hearing before either an appointed hearing examiner or no fewer than three of its members. As a result of the hearing's determination, the Commission is empowered to dismiss the case, to issue cease and desist orders and/or to assess civil penalties up to \$10,000 for first-time offenders, up to \$25,000 for those who have committed one other discriminatory practice during the previous five years, and up to \$50,000 for those who have committed more than one other discriminatory practice during the previous seven years.

As an alternative to the hearing, either party may elect to have the claims decided in a civil action brought under the jurisdiction of the County Court of Common Pleas, in which case the Commission would file a civil action on behalf of the complainant. The Court may award attorney's fees and costs to the complainant, in addition to such fees and costs incurred by the Commission.

Additionally, if the Commission determines at any point that prompt judicial action is necessary to prevent immediate and irreparable harm, it may commence an action in the Court of Common Pleas to seek a preliminary or special injunction pending final disposition of the complaint.

Finally, the ordinance allows complainants who have filed a complaint with the Commission to bring an action in the Court of Common Pleas under certain circumstances, allowing an alternative avenue for those seeking recourse.

Figure 2-1 provides a comparison of statutory protections against housing discrimination by jurisdiction. This is relevant because it informs the level at which residents can pursue discrimination complaints. Because Allegheny County’s protections are more comprehensive than those established by the State of Pennsylvania and the federal Fair Housing Act, some types of complaints (marital status, gender identity/expression and sexual orientation) can be pursued only at the county level. Likewise, complaints of housing discrimination based on age can be pursued only at the state or county level. Some specific protections, such as use of guide/support animal and pregnancy, could be covered under broader protections at the federal level (disability and familial status, respectively).

The only potential protection missing at all levels is on the basis of a person’s lawful source of income. This protection would prohibit discrimination against, particularly, households using Section 8 vouchers to find and maintain decent, suitable housing.

The County’s Human Relations Ordinance provides protection against discrimination to a broad variety of classes, though it does not include lawful source of income as a protected class.

**FIGURE 2-1**  
Comparison of Statutory Protections Against Discrimination

Protected Class	Federal Fair Housing Act	Pennsylvania Human Relations Act	Allegheny County Human Relations Ordinance
Race	•	•	•
Color	•	•	•
National Origin	•	•	•
Religion	•	•	•
Sex	•	•	•
Familial Status	•	•	•
Handicap/Disability Status	•	•	•
Ancestry/Place of Birth		•	•
Age (40 and older)		•	•
Use of Guide/Support Animal		•	•
Pregnancy		•	
Association with a Person with a Disability		•	
Gender Identity or Expression			•
Sexual Orientation			•
Marital Status			•

## Comparison of Accessibility Standards

There are several standards of accessibility referenced throughout the AI. These standards are listed below along with a summary of the features within each category or a reference to the full set of detailed standards.

### Fair Housing Act

In buildings that are ready for first occupancy after March 13, 1991 and include four or more units:

- There must be an accessible entrance on an accessible route.
- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All ground floor units and all units in elevator buildings must have:
  - ✓ An accessible route into and through the unit
  - ✓ Accessible light switches, electrical outlets, thermostats and other environmental controls
  - ✓ Reinforced bathroom walls to allow later installation of grab bars, and
  - ✓ Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in state or local law.

### Americans with Disabilities Act (ADA)

Title II of the ADA applies to state and local services, including state and local housing programs. Government entities are obliged to assure that housing financed through state and local programs complies with ADA accessibility guidelines. A complete description of the guidelines can be found at [www.ada.gov/stdspdf.htm](http://www.ada.gov/stdspdf.htm).

### Uniform Federal Accessibility Standards (UFAS)

UFAS accessibility standards are required for facility accessibility by people with motor and sensory disabilities for Federal and federally-funded facilities. These standards are to be applied during the design, construction, and alteration of buildings and facilities to the extent required by the Architectural Barriers Act of 1968, as amended. A complete description of the guidelines can be found at [www.access-board.gov/ufas/ufas-html/ufas.htm](http://www.access-board.gov/ufas/ufas-html/ufas.htm).

## Visitability Standards

The term “visitability” refers to single-family housing designed in such a way that it can be lived in or visited by people with disabilities. A house is visitable when it meets three basic requirements:

- At least one no-step entrance
- Doors and hallways wide enough to navigate a wheelchair through, and
- A bathroom on the first floor large enough to allow a person in a wheelchair to enter and close the door.

## Universal Design

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without adaptation or specialized design. Seven principles guide Universal Design. These include:

- Equitable use (e.g., make the design appealing to all users)
- Flexibility in use (e.g., accommodate right- or left-handed use)
- Simple and intuitive use (e.g., eliminate unnecessary complexity)
- Perceptible information (e.g., provide compatibility with a variety of techniques or devices used by people with sensory limitations)
- Tolerance for error (e.g., provide fail-safe features)
- Low physical effort (e.g., minimize repetitive actions)
- Size and space for approach and use (e.g., accommodate variations in hand and grip size).

## Methodology

The firm of Mullin & Lonergan Associates, Inc. (M&L) was retained as consultants to conduct the Analysis of Impediments to Fair Housing Choice. M&L utilized a comprehensive approach to complete the Analysis involving Allegheny County. The following sources were utilized:

- The most recently available demographic data regarding population, household, housing, income and employment at the census tract and block group level
- Public policies affecting the siting and development of housing
- Administrative policies concerning housing and community development
- Financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database
- Agencies that provide housing and housing related services to members of the protected classes
- Consolidated Plan, Annual Plans and CAPERs for the County
- Fair housing complaints filed with HUD, the Pennsylvania Human Relations Commission and local agencies
- Real estate advertisements from area newspapers of record
- Historic race and ethnicity data and shapefiles from a National Historic GIS, a project of the University of Minnesota Population Center
- Interviews conducted with agencies and organizations that provide housing and housing related services to members of the protected classes.

## Analytical Approach

Fair housing choice is defined as the ability of persons, regardless of race, color, religion, sex, disability, familial status, or national origin, of similar income levels to have available to them the same housing choices. This AI analyzes a range of fair housing issues regardless of a person's income. To the extent that members of the protected classes, those who are protected from discrimination by fair housing laws, tend to have lower incomes, then access to fair housing is related to affordable housing. In many areas across the U.S., a primary impediment to fair housing is a relative absence of affordable housing. Often, however, the public policies implemented in towns and cities create, or contribute to, the lack of affordable housing in these communities, thereby disproportionately affecting housing choice for members of the protected classes.

This document goes well beyond an analysis of the adequacy of affordable housing in Allegheny County. This AI defines the relative presence of members of the protected classes within the context of factors that influence the ability of the protected classes to achieve equal access to housing and related services.

Throughout this report, emphasis is placed on the portions of the County that lie outside of Pittsburgh, Penn Hills and McKeesport, which are HUD entitlement cities of their own right. This geography, Allegheny County's CDBG jurisdiction, is referred to as the Urban County. However, where possible, settlement patterns are analyzed in consideration of all areas of the County, with the understanding that segregation is an essentially regional problem. This AI focuses on strategies that can be implemented by the County to broaden housing choice for members of the protected classes within and beyond the Urban County jurisdiction.

In all cases, the latest available data was used to describe the most appropriate geographic unit of analysis. In most cases, 2010 Census data and 2011 American Community Survey (ACS) were available and incorporated into this report. Where the margin of error for block group estimates was unacceptably high due to small sample size, census tract data has been used.

## Development of the AI

The County's Department of Economic Development (ACED) served as the lead agency for the preparation and implementation of the AI. Staff members identified and invited numerous stakeholders to participate in the process for the purpose of developing a thorough analysis with a practical set of recommendations to eliminate impediments to fair housing choice, where identified.

During 2012 and early 2013, the consulting team conducted a series of focus group sessions and individual interviews to identify current fair housing issues impacting the various agencies and organizations and their clients. A series of written questionnaires were mailed to many of the interviewees, and detailed lists of issues were developed for the focus group sessions and interviews. Comments received through these meetings and interviews are incorporated throughout the AI, where appropriate. A full list of agencies consulted appears in Appendix A.

In order to engage municipal leaders, the County arranged AI presentations at meetings of all nine councils of government, which represent the vast majority of the County's 130 municipalities. Representatives received information about the AI process and areas of study that could affect their communities, such as the County's review of each municipal zoning ordinance with regard to fair housing standards. Additionally, representatives were briefed on the implications of the County's certification to affirmatively further fair housing choice, including the County's responsibility to mitigate barriers to fair housing choice within its borders.

The AI was developed with input from an Advisory Committee consisting of stakeholders from non-profit and for-profit housing development organizations, as well as leaders from the lending community and advocates for members of the protected classes. This group met to review and guide development of the document at various stages of its completion. A list of Advisory Committee members is included in Appendix B.

# 3 DEMOGRAPHIC AND HOUSING MARKET CONDITIONS

## Overview of Settlement Patterns

The demographic landscape of Allegheny County, the anchor of the greater Pittsburgh region, reflects decades of transition in the County's local economy. Population drain initially triggered by the closure of large steel mills in the 1970s has been further spurred by sprawl into sparsely settled townships beyond the urban fringe of the County. These areas have gained residents since 1990, while the older boroughs and cities at the urban core, where minorities and lower-income households are disproportionately located, are hit hardest by population decline. The City of Pittsburgh lost 24.4% of its White residents between 1990 and 2010, while net loss across all other areas of the County was only 11.9% during the same years. The shift in distribution is consistent with White flight, whether based in racial motivation or simply the ability of typically more wealthy White households to access a broader array of opportunities, such as neighborhoods where schools are better and crime rates are lower.

Aside from the phenomenon of simultaneous sprawl and population decline, which is characteristic of other Rust Belt regions, one defining local feature of the Pittsburgh metropolitan region is its local governance system, which continues to qualify among the

most fragmented in the United States.<sup>1</sup> As of 2012, 130 municipalities and 42 school districts operate in Allegheny County as separate taxing authorities and public service providers. The County's municipal boundaries commonly represent divisions that are socioeconomic as well as political, defining an extreme spectrum of community types existing within a relatively small land area.

In an analysis of segregation patterns completed as part of a federal housing discrimination case in 1993, researchers concluded that only 5% to 10% of racial segregation in Allegheny County could be attributed to economic factors such as rental rates, housing values and family income, leaving the vast majority of racial segregation unexplained by economic differences.<sup>2</sup> This section of the AI will explore economic and other differences among members of the protected classes, providing context on existing demographic, housing and economic conditions that describe the effects of past policy decisions and inform strategies for broadening the availability of housing opportunities for all Allegheny County residents.

<sup>1</sup> The Metropolitan Power Diffusion Index, which measures the fragmentation of political and economic power in a given region, ranks Pittsburgh as the second most diffused behind Chicago. See Miller, David Y. and Cox III, Raymond W. *Governing the Metropolitan Region: America's New Frontier*. M.E. Sharpe. Armonk, NY, 2014. p. 101-112.

<sup>2</sup> Henderson, Thomas J. and Seicshnaydre, Stacy E. "Sanders v. HUD: A Multi-Faceted Remedy for Housing Segregation." *Poverty and Race*, July/August 1995.

## Population Trends

Allegheny County remains the second most populous county in Pennsylvania through 2010, despite population loss that has carried through four decades. Its population per square mile, 1,675.6, ranks third in the state behind the City/County of Philadelphia (11,379.5) and Delaware (3,040.5). While some, more sparsely populated Pennsylvania counties have experienced double-digit population increases since 2000, Allegheny County's growth rate during those years, -4.6%, ranks in the bottom 10 of the state's 67 counties. Some neighboring areas also suffered population losses over the past decade, including Fayette County (-8.1%), Beaver County (-6.0%), Armstrong County (-4.8%) and Greene County (-4.9%). Washington County, by contrast, grew 2.4%, and Butler County grew 5.6%.

The County's jurisdiction for federal Community Development Block Grant funds is "Urban Allegheny County," which includes all land area within the county's border with four exceptions: McDonald, McKeesport, Penn Hills and Pittsburgh.<sup>3</sup> In 2010, the four exception communities represented 368,147 residents and 30.1% of the total population in Allegheny County. Notably, the population in the Urban County minus the exception communities has been more stable than across the County overall, indicating loss of a greater magnitude in the cities than in the suburbs.

Differences in population stability are even more apparent at the municipal level, as illustrated in Figure 3-2 and in Map 3-1. In terms of net change, the largest gainers were townships, including North Fayette, Pine, Richland, Robinson and Stowe, all of which added more than 1,000 residents. Conversely, entitlement cities suffered the greatest net losses, as Pittsburgh had 28,859 fewer residents and McKeesport lost 4,309. Penn Hills, a home rule municipality, lost 4,480, and the borough of Wilkinsburg lost 3,266.

**FIGURE 3-1**

Decennial Population Change, 1970-2010

	Urban Allegheny County*	Total Allegheny County	State of Pennsylvania
<b>1970</b>	<b>983,377</b>	1,605,016	11,793,909
<b>1980</b>	<b>936,964</b>	1,450,085	11,855,687
1970-1980 Change	-4.7%	-9.7%	0.5%
<b>1990</b>	<b>888,632</b>	1,336,449	11,881,643
1980-1990 Change	-5.2%	-7.8%	0.2%
<b>2000</b>	<b>875,839</b>	1,281,666	12,281,054
1990-2000 Change	-1.4%	-4.1%	3.4%
<b>2010</b>	<b>855,201</b>	1,223,348	12,702,379
2000-2010 Change	-2.4%	-4.6%	3.4%
<b>% Change 1970 - 2010</b>	<b>-13.0%</b>	-23.8%	7.7%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh  
 Source: Census 1990, 2000 and 2010 SF-1, National Historical Geographic Information System: Version 2.0.

Overall population decline since 2000 reflects modest gains among the County's rural townships outweighed by heavy losses across its urban core communities.

<sup>3</sup> As explained in the introduction, federal CDBG entitlement municipalities in Allegheny County include the City of McKeesport, the Municipality of Penn Hills and the City of Pittsburgh, while the Borough of McDonald has opted out of the Urban County CDBG program.

**FIGURE 3-2**

Population Change by Municipality, 2000-2010

Municipality	2000	2010	Change	Municipality	2000	2010	Change
Aleppo township	1,039	1,916	84.4%	McCandless Township	29,022	28,457	-1.9%
Aspinwall borough	2,960	2,801	-5.4%	McDonald borough**	415	383	-7.7%
Avalon borough	5,294	4,705	-11.1%	McKeesport city*	24,040	19,731	-17.9%
Baldwin borough	19,999	19,767	-1.2%	McKees Rocks borough	6,622	6,104	-7.8%
Baldwin township	2,244	1,992	-11.2%	Marshall township	5,996	6,915	15.3%
Bell Acres borough	1,382	1,388	0.4%	Millvale borough	4,028	3,744	-7.1%
Bellevue borough	8,770	8,370	-4.6%	Monroeville municipality	29,349	28,386	-3.3%
Ben Avon borough	1,917	1,781	-7.1%	Moon township	22,290	24,185	8.5%
Ben Avon Heights borough	392	371	-5.4%	Mount Lebanon township	33,017	33,137	0.4%
Bethel Park municipality	33,556	32,313	-3.7%	Mount Oliver borough	3,970	3,403	-14.3%
Blawnox borough	1,550	1,432	-7.6%	Munhall borough	12,264	11,406	-7.0%
Brackenridge borough	3,543	3,260	-8.0%	Neville township	1,232	1,084	-12.0%
Braddock borough	2,912	2,159	-25.9%	North Braddock borough	6,410	4,857	-24.2%
Braddock Hills borough	1,998	1,880	-5.9%	North Fayette township	12,254	13,934	13.7%
Bradford Woods borough	1,149	1,171	1.9%	North Versailles township	11,125	10,229	-8.1%
Brentwood borough	10,466	9,643	-7.9%	Oakdale borough	1,551	1,459	-5.9%
Bridgeville borough	5,341	5,148	-3.6%	Oakmont borough	6,911	6,303	-8.8%
Carnegie borough	8,389	7,972	-5.0%	O'Hara township	8,856	8,407	-5.1%
Castle Shannon borough	8,556	8,316	-2.8%	Ohio township	3,086	4,757	54.1%
Chalfont borough	870	800	-8.0%	Penn Hills municipality*	46,809	42,329	-9.6%
Cheswick borough	1,899	1,746	-8.1%	Pennsbury Village borough	738	661	-10.4%
Churchill borough	3,566	3,011	-15.6%	Pine township	7,683	11,497	49.6%
Clairton city	8,491	6,796	-20.0%	Pitcairn borough	3,689	3,294	-10.7%
Collier township	5,265	7,080	34.5%	Pittsburgh city*	334,563	305,704	-8.6%
Coraopolis borough	6,131	5,677	-7.4%	Pleasant Hills borough	8,397	8,268	-1.5%
Crafton borough	6,706	5,951	-11.3%	Plum borough	26,940	27,126	0.7%
Crescent township	2,314	2,640	14.1%	Port Vue borough	4,228	3,798	-10.2%
Dormont borough	9,305	8,593	-7.7%	Rankin borough	2,315	2,122	-8.3%
Dravosburg borough	2,015	1,792	-11.1%	Reserve township	3,856	3,333	-13.6%
Duquesne city	7,332	5,565	-24.1%	Richland township	9,231	11,100	20.2%
East Deer township	1,362	1,500	10.1%	Robinson township	12,289	13,354	8.7%
East McKeesport borough	2,343	2,126	-9.3%	Ross township	32,551	31,105	-4.4%
East Pittsburgh borough	2,017	1,822	-9.7%	Roslyn Farms borough	464	427	-8.0%
Edgewood borough	3,311	3,118	-5.8%	Scott township	17,288	17,024	-1.5%
Edgeworth borough	1,730	1,680	-2.9%	Sewickley borough	3,902	3,827	-1.9%
Elizabeth borough	1,609	1,493	-7.2%	Sewickley Heights borough	981	810	-17.4%
Elizabeth township	13,839	13,271	-4.1%	Sewickley Hills borough	652	639	-2.0%
Emsworth borough	2,598	2,449	-5.7%	Shaler township	29,757	28,757	-3.4%
Etna borough	3,924	3,451	-12.1%	Sharpsburg borough	3,594	3,446	-4.1%
Fawn township	2,504	2,376	-5.1%	South Fayette township	12,271	14,416	17.5%
Findlay township	5,145	5,060	-1.7%	South Park township	14,340	13,416	-6.4%
Forest Hills borough	6,831	6,518	-4.6%	South Versailles township	351	351	0.0%
Forward township	3,771	3,376	-10.5%	Springdale borough	3,828	3,405	-11.1%
Fox Chapel borough	5,436	5,388	-0.9%	Springdale township	1,802	1,636	-9.2%
Franklin Park borough	11,364	13,470	18.5%	Stowe township	6,706	6,362	-5.1%
Frazer township	1,286	1,157	-10.0%	Swissvale borough	9,653	8,983	-6.9%
Glassport borough	4,993	4,483	-10.2%	Tarentum borough	4,993	4,530	-9.3%
Glenfield borough	236	205	-13.1%	Thornburg borough	468	455	-2.8%
Glen Osborne borough	566	547	-3.4%	Turtle Creek borough	6,076	5,349	-12.0%
Green Tree borough	4,719	4,432	-6.1%	Upper St. Clair township	20,053	19,229	-4.1%
Hampton township	17,526	18,363	4.8%	Verona borough	3,124	2,474	-20.8%
Harmar township	3,242	2,921	-9.9%	Versailles borough	1,724	1,515	-12.1%
Harrison township	10,934	10,461	-4.3%	Wall borough	727	580	-20.2%
Haysville Borough	78	70	-10.3%	West Deer township	11,563	11,771	1.8%
Heidelberg borough	1,225	1,244	1.6%	West Elizabeth township	565	518	-8.3%
Homestead borough	3,569	3,165	-11.3%	West Homestead borough	2,197	1,929	-12.2%
Indiana township	6,809	7,253	6.5%	West Mifflin borough	22,464	20,313	-9.6%
Ingram borough	3,712	3,330	-10.3%	West View borough	7,277	6,771	-7.0%
Jefferson Hills borough	9,666	10,619	9.9%	Whitaker borough	1,338	1,271	-5.0%
Kennedy township	7,504	7,672	2.2%	Whitehall borough	14,444	13,944	-3.5%
Kilbuck township	723	697	-3.6%	White Oak borough	8,437	7,862	-6.8%
Leet township	1,568	1,634	4.2%	Wilkins township	6,917	6,357	-8.1%
Leetsdale borough	1,232	1,218	-1.1%	Wilksburg borough	19,196	15,930	-17.0%
Liberty borough	2,670	2,551	-4.5%	Wilmerding borough	2,145	2,190	2.1%
Lincoln borough	1,218	1,072	-12.0%				
<b>Allegheny County</b>	<b>1,281,666</b>	<b>1,223,348</b>	<b>-4.6%</b>	<b>Urban Allegheny County</b>	<b>875,839</b>	<b>855,201</b>	<b>-2.4%</b>

\* Federal CDBG entitlement community

\*\* Urban County opt-out community

Source: 2000 and 2010 Census SF-1

# MAP 3-1

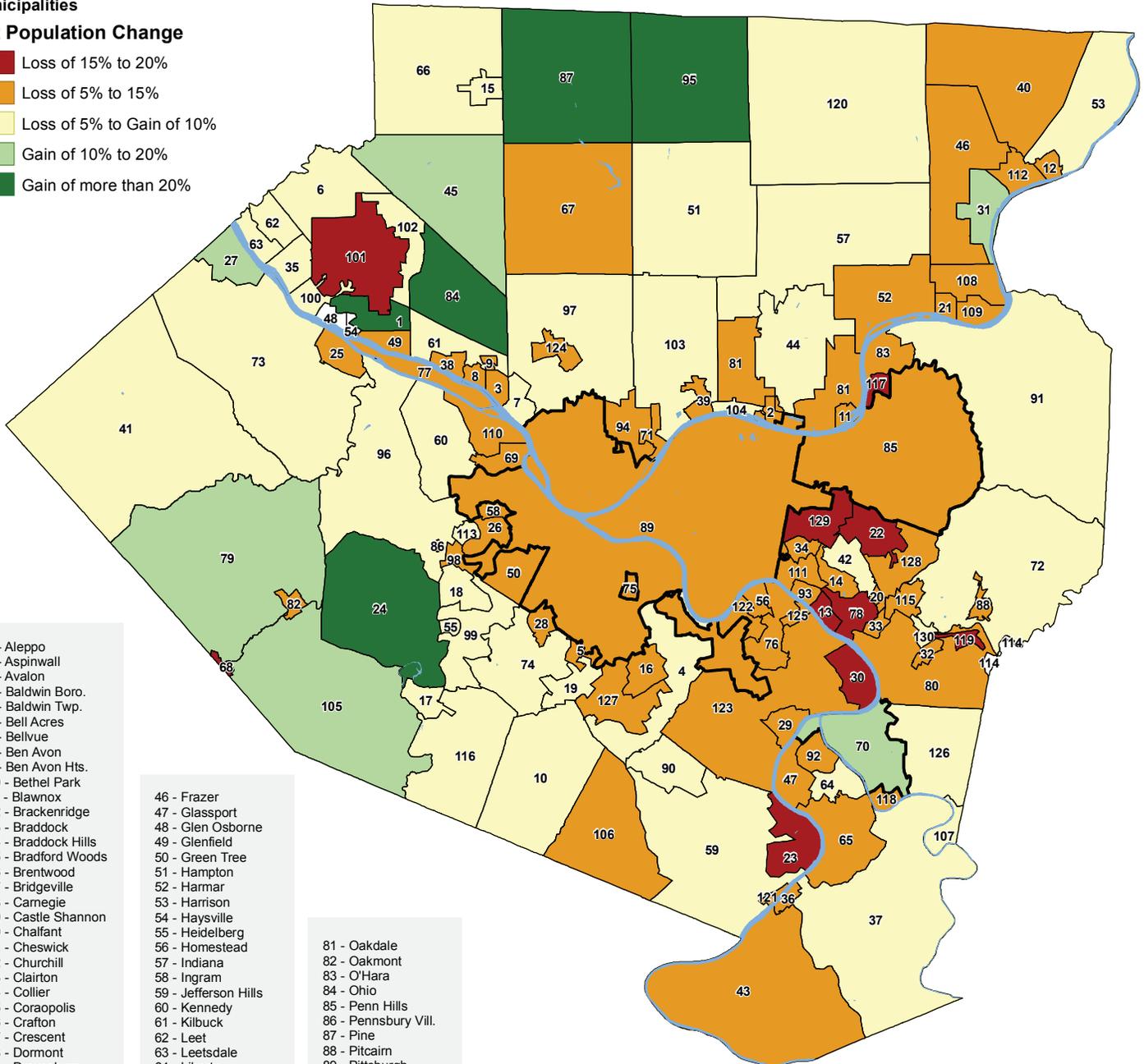
## Population Change by Municipality, 2000-2010

-  Entitlement Communities
-  Municipal Borders

### Municipalities

#### Net Population Change

-  Loss of 15% to 20%
-  Loss of 5% to 15%
-  Loss of 5% to Gain of 10%
-  Gain of 10% to 20%
-  Gain of more than 20%



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale
- 109 - Springdale
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

Within the context of continued population decline, Allegheny County has become more diverse in recent decades, due both to an expansion in the raw number of non-White residents and a decrease in Whites. Between 1990 and 2010, the number of non-White persons living in the Urban County nearly doubled. Racial minorities constituted 11.5% of all Urban County residents in 2010, whereas they constituted only 5.7% in 1990.

Of the net increase of 59,056 non-White persons living across all of Allegheny County since 1990, 80% were found in the Urban County. Notably, the number of minorities living in the City of Pittsburgh has not substantially changed since 1990, increasing by 0.8% over 20 years. This is due to a 16.4% decrease in Black residents (15,652 persons) offset by rising numbers of Asians and Hispanics. At the same time, the Urban County has seen an increase in minorities across the board. The juxtaposition of a shrinking Black population in Pittsburgh compared with growing Black populations in its suburbs suggests an increased level of housing mobility for this population owing to any of a number of reasons, chief among which could

be the comparative appeal or affordability of units outside city borders.

Mapping the distribution of the County's Black population since 1960 offers some insight. The six time-series maps in Maps 3-2 and 3-3 display the Black population by proportion in each census tract. The Census Bureau has changed tract boundaries each decade, and some municipal borders have changed since 1960. However, the maps include an overlay of 2010 municipal boundaries for the sake of drawing comparisons across years. For the same reason, the same percentage scale is used across all maps.

Thus it becomes clear that the County's Black population in 1960 was captured exclusively within Pittsburgh, a centralization from which it has expanded since, first along Monongahela River towns and eventually into its 2010 pattern, which is concentrated most heavily in the eastern end of Allegheny County. Areas of McKeesport, Penn Hills, Rankin and Wilksburg have remained more than 50% Black since 1990.

**FIGURE 3-3**  
Racial and Ethnic Population Composition, 1990-2010

	1990		2000		2010	
	#	%	#	%	#	%
<b>Urban Allegheny County*</b>	<b>888,632</b>	<b>100.0%</b>	<b>875,839</b>	<b>100.0%</b>	<b>855,201</b>	<b>100.0%</b>
White	837,745	94.3%	802,304	91.6%	756,869	88.5%
Non-White	50,887	5.7%	73,535	8.4%	98,332	11.5%
Black	41,743	4.7%	51,058	5.8%	61,207	7.2%
Asian/Pacific Islander	5,941	0.7%	12,452	1.4%	20,433	2.4%
American Indian	687	0.1%	837	0.1%	968	0.1%
Some other race	2,526	0.3%	1,883	0.2%	2,772	0.3%
Two or more races	**	**	7,305	0.8%	12,952	1.5%
Hispanic***	8,330	0.9%	6,083	0.7%	11,051	1.3%
<b>Total Allegheny County</b>	<b>1,336,449</b>	<b>100.0%</b>	<b>1,281,666</b>	<b>100.0%</b>	<b>1,223,348</b>	<b>100.0%</b>
White	1,169,452	87.5%	1,080,800	84.3%	997,295	81.5%
Non-White	166,997	12.5%	200,866	15.7%	226,053	18.5%
Black	149,550	11.2%	159,058	12.4%	161,861	13.2%
Asian/Pacific Islander	13,469	1.0%	22,051	1.7%	34,368	2.8%
American Indian	1,452	0.1%	1,593	0.1%	1,702	0.1%
Some other race	2,526	0.2%	4,399	0.3%	5,523	0.5%
Two or more races	**	**	13,765	1.1%	22,599	1.8%
Hispanic***	8,731	0.7%	11,166	0.9%	19,070	1.6%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

\*\* This category was not recorded in the 1990 Census.

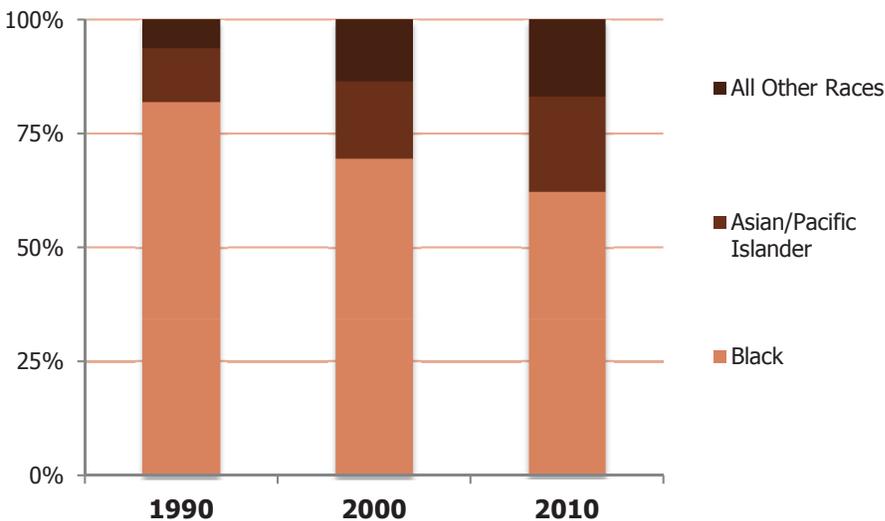
\*\*\* Hispanic ethnicity is counted independently of race.

Source: Census 1990, 2000 and 2010 SF-1

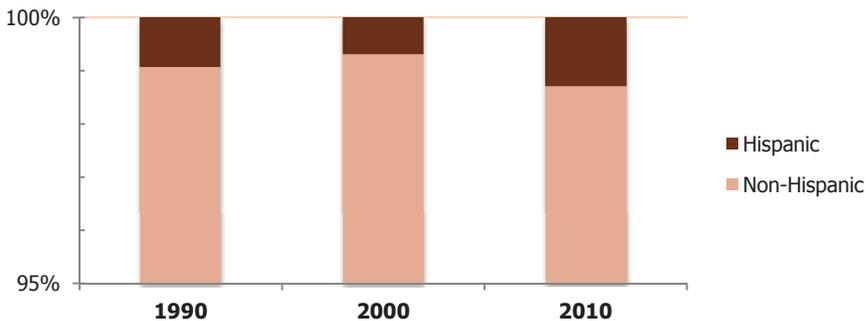
While Allegheny County's Hispanic population remains relatively small in light of the Hispanic population explosion occurring in other areas of the state and country, diversity is rising within the non-White population. In 1990, Black residents accounted for 82% of the Urban County's minority population, and Asians accounted for 11.7%. While Blacks still represented the largest minority group in 2010, their share of the minority population fell to 62.2%, while Asians increased to represent 20.8%

Black residents still represent the Urban County's largest minority group, though diversity has increased substantially across the non-White population.

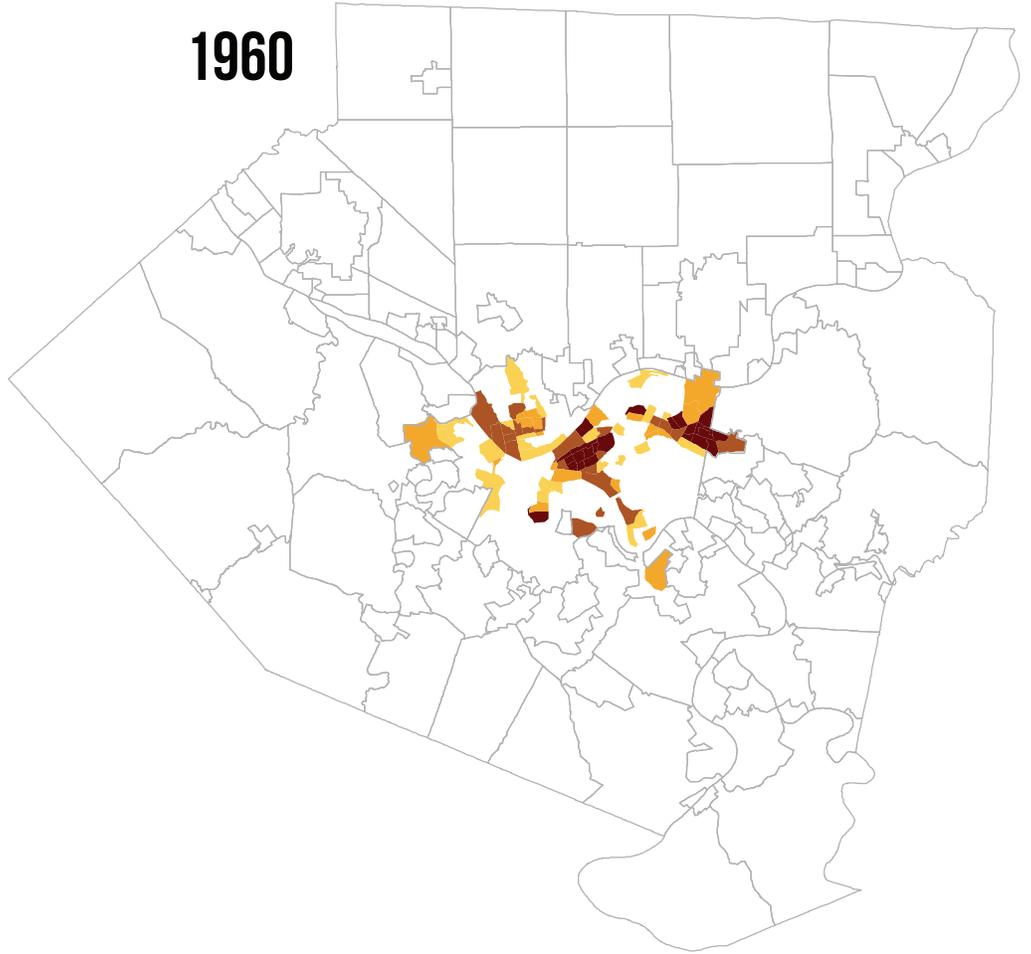
**FIGURE 3-4**  
Expansion of Diversity among Urban County Racial Minorities, 1990-2010



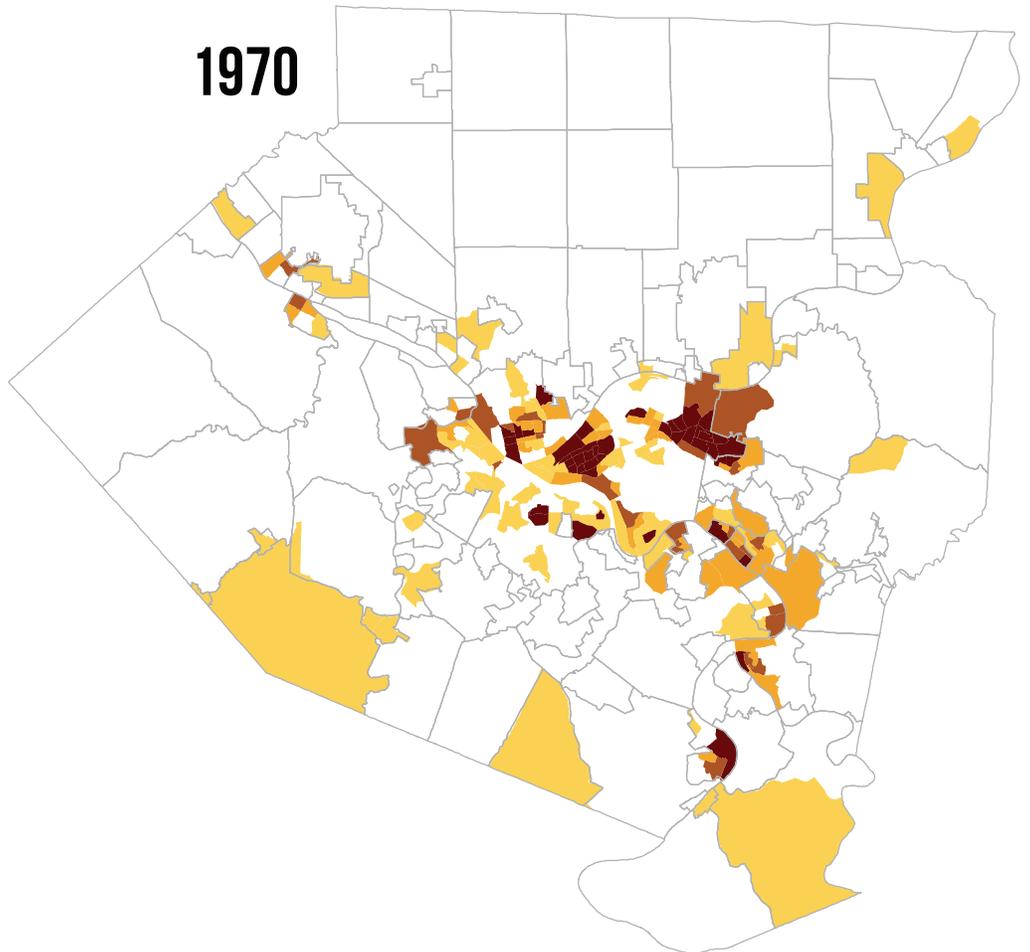
**FIGURE 3-5**  
Changes in Urban County's Hispanic Population, 1990-2010



**1960**

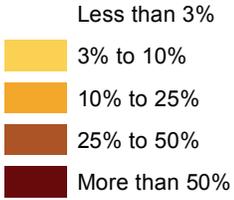


**1970**



□ Municipal Borders

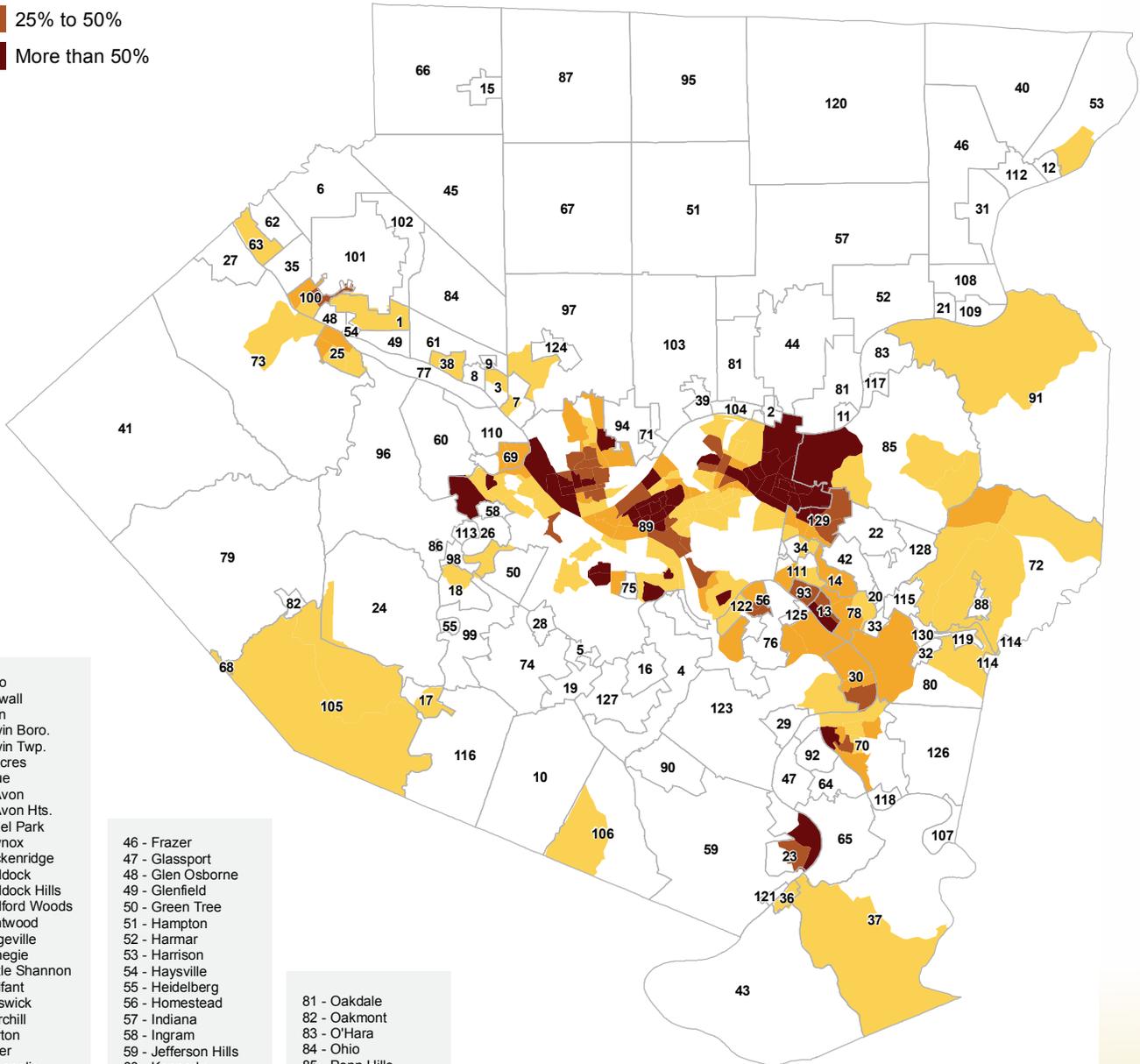
**Percent Black**



**MAP 3-2**

Black Population by Census Tract, 1960-1980

**1980**



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

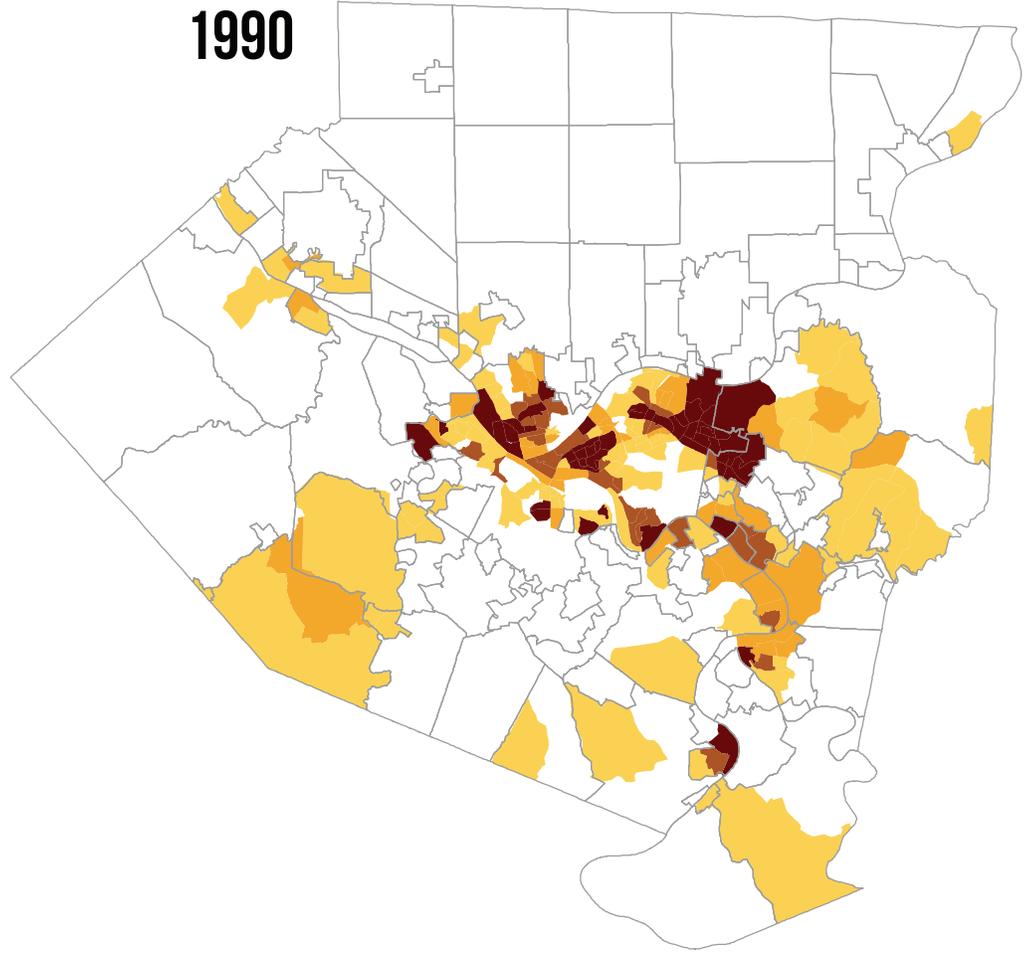
- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

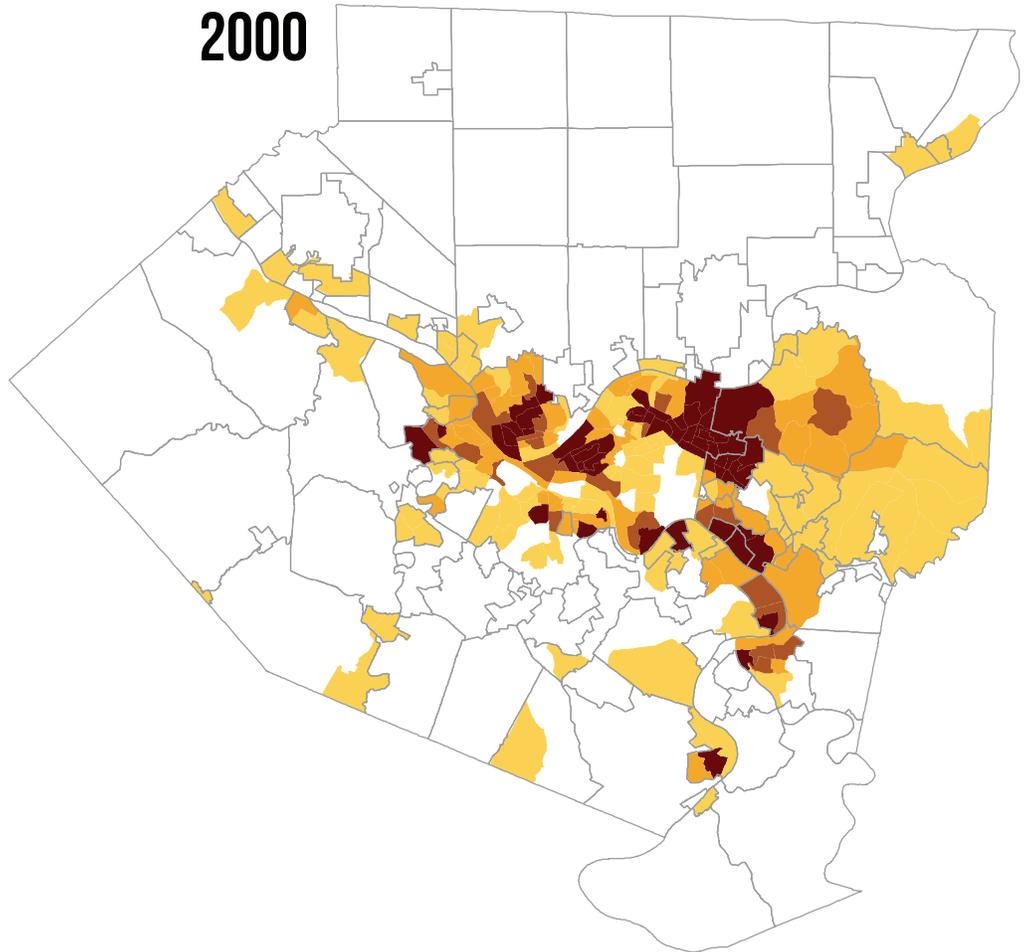
Note: 2010 municipal boundaries appear on all years for purposes of comparison

Data Source: National Historical Geographic Information System: Version 2.0. University of Minnesota, 2011

**1990**



**2000**



### MAP 3-3

Black Population by Census Tract, 1990-2010

□ Municipal Borders

#### Census Tracts

#### Percent Black

Less than 3%

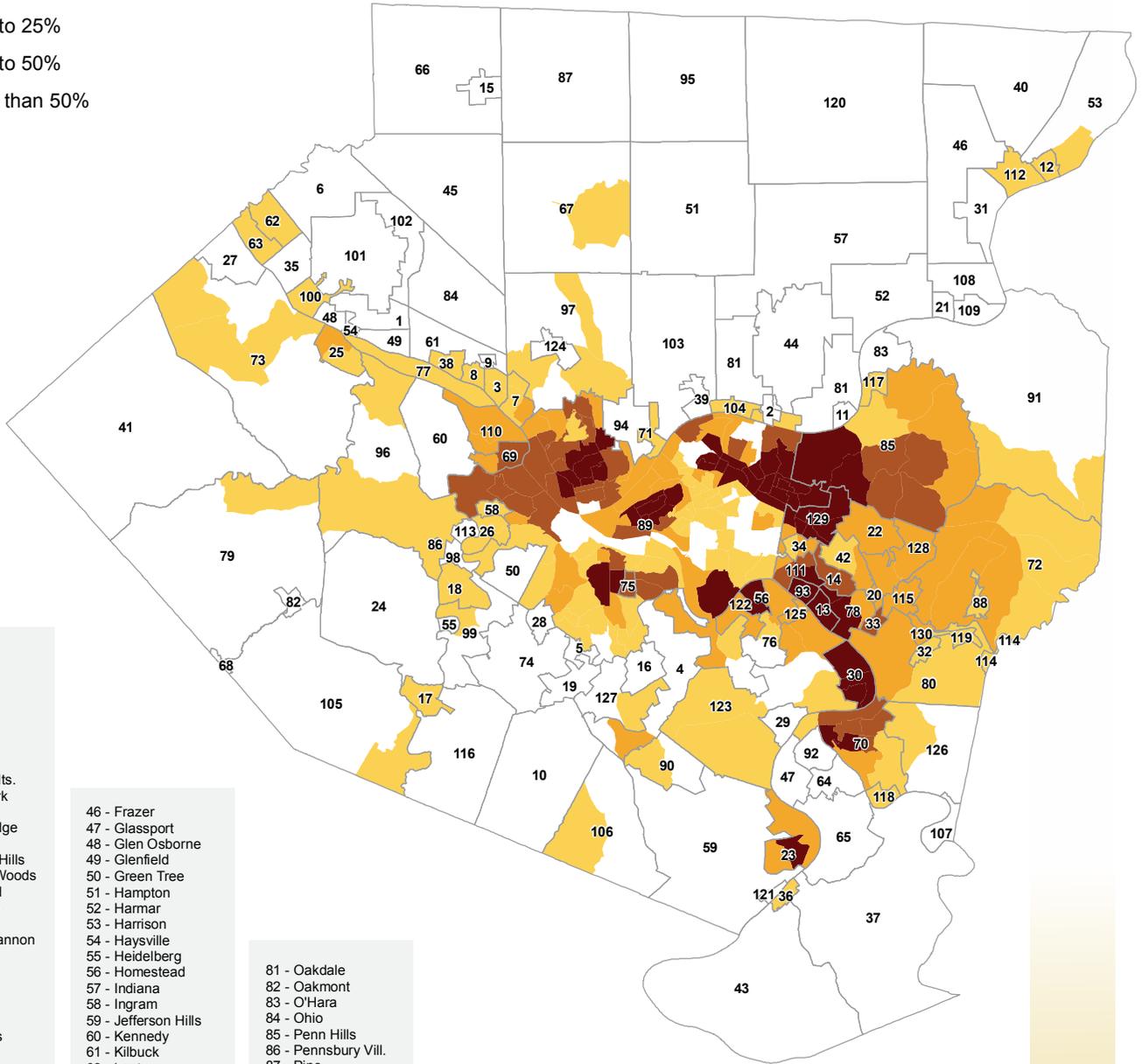
3% to 10%

10% to 25%

25% to 50%

More than 50%

# 2010



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin
- 5 - Baldwin
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
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- 32 - E. McKeesport
- 33 - E. Pittsburgh
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- 35 - Edgeworth
- 36 - Elizabeth
- 37 - Elizabeth
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
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- 51 - Hampton
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- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
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- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
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- 67 - McCandless
- 68 - McDonald
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- 70 - McKeesport
- 71 - Millvale
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- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

The issue of Hispanic settlement surfaced during AI stakeholder interviews, particularly the lack of Hispanic immigration into the greater Pittsburgh region and whether it can be attributed to any identifiable impediments.

According to the *Brookings Institute's* "The Geography of Immigrant Skills: Educational Profiles of Metropolitan Areas," the Pittsburgh region, spanning the entire metropolitan statistical area, saw 13% growth in the immigrant population between 2000 and 2009, a growth rate that ranked in the bottom 25% of metropolitan areas nationwide. However, the report also concluded that the Pittsburgh MSA's immigrant population was the most highly educated of any immigrant population in the country, with 76.4% of new arrivals bearing a college education. Pittsburgh's immigrant population is similar to such populations in other former industrial areas, such as Cleveland and St. Louis: Low immigration rates exist overall, but with high rates of high-skilled immigrants. According to Pittsburgh Today, a local benchmarking initiative, one reason why so many of the Pittsburgh area's immigrants are highly skilled is that immigration overall is very low. In other words, an area experiencing a greater economic boom would attract a higher number and wider variety of immigrants.

While this research focused on immigration overall, data on Hispanic immigration was limited. Comparing the types of jobs that Hispanics are working in nationwide to the share

of those jobs available in the Pittsburgh metro region shows some cause to why immigration to the region is limited. While ACS data shows that Hispanics nationwide are heavily concentrated in service occupations, such as maintenance and food preparation, those jobs are make up a smaller share of total jobs in the Pittsburgh region. For instance, 9.2% of Hispanics nationwide work in maintenance occupations, but only 3.5% of jobs in the Pittsburgh region are in maintenance. These observations support previous assertions that the region's economy is a major contributing factor to the limited immigration: The types of jobs most commonly held by Hispanics nationwide are comparatively less available in the Pittsburgh region.

Stakeholder interviews also pointed to a lack of strong Hispanic social networks in the region as a contributing factor to limited Hispanic migration. Interviewees reported that many immigrants choose their final destination based on local contacts in a neighborhood or region, a network of support that can offer mutual assistance with daily life tasks such as child care or travel to work. Without a large base of Hispanic immigrants in the region, fewer family members are attracted.

These reasons are largely speculative, as research did not reveal a verifiable set of conditions that separate greater Pittsburgh with otherwise similar regions that experience more Hispanic in-migration. The public policies reviewed later in the AI do not represent obviously contributing factors to the comparatively low rate of Hispanic migration; to the contrary, community leaders have stated a desire to increase Pittsburgh's appeal to immigrants as a means of fortifying the local tax base. One example is an initiative to promote the Pittsburgh Promise, a college scholarship program for children attending City public schools, to Hispanic families in other regions. Should the local economy significantly improve, especially in the areas of entry-level jobs which are often attractive to recent immigrant populations, one would expect the region's immigrant population to grow.

Pittsburgh's Hispanic immigration rate ranked in the bottom 25 of regions nationwide, a fact potentially attributable to the area's job mix and its comparative lack of existing Hispanic social networks.

## Racially Concentrated Areas of Poverty

Allegheny County's Five-Year Consolidated Plan does not establish a threshold for defining areas of racial or ethnic concentration. For the purposes of identifying racially concentrated areas of poverty (RCAPs) and ethnically concentrated areas of poverty (ECAPs), this AI defines a concentration as a census tract where the percentage of a single ethnic or minority group is at least 10 percentage points higher than across the Urban County overall.

The Urban County's figures were selected (as opposed to those for the entire County) because including the entitlement communities in the analysis would raise the threshold for a tract to qualify as an RCAP or ECAP -- which would mean only the most heavily minority tracts, likely those in the entitlement communities, would qualify. The County intends to apply this analysis to inform and evaluate investment decisions within its jurisdiction, the Urban County, so this was determined to be the most appropriate methodology.

Across Urban Allegheny County in 2010, Blacks comprised 7.2% of the population. Therefore, an area of Black concentration would include any tract where the percentage of Black residents is 17.2% or higher. Of the 269 tracts in the Urban County, 44 (16.4%) meet this criterion. An area of Asian concentration, by the same definition, would include any tract where the percentage of Asian residents is 12.4% or higher. Of the 269 tracts in the Urban County, 13 meet this criterion. No tracts in the Urban County meet the definition for any other type of racial or ethnic concentration.

Map 3-4 compares the tracts meeting the criteria for Black or Asian concentration (which do not overlap) with tracts that are at least 10 points higher than the Urban County's poverty rate of 9.4%. Map 3-5 isolates tracts that have concentrations of both racial minorities and households below the poverty line, which will be referred to as RCAPs in other sections of the AI. Figure 3-6 contains details on these areas.

**FIGURE 3-6**  
Racially Concentrated Areas of Poverty (RCAPS), 2010

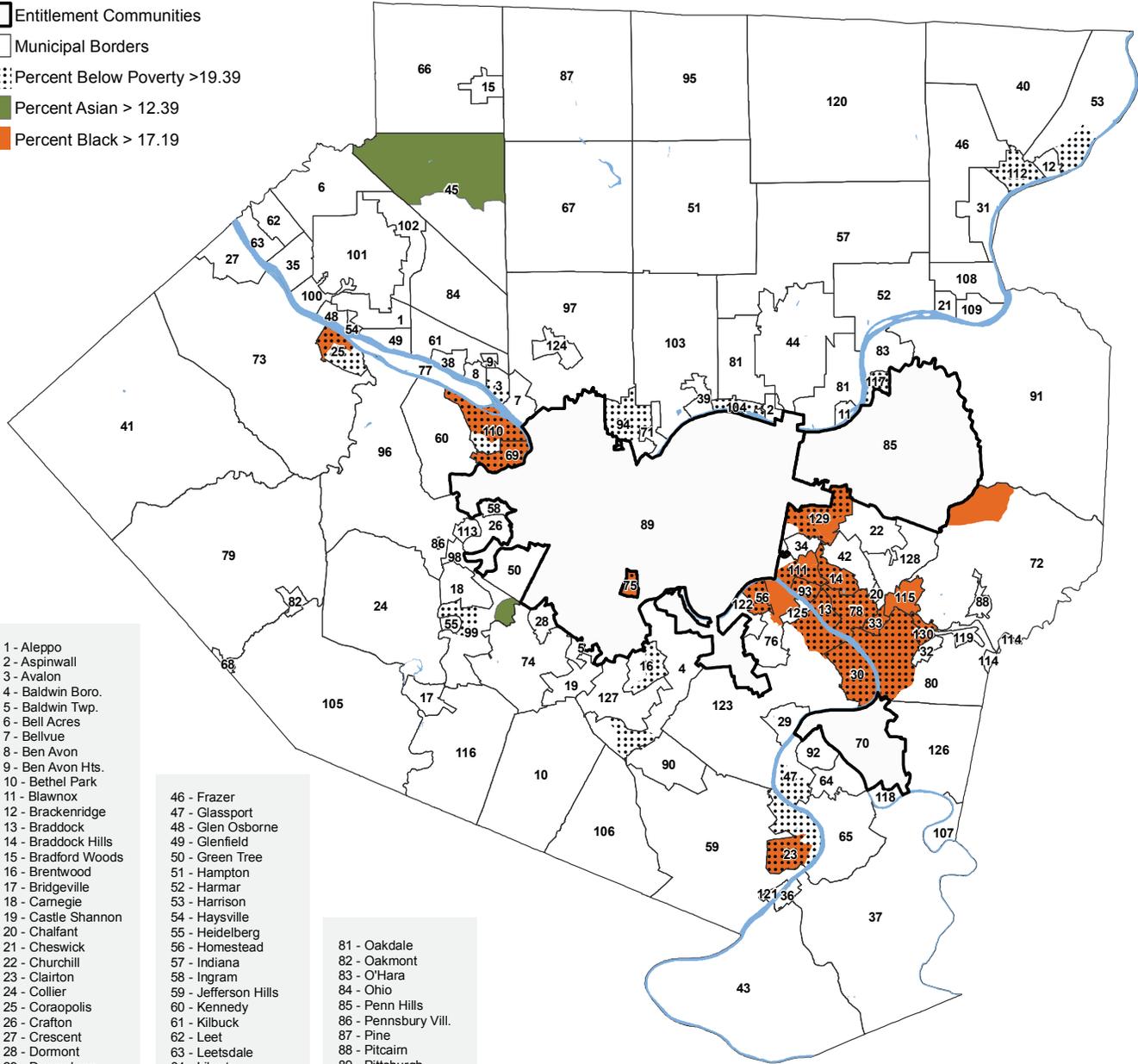
Municipality	Tract	Population	Race and Ethnicity			
			White	Black	Asian	Hispanic
<b>Urban County</b>		<b>855,201</b>	<b>88.5%</b>	<b>7.2%</b>	<b>2.4%</b>	<b>1.3%</b>
Coraopolis	4508	2,540	75.7%	<b>18.3%</b>	0.2%	2.1%
Stowe	4621	2,627	76.6%	<b>19.6%</b>	0.5%	1.2%
McKees Rocks	4639	2,662	76.1%	<b>20.0%</b>	0.5%	1.7%
McKees Rocks	4644	3,442	54.3%	<b>39.1%</b>	0.3%	1.7%
Mt. Oliver	4810	3,403	61.4%	<b>32.9%</b>	1.1%	1.9%
Homestead	4838	3,165	32.8%	<b>59.1%</b>	3.0%	1.8%
Duquesne	4867	2,360	42.2%	<b>52.8%</b>	0.3%	2.4%
Duquesne	4869	1,378	38.5%	<b>56.8%</b>	0.1%	2.5%
Whitaker	4882	3,591	72.1%	<b>25.0%</b>	0.2%	1.1%
Clairton	4928	2,769	33.2%	<b>63.5%</b>	0.3%	1.8%
Clairton	4929	2,145	70.8%	<b>24.6%</b>	0.3%	1.7%
North Versailles	5041	5,243	74.3%	<b>21.9%</b>	0.7%	0.8%
Wilmerding	5080	2,190	75.2%	<b>18.0%</b>	0.3%	2.3%
East Pittsburgh	5100	1,822	48.8%	<b>45.4%</b>	0.2%	2.5%
North Braddock	5120	2,317	73.5%	<b>23.3%</b>	0.2%	0.9%
North Braddock	5128	1,380	35.3%	<b>60.0%</b>	0.4%	1.9%
North Braddock	5129	1,160	25.4%	<b>69.9%</b>	0.1%	1.2%
Braddock	5138	2,159	22.9%	<b>72.7%</b>	0.1%	1.9%
Rankin	5140	2,122	18.0%	<b>77.4%</b>	0.1%	1.0%
Swissvale	5151	2,722	43.0%	<b>52.4%</b>	0.3%	1.4%
Swissvale	5153	1,871	51.1%	<b>42.2%</b>	1.5%	2.5%
Braddock Hills	5170	1,880	68.9%	<b>27.9%</b>	0.3%	1.4%
Wilkinsburg	5604	1,559	26.1%	<b>68.2%</b>	1.1%	1.5%
Wilkinsburg	5606	1,074	21.9%	<b>72.3%</b>	0.1%	2.7%
Wilkinsburg	5610	1,559	17.6%	<b>77.5%</b>	0.3%	2.3%
Wilkinsburg	5611	850	4.6%	<b>91.6%</b>	0.2%	0.2%
Wilkinsburg	5612	1,333	6.2%	<b>87.7%</b>	0.5%	2.0%

Source: 2010 Census SF-1

# MAP 3-4

## Comparison of Racial and Poverty Concentrations by Census Tract, 2010

-  Entitlement Communities
-  Municipal Borders
-  Percent Below Poverty >19.39
-  Percent Asian > 12.39
-  Percent Black > 17.19



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
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- 87 - Pine
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- 89 - Pittsburgh
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- 93 - Rankin
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- 98 - Rosslyn Farms
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- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.

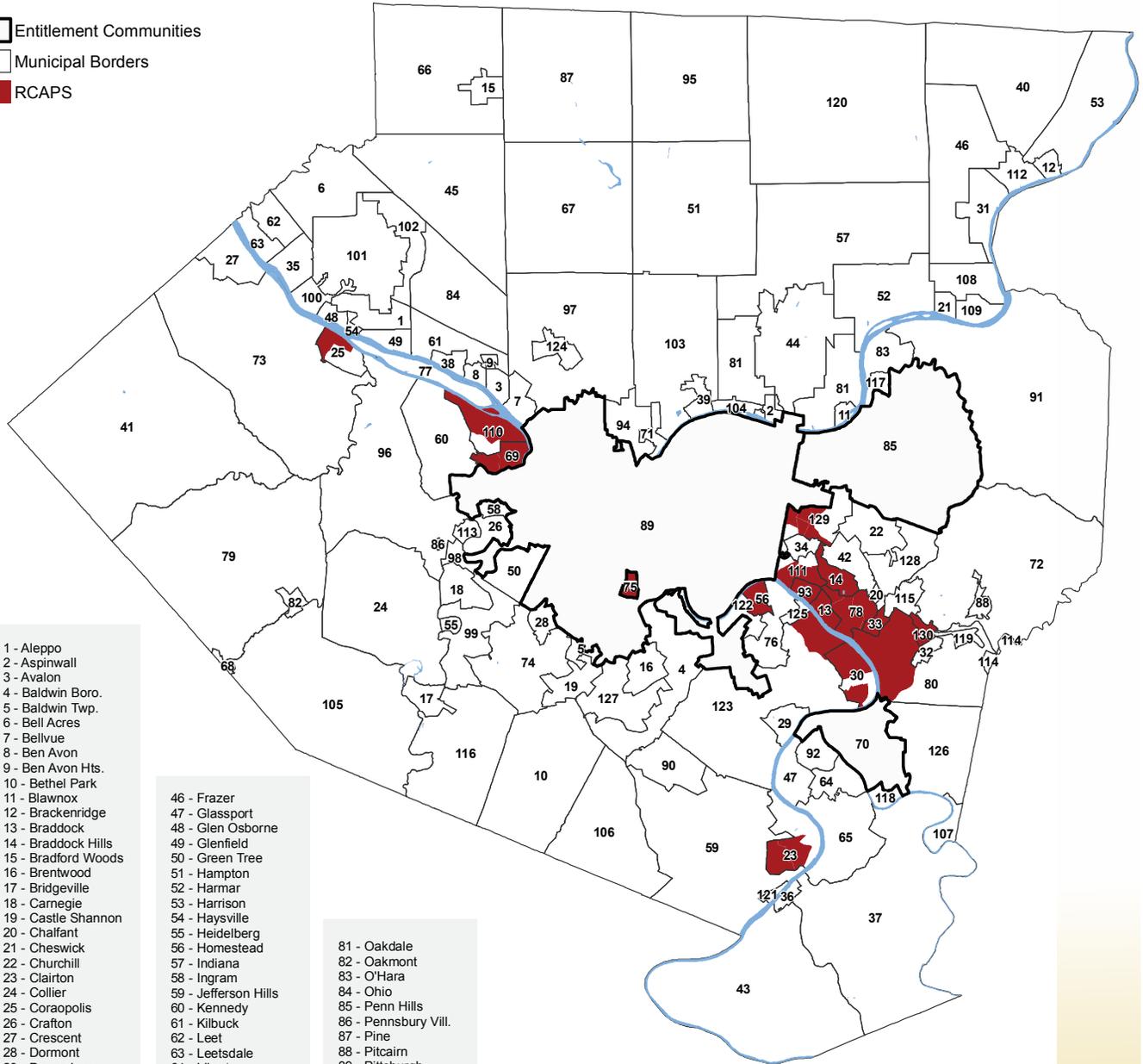
- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

There are 27 racially concentrated areas of poverty in the Urban County.

### MAP 3-5

Racially Concentrated Areas of Poverty (RCAPS) by Census Tract, 2010

-  Entitlement Communities
-  Municipal Borders
-  RCAPS



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
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- 40 - Fawn
- 41 - Findlay
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- 43 - Forward
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- 45 - Franklin Park

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- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
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## Quantifying Integration

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Typically, the pattern of residential segregation involves the existence of predominantly homogenous, White suburban communities and low-income minority inner-city neighborhoods. Latent factors, such as attitudes, or overt factors, such as real estate practices, can limit the range of housing opportunities for minorities. A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Areas of extreme minority isolation often experience poverty and social

problems at rates that are disproportionately high.<sup>4</sup> Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

The distribution of racial or ethnic groups across a geographic area can be analyzed using an index of dissimilarity. This method allows for comparisons between subpopulations, indicating how much one group is spatially separated from another within a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a score of 0 corresponds to perfect integration and a score of 100 represents total segregation.<sup>5</sup> The index is

**FIGURE 3-7**  
Allegheny County Dissimilarity Indices, 2000 and 2010

	2010		
	DI with White Population	Population	Share of Total Population
White	-	997,295	81.5%
Black	64.2	161,861	13.2%
American Indian	41.5	1,702	0.1%
Asian/Pacific Islander	45.7	34,368	2.8%
Other	38.4	5,523	0.5%
Two or More Races	31.9	22,599	1.8%
Hispanic*	26.8	19,070	1.6%
<b>Total</b>	<b>-</b>		<b>100.0%</b>
	2000		
	DI with White Population	Population	Share of Total Population
White	-	1,080,800	84.3%
Black	69.1	159,058	12.4%
American Indian	44.3	1,593	0.1%
Asian/Pacific Islander	47.1	22,051	1.7%
Other	44.3	4,399	0.3%
Two or More Races	35.5	13,765	1.1%
Hispanic*	28.8	11,166	0.9%
<b>Total</b>	<b>-</b>		<b>100.0%</b>

\* Hispanic ethnicity is counted independently of race.

Source: 2000, 2010 Census SF-1, Mullin & Lonergan Associates

<sup>4</sup> This aspect of segregation is related to the degree to which members of a group reside in areas where their group predominates, thus leading them to have less residential contact with other groups. See: Fossett, Mark. "Racial Segregation in America: A Nontechnical Review of Residential Segregation in Urban Areas." Department of Sociology and Racial and Ethnic Studies Institute, Texas A&M University, 2004.

<sup>5</sup> The index of dissimilarity is a commonly used demographic tool for measuring inequality. For a given geographic area, the index is equal to 1/2 the sum of  $ABS [(b/B)-(a/A)]$ , where b is the subgroup population of a census tract, B is the total subgroup population in a city, a is the majority population of a census tract, and A is the total majority population in the city. ABS refers to the absolute value of the calculation that follows.

typically interpreted as the percentage of the minority population (in this instance, the Black population) that would have to move in order for a community or neighborhood to achieve full integration.

With a 2010 White-Black dissimilarity index of 64.2, Allegheny County qualifies as highly segregated by national standards.<sup>6</sup> The data indicates that in order to achieve full integration among White and Black residents, 64.2% of Black residents would have to move to another tract within the County.

In addition to a White-Black index of 64.2, the County has a moderate White-Asian index of 45.7, a White-other race index of 38.4, a White-multi-race index of 31.1 and a low White-Hispanic index of 26.8. These numbers indicate that other subpopulations are more integrated with Whites than Blacks across the County.

Data at the tract level is available for Black and White populations from 1960 forward, allowing for a longer-range dissimilarity index analysis. The County has become steadily more integrated since 1960, from a segregation high-water mark of 76.0 that year to its current index of 64.2. Integration of the Asian and Hispanic populations have remained moderate since 1980, the first year of data available at this level.

Allegheny County's Black and White populations remain highly segregated, though integration has improved since 1960. Other minority groups are integrated with Whites to a higher degree.

**FIGURE 3-8**  
Changes in Racial and Ethnic Integration, 1960-2010

	Black		Asian		Hispanic	
	Population	DI	Population	DI	Population	DI
1960	133,879	76.0	*	*	*	*
1970	139,961	79.0	*	*	*	*
1980	150,246	76.1	7,737	44.2	8,175	28.9
1990	149,550	73.8	13,469	47.9	8,731	29.2
2000	159,058	69.1	22,051	47.1	11,166	28.8
2010	161,861	64.2	34,368	45.7	19,070	26.8

\* These population groups were not measured at the CT level prior to 1980.  
Source: Census 1990, 2000 and 2010 SF-1, National Historical Geographic Information System: Version 2.0. University of Minnesota, 2011, Calculations by Mullin & Lonergan Associates

<sup>6</sup> According to Douglas S. Massey, an index under 30 is low, between 30 and 60 is moderate, and above 60 is high. See Massey, "Origins of Economic Disparities: The Historical Role of Housing Segregation," in Segregation: The Rising Costs for America, edited by James H. Carr and Nandinee K. Kutty (New York: Routledge 2008) p. 41-42.

## Race/Ethnicity and Income

Household income is one of several factors used to determine a household's eligibility for a home mortgage loan. Median household income (MHI) in Allegheny County was \$47,961 in 2010, below the state median of \$50,398 and the national median of \$51,914. Butler County had the highest median in the region in 2010 at \$56,878. Generally, median income levels are lower in the central and northern areas of Pennsylvania and much higher in the suburban counties surrounding Philadelphia. Chester County had the highest median in the state at \$84,741.

Across racial and ethnic groups in Allegheny County, Asians had the highest MHI at \$54,409. The MHI for White households was \$51,853, and for Hispanic households it was substantially lower at \$42,266. A steeply lower median of \$25,687 was reported among Black households.

As suggested by the lower median incomes among Blacks and Hispanics, minority residents in Allegheny County experienced poverty at greater rates than White residents. Less than 9% of White residents were living in poverty in 2010, compared with 18.3% of Hispanics and an alarming 31.2% of Blacks. Asian households reported poverty at a rate of 14%.

The 2010 median income for Black households in Allegheny County was less than half the median income for White households.

**FIGURE 3-9**

Median Household Income and Poverty Rates by Race/Ethnicity, 2010

	Median Household Income	Poverty Rate
<b>Allegheny County</b>	<b>\$47,961</b>	<b>12.3%</b>
Whites	\$51,853	8.9%
Blacks	\$25,687	31.2%
Asians	\$54,409	14.0%
Hispanics	\$42,266	18.3%

Note: Five-year sample data was selected because one- and three-year sample data, while available, included an unacceptably high margin of error within smaller racial/ethnic groups.

Source: U.S. Census Bureau, 2008-2010 American Community Survey (B19013, B19013A, B19013B, B19013D, B19013I, B17001, B17001A, B17001B, B17001D, B17001I)

Distribution of household income by race and ethnicity is comparable to the trends described above, showing a disparity between White and non-White households in the Urban County and Allegheny County overall. While White households are somewhat evenly distributed across income tiers, Black households were more likely to make less than \$50,000. More than half of Asian households in the Urban County had annual incomes exceeding \$75,000.

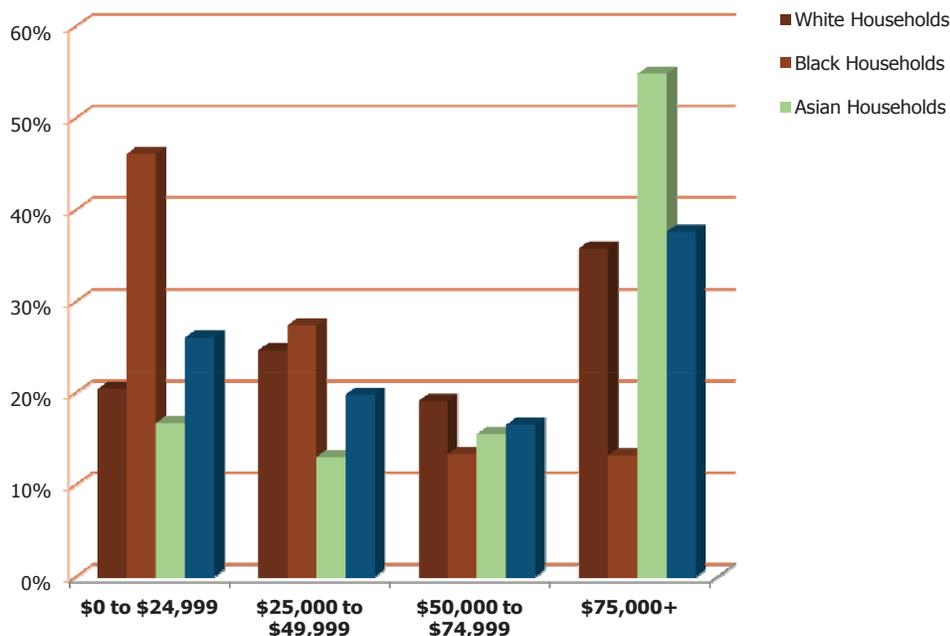
There are some differences in the income distribution across racial and ethnic groups between the Urban County and the lower-income entitlement communities. More than half of Hispanic families in the Urban County (54.1%) earned more than \$50,000, compared to only 30.1% living in entitlement communities. However, this difference does not hold for Black households: only 26.5% in the Urban County made more than \$50,000, compared to 24.3% living in the entitlement communities.

