

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

CITY OF ALLENTOWN, PENNSYLVANIA

DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT

Analysis of Impediments to Fair Housing Choice

As a federal entitlement community through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG), HOME Partnerships (HOME), Emergency Shelter Grants (ESG) programs, the City of Allentown is required to affirmatively further fair housing under Section 808 of the Fair Housing Act.

To affirmatively further fair housing, the City must conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through the analysis, and report on the progress the City has made.

The Fair Housing Act

The Fair Housing Act, 42 U.S.C. 3601 et seq., enacted in by Congress in 1968, prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners insurance companies whose discriminatory practices make housing unavailable to persons because of:

- race or color
- religion
- sex
- national origin
- familial status
- disability

Analysis of Impediments

This analysis focuses on the status and interaction of six (6) fundamental conditions within the Lehigh Valley:

- 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.

Key Findings

The following are some excerpts from the AI concerning the impediments in the City of Allentown:

- A majority of stakeholders, public meeting participants, and survey respondents identified the largest barrier to fair housing choice is a general lack of knowledge of the public of their rights and responsibilities under the federal Fair Housing Act.
- HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2017, 60.1% of renter-occupied units were cost burdened and 35.7% of owner-occupied households with a mortgage were cost burdened.
- In 2017, the cost of housing in Allentown was the most common housing problem; 9,485 households paid more than 50% of their household income on housing costs and a total of 9,540 households paid between 30% to 50% of their household income on housing costs. Cost burdens especially affected elderly households, 0-30% AMI households, and renter households.

Key Findings

- As of 2017, the total population of persons with disabilities in the City was estimated to be 21,511 persons, which represents 18.3% of the total population of the City. The two largest disability types were cognitive and ambulatory difficulties.
- Zoning ordinances can be overtly discriminatory by limiting development or occupancy of housing based on a resident's race, sex, religion, national origin, color, disability, or familial status. Additionally, discrimination, albeit unintentional, can occur when a facially neutral ordinance has a disparate impact on a protected class. The Lehigh Valley Planning Commission (LVPC) has model zoning ordinances and is available for technical assistance to assist the City to take actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.
- The area is moving towards a more regional planning perspective as the area continues to grow collectively. Managing growth from a collaborative approach with neighboring grantees will assist the City address fair housing issues that extend beyond jurisdictional boundaries.

Impediment #1

Need for Fair Housing Education and Outreach

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

Impediment #2

Need for Affordable Housing

In the Allentown-Bethlehem-Easton, PA-NJ Metro Area, over one out of every two (52.2%) renter households in the area is paying over 30% of their monthly incomes on housing costs. Nearly, one out of every three (29.5%) owner households with a mortgage is paying over 30% of their monthly income on housing costs. The number of households that are housing cost burdened significantly increases as household income decreases.

Impediment #3

Need for Accessible Housing

There is a lack of accessible housing units in the area as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Impediment #4

Public Policy

The local Zoning Ordinances need additional definitions and provisions concerning Fair Housing.

Impediment #5

Regional Approach to Fair Housing

There is a need for a regional collaborative approach to affirmatively further fair housing in the area.

Next Steps

The draft AI was on public display from Tuesday May 25, 2021 through Friday, June 25, 2021. Prior to that, the City held a series of public meetings on the AI and comments from various agencies, groups, stakeholders, and residents were taken into consideration in the preparation of the final document.

To certify the AI, the City of Allentown must pass a resolution to submit the AI to HUD. This is tentatively scheduled for August the 18th at Council's regularly scheduled meeting.

If you have any questions, please feel free to email me, Jon Haglund, Urban Design Ventures, LLC at: jon@urbandesignventures.com or phone (412) 461-6916.

Or the City's Department of Community and Economic Development, Maria Quigney at Maria.Quigney@allentownpa.gov or phone (610) 437-7761.

Fair Housing Complaints

Call North Penn Legal Services at:

1-877-953-4250

Mon-Thurs: 9:00-11:30am, 1:30-4:00pm

<https://www.northpennlegal.org/get-help/fair-housing-housing-discrimination>