



Fair Housing Analysis

City of Williamsport, Pennsylvania

July 2003

Revised October 2004

Revised May 2005

2003 through 2013

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Executive Summary

Beginning in 2003 and through 2004, the City of Williamsport undertook an update of the Fair Housing Analysis originally prepared in 1990. Based on a comparison of data from the United States Census' from 1980, 1990 and 2000, trends were discerned and implications for housing opportunity analyzed.

Among the conclusions and findings of this study are:

A. Statistical Overview:

1. The population of the city declined 8.7% between 1980 and 2000, from 33,401 in 1980 to 31,933 in 1990 to 30,706 in 2000. However, during the same period, the number and proportion of non-White and Hispanic persons increased. From 1,300 in 1980, the non-white population rose to 2,446 in 1990 and 5,040 in 2000. Non-white, non-Hispanic population has increased to 16.4% of the total population. The Hispanic population has increased 100% from 170 persons in 1980 to 340 persons in 2000.
2. Households with children account for 27% of all households. There are 3,345 households with children under the age of 18.
3. There were 6,771 persons with disabilities, which represent 24% of the population over age five. For the population over age 15 and under age 65, 22.5% reported having a disability. This is higher than the statewide average of 16%.
4. The year round housing stock in the Williamsport corporate limits is 13,524 units, of which, 12,219 are occupied. There are 1,305 vacant units, or 9.6% of the housing stock. Of the occupied units, 5,485 or 44.9% are owner-occupied. In 1990, 5,851 units or 46.5% were owner occupied and in 1980, 6,148 units or 49.0% were owner occupied. There has been a slight decline in the rate of owner occupancy since the 1980 Census.
5. As of the 2000 Census, 21.3% of households are living at or below the poverty level. The rate among Black or African American households is 26.1%. The poverty rate for families in 2000 fell to 7.6% from 11.9% in 1980. A comparable 1990 figure is not available.
6. Single unit structures account for 60% of the Williamsport housing stock in 2000 compared to 72% in 1980. However, the number of single units has increased from 7,563 in 1990 when single units constituted only 57% of the housing stock. The number of units in buildings with 2 to 9 units increased from 2,867 in 1980 to 4,006 in 1990 and has remained virtually unchanged since 1990.
7. The median family income is \$33,844 in Williamsport compared to \$49,184 for Pennsylvania and \$ 41,040 for Lycoming County.

8. Of the 12,899 city residents with employment at the time of the Census, all but 130 worked within Lycoming County. Nearly half, 5,372 however, worked outside the city limits.
9. City Bus covers all the major residential areas and connects major employment and commercial areas. Major employment centers include Susquehanna Health System (formerly Divine Providence Hospital and Williamsport Hospital) located in Census Tract 1, 2 and 4, and the Industrial Park in Census Tract 9. All are served by City Bus. Penn College of Technology is in close proximity to the Central Business District as is Williamsport Wire Rope Company. Lycoming College, in Census Tract 5, lies just northeast of the Central Business District. Only a few of the leading employers in the area are outside the City in Montgomery and Muncy. Both are east of the City and served by the bus lines. The Lycoming Mall, although not listed as a major employer, is a major center of employment and is also available by bus.
10. There are 1,772 units of public housing and assisted housing in the County of Lycoming, of which 1,174 units are located in the City. The largest landlord in the City is the Housing Authority of Lycoming County. (The County Housing Authority assumed control of the Williamsport Housing Authority in the fall of 2005.)
11. Based on the Home Mortgage Disclosure Act (HMDA) data for 2000, over 39% of specified owner-occupied loan applicants (total: 618) for mortgage loans for 1-4 unit dwellings were denied in 2000. The most frequently cited reason for denial was credit history. Based on mortgage applications for all 1-4 unit loans, (1,618 applications), the rate of denial was 34% for Black applicants, 18% for White applicants and 26% for Women applicants.

B. Fair Housing Performance:

1. The Fair Housing Commission has not had an active role in promotion of housing opportunities or in Fair Housing Education.
2. The Zoning Ordinance was amended in April 1998 and is now in compliance with the Fair Housing Act.
3. The City utilizes the HOME Funds and CDBG funds in a variety of ways to address housing issues for both owners and renters in the community. Despite a decrease in the overall number of housing units in the City, funds were used to create 51 new homeowner units at West End Terrace, support similar activities by the development organizations and expand the rental housing stock. A listing of assisted rental development can be found in the Appendices.

The City has created a home buyer assistance program to encourage homeownership. Up to

\$19,000¹ or 20% of the purchase price of the home may be used for gap financing assistance. The funding is provided as a 0% deferred payment second mortgage loan for a 20 to 30 year term.

4. Although Census Tract 4 continues to exhibit racial and economic impact, assisted and public housing is dispersed throughout the community. This dispersion offers a wide range of housing options and opportunities.
5. The increasing size and multi-state regionalization of banks has resulted in a loss of several positive programs. At the same time, there is a wider range of lending services and products available. Two lenders serving the community had outstanding ratings for Community Reinvestment Act initiatives. (Note: The Outstanding ratings were conferred by the lending institutions oversight body and need not have been special programs but had significant local funding)

C. Recommendations:

Based on the needs presented by this analysis, the following recommendations are being made:

1. The Fair Housing Commission, with the support of the real estate, lending and development community, under the leadership of the City, should be charged with the responsibility to promote housing education, credit repair and housing counseling, and act pro-actively to encourage homeownership in the community.
2. The West Branch Valley Board of Realtors will be asked to promote fair housing within its ranks and to educate consumers.
 - A more proactive approach should be taken to attract minorities to the real estate profession.
 - Bi-lingual services should be made available to Board of Realty members when needed with Spanish the primary second language. Arrangement could be made with local non-profits or local colleges to provide translators, sign-language interpreters and other support personnel.
 - Outreach to non-traditional markets for homeownership through a housing fair or educational seminar and on-going education needs to be undertaken. This activity could be coordinated through the Fair Housing Commission.
3. The lenders serving the City of Williamsport need to provide support for more extensive pre-purchase educational programs to better prepare loan applicants. The rate of denial of over

¹ Program \$19,000 cap eliminated 2005

39% (HMDA, 2000) indicates that the general community needs to better understand the financial community's needs with regard to credit. In addition, lenders must maximize their flexibility in terms of documentation of credit use and responsibility.

4. The City will consider development of housing transfer inspection and rental property inspection programs to improve and protect the housing stock of affordable rental housing. Such programs will stem blight and allow for the more efficient scheduled inspection of rental housing. Program generated funds could allow additional code enforcement personnel to be hired to ensure that units are inspected on a regular basis.

Signatures

Mary B Wolf
Mayor, Mary B Wolf

John Grado
CDBG Program Administrator
John Grado

Fair Housing Commission Adopted the following in 2010

Vision Statement

Support fair and equal: housing, employment opportunities and public accommodations.

Mission Statement

To promote and preserve housing choice, equal employment and use of public accommodations without regard to race, color, religion, sex, national origin, handicap, familial status or other characteristic protected under state or local law.

Services Provided

- Maintain a list of Government-assisted Affordable Housing
- Assist the city with outreach to various under represented groups and groups or persons least likely to be aware of fair housing law and city program opportunities.
- Provide Housing and Disability Resource Guides for distribution.
- Review and monitor Affirmative Fair Housing Marketing Plans with City support
- Interact with the community by participating in special events.
- Initiate, analyze or promote new legislation which would further our mission
- Encourage community partnerships with residents, the real estate industry, businesses, other public agencies, and non-profit groups to support the distribution of Fair Housing literature.
- Provide referral information for complaints-HUD, Pa Human Rights Commission and/or Legal Aid Services.

I. Introduction

The Housing and Community Development Act of 1974, as amended, requires that each community receiving Community Development Block Grant funds conduct a fair housing analysis to identify impediments to fair housing choice. Fair housing choice is defined as the ability of persons, regardless of race, color, religion, sex, national origin, familial status or disability, of similar income levels, to have available to them the same housing choices. Annually, each grantee certifies to the U.S. Department of Housing and Urban Development that:

The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

The required fair housing analysis must encompass six areas:

1. The sale or rental of dwellings (public or private);
2. The provision of housing brokerage services;
3. The provision of financing assistance for dwellings;
4. 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;
5. The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside and outside of areas of minority concentration;
6. Where there is a determination of unlawful segregation or other housing discrimination by a court of a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under this part.

Each of these areas will be covered in this report.

The legislative basis for the U.S. Department of Housing and Urban Development (HUD) review of fair housing practices in communities receiving federal funds is the Civil Rights Act of 1968. On the 20th anniversary of the passage of this act, an amendment to Title VIII of the Act was passed called the Fair Housing Act of 1988. This amendment expanded the scope of coverage of the law to include, as protected classes, families with children and persons with disabilities. Further, enforcement powers for HUD, including a monetary penalty for discrimination, were added.

