FY 2015-2019 Analysis of Impediments to Fair Housing Choice

For Submission to HUD for the Community Development Block Grant and HOME Investment Partnership Programs

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Executive Summary

The City of Johnstown, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “affirmatively further fair housing.” In order to “affirmatively further fair housing,” each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

The City of Johnstown prepared an Analysis of Impediments to Fair Housing Choice in 2011. The City has now prepared this 2015-2019 Analysis of Impediments to Fair Housing Choice. The analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

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

The methodology employed to undertake this Analysis of Impediments included:

- Research:
  - A review of the City’s Zoning Ordinance, Comprehensive Plan, land use policies and procedures was undertaken
  - Demographic data for the City was analyzed from the U.S. Census and the HUD-CHAS data and tables
  - A review of the real estate and mortgage practices was undertaken
• **Interviews & Meetings:**
  - Meetings and/or interviews were conducted with the Johnstown Housing Authority, community and social service/advocacy agencies for the disabled, housing providers, the Cambria Somerset Association of Realtors, and real estate firms.

• **Analysis of Data:**
  - Low- and moderate-income areas were identified
  - Concentrations of minority populations were identified
  - Fair housing awareness in the community was evaluated

• **Potential Impediments:**
  - Public sector policies that may be viewed as impediments were analyzed
  - Private sector policies that may be viewed as impediments were analyzed

The City of Johnston’s 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City:

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

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

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

  **Strategies:** In order to meet this goal, the following activities and strategies should be taken:
  - **1-A:** Promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
  - **1-B:** Make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord’s responsibilities to affirmatively further fair housing.
  - **1-C:** Provide testing and training to ensure that all residents have a right to live outside impacted areas.
- **1-D:** Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing

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

The median value and cost to purchase and maintain a single family home in Johnston that is decent, safe, and sound is $44,100, which limits the choice of housing for lower income households. About 6.72% of homeowners and 17.04% of renters in the city are cost overburdened by more than 50% of their household income.

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

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

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

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Johnstown, since 75.3% of the City's housing units were built over 50 years ago and do not have accessibility features, and 23% of the City’s population is classified as disabled.

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

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:
- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.

- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **3-C:** Continue to enforce the ADA and Fair Housing Requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.

- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

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

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

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

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

  - **4-A:** Strengthen partnerships and program delivery that enhances the City’s business base, expands its tax base, and creates a more sustainable economy for residents and businesses.

  - **4-B:** Support and enhance workforce development and skills training that result in a “livable wage and increases job opportunities.

  - **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low-and moderate-income areas and minority neighborhoods.

  - **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
I. Introduction

The City of Johnstown is an entitlement community under the U.S. Department of Housing and Urban Development’s Community Development Block Grant Program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “affirmatively further fair housing.” In order to “affirmatively further fair housing,” the community must conduct a Fair Housing Analysis that identifies any impediments to fair housing choice.

“Fair housing choice” is defined as:

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

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

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

The City of Johnstown previously prepared an Analysis of Impediments to Fair Housing Choice in 2011. Johnstown has now prepared this 2015-2019 Analysis of Impediments to Fair Housing Choice to comply with the City’s Five Year Consolidated Plan for FY 2015-2019.
II. Background Data

In order to perform an analysis of fair housing in the City of Johnstown, the demographic and socio-economic characteristics of the City were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

The City of Johnstown, once a booming steel town in the 1800s, is located in the Laurel Mountains of Southwestern Pennsylvania and is the largest city in Cambria County. The City boasts its excellent schools, first-rate health care facilities, scenic beauty, tourism, and proximity to Pittsburgh as its main attractions. The City of Johnstown is known for a number of floods, most notably the infamous Great Johnstown Flood that killed more than 2,200 people in 1889. While a tragedy, the story is one of inspiration and triumphant recovery.

Based on the size of the City of Johnstown, the data from the 2000 U.S. Census is the most recent complete set of data available. However, the 2007-2011 and 2008-2012 American Community Survey offers recent estimates of general demographics for Johnstown. Additionally, some data from the 2010 U.S. Census has been released to date, and this data will be presented whenever possible. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Johnstown’s demographic and socio-economic characteristics, and other conditions affecting fair housing choice.

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

A. Population and Race:

*Population -*

The total population for the City of Johnstown at the time of the 2010 Census was 20,978, and the 2012 estimate was 20,755. In the 2000 Census, the population was 23,906, and at the time of the 1990 Census, the City of Johnstown had a population of 28,134. These numbers illustrate a steady population decline.
The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population. The estimate for 2012 is the most recent available. The City’s population decreased by an estimated 7,379 people between 1990 and 2012, or 26.23%. Of this decrease in Johnstown’s population, 57.3% occurred between 1990 and 2000. In 2010, there were 11,162 females (53.21%) and 9,816 males (46.79%) living in the City of Johnstown.

**Chart II-1 – Population Decline in the City of Johnstown, PA**

![Chart showing population decline](image)

**Race and Hispanic or Latino Population**

Table II-1 below illustrates that “White alone” is the largest racial cohort in Johnstown, although it has decreased in size from 86.3% in 2000 to 80.0% in 2010. “Black or African American alone” remains the largest minority cohort, and has increased from 10.7% in 2000, to 14.6% in 2010. The Hispanic population has also increased in the past decade, from 1.6% in 2000, to 3.1% in 2010.

**Table II-1 – Race and Hispanic or Latino Population in the City of Johnstown, PA**

<table>
<thead>
<tr>
<th>Race and Hispanic or Latino</th>
<th>2000 U.S. Census</th>
<th>2010 U.S. Census</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>23,906</td>
<td>100.0%</td>
</tr>
</tbody>
</table>
The City of Johnstown’s total percentage of minority population (non-white alone) increased from 9.71% in 1990, to 13.7% in 2000, and more than doubled from 1990 to 20.0% in 2010.

Table II-2 outlines comparisons of minority populations in each Census Tract in the City at the time of the 2000 and 2010 U.S. Census Reports. Including the entire population of these Census Tracts overstates the total population and minority population living in Johnstown at the time of the 2000 and 2010 Census. As a result, the minority percentage identified in the table below is lower than the actual minority population at the time of the 2010 U.S. Census, which was 20.0%. However, two Census Tracts (0134 and 0136) were recently created, which limits the ability to compare the Tracts over time.

### Table II-2 – Concentrations of Minority Residents for 2000 and 2010

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>2000 Census</th>
<th>2010 Census</th>
</tr>
</thead>
<tbody>
<tr>
<td>0001</td>
<td>1,363</td>
<td>129</td>
</tr>
<tr>
<td>0002</td>
<td>1,442</td>
<td>508</td>
</tr>
<tr>
<td>0003</td>
<td>2,273</td>
<td>626</td>
</tr>
<tr>
<td>0005</td>
<td>1,963</td>
<td>121</td>
</tr>
<tr>
<td>0012</td>
<td>3,544</td>
<td>129</td>
</tr>
<tr>
<td>0107</td>
<td>3,054</td>
<td>34</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census & 2010 U.S. Census
All Census Tracts showed an increase in the percentage of minority population between 2000 and 2010. The City of Johnstown saw the percentage of minority population increase from 11.34% in 2000 to 18.71% in 2010. However, as stated previously, the creation of two new Census Tracts may have altered the populations of certain existing Tracts. The maps below illustrate the percentages of White and Minority Populations by Block Group in the City of Johnstown.
Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was calculated as part of Brown University’s American Communities Project (http://www.s4.brown.edu/us2010/). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. Table II-3 highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Johnstown.

The Black/African American population is the largest minority group in the City, making up approximately 17.5% of the population and with a dissimilarity index of 25.1. The Asian population has a dissimilarity index of 28.7 and the Hispanic Population has a dissimilarity index of 11.6. Based on these values, the City of Johnstown appears to be relatively integrated. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State. The dissimilarity numbers are higher across the board from previous Census data, and are indicative of a City that was less integrated then.

When looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed)
to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. The isolation index of White to White in the City of Johnstown is 79.4, Black to Black is 22.0, Hispanic to Hispanic is 3.2, and Asian to Asian is 0.6.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Johnstown is 73.8, and for White to Black, 16.5. The index for Hispanic to White is 77.7, and Asian to White is 83.4.

**Table II-3 – Dissimilarity and Exposure Indices – City of Johnstown**

<table>
<thead>
<tr>
<th></th>
<th>Dissimilarity Index With Whites</th>
<th>Isolation Index</th>
<th>Exposure to Other Groups*</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>--</td>
<td>79.4</td>
<td>16.5**</td>
</tr>
<tr>
<td>Black</td>
<td>25.1</td>
<td>22.0</td>
<td>73.8</td>
</tr>
<tr>
<td>Asian</td>
<td>28.7</td>
<td>0.6</td>
<td>83.4</td>
</tr>
<tr>
<td>Hispanic</td>
<td>11.6</td>
<td>3.2</td>
<td>77.7</td>
</tr>
</tbody>
</table>

* Exposure of minorities to Whites  
**Exposure of Whites to Blacks

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

Source: American Communities Project, U.S. Census
Chart II-3 – Isolation Index in the City of Johnstown

Source: American Communities Project, U.S. Census

Chart II-4 – Exposure Index in the City of Johnstown

Source: American Communities Project, U.S. Census

Ethnicity -

Table II-3 highlights the ethnicities of Johnstown’s residents at the time of the 2000 U.S. Census and more recent reports.
### Table II-3 – Population by Ethnicity in the City of Johnstown, PA

<table>
<thead>
<tr>
<th>ANCESTRY</th>
<th>2000 U.S. Census</th>
<th></th>
<th>2008-2012 American Community Survey</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Total population</td>
<td>23,906</td>
<td>-</td>
<td>20,755</td>
<td>-</td>
</tr>
<tr>
<td>American</td>
<td>1,082</td>
<td>4.5%</td>
<td>1,166</td>
<td>5.6%</td>
</tr>
<tr>
<td>Arab</td>
<td>148</td>
<td>0.6%</td>
<td>157</td>
<td>0.7%</td>
</tr>
<tr>
<td>Czech</td>
<td>172</td>
<td>0.7%</td>
<td>203</td>
<td>1.0%</td>
</tr>
<tr>
<td>Danish</td>
<td>0</td>
<td>0.0%</td>
<td>8</td>
<td>0.0%</td>
</tr>
<tr>
<td>Dutch</td>
<td>544</td>
<td>2.3%</td>
<td>183</td>
<td>0.9%</td>
</tr>
<tr>
<td>English</td>
<td>1,362</td>
<td>5.7%</td>
<td>1,343</td>
<td>6.4%</td>
</tr>
<tr>
<td>French (except Basque)</td>
<td>247</td>
<td>1.0%</td>
<td>262</td>
<td>1.2%</td>
</tr>
<tr>
<td>French Canadian</td>
<td>28</td>
<td>0.1%</td>
<td>47</td>
<td>0.2%</td>
</tr>
<tr>
<td>German</td>
<td>6,047</td>
<td>25.3%</td>
<td>5,210</td>
<td>24.8%</td>
</tr>
<tr>
<td>Greek</td>
<td>57</td>
<td>0.2%</td>
<td>71</td>
<td>0.3%</td>
</tr>
<tr>
<td>Hungarian</td>
<td>463</td>
<td>1.9%</td>
<td>554</td>
<td>2.6%</td>
</tr>
<tr>
<td>Irish</td>
<td>3,400</td>
<td>14.2%</td>
<td>3,205</td>
<td>15.3%</td>
</tr>
<tr>
<td>Italian</td>
<td>2,119</td>
<td>8.9%</td>
<td>2,551</td>
<td>12.2%</td>
</tr>
<tr>
<td>Lithuanian</td>
<td>48</td>
<td>0.2%</td>
<td>24</td>
<td>0.1%</td>
</tr>
<tr>
<td>Norwegian</td>
<td>3</td>
<td>0.0%</td>
<td>33</td>
<td>0.2%</td>
</tr>
<tr>
<td>Polish</td>
<td>1,858</td>
<td>7.8%</td>
<td>1,469</td>
<td>7.0%</td>
</tr>
<tr>
<td>Portuguese</td>
<td>0</td>
<td>0.0%</td>
<td>13</td>
<td>0.1%</td>
</tr>
<tr>
<td>Russian</td>
<td>273</td>
<td>1.1%</td>
<td>239</td>
<td>1.1%</td>
</tr>
<tr>
<td>Scotch-Irish</td>
<td>166</td>
<td>0.7%</td>
<td>240</td>
<td>1.1%</td>
</tr>
<tr>
<td>Scottish</td>
<td>235</td>
<td>1.0%</td>
<td>186</td>
<td>0.9%</td>
</tr>
<tr>
<td>Slovak</td>
<td>1,862</td>
<td>7.8%</td>
<td>1,558</td>
<td>7.4%</td>
</tr>
<tr>
<td>Sub-Saharan African</td>
<td>150</td>
<td>0.6%</td>
<td>55</td>
<td>0.3%</td>
</tr>
<tr>
<td>Swedish</td>
<td>76</td>
<td>0.3%</td>
<td>56</td>
<td>0.3%</td>
</tr>
<tr>
<td>Swiss</td>
<td>16</td>
<td>0.1%</td>
<td>28</td>
<td>0.1%</td>
</tr>
<tr>
<td>Ukrainian</td>
<td>348</td>
<td>1.5%</td>
<td>196</td>
<td>0.9%</td>
</tr>
<tr>
<td>Welsh</td>
<td>361</td>
<td>1.5%</td>
<td>224</td>
<td>1.1%</td>
</tr>
<tr>
<td>West Indian (excluding Hispanic origin groups)</td>
<td>0</td>
<td>0.0%</td>
<td>237</td>
<td>1.1%</td>
</tr>
<tr>
<td>Other ancestries</td>
<td>4,804</td>
<td>20.1%</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The largest ethnicities in Johnstown include Irish, Italian, Slovak, and German which comprise almost 60% of the population. Between 2000 and 2012, Johnstown experienced a slight increase in the percentage of residents identifying themselves as United States Citizens or American, as well as those identifying themselves as Italian, English, and Hungarian. Many of the other ethnicities experienced slight fluctuations between 2000 and 2012. The 2008-2012 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.
**Age -**

**Chart II-4** below illustrates age distribution within the City for 2010. Children under five years of age represented 6.8% of the population; 24.1% of the City’s population was under 20 years of age; and 18.5% were 65 years of age or older.