**FIGURE 3-10**  
Household Income Distribution by Race and Ethnicity, 2010

	Total	\$0 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 and higher
<b>All Households</b>					
Allegheny County	522,703	26.7%	25.1%	18.0%	30.2%
Urban County*	360,431	22.2%	24.7%	18.6%	34.5%
<b>White</b>					
Allegheny County	437,399	23.1%	25.2%	18.8%	32.9%
Urban County*	325,544	20.4%	24.7%	19.1%	35.8%
<b>Black</b>					
Allegheny County	65,535	49.0%	25.8%	13.1%	12.0%
Urban County*	24,431	46.1%	27.4%	13.3%	13.2%
<b>Asian</b>					
Allegheny County	12,303	27.6%	19.4%	13.2%	39.8%
Urban County*	6,531	16.7%	13.0%	15.5%	54.8%
<b>Hispanic</b>					
Allegheny County	6,009	32.9%	24.7%	17.2%	25.2%
Urban County*	2,993	26.1%	19.8%	16.5%	37.6%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh  
Source: U.S. Census Bureau, 2006-2010 American Community Survey (B19001, B19001A, B19001B, B19001D, B19001I).

**FIGURE 3-11**  
Urban County Household Income Distribution, 2010



## Disability and Income

As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

The Fair Housing Act prohibits discrimination based on physical, mental or emotional handicap, provided “reasonable accommodation” can be made. Reasonable accommodation may include changes to address the needs of disabled persons, including adaptive structural (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal). Across Allegheny County, 12.4% of the total civilian non-institutionalized population reported a disability in 2010.<sup>7</sup>

The most common type of disability among persons ages 18 to 64 was ambulatory, referring to difficulty moving from place to place that makes it impossible or impractical to walk as a means of transportation. About 5% of County residents between ages 18 and 64 reported this type of difficulty, which translates to a need for accessible housing. Additionally, about one in every four seniors age 65 and above reported an ambulatory disability. Of County residents ages 18 to 64, 3.4% reported a sensory disability such as vision or hearing. About one in five seniors reported the same.

According to the National Organization on Disabilities, a significant income gap exists for persons with disabilities, given their lower rate of employment. In Allegheny County, persons with disabilities were more than twice as likely as persons without disabilities to live in poverty. In 2010, 21% of residents with disabilities lived in poverty, compared to 9.9% of persons without disabilities who were living in poverty.<sup>8</sup> Median earnings for disabled persons age 16 and older were \$18,492, compared to \$31,033 for those without disabilities.

Disabled persons and those living in poverty were more prevalent in the County’s urban core, constituting 14.5% of the combined populations of McKeesport, Penn Hills and Pittsburgh, compared with 12.4% in the remaining areas of the County. This fact is possibly related to the concentration of public and nonprofit human services and transit available in the County’s most densely populated areas.

Allegheny County residents with disabilities are more than twice as likely to live in poverty than those without disabilities.

<sup>7</sup> 2008-2010 ACS (S1810). All available disability estimates were insufficient to subtract entitlement community figures.

<sup>8</sup> 2010 ACS (S1811).

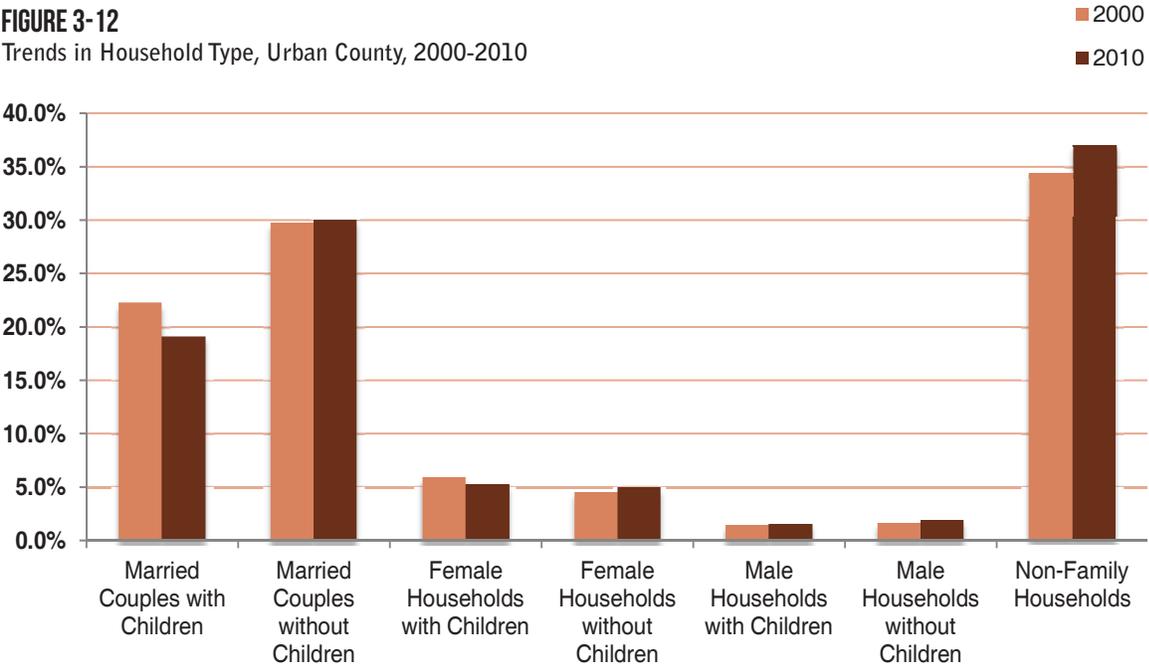
## Familial Status and Income

The Census Bureau divides households into family and non-family households. Family households are married couple families with or without children, single-parent families and other families comprised of related persons. Non-family households are either single persons living alone, or two or more non-related persons living together.

Title VIII of the Civil Rights Act of 1968 protects against gender discrimination in housing. Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to rent or sell to families with children.

In the Urban County, female-headed households with children grew from 4.6% of all households in 2000 to 4.9% in 2010, while the proportion of male-headed households with children remained constant at about 1.5%. By comparison, married-couple family households with children declined from 22.3% to 19.2% over the course of the decade. Non-family households comprise a rapidly growing share of the population, expanding from 34.4% in 2000 to 37% in 2010.

**FIGURE 3-12**  
Trends in Household Type, Urban County, 2000-2010



© 2006-2010 ACS(B17012)

**FIGURE 3-13**

Household Type and Presence of Children, Urban County, 2000-2010

	Total Households	% of Total	Family Households									Non-family Households
			Married-couple families			Female-headed Households			Male-headed Households			
			#	With Children	Without Children	#	With Children	Without Children	#	With Children	Without Children	
<b>2000</b>												
Allegheny County	537,150	61.9%	247,549	41.9%	58.1%	66,541	59.4%	40.6%	18,147	46.3%	53.7%	38.1%
Urban County*	364,095	65.6%	189,373	42.8%	57.2%	38,084	56.2%	43.8%	11,302	46.9%	53.1%	34.4%
<b>2010</b>												
Allegheny County	522,703	58.7%	227,114	37.8%	62.2%	60,750	52.5%	47.5%	18,905	45.5%	54.5%	41.3%
Urban County*	360,431	63.0%	177,565	38.9%	61.1%	36,796	51.7%	48.3%	12,549	45.6%	54.4%	37.0%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: Census 2000 (SF-1, QTP10); 2010 American Community Survey (B11001, B11003)

Female-headed households with children often experience difficulty in obtaining housing, primarily as a result of lower-incomes and the potential unwillingness of some landlords to rent their units to families with children. Although they comprised only 10.4% of family households in Allegheny County in 2010, female-headed households with children accounted for an overwhelming 55.6% of all families living in poverty.<sup>8</sup> Among female-headed households with children, 39.2% were living in poverty, compared to only 3.7% of married-couple families with children.

Nearly one in every four female-headed households with children in Allegheny County is below the poverty line, compared with only 3.7% of married couples with children.

Single-person and non-family households represent an increasingly common household type, while consistent with national trends, the Urban County has seen a decrease in married-couple households.

## Ancestry and Income

It is illegal to refuse the right to housing based on place of birth or ancestry. Census data on native and foreign-born populations reported that in 2010, 4.6% of all Allegheny County residents were foreign-born.<sup>9</sup> Similarly, 4.0% of all people across the Urban County, 33,946, were foreign-born. By way of origin, just under half of the Urban County's foreign-born population (46.6%) came from Asian countries, while 35.3% were European and 8.4% were from Latin American nations.

Allegheny County's foreign-born population is more likely to experience poverty. According to 2006-10 American Community Survey estimates, 13.5% of the foreign-born population for which poverty status is determined fell below the poverty line, compared to 12.3% of all persons Countywide for whom this status is determined.<sup>10</sup>

Persons with limited English proficiency (LEP) are defined by the federal government as persons who have a limited ability to read, write, speak or understand English. American Community Survey (ACS) data reports on the non-English language spoken at home for the population five years and older. In 2010,

the Census Bureau reported that 23,189 persons in Allegheny County (including the five exception communities) spoke English less than "very well." This limited English proficiency subpopulation constituted 1.9% of the County's total population. The six language groups with more than 1,000 LEP persons included Spanish, Chinese, Italian, Other Asian Languages, Russian and Korean. To determine whether translation of vital documents would be required, a HUD entitlement community must first identify the number of LEP persons in a single language group who are likely to qualify for and be served by the Urban County's programs.

Six language groups in Allegheny County have large enough numbers of limited-English speakers to warrant further analysis of their access to Urban County programs and services.

**FIGURE 3-14**  
Limited English Proficiency  
Language Groups, 2010

Language Group	Number of LEP Speakers	Percentage of Total Population
Spanish	4,164	0.3%
Chinese	3,355	0.3%
Italian	2,380	0.2%
Other Asian Languages	1,326	0.1%
Russian	1,273	0.1%
Korean	1,209	0.1%

Source: American Community Survey 2006-10 Estimates

<sup>9</sup> 2006-2010 ACS(B05006)

<sup>10</sup> 2006-2010 ACS(B06012)

## Patterns of Poverty

Household poverty correlates strongly with limitations in housing choice and, as demonstrated in previous pages, disproportionately affects members of the protected classes in Allegheny County, particularly Black households, persons with disabilities and female-headed households with children. Map 3-6 illustrates the geographic distribution of poverty by census tract across the County, indicating the extent to which it is more common within Pittsburgh and the Mon Valley communities lining the Monongahela River. In many of these tracts, more than 50% of households fall below the poverty line, which in 2010 was \$22,050 for a family of four. The majority of Urban County communities have poverty rates below 10%, though more than 50% of households in Braddock, East Pittsburgh, Homestead, parts of Wilkinsburg and Wilmerding have incomes below the poverty threshold.

In the Urban County, the highest rates of poverty are found in Steel Valley communities south of Pittsburgh along the Monongahela River.

# MAP 3-6

## Percentage Below Poverty by Tract, 2010

Entitlement Communities

Municipal Borders

### Census Tracts

#### Below Poverty

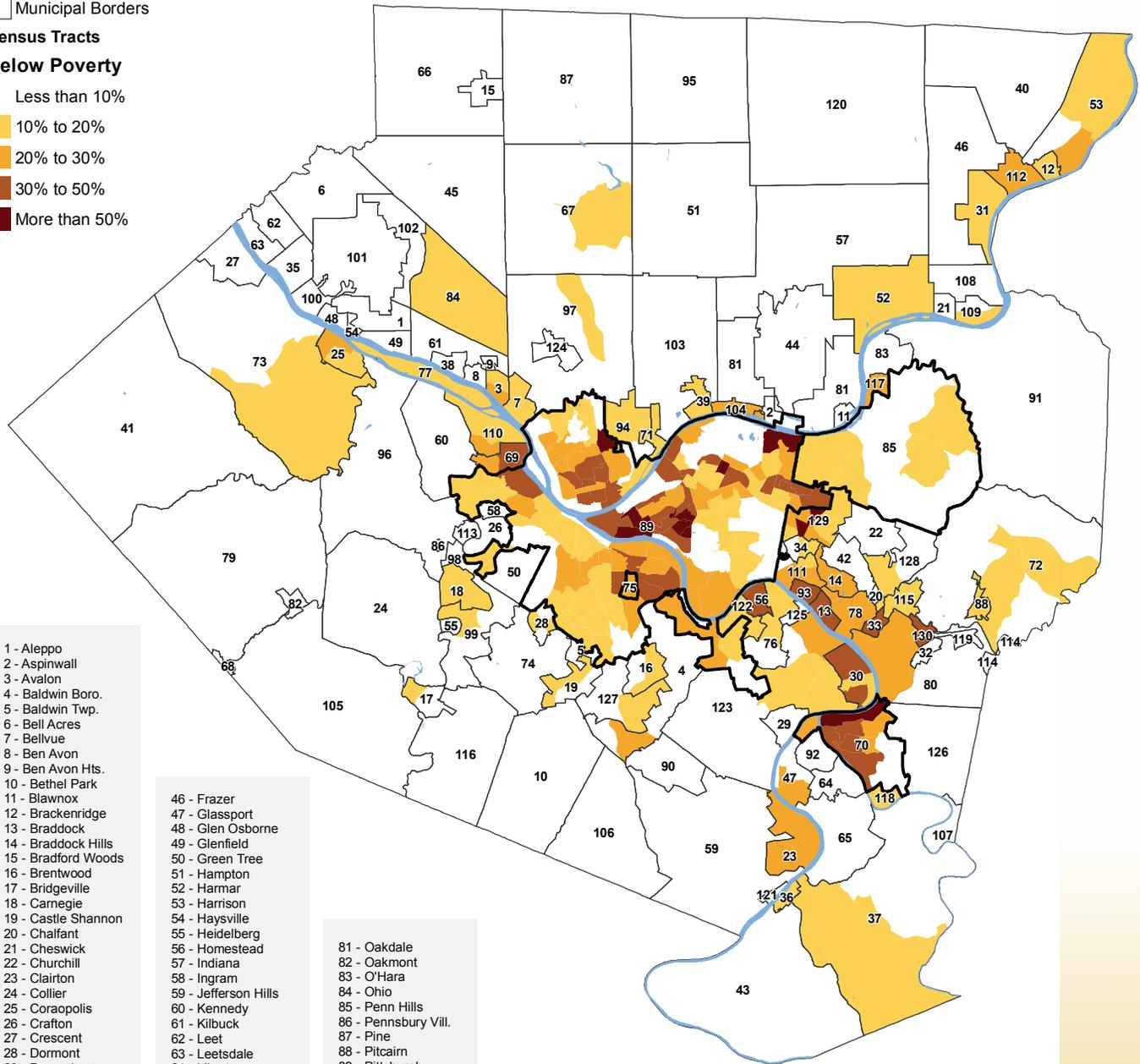
Less than 10%

10% to 20%

20% to 30%

30% to 50%

More than 50%



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
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- 115 - Turtle Creek
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- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

## Employment and Protected Class Status

According to data from the Bureau of Labor Statistics as of July 2012, Allegheny County's unemployment rate was 7.3%, 1% lower than the statewide rate of 8.3%. American Community Survey estimates spanning recent years provide detailed data by gender and race, indicating differences in employment rates among groups. In the Urban County, women experienced unemployment at lower rates than men, with 5.3% of women unemployed, compared to 6.8% of men. Black residents were substantially more likely to be unemployed than any other resident, with unemployment rates of 14.5%. The chart below shows the unemployment rate among various groups.

Blacks were substantially more likely than Whites to be unemployed in the Urban County in 2010. 14.5% of Blacks were unemployed in 2010, compared to 5.4% of Whites.

**FIGURE 3-15**  
Civilian Labor Force, 2010

	Pennsylvania		Allegheny County		Urban County*	
	Total	%	Total	%	Total	%
<b>Civilian Labor Force</b>						
<b>Total CLF</b>	6,124,729	<b>100%</b>	609,328	<b>100.0%</b>	427,417	<b>100.0%</b>
Employed	5,670,584	92.6%	567,073	93.1%	401,524	93.9%
Unemployed	454,145	7.4%	42,255	6.9%	25,893	6.1%
<b>Male CLF</b>	3,192,631	<b>52.1%</b>	312,381	<b>51.3%</b>	223,005	<b>52.2%</b>
Employed	2,940,850	92.1%	288,941	92.5%	207,950	93.2%
Unemployed	251,781	7.9%	23,440	7.5%	15,055	6.8%
<b>Female CLF</b>	2,932,098	<b>47.9%</b>	296,947	<b>48.7%</b>	204,412	<b>47.8%</b>
Employed	2,729,734	93.1%	278,132	93.7%	193,574	94.7%
Unemployed	202,364	6.9%	18,815	6.3%	10,838	5.3%
<b>White CLF</b>	5,205,538	<b>85.0%</b>	513,895	<b>84.3%</b>	385,428	<b>90.2%</b>
Employed	4,874,303	93.6%	484,036	94.2%	364,701	94.6%
Unemployed	331,235	6.4%	29,859	5.8%	20,727	5.4%
<b>Black CLF</b>	570,468	<b>9.3%</b>	68,128	<b>11.2%</b>	26,125	<b>6.1%</b>
Employed	484,371	84.9%	58,242	85.5%	22,333	85.5%
Unemployed	86,097	15.1%	9,886	14.5%	3,792	14.5%
<b>Asian CLF</b>	166,641	<b>2.7%</b>	16,608	<b>2.7%</b>	10,099	<b>2.4%</b>
Employed	155,450	93.3%	15,661	94.3%	9,640	95.5%
Unemployed	11,191	6.7%	947	5.7%	459	4.5%
<b>Hispanic CLF</b>	275,520	<b>4.5%</b>	8,712	<b>1.4%</b>	4,342	<b>1.0%</b>
Employed	240,025	87.1%	7,977	91.6%	4,152	95.6%
Unemployed	35,495	12.9%	735	8.4%	190	4.4%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: U.S. Census Bureau, 2006-10 American Community Survey (B17005, C23002A, C23002B, C23002D, C23002I).

Residents in racially concentrated areas of poverty are more likely to rely on public transportation to commute to work. According to the 2006-2010 American Community Survey, 19.6% of these residents used public transit to commute to work, compared to 9.6% of Allegheny County residents.

Because a higher proportion of residents in RCAPs rely on public transportation, job locations relative to transit accessibility play a role in the fair housing environment. The following map compares areas with 50% of parcels located within a half-mile walk of a transit route, considered to be well-served areas, with patterns of projected job growth from 2010 to 2020, provided by the Southwestern Pennsylvania Commission.

The map shows the areas of greatest projected job growth along the county's edges, and as a result, many are outside the boundaries of good transit access. According to this data, while 77.3% of county jobs are currently in areas of good transit accessibility, this will decrease to 76.3% by 2020. Additionally, areas of poor transit accessibility can expect a 17.8% increase in jobs, while areas of good transit accessibility can only expect an 11.5% increase, and racially concentrated areas of poverty can only expect an 8.5% increase.

**FIGURE 3-16**  
2010 Job Projections and Transit Access

	2010 Jobs	Change in Jobs	2020 Jobs	Projected Increase in Jobs
RCAPs	27,783	2,369	30,152	8.5%
Good Transit*	665,805	76,552	742,357	11.5%
Poor Transit**	195,946	34,799	230,745	17.8%
Urban County***	483,144	69,097	552,241	14.3%
Allegheny County	861,751	111,351	973,102	12.9%

\* Defined as areas in which 50% or more parcels are within a half-mile walking distance of transit

\*\* Defined as areas in which less than 50% of parcels are within a half-mile walking distance of transit

\*\*\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: Southwestern Pennsylvania Commission, calculations by M&L Associates

# MAP 3-7

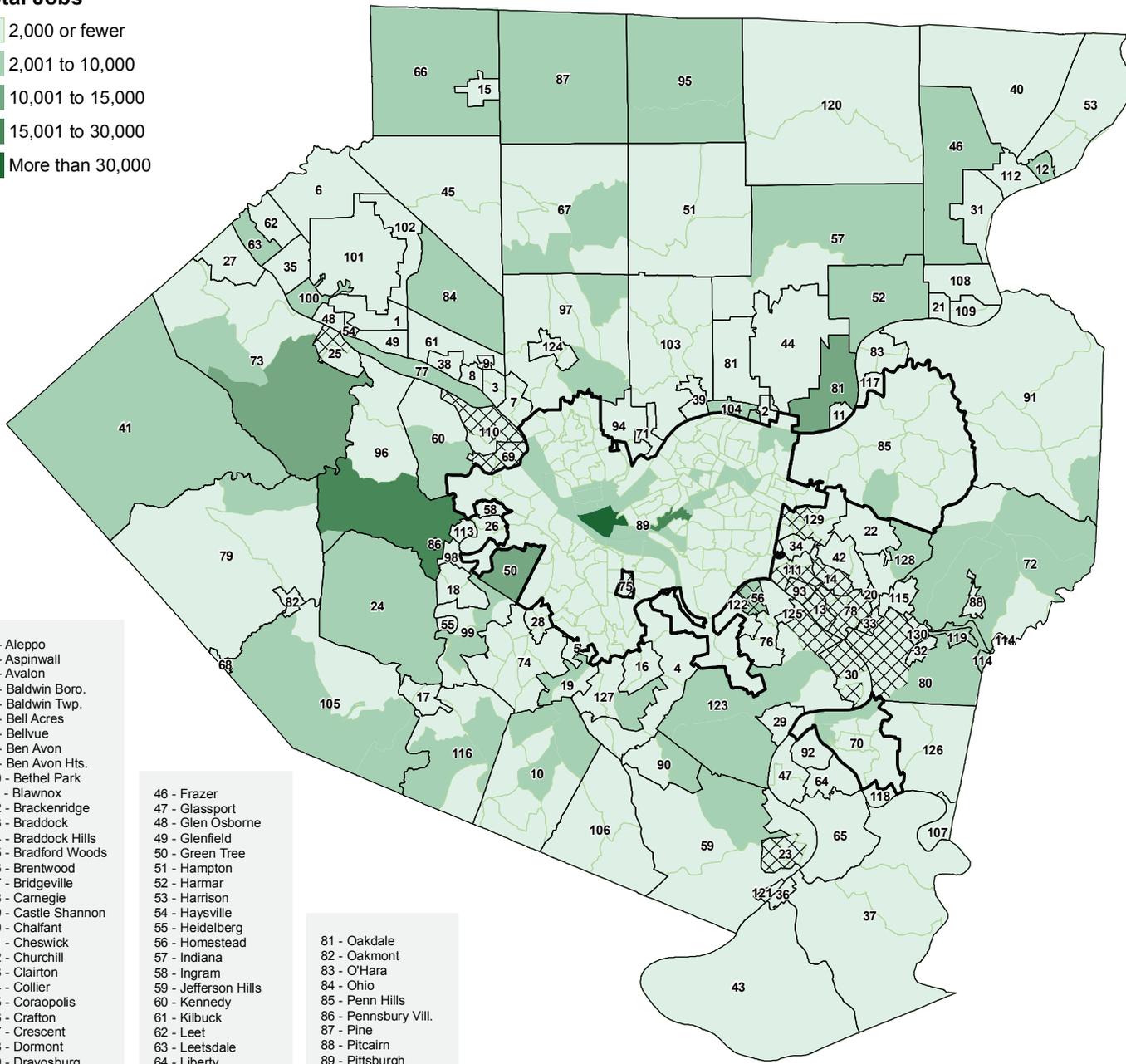
Comparison of 2010 Job Locations and Racially/Ethnically Concentrated Areas of Poverty

-  Entitlement Communities
-  Municipal Borders
-  RCAPS

## 2010 Employment Sites

### Total Jobs

-  2,000 or fewer
-  2,001 to 10,000
-  10,001 to 15,000
-  15,001 to 30,000
-  More than 30,000



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
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- 9 - Ben Avon Hts.
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- 63 - Leetsdale
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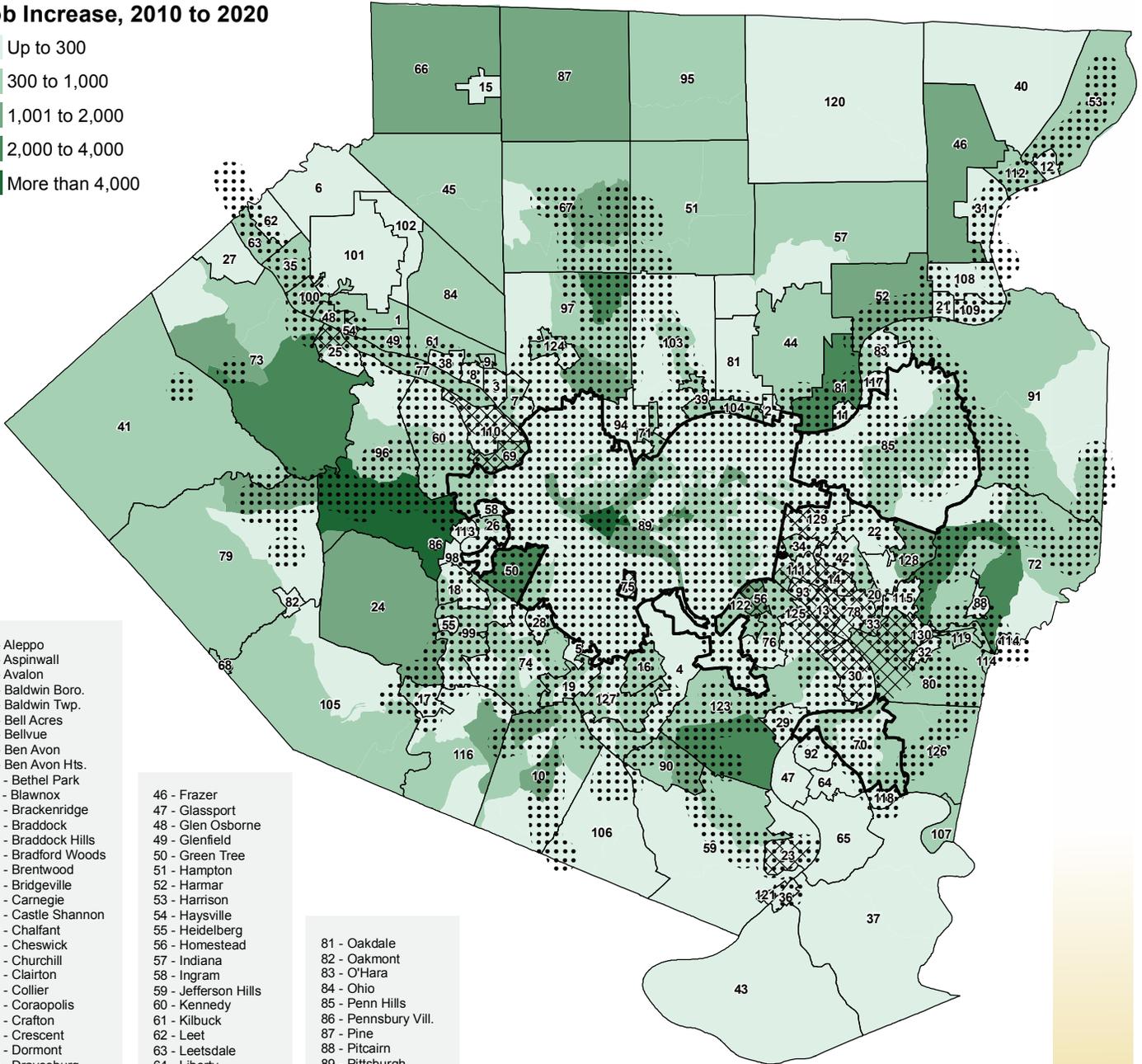
### MAP 3-8

Comparison of Projected Job Growth (2020) and Current Transit Coverage

- Entitlement Communities
- Municipal Borders
- RCAPS
- Transit Coverage

#### Job Increase, 2010 to 2020

- Up to 300
- 300 to 1,000
- 1,001 to 2,000
- 2,000 to 4,000
- More than 4,000



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
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- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

## Distribution of Neighborhood Opportunity

One effect of sprawl across metropolitan regions has been the geographic dilution of jobs and amenities, typically in a way that isolates lower-income minorities living in urban core areas from employment and housing opportunities in outlying suburbs. The expansion of low-density development beyond urban fringes exacerbates residential segregation as White residents, whose typically higher incomes correlate with a greater array of housing choices, move farther into more sparsely populated areas with lower taxes and lower service needs, abandoning the existing housing stock and leaving behind a lower-income population that consists disproportionately of racial and ethnic minorities. A large body of social research has demonstrated the powerful negative effects of residential segregation on income and opportunity for Black and Latino families, which are commonly concentrated in “at-risk, segregated communities characterized by older housing stock, slow growth and low tax bases – the resources that support public services and schools.”<sup>11</sup> Households living in lower-income areas of racial and ethnic concentration face diminished opportunities in education, wealth acquisition and employment prospects.<sup>12</sup>

To describe the variation in neighborhood opportunity across metropolitan regions, the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University has developed the “Communities of Opportunity” model, a fair housing and community development framework that assigns each neighborhood a score reflecting the degree to which its residents have access to determinants of positive life outcomes, such as good schools, jobs, stable housing, transit and the absence of crime and health hazards.

The Institute draws upon an extensive research base demonstrating the importance of neighborhood conditions in predicting life outcomes. The ultimate goals of this exercise in applied research are to bring opportunities to opportunity-deprived areas and to connect people to existing opportunities throughout the metropolitan region. The Institute has argued that “we need to assess the geographic differences in resources and opportunities across a region to make informed, affirmative interventions into failures and gaps in ‘free market’ opportunities.”<sup>13</sup>

The Communities of Opportunity model is highly spatial and is therefore map-based, representing the geographic footprint of inequality. The process of creating opportunity maps involves building a set of potential indicators of high and low opportunity, reflecting local issues as well as research literature validating connections between indicators and opportunity. Data is collected at the smallest geographic unit possible for each indicator and organized into sectors (education, mobility, etc.), which are then combined to create a composite opportunity map. The resulting maps allow communities to analyze opportunity “comprehensively and comparatively, to communicate who has access to opportunity-rich areas and who does not; and to understand what needs to be remedied in opportunity-poor communities.”

This methodology was adapted to produce composite opportunity index scores for each census tract in Allegheny County. Six dimensions were identified, consistent with research best practices, issues of local relevance and the availability of data at a sub-municipal level: housing/neighborhood stability,

<sup>11</sup> Orfield, Myron. “Land Use and Housing Policies to Reduce Concentrated Poverty and Racial Segregation.” *Fordham Urban Law Journal*. Volume 33, Issue 3, 2005.

<sup>12</sup> Turner, Margery, et al. “Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000. Urban Institute. Online: [huduser.org/Publications/pdf/Phase1\\_Report.pdf](http://huduser.org/Publications/pdf/Phase1_Report.pdf)

<sup>13</sup> Powell, John A., et al., “The Geography of Opportunity in the Austin Region.” Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University, 2006. Includes extensive literature review.

school quality, human capital, employment, mobility and health hazards exposure. Each dimension includes a collection of variables describing conditions for each census tract in the County:

- Housing and neighborhood stability measures the value of housing units, tenure, vacancy and foreclosure.
- School proficiency breaks attendance areas from districts into tracts to compare math and reading proficiency scores from the Department of Education.
- Human capital measures labor force participation, employment and educational achievement among residents.
- Employment considers the availability of nearby economic opportunities by measuring job and worker counts and origin/destination flows.
- Mobility is a measure of access to public transportation. Members of the protected classes are disproportionately transit-dependent, as will be discussed in a later section of the AI. This dimension determines what percentage of parcels within each tract are within a half mile of a current Port Authority fixed bus route.
- Health hazards exposure considers the extent to which a tract is proximate to environmental pollutants measured by the EPA.

The composite opportunity index score for each census tract is the average of standardized scores, adjusted for direction, for all indicator variables by dimension. Standardizing the variables allows for apples-to-apples comparisons, as the score represents the distance in standard variations between data points and the mean. In this way, data can be described for each tract in terms of distance from the average for the entire County. No weighting was used, as there is no proven methodological basis for assigning arbitrary value to any given dimension or variable.

Maps 3-9 through 3-14 display individual dimension index scores by census tract across the County, all of which factor into the composite opportunity scores shown in Map 3-15. All of the opportunity maps sort tracts into ordinal categories: very low, low, moderate, high and very high.

Map 3-16 compares the Black population distribution (in the form of dot density, with each dot representing 200 Black residents) to composite opportunity areas, indicating the extent to which Blacks are confined primarily within Allegheny County's lower-opportunity tracts.

Map 3-17 is a comparison of the Asian population with the composite index, indicating that this minority group is much more dispersed into very-high-opportunity tracts in townships to the north and south of Pittsburgh.

Map 3-18, finally, compares the smaller Hispanic population (1 dot = 100 residents) with the composite index, showing a more even general dispersal across high- and low-opportunity neighborhoods.

**MAP 3-9**

Housing and Neighborhood Stability Index, 2010

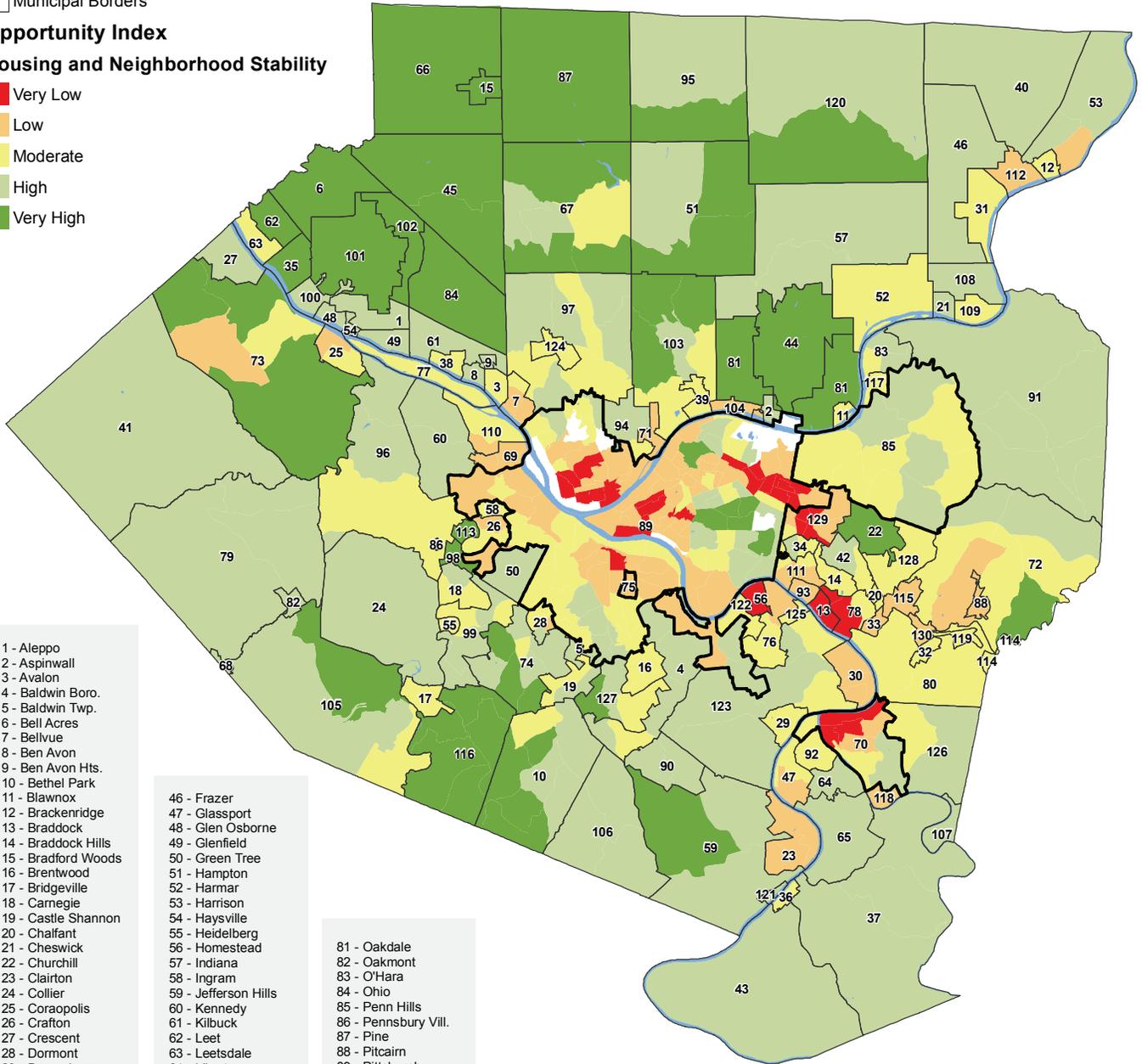
Entitlement Communities

Municipal Borders

**Opportunity Index**

**Housing and Neighborhood Stability**

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

**MAP 3-10**  
School Proficiency Index, 2011

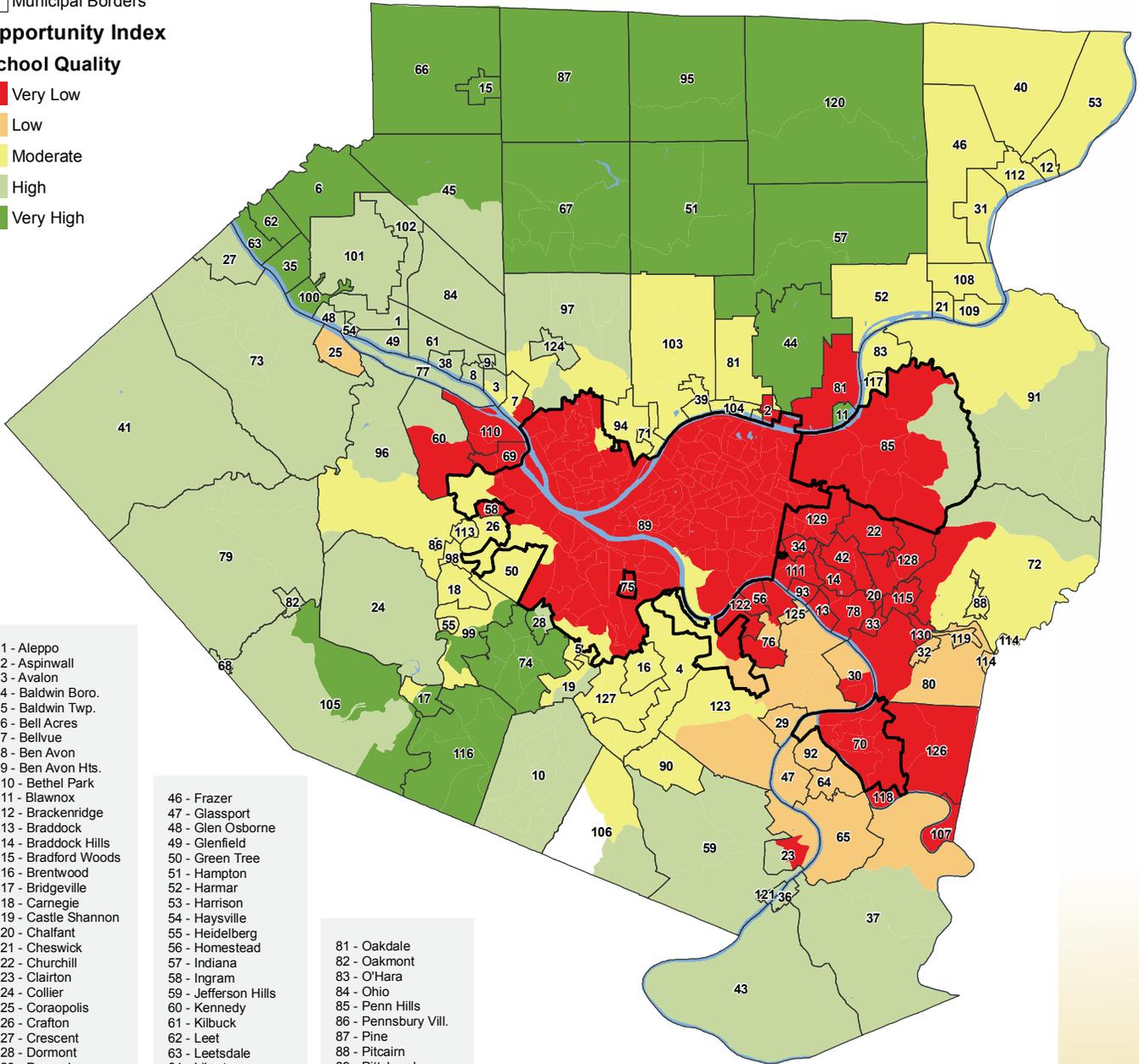
Entitlement Communities

Municipal Borders

**Opportunity Index**

**School Quality**

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Craffton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

**MAP 3-11**

Human Capital Index, 2010

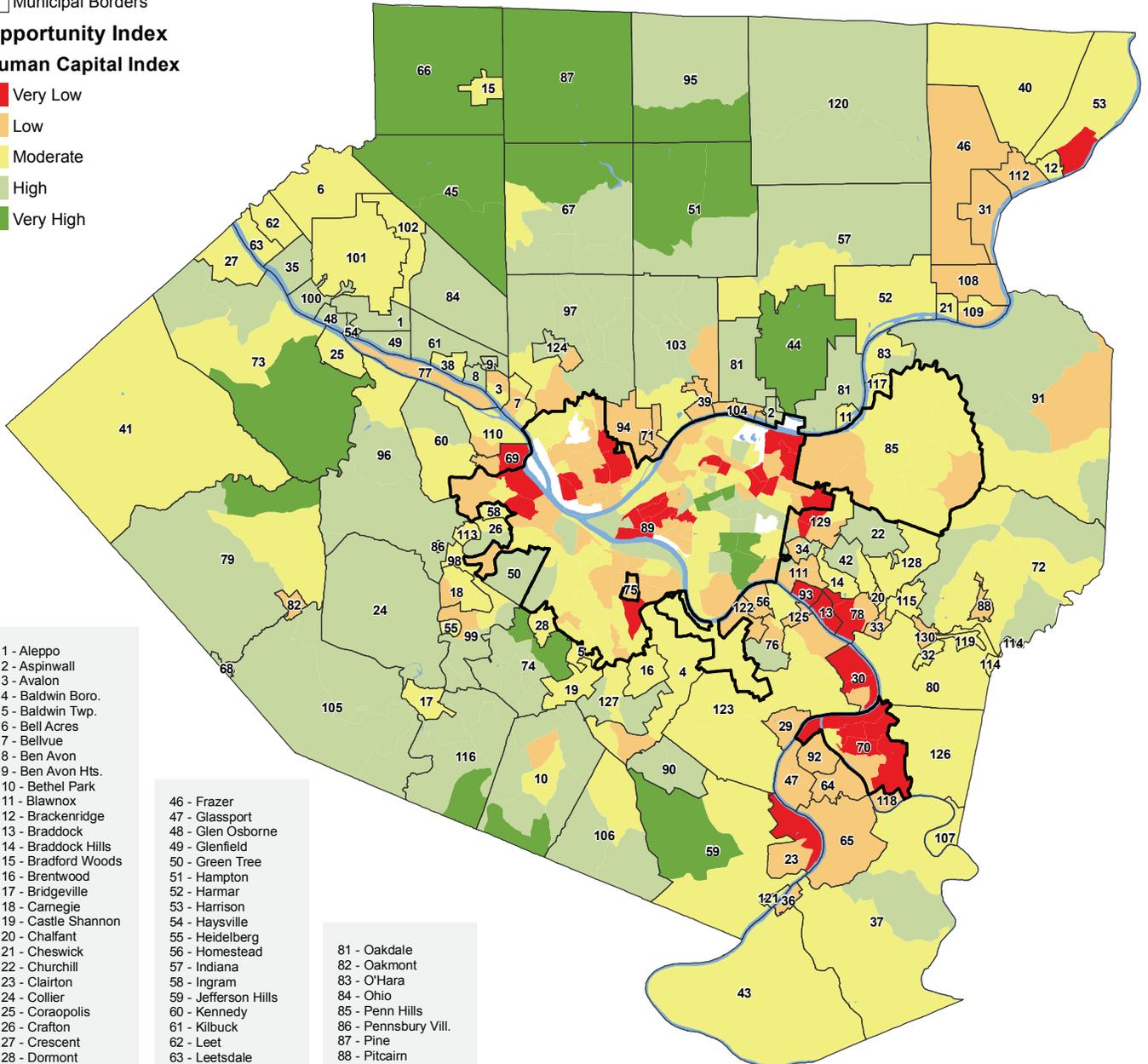
Entitlement Communities

Municipal Borders

**Opportunity Index**

**Human Capital Index**

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
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- 21 - Cheswick
- 22 - Churchill
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- 24 - Collier
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- 37 - Elizabeth Twp.
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- 42 - Forest Hills
- 43 - Forward
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- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsburys Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
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- 116 - Upper St. Clair
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- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

# MAP 3-12

## Employment Opportunity Index, 2010

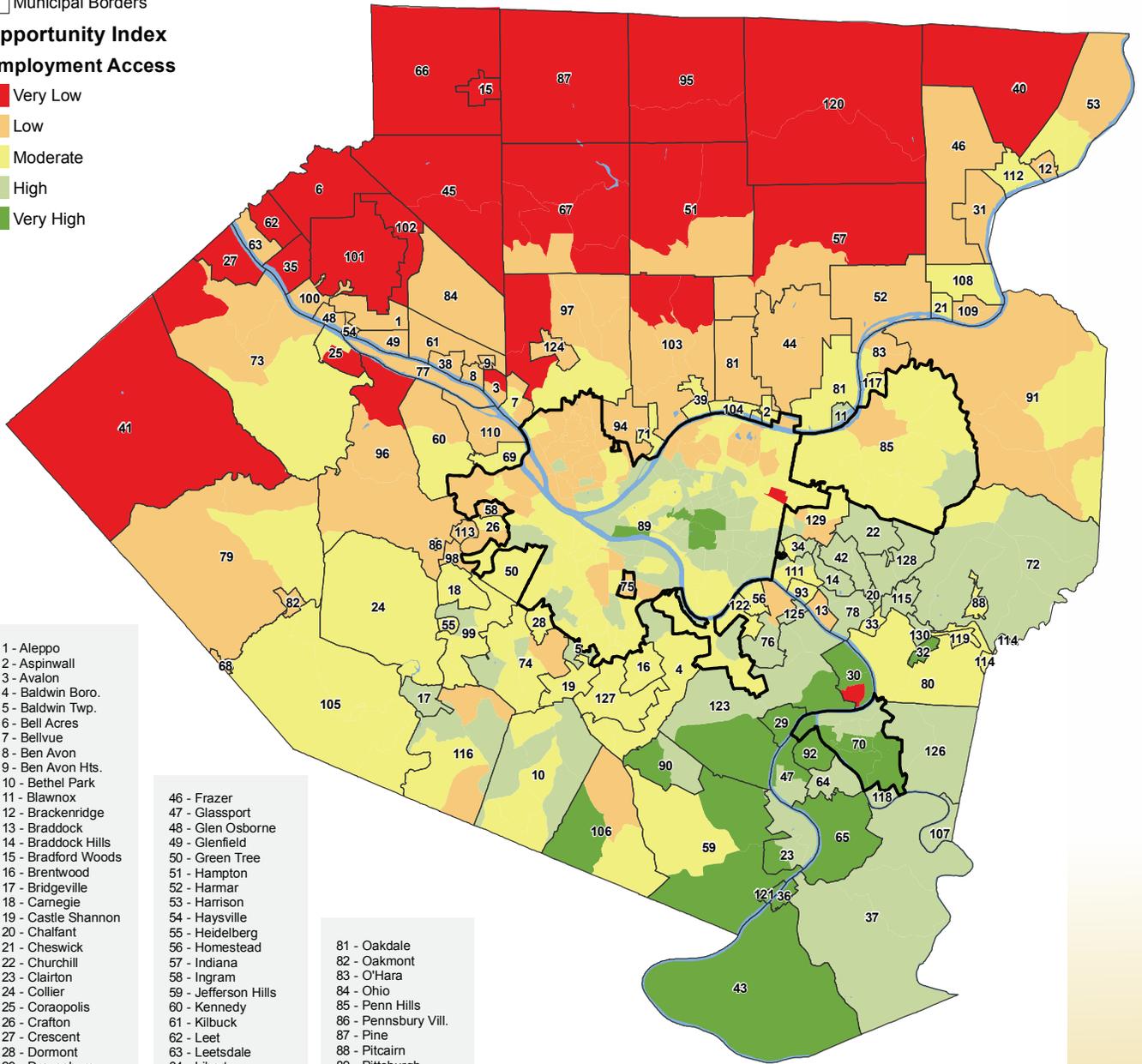
Entitlement Communities

Municipal Borders

### Opportunity Index

#### Employment Access

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellevue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
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- 54 - Haysville
- 55 - Heidelberg
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- 57 - Indiana
- 58 - Ingram
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- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCeesport
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robison
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
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- 115 - Turtle Creek
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- 118 - Versailles
- 119 - Wall

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- 124 - West View
- 125 - Whitaker
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- 128 - Wilkins
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- 130 - Wilmerding

# MAP 3-13

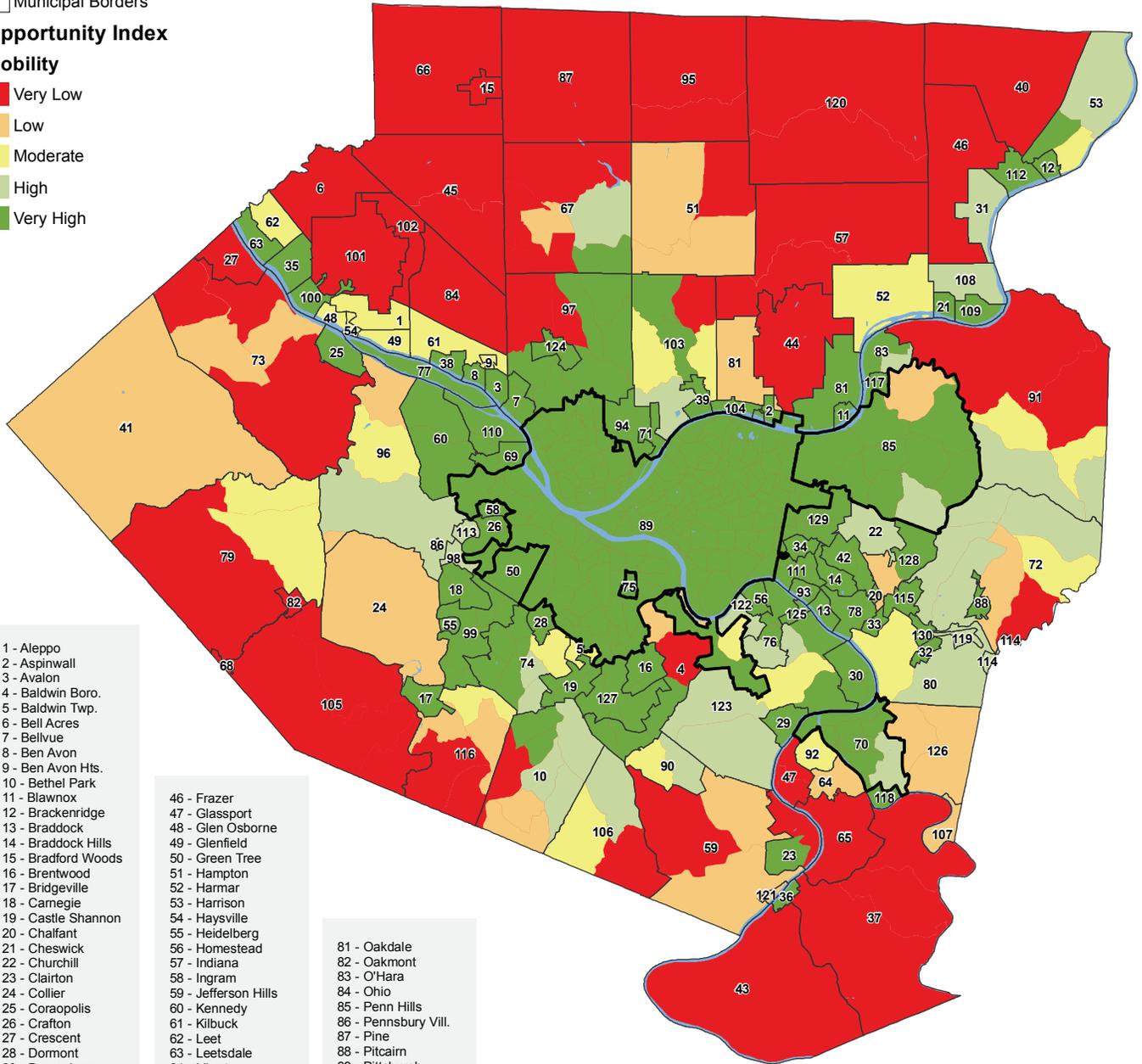
Mobility Index, 2010

-  Entitlement Communities
-  Municipal Borders

## Opportunity Index

### Mobility

-  Very Low
-  Low
-  Moderate
-  High
-  Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
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- 55 - Heidelberg
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- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
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- 74 - Mt. Lebanon
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- 81 - Oakdale
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- 91 - Plum
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- 113 - Thornburg
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- 117 - Verona
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- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilksburg
- 130 - Wilmerding

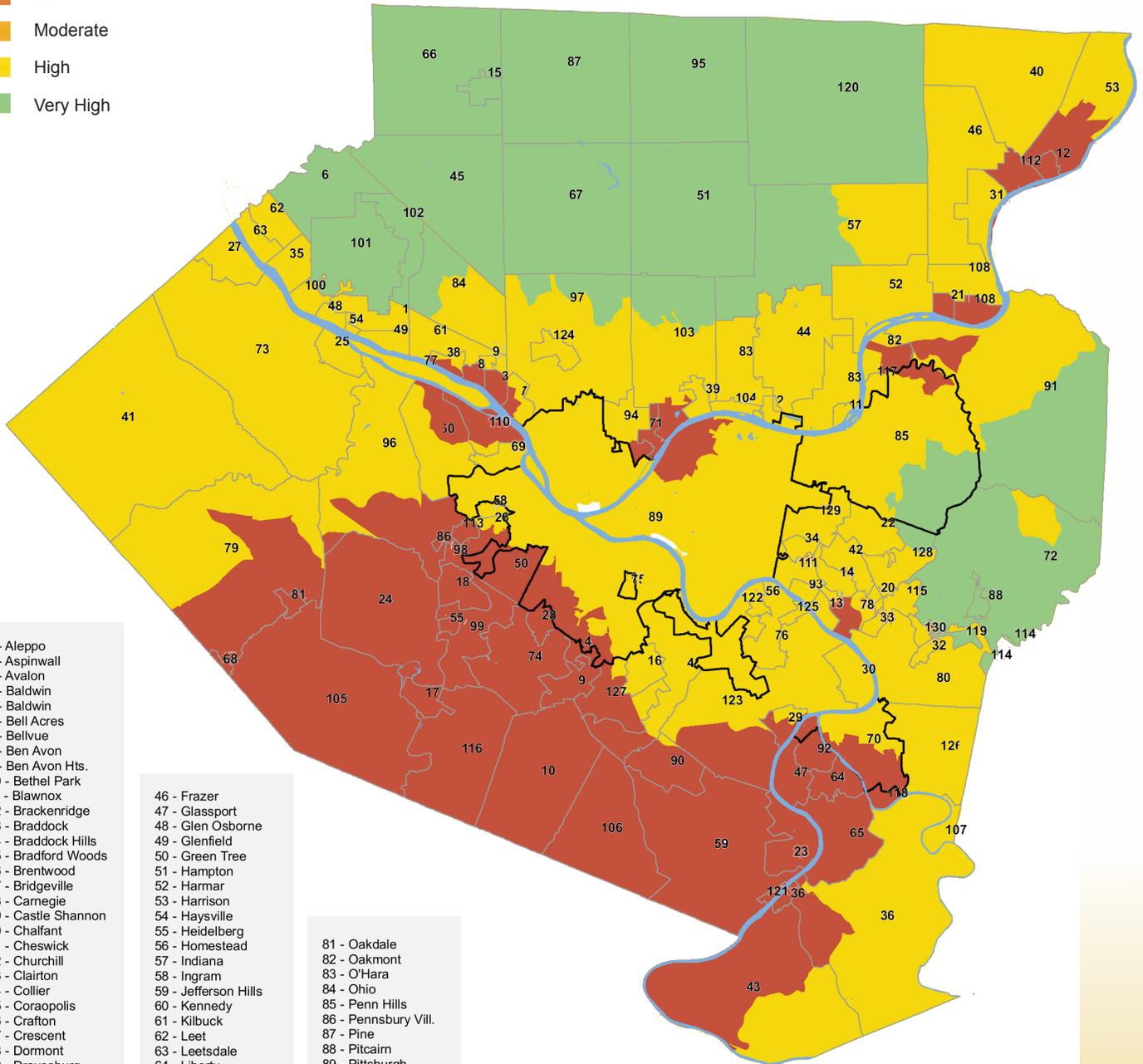
Note: Tracts appearing in white are primarily non-residential

-  Entitlement Communities
-  Municipal Borders

**MAP 3-14**  
Health Hazards Exposure Index, 2010

**Health Hazards Exposure Index**

-  Very Low
-  Low
-  Moderate
-  High
-  Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin
- 5 - Baldwin
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
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- 20 - Chalfant
- 21 - Cheswick
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- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
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- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth
- 37 - Elizabeth
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
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- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale
- 109 - Springdale
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

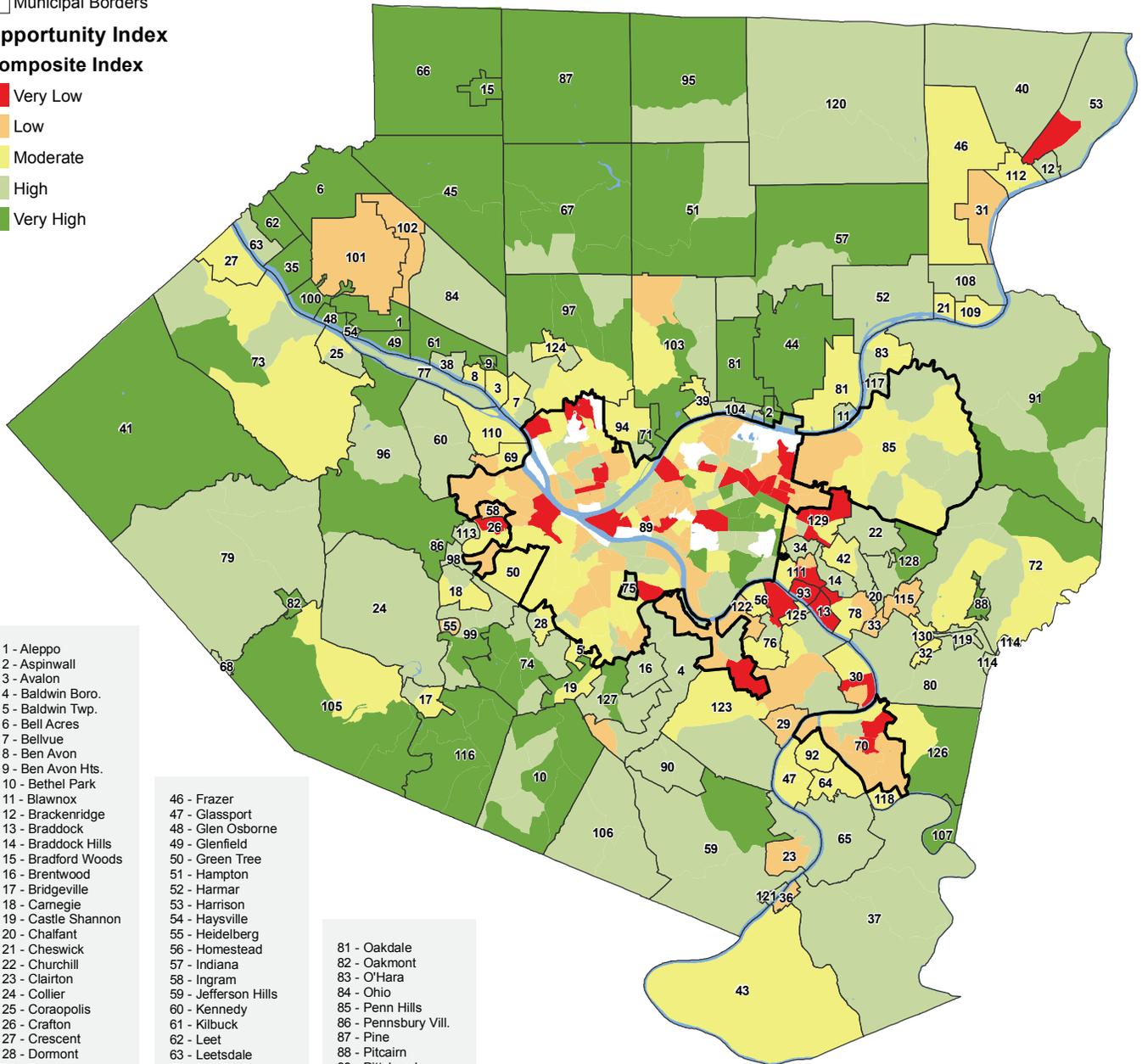
**MAP 3-15**

Comprehensive Opportunity Index Scores, 2010

-  Entitlement Communities
-  Municipal Borders

**Opportunity Index  
Composite Index**

-  Very Low
-  Low
-  Moderate
-  High
-  Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

### MAP 3-16

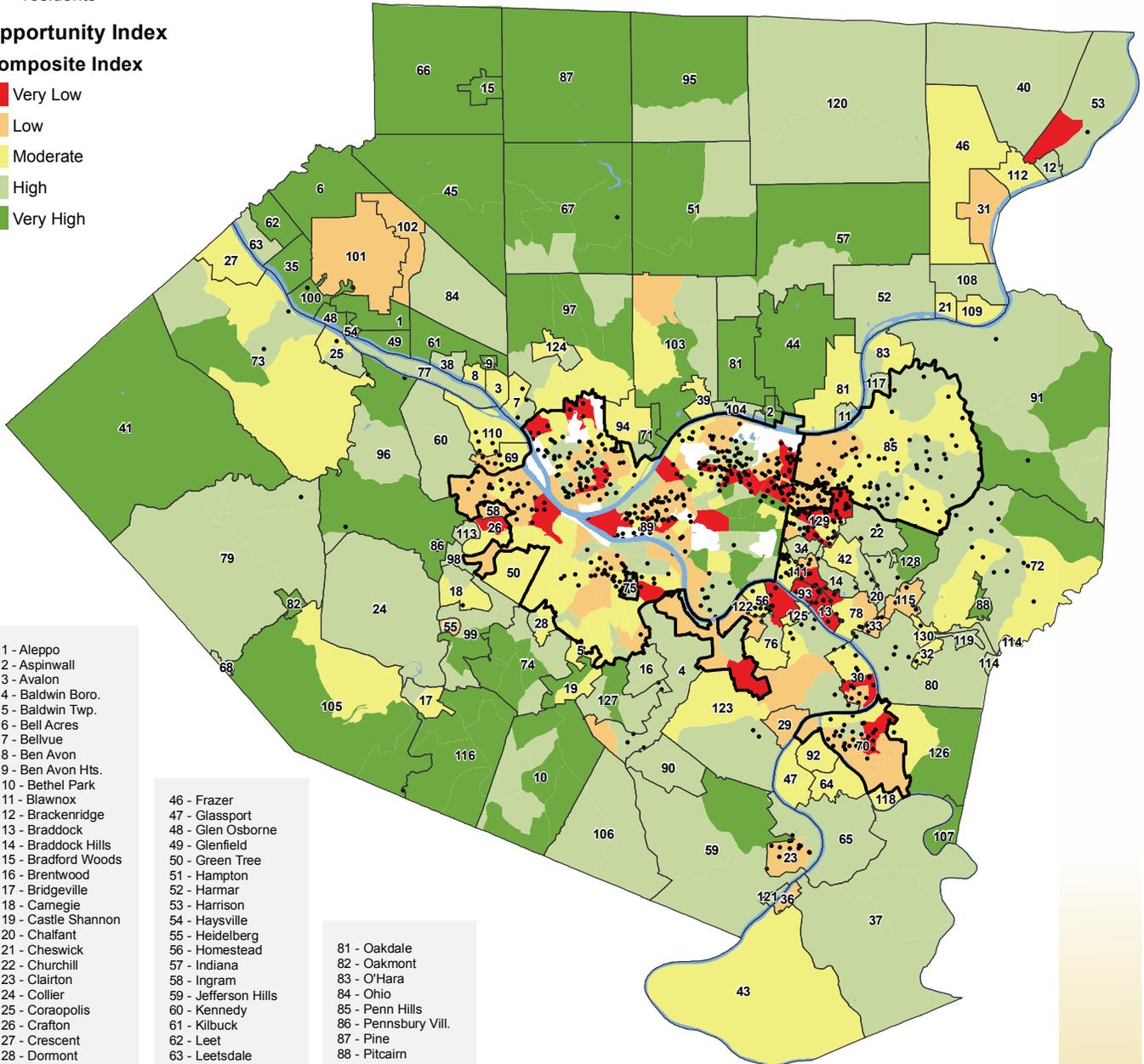
### Black Population Distribution by Neighborhood Opportunity, 2010

- Entitlement Communities
- Municipal Borders
- 1 dot = 200 Black residents
- residents

#### Opportunity Index

#### Composite Index

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilksburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

# MAP 3-17

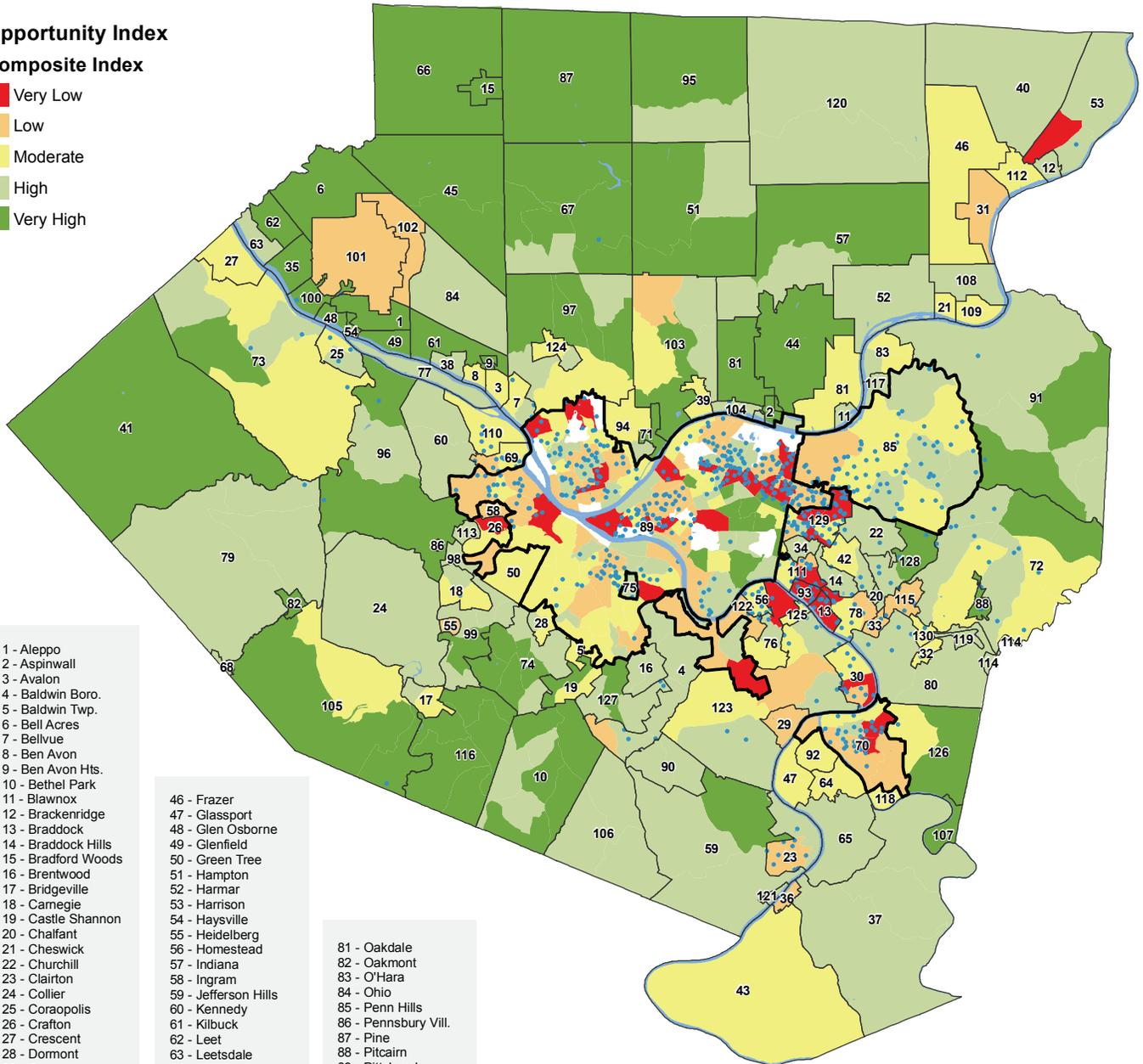
## Asian Population Distribution by Neighborhood Opportunity, 2010

-  Entitlement Communities
-  Municipal Borders
-  1 dot = 200 Asian-residents

### Opportunity Index

#### Composite Index

-  Very Low
-  Low
-  Moderate
-  High
-  Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

# MAP 3-18

Hispanic Population Distribution  
by Neighborhood Opportunity, 2010

- Entitlement Communities
- Municipal Borders

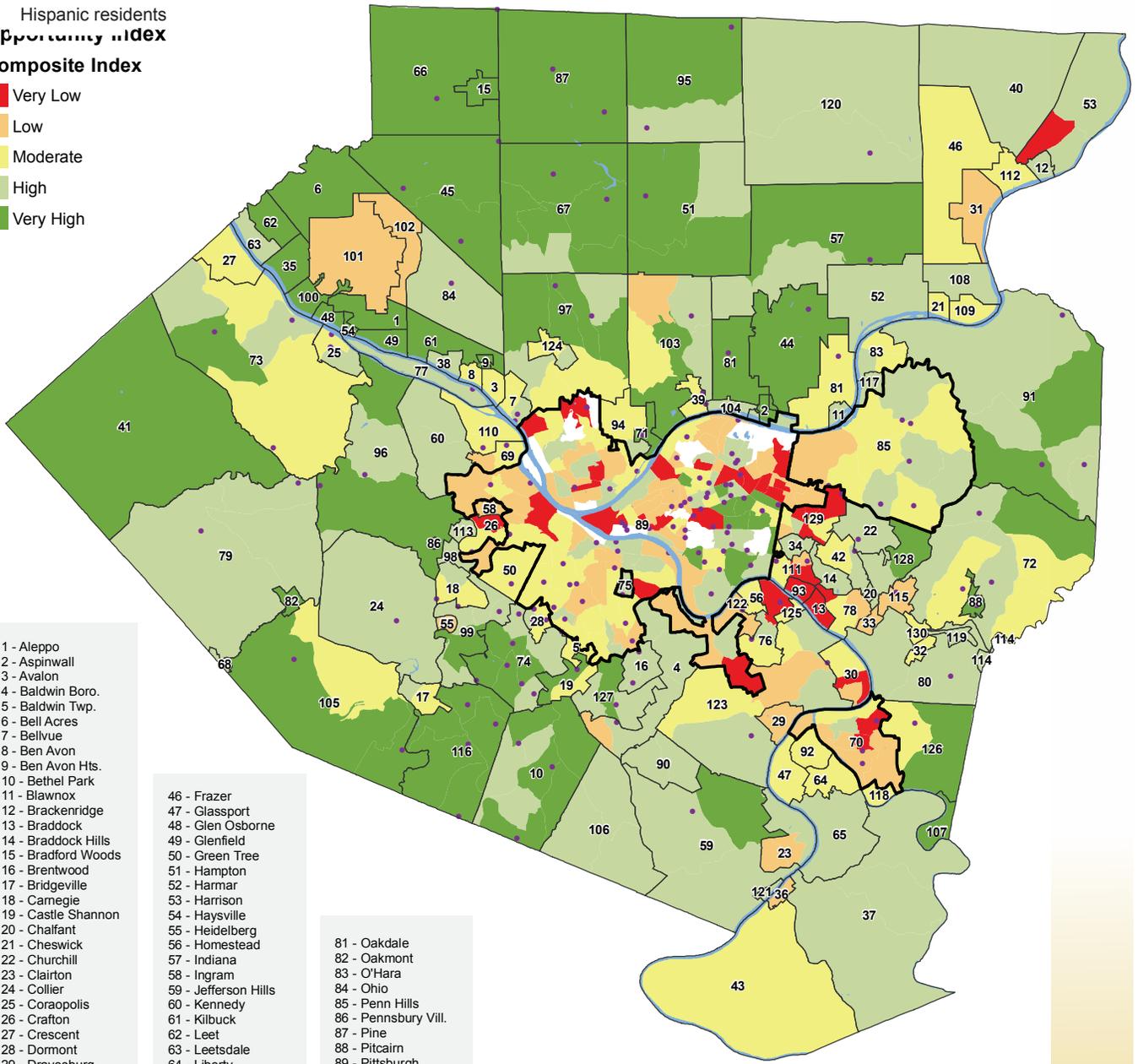
### Census Tracts

- 1 Dot = 100
- 1 dot = 100
- Hispanic residents

### Opportunity Index

#### Composite Index

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

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- 121 - W. Elizabeth
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- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilksburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

## Housing Inventory

Despite a population loss of 4.6% between 2000 and 2010, Allegheny County's housing stock expanded by a net 6,049 units, or 1%. Housing growth was even greater outside of the urban core entitlement communities, as the total number of units increased by 9,213 (2.4%) in the Urban County, counter to a population drop of 2.4%. A proliferation of units exceeding apparent demand suggests sprawl, as units in urban core communities continue to be abandoned and demolished as new structures are built in suburban and rural areas.

This observation is borne out upon review of changes in total units by municipality during the last decade. Figure 3-16 reports net gains exceeding 500 units in the townships of Aleppo, Collier, Hampton, Marshall, North Fayette, Moon, Ohio, Pine, Richland, Robinson, South Fayette and West Deer, along with the boroughs of Franklin Park and Jefferson Hills and Plum and Mt. Lebanon municipality. The greatest losses occurred in Pittsburgh, which lost 2,623 units, and the boroughs of Braddock, Clairton, Duquesne, North Braddock and McKeesport, which each lost more than 400. In the case of Pittsburgh, the net loss is due in large part to an aggressive demolition program that cleared more than 2,000 abandoned units between 2008 and 2012. *Allegheny Places*, the County's comprehensive plan, noted that decreases in housing stock mirror changes in population, with the urban core, the Monongahela Valley and other river communities suffering the greatest losses, while gains were concentrated in the northern and western suburbs.