In 1990, the City of Williamsport conducted a comprehensive Fair Housing Analysis. Information in this report will refer to and update statistics and findings found at that time. Since the report was prepared in 1990, 1980 Census statistics were cited. In this analysis, comparison will be made between 1980, 1990 and 2000 Census statistics, where available and comparable data can be obtained.

II. Description of Protected Classes

The Civil Rights Act of 1968, as amended, provides protection for persons based on one or more of seven characteristics: race, color, sex, religion, national origin, familial status, and disability. The following is a detailed description of the seven classes of persons in the City of Williamsport protected by the Act.

A. Minorities (race and color)

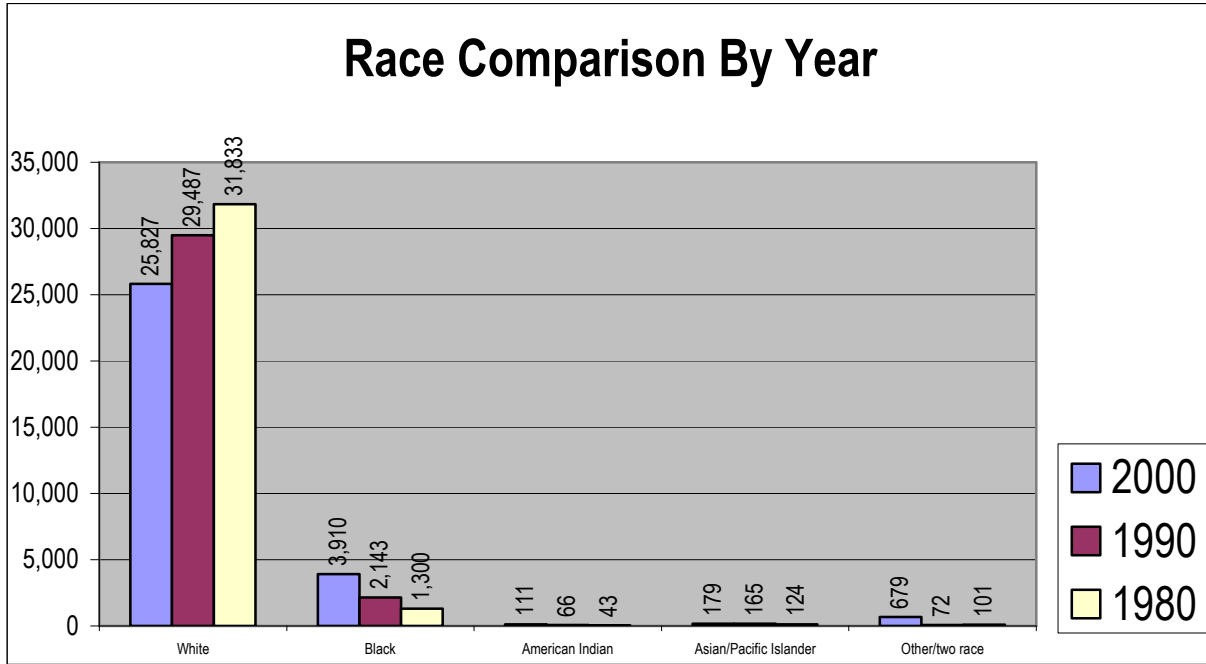
The 2000 Census reports that the population of the City of Williamsport is 30,706. This is a decline of 8.7% from the previously reported 33,401 from 1980 shown in *the 1990 Fair Housing Analysis*. The non-white, non-Hispanic population in 2000 was 5,040, which is 16.4% of the total population. In the *1990 Fair Housing Analysis*, the 1980 Census showed the Non-white population was 1,568 persons or 4.7%. The Hispanic population, numbering 167 persons in 1980, was reported as 247 in 1990 Census and 340 persons in the 2000 Census. Although doubled, the Hispanic population continues to account for 1% of the population.

The Black population has risen dramatically. The *1990 Fair Housing Analysis* reported a Black population of 1,300 persons in 1980. This number had grown to 2,143 in 1990 and 3,873 persons by 2000 or 12.6% of the City population. Persons of other races had not been numerous in Williamsport in the past and are still relatively small in number. Asian persons including those who were counted as bi-racial, totaled 204 in 2000, less than 1% of the population. Table 1 depicts the change in the total population by race. This information is also presented in the bar chart.

Table 1: Population Change 2000, 1990 and 1980

	2000	1990	1980
TOTAL Population	30,706	31,933	33,401
White	25,827	29,487	31,833
Black	3,910	2,143	1,300
American Indian	111	66	43
Asian/Pacific Islander	179	165	124
Other/two race	679	72	101

There continues to be a concentration of persons of color in the City of Williamsport compared to Lycoming County. Lycoming County, with a population of 120,044 had 7,738 non-white persons, or 6.4% of the population. After deducting the population in Williamsport, the non-white population in the County, outside the City, is 3%.



Within the City, the overall 16.4% of the City population is non-white. Two census tracts have averages equal to or greater than 16%. At this level they are considered impacted. These tracts are CT 3 and 4. The non-white percentage is greatest in Census Tract 4 with 37% non-white persons. Table 2 depicts the race and ethnicity of the City by Census Tract. In this chart, persons of Hispanic origin are distinguished from racial groups as a separate group. In Table 1, persons of Hispanic origin were included by race in the various racial categories. The chart that follows Table 1 uses total population by race, including Hispanic persons by race, as the basis of comparison from 1990 to 2000.

TABLE 2: POPULATION BY RACE, 2000 CENSUS

	City-wide	CT 1	2	3	4	5	6	8	9	10
Total:	30,706	3,254	2,283	5,973	5,046	3,036	3,058	2,140	2,617	3,299
Hispanic or Latino	340	36	15	81	76	28	34	26	7	37
Not Hispanic or Latino:	30,366	3,218	2,268	5,892	4,970	3,008	3,024	2,114	2,610	3,262
Population of one race:	29,860	3,174	2,242	5,788	4,842	2,976	2,980	2,094	2,556	3,208
White alone	25,666	3,009	2,071	4,997	3,192	2,719	2,624	1,805	2,424	2,825
Black or African American alone	3,873	124	139	741	1,592	216	326	285	104	346
American Indian and Alaska Native alone	97	3	5	30	21	1	17	0	11	9
Asian alone	172	33	25	14	16	31	11	1	13	28
Native Hawaiian and Other Pacific Islander alone	4	1	0	0	0	2	0	0	1	0
Some other race alone	48	4	2	6	21	7	2	3	3	0
Population of two or more races:	506	44	26	104	128	32	44	20	54	54
<i>Population of two races:</i>	467	38	20	101	115	29	37	20	54	53
White and Black	294	24	8	72	75	15	23	7	31	39
White; American Indian and Alaska Native	77	2	6	13	14	7	9	12	10	4
White and Asian	32	7	2	6	0	2	1	1	5	8
White; Native Hawaiian and Other Pacific Islander	2	1	0	0	1	0	0	0	0	0
White and other race	37	3	4	6	10	1	3	0	8	2
Black and American Indian and Alaska Native	12	1	0	1	8	1	1	0	0	0
Black and Asian	6	0	0	1	3	2	0	0	0	0

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	City -wide	CT 1	2	3	4	5	6	8	9	10
Black and Native Hawaiian and Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
Black or African American; Some other race	5	0	0	1	4	0	0	0	0	0
American Indian and Alaska Native; Asian	0	0	0	0	0	0	0	0	0	0
American Indian and Alaska Native; Native Hawaiian and Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
American Indian and Alaska Native; Some other race	1	0	0	1	0	0	0	0	0	0
Asian; Native Hawaiian and Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
Asian; Some other race	1	0	0	0	0	1	0	0	0	0
Native Hawaiian and Other Pacific Islander; Some other race	0	0	0	0	0	0	0	0	0	0
Population of three races:	36	6	6	3	13	3	4	0	0	1

B. Women (sex)

Women have protection under Title VIII of the Civil Rights Act of 1968 against discrimination in housing. Female head of households have historically experienced difficulty in obtaining housing. The number of women who are head of household (with and without children) in the City of Williamsport numbered 4,357 or 39% of all households. There is little change from 1990.

Table 3: Female head of Households

HOUSEHOLD	1990 Census	2000 Census
All Households in the City:	11,159	12,219
Single Person Female Householder	2,515	2,464
Family Households:		
Female householder, no husband present:	1,900	1,893
With own children under 18 years	1,314	1,255
No own children under 18 years	586	638
Non-family female householder	338	409
TOTAL FEMALE HOUSEHOLDERS	4,753	4,766

C. Religious Persuasion (Religion)

It is unlawful to discriminate against any person because of his/her religious beliefs in the provision of housing. The U. S. Census does not ask questions about religious affiliation or practices. The phone directory for the City of Williamsport shows that there are 67 houses of worship representing 28 different religious denominations. This attests to the diversity of the population.

D. National Origin

Place of birth or ancestry has been a cause of discrimination. The 2000 Census provides a breakout of ancestry. One-fourth of the population did not report on ancestry and one-fourth reported multiple ancestries. Of the half that reported a single ancestry, the largest number of city residents reported their ancestry as German, followed by English and the British Isles (including Britain, Wales and Ireland) then Italian. Interestingly, nearly 10% of the respondents selected the United States as the place of origin. This does not correspond to the number of Native Americans by race and must be recognized as evidence of our multi-cultural heritage.

