



PENNSYLVANIA'S PROGRESSIVE CITY

# City of Scranton, Pennsylvania

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



## Table of Contents

Executive Summary .....	1
I. Introduction .....	8
II. Background Data .....	10
A. Population, Race, Ethnicity, and Religion .....	11
B. Households .....	24
C. Income and Poverty .....	30
D. Employment .....	37
E. Housing Profile .....	40
F. Financing .....	43
G. Household Types .....	47
H. Cost Overburden .....	59
I. Housing Problems .....	62
J. Disabled Households .....	69
III. Review/Update to Original Plan .....	73
A. Summary of 2012 Impediments .....	73
IV. Impediments to Fair Housing 2015 .....	78
A. Fair Housing Complaints .....	78
B. Public Sector .....	102
C. Private Sector .....	154
D. Citizen Participation .....	168
V. Actions and Recommendations .....	172
A. Impediments to Fair Housing Choice .....	172
B. Activities to Affirmatively Further Fair Housing .....	176
VI. Certification .....	180
VII. Appendix .....	181
A. Appendix A – Agency/Organization Meetings .....	182
B. Appendix B – Surveys and Agency Surveys .....	183
C. Appendix C – Public Comments .....	184

## Executive Summary

The City of Scranton, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.



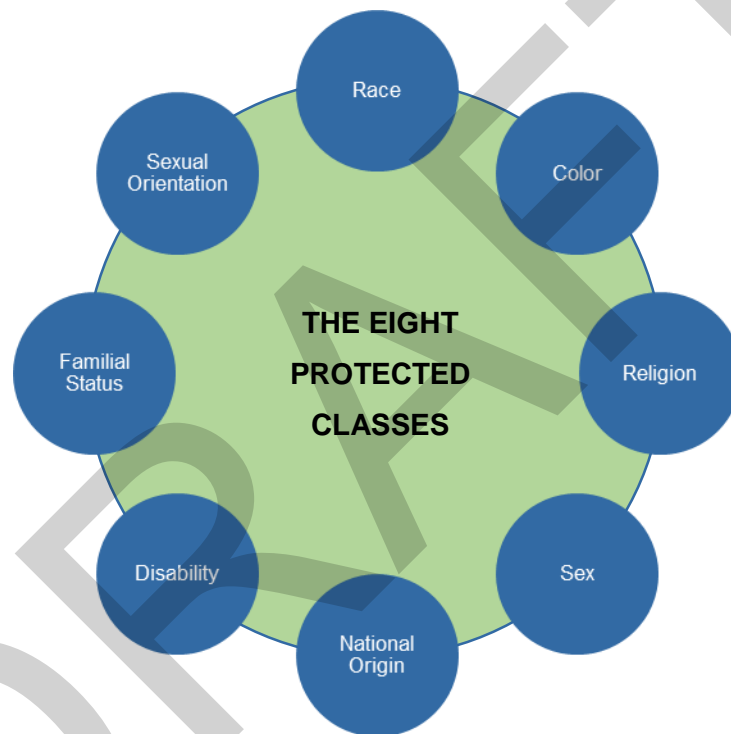
The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal Entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, the City must additionally sign certifications every year stating that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Scranton previously prepared an Analysis of Impediments to Fair Housing Choice in 2011. The City has prepared this 2015-2019 Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2015-2019 Five Year Consolidated Plan. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Scranton:

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

to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing. Additionally, the City of Scranton passed an ordinance in 2003 protecting persons against discrimination based on *sexual orientation*.



The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review was performed of the City's 2011 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, the SAPA Comprehensive Plan, as well as a review of the FY 2015-2019 Five Year Consolidated Plan.
  - A review of the Housing Authority of the City of Scranton's Annual Plans, the Public Housing Agency's Admission and Continued Occupancy Policy, the Housing Choice Voucher Administrative Plan, Family Self-Sufficiency Program Action Plan, and Section 504 Needs Assessment.

- The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the residential segregation data from CensusScope was undertaken.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.
- **Interviews & Meetings**
  - Meetings and/or interviews were conducted with the Scranton Housing Authority, the City of Scranton’s Office of Economic and Community Development, the Department of Economic Development and Department of Planning of Lackawanna County, and various social service agencies, advocacy organizations for the disabled, and housing providers.
  - Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were identified and mapped.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units was analyzed and mapped.
  - Distribution of Section 8 Housing Choice Vouchers was analyzed and mapped.
  - The location of Housing Cost Burdens throughout the City was analyzed.
  - The location of CDBG expenditures throughout the City was analyzed.
  - The location of HOME expenditures throughout the City was analyzed.
  - The City’s Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments was analyzed.

- **Citizen Participation**

- Electronic copies of a fair housing survey were made available on the City’s website and physical copies were placed on public display to encourage citizen input.
- The City held one (1) public meeting and six (6) meetings open to social service agencies, housing providers, and advocates.
- Flyers publicizing the public meeting were passed out in the community and handed out to agencies at the social service, community development, and housing provider meetings. Flyers were provided in English and Spanish.

The City of Scranton’s 2015-2019 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

**Goal:** Improve tenants’ and landlords’ knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

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

- **1-A:** Promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual’s housing rights, and landlord’s responsibilities to affirmatively further fair housing.
- **1-C:** Coordinate the communications and sharing of information between the Scranton Housing Authority and social service agencies.
- **1-D:** Work with the local Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City.
- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA) and Fair Housing Act.
- **1-F:** Assist the newly reconstituted Human Relations Commission to promote fair housing in the City of Scranton.

## • **Impediment 2: Continuing Need for Affordable Housing**

The median value and cost to purchase and maintain a single family home in Scranton that is decent, safe, and sound is \$108,300, which limits the choice of housing for lower income households. About 9.48% of homeowners and 21.85% of renters in the City are cost overburdened by more than 50% of their household income.

**Goal:** Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses (outside areas of low-income concentration).

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

- **2-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new and affordable housing.
- **2-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the public housing authority, and local banks to provide financial assistance in the form of downpayment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homeowners.

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

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Scranton. As over half (57.7%) of the City's housing stock was built prior to 1940 and just 5.1% has been built since 1990, there is a large percentage of homes that do not have accessibility features. With a disabled population of 16.54%, there are not enough accessible housing units available for those who need them.

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

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

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.

- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to enforce the ADA and Fair Housing Act which requires landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to be able to remain in their own homes.

#### • **Impediments 4: Economic Issues Affect Housing Choice**

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

**Goal:** The local economy will provide new job opportunities, which will increase household income, thus promoting fair housing choice.

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

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

#### • **Impediment 5: Private Lending Practices**

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

**Goal:** Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

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



- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, colleges, and universities to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Even though the City's CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

#### • **Impediment 6: Public Policies**

A review of the City's Public Policies indicates the need to update the 1993 Zoning Ordinance to reflect current policies and procedures and to bring it into conformance with the Fair Housing Act, the Americans with Disabilities Act, and Section 504 of the Disabilities Act, as well as a need to update the current real estate tax assessments.

**Goal:** Public policies will be in compliance with all federal and state regulations and laws.

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

- **6-A:** The City will update its existing 1993 Zoning Ordinance to bring it into compliance with the Fair Housing Act, American with Disabilities Act, and Section 504 of the Disabilities Act.
- **6-B:** The City will evaluate its policies and procedures in regard to zoning variances (etc.).
- **6-C:** The City will cooperate with Lackawanna County on the reassessment of real estate values in the City and reevaluate the City's tax rates to make it compatible with the surrounding region.

## I. Introduction

The City of Scranton is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fairing housing," the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

*"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"*

This Housing Analysis consists of the following six (6) conditions:

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

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable"

means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Scranton previously prepared an Analysis of Impediments to Fair Housing Choice in 2011; this 2015-2019 Analysis of Impediments will bring the City into sequence with its FY 2015-2019 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Scranton with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing in the City of Scranton, the City must look beyond its boundaries and coordinate fair housing with Lackawanna County and the surrounding region. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes who may want to live in or around Lackawanna County and the northeastern region of Pennsylvania.

## II. Background Data

The demographic, housing, economic, and social characteristics of the City of Scranton were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

Located in northeastern Pennsylvania, Scranton is the largest of the six (6) cities in the Scranton/Wilkes-Barre/northeast Pennsylvania Metropolitan Statistical Area (“NEPA”) and is the county seat of Lackawanna County. The City of Scranton was originally inhabited by the native Lenape tribe, from whose language “Lackawanna” or “stream that forks” is derived. White settlers first came to the area in the mid- to late-1700s, although few arrived until after the War of Independence and the Wyoming Massacre of 1778.

The area, which became the site of a gristmill and sawmill in 1778, became known as Unionville until 1816, when it was changed to Slocumville for the Slocum brothers. The village soon became known as ‘Harrison’ in 1845 in honor of the president, but was changed shortly thereafter to Scranton in 1851. Scranton was named after the Scranton family, who arrived in 1840 and constructed a forge that became



the nucleus of the Lackawanna Iron and Steel Company. This company soon became the second-largest steel company in the world and was aided by railroad construction and the presence of a large deposit of anthracite coal. As a hub of steel and iron manufacturing, Scranton’s population grew to a peak of over 143,000 in 1930. A large portion of this growth was due to a large immigrant influx, primarily from the European and Slavic countries. While steel fueled the City, Scranton may be best known as “The Electric City” for its electric lights at a local factory and for the nation’s first streetcars powered exclusively by electricity.

Understanding the City’s past is crucial in determining what factors have impacted, are impacting, and will impact living conditions of its residents. To provide a more in-depth look at the conditions in Scranton, demographic, housing, economic, and other Census data were used, including data from the 2000 and 2010 U.S. Census, as well as the 2009-2013 American Community Survey Five-Year Estimates, which offer recent estimates and are used in instances where the 2010 Census Data is unavailable or more recent information is needed. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Scranton’s demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

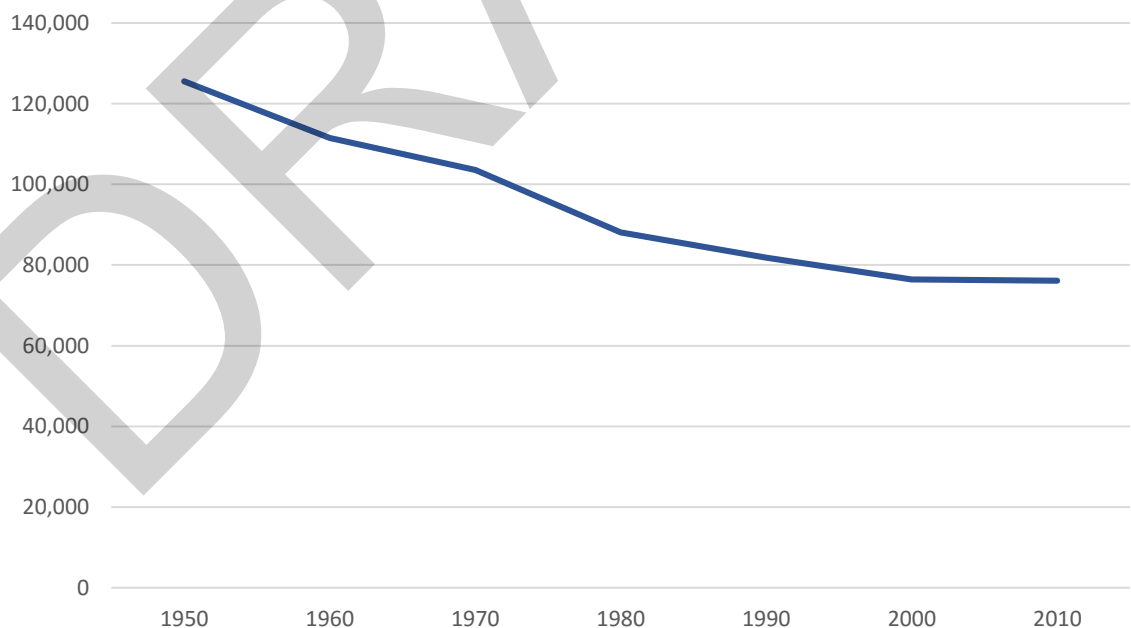
Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections.

## A. Population, Race, Ethnicity, and Religion

### Population

This City of Scranton has experienced a steadily decline in its population since the 1940's, largely attributable to the decline of the steel industry. Between 1950 and 2010, the City's population decreased from 125,536 to 76,089 people, or a population loss of approximately 39.4% in a 60-year time period. The City's population stabilized from 2000 to 2010, decreasing just 0.4%. According to ACS Five-Year estimates, the City lost 107 people (0.14% decrease) between 2010 and 2013. Between 2000 and 2010, the population of Lackawanna County increased 0.69% from 212,927 people in 2000 to 214,395 people in 2010. The Commonwealth of Pennsylvania experienced a slight population growth of 3.4% with the influx of 421,325 people between 2000 (population of 12,281,054) and 2010 (population of 12,702,379).

**Chart II-1 Population Change for the City of Scranton**



Source: U.S. Census Data (1950 – 2010)

## Race

The following table highlights the racial composition of the City of Scranton as shown in the 2000 and 2010 U.S. Census counts.

**Table II-1 - Race and Hispanic or Latino Population in the City of Scranton**

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	Population Count	Percentage	Population Count	Percentage
Total	<b>76,415</b>	<b>100.0%</b>	<b>76,089</b>	<b>100.0%</b>
One race	75,597	98.9%	74,196	97.5%
White alone	71,480	93.5%	64,001	84.1%
Black or African American alone	2,304	3.0%	4,150	5.5%
American Indian and Alaska Native alone	85	0.1%	178	0.2%
Asian alone	823	1.1%	2,269	3.0%
Native Hawaiian and Other Pacific Islander alone	15	0.0%	32	0.0%
Some other race alone	890	1.2%	3,566	4.7%
Two or more races	818	1.1%	1,893	2.5%
Hispanic or Latino	1,999	2.6%	7,531	9.9%

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

The City of Scranton's loss of 326 people between 2000 and 2010 was much less drastic than previous Census counts. During this time period, the City experienced a decrease in the number and percentage of people identifying themselves as one race or White alone. Most minority groups, including Black or African American alone and Native Hawaiian and Other Pacific Islander alone, experienced an increase in both the number of residents and the overall percentage of the City's population. In particular, Black or African American alone and the Hispanic or Latino population experienced the largest increases. During this same time period, Lackawanna County and the Commonwealth of

Pennsylvania experienced a decrease in the White population and an increase in the minority populations.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was



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

According to the U.S. 2010 Census, the Hispanic population is the largest minority group in the City, making up approximately 9.9% of the population and with a dissimilarity index of 31.9. The Black/African American population is the next largest minority population, making up 5.9% of the City's population and with a dissimilarity index of 32.1. The Asian population has a dissimilarity index of 43.6. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The dissimilarity numbers are lower for White-Black, White-Hispanic, Black-Asian, and Black-Hispanic from the 2000 Census, and are indicative of a City that is more integrated, the dissimilarity numbers slightly rose for White-Asian and Hispanic-Asian groups. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that

these various indices must add up to 100%). These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups. In Scranton, while the White population is less isolated, it is also less exposed to other racial groups.

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower boundary of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. The isolation index of White to White in the City of Scranton is 81.6, Black to Black is 8.2, Hispanic to Hispanic is 14.4, and Asian to Asian is 7.8.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Scranton is 74.2, and for White to Black, 5.5. The index for Hispanic to White is 74.1, and Asian to White is 74.0.

**Table II-2 – Dissimilarity and Exposure Indices – City of Scranton**

	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	81.6	5.5**
Black	32.1	8.2	74.2
Asian	43.6	7.8	74.0
Hispanic	31.9	14.4	74.1

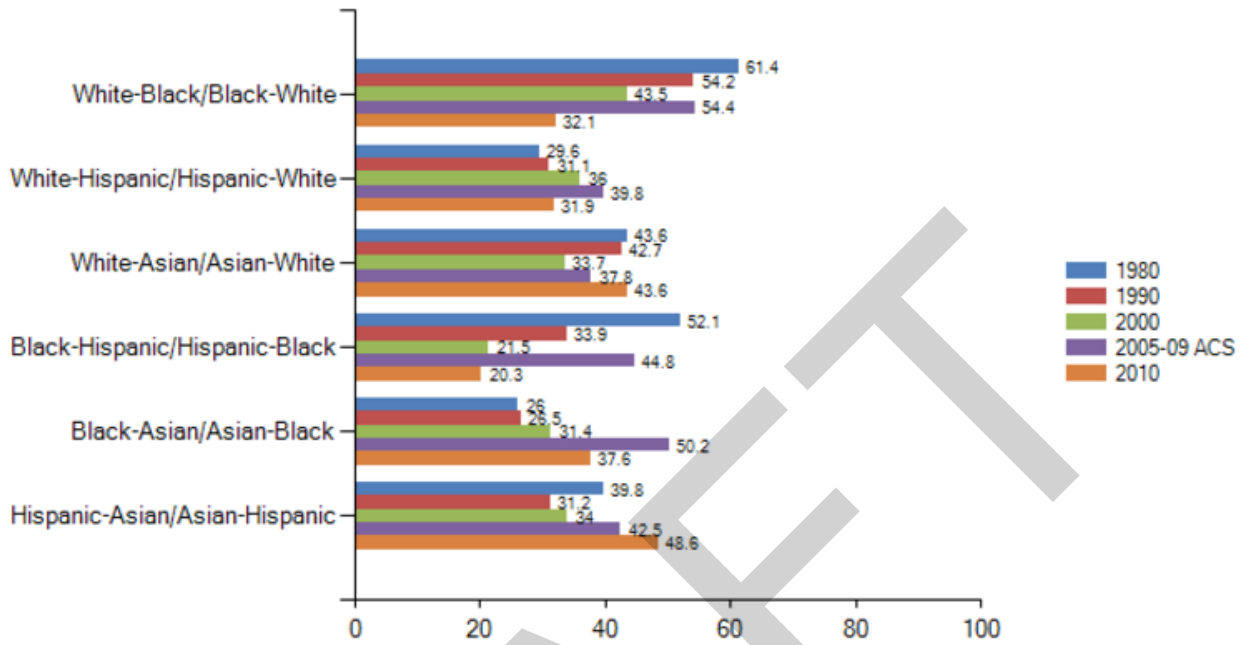
Source: American Communities Project & 2010 Census

\* *Exposure of minorities to Whites*

\*\**Exposure of Whites to Blacks*

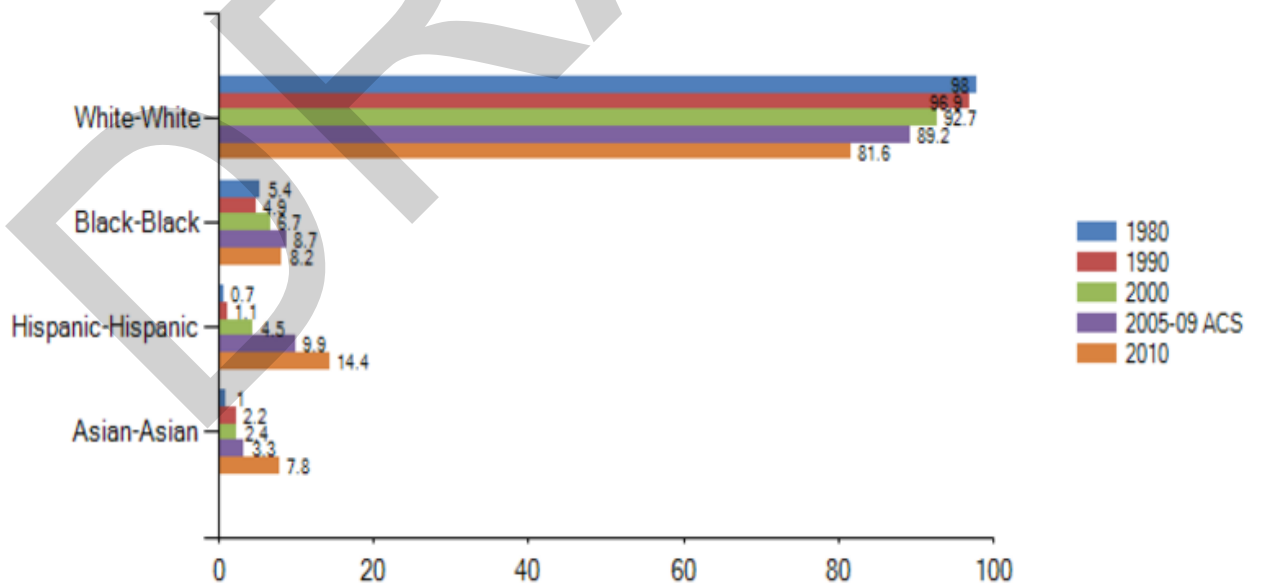


**Chart II-2 – Dissimilarity Index in the City of Scranton**



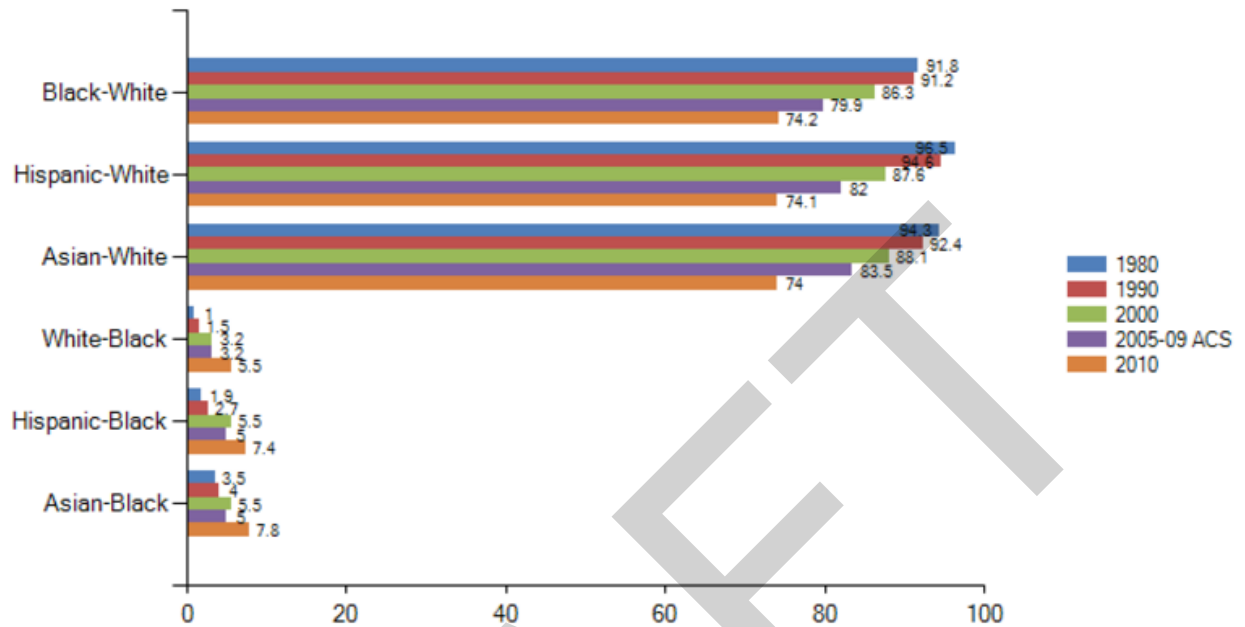
Source: American Communities Project & U.S. Census

**Chart II-3 – Isolation Index in the City of Scranton**



Source: American Communities Project & U.S. Census

**Chart II-4 – Exposure Index in the City of Scranton**

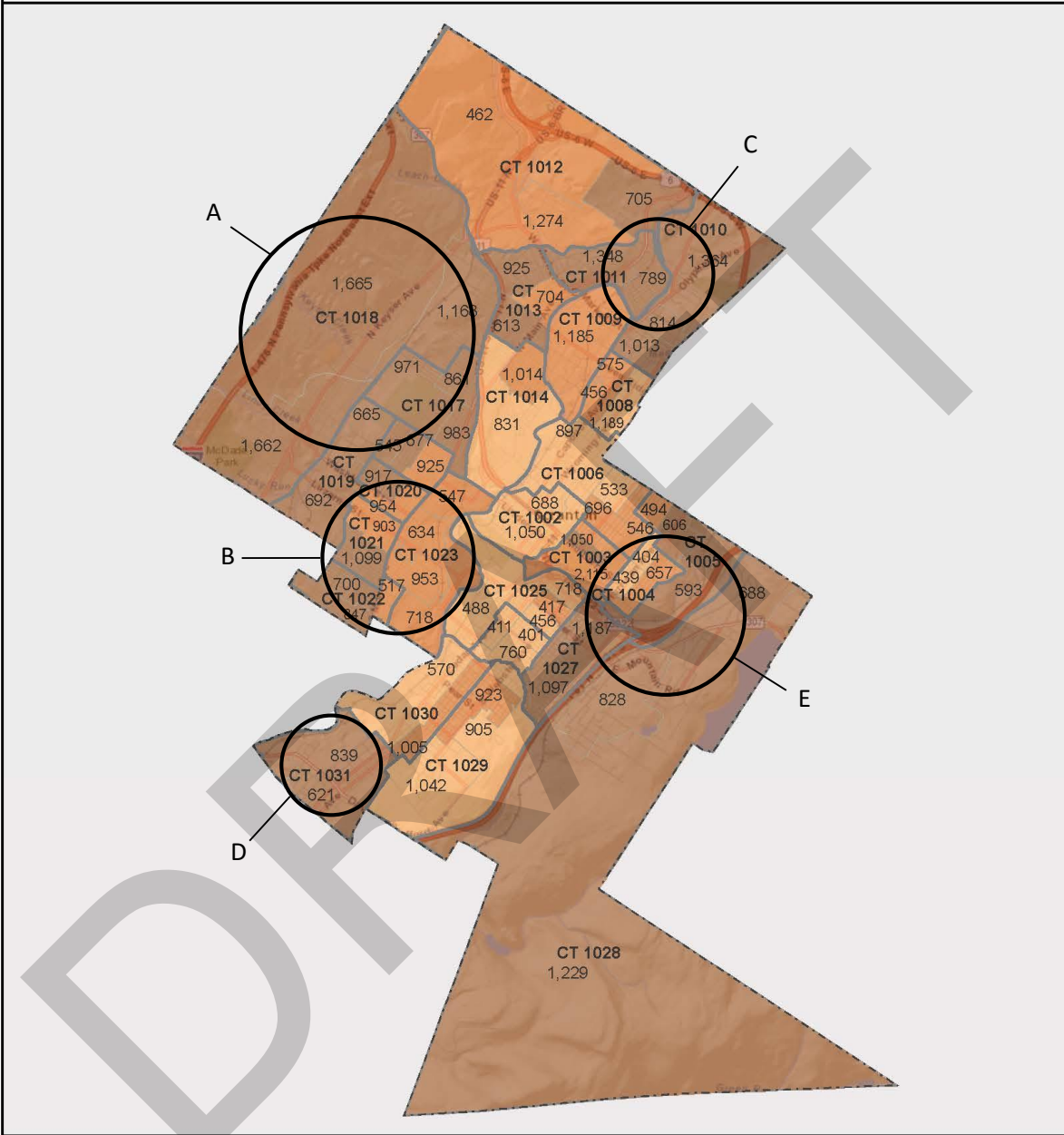


Source: American Communities Project & U.S. Census

The following maps highlight the racial composition by census tracts across the City. The darkest shaded block groups indicate the highest concentration of each population group, while the lightest shaded block groups indicate the lowest concentration of each population group. The areas of high concentrations are highlighted in the maps with black circles. The White population is primarily concentrated in the southern and northwestern parts of the City, as well as some areas in the northeast part of the City. The neighborhoods in these areas include West Side (labeled A), Hyde Park (B), North Scranton and Green Ridge (C), Minooka (D), and East Mountain (E).

Most of the minority population is located around the center of Scranton, more specifically the neighborhoods of Downtown (labeled A), areas of the Hill Section (B), South Side (C), and parts of North Scranton (D).

**Percent White Population by Block Group: City of Scranton, Pennsylvania**



**Legend**

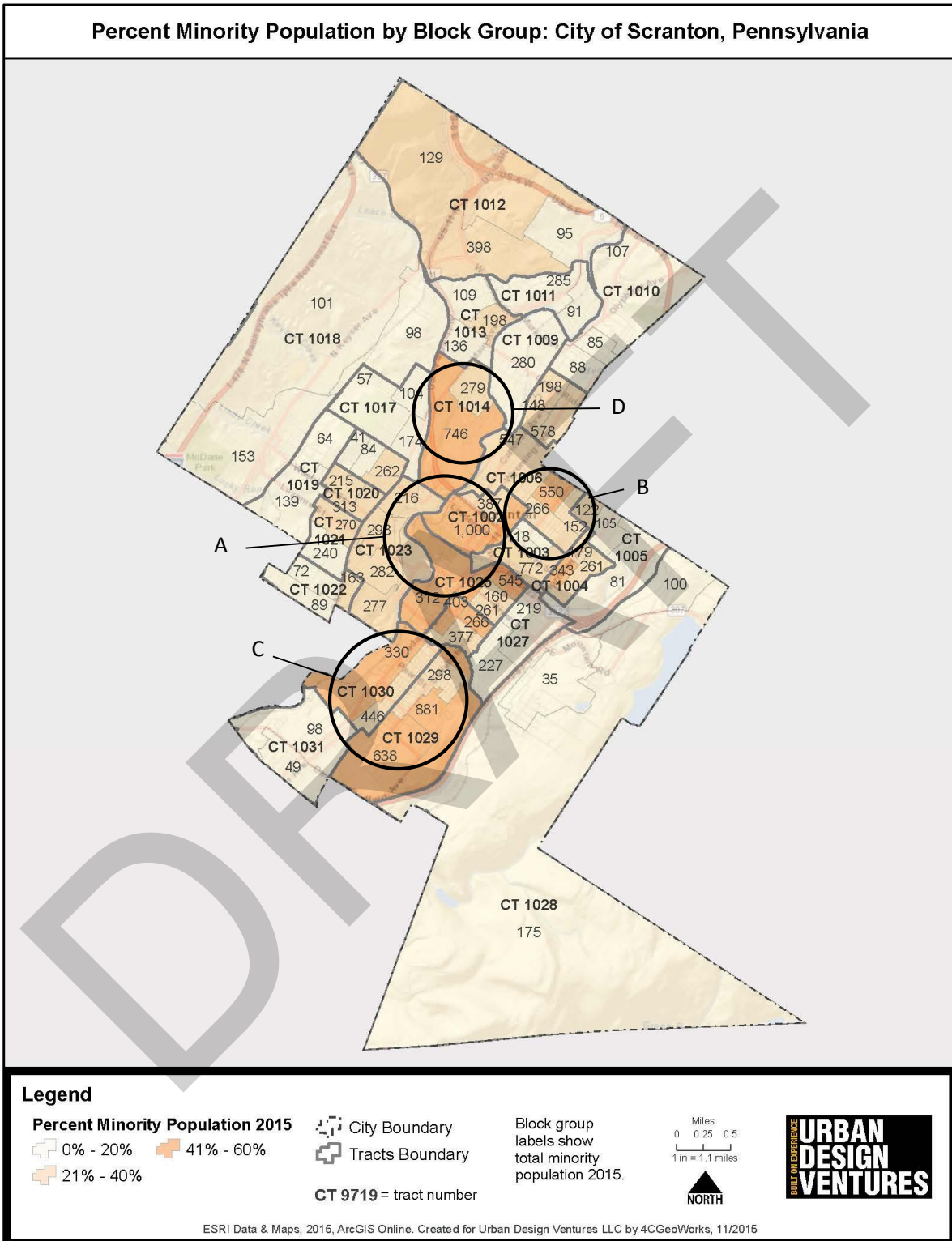
**Percent White Population 2015**  
 51% - 75%  
 76% - 85%  
 86% - 100%

City Boundary  
 Tracts Boundary  
 CT 9719 = tract number

Block group labels show total white population 2015.



ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



## Ethnicity

The following table highlights the ethnicities of Scranton residents at the time of the 2000 U.S. Census and the 2009-2013 American Community Survey.

**Table II-3 – Ethnicity and Ancestry in the City of Scranton**

ANCESTRY	2000 U.S. Census		2009-2013 American Community Survey	
	Number	Percent	Number	Percent
<b>Total population</b>	<b>76,415</b>	<b>-</b>	<b>75,982</b>	<b>-</b>
American	2,114	2.8%	1,826	2.4%
Arab	740	1.0%	599	0.8%
Czech	219	0.3%	83	0.1%
Danish	47	0.1%	69	0.1%
Dutch	703	0.9%	790	1.0%
English	4,432	5.8%	4,486	5.9%
French (except Basque)	853	1.1%	547	0.7%
French Canadian	113	0.1%	138	0.2%
German	11,979	15.7%	13,551	17.8%
Greek	213	0.3%	272	0.4%
Hungarian	549	0.7%	442	0.6%
Irish	23,187	30.3%	22,174	29.2%
Italian	14,833	19.4%	15,124	19.9%
Lithuanian	1,880	2.5%	1,692	2.2%
Norwegian	113	0.1%	162	0.2%
Polish	11,311	14.8%	9,414	12.4%
Portuguese	60	0.1%	206	0.3%
Russian	2,325	3.0%	1,890	2.5%
Scotch-Irish	558	0.7%	145	0.2%
Scottish	679	0.9%	479	0.6%
Slovak	1,458	1.9%	825	1.1%
Sub-Saharan African	214	0.3%	43	0.1%
Swedish	332	0.4%	377	0.5%
Swiss	158	0.2%	361	0.5%
Ukrainian	1,373	1.8%	1,120	1.5%
Welsh	5,300	6.9%	3,879	5.1%
West Indian (excluding Hispanic origin groups)	67	0.1%	298	0.4%
Other ancestries	6,120	8.0%	--	--

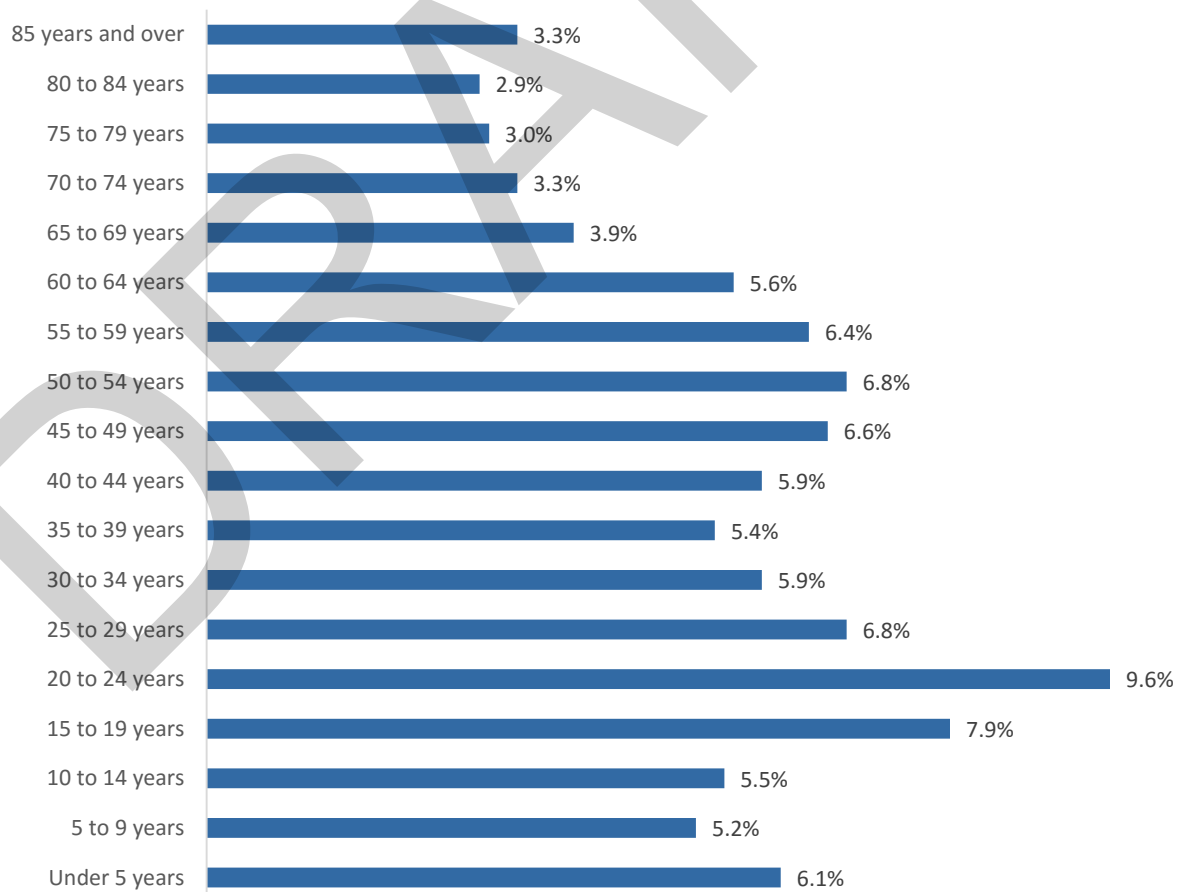
Source: 2000 U.S. Census, 2009-2013 ACS

The most common ethnicities in the City of Scranton include Irish (29.2%), Italian (19.9%), German (17.8%), and Polish (12.4%). The City of Scranton’s ethnic populations stayed fairly consistent from 2000 to 2011. The 2009-2013 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

### **Age**

The following chart illustrates age distribution in the City at the time of the 2010 U.S. Census. The Census shows that currently, children under five years of age represent 6.1% of the population; 24.7% of the City’s population is under 20 years of age; and 16.4% of the population is 65 years of age or older.

**Chart II-5 – Age of Population in Scranton**

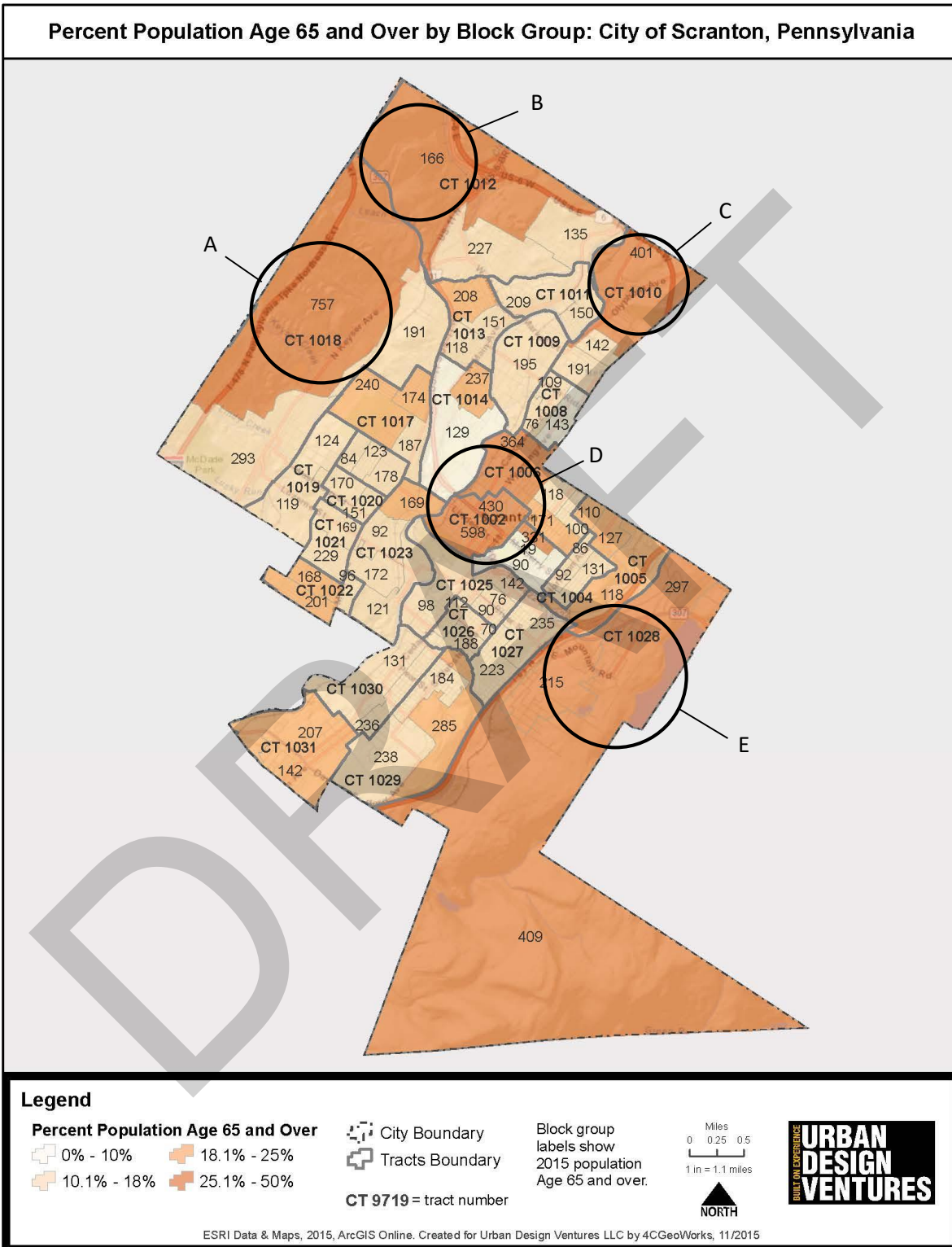


Source: 2010 U.S. Census

The median age in the City of Scranton at the time of the 2000 U.S. Census was 38.8 years. The median age in the City decreased to 37.9 years at the time of the 2010 U.S. Census and 37.8 according to the 2009-2013 ACS Estimates. Between 2000 and 2010, the median age in Lackawanna County increased from 40.3 to 41.8 years, and the median age for the Commonwealth of Pennsylvania increased from 38.0 to 41.5 years. The median age in the City is slightly decreasing and getting younger while the County's population is getting older.

The following map illustrates the percentage of the population in the City of Scranton that is over the age of 65. The elderly appear to be fairly well dispersed throughout the City, although the highest concentration of persons age 65 and over is in the downtown area, as well as the northern and southeastern census tracts of the City; areas with particularly high concentrations are illustrated by black circles on the following page and seem to make up portions of the following neighborhoods: West Side and North Scranton (labeled A), North Side (B), Green Ridge (C), Downtown (D), and East Mountain (E).

The overall City population cohort of age '65 and above' makes up 16.4% of the population. However, the four (4) identified areas shown on the following map have elderly populations above the City's average percentage.





## Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Scranton, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The following table shows the distribution of residents of Lackawanna County across various denominational groups, as a percentage of the population which reported affiliation with a church.