According to *Allegheny Places*, about 67% of the 14,000 acres developed between 1993 and 2005 were residential in nature. For reference, the County spans 467,200 square land acres, so about 3% of its land was developed during those years. Recent housing development has consisted predominantly of single-family homes on lots of an average half acre in size. Thus, much development during the past decade has continued a trend of sprawl, in which zoning isolates distinct categories of land use and incentivizes or requires sparse development patterns. In some cases, communities have encouraged the development of expensive homes and commercial enterprise with a goal of fortifying the local tax base and helping to maintain low tax rates, a practice that can have the effect of limiting entry to the community by those in search of affordable housing. To the extent that members of the protected classes are disproportionately represented in the need for affordable housing, this is a fair housing issue.

The number of housing units across Allegheny County and in the Urban County has expanded since 2000, despite continued population loss.

Development patterns in recent years indicate a continued trend of suburban sprawl, as urban core communities lose houses and population as they are gained by townships at the urban fringe.

**FIGURE 3-16**

Changes in Total Housing Units by Municipality, 2000-2010

Municipality	2000	2010	Change	Municipality	2000	2010	Change
Aleppo township	509	1,158	127.5%	McCandless Township	11,697	12,307	5.2%
Aspinwall borough	1,584	1,497	-5.5%	McDonald borough**	180	190	5.6%
Avalon borough	2,845	2,729	-4.1%	McKeesport city*	11,124	10,088	-9.3%
Baldwin borough	8,883	9,335	5.1%	McKees Rocks borough	3,402	3,342	-1.8%
Baldwin township	880	881	0.1%	Marshall township	2,018	2,531	25.4%
Bell Acres borough	540	571	5.7%	Millvale borough	2,085	2,118	1.6%
Bellevue borough	4,770	4,703	-1.4%	Monroeville municipality	13,159	13,496	2.6%
Ben Avon borough	825	810	-1.8%	Moon township	9,200	10,438	13.5%
Ben Avon Heights borough	144	137	-4.9%	Mount Lebanon township	14,089	15,040	6.7%
Bethel Park municipality	13,871	14,311	3.2%	Mount Oliver borough	1,864	1,808	-3.0%
Blawnox borough	931	899	-3.4%	Munhall borough	5,780	5,825	0.8%
Brackenridge borough	1,700	1,689	-0.6%	Neville township	676	620	-8.3%
Braddock borough	1,624	1,086	-33.1%	North Braddock borough	3,250	2,797	-13.9%
Braddock Hills borough	1,077	1,078	0.1%	North Fayette township	5,293	6,187	16.9%
Bradford Woods borough	478	497	4.0%	North Versailles township	5,227	5,219	-0.2%
Brentwood borough	4,895	4,792	-2.1%	Oakdale borough	640	641	0.2%
Bridgeville borough	2,656	2,677	0.8%	Oakmont borough	3,269	3,233	-1.1%
Carnegie borough	4,249	4,329	1.9%	O'Hara township	3,381	3,663	8.3%
Castle Shannon borough	4,037	4,146	2.7%	Ohio township	1,177	1,987	68.8%
Chalfont borough	449	450	0.2%	Penn Hills municipality*	20,355	20,342	-0.1%
Cheswick borough	887	859	-3.2%	Pennsbury Village borough	500	493	-1.4%
Churchill borough	1,567	1,438	-8.2%	Pine township	2,500	4,122	64.9%
Clairton city	4,350	3,889	-10.6%	Pitcairn borough	1,901	1,866	-1.8%
Collier township	2,358	3,366	42.7%	Pittsburgh city*	163,366	156,165	-4.4%
Coraopolis borough	3,119	3,101	-0.6%	Pleasant Hills borough	3,572	3,724	4.3%
Crafton borough	3,344	3,110	-7.0%	Plum borough	10,624	11,494	8.2%
Crescent township	920	1,131	22.9%	Port Vue borough	1,940	1,832	-5.6%
Dormont borough	4,287	4,308	0.5%	Rankin borough	1,126	1,046	-7.1%
Dravosburg borough	1,021	1,000	-2.1%	Reserve township	1,605	1,543	-3.9%
Duquesne city	3,768	3,163	-16.1%	Richland township	3,508	4,434	26.4%
East Deer township	682	815	19.5%	Robinson township	5,158	6,095	18.2%
East McKeesport borough	1,154	1,152	-0.2%	Ross township	14,422	14,909	3.4%
East Pittsburgh borough	1,107	1,035	-6.5%	Roslyn Farms borough	193	179	-7.3%
Edgewood borough	1,730	1,669	-3.5%	Scott township	8,163	8,345	2.2%
Edgeworth borough	671	655	-2.4%	Sewickley borough	2,037	1,965	-3.5%
Elizabeth borough	758	715	-5.7%	Sewickley Heights borough	355	365	2.8%
Elizabeth township	5,678	5,948	4.8%	Sewickley Hills borough	231	255	10.4%
Emsworth borough	1,228	1,201	-2.2%	Shaler township	12,334	12,527	1.6%
Etna borough	1,934	1,812	-6.3%	Sharpsburg borough	1,911	1,869	-2.2%
Fawn township	1,031	1,041	1.0%	South Fayette township	4,924	6,206	26.0%
Findlay township	2,128	2,259	6.2%	South Park township	5,616	5,669	0.9%
Forest Hills borough	3,203	3,304	3.2%	South Versailles township	162	161	-0.6%
Forward township	1,616	1,521	-5.9%	Springdale borough	1,802	1,741	-3.4%
Fox Chapel borough	1,942	2,186	12.6%	Springdale township	838	837	-0.1%
Franklin Park borough	3,973	4,882	22.9%	Stowe township	3,556	3,393	-4.6%
Frazer township	569	540	-5.1%	Swissvale borough	5,097	5,072	-0.5%
Glassport borough	2,405	2,255	-6.2%	Tarentum borough	2,556	2,417	-5.4%
Glenfield borough	96	96	0.0%	Thornburg borough	182	193	6.0%
Glen Osborne borough	222	216	-2.7%	Turtle Creek borough	2,969	2,851	-4.0%
Green Tree borough	2,026	2,072	2.3%	Upper St. Clair township	7,091	7,287	2.8%
Hampton township	6,627	7,555	14.0%	Verona borough	1,480	1,254	-15.3%
Harmar township	1,637	1,550	-5.3%	Versailles borough	937	866	-7.6%
Harrison township	5,246	5,177	-1.3%	Wall borough	363	334	-8.0%
Haysville borough	38	37	-2.6%	West Deer township	4,584	5,111	11.5%
Heidelberg borough	606	665	9.7%	West Elizabeth township	279	250	-10.4%
Homestead borough	2,071	1,895	-8.5%	West Homestead borough	1,106	995	-10.0%
Indiana township	2,457	2,843	15.7%	West Mifflin borough	9,966	9,462	-5.1%
Ingram borough	1,650	1,623	-1.6%	West View borough	3,304	3,173	-4.0%
Jefferson Hills borough	3,954	4,537	14.7%	Whitaker borough	620	606	-2.3%
Kennedy township	2,980	3,458	16.0%	Whitehall borough	6,519	6,642	1.9%
Kilbuck township	318	300	-5.7%	White Oak borough	3,821	3,888	1.8%
Leet township	599	632	5.5%	Wilkins township	3,432	3,381	-1.5%
Leetsdale borough	653	632	-3.2%	Wilksburg borough	10,696	10,046	-6.1%
Liberty borough	1,162	1,151	-0.9%	Wilmerding borough	1,199	1,189	-0.8%
Lincoln borough	506	477	-5.7%				
<b>Allegheny County</b>	<b>583,646</b>	<b>589,695</b>	<b>1.0%</b>	<b>Urban Allegheny County</b>	<b>388,625</b>	<b>397,838</b>	<b>2.4%</b>

\* Federal CDBG entitlement community

\*\* Urban County opt-out community

Source: 2000 Census (SF-3 DP4), 2006-10 ACS (DP04)

In 2010, single-family units comprised 75.6% of the housing stock in the Urban County, and multi-family units comprised 23.4%. Mobile homes accounted nearly entirely for the remaining 0.8%. In 31 of Allegheny County's 130 municipalities, more than one-third of all units were in multi-family buildings, primarily apartments or condominiums. The highest such rates were in the boroughs of Avalon and Bellevue, where more than 50% of dwellings were in multi-family buildings. Details by municipality appear in Figure 3-18 and in Map 3-19, a dot density display of multi-family units by census tract across opportunity areas.

In 2010, there were 32 communities where multi-family housing comprised less than 10% of all units. There were zero multi-family units in the townships of Baldwin and South Versailles and in the boroughs of Ben Avon Heights, Thornburg and Fox Chapel. Details appear in Figure 3-17.

While multi-family units comprised about a quarter of the Urban County's housing stock in 2010, they represented less than 10% in 31 municipalities.

**FIGURE 3-17**

Municipalities Where Less than 10% of Housing is Multi-Family, 2010

Municipality	Total Units	Multi-family units	
		#	%
Baldwin township	858	0	0.0%
Bell Acres borough	551	14	2.5%
Ben Avon Heights borough	142	0	0.0%
Bradford Woods borough	469	3	0.6%
Churchill borough	1,393	37	2.7%
Edgeworth borough	645	23	3.6%
Elizabeth township	5,985	564	9.4%
Fawn township	1,042	55	5.3%
Forward township	1,456	15	1.0%
Fox Chapel borough	1,922	0	0.0%
Franklin Park borough	4,739	143	3.0%
Frazer township	526	9	1.7%
Glen Osborne borough	184	3	1.6%
Indiana township	2,752	263	9.6%
Jefferson Hills borough	4,431	370	8.4%
Kilbuck township	309	2	0.6%
Leet township	601	22	3.7%
Liberty borough	1,093	47	4.3%
Lincoln borough	495	3	0.6%
McDonald borough	175	4	2.3%
Port Vue borough	2,040	180	8.8%
Reserve township	1,476	142	9.6%
Richland township	4,026	382	9.5%
Rosslyn Farms borough	201	1	0.5%
Sewickley Heights borough	384	9	2.3%
Shaler township	12,345	1,186	9.6%
South Versailles township	140	0	0.0%
Springdale township	797	63	7.9%
Thornburg borough	177	0	0.0%
Upper St. Clair township	7,157	531	7.4%
West Deer township	4,793	466	9.7%
Whitaker borough	629	57	9.1%

**FIGURE 3-18**

Housing Units by Structure Type Across Municipalities, 2010

Municipality	Total Units	Single-family units	Multi-family units					Mobile home
			2 to 4	5 to 9	10 to 19	20 or more	Total	
<b>Allegheny County</b>	<b>589,695</b>	<b>424,143</b>	<b>58,862</b>	<b>28,264</b>	<b>24,745</b>	<b>49,154</b>	<b>161,025</b>	<b>4,501</b>
<b>Urban County *</b>	<b>397,838</b>	<b>300,839</b>	<b>31,529</b>	<b>17,500</b>	<b>16,824</b>	<b>27,281</b>	<b>93,134</b>	<b>3,865</b>
Aleppo township	825	583	0	25	0	217	242	0
Aspinwall borough	1,469	774	400	216	58	9	683	12
Avalon borough	2,741	1,212	571	65	119	774	1,529	0
Baldwin borough	9,122	7,322	197	723	185	695	1,800	0
Baldwin township	858	849	0	0	0	0	0	9
Bell Acres borough	551	537	14	0	0	0	14	0
Bellevue borough	4,966	2,105	1,319	363	398	781	2,861	0
Ben Avon borough	806	646	144	16	0	0	160	0
Ben Avon Heights borough	142	142	0	0	0	0	0	0
Bethel Park municipality	13,522	11,077	192	248	750	1,245	2,435	10
Blawnox borough	879	492	95	73	85	134	387	0
Brackenridge borough	1,457	1,182	186	15	0	74	275	0
Braddock borough	1,358	953	308	32	18	47	405	0
Braddock Hills borough	1,074	646	131	0	51	246	428	0
Bradford Woods borough	469	466	3	0	0	0	3	0
Brentwood borough	4,851	3,437	836	127	250	201	1,414	0
Bridgeville borough	2,700	1,842	390	55	128	285	858	0
Carnegie borough	4,208	2,619	632	302	139	516	1,589	0
Castle Shannon borough	4,208	2,931	310	160	148	645	1,263	14
Chalfont borough	495	411	79	0	0	0	79	5
Cheswick borough	812	721	70	14	0	0	84	7
Churchill borough	1,393	1,356	0	14	0	23	37	0
Clairton city	4,201	3,386	372	206	151	82	811	4
Collier township	3,174	2,518	75	113	125	84	397	259
Coraopolis borough	3,051	1,846	509	204	69	412	1,194	11
Crafton borough	3,230	1,694	985	181	171	199	1,536	0
Crescent township	1,045	951	77	9	0	0	86	8
Dormont borough	4,438	2,561	1,078	422	302	50	1,852	25
Dravosburg borough	989	754	75	156	4	0	235	0
Duquesne city	3,578	2,522	403	282	165	199	1,049	7
East Deer township	726	597	97	21	0	11	129	0
East McKeesport borough	1,166	811	204	62	63	19	348	7
East Pittsburgh borough	1,082	590	249	151	14	78	492	0
Edgewood borough	1,585	1,157	144	68	181	16	409	19
Edgeworth borough	645	622	23	0	0	0	23	0
Elizabeth borough	709	481	160	29	0	36	225	3
Elizabeth township	5,985	5,357	51	286	106	121	564	64
Emsworth borough	1,163	696	209	98	60	86	453	14
Etna borough	1,933	1,308	495	18	55	57	625	0
Fawn township	1,042	942	52	0	0	3	55	45
Findlay township	2,462	1,918	88	159	89	89	425	119
Forest Hills borough	3,365	2,716	315	32	11	291	649	0
Forward township	1,456	1,188	15	0	0	0	15	253
Fox Chapel borough	1,922	1,922	0	0	0	0	0	0
Franklin Park borough	4,739	4,586	62	0	10	71	143	10
Frazer township	526	467	9	0	0	0	9	50
Glassport borough	2,339	1,883	355	82	19	0	456	0
Glenfield borough	125	91	9	0	0	25	34	0
Glen Osborne borough	184	181	0	3	0	0	3	0
Green Tree borough	2,032	1,810	73	7	142	0	222	0
Hampton township	7,450	6,706	82	161	314	187	744	0
Harmar township	1,706	1,292	165	36	0	12	213	201
Harrison township	5,073	3,970	440	178	164	261	1,043	60
Haysville borough	42	42	0	0	0	0	0	0
Heidelberg borough	640	547	67	12	14	0	93	0
Homestead borough	1,840	956	423	85	83	293	884	0
Indiana township	2,752	2,302	167	40	56	0	263	187
Ingram borough	1,618	1,107	293	70	119	29	511	0
Jefferson Hills borough	4,431	3,949	125	109	124	12	370	112
Kennedy township	3,106	2,703	197	43	79	84	403	0
Kilbuck township	309	303	2	0	0	0	2	4
Leet township	601	579	19	3	0	0	22	0
Leetsdale borough	616	480	73	4	3	56	136	0
Liberty borough	1,093	1,046	6	41	0	0	47	0
Lincoln borough	495	477	3	0	0	0	3	15

continued ...

Municipality	Total Units	Single-family units	Multi-family units				Total	Mobile home
			2 to 4	5 to 9	10 to 19	20 or more		
McCandless Township	12,019	9,336	182	417	1,071	992	2,662	21
McDonald borough	175	171	4	0	0	0	4	0
McKeesport city	10,755	8,463	960	294	300	722	2,276	16
McKees Rocks borough	3,492	2,117	611	535	83	127	1,356	19
Marshall township	2,401	2,362	10	0	12	0	22	17
Millvale borough	2,068	1,287	536	9	34	202	781	0
Monroeville municipality	13,348	9,816	269	570	1,085	1,536	3,460	72
Moon township	9,670	7,047	529	508	1,141	376	2,554	69
Mount Lebanon township	14,488	10,783	644	623	472	1,957	3,696	9
Mount Oliver borough	1,714	1,039	433	37	155	50	675	0
Munhall borough	6,033	4,242	594	422	275	500	1,791	0
Neville township	656	377	238	11	4	4	257	22
North Braddock borough	3,026	2,179	516	95	41	161	813	34
North Fayette township	6,163	4,353	58	199	520	276	1,053	757
North Versailles township	5,395	4,142	354	371	207	310	1,242	11
Oakdale borough	616	546	24	43	3	0	70	0
Oakmont borough	3,217	2,131	478	293	107	208	1,086	0
O'Hara township	3,717	3,222	75	14	61	345	495	0
Ohio township	1,727	1,312	48	86	206	66	406	9
Penn Hills municipality	20,184	17,880	574	116	454	1,147	2,291	13
Pennsbury Village borough	480	358	6	28	76	12	122	0
Pine township	3,685	3,246	0	48	43	331	422	17
Pitcairn borough	1,906	1,138	364	254	49	101	768	0
Pittsburgh city	160,743	96,790	25,795	10,354	7,167	20,004	63,320	607
Pleasant Hills borough	3,513	2,742	129	119	54	459	761	10
Plum borough	10,846	9,258	286	374	401	369	1,430	158
Port Vue borough	2,040	1,860	47	115	18	0	180	0
Rankin borough	1,098	614	162	184	81	57	484	0
Reserve township	1,476	1,328	82	44	16	0	142	6
Richland township	4,026	3,606	88	18	50	226	382	38
Robinson township	5,945	4,061	273	216	523	606	1,618	266
Ross township	14,866	11,181	571	307	801	2,006	3,685	0
Roslyn Farms borough	201	200	1	0	0	0	1	0
Scott township	8,397	5,456	518	469	663	1,271	2,921	20
Sewickley borough	1,908	1,200	272	95	151	190	708	0
Sewickley Heights borough	384	375	9	0	0	0	9	0
Sewickley Hills borough	304	214	0	57	0	25	82	8
Shaler township	12,345	11,020	549	171	270	196	1,186	139
Sharpsburg borough	1,859	1,168	419	87	28	157	691	0
South Fayette township	5,827	4,640	332	329	241	275	1,177	10
South Park township	5,640	4,636	123	226	296	359	1,004	0
South Versailles township	140	135	0	0	0	0	0	5
Springdale borough	1,807	1,365	257	83	31	71	442	0
Springdale township	797	671	63	0	0	0	63	63
Stowe township	3,440	2,591	521	214	52	62	849	0
Swissvale borough	5,189	3,067	1,028	593	276	214	2,111	11
Tarentum borough	2,202	1,387	503	87	81	128	799	16
Thornburg borough	177	177	0	0	0	0	0	0
Turtle Creek borough	3,291	2,051	733	275	74	148	1,230	10
Upper St. Clair township	7,157	6,616	44	33	49	405	531	10
Verona borough	1,346	724	368	162	0	92	622	0
Versailles borough	883	559	53	170	56	45	324	0
Wall borough	324	280	35	9	0	0	44	0
West Deer township	4,793	4,201	261	37	70	98	466	126
West Elizabeth township	264	189	34	0	0	0	34	41
West Homestead borough	1,038	797	172	53	0	16	241	0
West Mifflin borough	9,488	7,720	363	467	363	299	1,492	276
West View borough	3,290	2,100	656	101	126	307	1,190	0
Whitaker borough	629	572	26	26	5	0	57	0
Whitehall borough	6,447	5,075	36	171	247	909	1,363	9
White Oak borough	3,864	3,148	171	153	108	248	680	36
Wilkins township	3,375	2,401	79	100	159	626	964	10
Wilkinsburg borough	10,578	5,473	1,901	1,506	749	943	5,099	6
Wilmerding borough	1,215	623	242	67	118	165	592	0

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: 2006-10 ACS (DP04)

### MAP 3-19

Comparison of Multi-Family Structures  
with Opportunity Index Scores by Tract, 2010

Entitlement Communities

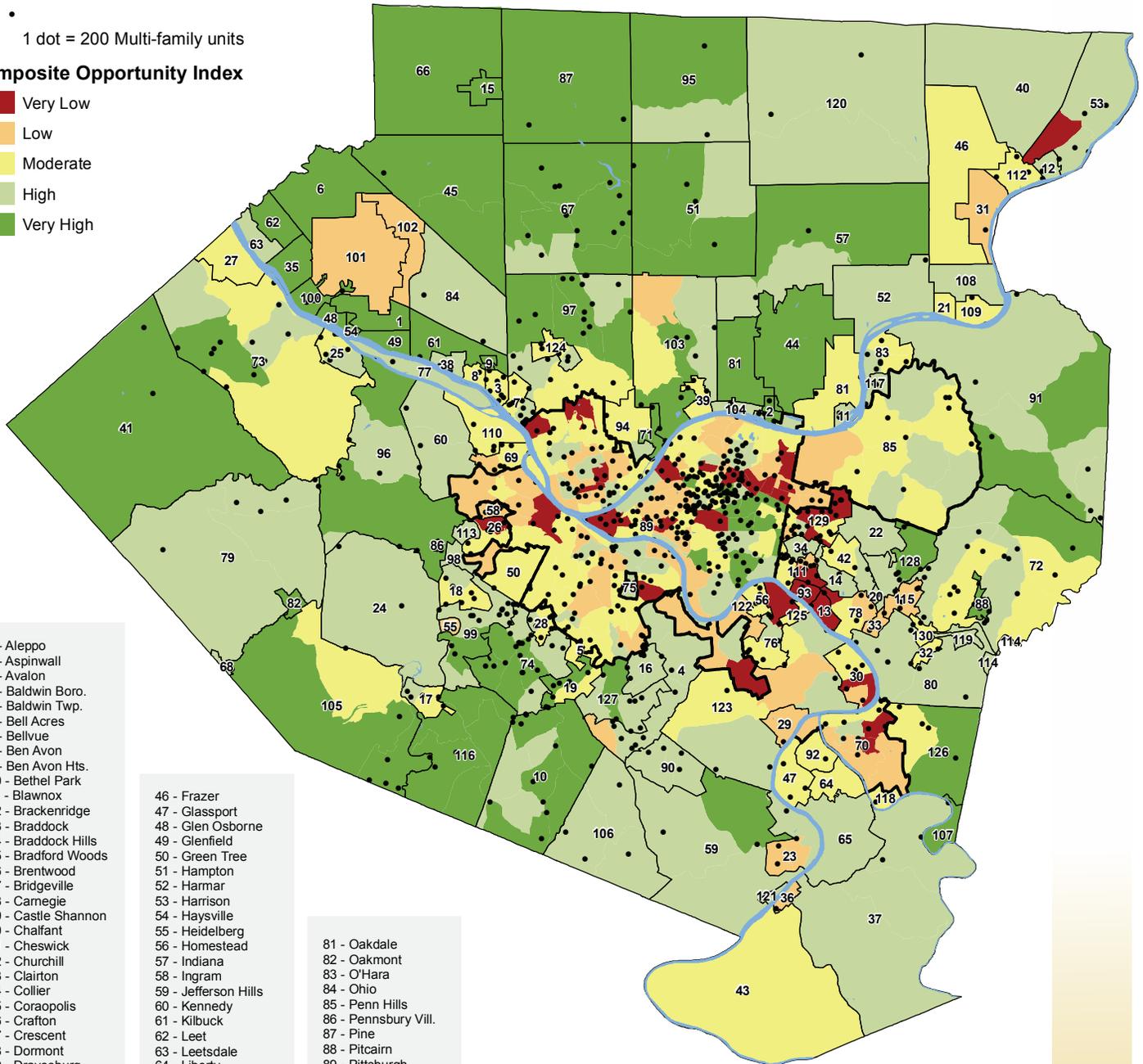
Municipal Borders

#### Census Tracts

• •  
• 1 dot = 200 Multi-family units

#### Composite Opportunity Index

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

In 2010, the Census Bureau estimated that the Urban County's occupied housing inventory of 360,431 was 72.5% owner-occupied, compared to the 67.0% rate across Allegheny County overall.

Owner-occupied units in multi-family buildings, such as condominiums, account for only 2.2% of all occupied housing units in the Urban County.

In 45 of the County's 130 municipalities, renter-occupied multi-family housing represents less than 10% of the occupied housing stock.

To isolate apartment units from condominium units that are owner-occupied and located within multi-family structures, Figure 3-19 examines the tenure of units by structure type. Of the total owner-occupied housing stock of 261,169 units in the Urban County, 7,849 units (3%) were in multi-family structures. By comparison, there were many more multi-family units within the rental stock. Of the 99,262 rental units in the Urban County, 68,770 (69.2%) were in multi-family structures. Multi-family rental units are concentrated in particular areas of Allegheny County, with 41.8% concentrated in the four urban core exception communities. By comparison, those four communities represent 31.7% of the County's total population.

The right-most column of Figure 3-19 represents the proportion of each community's total occupied housing that consists of renter-occupied multi-family units. In 45 municipalities, such units represented less than 10% of the total occupied housing inventory in 2010. For instance, the 1,023 rental units in Elizabeth Township were about evenly split between owners and renters, so that the 479 multi-family rental units represented only 8.5% of the township's 5,607 total occupied units.

**FIGURE 3-19**

Housing Units by Tenure and Structure Type, 2010

Municipality	Owner-Occupied				Renter-Occupied				% Renter-Occupied Multi-Family
	Total	Single-Family	Multi-Family	% Multi-Family	Total	Single-Family	Multi-Family	% Multi-Family	
<b>Allegheny County</b>	<b>350,029</b>	<b>333,507</b>	<b>13,346</b>	<b>3.8%</b>	<b>172,674</b>	<b>53,578</b>	<b>118,187</b>	<b>68.4%</b>	<b>22.6%</b>
<b>Urban County *</b>	<b>261,169</b>	<b>250,472</b>	<b>7,849</b>	<b>3.0%</b>	<b>99,262</b>	<b>29,889</b>	<b>68,770</b>	<b>69.3%</b>	<b>19.1%</b>
Aleppo township	559	478	81	14.5%	238	77	161	67.6%	20.2%
Aspinwall borough	659	624	35	5.3%	691	94	585	84.7%	43.3%
Avalon borough	1,284	1,000	284	22.1%	1,154	94	1,060	91.9%	43.5%
Baldwin borough	6,648	6,605	43	0.6%	1,792	469	1,323	73.8%	15.7%
Baldwin township	809	800	0	0.0%	49	49	0	0.0%	0.0%
Bell Acres borough	489	486	3	0.6%	55	44	11	20.0%	2.0%
Bellevue borough	1,771	1,592	179	10.1%	2,352	247	2,105	89.5%	51.1%
Ben Avon borough	619	583	36	5.8%	128	45	83	64.8%	11.1%
Ben Avon Heights borough	140	140	0	0.0%	0	0	0	-	0.0%
Bethel Park municipality	10,413	10,251	162	1.6%	2,586	529	2,047	79.2%	15.7%
Blawnox borough	345	345	0	0.0%	480	137	343	71.5%	41.6%
Brackenridge borough	861	853	8	0.9%	412	203	209	50.7%	16.4%
Braddock borough	343	320	23	6.7%	497	287	210	42.3%	25.0%
Braddock Hills borough	513	513	0	0.0%	491	63	428	87.2%	42.6%
Bradford Woods borough	411	408	3	0.7%	19	19	0	0.0%	0.0%
Brentwood borough	2,726	2,714	12	0.4%	1,542	496	1,046	67.8%	24.5%
Bridgeville borough	1,576	1,553	23	1.5%	987	243	744	75.4%	29.0%
Carnegie borough	2,066	2,003	63	3.0%	1,674	322	1,352	80.8%	36.1%
Castle Shannon borough	2,329	2,296	19	0.8%	1,466	350	1,116	76.1%	29.4%
Chalfont borough	330	322	3	0.9%	93	34	59	63.4%	13.9%
Cheswick borough	691	672	19	2.7%	94	29	65	69.1%	8.3%
Churchill borough	1,219	1,187	32	2.6%	83	78	5	6.0%	0.4%
Clairton city	2,106	2,071	35	1.7%	1,235	696	535	43.3%	16.0%
Collier township	2,311	2,055	26	1.1%	596	230	337	56.5%	11.6%
Coraopolis borough	1,316	1,294	11	0.8%	1,364	380	984	72.1%	36.7%
Crafton borough	1,448	1,411	37	2.6%	1,381	195	1,186	85.9%	41.9%
Crescent township	914	877	29	3.2%	111	74	37	33.3%	3.6%
Dormont borough	2,324	2,157	142	6.1%	1,690	254	1,436	85.0%	35.8%
Dravosburg borough	537	508	29	5.4%	320	143	177	55.3%	20.7%
Duquesne city	1,231	1,217	7	0.6%	1,516	712	804	53.0%	29.3%
East Deer township	421	404	17	4.0%	206	138	68	33.0%	10.8%
East McKeesport borough	683	657	19	2.8%	351	97	254	72.4%	24.6%
East Pittsburgh borough	262	262	0	0.0%	558	251	307	55.0%	37.4%
Edgewood borough	1,041	1,010	31	3.0%	391	55	317	81.1%	22.1%
Edgeworth borough	560	553	7	1.3%	35	28	7	20.0%	1.2%
Elizabeth borough	360	355	5	1.4%	272	100	169	62.1%	26.7%
Elizabeth township	4,584	4,469	51	1.1%	1,023	544	479	46.8%	8.5%
Emsworth borough	669	579	76	11.4%	398	94	304	76.4%	28.5%
Etna borough	949	900	49	5.2%	710	290	420	59.2%	25.3%
Fawn township	798	774	0	0.0%	147	107	34	23.1%	3.6%
Findlay township	1,712	1,613	26	1.5%	369	91	278	75.3%	13.4%
Forest Hills borough	2,362	2,317	45	1.9%	684	219	465	68.0%	15.3%
Forward township	1,051	934	0	0.0%	244	177	0	0.0%	0.0%
Fox Chapel borough	1,678	1,678	0	0.0%	104	104	0	0.0%	0.0%
Franklin Park borough	4,219	4,147	62	1.5%	140	121	19	13.6%	0.4%
Frazer township	453	418	0	0.0%	36	33	0	0.0%	0.0%
Glassport borough	1,368	1,326	42	3.1%	635	352	283	44.6%	14.1%
Glenfield borough	84	84	0	0.0%	9	5	4	44.4%	4.3%
Glen Osborne borough	160	157	3	1.9%	16	16	0	0.0%	0.0%
Green Tree borough	1,703	1,703	0	0.0%	163	72	91	55.8%	4.9%
Hampton township	6,147	6,072	75	1.2%	892	275	617	69.2%	8.8%
Harmar township	1,150	987	45	3.9%	437	186	168	38.4%	10.6%
Harrison township	3,153	3,037	96	3.0%	1,295	558	737	56.9%	16.6%
Haysville borough	35	35	0	100.0%	2	2	0	0.0%	0.0%
Heidelberg borough	439	426	13	3.0%	155	75	80	51.6%	13.5%
Homestead borough	440	440	0	0.0%	856	367	489	57.1%	37.7%
Indiana township	2,121	1,958	0	0.0%	314	182	108	34.4%	4.4%
Ingram borough	931	834	97	10.4%	520	175	345	66.3%	23.8%
Jefferson Hills borough	3,613	3,523	29	0.8%	650	293	341	52.5%	8.0%
Kennedy township	2,560	2,434	126	4.9%	326	114	212	65.0%	7.3%
Kilbuck township	267	263	0	0.0%	13	11	2	15.4%	0.7%
Leet township	545	545	0	0.0%	45	34	11	24.4%	1.9%
Leetsdale borough	329	321	8	2.4%	212	89	123	58.0%	22.7%
Liberty borough	935	935	0	0.0%	94	65	29	30.9%	2.8%
Lincoln borough	395	383	0	0.0%	44	44	0	0.0%	0.0%

continued ...

Municipality	Owner-Occupied				Renter-Occupied				% Renter-Occupied Multi-Family
	Total	Single-Family	Multi-Family	% Multi-Family	Total	Single-Family	Multi-Family	% Multi-Family	
McCandless township	8,882	8,571	290	3.3%	2,202	306	1,896	86.1%	17.1%
McDonald borough	124	124	0	0.0%	28	24	4	14.3%	2.6%
McKeesport city	4,959	4,901	49	1.0%	3,889	2,190	1,692	43.5%	19.1%
McKees Rocks borough	1,124	1,089	35	3.1%	1,685	619	1,047	62.1%	37.3%
Marshall township	2,025	2,008	0	0.0%	156	134	22	14.1%	1.0%
Millvale borough	795	754	41	5.2%	996	419	577	57.9%	32.2%
Monroeville municipality	8,739	8,601	66	0.8%	3,642	677	2,965	81.4%	23.9%
Moon township	6,388	6,152	202	3.2%	2,267	512	1,720	75.9%	19.9%
Mount Lebanon township	10,523	9,775	739	7.0%	3,338	703	2,635	78.9%	19.0%
Mount Oliver borough	768	744	24	3.1%	749	237	512	68.4%	33.8%
Munhall borough	3,496	3,409	87	2.5%	1,856	492	1,364	73.5%	25.5%
Neville township	250	229	21	8.4%	327	124	203	62.1%	35.2%
North Braddock borough	1,176	1,075	88	7.5%	974	413	561	57.6%	26.1%
North Fayette township	4,505	3,784	82	1.8%	1,293	448	786	60.8%	13.6%
North Versailles township	3,307	3,274	22	0.7%	1,461	382	1,079	73.9%	22.6%
Oakdale borough	474	471	3	0.6%	73	26	47	64.4%	8.6%
Oakmont borough	1,811	1,699	112	6.2%	1,195	282	913	76.4%	30.4%
O'Hara township	3,015	2,868	147	4.9%	422	183	239	56.6%	7.0%
Ohio township	1,217	1,199	9	0.7%	385	83	302	78.4%	18.9%
Penn Hills municipality	14,485	14,391	94	0.6%	3,834	1,980	1,841	48.0%	10.0%
Pennsbury Village borough	416	332	84	20.2%	54	19	35	64.8%	7.4%
Pine township	3,029	3,012	0	0.0%	382	100	282	73.8%	8.3%
Pitcairn borough	821	810	11	1.3%	695	191	504	72.5%	33.2%
Pittsburgh city	69,292	63,619	5,354	7.7%	65,661	19,495	45,880	69.9%	34.0%
Pleasant Hills borough	2,625	2,615	0	0.0%	771	39	732	94.9%	21.6%
Plum borough	8,376	8,139	119	1.4%	1,961	808	1,142	58.2%	11.0%
Port Vue borough	1,438	1,429	9	0.6%	359	257	102	28.4%	5.7%
Rankin borough	248	243	5	2.0%	665	272	393	59.1%	43.0%
Reserve township	1,120	1,094	26	2.3%	232	110	116	50.0%	8.6%
Richland township	3,345	3,269	42	1.3%	502	181	317	63.1%	8.2%
Robinson township	4,010	3,632	112	2.8%	1,388	285	1,103	79.5%	20.4%
Ross township	10,692	10,341	351	3.3%	3,146	527	2,619	83.2%	18.9%
Roslyn Farms borough	173	173	0	0.0%	20	19	1	5.0%	0.5%
Scott township	5,240	4,521	719	13.7%	2,659	733	1,906	71.7%	24.1%
Sewickley borough	1,142	904	238	20.8%	607	146	461	75.9%	26.4%
Sewickley Heights borough	279	279	0	0.0%	30	30	0	0.0%	0.0%
Sewickley Hills borough	262	212	50	19.1%	10	2	0	0.0%	0.0%
Shaler township	10,360	10,059	180	1.7%	1,456	539	899	61.7%	7.6%
Sharpsburg borough	832	808	24	2.9%	779	306	473	60.7%	29.4%
South Fayette township	4,314	4,049	255	5.9%	1,134	336	798	70.4%	14.6%
South Park township	4,261	4,130	131	3.1%	1,104	365	739	66.9%	13.8%
South Versailles township	131	126	0	0.0%	9	9	0	0.0%	0.0%
Springdale borough	1,111	1,089	22	2.0%	393	161	232	59.0%	15.4%
Springdale township	598	552	9	1.5%	127	61	40	31.5%	5.5%
Stowe township	1,780	1,711	69	3.9%	1,050	536	514	49.0%	18.2%
Swissvale borough	2,349	2,177	172	7.3%	2,130	534	1,585	74.4%	35.4%
Tarentum borough	1,037	990	47	4.5%	744	196	532	71.5%	29.9%
Thornburg borough	162	162	0	0.0%	15	15	0	0.0%	0.0%
Turtle Creek borough	1,228	1,165	63	5.1%	1,332	492	830	62.3%	32.4%
Upper St. Clair township	6,323	6,159	164	2.6%	547	237	300	54.8%	4.4%
Verona borough	482	462	20	4.1%	708	213	495	69.9%	41.6%
Versailles borough	357	346	11	3.1%	406	112	294	72.4%	38.5%
Wall borough	161	161	0	0.0%	78	48	30	38.5%	12.6%
West Deer township	3,900	3,687	106	2.7%	712	373	320	44.9%	6.9%
West Elizabeth township	169	132	3	1.8%	62	33	22	35.5%	9.5%
West Homestead borough	641	634	7	1.1%	174	57	117	67.2%	14.4%
West Mifflin borough	6,654	6,436	37	0.6%	2,137	812	1,286	60.2%	14.6%
West View borough	1,908	1,818	90	4.7%	1,115	216	899	80.6%	29.7%
Whitaker borough	474	467	7	1.5%	125	75	50	40.0%	8.3%
Whitehall borough	4,546	4,516	30	0.7%	1,523	269	1,245	81.7%	20.5%
White Oak borough	2,863	2,814	13	0.5%	756	209	547	72.4%	15.1%
Wilkins township	2,073	2,063	0	0.0%	1,058	244	814	76.9%	26.0%
Wilkesburg borough	3,198	2,830	362	11.3%	4,938	1,547	3,391	68.7%	41.7%
Wilmerding borough	373	346	27	7.2%	676	178	498	73.7%	47.5%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: U.S. Census Bureau, 2006-2010 ACS (B25032)

# MAP 3-20

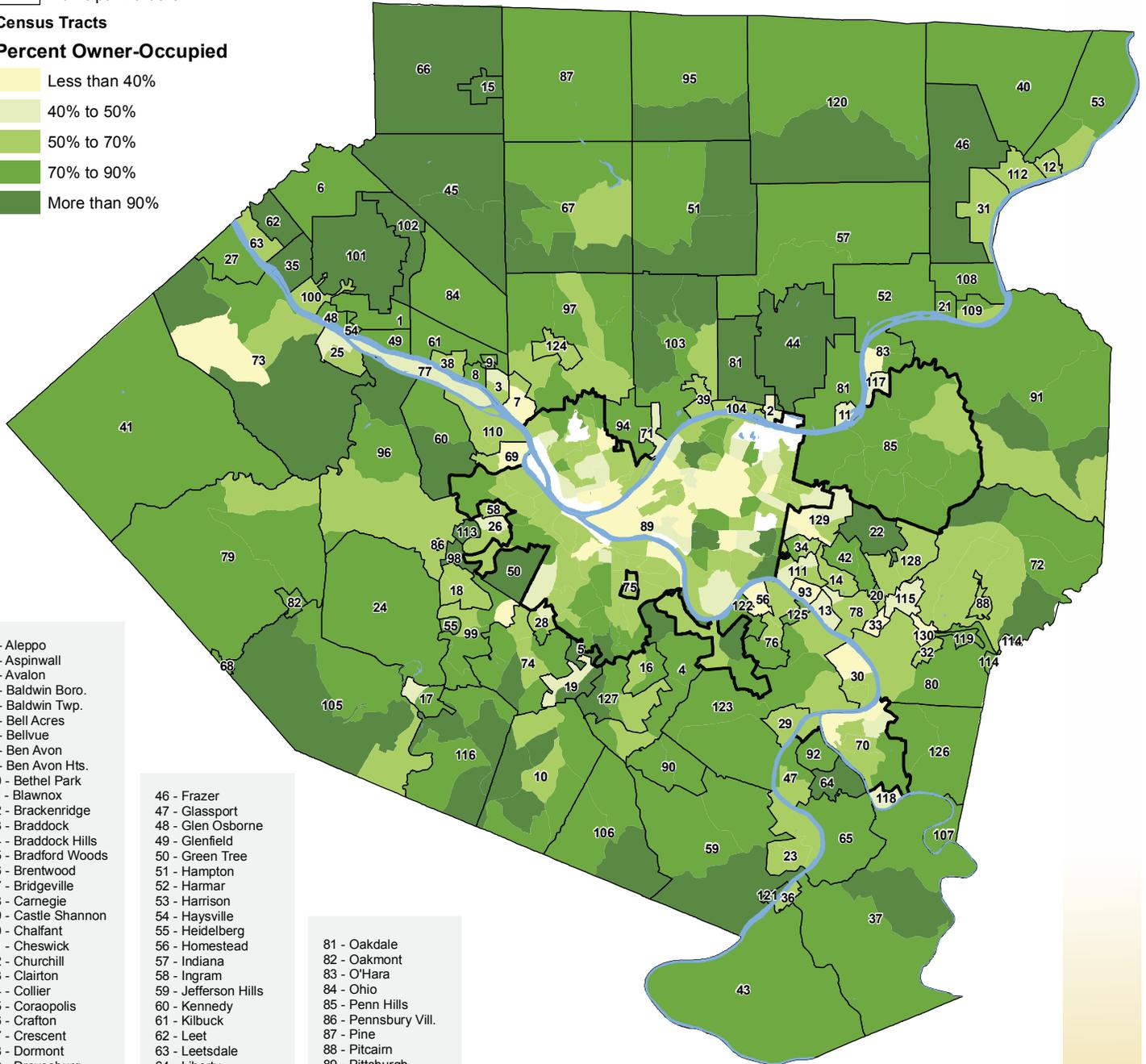
Percentage of Owner-Occupied Homes by Tract, 2010

-  Entitlement Communities
-  Municipal Borders

### Census Tracts

#### Percent Owner-Occupied

-  Less than 40%
-  40% to 50%
-  50% to 70%
-  70% to 90%
-  More than 90%



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emersworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsburys Vill.
- 87 - Pine
- 88 - Pittcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkinsburg
- 129 - Wilkinsburg
- 130 - Wilmerding

## Home Ownership and Protected Class Status

The value in home ownership lies in the accumulation of wealth as the owner's share of equity increases with the property's value. Paying a monthly mortgage instead of rent is an investment in an asset that is likely to appreciate.

Historically, minorities tend to have lower home ownership rates than Whites. In 2010 in the Urban County, Whites had a home ownership rate of 76.1%. By comparison, Hispanics had a rate of 58.9%, and Asians had a rate of 57.9%. By contrast, only 32.9% of Black households owned their homes.

Among municipalities in the Urban County, minority home ownership varied widely, as illustrated in Figure 3-20. Many boroughs and townships with fewer than 50 minority households reported home ownership rates of 100%. For example, 100% of the 32 Hispanic households in Ross Township owned their homes.

As previously noted, the median income for Black households in Allegheny County is drastically lower than the median for Whites. This is one among several factors that contribute to the generally lower rates of home ownership among Black families in the Urban County.

Less than one-third of Black households in the Urban County own their homes, compared to more than three-quarters of White households.

**FIGURE 3-20**

Housing Tenure by Race and Ethnicity, 2010

	White		Black		Asian		Hispanic	
	HHs	% Owners	HHs	% Owners	HHs	% Owners	HHs	% Owners
<b>Allegheny County</b>	<b>437,399</b>	<b>72.6%</b>	<b>65,535</b>	<b>37.5%</b>	<b>12,303</b>	<b>41.9%</b>	<b>6,009</b>	<b>42.4%</b>
<b>Urban County *</b>	<b>325,544</b>	<b>76.1%</b>	<b>24,431</b>	<b>32.9%</b>	<b>6,531</b>	<b>57.9%</b>	<b>2,993</b>	<b>58.9%</b>
Aleppo township	767	70.7%	14	100.0%	16	18.8%	35	100.0%
Aspinwall borough	1,283	47.4%	0	-	67	76.1%	24	58.3%
Avalon borough	2181	57.3%	159	12.6%	57	12.3%	0	-
Baldwin borough	7,819	83.2%	380	8.4%	116	60.3%	99	42.4%
Baldwin township	850	94.2%	0	-	8	100.0%	0	-
Bell Acres borough	512	89.3%	15	100.0%	3	100.0%	0	-
Bellevue borough	3,771	45.2%	228	14.0%	43	0.0%	38	100.0%
Ben Avon borough	701	82.5%	19	73.7%	10	100.0%	0	-
Ben Avon Heights borough	134	100.0%	6	100.0%	0	-	0	-
Bethel Park municipality	12694	80.1%	76	100.0%	167	60.5%	68	41.2%
Blawnox borough	797	43.3%	14	0.0%	0	-	9	0.0%
Brackenridge borough	1,212	67.4%	49	73.5%	8	100.0%	4	0.0%
Braddock borough	230	52.6%	610	36.4%	0	-	0	-
Braddock Hills borough	716	62.4%	250	21.6%	0	-	0	-
Bradford Woods borough	407	95.3%	3	100.0%	3	100.0%	20	100.0%
Brentwood borough	4098	65.7%	144	5.6%	13	100.0%	176	0.0%
Bridgeville borough	2436	63.1%	47	80.9%	0	-	0	-
Carnegie borough	3450	58.0%	236	24.2%	19	0.0%	22	100.0%
Castle Shannon borough	3729	62.3%	34	0.0%	9	0.0%	0	-
Chalfont borough	394	83.8%	29	0.0%	0	-	0	-
Cheswick borough	779	88.7%	6	0.0%	0	-	9	100.0%
Churchill borough	1,114	97.2%	153	78.4%	12	100.0%	0	-
Clairton city	2,353	73.4%	921	40.5%	7	100.0%	26	0.0%
Collier township	2,819	79.9%	19	100.0%	69	59.4%	10	0.0%
Coraopolis borough	2230	51.2%	330	36.7%	67	37.3%	6	100.0%
Crafton borough	2,717	52.6%	84	10.7%	0	-	12	0.0%
Crescent township	961	89.8%	17	100.0%	22	100.0%	8	100.0%
Dormont borough	3821	60.3%	58	0.0%	75	12.0%	93	14.0%
Dravosburg borough	857	62.7%	0	-	0	-	9	0.0%
Duquesne city	1,422	57.7%	1,270	30.0%	0	-	48	0.0%
East Deer township	612	67.3%	10	60.0%	0	-	0	-
East McKeesport borough	991	68.3%	27	22.2%	0	-	9	0.0%
East Pittsburgh borough	494	41.5%	319	17.9%	0	-	4	0.0%
Edgewood borough	1,242	77.1%	120	44.2%	40	0.0%	26	69.2%
Edgeworth borough	578	94.3%	8	75.0%	7	100.0%	0	-
Elizabeth borough	576	56.9%	20	50.0%	12	100.0%	0	-
Elizabeth township	5502	82.4%	77	26.0%	0	-	0	-
Emsworth borough	975	65.1%	40	45.0%	11	100.0%	26	26.9%
Etna borough	1641	57.3%	10	0.0%	0	-	35	100.0%
Fawn township	937	84.6%	0	-	5	100.0%	0	-
Findlay township	1998	81.8%	0	-	33	100.0%	0	-
Forest Hills borough	2750	82.0%	236	32.2%	11	100.0%	45	100.0%
Forward township	1268	80.8%	27	100.0%	0	-	0	-
Fox Chapel borough	1712	94.4%	0	-	70	88.6%	6	100.0%
Franklin Park borough	3956	96.7%	89	100.0%	284	100.0%	38	100.0%
Frazer township	482	92.5%	0	-	0	-	4	100.0%
Glassport borough	1921	71.2%	35	0.0%	0	-	17	0.0%
Glenfield borough	83	89.2%	10	100.0%	0	-	0	-
Glen Osborne borough	176	90.9%	0	-	0	-	0	-
Green Tree borough	1814	92.1%	16	50.0%	36	69.4%	10	100.0%
Hampton township	6,815	87.7%	55	45.5%	137	84.7%	29	100.0%
Harmar township	1494	75.1%	15	0.0%	9	100.0%	0	-
Harrison township	4,187	73.7%	189	18.0%	9	0.0%	0	-
Haysville borough	37	94.6%	0	-	0	-	3	100.0%
Heidelberg borough	594	73.9%	0	-	0	-	4	0.0%
Homestead borough	457	39.6%	795	31.7%	10	0.0%	0	-
Indiana township	2330	87.0%	7	100.0%	88	87.5%	0	-
Ingram borough	1331	69.1%	112	9.8%	0	-	0	-
Jefferson Hills borough	4,001	86.7%	105	74.3%	129	39.5%	12	100.0%
Kennedy township	2,814	89.2%	39	51.3%	26	84.6%	0	-
Kilbuck township	261	95.0%	4	100.0%	5	100.0%	0	-
Leet township	550	91.8%	16	100.0%	15	100.0%	7	100.0%
Leetsdale borough	518	62.4%	19	21.1%	0	-	4	0.0%
Liberty borough	1,012	90.7%	12	100.0%	0	-	5	100.0%
Lincoln borough	410	89.3%	14	100.0%	15	100.0%	11	0.0%

continued ...

	White		Black		Asian		Hispanic	
	HHs	% Owners	HHs	% Owners	HHs	% Owners	HHs	% Owners
McCandless township	10,519	81.2%	128	79.7%	385	60.5%	109	83.5%
McDonald borough	127	92.9%	6	100.0%	19	0.0%	0	-
McKeesport city	6,118	66.3%	2,555	31.8%	68	77.9%	181	58.6%
McKees Rocks borough	2,057	49.2%	619	9.5%	0	-	11	0.0%
Marshall township	1929	92.9%	58	100.0%	140	92.9%	12	100.0%
Millvale borough	1730	45.7%	32	0.0%	0	-	0	-
Monroeville municipality	10,267	75.7%	1,272	43.2%	577	53.7%	162	61.1%
Moon township	7,871	76.6%	434	30.9%	258	70.5%	168	92.3%
Mount Lebanon township	13315	76.9%	113	15.9%	305	66.9%	104	59.6%
Mount Oliver borough	1,005	66.1%	379	20.8%	68	23.5%	0	-
Munhall borough	4941	68.4%	248	22.6%	119	27.7%	46	67.4%
Neville township	551	44.5%	21	0.0%	0	-	13	38.5%
North Braddock borough	1280	63.2%	816	41.5%	20	100.0%	0	-
North Fayette township	5425	78.9%	218	48.2%	132	78.8%	68	72.1%
North Versailles township	4,026	76.1%	653	29.7%	60	33.3%	40	37.5%
Oakdale borough	544	86.6%	3	100.0%	0	-	0	-
Oakmont borough	2,936	60.9%	46	21.7%	13	100.0%	11	100.0%
O'Hara township	3,231	87.9%	38	73.7%	156	86.5%	0	-
Ohio township	1,541	75.6%	10	100.0%	35	100.0%	10	100.0%
Penn Hills municipality	12255	83.8%	5,681	69.3%	100	100.0%	62	32.3%
Pennsbury Village borough	455	89.9%	7	100.0%	0	-	17	52.9%
Pine township	3215	89.1%	58	100.0%	131	75.6%	34	100.0%
Pitcairn borough	1387	59.2%	119	0.0%	0	-	38	0.0%
Pittsburgh city	93,355	59.3%	32,862	35.8%	5,585	21.8%	2,773	23.8%
Pleasant Hills borough	3,251	79.6%	113	4.4%	32	100.0%	0	-
Plum borough	9,679	82.8%	432	47.5%	101	87.1%	128	86.7%
Port Vue borough	1797	80.0%	0	-	0	-	21	100.0%
Rankin borough	235	54.0%	646	18.7%	0	-	7	0.0%
Reserve township	1,285	86.1%	54	0.0%	13	100.0%	0	-
Richland township	3,767	86.9%	28	64.3%	25	100.0%	45	77.8%
Robinson township	5,000	76.2%	135	74.8%	159	22.0%	85	76.5%
Ross township	13216	78.4%	297	45.1%	308	62.7%	32	100.0%
Rosslyn Farms borough	191	89.5%	0	-	2	100.0%	0	-
Scott township	6903	73.0%	124	56.5%	780	14.6%	24	100.0%
Sewickley borough	1602	66.2%	122	46.7%	25	100.0%	38	100.0%
Sewickley Heights borough	304	90.1%	2	100.0%	0	-	0	-
Sewickley Hills borough	253	99.2%	5	100.0%	0	-	12	33.3%
Shaler township	11620	87.8%	92	82.6%	41	63.4%	118	60.2%
Sharpsburg borough	1468	56.7%	110	0.0%	0	-	0	-
South Fayette township	5145	79.9%	65	67.7%	208	61.5%	15	100.0%
South Park township	5080	79.7%	255	71.8%	30	100.0%	14	100.0%
South Versailles township	138	93.5%	0	-	0	-	0	-
Springdale borough	1504	73.9%	0	-	0	-	10	0.0%
Springdale township	720	82.4%	0	-	0	-	0	-
Stowe township	2480	69.9%	273	2.2%	0	-	38	81.6%
Swissvale borough	2,985	61.3%	1,467	34.4%	0	-	40	0.0%
Tarentum borough	1662	60.0%	66	59.1%	0	-	41	0.0%
Thornburg borough	174	91.4%	0	-	3	100.0%	2	100.0%
Turtle Creek borough	2,403	48.5%	127	34.6%	19	100.0%	22	0.0%
Upper St. Clair township	6514	92.4%	11	100.0%	315	83.8%	86	89.5%
Verona borough	1,019	47.3%	129	0.0%	0	-	8	0.0%
Versailles borough	712	49.7%	36	8.3%	0	-	4	100.0%
Wall borough	227	68.7%	7	0.0%	5	100.0%	0	-
West Deer township	4,559	85.3%	43	0.0%	10	100.0%	25	56.0%
West Elizabeth township	225	72.4%	0	-	0	-	0	-
West Homestead borough	721	86.7%	88	18.2%	0	-	0	-
West Mifflin borough	7,700	83.3%	1,042	19.8%	11	100.0%	46	63.0%
West View borough	2927	63.0%	36	63.9%	20	0.0%	13	100.0%
Whitaker borough	561	77.7%	38	100.0%	0	-	0	-
Whitehall borough	5803	77.8%	142	8.5%	108	9.3%	12	100.0%
White Oak borough	3470	80.4%	97	63.9%	10	100.0%	29	100.0%
Wilkins township	2,669	71.3%	398	39.4%	33	42.4%	0	-
Wilkinsburg borough	2,674	53.3%	4,911	32.1%	131	32.8%	195	36.4%
Wilmerding borough	865	42.3%	171	0.0%	0	-	29	41.4%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh  
Source: ACS 2006-10 (B25003A, B25003B, B25003D, B25003I)

## Household Size and Protected Class Status

Larger families may be at risk for housing discrimination on the basis of race and the presence of children (familial status). A larger household, whether or not children are present, can raise fair housing concerns. If there are policies or programs that restrict the number of persons that can live together in a single housing unit, and members of the protected classes need more bedrooms to accommodate their larger household, there is a fair housing concern because the restriction on the size of the unit will have a negative impact on members of the protected classes. Such policies do not exist in Allegheny County at the County level, but can potentially exist in municipal ordinances.

In the Urban County, minorities were more likely than Whites to live in households with three or more people. In 2010, 32.7% of White households had three or more people. By comparison, 35% of Black households, 44.5% of Hispanic households and 55.2% of Asian households were considered large.

**FIGURE 3-20**  
Housing Tenure by Race and Ethnicity, 2010

	Percent of Families with Three or More Persons	
	Allegheny County	Urban County*
White	30.7%	32.7%
Black	34.7%	35.0%
Asian	42.2%	55.2%
Hispanic	39.6%	44.5%
<b>Total</b>	<b>31.6%</b>	<b>33.4%</b>

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Source: U.S. Census Bureau, Census 2010 (SF1: P28, P28A, P28B, P28D, P28I)

**FIGURE 3-21**  
Housing Tenure by Race and Ethnicity, 2010

	Renter-Occupied Housing Stock		Owner-Occupied Housing Stock	
	# units	% of all units	# units	% of all units
<b>Urban County*</b>				
0-1 bedroom	37,310	37.6%	4,446	1.7%
2 bedrooms	41,353	41.7%	50,943	19.5%
<b>3 or more bedrooms</b>	<b>20,599</b>	<b>20.8%</b>	<b>205,780</b>	<b>78.8%</b>
Total	99,262	100.0%	261,169	100.0%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh  
Source: ACS 2006-10 (B25042)

To adequately house larger families, a sufficient supply of larger dwelling units consisting of three or more bedrooms is necessary. In the Urban County, there are fewer options to rent a unit to accommodate large families. Of 99,262 rental units in 2010, only 20.8% had three or more bedrooms, compared to 78.8% of the owner housing stock.

Only one-fifth of rental units in the County have three or more bedrooms, compared to more than nearly four-fifths of owner units.

## Housing Costs

Increasing housing costs are not a direct form of housing discrimination. However, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods because of a lack of affordable housing in those areas.

Between 2000 and 2010, median housing value (adjusted for inflation to 2010 dollars using BLS indices) increased 8% across Allegheny County, while real median income **declined** 1.2% in real dollars. Median gross rent increased 5.4% during the same years. The increase in median housing value paired with a fall of real income means that buying a house is relatively more expensive for individuals and families.

**FIGURE 3-22**

Changes in Housing Value, Rent and Income, 2000 to 2010

	Median Housing Value (in 2010 \$)	Median Gross Rent (in 2010 \$)	Median Household Income (in 2010 \$)
2000	\$ 106,622	\$ 653	\$ 48,536
2010	\$ 115,200	\$ 688	\$ 47,961
<b>Change</b>	<b>8.0%</b>	<b>5.4%</b>	<b>-1.2%</b>

Sources: Census 2000 (SF3: H076, H063, P053), ACS 2006-10 (B25077, B25064, B19013)

The number of affordable rental units in the Urban County declined between 2000 and 2010. The number of units renting for less than \$500 fell by more than half (51.4%). During the same time, the number of units renting for more than \$1,000 per month increased from 4,887 to 14,096, or 188.4%. The data does not provide a distinction between units that were actually lost from the inventory (through demolition, etc.) and those for which rents were increased. This figure should be analyzed with an understanding that \$500 was worth more in 2000 than in 2010, due to inflation. This figure, due to the categorical nature of the variable, cannot be adjusted for inflation.

**FIGURE 3-23**

Loss of Affordable Rental Housing Units, 2000 to 2010

Units Renting for:	2000	2010	Change	
			#	%
<b>Urban County*</b>				
Less than \$500	41,974	20,413	-21,561	-51.4%
\$500 to \$699	32,035	29,028	-3,007	-9.4%
\$700 to \$999	16,511	30,686	14,175	85.9%
\$1,000 or more	4,887	14,096	9,209	188.4%

\* Excludes McDonald, McKeesport, Penn Hills and Pittsburgh

Sources: U.S. Census Bureau, Census 2000 (SF3, H062), ACS 2006-10 (B25063)

Between 2000 and 2010, real median housing value climbed 8% in Allegheny County, while real household income decreased 1.2%.

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in counties and cities in the U.S. for 2012. In Allegheny County, the FMR for a two-bedroom apartment is \$693. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$2,310 monthly or \$27,720 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.

In Allegheny County, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 74 hours per week, 52 weeks per year. The NLIHC estimates that 51% of Allegheny County renters are currently unable to afford the two-bedroom FMR.

Monthly Supplemental Security Income (SSI) payments for an individual are \$698 in Allegheny County and across Pennsylvania. If SSI represents an individual's sole source of income, \$209 in monthly rent is affordable, while the FMR for a one-bedroom is \$579.

Map 3-21 compares the distribution of units renting for below \$500 with opportunity indices, illustrating the extent to which lower-cost apartments are confined to lower-opportunity neighborhoods.

Minimum-wage, single-income households and those depending on SSI payments cannot afford an apartment renting at the fair market rate in Allegheny County.

The Urban County lost half its units renting for less than \$500 between 2000 and 2010, while the number of units renting for more than \$1,000 nearly tripled.

# MAP 3-21

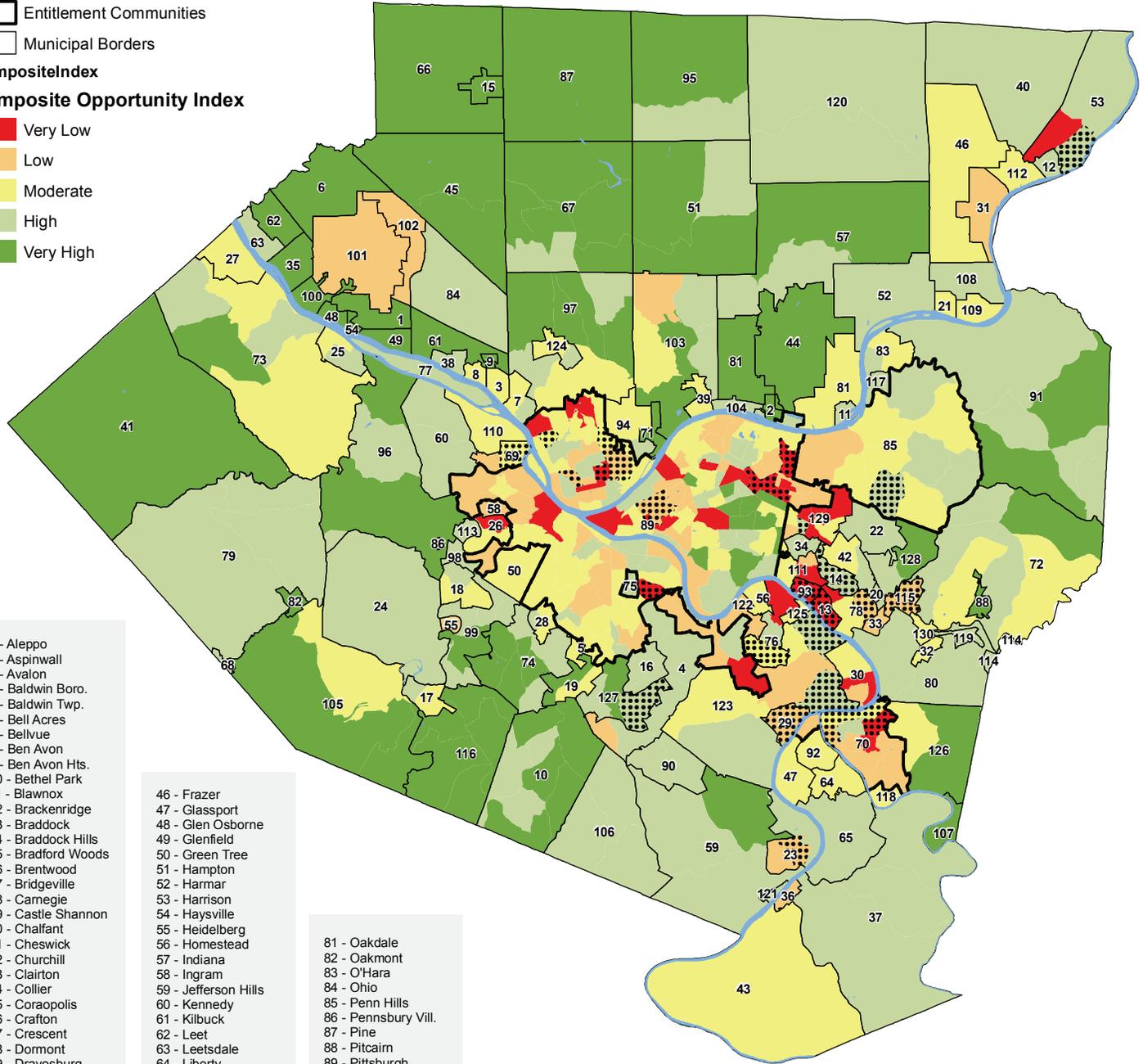
Median Gross Rent Below \$500 and Opportunity Index Scores, 2010

-  Median Gross Rent > \$500
-  Entitlement Communities
-  Municipal Borders

## Composite Index

### Composite Opportunity Index

-  Very Low
-  Low
-  Moderate
-  High
-  Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avaton
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

Note: Tracts appearing in white are primarily non-residential

One method used to determine the inherent affordability of a housing market is to calculate the percentage of homes that could be purchased by households at the median income level. It is possible also to determine the affordability of the housing market for each racial or ethnic group in the County. To determine affordability (i.e., how much mortgage a household could afford), the following assumptions were made:

- The mortgage was a 30-year fixed rate loan at a 4.0% interest rate,
- The buyer made a 10% down payment on the sales price,
- Principal, interest, taxes and insurance (PITI) combined with other consumer debt equaled no more than 35% of gross monthly income, a threshold of financial health commonly used by banks,
- Property taxes were levied at Allegheny County's combined median tax rate of 3% (county, municipality and school), and
- Additional consumer debt (credit cards, car payment, etc.) averaged \$500.

Figure 3-24 details the estimated maximum affordable sales prices and monthly PITI payments for Whites, Blacks, Asians and Hispanics in Allegheny County (income estimates were not available for the Urban County exclusive of

McDonald, McKeesport, Penn Hills and Pittsburgh). In Allegheny County, the 2010 median sales price for single-family homes was \$124,000. The Countywide median household income in 2010 was \$47,961, which translates to a maximum affordable home purchase price of \$120,000. The fact that the median income in Allegheny County would allow a household to afford about half of homes on the market suggests that the County is an inherently affordable market.

However, the maximum affordable home purchase prices for Whites and Asians was substantially higher than the affordable home prices for Black and Hispanic homebuyers. The maximum affordable purchase price at the median household income for Blacks was 18.8% of the median sales price and only 20.4% of the maximum affordable purchase price for the County overall.

While the housing market in Allegheny County is widely considered to be affordable, the generally lower income of Black households severely restricts their purchase options within an affordable price range.

### FIGURE 3-24

Maximum Affordable Purchase Price by Race/Ethnicity, 2010

	Median Household Income	Monthly Mortgage Payment				Maximum Affordable Purchase Price
		Mortgage Principal & Interest	Real Estate Taxes	Homeowner's Insurance & PMI	Total Debt Service*	
<b>Allegheny County</b>	<b>\$47,961</b>	<b>\$516</b>	<b>\$300</b>	<b>\$80</b>	<b>\$1,396</b>	<b>\$120,000</b>
Whites	\$51,853	\$589	\$343	\$80	\$1,511	\$137,000
Blacks	\$25,687	\$105	\$61	\$80	\$747	\$24,500
Asians	\$54,409	\$634	\$369	\$80	\$1,583	\$147,500
Hispanics	\$42,266	\$412	\$240	\$80	\$1,232	\$96,000
<b>2010 Median Sales Price for Single-Family Home: \$124,000</b>						

\* Includes PITI and assumed other consumer debt averaging \$500

Sources: ACS 2008-10 (B19013, B19013A, B19013B), RealStats, Calculations by Mullin & Lonergan Associates

# 4 EVIDENCE OF HOUSING DISCRIMINATION

This section analyzes the existence of fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the United States Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

Residents of Allegheny County can receive fair housing services from a variety of agencies, such as the County Human Relations Commission, the Fair Housing Partnership of Greater Pittsburgh, Regional Housing Legal Services and municipal anti-discrimination commissions. These groups provide education and outreach, sponsor community events, process fair housing complaints, and in some cases investigate complaints through testing, and/or work to promote a mutual understanding of diversity among residents.

## Existence of Fair Housing Complaints

A lack of filed complaints does not necessarily indicate a lack of discrimination. Some persons may not file complaints because they are not aware of how to file a complaint or where to go to file a complaint. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing his treatment with that of another home seeker.

Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Also, households may be more interested in achieving their first priority of finding decent housing and may prefer to avoid going through the process of filing a complaint and following through with it. According to the Urban Institute, 83% of those who experience housing discrimination do not report it because they feel nothing will be done. Therefore, education, information and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

## A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD receives complaints from persons regarding alleged violations of the federal Fair Housing Act. Fair housing complaints originating in Allegheny County were obtained and analyzed for the period of January 2006 through September 2012. In total, 130 complaints originating in Allegheny County, outside of entitlement communities, were filed with HUD during this period, an average of about 20 per year. The volume of cases was generally not even across years, with a minimum of seven cases filed in 2008 and a maximum of 31 cases filed

in 2007. As of September 2012, there were nine unresolved cases.

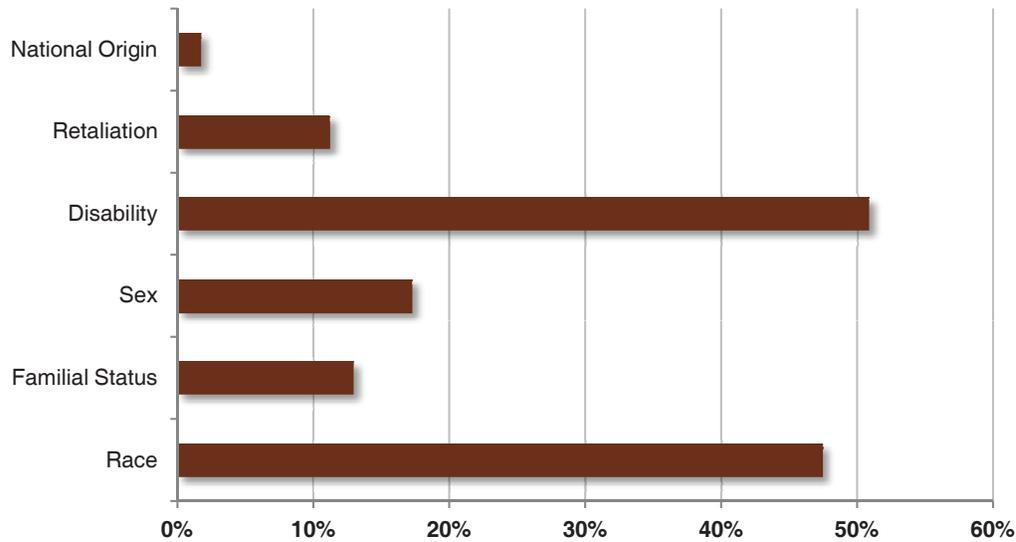
Analysis of the occurrence of complaints over time is more useful than analysis of complaints among various HUD regions, due to substantial differences in the size and demographic composition of the regions and the presence or absence of other means of reporting complaints (to state or local enforcement agencies). Per-capita complaints data per county is not available from HUD.

HUD provided information on the geographic distribution of cases. Fair housing complaints originated in localities across the county. Within the Urban

County, the communities with the highest number of complaints were Rankin (12), Monroeville (11), McKees Rocks (10) and West Mifflin (10). These and other high-complaint areas were mostly in the southeast portion of the county, including many Monongahela River towns that are also areas of racial and ethnic concentration.

Disability was the most common basis for complaint, followed by race with 45.4% and 42.3% of complaints on those bases, respectively. No other basis garnered more than 12% of complaints. Of the 130 complaints, 31 were filed on two or more bases; as a result, Figure 4-1 reflects a higher total.

**FIGURE 4-1**  
HUD Complaints by Basis, 2006-2012



**FIGURE 4-2**  
HUD Complaints by Issue, 2006-2012

Issue	Citations	% All Complaints
Terms, conditions, privileges, or services and facilities	80	69.0%
Refusal to rent and negotiate for rental	65	56.0%
Failure to permit/make reasonable modification/accommodation	39	33.6%
Otherwise deny or make housing unavailable,	18	15.5%
Advertising, statements and notices	12	10.3%
Discriminatory acts under Section 818 (coercion, etc.)	11	9.5%
Refusal to sell and negotiate for sale,	6	5.2%
Financing and/or lending	5	4.3%
Using ordinances to discriminate in zoning and land use	3	2.6%
Discriminatory acts under Section 901 (criminal)	3	2.6%
Other	2	1.7%
Refusing to provide municipal services or property	1	0.9%
Failure to provide accessible and usable public and common user areas	1	0.9%

Source: HUD FHEO

Across all complaints filed with HUD, discriminatory terms, conditions and privileges was the most commonly cited issue, factoring into more than two-thirds of all cases. Failure to make reasonable accommodations accounted for more than one-third of all cases. Many cases involved more than one issue. A breakdown of all issues cited appears in Figure 4-2.

Three cases alleged discrimination on the part of municipalities. A case naming Bellevue in 2009, claiming the uses of ordinances to discriminate in zoning and land use on the bases of disability and race, was administratively dismissed due to a late filing date. A 2007 case naming Etna claimed the same issue on the bases of disability and sex was found to be without cause. Finally, a case claiming the same issue against Shaler Township on the basis of disability was settled in 2006.

Discrimination complaints to HUD across Allegheny County most commonly pertained to renters. One-third of cases related to reasonable accommodations/modifications.

## B. PENNSYLVANIA HUMAN RELATIONS COMMISSION

The Pennsylvania Human Relations Commission (PHRC) provided data on housing complaints originating in Allegheny County between January 2006 and December 2011. During these six years, there were 404 filings, equivalent to an average of about 67 cases per year. The bases for complaint are summarized in the following chart.

Data on complaints for other Pennsylvania counties was not available for comparison, and any comparison would be limited due to the availability or absence of other means of complaint. A higher or lower rate of PHRC filings does not necessarily indicate more or less discrimination.

Of 404 total filings with the PHRC, 38.6% alleged discrimination on the basis of race, 34.2% on the basis of disability, 9.2% on the basis of retaliation, and 6.4% on the basis of sex.

All of the complaints reviewed were closed, with 169 (42%) of those cases resulting in a negotiated settlement prior to a finding of probable cause. More than one-third of the cases (158 or 39%) were found to be without probable cause. Seventeen cases were adjusted and withdrawn. Thirteen cases were resolved through a conciliation agreement or consent order. Of the remaining cases, 43 cases (or 11% of the total cases) were administratively closed

**FIGURE 4-2**  
PHRC Complaints by Basis and Year, 2006-2012

Year	Race	Disability	Sex	Familial Status	National Origin	Retaliation
2006	38	22	11	4	3	2
2007	21	37	5	2	4	12
2008	13	16	4	2	4	11
2009	29	21	1	2	2	4
2010	47	30	4	2	0	1
2011	8	12	1	0	2	7
Total	156	138	26	12	15	37
Percent	38.6%	34.2%	6.4%	3.0%	3.7%	9.2%

Year	Age	Religious Creed	Ancestry	No Documentation	Use of Guide Animal	Multiple	Total
2006	0	0	1	0	0	0	80
2007	3	3	0	0	0	0	81
2008	0	0	0	3	0	0	50
2009	3	0	0	0	1	2	59
2010	1	1	1	0	0	0	84
2011	0	0	0	1	0	0	30
Total	7	4	2	4	1	2	384
Percent	1.7%	1.0%	0.5%	1.0%	0.2%	0.5%	95%

Source: PHRC

due to lack of jurisdiction, failure of the complainant to cooperate or other reasons. Four cases ended in court filings.

Of the 182 cases that ended in conciliation agreements or negotiation settlements, 41.8% or 76 cases involved disability, 69 cases involved race, 11 involved retaliation, seven involved sex, and six involved national origin. Discriminatory lease terms and a refusal to lease accounted for 78 of the complaints, or nearly 45%. Refusal to make reasonable accommodations for the disabled accounted for 37 complaints. Eviction issues captured the third-highest number of complaints at 22. Harassment by neighbors; discrimination in provision of facilities, services or privileges; and insufficient public accommodation each had five or more complaints. The remaining cases cited a variety of other problems.

The most commonly cited grounds for discrimination complaints in Allegheny County were race and disability.

The County Human Relations Commission is challenged by a lack of resources to process cases and conduct marketing and outreach.

## C. ALLEGHENY COUNTY HUMAN RELATIONS COMMISSION

This seven-member commission, as explained in the AI introduction, accepts complaints and refers them to the County's Human Resources and/or Law departments for investigation and follow-up. The HRC does not publish an annual report. The *Post-Gazette* reported in December 2014 that the Commission had received 31 total complaints since its creation five years prior, 21 of which were dismissed, withdrawn or closed, two of which were referred to Pittsburgh's HRC and seven of which were under consideration at the time. According to one member, only several of the total qualified as fair housing complaints.

Stakeholders cited in the *Post-Gazette* review suggested that the HRC faces challenges in operating "efficiently and effectively" given its limited resources, which prevent it from employing full-time investigators or conducting marketing and outreach activities that would encourage residents to take advantage of its services.

## County Involvement in Fair Housing Cases

Allegheny County is not currently subject to or operating under any desegregation orders or unlawful segregation orders, nor has it been a party to such litigation in the past five years.

Paired testing across Allegheny County has detected housing discrimination against renters with hearing impairments and Black mortgage applicants.

