

**ESTIMATING THE SUPPLY AND DEMAND OF AFFORDABLE HOUSING IN
ALLEGHENY COUNTY**

**A REPORT FOR THE HOUSING ALLIANCE OF PENNSYLVANIA PROJECT:
“LESSONS FROM THE FORECLOSURE CRISIS: AN AGENDA FOR REBUILDING
PENNSYLVANIA’S HOUSING MARKET”**

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About the University Center for Social and Urban Research

The University Center for Social and Urban Research (UCSUR) was established in 1972 to serve as a resource for researchers and educators interested in the basic and applied social and behavioral sciences. As a hub for interdisciplinary research and collaboration, UCSUR promotes a research agenda focused on the social, economic and health issues most relevant to our society. UCSUR maintains a permanent research infrastructure available to faculty and the community with the capacity to: (1) conduct all types of survey research, including complex web surveys; (2) carry out regional econometric modeling; (3) analyze qualitative data using state-of-the-art computer methods, including web-based studies; (4) obtain, format, and analyze spatial data; (5) acquire, manage, and analyze large secondary and administrative data sets including Census data; and (6) design and carry out descriptive, evaluation, and intervention studies. UCSUR plays a critical role in the development of new research projects through consultation with faculty investigators.

The long-term goals of UCSUR fall into three broad domains: (1) provide state-of-the-art research and support services for investigators interested in interdisciplinary research in the behavioral, social, and clinical sciences; (2) develop nationally recognized research programs within the Center in a few selected areas; and (3) support the teaching mission of the University through graduate student, post-doctoral, and junior faculty mentoring, teaching courses on research methods in the social sciences, and providing research internships to undergraduate and graduate students. Achieving these goals requires that we continually upgrade and improve the research infrastructure of the Center, and that we recruit, develop, and maintain a core staff of investigators capable of being leaders in their fields.

Executive Summary

Project Overview

As the housing and foreclosure crisis continues to affect both housing markets and regional conditions across the U.S., the Housing Alliance of Pennsylvania is focusing on the post-crisis impacts on lower income households in the Pennsylvania and Allegheny County, especially impacts on the most vulnerable households. Though housing conditions have improved dramatically over the decades for many lower income families, the current crisis, coupled with rising costs of housing, has put additional pressures on many lower income households.

Affordable housing remains a challenge for many in Allegheny County. Many lower income families and households are burdened by high housing costs, requiring over 30 percent of their household income, and, in extreme cases, over 50 percent of household income. In the city of Pittsburgh and many communities in Allegheny County, the age of an average house is nearly a century old, so many units, though affordable, exhibit signs of neglect and deterioration, conditions not uncommon with older housing. Deterioration, age, and neglect of housing can result in some households living in affordable, yet substandard housing.

This set of tables and information here focuses on housing and housing conditions in Allegheny County and their impacts on lower income residents. Previous work on affordable housing in Allegheny County included the 2000 report, *A Study of Affordable Housing: Supply and Demand in Allegheny County*, conducted by the Graduate School of Public and International Affairs at the University of Pittsburgh. That study focused largely on Allegheny County outside the City of Pittsburgh. The last comprehensive study on the City of Pittsburgh was produced in 1997 by Price Waterhouse Coopers.

This set of tables finds that many of the challenges identified in the earlier reports remain today, coupled with additional issues confronting many households. When possible, we also include a separate breakout for the City of Pittsburgh on select measures. The sources of these materials include:

- U.S. Bureau of the Census
- U.S. Department of Housing and Urban Development (HUD)
- American Housing Survey
- Home Mortgage Disclosure Act

- Pennsylvania Housing Finance Agency
- Allegheny County Department of Human Services
- Allegheny County Department of Real Estate
- Allegheny County Department of Court Records
- Urban Redevelopment Authority of the City of Pittsburgh

Supply and Demand of Affordable Housing

The supply and demand for affordable housing in Allegheny County points to a number of challenges for poorer households and a number of opportunities for policymakers and public officials. The main features of this work centers on low income households in Pennsylvania, as defined by measures set by HUD, with emphasis on *extremely low income* households, whose income is less than 30 percent of Area Median Income (AMI) and *very low income* households, whose income lies between 30 percent and 50 percent of AMI. These two groups are the most vulnerable to housing costs, conditions, and changes.

- Allegheny County included approximately 35,000 occupied subsidized housing units in 2008. This total includes public housing, subsidized market housing, including vouchers, and other HUD subsidy programs, including low income housing tax credit units. The figures over the 2000s show a decrease in the number of public housing and project-based Section 8 units and an increase in housing vouchers and tax credit units.
- Over 62,000 residents lived in subsidized housing of all forms in Allegheny County in 2008, including all forms of various assistance programs and units.
- The number of affordable housing units depends on household size. For one person households, with HUD income guidelines less than or equal to 50 percent of area median income, Allegheny County has 39,225 housing units, including subsidized units. It appears from these estimations that the demand for affordable housing units for one person households who earn less than 50 percent of AMI exceeds the supply available in Allegheny County. The gap decreases as household size increases. However, this does not account for vacant units.
- The poorest households in Allegheny County continue to face barriers to securing decent affordable housing in the private market. The data suggest that housing for extremely low income households is primarily supported through government subsidies.
- Waiting lists for public housing averaged 9.2 months in Allegheny County. We did not determine the length of waiting list time in the City of Pittsburgh. Waiting lists for

housing choice vouchers averaged nearly 3 years. However, as of February 2011, the Housing Choice Voucher program waiting list was closed for the Allegheny County Housing Authority, which was taking no further applications, according to its web site (<http://www.achsng.com/progsvcs.htm>).

- In a county that was 12.9 percent African American in 2009, African American households comprised 67.1 percent of the public housing residents in the county and 15.8 percent of the Housing Choice Voucher program.
- Mean household income per year for subsidized households in Allegheny County ranged from just over \$10,000 to \$11,270 per year.
- The homeless population in Allegheny County was estimated to be almost 2,500 individuals in 2010. This includes 875 children in 2010, a significant increase in the number of children living in homeless conditions from previous years.

Housing Conditions

Housing quality remains a crucial factor in the stock of affordable housing. Many communities in the region have a relatively older housing stock. In areas or neighborhoods where market conditions are not strong and property deterioration is in evidence, older properties become more difficult and more expensive to keep in adequate condition. Continued racial residential segregation and geographic concentration of affordable housing has implications for the quality of the housing in African American communities. Reshaping PA's housing market must consider the geographic disparity in the age of the housing stock and its relationship to housing quality.

- In Allegheny County in 2004, there were approximately 521,000 housing units, with 70 percent owner-occupied and 30 percent renter-occupied. In the City of Pittsburgh, 43.4 percent of units were renter-occupied.
- African-American households in Allegheny County were much more likely to be renters than homeowners and much more likely to be renters than white households. In 2004, 56.6 percent of African American households rented their home and 43.4 percent were home owners. Just about one quarter of white households were renters and three quarters homeowners in 2004.
- Black households were more likely to confront housing units with physical problems than were white households in the Pittsburgh metropolitan area. In 2004, 11.3 percent of housing units occupied by black households in the Pittsburgh region had either severe or moderate physical problems compared to 4.1 percent of housing units occupied by white households. A total of 43,500 housing units in the region were reported to have a physical problem.

- Not surprisingly, on average, rental housing units were more likely to experience negative internal and external conditions than were owner-occupied housing units.
- Rental housing in the region tended to be slightly older than owner-occupied units, but both were more than fifty years old. The City of Pittsburgh, however, had substantially older housing; the median age of housing in Pittsburgh dated from 1936. Many problems related to the conditions of older housing were more likely to occur in the City of Pittsburgh than the rest of Allegheny County.
- Residents' opinions of their housing units showed differences by geography and tenure. Renters across the region were more likely to give lower assessments of their structure than owners. City of Pittsburgh residents were more likely to offer a lower opinion of their structure than residents in the rest of Allegheny County.
- The Pittsburgh metropolitan region contained 10.5 percent vacant housing units in 2004, by estimates from the American Housing Survey. This figure includes all forms of vacancy, including for rent and for sale. This compares to vacancy estimates of 50,932 vacant units in Allegheny County in 2009, or 8.4 percent of total units. Of these, 20,025 estimated vacant units were in the City of Pittsburgh, at 12.6 percent of total. Vacancy was estimated at 7 percent in the remainder of Allegheny County outside the City of Pittsburgh.
- The City of Pittsburgh did not engage in many home improvement activities in the 2006 – 2010 period. Its 2nd deferred mortgage program for developers in select neighborhoods and home ownership program averaged 33 loans per year. Its housing recovery program totaled 13 loans for the five years to 2010. It was more engaged in home purchase assistance.
- It was difficult to determine the range and impact of Allegheny County programs for home buying. Its Targeted Buyer program was advertising 30 year loans of 4.8 percent and 4.95 percent, depending on points for 2008. These rates differed from current 30 year conventional mortgages in 2009.

Foreclosure and Vacancy

- The highest rates of residential foreclosures in Allegheny County from 2006 - 2010 were occurring in older communities next to the City of Pittsburgh. These municipalities also tended to have the greatest number of Real Estate Owned (REO) properties, properties bought out of foreclosure and held by financial institutions, usually in a vacant condition. Seventeen communities in Allegheny County had foreclosure rates greater than 150 percent of the Allegheny County average over the 2006-2010 period.

- Real Estate Owned (REO) properties accounted for 7.6 percent of residential house sales in Allegheny County in 2009. Outside of Pittsburgh, the county's largest municipality, concentrated REO activity could be found in McKees Rocks, Penn Hills, Swissvale, and Wilkinsburg, where REO sales topped 15 percent of all sales.
- Some neighborhoods in Pittsburgh are even more affected by REO activity, including Sheraden and some neighborhoods in the northern, southern and western parts of the city.
- Distressed sales prices are substantially lower than market sales in the county. Distressed sales include all sales of non-vacant residential parcels having a foreclosure filing in either the calendar year or prior year of the sale. Distressed sales comprised 11.1 percent of total residential sales in Allegheny County in 2009, at approximately a third (\$30,090) of the average market sales price (\$92,967).
- Distressed property sales were more likely to occur in municipalities and neighborhoods that were experiencing higher than average foreclosure rates, as well. Thus various measures of distress were geographically concentrated in the county.

Policies and Other Findings

- In communities where REOs make up a substantial portion of total sales, those interested in the community should pay attention to the units, their conditions over time, and who's buying and selling the units.
- Affordable housing for many lower income households is found in our county's oldest communities and neighborhoods, where indicators of market deterioration and disinvestment are most evident. Programs to improve the conditions of the existing housing stock and maintain a sound supply of affordable housing need to be expanded and marketed to property owners.

Supply and Demand of Affordable Housing

The following tables chart the supply and demand of affordable housing in Allegheny County. These begin with data on subsidized housing, as provided by the U.S. Department of Housing and Urban Development and supplemented with data from the Pennsylvania Housing Finance Agency. These units include public housing, housing choice voucher program, Section 8 moderate rehabilitation, multi-family housing programs, and low income housing tax credit housing.

This section also includes estimates of the homeless population in Allegheny County, as determined by the Allegheny County Department of Human Services using programmatic data. The figure includes the number of programs used to estimate the homeless population, who are included in the low income population figures for the county. It also includes the County's progress on meeting its goal of 1,000 housing units for the homeless population by 2015. Thus far, between units in service (716) and units under development or in proposals submitted to HUD (243), it's achieved 95.9 percent of its goal by 2011.

Table 1. Subsidized Housing Units and Households, Allegheny County, 2008

	Projects	Total units	Occupied units	Percent occupied	Residents	Total residents*	People per unit
Public housing	64	8,054	7,022	87.2%	10,641	10,641	1.5
Section 8 certificates and vouchers (VO)	416	9,963	9,963	NA	22,147	22,147	2.2
Section 8 moderate rehabilitation (MR)	0	0	0	NA	0	0	NA
Section 8 new construction & sustainable rehabilitation	115	9,305	8,834	94.9%	10,624	10,624	1.2
Section 236 projects	24	2,830	2,497	88.2%	4,214	4,214	1.7
All other multifamily projects (MF)	58	2,639	2,420	91.7%	3,768	3,768	1.6
Low income housing tax credit**	136	4,838	4,202		NA from HUD	10,805	1.5
Total	813	37,629	34,938		51,394	62,199	
VO - units = number of vouchers							

*Units from HUD

**Estimate of number of residents from Pennsylvania Housing Finance Agency.

Source: U.S. Department of Housing and Urban Development, 2010,

<http://www.huduser.org/portal/picture2008/index.html>

Table 2. Low Income Housing Tax Credit Units, Allegheny County, 2008, HUD and PHFA Comparison

Source	Total units	Occupied Units	Percent occupied	Residents	Estimated residents	Total residents	People per unit
HUD	4,838	4,202	NA	NA	NA	NA	NA
PHFA estimates for LIHTC*	6,531	6,531	?	10,805	10,782	10,805	1.5

Source: Pennsylvania Housing Finance Agency (2010) and U.S. Department of Housing and Urban Development, 2010. <http://www.huduser.org/portal/picture2008/index.html>

Table 3. Demographic Statistics for Subsidized Housing Units, Allegheny County, 2008

Demographic statistics	Very low income		Extremely low income		Female head		Black		Average months on waiting list
	Number	%	Number	%	Number	%	Number	%	
Public housing	6,066	86.0%	4,803	72.6	5,096	72.6	4,713	67.1	9.2
Section 8 certificates and vouchers	8,950	89.8	6,991	70.2	7,986	80.2	6,560	15.8	33.1
Section 8 moderate rehabilitation (MR)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Section 8 new construction & sustainable rehabilitation	8,348	94.5	5,410	61.2	6,918	78.3	2,929	33.2	NA
Section 236 projects	2,394	95.9	1,919	76.9	1,915	76.7	1,714	68.6	NA
All other multifamily projects (MF)	2,115	87.4	1,491	61.6	626	25.9	1,019	42.1	NA
Low Income Housing Tax Credits (HUD)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Low Income Housing Tax Credits (PHFA)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	27,873		20,615		22,541		16,934		

Source: U.S. Department of Housing and Urban Development, 2010. <http://www.huduser.org/portal/picture2008/index.html>

Table 4. Mean Values- Rent, Spending, and Household Income for Subsidized Housing Units, Allegheny County, 2008

(dollars)

Subsidized housing by program	Mean rent per month per household	Mean government spending per month per household	Mean household income per year
Public housing	\$229.44	\$493.69	\$11,270
Section 8 certificates and vouchers	269.40	415.31	11,030
Section 8 moderate rehabilitation	NA	NA	NA
Section 8 new construction and substantial rehabilitation	256.07	532.38	11,860
Section 236 projects	225.51	487.05	10,040
All other multifamily projects	220.81	487.92	10,120

Source: U.S. Department of Housing and Urban Development, 2010.