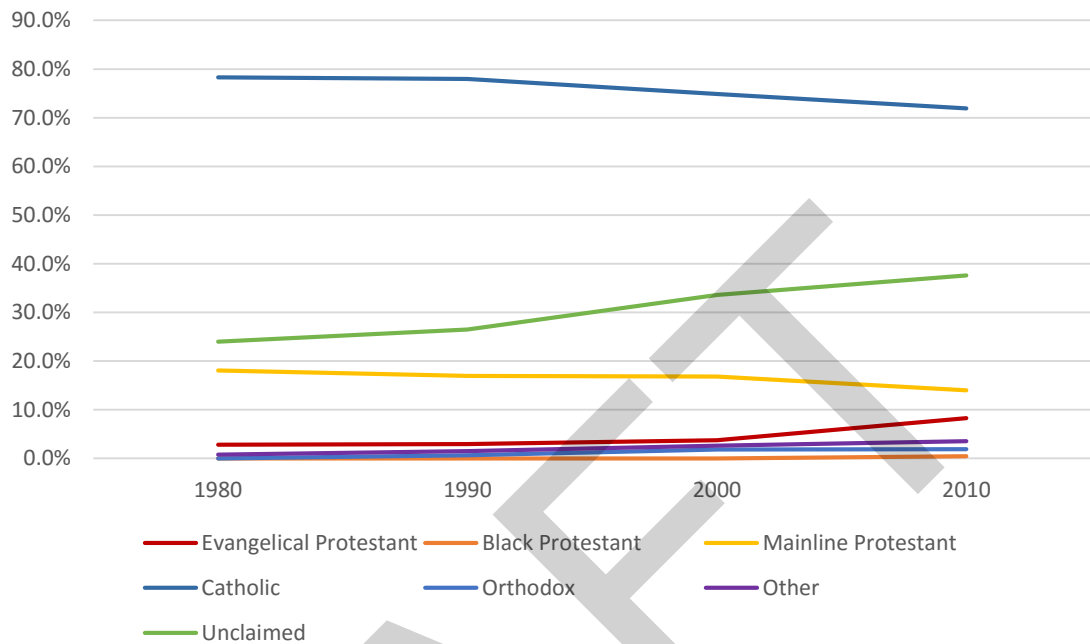
**Table II-4 - Religious Affiliation in Lackawanna County**

	1980	1990	2000	2010
Evangelical Protestant	2.8%	2.9%	3.8%	8.3%
Black Protestant	0.0%	0.0%	0.0%	0.4%
Mainline Protestant	18.1%	16.9%	16.9%	14.0%
Catholic	78.3%	78.0%	74.9%	71.9%
Orthodox	0.0%	0.6%	1.9%	1.9%
Other	0.8%	1.5%	2.7%	3.5%

Source: Association of Religion Data Archives

Between 1980 and 2010, Lackawanna County saw a slight overall decrease in the number of people identifying with religious traditions; while just 24.0% of the County's population did not affiliate with any religion, 37.6% were unclaimed in 2010. Of those that considered themselves religious, there was an increase in Evangelical Protestants and Other Religions, and a slight decrease in Mainline Protestants and Catholics. The following chart illustrates these trends, as well as a line showing the percentage of Lackawanna's County that is not affiliated with any religion.

**Chart II-6 – Religious Affiliation Trends in Lackawanna County**



Source: Association of Religion Data Archives

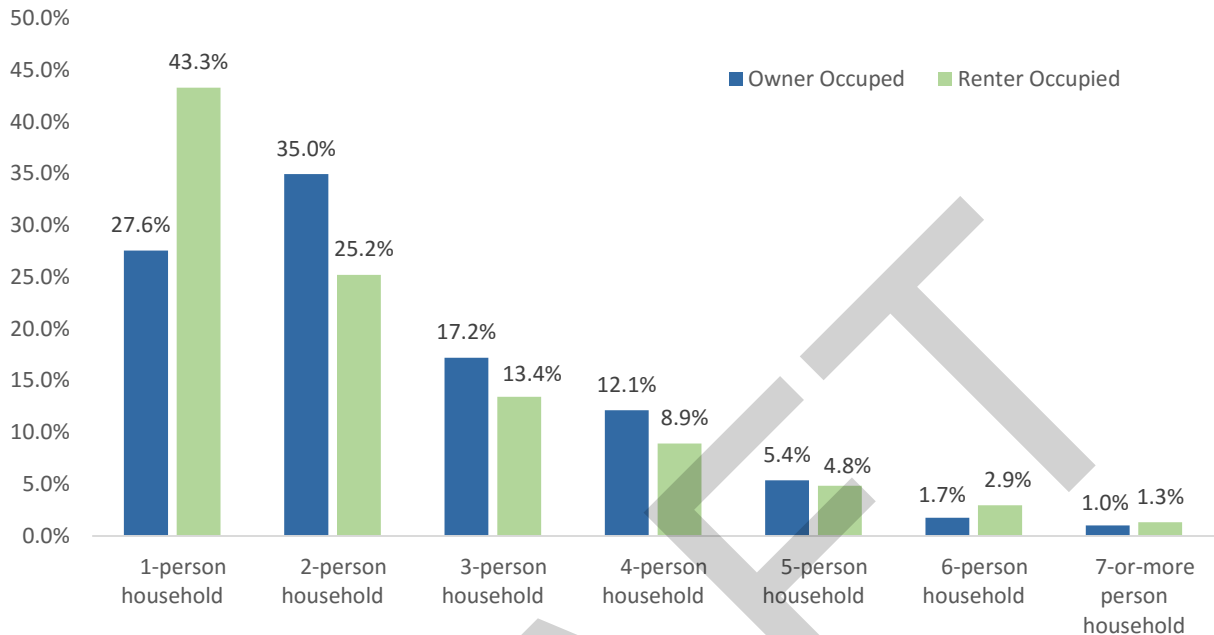
## B. Households

### Household Tenure

According to the U.S. Census for 2000, there were 35,366 housing units in the City of Scranton. Of these housing units, 88.6% were occupied and 11.4% were vacant. Of the occupied housing units, 54.5% were owner-occupied and 45.5% were renter-occupied. According to the 2013 ACS Estimates, the total number of housing units decreased to 33,620, 87.0% of which were occupied and 13.0% of which were vacant. Of the occupied housing units in 2013, 53.5% were owner-occupied and 46.5% were renter-occupied. This was a fairly slight change from 2000, with owner-occupied housing units making up slightly less in 2013 than in 2000, but still a larger percentage than renter-occupied units.

In 2000, the average size of the owner-occupied households was 2.47 persons and the average renter household was 2.04 persons. In 2013, the average size of owner-occupied households increased slightly to 2.51 persons, while the average size of renter-occupied households also increased to 2.29 persons. The following chart illustrates the breakdown by household size for owner and renter households according to 2009-2013 ACS Estimates.

**Chart II-7 – Household Tenure by Size in Scranton**

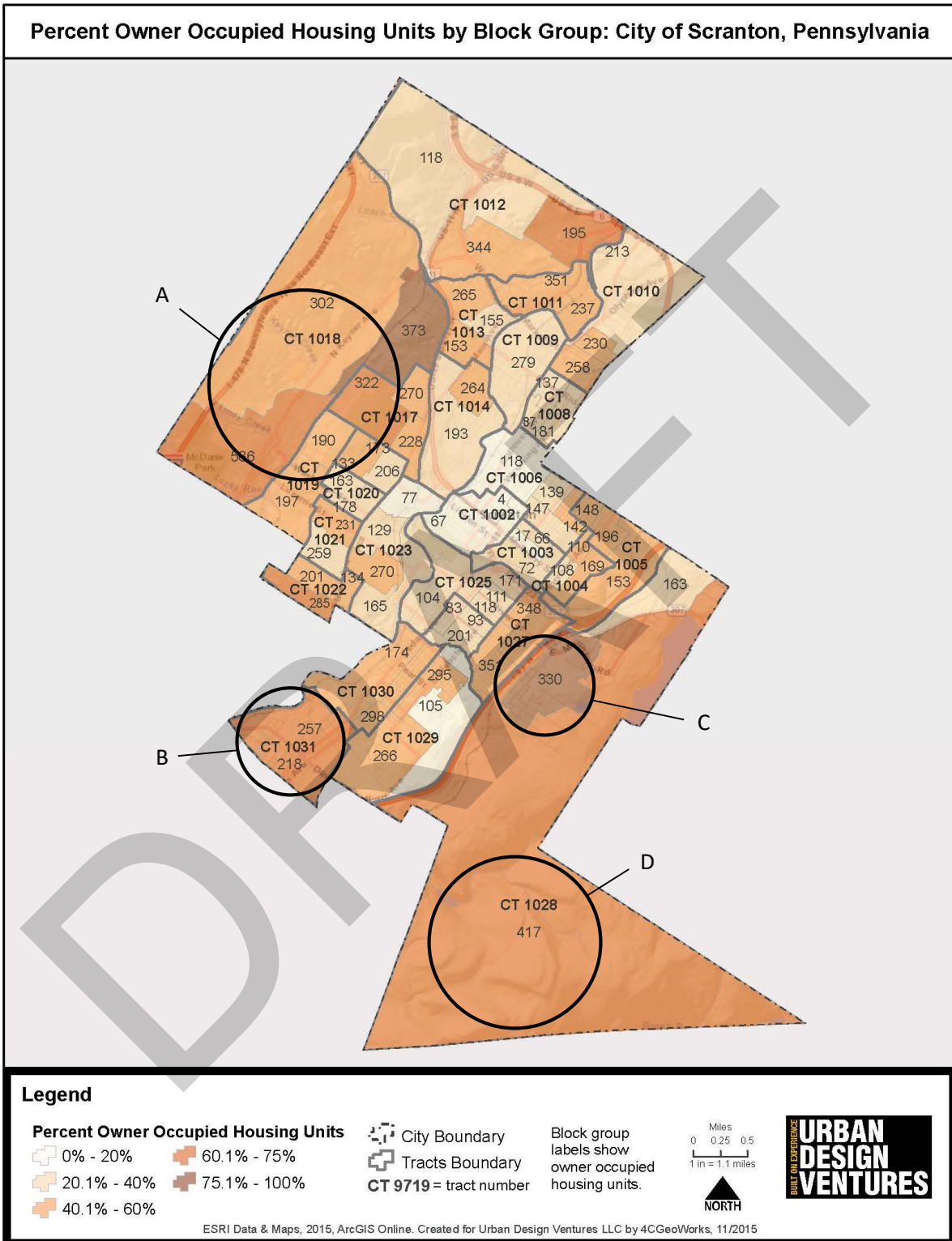


Source: 2009-2013 ACS Estimates

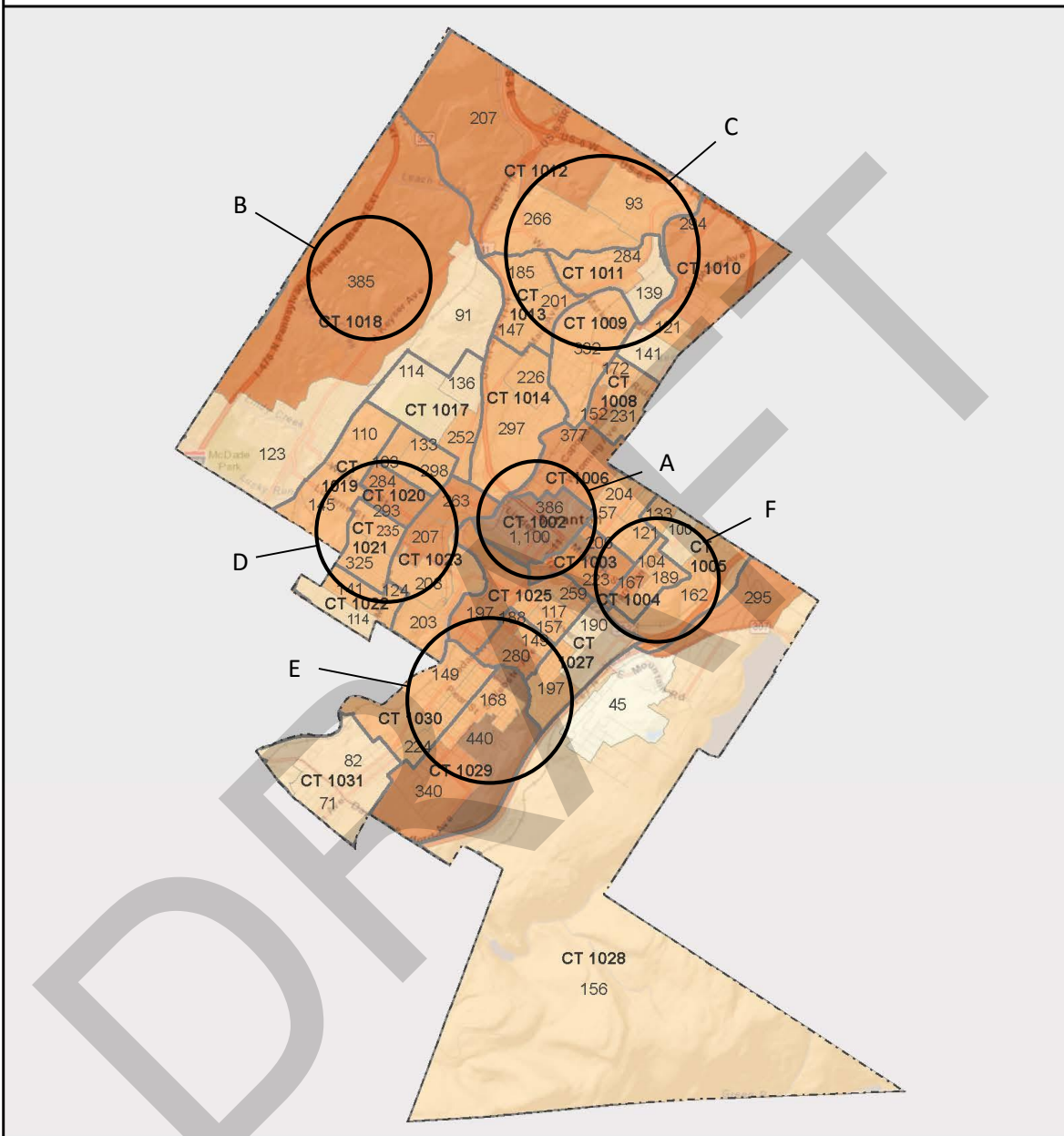
One-person renter-occupied households are the most common household types, making up 43.3% of all renters. Two-person households are the most common owner-occupied tenure, making up 35.0% of all owner-occupied households. Households with two (2) to five (5) people are more likely to be owner-occupied than renter-occupied.

The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. Owner-Occupied units are scattered across the City, with the highest concentrations being located just north and south of downtown, particularly in the neighborhoods of West Side (labeled A), Minooka (B), the border between South Side and East Mountain (C), and East Mountain itself (D). The next map shows that the highest concentration of rental units is downtown (A) and in the neighborhoods of West Side (B), North Scranton (C), Hyde Park (D), South Side (E), and the Hill Section (F).

Illustrated in the third map are neighborhoods with the highest density of Section 8 housing units, which are the neighborhoods of Downtown and the southern part of North Scranton (A), Hyde Park (B), the Hill Section (C), and the South Side (D). The highest densities of Section 8 units are in the areas with the highest density of rental housing. While the Section 8 units are fairly clustered together and concentrated in these four (4) areas, they are not found in areas that are more than 51% low- and moderate-income.



**Percent Renter Occupied Housing Units by Block Group: City of Scranton, Pennsylvania**



**Legend**

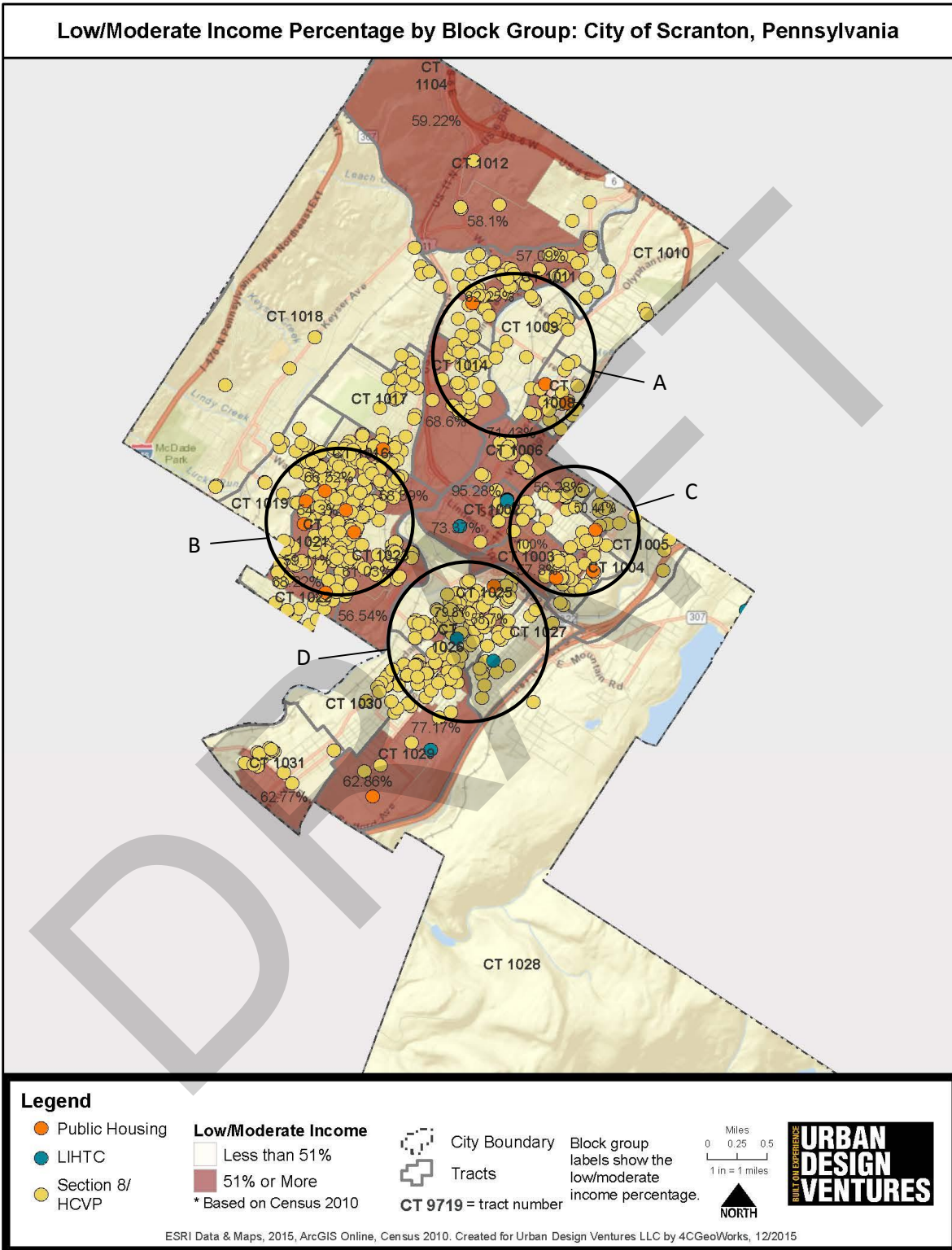
- Percent Renter Occupied Housing Units**
- 0% - 15%
  - 15.1% - 30%
  - 30.1% - 50%
  - 50.1% - 70%
  - 70.1% - 100%

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

Block group labels show renter occupied housing units.



ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 11/2015



The following table compares homeowners and renters by race and ethnicity. This table shows that “White” households represent almost all of homeownership tenures (95.71%) with Black or African-American households comprising only 1.28% of the total homeowners in 2010.

**Table II-5 - Household Tenure by Race and Ethnicity in the City of Scranton**

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (54.5%)	Renter (45.5%)	Owner (51.3%)	Renter (48.7%)
<b>Total Households</b>	<b>17,072</b>	<b>14,231</b>	<b>15,419</b>	<b>14,650</b>
Householder who is White alone	16,818	13,112	14,758	11,916
Householder who is Black or African American alone	88	620	198	1,087
Householder who is American Indian and Alaska Native alone	4	20	9	44
Householder who is Asian alone	77	157	165	530
Householder who is Native Hawaiian and Other Pacific Islander alone	2	4	3	4
Householder who is some other race alone	33	193	194	769
Householder who is two or more races	50	125	92	300

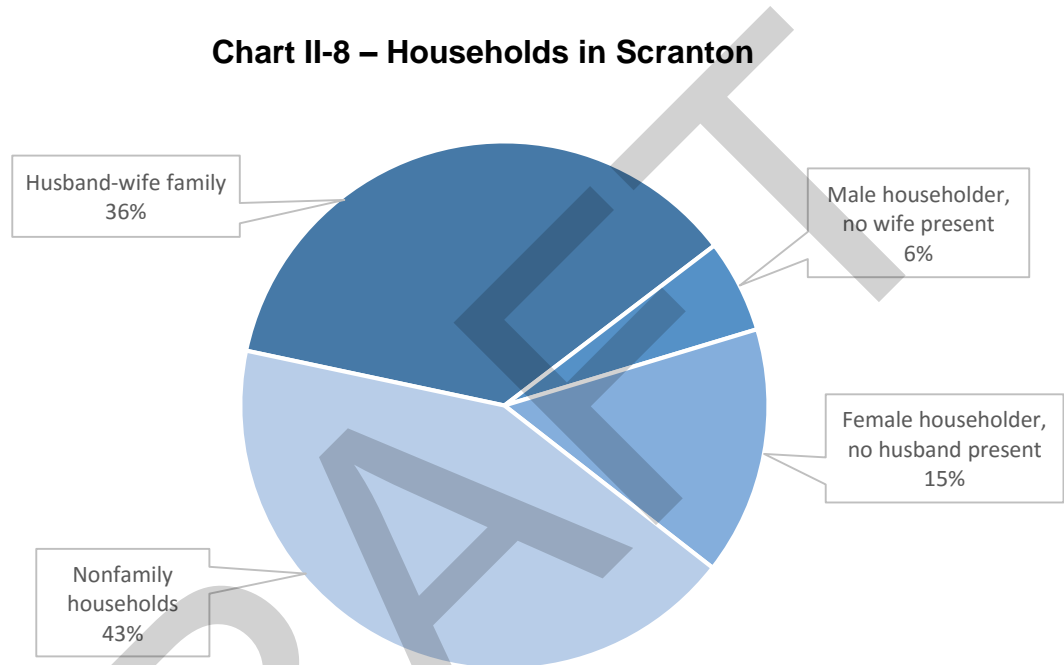
The results of the 2010 U.S. Census indicate a slight decline in the rate of homeownership in the City from 54.5% in 2000 (17,072 households) to 51.3% in 2010 (15,419 households). Of all homeowners in the City in 2010, the vast majority are White (95.71%), which is a slight decrease from 98.51% in 2000. African American homeownership increased from 0.52% to 1.34% in the City, and African American renters also increased, from 4.36% (620 households) to 7.42% (1,087 households) of renter households. Hispanic or Latino households comprised 1.63% (510 households) of all households in 2000, compared to 6.74% (2,026 households) in 2010.

### **Families**

In 2000, families comprised 57.9% of households in the City; 24.4% of which included children less than 18 years of age. The 2010 Census reports that the percentage of families in the City stayed consistent at 57.2% of all households

in the City; of which 24.4% have children under the age of eighteen. Approximately sixteen percent (13.8%) of families were female-headed households at the time of the 2000 U.S. Census, while 15.2% of family households were female-headed in 2010. The following chart illustrates the breakdown of households by type in the City of Scranton at the time of the 2010 U.S. Census.

**Chart II-8 – Households in Scranton**



Source: 2010 U.S. Census

In 2000, 57.9% of all households in the City were family households, leaving 42.1% as non-family households. The 2010 U.S. Census reports that 57.2% of all households in Scranton are family households, and 42.8% are non-family households. A non-family household is a householder living alone or with non-relatives only.

### C. Income and Poverty

The median household income for the City of Scranton was \$28,805, compared to \$34,438 for Lackawanna County, and \$40,106 for the Commonwealth of Pennsylvania at the time of the 2000 U.S. Census. The 2009-2013 American Community Survey estimates that the median household income increased to \$38,463 in the City of Scranton, \$46,044 in Lackawanna



County, and \$51,651 in the Commonwealth. The following table compares the distribution of household income according to the 2000 U.S. Census and the 2009-2013 American Community Survey. There was an increase in the number and percentage of all income groups from \$50,000 per year and above. Furthermore, between 2000 and 2013, the Median Household Income is estimated to have increased by \$9,658, or 33.5%.

**Table II-6 - Household Income in the City of Scranton**

Items	2000 U.S. Census		2009-2013 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
<b>Total Households</b>	<b>31,307</b>	<b>-</b>	<b>29,249</b>	<b>-</b>
Less than \$10,000	4,592	14.7%	2,856	9.8%
\$10,000 to \$14,999	3,514	11.2%	2,492	8.5%
\$15,000 to \$24,999	5,610	17.9%	4,358	14.9%
\$25,000 to \$34,999	4,571	14.6%	3,738	12.8%
\$35,000 to \$49,999	5,004	16.0%	4,837	16.5%
\$50,000 to \$74,999	4,749	15.2%	5,081	17.4%
\$75,000 to \$99,999	1,971	6.3%	2,752	9.4%
\$100,000 to \$149,999	895	2.9%	2,328	8.0%
\$150,000 to \$199,999	194	0.6%	430	1.5%
\$200,000 or more	207	0.7%	377	1.3%
<b>Median Household Income</b>	<b>\$28,805</b>		<b>\$38,463</b>	

Source: 2000 U.S. Census & 2009-2013 American Community Survey

The following table identifies the Section 8 Income Limits in the Scranton-Wilkes-Barre, PA MSA based on household size for FY 2015. The Median Income for a family of four (4) in the Scranton-Wilkes-Barre, PA MSA is \$59,000 for 2015.

**Table II-7 – Scranton-Wilkes-Barre, PA MSA  
Section 8 Income Limits for FY 2015**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Extremely Low (30%) Income Limits</b>	\$12,450	\$15,930	\$20,090	\$24,250	\$28,410	\$32,570	\$36,650	\$39,050
<b>Very Low (50%) Income Limits</b>	\$20,700	\$23,650	\$26,600	\$29,550	\$31,950	\$34,300	\$36,650	\$39,050
<b>Low (80%) Income Limits</b>	\$33,150	\$37,850	\$42,600	\$47,300	\$51,100	\$54,900	\$58,700	\$62,450

The following table highlights the current low- and moderate-income population in the City of Scranton. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following table. The City of Scranton has an overall low- and moderate-income population of 47.64%.

**Table II-8 - Low- and Moderate-Income  
Population for the City of Scranton**

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
City of Scranton	100200	1	605	635	95.28%
City of Scranton	100200	2	730	995	73.37%
City of Scranton	100300	1	445	840	52.98%
City of Scranton	100300	2	500	865	57.80%
City of Scranton	100300	3	885	885	100.00%
City of Scranton	100400	1	495	1,115	44.39%
City of Scranton	100400	2	225	405	55.56%
City of Scranton	100400	3	460	695	66.19%
City of Scranton	100500	1	285	565	50.44%
City of Scranton	100500	2	285	745	38.26%
City of Scranton	100500	3	150	585	25.64%
City of Scranton	100600	1	345	935	36.90%
City of Scranton	100600	2	355	840	42.26%



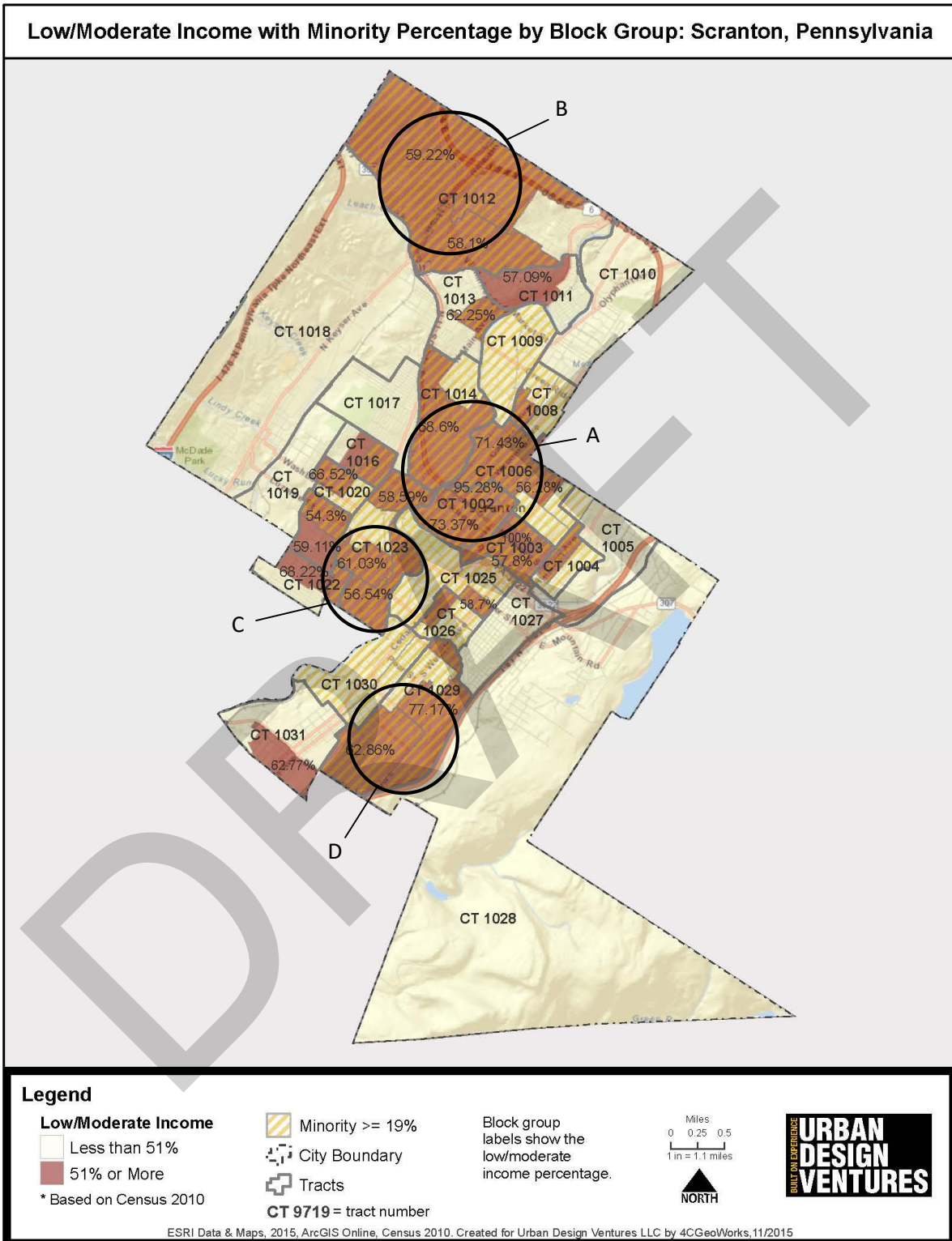
City of Scranton	100600	3	560	995	56.28%
City of Scranton	100600	4	925	1,295	71.43%
City of Scranton	100800	1	365	780	46.79%
City of Scranton	100800	2	230	975	23.59%
City of Scranton	100800	3	295	520	56.73%
City of Scranton	100900	1	470	1,145	41.05%
City of Scranton	101000	1	425	990	42.93%
City of Scranton	101000	2	275	900	30.56%
City of Scranton	101000	3	310	1,710	18.13%
City of Scranton	101100	1	345	990	34.85%
City of Scranton	101100	2	705	1,235	57.09%
City of Scranton	101200	1	260	580	44.83%
City of Scranton	101200	2	1,130	1,945	58.10%
City of Scranton	101200	3	305	515	59.22%
City of Scranton	101300	1	470	755	62.25%
City of Scranton	101300	2	205	645	31.78%
City of Scranton	101300	3	430	1,105	38.91%
City of Scranton	101400	1	1,005	1,465	68.60%
City of Scranton	101400	2	460	980	46.94%
City of Scranton	101600	1	370	800	46.25%
City of Scranton	101600	2	765	1,395	54.84%
City of Scranton	101600	3	515	810	63.58%
City of Scranton	101700	1	570	1,150	49.57%
City of Scranton	101700	2	205	810	25.31%
City of Scranton	101700	3	370	895	41.34%
City of Scranton	101800	1	160	1,045	15.31%
City of Scranton	101800	2	525	1,880	27.93%
City of Scranton	101800	3	390	1,155	33.77%
City of Scranton	101900	1	420	900	46.67%
City of Scranton	101900	2	100	475	21.05%
City of Scranton	102000	1	755	1,135	66.52%
City of Scranton	102000	2	520	1,045	49.76%
City of Scranton	102100	1	695	1,280	54.30%
City of Scranton	102100	2	795	1,345	59.11%
City of Scranton	102200	1	355	530	66.98%
City of Scranton	102200	2	400	1,230	32.52%
City of Scranton	102200	3	440	645	68.22%
City of Scranton	102300	1	670	1,185	56.54%
City of Scranton	102300	2	375	640	58.59%

City of Scranton	102300	3	595	975	61.03%
City of Scranton	102300	4	235	485	48.45%
City of Scranton	102500	1	545	1,160	46.98%
City of Scranton	102500	2	280	580	48.28%
City of Scranton	102500	3	405	690	58.70%
City of Scranton	102500	4	290	690	42.03%
City of Scranton	102600	1	270	665	40.60%
City of Scranton	102600	2	585	1,180	49.58%
City of Scranton	102600	3	790	990	79.80%
City of Scranton	102700	1	520	1,360	38.24%
City of Scranton	102700	2	535	1,580	33.86%
City of Scranton	102800	1	215	980	21.94%
City of Scranton	102800	2	300	1,200	25.00%
City of Scranton	102800	3	230	835	27.54%
City of Scranton	102900	1	405	945	42.86%
City of Scranton	102900	2	770	1,225	62.86%
City of Scranton	102900	3	845	1,095	77.17%
City of Scranton	103000	1	440	915	48.09%
City of Scranton	103000	2	325	980	33.16%
City of Scranton	103100	1	295	470	62.77%
City of Scranton	103100	2	175	1,090	16.06%
<b>Total:</b>			<b>33,380</b>	<b>70,070</b>	<b>47.64%</b>

The following maps illustrate areas with low- and moderate-income populations in the City of Scranton. The first map shows the low- and moderate-income population is concentrated in the neighborhoods of Downtown (A), parts of North Scranton (B), Hyde Park (C), the South Side (D), and areas of Minooka (E).

The next map shows these low- and moderate-income areas, but with a layer showing a minority population over 19%. The majority of the areas with high concentrations of low- and moderate-income residents have minority populations over 19%, such as Downtown (A), parts of North Scranton (B), areas of Hyde Park (C), and the South Side (D), while excluding parts of Minooka, Hyde Park, and North Scranton.





The percentage of all families living in poverty experienced a slight decrease from 10.7% in 2000 to 14.8% in 2013, as well as the percentage of female headed households living in poverty, rising from 28.3% in 2000 to 33.5% according to the 2009-2013 American Community Survey estimates. The percentage of Female-headed householders with no husband present and with children under 18 years increased to just under half of all such households (49.9%) in 2013. At this same count, about two-thirds (66.5%) of all female-headed households with children under the age of five (5) were living in poverty. The City’s poverty statistics for families with children are highlighted in the following chart.

**Chart II-9 – Percentage of Families and Female-Headed Households in Poverty in the City of Scranton**



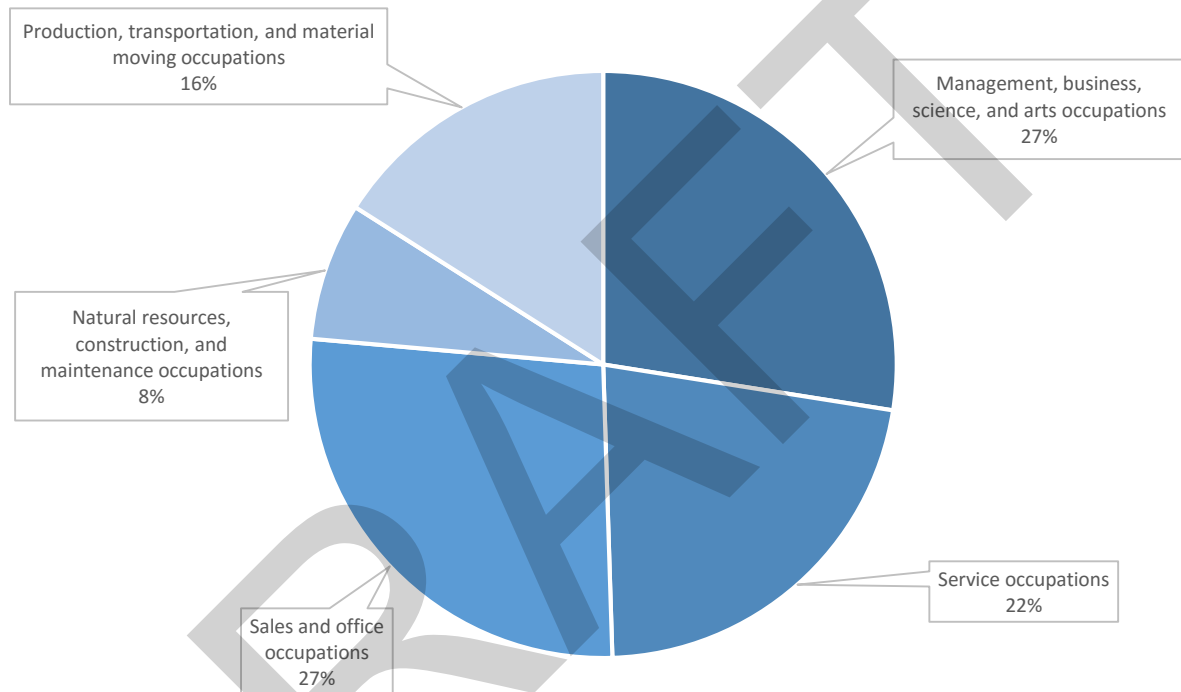
It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of female-headed households with children living under the poverty level has increased since the previous Census.

## D. Employment

In 2000, 56.7% of the City’s residents 16 years of age and over were considered a part of the labor force. The 2009-2013 American Community Survey estimates that approximately 58.5% of the population is currently in

the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Scranton workers (27.5%) is in management, business, science, and arts occupations, followed closely by sales and occupations (26.9%). Slightly more than one fifth (22.0%) of all workers are in “service occupations.”

**Chart II-10 – Occupations in the City of Scranton**



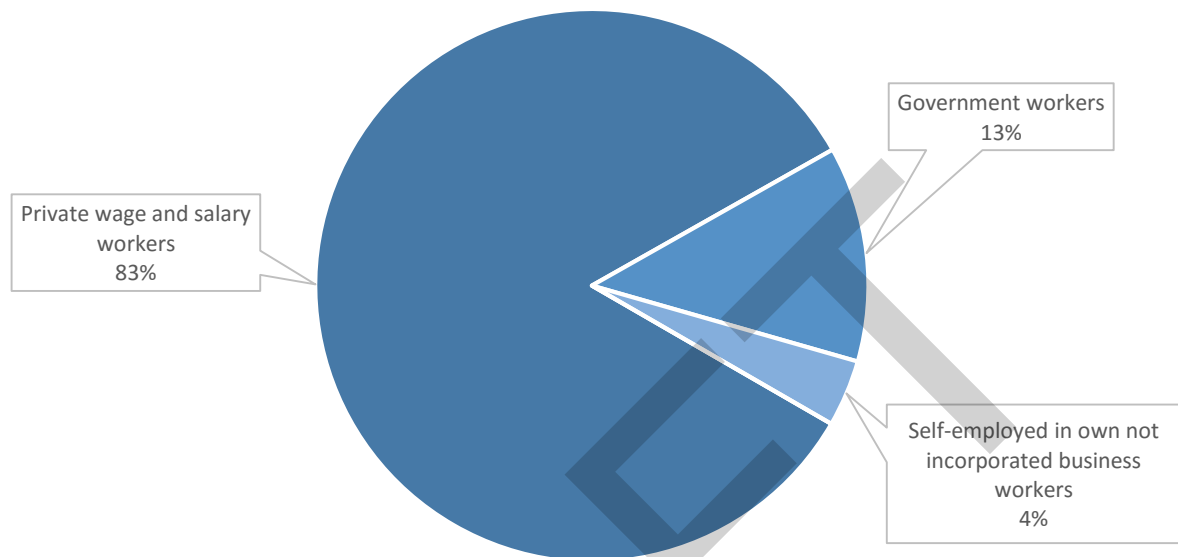
Source: 2009-2013 American Community Survey

These percentages differ slightly when compared to 2000 Census data.

- Natural resources, construction, and maintenance occupations stayed the same, from 7.6% in 2000 to 7.6% in 2013.
- Sales and office occupations decreased from 30.8% of the workforce in 2000 to 26.9% in 2013.
- Production, transportation, and material moving occupations decreased from 18.2% in 2000 to 16.0% in 2013.
- Service occupations increased slightly, from 19.9% of all occupations in 2000 to 22.0% in 2013.
- Management, business, science, and arts occupations increased from 25.0% in 2000 to 27.5% in 2013.



## Chart II-11 – Worker Class in the City of Scranton



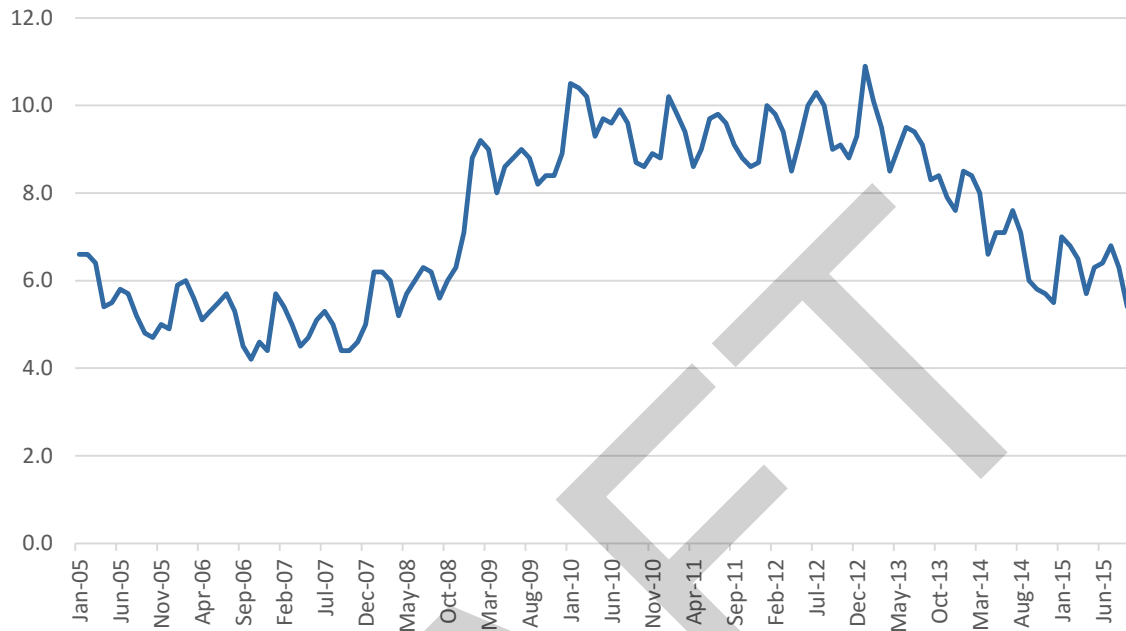
Source: 2009-2013 American Community Survey

This data is slightly different than the respective 2000 Census data, although there was less variance than the occupational data in the previous chart.

- Private wage and salary workers increased from 82.6% of workers in 2000 to 83.4% in 2013.
- Government workers slightly increased from 12.4% of workers in 2000 to 12.6% in 2013.
- Unpaid family workers decreased from 0.5% in 2000 to 0.0% in 2013.
- Self-employed in own not incorporated business workers decreased from 4.5% of workers in 2000 to 3.9% in 2013.

The following chart illustrates the trends of the unemployment rate for the City of Scranton from January 2005 through September 2015 as reported by the Bureau of Labor Statistics ([www.bls.gov](http://www.bls.gov)).