## Testing

Through HUD's Fair Housing Initiatives Program, the Fair Housing Partnership of Greater Pittsburgh receives support to conduct educational, outreach and enforcement services to members of the protected classes, focusing on race, national origin and disability. This funding also supports testing for discrimination in the rental, sales, mortgage lending and insurance markets, as well as testing to ensure that persons with disabilities are afforded reasonable accommodations and modifications by housing providers, and that new construction rental or sales communities are accessible.

In March 2012, the Partnership concluded a year-long test for discrimination against renters with hearing disabilities. The project, which involved paired testers (deaf and non-deaf) calling 200 area landlords who had advertised rental opportunities in the free classifieds at *craigslist.org*. Overall, 56 of 200 tests (28%) indicated some degree of unequal treatment for the deaf tester, 11 of which were severe enough to warrant the Partnership filing fair housing complaints with HUD or the state. The most common discriminatory actions were denial of a service animal, charging a higher fee for renters with a service animal, repeatedly hanging up the phone, refusal to rent, and denying the availability of a unit to a deaf person, but later offering the unit to a non-deaf tester.

In 2008, the Partnership concluded a year-long test that detected "blatant" unequal treatment of Black borrowers by local mortgage lenders. Fifty paired testers found that loans for Black borrowers cost more than loans for White borrowers, and that Black applicants were more commonly discouraged from moving through the loan process.

## Community Opposition to Affordable Development

Within the years elapsed since the development of the 2007 Analysis of Impediments, stakeholders have noted various instances in which local governments or neighborhood citizens have opposed proposals for the development of affordable housing on principle. Nonprofit housing developers have described the variation of local requirements across municipalities as “random and unfair,” with the result that developing affordable units in certain places can be more difficult than in others. Some communities maintain zoning ordinances that ostensibly would allow for, as an example, supportive housing uses, but impose delays or restrictive conditions that make development impossible. While some developers report that they have filed fair housing complaints in some cases, in others they simply select a different site.

The following list of examples reported by stakeholders, which should be considered illustrative but not comprehensive, appear to stem from NIMBY (“not-in-my-backyard”) attitudes.

- The borough of Verona, classified in the AI as an area of moderate opportunity, delayed the progress of an affordable housing project to the extent that its nonprofit developer simply gave up. The developer was left with the impression that a market-rate housing project would not have faced the same problem.
- The board of commissioners in Shaler Township (including tracts classified as high and very high opportunity) took a full year to issue a conditional use permit to a nonprofit developer who planned to convert an existing structure to apartments for single mothers. The permit was conditioned on the developer meeting and maintaining 44 conditions throughout the life of the enterprise, including “good neighbor” provisions.

- Some municipal officials in Baldwin Borough, Shaler and Swissvale (containing tracts classified as moderate, high and very high opportunity), have argued that their communities already bear a saturation of group homes for people with disabilities. A group home developer filed a civil rights lawsuit against Swissvale’s zoning hearing board in 2008 regarding a 20-unit supportive housing development for substance abuse recovery, which the board treated as a group home operating without a permit, though Swissvale’s definition of a group residence excluded “facilities operated ... for persons recovering from an addiction to drugs, alcohol or similar substances.” According to the suit, a borough councilman stated that “did not want drug addicts living in his community,” “would not allow [the developer] to dump garbage in Swissvale” and “would use all means to drive [the developer] and the residents of the housing reintegration program from the borough.”

County staff members acknowledged in AI interviews that there is to some extent a concentration of supportive and group housing in certain areas, an arrangement that is explained largely by lower land costs and a perceived lesser probability of opposition in those areas. However, because the purpose of group homes is to integrate people with special needs into community life, resistance to the location of people with special needs into a neighborhood very literally represents an impediment to fair housing choice, even if it is based on an intention to more equitably distribute people with disabilities across the County.

These examples of official NIMBYism toward affordable housing projects for members of the protected classes are obvious discriminatory acts that should be acknowledged by Allegheny County as impediments to affirmatively

furthering fair housing. Specifically, a written policy against allocating CDBG and HOME funds to municipalities that oppose affordable housing activities would be the appropriate course of action on the part of the Urban County. When the Urban County certifies annually to HUD that it will affirmatively further fair housing, it has a legal obligation to ensure that all sub-recipients, including participating municipalities, also affirmatively further fair housing. If a sub-recipient impedes fair housing, this action undermines the Urban County's obligation to affirmatively further fair housing. Conversely, the Urban County should reward municipalities that affirmatively further fair housing with additional incentives.

NIMBY attitudes on the part of citizens are more common. In one recent example, a school district sparked a formidable level of local opposition regarding a vote on whether to sell its administrative building in Churchill, a very-high-opportunity area, to a nonprofit developer who intended to demolish it and create 48 units of housing for seniors, some of which would be income-qualified for those making less than \$32,500 annually. The vote was postponed several times due to opposition from Churchill residents, who feared that the creation housing for lower-income seniors would diminish their own property values. The board narrowly approved the sale. Even given substantial neighborhood opposition, municipal leaders must ensure that local laws, policies and procedures reflect consistency with the Fair Housing Act and the County's obligation to fulfill the requirements therein.

Stakeholders cite a history of Allegheny County municipalities presenting barriers to the development of affordable housing that they argue would not apply to market-rate developments.

Municipal officials must balance a demand to be responsive to citizen concerns with the discrimination prohibitions of the Fair Housing Act.

# 5 REVIEW OF PUBLIC SECTOR POLICIES

The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments.

An important element of the AI includes an examination of public policy in terms of its impact on housing choice. This section evaluates Allegheny County's public policies to determine opportunities for furthering the expansion of fair housing choice.

## Policies Governing Investment of Funds for Housing and Community Development

From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower-income households has shifted much of the challenge of affordable housing production to state, county and local government decision makers.

The recent Westchester County, NY, fair housing settlement also reinforces the importance of expanding housing choice in areas outside of high-poverty concentrations of racial and/or ethnic minorities. Westchester County violated its cooperation agreements with local units of government which prohibit the expenditure of CDBG funds for activities in communities that do not affirmatively further fair housing within their jurisdiction or otherwise impede the county's action to comply with its fair housing certifications. As Allegheny County's CDBG jurisdiction surrounds an urban core saturated in most areas by racial/ethnic and/or low-income concentration, the County must play an important role in facilitating desegregation, and it must ensure that its entitlement funds are applied in ways that are consistent with this aim.

Allegheny County receives federal entitlement funds from HUD in the form of:

- **Community Development Block Grant (CDBG):** The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME Investment Partnerships Program (HOME):** The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low and moderate income households, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.
- **Emergency Solutions Grant (ESG):** The ESG program provides federal funds to provide homeless persons with basic shelter and essential supportive services, as well as assist in operational costs of shelter facilities. The funds can also be used for short-term homeless prevention assistance to LMI households.
- **Housing Opportunities for Persons with AIDS (HOPWA):** These funds may be used for a wide range of housing, social services, program planning and development costs including, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living and other supportive services.

Allegheny County Economic Development (ACED) administers the Allegheny Housing Development Fund (AHDF), which provides funding through one or more of CDBG, HOME, Pennsylvania's Department of Community and Economic Development (DCED) programs or the Affordable Housing Trust Fund. In FY 2013, the County anticipated receiving \$12.6 million in CDBG funds and \$2.5 million in HOME funds. These levels represent a substantial funding decrease reflective of nationwide reductions in HUD formula allocations. In FY 2009, for instance, Allegheny County received \$16.4 million in CDBG, \$4.2 million in HOME and \$710,773 in ESG. This represents a decrease over five program years of 23% and 40.5% in CDBG and HOME, respectively.

In FY 2013, the County expected to receive \$986,934 through its AHTF. Allegheny County created this funding source through Pennsylvania Act 137, which permits counties to raise real estate recording fees to support a housing trust fund.

One additional source for the County's housing and community development programs is the Community Infrastructure and Tourism Fund (CITF), \$6.6 million annually provided through state gaming revenues.

As advertised for the FY 2012 program year, the Allegheny Housing Development Fund supports projects that may include the following:

- New construction of LMI multi-family or elderly rental housing
- Conversion of existing property into LMI multi-family or elderly rentals
- Rehabilitation of vacant, existing multi-family rental housing for rent to LMI tenants
- New construction of single-family detached units or townhomes for purchase by LMI buyers
- Rehabilitation of existing single-family units or townhomes for purchase by LMI buyers
- Projects with multiple funding sources, such as tax credits, HUD mortgages or other funds.

As mentioned, CDBG is one of four funding streams supporting the AHDF. The County's CDBG program, aside from this housing division, also includes divisions for municipal projects and economic development.

FY 2013 represents Year Four of Allegheny County's Five-Year Consolidated Plan for FY 2010-2014, which establishes priorities, goals and objectives to guide long-range planning for housing and community development activities. The plan based its identification of local needs in a comprehensive analysis of available data indicators and community outreach. The draft plan identifies a wide variety of "high" priority needs.

A review of Annual Plans for FY 2009 through FY 2012 indicated that the budget distribution remains largely steady from year to year. In FY 2012, the County allocated 13.8% of its \$13.3 million in total CDBG program funds to housing activities, which included \$35,000 for fair housing services delivered by the Fair Housing Partnership of Greater Pittsburgh. This was the only activity that qualified as purely fair housing, to include education, outreach, complaints investigation and/or testing. The provision of fair housing services is eligible as either a program administration cost, per 24 CFR 570.206, or as a public service, per 24

CFR 570.201(e). A general rule of thumb would have grantees dedicate at least 1% of their annual CDBG allocation to pure fair housing undertakings (primarily education, outreach, testing or enforcement), which in the case of Allegheny County would amount to more than \$130,000, nearly four times the current funding level. Should the County consider expanding the share of funding allocated to pure fair housing, it could be used expand the capacity of the Human Rights Commission or deepen services provided by the Partnership or other such qualified agencies.

With regard to HOME funds, \$238,123 in FY 2012 went to consortium participants McKeesport and Penn Hills, while \$350,183 (15%) was set aside for community housing development organizations. Two projects in Braddock and Homestead accounted for 34% and 31% of the HOME budget, respectively.

The County's program administration is efficient by HUD standards, meeting requirements for timeliness/drawdown ratio and expenditure caps (15% on public services, 20% on administration). According to a review of CAPERs, activities are carried out in accordance with applicable regulations and match requirements.



In FY 2012, pure fair housing activities represented 0.3% of the total CDBG budget.

## A. PROJECT PROPOSAL AND SELECTION

ACED accepts applications for housing and community development projects through separate applications for CDBG, CITF and AHDF. Both CDBG and CITF funds are available for housing programs as well as other types of projects, though AHDF is for housing only. The availability of AHDF funds is typically advertised in February, and applications are taken on a rolling basis. CDBG and CITF applications have fixed deadlines.

Across the CDBG program, ACED received about 300 project proposals for FY 2013 funds totalling \$30 million in requests (compared to an expected allocation of \$12.6 million). The County distributes requests for proposals, actively soliciting them among possible program participants.

When proposals are received in August each year, ACED reviews each for eligibility, then each division (housing, municipal, economic development) reviews its set of applications. Municipal governments apply through Councils of Government, which administer infrastructure and demolition projects. The County Health Department reviews water/sewer infrastructure proposals to determine which are of critical need, and the Department of Human Services reviews public service project proposals to determine whether the applicant has the capacity to carry out its proposed project. Each division presents a proposed budget to ACED's executive leaders, with final approvals made by the County Manager signing an approval memo and authorization to enter into a contractual agreement with a given party. For the CITF program, the recommendations are made to the Board of the Redevelopment Authority of Allegheny County, which votes on approvals for projects.

The site selection process for affordable housing projects tends to be developer-driven. Among the factors weighed by developers are land costs and the degree to which a municipality is easy to work with. The most affordable land and the least resistance are typically found in communities where lower-income housing is already concentrated.

In evaluating CDBG project proposals, the County incorporates input from COGs and other County departments, though it does not convene an advisory council. Professional expertise informs the budget, and public input occurs according to the Citizen Participation Plan.

## B. GEOGRAPHIC DISTRIBUTION OF INVESTMENTS

For purposes of the CDBG program, the Urban County jurisdiction excludes the cities of McKeesport and Pittsburgh and Penn Hills, a home rule municipality, as each of these communities receive their own direct allocations from HUD. However, McKeesport and Penn Hills are included in the County's HOME Consortium. As of FY 2013, the communities of Ben Avon Heights, Edgeworth, McDonald and Trafford opted out of the County's programs.

The County's CDBG funds are, in accordance with program regulation, used primarily to improve conditions in low/moderate-income neighborhoods. According to the County's FY 2012 Annual Plan, HOME funds are "targeted to LMI households and projects designed to provide affordable housing to LMI households *and are usually located in LMI areas.*" This pattern represents persistent community need for investment, particularly in the Mon Valley municipalities, where County dollars have transformed some neighborhoods (such as a collaborative project in Clairton Southside) and prevented others from further collapse in stability. Additionally, the site selection process is developer-driven, as the County simply selects projects in a given year from a pool of proposals.

A policy of siting housing subsidy predominantly in LMI areas would be problematic from the perspective of broadening fair housing opportunity, as creating affordable housing in LMI areas, which are typically also areas of racial/ethnic concentration, has the effect of increasing segregation. However, during the development of the AI, County staff acknowledged efforts to strike a balance

between reinvestment in distressed areas and the expansion of affordable housing opportunities into lower-poverty areas outside of racial/ethnic concentration. This is apparent in Map 5-1, which displays AHDF work in a broad spectrum of neighborhoods, and in past program implementation, such as the County's decision to withhold funds from Edgewood in the 1980s as a result of the community's opposition to affordable multi-family housing development. The County's decision to withhold funding in this case was more practice than policy, as the County does not have a written intention to refuse funds to municipalities it finds to be engaging in discrimination.

In practice, Allegheny County strives to balance the revitalization of distressed neighborhoods with the creation of affordable housing opportunities outside of racially/concentrated LMI areas. Various policy documents could be strengthened to support this intention.

The County has not yet developed an official policy of refusing funds to municipalities it determines are engaged in unlawful segregation. Such a policy would empower the County to uphold its certification to affirmatively further fair housing.

# MAP 5-1

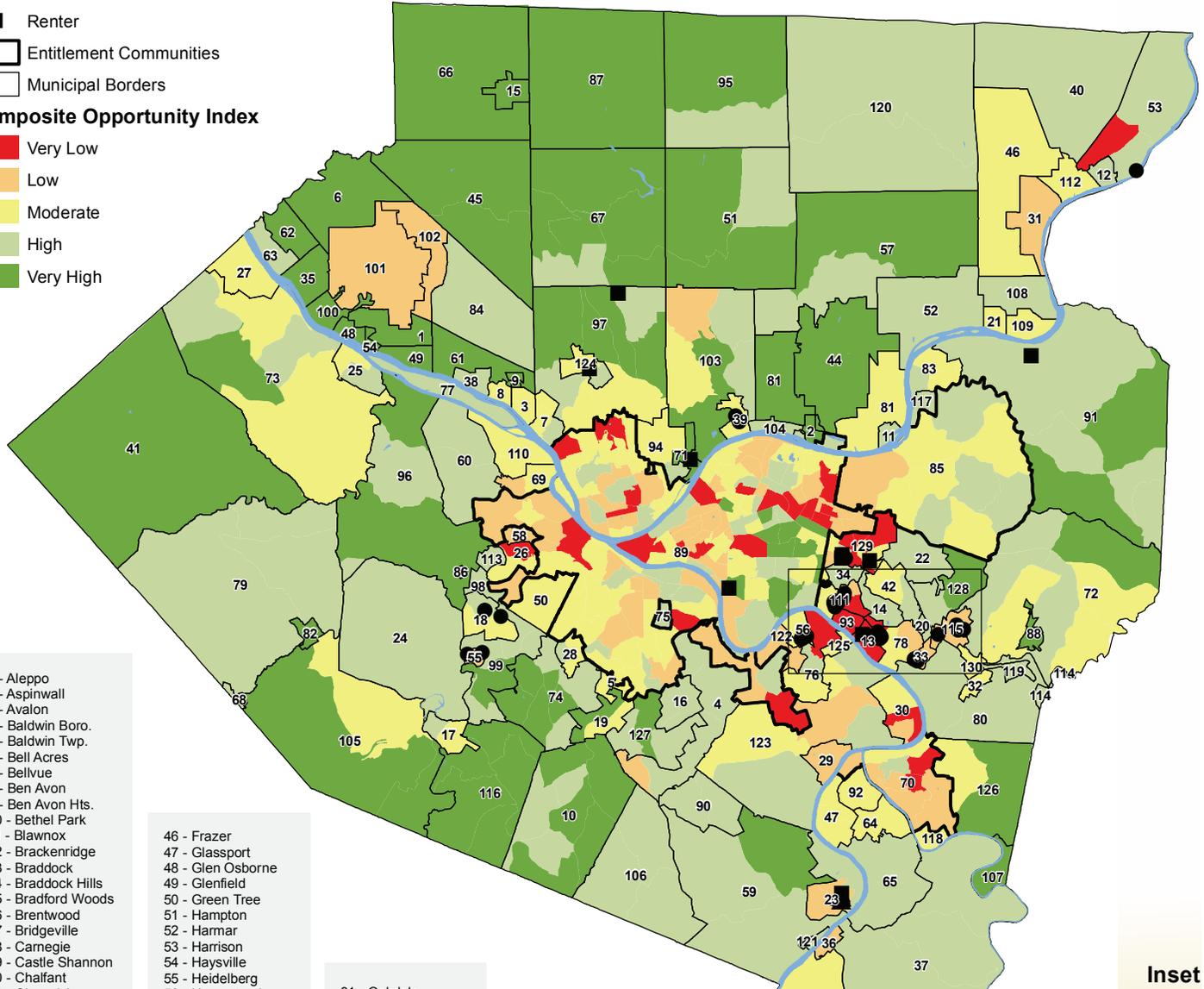
## Distribution of ACED Housing Investments by Type

### Project Type

- Homeowner
- ▲ Owner-Occupied Repair
- Renter
- ▭ Entitlement Communities
- ▭ Municipal Borders

### Composite Opportunity Index

- Very Low
- Low
- Moderate
- High
- Very High

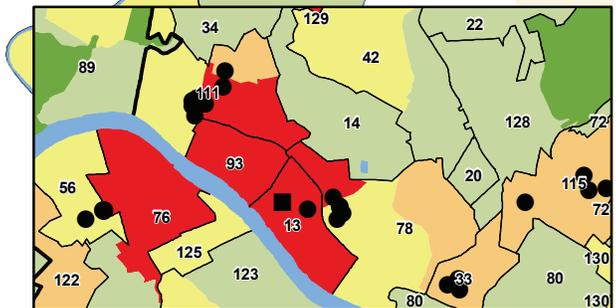


- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Craffton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall



- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View

- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

## C. AFFIRMATIVE MARKETING

Allegheny County is federally required to adopt affirmative procedures and requirements for all CDBG- or HOME-assisted housing with five or more units, per 24 CFR 200.615. Such a plan should include:

- Methods of informing the public, owners, and potential tenants about fair housing laws and the County's policies
- A description of what the owners and/or the County will do to affirmatively market housing assisted by CDBG/HOME funds
- A description of what the owners and/or the County will do to inform persons not likely to apply for housing without special outreach
- Maintenance of records to document actions taken to affirmatively market CDBG/HOME-assisted units and to assess marketing effectiveness, and
- A description of how efforts will be assessed and what corrective actions will be taken where requirements are not met.

Allegheny County distributes "Affirmative Marketing Policies and Procedures" guidelines in its HOME project requirements to ensure that potential homeowners and tenants are made aware of available housing opportunities. It is unclear whether the policies and procedures apply to housing created via the CDBG program or other County funding streams.

County policy requires substantial steps by property owners to carry out affirmative marketing. Owners of small

properties with limited staff may seek a waiver, in which case the County carries out the required marketing. The policy "encourages" owners to make housing opportunities known through advertisements in the *Tribune-Review*, fliers placed in government offices and unemployment claim centers, and through notifying the County Housing Authority. Additionally, the County requires owners to solicit applications from persons who are not likely to apply without special outreach. Specifically, owners must advertise in County newspapers and/or contact the local chapter of the NAACP, ACED, the County Housing Authority and the Fair Housing Partnership. The policy does not specify how owners should determine populations less likely to apply.

The policy requires owners to keep records on the demographics of tenants and applicants in the 90 days following construction or rehabilitation. Additionally, records must show activities undertaken to inform the general renter public, including copies of published ads, dates and locations of flier postings and dates of contact with ACHA. For special outreach, records must include copies of published ads and dates of contact with the specified organizations.

The County has established procedures for determining whether owners have made good faith efforts in affirmative marketing and evaluating the results. In the event that corrective action is necessary and discussions to improve efforts have been unsuccessful, the County will require owners with vacancies to notify ACED immediately upon learning that a unit will be vacant. If an owner continues to fail to meet affirmative marketing requirements, the County could disqualify an owner from further participation in its HOME program.

The County's affirmative marketing policy could be strengthened by requiring owners to conduct special outreach by more specific means, such as advertising in minority media outlets (such as *The Pittsburgh Courier*, a newspaper historically serving the area's Black community) or by posting notices in community centers, churches or other gathering places in areas of racial/ethnic minority concentration. One strategy might be to require grantees to choose three outreach strategies from a list of options provided by the County. Internet and television outlets provide further alternatives.

Federal regulations require that developments of five or more units funded by CDBG, just as with units funded by HOME, are affirmatively marketed. Therefore, the County should ensure that all CDBG recipients for housing projects subject to this requirement receive and adhere to the affirmative marketing policy.

The County should ensure that its affirmative marketing policy applies to CDBG-assisted housing developments of five or more units. Further, the County should consider imposing the policy on all such housing developments assisted through ACED programs.

## D. SECTION 3 COMPLIANCE

Section 3 of the HUD Act of 1968 requires that wherever HUD financial assistance is expended for housing or community development, to the greatest extent feasible, economic opportunities must be given to local public housing residents and low- and very-low-income persons who live in the area or county where the assisted project is located. Section 3 is the legal basis for providing jobs for residents and awarding contracts to Section 3 businesses.

HUD receives annual reports from recipients, monitors the performance of contractors and investigates complaints of Section 3 violation, examining employment and contract records for evidence of actions taken to train and employ Section 3 residents and to award contracts to Section 3 businesses.

In order to ensure that it is distributing economic opportunity among Section 3 businesses and workers to the maximum extent possible, Allegheny County requires via certification all of its HUD program participants to assume responsibility for making "good faith efforts" to employ lower-income residents and to hire Section 3 businesses. The "Section 3 Action Plan" the County provides to each participant calls for an estimate of work force needs and proposed business utilization along with a statement of preference for eligible Section 3 hires and subcontractors. The County requires that contractors report monthly on the results of hiring and training lower-income residents, both directly and through subcontractors.

A review of the County's Section 3 reports for FY 2008 to FY 2010 indicates that most contracts did not result in new job creation. However, one contract created 13 new hires, 100% of which qualified as Section 3 eligible.

## Appointed Boards and Commissions

A community's sensitivity to fair housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships, and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of fair housing choice requires a team effort and public leadership and commitment is a prerequisite to strategic action.

The following boards and commissions were identified to influence issues related to housing and land use in Allegheny County.

### A. ALLEGHENY COUNTY HOUSING AUTHORITY

The Allegheny County Housing Authority provides affordable housing opportunities to low-income families and seniors through the administration of the public housing and housing choice voucher programs, among other initiatives. As of January 2013, its board included five members: two White men, one White woman and two Black women. No members were reported as having a disability. The board's chairman is the County's assistant manager.

### B. COMMUNITY SERVICES ADVISORY COUNCIL

The County's Human Services Advisory Council exists as a condition of federal mandates relating to Community Services Block Grants. As required by law, the CSAC's 15 or more members are divided equally between three groups: public officials or their designees, representatives of the poor and providers of services to the poor. The CSAC reviews proposals from agencies requesting funding from the community services block grant and makes recommendations to the County's Department of Human Services on which agencies and programs are worthy of funding.

As of Spring 2012, the CSAC members appointed by the County Executive included two White men, five White women and four Black women, none of whom were reported as having a disability.

### C. PORT AUTHORITY OF ALLEGHENY COUNTY

Port Authority manages a fleet of 700 buses, 83 light-rail vehicles and two inclines to provide public transportation services throughout Allegheny County, in addition to sponsoring door-to-door paratransit serving seniors and residents with disabilities. The Authority owns and maintains an extensive network of properties and facilities and participates in County economic development activities.

As of January 2013, Port Authority's nine board members, appointed by the County Executive, included five White men, one Black man and three Black women, one of whom was reported as having a disability.

## **D. REDEVELOPMENT AUTHORITY OF ALLEGHENY COUNTY**

The Redevelopment Authority (RAAC) assists in the generation, stimulation and management of economic and community growth by acquiring and preparing real estate for economic development activities, managing finances from various public sources and facilitating the reuse of vacant, tax-delinquent or blighted property. RAAC assists ACED's housing development initiatives with financing, business development, master planning, reclamation activities and property acquisition and disposition.

As of Spring 2012, RAAC's five-member board included four White men and one Black woman, none of whom were reported to have a disability.

## **E. RESIDENTIAL FINANCE AUTHORITY**

The Residential Finance Authority (ACRFA) issues obligations on behalf of developers for the financing and/or refinancing of costs incurred for the acquisition, reconstruction, rehabilitation or improvement of residential projects. ACRFA exists under the umbrella of the Finance and Development Commission.

As of Spring 2012, ACRFA's seven-member board included two White men, one of whom was Hispanic, one White woman, three Black men and one Black woman, none of whom were reported to have a disability.

## **F. SECTION 202 BOARDS**

Section 202 is a program of HUD to expand the supply of affordable housing with supportive services for the elderly. The board of directors for each of six Section 202 corporations in the County (Berg Manor, Broadview, East Pittsburgh, Pennshaw, Port Vue and Versailles) consists of up to seven members; however, five directors serve on all six boards. The remaining two for each corporation consist of one community representative and one resident of the development. Therefore, "Section 202 boards" refers not to a separate and distinct board, but to the largely overlapping boards of the six corporations. Three members are appointed by the County, and four are appointed by Action Housing, the sponsor of all six corporations.

As of Spring 2012, demographics submitted for seven Section 202 board members included six White men and one Black man, none of whom were reported to have a disability.

## **G. AGRICULTURAL LAND PRESERVATION BOARD**

This body exists to purchase the development rights of undeveloped farmland in the County through state funds. The program is administered by the Planning Division of Allegheny County Economic Development. Board members must include two active farmers, a contractor/developer representative, a municipal official and a member at large.

Demographics were reported for four board members in Spring 2012, indicating participation of three White men and one White woman, none of whom were reported to have a disability.

In total, demographics were recorded for 47 members of appointed public volunteer boards having to do with housing and land use in Allegheny County. Of this total, 32 (68%) were White, compared to 81.5% of all County residents; 15 were Black (31.9%), compared to 13.2% of all County residents. This diversity is important in ensuring that County decision-making reflects the perspectives of Black residents, many of whom are overrepresented among those served by these agencies, particularly Port Authority and the Housing Authority. One Hispanic person served on a board, equivalent to 2.1% of all board members, comparable to the 1.6% share of all Hispanic residents countywide.

Representation should be improved among women, who accounted for 38.3% of all board members, as well as persons with disabilities, none of whom were noted on any board. Involving people with a wide array of backgrounds in County decision-making helps to ensure that policies and programs are carried out in ways that consider all community needs.

The County's appointed boards benefit from strong representation among Black residents. Efforts should be made to further involve women and persons with disabilities.

## Accessibility of Private Housing Stock

From a regulatory standpoint, local government measures to control land use (such as zoning regulations) define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspections procedures.

In Pennsylvania, the Universal Accessibility Act (PA Act 166) requires accessibility for persons with disabilities in certain new and rehabilitated residential and commercial property. For new HOME-assisted units, the County requires compliance with 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973. Multi-family development must comply with 24 CFR 100.204, which implements the Fair Housing Act construction requirements. To address the needs of persons with mobility impairments, a minimum of 5% of all units (or at least one unit, whichever is greater) must comply with the Uniform Federal Accessibility Standards (UFAS) required under Section 504. An additional 2% of units (or at least one unit) are required to be accessible for individuals with hearing or vision impairments.

Municipalities bear the chief responsibility for ensuring that all plans for new construction and substantial rehabilitation in their communities comply all applicable local ordinances (zoning, maintenance, construction, licensing, etc.) as well as federal and state requirements. The vast majority of housing units across Allegheny County are not accessible because they were built prior to the enactment of the ADA in 1988. Older multi-family structures are often exempt from accessibility mandates.

Stakeholders interviewed for the AI reported that the age and configuration of the County's housing stock present impediments, as retrofitting older structures to make them accessible can be infeasible due to cost. Landlords who are new to the industry and those who own smaller-scale apartments (fewer than six units) are particularly susceptible to fair housing violations. Additionally, the hilly topography of the area presents special accessibility concerns, eliminating some neighborhoods as feasible locations for people with mobility disabilities.

Because persons with disabilities are disproportionately poor, the cost of modifications can be burdensome, limiting affordable housing options only to units that are already accessible. The limited funds available to add accessibility to single-family homes is also an impediment to the true integration of disabled persons into communities in the least institutionalized setting possible, a current HUD policy aim. The critical issues of affordability and accessibility must be addressed to allow people with disabilities to remain in independent, integrated housing in their own communities.

The age and condition of the housing stock, the area's hilly topography and the relatively limited ability of people with disabilities to bear the costs of retrofitting present barriers to housing choice for Allegheny County residents with physical disabilities.

## Language Accommodations

HUD's guidance relative to Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency," stipulates that a community can achieve compliance by providing certain services for LEP language groups with more than 1,000 persons or 1% of the population to be served. As noted in an earlier section of this report, six language groups in Allegheny County have large enough numbers of limited-English speakers to warrant further analysis of their access to Urban County programs and services. Although there is no requirement to develop a Language Access Plan (LAP) for persons with LEP, HUD entitlement communities are responsible for serving such persons in accordance with Title VI of the Civil Rights Act of 1964. Preparation of a LAP is the most effective way to achieve compliance.

Allegheny County has not adopted a universal LAP, leaving language accommodations up to the discretion of individual departments. Interviews with organizations representing immigrants and refugees indicated that County departments, particularly the Department of Human Services, should be better equipped to adequately communicate with limited-English clients.

An LAP involves a four-factor analysis to evaluate the need for translation and/or other accommodations based on four factors:

- The number or proportion of persons with LEP to be served or likely to be encountered by the program
- The frequency with which persons with LEP come into contact with the program
- The nature and importance of the program, activity or services provided by the program, and
- Resources available to the grantee vs. costs

Currently, each County department is responsible to ensure that it provides adequate opportunities for participation by persons with LEP. Ideally, adoption of a set of government-wide LAP policies would somewhat standardize the ways in which Allegheny County serves its limited-English population, which may need assistance accessing local government programs and services.

The County should consider developing a universal Language Access Plan to ensure that a cross-departmental strategy exists to address the needs of its growing limited-English-speaking population.

## Comprehensive Planning

A community's comprehensive plan is a statement of policies relative to new development and preservation of existing assets. In particular, the land use element of the comprehensive plan defines the location, type and character of future development. The housing element of the comprehensive plan expresses the preferred density and intensity of residential neighborhoods within the County. Taken together, the land use and housing elements of the comprehensive plan define a vision of the type of community that Allegheny County wishes to become.

*Allegheny Places*, adopted in 2008, is the County's first-ever comprehensive land use plan. This document serves to inform County decision-making and assists local governments in preparing their own, more detailed local plans in accordance with their own goals and land use policies. It does not pre-empt the authorities of municipalities, but exists to establish a vision and expand and strengthen the capacities of local governments to make informed decisions that advance the prosperity and livability of the region.

The document was developed through an extensive public engagement process that involved a steering committee of more than 100, an advisory committee of more than 40 and reportedly thousands of total participants.

*Allegheny Places* is implemented through the work of County staff with municipal leaders and organizations and the provision of a variety of tools, such as model ordinances; checklists for evaluating local plans, land use ordinances, grant applications and development projects; interactive online mapping; and an eLibrary containing innovative ideas and a repository of reference material.

Themes of equal access to opportunity appear throughout *Allegheny Places*. The County's vision consists of seven points, all of which are consistent with fair housing aims:

- All residents have equitable access to opportunities and benefits of our ongoing economic revitalization
- Former brownfields are transformed into attractive destinations for residents, businesses and visitors
- Transit-oriented development stimulates economic activity and relieves congestion on area roadways
- A highly efficient transportation system links Oakland, Downtown and Pittsburgh International Airport, our major economic drivers
- Extensive greenways connect our communities with parks, trails, riverfronts and other natural amenities
- Good, stable, well-paying jobs are available in a diversified economy
- High-quality housing choices exist for all residents at every income level.

Further, "Equity and Diversity" issues are highlighted in each element of the plan. Noting that 75% of the County's Black population lives in only four of its 130 communities, the County established Equitable Development Principles to promote equal access to decent, affordable housing, attractive neighborhoods, well-paying jobs, public transit, amenities such as parks and trails, and high-performing schools. The housing component of the plan goes so far as to cite principles of the Kirwan Institute's communities of opportunity model, which forms the basis for the opportunity mapping and resulting policy recommendations included in this AI.

The Housing Resource Panel for *Allegheny Places* identified the following key challenges, described in detail in the plan's housing chapter:

- Impact of high vacancy rates in core communities
- Lack of affordable, quality housing for very-low-income residents
- Lack of geographically distributed mixed-income housing
- Impact of foreclosures and predatory lending practices
- Impact of deteriorating housing stock in core communities
- Increasing energy efficiency for new and existing housing
- Improving and promoting visitability

In response, the plan established the following objectives:

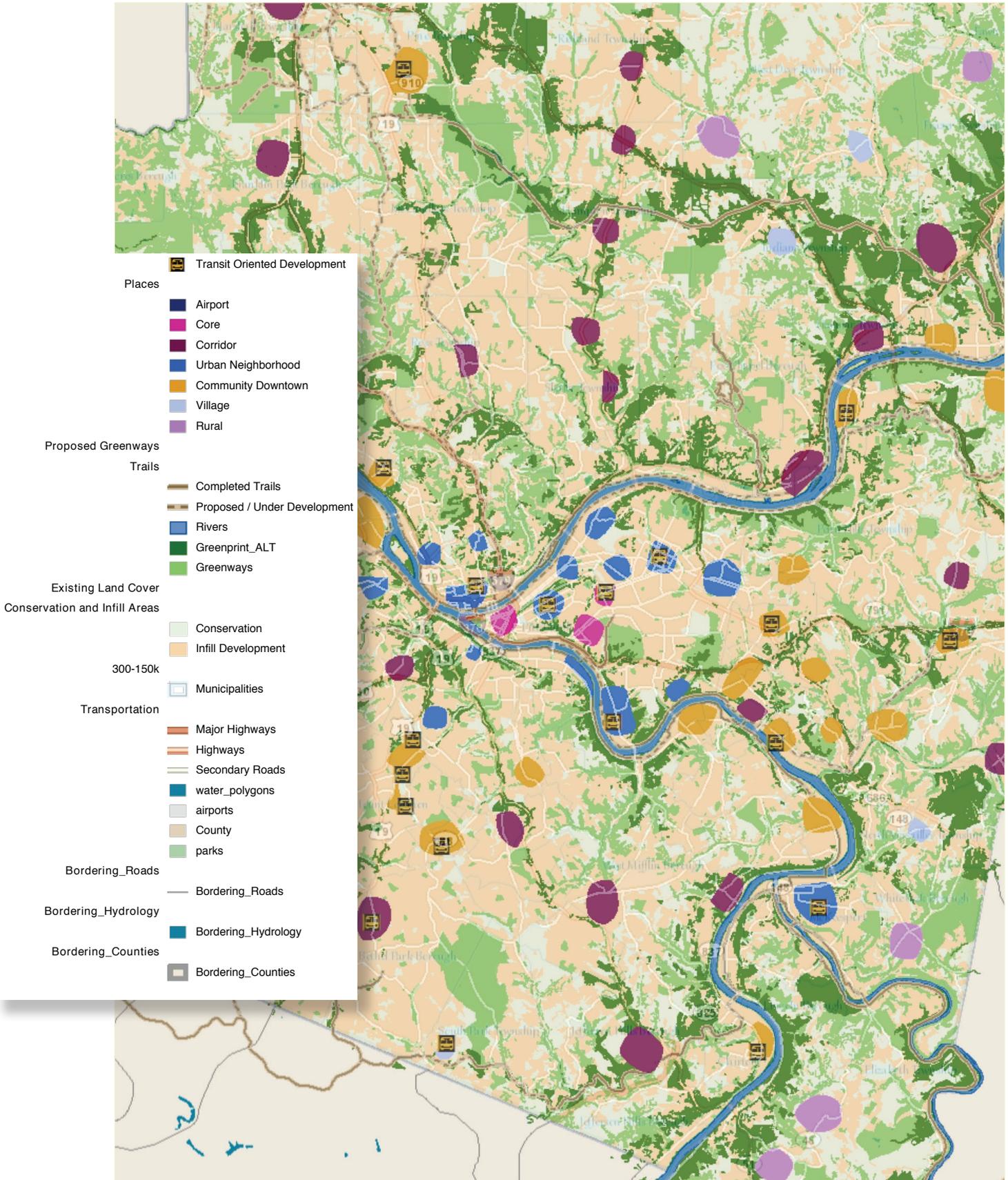
- Support existing fair housing policies that protect the right to housing regardless of race, disability and other protected classes
- Provide a variety of mixed-income and affordable housing in mixed-use places as identified in the Future Land Use Plan
- Target infill housing where needed
- Promote accessible and visitable housing in communities with desirable amenities
- Promote the use of green building techniques and energy-efficient housing design
- Support measures to reduce foreclosures, especially those that are a result of predatory lending.

In some cases, the objectives include specific recommendations. For example, inclusionary zoning is mentioned as a means of distributing affordable housing strategically across the County. Overall, the objectives do not carry specific action steps, but are embodied along with land use policies and goals in the Future Land Use Map.

With regard to land use, the County acknowledges in *Allegheny Places* that development patterns over the last two decades have taken the form of low-density sprawl. Across the metropolitan region, 8.5 acres of land were developed for every new household between 1982 and 1997, compared to a national average at the time of 1.3 acres. The key land use challenges addressed by the plan are declining population (especially in core areas), disinvestment in older communities, brownfields, municipal fragmentation, the poor condition of housing in older communities and sprawl in the northern and western parts of the County.

The Future Land Use Plan is built around the concept of "Places," or locations targeted for major development through the year 2025 assuming a modest projected rate of growth. The County defined eight separate types of places: airport-industry, the core, corridors, urban neighborhoods, community downtowns, villages, rural places and transit-oriented developments (TODs). Overall, the County intends to create places that emphasize community; direct development, redevelopment and conservation to areas specified on the map, ensure that new development outside of designated places and infill areas is beneficial and necessary; encourage TOD and promote municipal consistency with *Allegheny Places*. Map 5-2 on the following page depicts a countywide view of the Future Land Use Map.

**MAP 5-2**  
Allegheny Places: Future Land Use Map (part)



The plan's chapter on economic development points out racial disparities in the local market, including low workforce participation rates for Black men leading to low household income levels among this group. Accordingly, the plan sets an objective of targeting investment to increase job opportunities where low- and moderate-income people live. The plan seeks to decrease what it calls a spatial mismatch between lower-income residents and jobs by targeting places on the Future Land Use Map where commerce centers exist and could be fortified in communities with concentrations of lower-income households.

Finally, among the plan's transportation objectives are ideas to support the mobility of existing communities and efficiently connect all people to jobs, schools and activities. The plan targets transportation investments to support job and housing growth in particular areas of the Future Land Use Map, specifically in locations where the County intends to facilitate TOD.

Overall, *Allegheny Places* incorporates principles and objectives throughout that reflect fair housing best practices. The awareness of equity issues within each section of the plan ensures that the County advances equal access to opportunity through a variety of means, and stated intentions to broaden the array of quality, affordable housing options in a variety of neighborhoods across Allegheny County are consistent with the recommendations of this AI. The County's work to obtain signed memoranda of understanding with each of its 130 municipalities will go far in seeing the plan implemented, as will the work of County staff to review municipal policies, grant applications and other proposals for consistency.

Allegheny Places, the County's comprehensive plan, is a model for the incorporation of equal opportunity principles through visioning, objective-setting and future land use planning.

The County's work to ensure the consistency of municipal policies with Allegheny Places is critical to the implementation of the comprehensive plan.

## Municipal Zoning Ordinances

In Pennsylvania, the power behind land development decisions resides with municipal governments through the formulation and administration of local controls. These include comprehensive plans, zoning ordinances and subdivision ordinances, as well as building and development permits.

All but three of Allegheny County's municipalities enforce local zoning ordinances, and many take advantage of technical assistance offered by the County in designing and applying local land use policies. County staff members conduct proactive outreach to ensure that municipal zoning is as consistent as possible with the policies of *Allegheny Places* and that they reflect best practices, the Pennsylvania Municipalities Planning Code and other legal requirements.

With the goal of ongoing fair housing vigilance, the County has begun to annually review samples of zoning ordinances to ensure that municipal land-use regulations are consistent with fair housing laws and reflect fair housing best practices. For this analysis, members of Allegheny County Economic Development reviewed 55 zoning ordinances on a variety of fair housing issues. The first round of 28 is summarized here, while the second round of 27 appears in Appendix C. Each year, the County will select an additional sample for review, so that after five years, the ordinances of all 130 municipalities will have been examined.

In cases where local rules are inconsistent with fair housing laws, the County will inform community leaders and suspend the award of County-administered competitive federal funds until problem issues are adequately addressed. In cases where local rules are legal but inconsistent with fair housing best practices, the County will inform community leaders and advise changes that would make ordinances more open and inclusive.

The 28 municipal zoning ordinances summarized in this chapter were selected to be a representative sample of the variety of communities across the County, in terms of community type and characteristics. The communities selected also represent a geographic cross-section of the County, as they are scattered across its entire expanse. The ordinances reviewed for the AI include those listed in Figure 5-1. The second round of ordinances reviewed by the County, which covers 27 additional documents, appears in Appendix C along with detailed reviews for the first set.

**FIGURE 5-1**  
Municipal Zoning Review Sample

Ordinances Selected for First Round of Review	
Bellevue	Marshall
Ben Avon Heights	Monroeville
Braddock	Mount Lebanon
Brentwood	Mount Oliver
Dormont	North Fayette
Findlay	Pine
Forward	Rankin
Fox Chapel	Ross
Hampton	Sewickley Heights
Harrison	Shaler
Homestead	Stowe
Indiana	Tarentum
Jefferson Hills	Upper St. Clair
Kilbuck	Wilkinsburg

The analysis of zoning regulations was based on the following five topics raised in HUD's Fair Housing Planning Guide, which include:

- The opportunity to develop various housing types (including apartments and housing at various densities)
- The opportunity to develop alternative designs (such as cluster developments, planned residential developments, inclusionary zoning and transit-oriented developments)

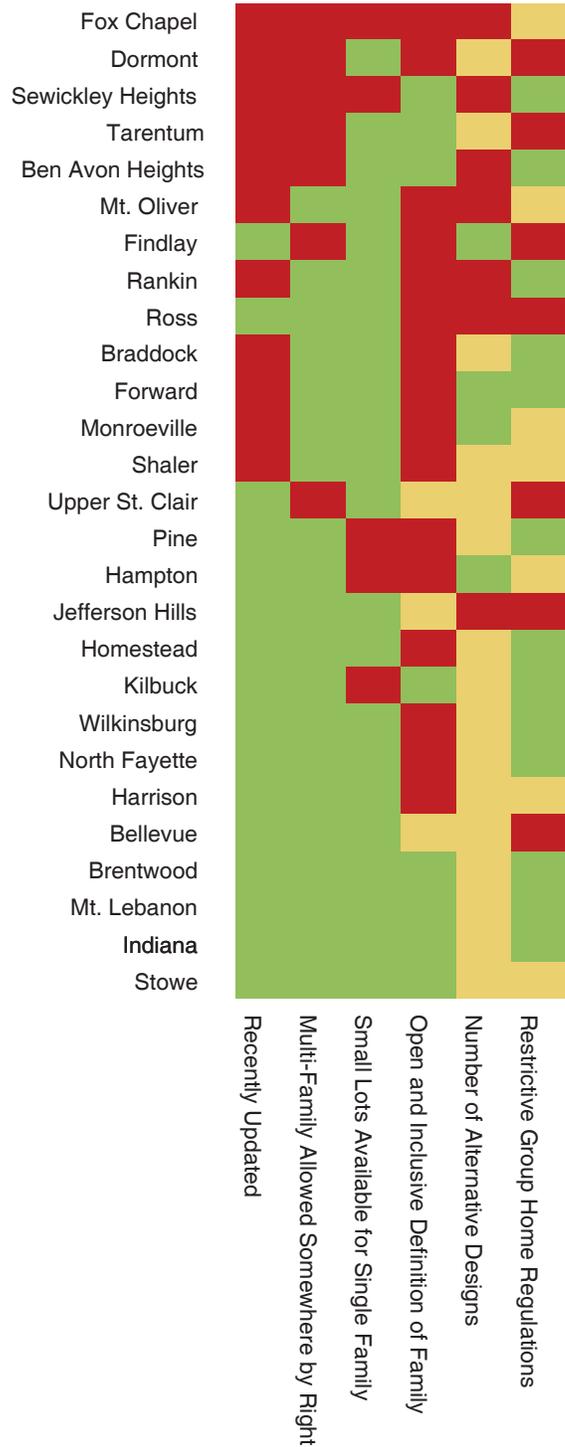
- Minimum lot size requirements
- Regulatory provisions for housing facilities for persons with disabilities (i.e. group homes) in single family zoning districts
- Restrictions on the number of unrelated persons in dwelling units.

Due to the wide variety of zoning codes, the reviews were distilled to six key measures:

- Whether the ordinance was written or updated after 2000
- Whether multi-family uses are allowed in any residential district by right
- Whether single-family dwelling units could be developed by right on lots of less than ¼ acre
- Whether the ordinance unnecessarily restricts the definition of family
- Whether the ordinance allows for alternative designs to traditional development patterns
- Whether group homes are allowed by right in residential districts and have additional restrictions.

Figure 5-2 is a snapshot of the 28 zoning ordinances reviewed as part of the process, with red signifying problems, yellow showing potential issues and green showing no issues. Following the chart are detailed descriptions of each category of review.

**FIGURE 5-2**  
Summary Chart of Zoning Reviews



**FIGURE 5-2A**  
Legend for Summary Chart of Zoning Reviews

Recently Updated	Not Updated After 2000	Updated After 2000	
Multi-Family Allowed Somewhere by Right	No	Yes	
Small Lots Available for Single Family	No	Yes	
Open and Inclusive Definition of Family	Fewer than 6 Unrelated Persons Allowed	Fewer than 6 , but Exceptions Allowed	More than 6 Unrelated Persons Allowed
Number of Alternative Designs	Zero	One	More than One
Restrictive Group Home Regulations	Very Restrictive	Somewhat Restrictive	Open

## A. DATE OF ORDINANCE

Generally speaking, the older a zoning ordinance, the less effective it will be. Older zoning ordinances have not evolved to address changing land uses, lifestyles and demographics. However, the age of a zoning ordinance does not necessarily mean that the regulations impede housing choice for members of the protected classes.

The ordinances reviewed for this analysis ranged in publication date from 1958 in Braddock to 2012 in Mt. Lebanon. Most ordinances have been amended through recent years.

## B. RESIDENTIAL DISTRICTS AND PERMITTED DWELLING TYPES

For fair housing concerns, the characteristics of each zoning district, especially permitted land uses, minimum lot sizes, and the range of permitted housing types are significant. In this high-level review, specific attention was paid to the availability to develop multi-family housing, which encourages more economical use of space that can provide lower rents and more affordable housing units. Restrictive forms of land use that exclude multi-family housing discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice for members of the protected classes.

Ordinances for the communities reviewed provided an extensive variety of residential zoning categories, distinguishing between large-lot agricultural single-family areas, more standard single-family detached zones, more dense zones allowing single-family and two-family homes, and more urban multi-family zones where apartments are permitted by right. Ben Avon Heights' ordinance provided only one residential

district, which was limited to single family homes. The community is built-out, with virtually no parcels vacant and available for development. By contrast, Mt. Lebanon's ordinance includes 10 zoning districts, including eight where multi-family units are permitted by right. Of all ordinances reviewed, seven (25.9%) did not include any residential districts in which multi-family units would be permitted by right.

Although all but one of the zoning ordinances reviewed in the Urban County were noted to have multiple residential districts, more than a quarter of the ordinances do not include any residential districts in which multi-family developments are permitted by right.

### C. RESIDENTIAL LOT SIZE CONTROLS

Because members of the protected classes are often also in low-income households, a lack of affordable housing may impede housing choice. Excessively large lot sizes may deter development of affordable housing. A balance should be struck between areas with larger lots and those with smaller lots that will more easily support creation of affordable housing. Finally, the cost of land is an important factor in assessing affordable housing opportunities. Although small lot sizes of 10,000 square feet or less may be permitted, if the cost to acquire such a lot is prohibitively expensive, then new affordable housing opportunities may be severely limited, if not non-existent.

The ordinances reviewed for the AI provide a wide range of neighborhood character, ranging from high-density areas with extremely low minimum lot sizes to large-lot agricultural preservation areas. Large minimum lot sizes tend to discourage the development of many affordable housing options, but in most cases, even rural communities provide some higher-density categories with lower minimum lot sizes and allowances for a variety of dwelling types (two-family, multi-family).

While most communities included at least some areas in which higher-density housing could be built, five communities provided no space where housing could be built by right on lots less than  $\frac{1}{4}$  an acre: Pine, Hampton, Kilbuck, Fox Chapel and Sewickley Heights. Fox Chapel's one-acre minimum lot size was the largest among the communities reviewed. This minimum lot size makes the construction of multi-family affordable housing more difficult.

Among the ordinances reviewed, five provided no space where housing could be built by right on lots of less than  $\frac{1}{4}$  an acre. Even in areas allowing lots at this size, land cost can make the construction of affordable housing prohibitive.

### D. DEFINITION OF FAMILY

Restrictive definitions of family may impede unrelated individuals from sharing a dwelling unit. Defining family broadly advances non-traditional families and supports the blending of families who may be living together for economic purposes. Restrictions in the definition of family typically cap the number of unrelated individuals that can live together. These restrictions can impede the development of group homes, effectively restricting housing choice for the disabled. However, in some cases, caps on unrelated individuals residing together may be warranted to avoid overcrowding, thus creating health and safety concerns.

The ordinances reviewed for the AI could be divided into three categories based on the definition of "family." The first category, which includes Brentwood, Mt. Lebanon, Tarentum, Ben Avon Heights, Indiana Township, Kilbuck and Stowe, defines the term in very broad and inclusive ways. No limits were placed on the number of related or unrelated individuals living together. The definitions advance non-traditional families and support the blending of families who may be living together for economic

reasons that could otherwise limit their housing choice. Other communities also limit the number of persons who can live together, but that limit is large enough to encompass some variety in family types.

The second category is comprised of municipalities that restrict housing to a certain number of people, but make exceptions for persons or groups protected by the Fair Housing Act. These include Upper St. Clair, Bellevue and Jefferson Hills. These communities could consider more open and inclusive definitions that would accommodate non-traditional households, such as those living together for financial reasons, but the exception of group homes from the definition means that the restriction of family does not present inconsistency with the Act.

The third group limits the number of unrelated persons that constitute a family to an extremely small number. The communities with the most restrictive definition of a family include Rankin, Findlay and Fox Chapel which all restrict the number of unrelated persons able to live together at two. Other communities such as Hampton, Homestead and Shaler limit the number of unrelated persons at three. These caps can restrict housing choice for non-traditional families.

A variety of communities unnecessarily restrict families to two or three unrelated persons living together. These caps are especially problematic when they limit the number of people with disabilities who may live together in a group home.

## E. ALTERNATIVE DESIGN

Allowing alternative designs provides opportunities for affordable housing by reducing the cost of infrastructure spread out over a larger parcel of land. Alternative designs may also increase the economies of scale in site development, further supporting the development of lower-cost housing. Alternative designs can promote other community development objectives, including agricultural preservation or protection of environmentally sensitive lands, while off-setting large lot zoning and supporting the development of varied residential types. In many communities, however, alternative design developments often include higher-priced homes. Consideration should be given to alternative design developments that seek to produce and preserve affordable housing options for working and lower-income households.

Most of the ordinances reviewed contained a provision for planned unit developments. These districts exist to promote a more efficient use of space and preservation of open space through flexibility in design standards and density. In the absence of affordable housing set-asides within these arrangements, however, the districts will likely include primarily higher-priced homes.

Few ordinances included additional alternative design schemes such as accessory dwelling units or conservation design. Only one zoning code, Wilkinsburg, included zoning for transit-oriented developments. In total, only four zoning codes included two or more alternative design provisions, and seven included no alternative design provisions.

Regardless of the number of alternative designs, as long as the market drives the price of units created, developers have little incentive to create moderately priced units. One of the most useful and successful tools for creating affordable housing opportunities is inclusionary zoning. Simply, inclusionary zoning involves a specified number or percentage of new housing units in a development that are set-aside for moderately priced homes. Inclusionary zoning is a “carrot and stick” approach to expanding affordable housing.

A group of advocates in Allegheny County have formed an Inclusionary Zoning (IZ) Working Group to advance the acceptance and implementation of inclusionary zoning as a means of broadening affordable housing opportunities across the greater Pittsburgh region. The Southwest Pennsylvania Housing Coalition drafted a model IZ ordinance and is currently seeking municipal participation. Preliminary discussions have occurred with Cranberry Township (in neighboring Butler County), though for the idea to take hold in Allegheny County, similarly expanding communities would need to design and adopt their own provisions.

To promote the adoption of inclusionary zoning provisions by municipalities, Allegheny County should a) offer administrative oversight, such as qualifying eligible households and overseeing affordability periods, and b) design incentives for adopting the existing IZ model ordinance.

## F. REGULATIONS FOR GROUP HOMES FOR PEOPLE WITH DISABILITIES

Group homes are residential uses that do not adversely impact a community. Efforts should be made to ensure group homes can be easily accommodated throughout a community under the same standards as any other residential use. Of particular concern are those that serve members of the protected classes such as the disabled. Because a group home for the disabled serves to provide a non-institutional experience for its occupants, imposing conditions is contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes in violation of the Fair Housing Act.

Two primary purposes of a group home residence are normalization and community integration. By allowing group residences throughout the community in agreement with the same standards as applied to all other residential uses occupied by a family, the purposes of the use are not hindered and housing choice for the disabled is not impeded. Toward this end, municipalities may not impose distancing requirements on group homes for persons with disabilities.

Three communities specifically place distancing restrictions on group homes: Dormont, Jefferson Hills and Ross. Seven communities place other, non-locational restrictions on group homes, such as additional parking, fencing or landscaping requirements. Certain ordinances placed restrictions such as higher minimum lot sizes for group home facilities.

Seven other communities do not categorize group homes differently than single-family homes, apparently allowing them to exist as single family residences in districts where single-family homes are permitted by right.

Of the 27 ordinances reviewed, 10 do not permit group homes in any district by right. Of the remaining 17, some ordinances only allow group homes on arterial streets or in commercial districts.



Ten communities do not permit group homes in any district by right; seven communities place additional restricts on group homes such as parking or landscaping requirements; and three communities place distancing restrictions on group homes.

## Public Housing and Voucher Programs

### A. PUBLIC HOUSING INVENTORY

The Allegheny County Housing Authority (ACHA) owns and operates 3,065 units of public housing throughout the County. In addition, the Housing Authority of the City of Pittsburgh owns and operates approximately 7,000 units within the city, and the McKeesport Housing Authority owns and operates about 1,000 units within its jurisdiction. Together, ACHA public housing accounts for about 28% of all public housing available across Allegheny County. Comparatively, the County's 5,365 Section 8 Housing Choice Vouchers account for 32% of the inventory available countywide.

Map 5-3 illustrates the distribution of ACHA public housing sites, which have historically been sited in lower-income areas, which also tend to be areas of racial/ethnic concentration. Given an extremely limited availability of resources with which to develop housing, ACHA has begun to address this distribution, decreasing the density of public housing in racially/ethnically concentrated areas of poverty by redeveloping mixed-income communities and seeking ways to integrate lower-income families into a broader array of neighborhoods.

Through the HOPE VI program, ACHA has retooled some of its communities, including the transformation of the deteriorated 250-unit Ohioview Acres property in Stowe into Pleasant Ridge. The site now offers 181 rental units, including 10 at market rate, and 15 owner-occupied homes. It has a waiting list exceeding 100 households. Additionally, HOPE VI funds fueled the renovation of Homestead Apartments and the rebuilding of McKees Rocks Terrace into Meyers Ridge. HUD has since replaced the HOPE VI program with the

Choice Neighborhoods program, in which ACHA has not participated to date. Due to this change and ever-dwindling federal resources available for public housing redevelopment, ACHA's ability to revitalize existing communities and create new opportunities is more limited now than in previous years.

In its Five-Year Agency Plan for FY 2009 to FY 2014, ACHA established seven overarching goals, among which were creating 1,000 new or enhanced affordable housing opportunities, enhancing the quality of life for *all* County residents and sustaining high-performer administrative status. The plan does not specify that the 1,000 new or enhanced housing opportunities should, to the extent possible, create decent options outside of racially/ethnically concentrated areas of poverty, though one action step states an intention to "attract more landlords willing to participate in the Housing Choice Voucher program, with an emphasis on landlords in non-impacted areas." Additionally, ACHA states that it will meet annually with local municipal officials to encourage support for the voucher program, and it will attempt to generate at least four positive media stories per year about the program. All of these actions primarily serve the purpose of improving ACHA's lease-up rate, but additional program participation would have the effect of expanding housing options for lower-income households.

### MAP 5-3

### Comparison of ACHA Public Housing Sites and Neighborhood Opportunity

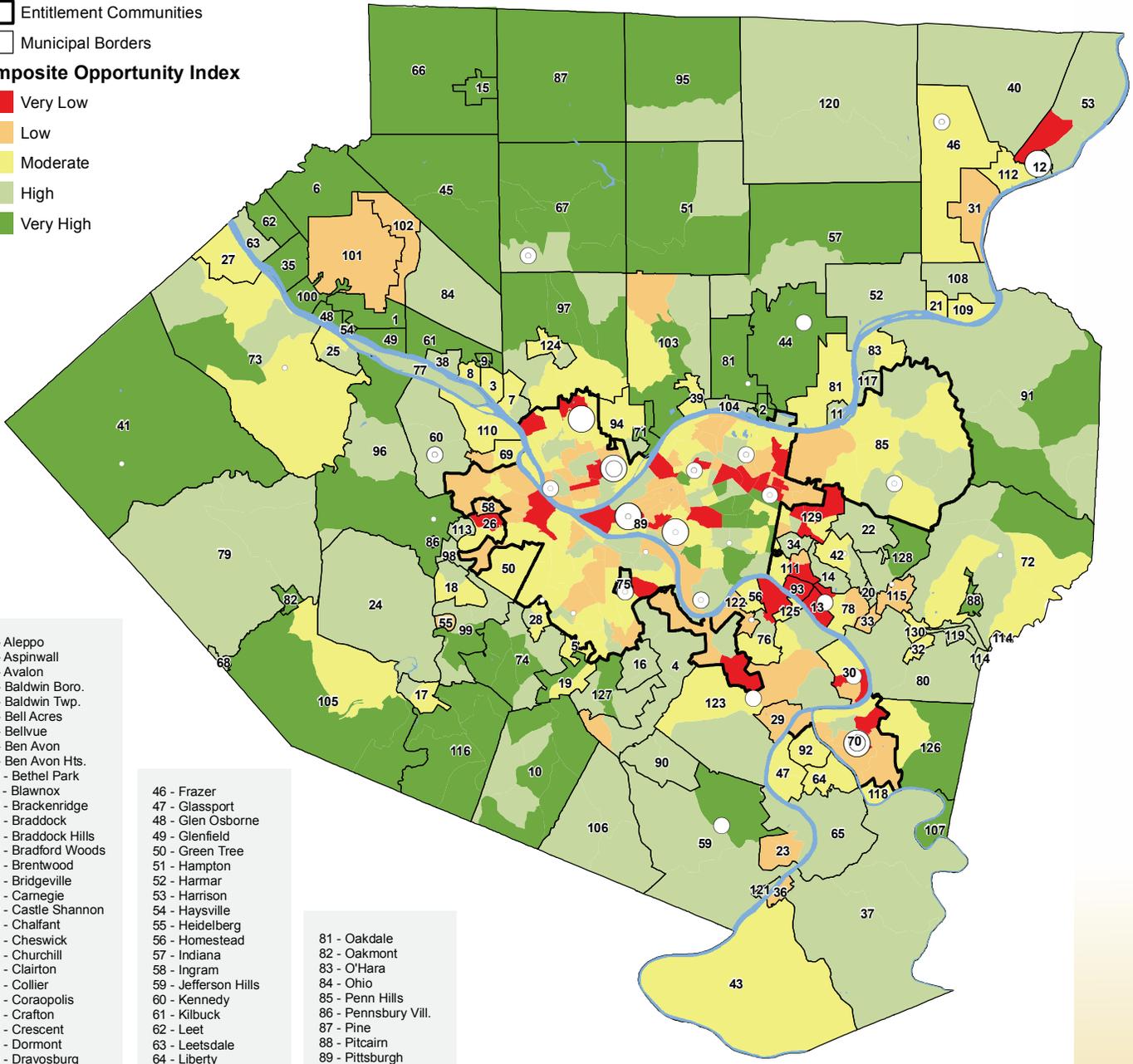
#### Public Housing Units

- 100 or Fewer
- 101 to 250
- 251 to 600

- ▭ Entitlement Communities
- ▭ Municipal Borders

#### Composite Opportunity Index

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Hammar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

## B. ADMISSIONS AND CONTINUED OCCUPANCY POLICY

The Admission and Continued Occupancy Plan (ACOP) includes a public housing authority's policies on the selection and admission of applicants from a waiting list, screening of applicants for tenancy, occupancy standards and policies, informal review/grievance hearing procedures, rent determinations, and procedural guidelines on conducting inspections, to name a few. ACHA's ACOP was reviewed from a fair housing perspective to ensure that members of the protected classes are afforded adequate housing choices. Specifically, the ACOP was reviewed to determine the presence of the following policies and whether these policies were in compliance with the Fair Housing Act:

- Fair housing and equal opportunity non-discrimination clause that provides a list of the protected classes within a PHA's jurisdiction,
- Reasonable accommodation policies for persons with disabilities (relative to the application process, unit selection, and grievance procedures),
- Accommodations for persons with limited English proficiency (LEP) and a list of services a PHA is willing to provide such persons,
- Definition of "family" and whether or not it includes non-traditional households with unrelated individuals,
- Tenant selection policies and waiting list preferences to determine whether members of the protected classes are given any special consideration or if the local preferences restrict their housing choice,
- Accommodations for applicants who refuse a unit offered due to a disability or other special circumstance,
- Transfer policies and procedures and whether such policies impede housing choice for members of the protected classes,
- Pet policy accommodations for persons with disabilities that require service or assistance animals, and
- Grievance policies and procedures.

ACHA's ACOP begins with a fair housing statement prohibiting discrimination on the grounds of race, color, sex, religion, national or ethnic origin, familial status or disability. The 2012 Agency Plan states that Housing Authority policy has been amended to reflect recent 2012 changes in HUD program administration that additionally prohibit discrimination on the basis of marital status or gender identity. ACHA provides information regarding recourse against alleged discrimination with application materials to all applicants.

With regard to reasonable accommodation, ACHA has adopted a Policy and Procedures for Nondiscrimination and Accessibility for Individuals with a Disability. The Authority's policy is to grant requests for reasonable accommodation, provided that a) the individual is disabled, b) the requested accommodation is related to the disability, and c) the requested accommodation is necessary for the individual to fully use and enjoy the housing unit. When a request meets all three criteria, it will be granted unless doing so would represent a fundamental alteration of the program or undue financial and administrative burden to ACHA. When a resident or applicant submits a request for accommodation, the request is forwarded to the Program Accessibility Administrator, who returns a written decision within 30 days. All decisions include information on the right to an informal appeal.

ACHA “shall do its best” to accommodate people with limited English proficiency by assessing the need of persons with LEP using the four-factor analysis (described in the January 22, 2007 edition of the Federal Register). Upon considering the number/proportion of such persons in the eligible service area, the frequency with which they come into contact with the program, the nature and importance of the program and the resources available, ACHA “may or may not” prepare a language access plan. Additionally, ACHA’s policy is to endeavor to provide access to bilingual staff.

ACHA policy is to conduct the four-factor analysis to determine whether it is adequately serving people with limited English proficiency. The analysis may require an update to reflect population change.

ACHA defines a family as a group of people related by blood, marriage, adoption or affinity (regardless of actual or perceived sexual orientation, gender identity or marital status) that live together in a stable family relationship. This definition is open and inclusive by fair housing standards.

With a goal of developing a public housing waiting list that is representative of the low-income community as a whole, ACHA publicizes the public housing program and any available housing opportunities in a generally circulated newspaper, minority media and other means determined to be suitable. To reach people who cannot read, ACHA distributes fact sheets to broadcast media and initiates personal contact with community service personnel. ACHA works with other service providers to create

a system for referrals to the public housing program.

The waiting list for ACHA public housing is site-based, though families may join the waiting lists for as many sites as they choose. Though the ACOP requires applications to be made in person, ACHA provides exceptions for persons with disabilities.

ACHA has established local preference categories that affect the order in which applicants are selected from the waiting lists. The highest-tier preferences are for witness protection status and victims of domestic violence. This is followed by a second category that includes veterans with an honorable discharge or current military service.

When a family reaches the top of the waiting list at a particular site and receives an offer of a unit, ACHA allows three business days upon showing the unit for the family to either accept or reject the offer. If a family rejects the offer, ACHA removes them from that site’s waiting list and renders them ineligible to reapply for 90 days. However, a family refusing a unit for “good cause” remains in its spot on the list. The ACOP does not specify good-cause conditions. Because a family rejecting a unit at a particular site can remain on the waiting lists for alternate sites, this policy does not present fair housing concerns.

When ACHA denies a family’s application for public housing, the Authority provides a written determination with a statement of reason within 10 business days. The determination also includes information on the option for informal review, which provides the applicant the opportunity to present written or oral objections to the decision. The informal reviewer, typically the site’s property manager, issues a final written decision within 14 calendar days.

Transfers between public housing units are permitted at a maximum of one per year. ACHA's transfer policy establishes three categories: emergency transfers (involving such problems as domestic abuse, hate crimes or law enforcement matters), immediate administrative transfers (to allow for modernization or to accommodate disability-related needs or appropriate unit size) and regular administrative transfers (to offer incentives to families willing to help ACHA meet its occupancy goals). All other transfers fall into the third category and may not be requested during the first year of residency. When the transfer is family-initiated, ACHA may require the family to provide third-party verification that the transfer is needed. Transfers in the third category are accommodated at a rate of one transfer for every 12 admissions by site.

ACHA's pet policy is a separate document approved by the board. According to interviews with staff members, ACHA excepts service animals for persons with disabilities from the policy as a reasonable accommodation.

The Authority's grievance procedure is also separate from the ACOP. This document is posted and available for review at each ACHA office. Additionally, a copy of the grievance procedure is attached to each resident's lease. The ACOP notes that the grievance procedure is available as a means of appeal to a wide variety of ACHA determinations.

## **C. ACCESSIBILITY OF PUBLIC HOUSING UNITS**

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. In addition, an Authority's administrative offices, application offices and other non-residential facilities must be accessible to persons with disabilities. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

According to staff interviews, ACHA has conducted and fulfilled the scope of its Section 504 Needs Assessment and Transition Plan. The Authority does not identify a deficit of accessible units in its FY 2012 Agency Plan, though it outlines plans to increase accessibility at a few particular sites.

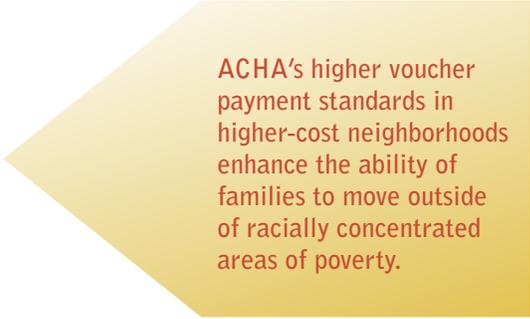
## D. HOUSING CHOICE VOUCHER PROGRAM

As noted prior, ACHA administers 5,365 Section 8 Housing Choice Vouchers. The Authority also offers a family self-sufficiency (FSS) program, which offers supportive services to voucher households, including an escrow account that may be used for home purchase or other purposes upon graduation from the program.

ACHA voucher holders previously had access to a mobility program in the form of the Fair Housing Services Center, operated by the Fair Housing Partnership of Greater Pittsburgh. The Center ended operations upon satisfaction of the decree by all parties; however, the Partnership continues to provide rental and mobility counseling to some extent.

ACHA maintains three tiers of voucher payment standard in order to reflect the market conditions across the County's 130 municipalities. ACHA's payment standard is lowest in Tier One communities, 17 municipalities determined to bear the least expensive rents, such as Braddock, Clairton, Duquesne and Wilkinsburg. ACHA's Tier One rent limit for a two-bedroom unit was \$755 in 2013. The majority of municipalities fall into Tier Two, for which ACHA will pay up to \$785 for a two-bedroom unit. The remaining 23 municipalities fell into Tier Three, for which ACHA will pay up to \$920 for a two-bedroom unit. This category includes higher-opportunity, higher-cost areas such as affluent North Hills townships, Mt. Lebanon, Robinson and Upper St. Clair. Absent from the list are McKeesport and Pittsburgh, which run their own voucher programs.

Map 5-4 on the following page illustrates ACHA's three payment standard tiers as compared to the distribution of 5,103 voucher households. Higher-payment areas and lower-payment areas are highlighted, with all others falling into Tier 2.



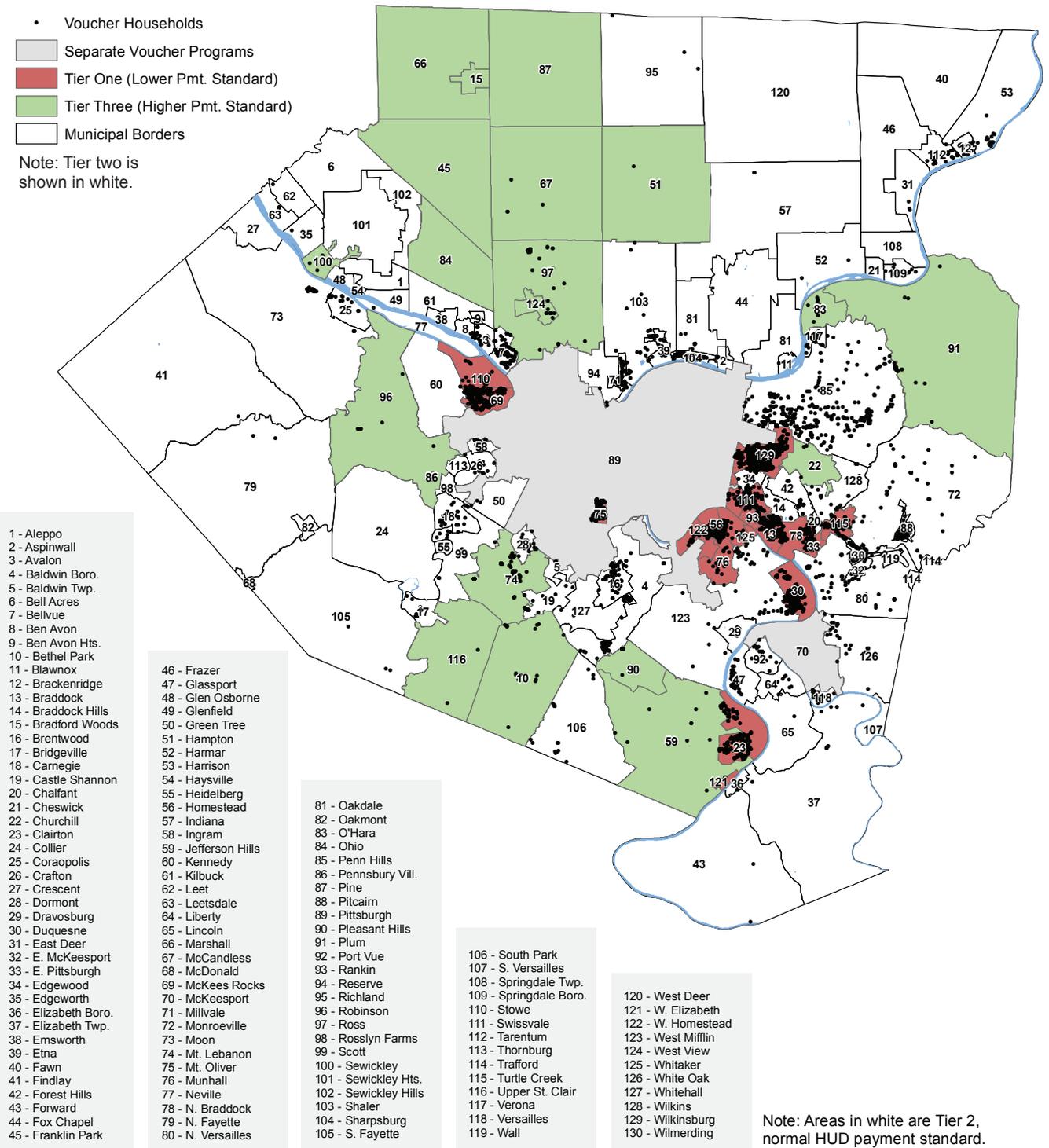
ACHA's higher voucher payment standards in higher-cost neighborhoods enhance the ability of families to move outside of racially concentrated areas of poverty.

### MAP 5-4

### ACHA Voucher Payment Standards by Municipality, FY 2013

- Voucher Households
- ◻ Separate Voucher Programs
- ◻ Tier One (Lower Pmt. Standard)
- ◻ Tier Three (Higher Pmt. Standard)
- ◻ Municipal Borders

Note: Tier two is shown in white.



ACHA maintains a lists of units accessible to people with physical and/or sensory disabilities, including an inventory by site of accessible units by bedroom size. The list, last updated in 2011, does not appear to be a comprehensive collection of all accessible units across the County, but an inventory of ACHA-owned or assisted housing with accessible units. The inventory does not note which units are available. It does include contact information for each site. ACHA refers voucher holders to *PAHousingSearch.com*, a statewide database of rental and sale housing by municipality. This resource includes rental rates, availability and indicates which sites have accessibility features.

Map 5-5 on the following page compares the distribution of ACHA voucher holders with composite opportunity index scores, indicating the extent to which voucher

holders are scattered across Allegheny County. Of the 5,103 households mapped, 2,038 (40%) were located in racially/ethnically concentrated areas of poverty.

Figure 5-3 breaks down the characteristics of voucher holders and applicants as of January 2013. Black households comprise 78.6% of participants and 50.2% of applicants, far exceeding their 12.6% share of all households countywide in 2011. Two-bedroom units are most often requested, at 43.1% of the waiting list, followed by one-bedrooms (31.1%) and three-bedrooms (28.9%).

Black households represent 3/4 of those with vouchers and half of those waiting for vouchers, though they amount to only 12.6% of households countywide.