**Chart II-4 – Age of Population in the City of Johnstown, PA**

The median age in the City of Johnstown at the time of the 2010 U.S. Census was 41.8 years. The median age in Cambria County is slightly higher at 43.8 years, and the median age in the State of Pennsylvania is slightly lower at 40.1 years.
The map below illustrates the percentage of the Population Age 65 and over by Block Group in the City of Johnstown. The highest concentration of elderly residents is in or near the downtown business district.
Religion -

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

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

Table II-4 - Religious Affiliation in Cambria County

<table>
<thead>
<tr>
<th></th>
<th>1980</th>
<th></th>
<th>1990</th>
<th></th>
<th>2000</th>
<th></th>
<th>2010</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Evangelical</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protestant</td>
<td>8,699</td>
<td>5.61%</td>
<td>8,179</td>
<td>6.35%</td>
<td>8,420</td>
<td>6.76%</td>
<td>9,208</td>
<td>8.93%</td>
</tr>
<tr>
<td>Black</td>
<td></td>
<td>0.00%</td>
<td></td>
<td>0.00%</td>
<td></td>
<td>0.00%</td>
<td>2,066</td>
<td>2.00%</td>
</tr>
<tr>
<td>Protestant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mainline</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protestant</td>
<td>41,877</td>
<td>26.99%</td>
<td>35,059</td>
<td>27.22%</td>
<td>29,379</td>
<td>23.59%</td>
<td>24,819</td>
<td>24.07%</td>
</tr>
<tr>
<td>Catholic</td>
<td>103,998</td>
<td>67.04%</td>
<td>83,942</td>
<td>65.18%</td>
<td>83,622</td>
<td>67.15%</td>
<td>64,831</td>
<td>62.87%</td>
</tr>
<tr>
<td>Orthodox</td>
<td></td>
<td>0.00%</td>
<td>740</td>
<td>0.57%</td>
<td>2,432</td>
<td>1.95%</td>
<td>1,581</td>
<td>1.53%</td>
</tr>
<tr>
<td>Other</td>
<td>556</td>
<td>0.36%</td>
<td>865</td>
<td>0.67%</td>
<td>675</td>
<td>0.54%</td>
<td>609</td>
<td>0.59%</td>
</tr>
</tbody>
</table>
Between 1980 and 2010, Cambria County experienced a slight decrease in people identifying themselves as “Mainline Protestants” and “Catholics,” while there was an overall increase in the portion of the religious population identifying itself as “Evangelical Protestants.” Between 1980 and 2010, Cambria County saw an overall decrease in the number of people identifying with religious traditions. The percentage of total adherents declined each decade, with the exception of 2000 where it increased slightly before declining again in 2010. The percentage of the population unclaimed to any religion increased substantially in three decades.

B. **Households:**

According to the U.S. Census for 2010, there were 11,978 housing units in the City of Johnstown. This is a decrease of 6.44% compared to the 2000 Census, when there were 12,802 households in the City of Johnstown. Of the households in 2010, 48.2% were owners and 51.8% were renters, whereas in 2000, owner-occupied and renter-occupied households each accounted for 50%. This shows that there was a slight decrease in homeownership in the past decade. However, the 2008-2012 American Community Survey shows an increase in homeownership to 49.6%.

The 2008-2012 ACS data shows that the average size of the owner-occupied households was 2.21 persons and the average renter household was 1.91 persons. **Chart II-5** illustrates household size breakdown for owner and renter households.
The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the City of Johnstown.
Table II-5 compares homeowners and renters by race. This table shows that “White” households represent the largest percentage of homeownership (90.10%) with “Black or African American” households comprising (7.64%) of the total homeowners.

Of the total number of “White” households, 52.17% are homeowners and 47.83% are renters. In comparison, of all “Black and African American” households, 28.94% are homeowners and 71.06% are renters.

Table II-5 – Household Tenure by Race in Johnstown

<table>
<thead>
<tr>
<th>Cohort</th>
<th>2000 U.S. Census</th>
<th>2010 U.S. Census</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner (50.0%)</td>
<td>Renter (50.0%)</td>
</tr>
<tr>
<td>Householder who is White alone</td>
<td>92.52%</td>
<td>85.48%</td>
</tr>
<tr>
<td>Householder who is Black or African American alone</td>
<td>6.70%</td>
<td>12.12%</td>
</tr>
<tr>
<td>Householder who is American Indian and Alaska Native alone</td>
<td>0.00%</td>
<td>0.29%</td>
</tr>
<tr>
<td>Householder who is Asian alone</td>
<td>0.11%</td>
<td>0.36%</td>
</tr>
<tr>
<td>Householder who is Native Hawaiian and Other Pacific Islander alone</td>
<td>0.02%</td>
<td>0.07%</td>
</tr>
<tr>
<td>Householder who is some other race alone</td>
<td>0.11%</td>
<td>0.48%</td>
</tr>
<tr>
<td>Householder who is two or more races</td>
<td>0.54%</td>
<td>1.20%</td>
</tr>
<tr>
<td>Householder who is Hispanic or Latino</td>
<td>0.4%</td>
<td>1.7%</td>
</tr>
</tbody>
</table>

Source: 2000 & 2010 U.S. Census

Families comprised 51.3% of households in the City; 22.0% of which included the families' own children less than 18 years of age. More than seventeen percent (17.1%) of families were female-headed households, with no husband present. Chart II-7 illustrates households by type in Johnstown.
C. **Income and Poverty:**

The 2000 Census reported that the *per capita income* for the City was $13,236 in 1999. The *median household income* for the City of Johnstown was $20,595, compared to $30,179 for Cambria County, and $40,106 for the State of Pennsylvania. The 2008-2012 American Community Survey reported that the per capita income for the City in 2012 was $16,195. The median household income for Johnstown was $25,186, compared to $41,668 for Cambria County, and $52,267 for the State of Pennsylvania.

The median income of the area increased by 22.3%. This increase in median income represents a change in nominal dollars, and not a change in real dollars (adjusted for inflation). In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2012, the cumulative inflation rate was approximately 33.3%, meaning that the $20,595.00 median income in 2000 would be $27,459.28 if it were expressed in 2012 dollars. By taking into consideration the Consumer Price Index of 33.3% compared to the 22.3% percent change of median income for the period, the median income in Johnstown has not kept up with the rate of inflation.

*Table II-6* illustrates household income trends.
### Table II-6 – Household Income in the City of Johnstown, PA

<table>
<thead>
<tr>
<th>Items</th>
<th>2000 U.S. Census</th>
<th>2008-2012 American Community Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Households</td>
<td>Percentage</td>
</tr>
<tr>
<td>Total Households</td>
<td>11,051</td>
<td>100%</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>2,501</td>
<td>22.60%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>1,621</td>
<td>14.70%</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>2,340</td>
<td>21.20%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>1,663</td>
<td>15%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>1,479</td>
<td>13.40%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>1,015</td>
<td>9.20%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>255</td>
<td>2.30%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>101</td>
<td>0.90%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>5</td>
<td>0.00%</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>71</td>
<td>0.60%</td>
</tr>
<tr>
<td>Median Household Income ($)</td>
<td>$20,595</td>
<td>(X)</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census and 2008-2012 American Community Survey

### Table II-7 – Section 8 Income Limits for 2014

<table>
<thead>
<tr>
<th>Income Category</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low (30%) Income Limits</td>
<td>11,950</td>
<td>15,730</td>
<td>19,790</td>
<td><strong>23,850</strong></td>
<td>27,910</td>
<td>31,970</td>
<td>35,300*</td>
<td>37,600*</td>
</tr>
<tr>
<td>Very Low (50%) Income Limits</td>
<td>19,950</td>
<td>22,800</td>
<td>25,650</td>
<td><strong>28,450</strong></td>
<td>30,750</td>
<td>33,050</td>
<td>35,300</td>
<td>37,600</td>
</tr>
<tr>
<td>Low (80%) Income Limits</td>
<td>31,850</td>
<td>36,400</td>
<td>40,950</td>
<td><strong>45,500</strong></td>
<td>49,150</td>
<td>52,800</td>
<td>56,450</td>
<td>60,100</td>
</tr>
</tbody>
</table>

Data obtained from hud.gov
Table II-8 below highlights the low- and moderate-income population in the City of Johnstown.

Table II-8 – Low- and Moderate-Income in the City of Johnstown, PA

<table>
<thead>
<tr>
<th>TRACT</th>
<th>BLKGRP</th>
<th>LOWMOD</th>
<th>LOWMODUNIV</th>
<th>LOWMODPCT</th>
</tr>
</thead>
<tbody>
<tr>
<td>000100</td>
<td>1</td>
<td>435</td>
<td>445</td>
<td>97.75%</td>
</tr>
<tr>
<td>000100</td>
<td>2</td>
<td>350</td>
<td>490</td>
<td>71.43%</td>
</tr>
<tr>
<td>000200</td>
<td>1</td>
<td>240</td>
<td>415</td>
<td>57.83%</td>
</tr>
<tr>
<td>000200</td>
<td>2</td>
<td>280</td>
<td>340</td>
<td>82.35%</td>
</tr>
<tr>
<td>000300</td>
<td>1</td>
<td>535</td>
<td>835</td>
<td>64.07%</td>
</tr>
<tr>
<td>000300</td>
<td>2</td>
<td>825</td>
<td>1,260</td>
<td>65.48%</td>
</tr>
<tr>
<td>000500</td>
<td>1</td>
<td>695</td>
<td>1,035</td>
<td>67.15%</td>
</tr>
<tr>
<td>000500</td>
<td>2</td>
<td>525</td>
<td>1,110</td>
<td>47.30%</td>
</tr>
<tr>
<td>000600</td>
<td>1</td>
<td>245</td>
<td>490</td>
<td>50.00%</td>
</tr>
<tr>
<td>000600</td>
<td>2</td>
<td>895</td>
<td>1,545</td>
<td>57.93%</td>
</tr>
<tr>
<td>000700</td>
<td>1</td>
<td>315</td>
<td>770</td>
<td>40.91%</td>
</tr>
<tr>
<td>000700</td>
<td>2</td>
<td>470</td>
<td>1,225</td>
<td>38.37%</td>
</tr>
<tr>
<td>000700</td>
<td>3</td>
<td>265</td>
<td>560</td>
<td>47.32%</td>
</tr>
<tr>
<td>001200</td>
<td>1</td>
<td>455</td>
<td>550</td>
<td>82.73%</td>
</tr>
<tr>
<td>001200</td>
<td>2</td>
<td>200</td>
<td>570</td>
<td>35.09%</td>
</tr>
<tr>
<td>001200</td>
<td>3</td>
<td>500</td>
<td>765</td>
<td>65.36%</td>
</tr>
<tr>
<td>001200</td>
<td>4</td>
<td>590</td>
<td>1,195</td>
<td>49.37%</td>
</tr>
<tr>
<td>010100</td>
<td>4</td>
<td>195</td>
<td>550</td>
<td>35.45%</td>
</tr>
<tr>
<td>010500</td>
<td>2</td>
<td>205</td>
<td>1,050</td>
<td>19.52%</td>
</tr>
<tr>
<td>013400</td>
<td>1</td>
<td>945</td>
<td>1,160</td>
<td>81.47%</td>
</tr>
<tr>
<td>013400</td>
<td>2</td>
<td>485</td>
<td>750</td>
<td>64.67%</td>
</tr>
<tr>
<td>013400</td>
<td>3</td>
<td>495</td>
<td>890</td>
<td>55.62%</td>
</tr>
<tr>
<td>013500</td>
<td>1</td>
<td>785</td>
<td>1,325</td>
<td>59.25%</td>
</tr>
<tr>
<td>013500</td>
<td>2</td>
<td>1,430</td>
<td>1,600</td>
<td>89.38%</td>
</tr>
<tr>
<td>013600</td>
<td>1</td>
<td>950</td>
<td>990</td>
<td>95.96%</td>
</tr>
<tr>
<td>013600</td>
<td>2</td>
<td>320</td>
<td>620</td>
<td>51.61%</td>
</tr>
<tr>
<td>013600</td>
<td>3</td>
<td>535</td>
<td>1,190</td>
<td>44.96%</td>
</tr>
<tr>
<td>013600</td>
<td>4</td>
<td>440</td>
<td>645</td>
<td>68.22%</td>
</tr>
</tbody>
</table>

Total: 14,605 24,370 59.93%

American Community Survey 5-Year 2006-2010 Low and Moderate Income Summary Data; hud.gov

Almost sixty percent (59.93%) of all residents in the City of Johnstown were considered low- to moderate-income at the time of the 2006-2010 American Community Survey, which is the most recent Low/Mod data available. Over one-third (34.3%) of the population in the City of Johnstown was living below the poverty level in 2012, according to the
2008-2012 American Community Survey. In comparison, just 14.6% of the population in Cambria County was living below the poverty level, and 13.1% of the population in Pennsylvania shared this same economic status.

The maps below illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in the City of Johnstown.
The City’s poverty statistics for families with children are significant, particularly for single mothers. Chart II-8 illustrates the poverty statistics for families living in the City of Johnstown. At the time of the 2008-2012 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

- Families with related children under the age of 18 was 46.4%.
- Families with related children under the age of 5 was 45.4%.
- Female-headed families with related children under the age of 18 was 64.0%
- Female-headed families with related children under the age of 5 was 58.9%

Chart II-8 – Families in Poverty in the City of Johnstown, PA

D. Employment:

According to the 2008-2012 ACS, 50.9% of the City’s residents 16 years of age and over were considered a part of the labor force in 2012. Chart II-9 and Chart II-10 below illustrate the classes of workers and the occupations. Most workers were employed in three occupations: management, business, science, and arts (20.1%), service (27.6%), and sales and office (27.2%). The class of worker consisted primarily of private wage and salary workers (85.5%), with government workers making up 10.5%.
Chart II-9 – Johnstown Occupations

- Natural resources, construction, and maintenance occupations 10%
- Production, transportation, and material moving occupations 15%
- Management, business, science, and arts occupations 20%
- Sales and office occupations 27%
- Service occupations 26%

Source: 2008-2012 American Community Survey

Chart II-10 – Johnstown Class of Worker

- Private wage and salary workers 86%
- Self-employed in own not incorporated business workers 4%
- Government workers 11%

Source: 2008-2012 American Community Survey
Chart II-11 illustrates the unemployment rate trends for the City of Johnstown, PA from January 2004 through November 2014 from the Bureau of Labor (www.bls.gov).