**Chart II-12 – City of Scranton Unemployment Rate**



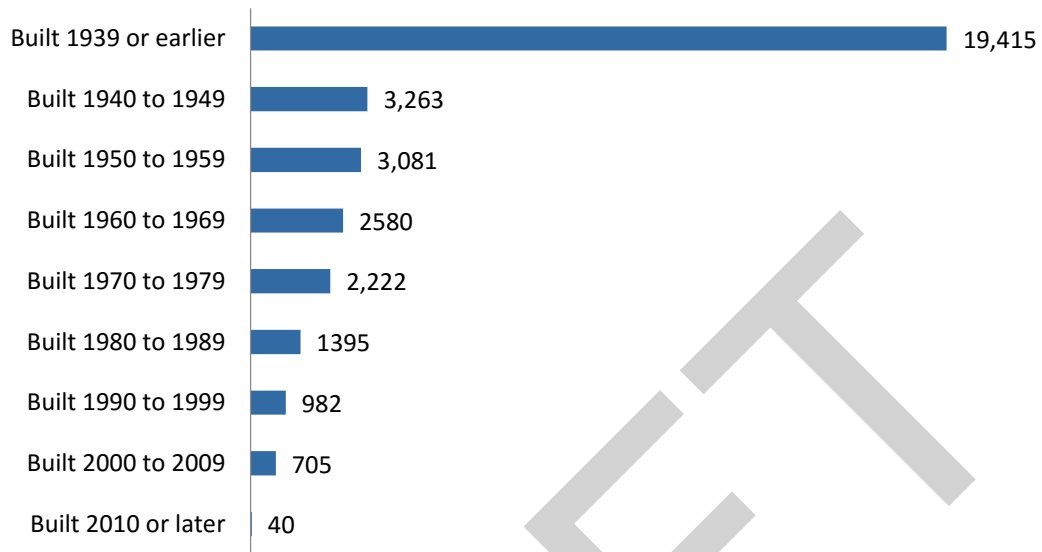
Source: <http://data.bls.gov>

The unemployment rate in the City of Scranton fluctuated from 2004 through mid-2008, and gradually increased between 2008 through late 2010. The unemployment rate peaked in January of 2013, at 10.9%. The local unemployment rate at this time was higher than the national unemployment rate, which was 8.0% in January of 2013. The most recent data available has Scranton’s unemployment rate as 6.3% (August, 2015) compared to the national rate of 5.1%.

## E. Housing Profile

Over half (57.7%) of the City’s housing stock was built prior to 1940, which is now over 70 years old. Homes built between 1940 and 1990 make up over one-third (37.1%) of the City’s housing stock, which leaves just 5.1% of housing stock that has been built since 1990. The following chart illustrates the year that housing structures were built in the City of Scranton based on the 2009-2013 American Community Survey.

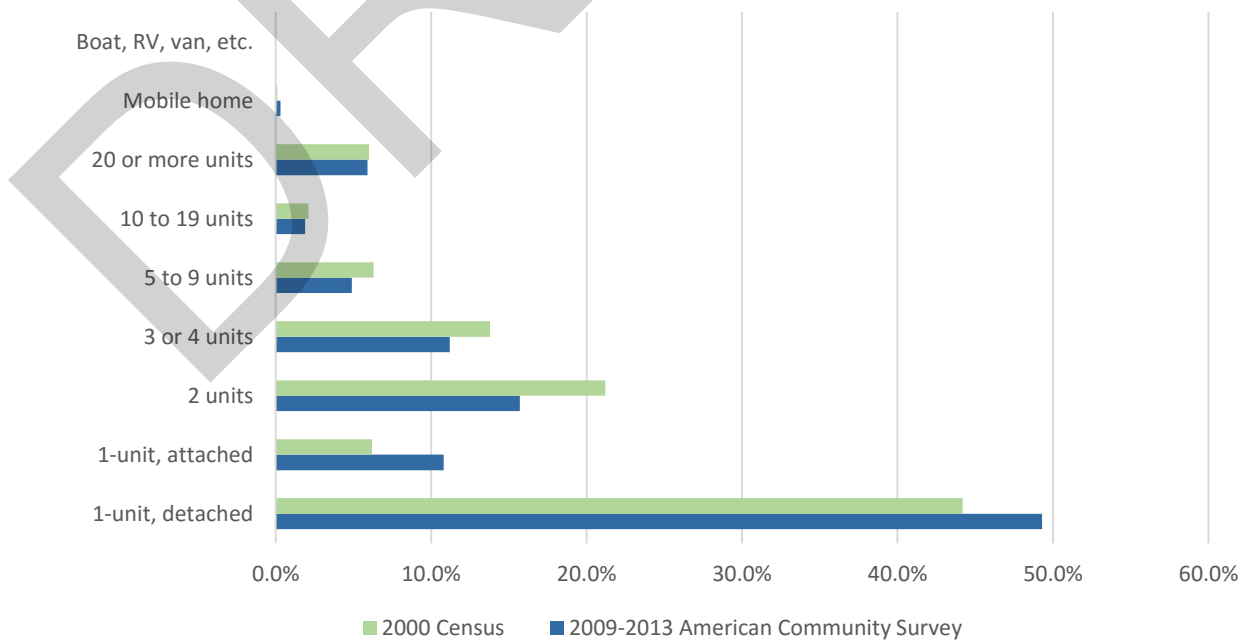
**Chart II-13 – Year Structure Built in the City of Scranton**



Source: 2009-2013 American Community Survey  
Total = 33,383 Structures

The following chart outlines the composition of the housing stock in the City of Scranton at the time of 2000 U.S. Census and the 2009-2013 American Community Survey.

**Chart II-14 – Housing Stock in the City of Scranton**



Source: 2000 U.S. Census & 2009-2013 American Community Survey

As shown in the previous chart, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Scranton between 2000 and 2013, but single-unit detached houses remain the most prevalent. The portion of housing units that are single units, both attached and detached, slightly increased. All other housing structures stayed the same or saw a decrease in their prevalence. The median value of owner-occupied homes in the City of Scranton in 2000 was \$78,200 compared to \$93,400 for Lackawanna County and \$87,000 for the Commonwealth of Pennsylvania. The 2009-2013 American Community Survey estimates that the median value of owner-occupied homes in the City of Scranton increased to approximately \$108,300 (138.5% of median value in 2000), as compared to \$144,100 (165.6% of median value in 2000) in Lackawanna County and \$163,200 (187.6% of median value in 2000) in the Commonwealth of Pennsylvania.

The following table outlines the number of new units for which building permits were filed annually for the Scranton-Wilkes-Barre, PA Core Base Statistical Area (CBSA). The Scranton-Wilkes-Barre, PA CBSA has seen an overall decrease in the total number of new units constructed since 2003.

**Table II-9 - Units Authorized by Building Permits –  
Scranton-Wilkes-Barre, PA Core Base Statistical Area (CBSA)**

Year	Single Family	Multi Family	Total
2003	1,341	189	<b>1,530</b>
2004	1,470	128	<b>1,598</b>
2005	1,298	84	<b>1,382</b>
2006	1,340	134	<b>1,474</b>
2007	1,265	151	<b>1,416</b>
2008	657	43	<b>700</b>
2009	647	61	<b>708</b>
2010	665	22	<b>687</b>
2011	411	28	<b>439</b>
2012	450	20	<b>470</b>
2013	113	15	<b>128</b>
2014	130	52	<b>182</b>
2015	26	0	<b>26</b>

Source: <http://socds.huduser.org/permits/summary.odt>

The data shows that there has been a substantial decrease in total units authorized by building permits since 2008.

The City of Scranton’s Licensing, Inspections, and Permits Department is gathering the numbers of zoning variances filed and granted in the City over the past year. The data will be included in the final draft of this document.

## F. Financing

### Owner Costs

The median monthly mortgage expense in the City of Scranton for 2000 was \$850. The 2009-2013 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$1,185. Monthly owner costs increased 39.4% while median income during the same time period increased just 33.5%. The following table illustrates mortgage status and selected monthly owner costs according to the 2000 U.S. Census and the 2009-2013 American Community Survey. Slightly over forty percent (42.1%) of all owner-occupied houses in 2013 did not have mortgages. Between the 2000 census count and the 2009-2013 estimate, there is a slight overall trend of increased monthly housing costs (while taking into account inflation).

**Table II-10 - Mortgage Status and Selected Monthly Owner Costs in the City of Scranton**

Monthly Owner Cost	2000 U.S. Census		2009-2013 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
<b>Houses with a mortgage</b>	<b>7,547</b>	<b>55.6%</b>	<b>9,065</b>	<b>57.9%</b>
Less than \$300	7	0.1%	8	0.1%
\$300 to \$499	423	3.1%	170	1.9%
\$500 to \$699	1,733	12.8%	662	7.3%
\$700 to \$999	2,924	21.5%	2,134	23.5%
\$1,000 to \$1,499	1,894	13.9%	3,770	41.6%
\$1,500 to \$1,999	416	3.1%	1,615	17.8%
\$2,000 or more	150	1.1%	706	7.8%
Median	\$850	-	\$1,185	-
<b>Houses without a mortgage</b>	<b>6,031</b>	<b>44.4%</b>	<b>6,594</b>	<b>42.1%</b>
Median	\$333	-	\$520	-

Source: 2000 U.S. Census & 2009-2013 American Community Survey

As a result of rising monthly housing costs, 29.0% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2000. This is a relatively high percentage of owners whose housing is not considered “affordable.” The 2009-2013 American Community Survey estimates that the portion of homeowners whose housing costs exceed 30% of their monthly income had slightly increased to approximately 33.5% of all owner-occupied households with a mortgage. The following table illustrates housing costs for owner-households according to the 2000 U.S. Census and the 2009-2013 American Community Survey.

**Table II-11 - Selected Monthly Owner Costs as a Percentage of Household Income in the City of Scranton**

Owner Costs as a % of Income	2000 U.S. Census		2009-2013 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
<b>Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)</b>	<b>7,547</b>	<b>56.6%</b>	<b>9,039</b>	<b>58.0%</b>
Less than 20 percent	3,260	43.2%	3,768	41.7%
20 to 24.9 percent	1,154	15.3%	1,243	13.8%
25 to 29.9 percent	921	7.6%	1,005	11.1%
30 to 34.9 percent	572	7.6%	740	8.2%
35 percent or more	1,618	21.4%	2,283	25.3%
Not computed	22	0.3%	26	0.3%
<b>Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)</b>	<b>6,031</b>	<b>44.4%</b>	<b>6,550</b>	<b>42.0%</b>
Less than 20 percent	4,095	67.9%	3,895	59.4%
20 to 24.9 percent	476	7.9%	638	9.7%
25 to 29.9 percent	333	4.9%	362	5.5%
30 to 34.9 percent	296	4.9%	420	6.4%
35 percent or more	761	12.6%	1,235	18.9%
Not computed	70	1.2%	44	0.7%

Source: 2000 U.S. Census & 2009-2013 American Community Survey

The website [www.Realtor.com](http://www.Realtor.com) shows that as of November, 2015, there are 777 properties for sale in the City of Scranton. The average sales price varies between the neighborhoods of Scranton, as the average listing price for downtown was \$197,500, \$128,726 for the Hill Section, \$103,998 for the South Side, and \$75,400 for Pine Brook. According to [Realtor.com](http://Realtor.com), the average sale

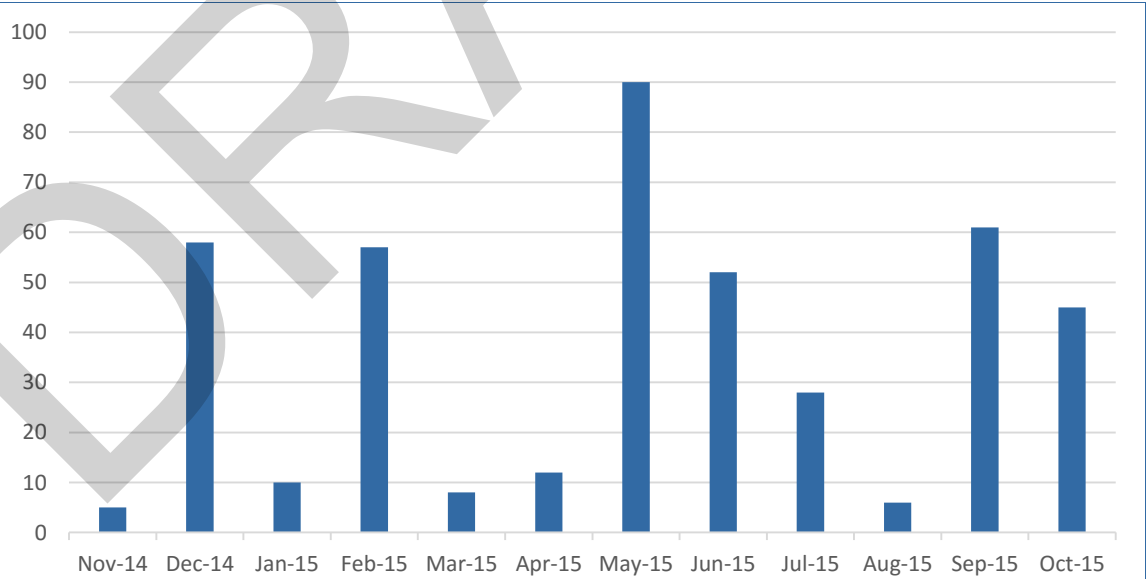
price per square foot in the City of Scranton was just \$48 compared to \$106 for Pennsylvania and \$161 country-wide.

According to [www.RealtyTrac.com](http://www.RealtyTrac.com), the median list price in Scranton in September of 2015 was \$90,000 compared to the median list price of \$93,750 in September, 2014. The median sales price of a foreclosure home was \$6,300. Home sales in September 2015 were up 25% compared to the previous month, but down 86% compared to September 2014. These statistics show that there are more homes on the market in the City than there are buyers, which creates a “soft buyer’s” market.

### **Foreclosures**

According to RealtyTrac, the City of Scranton had over fifteen hundred (1,558) homes in foreclosure, for a foreclosure rate of 1 in every 908 housing units in October 2015. During this time period, Lackawanna County experienced a foreclosure rate of 1 in every 1,053 housing units and the Commonwealth of Pennsylvania had a foreclosure rate of 1 in every 1,218 housing units. The following chart illustrates the monthly foreclosure filings in the City of Scranton from November 2014 to October 2015.

**Chart II-15 – Number of Foreclosures in the City of Scranton**



Source: [www.realtytrac.com](http://www.realtytrac.com)

The number of foreclosures for the City of Scranton was at its highest in May of 2015 with 90 foreclosures. While foreclosures can be devastating to a community, it offers a chance for the City and non-profit housing agencies to purchase homes and sell them to low-income households.

## Renter Costs

The median monthly rent in 2000 was \$425 and has increased to \$686 per month according to the 2009-2013 American Community Survey. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and the 2009-2013 American Community Survey.

**Table II-12 - Gross Monthly Rent in the City of Scranton**

Rental Rates	2000 U.S. Census		2009-2013 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	1,350	9.5%	303	2.4%
\$200 to \$299	1,546	10.9%	792	6.3%
\$300 to \$499	6,283	44.2%	1,436	11.4%
\$500 to \$749	3,596	25.3%	4,933	39.1%
\$750 to \$999	453	3.2%	3,366	26.7%
\$1,000 to \$1,499	124	0.9%	1,476	11.7%
\$1,500 or more	86	0.6%	324	2.6%
No cash rent	788	-	960	-
<b>Median</b>	<b>\$425</b>	<b>-</b>	<b>\$686</b>	<b>-</b>

Source: 2000 U.S. Census Data & 2009-2013 American Community Survey

The monthly housing costs for 33.7% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that almost half (47.3%) of all renter-occupied households pay housing costs that exceed 30% of their income. The following table illustrates the housing cost for renter-households in 2000 and at the time of the 2009-2013 American Community Survey. The drastic increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for affordable rental options in the City.



**Table II-13 - Gross Rent as a Percentage of Household Income in the City of Scranton**

Rental Cost as a % of Income	2000 U.S. Census		2009-2013 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	3,094	21.7%	1,764	14.2%
15 to 19 percent	1,897	13.3%	1,714	13.8%
20 to 24 percent	1,596	11.2%	1,582	12.7%
25 to 29 percent	1,624	11.4%	1,505	12.1%
30 to 34 percent	1,067	7.5%	902	7.3%
35 percent or more	3,876	27.2%	4,972	40.0%
Not computed	1,072	-	1,151	-

Source: 2000 U.S. Census Data & 2009-2013 American Community Survey

The 2015 Fair Market Rents for the Scranton-Wilkes-Barre, PA HUD MSA are shown in the following table.

**Table II-14 - Final FY 2015 Fair Market Rents (FMRs) by Unit Bedrooms in the Scranton, PA MSA**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2015 FMR	\$496	\$590	\$735	\$933	\$1,048

Source: [www.hud.gov](http://www.hud.gov)

As of October 2015, the estimated average monthly rents within 10 miles of Scranton were \$669 for one-bedroom units; \$748 for two-bedroom units; and \$825 for all-bedroom units based on rent trend data collected by [www.rentjungle.com](http://www.rentjungle.com). While these rents may be skewed by higher-income apartments in certain areas within the City, the rents are slightly higher than fair market rents, as well as what many low-income families can afford.

## G. Household Types

Based on a comparison between the 2000 and 2011 populations, the City of Scranton experienced a slight decrease in population (0.5%). The median income of the area increased by 23.6%, potentially indicating a higher

percentage of above income persons have moved into the area (even while taking into account inflation).

**Table II-15 – Changes Between 2000 & 2011**

Demographics	2000	2011	% Change
Population	76,415	76,065	-0.5%
Households	31,307	30,080	-3.9%
Median Income	\$28,805.00	\$35,606.00	23.6%

Data Source: 2000 Census (Base Year), 2009-2013 American Community Survey

**Table II-16 – Number of Households Table**

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
<b>Total Households *</b>	<b>4,395</b>	<b>4,700</b>	<b>6,260</b>	<b>3,455</b>	<b>11,265</b>
Small Family Households *	1,570	1,015	1,950	1,405	6,050
Large Family Households *	60	240	445	260	1,030
Household contains at least one person 62-74 years of age	790	970	1,370	680	1,780
Household contains at least one person age 75 or older	780	1,545	1,225	405	1,130
Households with one or more children 6 years old or younger *	980	675	885	504	1,120

Data Source: 2009-2013 CHAS

\* the highest income category for these family types is >80% AMI

Of all households, only 37.5% have a higher income than the HUD Area Median Income (AMI). The remaining 62.5% of total households make less than the AMI, with the largest group (20.8%) being households making between 50-80% of AMI. Households making between 80-100%, 30-50%, and below 30% AMI comprise 11.5%, 15.6%, and 14.6% of all households, respectively. With almost two-thirds (62.5%) of all households making less than the HUD Area Median Income, including 14.6% making less than 30% AMI, there is a large portion of the population without access to affordable housing. Households that make 30% of AMI have an annual income of \$10,681.80; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with just \$267.05 per month to spend on housing. As there are few housing options available for families at this rental level, many households must then pay more than 30% of their income for housing, becoming cost-overburdened.

**Table II-17 – Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	130	110	10	<b>295</b>	0	15	45	0	<b>60</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	25	0	0	<b>35</b>	0	0	0	0	<b>0</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	65	55	25	<b>195</b>	4	0	0	20	<b>24</b>
Housing cost burden greater than 50% of income (and none of the above problems)	2,120	560	100	10	<b>2,790</b>	505	665	305	165	<b>1,640</b>
Housing cost burden greater than 30% of income (and none of the above problems)	395	1,190	930	115	<b>2,630</b>	245	660	1,145	470	<b>2,520</b>
Zero/negative Income (and none of the above problems)	120	0	0	0	<b>120</b>	55	0	0	0	<b>55</b>

Data Source: 2009-2013 CHAS

This table illustrates the discrepancies between homeowners and renters regarding housing problems. While there are slightly more owner-occupied housing units than renter-occupied units (53.5% to 46.5%, respectively), renters face a much higher rate of housing problems. There are more renters facing housing problems than owners in all problem categories, by a significant margin in most cases.

**Table II-18 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,225	775	265	45	<b>3,310</b>	510	680	350	185	<b>1,725</b>
Having none of four housing problems	1,165	2,090	2,830	1,505	<b>7,590</b>	315	1,155	2,815	1,720	<b>6,005</b>
Household has negative income, but none of the other housing problems	120	0	0	0	<b>120</b>	55	0	0	0	<b>55</b>

Data Source: 2009-2013 CHAS

There are more renters facing severe housing problems than owners. This may be attributable to owners having higher income than renters, or due to not having to rely on a landlord to correct/fix any problems.

**Table II-19 – Cost Overburdened Greater Than 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,110	490	290	<b>1,890</b>	160	260	620	<b>1,040</b>
Large Related	50	165	85	<b>300</b>	14	39	145	<b>198</b>
Elderly	610	580	235	<b>1,425</b>	450	890	515	<b>1,855</b>
Other	835	675	435	<b>1,945</b>	135	160	200	<b>495</b>
Total need by income	<b>2,605</b>	<b>1,910</b>	<b>1,045</b>	<b>5,560</b>	<b>759</b>	<b>1,349</b>	<b>1,480</b>	<b>3,588</b>

Data Source: 2009-2013 CHAS

For those cost overburdened by more than 30%, renters are more highly affected; there are many more renters that are cost overburdened than owners, except for the elderly, where owners are slightly more affected.

**Table II-20 – Cost Overburdened Greater Than 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	960	105	20	<b>1,085</b>	130	185	115	<b>430</b>
Large Related	40	140	0	<b>180</b>	10	4	15	<b>29</b>
Elderly	435	220	30	<b>685</b>	280	390	130	<b>800</b>
Other	750	210	60	<b>1,020</b>	90	90	45	<b>225</b>
<b>Total need by income</b>	<b>2,185</b>	<b>675</b>	<b>110</b>	<b>2,970</b>	<b>510</b>	<b>669</b>	<b>305</b>	<b>1,484</b>

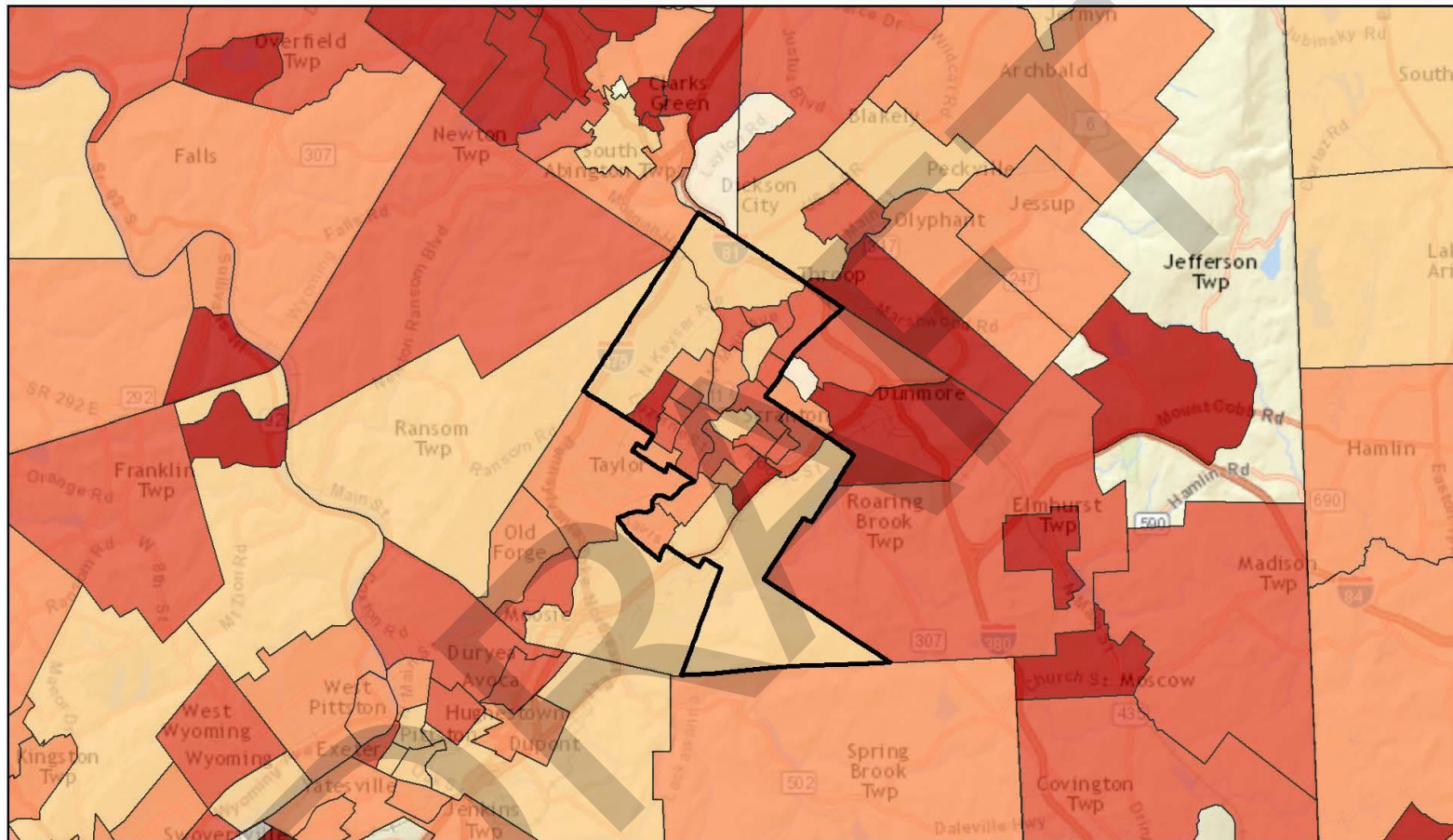
Data Source: 2009-2013 CHAS

For those cost overburdened by more than 50%, renters are more highly affected; there are many more renters that are cost overburdened than owners, except for the elderly, where owners have slightly more that are affected.

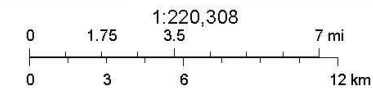
The following three (3) maps illustrate census tracts where there are severe cost burdens (over 50%) for Extremely Low, Low, and Moderate Income Households.

DRAFT

### CPD Maps - % of Extremely Low Income Households With Severe Cost Burden



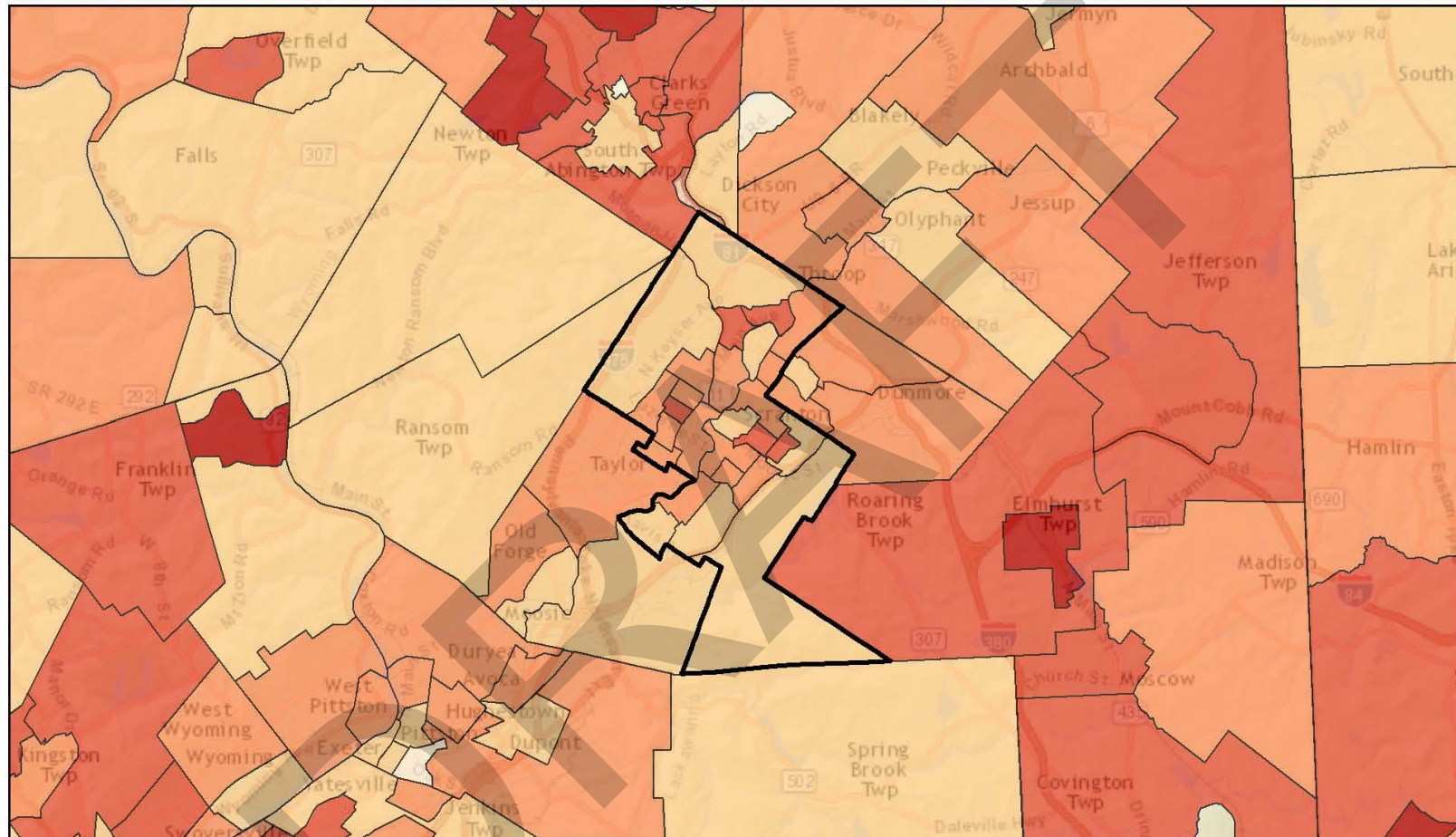
November 16, 2015



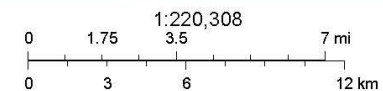
Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The areas with the highest percentage of severely cost burdened households in extremely low income areas are Hyde Park, the Hill Section, parts of the South Side, and Green Ridge.

### CPD Maps - % of Low Income Households With Severe Cost Burden



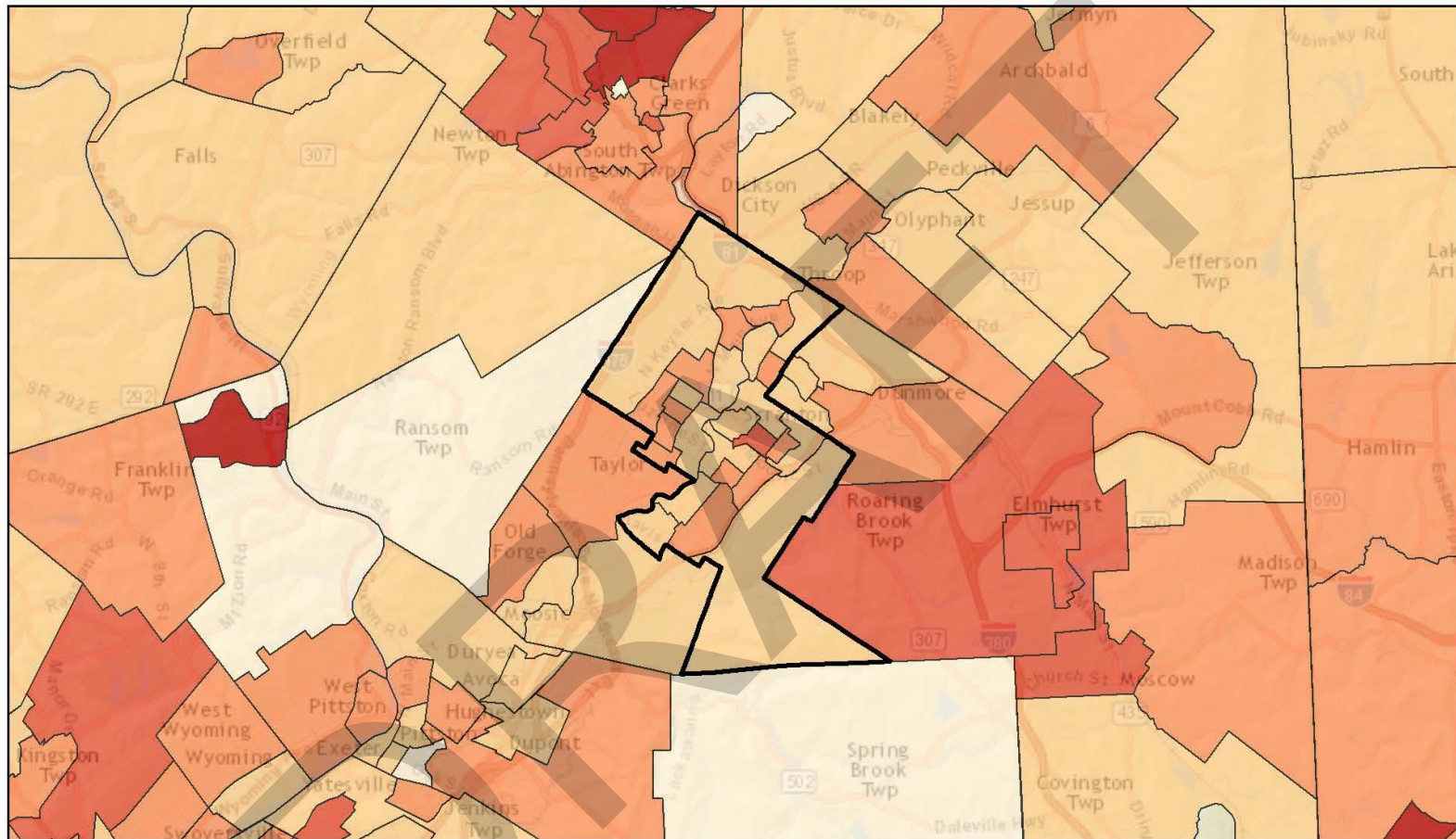
November 16, 2015



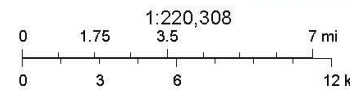
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The areas with the highest percentage of severely cost burdened households in low-income areas are the Hill District, Hyde Park, parts of the South Side, and Green Ridge.

### CPD Maps - % of Moderate Income Households With Severe Cost Burden



November 16, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The areas with the highest percentage of severely cost burdened households in moderate income areas are the Hill Section, parts of the West Side, Hyde Park, and the South Side.



**Table II-21 – Overcrowding Conditions**

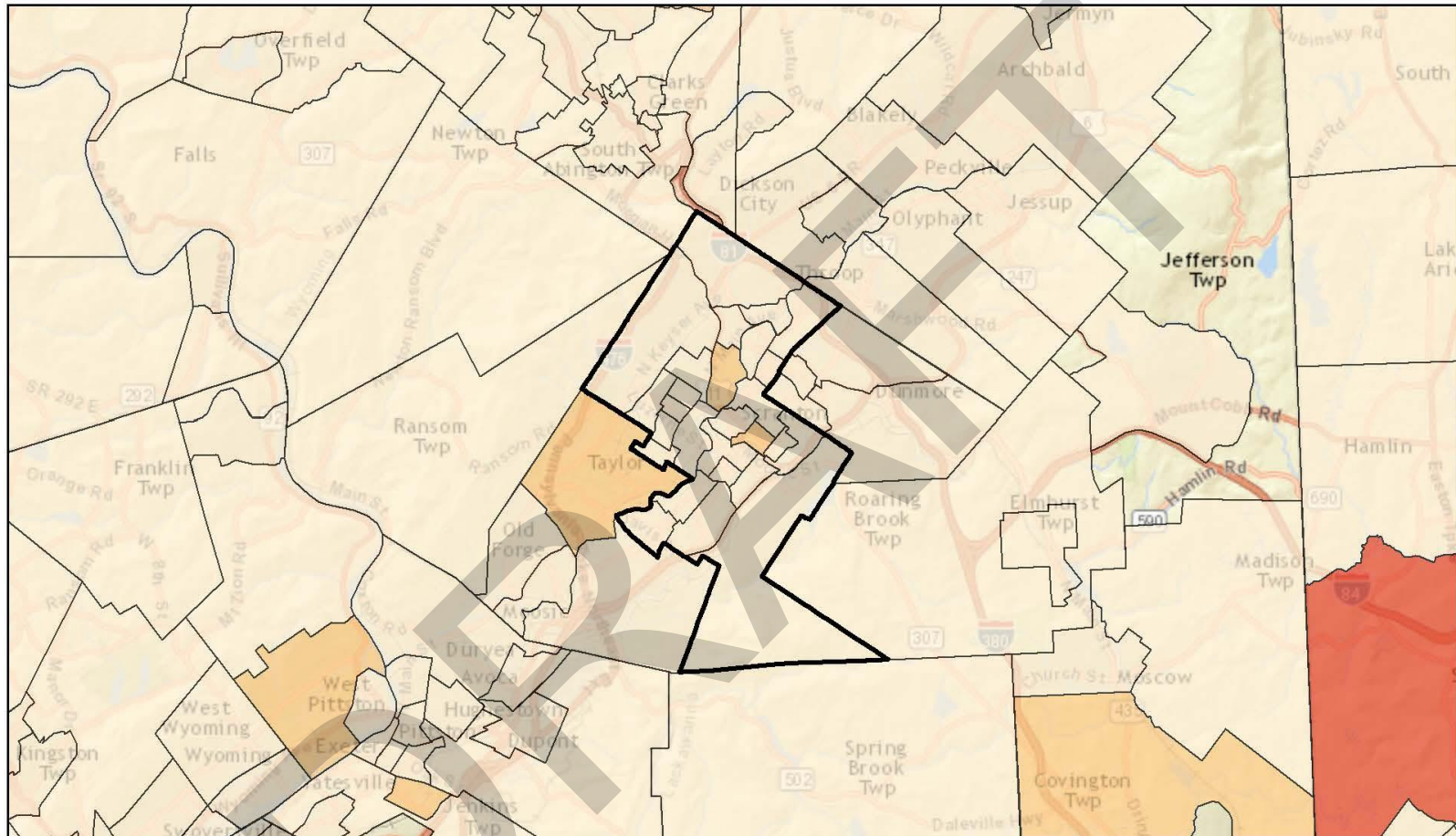
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	45	90	55	25	215	4	0	0	20	24
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	15	0	0	0	15	0	0	0	0	0
<b>Total need by income</b>	<b>60</b>	<b>90</b>	<b>55</b>	<b>25</b>	<b>230</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>24</b>

Data Source: 2009-2013 CHAS

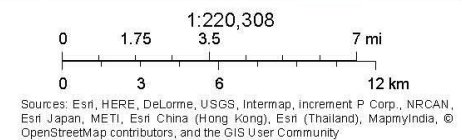
The following three (3) maps illustrate census tracts where there is overcrowding for Extremely Low, Low, and Moderate Income Households.

- Percentage Extremely Low Income Households with Overcrowding
- Percentage Low Income Households with Overcrowding
- Percentage Moderate Income Households with Overcrowding

### CPD Maps - % of Extremely Low Income Households With Overcrowding



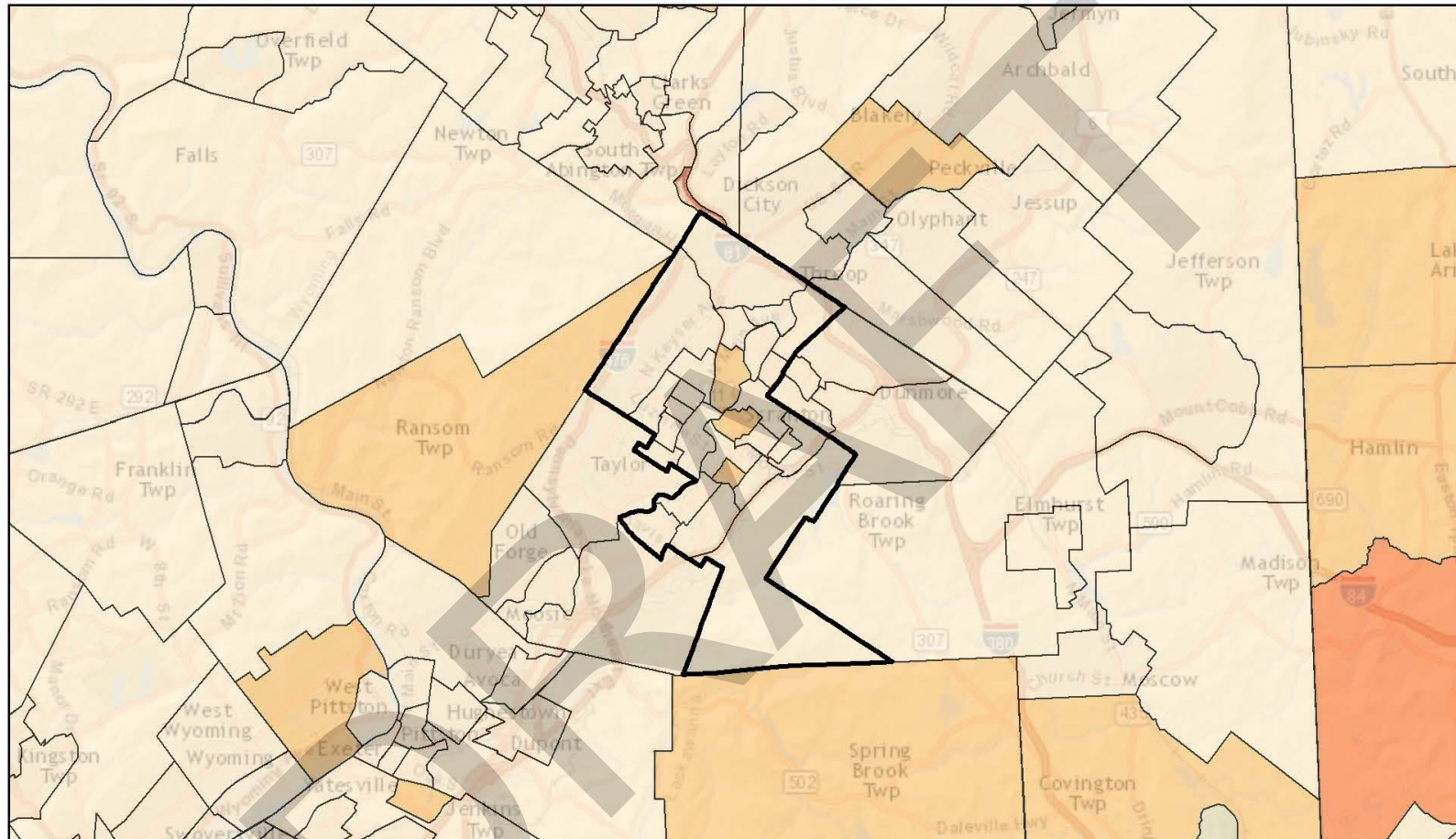
November 16, 2015



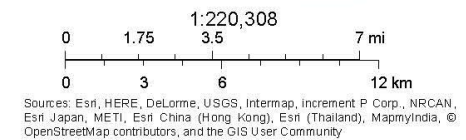
**Note:** There are only a few areas throughout the City with overcrowding conditions: just north of downtown and a portion of the Hill Section.