**FIGURE 5-3**  
Characteristics of Voucher Applicants and Holders, 2013

	Current Voucher Holders		Waiting List Applicants	
<b>Total households</b>	<b>5,050</b>	<b>100.0%</b>	<b>7,491</b>	<b>100.0%</b>
<b>Income level</b>				
Extremely low income (30% or less of AMI)	4,924	97.5%		*
Very low income (30.1% to 50% of AMI)	69	1.4%		*
Low income (50.1% to 80% of AMI)	57	1.1%		*
<b>Household type*</b>				
Families with children	3,060	60.6%	2,502	33.4%
Elderly	773	15.3%	178	2.4%
Member with a disability	2,803	55.5%		*
<b>Race and ethnicity</b>				
Black	3,968	78.6%	3,758	50.2%
White	1,966	38.9%	1,314	17.5%
Asian	17	0.3%	134	1.8%
Other race	28	0.6%	2,285	30.5%
<b>Characteristics by bedroom size</b>				
0 Bedroom	49	1.0%		*
1 Bedroom	1,569	31.1%		*
2 Bedroom	2,177	43.1%		*
3 Bedroom	1,459	28.9%		*
4 Bedroom	360	7.1%		*
5+ Bedroom	69	1.4%		*

\* Verified at admission

Note: Not all categories are mutually exclusive

Source: Allegheny County Housing Authority

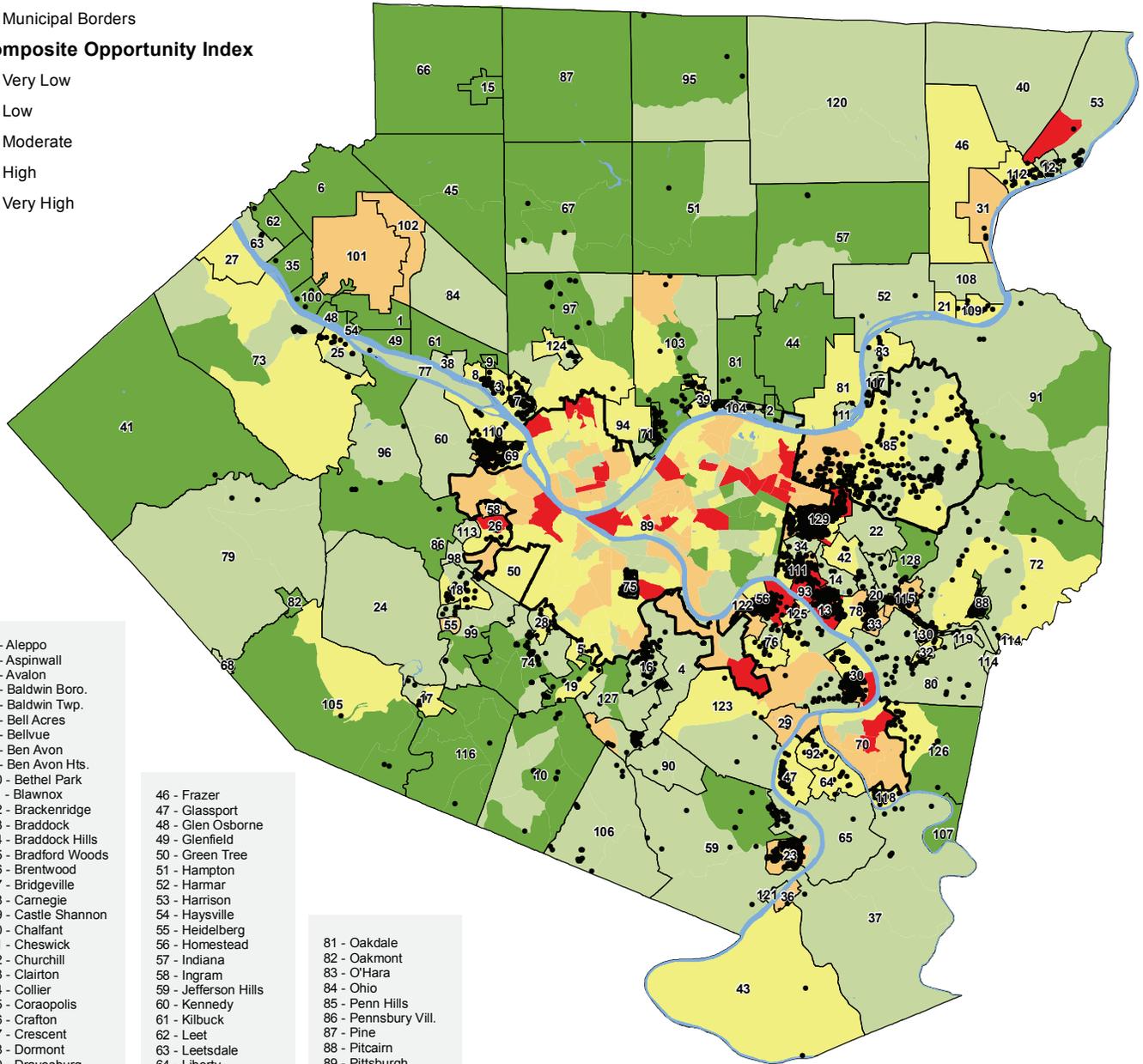
## MAP 5-5

Distribution of ACHA Voucher Holders  
as of January 2013

- Vouchers
- Entitlement Communities
- Municipal Borders

### Composite Opportunity Index

- Very Low
- Low
- Moderate
- High
- Very High



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkinsburg
- 130 - Wilmerding

## E. VOUCHER PROGRAM ADMINISTRATIVE PLAN

The Housing Choice Voucher Administrative Plan (Admin Plan) is the policy and procedure manual that includes the regulations governing this housing assistance program. Generally, the Admin Plan includes policies that describe the selection and admission of applicants from the PHA waiting list, the issuance and denial of vouchers, occupancy policies, landlord participation, subsidy standards, informal review/hearing procedures, payment standards, the Housing Quality Standard (HQS) inspection process, and reasonable rents, to name a few.

The Admin Plan for ACHA was reviewed from a fair housing perspective to ensure that members of the protected classes are afforded adequate housing choices. Specifically, the Plans was reviewed to determine the presence of the following policies and whether these policies were in compliance with the Fair Housing Act:

- Fair housing and equal opportunity non-discrimination clause that provides a list of the protected classes within a PHA's jurisdiction,
- Reasonable accommodation policies for persons with disabilities (in the application process, unit search and selection, and grievance process),
- Accommodations for persons with limited English proficiency (LEP) and a list of services a PHA is willing to provide such persons,
- Definition of "family" and whether or not it includes non-traditional households with unrelated individuals,
- Tenant selection policies and waiting list preferences to determine whether

members of the protected classes are given any special consideration or if the local preferences restrict their housing choice,

- Recruitment of landlords who own properties in non-impacted areas,
- Portability policies and procedures and their effect on members of the protected classes,
- Higher payment standards for units that accommodate persons with disabilities, and
- Grievance policies and procedures.

The Admin Plan opens with a fair housing statement identical to the one included in the ACOP, described previously. Like the ACOP, this document was last updated in 2012 and, according to interviews, has been since updated to reflect new HUD program regulations prohibiting discrimination on the additional grounds of marital status and gender identity/expression.

The Admin Plan's statement on reasonable accommodations is likewise identical to the ACOP's, with the exception that requests should be made to a lease-up counselor or ACHA's accessibility coordinator (listed by name as the same person indicated for public housing accommodation requests).

As noted in the ACOP review, ACHA's policy on serving persons with limited English proficiency is vague, without specification as to whether the Authority has already conducted a four-factor analysis. The four-factor analysis could apply to both the public housing and voucher programs.

In a definition identical to the one used in the public housing program, ACHA's voucher program defines a family as a group of people related by blood, marriage, adoption or affinity, regardless of actual or perceived sexual orientation, gender identity or marital status. This definition is open and inclusive from a fair housing perspective.

The waiting list for vouchers is currently closed. List openings are announced via public notice in a newspaper of general circulation, online and in any available minority media. The waiting list, per current HUD regulations, is not maintained by bedroom size. The list is organized in order of preference and then in order of application date/time.

ACHA established five categories of local preference for the voucher program, as follows:

1. Witness protection program participants and victims of domestic violence
2. Displaced ACHA public housing residents
3. Successful graduates of the public housing self-sufficiency program
4. Veterans with an honorable discharge
5. Family unification, as verified by the Office of Children, Youth and Families or the court system

In addition to conducting outreach to inform all possible program participants of housing opportunities, ACHA must proactively recruit landlords to ensure that rental opportunities exist for voucher holders in a variety of neighborhoods across the County. To do this, the Admin Plan states that the Authority will hold briefings for property owners who participate in or are seeking information on the voucher program. Particularly, ACHA policy is to encourage attendance

at briefings by owners of suitable units located outside of low-income or minority concentrations and owners of accessible units. The Plan states that ACHA will develop targeted mailing lists to distribute announcements.

ACHA provides an information packet during briefings for tenants upon the award of a voucher. Among many other subjects, the packet covers portability options, subsidy standards (including possibilities for exceptions), equal opportunity laws, informal hearing procedures, a list of landlords who may be willing to lease a unit to the family, including those with properties outside of areas of poverty or minority concentration, and maps showing various areas with housing opportunities outside of poverty and minority concentrations, both within and beyond ACHA's jurisdiction.

A family initially has 60 days to find a suitable unit to rent. This deadline may be extended to 120 days and may additionally be suspended as a reasonable accommodation for households with a disabled member. Also, ACHA will consider increasing a rent payment standard as a reasonable accommodation if it is needed to secure an appropriate accessible unit.

The Plan states that voucher portability moves "will be utilized to affirmatively further fair housing." Families are allowed to move up to once per 12-month period. As of January 2013, 48 households ported out of Allegheny County, and 171 ported in. ACHA did not have records available on the demographics of porting families.

The grievance policy, as with the ACOP, is a separate document applicable as recourse to appeal most ACHA decisions.

## Property Taxes

Taxes impact housing affordability. While not an impediment to fair housing choice in and of themselves, real estate taxes can impact the choice that households make with regard to where to live. Tax increases can be burdensome to low-income homeowners, and increases are usually passed on to renters through rent increases. Tax rates for specific districts and the assessed value of all properties are the two major calculations used to determine revenues collected by a jurisdiction. Determining a jurisdiction's relative housing affordability, in part, can be accomplished using tax rates.

However, a straight comparison of tax rates to determine whether a property is affordable or unaffordable gives an incomplete and unrealistic picture of property taxes. Local governments with higher property tax rates, for example, may have higher rates because the assessed values of properties in the community are low, resulting in a fairly low tax bill for any given property. In all of the communities surrounding a jurisdiction, comparable rates for various classes of property (residential, commercial, industrial, etc.) are assigned to balance each community's unique set of resources and needs. These factors and others that are out of the municipality's control must be considered when performing tax rate comparisons.

Real estate taxes are a primary source of government revenue in Pennsylvania, levied on land and buildings to revenue streams for counties, municipalities and school districts. Real estate taxes are levied on land and buildings and provide primary revenue streams for counties, municipalities, and school districts throughout Pennsylvania. County assessment offices establish the market value of each property and then apply a pre-determined ratio to establish a property's assessed value. The ratio could range from 20% to 100%, and varies from county to county. From this

assessment each taxing jurisdiction levies a uniform tax millage rate against the assessed value of each property. Levies are measured in tenths of a cent and commonly called "mills." Levies are multiplied by the assessed value of a property to calculate a property owner's real estate tax. Allegheny County applied a county-wide millage rate of 5.69 for 2012, in addition to individual municipality and school district rates.

Allegheny County assesses at 100% of a base year value set in 2012, the date of the last comprehensive property assessment. Compared to other counties throughout Pennsylvania, this is remarkably current. There is no statewide mandate to regularly update property assessments, so great disparities exist among counties. Allegheny County's reassessment is a direct result of legal action that charged that relying on base year 2000 values exacerbated inequity, as neighborhoods that are in decline were allegedly overtaxed, while those neighborhoods of increasing value were allegedly undertaxed. As a result of the 2012 reassessment, property values increased overall by 35%. However, according to a Post-Gazette analysis published on March 13, 2012, the court-ordered project "didn't seem to accomplish its goal of eliminating the disparity of stable or rising property values in poor communities and values rising more slowly in richer communities."

The County's 2012 property reassessment arguably failed to correct the inequity among communities it was intended to address. To the extent that this is true, poor neighborhoods still bear an unfair tax burden.

For taxpayers in Allegheny County and elsewhere across Pennsylvania, the single largest factor in the total millage rate is the school district in which their property is located. For example, in Wilkinsburg, where the total real estate rate is the highest of all jurisdictions in the County, the school millage was 36.67 in 2012, compared to the municipal millage of 14.0.

Municipalities where housing values are lowest, which tend to be racially/ethnically concentrated areas of poverty such as the Mon Valley communities, are among those with the highest tax rates. This is due to the higher tax effort necessary for the municipalities to draw a level of funds sufficient to provide services. This represents a high-effort, low-yield tax environment. Conversely, affluent townships with a solid residential or commercial tax base, typically higher-opportunity areas, need not impose a high rate to yield a sufficient revenue stream. The tax environment affects residential locational choices among municipalities, with one example being officials in Mount Lebanon concerned about losing residents to nearby Peters Township of Washington County, where property taxes are lower and the housing stock is newer and larger.

The significance of higher property taxes on residential properties is that the amount of taxes must be factored into the question of affordability. If a property owner is considering the purchase of a home, estimating the monthly mortgage payment must include the mortgage principal and interest, property taxes and homeowner's insurance. In addition to any locational differences this affects, burdensome property taxes may threaten the ability of lower-income households, which are disproportionately represented among members of the protected classes, to achieve and maintain stable home ownership.

Much has been written about the structurally regressive nature of property taxes, which are not adjusted to reflect a taxpayer's ability to pay. The generally accepted policy effects of heavy reliance on property taxes in a system of fragmented local governments are:

- Fiscal zoning, as some jurisdictions, often rural, selectively develop expensive properties with low service needs for the purpose of attracting affluent residents and businesses. A pool of high assessed values allows these jurisdictions to keep taxes low, but excludes affordable housing and the low-income people who buy it;
- Incentivizing sprawl, as wealthier residents and businesses are often attracted to the lower property tax rates in such communities and move, leaving behind urban core areas with greater social needs (which, given the resulting population loss, must raise tax rates to achieve the same revenue, thus becoming even less competitive); and
- Slower rates of local housing production in areas with comparatively high rates, as developers are less likely to invest in less attractive tax environments, especially if taxes are less burdensome in neighboring communities.

Due to the diversity of its 130 municipalities, Allegheny County and the greater metropolitan area are environments of regional competition in which these principles apply. As a jurisdiction's tax climate affects its competitive position within the region and larger, systemic reliance on property taxes ensures that the above factors are in play across the metropolitan region, tax policy becomes an important part of locational decision making.

Pennsylvania and Allegheny County have several tax relief programs. Elderly and permanently disabled citizens are eligible for a state-wide tax rebate program, and the County Treasurer oversees a homestead exclusion for owner-occupied properties. Allegheny County seniors who have resided in homes they own for at least 10 years and have a total gross household income under \$30,000 can qualify for a flat 30% discount on County real estate taxes.

The fragmentation of local governments in Allegheny County and the diminishing tax base in its poorest communities create a large competitive disadvantage for these areas, which must maintain comparatively high tax rates to cover basic local government services.

## Public Transit

Households without a vehicle, which in most cases are primarily low-moderate income households, are at a disadvantage in accessing jobs and services, particularly if public transit is inadequate or absent. Access to public transit is critical to these households. Without convenient access, employment is potentially at risk and the ability to remain housed is threatened. The linkages between residential areas (of concentrations of minority and LMI persons) and employment opportunities are key to expanding fair housing choice.

According to the 2007-11 American Community Survey, there were 79,462 transit-dependent households across Allegheny County, comprising 15.3% of all households. The vast majority of the transit-dependent households (77%) were renters. In 2005, the latest year for which this statistic was reported, 37.8% of the County's Black households did not own a vehicle, compared to 10.5% of White households.

As Figure 5-4 shows, the vast majority of County workers over age 16 (80.9%) drove to work in 2010, with 71.2% driving alone. In the Urban County jurisdiction, which excludes McKeesport, Penn Hills and Pittsburgh, this proportion was even higher, with 86.4% of all workers driving and 76.9% driving alone. Public transit as a means of commuting declined between 2000 and 2011, doubtless a reflection of Port Authority having curtailed its service due to resource limitations.

**FIGURE 5-4**

Means of Transportation to Work, 2000 and 2011

		Total Workers	Drove Alone	%	Carpool	%	Public Transit	%
Allegheny County	2000	582,362	419,829	72.1%	58,512	10.0%	61,085	10.5%
	2011	584,459	415,953	71.2%	56,753	9.7%	57,187	9.8%
Urban Allegheny County*	2000	410,544	319,581	77.8%	38,735	9.4%	29,606	7.2%
	2011	415,912	320,002	76.9%	39,425	9.5%	28,137	6.8%

\* Excludes the entitlement cities of McKeesport, Penn Hills and Pittsburgh

Source: 2000 Census (QT-P23), ACS 2007-2011 Census (S0802)

**FIGURE 5-5**

Means of Transportation to Work by Race/Ethnicity, 2011

	Total Workers	Drove Alone	%	Carpool	%	Public Transit	%	Walked	%	Other	%
White	500,424	371,646	74.3%	47,786	9.5%	36,575	7.3%	20,262	4.0%	24,155	4.8%
Black	58,441	30,743	52.6%	5,665	9.7%	15,949	27.3%	3,563	6.1%	2,521	4.3%
Asian	16,482	8,479	51.4%	2,131	12.9%	3,035	18.4%	1,607	9.8%	1,230	7.5%
Hispanic	7,886	4,403	55.8%	964	12.2%	1,415	17.9%	774	9.8%	330	4.2%

Source: ACS 2007-2011 Census (B08105)

Public transit ridership varies greatly by race and ethnicity. Throughout the County, 7.3% of Whites used public transit to get to and from work. Minority households were more likely to ride public transit to work. Among racial and ethnic minorities, 27.3% of Blacks, 18.4% of Asians and 12.2% of Hispanics used public transit as their primary means of travel to work. Minority households were also more likely to carpool or walk to work than Whites. Figure 5-5 shows these numbers.

Black households across Allegheny County are far more likely than White households to be transit-dependent.

The Port Authority of Allegheny County (PAT, as it is commonly called) is the primary transit provider for the County. While various bus services such as the Westmoreland County Transit Authority and Beaver County Transit Authority serve downtown Pittsburgh, they do not make additional stops in the Urban County. PAT's transit services consist of a fixed-route bus system, a paratransit system and two light rail lines that extend south from downtown Pittsburgh. The authority operates seven days a week and provides late-night coverage on certain routes. The purpose of this analysis is to understand how the Authority's fixed-route coverage serves members of the protected classes.

All Port Authority bus and light rail vehicles are ADA-compliant. All buses are equipped with either wheelchair ramps or lifts. Operators are required to test their vehicle's lift/ramp before leaving the garage each day and report any issues they find. All stations along the West Busway and Martin Luther King Jr. East Busway are ADA-accessible, featuring wheelchair ramps, curb cuts, guide rails and key station information available in Braille. Select South Busway stations are accessible. The light rail system's high-platform stations are accessible; however, low-level stops are not ADA-accessible.

Additionally, PAT works diligently to ensure that it meets federal Title VI requirements regarding discrimination in the provision of federally funded services. The Authority conducts Title VI reviews about every three years, with the next full-blown review scheduled for Spring 2013. PAT does not maintain comprehensive rider data, as it does not have demographic surveys to draw from. It is possible to track total ridership on routes through minority neighborhoods, but it is not currently possible to track the race or disability of individual riders as they use fareboxes. Therefore, PAT's Title VI assessment is according to routes deemed minority or non-minority, based on a definition created with the Southwestern Pennsylvania Commission using Census data and route miles. Most of the minority bus routes stretch east from downtown Pittsburgh along the rivers. There was previously one minority rail route (Arlington Avenue), but it has been eliminated. The Title VI assessment involves the evaluation of load factors, hours of service, amenities, vehicle age and other items to determine whether all things are distributed equally across minority and non-minority routes. A paired test about five years ago did not reveal any notable findings.

The Port Authority has implemented significant service changes in recent years due to a lack of funding. In 2011, the Authority cut 15% of its transit routes to make up for a funding shortfall. Transit coverage shrank back to the core high-ridership routes, mostly within the City of Pittsburgh. Following the 15% cut in service, ridership on PAT buses fell 8%. To alleviate crowding on remaining routes, the Authority purchased larger buses.

Funding shortfalls in 2012 forced the Authority to propose cutting an additional 35% of the remaining transit routes. An agreement between the Port Authority's union, Allegheny County and the State of Pennsylvania delayed further cuts; however, fares increased from \$2.25 to \$2.50. Over the last 10 years, PAT staff estimate that the total number of routes (both bus and rail) has fallen from 230 to 101.

During the latest round of proposed transit cuts, equity became less of a focus than operational efficiency due simply to the magnitude of cuts. To fairly determine which routes would be curtailed, staff members removed the names of routes in a spreadsheet, then analyzed their overall ridership, riders per hour and cost recovery ratio to select worst performers. Recommendations were made, then staff members reviewed proposed cuts to ensure that they made geographic sense, so that no total neighborhood isolation would be created. Given this methodology, minority routes were more likely to "hold their own" in terms of ridership and were therefore less likely to be cut. PAT's top 30 routes are mostly minority routes.

Each time a major service reduction is proposed, PAT conducts a 30-day public comment period, accepting comments via web, letters, petitions and live public meetings. The volume of protest is much lower now than it has been in the past. In 2007, PAT received more than 10,000 comments on proposed cuts and created summary books to process and consider all of the comments. This time, PAT received fewer comments overall. Staff members attribute this to fatigue: "As we do this year in and year out, people don't respond anymore."

During the last 10 years, the total number of Port Authority routes has been curtailed from 230 to 101.

Much of the outcry in the latest round of potential service reductions raised concern about a proposal to cut paratransit availability borders down to the minimum federally required standard. The County currently offers service much more robust than required by federal law, and though it is costly, PAT staff described it as a point of pride, something that attracts people to the area. Stakeholders found the paratransit system, brokered by ACCESS, to be well administered and as efficient as possible.

Recently, the County has supported a number of new transit-oriented development proposals (TODs). TODs are walkable developments located near high-frequency transit stations. They can be housing developments, retail developments or mixed-use complexes. A multi-family development at a light rail station is the most recent example of a proposed TOD. Other proposals include a new office building above a light rail station in Mt. Lebanon and a new multi-family complex in Castle Shannon.

PAT usually participates in planning for larger-scale residential developments, both private and public. Among developers, PAT staff members described “a real mix” of those who do and do not want transit service. This seems to be related to home price: Transit is not a priority (and may even be a detracting feature) for people building and moving into expensive homes, while transit is an amenity for residents of lower-priced housing, who may depend on it for travel to work. In one example, transit was originally incorporated into designs for Summerset at Frick Park, located in Pittsburgh’s Squirrel Hill and Swisshelm Park neighborhoods, as the developer allowed enough space for bus turn-arounds and designed pavement to transit-ready specifications. However, anti-transit attitudes began to surface among buyers, and PAT was “thrown out.” As a result, service does not currently run to Summerset. One owner was paraphrased in interviews as asserting that “the bus only brings my housekeeper, and I don’t care if she has to walk.” Residents reportedly raised concerns about “the type of people the bus would bring.”

Port Authority is generally involved in planning for larger-scale residential developments, but transit is commonly turned away by developers or buyers of higher-end properties, some of whom view transit as a threat to neighborhood character.

To determine transit coverage as it relates to jobs and housing, this analysis considers data at the transit stop level compared to employment and housing data. Each census tract in Allegheny County is ranked according to two measures:

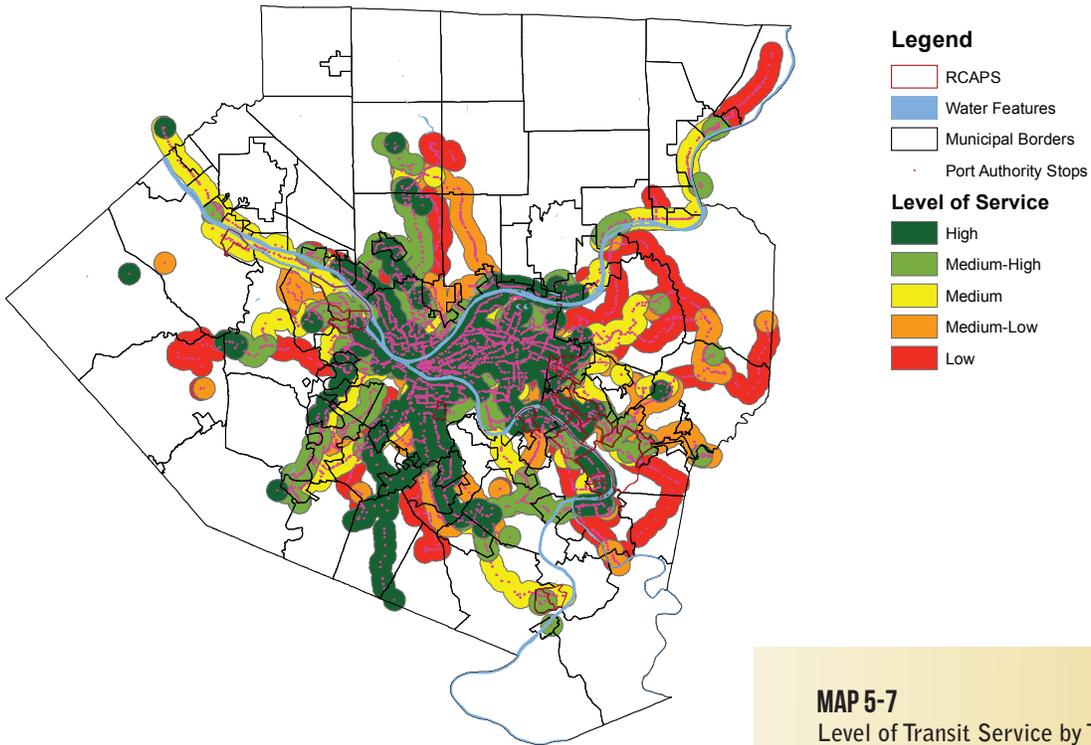
- what percent of a census tract’s area is located within a half mile of a transit stop
- the frequency of buses and light rail vehicles at that stop

Map 5-6 shows bus stops with a half mile around each stop and color coded to show bus/train frequency. Map 5-7 uses this information to score all census tracts in Allegheny County. Tracts in green have good transit coverage and those in red have no transit coverage.

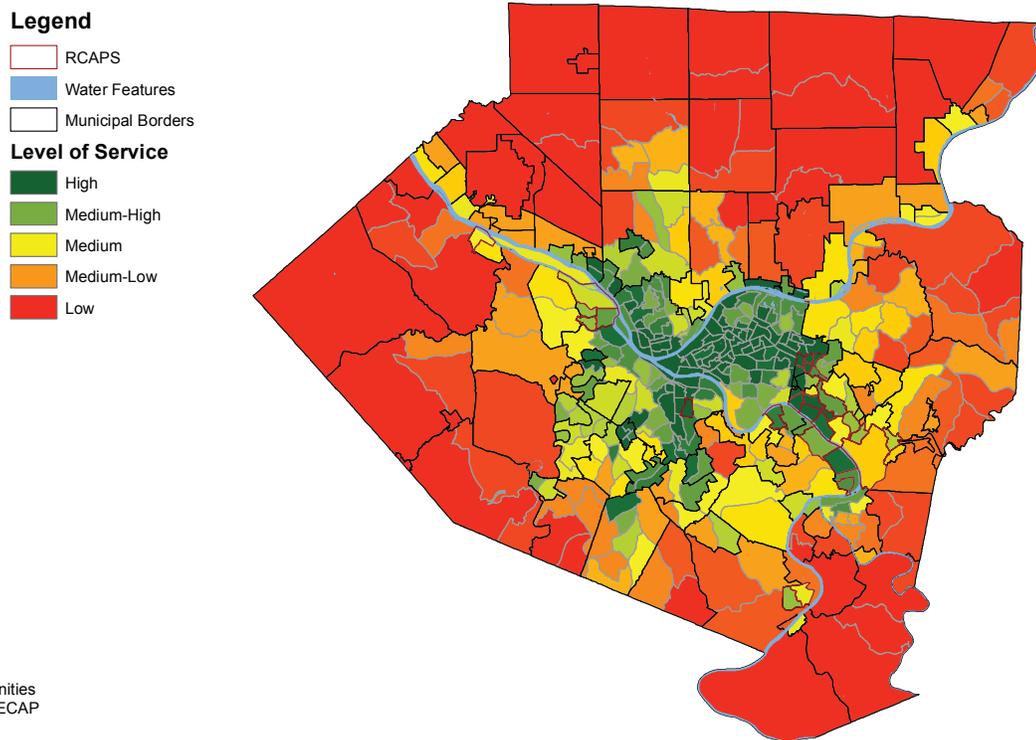
A more detailed description of how we calculated transit coverage is shown in the grey boxes.

To analyze transit coverage as it relates to housing and employment, tracts with a score of three or higher were isolated. These “good transit coverage” areas were compared to those areas with a score of less than three for number of jobs, population and future growth. Map 5-8 shows the area of good transit coverage.

**MAP 5-6**  
Level of Transit Service by Route



**MAP 5-7**  
Level of Transit Service by Tract



Note: Entitlement communities are excluded from RCAP/ECAP analysis.

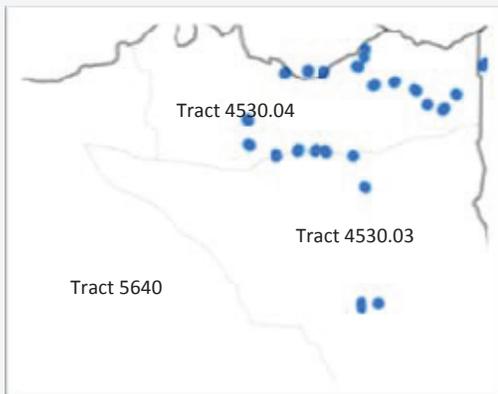
## DESCRIBING TRANSIT ACCESS

### General Overview

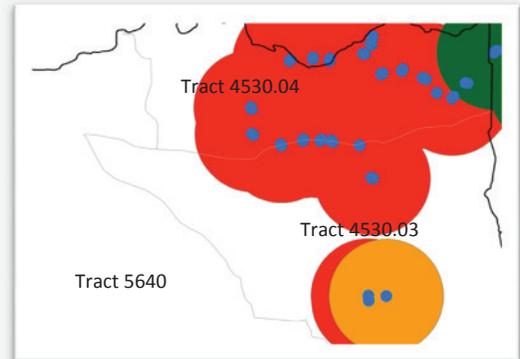
Each census tract received a transit coverage score from zero to five. The score is based on the percent of each census tract's area within walking distance of a bus stop and the frequency of bus service.

### Detailed Methodology

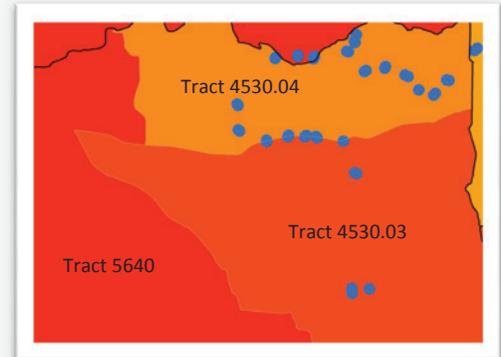
The example below shows three census tracts in North Fayette. (North Fayette boundaries are shown in black, and census tract boundaries are shown in grey.) Tract 5640 contains no bus stops; tract 4530.03 has a few bus stops, and tract 4530.04 has many more.



The following map shows a half-mile buffer around each bus stop. The buffers are color-coded to illustrate this frequency. Red circles indicate that very few buses stop there, while green circles mean buses stop often. While there are many stops in tract 4530.04, they generally have very low frequencies. Tract 4530.03 has fewer bus stops but higher frequencies.

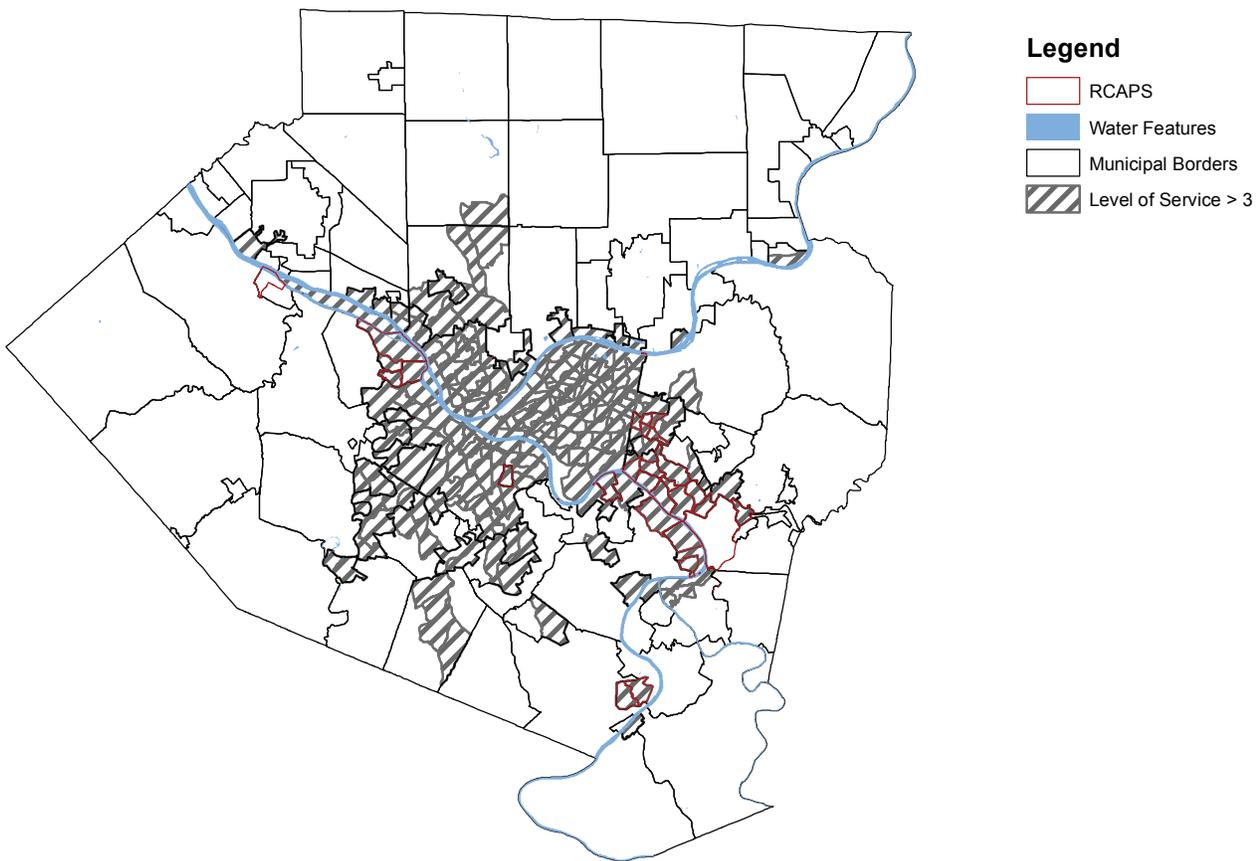


A calculation of the percent of each census tract's area covered by transit was then calculated. Coverage was weighted by the frequency of buses at each stop. A high-frequency stop was weighted with a five, while a low-frequency stop was weighted at one to create the final, weighted score.



In this example, tract 4530.04 had a score of 1.2, tract 4530.03 had a score of 0.5 and tract 5640 had a score of zero.

**MAP 5-8**  
Well-Served Tracts



The Census Bureau provides raw data on the number of jobs by census tract through its Local Employment Dynamics website. This data was mapped to give a visual understanding of jobs as they relate to transit coverage. Terms such as “low-skill” and “low-wage” are defined by the Bureau. Low-skill refers to jobs that require workers to have no more than a high school education and no more than one year of work experience, and low-wage refers to workers who make less than 200% of their state’s prevailing minimum wage. Both of these tend to be entry-level.

Map 5-9 shows total jobs by census tract compared to good transit coverage. Significant job concentrations in western and northern Allegheny County are not served by transit. Five of the 10 census tracts with the highest number of jobs are not in good transit coverage

areas. These census tracts include areas such as the airport and Robinson. In total, 46% of all jobs in Allegheny County are located in census tracts with good transit coverage.

Map 5-10 shows census tracts with high numbers of low-wage jobs. Given the low median household income of many of the protected classes, these jobs would generally correlate with the protected classes. Many of the census tracts with high numbers of low wage jobs have large shopping centers. These include Robinson, Wexford and West Mifflin. While 46% of all jobs are located in census tracts with good transit coverage, only 38.9% of low-wage jobs are located in these census tracts, meaning fewer opportunities for the protected classes to enter the job market.

### MAP 5-9

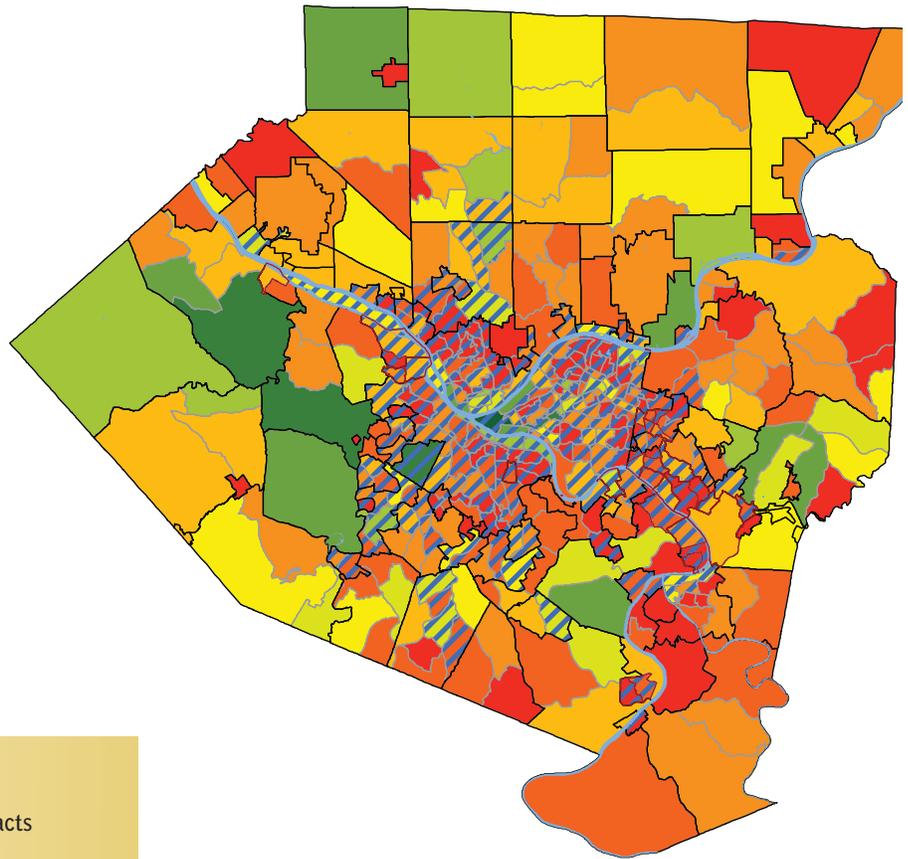
Total Jobs and Well-Served Tracts

#### Legend

- RCAPS
- Water Features
- Municipal Borders
- Level of Service > 3

#### Total Jobs by Census Tract

Red: 0 Jobs, Green: Most Jobs



### MAP 5-10

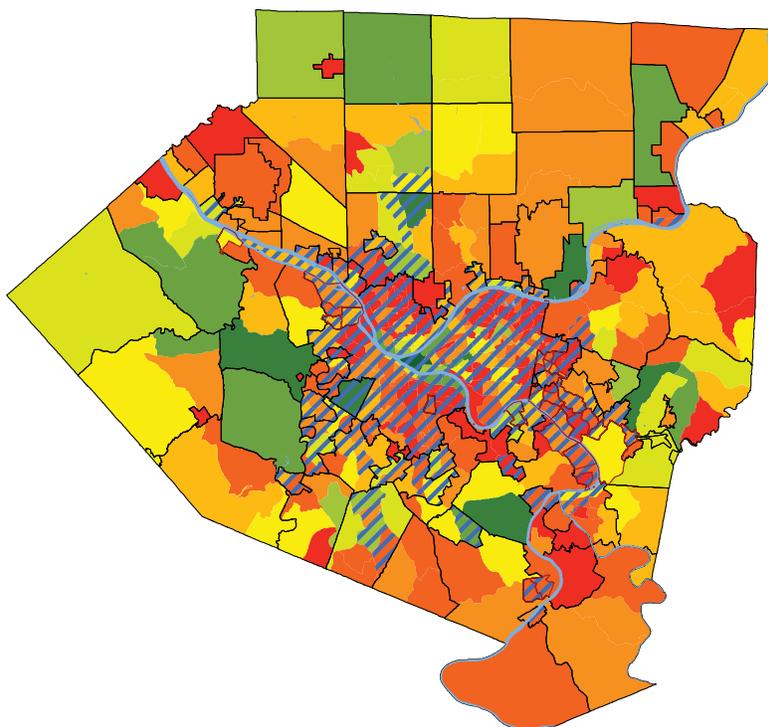
Low-Wage Jobs and Well-Served Tracts

#### Legend

- RCAPS
- Water Features
- Municipal Borders
- Level of Service > 3

#### Low Wage Jobs by Census Tract

Red: 0 Jobs, Green: Most Jobs



Map 5-11 shows census tracts with high numbers of low-skill jobs, which generally correlate with low-wage jobs. The main difference is a greater distribution of low-skill jobs throughout the County. Only 33.2% of all low-skill jobs are located in census tracts with good transit coverage.

The final figure related to transit and jobs, Map 5-12 shows total job density as it relates to good transit coverage as well as all bus stops. Generally, the highest density job locations are located in Pittsburgh and have good transit coverage. Similarly, most bus routes follow areas of high job density, but do not have frequencies high enough to be designated as good transit coverage. Improving frequency on these routes would improve access to jobs in these areas.

Map 5-13 shows projected job growth across Allegheny County through 2020. This data, from the Southwestern Pennsylvania Commission, shows the largest job growth in downtown Pittsburgh; however, the next four fastest growing areas are Moon, South Fayette, Monroeville and McCandless. Only McCandless has any areas of good transit coverage. While the fastest job growth is occurring in areas on all edges of the County, by 2020, the SPC estimates that the highest number of jobs will be located along route 376 throughout the center of Allegheny County, as shown in Map 5-14. These areas include Moon, Robinson, downtown Pittsburgh, Oakland and Monroeville. Only downtown and Oakland currently have good transit coverage.

For the purposes of this document, this analysis shows a disconnect between areas of good transit coverage and jobs. It is not meant to guide future transit routing decisions, but rather shows general trends. More detailed analysis at a localized level would be needed to show whether and where routes should be placed. Future route determinations on the part of Port Authority might include an understanding of the walkability of neighborhoods and the geography of an area that makes stops accessible, among other considerations.

Significant job concentrations in western and northern Allegheny County are not served by transit. In total, 38.9% of low-wage jobs in Allegheny County are located in census tracts with good transit coverage.

Of the four suburban communities SPC projected to harbor the greatest job growth by 2020, only McCandless contains areas of good transit coverage.

### MAP 5-11

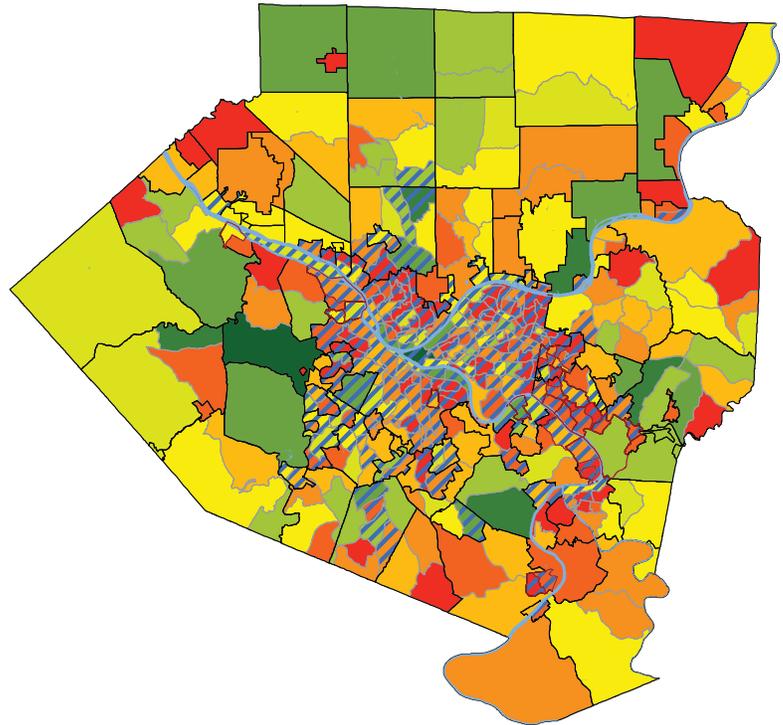
#### Low-Paying Jobs and Well-Served Tracts

##### Legend

-  RCAPS
-  Water Features
-  Municipal Borders
-  Level of Service > 3

##### Low Skill Jobs by Census Tract

Red: 0 Jobs, Green: Most Jobs



Note: Entitlement communities are excluded from RCAP/ECAP analysis.

### MAP 5-12

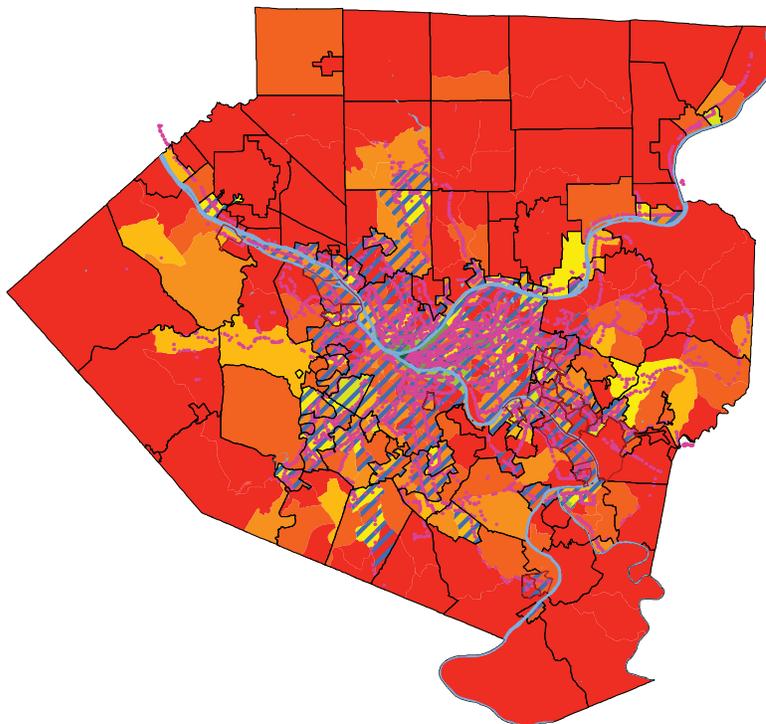
#### Total Job Density and Well-Served Tracts

##### Legend

-  RCAPS
-  Water Features
-  Municipal Borders
-  Level of Service > 3
-  Port Authority Stops

##### Job Density by Census Tract

Red: Low Dens., Green: High Dens.



## MAP 5-13

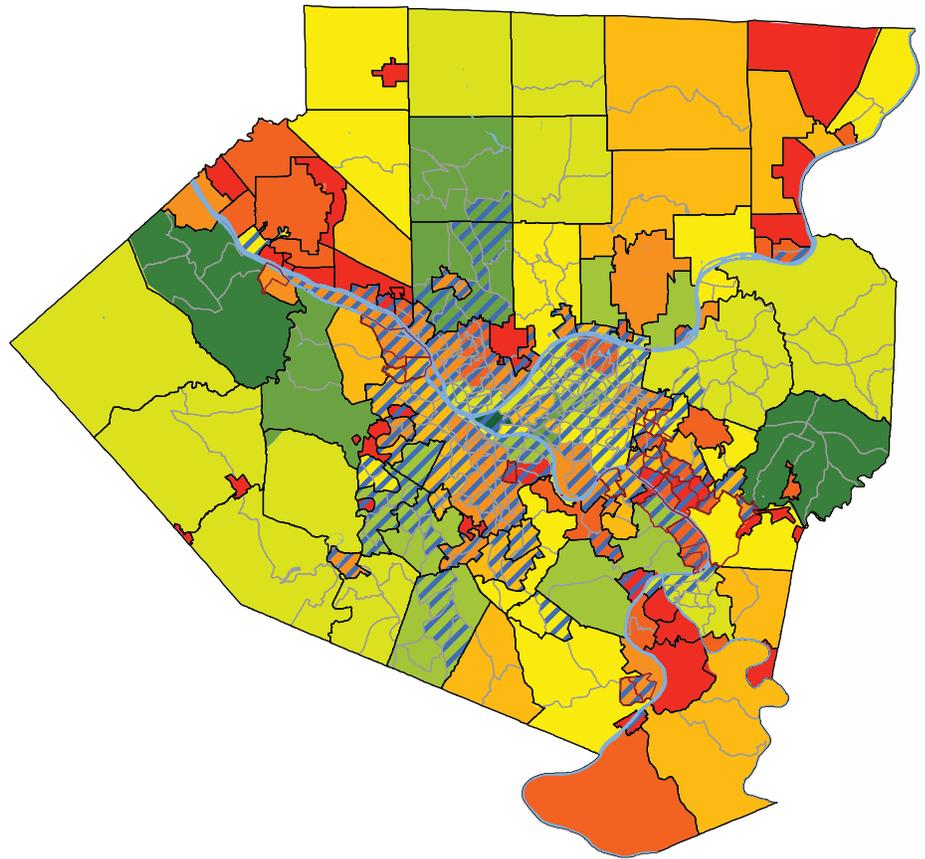
Projected Population Growth (2020)  
and Well-Served Tracts

### Legend

-  RCAPS
-  Water Features
-  Municipal Borders
-  Level of Service > 3

### Jobs in 2020

Red: Least Jobs, Green: Most Jobs



Transit in Allegheny County has undergone significant cuts, and a permanent funding solution has yet to be determined. A stable source of funding is essential for transit in the region, as well as for members of the protected classes who rely on transit to get to and from work, making transit funding a fair housing issue. As the State of Pennsylvania undertakes a new transportation funding bill in 2013, Allegheny County should continue to promote the identification of a stable funding source for the Port Authority to give long-term assurance to transit-dependent residents.

Transit works best in Allegheny County where jobs and population are dense enough to support it. As such, land use is an important part of the transportation component. Allegheny County should seek to create concentrated nodes of employment and housing rather than

large, low-density areas. These concentrated nodes will be better served by transit if they include pedestrian amenities and walkable designs.

Not all South Busway and rail stations are accessible. The Port Authority should work to improve stops to ensure all are accessible to residents with disabilities.

The County should continue to seek new sources of funding for the Port Authority to maintain service levels and expand its coverage area, whether through high-capacity transit or expanded bus routes and frequencies. PAT should give special consideration to reverse commuters and those working outside typical business hours.

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# 6 PRIVATE SECTOR POLICIES AND PRACTICES

## Mortgage Lending Trends

The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals, and considering whether to purchase loans. Unfettered access to fair housing choice requires fair and equal access to the mortgage lending market regardless of race, color, national origin, religion, sex, familial status, disability, or any other statutorily protected basis.

An analysis of mortgage applications and their outcomes can identify possible discriminatory lending practices and patterns in a community. Home Mortgage Disclosure Act (HMDA) data contains records for all residential loan activity reported by banks pursuant to the requirements of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Any commercial lending institution that makes five or more home mortgage loans annually must report all residential loan activity to the Federal Reserve Bank, including information on applications denied, withdrawn, or incomplete by race, sex, and income of the applicant. This information is used to determine whether financial institutions are serving the housing needs of their communities.

The most recent HMDA data available for Allegheny County at the time of analysis was for 2010. The data included for this analysis is for three years, 2008 through 2010, and constitutes all types of applications received by lenders by families: home purchase, refinancing, or home improvement mortgage applications for one- to four-family dwellings and manufactured housing units across the entire County. The demographic and income information provided pertains to the primary applicant only. Co-applicants were not included in the analysis. Figure 6-1 summarizes three years of HMDA data by race, ethnicity, and action taken on the applications, followed by detailed analysis.

**FIGURE 6-1**

Cumulative Mortgage Data Summary Report, 2008-2010

	Total Applications*		Originated		Approved Not Accepted		Denied		Withdrawn/Incomplete	
	#	%	#	%	#	%	#	%	#	%
<b>Loan Purpose</b>										
Home purchase	60,731	33.5%	33,906	55.8%	2,270	3.7%	3,940	6.5%	19,955	32.9%
Refinancing	100,626	55.5%	44,872	44.6%	5,096	5.1%	23,514	23.4%	24,286	24.1%
Home improvement	19,809	10.9%	9,382	47.4%	929	4.7%	7,743	39.1%	1,495	7.5%
<b>Loan Type</b>										
Conventional	134,477	74.2%	68,794	51.2%	6,726	5.0%	28,661	21.3%	27,455	20.4%
FHA	43,638	24.1%	17,943	41.1%	1,488	3.4%	6,220	14.3%	17,145	39.3%
VA	2,947	1.6%	1,378	46.8%	80	2.7%	301	10.2%	1,099	37.3%
FHS/RHS	104	0.1%	45	43.3%	1	1.0%	15	14.4%	37	35.6%
<b>Property Type</b>										
One to four-family unit	180,773	99.8%	88,074	48.7%	8,249	4.6%	35,011	19.4%	45,669	25.3%
Manufactured housing unit	393	0.2%	86	21.9%	46	11.7%	186	47.3%	67	17.0%
<b>Applicant Race</b>										
Native American	386	0.2%	127	32.9%	18	4.7%	141	36.5%	90	23.3%
Asian	3,660	2.0%	1,983	54.2%	175	4.8%	503	13.7%	924	25.2%
Black	8,704	4.8%	2,998	34.4%	374	4.3%	3,801	43.7%	1,344	15.4%
Hawaiian	225	0.1%	118	52.4%	10	4.4%	53	23.6%	40	17.8%
White	136,954	75.6%	73,909	54.0%	6,183	4.5%	25,506	18.6%	28,859	21.1%
No information	20,206	11.2%	8,404	41.6%	1,483	7.3%	5,067	25.1%	4,257	21.1%
Not applicable	11,031	6.1%	621	5.6%	52	0.5%	126	1.1%	10,222	92.7%
Hispanic**	1,589	0.9%	770	48.5%	65	4.1%	390	24.5%	322	20.3%
<b>Total*</b>	<b>181,166</b>	<b>100.0%</b>	<b>88,160</b>	<b>48.7%</b>	<b>8,295</b>	<b>4.6%</b>	<b>35,197</b>	<b>19.4%</b>	<b>45,736</b>	<b>25.2%</b>

Source: Federal Financial Institutions Examination Council, 2008 to 2010

Note: Percentages in the Originated, Approved Not Accepted, Denied, and Withdrawn/Incomplete categories are calculated for each line item with the corresponding Total Applications figures. Percentages in the Total Applications categories are calculated from their respective total figures.

\* Total applications also include 3,759 loans purchased by another institution.

\*\* Hispanic ethnicity is counted independently of race.

## Applicant Characteristics

Across Allegheny County during the last three years, lenders received 100,626 applications for mortgage refinancing, 60,731 applications for home purchase mortgages, and 19,809 applications for home improvement equity loans. Of these, home purchase and home improvement loans were the most likely to be successful, as 55.8% of home purchase loans and 47.4% of home improvement loans were originated. Nearly 33% of home purchase loan applications were withdrawn or left incomplete, and 6.5% were denied. By comparison, 44.6% of refinancing loans were originated.

Just over 24% of refinancing loans were withdrawn or incomplete while 23.4% were denied. Home improvement loans represent a smaller share of all applications, with 10.9% of the total, but carry a notably higher denial rate: 39.1% of applications of this type were rejected.

**FIGURE 6-2**

Loan Application Type by Race/Ethnicity, 2008-2010

	Total	White	Black	Asian	Other	No data	Hispanic*
<b>Home purchase</b>	60,731 33.5%	46,336 33.8%	2,583 29.7%	1,705 46.6%	146 23.9%	9,961 31.9%	540 34.0%
<b>Refinance</b>	100,626 55.5%	75,631 55.2%	4,133 47.5%	1,779 48.6%	373 61.0%	18,710 59.9%	838 52.7%
<b>Home improvement</b>	19,809 10.9%	14,987 10.9%	1,988 22.8%	176 4.8%	392 64.2%	2,566 8.2%	211 13.3%
<b>Total</b>	181,166 100.0%	136,954 75.6%	8,704 4.8%	3,660 2.0%	611 0.3%	31,237 17.2%	1,589 0.9%

Note: Percentages within racial/ethnic groups are calculated within each group's total.

\* Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2008 to 2010

Across racial and ethnic groups, loan application types were generally similar. The most common loan type across all groups was refinancing, constituting 55.2% of applications for Whites, and 52.7% of applications for Hispanics. Blacks and Asians were somewhat less likely to refinance, as this loan type represented 48.6% of all applications for Asians and 47.5% of applications for Blacks. Asians were more likely than any other group to apply for a home purchase loan, as 46.6% of applications from Asian households were for this purpose.

The vast majority of applications involved one-to four-family housing structures, with only 393 applications (less than 1%) requesting financing for manufactured units. The denial rate for manufactured units, 47.3%, was substantially higher than the overall denial rate of 19.4% for all housing types.

The most commonly sought type of financing was conventional loans, a category that represented almost three-quarters (74.2%) of all loan applications. An additional 24.1% of applications were for loans insured by the Federal Housing Administration (FHA), a type of federal assistance that has historically benefited lower-income residents. Smaller percentages of applications were for loans backed by the Department of Veterans Affairs (VA) and the Farm Services Administration or Rural Housing Service (FSA/RHS).

The racial and ethnic composition of loan applicants differs somewhat from the County's general demographic distribution. While 11.9% of all Allegheny County households in 2010 were Black, Blacks constituted only 5.8% of the loan applications for which racial/ethnic data were reported. In addition, White households are overrepresented among mortgage applicants, representing a share of applications exceeding their share of households countywide (91.3% of applications compared to 83.7% of all households). Asian and Hispanic applicants represented 2.4% and 1.1% of applications, respectively. These rates were comparable to the overall Asian and Hispanic household rates in the County. Lower participation in the market for home mortgages by Black households is likely a reflection of the lower median income of this minority group.

Grouping all three years of data into the analysis increases the likelihood that differences among groups are statistically significant. This is especially important in view of the data on mortgage application denials, which also suggests differences according to race and ethnicity.

## Geographic Distribution of Approvals by Lender

Figure 6-3 provides a summary of the top 10 lenders in the County based on total number of loan originations between 2008 and 2010. Dollar Bank was the top lender in the County, with over 7,500 originations over the three-year period, and accounted for 8.6% of all loans originated in the County. PNC Bank was the second lender in terms of originations, with over 6,500. In addition, Howard Hanna Mortgage Services originated almost 4,000 loans between 2008 and 2010, accounting for 4.5% of all loans originated in the County.

Map 6-1 illustrates the distribution of originations for the top 10 lenders, with each dot representing 25 mortgage loan originations. There appears to be no particular concentration of loans by location for any lender, which suggests the absence of obvious redlining. Notably, the Urban County's racially concentrated areas of poverty (RCAPs) are nearly entirely bereft of mortgage originations. The comparative lack of loans by any lender in these areas is an indicator of low investment in their real estate during 2008 to 2010, whether due to disparate impact of the housing market crisis or difficulty of credit access for households who would purchase homes in RCAPs.

**FIGURE 6-3**

Top 10 Lenders in Allegheny County  
by Number of Originations, 2008-2010

Lending Institution	# of Loans Originated	% of Total Loans Originated
Dollar Bank, FSB	7,553	8.6%
PNC Bank, NA	6,562	7.4%
Wells Fargo Bank*	4,925	5.6%
Howard Hanna Mortgage Services	3,991	4.5%
Wachovia Bank*	3,436	3.9%
Bank of America, NA	2,770	3.1%
Northwest Savings Bank	2,600	2.9%
Countrywide Bank, FSB	2,081	2.4%
West Penn Financial Services	2,014	2.3%
PNC Reverse Mortgage, LLC	1,808	2.1%
<b>Total Loans Originated Countywide</b>	<b>88,160</b>	<b>100.0%</b>

\*Wells Fargo Bank and Wachovia Bank merged on December 31, 2008.

Source: Federal Financial Institutions Examination Council, 2008 to 2010

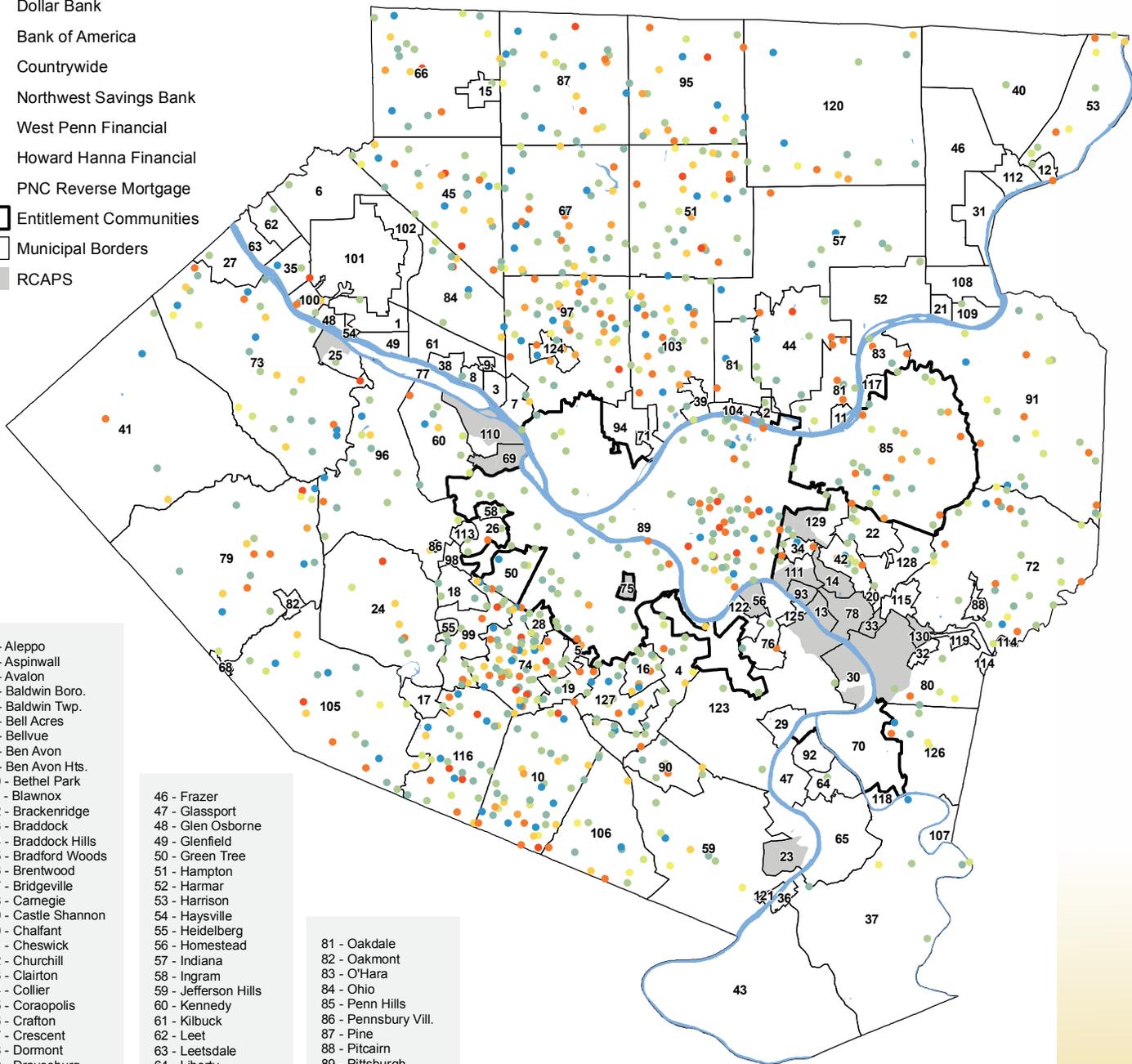
None of the County's top 10 lenders appear to be engaging in obvious redlining, as mortgage approvals from each bank are scattered across all areas that experienced market activity between 2008 and 2010.

# MAP 6-1

## Distribution of Originations by Lender, 2008-2010

1 dot = 25 originations

- Wachovia Bank
- PNC Bank
- Wells Fargo
- Dollar Bank
- Bank of America
- Countrywide
- Northwest Savings Bank
- West Penn Financial
- Howard Hanna Financial
- PNC Reverse Mortgage
- ▭ Entitlement Communities
- ▭ Municipal Borders
- ▭ RCAPS



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Crafton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbury Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkingsburg
- 130 - Wilmerding

## Mortgage Application Denials

During the years 2008 through 2010, a total of 35,197 mortgage loan applications were denied across Allegheny County. The overall cumulative denial rate was 19.4% with denials by race and ethnicity ranging from 13.7% for Asian households to 43.7% for Black households.

In reporting denials, lenders are required to list at least one primary reason for denial and may list up to two secondary reasons. As Figure 5-4 demonstrates, a substantial proportion of denials occurred for no given reason. The primary basis for the rejection of 10,594 applications, or 30.1% of all denials, was left blank. This was even more prevalent in the denials for Black households, more than 36% of which (1,376 of 3,801) were rejected without a reported reason. Other common reasons given for denial include credit history, lack of collateral, and debt-to-income ratio.

More than one-third of mortgage denials for Black applicants occurred for no given reason.

Mortgage loan denial rates among most minority applicants were higher than denial rates for Whites between 2008 and 2010.

**FIGURE 6-4**

Primary Reason for Mortgage Application Denial by Race, 2008-2010

	Total	White	Black	Asian	Other	Hispanic*	No Info
No reason reported	30.1%	30.2%	36.2%	18.1%	25.3%	21.3%	26.4%
Credit history	20.9%	18.8%	31.8%	11.7%	23.2%	22.6%	23.9%
Collateral	15.0%	16.0%	8.9%	16.1%	16.0%	14.6%	14.7%
Debt-to-income ratio	14.7%	15.0%	11.3%	25.2%	15.5%	17.9%	14.3%
Other	6.6%	6.5%	5.1%	8.3%	7.7%	7.9%	8.1%
Incomplete application	6.4%	6.8%	2.8%	10.5%	6.7%	7.2%	7.0%
Insufficient cash	3.3%	3.7%	1.9%	2.2%	2.6%	4.4%	2.8%
Unverifiable information	2.1%	2.1%	1.4%	6.8%	1.5%	3.6%	2.0%
Employment history	0.7%	0.7%	0.4%	1.0%	1.5%	0.3%	0.7%
Insurance denied	0.2%	0.2%	0.1%	0.0%	0.0%	0.3%	0.1%

\* Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2008 to 2010

For this analysis, lower-income households include those with incomes between 0%-80% of MFI, while upper-income households include households with incomes above 80% MFI. Applications made by lower-income households accounted for 27.6% of all denials between 2008 and 2010, though they accounted for only 16.6% of total applications for those three years.

Figure 6-5 distributes the denials by income level among racial and ethnic groups. Among lower-income households, denial rates were generally higher for minorities. While the overall lower-income denial rate was 28.6%, the denial rates for lower-income Blacks, Other Race households (consisting primarily of Native Americans), and Hispanics were 49.7%, 40.1%, and 36.7%, respectively. Lower-income Asian applicants experienced a denial rate of 26.8%, which was comparable to the 26.1% denial rate for Whites.

While denial rates were generally lower for upper-income households, differences persisted across racial and ethnic groups. The overall upper-income denial rate was 16.8%, compared to 11.3%, 20.2%, 28.6%, and 37.9% for upper-income Asian, Hispanic, Other Race, and Black households, respectively. Lower-income White households were less likely to experience denial than upper-income Blacks and Other Race households. This pattern is consistent with discrimination.

Map 6-2 on the following page illustrates census tracts in Allegheny County that experienced mortgage denial rates above 25%, which is significantly higher than the County's overall denial rate of 19.4%. Of the 415 total census tracts within the County (based on 2000 Census), 165 reported denial rates exceeding 25%. Many of these tracts are located in the Urban County's racially concentrated areas of poverty and in Pittsburgh.

**FIGURE 6-5**  
Mortgage Application Denials by Household Race/Ethnicity, 2008-2010

		Total	White	Black	Asian	Other	No data	Hispanic*
<b>Lower-Income</b>	Total Applications	47,683	35,553	4,357	548	192	7,033	411
	Denials	13,653	9,265	2,166	147	77	1,998	151
	% Denied	<b>28.6%</b>	<b>26.1%</b>	<b>49.7%</b>	<b>26.8%</b>	<b>40.1%</b>	<b>28.4%</b>	<b>36.7%</b>
<b>Upper-Income</b>	Total Applications	121,595	97,093	4,037	3,021	388	17,056	1,117
	Denials	20,389	15,570	1,529	341	111	2,838	226
	% Denied	<b>16.8%</b>	<b>16.0%</b>	<b>37.9%</b>	<b>11.3%</b>	<b>28.6%</b>	<b>16.6%</b>	<b>20.2%</b>
<b>Total</b>	Total Applications	181,166	136,954	8,704	3,660	611	31,237	1,589
	Denials	35,197	25,506	3,801	503	194	5,193	390
	% Denied	<b>19.4%</b>	<b>18.6%</b>	<b>43.7%</b>	<b>13.7%</b>	<b>31.8%</b>	<b>16.6%</b>	<b>24.5%</b>

Note: Total also includes 11,888 applications for which no income data was reported.

\* Hispanic ethnicity is counted independently of race.

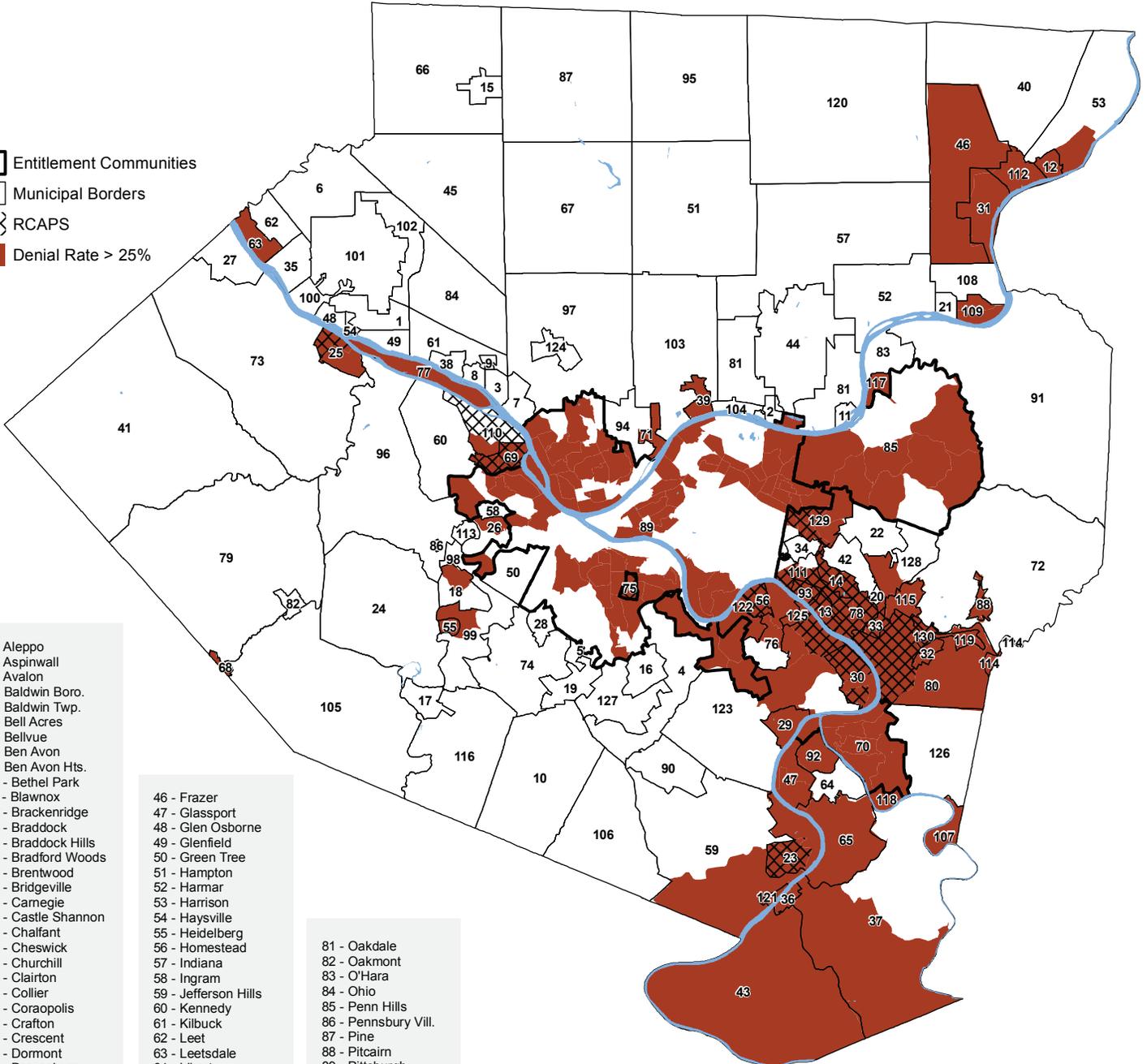
Source: Federal Financial Institutions Examination Council, 2008 to 2010

Over the course of the three years studied, upper-income Black and Other Race households received mortgage application denials more often than lower-income White households.

# MAP 6-2

Tracts with Mortgage Denial Rates Exceeding 25%, 2008-2010

- Entitlement Communities
- Municipal Borders
- RCAPS
- Denial Rate > 25%



- 1 - Aleppo
- 2 - Aspinwall
- 3 - Avalon
- 4 - Baldwin Boro.
- 5 - Baldwin Twp.
- 6 - Bell Acres
- 7 - Bellvue
- 8 - Ben Avon
- 9 - Ben Avon Hts.
- 10 - Bethel Park
- 11 - Blawnox
- 12 - Brackenridge
- 13 - Braddock
- 14 - Braddock Hills
- 15 - Bradford Woods
- 16 - Brentwood
- 17 - Bridgeville
- 18 - Carnegie
- 19 - Castle Shannon
- 20 - Chalfant
- 21 - Cheswick
- 22 - Churchill
- 23 - Clairton
- 24 - Collier
- 25 - Coraopolis
- 26 - Craffton
- 27 - Crescent
- 28 - Dormont
- 29 - Dravosburg
- 30 - Duquesne
- 31 - East Deer
- 32 - E. McKeesport
- 33 - E. Pittsburgh
- 34 - Edgewood
- 35 - Edgeworth
- 36 - Elizabeth Boro.
- 37 - Elizabeth Twp.
- 38 - Emsworth
- 39 - Etna
- 40 - Fawn
- 41 - Findlay
- 42 - Forest Hills
- 43 - Forward
- 44 - Fox Chapel
- 45 - Franklin Park

- 46 - Frazer
- 47 - Glassport
- 48 - Glen Osborne
- 49 - Glenfield
- 50 - Green Tree
- 51 - Hampton
- 52 - Harmar
- 53 - Harrison
- 54 - Haysville
- 55 - Heidelberg
- 56 - Homestead
- 57 - Indiana
- 58 - Ingram
- 59 - Jefferson Hills
- 60 - Kennedy
- 61 - Kilbuck
- 62 - Leet
- 63 - Leetsdale
- 64 - Liberty
- 65 - Lincoln
- 66 - Marshall
- 67 - McCandless
- 68 - McDonald
- 69 - McKees Rocks
- 70 - McKeesport
- 71 - Millvale
- 72 - Monroeville
- 73 - Moon
- 74 - Mt. Lebanon
- 75 - Mt. Oliver
- 76 - Munhall
- 77 - Neville
- 78 - N. Braddock
- 79 - N. Fayette
- 80 - N. Versailles

- 81 - Oakdale
- 82 - Oakmont
- 83 - O'Hara
- 84 - Ohio
- 85 - Penn Hills
- 86 - Pennsbur Vill.
- 87 - Pine
- 88 - Pitcairn
- 89 - Pittsburgh
- 90 - Pleasant Hills
- 91 - Plum
- 92 - Port Vue
- 93 - Rankin
- 94 - Reserve
- 95 - Richland
- 96 - Robinson
- 97 - Ross
- 98 - Rosslyn Farms
- 99 - Scott
- 100 - Sewickley
- 101 - Sewickley Hts.
- 102 - Sewickley Hills
- 103 - Shaler
- 104 - Sharpsburg
- 105 - S. Fayette

- 106 - South Park
- 107 - S. Versailles
- 108 - Springdale Twp.
- 109 - Springdale Boro.
- 110 - Stowe
- 111 - Swissvale
- 112 - Tarentum
- 113 - Thornburg
- 114 - Trafford
- 115 - Turtle Creek
- 116 - Upper St. Clair
- 117 - Verona
- 118 - Versailles
- 119 - Wall

- 120 - West Deer
- 121 - W. Elizabeth
- 122 - W. Homestead
- 123 - West Mifflin
- 124 - West View
- 125 - Whitaker
- 126 - White Oak
- 127 - Whitehall
- 128 - Wilkins
- 129 - Wilkesburg
- 130 - Wilmerding

## High-Cost Lending

The widespread housing finance market crisis of recent years has brought a new level of public attention to lending practices that victimize vulnerable populations. Subprime lending, designed for borrowers who are considered a credit risk, has increased the availability of credit to low-income persons. At the same time, subprime lending has often exploited borrowers, piling on excessive fees, penalties, and interest rates that make financial stability difficult to achieve. Higher monthly mortgage payments make housing less affordable, increasing the risk of mortgage delinquency and foreclosure and the likelihood that properties will fall into disrepair.