The 1980 Census did not have as detailed a list of country of origin but the two surveys yield similar results.

TABLE 4: Ancestry

	1980 Census	2000 Census
Total:	33,401	30,706
First ancestry reported:	16,593	22,769
Arab		10
Australian		5
Austrian		38
Belgian		5
British		92
Canadian		33
Czech		24
Czechoslovakian		30
Danish		43
Dutch	660	366
English	2539	1,496
European		104
Finnish		6
French (except Basque)	315	407
French Canadian		57
German	7018	7,005
Greek	93	130
Hungarian	63	22
Irish	1463	2,137
Italian	1340	2,242
Lithuanian		66
Northern European		10
Norwegian	26	75
Pennsylvania German		424
Polish	764	637
Portuguese	6	0
Romanian		7
Russian	183	116
Scandinavian		32
Scotch-Irish		266
Scottish	137	162

Serbian		0
Slavic		9
Slovak		94
African		225
Swedish	154	155
Swiss		38
Turkish		0
Ukrainian	54	57
United States or American		1,828
Welsh		179
West Indian (excluding Hispanic groups):Haitian, Jamaican, etc.		38
Yugoslavian		19
Other groups	1,778	4,074
Unclassified or not reported		7,937

Immigrants accounted for 437 residents of the City of Williamsport in the 2000 Census. This statistic was not reported on 1980 nor the 1990 Census. This population is often subject to discriminatory practices. One-third of the immigrants reported coming from European nations, with a little less than half from Western Europe. Another third of the immigrants were from Asia, with Vietnam accounting for half this number, and persons from Turkey the second most frequent. There were a small number from each Africa (5%) and Canada (8%) with the remainder from South America. The latter population includes persons from the Caribbean, Mexico, and Latin America.

E. Familial Status

Protection for families with children was added in the 1988 amendments to the Civil Rights Act. Except in limited circumstances involving elderly housing and owner-occupied 1-4 unit structures, it is unlawful to refuse to rent to families with children. Households with children account for 27% of all households. There were 3,345 households with children under the age of 18 reported in the 2000 Census. The number of households with children was somewhat larger in 1990 with 4,060 households reporting children under age 18. This represented 36% of all households.

F. Persons with Disabilities

A disability is defined as a physical or mental impairment that substantially limits one or more life activities (i.e.: Ability to care for oneself in some manner). Discrimination based on physical, mental or emotional disability, provided a reasonable accommodation can be made, is prohibited. Reasonable accommodations may include any number of changes to address the structural or administrative needs of persons with disabilities, provided the changes are reasonable.

In 2000, the Census enumerated persons with physical, mental, or emotional conditions lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Persons may report more than one disability so the number tallied on Table 5 is not equal to the number of individuals.

Table 5A: Disability by Age and Type of Disability, 2000 Census

	No. reporting disability	No. of individuals
Total disabilities tallied:	12,256	6,771
Total disabilities tallied for people 5 to 15 years:	479	381
Sensory disability	17	
Physical disability	91	
Mental disability	287	
Self-care disability	84	
Total disabilities tallied for people 16 to 64 years:	8,058	4,509
Sensory disability	630	
Physical disability	1,636	
Mental disability	1,496	
Self-care disability	397	
Go-outside-home disability	1,086	
Employment disability	2,813	
Total disabilities tallied for people 65 years and over:	3,719	1,881
Sensory disability	732	

Physical disability	1,243
Self-care disability	454
Go-outside-home disability	887

The number of persons with a disability age 5 and over reported in the 2000 Census was 6,771, which is 23.9% of the population. Two or more disabilities were reported by 47% of those with disabilities.

In Pennsylvania, the rate of disability in the population was 18.6% for the 2000 Census.

Of the persons age 16 to 64, 22.5% (4,509 persons) reported a disability. Statewide, 16.8% of this age group reported a disability. Of this working age population with a disability in the City of Williamsport, 62% (2,831 persons) reported that their disability limits their ability to work at a job. One fourth of disabled persons had income below poverty.

The U.S. Census enumerates the population living in group homes and other institutions within the City. There are group homes and personal care homes throughout the City. Hope Enterprises, one of the providers, has 21 group homes. In Census Tract 5 there is a significant concentration of the population (1,118 persons) residing in group quarters. This accounts for nearly half the group home population. The presence of dormitories for Lycoming College in Census Tract 5 contributes to this number. Likewise, Penn College, located in Census tract 8, impacts the high number of persons in group quarters, 634 persons, reside in that Census Tract. The institutional population is concentrated in Census Tract 6 with 311 residents and Census Tract 3 with 146 persons.

Table 6: Group Quarters and Institutional Population, 2000 Census

Housing Type	Number
In group quarters:	2,597
Institutionalized population	514

III. Demographics

A. Housing Stock

The 2000 Census showed year-round housing stock of 13,524 units, a decrease of 161 units since the 1980 Census. Since 1980, 192 housing units have been constructed. There are 1,305 vacant units, or 9.6% of the housing stock counted in the 2000 Census. There were 12,219 occupied housing units in 2000. Of the occupied units, 5,485 or 44.9% are owner-occupied. In 1990, 5,851 units or 46.5% were owner occupied and in 1980, 6,148 units or 49.0% of the occupied units were owner-occupied.

The Census counts the number of units in both single address and multi-unit locations. Single unit structures accounted for 60% of the occupied housing stock in 1990 and 2000 and 72% in 1980. In 2000, there were 8,128 single units. The number of single units has increased from 7,563 in 1990. The number of units in buildings with 2 to 9 units increased from 2,867 in 1980 to 4,006 in 1990 and has remained virtually unchanged since 1990. The number in buildings of more than 10 units increased from 1980 to 2000 from 878 units to 1,358 units.

The Consolidated Plan for the City of Williamsport, 2005-2009, provided detailed information on the public and assisted housing located in the City. A listing of public and publicly assisted housing can be found on page 21, Table. 10

Table 7: Characteristics of Housing Stock, 2000 Census

	Williamsport Census Tract 1		2	3	4	5	6	8	9	10
Total Occupied Units:	12,219	1,400	956	2,485	2,275	854	1,259	587	1,022	1,381
Owner occupied:	5,485	1,025	640	1,062	487	396	539	190	531	615
Renter occupied	0	0	0	0	0	0	0	0	0	0
Vacant	1,305	59	50	314	315	113	231	47	76	100
Units by Address- All Units	13,492	1,453	1,006	2,793	2,590	967	1,480	634	1,093	1,476
One	8,128	1,151	824	1,725	1,024	557	786	328	814	919
Two to Nine	4,006	248	169	899	965	386	512	231	238	358
Ten +	1,358	54	13	169	601	24	182	75	41	199
Lacking complete Plumbing										
Owner	6	0	0	0	0	0	0	0	6	0
Renter	60	0	0	19	15	0	26	0	0	0
Lacking Complete Kitchen Facilities										
Owner	19	0	0	9	10	0	0	0	0	0
Renter	151	11	0	58	10	0	37	21	14	0

Table 8: Sales prices of homes, Census for 2000

	Williamsport	1	2	3	4	5	6	8	9	10
Total:	5.053	951	590	981	435	348	503	164	490	591
Under \$25,000	5.124	957	590	1,007	462	348	507	164	490	599
\$25,000 to \$49,999	1161	58	0	264	176	67	222	155	143	76
\$50,000 to \$99,999	2945	619	202	664	225	250	261	9	341	374
\$100,000 to	504	135	175	21	0	31	16	0	6	120
\$150,000 to	217	78	120	6	0	0	0	0	0	13
\$199,999										
\$200,000 +	155	55	93	0	7	0	0	0	0	0
Median value	67,500	85,000	122,300	59,600	54,100	68,100	55,200	38,900	60,000	69,300

Source: U.S. Census 2000

The Census reported that the median value of homes in 2000 ranged from \$38,900 in Census Tract 8 to \$122,300 in Census Tract 2.

Homes for sale by Realtors® through the Multi-list service in the period January to June, 2003 sold for an average sales price of \$73,131. The number of sales, 131 homes sold during the first six months of 2003, appears comparable to 2002 when 246 homes were sold for an average sale price of \$87,454. Similarly in 2001, 216 homes were sold at an average sales price of \$78,503. (Sale price fluctuations for such a small sample may reflect specific homes being sold as opposed to trends in the local market.)

Williamsport is the central city of a Metropolitan Statistical Area (MSA). This is a geographic area defined by the Census for purposes of aggregating data for a market area. The Williamsport MSA includes all of Lycoming County. The Fair Market Rent (FMR) rates set by HUD on an annual basis tend to reflect the rents in the City. As of October 2004, the FMR, which includes allowances for utilities, were as follows:

0 bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
310	397	477	616	689

According to the 2000 Census, there were 2,092 one-bedroom units, the majority paying \$300 to \$499 in rent. Rents were more diverse among the 2,115 two-bedroom units. Although the largest number were rented for \$350 to \$499, the distribution of rents above and below this level showed that the number of units with rents under \$350 and over \$500 were equal in number to those in the mid-range. There were 2,267 three-bedroom units. The overwhelming majority of the units rented for between \$500 and \$749. Three-quarters of all units paid for utilities separately from rent.