### CPD Maps - % of Moderate Income Households With Overcrowding



November 16, 2015



**Note:** There are only a few areas throughout the City with overcrowding conditions: downtown and just north of downtown.

## H. Cost Overburden

Residents of the City of Scranton, PA are faced with a lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 5,390 White households were cost overburdened by 30% to 50%, and 4,075 White households were cost overburdened by greater than 50%; 220 Black/African American households were cost overburdened by 30% to 50%, and 205 Black/African American households were cost overburdened by greater than 50%; 65 Asian households were cost overburdened by 30% to 50%, and 64 Asian households were cost overburdened by greater than 50%; and lastly, 210 Hispanic households were cost overburdened by 30% to 50%, and 310 Hispanic households were cost overburdened by greater than 50%.

**Table II-22 – Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
<b>Jurisdiction as a whole</b>	<b>18,800</b>	<b>5,915</b>	<b>4,700</b>	<b>75</b>
White	17,575	5,390	4,075	55
Black / African American	275	220	205	0
Asian	225	65	64	10
American Indian, Alaska Native	15	0	4	0
Pacific Islander	10	0	0	0
Hispanic	575	210	310	4

Data Source: 2009-2013 CHAS

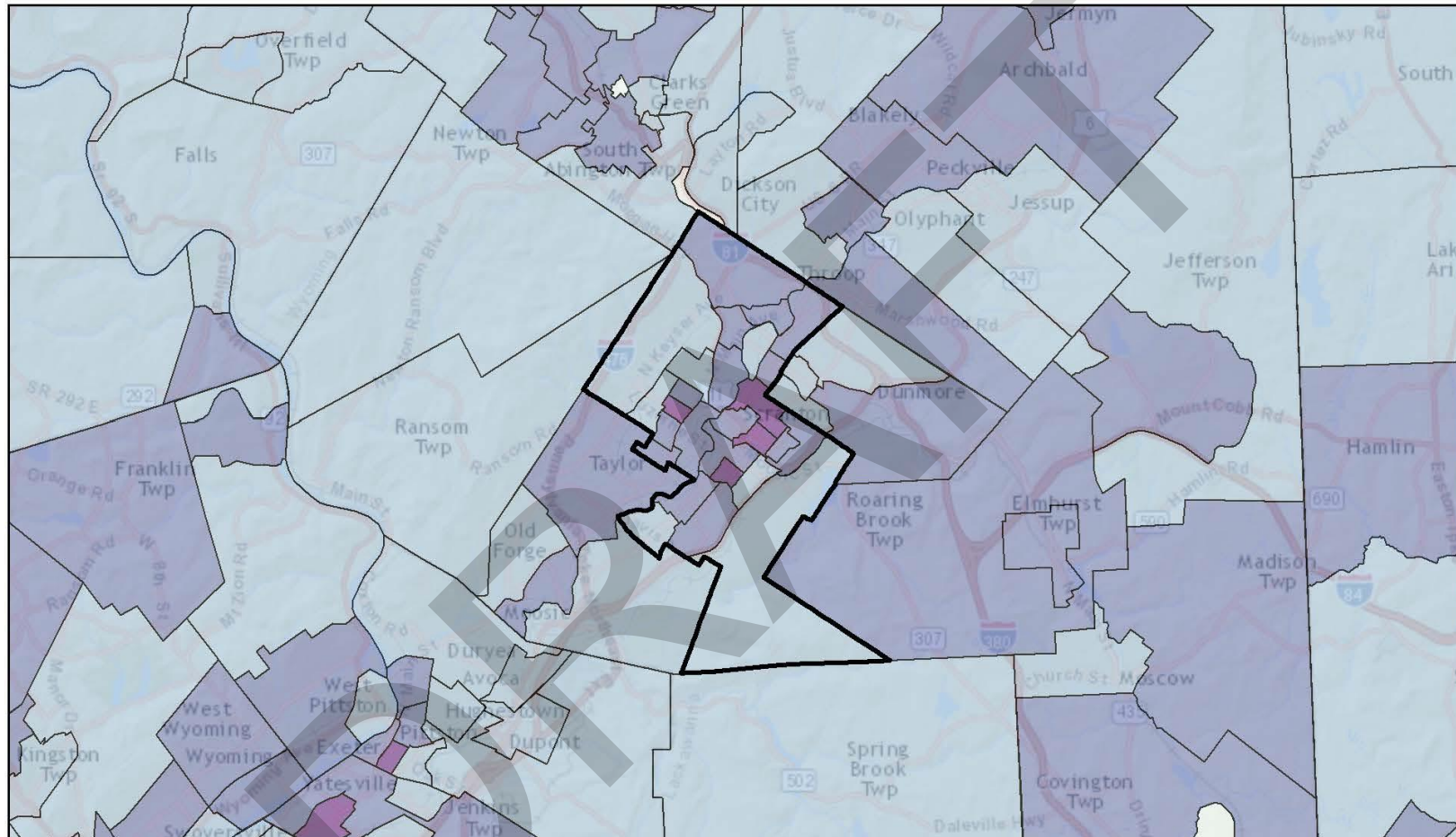
A total of 5,390 White households were considered cost overburdened by between 30% and 50%, which is 91.1% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is the same as the total number of households that the White category comprises (91.1%). A total of 220 Black/African American households were considered cost overburdened by between 30% and 50%, which is 3.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly lower than the 4.3% of the total number of households that the Black/African American category comprises. A total of 65 Asian households were considered cost

overburdened by between 30% and 50%, which is 1.1% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.2% of the total number of households the Asian category comprises. A total of 210 Hispanic households were considered cost overburdened by between 30% and 50%, which is 3.6% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is substantially below the 6.6% of the total number of households that the Hispanic category comprises.

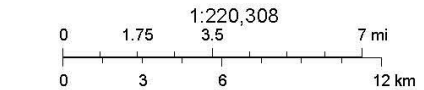
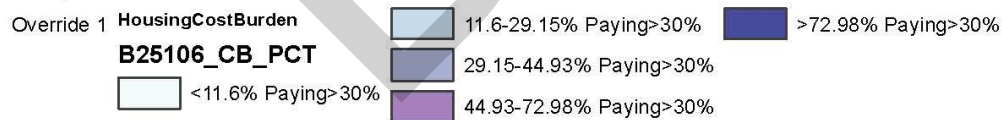
Attached is a census tract map showing Housing Cost Burden throughout the City.

DRAFT

### CPD Maps - Housing Cost Burden



November 16, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The areas with Housing Cost Burdens are concentrated in the following areas: North Scranton, Downtown, the Hill Section, Hyde Park, and the South Side.

A total of 4,074 White households were considered cost overburdened by greater than 50%, which is 86.7% of the total number of households that were considered cost overburdened by greater than 50%. This number is below the 91.1% of the total number of households that the White category comprises. A total of 205 Black/African American households were considered cost overburdened by greater than 50%, which is 4.4% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly higher the 4.3% of the total number of households that the Black/African American category comprises. A total of 64 Asian households were considered cost overburdened by between 30% and 50%, which is 1.4% of the total number of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.2% of the total number of households the Asian category comprises. A total of 310 Hispanic households were considered cost overburdened by greater than 50%, which is 7.6% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 6.6% of the total number of households that the Hispanic category comprises.

The conclusions in the 2012 report indicate that an “entry level” wage earner in Lackawanna County makes \$17,250 annually. This is well below the County Median Household Income of \$43,715. At an annual salary of \$17,250, an affordable rent would be \$431.25 per month (30% of Income). However, the fair market rent for a one-bedroom unit in Lackawanna County at this time was \$566 per month; this is a wide gap in the amount an entry level wage earner can afford and what the fair market rent is for the area. This demonstrates the need for more housing programs and affordable housing options to address the needs of lower-income households.

## **I. Housing Problems**

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



**Table II-23 – 0%-30% of Area Median  
Income (Extremely Low Income)**

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>2,835</b>	<b>1,545</b>	<b>75</b>
White	2,355	1,270	55
Black / African American	200	100	0
Asian	49	10	10
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	219	144	4

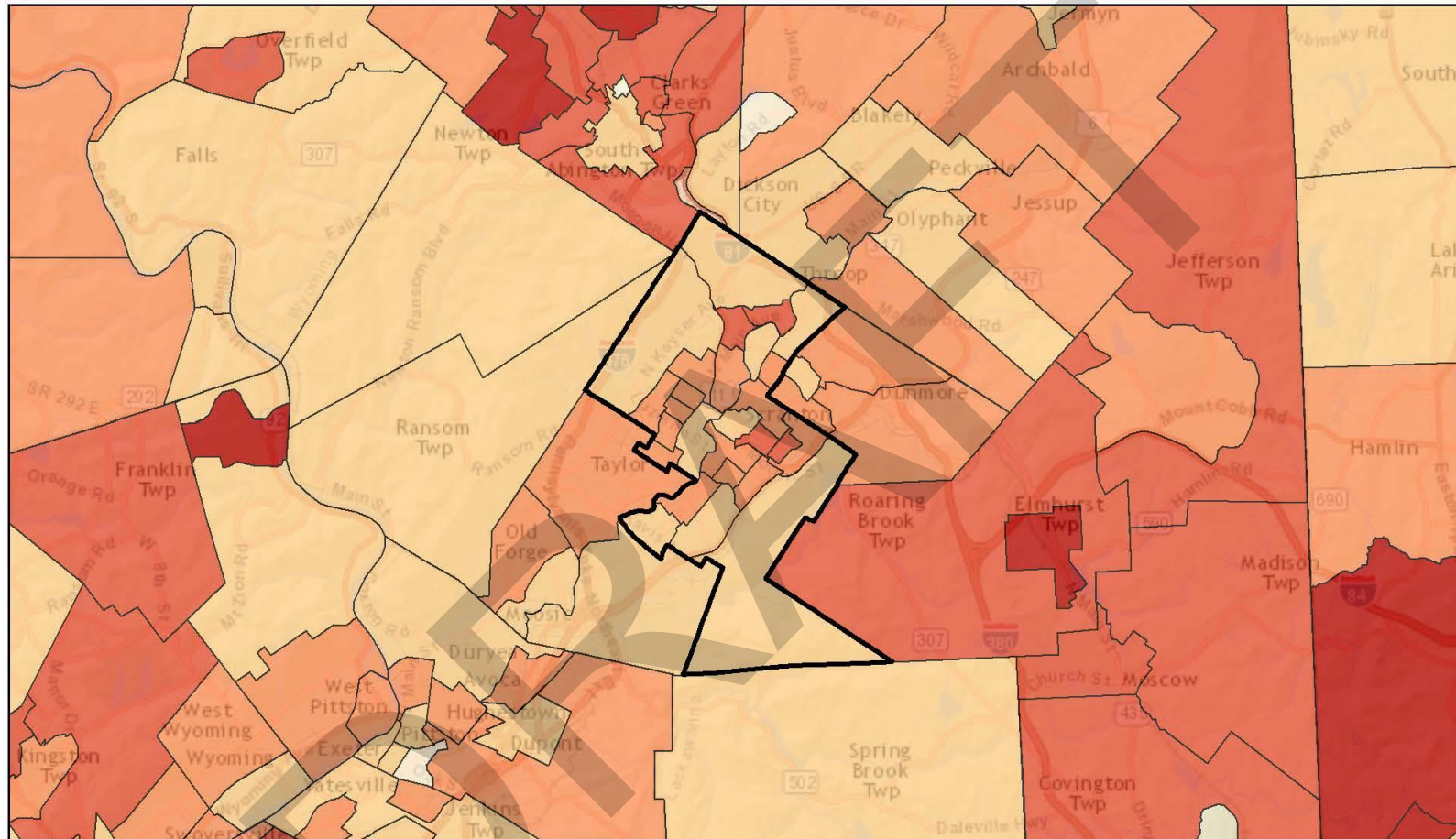
Data Source: 2009-2013 CHAS

\*The four housing problems are:

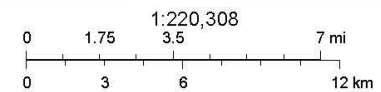
1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

The following map illustrates the location by Census Tract where extremely low-income households have severe housing problems.

### CPD Maps - % of Low Income Households With Any of 4 Severe Housing Problems



November 16, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The areas with the highest percentage of extremely low income households with severe housing problems are Hyde Park, Green Ridge, the Hill Section, and parts of the South Side.

**Table II-24 – 30%-50% of Area  
Median Income (Low-Income)**

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>1,275</b>	<b>3,460</b>	<b>0</b>
White	1,120	3,185	0
Black / African American	25	65	0
Asian	10	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	170	0

Data Source: 2009-2013 CHAS

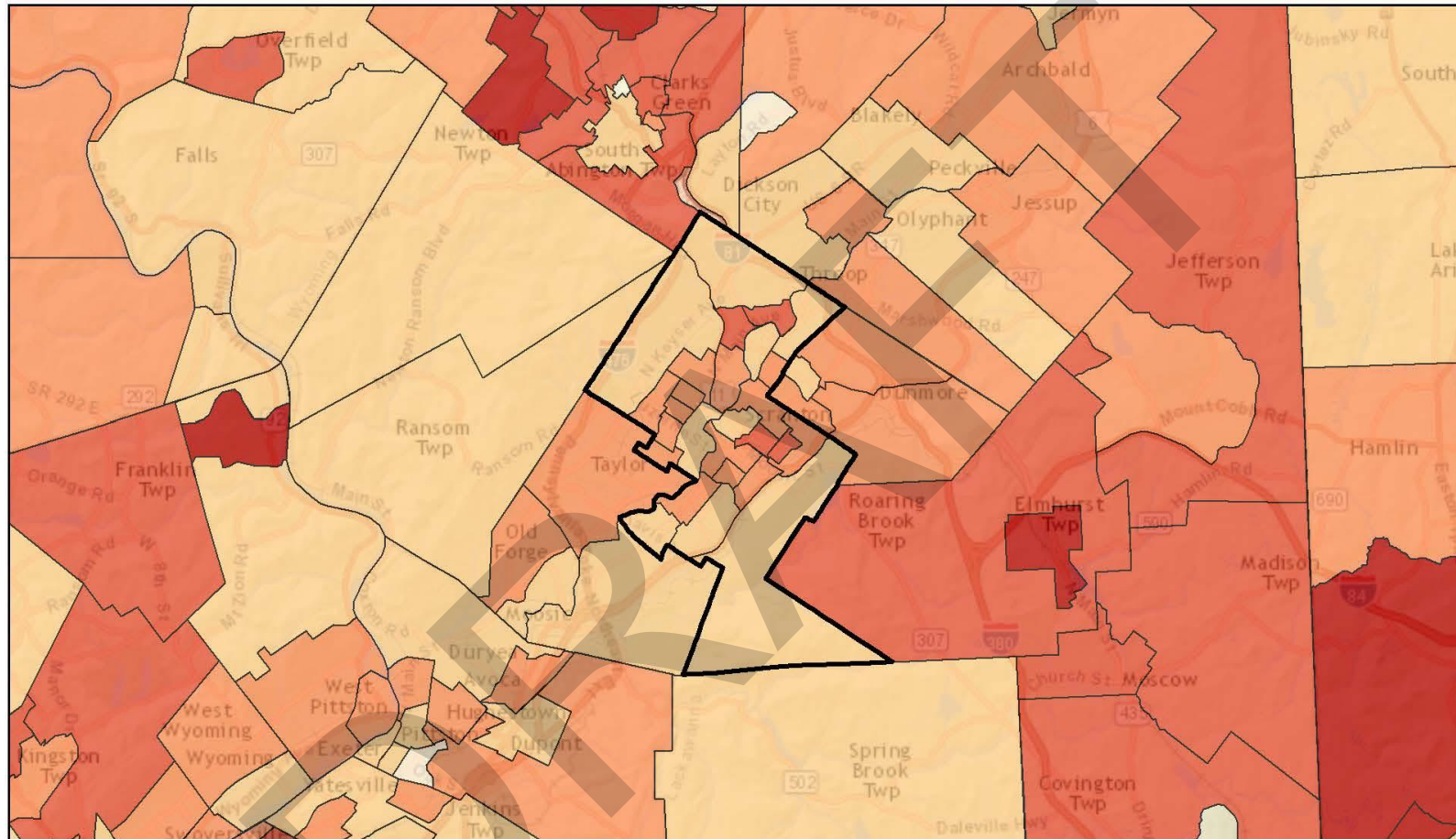
\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

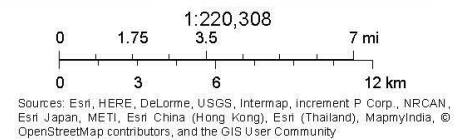
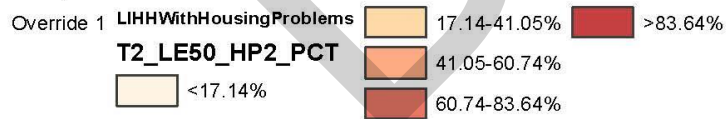
All races have similar proportions of housing problems in relation to their respective makeup of Scranton's population.

The following map illustrates the location by Census Tract where low-income households have severe housing problems.

### CPD Maps - % of Low Income Households With Any of 4 Severe Housing Problems



November 16, 2015



**Note:** The areas with the highest percentage of low income households with severe housing problems are Hyde Park, Green Ridge, the Hill Section, and the South Side.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>635</b>	<b>5,560</b>	<b>0</b>
White	600	5,000	0
Black / African American	0	234	0
Asian	0	80	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	30	190	0

Data Source: 2009-2013 CHAS

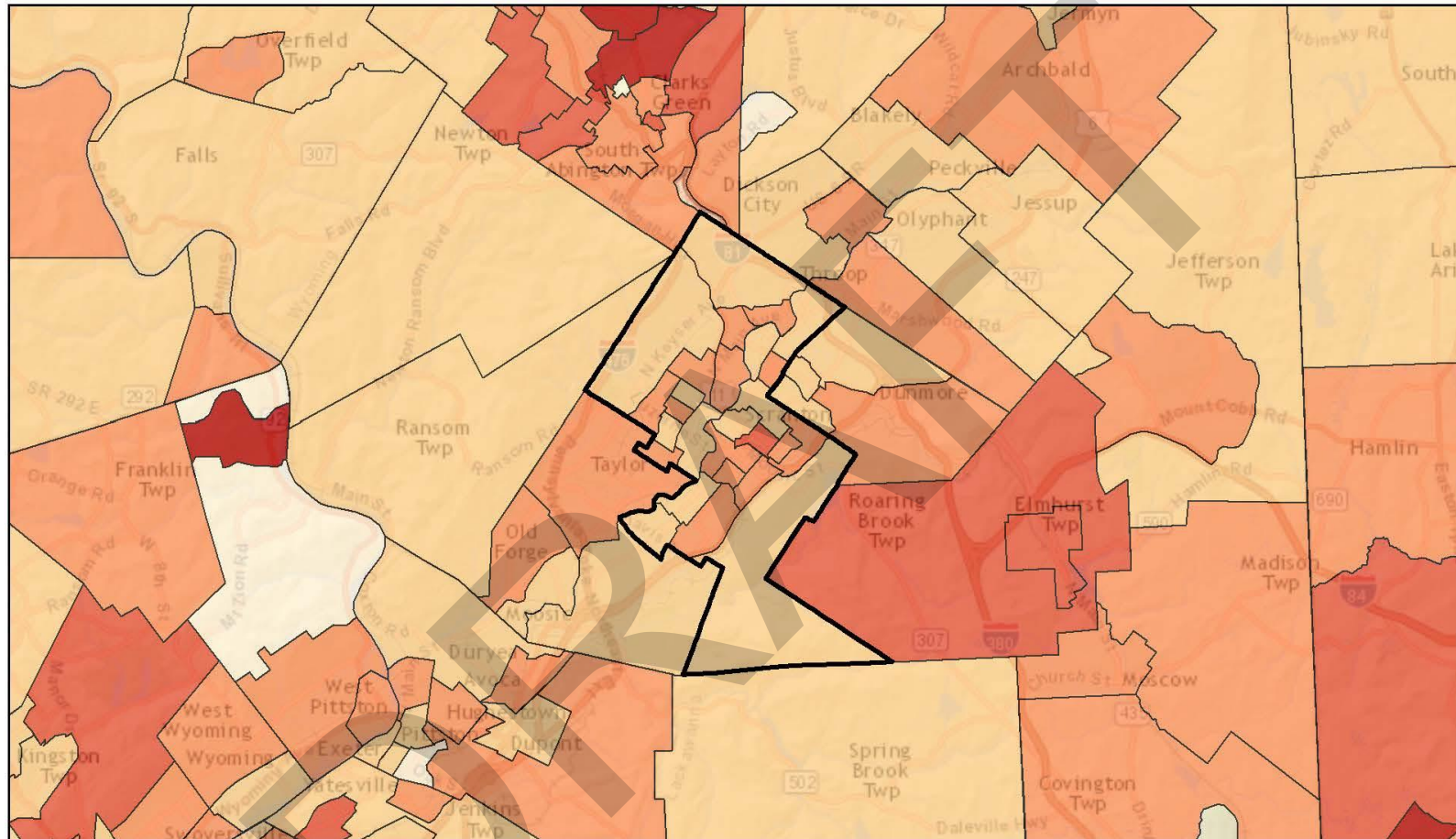
\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

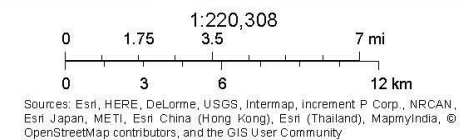
The following map illustrates the location by Census Tract where moderate-income households have severe housing problems.

DRAFT

### CPD Maps - % of Moderate Income Households With Any of 4 Severe Housing Problems



November 16, 2015



**Note:** The areas with the highest percentage of moderate income households with severe housing problems are Hyde Park, Downtown, the Hill Section, and the South Side.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>215</b>	<b>3,160</b>	<b>0</b>
White	200	2,930	0
Black / African American	0	35	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	120	0

Data Source: 2009-2013 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

The population cohort above the median income has the lowest number of households with housing problems. Based on these tables and available information, there were two racial/ethnic groups disproportionately affected by housing problems: the 0-30% AMI Hispanic racial group made up 7.73% of the housing problems, but only 6.6% of the number of households; the 50-80% White AMI racial group made up 94.49% of housing problems, but slightly less of the total households, at 91.1%.

## J. Disabled Households

The following table includes the 2009-2013 American Community Survey estimate that shows the number of disabled individuals in the City of Scranton. The total population five (5) years and over is 69,219 and the disabled population is 11,447, or 16.5%. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

**Table II-27 – Disability Status for Scranton, PA**

Disability Status of the Civilian Non-Institutional Population	Total Population Over 5 Years of Age	Population with a Disability	Percent with a Disability
<b>Total civilian noninstitutionalized population</b>	<b>69,219</b>	<b>11,447</b>	<b>16.5%</b>
<b>Population under 5 years</b>			
Population under 5 years	4,519	49	1.1%
With a hearing difficulty	-	39	0.9%
With a vision difficulty	-	18	0.4%
<b>Population 5 to 17 years</b>			
Population 5 to 17 years	10,676	686	6.4%
With a hearing difficulty	-	41	0.4%
With a vision difficulty	-	90	0.8%
With a cognitive difficulty	-	606	5.7%
With an ambulatory difficulty	-	64	0.6%
With a self-care difficulty	-	97	0.9%
<b>Population 18 to 64 years</b>			
Population 18 to 64 years	46,830	5,949	12.7%
With a hearing difficulty	-	935	2.0%
With a vision difficulty	-	890	1.9%
With a cognitive difficulty	-	2,617	5.6%
With an ambulatory difficulty	-	3,229	6.9%
With a self-care difficulty	-	1,057	2.3%
With an independent living difficulty	-	2,460	5.3%
<b>Population 65 years and over</b>			
Population 65 years and over	11,713	4,812	41.1%
With a hearing difficulty	-	1,907	16.3%
With a vision difficulty	-	818	7.0%
With a cognitive difficulty	-	907	7.7%
With an ambulatory difficulty	-	3,333	28.5%
With a self-care difficulty	-	967	8.3%
With an independent living difficulty	-	2,129	18.2%
<b>SEX</b>			
Male	34,743	5,223	15.0%
Female	38,995	6,273	16.1%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
One Race	72,133	11,256	15.6%
White alone	63,806	10,315	16.2%
Black or African American alone	4,699	610	13.0%



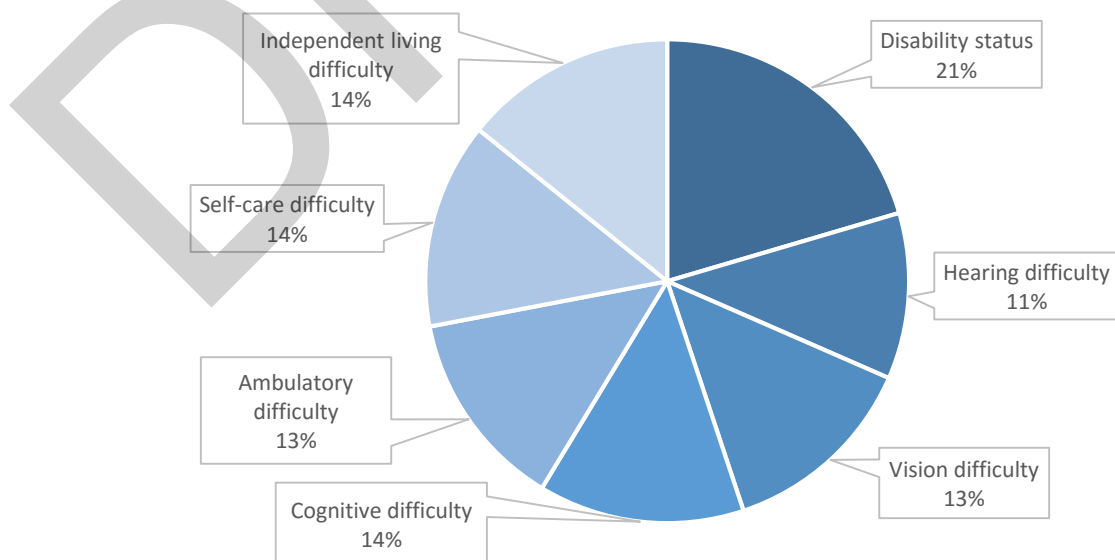
American Indian and Alaska Native alone	128	68	53.1%
Asian alone	2,282	198	8.7%
Native Hawaiian and Other Pacific Islander alone	49	0	0.0%
Some other race alone	1,169	65	5.6%
Two or more races	1,605	240	15.0%
<b>White alone, not Hispanic or Latino</b>			
White alone, not Hispanic or Latino	58,574	9,724	16.6%
Hispanic or Latino (of any race)	7,184	761	10.6%

Source: 2009-2013 American Community Survey

Of the population age 65 and older, 41.1% have a disability, made up largely due to ambulatory difficulty (28.5%) and an independent living difficulty (18.2%). The overall data shows a fairly even percentage between males and females, with 15.0% and 16.1% of the respective populations having disabilities.

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Over three-quarters (83.3%) of disabled persons ages 18 to 64 years old in the labor force are employed, whereas 91.3% of non-disabled persons ages 18 to 64 in the labor force are employed.

**Chart II-16 – Type of Disability for Population 5 Years and Over in the City of Scranton**



Source: 2008-2013 American Community Survey

The City of Scranton Housing Authority recognizes the need for accessible and visitable housing units in the City. As a result, the Housing Authority is mandating that more than 5% of all public housing units are handicapped accessible.

DRAFT

### III. Review/Update to Original Plan

The present “Analysis of Impediments to Fair Housing Choice” was prepared in 2011. The identified Impediments to Fair Housing Choice are reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER). The following paragraphs restate the identified impediments from the 2011 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2011 through 2014.

#### A. Summary of 2012 Impediments

- **Impediment # 1: Continue Safeguards Against Predatory Lending:**

The importance of homeownership that is available at fair rate of financing cannot be overstated, both as a means to increase household wealth and as stabilizer in at-risk neighborhoods. Many lower-income households are prevented from owning their home unless they pay the outrageous interest rates of predatory lenders.

With the economic downturn during the past two to three years, together with the home foreclosures, the cost of housing remains largely a matter of economics in the private sector. It is possible for a public entity, such as the City of Scranton, to promote homeownership education and opportunities for prospective homeowners at low- and moderate-income levels. Through diligent marketing efforts to all socio-economic segments, the City of Scranton can provide information on available down-payment assistance and other homeownership programs as well as comprehensive information on access to loans at market interest rates. Local efforts must continue to include homeownership education and opportunities for prospective homeowners at the low-moderate income levels.

**Summary:** The City has made the following progress in addressing this impediment:

- NeighborWorks Northeastern Pennsylvania (NWNEPA) works closely with the City of Scranton’s Office of Economic and Community Development. NWNEPA provides many homeownership-related services that are very useful to homeowners and prospective homebuyers and is committed to increasing responsible homeownership, reducing neighborhood blight, providing resources to home improvement, and encouraging

private investment by banks, homeowners, commercial and industrial users, and landlords. These programs are open to the public, are often referred to from the City of Scranton's Office of Economic and Community Development. The following is a list some of the trainings and resources that NWNEPA offers to help prospective and current homeowners.

- **Mortgage Lending Free Services** – NWNEPA offers a variety of free services to potential homebuyers including an Affordability Analysis that can help a client determine a safe purchase range based on net income, current debt, and expenses. NWNEPA's homeownership counseling staff also helps clients prepare for homeownership with budget planning, debt counseling and educational programming.
- **Foreclosure Prevention** – NWNEPA offers immediate assistance to homeowners facing foreclosure. NWNEPA implemented a comprehensive response to the foreclosure crisis that includes community education, outreach to at-risk homeowners, foreclosure mitigation counseling services, and strategic partnerships with local government to help divert judicial foreclosures. NWNEPA's experienced counseling staff has been trained in foreclosure mitigation counseling and works with each at-risk homeowner and their lender to find a workable alternative to foreclosure. This process includes helping clients understand their situation and to create a financial and communication strategy to take positive steps to correcting delinquency.
- **Homebuyer Education and Counseling** – In order to encourage homeownership, NWNEPA works with homebuyers throughout the process to ensure success. NWNEPA counselors are experienced in working with clients facing challenges that may be keeping them from homeownership. NWNEPA offers a free eight (8) hour Pre-Purchase Counseling Program that includes an individual budget analysis, credit repair services, and a Homebuyer Education Workshop that enables potential homebuyers to interact with realtors, lenders, real estate attorneys, and other professionals. In order to better meet the needs of its clients, NWNEPA also offers an online version of the Homebuyer Education Workshop for prospective homeowners who want to complete the course at their own pace. It should be noted that United Neighborhood Centers of Northeastern Pennsylvania also conducts HUD approved Housing Counseling.

**Status:** The City has been financially supporting the development of affordable housing for sale and partners with local organizations to increase awareness of fair housing laws and provide homebuyer counseling for applicants to qualify for Scranton's Homebuyer Program. This is a continuing need that should be included in the 2015-2019 Analysis of Impediments.

- **Impediment # 2: Prevent Biased Pre-Qualification or Gate-Keeping of Protected Classes**

Biased Pre-Qualification or "Gate-keeping" describes the effort of rental agents to pre-qualify applicants by making sure that the applicant meets certain qualification standards before being shown the property. Then, based on the results of the prequalification, the rental agent shows only certain properties or adjusts the prices of properties in order to control where people live. Gate-keeping is more insidious than outright discrimination, because the applicant is very likely being discriminated against, but just does not know it. This kind of masked discrimination is unfair to both cities and citizens because, by channeling certain races or ethnicities or those with disabilities into specific rental units, these agents are creating entire neighborhoods of a single race, ethnicity, or handicap. Scranton is a diverse City, and its neighborhoods should continue to reflect that diversity.

The greatest concern related to fair housing choice for protected classes is economic disparities. The following were identified steps to take to make progress on this impediment.

1. Develop a print and media campaign (in multiple languages) to provide education and outreach to a variety of groups on the Fair Housing Act.
2. Provide a survey (including bi-lingual outreach, media, and education) to the community to determine what is driving current housing patterns.
3. Continue to conduct lending and sales baseline audits to determine what role gate-keeping plays in the lower homeownership rates experienced by African Americans and Hispanics.

**Summary:** The City has made the following progress in addressing this impediment:

- In recent years, Scranton has become a more diverse City and its neighborhoods are continuing to reflect that diversity. As a preventative measure, realtors inform prospective homebuyers of

the Homebuyers Program, which is available through the City of Scranton's Office of Economic and Community Development to income-qualified applicants in both English and Spanish. Information can also be located on the City of Scranton's website: [www.scrantonpa.gov](http://www.scrantonpa.gov).

- Every three (3) years, Scranton's Office of Economic and Community Development conducts a mass mailing to banks, realtors, and non-profit housing organizations requesting them to fill out a "Fair Housing Survey." The City of Scranton will continue to conduct a mass mailing every three (3) years.

**Status:** The City of Scranton will continue to increase awareness of fair housing laws through mailings and outreach efforts. This is a continuing need that should be included in the 2015-2019 Analysis of Impediments as a part of educational outreach against predatory lending and "gate-keeping."

- **Impediment # 3: Fair Housing Complaints filed by the Disabled**

The Pennsylvania Human Relations Commission (PHRC) and the City of Scranton's Human Relations Commission (SHRC) continue to guard against discrimination of disabled residents. The greatest concern to fair housing choice for protected classes is typically economic choice.

The City suggested the following steps to help resolve this impediment:

1. The Human Relations Commission should provide education and outreach to inform disabled residents of their fair housing rights, as well as assist in investigations to help resolve complaints filed with PHRC or HUD.
2. PHRC continues to support the City and SHRC in providing education and outreach to a variety of groups on the Fair Housing Act.

**Summary:** The City has made the following progress in addressing this impediment:

- Scranton City Council passed File of the Council No. 21, 2011, an Ordinance, amending file of the Council No. 243, 2003, entitled "adopting a Comprehensive Human Relations Commission Ordinance for the City of Scranton regarding Employment, Housing, Real Estate, and Public Accommodations including procedures for redress of violations" in order to be certified as substantially equivalent to the Fair Housing Act, as amended in 1988, 42 U.S. C. 3601, ET SEQ.

- The City of Scranton translated all housing applications for both the Homebuyer Program and Homeowner Rehabilitation Program into Spanish.
- The City of Scranton conducts a Scranton HOME Fair every few years to promote its Homebuyer Program. Scranton's Office of Economic and Community Development's objective is to bring potential eligible and low/moderate-income low- and moderate-income families together with bankers, realtors, housing advocacies, and HUD at a one-stop location. The Scranton HOME Fair grew out of the realization that few people were aware of the wealth of programs offered to low- and moderate-income families in Scranton.
- Educational Information Dissemination to Social Services, Local Government, Civic Organizations, Housing Counseling Organizations, Senior Centers, and Disability Organizations. Examples include Lackawanna County Mental Health/Mental Retardation, Luzerne County Area Agency on Aging, Luzerne County Drug and Alcohol Program, Luzerne County Mental Health and Developmental Services, Pittston Senior Center, Lee Park Senior Center, Charles Adams Senior Center, PA Self Determination housing Project, Wayne/Pike Housing Authority, Wayne County Mental health/Mental Retardation, North Eastern PA Center for Independent Living, Volunteer Action Center, Lackawanna County Transport, Scranton Counseling Service, Lackawanna Association For the Blind, Telespond, Regional Hospital of Scranton, Compass Home Care Hospice, Caregivers of America, and Lackawanna Area Agency on Aging.

The City notes the difficulty in overcoming barriers related to individuals themselves who have a lack of education, language barriers, suspicion of public agencies, and other cultural or social characteristics.

**Status:** The City has reconstituted the Human Relations Commission, which will help handle complaints regarding disabilities and hold landlords to fair housing law. This is a continuing need that should be included in the 2015-2019 Analysis of Impediments.

## IV. Impediments to Fair Housing 2015

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Scranton was undertaken.

### A. Fair Housing Complaints

#### 1. Lackawanna County Housing Coalition

The Lackawanna County Housing Coalition consists of more than 20 area organizations whose goal is to work together to fight homelessness. Created in 1992 to provide

**Lackawanna County Housing Coalition**  
709 E. Market Street,  
Scranton, PA 18509  
(570) 558-2490 (Voice)  
<http://www.lackawannahousing.org/>

coordination among service providers, the Lackawanna County Housing Coalition expanded its focus and developed a Continuum of Care for homeless individuals and families. The Coalition received its first Supportive Housing Program Grant from HUD in 1997 through a joint application for the City of Scranton and Lackawanna County.

United Neighborhood Center (UNC) is an organization with similar goals to the Housing Coalition and whose mission is to “*work with neighbors to provide services and create opportunities which empower individuals and build strong interdependent communities*” (UNC). As the Housing Coalition grew, it needed a focal point and a central point of entry for individuals seeking housing information; UNC became this focal point in 1998 and continues to this day.



In 2004, the Housing Coalition created a Ten-Year Plan to End Chronic Homelessness, an ambitious plan tasked with ending homelessness within ten (10) years. HUD requires that each community across the country develop a plan to end homelessness, with a particular focus on ending chronic homelessness, which HUD defines as “either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four (4) episodes of homelessness in the past three (3) years.”



## 2. Human Relations Commission of the City of Scranton

The Human Relations Commission of the City of Scranton was established after the Comprehensive Scranton Human Relations Ordinance was adopted by the Council of the City of Scranton on December 8, 2003. The Commission's primary focus is to assure that *"all persons regardless of race, color, religion, national origin, ancestry or place of birth, sex, gender identify, sexual orientation, disability, marital status, or age enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodation facilities..."* While the Commission was created in 2003, it became defunct due to lack of action and legal authority. However, the Human Relations Commission was recently brought back, with all new members.

City of Scranton  
Human Relations Commission  
Office of Economic and Community  
Development  
340 North Washington Ave.  
Scranton, PA 18503  
(570) 348-4216 (Voice)  
<http://www.scrantonpa.gov/hrc.html>

The Ordinance proclaimed that the Commission would be:

*"comprised of eleven (11) members, who shall by first choice be residents of the City, appointed by the Mayor with the advice and consent of City Council, and who shall serve without compensation. In the event the requirements of the position and/or availability of volunteers cannot be met by a resident of the City, then the members need not be residents of the City of Scranton, but must be either a City of Scranton taxpayer, maintain a business in the City, be employed in the City and/or attend school in the City of Scranton. All members shall be eighteen (18) years or older and shall serve overlapping terms of three (3) years each."*

The commission has the authority to administer and enforce the Ordinance and should have the following powers and duties with administrative and legal support from the City staff persons:

1. *"To meet and function at any place within the City;*
2. *To adopt, promulgate, amend, and rescind rules and regulations to affect the policies and provisions of this Ordinance, and to make recommendations to agencies of the City of Scranton and the City Council thereof to effect such policies;*
3. *To initiate, receive, investigate and pass upon complaints charging unlawful discriminatory practices in violation of Sections I (A), (B), (C), and (D) taking place within the City limits of Scranton.*

4. *To study the problems of discrimination and foster, through community effort or otherwise, good will among the groups and elements of the population of the City;*
5. *To issue such publications and such results of investigations and to research as, in its judgment, will tend to promote good will and minimize or eliminate discrimination.*
6. *From time to time, but not less than once a year, to report to the Mayor or his designee, and the City Council of the City of Scranton describing in detail the investigations, proceedings, hearings and studies it has conducted and their outcome, the decisions it has rendered and the other work performed by it, and make recommendations for such further legislation concerning abuses and discrimination.”*

The City of Scranton’s Office of Economic and Community Development will provide administrative support services to the Commission. The complaint process is outlined in the Ordinance, which is briefly summarized below:

– Filing a Complaint

Any individual who claims to be aggrieved by an unlawful discriminatory practice may sign and file a verified complaint in writing to the Human Relations Commission. The complaint will state the name and address of the person/persons alleged to have committed the unlawful practice and information required by the Commission. The Commission will advise the aggrieved person of the time limits and choice of forms provided under the Ordinance. Outside legal counsel can be obtained to handle such complaints. Any complaint must be filed within 180 days after the alleged act of discrimination, unless otherwise required by the Fair Housing Act.

– Preliminary Investigation

The Commission shall commence proceedings within 30 days after receiving the complaint. The Commission shall make an investigation of any alleged discriminatory housing practice and complete the investigation within 100 days after the filing of the complaint. Further time restrictions are detailed in the Ordinance.

– Allegation and Notice

If there is no basis for the allegations of the complaint, the Commission shall provide a written notice of such a determination within ten (10) days. The Commission shall provide the complainant an opportunity to appear before the Commission and

present any additional information to support the allegations of the complaint.

– Conciliation

Once a complaint is filed, the Commission can engage in a conciliation agreement, which will be an agreement between the respondent and the complainant; each agreement shall be made public unless the complainant and respondent otherwise agree.

– Establishment of Hearing

If the Commission is unable to eliminate any unlawful practices, it shall issue and serve a written notice requiring the party named in the complaint to answer the charges at a hearing before the Commission. Either party may elect to have the claims decided in a civil action brought under the jurisdiction of the Lackawanna County Court of Common Pleas.

– Hearing

The alleged parties may appear in person or otherwise and submit testimony in front of the Commission. The Commission may issue subpoenas in aid of investigations and hearings under the Ordinance. Any aggrieved person may intervene as a party in the proceeding.

– Findings

If the Commission finds that a respondent has engaged in any unlawful discriminatory practice, it shall state its findings and require the respondent to cease and desist from such unlawful discriminatory practice and to take affirmative action.

– Enforcement, Judicial Review, and Penalty

If the Commission finds that a respondent has not engaged in any unlawful discriminatory practice, the Commission shall state its findings and dismiss the complaints to the respondent. If the Commission concludes that the respondent has engaged in an unlawful discriminatory practice, the Court shall enjoin the respondent from engaging in such practice and order affirmative action. If any action is needed due to resisting or impeding the Commission, the defendant will be guilty of a misdemeanor and upon conviction will be sentenced to pay a fine or undergo imprisonment not exceeding 30 days.

### 3. Pennsylvania Human Relations Commission

The Pennsylvania Human Relations Commission (PHRC) is tasked to enforce state laws that prohibit discrimination, the Pennsylvania Human Relations Act, and the Pennsylvania Fair Educational Opportunities Act. The Pennsylvania Fair Educational Opportunities Act, created in 1961 by the General Assembly of the Commonwealth of Pennsylvania and amended in 1992, prohibits discriminatory practices in educational institutions based on race, religion, color, ancestry, national origin, or sex. The Pennsylvania Human Relations Act was created in 1955 and amended in 1997; the Act prohibits certain discriminatory practices because of race, color, religious creed, ancestry, age, or national origin by employers, employment agencies, labor organizations. This Act additionally created the Pennsylvania Human Relations Commission (PHRC) in the Governor's Office and defined its powers; PHRC's mission is "to promote equal opportunity for all and enforce Pennsylvania's civil rights laws that protect people from unlawful discrimination." (PHRC 2013-2014 Annual Plan.)

**Pennsylvania  
Human Relations Commission**  
Harrisburg Regional Office  
Riverfront Office Center, 5<sup>th</sup> Floor  
1101-1125 South Front Street  
Harrisburg, PA 17104-2515  
(717) 787-9784 (Voice)  
(717) 787-7279 (TTY)



In addition to its staff members, the PHRC has eleven (11) Commissioners appointed by the Governor and confirmed by the State Senate. PHRC investigates employment and housing discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD), respectively. The Governor appoints eleven commissioners (confirmed by the Senate) to act as public liaisons, establish policies, and resolve cases not settled voluntarily. The commission is independent and nonpartisan, with the chairperson appointed by the governor and a vice-chairperson, secretary, and assistant secretary elected by commissioners every year. The commission holds monthly meetings, which are open to the public, to address issues of discrimination or civil tension.