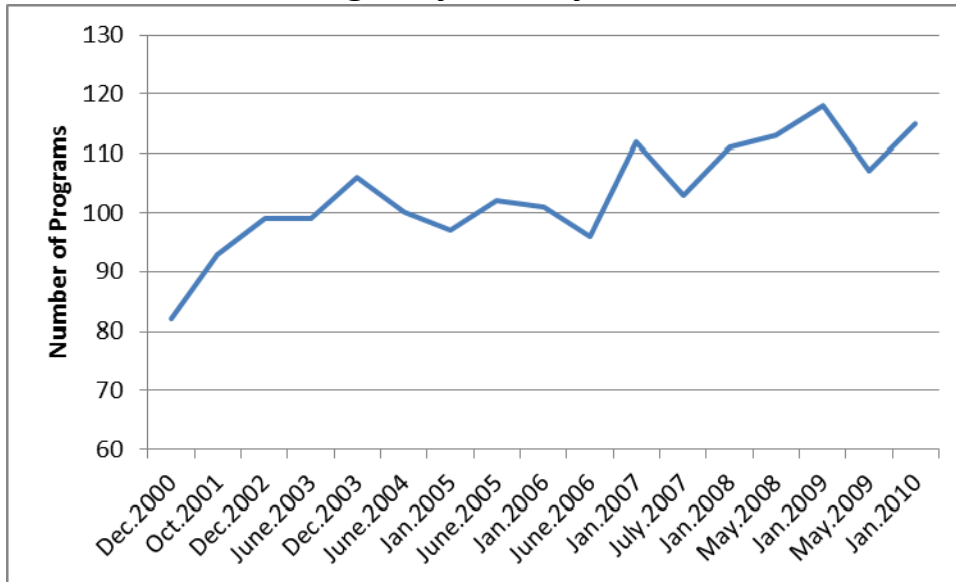
<http://www.huduser.org/portal/picture2008/index.html>

Table 5. Affordable Housing Units, by Household Size and Number of Bedrooms, Allegheny County, 2006-2008

	HUD Income Limit					
	1 Person		2 Person		4 Person	
	No. of units	% total units	No. of units	% total units	No. of units	% total units
<i>≤ 30% AMI</i>	[< \$300]	9%	[< \$300]	9%	[< \$500]	8%
0 or 1 BR	9,595	6%	9,595	6%		
2 BR	2,956	2%	2,956	2%	9,253	6%
3 or more BR	1,971	1%	1,971	1%	4,889	3%
<i>30%-50% AMI</i>	(\$300 - \$500]	15%	(\$300 - \$500]	15%	(\$500 - \$750]	19%
0 or 1 BR	15,488	9%	15,488	9%		
2 BR	6,297	4%	6,297	4%	24,375	15%
3 or more BR	2,918	2%	2,918	2%	6,979	4%
<i>50%-80% AMI</i>	(\$500 - \$750]	35%	(\$500 - \$1,000]	57%	(\$750 - \$1,000]	18%
0 or 1 BR	26,435	16%	34,161	20%		
2 BR	24,375	15%	43,702	26%	19,327	12%
3 or more BR	6,979	4%	17,244	10%	10,265	6%
<i>≤ 50% AMI</i>	39,225	23%	39,225	23%	45,496	27%
<i>≤ 80% AMI</i>	97,014	58%	134,332	80%	75,088	45%
Notes:						
1) Excludes no cash rent						
2) Assumes occupancy of 2 people per bedroom (see HUD Income Limits sheet)						
3) Computed at 80% AMI (see HUD Income Limits sheet)						
4) Does not account for margin of errors						
5) The discrepancy in affordability threshold and rent ranges for <i>≤30% AMI</i> and <i>30%-50% AMI</i> is minimal. It is more substantial for <i>50%-80% AMI</i> . The analysis uses a basic proportional allocation of the rent range.						
6) Total number of rental units = 167,011						

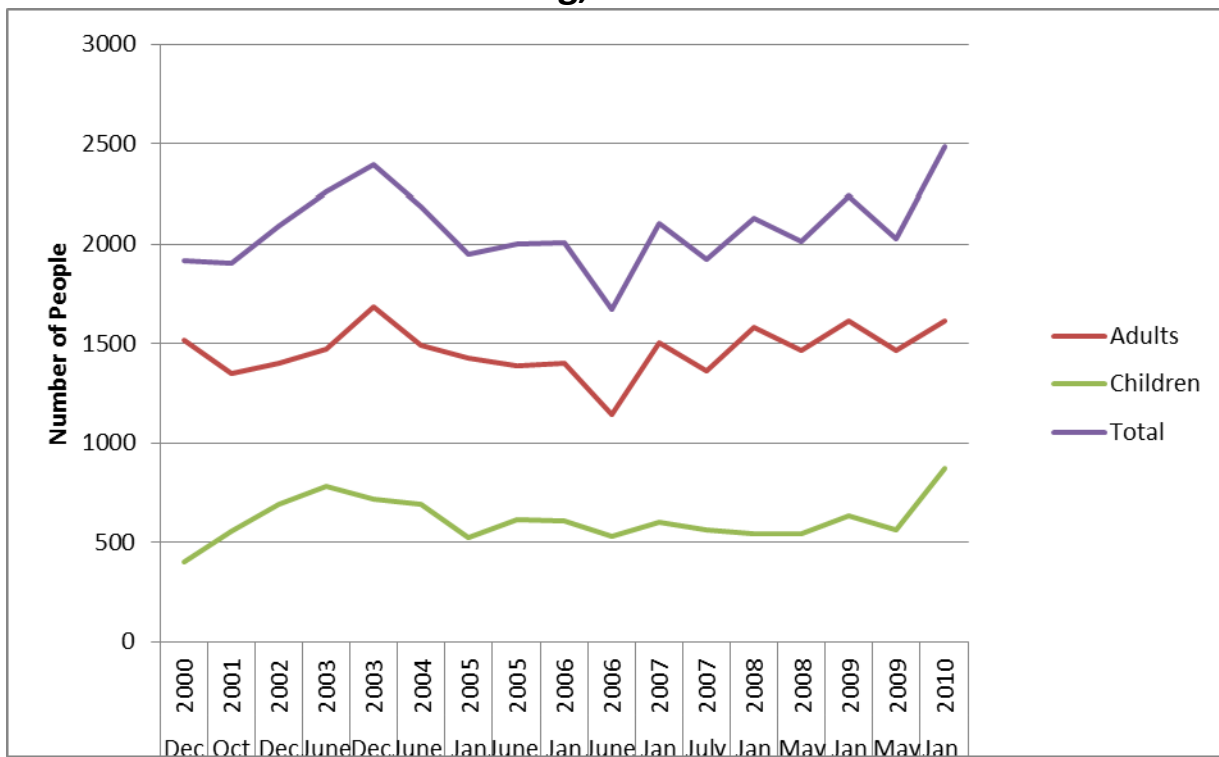
Source: American Community Survey, 2006-2008

Figure 1. Number of Programs Participating in Survey of Homelessness, Allegheny County, 2000-2010



Source: Allegheny Department of Human Services

Figure 2. Number of Persons Served in Programs Ranging From Street Outreach to Permanent Housing, 2000-2010



Source: Allegheny County Department of Human Services

Table 6. Allegheny County Programs for Homeless Population, by Program, 2000-2010

No. of Persons Served	Dec 2000	Oct 2001	Dec 2002	Dec 2003	June 2004	Jan 2005*	June 2005	Jan 2006	June 2006	Jan 2007	July 2007	Jan 2008	May 2008	Jan 2009	May 2009	Jan 2010
Single Women	387	378	297	377	369	315	310	263	256	347	292	343	348	330	303	311
Single Men	856	679	665	881	728	644	688	711	550	790	746	897	797	890	813	794
Single M+F HPRP	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	47
Single women (with Children)	255	214	365	353	310	246	326	324	269	271	253	234	248	286	270	319
Single men (with Children)	13	18	76	72	87	27	64	104	71	32	23	53	31	33	28	24
Adults in multiple-adult family units*	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63	49	57	42	72	50	116
Children	400	553	691	715	693	522	614	607	528	602	564	546	545	631	565	875
TOTAL	1,911	1,842	2,094	2,398	2,187	1,754	2,002	2,009	1,674	2,105	1,927	2,130	2,011	2,242	2,029	2,486

Source: Allegheny County Department of Human Services

Table 7. Allegheny County Progress on Ten Year Plan for 1,000 Housing Homeless Population Units by 2015

Name of Project	Type of Units					Total Units
	Transitional	Permanent	Safe Haven	Shelter Plus Care	SRO	
Total units online	99	398	16	203	0	716
Total units under development or submitted to HUD for funding	58	26	18	62	79	243
Total units, online and under development						959
Total units needed to reach 2015 goal of 1,000						(41)

American Housing Survey Tables, 2004

The American Housing Survey is conducted by the U.S. Bureau of the Census and the U.S. Department of Housing and Urban Development for the nation and selects metropolitan areas to understand the conditions of American housing over time. Metropolitan areas are sampled occasionally; the latest data available for the Pittsburgh Metropolitan Area, including Allegheny County and the City of Pittsburgh, is from 2004, with the previous survey from 1995.

The American Housing Survey provides detailed information on housing conditions by a number of related factors. We include here a set of those tables to understand better current housing conditions that would affect low income households in the market-rate affordable housing sector. We include, when possible, differences by race, white alone and black alone. We include these data, when possible, by geographic breakdowns described above. However, as a survey, sometimes break outs by county and race are not possible. Therefore, we include racial differences for the region as a whole, and by county, when available.

Allegheny County shows a split of approximately 70 percent owner-occupied housing units and 30 percent renter-occupied housing units, for a total of approximately 521,000 housing units in the county. Not surprisingly, Allegheny County outside the City of Pittsburgh has a higher split between owner and renter-occupied units at 3:1. The City of Pittsburgh is lower, with 56.6 percent owner-occupied units and 43.4 percent renter-occupied units.

Table 8. Occupied Housing Units, by Tenure, Allegheny County vs. Pittsburgh City

(Numbers in thousands)

Tenure	Total Occupied Housing Units							
	Pittsburgh region		Allegheny County including Pittsburgh City		Remainder of Allegheny County		Pittsburgh City	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Owner occupied	705.8	74.0	364.9	70.0	293.1	74.4	71.8	56.6
Renter occupied	248.1	26.0	156.1	30.0	101.0	25.6	55.1	43.4
Total units	953.9	100.0	521.0	100.0	394.1	100.0	126.9	100.0

*Excluding Pittsburgh City

Source: American Housing Survey, 2004.

Table 9. Occupied Housing Units, by Race, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Households	Total Occupied Housing Units							
	Pittsburgh region		Allegheny County including Pittsburgh City		Remainder of Allegheny County*		Pittsburgh City	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Black alone	68.6	7.4	58.1	11.4	29.2	7.6	28.9	23.2
White alone	864.6	92.6	450.4	88.6	354.6	92.3	95.8	76.8
Total (all)	933.2	100.0	508.5	100.0	383.8	100.0	124.7	100.0

*Excluding Pittsburgh City

Total includes all race categories.

Source: American Housing Survey, 2004, Table 2-1.

Table 10. Occupied Housing Units by Tenure and Race, Pittsburgh Metropolitan Region and Allegheny County, 2004

(Numbers in thousands)

Race	Pittsburgh metropolitan region					Allegheny County				
	Owner occupied	Percent	Renter occupied	Percent	Total	Owner occupied	Percent	Renter occupied	Percent	Total
Black Alone	30	43.7	38.6	56.3	68.6	25.2	43.4	32.9	56.6	58.1
White Alone	664.1	76.8	200.5	26.2	864.6	331.1	73.5	119.2	26.5	450.3
Total	694.1	74.4	239.1	25.6	933.2	365.9	69.6	159.5	30.4	525.4

Source: American Housing Survey, 2004. Table 2-1.

Table 11. Occupied Housing Units by Tenure and Race, Allegheny County Excluding Pittsburgh City and Pittsburgh City, 2004

(Numbers in thousands)

Race	Remainder of Allegheny County*					Pittsburgh City				
	Owner Occupied	Percent	Renter Occupied	Percent	Total	Owner occupied	Percent	Renter occupied	Percent	Total
Black Alone	12.3	42.1	16.9	57.9	29.2	12.9	44.6	16	55.4	28.9
White Alone	274.2	77.3	80.3	22.7	354.5	56.9	59.4	38.9	40.6	95.8
Total	293.1	74.4	101	25.6	394.1	72.8	55.4	58.5	44.6	131.3

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-1.

Table 12. Percentage of Owner Vs. Renter - Housing Units by Race, Pittsburgh Metropolitan Region, 2004

Households	Total Units	
	Percent owner occupied	Percent renter occupied
Black alone	4.3	16.1
White alone	95.7	83.9
Total	100.0	100.0

Source: American Housing Survey, 2004. Table 2-1.

Table 13. Characteristics of Occupied Housing Units -- Physical Problems by Race, Pittsburgh Metropolitan Region, 2004

(Numbers in thousands)

Race	Occupied units with physical problems*			Percent of units with problems
	Severe	Moderate	Total	
Black Alone	2.8	5.0	7.8	17.9
White Alone	11.4	24.3	35.7	82.1
Total	14.2	29.3	43.5	100.0

*A unit has moderate or severe problems if it has a set of problems in any of the five following areas: plumbing, heating, kitchen, hallways, and upkeep.

Source: American Housing Survey, 2004. Table 2-1

Table 14. Total Occupied Housing Units by Year Structure Was Built and Tenure, Pittsburgh Metropolitan Region, 2004

(Numbers in thousands)

Year	Total occupied units		Owner-occupied units		Renter-occupied units	
	Total	Percent	Total	Percent	Total	Percent
2000 to 2004	26.1	2.7	23.1	3.3	3.0	1.2
1995 to 1999	27.4	2.9	23.0	3.3	4.4	1.8
1990 to 1994	39.3	4.1	34.0	4.8	5.3	2.1
1985 to 1989	40.6	4.3	33.8	4.8	6.8	2.7
1980 to 1984	35.2	3.7	24.8	3.5	10.4	4.2
1975 to 1979	56.6	5.9	41.0	5.8	15.6	6.3
1970 to 1974	71.6	7.5	43.9	6.2	27.7	11.2
1960 to 1969	110.7	11.6	84.9	12.0	25.8	10.4
1950 to 1959	146.0	15.3	120.5	17.1	25.5	10.3
1940 to 1949	109.1	11.4	77.2	10.9	31.8	12.8
1930 to 1939	74.6	7.8	50.7	7.2	23.9	9.6
1920 to 1929	85.6	9.0	55.5	7.9	30.1	12.1
1919 or	131.0	13.7	93.3	13.2	37.7	15.2
Total above	953.8	100.0	705.7	100.0	248.0	100.0
Median Year	1955		1956		1950	

Note- percentages given according to column totals

Source: American Housing Survey, 2004, Table 2-1.

Table 15. Total Occupied Residential Housing Units, Year Structure Was Built, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Year	Pittsburgh metropolitan region		Pittsburgh City		Remainder of Allegheny County*	
	Total	Percent	Total	Percent	Total	Percent
2000 to 2004	26.1	2.7	.8	0.6	7.8	2.0
1995 to 1999	27.4	2.9	1.1	0.8	11.3	2.9
1990 to 1994	39.3	4.1	1.9	1.5	12.6	3.2
1985 to 1989	40.6	4.3	3.2	2.5	17.8	4.5
1980 to 1984	35.2	3.7	2.8	2.1	14.9	3.8
1975 to 1979	56.6	5.9	1.7	1.3	20.9	5.3
1970 to 1974	71.6	7.5	3.5	2.7	33.7	8.5
1960 to 1969	110.7	11.6	8.9	6.8	50.4	12.8
1950 to 1959	146.0	15.3	16.7	12.8	75.3	19.1
1940 to 1949	109.1	11.4	17.4	13.3	51.0	12.9
1930 to 1939	74.6	7.8	18.2	14.0	25.0	6.3
1920 to 1929	85.6	9.0	20.8	16.0	33.6	8.5
1919 or earlier	131.0	13.7	33.4	25.6	40.0	10.1
Total above	953.8	100.0	130.4	100.0	394.3	100.0
Median Year	1955		1936		1956	

*Excluding Pittsburgh City

Note- percentages are in given according to column totals

Source: American Housing Survey, 2004, Table 2-1.

Table 16. Characteristics of Occupied Multi-unit Housing: Common Stairways, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Characteristics	Pittsburgh Region			Subareas	
	Total	Owner occupied	Renter occupied	Total Pittsburgh	Remainder of Allegheny County*
Number of Multi-units (2+)	168.9	17.9	151.0	29.6	70.9
No common stairways	20.7	2.9	17.8	2.6	7.3
With common stairways	143.7	15.0	128.7	44.9	62.0
No loose steps	130.3	14.2	116.1	39.8	55.6
Railings not loose	108.4	11.0	97.4	33.7	46.8
Railings loose	14.3	2.2	12.1	4.0	5.6
No railing	5.6	1.0	4.6	1.5	2.7
Status of railings not reported	1.9	-	1.9	.6	.5
Loose Steps	13.4	.8	12.7	5.2	6.4
Railings not loose	11.0	.5	10.4	4.2	5.8
Railings loose	1.8	.2	1.6	.6	.3
No railings	.6	-	.6	.3	.3
Status of railings not reported	-	-	-	-	-
Status of stairways not reported	4.5	-	4.5	2.1	1.6

*Excluding Pittsburgh City

Source: American Housing Survey, 2005 Table 2-2.