Chart II-11 – Johnstown Area Unemployment Rate

Between late 2008 and early 2010, Johnstown experienced a spike in unemployment rate, but the overall unemployment rate has recently slightly decreased from over 10% in early late 2012. The preliminary unemployment rate in November 2014 in Johnstown was 5.2%. The seasonally adjusted unemployment rate in the state of Pennsylvania at this same time was 5.1%.

E. Housing Profile:

According to the 2010 U.S. Census, there were 11,978 housing units in the City of Johnstown, of which 9,917 (82.8%) were occupied. This leaves a vacancy rate of 17.2% in Johnstown. Most of the vacant units are located in the center of the City, with a concentration on the South side of downtown.

The maps below illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in the City of Johnstown.
Based on the 2008-2012 American Community Survey Data, the City of Johnstown’s housing stock is considered older, because almost half of the housing stock (47.3%) was constructed prior to 1939 and another 28% was constructed between 1940 and 1959. Therefore, over three-quarters of the City’s housing stock (75.3%) was built prior to 1960. It is estimated that the City of Johnstown has seen little new construction of housing in recent years. Since the year 2000, the City has seen just 1.1% of their housing stock built.

**Chart II-12** illustrates the year that housing structures were built in the City of Johnstown based on the 2008-2012 ACS.

**Chart II-12 – Year Structure Built in the City of Johnstown, PA**

![Chart II-12](image)

According to the Census Bureau's Building Permits Survey, the number of building permits in the City of Johnstown for single-family homes has significantly decreased by 70.21% from 2003 to 2013. There has been little change in multi-family housing construction. Overall, construction has decreased, but has held fairly constant since 2010. (Source: [http://socds.huduser.org/permits/summary.odb](http://socds.huduser.org/permits/summary.odb)). According to the National Association of Home Builders, there was a 35% decrease in single-family building permits issued from the year-to-date total in December 2013 to December 2014. (Source: [http://www.nahb.org](http://www.nahb.org))

**Table II-13** outlines the number of new units for which building permits were filed annually in the City of Johnstown, PA MSA. Only 21 total building permits were reported as issued in the ten year period from 2003-
2013 by the State of the Cities Data Systems, so the numbers for the City of Johnstown, PA MSA were used to illustrate building activity over the past ten years. Overall, most new construction has been for single family units. While the City has experienced a sharp decrease in the total number of new units since 2003, there was a slight increase in overall construction (12.9%) since 2011. In the State of Pennsylvania, the overall increase in construction since 2011 was larger, at 44.65%.

Table II-13 – Units Authorized by Building Permits
City of Johnstown, PA Metropolitan Statistical Area (MSA)

<table>
<thead>
<tr>
<th>Year</th>
<th>Single Family</th>
<th>Multi Family</th>
<th>5+ Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>238</td>
<td>2</td>
<td>0</td>
<td>240</td>
</tr>
<tr>
<td>2004</td>
<td>312</td>
<td>8</td>
<td>0</td>
<td>320</td>
</tr>
<tr>
<td>2005</td>
<td>238</td>
<td>8</td>
<td>0</td>
<td>246</td>
</tr>
<tr>
<td>2006</td>
<td>175</td>
<td>57</td>
<td>51</td>
<td>232</td>
</tr>
<tr>
<td>2007</td>
<td>158</td>
<td>16</td>
<td>0</td>
<td>174</td>
</tr>
<tr>
<td>2008</td>
<td>115</td>
<td>149</td>
<td>149</td>
<td>264</td>
</tr>
<tr>
<td>2009</td>
<td>94</td>
<td>0</td>
<td>0</td>
<td>94</td>
</tr>
<tr>
<td>2010</td>
<td>117</td>
<td>0</td>
<td>0</td>
<td>117</td>
</tr>
<tr>
<td>2011</td>
<td>62</td>
<td>0</td>
<td>0</td>
<td>62</td>
</tr>
<tr>
<td>2012</td>
<td>71</td>
<td>0</td>
<td>0</td>
<td>71</td>
</tr>
<tr>
<td>2013</td>
<td>70</td>
<td>0</td>
<td>0</td>
<td>70</td>
</tr>
</tbody>
</table>

Source: [http://socds.huduser.org/permits/summary.odb](http://socds.huduser.org/permits/summary.odb)

The Johnstown Planning Department reports that there were 39 building permits issued from January 1, 2013 through December 31, 2013. From January 1, 2014 through September 30, 2014, 32 building permits were issued. By far, the largest number of code enforcement complaints are for exterior conditions, such as garbage, high grass, etc.

The number of variances to the City of Johnstown’s Zoning Ordinance is not very large. There was one special exception approved for a boarding house, and 13 variances granted from January 1, 2013 until May 31, 2014. One of these was for an accessory building. The most common variance request is for parking stall widths and signage/billboards. There were also variances issued for businesses that requested a drive-through in the Central Business District and a Flood Plain Ordinance exception.

In 2000, the City’s housing stock primarily consisted of single-family detached (46.3%) and single-family attached (17.9%). In 2000, multi-family units in the City of Johnstown consisted of two units (10.8%), three to four units (8.6%), five to nine units (5.9%), ten to nineteen units (1.9%) and twenty units or more (8.1%). Mobile homes made up 0.5% of the
housing stock. The median value of owner-occupied homes in the City of Johnstown in 2000 was $36,200 compared to $62,700 for Cambria County and $97,000 for the State of Pennsylvania.

In 2012, the City’s housing stock primarily consisted of single-family detached (48.7%) and single-family attached (17.2%). In 2012, multi-family units in the City of Johnstown consisted of two units (10.4%), three to four units (4.8%), five to nine units (6.9%), ten to nineteen units (2.6%) and twenty units or more (8.5%). Mobile homes made up 0.8% of the housing stock. The median value of owner-occupied homes in the City of Johnstown in 2012 was $44,100 compared to $87,300 for Cambria County and $164,900 for the State of Pennsylvania. Chart II-13 shows the trends in these housing statistics over the last decade.

Chart II-13 – Housing Stock in the City of Johnstown, PA

According to the Cambria Somerset Association of Realtors, home sales vary upon location. The following tables provide information regarding home listings and sales, as well as the neighborhoods where they are located. The City of Johnstown is made up of 21 Wards that fall in to 11 unique neighborhoods, which are listed in the following table:
Table II-14 – Neighborhoods & Corresponding Wards

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Ward(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>1,2,3,4</td>
</tr>
<tr>
<td>Kernville</td>
<td>5,6</td>
</tr>
<tr>
<td>Hornerstown</td>
<td>7</td>
</tr>
<tr>
<td>Osborne</td>
<td>8</td>
</tr>
<tr>
<td>Old Conemaugh</td>
<td>9,10</td>
</tr>
<tr>
<td>Woodvale</td>
<td>11</td>
</tr>
<tr>
<td>Prospect-Minersville</td>
<td>12,13,14</td>
</tr>
<tr>
<td>Cambria City</td>
<td>15,16</td>
</tr>
<tr>
<td>Walnut Grove</td>
<td>17</td>
</tr>
<tr>
<td>Morrellville</td>
<td>18,19,20</td>
</tr>
<tr>
<td>Coopersdale</td>
<td>21</td>
</tr>
</tbody>
</table>

Table II-15 shows the numbers of home sales, the listing and selling values, and percentage of total sales within the City between January 1st and October 22nd of 2014. The median listing and selling prices of Cambria County, excluding the City of Johnstown, are significantly higher than those found within the City. Of the Johnstown neighborhoods, Osborne (Ward 8) and Walnut Grove (Ward 17) comprised about half (49.49%) of all home sales within the City. The Osborne Neighborhood contains the highest valued homes. The values of the homes sold vary, ranging as low as $5,000, up to $57,000. The median listing price during this time period was $26,000, while the median sales price was $21,000 over an average of 209 days on the market.
### Table II-15 – 2014 Home Sales (1/1/2014-10/22/2014)

#### City of Johnstown, PA

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Pending</th>
<th>Sold</th>
<th>Median List Price</th>
<th>Median Sales Price</th>
<th>Avg. Days on Market</th>
<th>% of Sales in City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambria County (Excluding City of Johnstown)</td>
<td>516</td>
<td>448</td>
<td>$84,900</td>
<td>$78,100</td>
<td>146</td>
<td>--</td>
</tr>
<tr>
<td>City of Johnstown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ward 1</td>
<td>2</td>
<td>1</td>
<td>$19,900</td>
<td>$19,900</td>
<td>226</td>
<td>1.01%</td>
</tr>
<tr>
<td>Ward 2</td>
<td>1</td>
<td>1</td>
<td>$12,900</td>
<td>$5,000</td>
<td>61</td>
<td>1.01%</td>
</tr>
<tr>
<td>Ward 3</td>
<td>0</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 4</td>
<td>1</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 5</td>
<td>2</td>
<td>2</td>
<td>$26,950</td>
<td>$23,250</td>
<td>253</td>
<td>2.02%</td>
</tr>
<tr>
<td>Ward 6</td>
<td>0</td>
<td>1</td>
<td>$8,500</td>
<td>$8,000</td>
<td>45</td>
<td>1.01%</td>
</tr>
<tr>
<td>Ward 7</td>
<td>12</td>
<td>6</td>
<td>$25,450</td>
<td>$17,500</td>
<td>282</td>
<td>6.06%</td>
</tr>
<tr>
<td>Ward 8</td>
<td>26</td>
<td>24</td>
<td>$63,450</td>
<td>$57,000</td>
<td>156</td>
<td>24.24%</td>
</tr>
<tr>
<td>Ward 9</td>
<td>0</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 10</td>
<td>2</td>
<td>3</td>
<td>$9,900</td>
<td>$7,900</td>
<td>176</td>
<td>3.03%</td>
</tr>
<tr>
<td>Ward 11</td>
<td>4</td>
<td>3</td>
<td>$15,000</td>
<td>$15,000</td>
<td>86</td>
<td>3.03%</td>
</tr>
<tr>
<td>Ward 12</td>
<td>1</td>
<td>1</td>
<td>$39,900</td>
<td>$35,000</td>
<td>110</td>
<td>1.01%</td>
</tr>
<tr>
<td>Ward 13</td>
<td>0</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 14</td>
<td>0</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 15</td>
<td>0</td>
<td>0</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Ward 16</td>
<td>4</td>
<td>3</td>
<td>$26,000</td>
<td>$21,000</td>
<td>95</td>
<td>3.03%</td>
</tr>
<tr>
<td>Ward 17</td>
<td>27</td>
<td>25</td>
<td>$24,900</td>
<td>$20,000</td>
<td>331</td>
<td>25.25%</td>
</tr>
<tr>
<td>Ward 18</td>
<td>7</td>
<td>7</td>
<td>$27,900</td>
<td>$24,900</td>
<td>253</td>
<td>7.07%</td>
</tr>
<tr>
<td>Ward 19</td>
<td>7</td>
<td>7</td>
<td>$19,900</td>
<td>$14,000</td>
<td>104</td>
<td>7.07%</td>
</tr>
<tr>
<td>Ward 20</td>
<td>17</td>
<td>12</td>
<td>$25,900</td>
<td>$18,775</td>
<td>154</td>
<td>12.12%</td>
</tr>
<tr>
<td>Ward 21</td>
<td>3</td>
<td>3</td>
<td>$19,900</td>
<td>$19,900</td>
<td>216</td>
<td>3.03%</td>
</tr>
</tbody>
</table>

Source: Cambria Somerset Association of Realtors
Table II-16 shows the same statistics for the boroughs and townships immediately surrounding the City of Johnstown. The majority of homes located in the boroughs and townships surrounding the City have higher median listing and sales prices than homes within the City. While there were only two (2) homes sold in Geistown Borough during this time period, this neighborhood had the highest median list and sales price of the areas surrounding the City of Johnstown.

### Table II-16 – 2014 Home Sales (1/1/2014-10/22/2014)
**Johnstown School District and Surrounding Areas**

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Pending</th>
<th>Sold</th>
<th>Median List Price</th>
<th>Median Sales Price</th>
<th>Avg. Days on Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambria County (Excluding City of Johnstown)</td>
<td>516</td>
<td>448</td>
<td>$84,900</td>
<td>$78,100</td>
<td>146</td>
</tr>
<tr>
<td>Johnstown School District</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Stonycreek Township</td>
<td>16</td>
<td>15</td>
<td>$116,500</td>
<td>$116,500</td>
<td>92</td>
</tr>
<tr>
<td>Geistown Borough</td>
<td>2</td>
<td>2</td>
<td>$137,400</td>
<td>$128,000</td>
<td>14</td>
</tr>
<tr>
<td>Southmont Borough</td>
<td>22</td>
<td>21</td>
<td>$99,999</td>
<td>$84,900</td>
<td>132</td>
</tr>
<tr>
<td>Brownstown</td>
<td>9</td>
<td>7</td>
<td>$24,900</td>
<td>$24,100</td>
<td>221</td>
</tr>
<tr>
<td>Dale Borough</td>
<td>5</td>
<td>4</td>
<td>$23,400</td>
<td>$14,000</td>
<td>302</td>
</tr>
<tr>
<td>Ferndale Borough</td>
<td>16</td>
<td>13</td>
<td>$69,900</td>
<td>$60,000</td>
<td>116</td>
</tr>
<tr>
<td>Richland Township</td>
<td>103</td>
<td>92</td>
<td>$126,250</td>
<td>$122,500</td>
<td>142</td>
</tr>
<tr>
<td>Upper Yoder Township</td>
<td>42</td>
<td>39</td>
<td>$87,500</td>
<td>$84,000</td>
<td>178</td>
</tr>
<tr>
<td>Westmont Borough</td>
<td>70</td>
<td>59</td>
<td>$114,900</td>
<td>$102,000</td>
<td>169</td>
</tr>
</tbody>
</table>

Source: Cambria Somerset Association of Realtors
F. Financing:

Owner Costs -

The median mortgage expense in the City of Johnstown for 2000 was $606, compared to $785 in 2012. Table II-17 illustrates mortgage status and selected monthly owner costs. Monthly owner costs increased by 29.5%, although median income during the same time period increased by just 22.3%. Ownership costs are outpacing income, which places greater stress on housing costs. Approximately sixty percent (57.1%) of houses in Johnstown did not have mortgages in 2000, compared to 55.0% in 2012.