The PHRC has its main office in Harrisburg, as well as regional offices in Harrisburg, Philadelphia, and Scranton. In

The PHRC organizes the PA Interagency Task Force on Community Activities and Relations, a group of state agencies unified in preventing

and stopping civil tension and violence stemming from conflicts between ethnic or cultural groups. In addition, the PHRC offers hotlines to report bias and hate crimes, as well as an on-line way of filing a complaint regarding discrimination; the current law protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The PHRC publishes an annual summary of docketed cases filed during the State’s fiscal year (July 1<sup>st</sup> – June 30<sup>th</sup>). The following table illustrates the trends for new complaints that were docketed and conciliated for Lackawanna County from 2010 to 2014. In FY 2014, housing related complaints accounted for 5.88% of the total complaints. Since 2010, housing related complaints have accounted for 4.83% of the total amount. Overall, the housing related complaints, and overall discrimination complaints, have decreased over the past few years in Lackawanna County and as well as Statewide.

**Table IV-1 –PHRC New Complaints Docketed in Lackawanna County**

Category	2010	2011	2012	2013	2014	Total
Employment	59	46	29	30	32	196
Housing	3	1	2	2	2	10
Public Accommodations	0	1	0	0	0	1
<b>Total</b>	<b>62</b>	<b>48</b>	<b>31</b>	<b>32</b>	<b>34</b>	<b>207</b>

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014

**Table IV-2 –PHRC New Complaints Docketed in the State of Pennsylvania**

Category	2010	2011	2012	2013	2014	Total
Employment	4,403	2,675	2,431	1,852	1,554	12,915
Housing	293	253	243	207	184	1,180
Public Accommodations	430	160	157	102	78	927
<b>Total</b>	<b>5,377</b>	<b>3,187</b>	<b>2,804</b>	<b>2,207</b>	<b>1,839</b>	<b>15,414</b>

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014

**Table IV-3 –PHRC Complaints Closed**

Category	2010	2011	2012	2013	2014
Percentage of Complaints Closed	39.8%	56.0%	50.0%	48.6%	53.0%

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2014

The PA Fair Housing Hotline, established just prior to the beginning of the 2013-14 year, received 121 calls from its inception in May 2013 through June of 2014. A hotline monitor refers callers to the appropriate PHRC housing investigator or to the appropriate agency when the call is not related to discrimination. The toll-free hotline has helped ensure faster processing of housing complaints and faster relief to discrimination victims.

PHRC partnered with HUD and private agencies in 2014 to fund projects to promote fair housing in PA. HUD-funded and PHRC-administered projects spanning two (2) fiscal years. They engaged private agencies to examine patterns of discrimination and worked with local governments and housing providers to remove barriers that unfairly deny opportunities to Pennsylvania families, people of color, and people with disabilities. In order to educate Pennsylvanians on how unfair housing practices limit the availability of affordable housing, PHRC joined Philadelphia-based non-profit Bike & Build to travel across the state to raise funds and awareness of affordable housing issues.

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

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2004 to October 25, 2015, 39 fair housing complaints originated in Lackawanna County, of which 21 originated within the City of Scranton. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in the City of Scranton that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In the City of Scranton, disability was the

most common basis for complaints between January 1, 2004 and October 25, 2015, with race as the second most common cause for complaint. It is important to note that five (5) complaints identified a multiple basis in the City of Scranton. The following table compares the frequency of each basis of complaint in the City and County (where the County basis for complaints includes the City counts). Much like the City, disability is the most common basis for complaints in the County, followed by race.

The following table entitled “Basis for Housing Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2004 and October 25, 2015 in the City of Scranton and Lackawanna County.

**Table IV-4 - Basis for Housing Complaints  
City of Scranton & Lackawanna County, Pennsylvania**

Basis	City of Scranton		Lackawanna County	
	Count*	% of City Complaints	Count*	% of County Complaints
Race	6	28.57%	12	30.77%
Disability	14	66.67%	20	51.28%
Familial Status	2	9.52%	4	10.26%
National Origin	1	4.76%	6	15.38%
Retaliation	1	4.76%	2	5.13%
Sex	1	4.76%	1	2.56%
Color	1	4.76%	3	7.69%
Religion	2	9.52%	2	5.13%

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

*\*Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

Based on the previous table, disability was the most common basis for complaint in both the City of Scranton and Lackawanna County. This reflects national trends, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up two-thirds (66.67%) of all complaints filed in the City of Scranton, with Race (28.57%) as the second-most stated basis. Familial status and religion were the third- and fourth-most common basis for complaint in the City, while national origin and familial status were third and fourth in the County.

The following table illustrates how complaints were closed. There were twenty-one (21) complaints filed in the City of Scranton from January 1, 2004 until October 25, 2015. However, some complaints had a multiple basis, and the total count becomes twenty-six (26). Of these, five (5) complaints were closed because of “no cause” and four (4) were “conciliated/settled.” In other words, approximately one third (34.6%) of all complaints were not justified complaints.

**Table IV-5 - How Complaints Were Closed  
in the City of Scranton, Pennsylvania**

Basis	How Closed					
	No Cause	FHAP Judicial Consent Order or Discrimination Found	Conciliated/Settled	FHAP Judicial Dismissal or No Discrimination Found	Administrative Closure	Open
Race	-	1	4	-	2	-
Familial Status	-	1	1	-	-	-
Disability	6	3	4	-	1	-
National Origin	1	-	-	-	-	-
Retaliation	-	1	-	-	-	-
Color	-	-	1	-	-	-
Sex	-	-	-	-	1	-
Religion	1	-	-	-	1	-
<b>Total</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>0</b>	<b>5</b>	<b>0</b>

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

The following table illustrates the dates complaints were filed with HUD. The largest number of complaints filed with HUD was in 2008.



**Table IV-6 - HUD Date Filed of Complaints  
City of Scranton, Pennsylvania**

HUD Date Filed	City of Scranton	
	Count	% of City Complaints
2004	4	19.0%
2005	0	0.0%
2006	1	4.8%
2007	2	9.5%
2008	5	23.8%
2009	1	4.8%
2010	2	9.5%
2011	1	4.8%
2012	1	4.8%
2013	1	4.8%
2014	2	9.5%
2015	1	4.8%

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

The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2004 and August 27, 2015 in the City of Scranton.

**Table IV-7 - HUD-FHEO Complaints for the City of Scranton**

City	Case Number	HUD Filing Date	Bases	Issues	Closure Reason
City of Scranton	03-04-0265-8	04/19/04	Disability, Retaliation	311 - Discriminatory refusal to negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Cause (FHAP)
City of Scranton	03-04-0268-8	04/20/04	Race, Color,	382 - Discrimination in terms/conditions/privileges relating to rental,	Withdrawn with Resolution
City of Scranton	03-04-0310-8	05/24/04	Race,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Cause (FHAP)
City of Scranton	03-04-0326-8	05/27/04	Disability,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Cause (FHAP)
City of Scranton	03-06-0628-8	07/26/06	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated
City of Scranton	00-07-0014-8	07/19/07	Familial Status,	322 - Discriminatory advertisement - rental, 430 - Otherwise deny or make housing unavailable,	Charged (HUD)
City of Scranton	03-07-0509-8	08/08/07	Disability,	310 - Discriminatory refusal to rent, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	No Cause
City of Scranton	03-08-0243-8	02/11/08	Disability,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing unavailable,	Cause (FHAP)
City of Scranton	03-08-0254-8	02/08/08	Disability, Sex,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Administrative Closure
City of Scranton	03-08-0475-8	06/25/08	Disability,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing unavailable, 510 - Failure to make reasonable accommodation,	No Cause
City of Scranton	03-09-0067-8	11/19/08	Disability,	510 - Failure to make reasonable accommodation,	Withdrawn with Resolution

City of Scranton	03-09-0112-8	12/15/08	Race, Familial Status,	320 - Discriminatory advertising, statements and notices, 341 - Blockbusting - sale, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Withdrawn with Resolution
City of Scranton	03-09-0238-8	02/27/09	Race, Religion,	384 - Discrimination in services and facilities relating to rental,	Administrative Closure
City of Scranton	03-10-0376-8	05/04/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated
City of Scranton	03-10-0480-8	08/11/10	Disability,	353 - Discrimination in the terms/conditions for making loans,	No Cause
City of Scranton	03-12-0127-8	12/28/11	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated
City of Scranton	03-12-0373-8	08/06/12	Disability,	450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation,	No Cause
City of Scranton	03-14-0031-8	11/19/13	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 500 - Failure to permit reasonable modification, 510 - Failure to make reasonable accommodation,	Withdrawn with Resolution
City of Scranton	03-14-0213-8	04/24/14	Disability,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices, 510 - Failure to make reasonable accommodation,	No Cause
City of Scranton	03-15-0035-8	10/21/14	Disability,	430 - Otherwise deny or make housing unavailable, 510 - Failure to make reasonable accommodation,	Conciliated
City of Scranton	03-15-0391-8	05/28/15	Disability, National Origin, Religion,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause

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

### National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis of complaint from 2010 to 2013. The FY 2013 information is the most up to date data that has been released.

**Table IV-8 - Housing Complaints Nationwide**

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,839	48%	4,498	48%	4,379	50%	4,429	53%
Race	3,483	34%	3,025	32%	2,597	29%	2,337	28%
Familial Status	1,560	15%	1,425	15%	1,301	15%	1,149	14%
National Origin	1,177	12%	1,195	13%	1,114	13%	1,040	12%
National Origin - Hispanic or Latino	722	7%	759	8%	691	8%	629	8%
Sex	1,139	11%	1,033	11%	1,067	12%	985	12%
Religion	287	3%	856	9%	970	11%	928	11%
Color	219	2%	262	3%	229	3%	220	3%
Retaliation	707	7%	185	2%	155	2%	170	2%
<b>Number of Complaints filed</b>	<b>10,155</b>	<b>-</b>	<b>9,354</b>	<b>-</b>	<b>8,818</b>	<b>-</b>	<b>8,368</b>	<b>-</b>

Source: HUD FY 2012-2013 Annual Report on Fair Housing

The housing complaints filed in the City of Scranton were primarily based on disability and race, which are consistently the most common causes for complaints across the nation as illustrated in the previous chart. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

## 5. Housing and Human Services Agencies

The City of Scranton interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Catherine McAuley Center
- Catholic Social Services
- Center for Independent Living
- Community Action of Scranton
- Community Intervention Center
- Dress for Success
- Employment Opportunity & Training Center
- Friends of the Poor
- Goodwill Industries
- Greater Scranton Board of Realtors
- Green Ridge Assembly of God
- Hill Neighborhood Association
- Lackawanna County Housing Coalition
- Lackawanna County Regional Planning Commission
- Maternal and Family Health Services, Inc.
- NeighborWorks Northeast Pennsylvania
- PNC Bank
- Regional Planning Commission
- Scranton Revival Baptist Church
- Shiloh Baptist Church
- St. Joseph's Center
- St. Nicholas Orthodox Church
- United Neighborhood Centers of Northeastern Pennsylvania
- United Way of Lackawanna and Wayne Counties
- Wilkes-Barre NAACP
- Women's Resource Center of Scranton

Each of these agencies provided feedback on their perception of housing-related issues in the City of Scranton. Complete summaries of meeting comments can be found in the Appendix. Below is a list of key points from each of the meetings.

## Housing

- Shelters have become guardians rather than advocates (reactive rather than proactive)
- Traditional shelters are not suitable anymore; they need to evolve as homelessness evolves.
- Apartment-style shelters work best for women, but funding for hotels may be better.
- Some members of organizations would like to see CDBG funds be used for more housing rather than little-league baseball fields and parks.
- Others think that the City has slightly different goals and objectives as the organizations.
- There are many issues concerning absentee landlords in the City of Scranton.
- There is a need for improvements to the current housing stock, much of which is old and in bad condition.
- The City needs to develop a plan to eliminate blight.
- Once properties are on the condemned list, it is difficult to take them off. Condemned properties can bring down a whole neighborhood.
- There is a need for increased participation of all housing providers in order to share resources and challenges, and to collaborate and coordinate services.
- The Housing Coalition is fairly well known in the community. It needs to continue to be proactive, rather than reactive.
- Small organizations may have less capacity and technical expertise; these can be fixed through collaborations.
- There are 19 nursing homes in Lackawanna County. The Center for Independent Living took 61 people out of local nursing homes and tried to re-enter them into the community. The CIL was unable to find housing for many of those individuals.
- The City's Homebuyer Program processes applicants right away. There is currently no waiting list for the program. However, the program does have its fair share of issues, including:
  - Finding applicants who meet the income limits.
  - Access to homes that are inexpensive and don't have inspection issues.
- Abandonment of properties is an issue; County judicial sales are often purchased by investors with the intention of flipping the properties. If the City condemns the property, it has to be re-inspected prior to occupancy.
- Out-of-town landlords simply collect rent; an estimate of the number of rental properties that are registered in the Rental Registration Ordinance is 15%.

- There are occasional “sight unseen” auctions. The low cost of housing often leads to outside interest in purchasing homes, looking to flip. There is a need to ensure that a home will pass inspection after it is condemned.
- There is a need for local agencies to communicate success stories and achievements with elected officials.
- People with criminal records can be ineligible for both public and private housing.
- There are not enough multi-bedroom units meant for families with children.
- Nonrefundable deposits and background checks can be money thrown away if property is condemned or found ineligible.
- Some of the top housing challenges in the City and County:
  - Affordable/accessible housing.
  - Fundability/sustainability
  - Availability – both public and private
  - Energy funding
  - Credit, criminal records, etc.
  - Housing conditions
- These can be addressed through:
  - Cross-system collaboration
  - Educate public officials
  - Re-evaluate committees
  - Communicate with housing authority
  - Prioritize long and short term needs
  - Supportive services work together
  - Collaborate funding for transportation services
  - Landlord forum
  - Funds for census
  - Housing database
  - Land bank

### **Eviction and Homelessness**

- The Lackawanna County Department of Human Services (DHS) and Office of Youth and Family Services (OYHS) works with residents of the City facing eviction. Eviction notices should have a 45-day notice period before eviction.
- There is a need to bring public housing agencies to the table to discuss avoiding evictions.
- It costs the City more money to house a mother and four children in foster care. In June of 2015, the County had 29 families residing in hotels; it costs the City \$1,200 per month to house a mother and four children in a hotel, compared to \$2,300 per month for foster care.

- There is a need for additional homeless shelters in the City, but permanent housing would be a better use of funds in order to provide stability.
- There is a need for transitional housing. Some organizations and residents are specifically in favor of transitional housing for pregnant women and mothers with infants.
- Tenants are oftentimes evicted as a result of changes in family status when a parent loses custody of their children to Youth and Family Services; homelessness then further hinders the family in regaining custody of their children.
- The City's population is changing and the policies and services need to change along with the population.

### **Barriers to Fair Housing**

- Current barriers to fair housing include: poverty, housing options, and transportation.
- Many low-income residents do not have stable jobs due to transportation and/or educational barriers. Many families are just one paycheck away from becoming homeless.
- Absentee landlords are a barrier to fair housing, as many residents are living in poor conditions. A client of an organization once signed a lease only to find out the house had been condemned.
- Many residents fear retaliation when it comes to reporting fair housing concerns or they are unaware of their rights as tenants.
- The waiting list is long for public housing, as there have been cases of residents with Section 8 vouchers that are unable to find housing within the 60-day timeframe.
- The City of Scranton has a large homeless population near the "rails-trails."
- The City has a homeless shelter in downtown Scranton. The shelter has a drug-free policy and does not accept anyone suspected of being on drugs.
- The City has offered too many nonconforming use permits to homes in years past. The previous administration enabled homes to be grandfathered in, so some landlords have papers, enabling them to house more than 4 persons without penalty.
- The rental registration fees need to be reduced.
- Some housing issues often experienced by EOTC participants include:
  - Ineligible for housing (public or otherwise) due to criminal records.
  - Eviction as a result of changes in family status when they lose custody of their children to the Office of Youth and



- Family Services. The homelessness then further hinders the family in regaining custody of their children.
- Sub-standard housing options available for those who are not eligible for housing and have very few resources. 'Rooming houses' are sometimes bug-infested and generally not in very good shape.
  - Another issue is the lack of affordable, safe housing choices for women, women and children, and families with children.
  - Landlords are doing criminal background and credit checks more frequently, where the applicant is charged a fee.
  - Another issue relates to halfway house protocol vs. landlord requirements. Landlords require a deposit to secure the apartment, which in most cases is not refundable. If the house is not approved as a halfway house, the residents lose their deposit.
- Many residents are paying more for rent, but feel as if they are oppressed and/or do not have any rights.
  - Housing investors buy property for cheap, make their money back and then ditch the property.
  - There is a need for better relationships with the school district.
  - Dynamics of student population is changing.

### **Housing Authority**

- The Scranton Housing Authority has not built any new housing units since the late 1960's.
- Goodwill Industries in North Scranton has 30 Section 8 units.
- The Scranton Housing Authority is spending the limited funds they receive on modernizing units. The SHA is planning on converting 5% of units to meet the handicapped accessibility requirements.
- The City has an energy performance program with HUD.
- There are a total of 1,295 SHA units. There are 1,020 Section 8 Housing Choice vouchers.
- The current waiting list for Section 8 housing is down to 50 people, and is closed for the year.
- There are currently 375 people on the public housing waiting list, which is still open.
- The SHA has a 96-97% occupancy rate. They try to stay below 3% vacancy.
- The City of Scranton requires that voucher holders stay in the property for at least one year. This requirement has successfully kept people in the City and has also attracted migrants to the area.
- The SHA has not received any HOPE IV vouchers.
- Program income has dropped from around \$2.5 million to about \$1.4 million.

- Two new dorms were built for University of Scranton students in the last five years, which has reduced the need for student housing.

### **Real Estate**

- The average sale price of homes in the City of Scranton is 25% less than the average sales price in Lackawanna County.
- The most common act of housing discrimination relates to disability.
- Local realtors receive Fair Housing and Reasonable Accommodation training every 2-4 years.
- The West Side of Scranton has a higher concentration of housing problems.
- The City should require landlords to live within 20 miles and/or have an apartment manager.
- It is difficult for some landlords to follow rental registration rules due to a lack of information.
- The City of Scranton, along with the City Council, hopes to mainstream the rental registration program.
- There are nearly 2,000 residents living in downtown Scranton. Many “baby boomers” and young adults have started to move in. It is now considered convenient, safe, and cool to live downtown.
- The City of Scranton received a grant to encourage homeowners to live in the City. The wage tax of 3.4% is discouraging to some, as the cost to live in boroughs outside of the City’s wage tax is cheaper.
- To many, property and wage taxes are the biggest problem in the City. The high taxes are a deterrent to City living. Local realtors have heard concerns regarding the perception of crime in the City, but most concerns revolve around high taxes.
- Taxes have increased frequently and many residents believe they will continue to rise.
- Some residents firmly believe that if taxes went down, housing values would rise by 30%.
- Much of Scranton’s new housing construction is happening in areas outside of Scranton.
- Many upper income workers are living in the area between Scranton and Wilkes-Barre along I-81.
- There is a need for the City to perform a property reassessment. The last assessment was done in the 1960’s.

## Housing Needs for Special Populations:

- The City has requested a reasonable accommodation policy and is currently amending the rental registration policy.
- Fair housing training will be conducted soon. It will consist of 10 people for 3 hours. HUD has approved the plan.
- There has been only one discrimination suit filed in the City. Some residents have alleged discrimination based on zoning, licensing, etc.
- The City reconstituted the Human Relations Commission. It consists of an eleven (11) member board of volunteers. The board is in need of a solicitor appointment.
- The City adopted a sexual orientation ordinance in 2004 and amended in 2011.
- In some rural areas (often outside the City), if someone needs a ramp, zoning restrictions can keep ramps from being built (setback requirement).
- Have support groups for kids 14+ with Asperger's, as well as a group of young adults with high-functioning Asperger's.
- If someone has a disability, even more scared of losing home if report violation. Can get evicted based on any other reason landlord thinks of.
- There is a shortage of disability housing
- 5% of new HUD and public housing is required to meet ADA standards. Some residents feel that the government needs to realize there is a higher disabled population than just 5% (2010 Census – 15.6% in the City of Scranton are disabled).
- PA Voter Disability – promoting disability access at polling stations and registering disabled voters. There was a study/survey in Lackawanna, Luzerne and Susquehanna Counties and found that most polling stations were actually pretty good.
- There aren't many accessible units in private developments, etc.
- Some disabled have a steady income, but would rather live in a private development than public housing.
- City could offer increased incentives and tax breaks for developers who make accessible units.
- While the City does not currently have an emergency rehab program, the City provides funds to bring homes up to code; the city has three (3) rehabilitation projects underway in 2015.
- There is a need in the City for accessibility improvements, particularly for the elderly. The City receives many requests for ramps, elevators, curb cuts, etc.
- The City's Area Agency on Aging is working on the addition of curb cuts.

- Accessible ramps can be hard to implement in more rural areas, as setback requirements limit the size of ramps to be built.
- The City should expand the use, and awareness of, the Section 811 Project Rental Assistance (PRA) program, which provides project-based rental assistance for extremely low-income persons with disabilities linked with long term services.

### **Jobs**

- 20-25% of the students attending the University of Scranton are from outside the area. Most students are forced to leave after graduation due to a lack of available jobs.
- Most of the available jobs are in the service industry.
- There is a need for job creation in the City, especially because 25-35 year olds make up 80% of the City's population.
- The coal and rail industries have left the City, creating a loss of 60-80% of industrial jobs.
- Most new business in the City are a result of expansions rather than new start-up companies.
- There is a minimum income rate of \$25,000 to \$200,000 for business and industrial loans.
- For every \$35,000 loaned, at least one full-time job must be created.
- Applications consist of 13 areas, with 4 critical elements, that must be filled out in order to receive a loan.
- The asset gap is larger in this region compared to other areas.
- There is not much of a corporate presence in Scranton.

### **Schools & Education**

- The City is home to two high schools: West Scranton High School and Scranton High School. Scranton High School may be slightly too big for the school's population.
- There are also two private schools, Scranton Prep and Holy Cross in Dunmore, and one charter school (Howard Gardner).
- Some of Scranton's residents have moved to neighboring areas for a better school system. The perception of the school system in Scranton is not terrible, but not as good as that of the school systems in Abington and North Pocono.

### **Infrastructure**

- There is a need for infrastructure improvements in the City.
- The City held an essay contest entitled, "Scranton Tomorrow". They received 18 entries, 15 of which focused on the need for repairs to bridges and streets.

- The City was unable to open five (5) City parks last year due to a lack of funding. Many of the City's recreation facilities and parks have been let go. Maintenance fees are not built into projects and parks, which is why many parks cannot be maintained.
- There are many great facilities in the City. There is a need to develop a strategy that will recruit and encourage local volunteers to assist with the cleanup efforts in area parks. The City should also consider sponsorship from local businesses for lighting or cleanup efforts.
- Public transportation:
  - The current system is limited, as it operates for limited hours on Saturdays and not at all on Sundays.
  - The County (through COLTS) is building an intermodal system.

## Zoning

- Lackawanna and Luzerne Counties are completing the Title VI and long range plan update for transportation, as well a Limited English Proficiency Plan update.
- The City of Scranton has had a slow, but steady increase in the Hispanic population.
- There are as many as 1,000 Bhutanese immigrants living in the City of Scranton.
- The City's Zoning Board meets two (2) times per month and the meetings typically last four (4) hours.
- The City's Zoning Board often grants illegal use variances, which is against the Zoning Ordinance.
- Lackawanna County handles the subdivision review for the City. The County is also the only advisory to the City.
- The City of Scranton needs to update its zoning ordinance, as part of the SAPA (Scranton-Abington's Planning Association) plan.
- The City's Comprehensive Plan (SAPA) was adopted two (2) years ago, when it was already five (5) years old. The plan is outdated and needs revised.
- There is a need to reconfigure the City of Scranton's zoning ordinance; the current ordinance defines a group home as six (6), unrelated persons living together.
- There are problems associated with opening "sober homes" in the City. There is a need for clear directives in the City outlining what is considered a treatment facility. The City receives many complaints regarding so-called "sober homes".
- There is some NIMBYism, particularly as it relates to "sober homes".

- The rental registry was erected in 2013 and enforced in 2014. The two (2) person staff inspects each building annually. There are nearly 13,590 rental units in the City. The City is reevaluating the cost of the program. Currently, it costs \$150/building and \$50/unit.
- The City has four (4) housing inspectors: a health inspector, a mechanical inspector, an electrical inspector, and two rental rehab clerks.
- A third party officer is responsible for the City's building code.
- There are some issues with student housing in the City.
- Students are not a protected class.
- Some residents believe that landlords should be required to live within 10 miles of their properties.

### **Economy/Taxes**

- There is a tax burden in the City of Scranton.
  - High school taxes. County and City rates are similar.
  - Wage tax of 3.4%: 1% to school and 2.4% to City. This is the 3<sup>rd</sup> highest tax rate in the state of Pennsylvania.
  - Real estate transfer tax is high.
  - \$300/year garbage fee
- The City of Scranton has only raised taxes twice in the past 24 years.
- The City pays a large number of disability pensions to the police and fire departments.
- Scranton has a high mercantile tax of 3.4%, which inhibits new development in the City.
- The Commonwealth Medical College (TCMC) has boosted the local economy by bringing more people downtown. More and more people want to live in downtown Scranton which, has boosted the City's economy.
- The new owner of the Steamtown Mall is revitalizing the structure after the previous owner filed for bankruptcy.
- Other successful developments include, "The Fork" food truck; the bridge project over Lackawanna Avenue; Crunch gym; and Phoenix Movie Theaters.
- The City of Scranton has an active Redevelopment Authority.
- The City of Scranton has not completed assessments in many years. Lackawanna County has said that it is too expensive to do a reassessment. A reassessment would benefit the City. It could help to bring new business to the City.
- The City of Scranton is home to three (3) major hospitals, two (2) of which are for-profit and one (1) of which is non-profit.
- The City has a very low credit rating.

## Crime

- The drug prices are higher in the City of Scranton than in surrounding areas, which attracts dealers. The drug-related crime rate, however, is lower in the City than in other areas.
- The violent crime rate is also relatively low.
- The City has 147 full-time officers and three (3) divisions, which include: Patrol, Detective, and Administrative Divisions.
- There is a strong community/police relationship in the City.
- OECD funds four (4) neighborhood foot patrols; two (2) downtown foot patrol officers are funded through the City budget.
- The City has expanded its beat patrols.
- The Police Department is involved with programs in area schools, such as reading to children.
- The drop-in center and the Community Intervention Center (CIC) are trying to determine how to handle the floating homeless population of Megan's Law offenders. This is a National problem.
- Some drug and crime offenders are more dangerous when they are living on the streets. Housing them protects the community.
- There is also a need for additional services for those exiting the jail system. They need assistance finding housing, employment, etc.
- Some organizations believe that criminal records are a barrier to housing. Many of the prospective tenants have misdemeanor charges, but are unable to locate housing; if agencies can support this group with transitional housing, they may have a better chance of finding permanent housing.

## B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

### 1. CDBG Program

The City of Scranton receives approximately \$2,500,000 in CDBG funds and \$250,000 in Program Income each year. This funding level has seen a notable decrease in recent years. The City allocates its funds to public facility improvements, public services, housing activities, etc.

In particular, the City in its FY 2016 CDBG Program proposed to allocate the CDBG funds as outlined in the following table to affirmatively further fair housing. The City of Scranton anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

**Table IV-9 - FY 2016 CDBG Allocation for the City of Scranton**

<b>Community Development Block Grant Program (CDBG)</b>	
CDBG Administration	\$ 503,927
Demolition	\$ 200,000
Economic Development Activities	\$ 50,000
Section 108 Loan Planned Payment	\$ 424,500
Public Facilities/Infrastructure Improvements	\$ 1,221,712
Public Services	\$ 375,000
<b>Total:</b>	<b>\$ 2,775,193</b>



All activities listed above are undertaken in low/mod areas of the City which is a high priority of the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum or blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Scranton annually funds the following activities to promote and affirmatively further fair housing choice:

- Refers potential first-time homebuyers for housing counseling to certified housing counselors and financial institutions.
- Maintains affordable owner-occupied housing stock through the City’s existing housing rehabilitation loan programs.
- Rehabilitates homes of disabled and elderly households to make homes more accessible.
- Refers landlords and eligible potential tenants to the Scranton Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.
- Funding for the following agencies/groups/organizations, among many others:
  - Catherine McAuley Center
  - United Neighborhood Centers of Northeast Pennsylvania
  - St. Joseph’s Center

In its FY 2015-2019 Five Year Consolidated Plan, the City of Scranton identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

**Table IV-10 - Five Year Objectives**

Suitable Living Environment – SL (High Priority)
<p><b>SL-1 Public Facilities/Infrastructure Improvements</b> - Neighborhood facilities, parks, recreational facilities, handicapped centers, senior centers, youth/childcare centers, homeless facilities, and street improvements should be ADA compliant and have improvements to sidewalks, solid waste disposal systems, flood drains, water/sewer lines, and fire house and equipment</p>
<p><b>SL-2 Public Services</b> - Fund projects that provide supportive services to low- and moderate-income households as well as persons with special needs. Support efforts have been established by the Lackawanna County Housing Coalition, a significant catalyst for decent, safe, and affordable housing.</p>

**SL-3 Lead-Based Paint and Lead Hazard Control Program** – the majority of the homes in Scranton were built prior to 1979, thus many homes have lead based paint.

**SL-4 Demolition of Hazardous Structures** - Demolition of vacant, condemned, dilapidated homes/buildings will lead to the reuse to homes in the immediate area or green space.

**SL-5 Administration** - Staff support for the CDBG, HOME, and ESG Programs for the City of Scranton.

**SL-6 Public Safety** - Public Safety is a high priority need for the City's neighborhoods. Scranton has many abandoned and condemned properties that can lead to emergency demolition of a building for safety reasons.

### Decent Housing – DH (High Priority)

**DH-1 Increase Access to Affordable Housing** - Fund activities that improve the condition of existing housing and increase what is affordable to low- and moderate-income households. Fund activities that leverage other public and private resources such as Low-Income Tax Credit (LIHTC) Projects, and the Elm Street Project. Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs and expand these services through the existing Rental Rehabilitation, Housing Rehabilitation, and Homebuyers Programs.

**DH-2 Homelessness Prevention / Continuum of Care** - Provide funds to support shelter operations and transitional housing. Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.

**DH-3 Affirmatively Further Fair Housing** - Scranton will affirmatively further fair housing, which means it will conduct an Analysis of Impediments to Fair Housing Choice. Scranton will take the appropriate actions to overcome the effects of any impediments identified through that analysis and maintain records reflecting that analysis and the actions taken.

**DH-4 Housing Rehabilitation/Neighborhood Revitalization** - A need exists in the City of Scranton to provide decent, safe, affordable housing to low- and moderate-income families. This also includes remediating the lead-based paint found in many of the City's older homes. The City of Scranton administers the Homebuyer Program, Owner Occupied Rehabilitation Program, and Rental Rehabilitation Program, in addition to coordinating partners with local nonprofits to purchase, rehab, modernize, and resale homes in its neighborhoods.

**DH-5 Land Bank** – The Land Bank will be a high priority in the next five (5) years. The Land Bank activity is eligible under both HOME and CDBG programs, but the banking, maintaining, and demolishing varies on program.

**DH-6 Anti-Displacement and Relocation Plan** – The City of Scranton will comply with the acquisition requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and will implement regulations at 49 CFR 24; the City is following a residential anti-displacement and relocation assistance plan required under section 1049(D) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG, HOME, or ESG Programs.

### Creating Economic Opportunities – EO (Low Priority)

**EO-1 Economic Development / Job Creation** – The City of Scranton's federal funded gap grant/loan program was developed to enhance job creation through providing assistance to existing businesses looking to expand, starting new business, or for businesses looking to relocate to the City.

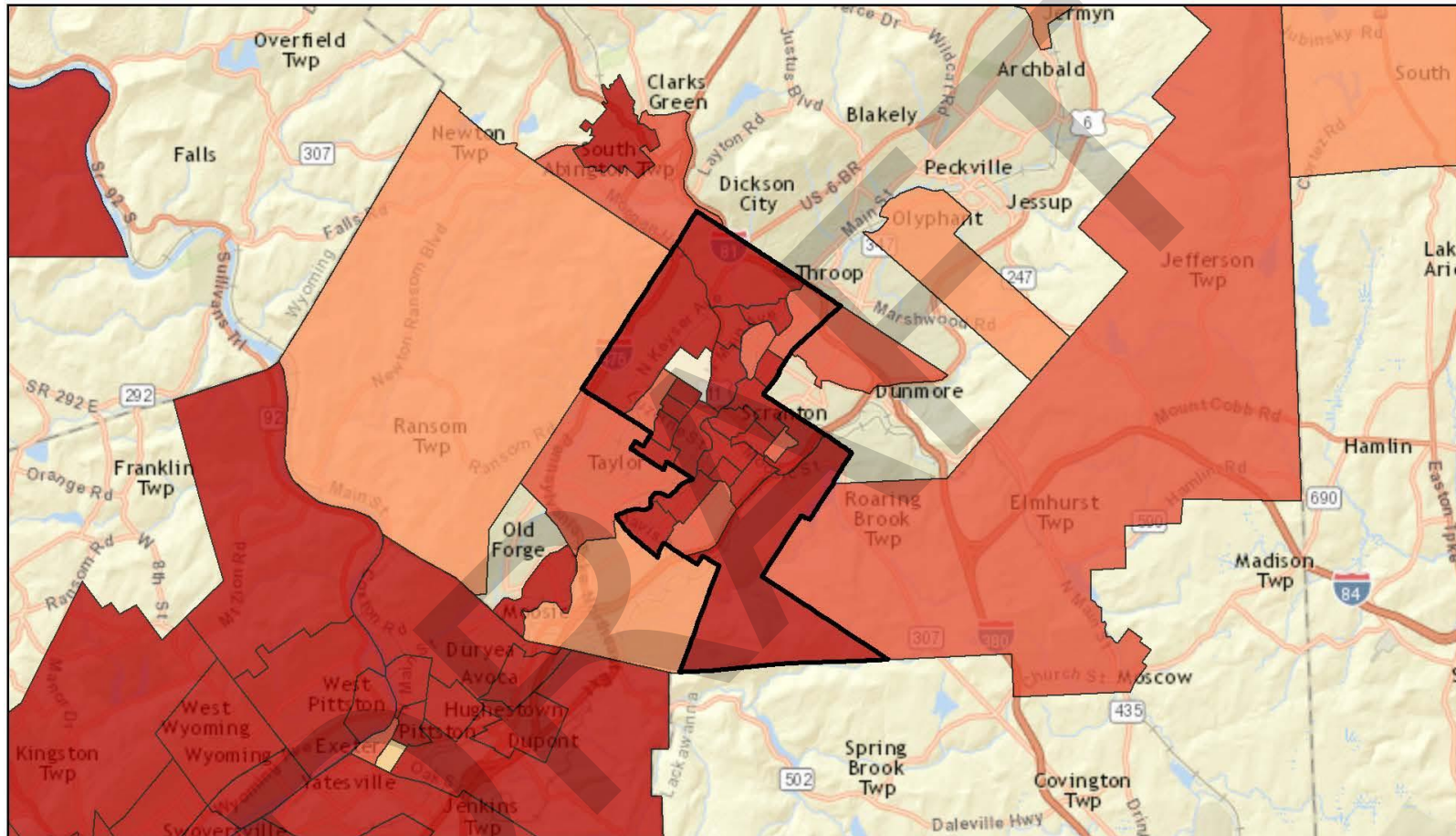
**EO-2 Façade Improvements** – The City will provide matching funds and engage in public/private partnerships with business owners to rehabilitate or restore commercial structures in the Central Business District.

**EO-3 Section 108 Repayment** – The City is currently responsible for two (2) Section 108 Repayments.

The following attached maps illustrate the locations of CDBG funded activities:

- CDBG Activities Funding
- CDBG Economic Development Activities
- CDBG Acquisition Activities
- CDBG Housing Activities
- CDBG Public Improvement Activities
- CDBG Public Service Activities
- CDBG Other Activities
- CDBG All Activities

### CPD Maps - CDBG Activities Funded



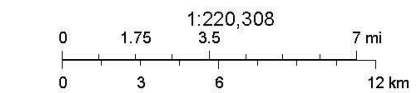
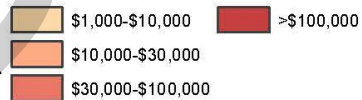
November 16, 2015

Override 1

CDBGActivitiesFunding

HUD\_CPDISACTV\_CDBG\_TRACT\_TOTAL\_AMT

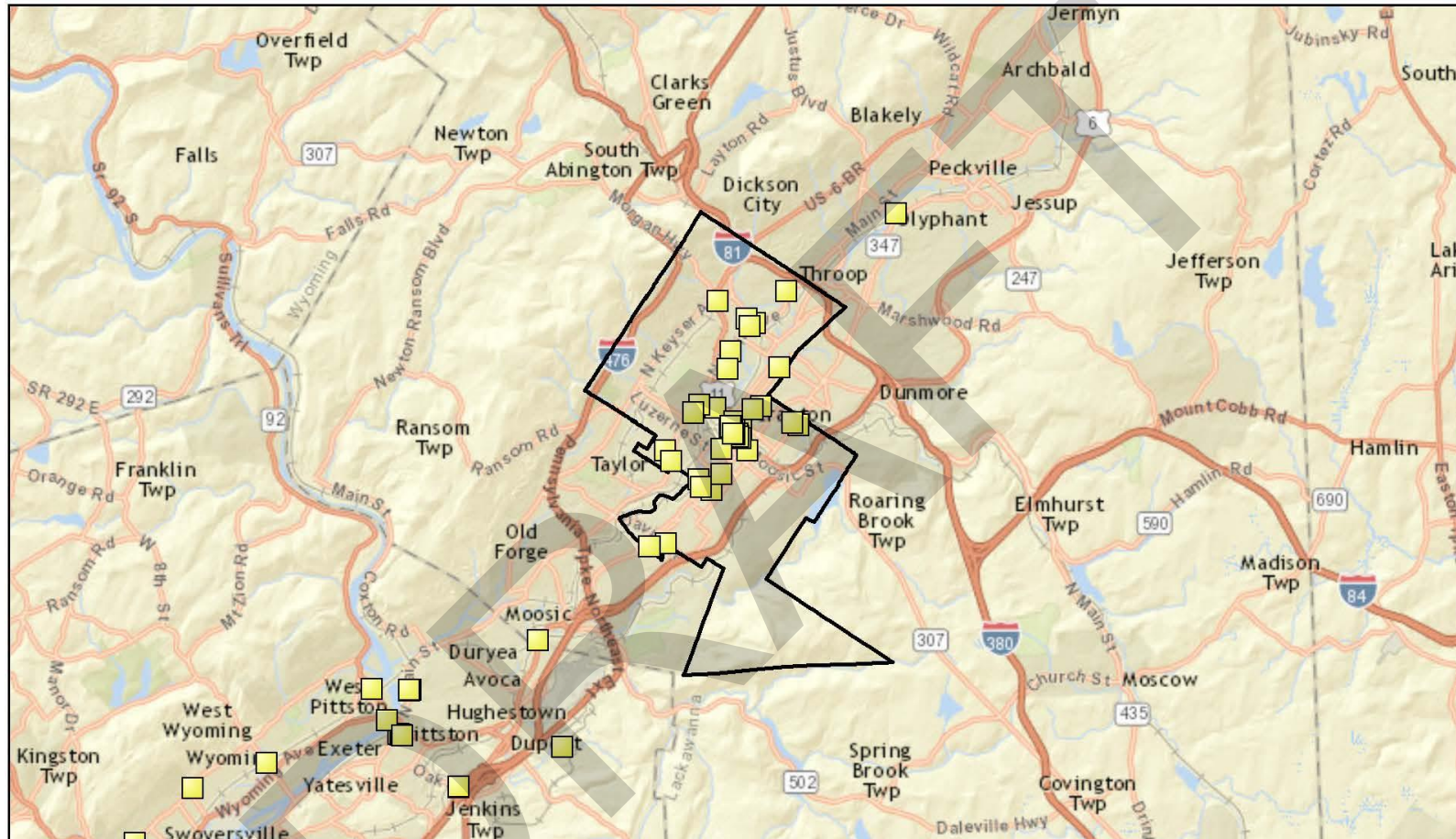
<\$1,000



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** CDBG-funded activities are scattered throughout the City.

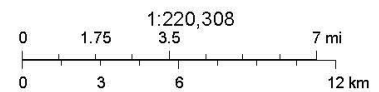
### CPD Maps - CDBG Economic Development Activities



November 16, 2015

CDBG Activity (Economic Development)

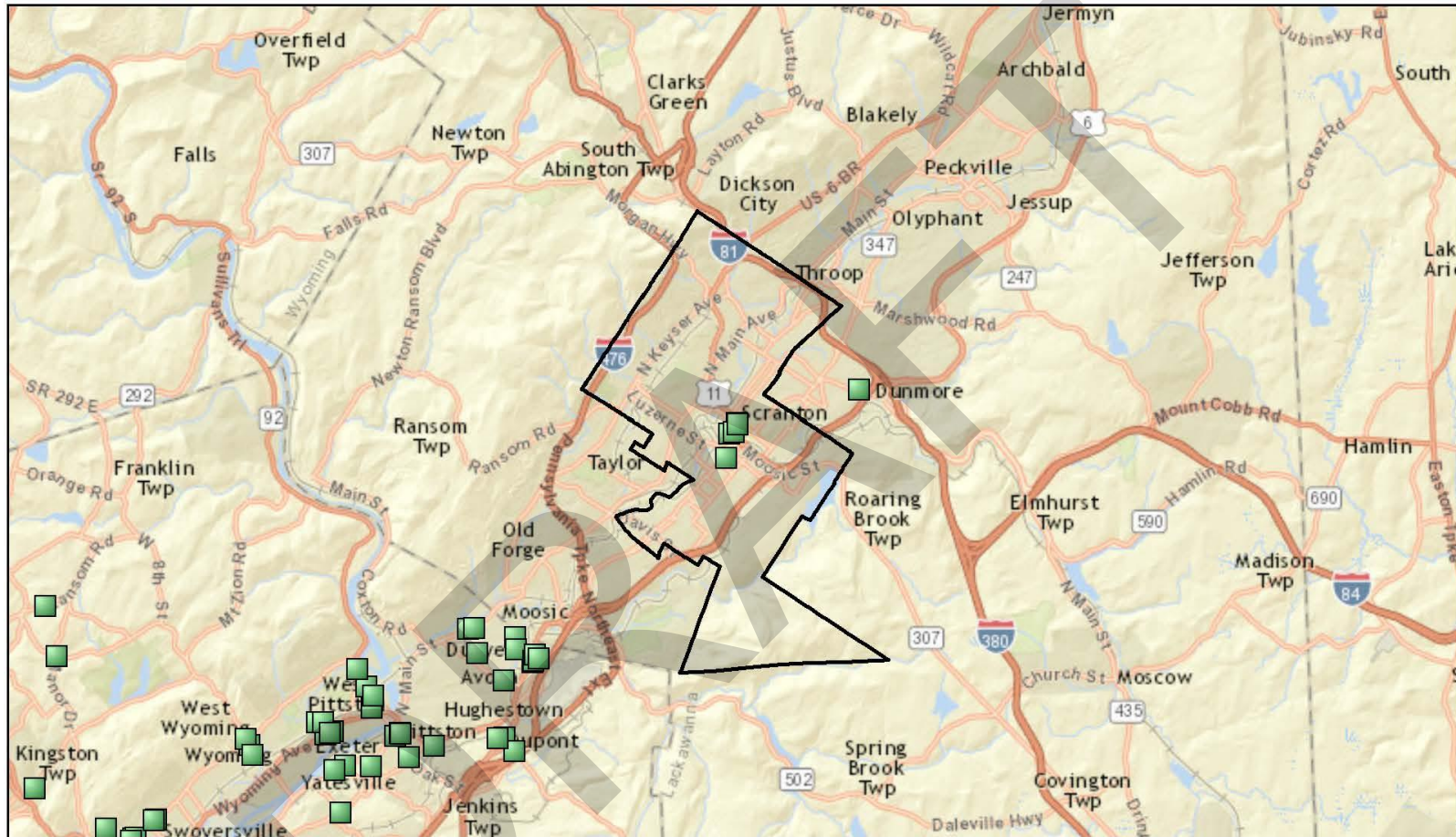
Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** CDBG-funded Economic Development Activities were scattered across Downtown and parts of the South Side and North Scranton.