**Table 17. External Building Conditions of Occupied Housing Units,
Pittsburgh Metropolitan Region and Subareas, 2004***

(Numbers in thousands)

Conditions	Pittsburgh Metropolitan Region						Pittsburgh City		Remainder of Allegheny County **	
	Total		Owner - occupied		Renter - occupied					
Units	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Sagging roof	21.4	2.2	12.6	1.8	8.8	3.5	2.6	2.0	5.9	1.5
Missing roofing material	34.0	3.6	22.9	3.2	11.1	4.5	5.7	4.4	12.1	3.1
Hole in roof	20.2	2.1	9.6	1.4	10.6	4.3	2.6	2.0	5.7	1.4
Missing bricks, siding, etc.	29.6	3.1	19.1	2.7	10.5	4.2	5.5	4.2	9.2	2.3
Sloping outside Walls	17.8	1.9	10.5	1.5	7.2	2.9	2.3	1.8	5.1	1.3
Boarded up windows	9.6	1.0	5.5	0.8	4.1	1.7	2.9	2.2	1.7	0.4
Broken windows	40.8	4.3	26.7	3.8	14.1	5.7	8.4	6.5	11.6	2.9
Bars on windows	16.3	1.7	5.4	0.8	10.9	4.4	11.9	9.1	2.4	0.6
Foundation crumbling or has open crack or hole	31.2	3.3	21.9	3.1	9.3	3.7	3.4	2.6	12.8	3.2
None of the above	753.2	79.0	585.5	83.0	167.7	67.6	81.8	62.8	327.1	83.0
Total	953.8	-	705.8	-	248.1	-	130.2	-	394.2	-
Not reported (not included in percent)	30.2	-	24.4	-	5.8	-	8.1	-	11.1	-

*Figures May Not Add to Total Because More Than One Category May Apply To a Unit

**Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-2.

**Table 18. Primary Source of Water in Occupied Housing Units,
Pittsburgh Metropolitan Region and Subareas, 2004**

(Numbers in thousands)

Characteristics	Pittsburgh Region			Allegheny County			Remainder of Allegheny County*			Pittsburgh City		
	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied
Public system or private company	864.7	623.5	241.2	516.1	356.9	159.3	130.2	285.1	100.8	385.9	71.8	58.5
Well serving 1 - 5 units	79	72.7	6.3	n/a	n/a	n/a	n/a	7.3	0.2	7.5	n/a	n/a
Drilled	69.3	64.2	5	n/a	n/a	n/a	n/a	6.8	0.2	7.0	n/a	n/a
Dug	4	3.2	0.8	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Not reported	5.8	5.2	0.5	n/a	n/a	n/a	n/a	0.5	n/a	n/a	n/a	n/a
Other	10.1	9.5	0.6	n/a	n/a	n/a	n/a	0.7	n/a	n/a	n/a	n/a

*Excluding Pittsburgh City

Source: American Housing Survey, 2005. Table 2-4.

Table 19. Safety of Primary Source of Water in Occupied Housing Units, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Safety of Water	Pittsburgh region			Allegheny County			Remainder of Allegheny County*			Pittsburgh City		
	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied	Total	Owner occupied	Renter occupied
Selected primary water sources *	953.8	705.8	248.1	524.4	364.9	159.5	394.2	293.1	101	130.2	71.8	58.5
Safe to drink	907.2	675.6	231.6	496.4	348.3	148.3	378.4	282.4	96	118	65.9	52.3
Not safe to drink	41	26.7	14.3	23.6	13.6	10	13.1	8.6	4.5	10.5	5	5.5
Safety not reported	5.6	3.5	2.1	4.4	2.1	1.4	2.7	2.1	0.5	1.7	0	0.9

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-4.

Table 20. Heating Problems in Occupied Housing Units, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

	Pittsburgh region			Total	
	Total	Owner occupied	Renter occupied	Pittsburgh City	Remainder of Allegheny County*
With heating equipment and occupied last winter	898.4	687.4	211.0	118.9	370.9
Not uncomfortably cold for 24 hours or more last winter	817.7	636.1	181.6	99.8	342.1
Uncomfortably cold for 34 hours or more last winter	75.1	46.8	28.3	18.5	26.0
Equipment breakdowns	31.9	20.6	11.3	8.0	10.8
No breakdowns lasting 6 hours or more	.3	.3	-	-	-
1 time lasting 6 hours or more	20.7	14.7	6.0	4.2	8.0
2 times	6.3	3.7	2.6	2.0	1.6
3 times	2.2	1.1	1.1	.8	.3
4 times or more	2.4	.9	1.5	.9	.8
Number of times not reported	-	-	-	-	-
Other causes	45.3	27.3	18.0	11.9	15.0
Utility interruption	12.6	9.8	2.9	1.1	4.4
Inadequate heating capacity	5.5	1.9	3.6	1.2	1.9
Inadequate insulation	10.9	5.0	5.9	3.9	3.7
Cost of heating	6.1	4.4	1.8	2.4	2.8
other	13.6	7.5	6.1	3.1	4.0
Not reported	.6	-	.6	.6	-
Reason for discomfort not reported	.3	-	.3	-	.3
Discomfort not reported	5.6	4.5	1.1	.6	2.7

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-6.

**Table 21. Indicator of Housing Quality in Occupied Housing Units:
Water Leakage in Last Twelve Months, Pittsburgh Metropolitan
Region and Subareas, 2004**

(Numbers in thousands)

Characteristics	Pittsburgh Metropolitan Region			Pittsburgh City total occupied units	Remainder of Allegheny County total occupied units*
	Total occupied units	Owner- occupied units	Renter- occupied units		
No leakage from inside structure	857.4	643.3	214.1	111.6	356.6
With leakage from inside structure	87.0	55.9	32.0	17.4	33.3
Fixtures backed up or overflowed	31.0	20.4	10.6	5.6	11.5
Pipes leaked	35.7	19.9	15.8	9.8	11.9
Broken water heater	10.9	8.4	2.6	1.2	5.5
Other or unknown (includes not reported)	16.2	11.8	4.5	2.8	6.2
Interior leakage not reported	8.5	6.6	2.0	1.1	4.3
No leakage from outside structure	728.6	528.6	200.0	99.8	310.2
With leakage from outside structure	217.0	170.4	46.7	30.2	79.4
Roof	61.8	43.1	18.7	10.3	19.7
Basement	137.0	113.0	24.0	16.2	52.2
Walls, closed windows, or doors	29.2	19.1	10.1	4.8	13.2
Other or unknown (includes not reported)	15.9	13.4	2.5	2.6	6.4
Exterior leakage not reported	8.2	6.8	1.4	.3	4.6

*Excludes City of Pittsburgh.

Source: American Housing Survey, 2004. Table 2-7.

Table 22. Overall Opinion of Structure in Occupied Housing Units, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Number	Pittsburgh Metropolitan Region						City of Pittsburgh		Remainder of Allegheny County**	
	Total Units		Owner occupied		Renter occupied					
Scale	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
1 (worst)	5.7	0.6	3.0	0.4	2.7	1.1	2.0	1.6	1.4	0.4
2	3.7	0.4	1.9	0.3	1.9	0.8	1.4	1.1	1.1	0.3
3	6.1	0.7	3.3	0.5	2.8	1.2	.9	0.7	3.1	0.8
4	8.3	0.9	4.7	0.7	3.5	1.4	1.1	0.9	2.2	0.6
5	51.8	5.6	30.9	4.6	20.9	8.6	10.0	8.2	21.4	5.6
6	46.1	5.0	25.8	3.8	20.4	8.4	7.0	5.7	19.8	5.2
7	124.2	13.5	79.3	11.7	45.0	18.6	19.1	15.7	55.7	14.6
8	249.9	27.2	186.4	27.5	63.5	26.2	35.4	29.1	108.8	28.5
9	120.3	13.1	95.6	14.1	24.7	10.2	15.7	12.9	50.0	13.1
10 (best)	304.1	33.0	247.0	36.4	57.1	23.5	29.2	24.0	117.6	20.9
Not reported*	33.5	-	27.9	-	5.6	-	8.4	-	13.0	-

*Not reported not included in percent.

**Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-7.

Table 23. Black Only Households' Monthly Housing Cost as a Percentage of Household Income, Pittsburgh Metropolitan Region and Subareas, 2004

	Total	Owner occupied	Renter occupied	Elderly (65 Years or Older)	Pittsburgh City	Remainder of Allegheny County*
Race: black						
0-29 percent	34.5	18.7	15.8	4.2	15.6	14.2
30-49 percent	15.4	5.9	9.6	2.2	6.8	6.3
50 + percent	12	4.1	7.9	2.4	5.1	3
Zero or negative income	2.7	1.4	1.4	.8	.9	1.9
No cash rent	3.9	-	3.9	.9	.6	2.8

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 5-13

Table 24. White Only Households' Monthly Cost as a Percentage of Household Income, Pittsburgh Metropolitan Region and Subareas, 2004

Number	Pittsburgh Metropolitan Region						City of Pittsburgh		Remainder of Allegheny County*	
	Total units		Owner occupied		Renter occupied					
Scale	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
1 (worst)	8.5	0.9%	2.7	0.4%	5.8	2.3%	3	2.3%	1.5	0.4%
2	8.2	0.9%	5.1	0.7%	3.1	1.2%	2	1.5%	3.1	0.8%
3	8.3	0.9%	5.4	0.8%	3	1.2%	3.7	2.8%	2.3	0.6%
4	13.2	1.4%	7.5	1.1%	5.8	2.3%	5.3	4.1%	3	0.8%
5	58.1	6.1%	40.9	5.8%	17.2	6.9%	12.5	9.6%	22.8	5.8%
6	51.3	5.4%	31.7	4.5%	19.6	7.9%	9.7	7.5%	18.9	4.8%
7	108.3	11.4%	72.7	10.3%	35.6	14.3%	23.7	18.2%	46.8	11.9%
8	235.8	24.7%	177	25.1%	58.8	23.7%	28.2	21.7%	102.1	25.9%
9	141.5	14.8%	111.6	15.8%	29.9	12.1%	15.2	11.7%	65.5	16.6%
10 (best)	284.6	29.8%	222	31.5%	62.6	25.2%	17.7	13.6%	114.9	29.1%
Total	953.8	100.0%	705.8	100.0%	248.1	100.0%	130.2	100.0%	394.2	100.0%

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-8.

Table 25. Household Income Levels By Subareas, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Income levels	Pittsburgh metropolitan region		Pittsburgh City		Remainder of Allegheny County*	
	Total	Percent	Total	Percent	Total	Percent
Less than \$5,000	50.7	5.3	9.8	7.5	20.3	5.2
\$5,000- \$9,999	55.4	5.8	10.9	8.4	21.2	5.4
\$10,000 -\$14,999	81.6	8.6	11.8	9.1	28.1	7.1
\$15,000 \$19,999	71.6	7.5	11.0	8.4	26.1	6.6
\$20,000-\$24,999	65.5	6.9	13.4	10.3	21.7	5.5
\$25,000 -\$29,999	60.7	6.4	11.4	8.8	20.9	5.3
\$30,000 -\$34,999	63.4	6.6	7.5	5.8	29.0	7.4
\$35,000-\$39,999	46.4	4.9	4.3	3.3	20.4	5.2
\$40,000 -\$49,999	82.4	8.6	8.7	6.7	37.3	9.5
\$50,000-\$59,999	69.8	7.3	9.0	6.9	29.1	7.4
\$60,000-\$79,999	108.9	11.4	9.4	7.2	45.2	11.5
\$80,000 -\$99,999	69.1	7.2	9.6	7.4	31.3	7.9
\$100,000-\$119,999	49.1	5.2	5.3	4.1	22.9	5.8
\$120,000 +	78.8	8.3	8.1	6.2	40.6	10.3
Median	\$37,983	100.0	\$28,594	100.0	\$42,510	100.0

*Excluding Pittsburgh City

Source: American Housing Survey, 2004. Table 2-12.

Table 26. Monthly Housing Costs By Subareas, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Monthly Housing Costs (\$)	Pittsburgh metropolitan region		Pittsburgh City		Remainder of Allegheny County*	
	Total	Percent	Total	Percent	Total	Percent
Total	953.9	100.0	130.2	100.0	394.2	100.0
Less than 100	7.2	0.8	1.8	1.4	2.2	0.6
100 to 199	35.2	3.7	8.3	6.4	7.7	2.0
200 to 249	41.5	4.4	5.2	4.0	8.2	2.1
250 to 299	57.6	6.0	7.2	5.5	15.5	2.9
300 to 349	75.3	7.9	8.3	6.4	24.9	6.3
350 to 399	63.7	6.7	9.0	6.9	24.3	6.2
400 to 449	54.9	5.8	6.2	4.8	23.9	6.1
450 to 499	54.8	5.7	7.6	5.8	24.5	6.2
500 to 599	91.3	9.6	15.0	11.5	39.9	10.1
600 to 699	78.0	8.2	17.8	13.7	34.3	8.7
700 to 799	69.6	7.3	10.9	8.4	29.9	7.6
800 to 999	97.3	10.2	11.9	9.1	42.8	10.9
1,000 to 1,249	83.6	8.8	9.6	7.4	43.0	10.9
1,250 to 1,499	50.3	5.3	3.7	2.8	27.6	7.0
1,500 or more	74.3	7.8	5.8	4.5	37.2	9.4
No cash rent	19.3	2.0	1.9	1.5	8.2	2.1
Median (excludes no cash rent)	584.0	-	570.0	-	663.0	-

*Excluding City of Pittsburgh

Source: American Housing Survey, 2005. Table 2-13.

Table 27. Household Income Levels by Tenure, Pittsburgh Metropolitan Region, 2004

(Numbers in thousands)

Income levels	Owner occupied		Renter occupied	
	Total	Percent	Total	Percent
Total	705.8	-	248.1	-
Less than \$5,000	28.6	4.1	22.1	8.9
\$5,000 to \$9,999	21.3	3.0	34.1	13.7
\$10,000 to \$14,999	50.7	7.2	30.9	12.5
\$15,000 to \$19,999	44.2	6.3	27.6	11.1
\$20,000 to \$24,999	45.1	6.4	20.4	8.2
\$25,000 to \$29,999	42.7	6.0	18.1	7.3
\$30,000 to \$34,999	42.7	6.0	20.8	8.4
\$35,000 to \$39,999	30.7	4.3	15.7	6.3
\$40,000 to \$49,999	62.3	8.8	20.1	8.1
\$50,000 to \$59,999	56.5	8.0	13.3	5.4
\$60,000 to \$79,999	96.5	13.7	12.4	5.0
\$80,000 to \$99,999	63.5	9.0	5.6	2.3
\$100,000 to \$119,999	46.5	6.6	2.6	1.0
\$120,000 or more	74.3	10.5	4.4	1.8
Median	47,516.0	-	22,297.0	-

Source: American Housing Survey, 2004. Table 2-12.

Table 28. Monthly Housing Costs by Tenure, Pittsburgh Metropolitan Region, 2004

(Numbers in thousands)

Monthly housing costs (\$)	Owner occupied		Renter occupied	
	Total	Percent	Total	Percent
Total	705.8	100.0	248.1	100.0
Less than 100	2.4	0.3	4.8	1.9
100 to 199	21.5	3.0	13.7	5.5
200 to 249	33.0	4.7	8.5	3.4
250 to 299	51.4	7.3	6.1	2.5
300 to 349	61.7	8.7	13.6	5.5
350 to 399	51.5	7.3	12.2	4.9
400 to 449	39.6	5.6	15.4	6.2
450 to 499	35.1	5.0	19.7	7.9
500 to 599	50.9	7.2	40.4	16.3
600 to 699	41.5	5.9	36.4	14.7
700 to 799	45.4	6.4	24.0	9.7
800 to 999	77.6	11.0	19.7	7.9
1,000 to 1,249	75.7	10.7	7.9	3.2
1,250 to 1,499	47.0	6.7	3.3	1.3
1,500 or more	71.4	10.1	2.9	1.2
No cash Rent	-	-	19.3	7.8
Median (excludes no cash rent)	614.0	-	550.0	-

Source: American Housing Survey, 2004. Table 2-13.

Table 29. Cars and Trucks Available in Housing Units, Selected Indicators, Pittsburgh Metropolitan Region and Subareas, 2004

(Numbers in thousands)

Automobile ownership	Total Occupied in Pittsburgh Metropolitan Region						Pittsburgh City		Remainder of Allegheny County**	
	Total	Percent	Owner occupied	Percent	Renter occupied	Percent	Total	Percent	Total	Percent
No cars, trucks, or vans	100.5	6.9	33.8	3.6	66.7	24.4	28.3	14.1	43.1	7.0
1 car with or without trucks or vans	464.6	32.1	345.5	36.5	119.1	43.5	62.9	31.2	185.8	30.3
2 cars	239.8	16.6	202.1	21.3	37.7	13.8	25.9	12.9	107.9	17.6
3+ cars	59.1	4.1	56.2	5.9	2.9	1.1	3.2	1.6	25.7	4.2
1 truck or van	496.1	34.3	233.3	24.6	37.5	13.7	75	37.3	221.2	36.1
2+ trucks or vans	86.4	6.0	76.6	8.1	9.9	3.6	6	3.0	28.5	4.7
Total units	1,446.5	-	947.5	-	273.8	-	201.3	-	612.2	-

Note- owner/renter occupied information is not available in reference to automobile ownership by subarea, only by Pittsburgh Region

*Figures may not add to total because more than one category may apply to a unit.