Table II-17 – Mortgage Status and Selected Monthly Owner Costs

<table>
<thead>
<tr>
<th>Monthly Owner Cost</th>
<th>2000 U.S. Census</th>
<th>2008-2012 American Community Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Housing Units</td>
<td>Percentage</td>
</tr>
<tr>
<td>Houses with a mortgage</td>
<td>2,165</td>
<td>42.9%</td>
</tr>
<tr>
<td>Less than $300</td>
<td>62</td>
<td>1.2%</td>
</tr>
<tr>
<td>$300 to $499</td>
<td>596</td>
<td>11.8%</td>
</tr>
<tr>
<td>$500 to $699</td>
<td>756</td>
<td>15.0%</td>
</tr>
<tr>
<td>$700 to $999</td>
<td>541</td>
<td>10.7%</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>189</td>
<td>3.7%</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>17</td>
<td>0.3%</td>
</tr>
<tr>
<td>$2,000 or more</td>
<td>4</td>
<td>0.1%</td>
</tr>
<tr>
<td>Median</td>
<td>$606</td>
<td>(X)</td>
</tr>
<tr>
<td>Houses without a mortgage</td>
<td>2,880</td>
<td>57.1%</td>
</tr>
<tr>
<td>Median</td>
<td>$256</td>
<td>(X)</td>
</tr>
</tbody>
</table>


Approximately one third (33.4%) of owner-occupied households with a mortgage had monthly housing costs that exceeded 30% of their monthly income, indicating a relatively high percentage of owners whose housing is not considered affordable. This is illustrated in Table II-18, which shows housing costs for owner-households. Between the 2000 census count and the 2008-2012 ACS, there was a slight trend of increased monthly housing costs.
### Table II-18 – Selected Monthly Owner Costs as a Percentage of Household Income (1999)

<table>
<thead>
<tr>
<th>Owner Costs as a % of Income</th>
<th>2000 U.S. Census</th>
<th>2008-2012 American Community Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Housing Units</td>
<td>Percentage of Units</td>
</tr>
<tr>
<td>Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)</td>
<td>2,165</td>
<td>42.9%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>876</td>
<td>40.5%</td>
</tr>
<tr>
<td>20 to 24.9 percent</td>
<td>332</td>
<td>15.3%</td>
</tr>
<tr>
<td>25 to 29.9 percent</td>
<td>321</td>
<td>14.8%</td>
</tr>
<tr>
<td>30 to 34.9 percent</td>
<td>118</td>
<td>5.5%</td>
</tr>
<tr>
<td>35 percent or more</td>
<td>510</td>
<td>23.6%</td>
</tr>
<tr>
<td>Not computed</td>
<td>8</td>
<td>0.4%</td>
</tr>
<tr>
<td>Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)</td>
<td>2,880</td>
<td>57.1%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>2,014</td>
<td>69.9%</td>
</tr>
<tr>
<td>20 to 24.9 percent</td>
<td>282</td>
<td>9.8%</td>
</tr>
<tr>
<td>25 to 29.9 percent</td>
<td>183</td>
<td>6.4%</td>
</tr>
<tr>
<td>30 to 34.9 percent</td>
<td>65</td>
<td>2.3%</td>
</tr>
<tr>
<td>35 percent or more</td>
<td>269</td>
<td>9.3%</td>
</tr>
<tr>
<td>Not computed</td>
<td>67</td>
<td>2.3%</td>
</tr>
</tbody>
</table>


According to the Cambria-Somerset Association of Realtors and real estate data, there is a wide range of listing prices in the City of Johnstown, ranging between $6,000 and $265,000. The range of listings in Cambria County is even larger, with list prices starting at $6,000 and going as high as $600,000.
The Cambria-Somerset Association of Realtors reports that there were 99 homes sold in Johnstown between January 1, 2014 and October 22, 2014, with 116 pending. The median sale price was $21,000 with an average sale price of $29,113. These homes spent an average time on the market of 209 days; the homes pending sale have spent an average time of 219 days on the market. During this time period, there have been 448 homes sold in Cambria County, with 516 pending. The median sale price was $78,100 with an average sale price of $101,341. These homes have spent an average time of 146 days on the market, while the pending homes have spent an average time of 139 days.

The median value of owner-occupied homes in the City of Johnstown in 2012 was $44,100, compared to $87,300 for Cambria County and $164,900 for the State of Pennsylvania. Based on this data, homes in the City of Johnstown are being sold for less than their value, while homes in Cambria County are being sold for close to or more than their value.

**Foreclosures -**

According to RealtyTrac, the City of Johnstown had 13 homes in foreclosure, or a foreclosure rate of 1 in every 2,291 housing units, in August 2014. In August 2014, the State of Pennsylvania had a foreclosure rate of 1 in every 1,504 housing units. The following map illustrates the foreclosure rate of the City of Johnstown.

![Chart II-14 – Foreclosures in the City of Johnstown, PA](www.realtytrac.com)
The number of foreclosures for the City of Johnstown was at its highest in May 2014, with 17 foreclosures.

**Renter Costs -**

The median monthly rent in 2000 was $318, compared to $456 in 2012. Table II-19 illustrates rental rates within the City at the time of the 2000 U.S. Census.

### Table II-19 – Gross Monthly Rent

<table>
<thead>
<tr>
<th>Rental Rates</th>
<th>2000 U.S. Census</th>
<th>2008-2012 American Community Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Housing Units</td>
<td>Percentage</td>
</tr>
<tr>
<td>Less than $200</td>
<td>1,277</td>
<td>23.1%</td>
</tr>
<tr>
<td>$200 to $299</td>
<td>1,116</td>
<td>20.1%</td>
</tr>
<tr>
<td>$300 to $499</td>
<td>2,250</td>
<td>40.6%</td>
</tr>
<tr>
<td>$500 to $749</td>
<td>575</td>
<td>10.4%</td>
</tr>
<tr>
<td>$750 to $999</td>
<td>34</td>
<td>0.6%</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>11</td>
<td>0.2%</td>
</tr>
<tr>
<td>$1,500 or more</td>
<td>9</td>
<td>0.2%</td>
</tr>
<tr>
<td>No cash rent</td>
<td>268</td>
<td>4.8%</td>
</tr>
<tr>
<td>Median</td>
<td>$318</td>
<td>(X)</td>
</tr>
</tbody>
</table>


The monthly housing costs for 33.7% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a significant percentage of renters whose housing is not considered affordable. In 2012, that amount increased to 46.3%. Table II-20 illustrates the housing cost for renter-households.

### Table II-20 – Gross Rent as a Percentage of Household Income

<table>
<thead>
<tr>
<th>Rental Cost as a % of Income</th>
<th>2000 U.S. Census</th>
<th>2008-2012 American Community Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Housing Units</td>
<td>Percentage</td>
</tr>
<tr>
<td>Less than 15 percent</td>
<td>1,158</td>
<td>20.9%</td>
</tr>
<tr>
<td>15 to 19 percent</td>
<td>774</td>
<td>14.0%</td>
</tr>
<tr>
<td>20 to 24 percent</td>
<td>578</td>
<td>10.4%</td>
</tr>
<tr>
<td>25 to 29 percent</td>
<td>724</td>
<td>13.1%</td>
</tr>
</tbody>
</table>
Maps to further illustrate the number of housing units and the percentage that are owner and renter occupied in the City of Johnstown can be found in Section L.

The 2015 Fair Market Rents for the City of Johnstown, PA MSA are shown in Table II-21 below.

### Table II-21 – Final FY 2015 FMRs by Unit Bedrooms

<table>
<thead>
<tr>
<th></th>
<th>Efficiency</th>
<th>One-Bedroom</th>
<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final FY 2014 FMR</td>
<td>$463</td>
<td>$542</td>
<td>$643</td>
<td>$853</td>
<td>$859</td>
</tr>
</tbody>
</table>

Source: www.hud.gov

The Cambria-Somerset Association of Realtors reported their findings from the Multiple Listing Service for rentals. A one bedroom unit rents for approximately $375 to $550 per month. A two bedroom unit rents for approximately $450 to $700 per month. A three bedroom unit rents for approximately $550 to $750 per month in the Johnstown area, although some units were listed for as low as $400 per month. The prices are mostly below or close to the FY 2015 Fair Market Rents by unit bedroom for one and two bedroom units, but three and four bedroom units are listed for much lower than the Fair Market Rents for the area. Realtor.com reports an average rent of $437 per month.

According to Realtor.com, Johnstown is a soft buyer’s market, where good values on homes are still available, as the number of homes listed for sale is greater than the number of homes being sold. Johnstown is an affordable renter's market, where rent prices are relatively stable, and availability is good. If a person’s yearly income is around $50,000, they can afford to rent in this market, according to Realtor.com, although the 2008-2012 ACS data lists a median income of $25,186. Rent prices have decreased by 10% over the past 3 months. This is 46% lower than the county average of $639 and 276% lower than the state average of $1,644. Realtor.com reports that it is cheaper to rent in Johnstown after 12 years.

The Greater Johnstown Landlord Association reported data from online and print ads that ran in 2013 and 2014. Of 94 one bedroom units in the City of Johnstown, the average rent is approximately $395, with a scale ranging from $165 on the low end in the Kernville Neighborhood, to $572
in the Downtown Area. Of 194 units, the average rent for a two bedroom unit is approximately $436, with a scale ranging from $272 in Kernville, to $600 Downtown. The 8th Ward Neighborhood had about a dozen two bedroom units renting for an average of $563 as well. Of 134 units, the average rent for a three bedroom unit was approximately $446 per month, with a range of $165 in Kernville to $580 in the 8th Ward. The average rent for a four bedroom unit is $551 per month, although only 15 were listed. All of the average rents per unit size in Johnstown are far below the Fair Market Rents for the area.

The Greater Johnstown Landlord Association also reported average rents per unit size for neighboring communities outside of City limits. The average rent for a one bedroom unit was $455, the average for a two bedroom unit was $518, the average for a three bedroom unit was $616, and the average for a four bedroom unit was $932. The rents for one, two, and three bedroom units are higher on average when compared to the rents for these unit sizes in Johnstown City limits, although they are still significantly lower than the Fair Market Rents. The average rent of $932 for a four bedroom unit is higher than the Fair Market Rent of $851 per month, but there were only 16 units listed. It is likely that these four bedroom rentals were actually single family homes for rent, which could explain the higher prices.

G. Household Types:

Based on a comparison between the 2000 and 2010 population, the City of Johnstown had an 11% decrease in its population. The population decrease was 2,705 persons and 976 households, or a decrease of approximately 2.8 persons per household. This would suggest that family households or multi-person households are leaving the City of Johnstown. Furthermore, the median income of the area increased by 21%. This increase in median income represents a change in nominal dollars, and not a change in real dollars (adjusted for inflation). In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2011, the cumulative inflation rate was approximately 30.6%, meaning that the $20,595.00 median income in 2000 would be $26,897.07 if it were expressed in 2011 dollars. By taking into consideration the Consumer Price Index of 30.6% compared to the 21% percent change of median income for the period, the median income in Johnstown has not kept up with the rate of inflation.
### Table II-22 – Changes Between 2000 & 2012

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Base Year: 2000</th>
<th>Most Recent Year: 2012</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>23,906</td>
<td>21,201</td>
<td>-11%</td>
</tr>
<tr>
<td>Households</td>
<td>11,051</td>
<td>10,075</td>
<td>-9%</td>
</tr>
<tr>
<td>Median Per Capita Income</td>
<td>$20,595.00</td>
<td>$24,849.00</td>
<td>21%</td>
</tr>
</tbody>
</table>

Data Source: 2000 Census (Base Year), 2007-2011 ACS

### Table II-23 – Number of Households Table

<table>
<thead>
<tr>
<th></th>
<th>0-30% HAMFI</th>
<th>&gt;30-50% HAMFI</th>
<th>&gt;50-80% HAMFI</th>
<th>&gt;80-100% HAMFI</th>
<th>&gt;100% HAMFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Households *</td>
<td>2,510</td>
<td>1,870</td>
<td>2,210</td>
<td>1,090</td>
<td>2,400</td>
</tr>
<tr>
<td>Small Family Households *</td>
<td>715</td>
<td>400</td>
<td>685</td>
<td>475</td>
<td>1,155</td>
</tr>
<tr>
<td>Large Family Households *</td>
<td>120</td>
<td>65</td>
<td>75</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>Household contains at least one person 62-74 years of age</td>
<td>384</td>
<td>445</td>
<td>385</td>
<td>245</td>
<td>400</td>
</tr>
<tr>
<td>Household contains at least one person age 75 or older</td>
<td>280</td>
<td>545</td>
<td>560</td>
<td>150</td>
<td>264</td>
</tr>
<tr>
<td>Households with one or more children 6 years old or younger *</td>
<td>450</td>
<td>225</td>
<td>190</td>
<td>205</td>
<td>190</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

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

### Table II-24 – Housing Problems (Households with one of the listed needs)

<table>
<thead>
<tr>
<th></th>
<th>Renter</th>
<th>Owner</th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
<td>&gt;50-80% AMI</td>
<td>&gt;80-100% AMI</td>
</tr>
<tr>
<td>Substandard Housing - Lacking complete plumbing or kitchen facilities</td>
<td>30</td>
<td>0</td>
<td>80</td>
<td>0</td>
</tr>
<tr>
<td>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
### Table II-25 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

<table>
<thead>
<tr>
<th></th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
</tr>
<tr>
<td>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</td>
<td>10</td>
<td>30</td>
</tr>
<tr>
<td>Housing cost burden greater than 50% of income (and none of the above problems)</td>
<td>835</td>
<td>35</td>
</tr>
<tr>
<td>Housing cost burden greater than 30% of income (and none of the above problems)</td>
<td>470</td>
<td>480</td>
</tr>
<tr>
<td>Zero/negative Income (and none of the above problems)</td>
<td>60</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS
### Table II-26 – Cost Overburdened Greater Than 30%