Based on the area median income for 2000 of \$33,844, a family with a similar income can pay up to \$846 monthly for shelter costs using 30% of gross income. 30% is considered an acceptable percentage of gross income for shelter costs. The majority of housing units in the City are affordable at this rate.

Market Statistics Comparison-Residential Sales 2004-2005

	Average Sale Price		
	2004	2005	% Change
Williamsport	84,196	89,290	6 %
S. Williamsport	102,175	97,706	- 4 %
Old Lycoming	131,159	124,285	- 5 %
Loyalsock	156,090	154,910	- 1 %
Montoursville	137,647	147,183	7 %
Muncy	114,209	98,038	- 14 %
Jersey Shore	101,461	111,876	10 %
Hughesville	127,933	114,662	- 10 %

Table 9: Rental rates

	Williamsport Census	Tract 1	2	3	4	5	6	8	9	10
Total:	6,720	369	316	1,423	1,788	458	720	397	491	758
With cash rent:	6,483	350	294	1,386	1,740	439	713	365	478	718
Less than \$100	311	26	8	17	173	0	30	34	14	9
\$100 to \$249	1172	47	15	150	515	79	45	104	42	175
\$250 to \$349	1567	77	66	323	351	118	300	122	133	77
\$350 to \$499	2,800	158	144	739	614	207	283	71	284	300
\$500 to \$549	264	5	41	52	38	25	45	34	0	24
\$500 to \$749	529	35	54	84	75	35	55	34	0	157
\$750 to \$799	25	0	0	8	12	0	0	0	5	0
\$750 to \$999	39	7	7	8	12	0	0	0	5	0
\$1,000 +	65	0	0	65	0	0	0	0	0	0
No cash rent	237	19	22	37	48	19	7	32	13	40
Median Contract rent	358	370	427	376	316	364	344	285	375	396

B. Income

The 2000 Census reports that the median household and family income in Williamsport is significantly lower than for the County of Lycoming and the Commonwealth of Pennsylvania. The median family income is \$33,844 in Williamsport compared to \$49,184 for Pennsylvania and \$41,040 for Lycoming County. Poverty is more concentrated in the City as well. In Lycoming County, 11.9% of all households live at or below the poverty level. In the City, 21.3% of households are living at or below the poverty level. The rate among Black or African American households in the City is 26.1%.

The rate of poverty among families is lower than that of households; 7.6% of family households in the City lived in poverty in 2000, compared with 21.3% of households.

According to the HUD calculations for low and moderate income, 53.72% of the City residents are lower income in 2000. HUD calculates median family income based on a family size of 4. Persons with incomes below 80% of the median family income, adjusted for family size, are considered lower income. Census tracts are considered to be predominantly lower income when more than 51% of persons have incomes below 80% of median. Census tracts 8, 4 and 6 have the highest proportion of lower income residents with 80.30%, 68.76% and 63.80%, respectively.

Income is cited as 1999, which is the year the Census actually took place, although it is referred to as the 2000 Census. Median Household income is a different measure than Median Family income. Households are more diverse and tend to have lower income levels than families.

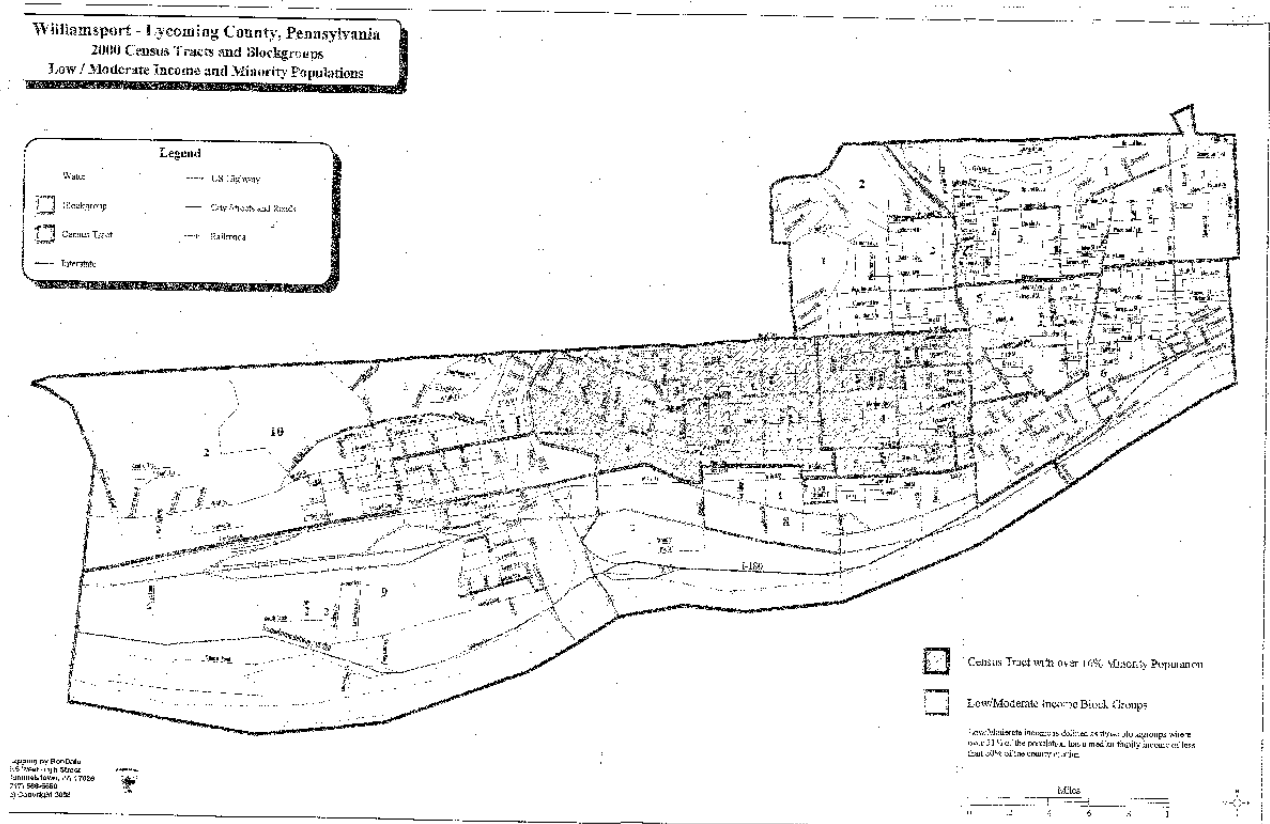
	Median household income in 1999	Median Family Income in 1999	Median Family Income - White Alone, 1999	Median Family Income - Black Alone, 1999	% Low-Mod by HUD; adjusted for family size
Williamsport city	25,946	33,844	36,330	22,156	53.72
Census Tract 1	40,000	45,964	46,714	21,000	31.46
2	48,000	54,297	55,052	32,813	24.85
3	26,751	31,196	33,822	24,135	54.76
4	15,513	24,622	30,404	21,938	68.76
5	27,813	31,289	31,250	31,429	52.98
6	23,138	29,464	29,643	23,750	63.80
8	18,444	28,527	34,423	13,229	80.30
9	27,957	31,495	31,848	26,500	56.62
10	27,250	36,324	38,214	13,482	47.54

There were 2,975 households in the City living below the poverty level in 1999. The largest number of these households was non-family households, 1,663. Male householders under age 25 and householders over age 65 each accounted for one-quarter of all non-family households living at or below the poverty line. Among the 935 family households living at or below poverty, female-headed households were twice as likely to live in poverty as two parent households were and four times as likely as male (no wife present) households.

Poverty is most concentrated in Census tract 8 with 45.4% of all households living at or below the poverty income, followed by Census Tract 4 with 38.3%. Census Tract 4 also corresponds with the area with the highest non-white population.

Census Tract 4 has been considered an impacted area due to the high number of public and assisted housing developments as well as the racial and economic concentration of minority and low-income households. Table 6 on page 23 as well as the following map provide details on the number and location of public housing units and publicly assisted housing units.

INSERT MAP OF RACIAL AND INCOME CONCENTRATIONS



C. Employment and Transportation

The availability of employment has increasingly become an issue of accessibility as much as it is one of skills and equal opportunity. Public policies as they relate to the location of housing for the purposes of work accessibility are within the province of the Fair Housing Analysis.

Of the 12,899 city residents with employment at the time of the 2000 Census, all but 130 worked within Lycoming County. Nearly half, 5,372, worked outside the city limits. As expected, the overwhelming majority drives a private vehicle to work, but over 14% reported carpooling. Public transportation, provided transportation to work for only 3.7% of the workforce but nearly 10% reported walking or bicycling to work.