**Excluding City of Pittsburgh

Source: American Housing Survey, 2004, Table 2-7.

Foreclosure and Vacancy in Allegheny County and City of Pittsburgh

This section examines two critical issues for both Allegheny County and the City of Pittsburgh – vacancy and foreclosure. These two issues affect numerous individuals in our communities and have an effect on the neighborhoods and communities in which they are located.

We begin with vacancy. Here we use a relatively-new data source available from the U.S. Postal Service (USPS) – the USPS database on vacant addresses, now available from the U.S. Department of Housing and Urban Development. This dataset includes quarterly information on residential and commercial property addresses, vacant property addresses, and what the USPS designates as “No-Stat” addresses. “Vacant” addresses have been designated by USPS delivery staff as not receiving mail for 90 days or longer and have been identified as unoccupied. “No-Stat” addresses are not ready for occupancy for a number of reasons, and include addresses identified by a USPS carrier as not likely to be active for some time plus properties currently under construction. The data are further disaggregated to the duration of the vacancy, measuring vacancies lasting three months to those unoccupied three years or more. In areas of decline and abandonment, the No-Stat category is more likely to capture abandoned and uninhabitable properties rather than properties under construction.

Foreclosure data is collected by the PNCIS from the Allegheny County Department of Court Records. Data presented in this report provides a unique annual count of properties subject to a foreclosure filing in Allegheny County. Properties are counted only once per year regardless of the number of filings received in a given year. The PNCIS provides updates of foreclosure filing records in Allegheny County each month. Counts and other measures of foreclosure activity used in this report reflect properties containing a residential structure as classified by the Allegheny County Office of Property Assessments.

The PNCIS was also used to compile a unique list of Real Estate Owned (REO) property owners in Allegheny County. REO property is a term commonly used to refer to nonperforming assets in a lender’s portfolio, many of which have been acquired as a result of a mortgage foreclosure. The REO data used in this report was created by analyzing data on foreclosure filings provided by the Allegheny County Department of Court Records and owner name records from the Allegheny County Office of Property Assessment. REO property sales include all residential properties sold by an REO entity as defined by the PNCIS. The PNCIS creates a new snapshot of REO ownership each quarter. REO sales used in this report are based on data assembled by the

PNCIS using information provided by the Allegheny County's Office of Property Assessment, and include all sales where a property is sold by an REO entity as defined by the PNCIS.

Distressed sales include all sales of non-vacant residential parcels having a foreclosure filing the calendar year of the sale, or the calendar year prior to the sale. Non-distressed sales include all sales of non-vacant residential parcels not subject to a foreclosure filing the year of or the year prior to the sale. To eliminate "love and trust" sales, non-distressed sales exclude transactions under \$500. Sales data is assembled by the PNCIS using information provided by the Allegheny County's Office of Property Assessment.

**Table 30. Vacant Residential Addresses in Allegheny County and the City of Pittsburgh
2009 3rd Quarter**

	City of Pittsburgh		Allegheny County		Remainder of Allegheny County*	
	Number	Percent	Number	Percent	Number	Percent
Total Residential Addresses	159,393	100.0%	603,363	100.0%	443,970	100.0%
Vacant and Ready for Occupancy	11,030	6.9%	27,545	4.6%	16,515	3.7%
Vacant and Not Ready for Occupancy (No Stat)	8,995	5.6%	23,387	3.9%	14,392	3.2%
All Vacant	20,025	12.6%	50,932	8.4%	30,907	7.0%

*Excluding City of Pittsburgh

Source: US Postal Service and Department of Housing and Urban Development

Vacancy data includes properties not receiving mail deemed ready for occupancy, and those not ready for occupancy, as defined by the mail carrier. Vacant properties not ready for occupancy (commonly-referenced as No-Stat) include both abandoned housing units and those under construction.

**Table 31. Duration of Residential Vacancy in Allegheny County and the City of Pittsburgh
2009 3rd Quarter**

Months Vacant	City of Pittsburgh		Allegheny County		Remainder of Allegheny County*	
	Number	Percent	Number	Percent	Number	Percent
0 to 3	1,412	7.1%	3,141	6.2%	1,729	5.6%
3 to 6	866	4.3%	2,648	5.2%	1,782	5.8%
6 to 12	1,992	9.9%	5,383	10.6%	3,391	11.0%
12 to 24	4,718	23.6%	12,350	24.2%	7,632	24.7%
24 to 36	3,125	15.6%	9,146	18.0%	6,021	19.5%
36 +	7,912	39.5%	18,264	35.9%	10,352	33.5%
Total	20,025	100.0%	50,932	100.0%	30,907	100.0%

*Excluding City of Pittsburgh

Source: US Postal Service and Department of Housing and Urban Development

Vacancy data presented in this table includes properties not receiving mail deemed ready for occupancy, and those not ready for occupancy, as defined by the mail carrier. Vacant properties not ready for occupancy (commonly-referenced as No-Stat) include both abandoned housing units and those under construction.

Figure 3. Residential Address Vacant for > 1 Year, City of Pittsburgh, by Census Tract, 3rd Quarter, 2009

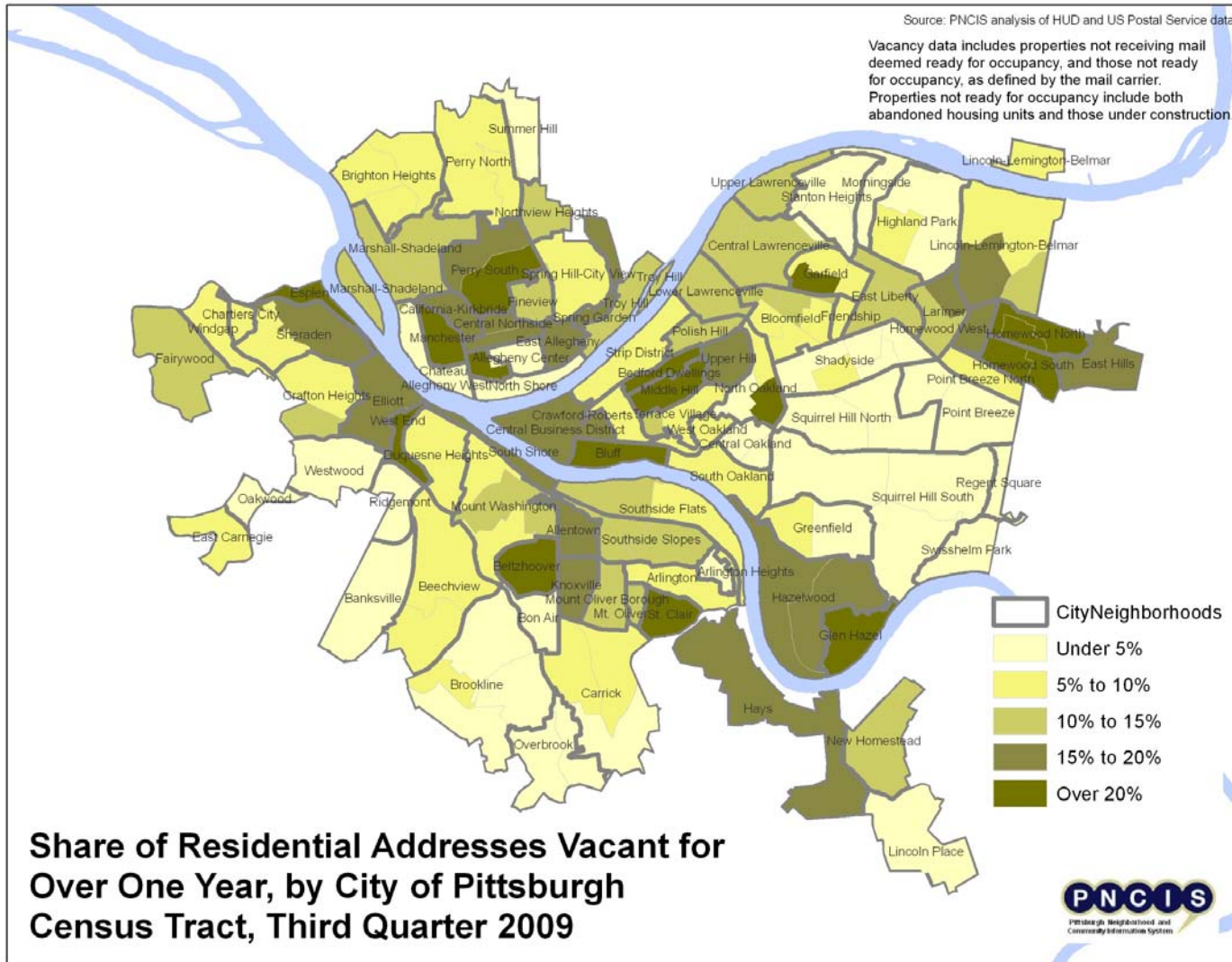


Figure 4. Residential Address Vacant for > 1 Year, Allegheny County, by Census Tract, 3rd Quarter 2009

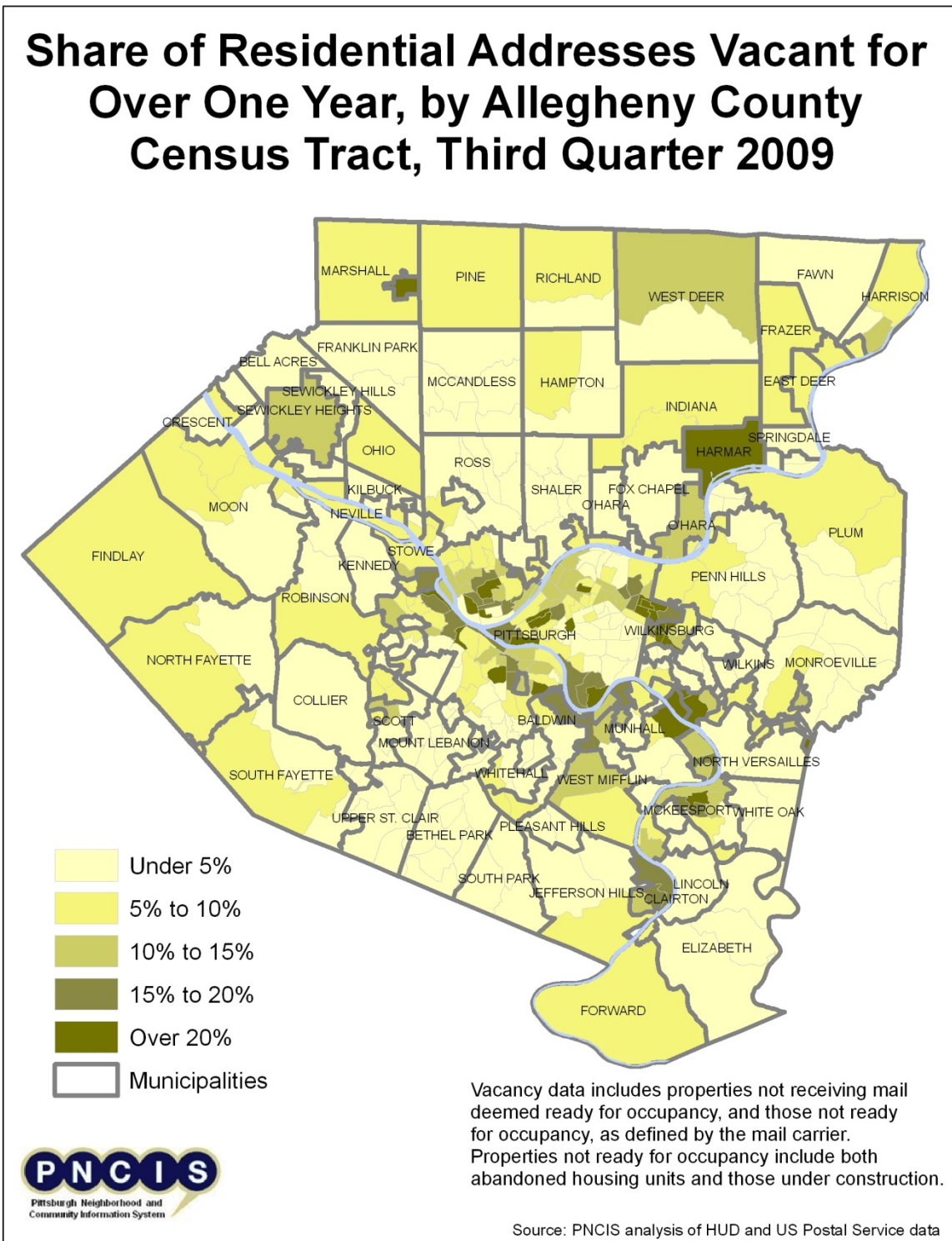


Table 32. Residential Parcels with a Foreclosure Filing, Allegheny County Municipalities, 2006 – 2010

Municipality	2006	2007	2008	2009	Jan.-June 2010	Total
Allegheny County Total	4,557	3,937	4,317	4,116	2,029	18,956
Pittsburgh	1,376	1,149	1,234	1,113	541	5,413
Penn Hills Township	310	292	326	309	156	1,393
McKeesport	121	137	116	84	43	501
Wilkinsburg Borough	140	86	102	112	40	480
Monroeville	77	77	90	84	40	368
West Mifflin Borough	74	84	73	80	35	346
Shaler Township	84	67	70	81	42	344
Plum Borough	78	58	72	68	47	323
Bethel Park Borough	61	66	75	59	31	292
Swissvale Borough	70	52	67	63	18	270
Ross Township	56	52	48	66	30	252
Baldwin Borough	58	62	57	44	26	247
Elizabeth Township	58	34	45	80	21	238
Mount Lebanon	46	43	55	71	22	237
Moon Township	50	38	50	58	21	217
Munhall Borough	53	43	41	57	23	217
North Versailles Township	47	42	44	42	27	202
Clairton	52	58	31	42	15	198
Brentwood Borough	42	36	43	42	23	186
South Park Township	41	40	40	41	17	179
West Deer Township	45	41	42	33	16	177
Stowe Township	49	36	38	34	17	174
McCandless Township	35	32	49	39	18	173
Harrison Township	36	39	46	26	19	166
McKees Rocks Borough	35	39	45	25	15	159
Scott Township	44	31	28	32	24	159
Whitehall Borough	35	35	32	41	12	155
Upper St. Clair Township	37	23	24	40	23	147
North Fayette Township	36	24	37	31	18	146
Duquesne	38	41	24	26	16	145
Mount Oliver Borough	36	37	30	23	18	144
Coraopolis Borough	28	36	34	30	13	141
Hampton Township	39	29	32	27	12	139
South Fayette Township	41	29	21	32	13	136
Dormont Borough	32	34	31	26	12	135
Castle Shannon Borough	31	27	25	27	19	129

Municipality	2006	2007	2008	2009	Jan.-June 2010	Total
Turtle Creek Borough	35	24	30	26	14	129
Bellevue Borough	40	22	32	14	16	124
Carnegie Borough	17	16	34	30	21	118
Tarentum Borough	20	27	30	22	19	118
West View Borough	31	23	24	26	13	117
White Oak Borough	20	22	35	26	11	114
North Braddock Borough	30	23	27	26	6	112
Robinson Township	22	22	23	29	13	109
Jefferson Hills Borough	31	25	13	28	11	108
Glassport Borough	26	25	27	21	8	107
Wilkins Township	24	24	17	29	11	105
Bridgeville Borough	23	24	24	17	11	99
Richland Township	14	19	19	26	17	95
Brackenridge Borough	30	19	13	15	17	94
Kennedy Township	15	13	23	32	10	93
Avalon Borough	18	12	31	19	12	92
Pitcairn Borough	19	19	24	24	5	91
Homestead Borough	19	19	19	22	8	87
Etna Borough	21	17	21	18	8	85
Indiana Township	14	17	26	15	12	84
O Hara Township	15	13	21	20	15	84
Port Vue Borough	26	11	16	22	8	83
Crafton Borough	25	6	20	16	13	80
Findlay Township	9	15	10	39	6	79
Millvale Borough	22	15	15	19	8	79
Sharpsburg Borough	23	15	19	12	9	78
Forest Hills Borough	19	14	17	19	8	77
Franklin Park Borough	13	12	12	22	10	69
Pleasant Hills Borough	18	13	18	10	8	67
Collier Township	18	10	19	10	8	65
Reserve Township	17	9	19	14	6	65
Springdale Borough	9	16	21	9	10	65
East McKeesport Borough	14	16	15	8	11	64
Ingram Borough	12	11	17	15	8	63
East Pittsburgh Borough	15	15	14	13	4	61
Churchill Borough	15	10	16	13	6	60
Verona Borough	12	9	17	11	7	56
Pine Township	11	9	11	16	7	54
Crescent Township	11	8	12	14	7	52
Versailles Borough	13	10	13	12	4	52