<table>
<thead>
<tr>
<th></th>
<th>Renter 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>Total</th>
<th>Owner 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Related</td>
<td>505</td>
<td>180</td>
<td>20</td>
<td>705</td>
<td>55</td>
<td>100</td>
<td>190</td>
<td>345</td>
</tr>
<tr>
<td>Large Related</td>
<td>60</td>
<td>30</td>
<td>10</td>
<td>100</td>
<td>24</td>
<td>20</td>
<td>0</td>
<td>44</td>
</tr>
<tr>
<td>Elderly</td>
<td>260</td>
<td>170</td>
<td>80</td>
<td>510</td>
<td>95</td>
<td>185</td>
<td>50</td>
<td>330</td>
</tr>
<tr>
<td>Other</td>
<td>520</td>
<td>165</td>
<td>35</td>
<td>720</td>
<td>50</td>
<td>100</td>
<td>60</td>
<td>210</td>
</tr>
<tr>
<td>Total need by income</td>
<td>1,345</td>
<td>545</td>
<td>145</td>
<td>2,035</td>
<td>224</td>
<td>405</td>
<td>300</td>
<td>929</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-27 – Cost Overburdened Greater Than 50%

<table>
<thead>
<tr>
<th></th>
<th>Renter 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>Total</th>
<th>Owner 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Related</td>
<td>405</td>
<td>10</td>
<td>0</td>
<td>415</td>
<td>45</td>
<td>10</td>
<td>35</td>
<td>90</td>
</tr>
<tr>
<td>Large Related</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>50</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td>20</td>
</tr>
<tr>
<td>Elderly</td>
<td>90</td>
<td>15</td>
<td>0</td>
<td>105</td>
<td>20</td>
<td>75</td>
<td>10</td>
<td>105</td>
</tr>
<tr>
<td>Other</td>
<td>330</td>
<td>10</td>
<td>0</td>
<td>340</td>
<td>50</td>
<td>65</td>
<td>0</td>
<td>115</td>
</tr>
<tr>
<td>Total need by income</td>
<td>875</td>
<td>35</td>
<td>0</td>
<td>910</td>
<td>135</td>
<td>150</td>
<td>45</td>
<td>330</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-28 – Overcrowding Conditions

<table>
<thead>
<tr>
<th></th>
<th>Renter 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>&gt;80-100% AMI</th>
<th>Total</th>
<th>Owner 0-30% AMI</th>
<th>&gt;30-50% AMI</th>
<th>&gt;50-80% AMI</th>
<th>&gt;80-100% AMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family households</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Multiple, unrelated family households</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other, non-family households</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total need by income</td>
<td>10</td>
<td>60</td>
<td>10</td>
<td>0</td>
<td>80</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

According to the 2007-2011 American Community Survey (ACS), there were 10,075 households in 2011 in the City of Johnstown, and 4,365 (43.3%) were single person households living alone. Single person
households aged 65 and over comprised 1,805 households or 17.9% of all households, and 41.3% of all single person households. Based on the ACS estimates, 41.3% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City's population, such as accessibility modifications. Because many seniors are on fixed incomes, there may be a need for housing assistance in the form of subsidies for housing-related costs. The City will need to assist in obtaining funding and collaborating with housing services and elderly support agencies to provide programs, activities and accommodations for its elderly population.

The majority of applicants on the public housing waiting list (82%) are waiting for an efficiency or one bedroom unit. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the public housing waiting list are for efficiency or one bedroom units, and housing for those with a disability. There are 316 persons on the public housing waiting list that are waiting for a zero or one bedroom apartment. Because a substantial majority of persons on the public housing waiting list have incomes at or below 30% AMI (extremely low income), it stands to reason that many of the single person households waiting for a zero or one bedroom unit are extremely low income.

The Housing Authority staff indicated in consultation that their public housing and Section 8 Voucher waiting lists include at least 250 single people who will wait 6 months or more for housing. The group is mixed in age, but includes mostly young people. Some of these young people have disabilities. Housing providers in Johnstown believe that a need exists in the City for more studio apartments for singles. Studio apartments will be more affordable than one-bedroom apartments for low-income single person households.

Based on the 2000 CHAS Data, it is estimated that 36.9% of all disabled renter-occupied households have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 26.9% of disabled owner-occupied households have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates it can be deduced that approximately 499 disabled renter-occupied households have a housing problem and approximately 845 disabled owner-occupied households have a housing problem for a total of 1,344 households, or 31.9% of households in the City of Johnstown, based on the 2000 CHAS data. According to the 2007-2011 ACS data, a breakdown of the types of disability is as follows: hearing difficulty = 25.79%; vision difficulty = 18.12%; cognitive difficulty = 45.26%; ambulatory difficulty = 53.76%; self-care difficulty = 18.53%; and independent living difficulty = 40.45%. The total percentage of the
population with a disability in Johnstown is 22.8%, or 4,764 people. The average number of people per household in Johnstown was 2.07 people, according to the 2007-2011 ACS data. Based on this logic, it can be estimated that 2,301 households in the City of Johnstown with a disability also have a housing problem.

One of the biggest needs on both the public housing and Section 8 waiting lists is housing for people who have a disability. The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility visual, and hearing impairments. The JHA's public housing portfolio consists of a total of 110 accessible units. Of these units, 12 housing units in Vine Street Tower are sensory, and 1 unit in Portage is modified with a first floor bathroom and a ramp. There is a need for accessible housing accommodations for the elderly and disabled applicants for both the public housing and the Section 8 waiting lists. It is estimated that 29% of the persons on the public housing waiting list (113 persons) and 24% of persons the Section 8 waiting list (167 persons) are themselves disabled or there is a member of their family with a disability. The Housing Authority has not reported any accessibility needs of the applicants on the Section 8 waiting list, except that there is a general lack of suitable housing in the City that meet the housing quality standards for the Section 8 program. The Housing Authority notes that many of the single persons on the waiting lists either have a disability or are elderly with mobility limitations.

Based on consultation with the Women’s Help Center, it is estimated that approximately 200 single family households and family households in Johnstown and Cambria County that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance. This estimate is based on the number of persons served per year through the Women’s Help Center shelter services. The Women’s Help Center received $65,000 in ESG funds through the Cambria County Redevelopment Authority for mass shelter operating costs such as utilities, insurance, etc. in order to provide shelter and support for victims of domestic violence and their families to help them transition into new living arrangements.

The Johnstown Housing Authority maintains a long time working relationship with the local Women’s Help Center in providing assisted housing for displaced families as a result of domestic violence. Information is strictly confidential and verification efforts that would ultimately place an applicant at risk are avoided. Both the Women’s Help Center and the Johnstown Housing Authority believe that education is paramount in the prevention of abuse. With the help of trained and experienced instructors, they partner to provide JHA residents with information important to leading
healthy lives free of abuse. In addition to housing for those with disabilities, 46% of the Section 8 Housing Choice Voucher waiting list contains families with children.

The largest housing problem in the City of Johnstown is cost overburden for both renters and owners, according to the 2007-2011 CHAS data. Based on the 2007-2011 ACS data, an estimated 42.9% of all renter households are cost overburdened by 30% or more, and an estimated 22.26% of all owner households are cost overburdened by 30% or more. Approximately 34% of owner occupied households with a mortgage are cost overburdened by 30% or more, compared to only 13.2% of owner occupied households without a mortgage.

The second most common housing problem is the lack of complete kitchen or plumbing facilities, although this makes up a very small percentage of households with a housing problem. This is likely due to an older housing stock, and/or absentee landlords.

Single-person households, the elderly, and the disabled populations are the most affected by the cost of housing in the City of Johnstown. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible forces them into housing that does not meet these standards. Housing without complete plumbing or kitchen facilities would not fit the definition of decent, safe, sound, and accessible.

Another group affected by the lack of affordable housing are the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence. Most of the population that are at-risk of becoming homeless are facing a housing cost over burden problem, and would benefit from emergency housing assistance for rent and/or mortgage payments and utilities to help them avoid homelessness.

People transitioning from shelter care, prison, or a health care facility are also affected by the cost over burden housing problem, particularly when trying to secure a source of income to maintain housing. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once.

According to the Johnstown Housing Authority’s 5-Year Plan, the housing needs for families on both the public housing and Section 8 Housing Choice Voucher waiting lists are overwhelmingly for housing for families with extremely low incomes.
H. Cost Overburden:

During the planning process for the preparation of the City of Johnstown’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing the City of Johnstown, PA is the lack of affordable housing and the fact that many of the City’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 1,595 White households were cost overburdened by 30% to 50%, and 1,285 White households were cost overburdened by greater than 50%; 125 Black/African American households were cost overburdened by 30% to 50%, and 130 Black/African American households were cost overburdened by 30% to 50%, and 130 Black/African American households were cost overburdened by greater than 50%; and lastly, 30 Hispanic households were cost overburdened by 30% to 50%, and 25 Hispanic households were cost overburdened by greater than 50%.

Table II-29 – Housing Cost Burden

<table>
<thead>
<tr>
<th>Housing Cost Burden</th>
<th>&lt;=30%</th>
<th>30-50%</th>
<th>&gt;50%</th>
<th>No / negative income (not computed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>7,455</td>
<td>1,765</td>
<td>1,469</td>
<td>160</td>
</tr>
<tr>
<td>White</td>
<td>6,510</td>
<td>1,595</td>
<td>1,285</td>
<td>110</td>
</tr>
<tr>
<td>Black / African American</td>
<td>750</td>
<td>125</td>
<td>130</td>
<td>14</td>
</tr>
<tr>
<td>Asian</td>
<td>90</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>35</td>
<td>30</td>
<td>25</td>
<td>35</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

A total of 1,595 White households were considered cost overburdened by between 30% and 50%, which is 90.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is above the 86.62% of the total population that the White households category comprises, but under the 10% threshold for
disproportionate housing cost burden. A total of 125 Black/African American households were considered cost overburdened by between 30% and 50%, which is 7.1% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 7.08% of the total population that the Black/African American households category comprises. A total of 30 Hispanic households were considered cost overburdened by between 30% and 50%, which is 1.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 1.11% of the total population that the Hispanic households category comprises.

A total of 1,285 White households were considered cost overburdened by greater than 50%, which is 87.47% of the total cases of households that were considered cost overburdened by greater than 50%. This number is above the 86.62% of the total population that the White households category comprises. A total of 130 Black/African American households were considered cost overburdened by greater than 50%, which is 8.85% of the total cases of households that were considered cost overburdened by greater than 50%. This number is lower the 12.17% of the total population that the Black/African American households category comprises. A total of 25 Hispanic households were considered cost overburdened by greater than 50%, which is 1.7% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 1.11% of the total population that the Hispanic category comprises. Based on the 10% threshold, none of the racial groups have a disproportionate housing cost burden.

I. Housing Problems:

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

During the planning process for the preparation of the City of Johnstown's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The City’s White Population is 8,727 persons (86.62%); its Black/African American Population is 1,226 persons (12.17%); its Asian Population is 29 persons (0.29%); and its Hispanic Population is 167 persons (1.11%).
The following tables illustrate the disproportionate needs in the City of Johnstown:

### Table II-30 – 0%-30% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>1,645</td>
<td>855</td>
<td>160</td>
</tr>
<tr>
<td>White</td>
<td>1,445</td>
<td>750</td>
<td>110</td>
</tr>
<tr>
<td>Black / African American</td>
<td>115</td>
<td>95</td>
<td>14</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>40</td>
<td>0</td>
<td>35</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-31 – 30%-50% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>1,085</td>
<td>920</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>975</td>
<td>810</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>95</td>
<td>115</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>15</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-32 – 50%-80% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>430</td>
<td>1,820</td>
<td>0</td>
</tr>
</tbody>
</table>
### Table II-33 – 80%-100% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>385</td>
<td>1,645</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>45</td>
<td>150</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0</td>
<td>20</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

The racial composition of the City of Johnstown households, according to the 2007-2011 American Community Survey data, was 86.62% White; 12.17% African American/Black; 0.29% Asian; and 1.11% Hispanic or Latino. In all income categories, there were no racial groups with a disproportionate need in terms of housing problems.

**J. Disproportionately Greater Need: Severe Housing Problems:**

A household is considered to have a severe housing problem if it is cost overburdened by more than 50% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks
complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%.

During the planning process for the preparation of the City of Johnstown’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for housing problems, as well as a cost burden threshold of over 50% as opposed to over 30%. Data detailing information by racial group and Hispanic origin has been compiled from the 2007-2011 CHAS data and the 2007-2011 American Community Survey Five Year Estimates. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of the City of Johnstown.

**Table II-34 – 0%-30% of Area Median Income**

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>1,025</td>
<td>1,470</td>
<td>160</td>
</tr>
<tr>
<td>White</td>
<td>895</td>
<td>1,290</td>
<td>110</td>
</tr>
<tr>
<td>Black / African American</td>
<td>75</td>
<td>135</td>
<td>14</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>25</td>
<td>15</td>
<td>35</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS
### Table II-35 – 30%-50% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>405</td>
<td>1,600</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>355</td>
<td>1,425</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>45</td>
<td>160</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0</td>
<td>15</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-36 – 50%-80% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>85</td>
<td>2,170</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>75</td>
<td>1,960</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>10</td>
<td>185</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0</td>
<td>20</td>
<td>0</td>
</tr>
</tbody>
</table>

Data Source: 2007-2011 CHAS

### Table II-37 – 80%-100% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>0</td>
<td>1,085</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>0</td>
<td>1,055</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>0</td>
<td>14</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
The racial composition of the City of Johnstown households, according to the 2007-2011 American Community Survey data, was 86.62% White; 12.17% African American/Black; 0.29% Asian; and 1.66% Hispanic or Latino. There are no disproportionately impacted groups in terms of having a housing problem, a severe housing problem, or a housing cost burden.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2007-2011 CHAS data, 32.54% of all White households experienced a housing problem, while 20.8% of Black/African American households, and 49.11% of Hispanic households experienced one. These numbers are much lower for severe housing problems, with 15.18% of White households, 10.6% of Black/African American households, and 22.32% of Hispanic households experiencing severe housing problems. When examining cost overburdened status, 18.28% of White households, 10.2% of Black Households, and 26.79% of Hispanic households were cost overburdened by 30%-50, while 14.72% of White households, 10.6% of Black households, and 22.32% of Hispanic households were cost overburdened by over 50%. These numbers show that Hispanic households in the City of Johnstown are much more likely to experience a housing problem and to be cost overburdened. Black/African American households are less likely to experience a housing problem or be cost overburdened. The percentages for White households stay relatively mid-way between the percentages of Hispanic and Black households.