At the census tract level, public transportation was used by 6% of workers in Census tracts 3 and 4. Walking to work was the means for 26% and 24% of the workers in tracts 5 and 8, respectively. Carpooling was prevalent in tracts 3, 8 and 9 with up to 18% of workers carpooling in these areas.

Major employment centers include Susquehanna Health System (Divine Providence Hospital located in Census Tract 1 and Williamsport Hospital between census tracts 2 and 4), and the Industrial Park in Census Tract 9. Penn College of Technology is in close proximity to the Central Business District as is Williamsport Wire Rope Company. Lycoming College, in Census Tract 5, lies just northeast of the Central Business District. Only a few of the leading employers in the area are outside the City in Montgomery and Muncy, both east of the City and served by the bus lines. The Lycoming Mall, although not listed as a major employer, is a major center of employment and is also available by bus.

Most public housing and assisted housing projects are in proximity to the downtown that is the locus of federal, state and local government employment, and Susquehanna Health Systems Williamsport Hospital. The Kennedy King Manor public housing project is near the Industrial Park while Michael Ross is near the Susquehanna Health Systems Divine Providence Hospital. The map in the next section of this report provides geographic information on the location of the public housing locations.

Public Transportation in the City is comprehensive. City Bus covers all the residential areas and connects to major employment and commercial areas. In addition to a regular daytime schedule, the bus line offers a nightline east and west of downtown from Lycoming Mall to the Industrial Park.

Special services are available for holiday shopping on Sundays, service to the County Fair and Friday night ball games, and the Little League World Series. Services include coordination with CareerLink to provide fare reduction for lower income families, free access for Penn College and Lycoming College students and reduced fares for senior citizens. During the summer there is a summer youth bus pass to provide transportation to the malls and pools.

Step, Inc. a service of the Lycoming-Clinton Counties Commission for Community Action provides transportation services to persons with disabilities. Service includes transportation to Danville to the Geisinger Medical Center, the Muncy Valley Susquehanna Health Systems Hospital as well as transportation in Lycoming County for work, shopping, education and other needs.

IV. Fair Housing Analysis

A. Sale or Rental of Dwellings

The federal regulations that implement the Fair Housing Act of 1988, 24 CFR Part 100, cover discrimination in the sale, rental or advertising of dwellings, in the provision of brokerage services, or in the availability of residential real estate financing. Within this framework, the various aspects of the sale and rental of dwellings are covered. The regulations prohibit such practices as the failure to give the same terms, privileges, or information, charging different fees, steering prospective buyers or renters toward a certain segment of the market, or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, disability, familial status or national origin.

This report will focus on areas where choice in location or type of housing could be abridged by local policy, action or inaction by either the private or public sectors. This report will, as was done in 1991, discuss the location and occupancy of publicly owned and assisted housing, and to look for any tendency to perpetuate segregated housing patterns, and the special needs of the disabled.

1. Publicly Owned and Publicly Assisted Housing

The largest landlord in the City is the Housing Authority of Lycoming County, which took over the Williamsport Housing Authority in Fall 2005. As the owner and manager of public housing, the locational decisions made by the Authority affect the community profoundly. Therefore, the location and racial composition of the occupants of publicly owned housing is very important.

Since 1991, the direction of publicly assisted housing has been toward development by non-profit agencies, including Lycoming Neighborhood Development Corporation. The Low Income Housing Tax Credit Program and the HOME Investment Partnership Program have encouraged development by community-based development entities. Because of the significant public investment in these developments, locations decisions for such housing can also have an impact on fair housing choice.

The Pennsylvania Housing Finance Agency Directory of Assisted Housing shows that there are 1,772 units of public housing and assisted housing in the County of Lycoming, of which 1,174 units are located in the City. Compared to 1990, 984 units were reported in the City (of which 250 at Penn Vale are actually across the City border); there has been an increase in assisted housing units of 440 units. The former Williamsport Housing Authority made handicap accessible improvements to four units in the Roundhouse since 1990. The Lycoming Housing Authority continues to provide 18 units of housing for persons with disabilities in the Kennedy-King Manor.

The Section 8 program provides low-income families the ability to rent private units with rental payment assistance. In 1990, the Williamsport Housing Authority made 269 certificates available. In 2003, 350 Vouchers are funded, an increase of 23%. In addition, the Lycoming County Housing Authority has authority for 280 Section 8 vouchers, of which none are being used to rent units in the City. As of October 2005, the Lycoming Housing Authority has 395 Housing Choice Vouchers

available within City limits and 280 vouchers outside City limits bringing the Countywide total to 675. The intent upon merging the Authorities is to offer the use of all 675 anywhere in the county. This will help deconcentrate areas of poverty and allow better housing choice.

Within the City, the Lycoming Housing Authority owns and operates 121 units and the Williamsport Housing Authority owns 203 units of public housing. There are 13 assisted private developments including Section 202 elderly housing which contains 759 units. The following Map shows the location of publicly owned and assisted housing in the City of Williamsport. The various publicly owned and assisted rental developments are shown on Table 10.

**TABLE 10
Public and Publicly Assisted Housing**

	CT	Total Units	Elderly /Disabled	Family/ General	Accessible	Minority Occupancy
Public Housing						
LH - Michael Ross 1600 Sherman St.	0001	76	0	60	16	22%
LH - P.D. Mitchell Project, 570 Erie Ave.	0004	36	0	31	5	1%
LH - William Hepburn 400 Lycoming St.	0004	100	83	0	17	10%
*WHA – Round house Project, 505 Center St.	0004	71	48	19	4	20%
WHA - Scattered Site	City- wide	5	0	5	0	50%
WHA - **Kennedy King Manor, 100 Foresman Ave.	0010	101	18	83	0	50%

FAIR HOUSING ANALYSIS,-CITY OF WILLIAMSPORT, 2003

	CT	Total Units	Elderly /Disabled	Family/ General	Accessible	Minority Occupancy
Assisted Housing						
Almond St Commons 127 Almond	0006	24	21	0	3	0
Berkshire Manor 4 th and Campbell	0004	20	18	0	2	30%
Grace Street Commons 739 Grace St	0004	24	21	0	3	12%
Grier City Manor 1145 Chestnut St.	0006	30	28	0	2	3%
Linn Street Manor 2440 Linn St.	0009	26	24	0	2	0
Historic 937 W4 th St.	0003	8	0	8	0	28.6%
Timberland Apts. 610 Lycoming St.	0004	100	0	98	2	90%
Transeau Building 845 Park Ave	0004	12	0	12	0	83%
Weightman at Williamsport, 770 West Fourth St.	0004	64	61	0	3	33%
Westwood Manor 618 Second St.	0008	50	0	44	6	no response
Williamsport Housing 798 West Edwin St.	0004	100	90	0	10	10%

Williamsport Manor	0004	101	90	0	11	5%
Williamsport Village 357 Federal Ave.	0010	200	40	160	0	19%
Total		1,148	542	520	86	

LH = Lycoming County Housing Authority

WH = Williamsport Housing Authority- (*LH assumed properties and responsibilities of the former WH in 2006) (** Kennedy-King has been closed- 2007)

Source: PHFA Directory of Assisted Rental Housing, www.phfa.org, May, 2003

2. Private Rental Housing

Private rental of housing accounts for the majority of housing transactions that occur yet is the least controlled segment of the market in terms of fair housing practices. There are over 6,000 private rental units in the City of Williamsport. Many of these are single unit structures although some are in multi-unit apartment buildings or in what were formerly single units converted to multi-unit use. Property owners are prohibited from discrimination in the rental of housing for all protected classes. However, without a systematic program of testing, unless complaints were filed with local, state or federal authorities, there is no way to know the extent of discrimination.

Advertising for housing rental is one measure of community tolerance for discrimination. The Fair Housing Act prohibits placement of advertising that excludes or implies that certain groups are discouraged to apply for housing. Additionally, the newspapers are required to annual provide guidelines for fair housing and to prominently the fair housing logo. The local newspaper, the Williamsport Sun-Gazette, is meeting these requirements.

B. Provision of Housing Brokerage Services

Section 100.90 of the Fair Housing regulations deals with discrimination in the provision of housing brokerage services and cites as unlawful the denial of membership, participation in or varying the terms of membership in multiple listing services, broker's organizations, or facilities related to the business of selling or renting of real estate on the basis of race, color, religion, sex, disability or familial status. In the Williamsport area, the West Branch Valley Association of Realtors® is the primary membership organization for licensed real estate brokers and salespeople. Since the U.S. Department of Housing and Urban Development has stopped campaigning for the signing of the Voluntary Affirmative Marketing Agreement, the board is no longer a signatory.

Although membership is available to all licensees of the state, at this time no persons of color are members of the Association or known to be licensed real estate sales persons or brokers according to the President of the organization.

The Association of Realtors® offers on-going education to its members. To meet the state continuing education requirements, many are taking Graduate Real Estate Institute (GRI) Certification a course that includes “Diversity in Housing in America” as a course.