Municipality	2006	2007	2008	2009	Jan.-June 2010	Total
Liberty Borough	15	12	9	10	5	51
Forward Township	11	7	15	12	4	49
Emsworth Borough	9	10	10	13	4	46
Green Tree Borough	13	12	5	8	5	43
Sewickley Borough	9	8	7	7	9	40
Dravosburg Borough	10	7	11	6	5	39
Oakmont Borough	9	13	7	8	2	39
Braddock Borough	11	10	9	5	2	37
Wilmerding Borough	8	7	15	3	4	37
Harmar Township	8	4	8	10	5	35
Whitaker Borough	5	4	14	8	4	35
East Deer Township	7	5	9	11	2	34
Leetsdale Borough	5	5	5	11	4	30
Baldwin Township	4	7	4	9	5	29
Braddock Hills Borough	5	5	11	6	2	29
Fawn Township	3	4	10	8	4	29
Leet Township	7	5	5	7	5	29
Marshall Township	5	4	9	9	2	29
Ohio Township	3	9	5	4	8	29
Bell Acres Borough	6	4	10	7	0	27
Fox Chapel Borough	4	5	7	4	7	27
Ben Avon Borough	9	4	7	4	2	26
Edgewood Borough	7	6	8	3	2	26
Rankin Borough	13	2	4	4	2	25
West Homestead Borough	11	5	4	3	1	24
Aspinwall Borough	6	5	2	4	6	23
Elizabeth Borough	6	5	4	2	5	22
Neville Township	6	3	4	6	3	22
Oakdale Borough	9	3	4	4	2	22
Blawnox Borough	6	6	3	2	4	21
Lincoln Borough	7	5	4	2	3	21
Chalfant Borough	2	6	4	4	4	20
Wall Borough	4	4	7	4	1	20
Edgeworth Borough	2	4	7	3	3	19
Springdale Township	3	6	3	4	3	19
Cheswick Borough	6	1	7	3	0	17
Frazer Township	1	4	5	6	0	16
Aleppo Township	6	0	1	5	3	15
Heidelberg Borough	7	3	2	3	0	15
Osborne Borough	2	2	3	3	1	11

Municipality	2006	2007	2008	2009	Jan.-June 2010	Total
Glenfield Borough	0	3	2	3	0	8
Kilbuck Township	2	2	3	1	0	8
Thornburg Borough	0	4	4	0	0	8
McDonald Borough	2	2	1	1	1	7
Ben Avon Heights Borough	1	1	0	2	1	5
Bradford Woods Borough	0	1	3	1	0	5
Pennsbury Village Borough	1	1	2	0	1	5
Rosslyn Farms Borough	1	0	0	2	2	5
Sewickley Hills Borough	0	0	2	1	2	5
Sewickley Heights Borough	1	1	0	2	0	4
West Elizabeth Borough	0	3	0	1	0	4
South Versailles Township	2	0	0	0	0	2
Haysville Borough	0	0	1	0	0	1
Trafford Borough	0	0	0	0	0	0

Source: Allegheny County Department of Court Records, Office of Property Assessments

Table 33. Residential Parcels with a Foreclosure Filing, City of Pittsburgh Neighborhoods, 2006 – 2010

Neighborhood	2006	2007	2008	2009	Jan.-June 2010	Total
City Total	1,376	1,149	1,234	1,113	541	5,413
Brookline	72	58	81	65	35	311
Sheraden	80	64	73	43	24	284
Carrick	63	48	67	69	27	274
Beechview	64	53	54	47	21	239
Mount Washington	56	44	66	45	24	235
Brighton Heights	52	60	53	46	22	233
Perry South	59	58	37	36	14	204
Marshall-Shadeland	41	42	39	39	24	185
Knoxville	40	37	37	26	13	153
Greenfield	36	18	24	39	13	130
Perry North	40	31	28	21	4	124
Crafton Heights	30	25	29	22	12	118
Elliott	31	26	23	18	20	118
Stanton Heights	24	28	26	33	7	118
Allentown	37	33	27	14	5	116
Garfield	22	23	25	35	8	113
Overbrook	31	13	21	22	14	101
Hazelwood	24	18	26	14	15	97
South Side Slopes	17	25	22	21	12	97
Highland Park	24	17	19	26	9	95
Lincoln-Lemington-Belmar	31	20	15	20	9	95
East Liberty	24	9	17	29	4	83
Homewood North	24	22	12	17	8	83
Bloomfield	21	15	21	18	7	82
Beltzhoover	20	16	13	17	8	74
Lincoln Place	16	15	19	13	9	72
Central Northside	22	8	20	11	10	71
East Hills	12	13	17	16	7	65
Manchester	28	7	13	6	9	63
Spring Hill-City View	11	16	18	8	6	59
Squirrel Hill South	13	8	14	16	8	59
Troy Hill/Herr's Island	8	12	14	14	10	58
Arlington	15	13	12	12	5	57
Westwood	9	13	13	13	8	56
Shadyside	13	14	9	14	5	55

Neighborhood	2006	2007	2008	2009	Jan.-June 2010	Total
South Side Flats	13	11	16	11	4	55
Morningside	13	16	8	9	7	53
Homewood South	9	11	13	11	6	50
Upper Lawrenceville	11	10	15	12	2	50
Central Lawrenceville	8	10	10	8	7	43
Windgap	19	5	5	6	7	42
Larimer	12	7	10	6	5	40
Duquesne Heights	10	9	5	9	5	38
Upper Hill	11	10	9	6	2	38
Banksville	10	8	8	6	4	36
South Oakland	5	10	10	4	4	33
Spring Garden	10	7	8	4	3	32
East Allegheny	6	12	6	5	2	31
Lower Lawrenceville	4	4	11	6	6	31
Fineview	16	2	4	3	4	29
Summer Hill	8	5	8	7	1	29
Point Breeze North	2	8	10	7	1	28
Chartiers City	6	7	7	4	3	27
Homewood West	14	6	4	3	0	27
Middle Hill	8	5	3	6	2	24
Point Breeze	3	5	6	8	2	24
Polish Hill	8	6	2	6	0	22
Mount Oliver Neighborhood	5	7	3	3	2	20
West Oakland	6	4	3	5	2	20
Esplen	2	4	6	4	0	16
Squirrel Hill North	1	2	6	4	2	15
Swisshelm Park	3	5	2	3	1	14
Bon Air	4	2	3	2	2	13
Ridgemont	3	1	5	2	2	13
Crawford-Roberts	3	3	1	3	2	12
Fairywood	4	4	1	2	1	12
California Kirkbride	2	1	4	2	2	11
Oakwood	4	1	3	3	0	11
Friendship	2	2	3	2	1	10
Golden Triangle/Civic Arena	0	0	0	8	2	10
New Homestead	1	1	3	1	4	10
Central Oakland	2	3	1	2	1	9
East Carnegie	1	1	1	3	2	8
Hays	1	3	1	2	0	7

Neighborhood	2006	2007	2008	2009	Jan.-June 2010	Total
Saint Clair	1	2	1	2	1	7
Terrace Village	3	2	2	0	0	7
West End	2	1	0	2	1	6
North Oakland	2		1	2	0	5
Strip District	4	0	0	1	0	5
Bedford Dwellings	1	3	0	0	0	4
Regent Square	0	0	2	2	0	4
Allegheny West	0	1	0	1	0	2
Bluff	2	0	0	0	0	2
Northview Heights	1	0	0	0	0	1
Allegheny Center	0	0	0	0	0	0
Arlington Heights	0	0	0	0	0	0
Chateau	0	0	0	0	0	0
Glen Hazel	0	0	0	0	0	0
North Shore	0	0	0	0	0	0
South Shore	0	0	0	0	0	0

Source: Allegheny County Department of Court Records, Office of Property Assessments

Table 34. Residential Foreclosure Rates by Municipalities > 150% Allegheny County Average Rate, 2006 - 2010

Municipality	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
Mount Oliver Borough	36:1	39:1	50:1	45:1	41:1
East Pittsburgh Borough	43:1	44:1	48:1	61:1	49:1
Versailles Borough	56:1	56:1	51:1	64:1	57:1
Brackenridge Borough	56:1	86:1	98:1	56:1	62:1
Wilkinsburg Borough	57:1	68:1	60:1	67:1	62:1
Penn Hills Township	65:1	63:1	61:1	63:1	63:1
Swissvale Borough	60:1	61:1	56:1	74:1	63:1
Tarentum Borough	79:1	65:1	72:1	62:1	68:1
McKees Rocks Borough	64:1	57:1	68:1	87:1	68:1
Homestead Borough	68:1	68:1	63:1	68:1	68:1
Sharpsburg Borough	63:1	70:1	77:1	80:1	68:1
Turtle Creek Borough	67:1	73:1	71:1	73:1	69:1
Pitcairn Borough	71:1	63:1	56:1	79:1	70:1
Verona Borough	86:1	70:1	65:1	73:1	72:1
East McKeesport Borough	74:1	71:1	96:1	74:1	74:1
Coraopolis Borough	74:1	67:1	74:1	84:1	77:1
Etna Borough	75:1	75:1	73:1	84:1	77:1

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

Table 35. Residential Foreclosure Rates by Municipalities 100% - 150% Allegheny County Average Rate, 2006 – 2010

Municipality	Average annual number of residential properties for every property with a foreclosure filing				
	Two year average				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
Avalon Borough	112:1	78:1	67:1	78:1	81:1
Stowe Township	72:1	83:1	86:1	91:1	81:1
Glenfield Borough	89:1	53:1	53:1	89:1	83:1
Dravosburg Borough	87:1	82:1	87:1	92:1	84:1
Brentwood Borough	91:1	90:1	84:1	81:1	85:1
Whitaker Borough	150:1	75:1	61:1	84:1	86:1
Bellevue Borough	79:1	90:1	106:1	106:1	87:1
Leetsdale Borough	123:1	123:1	77:1	64:1	90:1
Wilmerding Borough	100:1	68:1	83:1	137:1	92:1
Millvale Borough	88:1	108:1	95:1	93:1	93:1
McKeesport	79:1	80:1	102:1	120:1	93:1
Springdale Borough	114:1	77:1	95:1	98:1	95:1
Chalfant Borough	116:1	92:1	116:1	77:1	96:1
Munhall Borough	97:1	111:1	95:1	90:1	97:1
Ingram Borough	120:1	99:1	86:1	89:1	97:1
Duquesne	79:1	96:1	125:1	108:1	97:1
Bridgeville Borough	92:1	90:1	105:1	110:1	98:1
Glassport Borough	88:1	87:1	94:1	122:1	98:1
Pittsburgh	93:1	98:1	100:1	107:1	98:1
Dormont Borough	89:1	91:1	103:1	118:1	100:1
Castle Shannon Borough	103:1	115:1	115:1	92:1	101:1
Clairton	81:1	100:1	122:1	124:1	104:1
Osborne Borough	126:1	100:1	84:1	100:1	105:1
Leet Township	119:1	143:1	119:1	84:1	105:1
Neville Township	118:1	152:1	106:1	88:1	106:1
Emsworth Borough	113:1	107:1	93:1	102:1	107:1
West View Borough	103:1	119:1	112:1	107:1	107:1
Port Vue Borough	106:1	145:1	103:1	103:1	108:1
Crescent Township	134:1	127:1	98:1	91:1	108:1
Carnegie Borough	183:1	121:1	94:1	84:1	108:1
Liberty Borough	94:1	121:1	133:1	127:1	113:1
Blawnox Borough	94:1	126:1	227:1	113:1	113:1
East Deer Township	137:1	117:1	82:1	109:1	114:1
West Mifflin Borough	111:1	112:1	115:1	117:1	115:1
Churchill Borough	125:1	120:1	108:1	125:1	119:1
North Versailles Township	122:1	127:1	127:1	113:1	119:1

Table 36. Residential Foreclosure Rates by Municipalities 50% - 100% Allegheny County Average Rate, 2006 – 2010

Municipality	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
Elizabeth Borough	118:1	144:1	216:1	108:1	120:1
Crafton Borough	146:1	174:1	125:1	107:1	121:1
Elizabeth Township	140:1	164:1	103:1	106:1	125:1
Reserve Township	137:1	127:1	108:1	137:1	125:1
Harrison Township	127:1	112:1	133:1	149:1	129:1
Monroeville	137:1	127:1	122:1	129:1	130:1
Bell Acres Borough	141:1	100:1	83.:1	201:1	130:1
Ben Avon Heights	158:1	316:1	158:1	79:1	131:1
Ben Avon Borough	114:1	134:1	134:1	185:1	132:1
North Braddock	119:1	127:1	119:1	167:1	134:1
Rankin Borough	97.:1	243:1	182:1	182:1	135:1
Baldwin Township	167:1	167:1	141:1	96.:1	135:1
Wilkins Township	131:1	154:1	137:1	123:1	136:1
Thornburg Borough	109:1	54.:1	109:1	N/A	136:1
Wall Borough	143:1	104:1	104:1	191:1	136:1
Findlay Township	196:1	188:1	96.:1	92.:1	138:1
Lincoln Borough	111:1	148:1	222:1	166:1	138:1
Plum Borough	152:1	159:1	148:1	128:1	140:1
Baldwin Borough	130:1	131:1	155:1	163:1	143:1
Oakdale Borough	115:1	198:1	173:1	173:1	144:1
Sewickley Borough	168:1	191:1	205:1	114:1	146:1
West Deer Township	132:1	136:1	151:1	174:1	147:1
South Park Township	142:1	144:1	142:1	154:1	147:1
White Oak Borough	176:1	129:1	121:1	154:1	147:1
Edgeworth Borough	224:1	122:1	134:1	149:1	153:1
Rosslyn Farms Borough	430:1	N/A	215:1	71.:1	153:1
Indiana Township	190:1	137:1	143:1	151:1	153:1
Whitehall Borough	150:1	157:1	144:1	162:1	158:1
Shaler Township	165:1	181:1	165:1	151:1	161:1
North Fayette Township	178:1	175:1	157:1	160:1	163:1
Forward Township	193:1	158:1	129:1	174:1	164:1

Municipality	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Braddock Hills Borough	207:1	129:1	122:1	207:1	167:1
Harmar Township	225:1	225:1	150:1	135:1	169:1
Aspinwall Borough	180:1	283:1	331:1	124:1	171:1
Kennedy Township	257:1	200:1	131:1	138:1	175:1
Scott Township	171:1	217:1	214:1	160:1	175:1
Sewickley Hills Borough	N/A	252:1	168:1	100:1	180:1
Forest Hills Borough	193:1	206:1	177:1	182:1	187:1
Moon Township	203:1	203:1	166:1	179:1	188:1
Fawn Township	357:1	178:1	138:1	156:1	189:1
Bethel Park Borough	193:1	174:1	183:1	203:1	190:1
Aleppo Township	231:1	138:1	231:1	126:1	192:1
McDonald Borough	154:1	206:1	309:1	206:1	193:1
Braddock Borough	143:1	158:1	215:1	335:1	193:1
Springdale Township	190:1	190:1	244:1	171:1	194:1
Heidelberg Borough	120:1	241:1	241:1	402:1	201:1
O Hara Township	287:1	236:1	196:1	160:1	202:1
Pleasant Hills Borough	199:1	199:1	220:1	237:1	205:1
Jefferson Hills Borough	176:1	260:1	241:1	197:1	207:1
Robinson Township	236:1	231:1	200:1	189:1	213:1
South Fayette Township	182:1	255:1	240:1	219:1	213:1
Upper St. Clair Township	245:1	313:1	229:1	171:1	216:1
Mount Lebanon	257:1	233:1	181:1	199:1	220:1
Green Tree Borough	169:1	249:1	326:1	236:1	221:1
Edgewood Borough	192:1	179:1	227:1	358:1	223:1
West Homestead Borough	140:1	249:1	321:1	449:1	224:1
Richland Township	307:1	267:1	225:1	169:1	226:1
Ross Township	244:1	264:1	231:1	209:1	234:1

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

Table 37. Residential Foreclosure Rates by Municipalities < 50% Allegheny County Average Rate, 2006 – 2010