The website [www.dataplace.org](http://www.dataplace.org) provides an overview of data for communities across the country. Table II-38 highlights important data to further illustrate the housing problems in Johnstown as compared to Cambria County and the State of Pennsylvania. More than one third (38.6%) of households with income less than 80% of the median income are cost overburdened in the City, and 17.8% are severely cost overburdened.
Table II-38 – Housing Hardships in the City of Johnstown, PA

<table>
<thead>
<tr>
<th>Categories of Housing Hardships (2000)</th>
<th>Johnstown</th>
<th>Cambria County</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Households with income 0-80% of area median with housing cost burden</td>
<td>38.6%</td>
<td>37.7%</td>
<td>47.1%</td>
</tr>
<tr>
<td>Percentage of Households with income 0-80% of area median with severe housing cost burden</td>
<td>17.8%</td>
<td>15.7%</td>
<td>23.1%</td>
</tr>
<tr>
<td>Percentage housing units that are overcrowded</td>
<td>0.9%</td>
<td>0.8%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Percentage housing units without complete kitchen facilities</td>
<td>0.5%</td>
<td>0.3%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Percentage occupied housing units without complete plumbing facilities</td>
<td>0.6%</td>
<td>0.4%</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

Source: www.dataplace.org

K. Disabled Households:

Table II-39 includes the 2008-2012 Census Data that shows the number of disabled individuals in the City of Johnstown. The total population over the age of 5 is 19,450 and the disabled portion of this population is 4,772 or 24.53%. This is an indicator of the need for housing for the disabled which are mainly low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

Table II-39 – Disability Status for Johnstown, PA

<table>
<thead>
<tr>
<th>Disability Status of the Civilian Non-Institutional Population</th>
<th>Total Population</th>
<th>Population with a Disability</th>
<th>Percent with a Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>20,860</td>
<td>4,808</td>
<td>23.0%</td>
</tr>
<tr>
<td>Population under 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With a hearing difficulty</td>
<td>1,410</td>
<td>36</td>
<td>2.6%</td>
</tr>
<tr>
<td>With a vision difficulty</td>
<td>(X)</td>
<td>36</td>
<td>2.6%</td>
</tr>
<tr>
<td>With a cognitive difficulty</td>
<td>(X)</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Population 5 to 17 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With a hearing difficulty</td>
<td>3,112</td>
<td>302</td>
<td>9.7%</td>
</tr>
<tr>
<td>With a vision difficulty</td>
<td>(X)</td>
<td>23</td>
<td>0.7%</td>
</tr>
<tr>
<td>With a cognitive difficulty</td>
<td>(X)</td>
<td>38</td>
<td>1.2%</td>
</tr>
<tr>
<td>With an ambulatory difficulty</td>
<td>(X)</td>
<td>227</td>
<td>7.3%</td>
</tr>
<tr>
<td>With a cognitive difficulty</td>
<td>(X)</td>
<td>5</td>
<td>0.2%</td>
</tr>
<tr>
<td>Disability</td>
<td>Population</td>
<td>With Difficulty</td>
<td>Percentage</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------</td>
<td>-----------------</td>
<td>------------</td>
</tr>
<tr>
<td>With a self-care difficulty</td>
<td>(X) 59</td>
<td>1.9%</td>
<td></td>
</tr>
<tr>
<td>Population 18 to 64 years</td>
<td>12,313</td>
<td>2,794</td>
<td>22.7%</td>
</tr>
<tr>
<td>With a hearing difficulty</td>
<td>(X) 375</td>
<td>3.0%</td>
<td></td>
</tr>
<tr>
<td>With a vision difficulty</td>
<td>(X) 436</td>
<td>3.5%</td>
<td></td>
</tr>
<tr>
<td>With a cognitive difficulty</td>
<td>(X) 1,450</td>
<td>11.8%</td>
<td></td>
</tr>
<tr>
<td>With an ambulatory difficulty</td>
<td>(X) 1,481</td>
<td>12.0%</td>
<td></td>
</tr>
<tr>
<td>With a self-care difficulty</td>
<td>(X) 525</td>
<td>4.3%</td>
<td></td>
</tr>
<tr>
<td>With an independent living difficulty</td>
<td>(X) 1,003</td>
<td>8.1%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disability</th>
<th>Population</th>
<th>With Difficulty</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population 65 years and over</td>
<td>4,025</td>
<td>1,676</td>
<td>41.6%</td>
</tr>
<tr>
<td>With a hearing difficulty</td>
<td>(X) 605</td>
<td>15.0%</td>
<td></td>
</tr>
<tr>
<td>With a vision difficulty</td>
<td>(X) 365</td>
<td>9.1%</td>
<td></td>
</tr>
<tr>
<td>With a cognitive difficulty</td>
<td>(X) 494</td>
<td>12.3%</td>
<td></td>
</tr>
<tr>
<td>With an ambulatory difficulty</td>
<td>(X) 1,182</td>
<td>29.4%</td>
<td></td>
</tr>
<tr>
<td>With a self-care difficulty</td>
<td>(X) 374</td>
<td>9.3%</td>
<td></td>
</tr>
<tr>
<td>With an independent living difficulty</td>
<td>(X) 863</td>
<td>21.4%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SEX</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>10,001</td>
<td>2,224</td>
</tr>
<tr>
<td>Female</td>
<td>10,859</td>
<td>2,584</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RACE AND HISPANIC OR LATINO ORIGIN</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One Race</td>
<td>19,755</td>
<td>4,673</td>
</tr>
<tr>
<td>White alone</td>
<td>17,053</td>
<td>4,013</td>
</tr>
<tr>
<td>Black or African American alone</td>
<td>2,476</td>
<td>617</td>
</tr>
<tr>
<td>American Indian and Alaska Native alone</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Asian alone</td>
<td>93</td>
<td>9</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander alone</td>
<td>23</td>
<td>0</td>
</tr>
<tr>
<td>Some other race alone</td>
<td>100</td>
<td>24</td>
</tr>
<tr>
<td>Two or more races</td>
<td>1,105</td>
<td>135</td>
</tr>
<tr>
<td>White alone, not Hispanic or Latino</td>
<td>16,813</td>
<td>3,992</td>
</tr>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>455</td>
<td>45</td>
</tr>
</tbody>
</table>

Source: 2008-2012 American Community Survey

Of the population age 65 and older, 41.6% have a disability, made up largely due to ambulatory difficulty (29.4%) and an independent living difficulty (21.4%). The data shows a fairly even percentage between males and females, with 22.2% and 23.8% of the respective populations having disabilities.
The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Just over three-quarters (77.4%) of disabled persons ages 18 to 64 years in the labor force are employed, whereas 88.5% of non-disabled persons ages 18 to 64 in the labor force are employed.
III. Review/Update to Original Plan

The City of Johnstown identified specific goals and strategies for the City to affirmatively further fair housing for FY 2011-2015. The following paragraphs state each identified impediment within that document, the strategies to meet each goal, and the progress made on addressing each impediment.

A. Summary of Impediments – 2011

**IMPEDIMENT No. 1:** The City’s fair housing programs are limited to periodic outreach and education efforts. Its fair housing efforts could be improved by expanding its programs and improving its documentation of activities.

**GOAL** – Increased diverse fair housing programs in the City of Johnstown.

The Strategies to meet this goal include:

- **1-A:** Outreach to local service organizations, including Community Action Partnership, to provide additional fair housing training and informational brochures. Coordinate with organizations to track the efforts of the members of the protected classes to locate affordable housing.

- **1-B:** Partner with Southwest Legal Services to implement a fair housing testing program within the City of Johnstown.

- **1-C:** In evaluating the effectiveness of activities designed to affirmatively further fair housing, the City should improve upon its efforts to document the location and frequency of its fair housing programs.

- **1-D:** Partner with local service providers, such as Community Action, to provide fair housing training and additional resources for staff and clients.

**Status:**

- Southwestern Pennsylvania Legal Services, Inc. (SPLAS) continued to assist the City with promoting fair housing activities in the City. In 2014, SPLAS conducted two (2) community education events to audiences throughout the City, including the public, community service providers, housing providers and local attorneys; initiate and develop a comprehensive outreach effort to
the mental health providers within the service area; maintained a referral of complaints of discrimination; referred complaints to HUD and the Pennsylvania Human Relations Commission; and sponsored a special event recognizing and publicizing Fair Housing Month.

- Continued to recruit and train new “housing testers” to join with existing testers in conducting single tests throughout the City for residential, accessibility, sales and lending or insurance discrimination; maintain referral of complaints of discrimination, review complaints made and litigate appropriate complaints in state, federal, and administrative courts; and conducted educational outreach meetings throughout the City.

- Expanded the presence and availability of educational materials, handouts, and/or flyers related to fair housing and discrimination.

- SPLAS continued its agreement with CamTram to have ads on their buses year round to address fair housing issues.

**IMPEDIMENT No. 2:** The City does not currently have Affirmative Marketing Policies or Site and Neighborhood Selection Policies for its CDBG and HOME assisted housing projects.

**GOAL** – Adopted written policy incorporating Site and Neighborhood Standards for HOME-assisted units.

The Strategies to meet this goal include:

- **2-A:** Prepare a written policy that encompasses HUD’s Affirmative Marketing Policy and Site and Neighborhood Standards. Incorporate this policy as part of the application review and approval process for all applicable HOME-assisted rental housing projects.

**Status:**

- The City markets the housing rehabilitation programs through the Greater Johnstown School District. Flyers advertising the programs available are sent home with every student in the district. The flyers encourage families that meet the program qualifications to call the City for more information. Last year, flyers were sent home with approximately 1,800 students. The City tracks the inquiries they receive about the housing rehab programs, and sends out information on the programs in response. The City is working on an
Affirmative Marketing Policy to promote all applicable CDBG and HOME assisted housing projects.

**IMPEDIMENT No. 3:** City’s supply of housing that is affordable to households up to 80% of median household income (MHI) and members of the protected classes is increasingly inadequate, in particular, within the rental market.

**GOAL** – Increased supply of housing units that are affordable to LMI households

The Strategies to meet this goal include:

- **3-A:** Expand incentives for property owners and investors to build new apartments buildings or substantially rehabilitate existing buildings for occupancy by lower-income families. Improve existing housing stock through better code enforcement.

- **3-B:** Continue to partner with regional affordable housing developers to increase the supply of affordable housing for rent and for purchase for families throughout the City and Cambria County. Expand fair housing choice by stimulating the construction and/or substantial rehabilitation/conversion of affordable rental housing for families outside or impacted areas.

**Status:**

- **Emergency Rehabilitation:** The City provided assistance for emergency rehabilitation for owner occupied housing. The City assisted three (3) households since 2010.

- **First Time Homebuyer Rehabilitation Program:** The City provided assistance for first time homebuyers to rehabilitate their homes. The City assisted twenty (20) households since 2010.

- **Owner Occupied Rehabilitation (CDBG & HOME):** The City continued to assist owner occupied housing with rehabilitation assistance. The City assisted 119 households through this program since 2010.

- **Renter Occupied Rehabilitation:** The City continued to assist renter occupied housing with rehabilitation funds. The City assisted seven (7) households since 2010.

- **Catholic Charities** – provided 30 households with housing vouchers for up to seven (7) days for homeless persons in the City.
• The City assisted seven (7) households with housing accessibility rehabilitations since 2010.

• The Johnstown Housing Authority (JHA) offers affordable housing to low-income families through its Section 8 Housing Choice Vouchers Program and its public housing units. The Housing Authority administers 775 Housing Choice Vouchers in Cambria County. As of December 31, 2014 the Housing Authority had 681 Vouchers that were actively leased. The JHA had a 99.3% overall occupancy rate of its public housing units. The City continued to support the Housing Authority in its pursuits of additional housing funds for its programs.

• The Johnstown Housing Authority through the Section 8 Housing Choice Vouchers Program assisted 53 persons aged 62 and above and 225 persons who are disabled and/or special needs. In addition to the Section 8 Housing Choice Vouchers, the Housing Authority has 521 elderly public housing units and 110 accessible units designed for disabled and special needs persons.

• Eight (8) people participated in the Bridge Housing Program. The Bridge Program provides the homeless individuals temporary housing for a one-year period in the Housing Authority’s units.

• The City provided a commitment of CDBG funds to Buckeye Community Hope Foundation for their Low Income Housing Tax Credit (LIHTC) Application for forty-three (43) units of affordable senior housing. If the LIHTC Application is approved, the CDBG funds will be used to acquire the former Roxbury School site for the new housing development.

**IMPEDIMENT No. 4:** Minority households are less likely to be homeowners in Johnstown than White households.

**GOAL** – Increased home ownership rates among minority households.

The Strategies to meet this goal include:

- **4-A:** Continue to strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the City.

- **4-B:** Continue to identify collaborative Initiatives for the City, fair housing advocates, certified housing counselors, and financial lenders to increase home ownership among minorities, residents of low- and moderate-income census tracts, and low- and moderate-income residents.
Status:

- Since 2010, the City served twenty-one (21) minority households through its housing rehabilitation programs. Five (5) minority household were served through the First Time Homebuyer Rehabilitation Program, six (6) were served through the CDBG Owner Occupied Rehabilitation Program, and ten (10) minority households were served through the HOME Owner Occupied Rehabilitation Program.

**IMPEDEIMENT No. 5:** The real estate advertising practices of The Tribune-Democrat do not meet fair housing standards.

**GOAL** – Consistence adherence to Fair Housing standards in rental advertisements in the City.

The Strategies to meet this goal include:

- **5-A:** Recommend to the Tribune-Democrat and Our Town that it includes the equal housing logo and a commitment to not knowingly accepting advertisements that are in violation of the Fair Housing Act on its online real estate databases
- **5-B:** Encourage the Tribune-Democrat and Our Town to consistently include the equal housing logo and a commitment to not knowingly accepting advertisements that are in violation of the Fair Housing Act on all of its printed and online real estate classified sections.