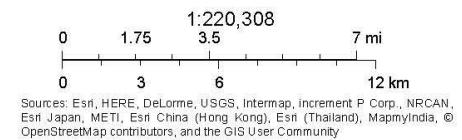
### CPD Maps - CDBG Acquisition Activities



November 16, 2015

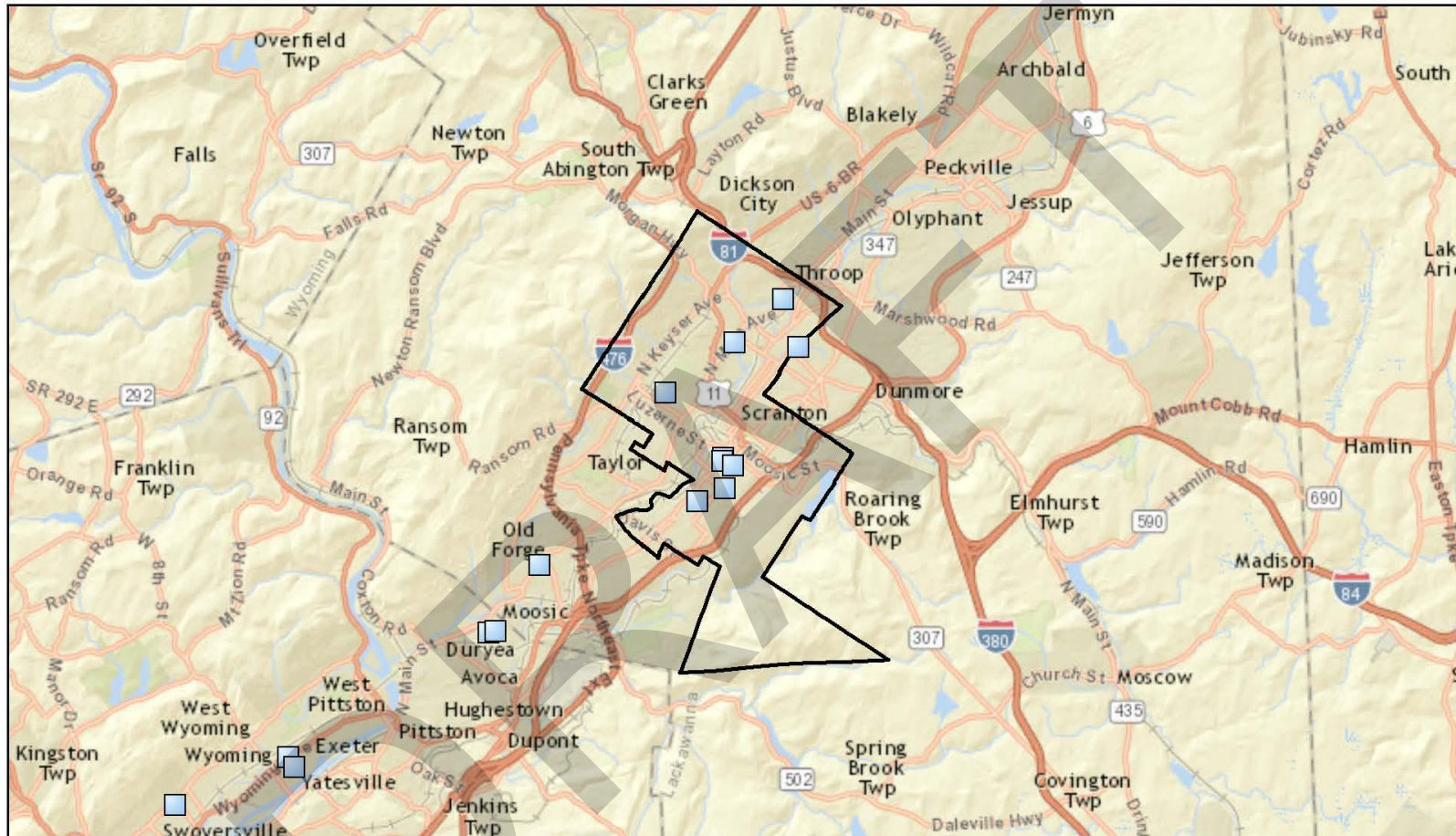
■ CDBG Activity (Acquisition)

Override 1



**Note:** There were few CDBG-funded Acquisitions in Scranton; these activities were located in Downtown.

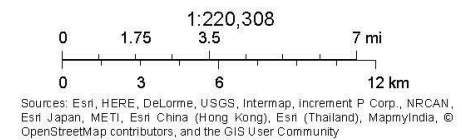
### CPD Maps - CDBG Housing Activities



November 16, 2015

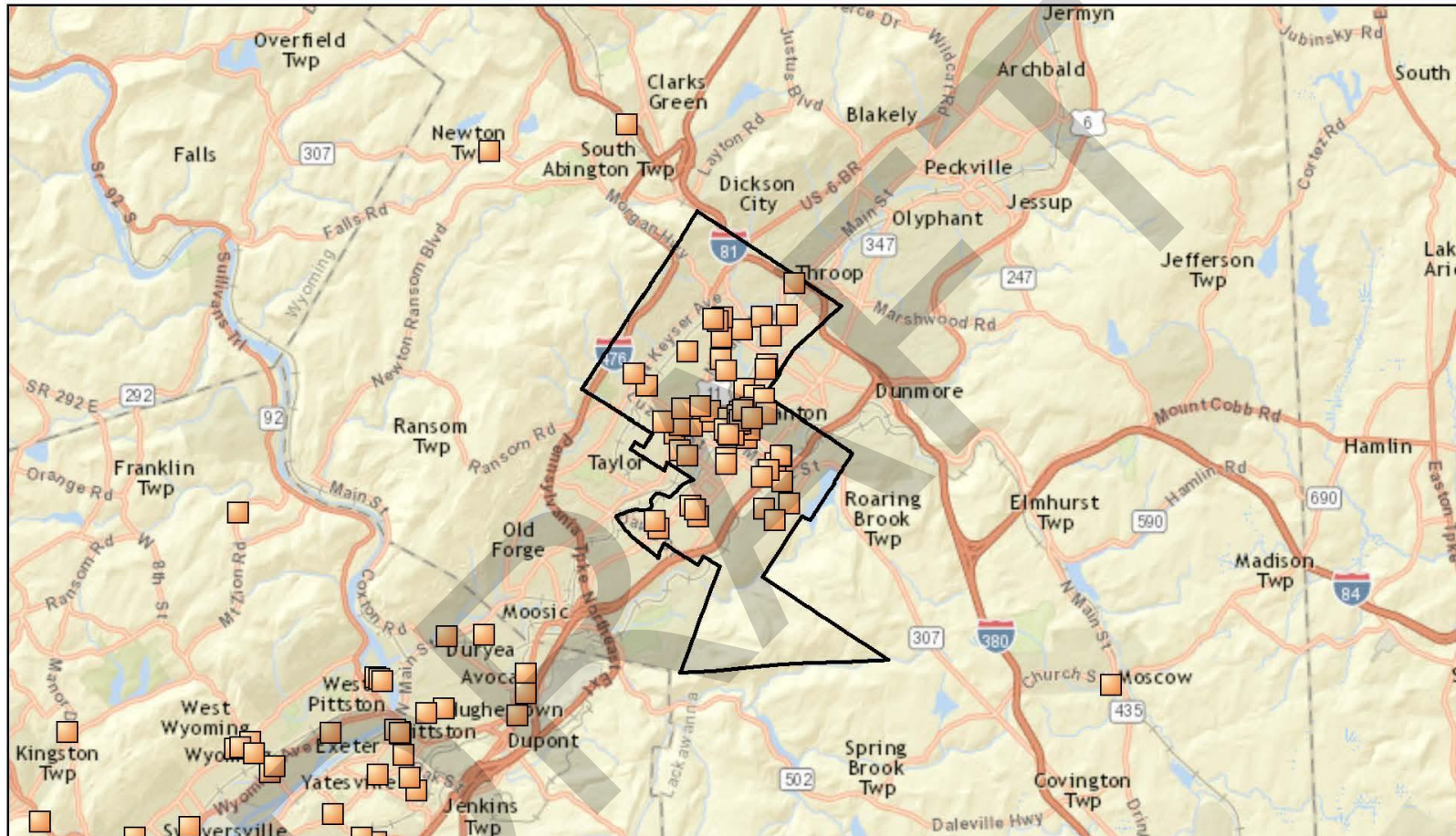
CDBG Activity (Housing)

Override 1



**Note:** CDBG-funded Housing Activities are concentrated in the South Side, Downtown, and areas of North Scranton.

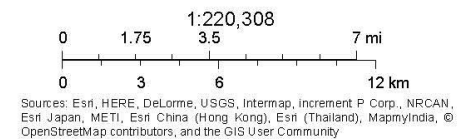
### CPD Maps - CDBG Public Improvements Activities



November 16, 2015

CDBG Activity (Public Improvements)

Override 1

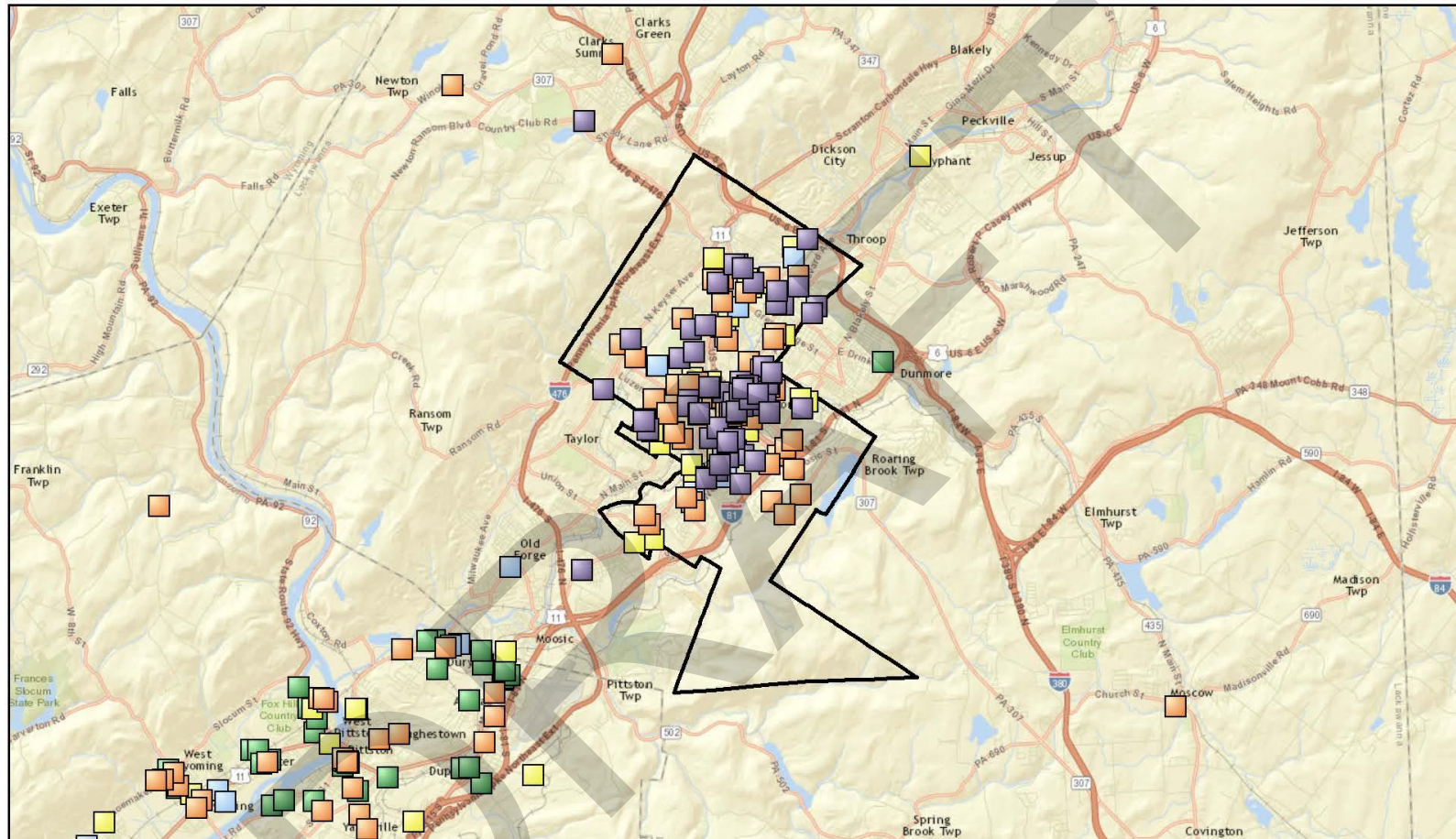


**Note:** CDBG-funded Public Improvement Activities are concentrated in Downtown, the South Side, the Hill Section, Hyde Park, and North Scranton.



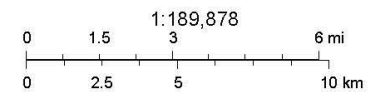


### CPD Maps - CDBG All Activities



November 30, 2015

- CDBG Activity (Public Services)
- CDBG Activity (Public Improvements)
- CDBG Activity (Economic Development)
- CDBG Activity (Acquisition)
- CDBG Activity (Housing)
- Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** CDBG-funded activities are concentrated throughout the central, western, and northeastern parts of the City.

## 2. HOME Program

The City of Scranton receives an annual allocation of HOME funds. The City expects to receive slightly less than \$400,000 in HOME Funds and \$30,000 every year in Program Income to assist low- and moderate-income households. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The City of Scranton uses HOME funds to provide downpayment and closing cost assistance low- and moderate-income homebuyers, including first-time homebuyers. The budget outlined in the following table reflects the FY 2015 allocation, as well as the anticipated program income.

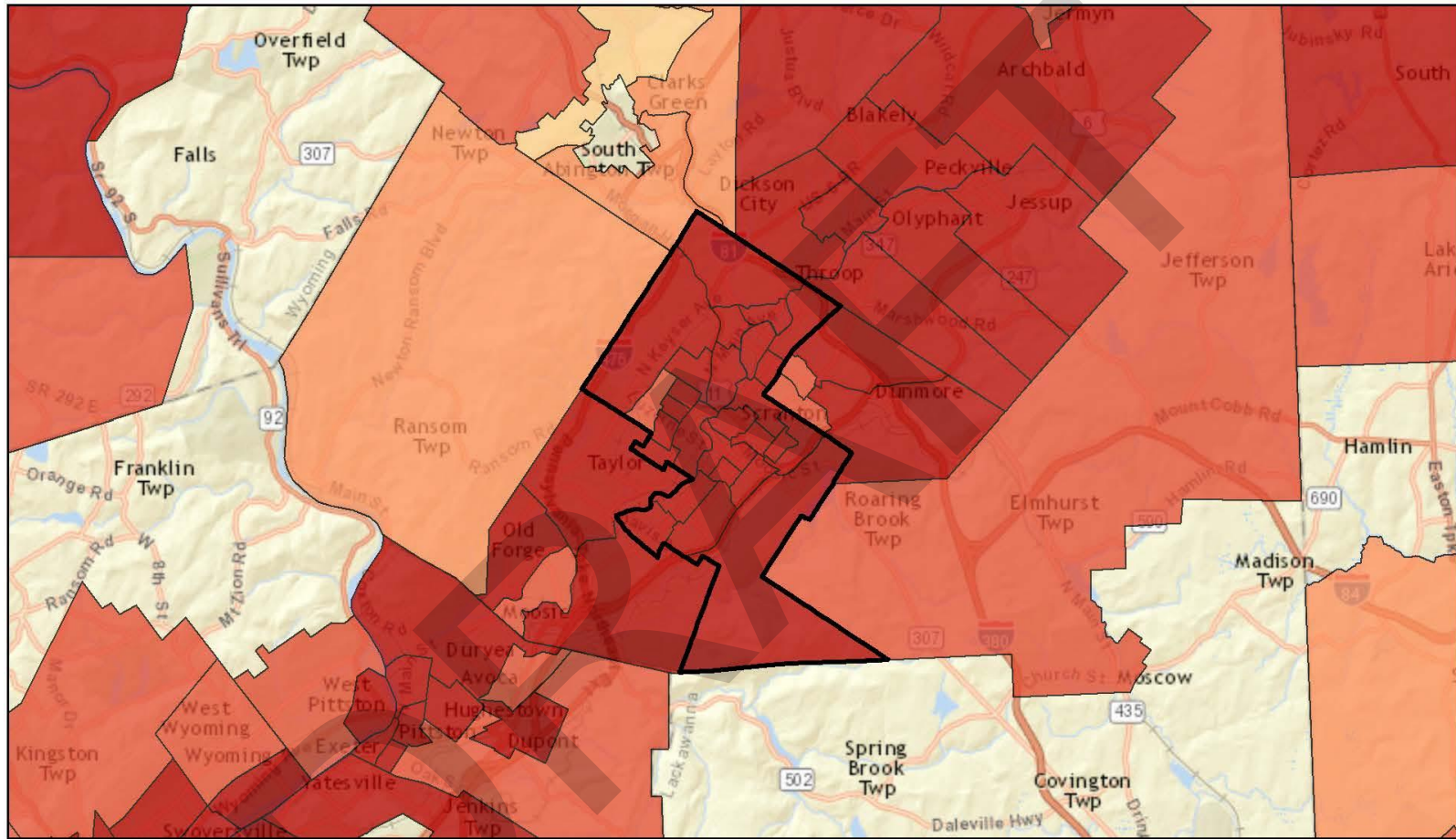
**Table IV-11 - FY 2015 HOME Allocation**

HOME Budget Item	Amount
Program Administration (10%)	\$ 34,473
Owner-Occupied Rehabilitation Program	\$ 180,275
Lackawanna Neighbors, Inc.	\$ 75,000
Homebuyer Program	\$ 50,000
Community Housing Based Organization Project	\$ 57,000
<b>Total:</b>	<b>\$ 396,748</b>

The following maps illustrate the location of HOME funded activities

- HOME Activities Funding
- HOME Homeowner Activities Funding
- HOME Multifamily Activities Locations
- HOME Multifamily Activities Funding

### CPD Maps - HOME Activities Funding



November 16, 2015

Override 1 HOMEActivitiesFunding

HUD\_CPID\_IDIS\_ACTV\_HOME\_TRACT\_TOTAL\_AMT

\$1,000-\$10,000

\$10,000-\$30,000

\$30,000-\$100,000

>\$100,000

1:220,308

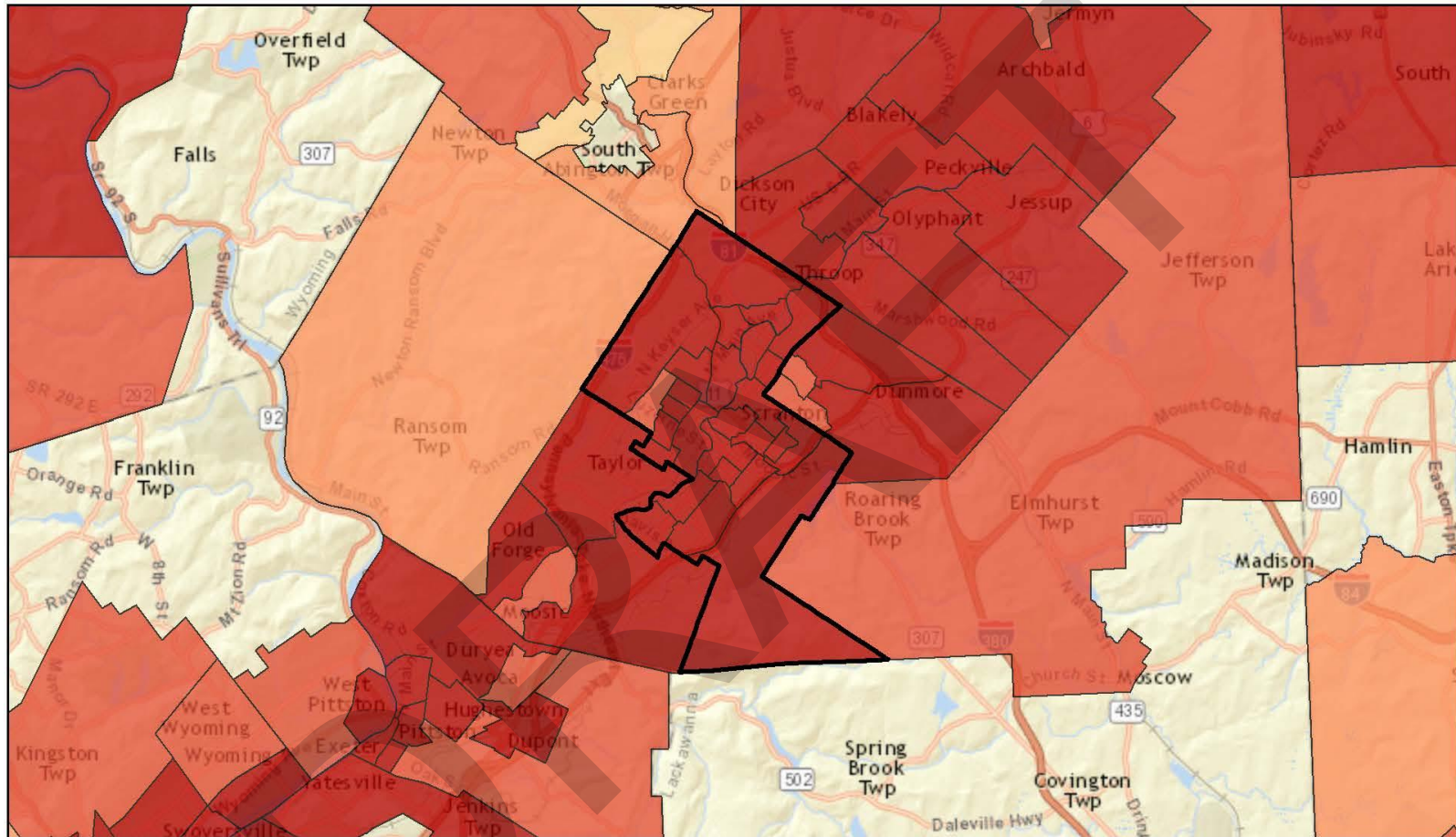
0 1.75 3.5 7 mi

0 3 6 12 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The HOME funded multi-family activities are scattered throughout the City.

### CPD Maps - HOME Homeowner Activities Funding



November 16, 2015

Override 1 HOMEHomeownerActivitiesFunding

HUD\_CPDIS\_ACTV\_HOME\_TRACT\_UATOTHOA\_AMT

\$1,000-\$10,000

\$10,000-\$30,000

\$30,000-\$100,000

>\$100,000

1:220,308

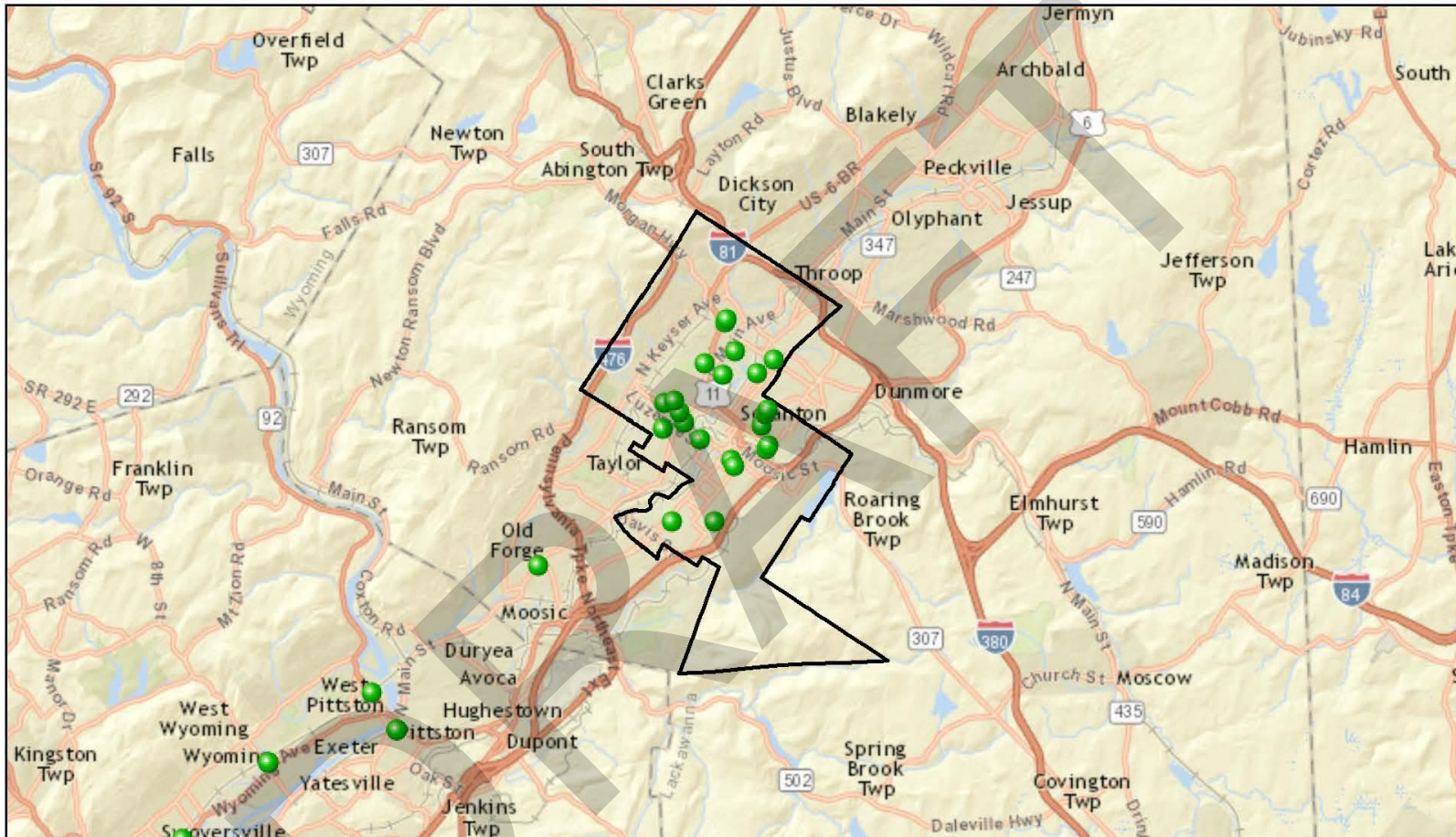
0 1.75 3.5 7 mi

0 3 6 12 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Note:** The Homeowner activities funded under the HOME Program appear to be dispersed throughout the City.

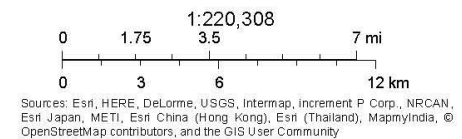
### CPD Maps - HOME Multifamily Activities Locations



November 16, 2015

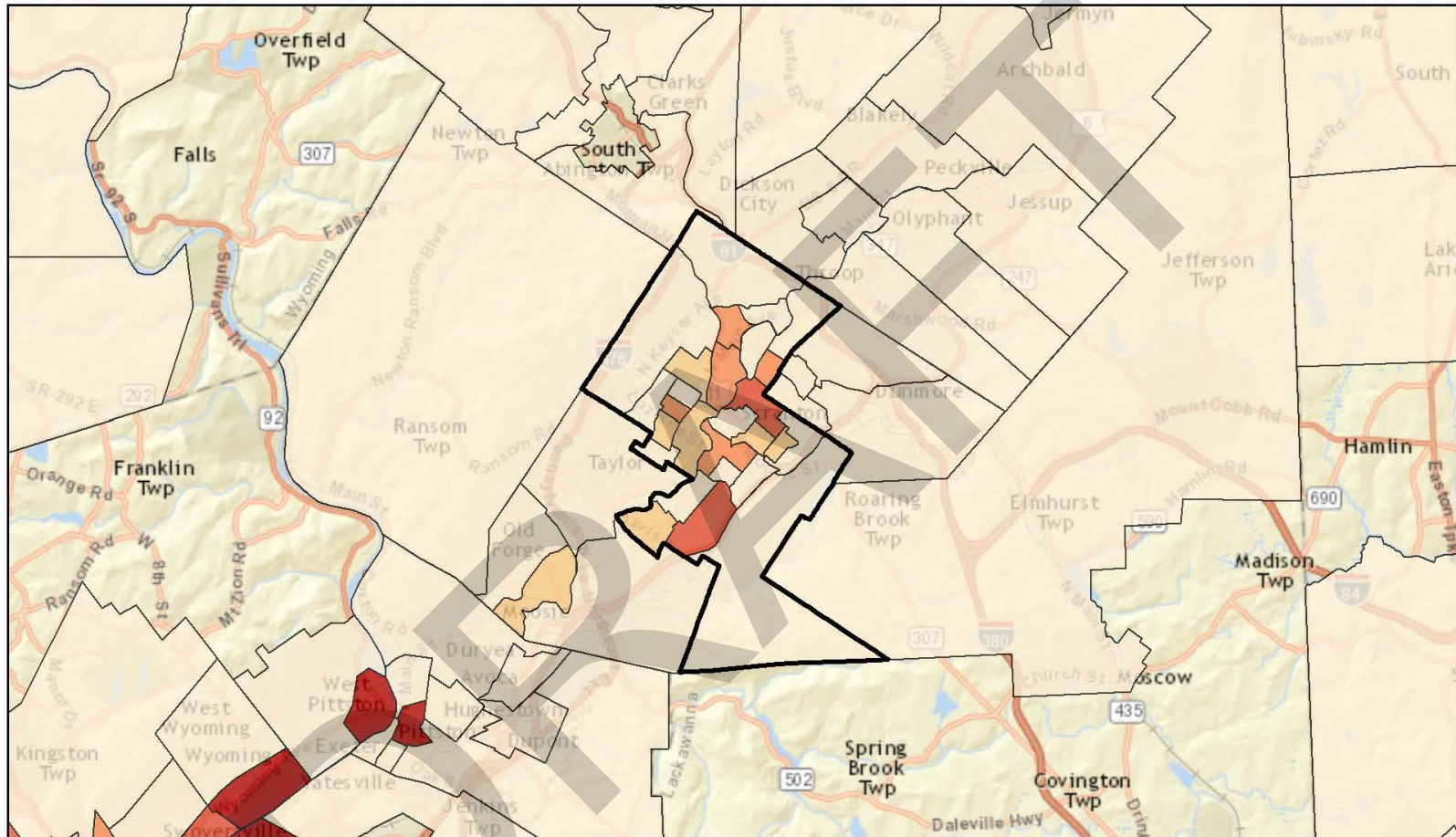
HOME Multifamily Rental Activity

Override 1



**Note:** HOME-funded Multifamily Activities are concentrated Hyde Park, Downtown, and parts of the South Side and North Side of Scranton.

### CPD Maps - HOME Multifamily Activities Funding



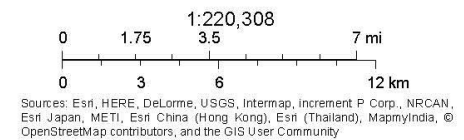
November 16, 2015

Override 1

HOME Multifamily Activities Funding

HUD\_CPD\_IDIS\_ACTV\_HOME\_TRACT\_RENTAL\_AMT

<\$1,000



**Note:** The HOME funded multi-family activities were funded in Downtown, South Side, Hyde Park, and parts of North Scranton.

### 3. Emergency Solutions Grant (ESG) Funds

The City of Scranton receives an annual allocation of Emergency Solutions Grant (ESG) Funds. These funds are used for activities to address homelessness in the City. The FY 2015 ESG Budget is outlined in the following table.

**Table IV-12 - FY 2015 ESG Allocation**

Project Name	ESG Funds
Homeless Prevention	\$ 230,044
<b>Total</b>	<b>\$ 230,044</b>

The ESG funds must be allocated for projects that are eligible under the following six (6) ESG Components:

- **Street Outreach** – is for the unsheltered homeless persons which includes:
  - Engagement
  - Case Management
  - Emergency Health and Mental Health Services
  - Transportation
  - Services for Special Populations
- **Emergency Shelter** – is divided into two (2) sub-categories: Essential Services and Shelter for the sheltered homeless persons.
  - **Essential Services** include:
    - case management
    - child care, education, employment, and life skills services
    - legal services
    - health, mental health, and substance abuse services
    - transportation
    - services for special population.
  - **Shelter** includes:
    - renovation including major rehabilitation or conversion
    - operations costs including maintenance, utilities, furniture, food, etc.
- **Homeless Prevention** – includes the following items to prevent and stabilize an individual or family from becoming homeless:
  - Housing Relocation and Stabilization Services



- Short- and Medium-Term Rental Assistance
- **Rapid Re-housing** – includes the following items to assist the actual homeless:
  - Housing Relocation and Stabilization Services
  - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS)** – includes payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration** – Up to 7.5 percent can be allocated for the payment of administrative cost relating to the planning and execution of the ESG activities.

Up to 60% of each fiscal year's ESG grant allocation can be used for Street Outreach and Emergency Shelter expenditures. The remaining 40% is for Homeless Prevention, Rapid Re-housing, HMIS, and Administration.

#### 4. **Continuum of Care (CoC)**

The City of Scranton is part of the Scranton-Lackawanna County Continuum of Care (CoC). The Scranton-Lackawanna County Continuum of Care is committed to streamline and strengthen current services through collaborative efforts, planning, and partnerships. The CoC is made up of directors, case managers, and representatives of agencies in Lackawanna County who are dedicated to serving the homeless and at-risk population.

The CoC meets monthly to discuss programs currently operated under each agency and to identify how to expand services and better meet the needs of the community. The goals of the CoC are to prevent and end homelessness, support the needs of the homeless population, and help individuals achieve self-sufficiency. United Neighborhood Centers (UNC) is the lead agency for the Scranton-Lackawanna County CoC and provides administrative support and technical assistance for agencies and their functions; UNC is also responsible for the completion and submission of the Continuum of Care Homeless Assistance Competition, as well as the Housing Inventory Chart and the 'Point in Time Count.' Other non-profit agencies that are heavily involved in the CoC include the Catherine McAuley Center, Catholic Social Services, Community Intervention Center, St. Joseph's Center, Voluntary Action Center, and the Women's Resource Center, among many others.

The CoC is working on the implementation of a coordinated assessment system that will ensure any individual entering any CoC facility will receive the same assessment and referral services to best and most efficiently serve the homeless population. The CoC and its members will continue to emphasize the following prevention strategies in its *Ten Year Plan to End Chronic Homelessness*:

- Prevent evictions through an Eviction Prevention Program with District Magistrates.
- Increase wage and income stability.
- Develop a strategy to address the root causes of homelessness, continue to develop community in-take process and coordinated assessment system and link to the universal waitlist process embedded in HMIS.
- Reduce the number of women who become chronically homeless as a result of domestic violence.
- Ensure full range of homeless prevention and assistance interventions are available.

The Scranton-Lackawanna County Continuum of Care Strategic Plan addresses homelessness prevention for all individuals, looking superficially at preventing eviction and increasing affordable housing availability. The Plan prioritizes the reduction of barriers to entry into its housing programs and emphasizes the provision of services needed by the chronic homeless to maintain housing stability.

A significant priority in the CoC's Strategic Plan is identifying and engaging homeless persons living in environments unfit for human habitation. Case workers distribute food, clothing, medical supplies, and other assistance during weekly outreach activities and act as liaisons between the hardest to reach homeless individuals and other CoC and mainstream homeless providers.

The CoC's current efforts to end homelessness among families with children is a top priority. The agencies within the CoC operate several transitional housing programs that have been helping families over the past decade. The CoC has a partnership with Lackawanna Office of Youth and Family Services to help in identifying homeless families. The current outreach plan is to identify families through partnerships and to provide in-depth assessment to determine the best approach for the family to be housed immediately. United Neighborhood Centers' One Stop Shop for housing is coordinating the outreach efforts and continues case management for these families in order to prevent a re-occurrence of homelessness.

The CoC has continued to partner with Lackawanna County’s Office of Youth and Family Services in order to identify homeless youth under the age of 25 and homeless youth aging out of foster care. Additionally, St. Joseph's Center's Mother Infant Transitional Housing Program is mainly occupied by women under the age of 25 with newborn children. In the CoC's most recent point-in-time, the sheltered, accompanied homeless population makes up 17% of the total homeless population; there were no unsheltered homeless youth in the count.

**5. City of Scranton Housing Authority –**

The City of Scranton Housing Authority is responsible for the development and maintenance of the City’s public housing units and Section 8 Vouchers within the City. The Scranton Housing Authority receives approximately \$15,000,000 annually in funds for operating costs, capital funds, and Section 8 funds, illustrated in the following table.

**Table IV-12 – Scranton Housing Authority  
Funds Received Over 12-Month Period**

Budget Item	Amount
Dwelling rental from public housing residents	\$ 3,647,777
Public Housing Operating Funds	\$ 5,722,137
Public Housing Capital Funds	\$ 1,618,121
Section 8 funds	\$ 4,136,937
<b>Total:</b>	<b>\$ 15,124,972</b>

*Source: Scranton Housing Authority*

**Public Housing –**

The City of Scranton Housing Authority owns and manages 1,295 units of public housing. In addition, the Scranton Housing Authority administers 1,025 Section 8 Housing Choice Vouchers and 39 Veterans Affairs Supportive Housing (VASH) Vouchers for rental units in the City. The Housing Authority owns and operates 10 public housing communities and has received \$4,136,937.00 in Section 8 HAP Subsidies since 2014. The complete listing of housing communities is shown in the following table:

**Table IV-13 – City of Scranton Housing – Public Housing**

Name	Neighborhood	Year Built	Units						Total
			Eff.	1-BR	2-BR	3-BR	4-BR	5-BR	
<b>Valley View Terrace</b>	South Side	1952	-	72	56	112	-	-	<b>240</b>
<b>Hilltop Manor</b>	South Side	1955	-	30	160	60	-	-	<b>250</b>
<b>Bangor Heights</b>	North Side	1962	-	10	84	40	12	4	<b>150</b>
<b>Adams Apartments</b>	Downtown	1962	27	37	-	-	-	-	<b>64</b>
<b>Adams Hi-Rise</b>	Downtown	1967	96	72	16	-	-	-	<b>184</b>
<b>Jackson Heights</b>	Hyde Park	1971	44	46	6	-	-	-	<b>96</b>
<b>Washington West</b>	Downtown	1970	28	82	6	-	0	-	<b>116</b>
<b>Riverside Apartments</b>	Downtown	1972	-	-	6	22	8	4	<b>40</b>
<b>Jackson Terrace Apartments</b>	Downtown	1972	-	4	15	23	6	2	<b>50</b>
<b>Washington Plaza</b>	Downtown	1971	-	12	14	28	6	-	<b>60</b>
<b>Scattered Sites</b>	-	-	-	-	29	14	2	-	<b>45</b>

Source: City of Scranton Housing Authority

The Scranton Housing Authority receives slightly more than \$4,000,000 per year for its Section 8 Housing Choice Voucher Program and provides rent vouchers to offset costs of rental housing in the City.

The Scranton Housing Authority has 39 VASH (Veterans Affairs Supportive Housing) vouchers for homeless veterans that need rental assistance. Veterans that are receiving supportive services through the VA Hospital in Wilkes Barre, PA and are in need of housing are referred to the Housing Authority. All 39 vouchers are currently in use.

The Scranton Housing Authority, in conjunction with the residents of the forty-five (45) scattered site units, has prepared a plan to give the residents of these public housing units an opportunity to become homeowners under Section 5(h) of the Housing Act of 1937. The proposed sale of the units is based on the interest, current and potential ability of the residents to become self-sufficient homebuyers. The City of Scranton will support this initiative and will consider developing a program to assist residents of public housing in their efforts to become homeowners. The Scranton Housing Authority will encourage public housing residents to become more involved in the management of public housing through an Agency Plan and assist public housing residents to become owners of their public housing unit.

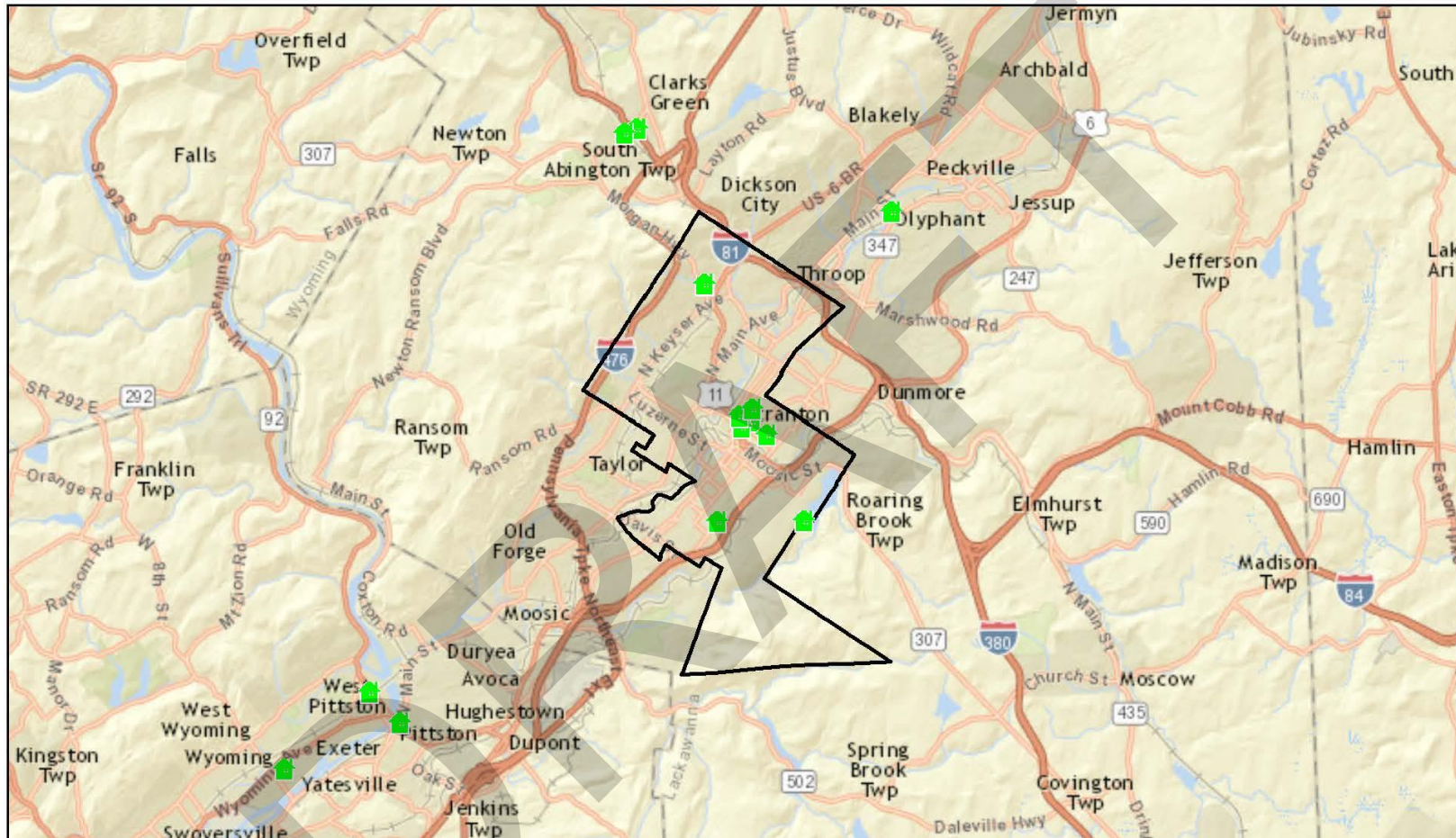
The Scranton Housing Authority works with local law enforcement agencies to maintain and/or establish anti-crime programs in public housing developments. Such programs include the removal of all persons not listed on the dwelling lease agreement and the requirement of housing identification for all authorized residents. These actions can promote a safe atmosphere and provide greater incentive for residents of Scranton to support lawful behavior.