Municipality	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
Collier Township	255:1	246:1	246:1	274:1	244:1
Cheswick Borough	238:1	209:1	167:1	557:1	245:1
Frazer Township	321:1	178:1	146:1	267:1	250:1
Hampton Township	225:1	251:1	259:1	300:1	253:1
Kilbuck Township	208:1	166:1	208:1	834:1	260:1
McCandless Township	313:1	259:1	238:1	280:1	275:1
Ohio Township	358:1	307:1	477:1	215:1	290:1
West Elizabeth Borough	156:1	156:1	468:1	468:1	292:1
Oakmont Borough	228:1	251:1	334:1	418:1	306:1
Fox Chapel Borough	465:1	348:1	380:1	232:1	307:1
Pine Township	398:1	398:1	295:1	265:1	326:1
Franklin Park Borough	414:1	431:1	304:1	246:1	327:1
Haysville Borough	N/A	144:1	144:1	N/A	360:1
Pennsbury Village Borough	500:1	333:1	500:1	500:1	416:1
Marshall Township	615:1	426:1	307:1	426:1	446:1
Sewickley Heights Borough	398:1	796:1	398:1	398:1	497:1
Bradford Woods Borough	107:1	269:1	269:1	107:1	539:1
South Versailles Township	254:1	N/A	N/A	N/A	635:1
Trafford Borough	N/A	N/A	N/A	N/A	N/A

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

**Table 38. Residential Foreclosure Rates, City of Pittsburgh
Neighborhood >150% of Allegheny County Average Rate, 2006 -2010**

Neighborhood	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County	119:1	122:1	120:1	123:1	120:1
City Total	93:1	98:1	100:1	107:1	98:1
Sheraden	31:1	32:1	38:1	49:1	36:1
Elliott	45:1	53:1	63:1	45:1	47:1
Knoxville	41:1	43:1	50:1	61:1	48:1
Chartiers City	46:1	43:1	54:1	60:1	50:1
Allentown	37:1	43:1	64:1	109:1	54:1
Marshall-Shadeland	56:1	57:1	59:1	53:1	55:1
Perry South	41:1	51:1	66:1	76:1	55:1
Mount Oliver Neighborhood	43:1	52:1	87:1	74:1	59:1
Brighton Heights	54:1	53:1	61:1	67:1	59:1
East Liberty	65:1	83:1	47:1	58:1	62:1
Crafton Heights	62:1	63:1	67:1	74:1	65:1
Fairywood	43:1	69:1	115:1	86:1	66:1
Windgap	54:1	131:1	119:1	65:1	67:1
Carrick	76:1	73:1	62:1	68:1	70:1
Perry North	50:1	61:1	73:1	124:1	70:1
Beechview	63:1	69:1	73:1	83:1	71:1
Arlington	66:1	74:1	77:1	84:1	74:1
Garfield	80:1	75:1	60:1	71:1	75:1
Mount Washington	80:1	73:1	72:1	86:1	77:1
Overbrook	83:1	108:1	85:1	73:1	80:1

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

Table 39. Residential Foreclosure Rates, Pittsburgh Neighborhood 100%-150% of Allegheny County Average Rate, 2006-2010

Neighborhood	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County	119:1	122:1	120:1	123:1	120:1
City Total	93:1	98:1	100:1	107:1	98:1
Manchester	67:1	117:1	124:1	98:1	81:1
Terrace Village	46:1	57:1	115:1	N/A	82:1
Esplen	88:1	53:1	53:1	132:1	82:1
Troy Hill/Herr's Island	113:1	87:1	81:1	66:1	83:1
Brookline	91:1	85:1	81:1	87:1	85:1
Stanton Heights	86:1	83:1	76:1	95:1	90:1
Central Northside	97:1	104:1	94:1	94:1	90:1
Summer Hill	85:1	85:1	74:1	123:1	92:1
Beltzhoover	84:1	104:1	101:1	92:1	92:1
Spring Garden	78:1	88:1	110:1	132:1	94:1
Spring Hill-City View	91:1	73:1	95:1	124:1	95:1
Saint Clair	102:1	102:1	102:1	76:1	95:1
East Hills	111:1	92:1	84:1	92:1	96:1
Highland Park	98:1	112:1	90:1	92:1	97:1
Fineview	72:1	218:1	187:1	119:1	99:1
Homewood West	55:1	110:1	158:1	368:1	102:1
Point Breeze North	118:1	66:1	69:1	132:1	102:1
Lincoln Place	108:1	98:1	105:1	108:1	103:1
Ridgemont	156:1	104:1	89:1	104:1	104:1
Lincoln-Lemington-Belmar	89:1	130:1	130:1	119:1	109:1
Westwood	131:1	110:1	110:1	99:1	112:1
Homewood North	90:1	122:1	143:1	125:1	114:1
East Carnegie	229:1	229:1	114:1	65:1	114:1
Friendship	127:1	101:1	101:1	127:1	115:1
West End	108:1	324:1	162:1	81:1	115:1
Greenfield	123:1	158:1	105:1	102:1	116:1
Upper Lawrenceville	116:1	98:1	90:1	153:1	118:1
Morningside	99:1	119:1	168:1	124:1	119:1

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

**Table 40. Residential Foreclosure Rates, City of Pittsburgh
Neighborhood 50%-100% Allegheny County Average Rate, 2006-2010**

	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
Municipality	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
City Total	93:1	98:1	100:1	107:1	98:1
Strip District	61:1	N/A	244:1	244:1	122:1
West Oakland	108:1	155:1	135:1	120:1	123:1
South Side Slopes	128:1	115:1	125:1	120:1	123:1
Hazelwood	136:1	130:1	143:1	130:1	127:1
Homewood South	147:1	122:1	122:1	127:1	131:1
Lower Lawrenceville	245:1	130:1	115:1	109:1	132:1
Larimer	127:1	142:1	151:1	151:1	134:1
Bon Air	139:1	167:1	167:1	139:1	139:1
Polish Hill	91:1	160:1	160:1	213:1	145:1
East Allegheny	107:1	107:1	175:1	214:1	146:1
Upper Hill	111:1	123:1	156:1	234:1	146:1
Bloomfield	153:1	153:1	141:1	172:1	155:1
Duquesne Heights	146:1	198:1	198:1	146:1	161:1
Banksville	147:1	166:1	190:1	190:1	166:1
Oakwood	147:1	184:1	123:1	246:1	167:1
South Oakland	166:1	124:1	178:1	207:1	168:1
Central Lawrenceville	213:1	191:1	213:1	174:1	191:1
Bedford Dwellings	77:1	103:1	N/A	N/A	193:1
South Side Flats	202:1	179:1	179:1	255:1	205:1
Hays	147:1	147:1	196:1	294:1	210:1
California Kirkbride	380:1	228:1	190:1	190:1	219:1
Middle Hill	181:1	294:1	261:1	235:1	226:1
Northview Heights	96:1	N/A	N/A	N/A	240:1

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

**Table 41. Residential Foreclosure Rates, City of Pittsburgh
Neighborhood <50% Allegheny County Average Rate, 2006-2010**

	Average annual number of residential properties for every property with a foreclosure filing				
	Two year periods				Five year
	2006 - 07	2007 - 08	2008 - 09	2009-10	2006 - 10
Municipality					
Allegheny County Total	119:1	122:1	120:1	123:1	120:1
City Total	93:1	98:1	100:1	107:1	98:1
Swisshelm Park	181:1	206:1	289:1	289:1	241:1
New Homestead	739:1	369:1	369:1	164:1	263:1
Shadyside	242:1	284:1	284:1	272:1	272:1
Crawford-Roberts	267:1	401:1	401:1	229:1	286:1
Squirrel Hill South	394:1	376:1	276:1	259:1	309:1
Golden Triangle/Civic Arena	N/A	N/A	188:1	125:1	313:1
Allegheny West	260:1	260:1	260:1	260:1	325:1
Point Breeze	515:1	375:1	294:1	343:1	396:1
Central Oakland	319:1	399:1	532:1	399:1	399:1
Regent Square	N/A	385:1	192:1	385:1	481:1
Squirrel Hill North	176:1	661:1	529:1	661:1	778:1
North Oakland	896:1	179:1	597:1	896:1	896:1
Bluff	397:1	N/A	N/A	N/A	992:1
Allegheny Center	N/A	N/A	N/A	N/A	N/A
Arlington Heights	N/A	N/A	N/A	N/A	N/A
Chateau	N/A	N/A	N/A	N/A	N/A
Glen Hazel	N/A	N/A	N/A	N/A	N/A
North Shore	N/A	N/A	N/A	N/A	N/A
South Shore	N/A	N/A	N/A	N/A	N/A

Source: Pittsburgh Neighborhood and Community Information System using data from the Allegheny County Department of Court Records and Office of Property Assessment

Table 42. Sales of Real Estate-Owned (REO) Residential Properties, Allegheny County Municipality, 2009

Municipality	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
Allegheny County Total	2,115	40,227	7.6%	56.7%
Pittsburgh	628	24,448	8.9%	67.9%
Penn Hills Township	194	30,180	16.6%	36.3%
McKeesport	56	10,313	11.2%	42.3%
Monroeville	51	60,031	9.4%	36.3%
Wilkinsburg Borough	50	17,086	14.8%	76.0%
West Mifflin Borough	47	30,355	10.4%	24.8%
Swissvale Borough	44	16,865	16.0%	74.2%
Bethel Park Borough	33	65,583	5.0%	39.2%
Plum Borough	31	67,415	6.5%	18.6%
Moon Township	28	153,540	5.4%	-7.1%
McKees Rocks Borough	27	18,541	19.4%	-6.1%
Munhall Borough	27	21,415	11.6%	58.7%
Harrison Township	26	23,295	9.5%	54.7%
South Park Township	25	48,792	9.3%	45.5%
Brentwood Borough	23	30,435	10.6%	47.1%
Shaler Township	23	69,996	3.5%	23.3%
Bellevue Borough	22	36,834	13.0%	38.5%
Baldwin Borough	22	34,158	5.9%	50.4%
Coraopolis Borough	21	39,323	16.3%	6.3%
North Fayette Township	21	110,183	6.4%	35.6%
Duquesne	20	8,305	13.5%	26.0%
Dormont Borough	20	52,780	10.2%	28.2%
Mount Lebanon	20	127,327	2.7%	28.0%
Mount Oliver Borough	19	12,565	20.7%	28.0%
Turtle Creek Borough	19	14,426	19.6%	31.7%
Stowe Township	19	13,585	12.2%	56.0%
North Versailles Township	19	25,785	8.9%	36.7%
Elizabeth Township	19	60,968	7.2%	9.6%
Ross Township	19	76,074	2.6%	20.9%
Tarentum Borough	18	13,284	20.2%	45.4%
Whitehall Borough	18	72,612	6.3%	23.0%
Clairton	17	10,424	9.0%	41.8%

Municipality	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
Carnegie Borough	16	27,141	8.6%	56.6%
West Deer Township	15	87,285	4.5%	-39.1%
Millvale Borough	13	20,751	17.1%	34.9%
Port Vue Borough	13	13,046	12.9%	60.7%
North Braddock Borough	13	6,062	9.7%	48.0%
Bridgeville Borough	13	67,685	9.6%	-6.5%
Castle Shannon Borough	13	45,423	8.3%	44.3%
Ingram Borough	12	30,121	18.5%	49.7%
West View Borough	12	49,872	7.3%	39.9%
McCandless Township	12	104,234	2.2%	27.3%
East Pittsburgh Borough	11	9,046	24.4%	54.5%
Homestead Borough	11	6,816	22.0%	52.8%
Crafton Borough	11	36,614	10.0%	50.5%
Robinson Township	11	107,491	4.8%	5.2%
Jefferson Hills Borough	11	62,282	4.1%	35.2%
Wilkins Township	10	25,993	7.3%	56.1%
White Oak Borough	10	42,726	6.8%	18.2%
South Fayette Township	10	89,427	2.2%	25.2%
Springdale Borough	9	35,979	11.3%	36.3%
Glassport Borough	9	13,345	8.2%	40.4%
Wilmerding Borough	8	26,213	22.9%	4.8%
Verona Borough	8	13,463	20.0%	70.0%
Crescent Township	8	73,688	13.6%	-12.4%
Sharpsburg Borough	8	22,766	11.8%	30.0%
Pitcairn Borough	8	18,563	9.9%	57.7%
Edgewood Borough	8	82,263	9.5%	45.5%
Brackenridge Borough	8	14,613	9.0%	63.6%
Etna Borough	8	23,363	8.8%	43.8%
Avalon Borough	8	39,125	6.8%	46.2%
Collier Township	8	176,013	5.1%	8.5%
Scott Township	8	84,003	2.4%	-2.1%
Upper St. Clair Township	8	135,363	2.0%	29.5%
Forest Hills Borough	7	45,500	4.6%	45.4%
Dravosburg Borough	6	31,153	16.7%	-26.1%
Versailles Borough	6	14,049	12.5%	-30.3%
Ben Avon Borough	6	39,426	12.5%	66.2%
Braddock Borough	6	4,209	10.9%	80.4%

Municipality	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
Oakmont Borough	6	29,900	3.9%	70.0%
Pleasant Hills Borough	6	39,834	3.8%	60.0%
Indiana Township	6	64,400	3.6%	44.1%
Hampton Township	6	202,483	1.4%	-33.5%
O Hara Township	5	45,100	2.6%	69.5%
Pine Township	5	180,330	1.8%	28.1%
Franklin Park Borough	5	150,654	1.5%	29.3%
Wall Borough	4	15,000	17.4%	3.8%
Whitaker Borough	4	34,888	10.5%	-37.7%
Leet Township	4	60,500	9.5%	14.1%
Bell Acres Borough	4	101,000	9.3%	37.8%
Churchill Borough	4	78,625	5.1%	25.8%
Findlay Township	4	76,913	3.1%	17.3%
Marshall Township	4	220,500	2.3%	1.2%
East Deer Township	3	10,501	12.0%	81.1%
Braddock Hills Borough	3	180,833	8.3%	-240.6%
Baldwin Township	3	45,634	7.3%	33.9%
Pennsbury Village Borough	3	70,667	6.4%	15.5%
Liberty Borough	3	42,000	5.1%	-10.9%
Fox Chapel Borough	3	473,111	2.9%	-30.5%
Kennedy Township	3	110,333	1.6%	-13.1%
Richland Township	3	85,867	0.9%	38.0%
Rankin Borough	2	2,251	7.7%	87.4%
Leetsdale Borough	2	13,675	7.4%	72.0%
Lincoln Borough	2	28,500	6.7%	-38.0%
Frazer Township	2	42,500	6.7%	-32.7%
Springdale Township	2	47,500	5.9%	-16.5%
East McKeesport Borough	2	28,500	4.4%	-21.8%
Emsworth Borough	2	35,001	3.3%	53.1%
Harmar Township	2	87,000	3.2%	-32.3%
Green Tree Borough	2	74,950	1.7%	40.0%
Glenfield Borough	1	18,500	16.7%	41.5%
Rosslyn Farms Borough	1	215,000	11.1%	-10.6%
West Elizabeth Borough	1	25,000	11.1%	52.1%
McDonald Borough	1	38,500	9.1%	62.3%
Chalfant Borough	1	7,500	6.3%	79.3%

Municipality	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
Kilbuck Township	1	196,000	5.6%	-161.3%
Sewickley Heights Borough	1	865,000	5.0%	-84.6%
Blawnox Borough	1	34,700	4.2%	49.4%
Bradford Woods Borough	1	280,000	3.8%	-59.5%
Cheswick Borough	1	71,500	3.4%	-9.3%
Heidelberg Borough	1	71,000	3.1%	-61.4%
Elizabeth Borough	1	25,000	2.9%	12.2%
West Homestead Borough	1	27,500	2.7%	9.4%
Edgeworth Borough	1	290,000	2.3%	38.6%
Forward Township	1	14,175	1.9%	65.3%
Aspinwall Borough	1	116,500	1.8%	12.1%
Reserve Township	1	36,000	1.4%	45.5%
Sewickley Borough	1	87,100	1.1%	63.7%
South Versailles Township	0	0	0.0%	N/A
Aleppo Township	0	0	0.0%	N/A
Ben Avon Heights Borough	0	0	0.0%	N/A
Fawn Township	0	0	0.0%	N/A
Haysville Borough	0	0	0.0%	N/A
Neville Township	0	0	0.0%	N/A
Oakdale Borough	0	0	0.0%	N/A
Ohio Township	0	0	0.0%	N/A
Osborne Borough	0	0	0.0%	N/A
Sewickley Hills Borough	0	0	0.0%	N/A
Thornburg Borough	0	0	0.0%	N/A
Trafford Borough	0	0	0.0%	N/A

REO Sales include all sales by a REO entity.