Status:

- The City sent letters to the Tribune-Democrat and Our Town, encouraging them to adhere to Fair Housing standards and include the equal housing logo in their rental advertisements, as well as to make a commitment not to knowingly accept advertisements that are in violation of the Fair Housing Act in its online real estate sections.
IV. Impediments to Fair Housing 2015

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, and an analysis of the fair housing complaints in Johnstown was undertaken.

A. Fair Housing Complaints:

1. Pennsylvania Human Relations Commission

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

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

The PHRC organizes the PA Interagency Task Force on Community Activities and Relations, a group of state agencies unified in preventing and stopping civil tension and violence stemming from conflicts between ethnic or cultural groups. In addition, the PHRC offers hotlines to report bias and hate crimes, as well as an on-line way of filing a complaint regarding discrimination; the current law protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The PHRC publishes an annual summary of docketed cases filed during the State’s fiscal year (July 1st – June 30th). Table IV-1 below illustrates the trends for new complaints that were docketed and conciliated for Cambria County from 2010 to 2014. In FY 2014, housing related complaints accounted for 0.0% of the total complaints. Since 2010, housing related complaints have accounted for 12.5% of the total amount. Overall, the housing related complaints, and overall discrimination complaints, have decreased over the past few years in Cambria County.

<table>
<thead>
<tr>
<th>Category</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>26</td>
<td>17</td>
<td>14</td>
<td>10</td>
<td>12</td>
<td>79</td>
</tr>
<tr>
<td>Housing</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Public Accommodations</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>30</strong></td>
<td><strong>20</strong></td>
<td><strong>21</strong></td>
<td><strong>13</strong></td>
<td><strong>12</strong></td>
<td><strong>96</strong></td>
</tr>
</tbody>
</table>

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2013

<table>
<thead>
<tr>
<th>Category</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>4,403</td>
<td>2,675</td>
<td>2,431</td>
<td>1,852</td>
<td>1,554</td>
<td>12,915</td>
</tr>
</tbody>
</table>
### Housing

<table>
<thead>
<tr>
<th>Category</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>293</td>
<td>253</td>
<td>243</td>
<td>207</td>
<td>184</td>
</tr>
<tr>
<td>Public Accommodations</td>
<td>430</td>
<td>160</td>
<td>157</td>
<td>102</td>
<td>78</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>5,377</td>
<td>3,187</td>
<td>2,804</td>
<td>2,207</td>
<td>1,839</td>
</tr>
</tbody>
</table>

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2013

### Table IV-3 –PHRC Complaints Closed

<table>
<thead>
<tr>
<th>Category</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Complaints Closed</td>
<td>39.8%</td>
<td>56.0%</td>
<td>50.0%</td>
<td>48.6%</td>
<td>53.0%</td>
</tr>
</tbody>
</table>

Source: Pennsylvania Human Rights Commission Annual Reports, 2010-2013

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

PHRC partnered with HUD and private agencies in 2014 to fund projects to promote fair housing in PA. HUD-funded and PHRC-administered projects spanning two fiscal years. They engaged private agencies to examine patterns of discrimination and worked with local governments and housing providers to remove barriers that unfairly deny opportunities to Pennsylvania families, people of color, and people with disabilities. PHRC awarded partnership grant funds totaling $227,000 to Southwestern Pennsylvania Legal Services, Poverty and Race Research Action Council, and the Fair Housing Center at Lancaster Housing Opportunity Partnership. Funded projects will be completed in 2015. PHRC also joined Philadelphia-based non-profit Bike & Build to educate Pennsylvanians on how unfair housing practices limit the availability of affordable housing. Bike & Build teams crossing PA in the summer to raise funds and awareness of the affordable housing crisis were armed with information on recognizing unfair practices and informing people of their fair housing rights and where to turn when they face discrimination.
2. West Penn Rural Fair Housing (Southwestern PA Legal Services, Inc.)

West Penn Rural Fair Housing, through Southwestern Pennsylvania Legal Services, Inc. and its partner organizations, seeks to eradicate housing discrimination against all persons because of their race, color, religion, national origin, sex, disability or familial status, and to take all appropriate actions to ensure housing opportunities for all. In reaching this goal, West Penn Rural Fair Housing engages in activities designed to encourage fair housing practices through educational efforts in the community; assists persons who believe they have been victims of housing discrimination; and works to identify barriers to fair housing and to help counteract and eliminate any discriminatory housing practices.

West Penn Rural Fair Housing provides comprehensive legal advice and representation before HUD, PHRC (Pennsylvania Human Rights Commission), in mediation, and in State and Federal Court. They also provide assistance with reasonable accommodations and modifications. West Penn Rural Fair Housing service area includes the Pennsylvania Counties of: Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Centre, Clarion, Clearfield, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington and Westmoreland Counties. West Penn Rural also serves Brooke, Hancock, Marshall and Ohio Counties in West Virginia.

West Penn Rural Fair Housing (Southwestern PA Legal Services, Inc.) files the Fair Housing complaints with HUD. The complaints then transfer to the PA Human Relations Commission for investigation. They investigate the claim and make a determination on probable cause. If probable cause exists, they try for conciliation first, and then the case goes to the State Supreme Court if it is not settled.

West Penn Rural Fair Housing has never had a case go to the State Supreme Court. In instances where there has been probable cause, the cases were sent to Federal Court. There have been almost ten (10) cases in Federal Court in seven (7) years, and
there are currently four (4) cases in Federal Court. One case was based on familial status and one case was based on national origin. The rest of the cases had to do with disability. To date, each case reached a settlement agreement in Federal Court before going to trial. If a property management group receives fair housing complaints, they may be monitored by HUD for up to a year. They may be forced to rewrite fair housing policies into their agreements, and/or receive staff training at no charge.

The vast majority of complaints that West Penn Rural Fair Housing receives are related to disability, and stem from a person's request for reasonable accommodations. Most often, the request for reasonable accommodations includes one of the following: service/support animals, ramps, the lowering of mailboxes, accessible parking, and modifications for grab bars and ramps. One of the biggest issues involves the accommodation of service or support animals.

In addition to advocacy, West Penn Rural offers education and outreach through trainings and materials, and conducts research. West Penn Rural Fair Housing believes that education is at the heart of ending housing discrimination in Western Pennsylvania and West Virginia, and they set out in 2007 to develop a comprehensive outreach program to educate those affected by housing discrimination. The outreach program continues to raise awareness of fair housing rights for advocates, housing providers, attorneys, state and local representatives, and most importantly, the people in protected classes most often facing discrimination.

The City's Community and Economic Development Department has a contract with CamTran (Cambria County Transit Authority) to run fair housing advertisements created by Southwestern PA Legal Services, Inc. throughout the year on its buses. This contract began in 2012 and has continued since. Below are examples of ads that have run on CamTran buses:
Since 2012, educational outreaches/trainings held by West Penn Rural in Cambria County have occurred at locations such as the Cambria County BHID & EI (Behavioral Health/Intellectual Disabilities/Early Intervention Program), Community Action Partnership of Cambria County (CAPCC), Johnstown Housing Authority, Johnstown Board of Realtors, and Johnstown Community and Economic Development.

The training program allows West Penn Rural to get information out to those who need it and to establish working relationships with agencies and organizations advocating for those in protected classes. The outreach program presents free trainings for groups and organizations of any size. Trainings cover the basics of fair housing and allow for discussion of issues specific to the group, which includes attorneys, housing providers, landlords, etc.

The research program has conducted studies to measure the knowledge of fair housing laws and the impact of discrimination on those in the disability (behavioral health and intellectual disabilities) and familial status protected classes. As a part of this targeted education effort, the project ambitiously set out to measure knowledge and awareness of both those with behavioral or
intellectual disabilities and those falling into the familial status class, utilizing survey instruments developed and distributed to both of these protected classes. These instruments were meant to quantify, with particularity, the degree of knowledge/awareness. Collection of surveys commenced in October 2012, and concluded on September 30, 2013. Over 1,400 surveys were collected – 658 from the disability group and 766 from familial status.

The findings revealed two trends: 1) There remains a significant community-wide lack of knowledge and awareness of the rights and remedies available under the Fair Housing Act among each of these two protected classes that will take years of education to remedy given the size of the coverage area; and 2) There are significant numbers of people who report being victims of unlawful discrimination and do nothing more than complain to someone, if doing anything at all. The findings showed that 48% of the familial status group and 48% of the disability group could not correctly identify half of ten (10) scenarios that relate to their protected class as unlawful discrimination. However, participants with disabilities took action more often than families with children when experiencing discrimination.

West Penn Rural Fair Housing also conducts testing. Fair Housing tests measure the quality, quantity, and content of information provided to potential renters and homebuyers based on protected class under the Fair Housing Act. Testers pose as renters or homebuyers in order to help collect data for a fair housing investigation. Testers meet with landlords, property managers, and real estate agents. A factual report of the events is then compiled by the Tester. Tests are conducted throughout the twenty-four (24) county area covered by West Penn Rural Fair Housing.

The Tester’s experience is compared to the experience of a partner tester who is alike in every respect except the protected class: race or color, national origin, religion, gender, familial status, or disability. The reports are analyzed by West Penn Rural Fair Housing staff and the results either support or dispel allegations of discrimination.

Some examples of discrimination uncovered in fair housing testing include:
- Failure to waive a “no pets” rule (denial of request for reasonable accommodation) for a service animal;
- Charging higher rent or security deposits for potential tenants with children; and
• Falsely denying availability of an advertised rental unit.

According to West Penn Rural Fair Housing, since the testing program began in 2009, there have been fifty-eight (58) total housing discrimination tests conducted in Cambria County, forty-seven (47) of which occurred in Johnstown. In that time frame, five (5) housing discrimination complaints were filed based on testing. Of the eighteen (18) tests conducted in Johnstown in 2012, one (1) was positive for discrimination based on race, two (2) were inconclusive for discrimination based on disability, and there were six (6) possible positive discrimination cases: one (1) based on race, one (1) based on gender, two (2) based on disability, and two (2) based on familial status.

3. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development’s (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. Twelve (12) fair housing complaints originated within the City of Johnstown over the ten (10) year period between January 1, 2004 and August 14, 2014. There were a total of fifteen complaints in Cambria County during that time period, of which the Johnstown complaints accounted for 80%. The other three (3) complaints came from Cambria, Northern Cambria, and Davidsville.

The complaints received for the City of Johnstown are shown in Table IV-4 below to illustrate the most common basis for complaints over the ten year span from January 1, 2004 through August 14, 2014. Disability was the most common basis for complaints, being mentioned as a factor in 58.3%; race was the second-most common cause for complaint, being mentioned in 33.3% of the cases. The percentages do not equal 100%, due to certain cases having multiple basis listed.

<table>
<thead>
<tr>
<th>Basis</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>4</td>
<td>33.3%</td>
</tr>
<tr>
<td>Disability</td>
<td>7</td>
<td>58.3%</td>
</tr>
<tr>
<td>National Origin</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Family Status</td>
<td>0</td>
<td>0.0%</td>
</tr>
</tbody>
</table>
Table IV-5 “HUD-FHEO Complaints” summarizes all of the complaints filed with the Office of Fair Housing & Equal Opportunity between January 1, 2004 and August, 2014 in the City of Johnstown.

The basis of complaint for the three Cambria County complaints not from the City of Johnstown were one based on race, and the other two based on disability. Of the two based on disability, one also listed familial status as the basis for complaint.
Table IV-5 – HUD-FHEO Ten Year Complaints (2004-2014)

<table>
<thead>
<tr>
<th>HUD File Number</th>
<th>HUD Date Filed</th>
<th>Issue Code Description</th>
<th>Basis</th>
<th>City</th>
<th>How Closed</th>
<th>Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>03-05-0372-8</td>
<td>03/25/05</td>
<td>320 - Discriminatory advertising, statements and notices</td>
<td>Disability</td>
<td>Johnstown</td>
<td>Conciliated/ Settled</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>380 - Discriminatory terms, conditions, privileges, or services and facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>430 - Otherwise deny or make housing unavailable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-09-0472-8</td>
<td>07/20/09</td>
<td>310 - Discriminatory refusal to rent</td>
<td>Race</td>
<td>Johnstown</td>
<td>Conciliated/ Settled</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>320 - Discriminatory advertising, statements and notices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-09-0587-8</td>
<td>09/28/09</td>
<td>312 - Discriminatory refusal to rent and negotiate for rental</td>
<td>Disability, Sex</td>
<td>Johnstown</td>
<td>No cause determination</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>380 - Discriminatory terms, conditions, privileges, or services and facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>450 - Discriminatory acts under Section 818 (coercion, Etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-10-0377-8</td>
<td>06/03/10</td>
<td>380 - Discriminatory terms, conditions, privileges, or services and facilities</td>
<td>Race</td>
<td>Johnstown</td>
<td>No cause determination</td>
<td>-</td>
</tr>
<tr>
<td>03-10-0527-8</td>
<td>09/13/10</td>
<td>310 - Discriminatory refusal to rent</td>
<td>Race, Sex</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td>Case No.</td>
<td>Date</td>
<td>Description</td>
<td>Type</td>
<td>Location</td>
<td>Result</td>
<td>Outcome</td>
</tr>
<tr>
<td>---------------</td>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------------</td>
<td>----------</td>
<td>----------------</td>
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</tr>
<tr>
<td>03-11-0313-8</td>
<td>05/19/11</td>
<td>382 - Discrimination in terms/conditions/privileges relating to rental</td>
<td>Disability</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td>03-11-0368-8</td>
<td>06/27/11</td>
<td>500 - Failure to permit reasonable modification</td>
<td>Disability</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td>03-12-0025-8</td>
<td>10/07/11</td>
<td>382 - Discrimination in terms/conditions/privileges relating to rental</td>
<td>Retaliation</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td>03-12-0109-8</td>
<td>11/17/11</td>
<td>380 - Discriminatory terms, conditions, privileges, or services and facilities</td>
<td>Disability</td>
<td>Johnstown</td>
<td>Conciliated/ Settled</td>
<td>-</td>
</tr>
<tr>
<td>03-12-0174-8</td>
<td>03/26/12</td>
<td>302 - Discriminatory refusal to sell and negotiate for sale</td>
<td>Race</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td>03-12-0177-8</td>
<td>03/28/12</td>
<td>380 - Discriminatory terms, conditions, privileges, or services and facilities</td>
<td>Disability</td>
<td>Johnstown</td>
<td>No Cause</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>430 - Otherwise deny or make housing unavailable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>510 - Failure to make reasonable accommodation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-13-0237-8</td>
<td>05/08/13</td>
<td>382 - Discrimination in terms/conditions/privileges relating to rental</td>
<td>Disability</td>
<td>Johnstown</td>
<td>Conciliated/ Settled</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>450 - Discriminatory acts under Section 818 (coercion, Etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Dept. of HUD-FHEO, Pittsburgh Regional Office
4. Housing and Human Services Agencies