Some subprime borrowers have credit scores, income levels, and down payments high enough to qualify for conventional, prime loans, but are nonetheless steered toward more expensive subprime mortgages. This is especially true of minority groups, which tend to fall disproportionately into the category of subprime borrowers. The practice of targeting minorities for subprime lending qualifies as mortgage discrimination.

Since 2005, HMDA data has included price information for loans priced above reporting thresholds set by the Federal Reserve Board. This data is provided by lenders via Loan Application Registers and can be aggregated to complete an analysis of loans by lender or for a specified geographic area. HMDA does not require lenders to report credit scores for applicants, so the data does not indicate which loans are subprime. It does, however, provide price information for loans considered “high-cost.”

A loan is considered high-cost if it meets one of the following criteria:

- A first-lien loan with an interest rate at least three percentage points higher than the prevailing U.S. Treasury standard at the time the loan application was filed. The standard is equal to the current price of comparable-maturity Treasury securities
- A second-lien loan with an interest rate at least five percentage points higher than the standard

Not all loans carrying high APRs are subprime, and not all subprime loans carry high APRs. However, high-cost lending is a strong predictor of subprime lending, and it can also indicate a loan that applies a heavy cost burden on the borrower, increasing the risk of mortgage delinquency.

Between 2008 and 2010, there were 88,160 home purchase, refinance, or home improvement loans made for single-family or manufactured units in Allegheny County. Of this total, 85,125 disclosed the borrower’s household income and 6,626 reported high-cost mortgages. Overall, upper-income households, with the exception of Black households, were significantly less likely to have high-cost mortgages as lower-income households.

An analysis of loans in Allegheny County by race and ethnicity reveals that Black households are overrepresented in high-cost lending. Among lower-income minority households, 16.5% of mortgages obtained by Blacks were high-cost, compared to 11.1% of the mortgages obtained by lower-income White households, 10.4% of those obtained by Hispanics, and only 7.2% of those obtained by lower-income Asian households. Lower-income Other Race households experienced a denial rate of 20.3%, although the sample size of households was small (only 64 total).

Similar trends were apparent among upper-income households. Asian households were the least likely to have high-cost mortgages (2.5%) while White households experienced a high-cost rate of 6.1%. Black households experienced a high-cost loan rate more than twice the rate of Whites. The high-cost mortgage rate for upper-income Hispanic households was 5.5%. Details appear in Figure 5-6.

Map 6-3 on the following page depicts the distribution of high-cost loans by census tract across the County and highlights census tracts with high-cost rates of 7.4% or more (double the County average of 3.7%). Of the 415 census tracts in the County (based on 2000 Census), 46 tracts had high-cost loan rates of 7.4% or more. While such areas are located largely in Pittsburgh, they extend into Mon Valley communities. They do not correlate heavily with the Urban County's racially concentrated areas with poverty, though they do correlate with the very-low-opportunity neighborhoods identified by opportunity index mapping that appears in a previous section of this report.

Black households, both higher-income and lower-income, are more likely to receive high-cost mortgages than other racial and ethnic groups.

**FIGURE 6-6**  
High-Cost Home Purchase Loans  
by Race and Ethnicity, 2008-2010

		Total	White	Black	Asian	Other	No data	Hispanic*
<b>Lower-Income</b>	Total Originations	20,611	17,097	1,351	250	64	1,849	163
	High-Cost	2,439	1,899	223	18	13	286	17
	% High-Cost	<b>11.8%</b>	<b>11.1%</b>	<b>16.5%</b>	<b>7.2%</b>	<b>20.3%</b>	<b>15.5%</b>	<b>10.4%</b>
<b>Upper-Income</b>	Total Originations	64,514	54,723	1,550	1,695	166	6,380	581
	High-Cost	4,062	3,354	233	42	7	426	32
	% High-Cost	<b>6.3%</b>	<b>6.1%</b>	<b>15.0%</b>	<b>2.5%</b>	<b>4.2%</b>	<b>6.7%</b>	<b>5.5%</b>
<b>Total</b>	Total Originations	88,160	73,909	2,998	1,983	245	9,025	770
	High-Cost	6,626	5,349	461	60	20	736	49
	% High-Cost	<b>7.5%</b>	<b>7.2%</b>	<b>15.4%</b>	<b>3.0%</b>	<b>8.2%</b>	<b>8.2%</b>	<b>6.4%</b>

Note: Total also includes 3,035 loans for which no income data was reported.

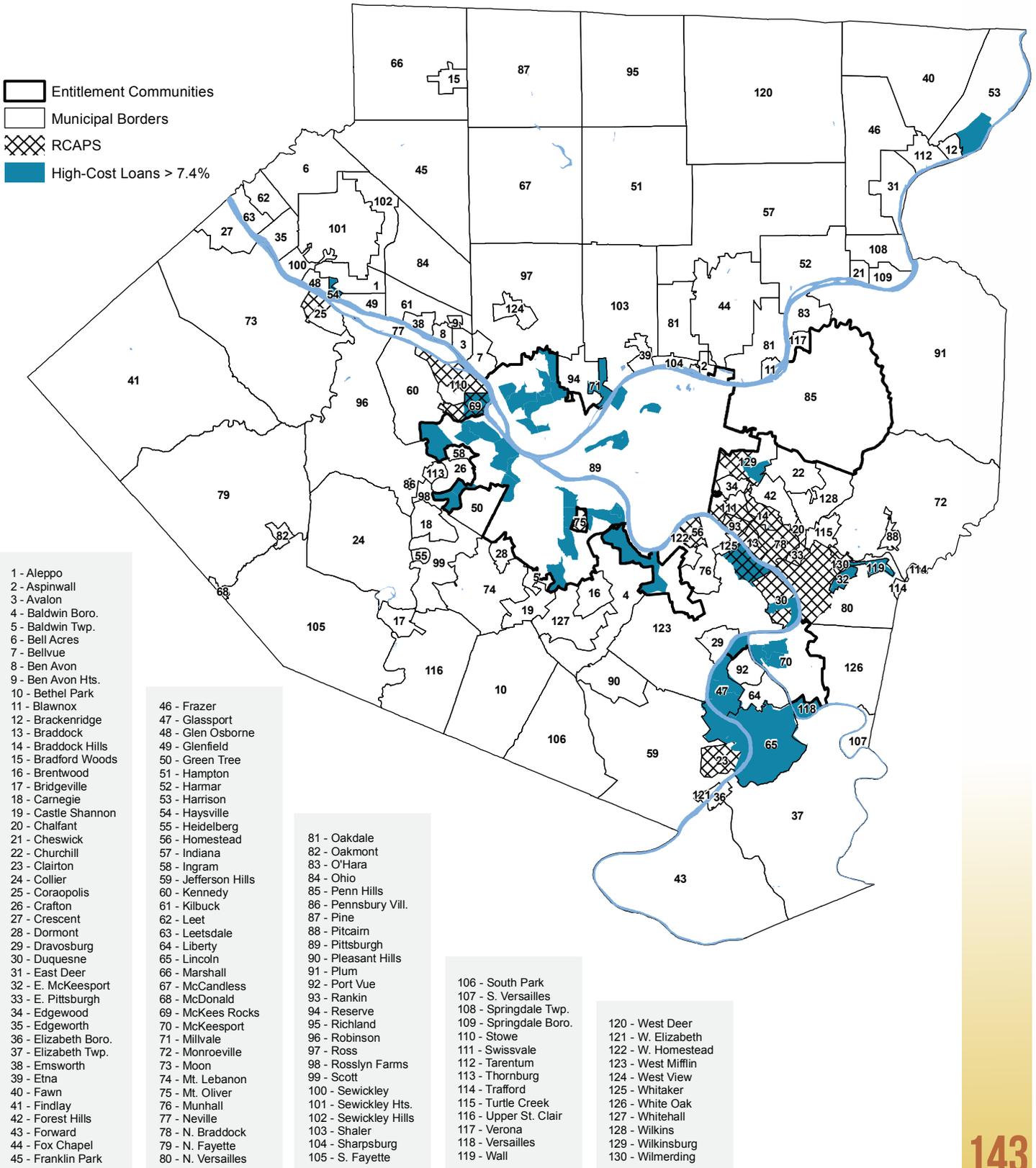
\* Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2008 to 2010

<sup>14</sup> This threshold was selected to capture a reasonable proportion of total tracts

### MAP 6-3

Tracts with High-Cost Loan Rates Exceeding 7.4%, 2008-2010



## Annual Trends in Mortgage Lending

Studying mortgage application data on an annual basis allows insight into the influence of housing market trends on the behavior of applicants and banks. Figure 6-7 illustrates annual change.

While housing markets across the country have experienced steep declines in sales volume and mortgage applications since 2008 as a result of buyer reluctance in an unstable market, the number of applications in Allegheny County increased from 56,451 in 2008 to 65,257 in 2009 before falling to 59,458 in 2010. As noted previously, refinancing loans account for a large percentage of total applications. This is true in all three years.

**FIGURE 6-7**  
High-Cost Home Purchase Loans  
by Race and Ethnicity, 2008-2010

	2008		2009		2010	
	#	%	#	%	#	%
<b>Total loans</b>						
<b>Applied for</b>	<b>56,451</b>	<b>100.0%</b>	<b>65,257</b>	<b>100.0%</b>	<b>59,458</b>	<b>100.0%</b>
Black	3,916	6.9%	2,613	4.0%	2,175	3.7%
White	42,062	74.5%	48,552	74.4%	46,340	77.9%
Asian	932	1.7%	1,399	2.1%	1,329	2.2%
Hispanic*	529	0.9%	566	0.9%	494	0.8%
Other race	232	0.4%	208	0.3%	171	0.3%
No information/NA	9,310	16.5%	12,485	19.1%	9,443	15.9%
<b>Originated</b>	<b>25,415</b>	<b>45.0%</b>	<b>31,478</b>	<b>48.2%</b>	<b>31,267</b>	<b>52.6%</b>
Black	1,137	29.0%	979	37.5%	882	40.6%
White	21,079	50.1%	26,615	54.8%	26,215	56.6%
Asian	503	54.0%	765	54.7%	715	53.8%
Hispanic*	259	49.0%	263	46.5%	248	50.2%
Other race	99	42.7%	83	39.9%	63	36.8%
No information/NA	2,600	27.9%	3,036	24.3%	3,392	35.9%
<b>Originated - High Cost</b>	<b>3,801</b>	<b>15.0%</b>	<b>2,182</b>	<b>6.9%</b>	<b>643</b>	<b>2.1%</b>
Black	319	28.1%	109	11.1%	33	3.7%
White	2,967	14.1%	1,856	7.0%	526	2.0%
Asian	31	6.2%	3	0.4%	6	0.8%
Hispanic*	27	10.4%	20	7.6%	2	0.8%
Other race	15	15.2%	4	4.8%	1	1.6%
No information/NA	469	18.0%	190	6.3%	77	2.3%
<b>Denied</b>	<b>14,758</b>	<b>26.1%</b>	<b>10,359</b>	<b>15.9%</b>	<b>10,080</b>	<b>17.0%</b>
Black	2,070	52.9%	968	37.0%	763	35.1%
White	10,476	24.9%	7,505	15.5%	7,525	16.2%
Asian	159	17.1%	41	2.9%	166	12.5%
Hispanic*	147	27.8%	128	22.6%	115	23.3%
Other race	91	39.2%	55	26.4%	48	28.1%
No information/NA	1,962	21.1%	1,653	13.2%	1,578	16.7%

Note: Data is for home purchase, refinance and improvement loans for owner-occupied one-to-four family and manufactured units. Other application outcomes include approved but not accepted, withdrawn, incomplete or purchase by another institution.

\* Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2008-10

Over the course of the three years studied, the percentage of applications that resulted in loan originations increased, on the whole and across most racial groups, including Black households. The number of loans that were high-cost dropped substantially each year, likely as a direct result of increasing statutory control over predatory lending practices. It is also possible that education and outreach related to borrowing has contributed to the decline in high-cost loans. Between 2008 and 2010, the proportion of applications resulting in denials declined from 26.1% to 17%. This change also occurred across all minority groups.

Between 2008 and 2010, high-cost lending rates dropped substantially, both overall and across all racial and ethnic groups.

## Real Estate Practices

Allegheny County is served by the Realtors Association of Metropolitan Pittsburgh (RAMP), a nonprofit trade organization with 154 associated companies. RAMP functions as the local arm of the Pennsylvania Association of Realtors and the National Association of Realtors. The organization provides a variety of services including standardized documents, training programs and updates on governmental regulations.

New members receive instruction in fair housing as part of the Code of Ethics training, and fair housing questions comprise nine of 80 questions on the Realtor exam. State law requires that each licensed salesperson and broker must accumulate 14 hours of continuing education over a two-year period. As part of the continuing education classes, licensees can elect to receive fair housing training. Fair housing classes are taught by education providers licensed through the Pennsylvania Real Estate Commission. There are also optional and continuing education courses available online through the National Association of Realtors and the Pennsylvania Association of Realtors.

RAMP's standard contract with sellers includes a statement on fair housing. In addition to showing homes equally and without prejudice, Realtors are specifically encouraged to review this statement with sellers to proactively inform them of fair housing laws and the seller's responsibility to comply with the laws.

Anyone may file a complaint alleging a breach of ethics on the part of a member. It is free to file a complaint, and complaints are reviewed by an ethics committee. The committee is comprised of five Realtors approved by the Board of Realtors. When it is determined that a violation has occurred, the committee takes what it determines to be appropriate action, such as filing the determination in the Realtor's file, removing the Realtor from the association or sending the determination to the State Association if a potential crime has been committed.

According to an interview with RAMP leaders, the Association previously recruited minority Realtors through a scholarship program. However, this was discontinued due to lack of interest. Additionally, RAMP has actively recruited minorities to serve on its board of directors, but reported that offers of board appointment have been declined by minorities as well as most non-minority members, reflecting a decline in volunteerism among its membership.

## Newspaper Advertising

Under federal law, no advertising with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status or national origin. In addition, Pennsylvania law extends protection to persons based on ancestry, guide dogs or support animals, age (40 and above), pregnancy, and the disability of an individual with whom the person is known to have a relationship or association.

Publishers and advertisers are responsible under federal law for making, printing or publishing advertisements that violate the Fair Housing Act on its face. Thus, they should not publish or cause to be published an advertisement that expresses a preference, limitation or discrimination on the basis of race, color, religion, sex, handicap, familial status or national origin. The law, as found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols or other approaches that are considered discriminatory.

The real estate sections of the Sunday, September 9, 2012 and September 16, 2012 editions of the *Pittsburgh Post-Gazette* as well

as the September 12, 2012 *The Green Sheet* and September 19, 2012 *New Pittsburgh Courier* were reviewed to identify impediments to housing choice within the published advertisements for houses and other dwelling units held out for sale or for rent. A search of the advertisements showed that most – but not all – large advertisements by companies included the Equal Housing Opportunity logo. Many were so small that the caption was unreadable if one was included. The newspapers did not include the policies on accepting real estate ads; nor did they include any description of what the equal opportunity logo meant.

In the hundreds of for-sale and rental ads reviewed, there were no instances of blatantly discriminatory language, such as particular preferences for a type of occupant or refusal to rent to any protected class member.

The absence of discriminatory language in newspaper advertising for housing indicates that local publishers are aware of their responsibilities under the Fair Housing Act.

# 7 EVALUATION OF CURRENT FAIR HOUSING PROFILE

## Progress Since Last AI

The most recent Analysis of Impediments to Fair Housing Choice for Allegheny County was conducted in 2007. The document preceded the 2009 settlement of the Westchester County, NY false claims case, which transformed expectations across the country for urban county CDBG grantees. HUD and grantee expectations for post-Westchester AIs have evolved to include broader systems analysis that considers the interrelatedness of conditions (for instance, this AI includes a “neighborhoods of opportunity” framework typing census tracts according to school quality, transit, stability, environmental factors, etc.). Therefore, due to seismic shifts in the fair housing landscape since 2007, there are no benchmarks for some items examined in the current AI.

The 2007 AI established five impediments to fair housing choice in Allegheny County. These impediments are listed here, along with the goals developed to address them and proposed strategies. To determine progress made in implementing each strategy, accomplishments are listed following each. This information was derived from review of County CAPER documents and stakeholder interviews.

The County’s progress since its last AI has come chiefly in the form of continued housing and neighborhood activities that deconcentrate blight and expand affordable options in a variety of areas, support for fair housing activities and adoption of a Human Relations Ordinance.

# 1

## 2007 IMPEDIMENT: HOUSING AFFORDABILITY

“There is a lack of affordable housing within the County that is decent, safe, and sound, which impacts neighborhoods and reduces fair housing choice.”

**GOAL** Coordinate countywide housing programs to maximize the effectiveness of increasing the supply of decent, safe and sound housing that is affordable to lower-income households, both renters and owner occupants.

### Strategy 1A

Reduce the number of Low/Moderate Income (LMI) households waiting for public housing and rental assistance by increasing the supply of Section 8 Housing Choice Vouchers.

#### Comment:

*Though ACHA has made efforts to expand its inventory, there has been no decline in need, and less federal funding is now available for this program.*

### Strategy 1B

Increase the supply of available decent, safe, and affordable housing through rehabilitation assistance, financing, new construction and the removal and redevelopment of slums and blighting conditions.

#### Comment:

*This strategy has been implemented, with the County prioritizing and funding these activities through its CDBG, HOME and AHTF resources as well as other funds.*

### Strategy 1C

Increase homeownership opportunities for LMI households by providing housing and credit counseling, financing, closing cost and downpayment assistance, transfer of vacant properties to new and responsible owners and new construction or renovation of for-sale units.

#### Comment:

*To this end, in 2009 alone, the County:*

- *provided 62 low-income families with down payment assistance*
- *transferred 29 vacant properties to new, responsible owners to improve sub-standard living conditions in impacted communities*
- *assisted 50 homeowners through a variety of funding sources to address substandard housing quality, emergency property conditions, lack of accessibility, code deficiency issues and lead-based paint hazards as part of a repair/rehabilitation program for owner-occupied properties*
- *provided grant funds for utility bill subsidies to 647 low-income households*

*These efforts are typical of any given year since 2007.*

### Strategy 1D

Maintain effective property maintenance inspection and enforcement programming and services.

2

## 2007 IMPEDIMENT: HOUSING ACCESSIBILITY

“There is an increasing need for housing opportunities and housing that is accessible to older populations and persons with disabilities.”

### GOAL

Increase the supply of homeless and transitional housing opportunities and housing that meets the accessibility, visitability and quality of life needs of older populations and persons with disabilities.

### Strategy 2A

Provide support for housing rehabilitation to allow persons with disabilities to remain in their homes.

#### Comment:

*The County has distributed grants to complete accessibility modifications for home owners.*

### Strategy 2B

Increase the supply of housing that is accessible to persons with disabilities and the elderly by providing targeted rehabilitation assistance and ensuring that new County-subsidized multi-family construction meets accessibility provisions of the Fair Housing Act.

#### Comment:

*The County has financed and/or coordinated the construction and rehabilitation of hundreds of rental units, which meet applicable accessibility standards. Additionally, the County has constructed new accessible housing units for persons with disabilities.*

### Strategy 2C

Support education and training on reasonable accommodations for persons with disabilities and the elderly.

### Strategy 2D

Support grant funds for homeless services and shelter providers to improve the accessibility of emergency shelters and transitional housing locations.

#### Comment:

*The County serves approximately 20,000 clients annually through grants for homeless services and shelter providers.*

# 3

## 2007 IMPEDIMENT: FAIR HOUSING EDUCATION, ADVOCACY, MONITORING, ENFORCEMENT

“There is a lack of awareness of rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.”

**GOAL** Increase the knowledge and awareness of the rights of individuals and the responsibilities of public and private housing providers and policy makers in regard to the Fair Housing Act through education advocacy, monitoring and encouragement to reduce discrimination in housing and provide fair housing choices for all individuals and families.

### Strategy 3A

Support the delivery of education and targeted training and programs by public, non-profit, and private housing providers concerning rights and responsibilities ensured by the Fair Housing Act.

#### Comment:

*The County supports the delivery of fair housing services through annual financial support of the Fair Housing Partnership.*

### Strategy 3B

Support efficient and effective fair housing monitoring, investigation, enforcement strategies, comprehensive planning and local land use and building code policies that further fair housing choice.

#### Comment:

*The County created a Human Rights Commission in 2009 with additional protected classes, including sexual orientation and gender identity. Also, there is now improved coordination between County departments and agencies through monthly meetings and other communication as needed by DHS.*

### Strategy 3C

Support the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices.

### Strategy 3D

Support the delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination.

#### Comment:

*The County provides housing counseling services to nearly 3,000 annually through the Urban League of Pittsburgh and the Fair Housing Partnership to address lack of access to fair housing, credit and financing problems and lack of awareness of fair housing rights.*

# 4

## 2007 IMPEDIMENT: CONCENTRATION OF LOW-INCOME AND MINORITY GROUPS

“There are concentrations of low-income persons, minorities, and female headed households that lack decent, safe and sound housing that is affordable, which impacts neighborhoods and reduces fair housing choice.”

**GOAL** Improve the housing conditions within the County and promote new affordable housing choices outside impacted areas in pursuit of diversified and culturally rich neighborhoods.

### Strategy 4A

Increase access to affordable housing opportunities in more affluent and less racially segregated areas through homeownership and rent assistance, new construction, renovation of existing housing stock and encourage among municipalities alternate land use policies.

#### Comment:

*Each year, ACHA assists more than 5,000 families in more than 120 municipalities through the Section 8 voucher program, which offers higher payment standards in more affluent, less concentrated areas. Voucher holders are encouraged to explore opportunities in non-impacted areas.*

### Strategy 4B

Encourage and support strategies to close the minority homeownership gap.

#### Comment:

*Each year, the County originates many first time low-income and minority homebuyers through programs that provide low-interest loans, closing costs and downpayment assistance.*

### Strategy 4C

Encourage and support targeted neighborhood development strategies to promote a range of quality housing for LMI and minority households.

**Comment:** *The County deconcentrates poverty and minorities using mixed-income development in impacted areas such as the Homestead Redevelopment Area and Braddock's Field development.*

### Strategy 4D

Encourage that protected classes communities and economically diverse groups are well-represented on advisory bodies that oversee housing policies.

#### Comment:

*A review of boards for the current AI found that minorities are represented, though women and people with disabilities should be further involved.*

### Strategy 4E

Encourage and support the development of market-rate and mixed-income housing in areas that traditionally have a high concentration of LMI and minority households.

# 5

## 2007 IMPEDIMENT: ACCESSIBILITY OF ECONOMIC OPPORTUNITIES

“There is a lack of economic opportunities [sic] which prevents low-income households from improving their income and their ability to live outside low-income areas, which reduces fair housing choice.”

**GOAL** Support sustainable economic growth that will provide an increase in job opportunities and improved household income in order to increase fair housing choice.

### Strategy 5A

Strengthen partnerships and program delivery that enhances the County’s business base, expand its tax base, and create a more sustainable economy for residents and businesses.

### Strategy 5B

Support workforce development and skills training that result in livable wage job opportunities.

### Strategy 5C

Support programming that enhances entrepreneurship and small business development, expansion and retention within traditionally LMI and minority neighborhoods.

### Strategy 5D

Develop strategies and fund initiatives that redevelop brownfield sites that are disproportionately located in municipalities with higher concentrations of minority and poverty level populations.

## Fair Housing Infrastructure

This section reviews fair housing capacity across Allegheny County, including advocacy organizations and jurisdictional monitoring and enforcement of local fair housing laws. As explained below, the County relies on a capable network of active fair housing advocacy organizations.

### A. ALLEGHENY COUNTY HUMAN RELATIONS COMMISSION

The County Human Relations Commission (HRC) was created in 2009 to protect against discrimination on a wide range of bases in employment, housing and use of public facilities. The HRC includes seven members appointed by the County Executive with the approval of County Council. It has the authority to initiate, investigate, refer for investigation and pass upon discrimination complaints.

Stakeholders indicated that enforcement of the County's fair housing protections is not currently a major activity of the HRC due to a lack of capacity, so complaints received by this body are referred to another agency for investigation and resolution. Additionally, the broad protections of the ordinance allow someone who alleges discrimination to bring an action in the state Court of Common Pleas.

### B. FAIR HOUSING PARTNERSHIP OF GREATER PITTSBURGH

The Fair Housing Partnership of Greater Pittsburgh is a nonprofit organization dedicated to creating equal housing choice across Southwestern Pennsylvania through fair housing advocacy and comprehensive housing counseling services. Founded in 1983 to advance fair housing and equal opportunities, the partnership grew to include a fair housing enforcement program focused on complaint-based and systemic audit-based housing discrimination testing. Since that time, testing has been a key FHP activity.

Through HUD's Fair Housing Initiatives Program, the Fair Housing Partnership of Greater Pittsburgh receives support to conduct educational, outreach and enforcement services to members of the protected classes, focusing on race, national origin and disability. This funding also supports testing for discrimination in the rental, sales, mortgage lending and insurance markets, as well as testing to ensure that persons with disabilities are afforded reasonable accommodations and modifications by housing providers, and that new construction rental or sales communities are accessible.

In 1998, FHP was awarded a contract to provide mobility counseling to Allegheny County public housing clients. The Services Center ended operations in 2005; however, FHP continues to provide rental and mobility counseling. In 2005, FHP expanded its housing counseling program by offering assistance to homebuyers.

The Fair Housing Partnership is currently served by professional staff and a volunteer Board of Directors representing diverse communities throughout Pittsburgh. The organization has been actively involved in promoting regional fair housing by focusing on the dual goals of acting as an equal opportunity housing counseling agency, and as a fair housing advocate and enforcer of fair housing laws.

### **C. REGIONAL HOUSING LEGAL SERVICES**

Regional Housing Legal Services (RHLS) was created in 1973 to address landlord / tenant issues in what was then known as Lacey Park, a 110-acre development with 1200 homes established for World War II defense workers in Bucks County.

Since then, RHLS has continued to demonstrate a steadfast commitment to community control and neighborhood revitalization. In the past three decades, RHLS has acted as a leading force behind many key policy and systemic changes made in Pennsylvania on behalf of the disenfranchised, and has been involved in the development of thousands of units of affordable housing throughout the state. Offices were opened in Pittsburgh in 1997. Direct representation and technical assistance services are provided primarily by RHLS' Pittsburgh-based attorneys to about 60 community-based organizations per year. All professional staff works collaboratively to engage in numerous

efforts to change and promote policies in RHLS' areas of focus.

Regional Housing Legal Services is a nonprofit law firm with unique expertise in affordable, sustainable housing and its related components — community and economic development, utility matters and preservation of home ownership. RHLS provides innovative project and policy solutions that help create sustainable communities offering decent, safe and affordable housing for lower-income Pennsylvanians.

With a staff of 15, including 13 attorneys, RHLS serves about 60 community-based organizations per year and is engaged in numerous efforts to change and promote policies in its areas of focus.

# 8 GENERAL FAIR HOUSING OBSERVATIONS

This section of the AI is a summary of general observations included in earlier sections of the report. General observations include the results of primary and secondary research that define the underlying conditions, trends, and context for fair housing planning in Allegheny County. These observations in and of themselves do not necessarily constitute impediments to fair housing choice. Rather, they establish a contextual framework for the impediments to fair housing choice that are presented in the following section of the AI.

## Demographic and Housing Market Observations

1

The County's overall population decline of 4.6% between 2000 and 2010 reflects modest gains among rural townships outweighed by heavy losses across urban core communities.

2

The County has become more diverse in recent decades, due both to an expansion in the raw number of non-White residents and a decrease in Whites. Of the net increase of 59,056 non-White persons living across all of Allegheny County since 1990, 80% were located in the Urban County (outside of Pittsburgh, McKeesport and Penn Hills).

3

The number of minorities living in Pittsburgh has remained virtually the same since 1990. This is due to a 16.4% decrease in Black residents (15,652 persons) offset by rising numbers of Asians and Hispanics. Potential reasons for the dispersal of Blacks into the suburbs include public housing demolition and the gentrification of some city neighborhoods, as well as increasing relative appeal and/or affordability of suburban housing.

4

Pittsburgh's Hispanic in-migration rate ranks in the bottom 25 of regions nationwide, a fact potentially attributable to the area's job mix and its comparative lack of existing Hispanic social networks.

5

There are 27 racially concentrated areas of poverty in the Urban County, largely in eastern suburbs along the river.

6

Though integration has increased during the last 10 years, the County's Black population remains highly segregated from its White population. To achieve full integration, 64.2% of either White or Black residents would have to move to another census tract within the County.

7

The 2010 median income for Black households in Allegheny County was less than half the median income for White households. Lower household incomes among Blacks are reflected in lower home ownership rates when compared to Whites (1/3 compared to 3/4, respectively).

8

County residents with disabilities are more than twice as likely to live in poverty than those without disabilities. In 2010, 21% of residents with disabilities lived in poverty, compared to 9.9% of persons without disabilities who were living in poverty.

9

Nearly one in every four female-headed households with children in the County is below the poverty line, compared with only 3.7% of married couples with children. Single-person and non-family households represent an increasingly common household type, while consistent with national trends, the Urban County has seen a decrease in married-couple households.

10

In the Urban County, the highest rates of poverty are found in Steel Valley communities south of Pittsburgh along the Monongahela River.

11

Blacks were substantially more likely than Whites to be unemployed in the Urban County in 2010, as 14.5% of Blacks were unemployed, compared to 5.4% of Whites.

12

The number of housing units across Allegheny County has expanded since 2000, despite continued population loss. Development patterns in recent years indicate a continued trend of suburban sprawl, as urban core communities lose houses and population as they are gained by suburban and rural townships.

13

Only one-fifth of rental units in the County have three or more bedrooms, compared to more than nearly four-fifths of owner units. A lack of larger rental units consisting of three or more bedrooms has a disproportionately greater impact on minority families, who tend to live in larger families.

14

Between 2008 and 2010, high-cost lending rates dropped substantially, on the whole and across all racial and ethnic groups. This is likely a direct result of increased statutory control over predatory lending practices, as well as increasing borrower awareness.

## Programmatic Observations

1

In FY 2012, pure fair housing activities such as education, outreach, complaint investigation and testing represented 0.3% of the County's total CDBG budget.

2

Actions during the last decade on the part of the County, ACHA and RAAC resulted in the clearance or improvement of substandard public housing in predominantly minority communities, some relocation of lower-income Blacks to non-impacted areas and focused CDBG investment in seven distressed municipalities.

3

Allegheny Places, the County's comprehensive plan, is a model for the incorporation of equal opportunity principles throughout visioning, objective-setting and future land use planning.

4

Black households are strongly overrepresented among public housing residents and voucher holders in comparison to their share of all households across the County.

5

In evaluating CDBG project proposals, the County incorporates input from COGs and other County departments, though it does not convene an advisory council. Professional expertise informs the budget, and public input occurs according to the Citizen Participation Plan.

# 9 IMPEDIMENTS TO FAIR HOUSING CHOICE

## 1

### FRAGMENTED SYSTEM OF LOCAL GOVERNANCE

“The greater number of local units of government per capita you have,” pre-eminent regional governance scholar Myron Orfield has argued, “the greater the racial and social segregation.” The Pittsburgh region ranks among the most fragmented in the country, according research cited on Page 18. This balkanized system of local governance facilitates an environment of competition among municipalities and school districts that has exacerbated segregated settlement patterns. This system carries natural disincentives for the development of affordable housing, as municipalities can be competitive by developing higher-end residential and commercial properties to fortify the tax base and limiting the development of housing for people with greater social needs.

These competitive forces have manifested in Allegheny County in the form of exclusive suburbs attracting expensive residential development, which allows them to maintain low tax rates at the expense of older, more densely developed urban core communities, which have lost population and are more likely to allay a diminished tax base by accepting development of any type. The County’s poorer residents, among which minorities and the disabled are disproportionately represented, face geographically limited housing options.

**ACTION STEP 1:** Given the absence of appetite for structural consolidation among local jurisdictions, the County should assume a leadership role in meaningful efforts to advance functional or cooperative regionalism.

## 2

### PERSISTENCE OF HOUSING DISCRIMINATION

The most common basis cited in housing discrimination complaints across Allegheny County in recent years was race/color, followed by disability. One-third of cases reported to HUD and the state involved reasonable accommodation/modification. Fewer complaints arise regarding locally protected classes, such as unfair treatment on the basis of sexual orientation, which suggests that community awareness of these local protections may be low. The County’s HRC has received only a couple of fair housing complaints in its several years of existence.

Paired testing across Allegheny County has detected housing discrimination against renters with hearing impairments and Black mortgage applicants.

Because the County’s Human Relations Commission is not staffed, it relies on staff members from other County departments to investigate and process cases. The County supports awareness of fair housing rights and responsibilities through a contract with the Fair Housing Partnership of Greater Pittsburgh.

**ACTION STEP 1:** The County should explore opportunities to increase funding to and develop the capacity of the HRC.

**ACTION STEP 2:** The County should support the work of the HRC or another entity by providing funds to train staff, market its services and/or contract with a qualified entity to provide education, outreach or enforcement services.

**ACTION STEP 3:** The County should continue its financial support for paired testing, which provides information that can guide the targeting and development of pure fair housing activities. Particularly, testing is needed of the rental market with regard to race/color and disability.

# 3

## CONCENTRATION OF POVERTY AND DECREASING AVAILABILITY OF DECENT, AFFORDABLE RENTALS

Between 2000 and 2010, while the adjusted median housing value climbed 8% across the County and median gross rent increased 5.4%, household income fell 1.2%. The County lost more than half its units renting for less than \$500 between 2000 and 2010, while the number of units renting for more than \$1,000 nearly tripled. Minimum-wage, single-family households and those depending on SSI cannot afford an apartment renting at the fair market rate. Due to the lower median incomes among minority groups, minorities are more likely to be renters and are impacted to a greater extent by rent price increases that have outpaced gains in income.

Multi-family rental units represented less than 10% of all occupied housing in 45 of the County's 130 municipalities. According to stakeholders, the development of affordable family rental housing in more affluent communities has commonly been complicated, delayed or thwarted entirely by negative local attitudes, with the result that it tends to be located where land is affordable and resistance is rare: racially/ethnically concentrated areas of poverty.

ACED's elderly units are generally located in higher-opportunity areas than the family units. This may be the result of a more favorable view and acceptance of elderly housing compared to family housing.

**ACTION STEP 1:** To promote the adoption of inclusionary zoning provisions by municipalities, Allegheny County should a) consider offering administrative oversight, such as qualifying eligible households and overseeing affordability periods, and b) consider incentives for adopting the existing IZ model ordinance.

**ACTION STEP 2:** The County should, where possible, encourage and support the acquisition of tax-credit developments for which affordability requirements are set to expire.

**ACTION STEP 3:** Rather than allowing developers to drive the site selection process for assisted housing development, ACED should designate priority areas for new construction investment in its funding guidelines to expand affordable housing in opportunity areas.

**ACTION STEP 4:** The County should provide financial incentives and higher priority, such as through bonus points in proposal evaluation, for affordable family housing in high-opportunity areas.

**ACTION STEP 5:** The County should officially adopt and incorporate into its project review process (via checklist) the Site and Neighborhood Selection Standards found at 24 CFR 92.202(b) to ensure that affordable housing developments, particularly family units, are built outside of racially/ethnically concentrated areas of poverty.

**ACTION STEP 6:** The County should continue to evaluate ways to broaden its affordable housing stock, possibly to include incentives for an affordable housing setaside in any County-assisted development with a residential component.

# 4

## CONCENTRATION OF VOUCHER HOLDERS IN RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY

Despite a reportedly adequate level of landlords participating in the Section 8 voucher program, voucher holders remain concentrated primarily in less expensive communities that are more likely to be racially/ethnically concentrated areas of poverty. ACHA's three-tiered payment standard is a well-planned strategy to efficiently distribute allocations and broaden housing choice to higher-opportunity neighborhoods, but the number of households in low-poverty areas is low. Assuming that the higher-tier FMR is sufficient to afford a market-rate unit in those communities, the situation suggests that greater landlord participation is needed in higher-opportunity areas, and/or that greater mobility counseling is needed for voucher holders.

**ACTION STEP 1:** The County should study the feasibility of adding lawful source of income as a class protected by its Human Relations Ordinance, which would prevent landlords from refusing to rent to applicants with vouchers, child support or any other legal form of income.

**ACTION STEP 2:** ACHA should continue to explore mobility counseling initiatives.

**ACTION STEP 3:** ACHA should continue to adjust payment standards to match varying market rent levels across communities or neighborhoods, so that the ceiling is lower in lower-cost areas and higher in more expensive areas.

# 5

## DISCRIMINATORY MUNICIPAL POLICIES AND PRACTICES

Some individual local government zoning ordinances reviewed during the AI were found to impose undue requirements or limitations on group homes. Other communities discourage compact, more affordable residential development by devoting the vast majority of land area to very large minimum lots for the development of single-family homes. In several communities, the zoning ordinance includes provisions for multi-family housing, but little or no undeveloped land is available for such uses. All of these measures limit fair housing choice.

Additionally, developers interviewed during the development of the AI reported that they have been subject to excessive and undue local conditions and requirements in order to gain the right to develop affordable housing.

**ACTION STEP 1:** The County has already exercised an informal policy of refusing to grant CDBG and HOME funds to municipalities that it determines are engaging in unlawful discrimination. This should be formalized with a policy of refusing any discretionary County funds from federal sources to such municipalities until the County confirms that discriminatory actions or policies have been corrected.

**ACTION STEP 2:** ACED should continue to provide one-on-one technical land use planning assistance to local units of government aimed at identifying and overcoming procedural and regulatory barriers to fair housing and affordable housing.

**ACTION STEP 3:** ACED should continue to closely monitor and advise local government zoning and land use policies and practices. The County should continue to promote the use and adoption of model ordinances.

## 6

### LIMITED AFFORDABLE HOUSING OPTIONS FOR PEOPLE WITH DISABILITIES

The age and condition of housing stock, the area's hilly topography and the relatively limited ability of people with disabilities to bear the costs of retrofitting present barriers to housing choice for residents with physical disabilities. The vast majority of housing units across the County are not accessible because they were built prior to the enactment of the ADA in 1988. Older multi-family structures are often exempt from accessibility mandates. Across the County, persons with disabilities were more than twice as likely as persons without disabilities to live in poverty. According to advocates, people with disabilities commonly find housing through ACHA. Currently, 55.5% of the Authority's 5,050 voucher holders report a disability. Ensuring an adequate inventory of accessible, affordable units is critical to ensuring the integration and independence of this population.

**ACTION STEP 1:** ACHA should continue to update and monitor its public database of affordable housing opportunities to denote which sites have units accessible to persons with physical disabilities.

**ACTION STEP 2:** ACED should continue to prioritize housing projects that result in the creation of accessible units through construction or retrofitting.

## 7

### GAPS IN STRATEGY TO MEET THE NEEDS OF A GROWING LIMITED-ENGLISH-SPEAKING POPULATION

Six language groups in Allegheny County have large enough numbers of limited-English speakers to warrant further analysis of their access to County programs and services, according to HUD "safe harbor" guidance on compliance with Title VI. Additionally, the County's refugee population continues to expand. According to advocates, this group is more likely to experience refusal to rent and unfair treatment, and they are less likely to know their rights. The County must adapt to ensure that its evolving population has equal access to programs, services and housing opportunity.

**ACTION STEP 1:** ACED should gain access to the four-factor analysis conducted by DHS to determine the extent to which its current systems for interpretation and translation adequately serve the community, culminating if necessary in an official Language Access Plan. The four-factor analysis is detailed in the *Federal Register* dated January 22, 2007.

**ACTION STEP 2:** ACHA should update its four-factor analysis as needed to determine the extent to which its current systems for interpretation and translation adequately serve the community, culminating if necessary in an official Language Access Plan.

## 8

### ROOM TO IMPROVE IN SOME COUNTY POLICY DOCUMENTS

In practice, Allegheny County strives to balance the revitalization of distressed neighborhoods with the creation of affordable housing opportunities outside of racially/concentrated LMI areas. Various policy documents could be strengthened to support this intention. The County should ensure that its affirmative marketing policy applies to CDBG-assisted housing developments of five or more units. Further, the County should consider imposing the policy on all such housing developments assisted through ACED programs.

**ACTION STEP 1:** The County should update its affirmative marketing policy to explicitly apply to all housing developments of five or more units assisted through all ACED programs.

**ACTION STEP 2:** ACED should require all CDBG, HOME, ESG and HOPWA grantees to formally certify that they will affirmatively further fair housing choice.

**ACTION STEP 3:** As mentioned previously, ACED should build a ranking system into its housing development program application that would prioritize family units in high-opportunity neighborhoods.

**ACTION STEP 4:** As stated previously, the County should adopt a formal policy to refrain from investing its federal housing funds in any municipality it determines is engaging in discriminatory behavior. This would include discriminatory zoning provisions, denial of permits for affordable housing developments based on public opposition and other similar activities.

## 9

### EVIDENCE OF CONTINUED LENDING DISCRIMINATION

Over the course of the three years studied, *upper-income* Black and Other Race households received mortgage application denials more often than *lower-income* White households. Mortgage loan denial rates among most minority applicants were higher than denial rates for Whites between 2008 and 2010. More than one-third of mortgage denials for Black applicants occurred for no given reason. Finally, Black households, both higher-income and lower-income, were more likely to receive high-cost mortgages than other racial and ethnic groups.

Comparatively, no lending occurred in very-low-opportunity neighborhoods of the Mon Valley, though it is unclear whether this is due to a lack of lenders servicing this area, the overall lack of market activity in these neighborhoods, or the low participation of residents in the mortgage lending process.

**ACTION STEP 1:** The County should continue to support efforts to provide credit repair and borrowing advice on a public, countywide basis (such as through the Don't Borrow Trouble program) to ensure that lower-income households have access to means of improving their ability to obtain and maintain decent, affordable housing.

**ACTION STEP 2:** The County should actively participate in and financially support efforts to identify and rectify potentially discriminatory actions by lenders, such as opening branches only in middle- or upper-income neighborhoods.

# 10

## DISCONNECT BETWEEN GROWTH AREAS, JOBS AND TRANSIT SERVICE

During the last 10 years, the total number of Port Authority routes has been curtailed from 230 to 101. Though 11th-hour intervention preserved the current system from further drastic cuts, the lack of a reliable funding stream continues to threaten the system, which is critical for connecting the County's workforce to its jobs.

As of 2010, only 33.2% of all low-skill jobs in the County were located in census tracts with good transit coverage. SPC has projected population growth and job growth that will further separate employers from employees, based on the current reach of routes. This is more a public planning issue than a transportation management issue, as extending transit into a network providing regular service to all suburban hinterlands would not be efficient or feasible.

Black households across the County are far more likely than White households to be transit-dependent. In 2005, the latest year for which this statistic was reported, 37.8% of the County's Black households did not own a vehicle, compared to 10.5% of White households.

**ACTION STEP 1:** The County should continue its efforts to promote the development of medium-density and high-density affordable multi-family housing for families along transit routes, such as TOD sites.

**ACTION STEP 2:** The County should continue to lobby state leaders to seek a dedicated and adequate funding source for public transit. The preservation of service at its current level is extremely important to housing choice for lower-income households, particularly lower-income reverse commuters and those working outside typical business hours.

**ACTION STEP 3:** The County should encourage concentrated nodes of employment and housing rather than large, low-density areas. These concentrated nodes will be better served by transit if they include pedestrian amenities and walkable designs.

**ACTION STEP 4:** Not all South Busway and rail stations are accessible by ADA standards. The Port Authority should work to improve stops to ensure all are accessible to residents with disabilities.

# 11

## ROOM FOR WIDER REPRESENTATION ACROSS APPOINTED BOARDS

While the County's appointed volunteer boards and commissions related to housing and land-use issues were noted to benefit from racial/ethnic minority representation that reflected the composition of the County's total population, women were underrepresented, and only one board member was noted to have a disability. A higher level of participation among these groups would help to ensure that their views and experiences are reflected in County decision-making.

**ACTION STEP 1:** The County should actively monitor the demographic composition of its boards and commissions, recruiting new members with an intention of advancing participation among women and persons with disabilities and maintaining the participation of racial/ethnic minorities.

# APPENDIX A



## RECORDS OF STAKEHOLDER AND PUBLIC PARTICIPATION

## COG Meeting Schedule

<b>COG</b>	<b>MEETING LOCATION</b>	<b>MEETINGS</b>
Turtle Creek Valley	Turtle Creek Municipal Building 125 Monroeville Ave. Turtle Creek	Tuesday 9/25/12
Twin Rivers	W. Newton Borough Building 112 S. Water St. West Newton	Thursday 9/27/12
Steel Valley	Eat'n Park 285 Waterfront Dr. E. Homestead	Thursday, 10/4/12
COG Directors' Meeting	Frazier Township Building Pittsburgh Mills Mall	Tuesday 10/9/12
Char-West	1 Veteran's Way Carnegie	Thursday 10/11/12
South Hills	794 Washington Rd. Mt. Lebanon	Thursday 10/18/12
North Hills	300 Wetzel Rd. Glenshaw	Friday 11/2/12
Allegheny Valley North	Harmar Townshiop Building 701 Freeport Rd. Cheswick	Wednesday 10/24/12
Quaker Valley	620 California Ave. Avalon	Wednesday 1/13/13

## Interview Schedule

### ORGANIZATION

### PERSONS INTERVIEWED

County CDBG/HOME Staff (Allegheny County Economic Development)	Jack Exler, Deputy Director Donna Joyce, Manager of Operations Nathan Wetzel
Allegheny County Economic Development	Dennis Davin, Director
County Planning (Allegheny County Economic Development)	Kay Pearce, Planning Manager Andrew Hartwell, Planner
Allegheny County Housing Authority	Frank Aggazio, Executive Director Ed Primm, Senior Project Manager/ Development
Three Rivers Center for Independent Living	Lester Bennett
Allegheny County Dept. of Human Services	Immigration Advisory Council
Fair Housing Partnership of Greater Pittsburgh	Peter Harvey, Executive Director Jay Dworin, Enforcement Program Director
Regional Housing Legal Services	Robert Damewood
Port Authority Transit	David E. Wohlwill, AICP Manager, Longer-Range Planning
Allegheny County Dept. of Human Services	Chuck Keenan Local Housing Options Team

## Public Meeting

A public meeting was held on May 4, 2015  
from 10am - 12pm at the ACED office:

Chatham Center  
112 Washington Place  
Suite 900  
Pittsburgh, PA 15219

The purpose of the meeting was to solicit  
final public comment on the AI. No members  
of the public attended.

# APPENDIX B



## ADVISORY COMMITTEE PARTICIPANTS

## Advisory Committee Participants for the Allegheny County Analysis of Impediments to Fair Housing Choice

<b>PARTICIPANT</b>	<b>TITLE</b>	<b>ORGANIZATION</b>
George Moses	Outreach Associate	Housing Alliance of PA, Western PA Office
Peter Harvey	Executive Director	Fair Housing Partnership of Greater Pittsburgh
Eldolia Weir	Director of Housing	Urban League of Greater Pittsburgh
Stanley A Holbrook	Executive Director	Three Rivers Center for Independent Living
Carolyn Pschirer	Director of Services	North Hills Community Outreach
Lena Andrews	Community Engagement P&D Spcst	Action-Housing Inc
Stephanie Cipriani	Senior VP	PNC Community Development, PNC Bank
Frank Hammond	Senior VP	BNY Mellon Center
Frank Agazzio	Executive Director	Allegheny County Housing Authority
Mary Gibson		Business Risk Analyst & Corporate Counsel

# APPENDIX C



## INDIVIDUAL MUNICIPAL ZONING ORDINANCE REVIEWS

Municipality:

**Aleppo Township**

RVD 12/11/2013

Date of ordinance	June 18, 2012	Comments
Residential districts and dwelling unit types permitted by right	<p><b>R-1 Single Family Residential:</b> PU = single family detached, duplex; CU = PRD (single family), group care home, residential conversion; AU = granny flat/ carriage house</p>	<p>*see note below; there are problems with group home, group care home, and personal care home that may be due to drafting errors in the ordinance.</p>
	<p><b>R-2 Multi-Family Residential:</b> PU = single family detached, townhouse; CU = PRD (50% SF DUs), multi-story garden apt., personal care home, residential conversion; AU = granny flat/ carriage house</p>	
	<p><b>R-3 Multi-Family Residential:</b> PU = single family detached; CU = personal care home, mobile home park, group care home / group home, duplex, residential conversion; AU = granny flat/ carriage house</p>	
	<p><b>WCV Webers Corner Village District:</b> PU = multi-story garden apt.; CU = duplex, mixed use apt., single family detached; AU = granny flat/ carriage house</p>	
	<p><b>PRD:</b> single family, duplex, townhouse</p>	
Smallest minimum residential lot size permitted	<p><b>R-1</b> 12,000 SF w/sewer; 20,000 SF w/o sewer</p>	<p>lot sizes related to availability of public water/sewer</p>
	<p><b>R-2</b> multi-story garden apts 32,670 SF; all other uses 10,000 SF w/ sewer and 20,000 SF w/o sewer.</p>	
	<p><b>R-3</b> group homes 20,000 SF &amp; sewer required; mobile home park 10 acres &amp; sewer required; all other PUs = 21,780 SF w/ sewer &amp; 43,560 SF w/o sewer.</p>	
	<p><b>WCV</b> single fam 1 acre max; duplex min 21,780 SF</p>	
	<p><b>PRD</b> 10 acres w/no min lot area; 25' between bldgs.</p>	
Alternative design	Cluster Lot Development, residential conversion; PRD, mixed use apartment	conversion of single family for personal care home
Definition of family	1+ related persons (blood, foster, marriage, adoption)... or a group 3 of less unrelated persons & any domestic servants or gratuitous guests living together in a single, nonprofit dwelling unit & maintaining a common household w/a single cooking facilities. A roomer, boarder or lodger is not member of the family.	Unrelated persons capped at 3.

<p><b>Treatment of group homes</b></p>	<p>"Group home" defined as DU w/room &amp; board for 8 or less permanent residents...mentally or physically handicapped persons any age needing supervision &amp; specialized services &amp; 2 or less staff on any shift who may/ may not reside in the DU, &amp; who provide health, social and/or rehabilitative services... shall be provided only by a governmental agency, licensed or certified agents, or any responsible nonprofit social services corporation...facility shall meet all minimum requirements of sponsoring agency</p>	<p>* see note below on problems with this and similar uses.</p>
<p><b>Group Care Home</b></p>	<p>A facility housing unrelated residents that provides 24 hour supervision / rehabilitation services for developmentally disabled individuals...licensed by the PADPW for such purposes.</p>	<p>* see note below on problems with this and similar uses.</p>
<p><b>Definition of mobile home</b></p>	<p>"Mobile (modular home)" is defined as a single-family dwelling for permanent occupancy, non-medical office, or place of assembly... (typ. description). Does not include recreational vehicles or travel trailers. Treated same as other single-family dwelling types.</p>	<p>Mobile home parks are CU in R-2 and R-3.</p>
<p><b>*There are problems in the ordinance.</b> 'Group home' is <i>not</i> listed in Table 1 Land Use, although it is defined. 'Group Care Home' is both defined and listed in Table 1. Although Group Care Home is listed in Table 1 as a CU in the R-3 District it is <i>not</i> included in Sect. 9.3, conditional use standards for the R-3 District. However, in Sect. 9.3 there are standards for 'Group home'. Personal Care Home is included in Table 1 but not defined. There are specific standards for PCHs as a CU in the R-2 District, and residential conversions are permitted to create personal care homes. It seems these terms are used interchangeably and/or incorrectly in the ord.</p>		

Municipality:

**Aspinwall Borough**

RVD 11/4/2013

Date of ordinance	Chapt. 27; adopted 12/10/03, as amended thru 1/11/06	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>AR-1 Single-Family Residential:</b> PU = 1- and 2-family detached</p> <p><b>AR-2 Residential:</b> PU = 1- and 2-family detached; CU = multifamily dwellings (3 to 6 units) new or conversion; group residences &amp; family boarding homes(?)</p> <p><b>AR-3 Single &amp; Multiple Family Residential:</b> PU = 1- and 2-family detached; CU = multifamily dwellings (3 to 6 units) new or conversion</p> <p><b>AR-4 Multifamily Residential:</b> PU = 1- and 2-family, garden apts., multifamily multistory buildings ( 5 stories max)</p> <p><b>AR-5 Special Residential:</b> exist. 1- &amp; 2-family dwellings; new 1- &amp; 2-family, townhouses, garden apts, mobile/manu. homes in unified development</p> <p><b>AC-1 Community Business Districts:</b> CU = Multifamily DUs accessory to a commercial structure</p> <p><b>AC-2 General Commercial Districts:</b> CU = Multifamily DUs accessory to a commercial structure</p> <p><b>A-CD Conservation Districts:</b> CU = Group residence, family boarding home</p>	<p>built-out municipality w/little developable land</p>
<b>Smallest minimum residential lot size permitted</b>	<p><b>AR-1:</b> Single-family dwelling = 5,000 feet; two family dwelling = 2750 SF/DU</p> <p><b>AR-2:</b> single-family = 4000 square feet; 2-family &amp; multifamily = 2000 SF/DU; group residence &amp; family boarding home = 5000 SF</p> <p><b>AR-3:</b> 1- and 2-family = 2500 SF/unit; multifamily = 1250 SF/DU conversion &amp; 1500 SF/DU new</p> <p><b>AR-4:</b> 1- and 2-family = 4,000 SF/DU; multifamily = 1250 SF/DU</p> <p><b>AR-5:</b> 2 acre min. site; 1000 SF lot/DU; mobile/manu homes = 5000 SF lot</p> <p><b>AC-1:</b> min. lot area all uses = 2500 SF</p> <p><b>AC-2:</b> min. lot area all uses = 3000 SF</p> <p><b>A-CD:</b> min. lot area all uses = 6000 square feet</p>	<p>Relatively small minimum lot sizes permitted.</p>
<b>Alternative design</b>	<p>Conversions, mixed residential/comm buildings, planned unified development</p>	<p>CBD has mix of res and non-res uses; very walkable comm.</p>

<b>Definition of family</b>	1+ related persons (blood, marriage, adoption)... or three or less unrelated persons living together as a single housekeeping unit in a DU & sharing common facilities considered reasonably appropriate for a related family; however, "family" shall not include...group residences & family boarding homes...	unrelated residents capped at 3 persons; def. specifically excludes group home type facilities
<b>Treatment of group homes</b>	Group residence: facility located in a residential area.. provides room, board 7 specialized services to six or fewer unrelated persons... children (under 18 years), handicapped or elderly (over 60 years)... who must be living together as a single housekeeping unit with 1+ adults providing qualified 24 hour supervision. Group residence may be operated by a governmental agent, certified agent or nonprofit corporation. Does not bureau of corrections or similar institutions	there are bulk & area req'mnts for group residences & family boarding homes in AR-1, but they aren't listed as an authorized use in the district
<b>Family Boarding Home</b>	a facility, located in a residential area, where the resident household provides room, board and specialized services to six or fewer unrelated persons. These individuals may be children, handicapped, elderly or otherwise in need of specialized supervision and care. Requires licensing as a personal care home by the PA Dept. of Public Welfare.	similar to a PCH; see also above comment re group homes
<b>Definition of mobile home</b>	Defined as single-family dwelling but specifically excluded from def. of "single family dwelling"; i.e., a transportable, <b>single-family dwelling</b> intended for permanent occupancy... (typ. language). Appears to be PU only in AR-S, but must meet conditions in the unified development code.	"SINGLE FAMILY DWELLING - a detached residential dwelling unit, <b>other than a mobile home</b> , occupied by only one family."
<b>Manufactured Home</b>	- a structure transportable in one or more sections, which in the traveling mode, is 8 body feet or more in width, or 40 body feet or more in length, or when erected on a site, it is 320 or more square feet. It shall be built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation ....	Not defined as single family dwelling

Municipality:

Baldwin Borough

RVD 10/9/2013

Date of ordinance	Adopted 9-24-1973 by Ord. No. 440; amended through 2004	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>R-1 Low Density Residential:</b> PU = Single Fam Detached, PRD single family only; CU = Personal Care Residence Large and Small</p> <p><b>R-2 Single Family:</b> PU = Single Family Detached, PRD single family only; CU = Personal Care Residences Large and Small</p> <p><b>R-3 Medium Density Residential:</b> PU =Single Family, Two Family; CU = Personal Care Residences Small</p> <p><b>R-4 Multi Fam Residential:</b> PU = Townhouses, Garden Apartments, Multi Family, PRD, Two family; CU = Personal Care Residences Small.</p> <p><b>PRM:</b> Single family, Townhouses, Garden Apartments - all CU?</p>	
<b>Smallest minimum residential lot size permitted</b>	<p><b>R-1:</b> 10,000 SF; PRD = reduced by 20%</p> <p><b>R-2:</b> 8,000 SF; PRD = reduced by 12%</p> <p><b>R-3:</b> single family 7,000 SF; Two Family 5,000 SF</p> <p><b>R-4:</b> 1 acre min site; max. density determined by # of bedrooms per dwelling unit.</p> <p><b>PRM:</b> Single Fam 7,000 SF; no min. lot size for townhouse, garden or highrise apartments</p>	For R-4, see 168-18( c)(1)(a) through (b)(1)(2):
<b>Alternative design</b>	Accessory residential dwelling units, residential conversions, upper floor dwelling units, Planned mixed use developments	Several potentially affordable housing options permitted in most districts.
<b>Definition of family</b>	1+ persons related by blood, marriage or adoption, or three unrelated persons living as a household & may include domestic servants; provided, however, that a "community living arrangement" receiving funds from the County under a state-administered program and housing not more than three unrelated persons shall be considered as the functional equivalent of a biological family	unrelated persons capped at 3
<b>Treatment of group homes</b>	Group home not defined; "community living arrangement" not defined. 3 defs of "Personal Care Residence (PCH)": PCH; PCH, Large; PCH, Small. PCH & PCH Small = 3 persons max; PCH Large = 10 persons max.	unclear how group homes permitted except perhaps as a PCH, Small, or a community living arrangement?
<b>Definition of mobile home</b>	Defined as a mobile equipment designed for human occupancy. A single mobile home on a single lot not specifically excluded or included under definition of "single family dwelling," or in districts where single family dwellings are permitted.	Mobile home parks are a PU in the I-2 Heavy Industrial District; min. site area = 10 acres.

Municipality:

Bell Acres

RVD 10/3/2013

Date of ordinance	March 2009	Comments
Residential districts & dwelling unit types permitted by right	R-1 Single Family: PU = Single Family	Dwelling types typical; multifamily = CU only. About half of the Borough is zoned as RR-1 & developed as SF
	R-2 Single Family: PU = Single Family	
	R-3 Multi Family: PU = PRD, Single Family, Two Family	
	R-4 Multi Family: PU = PRD, Single Family, Townhouse, Two Family; CU = Multifamily Dwelling	
	M-1 Mixed Use: PU = Single Family, Townhouse, Two Family; CU = Dwelling in Combination	
	M-2 Mixed Use: PU = Townhouse	
	M-3 Mixed Use: CU = Mobile home park	
	RR-1 Rural Single Family: PU = Single Family	
Smallest minimum residential lot size permitted	R-1 Single Family 2 acres	Typo in table referenced in 165-49; M-2 & M-3 District categories not fully delineated in table.
	R-2 Single Family 1 acre	
	R-3 Single Family 1/2 acre	
	R-4 single family 6,500 SF/DU; duplex 10,000 SF/2 DUs; townhouse 2,000 SF/DU on 1 acre; apartment NA on 3 acres	
	M-1 Single Family 6,500 SF/DU; duplex 10,000 SF/2 DUs; townhouse 2,500 SF on 1 acre; apartment = 1 acre.	
	M-2 Townhouse = 2000 SF & 1 acre site; apartment = 1 acre site	
	M-3 mobile home park: table = 5 acre min. site; 4000 SF/DU, but Sect. 165-26.W says 10 acre min.	
	RR-1 Single Family 5 acres	
	PRD 10 continuous acres	
Alternative design	Dwelling in combination; PRD; accessory residential for guests, care takers, servants	
Definition of family	"Family" = one+ related persons or not more than five unrelated persons, all functioning as a single housekeeping unit.	unrelated people capped at 5
Treatment of group homes	The term "group home" is not defined or used. Definition of "Group Care Facility" specifies that facility is for classes of persons not protect by the FFHA. "Personal Care Boarding Home" definition is similar to state def. of PCH, but is limited to 3 or less residents not related to the operator. Both are permitted in R-3 and R-4 & may not be within 1,000 ft of each other.	group home for 5 or fewer unrelated persons could be permitted as a single-family dwelling under definition of "family".
	"Mobile home" is defined as a single family dwelling unit; "if inhabited" is subject to same regulations as other dwellings.	

**Definition of mobile home**

"Mobile home park" defined as a PRD w/2+ mobile homes. CU in M-3 District; tabel says min. 5 acre site w/ 4,000 SF lot per DU, but Sect. 165-26.W says 10 acre min. and must have 10 lots before occupancy permitted.

Mobile Homes treated as single family dwellings.

date of ordinance	Avalon-Bellevue-Ben Avon Joint Zoning Ordinance; Bellevue adopted 4/10/12 by Ord. 12-01	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exception use.</b>	<p><b>R-L Low Density Residential:</b> SF dwelling = PP; PCH = CU</p> <p><b>R-M Moderate Density Residential:</b> SF, townhouse &amp; duplex = PP; Accessory dwelling, garden apts., quadriplex = SE; PCH = CU</p> <p><b>R-H High Density Residential:</b> SF, townhouse, duplex, &amp; garden apts. = PP; Accessory dwelling = SE; high-rise apts., Group Care Facility, Halfway House &amp; PCH = CU</p> <p><b>MU Mixed Use:</b> high-rise apts. &amp; boarding homes = PP; garden apts., duplex, quadriplex, SF &amp; townhouse = SE; Group Care Facility, Halfway House &amp; PCH = CU</p> <p><b>C-NC Neighborhood Commercial:</b> Boarding house = PP; garden apts., duplex, SF &amp; townhouse = SE</p> <p><b>C-MW Manufacturing/Warehousing District:</b> Mobile home park = CU</p> <p><b>C-HC Highway Commercial:</b> single family dwelling = SE</p> <p><b>COS Civic &amp; Open Space Conservation District:</b> single family dwelling = SE</p>	<p>PCH = personal care home; included for comparison (also boarding house).</p>
<b>Smallest minimum residential lot size permitted</b>	<p><b>R-L:</b> 6000 SF per 1-family detached; 3000 SF/DU multifamily</p> <p><b>R-M:</b> 3500 SF per 1-family detached; 2000 SF/DU multifamily</p> <p><b>R-H:</b> 2000 SF per 1-family detached; 1000 SF/DU multifamily</p> <p><b>MU:</b> N/A; setbacks &amp; bldg. coverage determine lot size.</p> <p><b>C-NC:</b> 5000 SF min. all uses</p> <p><b>C-HC:</b> 5000 SF min. all uses</p> <p><b>C-MW:</b> 10 acres min. for mobile home parks; 5000 SF/mobile home lot</p> <p><b>COS:</b> N/A; setbacks &amp; bldg. coverage determine lot size.</p>	
<b>Alternative design</b>	<p>"Accessory dwelling" is defined as a dwelling clearly subordinate to the principle structure and incidental to the principle use of that structure.</p>	<p>Permitted as SE use in 2 districts only.</p>
<b>Definition of</b>	<p>marriage, adoption or guardianship living together in a dwelling unit under a single housekeeping management plan based on an intentionally structured relationship providing organization and stability. If not related by blood, marriage, adoption or guardianship such groups shall be limited to a max. of 5 individuals. The term "Family" shall not include persons living in a Halfway House, Group Care Facility, Boarding House or Personal Care Home as defined herein.</p>	

<p><b>family</b></p>	<p>Family Group: Any number of householders and up to a max. of five additional persons who reside in a "group home" and are in the care of the householders for the purpose of receiving special supervision or other specialized services (but not including medical services) in a residential environment because of a physical or mental handicap. For the purposes of this ord. a householder shall refer to the supervisor of a family group.</p>	<p>"group home" is not a defined term</p>
	<p>Household: Any group of persons, not necessarily related by blood, marriage, or legal adoption, who reside in the same dwelling unit.</p>	
<p><b>Definition of group homes</b></p>	<p>Group Care Facility: A business establishment designated as a Group Care home that provides room and board to persons who are residents by virtue of receiving supervised special services limited to health, social or rehabilitative services provided by a governmental agency, their licensed or certified agents, or any other responsible nonprofit social services corporation.                  Halfway House: a licensed home for inmates on release for more restrictive custodial confinement or initially in lieu of such more restrictive custodial confinement, where supervision, rehabilitation and counseling are provided to mainstream residents back into society... "; also encompasses DU occupied on a transient basis by person assigned by a court, maternity homes, women's shelters, substance abuse recovery, and so forth.</p>	<p>The CU standards mainly concern licensing, including yearly renewal of licenses; also refers to the ZHB which doesn't regulate CUs.                   This is a very long definition and not included here in its entirety. The CU standards are similar to Group Care facility in that they primarily address licensing.</p>
<p><b>Definition of mobile home</b></p>	<p>Mobile home definition is same as MPC's; however, it is not clear if mobile homes are permitted outside of a mobile home park.</p>	<p>not clear if there are any sites in the Tri-Boros where a mobile home park would be possible, due to min. site size.</p>
<p><b>Multimunicipal comprehensive plan</b></p>	<p>61% of the total number of housing units in Bellevue Boro are multi-family, which is the highest of any municipality in the county; Avalon is 51%.</p>	<p>With Avalon and Ben Avon Boroughs; adopted June of 2004.</p>

date of ordinance	Ord. 261, adopted 1/11/94. has not been amended.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<b>R Residence District:</b> single family detached dwelling = PP	The Borough has only 1 zoning district; single-family detached dwellings are the only permitted residential use. However, the Boro has no remaining developable land.
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> single family detached dwelling= 7500 SF	
<b>Alternative design</b>	none	
<b>Definition of family</b>	Defined as "one or more persons who live together as a single housekeeping unit and maintain a common household, as distinguished from a group occupying a boarding home. A family may consist of a single person or of two or more persons, whether or not related by blood, marriage or adoption."	boarding home is not defined or listed as a permitted use.
<b>Definition of group home</b>	not used or defined; however, based on the definition of "Dwelling: Single Family" a group household could possibly be permitted under the existing ordinance.	
<b>Definition of mobile home</b>	not defined or listed as a permitted use.	
<b>comprehensive plan</b>	Ben Avon Heights Boro doesn't have a comprehensive plan at this time, but may begin work on a joint comp plan with Kilbuck Twp. in 2013. Would be a good time to address FFHA compliance.	

Municipality:

**Bethel Park**

mostly built-out

RVD 11/20/2013

Date of ordinance	November 2002 (sections reviewed do not appear to have been updated since then)	Comments
Residential districts and dwelling unit types permitted by right	<b>R-1 One Family</b> PU = 1-family detached	Typical dwelling types. Upper floor dwellings, a potential affordable housing option, are permitted in the TC commercial district.
	<b>R-2 One-Family</b> PU = Any use permitted in R-1	
	<b>R-3 One Family</b> PU = 1-family detached	
	<b>R-4 Multifam</b> PU = Any use permitted in R-1; 2-family; & multifam @ less than 24 DU/building, Personal Care Boarding Home	
	<b>R-5 Multifam</b> Any PU in R-4	
	<b>R-T Townhouse</b> PU = 1-family detached, 2-Family, Townhouse, Personal Care Boarding Home	
	<b>C-1 Neighborhood Commercial</b> PU = Living quarters above ground floor, Personal Care Boarding Home	
	<b>C-3 Professional-Service</b> PU= Personal Care Boarding Home	
	<b>C-4 Office-Commercial</b> PU = Living quarters above ground floor, Personal Care Boarding Home	
	<b>Conservation District</b> PU = 1-Family Detached	
<b>Open Space Overlay District</b> PU = All uses permitted of the underlying district		
Smallest minimum residential lot size permitted	<b>R-1</b> 1-Family 21,870 SF	Relatively small minimum lot sizes permitted, in some cases, less than 1/5 of an acre.
	<b>R-2</b> 1-Family 12,450 SF	
	<b>R-3</b> 1-Family 8,710 SF	
	<b>R-4</b> 1-Family 8,710 SF; 2-Family 4,350 SF/DU & 1 acre w/ 20 DU max.	
	<b>R-5</b> same as R-4 except multi-story multi-family w/2 acre site min. & less than 25 DU/Acre	
	<b>R-T</b> 1-family 8,710 SF; 2-family 14,520 SF; Townhouse 1 acre	
	<b>C-1 &amp; C-3</b> No min lot size	
	<b>Conservation District</b> 1-Family 3 acres	
	<b>Open Space Overlay</b> 5 acre min. site all uses; R-1 = 2 units/acre; R-2 = 3 units/acre; other R 4 units/acre; Cluster Dev. = 8 units/acre	
	Alternative design	
Residential conversions permitted by SE in MSR, TR, TC districts.		
Upper floor dwelling units permitted by-right in TC district.		
<b>Planned mixed use developments</b> w/multi-family housing permitted in Planned Development District on a minimum 3-acre tract.		

<b>Definition of family</b>	1+ persons occupying a dwelling unit, or two+ related persons (blood, marriage or adoption), or not more than 3 unrelated persons occupying a dwelling unit and sharing common kitchen and cooking facilities, living together and maintaining a common household; OR not more than 2 unrelated persons when residing with at least two related persons.	unrelated persons capped at three, or at 2 if residing with at least 2 related persons
<b>Treatment of group homes</b>	Similar defined uses: "Community Residential Facility, Minor / Major", which accommodate mentally & physically handicapped persons and others. Minor = 3 or less person, major = 8 or less persons & no more than 2 live-in supervisors. "Personal care boarding home" = state definition of PCH.	term "goup home" not defined/used.
<b>Definition of mobile home</b>	Term not used or defined. Possibly included by definition as a SF dwelling; however, 69.19.1.6 might also expressly prohibit as "automobile trailer or other movable or portable structures or contrivances used for human habitation or business purposes..."	mobile home parks not provided for in zoning or SALDO

Municipality:

**Blawnox Borough**

Borough is updating ordinance re ARTEZ model.

RVD 11/8/2013

Date of ordinance	Ord 517 Adopted July 31, 2000	Comments
<p><b>Residential districts and dwelling unit types permitted by right</b></p>	<p><b>R-1 Single Family:</b> PU = Single Fam detached, PRD; CU = certain residentially-related uses</p>	<p>Requirements for conversions provided for RC-2, RC-1, R-2 districts</p>
	<p><b>R-2 Single Family &amp; Two Family:</b> PU = 1-fam detached, 2-fam detached; CU = group residence, Family Boarding Homes</p>	
	<p><b>R-3 General Residential:</b> PU = Single Fam, Two Fam, Townhouse, Multifam/Multistory, Conversions; CU = Group Residence, Family Boarding Home</p>	
	<p><b>R/C-1 Residential/Commercial:</b> PU = Single Fam, Two Fam, Townhouse, Multifam; CU = Group Residence, Family Boarding Home, Manufactured/Mobile Home Park, Rooming House</p>	
	<p><b>RC-2 Mixed Res/Limited Manufacturing:</b> PU = 1- and 2-fam, Townhouse, Multifam</p>	
	<p><b>C-1A Community Business:</b> PU = Existing 1- &amp; 2-fam; Multifam (including townhouses &amp; garden apartments); CU = Multifam as accessory to commercial structures</p>	
	<p><b>Conservation Districts:</b> CU = Single fam, townhouse development</p>	
<p><b>Smallest minimum residential lot size permitted</b></p>	<p><b>R-1 Single Family:</b> Single fam 6,000 SF</p>	
	<p><b>R-2 Single Family and Two Family:</b> Single Fam 5,000 SF/Unit; Two Fam 2,500 SF/Unit</p>	
	<p><b>R-3 General Residential:</b> Single Fam 5,000 SF/unit; Two Fam 2,500 SF/unit; Townhouse &amp; Multifam/Multi Story 1,500 SF/unit &amp; 25 units/acre max.; conversions = not more than 4 DUs/bldg.; Group Residence 6,000 SF; Family Boarding Home 6,000 SF</p>	
	<p><b>R/C-1 Residential/Commercial:</b> Single Fam 2,600 SF/Dwelling; 2-Family 3,000 SF/Dwelling; Multifam 1,200 SF/Dwelling; Manufactured/Mobile Home Parks = 5 acre min site &amp; 5,000 SF/DU</p>	
	<p><b>RC-2 Mixed Res/Limited Manufacturing:</b> Single &amp; Two Fam 2,500 SF/Unit; Multifam 1,200 SF/Unit</p>	
	<p><b>C1-A Community Business:</b> All Residential = 1,200 SF/Dwelling</p>	
	<p><b>Conservation Districts:</b> 8,000 SF</p>	
<p><b>Alternative design</b></p>	<p>Accessory residential dwelling units to commercial structures permitted in C1-A</p>	<p>Borough is curenly updating its</p>
	<p>Residential conversions permitted by PU in R-3; also in RC-2, RC-1, R-2, C1-A but not clear how permitted.</p>	

	PRD = CU in R-1: single fam/4,000 SF; 2-fam/8,000 SF, townhouse 2,000 SF/unit & not more than 6 units/bldg, multifam 1,500 SF/unit & not more than 4 stories.	PRD provisions
<b>Definition of family</b>	"Family" one or more persons occupying a dwelling unit and maintaining a single housekeeping unit.	no caps on unrelated persons
<b>Treatment of group homes</b>	Defined term is "Group Residence": a facility in a residential area which provides room, board and specialized services to six or fewer unrelated persons, such as... handicapped and elderly (60+ years)...living together as a single housekeeping unit with one or more adults providing qualified, 24 hour supervision. The [facility] <i>may be</i> operated by a governmental agent, certified agent or nonprofit corporation.	CU only in R-2, R-3, RC-1 districts; not within 1,000 feet or the same block of a similar facility; 1 space/2 residents plus 1 space per full time staff.
<b>Definition of mobile home</b>	Both mobile home & manufactured home are defined; the latter term includes the former. Mobile home is defined as a SF home but specifically excluded from the definition of "Dwelling, single family" and permitted only in a mobile home park.	Treatment of mobile homes inconsistent with PA case <i>Geiger v. Zoning Hearing Board of North Whitehall</i> .
<b>Other Uses</b>	Personal Care Home and Family Boarding Home are both defined terms. The definitions are similar, but the latter follows the state definition of "PCH".	