REO Discount is based on REO Sales Price and Non-distressed sales prices

Non-distressed sales include parcels sold with no foreclosure filing in either sales year or previous year. Only includes sales over \$500

Source: PNCIS using data from the Allegheny County Department of Court Records and Office of Property Assessment

Table 43. Sales of Real Estate-Owned (REO) Residential Properties, City of Pittsburgh Neighborhood, 2009

Neighborhood	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
City Total	628	\$24,448	8.9%	68.1%
Sheraden	41	\$12,788	23.0%	45.2%
Brookline	35	\$30,220	8.8%	48.8%
Carrick	34	\$22,136	15.2%	41.1%
Brighton Heights	33	\$39,284	14.9%	24.3%
Perry North	30	\$24,092	22.1%	50.9%
Mount Washington	29	\$24,632	9.8%	64.9%
Perry South	27	\$10,385	20.9%	19.9%
Beechview	26	\$19,199	12.3%	53.9%
Knoxville	24	\$9,936	21.8%	5.4%
Spring Hill-City View	21	\$9,903	22.8%	55.0%
Marshall-Shadeland	21	\$11,541	16.7%	53.8%
Allentown	15	\$9,167	16.0%	-18.1%
Crafton Heights	15	\$16,514	14.9%	67.1%
Hazelwood	15	\$8,838	7.7%	49.1%
Greenfield	15	\$39,917	6.1%	52.9%
Overbrook	14	\$27,550	14.0%	45.6%
South Side Slopes	12	\$20,510	6.4%	67.7%
Central Northside	11	\$33,351	12.2%	53.9%
Elliott	10	\$8,040	15.6%	82.7%
Lincoln-Lemington-Belmar	10	\$5,257	11.9%	26.7%
Homewood North	9	\$8,410	12.9%	-35.6%
Morningside	9	\$27,996	10.5%	58.2%
Beltzhoover	8	\$4,199	11.3%	28.2%
Upper Lawrenceville	8	\$13,406	10.4%	42.6%
Banksville	8	\$53,660	9.3%	19.8%
Highland Park	8	\$28,150	6.4%	80.0%
East Hills	7	\$11,407	11.9%	18.3%
Bloomfield	7	\$70,703	3.6%	18.7%
Spring Garden	6	\$4,884	17.1%	77.6%
Arlington	6	\$15,483	12.5%	-11.5%
East Liberty	6	\$51,550	9.7%	-23.1%
Homewood South	6	\$4,687	7.7%	64.4%

Neighborhood	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
Lincoln Place	6	\$33,917	7.6%	22.2%
Larimer	6	\$9,143	7.1%	14.9%
Troy Hill/Herr's Island	6	\$11,125	6.9%	79.9%
Garfield	6	\$6,827	5.8%	31.1%
Central Lawrenceville	6	\$43,204	4.6%	23.9%
East Allegheny	5	\$25,181	7.7%	54.7%
Shadyside	5	\$166,050	2.0%	21.4%
Summer Hill	4	\$49,000	13.8%	29.2%
Point Breeze North	4	\$11,813	10.5%	80.3%
Manchester	4	\$42,250	8.9%	-11.5%
Upper Hill	4	\$14,464	8.3%	74.2%
Point Breeze	4	\$212,475	2.7%	-1.0%
Saint Clair	3	\$3,564	30.0%	91.4%
Mount Oliver Neighborhood	3	\$8,837	15.8%	53.1%
Windgap	3	\$28,567	8.6%	20.3%
Westwood	3	\$35,034	4.2%	51.2%
Stanton Heights	3	\$34,633	2.9%	49.5%
Bedford Dwellings	2	\$4,450	40.0%	-149.7%
Homewood West	2	\$5,251	8.0%	1.0%
Ridgemont	2	\$43,750	8.0%	-8.4%
West Oakland	2	\$80,500	6.5%	-60.4%
Duquesne Heights	2	\$15,001	3.2%	84.1%
Fairywood	1	\$4,000	12.5%	82.7%
Hays	1	\$9,500	11.1%	-152.4%
East Carnegie	1	\$1	9.1%	100.0%
Terrace Village	1	\$25,000	8.3%	38.7%
Bon Air	1	\$40,000	7.7%	3.5%
Oakwood	1	\$106,000	7.1%	-60.6%
West End	1	\$16,900	5.3%	94.5%
Friendship	1	\$152,000	4.5%	5.3%
Esplen	1	\$3,500	3.8%	90.1%
Fineview	1	\$27,000	3.4%	3.3%
North Oakland	1	\$28,000	2.9%	86.4%
Swisshelm Park	1	\$137,000	2.2%	-47.4%
Lower Lawrenceville	1	\$21,000	1.6%	57.8%
South Oakland	1	\$51,000	1.4%	32.2%
Squirrel Hill North	1	\$67,000	0.7%	73.3%

Neighborhood	Sales	Average Price	REO Sales as % of Total Sales	2009 Average Discount for REO Sales
South Side Flats	1	\$147,000	0.5%	-6.5%
Squirrel Hill South	1	\$44,950	0.4%	72.3%
Allegheny Center	0	\$0	0.0%	N/A
Arlington Heights	0	\$0	0.0%	N/A
Chateau	0	\$0	0.0%	N/A
North Shore	0	\$0	0.0%	N/A
South Shore	0	\$0	0.0%	N/A
Allegheny West	0	\$0	0.0%	N/A
Bluff	0	\$0	0.0%	N/A
California Kirkbride	0	\$0	0.0%	N/A
Central Oakland	0	\$0	0.0%	N/A
Chartiers City	0	\$0	0.0%	N/A
Crawford-Roberts	0	\$0	0.0%	N/A
Glen Hazel	0	\$0	0.0%	N/A
Golden Triangle/Civic Arena	0	\$0	0.0%	N/A
Middle Hill	0	\$0	0.0%	N/A
New Homestead	0	\$0	0.0%	N/A
Northview Heights	0	\$0	0.0%	N/A
Polish Hill	0	\$0	0.0%	N/A
Regent Square	0	\$0	0.0%	N/A
Strip District	0	\$0	0.0%	N/A

REO Sales include all sales by a REO entity.

REO Discount is based on REO sales price and non-distressed property sales prices.

Non-distressed sales -- parcels sold with no foreclosure filing in either sales year or previous year. Only includes sales over \$500.

Source: Compiled from Pittsburgh Neighborhood and Community Information System, Allegheny County Department of Court Records and Office of Property Assessment.

Table 44. Housing Market Distress Measures, Allegheny County Municipality, 2009

Residential Properties: Foreclosure Filing	Relative to County Average	Municipalities	Non-Distressed Sales Over \$500	Non-Distressed Sales Average Price	Distressed Sales	Distressed Sales Average Price	Distressed Sales as % of Total Sales	Average discount for distressed Sales
>180:1	Less than 50%	19	2,377	\$184,218	99	\$97,871	4.0%	46.9%
120:1 - 180:1	50% - 100%	58	10,548	\$106,469	807	\$55,347	7.1%	48.0%
60:1 - 120:1	100% - 150%	36	9,741	\$65,624	1,552	\$19,317	13.7%	70.6%
< 60:1	Greater than 150%	17	2,251	\$44,808	633	\$13,702	21.9%	69.4%
Allegheny County Total (120:1)		130	24,751	\$92,967	3,091	\$30,090	11.1%	67.6%

Non-distressed sales include parcels sold with no foreclosure filing in either sales year or previous year; includes sales over \$500 only.

Source: Compiled from Pittsburgh Neighborhood and Community Information System, Allegheny County Department of Court Records and Office of Property Assessment.

Table 45. City of Pittsburgh Neighborhood 2009 Housing Market Distress Measures by County 2006-2010 5-Year Foreclosure Rate

Residential properties compared to property with a foreclosure filing	Comparison to County Total	Neighborhoods	2009 Non-Distressed Sales Over \$500	2009 Non-Distressed Sales Average Price	2009 Distressed Sales	2009 Distressed Sales Average Price	2009 Distressed Sales as % of Total Sales	2009 Average Discount for Distressed Sales
>180:1	Less than 50% County Rate	19	1,087	\$185,921	20	\$67,643	1.8%	63.6%
120:1 - 180:1	50% to 100% County Rate	23	1,495	\$61,807	130	\$28,123	8.0%	54.5%
60:1 - 120:1	100% to 150% County Rate	28	1,777	\$59,141	286	\$22,058	13.9%	62.7%
< 60:1	Greater Than 150% County Rate	20	1,800	\$38,574	478	\$12,095	21.0%	68.6%
City Total		90	6,159	\$76,153	914	\$18,707	12.9%	75.4%

* Non-distressed sales include parcels sold with no foreclosure filing in either sales year or previous year.

Source: Compiled from Pittsburgh Neighborhood and Community Information System, Allegheny County Department of Court Records and Office of Property Assessment.

Figure 5. Average Year of Construction of Residential Properties, City of Pittsburgh Neighborhood

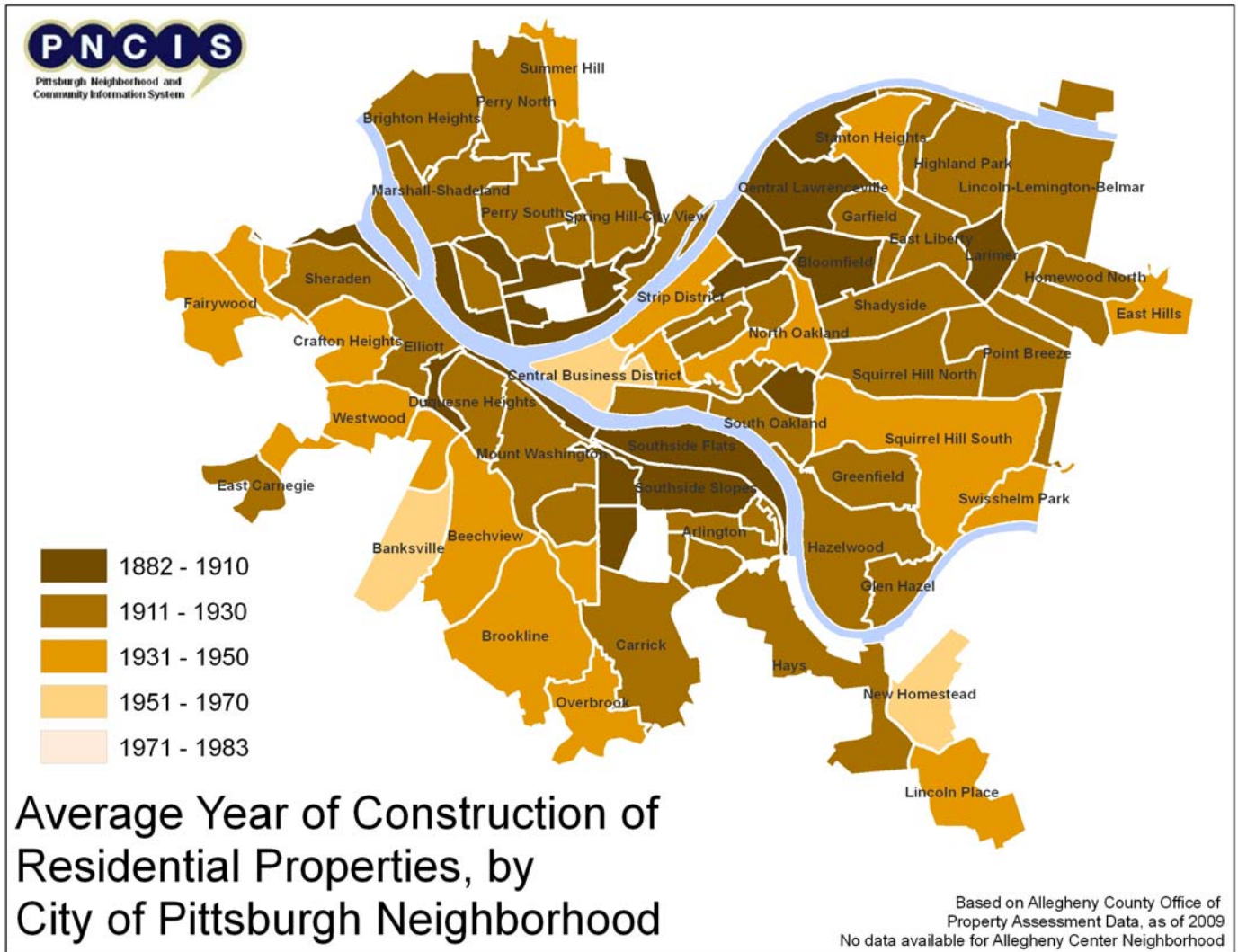
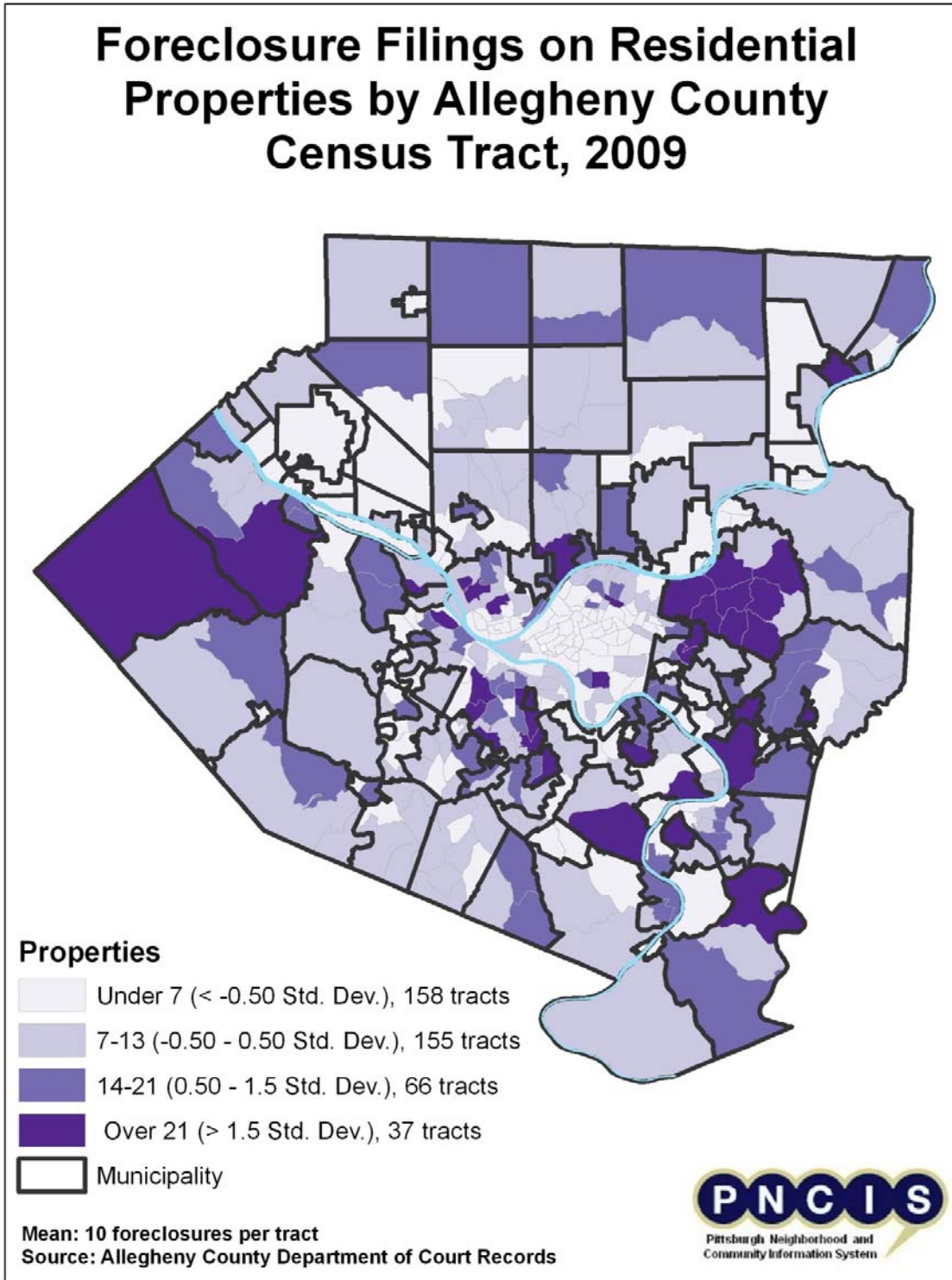