Suggestions presented to the Board to expand its role in the minority community include:

- Providing outreach within the minority community to educate potential homebuyers such as an Annual Housing Fair.
- Working with organizations with bi-lingual employees and clientele to promote homeownership and expand opportunities to Hispanic persons.
- Sponsoring a program to attract persons of color to the profession.

C. Financial Assistance for Housing

Residential real estate-related transactions are defined in the regulations as the making or purchasing of loans or other financial assistance or services relating to the purchasing, constructing, repairing or maintaining a home that is secured by real estate or the selling, brokering or appraising of real estate. Specific practices prohibited by the regulations include failing or refusing to provide information on the availability of loans, application requirements, procedures or standards for the review and approval of loans, or providing different information because of race, color, religion, sex, national origin, familial status or disability.

Private Financing

Under the terms of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution making five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn or incomplete and the reasons for denial, by race and sex. The information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending patterns.

A review of the 2000 HMDA statements for the City of Williamsport was undertaken to determine the need to encourage area lenders, other business lenders, and the community at-large to actively promote

existing programs as well as develop new programs to assist residents in securing home mortgage loans. The analysis of the HMDA statements focuses on the number of homeowner mortgage applications received by the lenders in the City for conventional home purchase of one- to four-family dwellings, the decision, and the reasons for denial.

Based on HMDA data for specified owner-occupied, single-family (1-4 unit) mortgage applications in 2000 there were 618 applications submitted for the purchase of an owner-occupied dwelling in the City of Williamsport. 83 lenders received the applications. Table 7 shows the top 20 lenders who, combined, received 505 of the 618 applications for the purchase of an owner-occupied dwelling in the City of Williamsport in 2000. This table analyzes the number of applications by race to the proportion of the total City population by race. Not all lenders collected racial data on all loans. Of the 618 applications received, 522 reported the applicant's race. This data is a subset of a total 1,545 applications received, many of which were not specified as to owner-occupancy and were not included in the discussion below.

In Table 11, those lenders who had loan applications from White homebuyers **below** the proportion of Whites to the general population, 84.22%, are highlighted. Loan applications from Black home buyers when **in excess** of the 12.55% of the population are highlighted and loans **in excess** of the 1.16% of the population for Hispanic home buyers are highlighted. The 2000 HMDA data shows that in the City of Williamsport, minority-headed households do not submit applications in proportion to their representation of the 2000 population.

**Table 11: City of Williamsport Top 20 Lenders Receiving Mortgage Applications
2000 Home Mortgage Disclosure Act Data**

Lender	Total Applications	White Apps received	% of apps for white applicants *	Apps from Black hhds.	% of apps for Black applicants*	Hispanic Actual	1.61%
Williamsport National Bank	68	61	90%	6	9%	1	1%
Jersey Shore State Bank	58	53	91%	4	7%	0	0
National City Mortgage	51	47	92%	2	4%	1	2%
PNC Mortgage	48	47	98%	0	0	0	0
Keystone Financial Bank	46	42	93%	4	9%	0	0
Conseco Financial Services	45	41	91%	0	0	0	0
Sun Bank	31	25	81%	3	10%	1	3%
Superior Bank	24	9	38%	0	0	0	0
Woodlands Bank	17	16	94%	0	0	0	0
Howard Hanna	15	15	100%	0	0	0	0
Associates Financial	14	7	50%	0	0	0	0
Cendant Mortgage	14	2	14%	0	0	0	0
GMAC Mortgage	14	14	100%	0	0	0	0
Norwest Mortgage	12	10	83%	2	17%	0	0

Conseco Bank	11	9	82%	1	10%	0	0
Countrywide Home Loans	11	9	82%	0	0	0	0
FNB Bank	8	7	88%	1	13%	0	0
Standard Federal Bank	6	5	83%	0	0	0	0
NCB of Pennsylvania	5	1	20%	0	20%	0	0
IMC Mortgage	5	0	0	0	0	0	0

* Citywide racial composition: White, 84.22%; Black, 12.55%; Hispanic 1.61% (Other 1.62, not shown)

When the number of loans is reduced to the number reporting racial characteristics, Black, Hispanic, and Women applicants are still greatly under-represented.

Table 12: Adjusted Applications by Race

Applications*	White	% of applications from Whites	Black	% of applications from Blacks	Other Race	% of applications from Other	Hispanic	% of applications from Hispanic	Women	% of applications from Women**
522	474	91%	27	5%	16	3%	3	.6%	135	26%

Source: Federal Financial Institutions Council

*Of 618 applications submitted, 522 reported the applicant's race.

84.22% = White Percentage of City of Williamsport Population

12.55% = Black Percentage of City of Williamsport Population

1.61% = Hispanic Percentage of City of Williamsport Population

** Of applications submitted, 544 reported the applicant's sex.

Further analysis of the HMDA data for Williamsport for 2000 shows:

- 618 applications for a one- to four-unit owner-occupied dwelling submitted.
- 130 (21.04 percent) were denied and 30 applications (4.85) percent were either withdrawn by the applicant or closed by the lender for incompleteness;
- 412 (66.67 percent) of the applications were approved by the lender and accepted by the borrower; and
- 43 (6.96 percent) applications were approved by the lender, but not accepted by the borrower .

Table 13 depicts loan activity by Census Tract. The data set used for this analysis included loan applications that were not specified owner-occupied but are for all 1-4 unit single-family loans. In the previous analysis, only units specifically identified as owner-occupied were used in the tabulation.

TABLE 13: Loan Applications by Census Tract, 2000

Census Tract	% Minority Population (1990 Census)	% median income 1990	Low-mod income %, 2000	Denial Rate % loans denied	Total loans originated	Total Denied	Total Applications
1	1.3	118.26%	31.46%	24%	162	52	264
2	3.4	130.45%	24.85	26%	124	32	186
3	4.2	82.11%	54.76	38%	132	81	330
4	22.03	55.01%	68.76	54%	114	61	165
5	4.68	82.64%	52.98	33%	73	24	98
6	1.96	77.24%	63.80	39%	78	30	108
8	14.57	56.20%	80.30	61%	13	20	51
9	1.1	82.07%	56.62	44%	123	54	171
10	8.68	81.96%	47.54	60%	131	79	172
City totals				39%	950	433	1545

The 2000 HMDA data for 1-4 unit mortgage loans contained the reason for denial for only 71 of the denied applications in the City of Williamsport (Not all client files are properly document.)The overwhelming reason given for denial by the lenders was credit history, primarily meaning a poor credit history but the definition also includes those with no credit history. The second major reason given by lenders to deny applicants was high debt-to-income ratios. Table 10 shows the 2000 rate of denial for a mortgage loan for a one- to four-unit dwelling in Williamsport by race and sex of the head of the household of the applicant.

Table 14: Denial of Applications for Conventional Home Purchase Loans, 1 - 4 Family Units, 2000

	% Denied	Percent Denied by Reason for Denial*				
		Debt-to-Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash
White Applicants	18%	20%	1	46%	7	6
Black Applicants	34%	0	0	66%	0	0
Other Race Applicants	39%	0	0	0	0	0
Hispanic Applicants	0	0	0	0	0	0
Women Applicants	26%	33%	0	41%	13	5

Source: Federal Financial Institutions Council

*Not all reasons for denial are presented so totals do not equal 100 percent.

Because credit history is a major reason for denial of home mortgage applications in Williamsport, it is expected that there may be opportunities for the lenders to focus on the problem and work with applicants to address the on-going concern of problems with credit history. The following are actions that lenders need to consider to assist with reduction of the denial of home mortgage applications based on credit history:

- The lenders should share with the applicant the specific information on the credit report on which the denial was based.
- The lenders should give the applicant the opportunity to investigate questionable credit information before denial of a home mortgage application by the bank.

- The lenders should allow the applicants to offer alternative credit references such as cash payments for consumer goods in lieu of the standard traditional references.
- The lenders should take the unique credit practices of the various cultures into account when considering applications. Many ethnic communities are mutually supportive when members face financial burdens.
- The lenders should refer applicants for credit counseling or other readily available services in the community.
- The second most prevalent reason for denial of a home mortgage application for White and women applicants was debt-to-income ratios. It is expected that the above listed practices, if considered by the lenders will also help alleviate the other prevalent reasons for denial of home mortgage applications in the City of Williamsport.

Although many buyers are unprepared for making a home mortgage application, when Penn College offered homebuyer education programs as one of their Lifestyle courses, there were no participants. The PHFA and City loans require a homebuyer-counseling component but few other loan products do. Lenders must be more assertive in requiring adequate preparation for homeownership.

Several lenders serving the Williamsport area have received Outstanding ratings and all received at least a Satisfactory rating under the Community Reinvestment Act (CRA). The CRA was created to encourage lenders to support endeavors within census tracts in their service area that were traditionally underserved. If a lender had sub-par performance, mergers and acquisitions could be prohibited by the oversight agency. The CRA rating is based on several factors that measure the lenders involvement in the community, particularly those parts of the community that have traditionally been under served by banks and lending institutions of all kinds. Those receiving an Outstanding rating are Northern Central Bank and Williamsport National Bank. The 1999 CRA Rating earned by Williamsport National Bank was based largely on the volume of loan activity for small businesses and homes. It has become part of Susquehanna Bank. Northern Central Bank no longer exists and is part of M & T Bank.