<b>Name of Municipality: BOROUGH OF BRADDOCK</b>		<b>Comments</b>
<b>Date of ordinance</b>	Enacted May 8, 1958	Records show that there have been no amendments that deal with residential use.
<b>Residential districts and dwelling unit types permitted by right</b>	R-2 Two-Family Residence District - one-family dwelling, two-family dwelling	There is no R-1 District. Multi-family permitted by right in two of three residential districts.
	R-3 Multiple-Family Residence District - any use permitted in R-2, multi-family except a row dwelling exceeding six units in length:	
	R-4 Multiple-Family Residence District - any use permitted in R-3.	
<b>Smallest minimum residential lot size permitted</b>	R-2: 5,000 sq ft for one-family; 3,000 sq ft for two-family dwelling	Minimum lot sizes sufficiently small to permit development on about 1/9 of an acre in all districts.
	R-3: One-family dwelling = 5,000 sq ft; Two-family = 3,000 sq ft; Row Dwelling = 2,500 sq ft; Multi-family other than a row = 1,250 sq ft, provided that no zoning lot shall be less than 5,000 sq ft in area.	
	R-4: Multi-family other than row = 1,000 sq ft; Other than use described above = same as in R-3 District	
<b>Alternative design</b>	Permitted by CU in R-3 - nursing home or unit group building (not defined)	The conversion of an existing dwelling for occupancy by a greater number of families is allowed as a SE in R-4.
	Permitted by SE in R-3 - rooming house.	
	Permitted by SE in R-4 - conversion of an existing dwelling for occupancy by a greater number of families.	
<b>Definition of family</b>	Either an individual, or two or more persons related by blood or marriage or adoption, or a group of not more than five persons not so related (not counting servants) living together as a single household.	Family capped at five unrelated individuals living together.
<b>Treatment of group homes</b>	There is no mention of group homes since they did not exist in 1958.	
<b>Definition of mobile home</b>	There is no definition for <i>mobile home</i> . A <i>dwelling</i> is defined as any building or portion thereof, which is used for residence, except hotels.	The definition of dwelling could include a mobile home.

Municipality:

**Braddock Hills**

RVD 10/30/2013

Date of ordinance	8/12/98, as amended thru 2005. See also Ord. No. 1 of 2011	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>R-1 Residential:</b> PU = Single Fam; CU = SF Hillside Dwelling, PRD</p> <p><b>R-2 Residential Low Density:</b> PU = Single Fam; CU = SF Hillside Dwelling, 2-Fam, PRD</p> <p><b>T-R Transition Medium Density:</b> PU = Apartments, 1-Fam, 2-Fam, Townhouse; CU = PRD, Community Home, Custodial Care Facility, Assisted Living Facility, Personal Care Home, Long Term Nursing Facility</p> <p><b>S-I Industrial:</b> CU = Single Fam, Community Home, Custodial Care Facility, Assisted Living Facility, Personal Care Home, Long Term Nursing Facility</p> <p><b>B-1 Office/ B-2 Business:</b> CU = Apartments</p>	Several potentially affordable housing options permitted in most districts.
<b>Smallest minimum residential lot size permitted</b>	<p><b>R-1 Residential:</b> all uses = 8,000 SF min. lot area &amp; 8,000 SF lot area/family</p> <p><b>R-2 Residential Low Density:</b> all uses = 6,000 SF min. lot area &amp; 3,000 SF lot area/family</p> <p><b>T-R Transition Medium Density:</b> all uses = 5,000 SF min. lot area &amp; 2,500 SF lot area/family</p> <p><b>S-I Industrial:</b> all uses = 8,000 SF min. lot area &amp; 8,000 SF lot area/family</p> <p><b>B-1 Business</b> all uses = 8,000 SF min. lot area &amp; 2,500 SF lot area/family</p> <p><b>B-2 Business:</b> all uses = 5,000 SF min. lot area &amp; 2,500 SF lot area/family</p>	Not entirely clear if the bulk/area standards in Table 201 are for PRDs only, or if they apply to other uses; prob the latter.
<b>Alternative design</b>	<b>Accessory residential uses</b> are permitted as special exceptions to house employees, or for not more than 2 non-transient roomers as an accessory use to a SF dwelling	Several potentially affordable housing options permitted in most districts.
<b>Definition of family</b>	1+ related persons (blood, marriage, adoption), or not more than 5 unrelated persons (not counting servants) occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a boarding house, lodging house, club, fraternity, or hotel.	unrelated persons capped at 5

<b>Treatment of group homes</b>	"Group Residence": dwelling facility operated for not more than 15 persons plus staff, living together as a single family of single housekeeping unit. Replaced(?) by "Community Home", which is defined as a group of not more than 8 unrelated disabled persons living together as a single housekeeping unit... Staff persons may reside on premises... 'disabled' means handicapped per FFHA; use does not include Custodial Care Facilities.	It appears that the intent of Ord. 1 of 2011 was to delete the definition of "group residence" and replace it with a new similar use, "Community Home". It isn't stated clearly, but "group residence" is no longer an authorized use in any zoning district.
<b>Custodial Care Facility</b>	Facility providing custodial care / treatment in a protective living environment for persons residing by court placement including post-correctional facilities, juvenile detention facilities, temporary detention facilities.... also includes facilities for adjustment to society following treatment for medical, psychiatric, developmental, emotional or other disability or handicap	
<b>Personal Care Home</b>	same as state definition	
<b>Definition of mobile home</b>	<p>Typical/standard definition. "Single family house" is defined only as a detached building having accommodations for and occupied by not more than 1 family.</p> <p>Mobile Home Park' defined as a PRD with 2+ mobile homes, and permitted in R-2 and T-R Districts only. Min. site = 5 acres; min. lot size in R-2 = 5,000 SF and 4,000 SF in the T-R.</p>	Mobile home' not specifically prohibited; a single mobile home on a single lot would presumably be allowed wherever a single family house is permitted.

Municipality:

Bradford Woods Boro

RVD 9/10/13

Date of ordinance	Chapt. 225, as amended through 1/1/2010.	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 Single Family:</b> PU=One-family dwelling; CU=Small Community Residential Facility	mostly developed
	<b>R-2 Residential:</b> PU=One-family dwelling; CU=PRD, Small Community Residential Facility, PRD	
	<b>B-1 Rural Business:</b> PU=Single-Family Dwelling; CU=Small Community Residential Facility	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1 Single Family:</b> all uses = 43,560 SF	1 acre min lot sizes for R uses in all zones.
	<b>R-2 Residential:</b> all uses = 43,560; PRD 20 acre min. site & 3 DU/acre max.	
	<b>B-1 Rural Business:</b> all uses = 43,560 SF	
<b>Alternative Designs</b>	PRD (planned residential developments)	
<b>Definition of family</b>	"One or more related persons (blood, marriage, adoption), or a group of persons not so related, occupying a dwelling house and living as a single housekeeping unit as distinguished from a group occupying a boardinghouse, lodging house, club, fraternity, or hotel.	no cap on unrelated persons
<b>Treatment of group homes</b>	Defined as a "Small Community Residential Facility:" residence inhabited by a group of persons, determined by house size constituting a family, with a sense of permanency, sharing common facilities for eating, care and leisure activities, as to which living expenses are shared by the inhabitants and which is neither operated for profit or otherwise as a commercial enterprise nor as a penal or detention facility or as an alternative to the same.... Min. 2500' between SCRFs required.	statement of intent (225-33.A) says the Borough supports the ability of groups of individuals to live together as a family unit in SF neighborhoods.
<b>Definition of mobile home</b>	Mobile homes are neither specifically provided for nor prohibited. Mobile home parks not provided for in the zoning ordinance or SALDO	could be permitted as a single-family dwelling

<b>Name of Municipality: BOROUGH OF BRENTWOOD</b>		<b>Comments</b>
<b>Date of ordinance</b>	8/31/2007	
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Low-Density Residential - single-family	Multi-family permitted by-right in 3 of 5 districts.
	R-2 Medium-Density Residential - single-family	
	R-3 Medium-High Density Residential - single-family, two-family, townhouse	
	R-4 High-Density Residential - single-family, two-family, townhouse	
	R-P Planned Residential - single-family, two-family, townhouse, garden apartment	
<b>Smallest minimum residential lot size permitted</b>	R-1: 7,000 sq ft	Minimum lot sizes sufficiently small to permit single-family development on about 1/6 of an acre or less in all districts.
	R-2: 6,000 sq ft;	
	R-3: 5,000 sq ft	
	R-4: SF = 5,000 sq ft.; Two-family = 2,500 sq ft; Townhouse = 2,500 sq ft; Garden Apt = 1,800 sq ft; high-rise = 1,000 sq ft	
	R-P: SF = 5,000 sq ft.; Two-family = 2,500 sq ft; Townhouse = 2,000 sq ft; Garden Apt = 1,600 sq ft; high-rise = 1,000 sq ft	
<b>Alternative design</b>	PRD - Dwelling unit densities for the entire area shall not exceed 8 to 10 dwellings per acre.	
	Multi-family or multi-story dwellings are permitted as CU in C-1 General Commercial District.	
<b>Definition of family</b>	One or more persons occupying a dwelling unit and living as a single nonprofit housekeeping unit.	
<b>Treatment of group homes</b>	There is no definition of group homes, but the definition for family is broad enough to include group homes.	
<b>Definition of mobile home</b>	A transportable, single-family dwelling intended for permanent occupancy, contained in one unit or in two or more units designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations and constructed so that it may be used without a permanent foundation.	Mobile homes are not mentioned in any district as a use by right, CU or SE. This is inconsistent with PA case law in that mobile homes should be permitted by right wherever single family dwellings are permitted.

Municipality:

**Bridgeville Borough**

RVD 11/7/2013

Date of ordinance	Ord 940, adopted 1988, as amended through 2005	Comments
Residential districts and dwelling unit types permitted by right	<p><b>R-1 Single Fam Residential:</b> PU = Single Family Dwelling; CU = personal care boarding home, large</p>	older, built-out municipality
	<p><b>R-2 Multi Fam Residential:</b> PU = 1- &amp; 2-family dwellings, personal care boarding home, Small; CU = garden apts, high- &amp; mid-rise apts, townhouses, housing requiring accomodation (903.23), personal care boarding home, large</p>	
	<p><b>B Business District:</b> PU = SF Dwelling existing as of 1/1/08; CU = apt in combo w/business, garden apts, high- &amp; mid-rise apts, townhouses, group care facility, personal care boarding home, large</p>	
Smallest minimum residential lot size permitted	<p><b>R-1 Single Fam Residential:</b> Single Family = 6,000 SF</p>	
	<p><b>R-2 Multi Fam Residential:</b> Single Fam 4,000 SF; Two Fam 4,000 SF; Multi Fam 20,000 SF; all other principal uses 10,000 SF</p>	
	<p><b>B Business District:</b> Garden apt &amp; townhouses = 20,000 SF min site area w/2,000 SF for 1st fam &amp; 1,000 SF for each additional; high- &amp; mid-rise apts = 20,000 SF min site area &amp; 55 DUs/acre max.; apt. in combo w/business = min. required floor areas/dwelling type</p>	
	<p><b>B Business District:</b> Group Care Facility, Large Personal Care Boarding Home, Transitional Dwelling = same as for PU (5,000 SF)</p>	
Alternative design	<p><b>Apartment in combo w/ business</b> permitted above first floor of business as CU in Business District</p>	
Definition of family	<p>1+ related persons (blood, marriage, adoption, foster care) including domestic servants &amp; guests; or not more than three unrelated persons living together without supervision in a dwelling unit; or not more than 8 persons living together in a group living arrangement with supervision, provided that the group living arrangement meets detailed criteria specified in the definition. This includes persons protected under the FFHA or the ADA and prohibits transient persons &amp; persons remanded by the criminal justice system. By definition, <i>Family</i> does not include persons living in a Group Care Facility, Personal Care Boarding Home, or Transitional Dwelling or any other supervised group living arrangement for persons <i>not</i> protected by FFHA.</p>	<p>The definition of family distinguishes between unsupervised and supervised persons. Caps unrelated, unsupervised persons at 3. Caps unrelated supervised persons at 8.</p>

<b>Treatment of group homes</b>	<p>"Group Care Facility" defined as a dwelling or other premise used as a supervised long-term group living arrangement licensed by the commonwealth for persons who both do and do not meet the definition of mentally or physically handicapped in the FFHA or ADA. <u>Unclear</u>: persons remanded by the courts (e.g., criminal offenders, delinquents) may also reside in a GCF only if they are covered under the FFHA or ADA? Unclear if this conflicts "transitional dwelling".</p>	<p>GCFs are permitted only as CU in the B District; min. 500' of seperation required.</p>
<b>Transitional Dwelling</b>	<p>A dwelling unit or other premises occupied on a short-term basis including but not limited to persons remanded by the criminal justice system, undergoing treatment for drug/alcohol addition, battered women's shelters; see also "group care facility" criteria A and C, which seem to conflict.</p>	<p>conflicts with the defintion of GCF?</p>
<b>Housing requiring Accomodation</b>	<p>Not a defined term; however, CU criteria pertains to persons <i>potentially</i> covered under the FFHA or ADA. It regulates alterations to existing premises to accomodate "special needs". Appears to place a substantial burden on the applicant, who must prove that they need accomodation for a physical/mental disability(?), and that the requested accomodation is "reasonable"</p>	<p>This should be addressed through building permits rather than through conditional use proceedings.</p>
<b>Definition of mobile home</b>	<p>Both mobile homes and modular homes are defined as a single family dwelling. The latter is required to be on a perment foundation when in a residnetial district.</p>	<p>Mobile and modular homes not treated differently from other SF dwellings.</p>

Municipality:

Castle Shannon

RVD 11/18/2013

Date of ordinance	Chapt. 27, adopted July, 2013	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 Single Family Residential:</b> PU = Single-Family Dwelling, accessory dwelling	Older, built-out municipality. New development occurs mainly as infill or redevelopment.
	<b>R-2 Single and Two Family:</b> PU = 1 & 2 family dwellings, accessory dwelling; CU = low-density multifamily, townhouse, group care home, personal care boarding home	
	<b>R-3 High Density Residential:</b> PU = single family, accessory dwelling; CU = conversion apts., low/med/high density multifamily, townhouses, two-family, group care home, personal care boarding home	
	<b>R-P Planned Residential Development:</b> planned residential development; CU = conversion apts., single & two family; low/med/high density multifamily, townhouses, life care facility, accessory dwelling	
	<b>TOD Transit Oriented Development:</b> CU = med/high density multifamily	
	<b>C-1 General Commercial:</b> PU = accessory dwelling; CU = group & life care facilities, mixed use bldg.	
	<b>C-2 Central Commercial:</b> PU = Single Family; CU = group & life care facilities, mixed use bldg.	
	<b>I Industrial:</b> CU = all other residential uses not listed, mixed use bldg.	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1</b> Single Family Dwelling = 7,500 SF lot	*The terms low rise & high rise residential structures are used in Table 3 but not in Table 1. Partly a carry over from the old (2004) ord.? "Low Rise" not defined. "High Rise" defined in 202.B as a bldg. w/2+ DUs whose height is 10' or more. **The terms "General, Public, and Semiprivate Uses" not defined.
	<b>R-2:</b> 1 & 2 FamilyDwellings = 6,250 SF/DU	
	<b>R-3:</b> low rise residential* = 9,600 SF min. lot area & 4-8 DU/acre max.; high rise residential* = 19,000 SF min. & 15 DU/acre <u>min.</u> ; medium density = no lot area & 8-14 DU/acre.; other uses = none/ unclear	
	<b>R-P:</b> PRD min. site area = 3 acres; single fam detached = 6,000 SF/DU; townhouse, row, duplex = 1,540 SF/DU; multifamily = 900 SF/DU; other uses = none/ unclear	
	<b>TOD:</b> min. site area = 3 acres; density = max. 2 full stories/acre	
	<b>C-1**:</b> General uses = 4,800 SF lot; public/semiprivate uses = 5,000 SF lot.	
	<b>C-2**:</b> General uses: lots w/DUs = 400/SF per DU, otherwise none; public/semiprivate uses = 5,000 SF lot.	
	<b>I Industrial:</b> 10,000 SF	

<b>Alternative design</b>	TOD puts high density R at the T in a walkable mixed-use community.	Accessory dwellings in an accessory dwelling = PU in most R districts; mixed use bldgs as a CU in most non-res districts.
	PRD is regulated under MPC Art. VII, but uses in a PRD are CUs only, which is a procedural problem.	
	Mixed use buildings provide for non-residential uses on ground floor with residential above.	
<b>Definition of family</b>	"Family" defined as 1+ related persons (blood marriage, adoption, foster child care) including servants & guests; or a group of three or fewer unrelated persons living together without supervision; or any number of supervised persons protected by the FFHA living together in a group living arrangement, excluding those w/a criminal record. Does not include persons living in a Group Care Facility, Personal Care Boarding Home, Group Care [Home] or other supervised group living arrangement for persons other than those protected by the FFHA....	Unrelated, unsupervised, and unprotected persons capped at 3; no cap on supervised persons protected under the FFHA.
<b>Treatment of group homes</b>	"Group Care Home": facility licensed by PADPW that provides 24-hour supervision & rehab services for the developmentally disabled (e.g., autism, cerebral palsy, epilepsy, mental disability).	Based on definition of Family, FFHA-protected classes of persons living as a supervised group in a SF dwelling are treated like other SF Dwellings; i.e., not as a GCH or GCF.
	"Group Care Facility": facility licensed by PADPW. Less than 15 persons not related to the operator, and requiring min. supervision. Includes persons adjudicated by the courts, drug/alcohol rehab; family/school adjustment problems but not medical or nursing care or general supervision.	
<b>Life Care Facility</b>	A health care facility for the transitional residency of senior and/or disabled persons....may include assisted living but not GCH or GCF.	no limit on number of persons residing in an LCF
<b>Personal Care Boarding Home</b>	Same as a facility licensed by PADPW but limited to 3 or fewer persons not related to the operator	
<b>Definition of mobile home</b>	term not defined or used in either the zoning ordinance or SALDO (same for mobile home park).	implicitly permitted as a SF Dwelling type

**Municipality:** Chalfant Boro

RVD 9/16/13

Date of ordinance	Chalfant Boro	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 Single Family:</b> PU = Single Family; CU = Two Family	small, older, built-out municipality
	<b>R-2 Residential:</b> PU = Single Family, Two Family, Multifamily	
	<b>R-3 Single Family:</b> PU = single Family dwellings, single family party wall dwellings	
	<b>B-1 Business:</b> CU = Multifamily dwellings	
<b>Smallest minimum residential lot size permitted</b>	R-1: 5000 SF min. lot area; 2500 SF/family	Min. floor area per SF dwelling = 720 SF.
	R-2: 5,000 SF min. lot area; 1,500 SF/family	
	R-3: 2,500 SF min lot area; 2500 SF/family	
	B-1 Business: 2,500 SF min lot area; 2,500 SF/fam	
<b>Alternative design</b>	no alternative designs such as PRDs	
<b>Definition of family</b>	1+ persons occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a boarding house, lodging house, club, fraternity, or hotel.	no cap on unrelated persons
<b>Treatment of group homes</b>	not specifically provided for or prohibited	
<b>Definition of mobile home</b>	not specifically provided for or prohibited; however, the min. required floor area would prohibit a typ. single-wide.	Min. required floor area for SF dwellings = 720 SF (27-206 )
<b>general comments</b>	Chalfant has problems with vacant & blighted properties. There are existing residences in the M-1 district, although not a permitted use; prob. older housing that is now non-conforming.	

**Municipality:**

**Cheswick Boro**

RVD 9/12/2013

<b>Date of ordinance</b>	Chapt. 158 adopted 12/17/85 (Riverfront Overly District adopted 6/21/94; SALDO 2004)	<b>Comments</b>
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>R-1 Residential:</b> PU = 1- and 2-family detached; CU = townhouse, residential conversion</p> <p><b>R-2 Residential:</b> PU = 1- and 2-family detached; CU = group residence, personal care home, multifamily in new or converted structures</p> <p><b>R-3 Residential:</b> PU =1- and 2-family detached; CU = townhouse, residential conversion</p> <p><b>C-1 Community Business:</b> CU = multifamily DUs in commercial structure, group residence, nursing or convalescent homes</p> <p><b>C-2 General Commercial:</b> CU = mobile homes</p> <p><b>SD Special Development:</b> CU = multifamily, townhouse</p>	Older, built-out municipality. New development occurring mainly as infill or redevelopment. Ord. very good for the time, but needs to be updated.
<b>Smallest minimum residential lot size permitted</b>	<p><b>R-1 Residential:</b> Single Family = 7200 SF; Two Family = 10,000 SF; Townhouse = 2,500 SF/DU; Residential Conversion = max. 5 DUs @ min. 600 SF floor area/DU, lot = min. 7,200 SF &amp; not less than 2000 SF/DU</p> <p><b>R-2 Residential:</b> single family = 6000 SF; two family = 7000 SF; townhouses = 2000 SF/DU; other multifamily = 1000 SF/dwelling; group residence &amp; personal care home = 7200 SF; other principal uses = 10,000 SF</p> <p><b>R-3 Residential:</b> 1-family= 5,000 SF; 2-family = 6,000 SF; townhouse and residential Conversion = 2,000 SF/DU &amp; max. 4 DU/res. Conversion</p> <p><b>C-1 Community Business:</b> None, provided all setback, lot coverage, &amp; parking requirements are met.</p> <p><b>C-2 General Commercial:</b> 3,000 SF min. lot area</p> <p><b>SD Special Development:</b> townhouse = 2,000 SF/DU; other multifamily = 800 SF/DU</p>	

<b>Alternative design</b>	<p><b>Residential conversions:</b> May not be in cellar below grade or in attic of wood frame structure.</p> <p><b>Upper floor dwelling units:</b> allowed on upper floors of commercial buildings.</p> <p><b>Planned mixed use developments in C-1 District</b></p>	
<b>Definition of family</b>	1+ related persons(blood, marriage, adoption), or not more than five unrelated persons living together in a single dwelling unit	Unrelated persons capped at 5
<b>Treatment of group homes</b>	<p>Defined term = Group Residence: "A facility in a residential area, which provides room, board &amp; specialized services to 8 or fewer unrelated persons...children, handicapped or elderly individuals over 60 years....living together as a single housekeeping unit with 1+ adults providing 24-hour supervision... and personal services...not including medical treatment....may be operated by a governmental agency, certified agent or nonprofit corporation... shall not include facilities operated/ under the jurisdiction of any government bureau of corrections or similar institution.</p>	<p>May not be located within same block or 2,000 feet of another similar facility, nursing home, or convalescent home. Change of ownership or original agreement requires a new CU application.</p>
<b>Definition of mobile home</b>	Standard/typical definition. Specifically excluded as a type of single family dwelling. Permitted only on a lot in a mobile park, which term is not defined.	Specifically excluded from the definition of "Single-family dwelling".
<b>Personal Boarding Home</b>	A facility...in a residential area...8 or fewer unrelated persons, such as children... handicapped or elderly or otherwise in need of specialized supervision and care. Requires licensing, certification or supervision by the PADPW.	
<b>Nursing/ Convalescent Home</b>	May not be within 1,000 feet of nursing home, convalescent home, or group residence	

Municipality:

**Borough of Churchill**

RVD 12/3/2013

Date of ordinance	Chapter 304 Zoning; adopted 6/10/1997	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 Residential:</b> PU = single fam; CU = multifam dwellings	As a general comment, the zoning ordinance should be checked and updated as needed for compliance with MPC & other applicable laws/regs
	<b>R-2 Residential:</b> PU = single fam; CU = multifam dwellings	
	<b>R-3 Residential:</b> PU = single fam; CU = multifam dwellings, small community residence facility,	
	<b>R-4 Residential:</b> PU = single fam; CU = group residence, mutifam dwelling, 2-family dwelling, large community residence facility	
	<b>R-5 Residential:</b> PU = single fam; CU =mutifam dwelling, small community res facility	
	<b>C-2 Commercial:</b> CU = Single Fam, group residence, large community residence facility, multifam dwelling	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> Single-family = 20,000 SF min. lot area; *multifam = 3-acre site min. & 5000 SF/fam	*Regarding multifam dwellings, area requirements in Table 201 and 304-32.A are not entirely clear, but Table 201 is assumed to establish max. density of development. **See also 304-33 Group Dwellings.
	<b>R-2:</b> Single-family = 20,000 SF min. lot area; *multifam = 3-acre site min. & 5000 SF/fam	
	<b>R-3:</b> Single-family = 15,000 SF min. lot area; *multifam = 3-acre site min. & 4000 SF/fam	
	<b>R-4:</b> Single-family = 10,000 SF; 2-family & multifam dwelling = 3 acre site min. & 4000 SF/fam	
	<b>R-5:</b> Single-family = 5000 SF; multifam dwelling = 3 acre site min. & 4000 SF/fam	
	<b>C-2:</b> single-family = 10,000 SF; multifam dwelling = 3 acre site min. & 2500 SF/fam	
	<b>**All districts where authorized:</b> "group dwellings" = 12,000 SF/lot min. & not less than 500 SF/sleeping room or 2 beds, whichever is greater. Term not defined but assumed to include community residential facility, large /small, & group residence	
<b>Alternative design</b>	none noted; or possibly that mobile & manufactured homes are treated as a SF dwelling?	

<b>Definition of family</b>	"Family" defined as 1+ persons occupying a dwelling or dwelling unit & living as a single housekeeping unit, as distinguished from a group [in] a boarding house, lodging house, club, fraternity or hotel.	No cap on unrelated persons.
<b>Treatment of group homes</b>	<p>Group Residence: A residential facility which is licensed, regulated or supervised by a county, state or federal agency &amp; housing between 1 and 12 persons, plus staff.</p> <p>Community Residential Facility, Large: a residential facility which is licensed, regulated or supervised by a county, state or federal agency housing between 1 and 12 persons who require assistance from a trained caregiver &amp; who live together as a single housekeeping unit.</p> <p>Community Residential Facility, Small: a residential facility which is licensed, regulated or supervised by a county, state or federal agency housing between 1 and 3 persons who live together as a family unit &amp; who require assistance from a trained caregiver.</p>	These three defined uses appear to be regulated under 304-33 (Cond. Uses) as types of "Group Dwellings", which is an undefined term . CU criteria states will only be approved after welfare of neighborhood is ensured
<b>Treatment of mobile homes</b>	<p>Mobile Home: prefabricated dwelling unit designed for transportation...and arriving at the site where it is intended to be occupied as a dwelling complete and ready for occupancy except for connection to utilities... and constructed so that it may be used with or without a permanent foundation.</p> <p>Manufactured Detached Dwelling: a mobile home or similar dwelling unit manufactured off-site when placed on a permanent foundation and used as a single-family house.</p>	According to RVD, there is a slightly different definition of "mobile home" in section on Flood Plain Management; however, could not locate the section. Mobile homes are typ. prohibited in flood plains.
<b>Personal Care</b>	304-22 Off-Street Parking lists "Goup Care/personal care", but the term personal care isn't defined or used elsewhere in the ord.	

Municipality:

City of Clairton

6/9/2014

Date of ordinance	Chapt. 337 Zoning: <b>proposed; final draft scheduled to be adopted July 2014</b>	Comments
Residential districts and dwelling unit types permitted by right	<p><b>SC Special Conservation:</b> PU = 1-family detached; CU = group home; PRD</p> <p><b>R-1 Low Density Residential:</b> PU = 1-family detached &amp; attached; CU = group home; SE = duplex, multifamily conversion; garden apts.; PRD</p> <p><b>R-2 Medium Density Residential:</b> PU = 1-family detached &amp; attached; CU = group home, mobile home park; SE = duplex, multifamily conversion; garden apts.; PRD</p> <p><b>MU-R Restricted Mixed Use</b> PU = 1-family detached, multi-fam DU over business; CU = group home</p> <p><b>MU-V Mixed Use- Village:</b> PU = 1-family detached &amp; attached, duplex, multifamily conversions, live-work unit; CU = group home, mobile home park</p> <p><b>MU-T Transitional Mixed Use:</b> PU = 1-family detached &amp; attached, duplex, multifamily conversion, multi-fam DU over business, garden apt., high-rise apt., live-work unit; CU = group home, mobile home park</p> <p><b>CBD Central Business District:</b> PU = multi-fam DU over business</p> <p><b>C/I Commercial &amp; Light Industrial:</b> PU = multi-fam DU over business</p>	"single-family attached" by definition includes townhouse & row house w/3+ DUs
Smallest minimum residential lot size permitted	<p><b>SC:</b> min. lot area per family = 3 acres; PRD lot areas = 6000 SF 1-fam., 4000 SF/DU duplex, 2500 SF/DU townhouse &amp; garden apts.</p> <p><b>R-1:</b> min. lot area per family = 5000 SF; PRD lot areas = same as for a PRD in the SC District</p> <p><b>R-2</b> min. lot area per family = 3000 SF; PRD lot areas = same as for a PRD in the SC District</p> <p><b>MU-R:</b> min. lot area per family = 5000 SF</p> <p><b>MU-V:</b> min. lot area per family = 5000 SF</p> <p><b>MU-T:</b> min. lot area per family = 5000 SF</p> <p><b>CBD:</b> min. lot area 2500 SF</p> <p><b>C/I:</b> min. lot area 10000 SF</p>	
Alternative design	PRD; mixed of res and non-res allowed in several districts; live-work units; upper floor DUs over business, etc.	

<b>Definition of family</b>	1+ related persons (blood, marriage, adoption), or up to 5 unrelated persons who maintain a common household w/common cooking facilities...who live within one dwelling unit. The foregoing restrictions do not apply to persons with disabilities as defined by the FFHA.	family capped at 4 unrelated persons, but def. states it doesn't apply to disabled persons protected by FFHA
<b>Treatment of group homes</b>	Group home = DU operated by responsible individ., family, or org w/program to provide supportive living arrangement for persons where special care is needed.. due to age, emotional, mental, developmental, or physical disability. expressly includes facilities for supervised care of persons protected under FFHA... facility must be licensed where required by agency... group home subject to same limitations & regulations as the dwelling unit type the [group home] occupies. Def. states it is express intent of the City to comply with the FFHA	min. lot size for group home in all districts where permitted = 6000 SF or 400 SF/2 beds, whichever is greater
<b>Personal care home</b>	3+ adults not related to operator	same as state definition; licensed by PADPW
<b>Definition of mobile home</b>	transportable, single-family dwelling... (same as MPC def.); appear to be treated same as other 1-fam detached dwelling types.	Mobile home parks: min. mobile home lot = 7200 SF & min. living space = 1200 SF.

Municipality:

**Coraopolis Borough**

RVD 12/20/13

Date of ordinance	adopted September 18, 1985	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 One Family Dwelling:</b> PU = 1-family detached; CU = community unit plan	built-out municipality; new development primarily as infill or redevelopment.
	<b>R-2 One Family Dwelling:</b> PU = 1-family detached; CU = community unit plan	
	<b>R-3 Two Family Dwelling:</b> PU = 1- and 2-family detached; conversion & efficiency apts; CU = community unit plan, half-way house	
	<b>R-4 Two Family Dwelling:</b> PU = 1- and 2-family detached; conversion, efficiency & garage apartments (latter also an accessory use); CU = community unit plan, half-way house	
	<b>R-5 Multiple Family Dwelling:</b> PU = 1- and 2-family detached, multiple family dwelling, row dwellings (6 or less units); CU = community unit plan, commercial-multifam dwelling plan, boarding /lodging homes, half-way house	
	<b>C Districts:</b> Accessory uses = business owner or caretaker apt; mixed use bldg w/2nd & 3rd floor apts; CU in the C-3 District only = community unit plan	
<b>Smallest minimum residential lot size permitted &amp; min floor area</b>	<b>R-1:</b> Single Fam 8700 SF/lot & 900 SF FA for 1 story & 1200 SF FA for 2-story	ordinance requires minimum lot size (for most R uses) and minimum DU floor area (FA) based on # of stories
	<b>R-2</b> Single Fam 6000 SF/lot & 700 SF FA for 1 story & 1000 SF FA for 2-story	
	<b>R-3</b> Single Fam 3600 SF/lot; 2-Fam 5000 SF/lot; 500 SF FA 1 story; 700 SF FA 2-story, 400 SF FA for conversion DUs	
	<b>R-4</b> Single Fam 3600 SF/lot; 2-Fam 5000 SF/lot; 500 SF FA for 1 story, 700 SF FA for 2-story, 400 SF FA for conversion DU, 400 SF FA for garage apt	
	<b>R-5</b> single family 8700/lot; 2-fam 8700/lot; multifam no min. lot size; rowhouse bldg. 10,890 SF/lot min. & 2700 SF/DU; 900 SF FA for 1 story, 1200 SF FA for 2-story, 400 SF FA for multifam DU	
	<b>C Districts:</b> min 400 SF FA for apts. in mixed-used bldg. <b>Community Unit Plans:</b> R-1 thru R-5 with 2+ (up to 5+) acre site: R-1 & R-5 max density = 5 units/acre; R-2 = 7 units/acre; R-3 & R-4 = 12 units/acre. R-1 thru R-5 & C-3 with 5+ acre site: R-1 = 5 units/acre, R-2 = 7 units/acre, R-3 & R-4 = 12 units/acres, R-5 & C-3 = 16 units/acre	
	accessory DUs, efficiency & garage apts; residential conversions; upper floor DUs in mixed comm. bldgs.	

<b>Alternative design</b>	not more than 2 lodgers or boarders in a SF residence as an accessory use	Several potentially affordable housing options permitted in most districts.
	in the R-5, any one-family detached dwelling may be rented to 5 or less boarders or lodgers	
	Community Unit Plan, which is similar to a PRD	
<b>Definition of family</b>	1+ related persons (blood, marriage, adoption), or not more than 3 unrelated individuals living together in the same dwelling unit.	unrelated persons capped at 3
<b>Treatment of group homes</b>	Term is not defined or used in the ordinance. Closest uses(?) are Foster Care Home & Half-Way Home; residents must be placed by court order or a state agency, and facility must be licensed and operated by the state.	not provided for
<b>Definition of mobile home</b>	a single family dwelling manufactured elsewhere in one or two structurally integral sections that can be towed to a lot on its own wheels and arrives ready for occupancy once the sections (if a double-wide) are joined and attachment is made to sewer and water systems, but capable of being later disassembled and towed to a second lot.	permitted in any R District as the principal structure on the lot, and on a permanent foundation.

Municipality:

Crafton Borough

RVD 1/13/2014

Date of ordinance	Chapt. 225, adopted 10/19/04 by Ord. No. 1564	Comments
Residential districts and dwelling unit types permitted by right	<b>R-1 Single Family:</b> single-family dwelling	Built-out municipality; new development mainly as infill or redevelopment.
	<b>R-2 Single &amp; Multifamily:</b> PU = 1- and 2-family dwelling; CU = conversion & garden apts, townhouse, personal care boarding home, group home facility, residential use group development	
	<b>S Conservancy:</b> PU = single-family dwelling	
	<b>C-1 Commercial:</b> CU = Mid- & High-Rise Apt Bldgs, Use Group Development	
	<b>C-2 Commercial:</b> PU = 1- and 2-family, conversion apts.; CU = apt. in comm. bldg., garden & mid-rise apts., group home facilities	
Smallest minimum residential lot size permitted	<b>R-1:</b> Single Family 5000 SF/lot & 1200 SF FA/DU	Min. floor area (FA) required for DUs
	<b>R-2:</b> 1-Family 5000 SF/lot & 1200 SF FA/DU; 2-Family 6000 SF/lot & 1000 SF FA/DU; Multifamily 8000 SF lot for first three DUs + 2000 SF/additional DU; Conversions, apts in Comm Bldg, Multifamily DUs = 1BR & efficiency min. 450 SF FA; 2 BR min. 600 SF FA; 3BR+ 750 min. SF FA	
	<b>S:</b> Single Family 20,000 SF lot & 1800 SF FA/DU	
	<b>C-1:</b> Mid & High Rise = 1 acre min. site; highrise density = 36 DU/acre; midrise density = 15 DU/acre; Use Group Development 40,000 SF	
	<b>C-2:</b> Mid-rise apt = 1 acre min.site; all other multifamily = 20,000 SF; all other uses 5,000 SF/lot; multifamily density = 15 DU/acre	
Alternative design	conversions	The purpose of Use Group Development isn't entirely clear; maybe a means of allowing 1+ principle uses on the same lot?
	Use Group Development defined as 2+ bldgs of the same or similar nature grouped on a lot. Minimal standards(?).	
Definition of family	1+ related persons (blood, marriage, adoption) or a group four or less unrelated persons living together as a single household, or any number of persons protected by the provisions of the Fair Housing Act living together in a supervised group living arrangement. (Family shall not include persons living together in a "group care facility" or "personal care boarding home.")	unrelated persons capped at 4 if not a protected class under the FFHA; otherwise no cap if living together in a supervised group living arrangement.
	The term "group home" isn't defined or used, but classes of persons protected under FFHA are treated like a family (see definition) in a SF dwelling, although must be supervised.	Group living for FFHA

<b>Treatment of Group homes</b>	"Group Care Facility" by definition is not for persons protected under the FFHA; it is a residential facility for persons remanded by the courts and is similar to a state-licensed PCH in character/requirements.	Group living for FFHA protected classes of persons treated like a family in a single-family residence
	"Personal care boarding home" definition doesn't follow the state's, but the CU criteria clarify that it is a PA DPW licensed facility. Limited to 3 or fewer residents.	
<b>Definition of mobile home</b>	Defined/treated as a single family home. Mobile Home Park defined as 2+ mobile home lots; mobile home lots are lots in a mobile home park.	As a single-family dwelling not restricted by ordinance

Sec 225-23: Notwithstanding any definition or any other provision of this chapter, no definition or other provision of this chapter shall be construed, applied or interpreted in a fashion which violates the Federal Fair Housing Act, as amended and as interpreted by any court of competent and binding jurisdiction

Municipality:

Crescent Twp.

KKP 5/6/14

Date of ordinance	Chapt. 430, as amended through 2/9/94 by by Ord. 420	Comments
Residential districts and dwelling unit types permitted by right	<b>A-1 Conservation:</b> CU = 1- and 2-family, multiple family dwellings, group residence facilities, PRDs, mobile home	not built out but remaining undeveloped land may be subject to environmental constraints (= large lot size in the A-1 District)
	<b>R-1 Residential:</b> single-family dwelling, group residence facilities, PRDs; CU = mobile home	
	<b>R-2 Residential:</b> PU = 1- and 2-family dwellings, multiple family dwellings, group residence facilities, PRDs, boarding houses; CU = mobile home	
	<b>B-1 Business:</b> PU = single-family dwelling, multiple family dwellings, mixed use, group residence facilities, PRDs, boarding houses	
	<b>B-2 Business:</b> PU = single-family dwelling, multiple family dwellings, mixed use, group residence facilities, PRDs, boarding houses	
Smallest minimum residential lot size permitted	<b>A-1:</b> min. lot area = 3 acres; lot area/family = 1 acre	
	<b>R-1:</b> 7500 SF min. lot area & 7500 SF/family	
	<b>R-2:</b> 7500 SF min. lot area & 1500 SF/family	
	<b>B-1:</b> 7500 SF lot min.	
	<b>B-2:</b> 7500 SF lot min.	
Alternative design	Mixed use = res & comm in same bldg.	Except for mobile homes all R uses are principle permitted uses
	all types of residential uses are PUs, although there are some additional standards for mobile homes and group residence facility	
Definition of family	Family shall mean 1+ persons who live together in 1 dwelling unit and maintain a common household. May consist of a single person or of 2+ persons whether or not related by blood, marriage or adoption... and may include...servants and...guests.	no cap on unrelated persons
Treatment of Group homes	"Group residence facility": facility for residents who require special services (health, social, rehab) provided by a licensed governmental agency or non-profit...does not include persons who because of mental/emotional disability may be threatening, or criminal offenders	a group home living arrangement for protected classes of persons in a single family dwelling could be accomodated under the definition of "family".
	"Boarding home": any dwelling, not a Group Res Facility, used as a residence for 3+ unrelated persons per DU; or any number of related persons together with 2 other unrelated persons, regardless of whether such persons are maintaining a common household.	

<b>Definition of mobile home</b>	Defined a single family home, but limited to the R-1, R-2 and A-1 Districts and require conditional use approval.	mobile home park defined but could not find where permitted
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<b>Name of Municipality: BOROUGH OF DORMONT</b>		<b>Comments</b>
<b>Date of ordinance</b>	9/5/1999	
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Single-Family Residential - single-family	Multi-family is not permitted by-right in any district.
	R-2 One & Two-Family Residential - single-family, two-family	
	R-3 Multi-Family Residential - single-family, two-family	
<b>Smallest minimum residential lot size permitted</b>	R-1: 3,000 sq ft	All residential districts have very small minimum lot sizes.
	R-2: SF = 3,000 sq ft; Two-family = 5,400 sq ft	
	R-3: SF = 3,000 sq ft; Two-family = 5,400 sq ft; Townhouse or Garden Apt = 18,000 sq ft; Mid-rise apt = 36,000 sq ft.	
<b>Alternative design</b>	In the C General Commercial District, garden apts., mid-rise or high-rise apts., planned mixed use devt are permitted as a CU.	
	PRD's permitted as CU in R-2 & R-3 Districts with the following dwelling unit densities: R-2 = 14.5 units/acre; R-3: townhouse/garden apt = 18 units/acre; mid-rise & high-rise apts = 32 units/acre	
<b>Definition of family</b>	One or more persons related by blood, marriage or adoption, including not more than one boarder, roomer or lodger and any domestic servants, or a group of not more than three unrelated persons living together in a dwelling unit and maintaining a common household, including common bath and kitchen	Family is capped at three unrelated persons living together.

<p><b>Treatment of group homes</b></p>	<p>Group Home is defined as a dwelling unit where room and board is provided to not more than eight permanent residents who are mentally or physically handicapped persons of any age, excluding any adult or juvenile assigned by Order of Juvenile or Criminal Court, and who are in need of supervision and specialized services and no more than two supervisors on any shift who may or may not reside in the dwelling and who provide health, social and/or rehabilitative services to the residents. The services shall be provided only by a governmental agency, its licensed or certified agents or any non-profit social services corporation licensed or certified by the PA Dept. of Public Welfare, and as defined herein, shall be considered a single-family dwelling and shall be authorized wherever a single-family dwelling is permitted subject to the requirements of the <del>district applicable to single family dwellings</del></p>	
<p><b>Definition of mobile home</b></p>	<p>There is no definition of mobile home in the zoning or subdivision and land development ordinances.</p>	<p>Mobile homes are not mentioned in any district as a use by right, CU or SE.</p>

Municipality:

**Dravosburg Borough**

RVD 12/13/13

Date of ordinance	Adopted 1976 (amended in 2013 re minimum rear yard setbacks)	Comments
Residential districts and dwelling unit types permitted by right	R-1 Single Family PU = single family dwelling; CU = PRD, townhouses, garden apts, 2-family dwelling, mobile home parks	Ordinance is very old and deficient. Borough is mostly built out. Any new development likely to be infill or redevelopment
	R-2 Multiple Family Residential PU = townhouses, garden apts; CU = PRD, highrise apts, 1- and 2-family, mobile home parks	
	B-1 Business CU = multiple dwellings	
Smallest minimum residential lot size permitted	R-1: 7,800 SF min. lot & 3900 SF lot area/family	min. floor area for single family = 700 SF.
	R-2: 6000 SF min. lot & 2500 SF lot area/family	
	B-1: 20,000 SF min lot area & 2500 SF lot area/family	
Alternative design	PRD is a CU, but there are no design standards. Accessory residential dwelling units for domestic servants, and two or less non-transient roomers in a single family house are both SE uses.	none of note
Definition of family	term not defined	Sect. 103 says defined terms are in Art. 6, but there is no such article.
Treatment of group homes	term not used or defined	not addressed
Definition of mobile home	term not defined. Sect. 406 requires compliance with a Boro ordinance, but there is no ordinance number and its unsigned by the Boro.	unclear

**East McKeesport Boro, North Versailles Twp. & Wall**

**Municipalities:**

**Boro**

RVD 12/9/2013

<b>Date of ordinance</b>	Ord. 871 of 2008 - East Allegheny Joint Zoning Ord. (amended 2009; see online ZO).	<b>Comments</b>
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>N Neighborhood Use</b> PU = single family, duplex, mixed use bldg; CU = TND-1 Mixed Use</p> <p><b>MU Mixed Use</b> PU = PU = single family, duplex, mixed use bldg; CU = TND-1 Mixed Use</p> <p><b>M Office / Manufacturing</b> PU = PRD-Mixed Use</p> <p><b>GR General Retail:</b> CU = PRD-Mixed Use</p> <p><b>R-R:</b> PU = Single Family; CU = PRD</p> <p><b>R-1 Low Density Single-Family Residential:</b> PU = Single Family</p> <p><b>R-2 Neighborhood Residential:</b> PU = single family, duplex; CU = TND-2 Traditional Residential, TND-3, Mobile Home Park</p> <p><b>R-3 Multi-family Residential:</b> PU = duplex, multi-family; CU = PRD</p>	Municipalities are mostly built out; most of the remaining undeveloped land has environmental constraints (e.g., steep slopes & floodplain)
<b>Smallest minimum residential lot size permitted</b>	<p><b>N:</b> min. lot area = 7,500 SF</p> <p><b>MU:</b> min. lot area = 10,000SF</p> <p><b>M:</b> min. lot area = 20,000 SF</p> <p><b>GR:</b> min. lot area = 30,000 SF</p> <p><b>RR:</b> min. lot area = 40,000 SF</p> <p><b>R-1:</b> min. lot area = 15,000 SF</p> <p><b>R-2:</b> min. lot area = 7,500 SF</p> <p><b>R-3:</b> min. lot area = 15,000 SF</p>	Relatively small minimum lot sizes typ. of older developed municipalities
<b>Alternative design</b>	<b>Traditional Neighborhood development (TND);</b> min site area = 75,000 contiguous acres; <b>Mobile Home Park</b> (CU only); <b>PRD;</b> requires min. 10 acre site w/o steep slopes; <b>Planned mixed use developments;</b> <b>Mixed Used Bldgs,</b> although not clear where permitted	Various PRD and TND options available.
<b>Definition of family</b>	Family: An individual, or group of two to three individuals unrelated by blood or marriage which may be in addition to a group of individuals related by blood or marriage, or a group of individuals related by blood or marriage; which occupy one dwelling unit.	Definition is confusing. Limits unrelated persons to 3; possibly requires or allows unrelated persons to live with related persons?
<b>Permitted Use Interpretation</b>	Sect. 400.6: No portion of this Chapter shall be interpreted such that it violates the Federal Fair Housing Act, the 1988 Fair Housing Amendments Act, and related housing and urban development regulations. <u>In particular, the term "family" shall apply to unrelated members regardless of their membership in classes protected by the aforementioned acts and regulations, including handicap.</u>	<b>The underlined statement directly conflicts with the first part; was the word "not," as in "shall not apply," inadvertently omitted? Otherwise it reinforces the limitation on unrelated persons in the definition of "Family".</b>

<b>Treatment of group homes</b>	Term not used or defined. Group living arrangement permitted under the definition of PCH; see below.	Not allowed under definition of Family
<b>Personal Care Home</b>	Similar to state definition but doesn't require licensing by PA DPW. Limited to 4 or less persons not related to the operator, and requires 24-hour supervision	
<b>Definition of mobile home</b>	typical/standard definition. Mobile homes are defined as a single family dwelling and do not appear to be prohibited in any area.	Mobile home parks are a CU in one district.

Municipality:

**East Pittsburgh Borough**

RVD 12/6/2013

<b>Date of ordinance</b>	Urban Renewal Plan (1/31/1961 ); Modification No. 5 rev'd 4/16/79 .	<b>Comments</b>
<p>Note: the URP is not a zoning ordinance, and wasn't developed in compliance w/the MPC. As a zoning ordinance it is significantly deficient. There are references in the URP to a zoning ordinance (e.g: C.2.b, pg. 8) but we have no record of one. The format of the URP it is difficult to follow, and it is hard to understand exactly how the Boro is "zoned"</p>		
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>Commerical:</b> PU = upper floor residential units provided no other use exists on the same floor  <b>Residential:</b> PU = residential bldgs. &amp; dwelling buildings (single houses, double or duplex houses, row houses, garden apartments, high rise apts.)</p>	The Boro is a small, built-out municipality. New development = redevelopment or infill
<b>Density of development</b>	<p>Garden Apartments = 32 units/acre          Row House Groups = 20 units/acre          Duplexes = 16 units/acre          Single Houses = 10 units/acre          highrise partments = 50 units/acre          efficiency unit = 425 SF          one bedroom unit = 550 SF          two bedroom unit = 650 SF</p>	No min. lot sizes; minimum floor areas ( <b>FA</b> ), max. densities and/or % lot coverage specified instead
<b>Alternative design</b>	<b>Upper floor apartments</b> in Commercial district	
<b>Definition of family</b>	term not used or defined	There are no definitions in the URP
<b>Treatment of group homes</b>	term not used or defined	
<b>Definition of mobile home</b>	term not used or defined	

Municipality:

East Deer Township

RVD 9/11/13

Date of ordinance	Ord. 607 of April 1987. Zoning Map dated 4/13/87.	Comments
Residential districts and dwelling unit types permitted by right	<b>R-1 Urban Residential:</b> PU = 1 and 2-family, multifamily; SE = nursing homes, rest homes	Most of municipality is zoned SC, possibly due to topography / soils
	<b>R-2 Suburban Residential:</b> PU = 1 and 2-family, multifamily, mobile homes; CU = PRD, cluster design, mobile home parks	
	<b>SC Special Conservation:</b> CU = Single Family	
Smallest minimum residential lot size permitted	<b>R-1:</b> 1-family detached 3,500 SF/DU; 2-family 3,000 SF/DU; multifam 6,000 SF + 1,000 SF/DU over two & max 12 DUs/structure; nursing & rest homes 10,000 SF	Min. floor area (FA) for single family is 750 SF, including mobile homes if not in a mobile home park. Min. FA for 2-fam & multiple family = 650
	<b>R-2:</b> 1-family detached = 20,000 SF & w/offsite sewer service = 10,000 SF; 2-family = 15,000 SF & w/offsite sewer service 8,000 SF/DU; Multifamily = 10,000 SF + 2,000 SF/DU over 3 DUs; must have offsite sewer service. Other PU = 20,000 SF	Lot sizes in R-2 based on san. sewer; "Off-site sewer" defined as public sewer. Min. lot sizes for on-lot systems too small(?).
	<b>SC:</b> 1-family detached = 1 acre	Large lot size in SC District = no public sewers?
Alternative design	<b>Conversion Apartment:</b> a 1-family house converted into 2+ apts.	Cluster development and PRDs are authorized as CUs, but there aren't any specific design or other standards for them.
	<b>Group Housing:</b> two+ residential bldgs on an unsubdivided parcel; authorized as a CU in R Districts only. <del>Used, mixed</del> is defined as a bldg or lot in/on which both res and non-res uses are allowed, but couldn't where use is permitted	
	<b>Prefabricated Dwelling Unit</b> defined as single family detached dwelling. Must be immobile & have 900 SF min. habitable FA.	
Definition of family	1+ persons who live together in a dwelling unit and maintain a common household. May consist of a single person or 2+ persons whether or not related by blood, marriage, or adoption. May also include domestic servants and gratuitous guests.	no cap on unrelated persons
Treatment of group homes	term not defined or used. Definition of "boarding house" could potentially accommodate: and dwelling in which 3+ persons are housed for hire w/wo meals.	"Family" def. doesn't preclude group living arrangements in a single-family house.

<b>Definition of mobile home</b>	Defined as a single family dwelling...contained in one unit or in two units designed to be joined into one which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations...etc.	PU in the R-2 district only. Must be on a permanent foundation.
<b>Mobile Home Park</b>	Mobile home Park: min. site area = 3 acres; min. lot area/DU = 6,000 SF. Mobile homes in a mobile home park may have less than 750 SF FA	

Municipality:

**Borough of Edgewood**

RVD 10/30/2013

<b>Date of ordinance</b>	Ord. 995, adopted 19 April 1999; amnd, 6/4/12 by Ord. 1040 (note: ord has some undefined terms & unclear bulk/area req'mnts. Boro is working on new zoning ordinance; draft due Fall 2014)	<b>Comments</b>
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>D-1 Single Fam Res Low Density:</b> PU = single fam; CU = PRD; SE = garage apts</p> <p><b>D-2 Single Fam Res Med Density:</b> PU = single fam; CU = PRD; SE = garage apts</p> <p><b>D-3 Res Med Density and Two Fam:</b> PU = 1- and 2-family; CU = PRD</p> <p><b>D-4 Res High Density:</b> PU = 1- and 2-family, townhouse, Class 1 apt; CU = group care facility, personal care home</p> <p><b>D-5 Special District:</b> PU = 1- and 2-family, townhouse, Class 1 &amp; Class 2 apts; CU = group care facility, personal care home</p> <p><b>D-6 Commercial District:</b> PAU = apt above business</p> <p><b>D-7 Planned Commercial Development:</b> CU = Planned Mobile Park Development</p>	Class 1 & Class 2 apartments aren't defined terms
<b>Smallest minimum residential lot size permitted</b>	<p><b>D-1:</b> single fam = 5500 SF min. lot area</p> <p><b>D-2:</b> single Fam= 4,000 SF min. lot area</p> <p><b>D-3:</b> 1-family = 3500 SF min. lot area; 2-family = 5000 SF</p> <p><b>D-4:</b> min lot sizes = 1-fam 3500 SF; 2-fam 5000 SF; townhouse 7500 SF; Class 1 Apt 7200 SF; min lot areas/DU = 2500 SF/DU &amp; 2400 SF/DU</p> <p><b>D-5:</b> min lot sizes = 1-fam 3500 SF; 2-fam 5000 SF; townhouse 7500 SF; Class 1 apt 7200 SF; Class 2 apt 12,800 SF. Min lot area for DU w/3+ BR: townhouse 2500 SF/DU, class 1 apt. 2400 SF/DU, class 2 apt. 2100 SF/DU &amp; 1800 SF/DU &amp; 1600 SF/DU</p> <p><b>D-6 Commercial District:</b> accessory apt. above business = min floor area 500 SF</p> <p><b>D-7 Planned Commercial Development</b></p>	Some districts have both a min. lot size and a min. lot area per DU req'mnt, but it isn't entirely clear how the min. area/DU applies (D-5, e.g.)
<b>Alternative design</b>	Accessory residential dwelling units in garages; upper floor dwelling units	
<b>Definition of family</b>	1+ related persons (blood, marriage, adoption, or residing together in parent & child relationship); or group of not more than four unrelated persons who are maintaining a common household.	Unrelated persons capped at 4

<p><b>Treatment of group homes</b></p>	<p>Group home: DU where room &amp; board provided to eight or less permanent residents... mentally or physically handicapped of any age (other than juvenile or criminal court assignees) in need of supervision &amp; specialized services, and max. of 2 supervisors on any shift who may/may not reside in DU, and who provide health, social &amp; rehabilitative services... provided only by governmental agency, its licensed or certified agents, or non-profit social services corp licensed or certified by PADPW... the facility shall meet all minimum requirements of sponsoring agency.</p>	<p>By def. group home... shall be considered a single family dwelling and is authorized wherever a single family dwelling is permitted subject to the requirements of the district applicable to single family dwellings</p>
<p><b>Group Care Facility</b></p>	<p>facility providing room, board, &amp; specialized services to more than 8 residents.... physically or mentally handicapped; or any number of children under age 18 adjudicated by the courts, or mentally disturbed persons in need of supervision; &amp; staff by qualified by sponsoring agency who may or may not reside at facility</p>	<p>CU only</p>
<p><b>Personal care boarding home</b></p>	<p>PA DPW-licensed facility for not more than 3 permanent residents not related to operator, and who are mobile or semi-mobile and not suffering from any chronic communicable diseases...</p>	<p>are persons with chronic communicable diseases protected under FFHA?</p>
<p><b>Definition of mobile home</b></p>	<p>while not defined as a single-family dwelling, def.says it is designed to be used as a dwelling unit... also requires structure to be min. 8' wide when constructed. Apparently only permitted in a mobile home park.</p>	<p>Def. of "Dwelling" specifically excludes mobile home (see <i>Geiger v. Zoning Hearing Board of North Whitehal</i>)</p>

Municipality:

Edgeworth Borough

RVD 10/28/13

Date of ordinance	Chapt. 130, April 2007	Comments
Residential districts and dwelling unit types permitted by right	<b>Low Density R-1 Residential:</b> PU = 1-family detached	
	<b>Moderate Density R-2 Residential:</b> PU = 1-family detached	
	<b>Neighborhood R-3 Residential:</b> PU = 1-family detached	
	<b>Special Use SU:</b> PU = 1- and 2-family detached; CU = PRD, conversion apartment	
	<b>General Commercial C-1:</b> CU = apartment, conversion dwelling, dwelling in combination, multifamily	
	<b>Mixed Use C-2:</b> PU = mixed use structure; CU = conversion dwelling, dwelling in combination, group home, mobile home park, multifamily	
	<b>Conservation Overlay CO:</b> PU = 1-family detached	
Smallest minimum residential lot size permitted	<b>Low Density R-1 Residential:</b> PU = 60,000 SF	some parts of the Borough aren't sewerred; min. lot sizes not clear for some CUs (e.g., group homes; multi-family dwelling)
	<b>Moderate Density R-2 Residential:</b> PU = 15,000 SF	
	<b>Neighborhood R-3 Residential:</b> PU = 7,500 SF	
	<b>Special Use SU:</b> PU = 100,000 SF; CU = 100,000 SF	
	<b>General Commercial C-1:</b> PU = 21,780 SF	
	<b>Mixed Use C-2:</b> PU = 21,780 SF; CU = varies or none given	
<b>Conservation Overlay CO:</b> PU = 100,000 SF		
<b>Alternative design</b>	Dwelling in combination, residential conversions, upper floor dwelling units; PRD	
<b>Definition of family</b>	Family: 1+ related persons (blood, foster relationship, marriage, adoption) & any domestic servants or gratuitous guests, or a group of 3 or less unrelated unrelated & domestic servants or gratuitous guests, who share cooking facilities. A roomer, boarder or lodger is not a member of the family.	unrelated persons capped at 3
<b>Treatment of group homes</b>	Term defined in Sec 130-28.C(8) as any dwelling occupied by 6 or less persons including staff, whether for profit or not, providing for more than 24 hours at least 1 personal service for persons not related to the owner or administrator...who require such services. Personal services...may not include medical services. Group homes do not include rooming or boarding homes.....	Treatment is non-compliant with the FFHA. Conditions incld screening to protect neighborhood from 'inappropriate noise & disturbance' & 2000' min. between group homes.
<b>Definition of mobile home</b>	Definition of "Manufactured Home" includes Both "Mobile Home"; both are defined as single family dwellings. Could find no probibitions against either as a SF dwelling.	appears to be treated same as other single-family dwellings

<b>Mobile home Park</b>	Mobile Home Parks are CU in the C-2 District; min. site area = 5 acres (also: Manufactured Home Park)	
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Municipality:

Elizabeth Borough

RVD 9/16/2013

Date of ordinance	Ord. 2013-002; adopted 4/30/2013	Comments
Residential districts and dwelling unit types permitted by right	<b>R-1 Low Density Residential:</b> PU = single family detached; CU = mobile home park; SE/AU = in-law apt.	Municipality mostly built out.
	<b>R-2 Medium Density Residential:</b> PU = 1-family attached & detached; *duplex; CU = mobile home park; SE = boarding house, conversion apt; SE/AU = in-law apt.	
	<b>MU Mixed Use:</b> PU = *duplex, conversion apt, garden apt, single family attached & detached; PU/AU = in-law apt.	
	<b>CBD Central Business District:</b> PU = residence over business, assisted living; SE = boarding house, highrise apt.	
	<b>I/C Flex Industrial/Commercial:</b> PU = group residential facility; CU = mobile home park; SE = duplex, garden apt, 1-family detached & attached, boarding house, personal care facility, institutional home, skilled nursing facility	
	<b>RO Riverfront Overlay:</b> SE = independent living facility; SE/AU = in-law apt.	
<b>Note:</b>	<b>*Duplex</b> is defined only as "Dwelling, Single Family Attached". Term in the use tables, "Dwelling, Multi-family -Duplex," is confusing as to what is intended; i.e., duplex only, or duplex <i>and</i> multifamily?	
Smallest minimum residential lot size permitted	<b>R-1:</b> min. 4500 SF lot or 75% min. of average of 2 abutting lots; other PUs = 7000 SF min.	Min Lot Size for Duplex and High-rise apartments need half acre lot; 2,178 SF / DU; or, 20 DU/Acre.
	<b>R-2:</b> min. 3500 SF lot or 75% min. of average of 2 abutting lots	
	<b>MU:</b> min 2500 SF lot or 90% min. of average of 2 abutting lots	
	<b>CBD:</b> min. 600 SF lot or min. 90% of average of 2 abutting lots	
	<b>I/C:</b> min. 7000 SF lot	
	<b>RO:</b> 1,800 SF	
<b>Alternative design</b>	The MU and CBD Districts provide for a variety of housing options with other non-residential uses.	

<b>Definition of family</b>	1+ related persons (blood, marriage, adoption); or not more than three unrelated persons living as a single housekeeping unit, including...servants and... guests. The foregoing restrictions do not apply to persons with disabilities as defined in the Fair Housing Act, 42 USC § 3601 et seq	Unrelated persons capped at three, but cap does not apply to persons protected under the FFHA
<b>Other Definitions</b>	a definition of "Fair Housing Act" is included in the ordinance	Good
<b>Treatment of group homes</b>	Defined term is <b>Group Residential Facility</b> : an establishment providing room/ board in a family environment to persons who receive supervised care limited to health, social, rehabilitative or housing services....does not include persons in need of incarceration....includes but not limited to <b>group homes</b> , group quarters, halfway houses, nursing homes, rest homes, or similar services.... .	GRF is an authorized use only in the I/C Flex Industrial/ Commercial District. However, a group of unrelated/protected persons could live in any SF Dwelling as a family?
<b>Definition of mobile home</b>	Defined as a single-family dwelling w/the typical or standard language.	treated as a single-family dwelling type
<b>Definition of Manufactured Home</b>	A structure that is transportable in one or more sections....designed and constructed to the Federal Manufactured Construction and Safety Standards...at least 400 square feet...on a permanent chassis... designed to be used as a dwelling with a permanent foundation....for occupancy as a principal use by a single family.	treated as a single-family dwelling type
<b>Personal care facility</b>	Standard definition of a PA DPW-licensed facility; limited to 3 or fewer persons not related to operator	1 space/3 rooms + 1 space/ employee on largest shift.

Municipality:

Elizabeth Township

RVD 9/18/2013

Date of ordinance	Ord. 820; adopted 9/11/2006	Comments
Residential districts and dwelling unit types permitted by right	<b>S-C Conservation:</b> CU = single family dwelling	PCH = Personal Care Boarding Home
	<b>R-1 Rural Residential District:</b> PU = single family dwelling	
	<b>R-2 Residential District:</b> PU = single family dwelling; CU = PRD	
	<b>R-3 Medium Density Residential District:</b> PU = single family dwelling; CU = mobile home park, PRD, PCH, 2-family dwellings	
	<b>R-4 Multi Family Residential District:</b> PU = garden apts, townhouses, triplexes, fourplexes; CU = mobile home park, PCH, nursing home, PRD	
	<b>RC River Conservation District:</b> CU = single family dwelling	
	<b>B-1 Local Commercial District:</b> CU = mid or highrise apts.; SE = group care facility, nursing home, PCH, transitional dwelling	
Smallest minimum residential lot size permitted	<b>S-C:</b> 1 acre min. lot area	*May be conflicting lot area req'mnt for 2-family in R-3 PRD (see 1302.5)
	<b>R-1:</b> single family dwelling min. lot area w/sewers 20,000 SF; w/o sewers 1 acre	
	<b>R-2:</b> single family dwelling min. lot area w/sewers 10,500 SF; w/o sewer 1 acre; <b>PRD:</b> 30-acre min site area; max. 4 DU/acre; 1-family detached 8000 SF/DU; 2-family 6000 SF/DU	
	<b>R-3:</b> single family dwelling 7800 SF, mobile home park 5 acre min. site; 2-family dwelling 6,000 SF/DU + min. 3-acre site; <b>PRD:</b> 30-acre min site area; max. 6 DU/acre; single family 8000 SF/DU; *2-family 6000 SF/DU	
	<b>R-4:</b> garden apts, townhouses, triplexes, fourplexes; PCH, nursing home = 1 acre min. site area <i>unless modified per Art. XIV</i> ; mobile home park min. 5 acre site; <b>PRD:</b> 30-acre min site area; max. 10 DU/acre; 2-family 5,000 SF/DU min.; other DUs no min. lot area	
	<b>RC:</b> single family dwelling = 20,000 SF min. lot area	
	<b>B-1 Local Commercial District:</b> mid or highrise apt. bldg 2 acre min. site w/max. 15 DU/acre; group care facility, nursing home, PCH, transitional dwelling = 20,000 SF min. lot area	

<b>Alternative design</b>	Accessory residential dwelling units, residential conversions, upper floor dwelling units, planned mixed use developments	potentially affordable housing options in most districts.
<b>Definition of family</b>	"Family": 1+ related persons (blood, marriage, adoption, foster) incld. servants/ guests; or a group 3 or less unrelated persons living w/o supervision in a DU, or 5 or less unrelated persons living w/supervision & protected under FFHA or ADA & non-routing support services provided. Doesn't include transient persons or criminal offenders.	unrelated capped at 3; unrelated protected (FFHA/ADA) capped at 5.
<b>Treatment of group homes</b>	Term not used. The definition of "family" provides for up to 5 unrelated but protected classes of persons living as a single housekeeping unit, etc. Assumed to be permitted wherever single family dwellings are permitted.	Partly in compliance with the FFHA? Cap on # of persons & supervision req'mnt may not be.
<b>Other Definitions</b>	Group Care Home: listed under dwelling types. A PA-licensed group living arrangement providing room, board & specialized services to persons that exceed the # authorized or that don't meet criteria for group living arrangement in the definition of family, including short term/ transient per def. of transitional dwelling, or alternative housing & education facility for non-violent offenders	also PCH, def. same as the state's
<b>Definition of mobile home</b>	"Mobile home" is defined as a single family dwelling; not prohibited as a principle use on a lot where other SF DUs are permitted. Def. doesn't specify a permanent base or foundation.	also manufactured home

Municipality:

**Emsworth Borough**

RVD 12/5/2013

Date of ordinance	Ord. 925, February 2002	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 Single Household Residential</b> PU = group home, mobile home, 1-family dwelling	AU = accessory use
	<b>R-2 Multi Household Residential</b> PU = group home, mobile home w/1 - 2 DUs, 1- and 2-family dwelling	
	<b>R-3 Mixed Use Residential</b> PU = group home, mobile home w/1+ DUs, 1- and 2-family dwelling, multifamily dwelling, multifam bldg for elderly; AU = DUs in commercial bldgs	
	<b>C-1 Neighborhood Commercial</b> PU = group homes, mobile home, 1- and 2-family dwellings, multifamily dwelling, multifam bldg for elderly; AU = DUs in commercial bldgs	
	<b>C-2 Highway Commercial</b> PU = group homes, group homes for persons not under FHA or ADA, mobile home park, 1- and 2-family dwelling, multifamily dwelling, multifam bldg for elderly; AU = DUs in commercial buildings	
	<b>L Light Industrial</b> PU = group homes	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> min. lot area = 5,000 SF <b>R-2:</b> min. lot area = 5,000 SF <b>R-3:</b> min. lot area = 3,000 SF <b>C-1:</b> min. lot area = 2,500 SF <b>C-2:</b> min. lot area = 2,500 SF	older developed municipality; lots sizes typ.
<b>Alternative design</b>	<b>Accessory residential dwelling units</b> in commercial buildings in R-3, C-1, C-2	Several potentially affordable housing options permitted in
<b>Definition of family</b>	1+ related persons (blood, marriage, adoption), living together in a DU; or group of 5 or less persons not necessarily related (blood, marriage, adoption, foster, guardianship) living as a housekeeping unit...or plan based on...structured relationship. A group of 5 or less unrelated disabled people living together as a single housekeeping unit in a DU sharing common facilities...reasonably appropriate for a related family. One staff person may reside on premises w/o being included in total number of occupants. Additional staff will be included in the total number of occupants.	unrelated persons capped at 5

<p><b>Treatment of group homes</b></p>	<p>"Group home" is a residence for unrelated persons who either by choice, referral, and/or governmental policy cannot live independently and require a level of assistance, monitoring, or supervision related to individual situations. A group home is distinguished from large-scale hospitals or institutions that serve the same purpose by the family-like setting in which its residents live.</p>	<p>groups homes for FFHA/ADA protected classes are a PU in every district except the LI.</p>
<p><b>Definition of mobile home</b></p>	<p>Manufactured Housing -- Factory-built, single family structures that meet the national manufactured home construction and safety standards act commonly known as the HUD code.</p> <p>Mobile Home - A transportable, residential structure intended for permanent occupancy, contained in one unit, or in two more more units, designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at site complete and ready for occupancy except for minor incidental unpacking and assembly operations, and constructed on a permanent foundation.</p>	<p>Mobile homes are permitted use in all residential districts.</p>

date of ordinance	Chapt. 117, as amended through 7/11/07.	Comments
<b>Residential districts and dwelling unit types permitted by right</b>	<p><b>LDR Low Density Residential:</b> 1-family &amp; PRD = permitted uses</p> <p><b>MDR Medium Density Residential:</b> 1-family &amp; PRD = permitted uses; Group Care &amp; 0-lot line (PRD only) = CU</p> <p><b>VLD Village District:</b> 1-family, PRD &amp; Group Home = permitted uses; Group Care = CU</p> <p><b>MDR-S Medium Density Residential-Special District:</b> same uses by right as MDR, plus townhouses</p> <p><b>AG Agricultural District:</b> 1-family = permitted use; Group Care &amp; mobile home park = CU</p> <p><b>Mixed Use MXU District:</b> only use is PRD; various multi-family, Group Home &amp; Group Care permitted in PRD; SF dwelling, mobile home park &amp; boarding house not permitted.</p>	<p>Except for in the MDR-S District which permits townhouses, multi-family housing (e.g., townhouse, duplex, apartment bldgs.) are permitted only in a PRD in the MXU or VLD Districts.</p>
<b>Smallest minimum residential lot size permitted</b>	<p><b>LDR</b> = 1 ac for SF; 3 ac for PRD*</p> <p><b>MDR</b> = 12,000 SF for authorized uses; 2 ac for PRD*.</p> <p><b>VLD</b> = 10,000 SF for authorized uses; 10,000 SF for PRD*</p> <p><b>MDR-S</b> = 1500 SF/DU*</p> <p><b>AG</b> = 5 acres</p> <p><b>MXU</b> = 3 acre site*</p>	<p>*Ratios &amp; multipliers also used to determine min. lot areas &amp; max. densities for some uses in some districts. (See also comment on DUs in PRDs under "Alternative Design".)</p>
<b>Alternative design</b>	<p>Some housing allowed as accessory uses in AG, MXU &amp; VLD Districts such as caretaker cottages, conversion apts., &amp; 2nd floor apts.</p> <p>Lot sizes for DUs in a PRD may vary based on the # of bedrooms, the size, or the type of DU.</p>	<p>Allows housing types that aren't typ. in this area including weak-link, village, and zero lot line housing.</p>
<b>Alternative design</b>	<p>"One or more persons related by blood, marriage or adoption and, in addition, any domestic servants or gratuitous guests thereof; or a group of not more than two (2) persons, who need not be related by blood, who are living together in a DWELLING UNIT and maintaining a common household. However, if two (2) persons are living together unrelated by blood or marriage, the profit motive cannot be the basis for the relationship."</p>	<p>is this definition in compliance with the FFHA?</p>
<b>Treatment of group homes</b>	<p>Group home is defined as "a facility in which up to 8 persons who are not a FAMILY reside."</p> <p>Group Care Facility is defined as "a facility which houses more than eight (8) but no more than fifteen (15) persons, including CLIENTS and OPERATOR(S), who are provided services to meet their needs by an OPERATOR.</p>	<p>See comments above on definition of family.</p> <p>Definition of "operators" is very broad; appears to include both resident and non-resident staff.</p>

<b>Definition of mobile home</b>	Defined as single family "DWELLING UNIT"; however, the latter capitalized term is not defined. The definition of "mobile home lot" states that such lots are in a mobile home park and leased by the owner of the park.	Not clear if mobile homes are permitted outside of mobile home parks. Not addressed in SALDO.
<b>Comprehensive plan</b>	Plan identifies need to update older housing stock in some areas of Township; notes ACED and other agencies as means to provide "housing for all income levels as prescribed by Act 170, the Municipalities Planning Code."	Updated plan adopted 3/14/12.