Members of the Scranton-Lackawanna Continuum of Care and Lackawanna Housing Coalition offer several programs to combat homelessness and end chronic homelessness. Additionally, the City of Scranton uses funds from the Commonwealth of Pennsylvania DCED Housing and Redevelopment Assistant Program (HRA), Local Share Account through the Commonwealth Finance Authority, Pennsylvania Housing Finance Authority, National Housing Trust, Neighborhood Stabilization Program (NSP), and Historic Tax Credits.

Maps on the following pages illustrate the distribution of Low Income Housing Tax Credit (LIHTC) and other HUD-assisted developments, public housing developments, and Section 8 Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located in various areas within the City; while some neighborhoods have higher concentrations of public housing, they are typically not located in areas that have a population with more than 51% low- to moderate-income persons.

The following attached map illustrates all HUD multifamily properties in and around the City of Scranton.

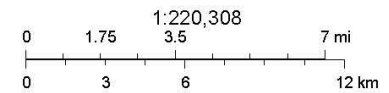
### CPD Maps - HUD Multifamily Properties



November 16, 2015

Multifamily Properties - Assisted

Override 1



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

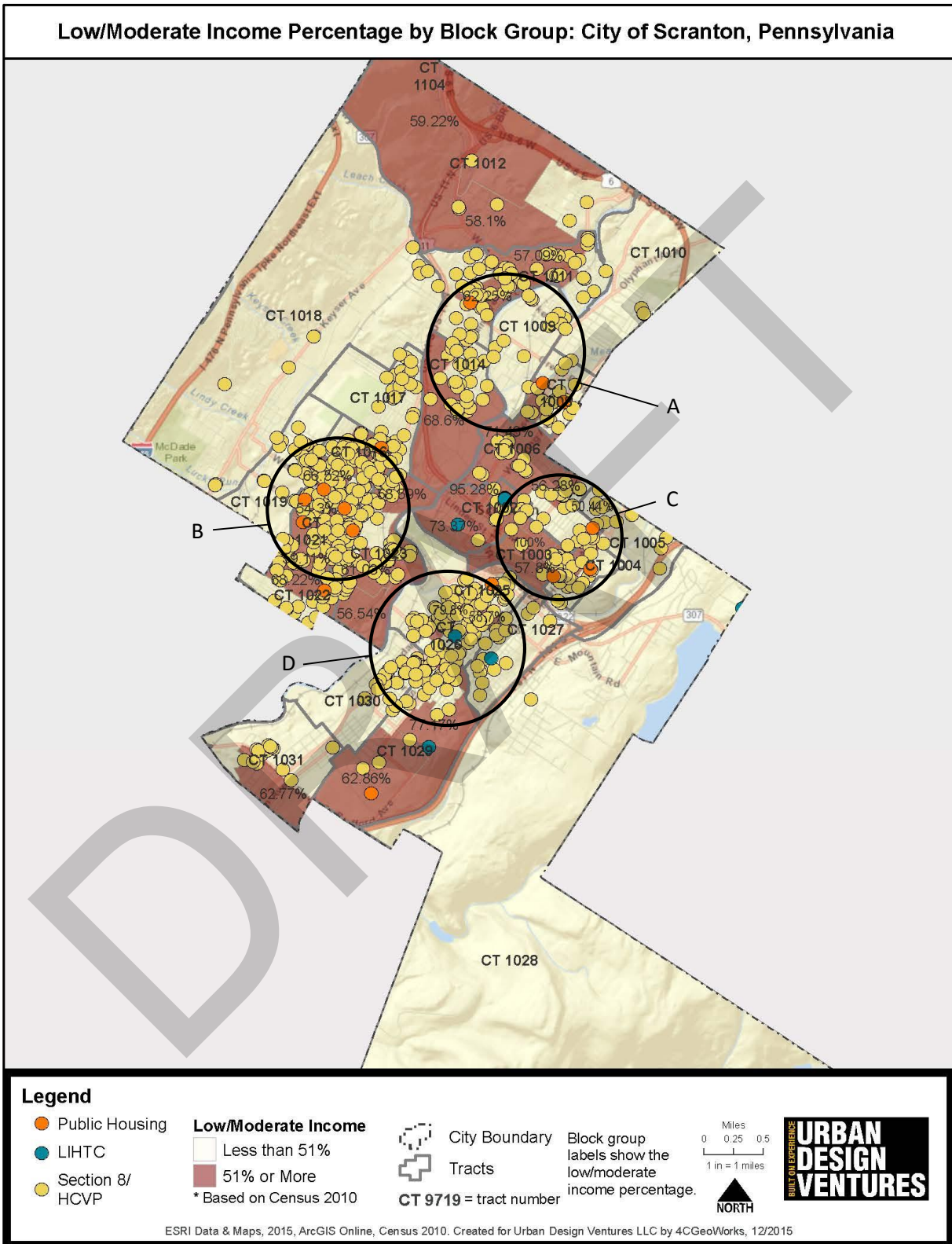
**Note:** HUD Multifamily Properties are concentrated in Downtown.

## Section 8 –

The following maps highlight the locations of HUD assisted housing units and the Census Tracts where Section 8 Vouchers are most commonly used. Areas with high concentrations of Section 8 units are illustrated with a black circle. Neighborhoods are marked by a highlighted letter and described in the following narrative.

Illustrated earlier in this document, the first map shows that the Section 8 Housing Choice Vouchers (HCV) are concentrated in the neighborhoods of Downtown and the southern part of North Scranton (A), Hyde Park (B), the Hill Section (C) and the South Side (D). The highest densities of Section 8 units are in the areas with the highest density of rental housing. While the Section 8 units are fairly clustered together and concentrated in these four (4) areas, they are not found in areas that are more than 51% low- and moderate-income.

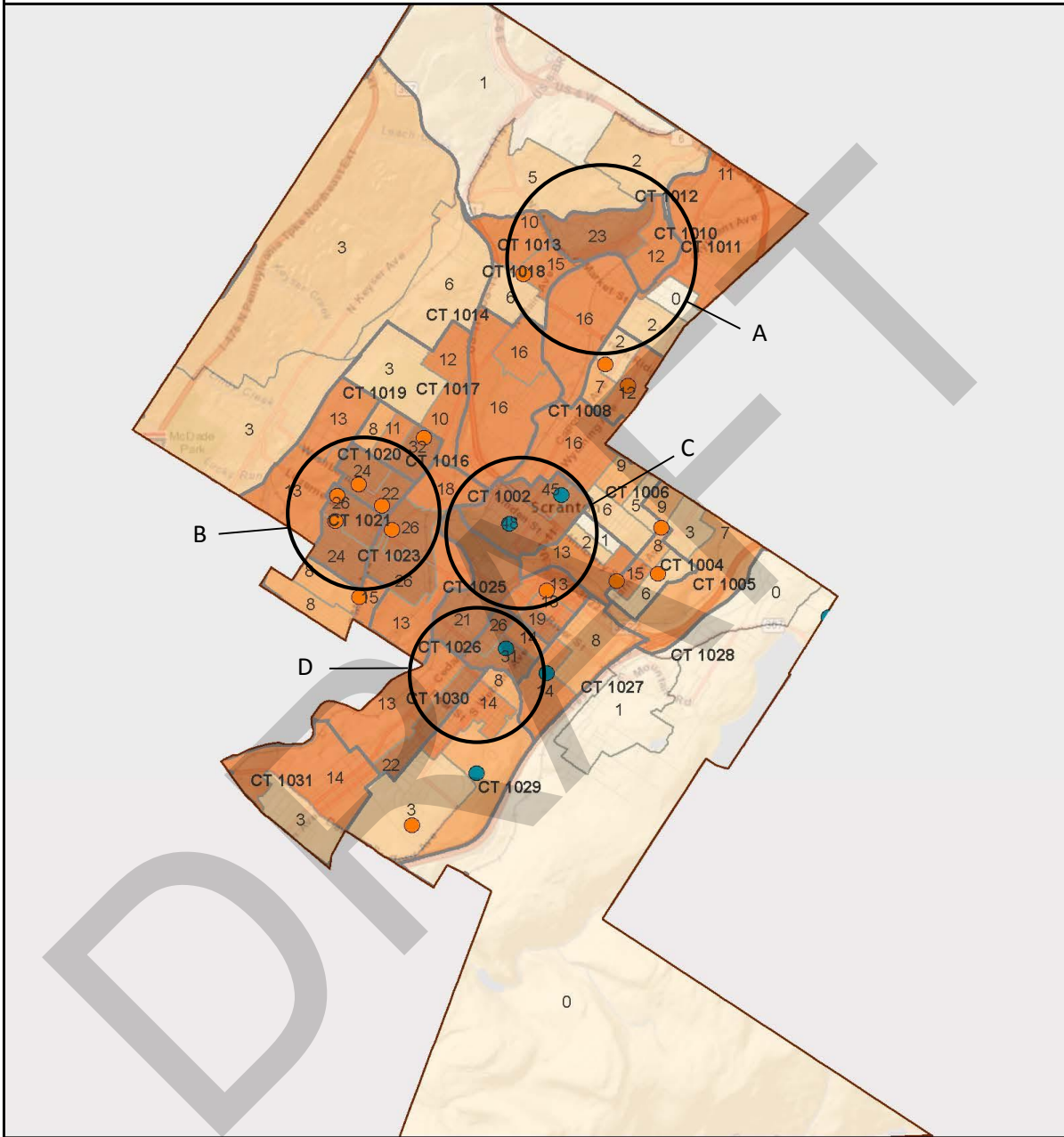
The second map illustrates the concentrations of Section 8 units per block group, which differs slightly from the previous map. While the neighborhoods of Hyde Park (A) and the South Side (B) are illustrated in both maps, the block groups with the higher concentrations contain the areas of Green Ridge (C) and Downtown (D).



Source: Housing Authority of the City of Scranton



**Section 8 Count by Block Group with LIHTC & Public Housing Locations: Scranton, PA**



**Legend**

<ul style="list-style-type: none"> <li><span style="color: orange;">●</span> Public Housing</li> <li><span style="color: blue;">●</span> Low-Income Housing Tax Credit (LIHTC)</li> </ul>	<p><b>Section 8 Count by Block Group</b></p> <table border="0"> <tr> <td><span style="background-color: #f0f0f0; border: 1px solid #ccc; padding: 2px;"> </span> 0 - 1</td> <td><span style="background-color: #e0e0e0; border: 1px solid #ccc; padding: 2px;"> </span> 10 - 18</td> </tr> <tr> <td><span style="background-color: #d0d0d0; border: 1px solid #ccc; padding: 2px;"> </span> 2 - 6</td> <td><span style="background-color: #c0c0c0; border: 1px solid #ccc; padding: 2px;"> </span> 19 - 48</td> </tr> <tr> <td><span style="background-color: #b0b0b0; border: 1px solid #ccc; padding: 2px;"> </span> 7 - 9</td> <td></td> </tr> </table>	<span style="background-color: #f0f0f0; border: 1px solid #ccc; padding: 2px;"> </span> 0 - 1	<span style="background-color: #e0e0e0; border: 1px solid #ccc; padding: 2px;"> </span> 10 - 18	<span style="background-color: #d0d0d0; border: 1px solid #ccc; padding: 2px;"> </span> 2 - 6	<span style="background-color: #c0c0c0; border: 1px solid #ccc; padding: 2px;"> </span> 19 - 48	<span style="background-color: #b0b0b0; border: 1px solid #ccc; padding: 2px;"> </span> 7 - 9		<ul style="list-style-type: none"> <li><span style="color: red;">+</span> City Boundary</li> <li><span style="color: gray;">+</span> Tracts</li> <li>CT 9719 = tract number</li> </ul>	<p>Block group labels show the count of Section 8 Housing.</p>	<p>Miles 0 0.25 0.5 1 in = 1 miles</p> <p><b>NORTH</b></p>	
<span style="background-color: #f0f0f0; border: 1px solid #ccc; padding: 2px;"> </span> 0 - 1	<span style="background-color: #e0e0e0; border: 1px solid #ccc; padding: 2px;"> </span> 10 - 18										
<span style="background-color: #d0d0d0; border: 1px solid #ccc; padding: 2px;"> </span> 2 - 6	<span style="background-color: #c0c0c0; border: 1px solid #ccc; padding: 2px;"> </span> 19 - 48										
<span style="background-color: #b0b0b0; border: 1px solid #ccc; padding: 2px;"> </span> 7 - 9											

ESRI Data & Maps, 2015, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 12/2015

Source: Housing Authority of the City of Scranton

### Actions to Encourage and Engage Public Housing Residents

Funds will be used to provide essential services necessary to reach out to unsheltered homeless individuals and help them connect with emergency shelters, housing, or critical services. Additionally, the Housing Authority will use these funds to provide urgent, non-facility based care to unsheltered homeless who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Essential services consist of engagement, case management, emergency health services, emergency mental health services, transportation, services for homeless youths and victim services, and services for people living with HIV/AIDS.

#### 6. Low Income Housing Tax Credit –

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal Income Tax.

The City of Scranton promotes the use of Low Income Tax Credits. While no projects have been developed since the previous AI in 2011, there have been 417 units developed since 1994, of which all were for low-income City residents. The following table illustrates which LIHTC projects were developed in the City of Scranton since 1994. All projects have been applied for and/or have received LIHTC funding through the Pennsylvania Housing Finance Agency (PHFA).

**Table IV-15 - City of Scranton LIHTC Projects**

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
PAA1996140	Hotel Jermyn Apts.	326 Spruce St	Scranton	PA	18503	85	85
PAA1997082	Goodwill Neighborhood Residences	600 Beech St	Scranton	PA	18505	36	36
PAA1998090	Florence Apts.	637 Adams Ave	Scranton	PA	18510	30	30
PAA2002030	Dunmore Senior Housing	5 Knox Rd	Scranton	PA	18505	60	60
PAA2009045	Harriet Beecher Stowe	830 Crown Ave	Scranton	PA	18505	18	18
PAA2009090	Skyview Park Apts.	43 Crown Cir Dr.	Scranton	PA	18505	188	188

Source: <http://lihtc.huduser.org/> and <http://www.phfa.org>

The following attached map illustrates all LIHTC properties in and around the City of Scranton.

- LIHTC Properties
- All LIHTC Properties with Low-Moderate Income and Minority Percentage

DRAFT



**7. HUD Assisted Housing –**

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The City of Scranton is supportive of the use of Section 202 and Section 811 Supportive Housing developments to increase the supply of affordable supportive housing in the City. Additionally, the City supports the use of Low Income Housing Tax Credits (LIHTC), and Federal Home Loan Bank funds. There are many existing developments, developments currently under construction, and planned proposals.

**8. Homeless Facilities –**

The following table lists the existing facilities for the homeless in the City of Scranton and Lackawanna County. Homeless service providers work to maintain strong relationships with local representatives for mainstream resources such as the Department of Public Welfare, Scranton Counseling Services, NHS Human Services, Equal Opportunity Training Center, the Social Security Administration, and other providers in order to provide the most comprehensive services to those in need of housing assistance.

**Table IV-16 – Supportive Housing Programs**

Agency and Program Name	Description	Program Capacity
<b>Temporary Services</b>		
<b>Adopt-A-Family</b>	The Adopt-A-Family program matches local families with needy families and their children during the Christmas season. Annually about 2,000 needy individuals receive clothing, household items, toys, gift cards, food, and other gifts.	2000 Annual Individuals

<b>Catholic Social Services – St. Francis of Assisi Soup Kitchen</b>	St. Francis of Assisi Kitchen provides hope and compassion to our community. Located in downtown Scranton, the Kitchen serves over 225 hot nutritious meals each and every day of the week. Anyone who comes to our door is welcome--without question or qualification. Since the Kitchen first began in August 1978, we have served over 2.1 million meals.	225 Meals / Day
<b>Shelters</b>		
<b>Nativity Place</b>	The Shelter provides furnished apartments for Homeless Families based upon family size. The families are provided intensive family case management services while they reside at the shelter for 30 days. The primary function of the shelter is to provide a safe and suitable living arrangement until permanent suitable and affordable housing can be obtained. Supportive Services are established upon admission and referrals made to all community services to help stabilize the family unit.	-
<b>St. Anthony's Haven</b>	An emergency shelter for homeless men and women is located at 409-411 Olive Street, Scranton. Separate facilities for both sexes are available. It is open 365 days a year--summer and winter hours vary. The Shelter provides a place to sleep and share companionship. Snacks, shower facilities and laundry services are also available.	-
<b>St. James Manor</b>	This program for homeless individuals and families provides sixteen (16) one and two bedroom apartments within a Transitional Housing Service. Case Management and Employment Vocational Services are provided to assist homeless individuals and families gain independence and self-sufficiency.	16 Units
<b>St. Anthony's Haven</b>	An emergency shelter for homeless men and women is located at 409-411 Olive Street, Scranton. Separate facilities for both sexes are available. It is open 365 days a year – summer and winter hours vary. The Shelter provides a place to sleep and share companionship. Snacks, shower facilities and laundry services are also available.	-
<b>Homeless Prevention Services</b>		
<b>Catholic Social Services – Community Correction Program</b>	The Community Correction Program also houses individuals who are referred to the program by the Federal and State Probation and Parole Offices. These offenders are on parole and are in jeopardy of being re-incarcerated. The program is used to prevent them from going back to prison. The program also provides services to the Federal District Court and accepts direct court commitment cases. This program has achieved accreditation from the American Correctional Association.	-
<b>Catholic Social Services – Homeless Case Management Program</b>	Homeless individuals/families are residing on the streets or in a homeless shelter program in Lackawanna County. The program assists homeless individuals and families with finding adequate housing, furniture, employment and gaining financial stability needed to maintain self-sufficiency. Referrals to appropriate social service agencies are made for rent and food assistance, welfare benefits, job training, etc.	-
<b>Mental Health and Disability Services</b>		
<b>Catholic Social Services –</b>	One of a few programs of its type in Pennsylvania, it provides quality residential services to homeless mentally ill individuals. The residents receive counseling, life skills activities, and other services in a structured 24-hour	6 Beds

<b>Mental Health Homeless</b>	residential setting. The program is aimed at helping the client become self-sufficient and able to live in an independent living situation. This is a six (6) bed program licensed by the Department of Mental Health.	
<b>St. Catherine's Manor</b>	Catholic Social Services of Lackawanna County and Mercy Health Partners have formed a partnership as co-developers of an apartment building near Lake Scranton. It provides unique "supportive" housing services to eligible senior citizens who live independently, but may need light housekeeping, meals, transportation, and health related services as they continue to age.	-
<b>Temporary / Transitional Housing</b>		
<b>Gabriel House</b>	Gabriel House offers transitional housing to women and young children who have been homeless. In addition, case management and individual counseling and career information is offered. There is also assistance in procuring permanent housing. Sixteen (16) apartments are available; 3 two-bedroom, 2 efficiencies, and 11 one-bedroom. Each apartment is self-sufficient and furnished. There is a community room with a computer, television, and VCR, where group meetings also take place. There is a laundry room. Residents are referred from agencies that confirm the resident is homeless. Residents are interviewed before being accepted and there is zero tolerance for drugs and alcohol. Each resident is responsible to pay rent that is 1/3 of their income or \$100 a month (whichever is more). They are also responsible for their own food although there is food donated which is available to all. A Case manager is available during business hours and is on call for emergencies. The building is protected by an alarm system and voice activated entry system.	16 Apartments
<b>Gabriel Shelter</b>	The primary goal of the program is to provide a safe and stable living environment for youth while a plan is developed regarding their future living arrangements. These plans focus on the best interest of the youth and are formulated in conjunction with the youth, their family, shelter staff, their children and youth caseworker and any other significant individuals. While residing at the shelter all youth (families when applicable) are offered supportive services which include: individual, group and family counseling, life skills education, recreation, tutoring, advocacy and referral. The facility is licensed by Pa. DPW and adheres to all Pa. State Chapter 3800 regulations for adolescent residential facilities.	16 Beds
<b>Rose of Sharon</b>	This program is for homeless women between the ages of 18- 21 who are pregnant or have young babies. It provides housing in scattered site apartments that are furnished. It provides supportive services and referral services to those agencies in the community that will assist in pre-natal and post-natal care. There is a case worker during business hours and on call for any emergency.	-
<b>Shepherd's Maternity House</b>	The Mission of Shepherd's Maternity House is to provide shelter, care, counseling, and education as an alternative to abortion for pregnant women ages 18 and older. During their stay, the mothers are given much needed support in a loving family atmosphere. They are also given the assistance and knowledge to provide that same nurturing, comforting environment for their babies. In some instances, however, it may not be possible for these young women to keep their infants. Since the decision to put a newborn up for adoption is far from easy, impartial counseling is available to help the mother decide through Catholic Social Services. Day to Day Life these young women will receive instructions on maternal, prenatal, and postnatal care as well as nutrition. They will be given the opportunity to learn parenting skills, and receive counseling and job training. In addition, they will learn how to live	-

	<p>together as a family at the maternity home. Women must provide their own food although there is food donated that all may share. Women are asked to pay \$10.00 a week. Assistance will be provided to help young women who have not completed their high school or vocational school education. Classes will be basic courses, including computer technology, which will help them develop the necessary skills to compete in today's marketplace.</p> <p>After the birth of their babies, mothers will receive assistance in securing housing, employment, and day-care facilities. Ongoing counseling and support will be available, if required. The new mothers will always know that Shepherd's Maternity House a program of Catholic Social Services regards them as part of its family.</p>	
<b>VA – SRO Supportive Housing</b>	<p>This program for eight (8) homeless veterans and individuals is a single-room occupancy transitional housing service. Catholic Social Services and the Community Intervention Center have partnered to provide Case Management and Counseling Services to help assist homeless individuals towards independence and self-sufficiency.</p>	8 Units
<b>Permanent Housing</b>		
<b>Catholic Social Services – Homeless Permanent Housing</b>	<p>Catholic Social Services of Lackawanna County developed and implemented a permanent housing program in Lackawanna County for eight (8) homeless individuals. This program is sponsored by HUD's Homeless Continuum of Care. The program is designed to provide supportive housing as a permanent resource for chronic homeless individuals.</p>	8 Units

## 9. Planning, Zoning, and Building Codes

### *City of Scranton*

The City of Scranton adopted its present Zoning Ordinance on December 15, 1993. The Zoning Board Appeal Hearings take place on the second Wednesday of each month at 6:00 PM in the Council Chambers at City Hall. The City has adopted the latest revisions to the following model building and construction codes:

- The International Building Code, 2006 Edition
- ICC Electrical Code (NEC 2006)
- International Mechanical Code, 2006 Edition
- The International Fuel Gas Code, 2006 Edition
- International Plumbing Code, 2006 Edition
- International Residential Code, 2006 Edition
- International Fire Code, 2006 Edition
- International Energy Conservation Code, 2009 Edition
- International Existing Building Code, 2009 Edition
- International Urban-Wildland Interface Code, 2006 Edition
- File of Council No. 74, 1993, Zoning Ordinance



In review of the City of Scranton's Zoning Ordinance, the following items were noted and it is recommended that the Ordinance be updated to bring it into compliance with the Fair Housing Act, as amended, along with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act.

- *Article I – Administration – Section 101 – Purpose & Objectives:*

The City should consider adding to this subsection, a statement that the City of Scranton will “affirmatively further fair housing.”

- *Article II – Definitions – Subsection 202 – Terms Defined:*

The definition of “family” states that it “*shall not include more than four (4) persons who are not related to each other.*”

*References made to Subsection 402, Item 21:*

- *Group Home Rule H (1) – Single-family detached dwelling with minimum lot size of 10,000 square feet and minimum building setbacks from all residential lot lines of ten (10) feet; eight (8) total persons and; (2) – Any other lawful dwelling unit: six (6) total persons.*

This needs to be clarified and it is suggested that the maximum number of unrelated persons be revised to six (6) persons.

- Under the definition of “family,” it is recommended that special provisions be listed for handicapped persons living together as a common household of total people.
- Under the definition of “dwelling,” there is an inconsistency between that and the special provisions of “group home” in Section 402. It should be clarified the number of unrelated handicapped individuals residing as a common household unit. In addition, the definition of a disability [handicapped] should be added to the list of definitions using the latest Federal definition:

*Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.”*

- The City should remove the note on the bottom of the definition of “group home” that states that the term [“...such term does not include current, illegal use of, or addition to, a controlled

*substance as defined in Section 802 of Title 21.] Persons who are addicted to a controlled substance and are in a treatment program are considered 'disabled' and therefore are a protected class."*

- The definition for “treatment center” is acceptable. However, under Section 402, the special provisions seem burdensome on the part of applicants and should be revised accordingly to protect the rights of individuals who are in treatment.

- *Article III – Districts:*

There are seven (7) residential districts included in the Zoning Ordinance: C-R, R-1, R-1C, R-1A, R-2, R-2/0, and R-3.

- Under *Subsection 306 – Table of Permitted Uses by District*: Group homes are permitted in all residential districts. They are also permitted in all commercial districts and in the two (2) institutional districts.
- Treatment centers are not permitted in any residential districts, even the multifamily R-3 residential district. The use is restricted to the I-G Business District as a special exception and as a conditional use in the INS-G Industrial District as a conditional use in the IND - District. Consideration should be given to permit treatment centers in other Zoning Districts.

- *Article IC – Additional Requirements for Special Uses:*

*Under Subsection 402 - #1 Abused Person Shelter* – This type of facility is not listed as a permitted use in any zoning district. The other restrictions for *#21 – Group Homes* appear to be adequate. However, the additional request for *#50 – Treatment Centers* are not in keeping with the Fair Housing Act and Section 5005 of the ADA.

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

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

accessibility for disabled persons. The Scranton Housing Authority has stated that it is in full compliance with the HUD visitability standards.

### ***Federal Requirements***

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

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

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

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for



housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class. The City of Scranton established the Mayor’s Commission on Disabilities in 2003 and recently constructed a treehouse in its ‘Nay Aug Park’ that is accessible to people with disabilities.

## 10. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The City, Lackawanna County, and the City of Scranton School District set the real estate taxes for the City of Scranton. The millage rates in the City are outlined below.

### Real Estate Millage Rates in the City of Scranton - 2015

- County
  - County Tax 0.0053600 mills
  - Educational Tax 0.0001000 mills
  - Library Tax 0.0002820 mills
- City
  - City Land Tax 0.0219973 mills
  - City Improvement Tax 0.0047835 mills
  - School Tax 0.0120400 mills

The City of Scranton tax rates increased between 2014 and 2015, while the School District tax remained the same. The following table illustrates the real estate taxes for properties assessed at \$100,000 and \$12,000 (the median 2015 assessed property value for all residential properties according to the Lackawanna County Assessor's Office).

**Table IV-18 - City of Scranton Property Taxes - 2015**

Taxes	Taxes for Property Assessed at \$12,000	Taxes for Property Assessed at \$100,000
City Taxes	\$ 321.60	\$ 2,680.00
County Taxes	\$ 64.80	\$ 540.00
School Taxes	\$ 145.20	\$ 1,210.00
Library Taxes	\$ 3.60	\$ 30.00
<b>Total Taxes</b>	<b>\$ 531.60</b>	<b>\$ 4,430.00</b>

<http://www.lackawannacounty.org/index.php/lackawanna-county-assessors-office>

There are several tax abatements and exemptions for taxpayers in the City of Scranton:

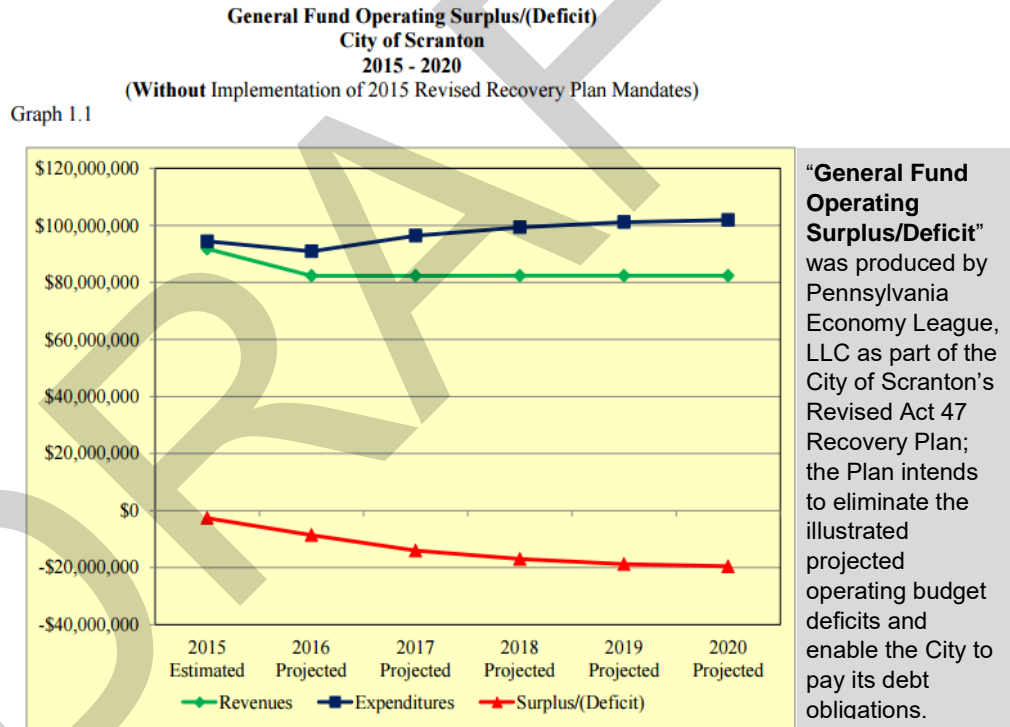
- **Act 32 (Local Service Tax):** The Municipality is required by law to exempt from the LST employees whose earned income from all sources in their municipality is less than \$12,000 from 2005 through 2014 and \$15,600 in 2015.
- **Act 1 (Property Tax Relief):** Property owners with primary residences in Lackawanna County are eligible to have the property assessment value of their homes reduced for school tax purposes only. If they are already receiving the Act 50 Homestead Exclusion, property owners are automatically enrolled in the Act 1 program.
- **Act 50 (Homestead/Farmstead Exclusion):** County property owners with primary residences in Scranton can have their assessed value of their homestead or farmstead reduce by the amount of the exclusion before the property tax is computed.
- **Act 77 (Senior Citizen – Property Tax Relief):** Residents who are at least 65 years old, widows and widowers who are age 50 and older, and people with disabilities age 18 and older are eligible for the Property Tax or Rent Rebate Program. These residents must have an annual income of \$35,000 a year or less (counting just half of Social Security or Railroad Tier One benefits) and have lived in and owned their current Lackawanna County residence for a reduction/rebate in their County tax bill.

The City of Scranton is currently in Act 47 and is facing budget deficits. In early 2014, the Greater Scranton Chamber of Commerce hired HJA Strategies, LLC to conduct a thorough and comprehensive analysis of the City's budget and offer recommendations on how the City might improve its financial position going forward. While the "*Report on the Budget and Finances of the City of Scranton*" outlined a number of recommendations to strengthen the City's financial state, one focused on raising revenue through real estate taxes.

The last reassessment completed in Lackawanna County occurred in the late 1960s. Failing to hold a reassessment raises the level of inequity in the distribution of property taxes across the City and prevents the City from collecting true revenue; in the Pennsylvania Economy League's 2012 Recovery Plan, it was estimated that the City of Scranton could be getting \$1.35 for every \$1.00 collected currently. Not only does an outdated assessment lower the revenue for the City, it disincentivizes new construction and renovations in the City, as new construction bears the brunt of the tax burden as it is assessed at a price more reflective of its market value. HJA Strategies, LLC thus made a recommendation to initiate a reassessment in the County,

encouraging the Mayor to make a formal request by letter of personal appearance, requesting the reassessment.

The City of Scranton levies a relatively high earned income tax in comparison to neighboring municipalities, at 3.4% of resident income. According to the City of Scranton’s Act 47 Amended Recovery Plan, the City increased its real estate taxes by 79.2% between 2009 and 2014; this tax now provides between 21.0% and 35.2% of the City’s total tax revenue, second only to Earned Income (EIT), which provides between 48.3% and 53.2% of total operative revenue. While higher income and real estate taxes can be considered an impediment to fair housing and discourages families from purchasing a home, the City is in a fragile financial state and is collaborating with the Pennsylvania Department of Community and Economic Development.



The City of Scranton is in the process of requesting to triple its local services tax, which is used to fund general services such as fire and police protection. This increase would raise the yearly local services tax from \$52 to \$156 for approximately 34,000 people who work in the City and earn more than \$15,600 a year. This increase, which is part of the revised Act 47 recovery plan, will provide approximately \$4 - \$5 million in additional revenue. This measure was approved by Senior Judge John Braxton in Philadelphia, sitting in Lackawanna County Court, retroactive to January 1<sup>st</sup>.

## 11. Comprehensive Plan

The Scranton-Abingtons Planning Association (SAPA) Comprehensive Plan was created to provide a framework for the strategic use of public resources to optimize quality of life with the SAPA area. With eleven (11) member municipalities, SAPA includes the City of Scranton, the Boroughs of Clarks Green, Clarks Summit, Dalton, and Dunmore, and the Townships of Abington, Glenburn, Newton, North Abington, South Abington, and West Abington, of which all are located in Lackawanna County. This

planning area represents about 53% of the total population of Lackawanna County, while the land area comprises about 21% of the County. SAPA was established so that member municipalities could benefit from multi-municipal cooperation. The SAPA Comprehensive Plan was created to:

- Enable neighboring municipalities to develop a shared vision of the future;
- Provide additional financial resources for plans, studies, and projects from state agencies and other sources;
- Support cost-sharing and cost-saving arrangements for planning and plan implementation activities;
- Facilitate economic development based on a coordinated and comprehensive strategy rather than competing for tax revenues; and
- Provides a stronger defense from curative amendment challenges if there is a multi-municipal (rather than individual) comprehensive plan and cooperative zoning.

The Plan states that a key component to the SAPA region is the future of the City of Scranton and Dunmore Borough, two of the more traditional centers of commerce for the area. While each has declined in population and pattern of disinvestment, SAPA emphasized



strengthening the two municipalities, as healthy urban centers can benefit the entire area through less emigration, less development and loss of open land in the rural municipalities, and an improved quality of life for everyone in the area. The SAPA Comprehensive Plan was developed around the following framework:

- Existing Conditions – *Provides a snapshot of the SAPA area as it is today, examines recent trends and considers forecasts for growth and development.*
- Growth Management Plan – *Identifies goals and objectives for the future and establishes a policy framework for meeting those goals.*
- Implementation Plan – *Establishes an implementation framework of actions that SAPA municipalities will take cooperatively over time to translate the Plan into reality.*

In addition to providing local officials with effective planning tools to support day-to-day decisions about future development in the area, the Comprehensive Plan must balance local needs with regional requirements and contain both long-range and short-range goals. The Growth Management Plan aspect of the Comprehensive Plan is intended to be used as a guide for future growth; by providing a guide for day-to-day decision making, the Growth Management Plan was created to provide clear guidance to public and private organizations, businesses, and residents about the future direction of the SAPA area over the next 20 years.

- **Growth Management Plan**
  - **Land use plan** – to provide a future pattern of development and is responsive to existing and future economic, social, and cultural needs of the area.
  - **Transportation plan** – to achieve a safe and efficient transportation system that is compatible with the natural, agricultural, and developed areas of the area.
  - **Housing Plan** – to provide a diversity of housing opportunities, to coexist with the existing housing stock and built environment.
  - **Environmental Protection Plan** – to protect and enhance environmentally-sensitive areas of the SAPA region.
  - **Historic Preservation Plan** – to protect and enhance historically- and culturally-significant areas and features of SAPA municipalities.



- **Parks, Recreation, and Open Space Plan** – to provide an adequate supply of accessible parks and playgrounds, open spaces, and outdoor recreation opportunities.
- **Community Facilities and Utilities Plan** – to provide public services, facilities, and utilities in the most cost effective and environmentally sensitive manner.

In order for the Comprehensive Plan to have an impact, the plan must be adopted by the local governing bodies in order to have the best chance of success; without understanding and support of local elected officials, the Plan will neither be useful nor followed. Upon adoption of the SAPA Comprehensive Plan, implementation is crucial and thus the Plan provides a detailed implementation strategy. Many strategies involve around the Document’s Land Use Plan and look at new development and redevelopment patterns, mixed-use and overlay zoning, natural and historic resources protection regulations, reduced off-street parking requirements, design guidelines, an official park and open space map, and targeted transportation projects.

**Table IV-19 – SAPA Comprehensive Plan Schedule**

	Action	Timing	Primary Responsible Parties
1	Adopt the SAPA Comprehensive Plan	Immediate	- Elected Officials
2	Prepare and Adopt Stormwater Ordinance Amendments	1-2 years	- SAPA Committee/ Subcommittee - Elected Officials
3	Prepare and Adopt a SAPA Park, Recreation, & Open Space Plan	1-2 years	- SAPA Committee/ Subcommittee - Elected Officials
4	Prepare and Adopt High Priority Zoning Amendments	1-3 years	- SAPA Committee/ Subcommittee - Elected Officials
5	Prepare and Adopt High Priority Mixed-Use Centers, Village Centers, & Mixed-Use Corridors Master Plans	2-4 years	- Local Task Forces, SAPA Committee - Elected Officials
6	Complete Historic Sites Survey, Prepare and Adopt Historic Resources Protection Ordinance	4-5 years	- Local Task Forces, SAPA Committee - Elected Officials
7	Prepare and Adopt a Transportation Master Plan	5-6 years	- SAPA Committee/ Subcommittee - Elected Officials
8	Prepare and Adopt an Official Map	5-6 years	- SAPA Committee/ Subcommittee - Elected Officials
9	Implement a Trail System	6 years	- SAPA Committee/ Subcommittee
10	Review the Comprehensive Plan, Consider an Update	10 years	- SAPA Committee/ Subcommittee - Elected Officials

Source: SAPA Comprehensive Plan

## 12. Transportation

Transportation is an important piece of Scranton's history. In 1886, the Scranton Transit Company created the first successful electric streetcar system in the country. It was this service that led to Scranton's nickname, "The Electric City." The County of Lackawanna



*Electric City Trolley Museum Association*

Transit System (COLTS) replaced the Scranton Transit Company as the central transportation provider for the City of Scranton in 1972 under the Municipal Authorities Act of 1945. COLTS provides bus transportation to the city of Scranton and Lackawanna County through 29 direct fixed routes from 6 a.m. to 6 p.m. Monday through Friday, and from 8 a.m. to 6 p.m. on Saturday.

COLTS also provides an 'Evening City Circle Route' that provides transportation for second- and third-shift employees between 7 p.m. and 1 a.m. for a fare of \$1.75. For individuals who have a disability that prevents them from using the fixed route bus system, COLTS provides complementary paratransit services.

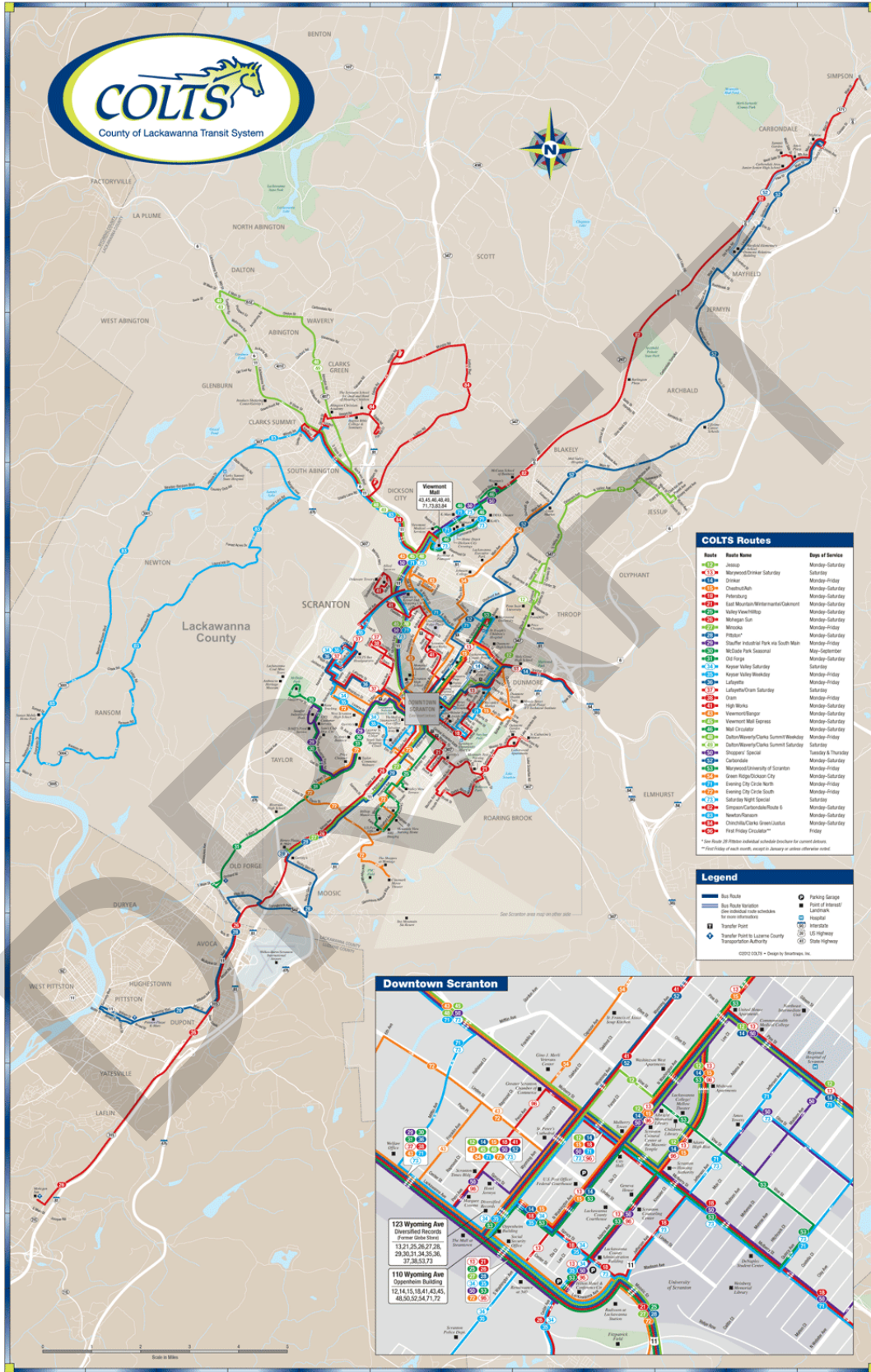
COLTS has a partnership with the University of Scranton that provides free transportation service for members of the University, including its students, staff, and faculty. This service, the COLTS Campus Connections, gives the entire campus community greater access to shopping dining, and other attractions in the area, as well as more internship and job opportunities.