Figure 6. Foreclosure Filings on Residential Properties, Allegheny County Census Tract, 2009



**Figure 7. Residential Properties Foreclosure Filings, Allegheny County
Census Tract, 2009**

Residential Foreclosure Rate by Allegheny County Census Tract, 2009

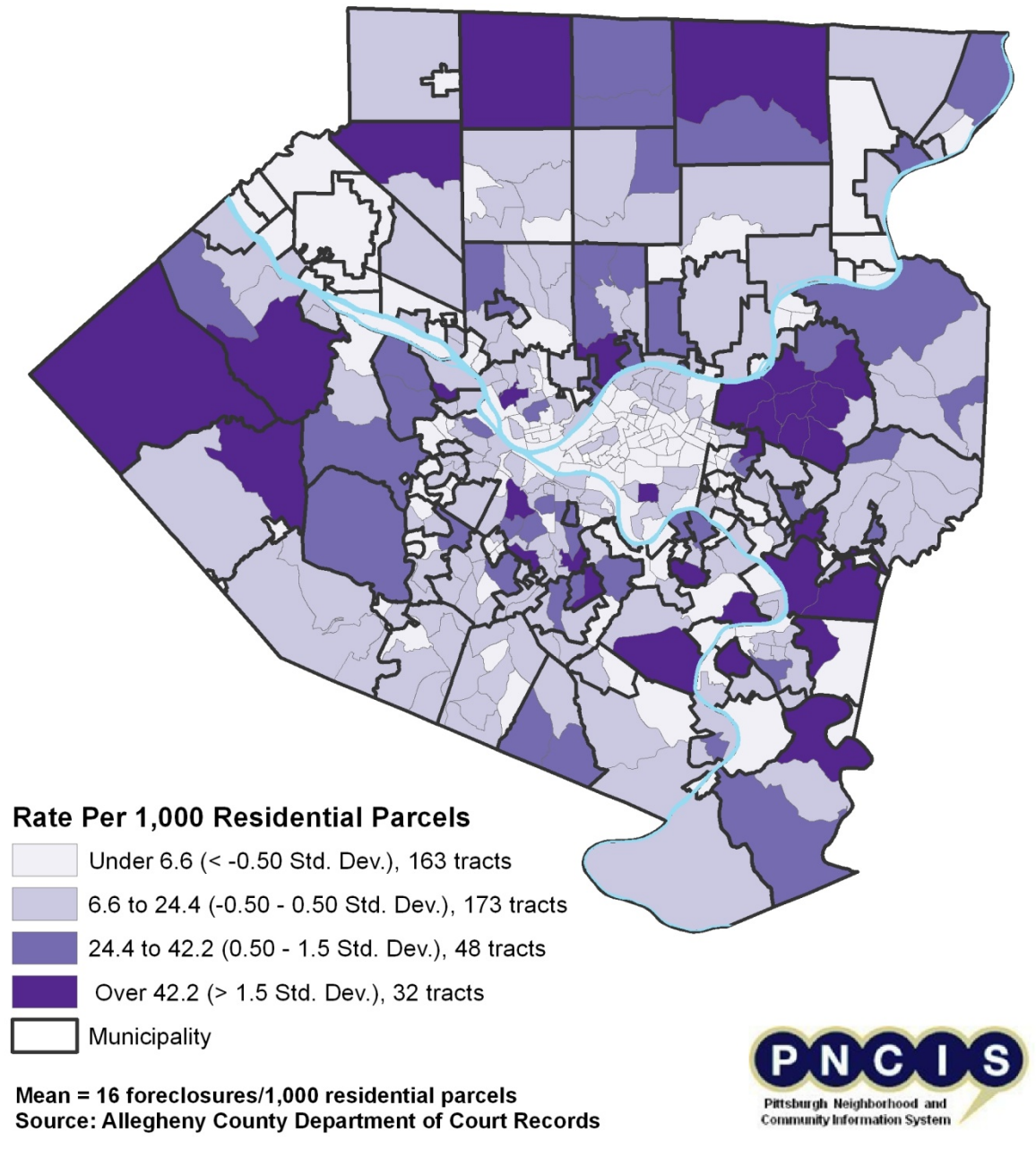


Figure 8. Foreclosure Filings on Residential Properties, City of Pittsburgh Census Tract, 2009

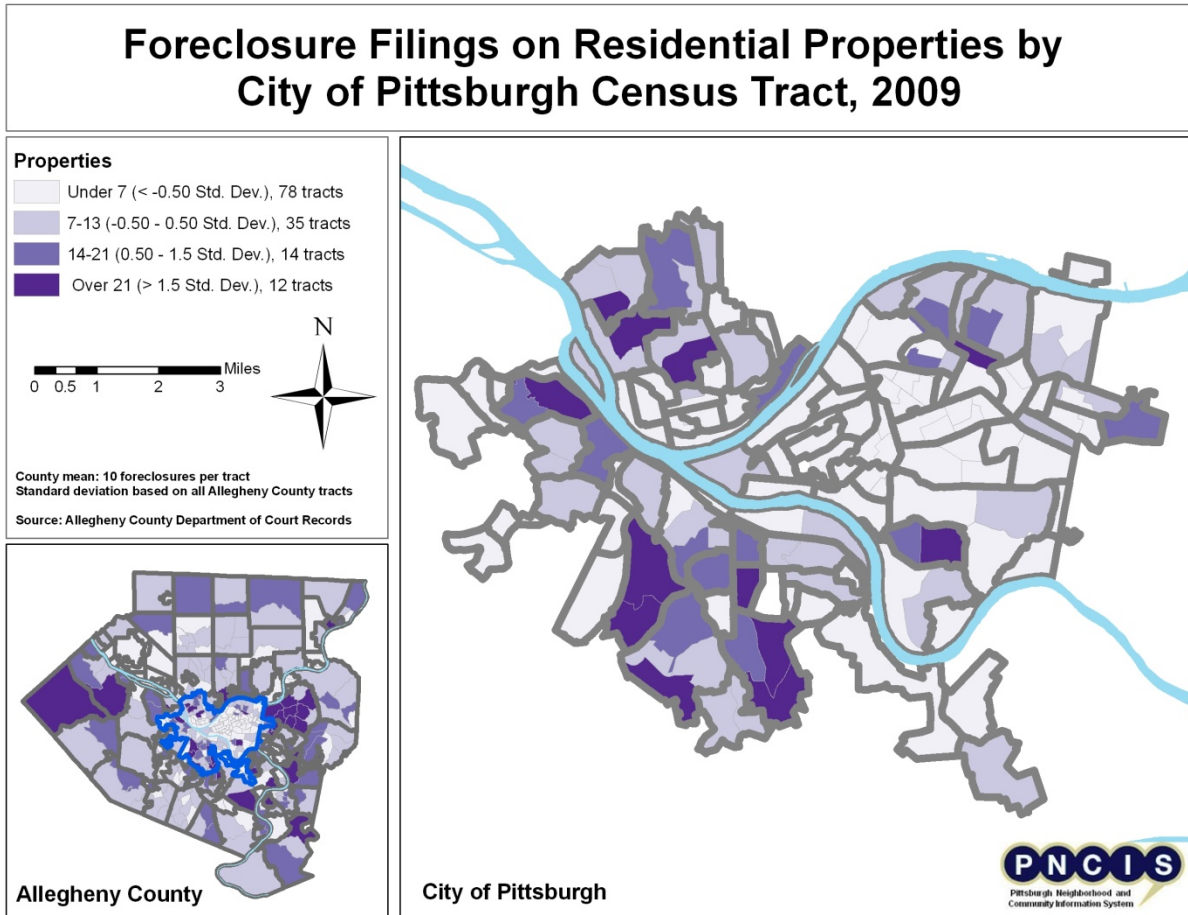


Figure 9. Residential Foreclosure Filing Rate by City of Pittsburgh Census Tract, 2009

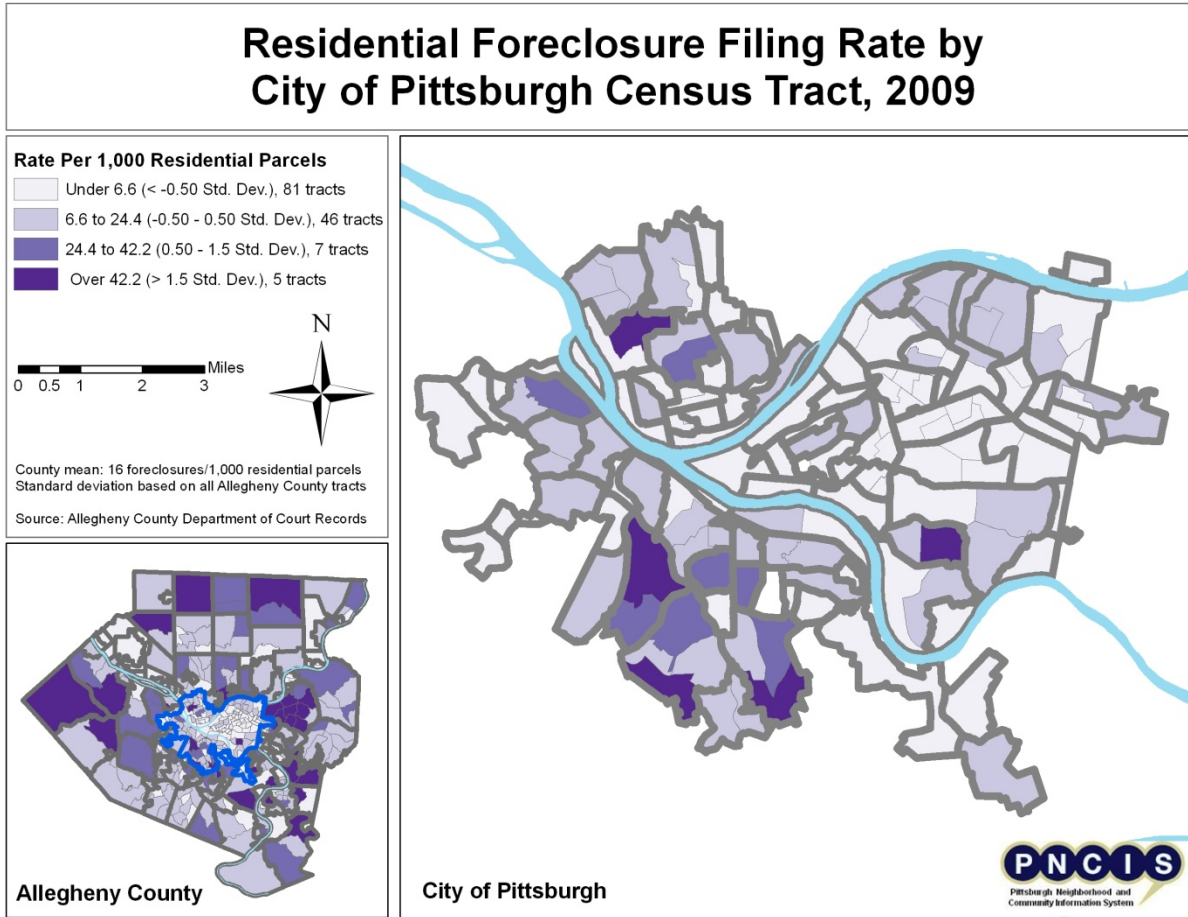


Table 46. Allegheny County Households by HUD Income Thresholds (2009)

HUD Income Level	Number of Persons in Household							8 or Greater	All Households
	1	2	3	4	5	6	7		
Below 30% Median	44,309	13,939	7,272	3,967	1,410	814	360	102	72,173
Very Low Income	37,725	15,025	4,991	4,194	1,652	607	314	86	64,594
Low Income	39,162	30,895	10,486	7,618	2,827	1,089	650	165	92,892
Subtotal Below	121,196	59,859	22,749	15,779	5,889	2,510	1,324	353	229,659
Above	61,378	115,777	51,508	45,179	16,012	3,831	780	449	294,914
Total Households	182,574	175,636	74,257	60,958	21,901	6,341	2,104	802	524,573

Derived from the American Community Survey (ACS) 2009 Public Use Microdata sample. Data reflects survey responses collected between January and December 31, 2009 and matched to the 2009 HUD income limits for the Pittsburgh Metropolitan Statistical Area.

Current Rehabilitation Programs: Allegheny County and City of Pittsburgh

Home Improvement Loan: Sponsored and administered by the Redevelopment Authority of Allegheny County (ACED). Each borrower must own and occupy the home as their principal place of residence. Total household income may not exceed certain limits determined by the U. S. Department of Housing and Urban Development. The loan products available include the emergency/priority loans and the general improvement loans.

First Time Buyer Program: The Allegheny County Residential Finance Authority offers low-interest (5.90% with 1 1/2 points or 6.15% with no points effective 7/29/06), 30-year, fixed-rate mortgages through the 2006 Single-Family Mortgage Revenue Bond Program. The program provides more than \$14 million for eligible first-time homebuyers who are residents of Allegheny County. A minimum down payment of approximately 4 percent is required from the buyer. Participants in the First-Time Homebuyer Program may qualify for up to a maximum of \$5,000 in Closing Cost and Down Payment Assistance. The First-Time Buyer Program also requires that eligible household incomes do not exceed certain limits which are determined HUD.

Targeted Area Homebuyer Program: The Allegheny Residential Finance Authority offered low-interest, 30-year, fixed-rate mortgages (4.8% with 1 1/2 points or 4.95% with no points) through the 2008 Single-Family Mortgage Revenue Bond Program. The program provided more than \$1 million for eligible homebuyers who purchase a dwelling in one of the targeted areas of Allegheny County. Borrowers must meet all First-time Homebuyer Program requirements including household income requirements; however they need not be first-time homebuyers.

Homeless and Human Services Grant: Through ACED's Community Development Block Grant Funding and its Emergency Shelter Grant Funding, the Consumer Programs group awards contracts to many nonprofit agencies that provide essential services to the County's vulnerable populations.

Additional New Construction Incentives: Local Economic Revitalization Tax Assistance (LERTA) authorizes local taxing authorities to provide tax abatements for certain improvements to deteriorated industrial, commercial and other business property and for new construction in blighted areas.

Act 202 (New Construction): New homes eligible to have up to the full value of the building abated for tax purposes for two years, until 2011.

Act 132 (Residential Visitability Design Tax Credit Program): Offers a tax credit as an incentive for new construction or renovation that provides access for disabled individuals into residential

housing. The total amount of the tax credit granted shall be the lesser of \$2500 (over a period of 5 years) or the total amount of all increases in property taxes levied by Allegheny County as a result of the construction/renovation eligible for the tax credit.

Home Investment Partnership Funds: In 2007, the HOME Consortium between Allegheny County, the Municipality of Penn Hills, and the City of McKeesport renewed for an additional three-year period to promote affordable housing through renovation of existing structures and new construction.

Allegheny County Development Fund: Through AHDF, the Housing and Human Services Division will support affordable housing developments to promote diversity within a community, including (rental) new construction of low/moderate income multi-family or elderly rental housing; new construction (homeownership) of single family residences or townhomes for purchased by low-moderate income buyers.

Weatherization: Weatherization services increase energy efficiency in 2,900 low-income residences, with funding from the American Recovery & Reinvestment Act (ARRA), as part of Pennsylvania's \$252.8 million for weatherization services statewide. To qualify: homeowners and renters < 200 percent of the poverty rate, which is \$21,660 for an individual and \$44,100 for a family of four.

Vacant Property Recovery Program: Individuals and community groups in the eight targeted communities can apply to purchase vacant properties that have been tax-delinquent for at least three years. The applicant purchases the property for the appraised value and is responsible for closing costs. A good-faith deposit will be required, which will be refunded upon the successful completion of the reuse plan.

City of Pittsburgh Rental Registration Program: The RRP requires all landlords to register with the City's Bureau of Building Inspection prior to leasing rental units in the City to ensure that all rental units meet standard code requirements. The RRP will also obligate landlords to address violations related to rental property.

Table 47. Urban Redevelopment Authority of Pittsburgh

YEAR	Neighborhood Housing Program - Developer 2nd Deferred Mortgage (HRP-D)	Housing Recovery Program (HRP)	Pittsburgh Home Ownership Program (PHOP)
2006	30	1	63
2007	23	11	59
2008	38	1	23
2009	46	0	19
2010	<u>30</u>	<u>0</u>	<u>2</u>
TOTAL	167	13	166

Source: Urban Redevelopment Authority of Pittsburgh

Notes:

PHOP had a reduced production rate due to a non-competitive interest rate