Municipality:

**Forest Hills Borough**

RVD 1/14/2014

Date of ordinance	Chapter 27, adopted by Ord. 970, 1/16/2008	Comments
Residential districts and dwelling unit types permitted by right	<p><b>R-1 Single Family Residential:</b> PU = single family, PRD; CU = Family Care Facility</p> <p><b>R-2 Low Density Residential:</b> PU = 1- and 2-family; CU = Family Care Facility, townhouse, conversion dwelling, group home, PRD</p> <p><b>R-3 Med. Density Residential:</b> PU = 1- and 2-family, townhouse, PRD; CU = conversion dwelling, Family Care Facility, group home</p> <p><b>S-1 Special:</b> PU = garden apts., PRD; CU = 1- &amp; 2-family, townhouse, conversion dwelling, Family Care Facility, group home, mid- and highrise apts, group home</p> <p><b>S-2 Special:</b> PU = townhouse, PRD; CU = Family Care Facility, garden apts., mid- and highrise apts.</p> <p><b>S-3 Special:</b> PU = PRD; CU = midrise apt.</p> <p><b>MXO Mixed Use Overlay:</b> CU = apartments, multi-use bldgs (upper floor res.), multifamily dwellings</p>	<p>Built out municipality; undeveloped land has envir. Constraints (e.g., steep slopes). New development mainly infill or redevelopment.</p>
Smallest minimum residential lot size permitted	<p><b>R-1:</b> min. lot area = 6000 SF; min lot area/fam = 6000 SF</p> <p><b>R-2:</b> min. lot area = 4000 SF; min lot area/fam = 2000 SF</p> <p><b>R-3:</b> min. lot area = 3000 SF; min lot area/fam = 1500 SF</p> <p><b>S-1:</b> min. lot area = 4000 SF; min lot area/fam = 2000 SF</p> <p><b>S-2:</b> min. lot area = 7200 SF; min lot area/fam = 3000 SF</p> <p><b>S-3:</b> min. lot area = 7200 SF; min lot area/fam = 3600 SF</p> <p><b>MXO:</b> unclear; if same as underlying B-1 District = min. lot area 5000 SF; min. lot area/family = 2500 SF</p> <p><b>PRD:</b> min. site all districts = 3 acres; avg. area/DU = same as min. lot area/family in underlying district; in S-2 District, may increase up to 1500 SF density/family for apt bldgs. of 6+ stories.</p>	<p>Relatively small minimum lot sizes permitted</p>
Alternative design	<p>Residential conversions, upper floor dwelling units, PRD (mostly single family attached &amp; detached)</p>	
Definition of family	<p>1+ related persons (blood, marriage, adoption); or a group of four or less unrelated persons (not counting servants), living together as a single household, or any number of persons protected by the FFHA living together in a group living arrangement with supervision. Family shall not include persons living together in a group home or family care facility.</p>	<p>unrelated persons capped at 4; no cap on persons protected by FFHA</p>

<p><b>Treatment of group homes</b></p>	<p>Inclusive term is "Family Care Facility" (FCF): a licensed facility which provides services to 6 or fewer unrelated individuals not incl. non-resident staff; and excluding persons adjudicated by criminal court. "Family care home" is a type of FCF, defined as a community living arrangements &amp; facilities designed to provide a program of services &amp; protective supervision in a home setting. FCH may be for people of all ages &amp; may include mentally, developmentally &amp; physically handicapped.</p> <p>"Group Homes": defined as a dwelling unit for persons not protected by the FHA including battered persons, juveniles, and other persons that may require supervision or specialized services.</p>	<p>It is unclear if <b>FCH</b> is capped at 6 persons, or if the def. of family would govern if residents are protected under the FFHA.</p> <p><b>FCFs</b> are a CU only in R-1, R-2, R-3, S-1, &amp; S-2 districts. Not clear if it applies to FCHs as well, or if they are regarded the same as a SF dwelling.</p>
<p><b>Definition of mobile home</b></p>	<p>standard definition; defined as single-family dwelling. *See 27-0695.E.4, which lists as permitted use in a PRD in the S-1 District.</p>	<p>*not clear if same as other single-family dwelling types, or restricted to S-1 PRD only</p>

<b>Name of Municipality: FORWARD TOWNSHIP</b>		
		<b>Comments</b>
<b>Date of ordinance</b>	June 6, 1983; separate PRD Ordinance and SALDO enacted on same date.	Rural community with almost one-half of area zoned for agriculture or conservation.
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Single-Family.	Multi-family permitted by-right in 2 of 3 districts.
	R-2 Residential - single-family, two family dwelling, multi-family	
	R-3 General Residential - single-family, two family dwelling, multi-family.	
<b>Smallest minimum residential lot size permitted</b>	R-1: 10,500 sq ft	Minimum lot sizes sufficiently small to permit development on about 1/6 of an acre in two districts.
	R-2: 7,200 sq ft	
	R-3: 7,200 sq ft	
<b>Alternative design</b>	Two family dwelling permitted as CU in R-1.	Accessory structures permitted as living quarters in all residential districts as SE.
	PRD's permitted as CU in all 3 districts.	
	Living quarters in an accessory structure as an accessory use to SF house permitted as a Special Exemption in all 3 districts for domestic employees or two non-transient roomers.	
<b>Definition of family</b>	Family is defined as either an individual, or two or more persons related by blood or marriage or adoption, or a group of not more than four persons not so related occupying a premises and living as a single housekeeping unit as distinguished from a group occupying a boarding house, lodging house, club, fraternity, or hotel.	Family capped at four unrelated individuals living together.
<b>Treatment of group homes</b>	There is no mention of group homes.	
<b>Definition of mobile home</b>	Mobile home - a transportable, single-family dwelling intended for permanent occupancy, office or place of assembly contained in one unit, or in two units designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations, and constructed so that it may be used without a permanent foundation.	The definition of a mobile home is contained in the SALDO enacted June 6, 1983. Mobile homes are permitted only as a conditional use in the R-3 General Residential District. This is inconsistent with PA case law in that mobile homes should be permitted by right wherever single family dwellings are permitted.

date of ordinance	codification; adopted by Ord. 213 on 12/19/94, as amended through 12/15/97.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<b>A Residence:</b> 1-family detached dwelling = PP; density development = CU; PRD	multifamily dwellings are permitted only in PRDs
	<b>B Residence:</b> same as A residence	
	<b>C Residence:</b> same as A residence	
	<b>D Residence:</b> 1-family detached only	
	<b>I-O Institutional/Open Space:</b> nursing homes; personal care homes	
<b>Smallest minimum residential lot size permitted</b>	<b>A Residence:</b> 3 acres/1-family dwelling; density develop. = 1.5 acres/DU.	Public sewers are not available in some areas of the Borough
	<b>B Residence:</b> 2 acres/1-family dwelling; DD = 1 acre/ DU	
	<b>C Residence:</b> 1 acres/1-family dwelling; DD = 0.75 acres/DU	
	<b>D Residence:</b> 1 acre/1-family dwelling	
<b>Alternative design</b>	none noted	
<b>Definition of family</b>	One or more persons related by blood or marriage, or two persons not so related, or the minimum number of disabled persons necessary to allow the disabled persons to live in a residential neighborhood (provided that the minimum number of disabled persons does not impose undue financial or administrative burdens or an undue hardship upon the Borough, require a fundamental alteration in the nature of the Borough's zoning), living and cooking as a single housekeeping unit, exclusive of household employees."	new definition; adopted 8/12
<b>Definition of group home</b>	term not defined or used.	Personal Care homes are permitted in the IO District but limited to persons 50 years of age and older
<b>Definition of mobile home</b>	"any movable dwelling constructed so as to permit its being towed or driven on its own chassis and undercarriage".	mobile homes are not permitted to be used as dwellings in the borough
<b>comprehensive plan</b>	adopted in 1987.	

**Name of**

**Municipality:**

**Hampton Township, Allegheny County, PA**

		<b>Comments</b>
<b>Date of ordinance</b>	<b>Ord. 627, adopted 10/22/2003</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU =</b>	<b>Conservation A:</b> PP = SF	SF = Single Family Dwelling D = Duplex TH - Townhouse AB = Apartment Building
	<b>Conservation B:</b> PP = SF	
	<b>Residential A:</b> PP = SF	
	<b>Residential B:</b> PP = SF	
	<b>Residential C:</b> PP = SF, D; CU = TH, AB	
	<b>Residential D:</b> PP = SF, D, AB; CU = TH	
	<b>Highway Commercial:</b> PP = AB	
	<b>Neighborhood Commercial:</b> PP = SF	
<b>Smallest minimum residential lot size permitted</b>	<b>Conservation A:</b> 5 Acres	If on-lot sewage is provided the minimum lot size is 1 acre unless the required lot size for the zoning district is greater than 1 acre.
	<b>Conservation B:</b> 5 Acres	
	<b>Residential A:</b> 1 Acre	
	<b>Residential B:</b> 1/2 Acre	
	<b>Residential C:</b> 1/4 Acre	
	<b>Residential D:</b> 1/4 Acre	
	<b>Highway Commercial:</b> Not listed in bulk and area table	
<b>Alternative design</b>	<del><b>Planned Residential Development District:</b> an area of land, owned by a single landowner, to be developed as a single entity for a number of dwelling units, or combination of residential and nonresidential uses, the development plan for which does not correspond in lot size, bulk, type of dwelling, or use, density or intensity, lot coverage and required open space, to the regulations established in any one district created, from time to time, under the provisions of Article 9 of this zoning ordinance.</del>	Lot sizes vary depending on type of homes being constructed
	<del><b>Conservation Subdivisions:</b> Conservation subdivisions for single-family detached homes, duplexes and quadraplexes will be a permitted alternative to the conventional residential subdivision requiring full 1/2 or 1 acre lots. Conservation Subdivisions will allow for greater flexibility in design layout and an opportunity to preserve environmentally sensitive lands and to create more usable open space in the Township for recreation purposes.</del>	
<b>Definition of family</b>	Family - one or more individuals related by blood, marriage, or adoption; or, not more than three (3) unrelated individuals.	
<b>Treatment of group homes</b>	Home, group care - a dwelling unit which houses and provides twenty-four (24) hour supervision and rehabilitative services for no more than six (6) developmentally disabled individuals and is licensed by the appropriate State and County agencies.	CU in Residential B & Residential D districts
<b>Definition of mobile home</b>	Zoning Ordinance does not contain a definition for mobile home although there is one for mobile home park.	Mobile Home Park is a CU in the Light Industrial Zoning District

<b>Comprehensive plan</b>	Adopted 1/25/2006	
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**Name of**

**Municipality:** Harrison Township, Allegheny County, PA

		Comments
<b>Date of ordinance</b>	<b>Ord. 1946, as amended through 9/27/2010.</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<b>C-1 Conservation:</b> CU = SF	
	<b>R-1 Single Family Residential:</b> PP = SF	Ord. 1953 of 2011 amended zoning to allow three of four family houses in R-2 district.
	<b>R-2 Two Family Residential:</b> PP = SF and TF; CU = Three Family and Four Family	
	<b>R-3 Special Residential:</b> PP = SF, TF and Multi-Family; CU = Personal Care Homes, Domiciliary Homes and Mobile Home Parks	
	<b>V Village:</b> PP = SF, TF and Multi-Family; CU = Senior Living Community	Modular homes, manufactured homes and vacation cottages are allowed in the C-1 district by special exception.
	<b>S-1 Special:</b> PP = SF; CU = Group Homes and Senior Living Community	
<b>B-1 Business District:</b> CU = Senior Living Community		
<b>Smallest minimum residential lot size permitted</b>	<b>C-1:</b> 40,000 SF minimum; 40,000 SF area/family	The gross minimum floor area for a single family house in an district shall not be less than eight hundred sq ft.
	<b>R-1:</b> 8,000 SF minimum; 8,000 SF area/family	
	<b>R-2:</b> 5,000 SF minimum; 2,500 SF area/family	In R-2, for a three of four family house the overall minimum lot size shall not apply if the development is 10
	<b>R-3:</b> 4,000 SF minimum; 2,000 SF area/family	
	<b>V:</b> 4,000 SF minimum; 2,000 SF area/family	
	<b>S-1:</b> 10,000 SF minimum; 3,000 SF area/family	
<b>B-1:</b> 5,000 SF minimum; 3,000 SF area/family		
<b>Alternative design</b>	<b>PRD:</b> permitted in all R districts. In the R-1 and R-2 districts single family and two family homes are permitted; in the R-3 multi family (with six or less dwellings) are permitted in addition to SF and TF homes.	minimum site size = 10 acres; min. distance between bldgs. = 30'. Building coverage shall not exceed 25% of site
<b>Definition of family</b>	"Family" defined to include 1 individual or two+ related persons, or not more than four unrelated persons living as a "single house-keeping unit". Also includes five persons living together in a "group living arrangement with supervision." (with conditions)	
<b>Treatment of group homes</b>	Facility residents need not be related to each other but the number of residents shall not exceed ten persons.	Conditional use in S-1 district
<b>Definition of mobile home</b>	Defined as a prefabricated dwelling unit designed to be transported to and assembled on-site, etc. The ordinance also defines a mobile home lot as a lot in a mobile home park. Does not specify if a single mobile home is permitted on a single family lot.	Mobile home parks permitted as PRD in the R-3 District and require two or more lots.

<b>Comprehensive plan</b>	Adopted 2009. Identifies eight specific housing goals for township. Calls for rehabilitation of existing housing and construction of new housing of various types for people of all income levels.	Pages 38-39
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date of ordinance	Chapt. 260, adopted 11/11/04 and as amended through 1/1/06. No subsequent amendments to residential provisions.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<b>R-1 Single Family Residential:</b> PP= single family dwelling, modular on permanent foundation, group residence; CU = duplex and conversion apt.	
	<b>R-2 Medium Density Residential:</b> PP= single family dwelling, modular on permanent foundation, duplex, triplex, quads, & group residence; CU = townhouse, conversion apt., and group care facility	
	<b>R-3 Multifamily Residential:</b> PP= single family dwelling, duplex, triplex, quads, townhouse, garden apts. & group residence; CU = midrise & highrise apt., conversion apt., and group care facility	
	<b>C-1 Central Business District:</b> CU = apts. over ground floor business/commercial; group care facility	
	<b>C-2 Neighborhood mixed Use Commercial:</b> PP = apts. over ground floor business	
	<b>C-3 Planned Commerical:</b> CU = garden apts., midrise apts, highrise apts. & apts. over ground floor business	
	<b>Waterfront Development District:</b> CU = garden apts.	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> 4400 SF/ 1-family detached & group residence; 8500 SF/2-family	smaller lot sizes are typical for older inner-ring community
	<b>R-2:</b> 1-family detached & group residence = 4000 SF; 2-family = 8000 SF; tri- & quadplex = 10,000 SF; townhouse (5-8 DUs) = 21,780 SF.	
	<b>R-3:</b> 1-family detached & group residence = 4000 SF; 2-family = 8000 SF; tri- & quadplex = 10,000 SF; townhouse (5-8 DUs) & garden apts. = 21,780 SF	
	<b>C-1, C-2 &amp; C-3:</b> apts. over ground floor business = 1000 SF min habitable floor area	
	<b>R-3, -C-3, WDD:</b> all apt. buildings = 21,780 SF.	
<b>Alternative design</b>	housing allowed in all districts except the PSOP.	may provide options for affordable housing; housing in the C districts makes shopping, services & etc. more accessible to pedestrians, the elderly, and others.
	Housing for the elderly is a CU in every district.	

<p><b>Definition of family</b></p>	<p>One of more persons related by blood, adoption or marriage or a group of not more than three unrelated persons occupying a dwelling and living and cooking together as a single housekeeping unit as distinguished from a group occupying a boarding house, personal care home or hotel, except a higher number may be specifically permitted within the provisions for group residence... A transitional dwelling shall not be considered a family or group residence.</p>	<p>the definition of family is limited to not more than 3 unrelated individuals; however, see comment on 'group residence' below.</p>
<p><b>Definition of group homes</b></p>	<p>Group Care Facility: a facility which provides room and board and specialized services for more than eight residents who are mentally or physically handicapped, or any number of permenet residents who are dependant or deliquent children under the age of 18 adjudicated by a court system... Group Residence: a dwelling unit where room and board is provided to not more than eight perment residents who are mentally of physically handicapped persons of any age, who are in need of supervision or specialized services and no more than two supervisors on any shift who may or may not reside in the dwelling and who provide health, social and/or rehabilitative services to the residents. The srvices shall be rpv only by a governmental agency...or nonprofit...<b>A group residence shall be considered a single family dwelling and shall be authorized wherever single family dwellings are authorized.</b></p>	<p>Group residences considered to be a single-family dwelling and allowed as a PP use wherever SF dwellings are allowed.</p>
<p><b>Definition of mobile home</b></p>	<p>The definition of "sectional or modular home" states in part that it is a dwelling that is assembled and completed on the site and that does not meet the definition of "mobile/manufactured home". However, there is no definition or any other provisions for mobile homes in the ordinance.</p>	<p>not defined; however, the definition of single-family dwelling doesn't specifically exclude mobile homes.</p>
<p><b>comprehensive plan</b></p>	<p>adopted 12/13/01; our copy missing?</p>	

date of ordinance	Ord. 368, adopted 11/9/11.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exception use.</b>	<b>A Agricultural:</b> SF dwelling & PCH = PP; living quarters in accessory structure = SE	PCH = personal care home; see comments below for Group Dwelling.
	<b>RE Residential Estate:</b> SF dwelling, PCH & PRD = PP; living quarters in accessory structure = SE	
	<b>LDR Low Density Residential:</b> SF dwelling & PRD = PP; living quarters in accessory structure = SE	
	<b>MDR Medium Density Residential:</b> 1-and 2-family dwelling, & PRD = PP; living quarters in accessory structure = SE	
	<b>TR Trailer Residential:</b> mobile homes	
	<b>VR Village Residential:</b> SF dwelling, 2-family dwelling, multiple-family dwelling, & PCH = PP; living quarters in accessory structure = SE	
	<b>C Commercial:</b> PCH = PP	
	<b>O/C Commercial:</b> PCH = PP	
<b>Smallest minimum residential lot size permitted</b>	<b>A District:</b> 3 acres all PP uses	
	<b>RE:</b> 2 acres all PP uses	
	<b>LDR:</b> 1 acre all PP uses	
	<b>MDR:</b> 1/2 acre all PP uses	
	<b>TR:</b> 2500 SF	
	<b>VR:</b> 5,000 SF; townhouses = 10,000 SF	
	<b>C:</b> 20,000 SF all PP uses	
	<b>O/CO:</b> 20,000 SF all PP uses	
<b>Alternative design</b>	max. PRD density in any district = MDR PRD w/8 multi-family DU per acre max.	
<b>Definition of family</b>	Family: A group of individuals not necessarily related by blood, marriage, adoption or guardianship living together in a dwelling unit under a common housekeeping management plan based on an intentionally structured relationship providing organization and stability. The occupants must share the entire dwelling unit and live and cook together as a single housekeeping unit. A unit in which various occupants act as separate roomers shall not be deemed to be occupied by the the functional equivalent of a family.	definition of 'family' does not limit number of unrelated persons
	Americans with Disabilities Act (ADA) is defined in the zoning ordinance	

<p><b>Definition of group home</b></p>	<p>Group home is not defined or listed as a use. However, the definitions of 'family' and 'single-family dwelling' would allow a group living arrangement, but see comments on PCH below.</p> <p>Personal Care Home (PCH) is defined as "any premises in which food shelter and personal assistance or supervision is provided for a period exceeding twenty-four hours for four or more adults who are not relatives of the operator, who do not require the services in or of an Assisted Living Residence but who do require assistance or supervision in such matters as dressing, bathing, diet, financial management, evacuation of a residence in the event of emergency or medication prescribed for self administration."</p>	<p>Based on the definition it seems likely that the intent is to regulate group homes as a personal care home.</p>
<p><b>Definition of mobile home</b></p>	<p>Mobile home definition is same as MPC's. The definition of "single family dwelling" neither excludes nor specifically includes mobile homes.</p>	<p>not addressed in SALDO</p>
<p><b>Multimunicipal comp plan</b></p>	<p>Adoption 9/14/10, Res. 2010-12. .</p>	<p>With West Deer Twp.</p>

Name of Municipality:	<b>JEFFERSON HILLS BOROUGH</b>	
		Comments
<b>Date of ordinance</b>	November 13, 2000	
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Residential Agricultural District - single-family, PRD	Multi-family is permitted in the C-1 District; triplexes, quadruplexes, townhouses & garden apartments are permitted as a PRD in R-3.
	R-2 Low Density Residential - single-family, PRD	
	R-3 Medium Density Residential - single-family, two family dwellings, PRD	
	R-4 High Density Residential - single-family, two family dwellings	
	R-5 Special Residential - Mobile homes	
	C-1 Highway Commercial District - mid-rise apartments	
<b>Smallest minimum residential lot size permitted</b>	R-1: 13,000 sq ft	The R-3 and R-4 districts provide for smaller lot sizes, but the R-1 and R-2 districts require just under 1/3 acre and 1/4 acre respectively.
	R-2: 10,500 sq ft for SF home	
	R-3: SF= 9,000 sq ft; Two Family= 18,000 sq ft	
	R-4: SF= 7,800 sq ft; Two Family= 16,000 sq ft	
	R-5: 7,800 sq ft for lot; minimum site area = 5 acres w/5.6 units per acre	
	C-1: 21,780 sq ft; maximum height of mid-rise apt = 80 ft/7 stories PRD - Minimum lot sizes may be reduced as follows: R-1 by 15%; R-2 to 9,000 sq ft; R-3 lots to 8,000 sq ft. R-3 permits triplexes and quadruplexes and minimum lot area is determined by type of ownership (fee simple vs. condominium), the first requiring a minimum of 3,000 sq ft, the latter requiring no minimum lot size.	
<b>Alternative design</b>	In C-1 Highway commercial district, single-family, nursing homes, and Group Care Facilities are permitted by CU; residence in combination with business permitted by SE.	
	C-2 Neighborhood Business District - no residential uses by right; single-family, group care facility and personal care boarding home by CU.	

<p><b>Definition of family</b></p>	<p>All individual or two or more persons related by blood, marriage, adoption or foster child care, including domestic servants or gratuitous guests thereof, or a group of not more than three unrelated persons living together without supervision in a dwelling unit; or a group of not more than eight persons protected by the provisions of the Fair Housing Act (42 U.S.C. 3601 et. seq., as now or hereafter amended) living together in a group living arrangement with supervision, provided those persons do not have a criminal record or do not constitute a direct threat to others or their physical property.</p>	<p>Family is limited to no more than three persons who are unrelated &amp; living together without supervision. However, a group of no more than eight persons protected by the Fair Housing Act living together in a group living arrangement with supervision is included in the definition of family.</p>
<p><b>Treatment of group homes</b></p>	<p>A group of no more than eight persons protected by the provisions of the Fair Housing Act is included in the definition of family. But Group Home is not defined by itself. A Group Care Facility is defined as a facility operated by a governmental agency, its licensed or certified agents or any other responsible nonprofit social services corporation that provides room and board and specialized social, health and rehabilitative services on a 24-hour basis to permanent residents. There are several stipulations for a group care facility, one of which is "No group care facility shall be located within 3,500 feet of another group care facility."</p>	<p>It appears that a group of no more than eight persons protected by the Fair Housing Act is considered as a single-family unit and is therefore permitted by right in the four R-districts. A dwelling unit is defined as one or more rooms in a residential building which are used as living quarters for one family, which provides further justification for a group living arrangement as a single-family use.</p>
<p><b>Definition of mobile home</b></p>	<p>A structure transportable in one or more sections which is built on a chassis, and is designed to be used as a dwelling unit with or without permanent foundation, when connected to required utilities, and includes the plumbing, heating, air conditioning and electrical systems contained therein. A mobile home is intended to be occupied as a dwelling complete, including major appliances, often furniture, and contains sleeping accommodations, a flush toilet, and enclosed tub or shower bath, kitchen facilities, and interior plumbing, heating and electrical systems meeting the requirements of the Borough, County and State regulations pertaining to building construction for human habitation.</p>	<p>Only permitted by right in R-5 Special Residential District and within a mobile home park. Single-family only permitted as SE in R-5. The ordinance clearly makes a distinction between single-family houses and mobile homes. Other non-residential uses are permitted by right in this district. The Jefferson Hills SALDO contains a special section for mobile home park development. This is inconsistent with PA case law in that mobile homes should be permitted by right wherever single family dwellings are permitted.</p>

date of ordinance	Adopted 2/15/00. No subsequent amendments to residential provisions.	Comments
Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.	<b>R-1 Single Family Residential:</b> 1-family detached, cluster development = PP	Kilbuck's ordinance is problematic; see esp. comments below under "group home".
	<b>R-2 General Residential:</b> 1-family detached, cluster development, duplex, quadplex, townhouse = PP	
	<b>R-3 Multi-family Residential:</b> PP uses = same as R-2 plus conversion apts. & individual mobile homes; mobile home parks = SE.	
	<b>SUD Special Use District:</b> conversion apts. & individual mobile homes = PP	
	<b>CON Conservation:</b> 1-family detached = SE	
Smallest minimum residential lot size permitted	<b>R-1:</b> 21,780 SF/1-family detached	if public sewer/water not available, min. lot sizes increase
	<b>R-2:</b> 12,000 SF/1-family detached; 12,000 SF/DU for duplexes; 5000 SF/DU for quads and townhouses; single-family cluster = 10,000 SF avg.	
	<b>R-3:</b> same as for R-2 District; multifamily dwelling = 15,000 SF or 4,000 SF/family, whichever is greater. Mobile home park = 3 acres min. site and 4500 SF/DU lot.	
	<b>SUD:</b> all residential uses = 21,780 SF w/utilities; 1 acre w/o.	
	<b>CON:</b> 1 acre, all uses.	
Alternative design	mobile homes on individual lots are principle permitted use in 2 districts.	
	conversion apts. are principle permitted use in 2 districts.	
Definition of family	Defined as "any number of individuals living and cooking together as a single housekeeping unit as distinguished from a group occupying a boarding home."	"Boarding home" is not a defined term and not listed as a permitted use in any district.
	The definition of "single family dwelling" states it is a dwelling for occupancy by one (1) family; however, the definition of "dwelling" specifically excludes hotel, motel, rooming house, and tourist home.	appears Twp. didn't intend to permit group homes as a family occupying a SF dwelling.
Definition of group home	The term "Group home" is not used or defined in the ordinance.	Institutional home is not listed as a permitted use in any district. The term "adult living facilities" is not defined.
	Institutional Home: a public or private charitable establishment devoted to the shelter, maintenance, or education and care of minor children; homeless aged or infirm persons; or members of a religious community. Institutional homes include, but are not limited to: assisted living facilities, personal care homes for adults, nursing facilities and <b>adult living facilities</b> .	

	"Rooming house" is defined as a residential bldg. other than a hotel where sleeping accommodations are offered for hire for 3 or more persons; would not accomidate group household.	Not listed as a permitted use in any district.
	The definition of Personal Care Home references the PA DPW.	Not listed as a permitted use in any district.
<b>Definition of mobile home</b>	Same definition as MPC's.	treated as a SF dwelling in 2 districts
<b>comprehensive plan</b>	Kilbuck doesn't have a comprehensive plan at this time, but may begin work on a joint comp plan with Ben Avon Heights in 2013. Would be a good time to address problem related to FFHA compliance.	

**Name of**

**Municipality:**

**Marshall Township, Allegheny County, PA**

		<b>Comments</b>
<b>Date of ordinance</b>	<b>Ord. 382A, adopted 1/3/2008</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use</b>	<b>CR - Conservation Residential:</b> PP = SF-D	SF-D = Single Family Detached
	<b>SR - Suburban Residential:</b> PP = SF-D	SF-A = Single Family Attached
	<b>MDR - Medium Density Residential:</b> PP = SF-A, T-F, TD, QD; CU = TH, AD, Conversion - SF to MF	T-F = Two-Family Dwelling
	<b>TC - Town Center:</b> PP = SF-D, SF-A, T-F, TD, QD, TH, AD; CU = Conversion - SF to MF	TD = Triplex Dwelling
	<b>RB - Route 19 Boulevard:</b> PP = SF-D, SF-A, T-F, TD, QD, TH; CU= AD, Conversion - SF to MF	QD = Quadplex Dwelling
	<b>HC - Highway Commercial:</b> CU = AD, Conversion - SF to MF	TH = Townhouse Dwelling
	<b>RRTP - Residential, Research and Technology Park:</b> PP = SF-A, T-F, TD, QD, TH, AD	AD = Apartment Dwelling
<b>Smallest minimum residential lot size permitted</b>	<b>CR - Conservation Residential:</b> 15,000 SF	
	<b>SR - Suburban Residential:</b> 10,000 SF	
	<b>MDR - Medium Density Residential:</b> 5,000 SF	
	<b>TC - Town Center:</b> 15,000 SF	
	<b>RB - Route 19 Boulevard:</b> 20,000 SF	
	<b>HC - Highway Commercial:</b> 1 Acre	
	<b>RRTP - Residential, Research and Technology Park:</b> Min Gross Tract 200 Acres	The individual lot size determined in approval
<b>Alternative design</b>	<b>Continuing Care Retirement Community:</b> A community licensed by the Commonwealth to provide a range of housing, support and health care services to older residents so they do not have to move as their needs change. Allows single and multi-family homes within the development. CU in the CR, SR, MDR, TC, RB & HC Zoning Districts	
	<b>Traditional Neighborhood Development (TND):</b> Include a diverse range of housing options including single and two family houses, attached townhouses, and apartments mixed together in a walkable medium to high density pattern. CU in the TC & RB Districts.	Min Development Size: TC = 10 acres, RB = 5 acres; Max Permitted Residential Density is 24 units per gross acre

<p><b>Definition of family</b></p>	<p><b>FAMILY.</b>                  (1) One (1) or more persons occupying a dwelling unit and living as a single, nonprofit housekeeping unit, provided that a group of four (4) or more persons who are not within the second degree of kinship shall not be deemed to constitute a "family."                  (2) Notwithstanding the definition in the preceding subsection, a "family" shall be deemed to include four (4) or more persons not within the second degree of kinship occupying a dwelling unit and living as a single, nonprofit housekeeping unit, if said occupants are handicapped persons as defined in Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988. Such unrelated individuals shall have the right to occupy a dwelling unit in the same manner and to the same extent as any family.</p>	
<p><b>Treatment of group homes</b></p>	<p>The ordinance does not define this use and it is not permitted in any of the zoning districts as a use by right.</p>	<p>There are provisions for nursing homes and assisted living facilities.</p>
<p><b>Definition of mobile home</b></p>	<p><b>MOBILE HOME -</b> A transportable, single-family dwelling intended for permanent occupancy, office or place of assembly contained in one (1) unit, or in two (2) units designed to be joined into one (1) integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations and constructed so that it may be used without a permanent foundation.</p>	<p>Mobile Home Park is a CU in the SR Zoning District</p>
<p><b>Comprehensive plan</b></p>	<p>Adopted 8/14/2006</p>	

<b>Date of ordinance</b>	<b>Ord. 1443, as amended through 8/10/99.</b>	some amending thru 2012 but not pertaining to residential
<b>Residential districts and dwelling unit types permitted by right</b>	<b>R-1 One-family Residential:</b> permitted use is SF only	couldn't find definition for Single Family (SF), but means 1-family detached. Group Dwellings A, B or C authorized as a conditional uses in all R Districts; Dependent Dwellings as a conditional use in R-1, 2 & 3 Districts.
	<b>R-2 One-family Residential:</b> permitted use is SF only	
	<b>R-2T One-family Residential:</b> permitted uses are SF and townhouses	
	<b>R-3 One-family Residential:</b> permitted uses are SF, townhouses, duplexes and garden apts	
	<b>R-4 Multi-Family Residential:</b> permitted uses same as R-3	
	<b>R-5 Multi-Family Residential:</b> permitted uses are SF & apartments	
	<b>S Conservancy:</b> SF as a permitted use & Group Dwelling A as a conditional use.	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> 20,000 SF for 1-family house	Minimum lot area varies. A floor-area factor also applies (ratio of floor area to lot area). Lot area calculations may not include portions of steep slope areas; e.g., not more than 40% of the area of slopes 40%+, or more than half the area of slopes 25-40%.
	<b>R-2:</b> 7,500 SF for 1-family house	
	<b>R2-T:</b> 7,500 SF for 1-family house	
	<b>R-3:</b> 7500 SF for 1-family; 4375 for 2-family; 2400/DU for garden apts.	
	<b>R-4:</b> same as for R-3 District, except for apartments other than garden = 1800 SF/DU	
	<b>R-5:</b> same as for R-4 District, except for apartments other than garden = 1200 SF/DU	
	<b>S District:</b> 20,000 SF per 1-family house	
<b>Alternative design</b>	<b>PRD:</b> permitted in all R districts. Uses are basically same as in underlying zoning district plus recreation; R-4 PRD allows mobile homes & R-5 PRD allows high-rise apts (not defined).	minimum site size = 5 acres; min. distance between bldgs. = 30'.
	<b>Dependent Dwellings:</b> defined as an accessory DU attached to a 1-family house and intended solely for use of elderly parent or other related dependent.	conditional use in R-1, 2 & 3 Districts
	<b>Housing for the Elderly:</b> defined as a multiple family apartment structure for elderly families or individuals.	use not specifically listed; allowed wherever apartments are allowed?
<b>Definition of family</b>	"Family" defined to include 1 individual or two+ related persons, or not more than five unrelated persons living as a "single house-keeping unit".	typ. municipal definition; see comments below on group dwellings.

<b>Treatment of group homes</b>	Group Dwelling 'A' = 5 or less persons & Group Dwelling 'B' = 6-15 persons, incl. staff & set up as a single housekeeping unit. Group Dwelling 'C' = 2- 8 supervised apts., each housing not more than 4 persons incl. staff.	Conditional uses in all R districts, depending on type (A, B or C). The definition of PCH is similar; PCHs allowed only in R-4 & L Special Use District.
<b>Definition of mobile home</b>	Defined as a prefabricated dwelling unit designed to be transported to and assembled on-site, etc. Allowed only in mobile home parks w/minimum of two mobile homes.	Mobile home parks permitted as PRD in the R-5 District; not addressed in SALDO. Prob. inconsistent with PA zoning case law.
<b>Comprehensive plan</b>	adopted 2005. Identified strengths = diverse mix of housing types/opportunities; weaknesses = lack of senior housing in estbld. Neighborhoods, lack of affordable housing for young families, lack of policy re housing mix, encroachment by commercial uses.	SWOT analysis, Table 2, pg. 3

**Name of Municipality: MUNICIPALITY OF MOUNT LEBANON**

		<b>Comments</b>
<b>Date of ordinance</b>	January 23, 2012 (Codified)	
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Single Family Residential District - single family	Multi-family permitted by right in R-3, R-4, R-5, R-6, R-7, C-1, C-2, and CBD Districts, although a site plan review is required and there are other conditions that pertain to balconies and elevators. R-4 and CBD permit mass transit passenger station as a use by right. C-2 permits a transit station as a CU.
	R-2 Single Family Residential District - single-family detached	
	R-3 Low Density Mixed Residential District - single-family detached, single-family attached, two family dwellings; permitted uses subject to site plan review - multi-family	
	R-4 Multi-family Mixed Residential District - single-family detached, single-family attached, two family dwellings; permitted by site plan review - multi-family	
	R-5 Multi-family, Multi-story District - permitted by site plan review - multi-family and/or multi-story	
	R-6 Multi-Family, Multi-Story District - multi-family, multi-story dwellings.	
	R-7 High Density, High-Rise, Multi-Family - Limited Commercial District - multi-family, multi-story dwellings	
	C-1 Neighborhood Commercial District - single-family attached, multi-family, apartments only on 2nd floor of commercial structures	
	C-2 Community Commercial District - single-family attached, multi-family, apartments only on 2nd floor of commercial structures	
	CBD Commercial District - multi-family, apartments on 2nd floor of existing commercial structures,	
<b>Smallest minimum residential lot size permitted</b>	R-1: 8,000 sq ft	Minimum lot sizes are sufficiently small in all districts, where R-1 allows for development on 1/5.5 acre (greater than 1/5 but less than 1/6)
	R-2: 6,000 sq ft	
	R-3: Detached = 5,000 sq ft; Attached = 3,000 sq ft; Two Family= 6,000 sq ft; Multi-family = 20,000 sq ft; CU = 20,000 sq ft	
	R-4: Detached = 5,000 sq ft; Attached = 3,000 sq ft; Two Family= 6,000 sq ft; Multi-family = 1,200 sq ft for each dwelling unit for any townhouse unit or multi-family dwelling, but not more than 36 dwelling units per acre; CU = 20,000 sq ft.	
	R-5: 800 sq ft of lot area/unit, but not more than 54 units per acre, in no event shall min. total lot area be less than 30,000 sq ft. For CU = 30,000 sq ft.	
	R-6: 2,700 sq ft per dwelling unit; minimum total lot area = 200,000 sq ft.	
	R-7: 400 sq ft per unit except that housing for elderly shall require 320 sq ft; min. total lot area shall be 30,000 sq ft. For CU = 30,000 sq ft.	
	C-1: 4,000 sq ft. for residential use.	
	C-2: 4,000 sq ft. for residential use.	
	CBD: 4,000 sq ft. for residential use.	

<p><b>Alternative design</b></p>	<p>Planned Development Districts - includes Planned Residential Development and Planned Mixed-Use Development. The Traditional Neighborhood Development concepts are desirable for all Planned Development Districts.</p>	<p>Authorized residential uses include one-family dwelling, two-family dwelling, townhouse, multi-family, and multi-family and multi-story.</p>
<p><b>Definition of family</b></p>	<p>A group of individuals not necessarily related by blood, marriage, adoption or guardianship living together in a dwelling unit as a single housekeeping unit under a common housekeeping management plan based on an intentionally structured relationship providing organization &amp; stability. The occupants must share the entire dwelling unit &amp; live &amp; cook together as a single housekeeping unit. A unit in which the various occupants act as separate rooms may not be deemed to be occupied by the functional equivalent of a traditional family:</p> <ul style="list-style-type: none"> <li>• The group shares expenses for food, rent or ownership costs, utilities and other household expenses;</li> <li>• The group is permanent and stable. Evidence of such permanency and stability may include:             <ul style="list-style-type: none"> <li>o The presence of minor dependent children regularly residing in the household who are enrolled in a local School;</li> <li>o Members of the household having the same address for the purposes of voter registration, driver's license, Motor Vehicle registration and filing of taxes;</li> <li>o Members of the household are employed in the area;</li> <li>o The household has been living together as a unit for a year or more whether in the current Dwelling Unit or other Dwelling Units;</li> <li>o Common ownership of the furniture and appliances among the members of the household; and</li> <li>o The group is not transient or temporary in nature.</li> </ul> </li> <li>• Any other factor reasonably related to whether or not the group is the functional equivalent of a Family.</li> </ul>	
<p><b>Treatment of group homes</b></p>	<p>Group home is not defined (see def of family).</p>	<p>Since a group home would fit under the definition of family, it follows that they are permitted in any district that allows single-family dwellings.</p>
<p><b>Definition of mobile home</b></p>	<p>A transportable, Single-family Dwelling intended for permanent occupancy, contained in one unit, or in two or more units designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations, and constructed so that it may be used without a permanent foundation. A mobile home shall be authorized only in a mobile home park.</p>	<p>Mobile home parks are only permitted as a CU in the R-3 District. A mobile home park shall have an area of not less than 15 acres. Individual mobile home lots shall have an area of not less than 3,000 sq ft. The total number of mobile home lots shall not exceed 12 per acre. This is inconsistent with PA case law in that mobile homes should be permitted by right wherever single family dwellings are permitted.</p>

Name of Municipality: <b>BOROUGH OF MT. OLIVER</b>		Comments
<b>Date of ordinance</b>	11/1/1999	
<b>Residential districts and dwelling unit types permitted by right</b>	R-1 Single-Family Residential - single-family	
	R-2 Single & Two-Family Residential - any uses by right in R-1, two-family	
	R-3 Multi-Family Residential - any uses by right in R-1 & R-2, garden apts & townhouses	
	C-1 Commercial - residential uses permitted in R-1, R-2 & R-3 with conditions	
<b>Smallest minimum residential lot size permitted</b>	R-1: 3,500 sq ft; other uses = 10,000 sq ft	All residential districts have very small minimum lot sizes. Note that R-1 permits a smaller size SF lot than R-2.
	R-2: SF = 4,500 sq ft; Two-family = 8,000 sq ft; other uses = 10,000 sq ft	
	R-3: Townhouse or Garden Apt = 6,000 sq ft; high-rise apt = 15,000 sq ft.	
<b>Alternative design</b>	In R-1, R-2 & R-3 districts, housing for the elderly is permitted as a CU with conditions.	
	In R-3 district, high-rise residential buildings, subject to conditions, group home or personal care home permitted by SF.	
	In C-1 district, housing for the elderly with conditions is permitted by CU.	
	In H-1 Historical District, housing for the elderly with conditions is permitted by CU.	
<b>Definition of family</b>	A single person occupying a unit and maintaining a household; two or more persons related by blood or marriage, adoption or foster placement occupying a dwelling unit, living together and maintaining a common household; or a group of not more than three <del>unrelated persons occupying a dwelling unit</del>	Family is capped at three unrelated persons.
<b>Treatment of group homes</b>	A <i>Group Home</i> is defined as a dwelling licensed by the commonwealth where room and board is provided to not more than eight permanent residents, including and limited to mentally retarded or physically handicapped persons of any age or elderly persons, 62 or more years of age, who are in need of supervision and specialized services and no more than two supervisors on any shift who may or may not reside in the dwelling and who provide health, social and/or rehabilitative services to the residents. The services shall be provided only by a governmental agency or its licensed or certified agents and the facility shall meet all	Group homes permitted by SE in R-3 & C-1 district.

<p><b>Definition of mobile home</b></p>	<p>There are two parts to the definition: Part A - A transportable, single-family dwelling intended for permanent occupancy, contained in one unit or in two or more units designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations, and constructed so that it may be used without a permanent foundation. Part B - A "mobile home" which is rendered immobile by placement on a continuous masonry foundation or at least two concrete footers which project at least three feet below the finished grade and which is skirted and tied to its foundation in accordance with the requirements of the American National Mobile Homes Requirements (NFPA No. 501-A1974, ANSI A119.3-1975) as amended, and which is connected to all available utilities shall be</p>	<p>The Part B definition permits mobile homes meeting certain requirements to be considered single-family dwellings, and therefore allowed by right in R-1, R-2 &amp; R-3 Districts. Both R-1 and R-2 districts permit a mobile home park subject to conditions as a use by SE.</p>
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<b>Name of Municipality: NORTH FAYETTE TOWNSHIP</b>		<b>Comments</b>
<b>Date of ordinance</b>	11/23/2004	
<b>Residential districts and dwelling unit types permitted by right</b>	R-R Rural Residential - single-family, group home	
	R-1 Low Density Residential - single-family, group home	
	R-2 Suburban Residential - single-family, two-family, group home	
	R-3 Medium Density Residential - single-family, two-family, townhouse, group home	
	R-4 High Density Residential - single-family, two-family, townhouse, garden apt., group home	
	V - Village - single-family, two-family, townhouse, group home	
	TC - Town Center - townhouse & quad-plex	
<b>Smallest minimum residential lot size permitted</b>	R-R: 80,000 sq ft	
	R-1: 40,000 sq ft	
	R-2: SF = 20,000 sq ft with sewer; 40,000 sq ft w/o sewer	
	R-3: 12,000 sq ft	
	R-4: 5,000 sq ft	
	V: 8,700 sq ft	
	TC: 43,560 sq ft	
<b>Alternative design</b>	PRD - SF, Two-family, Quad Plex, Townhouse, Garden Apt., High-Rise Apt. permitted by right	
	Village - mixed use permits by right single-family, two-family, townhouse & group home	
	Town Center - mixed use permits by right quad-plex & townhouse	
<b>Definition of family</b>	One of the following: (1) All persons living in the same household who are related by birth, marriage or adoption: or (2) Those defined as such by the United States Code of Federal Register; or (3) No more than four unrelated individuals occupying a premise and living as a single housekeeping unit, as distinguished from a group occupying a boarding house, group	

<p><b>Treatment of group homes</b></p>	<p>A <i>Group Home</i> is defined as a dwelling where room and board is provided to not more than five permanent residents, including and limited to dependent children (excluding those adjudicated by the Criminal Court system), mentally retarded or physically handicapped persons of any age or elderly persons, 62 or more years of age, who are in need of supervision and specialized services and no more than two supervisors on any shift who may or may not reside in the dwelling and who provide health, social and/or rehabilitative services to the residents. The services shall be provided only by a governmental agency or its licensed or certified agents, or any other responsible nonprofit social services corporation and the facility shall meet all minimum requirements of the sponsoring agency. A Group home shall be considered a single family dwelling and shall be authorized wherever a single family dwelling is permitted subject to the requirements of the District</p>	<p>Group Homes are permitted by right in all residential districts (R-R, R-1, R-2, R-3, R-4, PRD, &amp; V). The number of permanent residents are limited to 5.</p>
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<b>Definition of mobile home</b>	<p>A transportable, single-family dwelling intended for permanent occupancy, contained in one unit or in two or more units designed to be joined into one integral unit capable of again being separated for repeated towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations, and constructed so that it may be used without a permanent foundation. A mobile home which is utilized without a permanent foundation shall be located only in a mobile home park, as defined and regulated herein; however, a mobile home which is rendered immobile by permanent placement on a continuous masonry foundation or at least two concrete footers which project at least three feet below the finished grade and are placed along the longer dimension of the requirements of the American National Installation of Mobile Homes Requirements (NFPA No. 501-A1974, ANSI A119.3-1975) as amended, and which is connected to all available utilities shall be regarded as a single-family dwelling and shall</p>	<p>The definition permits mobile homes meeting certain requirements to be considered single-family dwellings, and therefore allowed by right in R-R, R-1, R-2, R-3, R-4, PRD &amp; V Districts. A mobile home park is permitted by SE in the R-4 district only.</p>
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**Name of Municipality:** Pine Township, Allegheny County, PA

		<b>Comments</b>
<b>Date of ordinance</b>	<b>Ord. 327, adopted 08/2005</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions</b>	<b>E-1 Estate Residential:</b> PP = SF-D	CH = Carrage Homes GA-6 = Garden Apartment (structures 6,000 SF or less) GA-N = Garden Apartment (New Dev.) PH = Patio Homes SF-AI = Single Family Attached (Infill) SF-AN = Single Family Attached (New Dev.) SF-D = Single Family Detached
	<b>S-1 Special:</b> PP = SF-D	
	<b>R-1 Suburban Residence:</b> PP = SF-D; PRD = CH & PH	
	<b>R-2 Community Residence:</b> PP = SF-D; PRD = CH & PH; TC-PRD = GA-N	
	<b>R-3 Neighborhood Residence:</b> PP = SF-D, SF-AN & GA-N; CU = CH & PH	
	<b>B-1 Rural Business:</b> CU = CH, GA-6, SF-AI, SF-AN & AF-D	
	<b>C-1 Community Service Center:</b> PP = CH; CU = GA-N & SF-AN; TC-PRD = SF-D & PH	
	<b>C-2 Planned Transition:</b> PP = SF-D; CU = CH, PH, GA-6, SF-AI & SF-AN	
<b>Smallest minimum residential lot size permitted</b>	<b>E-1 Estate Residential:</b> 3 Acres	
	<b>S-1 Special:</b> 2 Acres	
	<b>R-1 Suburban Residence:</b> 1 Acre	
	<b>R-2 Community Residence:</b> 3/4 Acre	
	<b>R-3 Neighborhood Residence:</b> 1/2 Acre	
	<b>B-1 Rural Business:</b> 1/2 Acre	
	<b>C-1 Community Service Center:</b> 1 Acre	
<b>Alternative design</b>	<b>Planned Residential Development (PRD):</b> An area of land controlled by the landowner to be developed as a single entity for a number of dwelling units, the development plan for which does not comply with the required size of lots, bulk or type of buildings, density, building or lot coverage or open space regulations established in any one residential district created under the provisions of this Chapter 84, Zoning, as amended from time to time.	Authorized in the E-1, S-1, R-1 & R-2 Zoning Districts
	<b>Town Center Planned Residential Development (TC-PRD):</b> The purpose of the Town Center Planned Residential District (TC-PRD) is to encourage the development of a special activity center, which will serve as a focal point for the Township of Pine. The Town Center will support a compatible mix of business, office, service, and residential uses with a compact Town Center Core Area (TCCA). The TCCA will support small-scale specialty retail, office, and residential uses, and be designed to include a defined public plaza and open space area as a central unifying design element. The Town Center will have specific pedestrian orientation and will be tied together through streetscape amenities and design treatments which include sidewalks, pedestrian-scale and ornamental streetlighting, pedestrian-scale signage, street trees and screened	Authorized in the R-2 & C-1 Zoning Districts

<b>Definition of family</b>	<p>FAMILY</p> <p>A. One person occupying one dwelling unit;</p> <p>B. Two or more persons related by blood, marriage or adoption and foster children occupying one dwelling unit, living and cooking together as a single, nonprofit and nontransient housekeeping unit, including any person employed to work exclusively on the premises; or</p> <p>C. Not more than four unrelated individual persons occupying one dwelling unit, living and cooking together as a single, nonprofit and nontransient housekeeping unit, including individuals who require special care or supervision and those working in a dwelling unit to provide such care or supervision.</p> <p>D. "Family" shall not include clubs, fraternities, boarding-<del>or rooming houses or any groups not specifically defined</del></p>	
<b>Treatment of group homes</b>	<p>GROUP HOME</p> <p>A dwelling unit where room and board is provided to not more than eight permanent residents who are mentally or physically handicapped persons of any age, who are in need of supervision and specialized services, and no more than two caretakers on any shift, who may or may not reside in the dwelling and who provide health, social and/or rehabilitative services to the residents. The service shall be provided only by a governmental agency, its licensed or certified agents or any other responsible nonprofit social services corporation, and the facility shall meet all minimum requirements of the sponsoring</p>	<p>A "group home" shall be considered a single-family dwelling and shall be authorized wherever single-family dwellings are authorized.</p>
<b>Definition of mobile home</b>	<p>A transportable, single-family dwelling which may be towed on its own running gear and which shall be affixed to real estate used for residential purposes and constructed with the same, or similar, electrical, plumbing and sanitary facilities as immobile housing.</p>	<p>Mobile Home Park is a CU in the C-1 Zoning Districts</p>
<b>Comprehensive plan</b>	<p>Adopted 4/2003</p>	

<b>Name of Municipality:</b> <b>BOROUGH OF RANKIN</b>		
		<b>Comments</b>
<b>Date of ordinance</b>	Enacted 12/13/1994	Only have DRAFT ordinance dated August 1992. Records do not show that there have been any amendments that deal with residential use.
<b>Residential districts and dwelling unit types permitted by right</b>	RC - Recreation & Conservation District - Single-Family, Group Living Arrangement (see def below)	Rankin is an urban built-out community with a high percentage of low-income persons. There is a large brownfield area near the river that is being redeveloped by the county. Infill development on vacant lots and revitalization are priority housing needs according to the <i>Partnerships</i> multi-municipal comprehensive plan of August 2009.
	R-1 Single-Family, manufactured homes, Group Living Arrangement	
	R-2 Single-family, manufactured homes, two family twin dwellings, townhouses, Group Living Arrangement	
	R-3 Single-family, manufactured homes, twin dwellings, townhouses, boarding ouse, apartment buildings, Group Living Arrangement	
	BC - Borough Center - Institutional uses (personal care homes, group homes), medium density housing (SF, twin dwellings, townhouses), Group Living Arrangement	
	NBC - Neighborhood Business Center - Second floor apartments above commercial uses, boarding house.	
	A conversion apartment is permitted as a CU in districts R-1, R-2, and R-3.	
<b>Smallest minimum residential lot size permitted</b>	RC: 1 acre	
	R-1: 3000 sq ft	
	R-2: 2500 sq ft	
	R-3: SF=2500 sq ft; Twin or townhouse=1500 sq ft; apartment=1000 sq ft	
	BC: 2500 sq ft	
	NBC: 10,000 sq ft	
<b>Alternative design</b>	The NBC district allows for second floor apartments above commercial uses.	
<b>Definition of family</b>	One or more persons related by blood, marriage or adopton and, in addition, any domestic servants or gratuitous guests therof; or a group of not more than two (2) persons, who need not be related by blood, who are living together in a dwelling unit and maintaining a common household. However, if two (2) persons are living together unrelated by blood or marriage, the profit motive cannot be the basis for the relationship.	Family of unrelated persons is capped at two.

<p><b>Treatment of group homes</b></p>	<p><b>Group Care Facility/Group Home</b> - An institutional use operated by a public agency or non-profit organization for the pupose of providing room and board in which the residents receive supervised specialized services limited to health, social, &amp; rehabilitative services for the mentally retarded, the emotionally ill or physically handicapped, children under the age of eighteen (18) years adjudicated as delinquent or persons recovering from drug or alcohol abuse. This use shall not include facilities for persons who are criminal offenders, serving a sentence, or persons who are under arrest or awaiting trial for crimes of any degree. A group home houses not fewer than three (3) nor more than eight (8) persons. A group care facility houses more than eight (8) but no more than fifeen (15) persons.</p>	<p>However, a <b>Group Living Arrangement</b> is defined as two or more, but no more than seven persons including any live-in domestic servants, or caregivers who need not be related by blood, marriage or adopton who maintain a joint economic, social and cultural life. A Group Living Arrangement shall not be construed to include any institutional use. A Group Living Arrangement may include a community living arrangement for mentally retarded or physically handicapped persons. A <b>Group Living Arrangement</b> is permitted by right in RC, R-1, R-2, R-3, and BC districts. A <b>Group Care Faciity/Group Home</b> is only permitted by right in BC district, and as CU in BC, R-2 and R-3</p>
<p><b>Definition of mobile home</b></p>	<p><b>Manufactured Home</b> - A dwelling fabricated in an off-site manufacturing facility for installation or assembly at the building site, and to be placed on a permanent foundation. For the purposes of this ordinance, a manufacture home shall be deemed a single family dwelling</p>	<p>Permitted by right in R-1, R-2, and R-3 districts.</p>

date of ordinance	Chapt. 27, adopted 12/9/02; as amended through 4/12/10 by Ord. 2288.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<b>R-1 One Family District:</b> PP = 1-family detached & group home; CU = PRD	Ross is an older community and most of the developable land is built on.
	<b>R-2 One &amp; Two Family District:</b> PP = 1-family detached, 2-family, & group home; CU = conversion apt. & PRD	
	<b>R-3 One &amp; Two Family &amp; Townhouse District:</b> PP uses = 1-family detached, 2-family, townhouse, conversion apt. & group home; CU = mobile home park & PRD	
	<b>R-4 Multi-Family District:</b> PP = conversion apt., PRD & group home; CU = group care facility	
	<b>R-5 Multi-Family District:</b> PP = apt. bldg., PRD & group home; CU = group care facility	
	<b>C-1 Regional Commercial:</b> CU only = apt. bldgs, PRD, & group care facility	
	<b>C-2 Community Commercial:</b> PP = single-family detached, conversion apts., single-family/commercial combined; CU = apt. bldgs, PRD, group care facility	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1:</b> 10,000 SF/1-family detached; PRD = 5 acres	a few parts of the Twp. not sewered; min. lot sizes may be larger in these areas.
	<b>R-2:</b> 6500 SF/1-family detached; 5000 SF/Duplex; PRD = 5 acres	
	<b>R-3:</b> 1-family detached = 6500 SF; duplex = 5000 SF; townhouse = 1 ac min. site & 2000 SF/DU; mobile home park = 5 ac min. site & 4000 SF/DU; PRD = 5 acres.	
	<b>R-4:</b> duplex =5000 SF; townhouse =1 ac min. site site & 2000 SF/DU; apartments = 3 ac min. site & 1500 SF/DU; PRD = 1 acre	
	<b>R-5:</b> apartment = 3 ac min. site & 2000 SF/DU; max. 8 stories; PRD = 1 acre	
	<b>C-1:</b> apartment = 5 ac min. site & 1500 SF/DU; max. 8 stories; PRD = 1 acre	
	<b>C-2:</b> apartment = 3 ac min. site & 2000 SF/DU; PRD = 1 acre	
	The C-2 & C-3 districts allow for mix of residential and non-residential uses	

<p><b>Alternative design</b></p>	<p>multi-family housing is allowed in all commercial districts at a fairly high density, although some types are by CU only.</p>	
	<p>flexibility in front yard setback permitted if setbacks of existing adjacent uses are less than req'd by ordinance</p>	
<p><b>definition of family</b></p>	<p>One or more persons related by blood, foster relationship, marriage or adoption and in addition, any domestic servants or gratuitous guests thereof; or a group of not more than five persons who need not be so related, and in addition, domestic servants or gratuitous guests thereof, who are living together in a single, non-profit dwelling unit and maintaining a common household with single cooking facilities. A roomer, boarder or lodger shall not be considered a member of the family.</p>	<p>limits family to not more 5 unrelated persons</p>
<p><b>Definition of group home</b></p>	<p>(1) A dwelling where room and board is provided to not more than five permanent residents, including &amp; limited to dependant children (excluding those adjudicated by the criminal court system), mentally retarded or physically handicapped persons of any age or elderly persons, 62 or more years of age, who are in need of supervision &amp; specialized services and no more than two supervisors on any shift who may or may not reside in the dwelling &amp; who provide health, social and/or rehab. services to the residents. The services shall be provided only by a governmental agency....(etc.) Group Care Facility: a facility, licensed or certified by a governmental or sponsoring agency, which provides room and board and specialized services for six or more residents who are recovering alcoholics, abused or battered persons, persons in a prison work-release program or delinquent children adjudicated by the court system under the the age of 18....</p>	<p>group homes are considered a single-family dwelling and permitted by right wherever single-family dwellings are permitted.</p>
<p><b>Definition of mobile home</b></p>	<p>Same definition as MPC's. Also provided for in the Twp's SALDO as required by the MPC. "dwelling, prefabricated" is also defined. The definition stipulates that the Twp. Planning Commission "shall review the plans and specifications for each and every application for a building permit therefor."</p>	<p>CU only</p> <p>the definition of "single family detached dwelling" doesn't specifically exclude either dwelling type, but stipulates that SF dwellings shall be on a permanent foundation with a footing below the frost line.</p>
<p><b>comprehensive plan</b></p>	<p>1995 Strategic Plan; older but good plan that focuses primarily on the Twp's transportation issues</p>	

date of ordinance	codification; adopted by Ord. 213 on 12/19/94, as amended through 12/15/97.	Comments
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<p><b>A Residence:</b> 1-family dwelling = PP</p> <p><b>C Residence:</b> 1-family dwelling &amp; PRD = PP</p> <p><b>D Residence:</b> 1-family, duplex, triplex, quadraplex, townhouses = PP</p> <p><b>E Residence:</b> 1-family dwelling = PP</p>	
<b>Smallest minimum residential lot size permitted</b>	<p><b>A Residence:</b> 5 acres/1-family dwelling</p> <p><b>C Residence:</b> 5 acres/1-family dwelling; PRD = 20 contiguous acres</p> <p><b>D Residence:</b> 20,000 SF/1-family dwelling; 2400 SF/DU for duplex, triplex, quadraplex and townhouse; 1600 SF/DU for garden apts.</p> <p><b>E Residence:</b> 60,000 SF/1-family dwelling</p>	Public sewers are not available to most of the Borough
<b>Alternative design</b>	none noted	
<b>Definition of family</b>	Defined as "one (1) person living alone or two (2) or more persons related by blood, marriage, or adoption, or not more than six (6) unrelated persons living as a household in a dwelling unit. The term 'family' may also include domestic employees or gratuitous guests."	
<b>Definition of group home</b>	The term "Group home" is not used or defined in the ordinance. No other alternative or institutional living arrangements are provided for such as PCH, senior housing, boarding house, etc.	
<b>Definition of mobile home</b>	not provided for or defined; not addressed in SALDO.	
<b>comprehensive plan</b>	adopted 10/19/2009. the plan recommends zoning schemes to allow a higher density of development at the southern boundary of the Borough where public sewers are available.	

**Name of**

**Municipality:**

**Shaler Township, Allegheny County, PA**

		<b>Comments</b>
<b>Date of ordinance</b>	<b>Ord. 1650, adopted 04/24/1990</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE=</b>	<b>R-1 Limited One-Family:</b> PP = OFD	OFD = One Family Dwelling TFD = Two Family Dwelling AB-2 = Apartment Building w/ 2 units maximum  AB = Apartment Building  MD = Multifamily Dwelling  C = Condominium TH = Townhouse  AH = Apartment House
	<b>R-2 One-Family:</b> PP = OFD	
	<b>R-3 Two-Family:</b> PP = OFD, TFD & AB-2	
	<b>R-4 Multifamily Dwelling:</b> PP = OFD, TFD & MD	
	<b>R-5 Apartment:</b> PP = OFD, TFD, MD, AB, C & TH; CU = AH	
	<b>P Professional:</b> PP = All uses in least restrictive abutting residential district	
	<b>NS Neighborhood Shopping:</b> CU = All Residential Uses	
	<b>GC General Commercial:</b> CU = All Residential Uses	
	<b>I Industrial:</b> All activities permitted in commercial district	
<b>Smallest minimum residential lot size permitted</b>	<b>R-1 Limited One-Family:</b> 9,000 SF	
	<b>R-2 One-Family:</b> 5,000 SF	
	<b>R-3 Two-Family:</b> 5,000 SF	
	<b>R-4 Multifamily Dwelling:</b> 5,000 SF	
	<b>R-5 Apartment:</b> 5,000 SF	
	<b>P Professional:</b> Lot Size = Most restrictive abutting residential district	
	<b>NS Neighborhood Shopping:</b> 10,000 SF	
	<b>GC General Commercial:</b> 21,000 SF	
	<b>I Industrial:</b> 22,000 SF	
<b>Alternative design</b>	<b>Planned Residential Development (PRD):</b> An area of land, controlled by the landowner, to be developed as a single entity for a number of dwelling units or a combination of residential and non residential uses, the development plan for which does not comply with the required size of lots, bulk or type of buildings, density, building or lot coverage or open space regulations established in any one residential district created, from time to time, under the provision of this chapter.	Authorized in the R-1, NS, GC & I Zoning Districts
<b>Definition of family</b>	time to time, under the provision of this chapter, by blood or marriage or adoption and, in addition, any domestic servants or gratuitous guests thereof or a group of not more than three persons who are not related, who are living together in a single dwelling unit and maintaining a common household. Nothing in this chapter is intended or shall be interpreted, enforced or administered in any means or manner inconsistent with or conflicting with Federal Fair Housing Amendments Act of 1988.	

<b>Treatment of group homes</b>	A facility which provides resident services to two or more individuals who are unrelated. It is a facility where individuals who are handicapped, aged, disabled or undergoing rehabilitation are provided services to meet their needs. This type of use includes uses licensed or supervised by any federal, state or county health/welfare agency, such as group homes, halfway houses, resident schools, resident facilities and foster or boarding homes	
<b>Definition of mobile home</b>	A transportable, single-family dwelling intended for permanent occupancy, contained in one unit or in two or more units designed to be joined into one integral unit capable again of being separated for repeat towing, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations and constructed so that it may be used without a permanent foundation	Mobile Home Park is a CU in the NS and I Zoning Districts
<b>Comprehensive plan</b>	Unknown	

date of ordinance	Ord. 912, adopted 7/10/07. No subsequent amendments to residential provisions.	Comments
<p><b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b></p>	<p><b>R-1 Single Family Residential:</b> 1-family detached</p> <p><b>R-2 Single Family &amp; Two Family Residential:</b> PP uses = 1-family detached &amp; 2-family detached (not defined; prob. a duplex?); Group Residence &amp; Family Boarding Home = CU</p> <p><b>R-3 General Residential:</b> PP uses = 1-family, 2-family detached; townhouse, multifamily bld. 4 stories or less; residential conversions; Group Residence &amp; Family Boarding Home = CU.</p> <p><b>RC-1 Residential/Commercial:</b> PP uses = 1-family, 2-family detached, townhouse, &amp; multifamily; Institutional Facility = CU.</p> <p><b>RC-2 Mixed Residential/Limited Manufacturing:</b> same PP uses as for RC-1 plus Group Residences &amp; Family Boarding Home.</p> <p><b>C-1 Commercial Business District:</b> PP uses = multifamily incl. townhouses &amp; garden apts.; multifamily as accessory to commercial structures = CU.</p> <p><b>CD Conservation District:</b> 1-family, townhouses &amp; manufactured/mobile home parks = CU</p>	<p>May be drafting errors in ordinance; for example, there are bulk/area requirements for manufactured/mobile home parks in the RC-1 District, but they are not listed as either a PP or a CU. There is a definition of "personal care home" but it is not listed as a use in any district; however, the definition of "Family boarding home" is the about same as the state's definition of PCH and is provided for.</p>
<p><b>Smallest minimum residential lot size permitted</b></p>	<p><b>R-1:</b> 5000 SF per 1-family detached</p> <p><b>R-2:</b> 1-family detached = 5000 SF; 2-family = 2,500 SF/DU. Group Residence = 5000 SF.</p> <p><b>R-3:</b> 1-family detached = 5000 SF; 2-family = 2500 SF/DU; 1200 SF/DU for multifamily (max. density = 25 DU/acre); Group Residence = 6000 SF.</p> <p><b>RC-1:</b> 1-family detached = 2600 SF; 2-family = 3000 SF /DU; multifamily = 1,200 SF/DU; manufactured or mobile home park = 5 acres site min. &amp; 5000 SF/DU. Institutional Facility = 2600 SF.</p> <p><b>RC-2:</b> 1&amp; 2-family detached = 2500 SF/ DU; multifamily = 1,200 SF/DU; Group Residence = 2500 SF.</p> <p><b>C-1:</b> all residential uses = 1200 SF /DU; not more than 6 townhouse units/structure.</p> <p><b>CD:</b> 8000 SF all uses</p>	
<p><b>Alternative design</b></p>	<p>Manufactured homes are specifically defined and apparently treated the same as any other SF detached dwelling. residential conversions are permitted in all zoning districts except the General Industrial &amp; Conservation Districts.</p>	<p>may provide options for affordable housing</p>

<b>Definition of family</b>	Defined as "one of more persons occupying a dwelling unit and maintaining a single housekeeping unit."	sound definition
<b>Definition of group homes</b>	<p>Group Residence: "a facility located in a residential area, which provides room, board and specialized services to six or fewer unrelated persons, such as children (under 18 years)", handicapped or elderly (over 60 years) individuals. The individuals must be living with one of more adults providing qualified, 24 hour supervision....".</p> <p>Institutional Facility: room &amp; board for more than 6 persons "who are residents by virtue of requiring specialized care and supervision relating to health, social and/or rehabilitative services...".</p> <p>"Family boarding home" is defined as facility in a residential area where the resident household provides room, board, board and specialized services to 8 or fewer unrelated persons. The individuals may be children, handicapped, elderly or otherwise in need of specialized supervision and care." Required to be certified/licensed by PA DPW.</p> <p>There is also a definition of Personal Care Home, but is not the state's, and does not require that PCHs be certified/licensed by PA DPW. PCH isn't listed as a permitted use in any district.</p>	Where permitted, Group Residence is a CU except for the RC-2 District. Inst. Facility is permitted in 1 District only as a CU. The CU criteria require same bulk/area as for a SF house in the same district.
<b>Definition of mobile home</b>	Manufactured home and mobile home are each defined; the definition of manufactured home includes mobile homes. Mobile home are are permitted only in a mobile home park. It appears that manufactured homes are treated the same as any other SF detached dwelling.	Definition of "Single Family Dwelling" specifically excludes mobile home, but not manufactured home.
<b>Multimunicipal comprehensive plan</b>	The joint comp plan notes that 10% of housing in McKees Rocks is in the Section 8 program, compared to the County average of 1.4%. Stowe Twp. would like to create a community housing bank to acquire, rehabilitate and development foreclosed/vacant residential properties.	Multimunicipal comp plan adopted June of 2011; with Neville Twp. and McKees Rocks Boro.

<b>Date of ordinance</b>	<b>Ord. 85-2, adopted 7/8/1985</b>	
<b>Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.</b>	<p><b>R-1 Residential:</b> PP = SF and PRD</p> <p><b>R-2 &amp; R-2A Residential:</b> PP = SF, TF &amp; Townhouse; CU = Garden Dwelling &amp; Multifamily-multistory dwelling; SE = Family Care Home, Group Care Home &amp; Conversion of Single Family into Multi-Family</p> <p><b>C-1 &amp; C-1A Commercial:</b> CU = Garden Dwelling &amp; Multifamily-multistory dwelling; SE = Conversion of Single Family into Multi-Family &amp; Residences above commercial or nonprofit use</p> <p><b>RD Riverfront Development:</b> PP = Existing dwelling unit</p> <p><b>S-1 Special Planned:</b> PP = PRD; CU = Mobile Home Park</p>	
<b>Smallest minimum residential lot size permitted</b>	<p><b>R-1:</b> 6,000 SF minimum for SF; 10,000 SF for PRD</p> <p><b>R-2 &amp; R-2A:</b> 3,000 SF minimum for SF; 5,000 SF for TF; 2,000 SF/unit for Townhouse &amp; Garden Dwelling; 1,000 SF/unit for multistory dwelling; 10,000 SF for everything else</p> <p><b>C-1 &amp; C-1A:</b> 1,000 SF/unit minimum for all dwelling units</p> <p><b>RD:</b> 6,000 SF minimum</p> <p><b>S-1:</b> 1 acre for Mobile Home Park; 5 acre overall for PRD</p>	
<b>Alternative design</b>	<b>PRD:</b> permitted in R-1 and S-1 districts.	Minimum Lot Size is PRD: SF = 4,000 SF; TF = 8,000 SF; Townhouse = 2,000 SF/unit; Garden Dwelling & Multifamily-multistory = 1,500 SF/unit
<b>Definition of family</b>	"Family" is defined as "one or more persons occupying a dwelling unit living as a single housekeeping unit, as distinguished from a group occupying a boardinghouse, lodging house, club, fraternity or home."	
<b>Treatment of group homes</b>		
<b>Definition of mobile home</b>	Does not define "mobile home", but does provide for mobile homes parks and contains regulations for their development.	

<b>Comprehensive plan</b>	May have adopted one in 2005, do not have it on file at ACED	
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date of ordinance	USC Zoning Code; Chapt. 130; as amended through 9/6/05 by Ord. 1946. Several subsequent amendments pertaining to residential.  this ordinance is on-line at: <a href="http://www.twpusc.org/gov/code/code.html#zoning">http://www.twpusc.org/gov/code/code.html#zoning</a>	Comments
Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exception use.	<p><b>R-1 Single Family Residential:</b> PP = single family dwelling</p> <p><b>R-2 Suburban Residential:</b> PP = single family dwelling; uses by Planned Development = single family dwellings.</p> <p><b>R-3 Medium Density Residential:</b> PP = single family dwelling; uses by Planned Development = single-, two-, and multifamily dwellings; CU = Group dwellings and group homes</p> <p><b>R-4 Low-Rise Residential:</b> PP = no DUs; CU = group homes; uses by Planned Development = single-, two-, multifamily and group dwellings.</p> <p><b>R-5 Multifamily Residential:</b> PP = no DUs; CU = group homes; uses by Planned Development = same as an R-4 PD</p> <p><b>SB Special Business District:</b> CU = mixed use development w/single-, two-, and multifamily dwellings plus authorized non-residential uses.</p> <p><b>RM-P Planned Restricted Light Industrial District:</b> CU = two-family and multifamily dwellings in a PRD; planned mobile home parks.</p> <p><b>R-LI Low Intensity Residential District:</b> CU = single-family dwelling</p>	'Dwelling, Single Family' by definition means a 1-family detached dwelling only. Planned Development' (PD) is defined to include PRDs and other types of planned developments.
Smallest minimum residential lot size permitted	<p><b>R-1:</b> 13,000 SF/1-family detached lot</p> <p><b>R-2:</b> 10,000 SF/1-family detached; PD = 10 acres min. site with max. density of 4 DU/acre.</p> <p><b>R-3:</b> 7500 SF/single family and group dwellings; all other principle structures = 1 acre. Max. density for PDs = 6 DU/acres; PD w/single- and two-family dwellings min. site size = 4 acres, all other PDs = 10 acre min. site size.</p> <p><b>R-4:</b> CU = same as R-3; PD = 10 acre min. site w/max. 10 DU/acre; no one DU type in a PD may exceed 40% of total # of all DUs.</p> <p><b>R-5:</b> same bulk/area as the R-4 district; main difference is max. permitted height and # of stories of bldgs., which is greater in the R-5.</p> <p><b>SB:</b> Mixed use development (MXUD) = 25 acre min. site size; PRD in an MXUD = min. 5 acre site w/ same bulk &amp; area as for the R-5 District; residential uses not in a PRD = same bulk &amp; area as for R-3 District.</p> <p><b>RM-P:</b> min. site area = 10 acres; max. density for PRD = 10 DU/acre; for mobile home park = 16 DU/acre(?).</p>	PD = Planned Development

	<b>RL-I:</b> 1 acre/single family dwelling	
<b>Alternative design</b>	An MXUD in the SB District provides for a mix of residential/non-residential uses	
<b>Definition of family</b>	One or more persons related by blood, marriage, adoption, or a group of <b>not more than 2 persons</b> , who need not be related by blood, marriage, or adoption, who are living together in a dwelling unit and maintaining a common household and practicing on a permanent basis a joint economic, social and cultural life. If 2 persons are living together unrelated by blood, marriage, or adoption, the basis for the relationship cannot be therapeutic or corrective or the profit motive. ...temporary or gratuitous guests or persons.... may reside with the family. FAMILY shall not be construed to include a personal care home, a group home or a <b>group living arrangement</b> . Nothing in this definition shall be construed to prohibit providing a home for children under 18 years of age who are foster children or living with the family with the permission of their parent or legal guardian in a traditional family setting. <b>The foregoing restrictions do not apply to persons</b>	Definition limits family to not more than 2 unrelated persons and specifically excludes group homes & group living arrangements; however, it also says restrictions do not apply to persons with disabilities as defined by the FFA.
<b>Definitions related to group home</b>	Group Home: An <b>institutional use</b> business operated by a public agency or non-profit organization for the purpose of providing room & board to <b>not fewer than 3 nor more than 8 persons</b> in which the residents receive supervised specialized services limited to health, social or rehabilitative services for the mentally retarded, the emotionally ill or physically handicapped, children under 18 years of age adjudicated as delinquent or persons recovering from drug or alcohol abuse. This shall not include criminal offenders.....	defines group homes as an institutional use (IU), which by definition is limited to <b>20 or more persons</b> . See also definition of <b>group living arrangement</b> below.
	<del>Group living arrangement: 2 or more but not more than 7 persons</del> including any live-in domestic servants, or caregivers who need not be related by blood, marriage or adoption who maintain a common household and practice on a permanent basis a joint economic, social and cultural life provided that the basis for the relationship cannot be therapeutic or corrective or the profit motive. A group living arrangement shall not be construed to include any <b>institutional use</b> ...[and] may include a community living arrangement for mentally retarded or physically handicapped persons, and may not include [frats or sororities]	apparently permitted in 'group dwellings' only; see various "dwelling" definitions below.
	<b>"Dwelling"</b> is defined to exclude <b>Institutional Uses</b> and include <b>Group Dwellings</b> (see below). <b>Dwelling, single family</b> is defined as a "...dwelling unit occupied by one family which is the only principal building on the lot". <b>Dwelling, group:</b> a residential building containing 1 dwelling unit occupied by a <b>group living arrangement</b> and which is the principal building on a lot.	
<b>Definition of mobile home</b>	Same as MPC's; defined a single family dwelling.	also provided for in the SALDO
<b>comprehensive plan</b>	adopted 2005; titled <i>Leveraging Our Competitive Advantage</i>	

date of ordinance	Chapt. 260, adopted 5-15-2002 by Ord. No. 2670. (we do not have current copy; more recent version on line at General Code.)	Comments
Residential districts and dwelling unit types permitted by right. PP= principle permitted use; CU = conditional use; SE= special exceptions use.	R-1 Residential Zone: single family dwellings and group homes = PP	
	R-2 Residential Zone: single family dwellings, two family dwellings, multi-family dwellings and group homes = PP	
	R-3 Residential Zone: single family dwellings, multi-family dwellings, townhouses and group homes = PP; mobile home parks = SE	
	MUD Mixed Use District: single family dwellings, multi-family dwellings and group homes = PP	
	INT Institutional Zone: Group Care Facility and Group Residence Facility = PP	
Smallest minimum residential lot size permitted	R-1: 7500 SF/lot or per DU = all PP uses	
	R-2: 5445 SF/lot or per DU = all PP uses	
	R-3: 3200 SF/ lot and 1800 SF/DU	
	MUD: 650/DU	
	INT: none specified	
alternative design	The East Busway major transit station is in the Boro. The TOD Overlay District overlays on existing zoning around the transit station and allows for various types of multi-family housing in addition to other uses; requires safe pedestrian access to the transit station.	provides options for affordable housing
Definition of family	One or more related individuals by blood or marriage, or no more than five unrelated individuals, occupying a dwelling unit and living as a single household unit who share in common the same eating and living facilities.	
	<p>Group home : A residence where no more than five persons, exclusive of staff, live together like a traditional family in a single dwelling unit and may be handicapped or have a terminal illness.</p> <p>Group Care Facility: An establishment that provides room and board to persons who are residents by virtue of receiving supervised specialized services limited to health, social and/or rehabilitative services provided by a governmental agency or their licensed or certified agents. The supervision of these individuals shall be provided by the appropriate number of responsible adults as determined and certified by the sponsoring agency. However, one responsible adult shall be available for the residents on a twenty-four-hour-a-day basis. The residents of the facility need not be related to each other, however the number of residents shall not exceed 19 persons.</p>	Group homes are permitted

<p><b>Definition of group homes</b></p>	<p>Group residence facility, an establishment that provides room and board to persons who are residents by virtue of receiving supervised specialized services limited to health, social and/or rehabilitative services provided by a governmental agency or their licensed or certified agents. The services shall be provided in a family environment and only to persons who are children under 18 years of age; physically or mentally handicapped of any age; or elderly, 62 or more years of age who are in need of supervision and specialized services. This category shall not include facilities for persons 19 or more years of age released from or under the jurisdiction of a government bureau of corrections or similar institution. The supervision of these individuals shall be provided by the appropriate number of responsible adults as determined and certified by the sponsoring agency. However, one responsible adult shall be available for the residents on a twenty-four-hour-a-day basis while the residents are on the premises. The residents of the facility need not be related to each other; however, the number of residents shall be limited in accord with the provisions of the zoning district wherein the property is located and, in any event, shall not exceed 10 residents.</p>	<p>Group homes are permitted wherever single-family dwellings are permitted; the other two types are only permitted in the INT District but they are also PP uses.</p>
<p><b>Definition of mobile home</b></p>	<p>same as MPC definition; although there are performance standards for mobile homes on an individual lot they are apparently allowed wherever SF dwellings are permitted.</p>	<p>Definition of "Dwelling, Single Family " doesn't exclude mobile homes.</p>
<p><b>comprehensive plan</b></p>	<p>The zoning ordinance specifically establishes that the intent of the ordinance is to implement the comprehensive plan</p>	