In addition to private sector financing, over the years there have been several private sector and lender initiatives to encourage homeownership in the City. These have included:

Employer Assisted Housing: Lycoming College and the Susquehanna Health System initiated a mortgage assistance program in 1996 to provide 100% financing through Northern Central Bank through a guarantee for the down payment. The institutions offered a five-year forgivable loan of 3% of the purchase price up to \$1,500 for miscellaneous property improvements.

A consortium of lenders provided a pool of mortgage funds administered by SEDA-COG, which provided loans at below market interest rates. Funds were drawn on an advance from the Federal

Home Loan Bank to discount 60% of the mortgage loan pool funds.

The demise of these programs was attributed to the continual change in bank ownership in the region over the past several years as banks merge and are bought out by larger institutions.

The Lycoming-Clinton Counties Commission for Community Action (STEP) utilized Neighborhood Assistance Tax Credits to develop two apartment buildings in the City. The Transeau Apartments, a 12 unit building, and Historic 937 W. Fourth Street, an 8 unit building have been completed.

A 1996 Community Lender Profile cited high taxes as a key reason that homeowners are leaving the City. A Pennsylvania Economy League report shows that the City of Williamsport has a higher tax burden (based on property and wage taxes) as a percentage of median income than 10 other Pennsylvania cities.

D. Public Policies

An important element in the Fair Housing Analysis of Impediments involves the examination of public policy in terms of its impact on housing choice. 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 or housing for special needs populations can affect fair housing choice. Such policies may include, but are not limited to Zoning, Building Codes, and any referendum process that might be required for government approvals for development of housing. Likewise, policy decisions such as the location of parks, schools, transportation and services also effect the composition of housing.

Land Development Regulations

The outstanding issue in the Fair Housing Analysis of 1990 concerned the Zoning Code in which group homes were being differentiated from other family housing, which was in violation of the Fair Housing laws. The City has since amended the Zoning Ordinance to distinguish between Group Homes, Treatment Centers, Criminal Housing Facilities, Abused Persons Shelters, Rooming and Boarding Homes. In doing so, the Group Home definition allows for homes with four or fewer residents and that functions as a family unit to be allowed by right in all residential districts. Treatment Centers, an institutional setting, are not permitted in residential areas nor are Criminal Housing Facilities or Rooming/Boarding Homes. Shelters for Abused Persons are limited to R-3 and Commercial Zones in recognition of the density involved in such housing. The central portion of the City, between Newberry and the River, is largely an R-3 zone. See attached zoning map. There are only 4 R-3 areas, 1 larger in center city and 2 small in Newberry and 1 small in East End.

Such zoning is consistent with the Fair Housing Act.

There are virtually no land areas in the City that are undeveloped. Large-scale development would require a redevelopment of existing developed areas.

Code Enforcement

The City has adopted the state's International Building Code for all new construction and substantial rehabilitation projects in addition to the International Property Maintenance Code governing the maintenance of existing buildings. .

The City codes department ensures that ADA requirements for accessible housing and parking are met.

The City has a program to inspect apartment units on a systematic basis. However, after more than 4 years, a full rotation has not been completed. Discussions have been held on instituting a rental inspection ordinance that would provide for a property inspection every 3 to 5 years and upon sale. If adopted, such a program will improve the housing stock in the City. As of 2005, the ordinance was being prepared. (Ordinance Adopted 2006-2007)

E. Administrative Policies

Policy decisions as to the use of CDBG and HOME funding can also have a profound impact on the type and availability of decent, affordable housing in the community. The City has been actively engage in the provision of expanding housing opportunities over the past 10 years. Several programs are funded with Community Development Block Grant funds and HOME Partnership Investment Program funds.

These include support for Owner Occupied housing rehabilitation, support for development of housing by the Community Housing Development Organizations (CHDOs) - Habitat for Humanity and Lycoming Neighborhood Development Corporation (LNDC) - and assistance with closing costs and down payments for homebuyers.

The Owner Occupied Single Family Housing Repair program provides grants and low interest loans to make repairs to owner-occupied single unit dwellings. The Rental Property Repair Program provides loans to property owners willing to rent to lower income tenants. The Historic Property Rehabilitation Program provides loans to qualified historic properties in the National Register eligible district for exterior renovations. Finally, the Accessibility Improvement Program provides grants for improvements to housing occupied by a person with disabilities.

The City homebuyer assistance program is well known among the real estate community according to the Melanie McLane, President of the West Branch Valley Association of Realtors®. "It has been a real asset in helping people purchase homes in the City", she said. Until 2003, the city provided 100% down payment and closing costs and provided rehabilitation funding as well. A total of 18 loans were made since 2000. In 2004, this program was replaced with a gap financing program that provides a maximum of 20% of the purchase price to fill a gap between private financing eligibility and the cost of a house.

In addition, the City helped fund a new construction project, West End Terrace, which the Federal Home Loan Bank noted was the first new housing project in the City in many years. This is a 40 plus unit single-family development. The city holds soft-second mortgages to achieve sales prices affordable to moderate income homebuyers. Federal Home Loan Bank funds of \$400,000 and HOME funds were available to subsidize the housing. Sales prices started out in 1998 at \$94,500 and climbed to over \$100,000 by 2002. These homes were built and sold for well under the FHA 203 (b) limits that apply to home buyers.

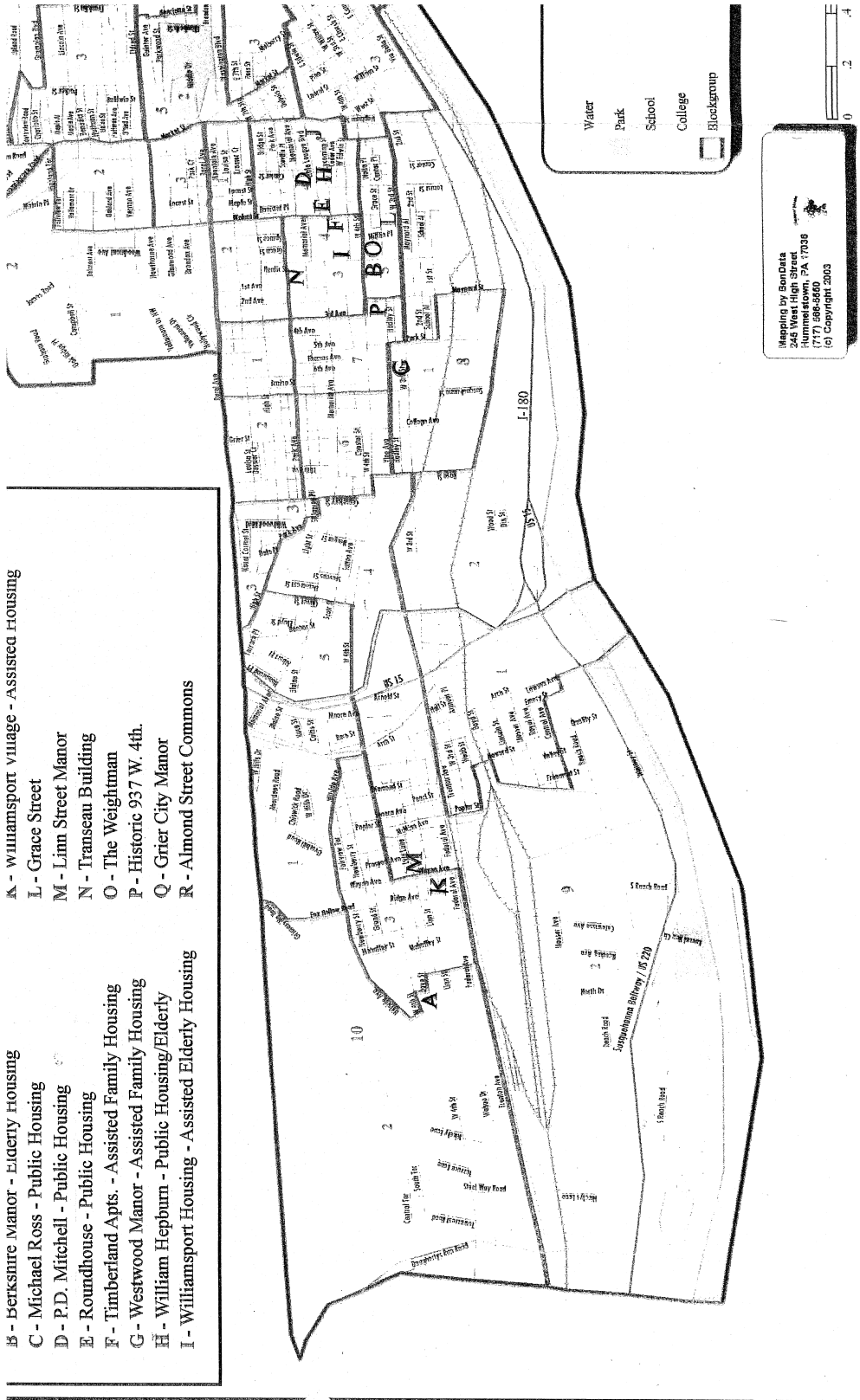
Habitat for Humanity has also constructed and sold three homes with assistance from the City.