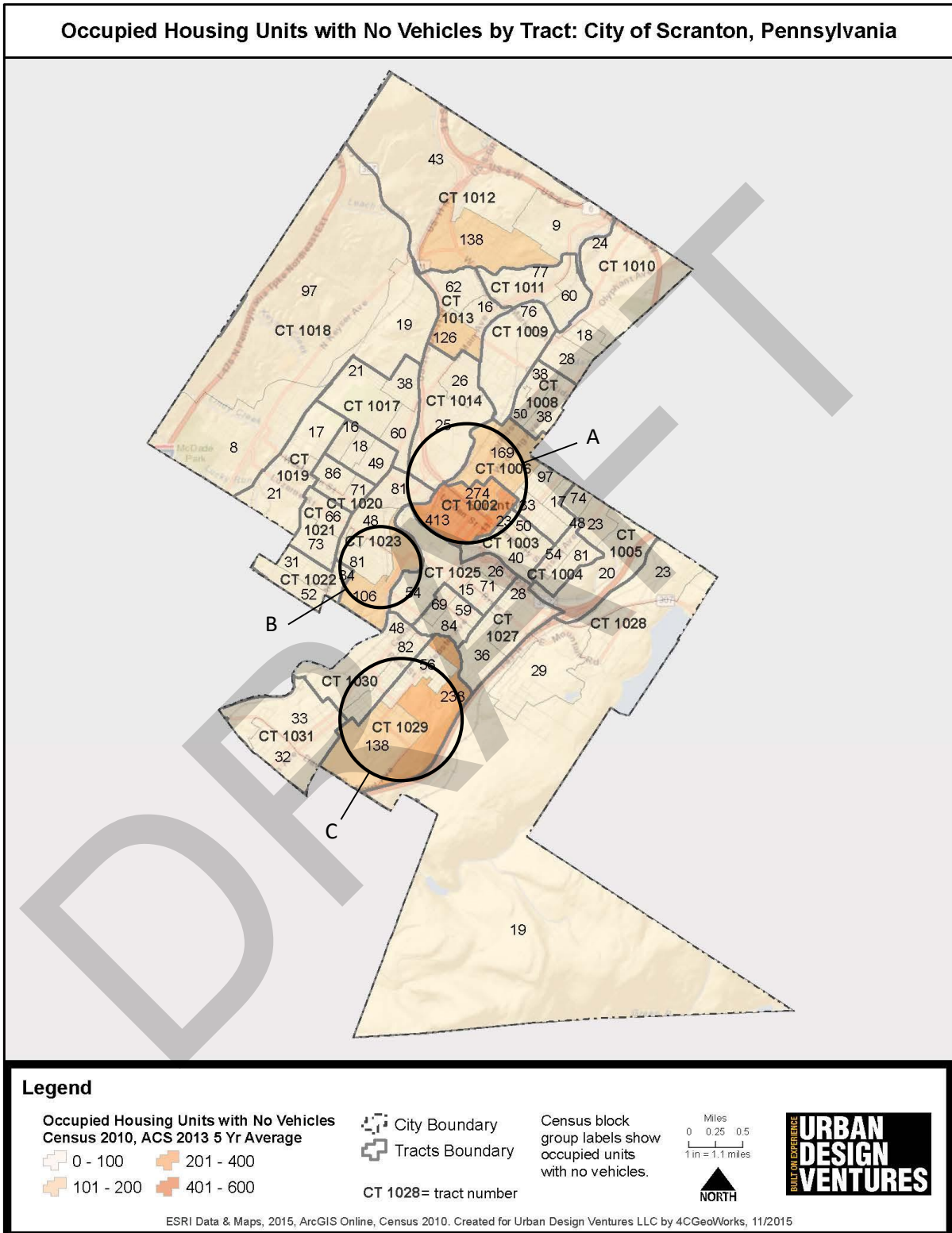
The following page illustrates a comprehensive map for all COLTS routes in and around the City of Scranton. After the route map is a map highlighting the areas of the City with housing units occupied by persons that do not have to a car. A higher concentration of units without a car is represented by darker shades of orange. These households are more reliant on public

transportation to meet their various needs and are concentrated in the downtown area and just southwest of downtown, more specifically in the neighborhoods of Downtown (labeled A), portions of Hyde Park (B), and the South Side (C). The lack of public transportation limits housing choice and housing opportunities to the low-income residents who do not always own a car, or have access to private transportation.

DRAFT



Source: County of Lackawanna Transit System



### 13. Education

Education is often an important factor influencing the opportunities for where people choose to live. Many families living in the City of Scranton send their children to the Scranton School District; the District consists of two (2) high schools, three (3) intermediate schools, and eleven (11) elementary schools. The two high schools in the area are Scranton High School and West Scranton High School. The Pennsylvania Department of Education provides assessments of all public schools through its Pennsylvania School Performance Profile. The Scranton School District as a whole covers 25.4 square miles and has an enrollment of 10,009 in public schools, with an additional 346 in local charter schools and 225 in partnering career and technical centers. Charter schools are public, nonsectarian schools that operate under an agreement between the charter school and the local school board; the home district for each student attending pays a fee set by the state.

The Scranton School District's student body is 41.92% male and 48.08% female, and is fairly racially diverse with 54.15% of the student body White, 23.93% Hispanic, 11.1% Black or African American, and 4.66% Asian. Just over three-quarters (75.04%) of the student body is considered economically disadvantaged, while 7.85% do not speak English as a first language; "economically disadvantaged" is a term used by government institutions to allocate resources, such as free and reduced-price school meals, to individuals of lower-income families.

According to the Pennsylvania Department of Education's Academic Achievement Reports for 2011-2012 (most recent data available), the Scranton School District did not meet Adequate Yearly Progress (AYP) in 2012. Part of the federal No Child Left

Behind Act, AYP intends to ensure all students have reading and math skills that prepare them for the future and is comprised of a measure that takes into account attendance, graduation rate, academic performance, and test participation and achievement. Adequate Yearly Progress rates the scores of students taking proficiency tests into four (4) performance levels: Advanced, Proficient, Basic, and Below Basic.



Based on student scores and school performance levels (based on attendance/graduation rate, academic performance, and test preparation), the Pennsylvania Department of Education assigns AYP status levels, which are similar to grades. Status levels are as follows, from highest to lowest performing:

- Made AYP
- Making Progress
- Warning
- School Improvement I
- School Improvement II
- Corrective Action I
- Corrective Action II

Schools are assigned a “Warning” status if the school did not meet AYP measures for the first time and will be on-track for meeting the goals the following years. Schools that had a “School Improvement” or “Corrective Action” status the previous year enter into a probationary period called “Making Progress.” Schools are then offered both support and consequences based on current statuses.

#### High Schools:

Scranton High School has an enrollment of 1,784, with an ethnicity breakdown of 49.78% White, 22.48% Hispanic, 15.19% Black or African American, and 8.69% Asian. Students who speak English as a second language make up 12.61% of the student population and 76.01% of the student body is considered economically disadvantaged. Scranton High School did not make AYP Status in 2011 nor 2012, leading to a “Correction Action II” status in 2012 (the most recent data available). While the school succeeded in the graduation and test participation goals, it performed poorly on the academic performance indicators.

Scranton West High school has an enrolment of 915, with an ethnicity breakdown of 70.15% White, 15.19% Hispanic, 10.82% Black or African American, and 1.2% Native Hawaiian or other Pacific Islander. Students who speak English as a second language make up 4.48% of the student population, with 71.69% of students considered economically disadvantaged. West Scranton High School did not make AYP in 2011, resulting in a School Improvement II status. The school improved in 2012 and achieved AYP, moving into the probationary period of “Making Progress.”

The policies and procedures of the Scranton Public Schools influence residents of the City of Scranton. It is possible for neighborhood school boundary lines set by the school district to mitigate segregation within the City, although this is often more common in larger cities than in Scranton. The City of Scranton does not have direct control over these districting policies, but has been an active participant in helping to mitigate unintended consequences of actions that might be detrimental to the long-term development of the City and fair housing choice based on location.

#### 14. Section 3

HUD's definition of Section 3 is:

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

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

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first three pages of this five-page document are the actual wording of Section 3, including 25 CFR Part 135. These three pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." Page four is the "Estimated Work Force Breakdown" sheet which requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. Page four also is a signature page. Page five is the "Section 3 Business Utilization" sheet. This form



asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer (DCP) to ensure that it was indeed filled out and signed by those contractors submitting bids.

- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and City of Scranton regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference. When this form is approved the second time with the contractor, additional information (received from HUD in 2009) is covered regarding Section 3, amplifying and describing this effort in much more detail.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 "new hires" will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.
- Finally, in reference to the submission in writing that a sufficient crew exists and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

## 15. Affirmatively Marketing Plan

### City of Scranton:

The City of Scranton, in accordance with the Regulations of the HOME Investment Partnerships Program, 24 CFR Part 92.351, has established procedures to affirmatively market units constructed or rehabilitated under the HOME Program. The City of Scranton believes that individuals of similar economic levels in the same housing market should have available to them a like range of housing choices regardless of their race, color, national origin, sex, religion, familial status, disability, or sexual orientation.

The City will inform property owners who have expressed interest in participating in the program about fair housing laws and affirmative marketing policies prior to entering into a housing agreement. Furthermore, affirmative marketing policies will be made part of all formalized agreements. Property owners will be encouraged to make information on the availability of units known through the following requirements:

- Advertise and publicize that the agency adheres to Equal Housing Opportunities (Using the Equal Housing Opportunity Logo and the equal housing opportunity statement).
- Identify a discrimination complaint officer for any housing related bias or discrimination complaint.
- Refer complaints and assist in filing complaints with either PA Human Relations Commission or comparable local agency.
- Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media (i.e. radio stations, posters, newspapers) and using the variety of languages spoken by eligible families within the service area.

Additional activities that should be taken include:

- Provide training and educational programs about fair housing for financial, real estate, and property management professionals at local firms.

- Develop mandatory employee acknowledgement that housing and lending professionals will adhere to affirmative marketing plans and fair housing laws.
- Conduct meetings with advocacy groups (i.e. disability rights groups) on the availability of housing and determine housing needs to plan future projects.

### **United Neighborhoods Centers of Northeastern Pennsylvania:**

The United Neighborhood Community Development Corporation is a branch of United Neighborhood Centers that develops affordable housing in northeastern Pennsylvania. UNCDC formed in 2007 and has successfully rehabilitated multiple apartment buildings and has received designation for South Scranton to be named as an Elm Street Community by the State of Pennsylvania.

In order to support affirmative advertising and marketing programs in which there are no barriers to obtaining housing, UNCDC states the following in its Affirmative Fair Housing Marketing Policy:

*UNCDC administers the “CEDAR-NHRI Program according to the provisions of Title VI of the Civil Rights Act of 1964, as amended; Title VIII of the Civil Rights Act of 1968, the Age Discrimination Act of 1975; Equal Employment Opportunity Executive Order 11246, as amended; Section 504 of the Rehabilitation Act of 1973; the Pennsylvania Human Relations Act, and the Human Relations Ordinance of the City of Scranton.”*

UNCDC provides the following marketing and advertising techniques to ensure that the needs of the persons least likely to apply for housing, be it homeownership or rental, will be addressed:

- *“All advertising will include the Equal Housing Opportunity language & Fair Housing Logo.*
- *All homes for sale and apartments for rent will be advertised in the Scranton Times-Tribune, Melanian News, and La Voz.*
- *The South Side Community will be informed of any and all available housing opportunities through the South Scranton Residents Association.*
- *UNCDC will also utilize community agencies in their solicitation of prospective residents including United Neighborhood Centers & Catholic Social Services.*
- *In order not to exclude disabled area residents, the local Center for Independent Living will be advised of all housing opportunities.*

- *Any and all brochures, site signs, and/or posters will include equal opportunity language. Where applicable, all such postings will also be in the Spanish language.”*

## C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.



### 1. Real Estate Practices

The Greater Scranton Board of REALTORS serves the Greater Scranton real estate market, in particular the Counties of Lackawanna, Wyoming, and Susquehanna. As part of the Pennsylvania Association of Realtors and National Association of Realtors (NAR), all members complete mandatory ethics training and abide by the National Association of Realtor’s Code of Ethics.



Article 10 of the NAR Code of Ethics states that Realtors “*shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin sexual orientation or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin or gender identity.*” Additionally, realtors should not discriminate in their real estate employment practices against any person on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identify.

The Greater Scranton Board of REALTORS has a Cultural Diversity/Equal Opportunity Committee to educate members to abide by equal opportunity law. There are ten (10) members of the Greater Scranton Board within the City of Scranton, ranging from law firms to banks to media services and newspapers.

## 2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.



Real estate advertisements were reviewed from several real estate publications, including the Scranton Times-Tribune, Homes & Land, Working Class, and the 570's *Free Entertainment Weekly*. Working Class contained the fair housing logo on the bottom of the page.

570 included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act, and reinforcing that all dwellings advertised in each publication are available on an equal opportunity basis. None of the advertisements contained language that prohibited occupancy by any protected class.

## 3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.gov/hmda/](http://www.ffiec.gov/hmda/) and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses 2014 HMDA data. The available data indicates discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the Scranton-Wilkes-Barre, PA

Metropolitan Statistical Area (MSA). Data for the City of Scranton and Lackawanna County is highlighted where possible. All other data is that of the entire Scranton-Wilkes-Barre, PA MSA, which includes Lackawanna County, Luzerne, and Wyoming Counties.

The following table compares lending in the City of Scranton to lending in Lackawanna County and the Scranton-Wilkes-Barre Metro Area. Lending in the City of Scranton has been extracted from the MSA data based on census tract. Conventional loans in the City of Scranton comprised 17.1% of the conventional loans in the County and 11.3% of the value of conventional loans made in the County. Of all conventional loans made in the metro area, less than seven percent (6.9%) by count and almost eleven percent (10.9%) by amount were made in the City.

**Table IV-20 - HMDA Data Analysis for 2014**

	Home Purchase Loans							
	FHA, FSARHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Scranton	104	\$10,283	174	\$16,710	338	\$30,408	150	\$7,428
Lackawanna County	426	\$52,793	1,016	\$148,361	1,323	\$152,476	635	\$31,593
MSA/MD	1,159	\$140,064	2,536	\$357,306	3,093	\$353,960	1,508	\$62,353
% of county lending in Scranton	24.4%	19.5%	17.1%	11.3%	25.5%	19.9%	23.6%	23.5%
% of metro area lending in Lackawanna County	36.8%	37.7%	40.1%	41.5%	42.8%	43.1%	42.1%	50.7%
% of metro area lending in Scranton	9.0%	7.3%	6.9%	4.7%	10.9%	8.6%	9.9%	11.9%

*\*Note: Amounts in thousands.*

The following table shows the conventional loan applications in the City of Scranton. Two-thirds (66.67%) of the loan applications in the City were originated, while slightly less than one-fifth (18.77%) were denied.

**Table IV-21 - Disposition of Conventional Loans**

	City of Scranton			
	Count	% of Scranton Applications	% of Lackawanna County Applications	% of Total MSA Applications
Loans Originated	174	66.67%	12.70%	5.13%
Approved, Not Accepted	17	6.51%	1.24%	0.50%
Applications Denied	49	18.77%	3.58%	1.44%
Applications Withdrawn	18	6.90%	1.31%	0.53%
File Closed for Incompleteness	3	1.15%	0.22%	0.09%

DRAFT

The following table outlines the disposition of conventional loans in the Scranton-Wilkes-Barre MSA by income level. Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. Loan applications from households between 50% and 79% of AMI had an origination rate of 74.75%, meaning almost three-quarters of low-income households' loan applications were originated.

**Table IV-22 - Disposition of Conventional Loans by Income Level in the Scranton-Wilkes-Barre MSA – 2014**

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	942	13.52%	543	57.64%	28	2.97%	266	28.24%	93	9.87%	12	1.27%
50-79% of MSA Median	1,279	18.36%	956	74.75%	45	3.52%	185	14.46%	84	6.57%	9	0.70%
80-99% of MSA Median	838	12.03%	623	74.34%	29	3.46%	107	12.77%	63	7.52%	16	1.91%
100-119% of MSA Median	903	12.96%	674	74.64%	44	4.87%	98	10.85%	75	8.31%	12	1.33%
120% or More of MSA Median	3,004	43.12%	2,394	79.69%	91	3.03%	226	7.52%	226	7.52%	67	2.23%
<b>Total</b>	<b>6,966</b>	<b>100.00%</b>	<b>5,190</b>	<b>74.50%</b>	<b>237</b>	<b>3.40%</b>	<b>882</b>	<b>12.66%</b>	<b>541</b>	<b>7.77%</b>	<b>116</b>	<b>1.67%</b>



The following tables show the disposition of conventional loans disaggregated by minority status and income level for the Scranton-Wilkes-Barre MSA. The number of applications for conventional loans submitted by white, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. In each of the income categories, the percentage of loans originated by white households is slightly higher than the percentage of loans originated by minority households, based on the number of applicants in each minority status category.

**Table IV-23 - Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	225	75.50%	137	60.89%	7	3.11%	57	25.33%	21	9.33%	3	1.33%
Minority, Including Hispanic	73	24.50%	40	54.79%	1	1.37%	23	31.51%	8	10.96%	1	1.37%
<b>Total</b>	<b>298</b>	<b>100.00%</b>	<b>177</b>	<b>59.40%</b>	<b>8</b>	<b>2.68%</b>	<b>80</b>	<b>26.85%</b>	<b>29</b>	<b>9.73%</b>	<b>4</b>	<b>1.34%</b>

The number of white, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a lower origination rate and a higher denial rate than white applicants with income less than 50% of the MSA median income.

**Table IV-24 - Conventional Loan Disposition Rates by  
Minority Status, 50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	556	90.11%	425	76.44%	19	3.42%	72	12.95%	36	6.47%	4	0.72%
Minority, Including Hispanic	61	9.89%	43	70.49%	3	4.92%	10	16.39%	5	8.20%	0	0.00%
<b>Total</b>	<b>617</b>	<b>100.00%</b>	<b>468</b>	<b>75.85%</b>	<b>22</b>	<b>3.57%</b>	<b>82</b>	<b>13.29%</b>	<b>41</b>	<b>6.65%</b>	<b>4</b>	<b>0.65%</b>

The number of white, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a lower origination rate and a higher denial rate.

**Table IV-25 - Conventional Loan Disposition Rates by  
Minority Status, 80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	377	92.40%	281	74.54%	13	3.45%	47	12.47%	30	7.96%	6	1.59%
Minority, Including Hispanic	31	7.60%	23	74.19%	1	3.23%	5	16.13%	0	0.00%	2	6.45%
<b>Total</b>	<b>408</b>	<b>100.00%</b>	<b>304</b>	<b>74.51%</b>	<b>14</b>	<b>3.43%</b>	<b>52</b>	<b>12.75%</b>	<b>30</b>	<b>7.35%</b>	<b>8</b>	<b>1.96%</b>

The number of white, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a similar lower origination rate, but a higher denial rate.

**Table IV-26 - Conventional Loan Disposition Rates by  
Minority Status, 100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	270	93.43%	205	75.93%	13	4.81%	28	10.37%	20	7.41%	4	1.48%
Minority, Including Hispanic	19	6.57%	13	68.42%	1	5.26%	2	10.53%	3	15.79%	0	0.00%
<b>Total</b>	<b>289</b>	<b>100.00%</b>	<b>218</b>	<b>75.43%</b>	<b>14</b>	<b>4.84%</b>	<b>30</b>	<b>10.38%</b>	<b>23</b>	<b>7.96%</b>	<b>4</b>	<b>1.38%</b>

The number of white, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate, but a very similar denial rate to white applicants.

**Table IV-27 - Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	1361	94.51%	1098	80.68%	42	3.09%	95	6.98%	100	7.35%	26	1.91%
Minority, Including Hispanic	79	5.49%	57	72.15%	2	2.53%	9	11.39%	8	10.13%	3	3.80%
<b>Total</b>	<b>1,440</b>	<b>100.00%</b>	<b>1,155</b>	<b>80.21%</b>	<b>44</b>	<b>3.06%</b>	<b>104</b>	<b>7.22%</b>	<b>108</b>	<b>7.50%</b>	<b>29</b>	<b>2.01%</b>

The number of white, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate.

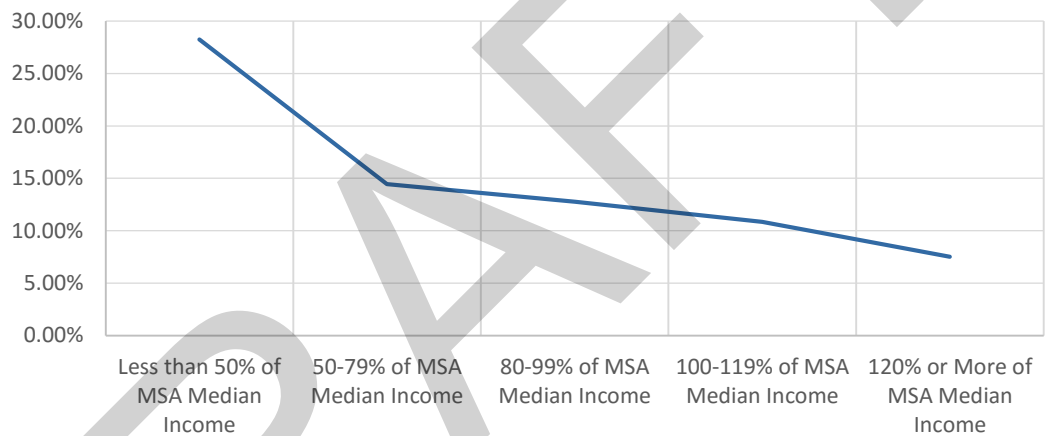
The following table offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 99% of median income, the most common reason for denial is debt-to-income ratio, followed by credit history and collateral. Overall, the most common reason for denial of conventional loans in the Scranton-Wilkes-Barre MSA is debt-to-income ratio, followed closely by credit history.

**Table IV-28 - Conventional Loan Denial Rates by Denial Reason and Income Level**

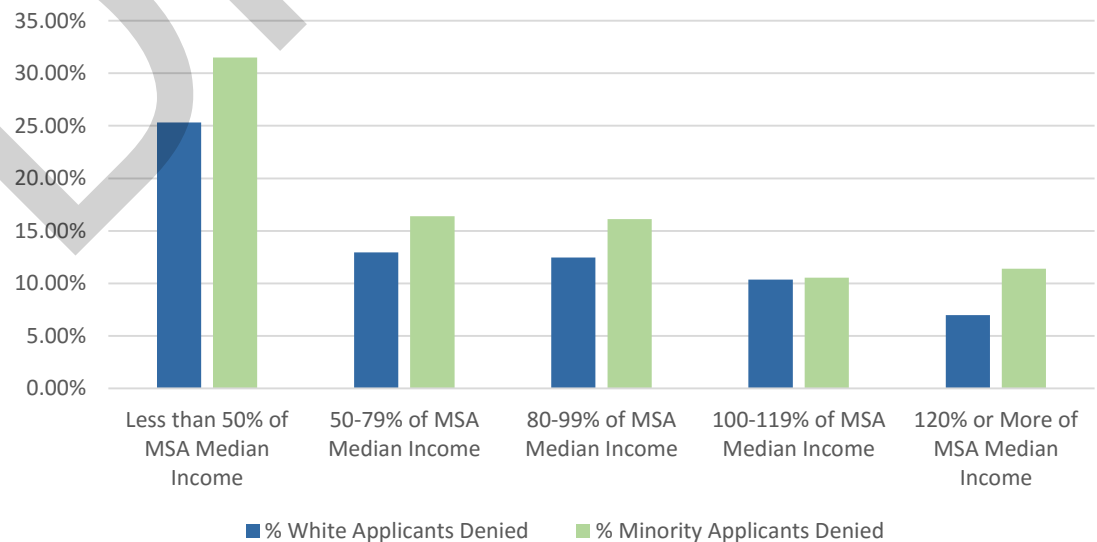
	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	38	37.25%	23	24.73%	15	28.30%	6	20.00%	16	17.58%	3	21.43%	101	26.37%
Employment History	8	7.84%	3	3.23%	1	1.89%	1	3.33%	0	0.00%	0	0.00%	13	3.39%
Credit History	26	25.49%	18	19.35%	10	18.87%	9	30.00%	23	25.27%	3	21.43%	89	23.24%
Collateral	7	6.86%	17	18.28%	10	18.87%	5	16.67%	26	28.57%	1	7.14%	66	17.23%
Insufficient Cash	6	5.88%	10	10.75%	8	15.09%	4	13.33%	5	5.49%	2	14.29%	35	9.14%
Unverifiable Information	1	0.98%	4	4.30%	0	0.00%	0	0.00%	1	1.10%	0	0.00%	6	1.57%
Credit Application Incomplete	3	2.94%	4	4.30%	4	7.55%	1	3.33%	15	16.48%	1	7.14%	28	7.31%
Mortgage Insurance Denied	1	0.98%	2	2.15%	1	1.89%	0	0.00%	1	1.10%	0	0.00%	5	1.31%
Other	12	11.76%	12	12.90%	4	7.55%	4	13.33%	4	4.40%	4	28.57%	40	10.44%
<b>Total Denials and % of Total</b>	<b>102</b>	<b>26.63%</b>	<b>93</b>	<b>24.28%</b>	<b>53</b>	<b>13.84%</b>	<b>30</b>	<b>7.83%</b>	<b>91</b>	<b>23.76%</b>	<b>14</b>	<b>3.66%</b>	<b>383</b>	<b>100.00%</b>

In summary, the HMDA Data indicates that low-income households have a higher rate of denial than higher income households do; the origination rate of conventional loans in the City of Scranton is 66.67%. In the MSA, the number of white applicants greatly exceeds the number of minority applicants; however, the origination rates are higher for ‘White, non-Hispanic’ applicants than for ‘Minority, Including Hispanics.’ The most common reasons for denial are debt-to-income ratio, credit history, and collateral. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups, as illustrated in the following charts.

**Chart IV-2 – Conventional Loan Application Denial Rate by Income**



**Chart IV-3 – Conventional Loan Application Denial Rate by Income and Race**



An additional analysis of loans granted by race in Scranton, Lackawanna County, Pennsylvania, and across the country, is beneficial to further illustrate the financial trends in the City of Scranton. The following tables present data gathered from [www.dataplace.org](http://www.dataplace.org). The first table presents loans for the purchase of single-family homes by race. The City of Scranton has a high proportion of home loans made to minority households relative to Lackawanna County and the Commonwealth of Pennsylvania, but a lower rate when compared nationally.

**Table IV-29 - Home Purchase Loans by Race**

Loans by Race	City of Scranton	Lackawanna County	Pennsylvania	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	<b>80.4%</b>	91.0%	84.1%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	<b>3.5%</b>	1.4%	5.9%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	<b>3.9%</b>	1.6%	3.6%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	<b>0.0%</b>	0.3%	0.1%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	<b>10.0%</b>	4.3%	4.5%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	<b>2.0%</b>	1.3%	1.7%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	<b>19.6%</b>	9.0%	15.9%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	<b>0.2%</b>	0.1%	0.1%	0.2%

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

The following table highlights home loans made in the City of Scranton, Lackawanna County, Pennsylvania, and the United States. The median income in the City of Scranton is lower than the median income of Lackawanna County, Pennsylvania, and the United States. The City of Scranton has a higher rate of lending to very low- and low-income borrowers than Lackawanna County.



**Table IV-30 - Home Purchase Loans by Income**

Income	City of Scranton	Lackawanna County	Pennsylvania	United States
Median borrower income for owner-occupied purchase 1 to 4 family (2007)	<b>\$47,000</b>	\$59,000	\$66,000	\$74,000
Percentage of owner-occupied home purchase loans to very low-income borrowers (2007)	<b>11.7%</b>	7.0%	8.4%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers (2007)	<b>29.9%</b>	22.9%	23.1%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers (2007)	<b>25.6%</b>	24.2%	26.7%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers (2007)	<b>32.8%</b>	45.8%	41.8%	49.3%

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

The following table considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City of Scranton in 2005 (the most recent data available) exceeds the rates in Lackawanna County, Commonwealth of Pennsylvania, and country-wide.

**Table IV-31 - Loans from Subprime Lenders by Purpose and Loan Type**

Type	City of Scranton	Lackawanna County	Pennsylvania	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	<b>19.8%</b>	13.1%	9.8%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	<b>22.9%</b>	17.4%	18.1%	20.4%

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

There appears to be some discriminatory lending practices in the City of Scranton, as there are disparities between the origination and denial rates of minority and non-minority households.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for at least 90% or more of the total, regardless of income, except for those making less than 50% AMI, where Whites make up just 75.5% of the total applicants. Loan origination rates are higher for White applicants than for minority applicants, and minority denial rates are typically higher than White denial rates, although the disparity in the categories of results of the applications is not as great between Whites and minorities as it is when comparing the percentage of applications. These numbers support the finding that White owner-occupied households greatly outnumber Black owner-occupied households in the City of Scranton, at 91.13% to 4.27%. The gap is slightly wider in Lackawanna County, where 95.48% of owner-occupied households are owned by Whites, while just 1.73% are owned by Blacks.

## D. Citizen Participation

Residents of the City of Scranton were offered opportunities to voice their opinion(s). The City held a community meeting on Tuesday, October 27, 2015 at 6:00 PM in order provide residents an opportunity to offer their thoughts. An additional five (5) meetings were held with local social service providers, housing agencies, and community organizations. These meetings were held at the following location:

- **City of Scranton City Hall**  
*City Council Chambers*  
*340 North Washington Avenue*  
*Scranton, PA 18503*

Flyers were passed out in the communities, postings were done on community message boards, and flyers were handed out to agencies at the social service, community development, and housing provider meetings.

The City distributed a resident survey, where respondents asked to contribute their opinions on the state of fair housing in Scranton. The survey was available on the City of Scranton's website, at the public meetings, and at the City of Scranton's Office of Economic and Community Development.

## Notable Characteristics

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

- The majority of respondents are female at 60.0%.
- The majority (97.96%) of respondents are White.
- The most common respondents are over the age of 40 (76.0%), in particular 40-49 (38.0%) and 60 or older (32.0%).
- 30.36% come from two-person households.
- 79.55% are homeowners.

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

### Public Transportation:

- 27.3% of respondents stated that the bus services do not run late enough, particularly on weekends. Limited running hours hurt residents who work late or use the bus as their chief method of transportation.
- A respondent mentioned the buses are not accessible.

### Accessibility:

- 16.7% stated that City Hall is challenging for handicapped to access.
- 16.7% of respondents stated that doors and ramps are often too narrow.
- Other comments included a lack of elevators and poor accessibility in City and County satellite offices.

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

- 22.73% of respondents mentioned that better code enforcement is needed in addition to a more concerted effort to address rehabilitation needs of older homes.
- There were several requests for independent state housing contractors or some type of rent gauge that will monitor housing practices of Scranton and ensure landlords are following state regulations regarding housing costs.
- An additional 22.73% of respondents stated that more low-income housing is needed.

**Employment:**

- 73.1% identified that there is a lack of well-paying, family-sustaining jobs.
- 23.1% of respondents stated that there needs to be more workforce education and job training programs.
- 15.4% stated the City should work harder to attract more businesses.
- 11.5% responded that nepotism is an employment issue in the City.
- 7.7% stated that there is a labor/workforce mismatch.
- Other comments included more summer work opportunities for the youth and programs for people to re-enter the workforce.

**Education:**

- 72.22% of respondents answered 'yes' when asked if they believe there is a relationship between affordable housing in certain neighborhoods and public schools that perform below average.
- 20% of respondents stated that a good living environment is essential for good educational performance and that poverty is directly related to underperforming schools.
- One respondent stated there were not enough English-speaking students

**Housing:**

- 20.7% believe that there are many absentee landlords and there is a lack of supervision of renting practices.
- 20.7% of respondents stated that there is a lack of code enforcement and many homes in need of maintenance.
- 17.2% stated that real estate and income taxes are too high.
- 17.2% believe that the rent is too high for families.
- Other comments include that there are too many for-sale homes, a large amount of condemned houses, and a lack of safe housing.

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

- Of those that answered, the majority stated that a lack of knowledge is the primary reason that Fair Housing Complaints are not reported.
- In response to if residents of Scranton are aware of how to report fair housing violations or concerns, the slight majority (43.9%) answered 'no', while 41.46% answered 'unsure'. Only 14.6% of respondents answered 'yes'.

**Additional Comments or Concerns:**

- Need more jobs in order to keep recent high school and college graduates from moving out.
- Low income rates in the area are preventing homeowners from rehabilitating their old housing stock.
- Increase educational programs for both landlords and tenants.

DRAFT

## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Scranton to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow. Several of the previously identified impediments are still present in the City of Scranton, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of Scranton. Below is a list of impediments that were developed as part of Scranton's 2015 Analysis of Impediments to Fair Housing Choice.

### A. Impediments to Fair Housing Choice

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.

**Goal:** Improve tenants' and landlords' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

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

- **1-A:** Promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Coordinate the communications and sharing of information between the Scranton Housing Authority and social service agencies.

- **1-D:** Work with the local Board of Realtors to provide information on fair housing choice and ways to promote fair housing in the City.
- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their apartments for persons who are disabled in accordance with the Americans with Disabilities Act (ADA).
- **1-F:** Assist the newly reconstituted Human Relations Commission to promote fair housing in the City of Scranton.

- **Impediment 2: Continuing Need for Affordable Housing**

The median value and cost to purchase and maintain a single family home in Scranton that is decent, safe, and sound is \$108,300, which limits the choice of housing for lower income households. About 9.48% of homeowners and 21.85% of renters in the City are cost overburdened by more than 50% of their household income

**Goal:** Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses (outside areas of low-income concentration).

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

- **2-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new and affordable housing.
- **2-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the public housing authority, and local banks to provide financial assistance in the form of downpayment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homeowners.

- **Impediment 3: Continuing Need for Accessible Housing Units**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Scranton. As over half (57.7%) of the City's housing stock was built prior to 1940 and just 5.1% has been built since 1990, there is a large percentage of homes that do not have accessibility features. With a disabled population of 16.54%, there are not enough accessible housing units available for those who need them.

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

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

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to enforce the ADA and Fair Housing Act which requires landlords to make "reasonable accommodations" to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to be able to remain in their own homes.

- **Impediments 4: Economic Issues Affect Housing Choice**

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

**Goal:** The local economy will provide new job opportunities, which will increase household income, thus promoting fair housing choice.

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



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

- **Impediment 5: Private Lending Practices**

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

**Goal:** Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

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

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, college and universities to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Even though the City’s CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income

neighborhoods to improve the living environment and provide public safety protection in these areas.

- **Impediment 6: Public Policies**

A review of the City's Public Policies indicates the need to update the 1993 Zoning Ordinance to reflect current policies and procedures and to bring it into conformance with the Fair Housing Act, the Americans with Disabilities Act, and Section 504 of the Disabilities Act, as well as a need to update the current real estate tax assessments.

**Goal:** Public policies will be in compliance with all federal and state regulations and laws.

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

- **6-A:** The City will update its existing 1993 Zoning Ordinance to bring it into compliance with the Fair Housing Act, American with Disabilities Act, and Section 504 of the Disabilities Act.
- **6-B:** The City will evaluate its policies and procedures in regard to zoning variances (etc.).
- **6-C:** The City will cooperate with Lackawanna County on the reassessment of real estate values in the City and reevaluate the City's tax rates to make it compatible with the surrounding region.

## **B. Activities to Affirmatively Further Fair Housing**

### **1. Enhance Education and Outreach**

The following activities will be undertaken to enhance strategies to increase education and outreach regarding fair housing issues.

- City of Scranton Human Relations Commission –

The Human Relations Commission of the City of Scranton was established after the Comprehensive Scranton Human Relations Ordinance was adopted by the Council of the City of Scranton on December 8, 2003. The Commission's primary focus is to assure that "*all persons regardless of race, color, religion, national origin, ancestry or place of birth, sex, gender identify, sexual orientation, disability, marital status, or age enjoy the full benefits of citizenship*

*and are afforded equal opportunities for employment, housing, and use of public accommodation facilities...* While the Commission was created in 2003, it became defunct due to lack of action and legal authority. However, the City recently reconstituted the Commission in 2015. The Commission will still be:

*“comprised of eleven (11) members, who shall by first choice be residents of the City, appointed by the Mayor with the advice and consent of City Council, and who shall serve without compensation. In the event the requirements of the position and/or availability of volunteers cannot be met by a resident of the City, then the members need not be residents of the City of Scranton, but must be either a City of Scranton taxpayer, maintain a business in the City, be employed in the City and/or attend school in the City of Scranton. All members shall be eighteen (18) years or older and shall serve overlapping terms of three (3) years each.”*

The City of Scranton’s Office of Economic and Community Development will provide administrative support services to the Commission.

### **Training:**

The City of Scranton is in agreement with HUD to conduct fair housing training. The training will involve ten (10) staff members for a three (3) hour time period.

### **Outreach:**

As the City of Scranton believes that housing education is crucial in obtaining fair housing, the City undertakes various education and outreach activities. As in previous years, the City will continue to:

- Refer landlords and eligible potential tenants to Scranton Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.
- Contact the Board of REALTORS to confirm their use of Fair Housing practices.
- Make available the Housing Rehabilitation brochure, which promotes the fair housing symbol and the City’s adherence to the policy.
- Collaborate with NeighborWorks Northeastern Pennsylvania (NWNEPA) to provide many homeownership-related services that

are useful to homeowners and prospective homebuyers. The following is a list some of the trainings and resources that NWNPEA offers to help prospective and current homeowners.

- Mortgage Lending Free Services – a variety of free services to potential homebuyers including an Affordability Analysis that can help a client determine a safe purchase range based on net income, current debt, and expenses. NWNPEA's homeownership counseling staff also helps clients prepare for homeownership with budget planning, debt counseling and educational programming.
- Foreclosure Prevention – NWNPEA offers immediate assistance to homeowners facing foreclosure. NWNPEA implemented a comprehensive response to the foreclosure crisis that includes community education, outreach to at-risk homeowners, foreclosure mitigation counseling services, and strategic partnerships with local government to help divert judicial foreclosures.
- Homebuyer Education and Counseling – In order to encourage homeownership, NWNPEA works with homebuyers throughout the process to ensure success and offers a free eight (8) hour Pre-Purchase Counseling Program that includes an individual budget analysis, credit repair services, and a Homebuyer Education Workshop that enables potential homebuyers to interact with realtors, lenders, real estate attorneys, and other professionals.
- In order to better meet the needs of its clients, NWNPEA also offers an online version of the Homebuyer Education Workshop for prospective homeowners who want to complete the course at their own pace.
- United Neighborhood Centers of Northeastern Pennsylvania also conducts HUD approved Housing Counseling.
  - Provide a residential survey (including bi-lingual outreach, media, and education) to the community to determine what is driving current housing patterns.
  - Continue to conduct lending and sales baseline audits to determine what role gate-keeping plays in the lower homeownership rates experienced by African Americans and Hispanics.
  - Translate all housing applications for both the Homebuyer Program and Homeowner Rehabilitation Program into Spanish.
  - Conduct a Scranton HOME Fair every few years to promote its Homebuyer Program. Scranton's Office of Economic and

Community Development's objective is to bring potential eligible and low/moderate-income low- and moderate-income families together with bankers, realtors, housing advocacies, and HUD at a one-stop location.

## 2. Activities to Promote Fair Housing Choice

The City of Scranton needs to commit its resources and policies towards promoting fair housing choice in all areas of the City. This will be done through the following:

- **Homebuyer Program** – provides downpayment and closing cost assistance to purchase single-family homes for homebuyers at or below 80% Area Median Income (AMI).
- **Homeowner Occupied Housing Rehabilitation Program** – rehabilitates houses in the City using both CDBG and HOME funds. Homeowners at or below 80% AMI are eligible to apply to the City of Scranton's Office of Economic and Community Development for a home improvement deferred payment loan. The deferred payment loan reflects the recapture provision and the affordability period. OECD reviews the applications to determine income eligibility, looking at current taxes, refuse fees, mortgage, and other utilities that must be paid up to date or be in a payment plan program. The City will pay for the lowest, most responsible bidder for contracting services to bring the home up to Code.
- **Rental Rehabilitation Program** – for single-family or multi-family rental units, leveraging HOME or CDBG funds with other public and/or private funding.
- The City of Scranton has requested a reasonable accommodation policy.
- The City will continue to:
  - Refer potential first-time homebuyers for housing counseling to certified housing counselors and financial institutions.
  - Increase and maintain affordable owner-occupied housing stock through the City's housing rehabilitation loan programs.
  - Continue to rehabilitate homes of disabled and elderly households to make the homes more accessible.
- The City is currently amending its rental registration policy.
- The City is reconstituting the Human Relations Commission originally created in 2003.

## VI. Certification

### Signature Page:

I hereby certify that this 2015-2019 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
William L. Courtright, Mayor, City of Scranton, PA

\_\_\_\_\_  
Date

DRAFT

## VII. Appendix

The following items are in the appendix:

- Appendix A – Agency/Organization Meetings & Additional Consultations
- Appendix B – Surveys and Agency Surveys
- Appendix C – Public Comments

DRAFT

## A. Appendix A – Agency/Organization Meetings

Attached are summaries of the following meetings:

- Public Meeting Summary
- Board of Realtors
- City Solicitor
- Social Service Agencies (two parts)
- Regional Planning Commission
- City of Scranton Police Chief
- City of Scranton Licensing, Inspections, and Permits
- Housing Coalition
- Housing Agencies
- Fair Housing Agencies
- Scranton Housing Authority
- City of Scranton Zoning Officer
- City of Scranton Office of Economic and Community development
- City of Scranton Mayor
- Surveys and Phone Interviews
- Resident Survey
- Agency Survey
- Resident Survey Results



## **B. Appendix B – Surveys and Agency Surveys**

Attached are copies and summaries of the following surveys:

- Residential Survey
- Agency Survey

DRAFT

## C. Appendix C – Public Comments

Attached are summaries of the following meetings:

- Public Hearings
  - Proof of Publications
  - Meeting Minutes
- Community Meeting

DRAFT