The LNDC CHDO projects include rental and homeownership units. The Weightman Block Apartments, a conversion of an abandoned warehouse into 63 apartment units was undertaken in 1996. Grace Street and Almond Street Commons are each 24-unit Low Income Tax Credit projects. Grace Street is opening in 2003. There have been four homebuyer units undertaken since 2000, two have been completed and sold.

The City public improvements include all necessary provisions for handicap accessibility. The City Engineer reviews all plans to ensure compliance.

F. Determination of Unlawful Segregation

The Pennsylvania Human Relations Commission tracks complaints as does the U.S. Department of HUD. The HUD database was not available and could not provide housing complaint information. The Pennsylvania Human Relations Commission only tracks complaints by County. There have been eight (8) housing complaints in Lycoming County since 1997.



V. Recommendations

A. Review of Past Findings

Finding 1. Fair Housing Commission - The Commission should be charged with the responsibility of overseeing the implementation of the recommendations that are identified in the Fair Housing Analysis.

Response: The Fair Housing Commission has not had an active role in promotion of housing opportunities or in Fair Housing Education. This Commission needs to be reconfigured to include a wider range of participants and draw support from organizations already involved in the provision of housing or supportive services to persons in the protected classes.

Finding 2. Fair Housing Officer - The Fair Housing Officer should be charged with the responsibility of assisting the commission in carrying out its programs and as a local contact for fair housing complaints.

Response: The appointed fair housing officer has been responsible for channeling complaints to the State Human Relations Commission. However, there have been no complaints.

Finding 3. Education about fair housing laws - Community outreach and educational programming should be the responsibility of the Fair Housing Commission.

Response: One role of the Fair Housing Commission was to have been responsible for educational programming and outreach. Such efforts have not been undertaken.

Finding 4. Zoning - The ordinance restricts group homes to the highest density residential areas and requires larger lot sizes and floor area per person than for all other types of housing. An ordinance for licensing of Sobriety Homes was under review at the time of the 1990 Fair Housing Analysis. It was recommended that this ordinance be reviewed by the PA Human Relations Commission for compliance with Fair Housing Laws.

Response The Zoning Ordinance was amended and is now in compliance with the Fair Housing Act. The City has accommodated a large number of people who were moved into the community following the closure of Laurelton and other state facilities. One provider, Hope Enterprises, operates 21 group homes alone.

Finding 5. Expand Fair Housing Opportunity - The City should continue its practices of providing financing and assistance to developers of affordable housing.

Response: As demonstrated in the narrative, the City has been utilizing funds for a variety of housing program that expand the supply and address the adequacy of affordable housing. There is an expanded supply of rent-assisted or income-restricted rental housing and several programs to aid in the purchase and rehabilitation of owner occupied housing.

Finding 6. Funding - The City should look into receiving Home Investment Partnership Program funding. (Note: This program became known as HOME and the City of Williamsport is an entitlement community.)

Response: The City utilizes the HOME Funds and CDBG funds in a variety of ways to address housing issues for both owners and renters in the community.

Finding 7. Public housing - The Housing Authority was commended for expanding and diversifying housing opportunities such as the application for HOPE VI funding.

Response: Public housing is dispersed throughout the community offering a wide range of housing options and opportunities.

Finding 8. Newspapers – As a result of the 1990 Fair Housing Analysis local Newspapers were encouraged to run the required Fair Housing Notice annually.

Response: The Newspaper now runs the required notice.

Finding 9. Realtors - The Board and its membership were acknowledged for being signatories to the Voluntary Affirmative Marketing Agreement (VAMA) with HUD and encouraged to bring housing services into non-traditional markets in the community (i.e.: Homeless and Transitional Housing, affordable first-time homebuyer programs). However, the VAMA is no longer emphasized by HUD and the Board is no longer a signatory.

Response: There has been a change in the Board of Realtors from a countywide organization to a more localized Board, the West Branch Valley Association of Realtors. New initiatives should be taken to expand fair housing education and involvement in the community.

Finding 10. Lenders - The financial community was commended in the 1991 Fair Housing Analysis for its involvement and support of affordable housing. The City was encouraged to continue to work with the lenders and expand this collaboration.

Response: The increasing size and multi-state regionalization of banks has resulted in a loss of several positive programs. At the same time, there is a wider range of lending services and products available. Consumer education needs to be done to prevent predatory lending and to encourage credit repair and establishing good credit.

B. Findings and Conclusions 2003

Based on the needs presented by this analysis, the following recommendations are being made:

1. The Fair Housing Commission or Committee, with the support of the real estate, lending and development community, under the leadership of the City, should be charged with the responsibility to promote housing education, credit repair and counseling, and act pro-actively to encourage homeownership in the community.
2. The West Branch Valley Association of Realtors will be asked to promote fair housing within its ranks and to educate consumers.

- A more proactive approach should be taken to attract minorities to the real estate profession.
- Bi-lingual services should be made available to Board members when needed with Spanish the primary second language. Arrangement could be made with local non-profits or local colleges to provide translators, sign-language interpreters and other support personnel.
- Outreach to non-traditional markets for homeownership through a housing fair and on-going education needs to be undertaken. This activity could be coordinated through the Housing Committee.

3. The lenders serving the City of Williamsport need to provide support for more extensive pre-purchase educational programs to better prepare applicants. The rate of denial of over 39% (HMDA, 2000) indicates that the general community needs to better understand the financial community's needs with regard to credit. In addition, lenders must maximize their flexibility in terms of documentation of credit use and responsibility.

4. The City will consider development of housing transfer inspection and a rental inspection program to improve and protect the housing stock of affordable rental housing. Such programs would stem blight and allow for the more efficient inspection of rental housing. Through funding generated by the program, additional code enforcement personnel could be hired to ensure that units are inspected on a regular basis.

APPENDICIES

CITY COMMUNITY DEVELOPMENT RENTAL PROJECTS

APRIL, 2005

All units have occupancy requirements based on income and most are rent restricted for periods ranging between twenty and thirty years.

Grace Street Commons 739 Grace Street 24 units 4 HOME Floating
HOME - \$175,000,
City Inspection required.

Occupancy requirements: LITC project requirements are incorporated into all agreements. Project is in association with Lycoming Neighborhood Development Corporation, a non-profit housing developer.

The 2004 occupancy verifications show:

5 units are occupied by households with income at or below 40% of area levels

9 units are occupied by households with income at or below 50% of area levels

10 units are occupied by households with income at or below 60% of area levels

All units are rent restricted.

Almond Street Commons 1225 Almond Street 24 units 15 HOME Assisted

This is a HOME Program CHDO activity in association with Lycoming Neighborhood Development Corporation (LNDC).

City Inspection required.

Occupancy requirements: LITC/HOME income based requirements are incorporated into the agreements for an affordability period of 20 years. The 2004 occupancy verifications show:

5 units are occupied by households with income at or below 40% of area levels

10 units are occupied by households with income at or below 50% of area levels

9 units are occupied by households with income at or below 60% of area levels

All units are rent restricted.

Grier Street Manor 1145 Chester Street 30 units (age restricted) 30 DCA HOME Assisted
City Inspection required.

Occupancy requirements: LITC Project income based requirements and affordability periods are incorporated into agreements. In association with LNDC, a non-profit.

The 2004 occupancy verifications show:

25 units are occupied by households with income at or below 50% of area levels

3 units are occupied by households with income at or below 60% of area levels

2 units were vacant

All units are rent restricted.

Occupancy reports since completion show a high percentage of occupied units at all sites.

Round Hill Courtyard 2100 Memorial Avenue 58 Units 30 units- CDBG

Income verification required yearly at a minimum. L/M Percentage must be monitored.

Occupancy Requirements: CDBG blight elimination and acquisition activity specifies at least 51% of these units must be occupied by households with incomes at or below 80% of the area median income as adjusted for size. This site is not rent restricted.

2004 occupancy reports show 41 units are occupied by households at or below 80% of area median income adjusted for family size.

Linn Street Manor: 2441 Linn Street 26 units (1 bedroom) DCA HOME / H & CD assisted
City Inspection required.

Occupancy requirements: LITC requirements based on income are incorporated into rental agreements. Project is in association with LNDC.

2004 occupancy verifications show:

18 units are occupied by households with income at or below 50% of area levels

8 units are occupied by households with income at or below 60% of area levels

STEP - 937 West Fourth Street 8 units – DCA/H&CD HOME Assisted
City Inspection required.

STEP Transeau - 845 Park Avenue - 12 units - DCA/H&CD HOME Assisted
City Inspection required.

LICT= low income tax credit