The City of Johnstown interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies were engaged in roundtable discussions or individual meetings:

- 1st Summit Bank-Johnstown
- Ameriserv Financial
- Area Agency on Aging
- Buckeye Community Hope Foundation
- Cambria-Somerset Association of Realtors
- Catholic Charities, Inc. of the Diocese of Altoona-Johnstown
- Cambria County Redevelopment Authority
- Cambria County Transit Authority
- Christ Centered Community Church
- Community Action
- Community Foundation of the Alleghenies
- Conemaugh Health System
- Goodwill Industries
- Greater Johnstown Landlord Association
- Habitat for Humanity
- Johnstown Area Regional Industries
- Johnstown Chamber of Commerce
- Johnstown Housing Authority
- JWF Industries
- Lee Initiatives
- Penn Highlands Community College
- NAACP-Johnstown
- Northern Cambria County Development Corporation
- Salvation Army
- Southwestern PA Legal Services, West Penn
- St. Vincent de Paul Human Needs Financial Aid Center
• The Learning Lamp/Backpack Program
• Women’s Help Center
• YMCA

Each of these agencies provided feedback on housing-related issues in the City of Johnstown. Complete meeting notes can be found in Part VI, Appendix D. The following is a summary of some of the comments that were received during the roundtable discussions and phone interviews, by topic:

Housing

• The City needs affordable housing for a range of incomes. Mixed income housing developments would be ideal in the downtown area and in the City limits. The City needs to “right size” its housing stock to reflect the decrease in population by removing blighted, unsafe structures, and strategically introducing new and different housing options to attract young professionals and families to the City.

• There is a need for more housing options for the elderly, and for individuals. Housing options for one-person households should be offered for all income levels, in the downtown area and in the surrounding neighborhoods. There is a need for high-rise buildings for seniors and loft-style apartments for young people. Johnstown has high-rise and mid-rise style buildings in the downtown area that are conducive to this type of housing.

• New CHDO requirements have presented a challenge to some housing providers in the area, who are looking for alternative sources of funding. Low Income Housing Tax Credit (LIHTC) projects are more attractive for developers. The City should incentivize these types of developments and help to attract diverse populations to the City.

• The City should support the Greater Johnstown Landlord Association, and help with attracting and incentivizing local landlords to join.

• There is a need to continue after-hours patrolling in the public housing developments. Security cameras in the developments would help law enforcement with patrolling.

• The City should develop and/or support an anti-blight campaign, encouraging neighborhood residents to get involved and give their input on prioritization of demolitions, the plans for reuse of properties after demolition occurs, and ideas for leveraging additional funds to aid with demolitions.
A “Kickstarter” campaign could be a way to leverage additional funds. The City could lease an excavator and train employees to perform demolitions, which would allow them to stretch their demolition funds further.

- There is a need for home rehabilitation in Johnstown, both for rentals and owner-occupied housing. Both landlords and homeowners need funds to rehab their housing units to prevent blight and save properties from becoming uninhabitable. A challenge is that often times, the cost to rehab a structure is more than the value of the unit after completion, or post-rehab.

- Targeted demolitions in “up-and-coming neighborhoods” that have already started to show signs of reinvestment will be the most effective use of demolition funds, next to emergency demolitions. People want to purchase homes in neighborhoods and on streets without blight. A “block by block” approach to removing blight in neighborhoods can be an effective strategy in encouraging investment, rather than a “shotgun” approach to demolition. A focus on gateway corridors that are heavily traveled would help to create a better image of the City.

- The City should also focus its rehab programs in strategic ways whenever possible, and connect lateral line replacements to home rehabs. The City can encourage eligible households to apply for the program on certain streets, to capitalize on the movement of reinvestment already occurring in the neighborhoods.

- The City needs to enforce the rental registration program and continue with regular inspections, especially for absentee landlords. The Greater Johnstown Landlord Association and other landlords in compliance can help with awareness for both landlords and tenants. The City’s code enforcement checklist for tenants can be distributed with the fair housing literature already distributed through Southwestern Pennsylvania Legal Services.

- It is very difficult to get a mortgage in Johnstown. There is a need for more credit rebuilding and financial literacy programs in the City to help people qualify for home purchase and rehab loans.

- The City needs to support the development of more after school and recreational opportunities for children in Johnstown, such as visual/performing arts and recreational leagues. The YMCA can be difficult to access for some families, due to the lack of transportation or the cost of membership.
• Fair Housing concerns are mostly related to disabilities and the denial of landlords to make reasonable accommodations. The second most common basis of complaint is related to familial status. Race is no longer a common basis of complaint for fair housing violations.

Homeless

• There is a need for additional homeless prevention assistance in Johnstown. The City funds hotel vouchers for Catholic Charities, which will soon open a new homeless shelter that is outside City limits, but which will serve Johnstown residents. There is a need for prevention measures in the form of temporary rent, mortgage, and utility assistance.

• There is a need to extend the traditional thirty (30) day timeframe for transitional housing to three (3) to six (6) months. Thirty days is not long enough for many individuals or families to achieve the means to become self-sufficient.

• There is a need for more bridge services for people that are in training for a better job or are enrolled in school, working toward self-sufficiency.

• Transitional housing needs to be matched with supportive services that are tailored to the needs of the person. People transitioning from incarceration, substance abuse treatment, mental health facilities, foster care, hospital stays, and victims of domestic violence all need to be matched with the appropriate services.

• The City should encourage service providers to continue to network with each other in order to prevent duplication of services and create a system of referrals. A shared database of clients who have accessed or are seeking services could be useful for getting people the help that they need more quickly.

Other Special Needs

• People transitioning from incarceration, substance abuse treatment, mental health facilities, foster care, hospital stays, and victims of domestic violence all have priority needs and different resources that are available to them. These special needs populations require assistance in accessing the services and housing options available to them.
There needs to be appropriate discharge planning and self-sufficiency transitional aid that is specific to special needs populations.  

The elderly, frail elderly, and persons with disabilities need housing opportunities and activities outside City limits that are accessible. Many seniors cannot access the Johnstown Senior Center downtown.  

Elderly and disabled homeowners need rehabilitation assistance for their homes and accessibility improvements such as ramps and grab bars so that they can age in place.  

Elderly and disabled homeowners and renters alike need assistance in basic home maintenance and housekeeping, such as yard work.  

The elderly, disabled, and other special needs populations need affordable housing for single-person households.  

Landlords and property managers need financial assistance to make accessibility improvements to their housing units, and training so that they can offer assistance accessing supportive services to their special needs tenants.

Economic Development

The City will support economic development groups in an effort to create a business incubator for start-ups and businesses coming into the City by providing technical assistance.  

Downtown Johnstown has high-rise and mid-rise buildings that can be used for commercial and office space and loft-style housing through mixed-use developments. Retail shops can be accommodated in these buildings while still preserving the historic integrity of the building, as is the case with the Rite Aid in the Central Business District.  

The City of Johnstown should take advantage of the flexibility of the NRSA and continue the implementation of the first three phases of the Master Plan and Revitalization Strategy for the Central Business District and the Kernville Neighborhood.  

The City should look at ways to incentivize and encourage an “anchor” retail business, such as Kohl’s, K-Mart, or a mid-range department store, to locate in the City limits near the business district. The success of a business like this can attract other businesses in its wake.  

Johnstown needs to advertise Point Stadium to encourage its use and bring people into the City.
• The buildings downtown are old, and many businesses in the Central Business District need ADA improvements.

• The City needs to encourage nightlife to come into the City to cater to people that attend events such as Thunder in the Valley, the Arts Festival, the Music Festival, the XFest games which is tied to the YMCA 5K, as well as those people that utilize the Pasquerilla Conference Center. The conference center is utilized about 80% of the year for a variety of events.

• Johnstown needs to focus on generating positive press to market their attributes. Bringing attention to events such as Thunder in the Valley and the X-Fest games, highlighting attributes like the Point Stadium and the Pasquerilla Conference Center, and reporting on new housing and commercial developments are all ways to attract positive attention in the media.

• Johnstown needs more cultural resources as well as restaurants and bars in the Central Business District to encourage people to come downtown. Businesses could have limited evening and weekend hours to capitalize on other events going on downtown.

• The City should capitalize on the transition in ownership of the hospital to the for-profit Duke LifePoint and the new tax revenue that will be generated from the property to plan an economic development strategy around the area.

• The City of Johnstown has to work with FEMA on the restrictions to downtown redevelopment due to flood concerns and insurance rates.

• A major redevelopment concern is that in many instances, the cost to bring a commercial space up to code standards is cost-prohibitive for potential businesses. The City needs to assist with these costs to incentivize businesses to locate downtown.

• Johnstown needs to focus on redevelopment along the gateway corridors to put their “best foot forward” for people entering the City. Recruiters for the hospital and manufacturing industries tend to show potential employees the areas of Johnstown outside of the Central Business District and downtown.

• The old Roxbury School near the hospital should be acquired and demolished by the City and potentially be replaced with housing, such as a LIHTC development. This will help to make the area surrounding the hospital more attractive for potential employees.
The City needs to attract skilled employees and young professionals by highlighting the attributes of the City. The Johnstown Area has outdoors activities, but needs to bring in more cultural resources.

The City has to focus on supporting the development of job training in technical skills that are timely, using equipment that is up-to-date. Currently, the City has jobs available in welding/machinery, health care, and supply chain management. Job training for people with disabilities is also necessary.

The City should focus on supporting programs for youth, such as the Goodwill’s Youthbuild Program, and organizations that can provide mentoring and tutoring opportunities in remedial Math and English. Programs in the schools that train students in vocational/technical trades need to be supported.

Schools in Johnstown need better counseling for students for both education and career goals, as well as mental health and family interventions, to give them the best opportunities for success.

The Johnstown Transit Center is located in the Central Business District. There is an opportunity to introduce new businesses to reach commuters and users of public transportation, although public transportation is limited in the evenings and on weekends. The parking garage downtown needs to be repaired.

B. Public Sector:

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

This section of the Analysis of Impediments evaluates the City’s policies to determine if there is a commitment to affirmatively further fair housing.
1. **CDBG and HOME Programs –**

The following goals and objectives have been identified for the City of Johnstown for the period of FY 2015 through FY 2019 for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs:

<table>
<thead>
<tr>
<th>HOUSING PRIORITY - (High priority)</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.</td>
</tr>
</tbody>
</table>

**Goals/Strategies:**

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner and renter occupied housing stock in the City, including handicap accessibility modifications.

- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through new construction and rehabilitation.

- **HS-3 Fair Housing** - Promote fair housing choice through monitoring, education, and outreach.

- **HS-4 Homeownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and required housing counseling training.

<table>
<thead>
<tr>
<th>HOMELESS PRIORITY - (Low priority)</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a need for housing and services for homeless persons and persons at-risk of becoming homeless.</td>
</tr>
</tbody>
</table>

**Goals/Strategies:**

- **HO-1 Operation/Support** - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

- **HO-2 Housing** - Support local agencies’ efforts to provide emergency shelter, transitional housing, and permanent supportive housing.
**HO-3 Continuum of Care** - Support the Continuum of Care’s applications for funding under SuperNOFA and the state ESG Program

**OTHER SPECIAL NEEDS PRIORITY** - (Low Priority)

There is a need for housing, services, and facilities for persons with special needs.

**Goals/Strategies:**

**SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

**SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

**COMMUNITY DEVELOPMENT PRIORITY** - (High Priority)

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Johnstown.

**Goals/Strategies:**

**CD-1 Community Facilities** - Improve the City's parks, recreational centers, and public and community facilities through rehabilitation and new construction.

**CD-2 Infrastructure** - Improve the City’s infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, bridges, green infrastructure, etc.

**CD-3 Public Services** - Improve and increase public safety, neighborhood cleanup, city services, and social/welfare programs throughout the City.

**CD-4 Code Enforcement** - Undertake code enforcement activities to maintain the existing housing stock in the City.

**CD-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned
structures throughout the City.

**CD-6 Neighborhood Revitalization** – Promote targeted neighborhood revitalization through planning studies, acquisition, demolition, special neighborhood cleanups, code enforcement, infrastructure improvements, housing rehabilitation, housing construction, public and community facility improvements.

---

**ECONOMIC DEVELOPMENT PRIORITY – (High Priority)**

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment for residents of the City of Johnstown.

**Goals/Strategies:**

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development through technical assistance and low interest loan programs.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

---

**ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)**

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

**Goals/Strategies:**

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

---

The City of Johnstown receives Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds from HUD as an entitlement city under the program. The City will receive $1,141,307 in CDBG funds in FY 2015. The City allocates
its funds to housing rehabilitation, public facility improvements, slum/blight removal, and public services. All of the CDBG funds are directed toward housing rehabilitation and public services, or approximately 80% of the City’s CDBG funds, directly benefit low- and moderate-income persons. In addition to the CDBG funds, the City will receive $180,760 in HOME funds for FY 2015.

The City in its FY 2015 CDBG and HOME Programs allocated the funds as follows:

**FY 2015 CDBG and HOME Budgets for the City of Johnstown**

<table>
<thead>
<tr>
<th>Community Development Block Grant Funds</th>
<th>Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CD-15-01</td>
<td>Owner Occupied Housing Rehabilitation</td>
<td>$ 200,000.00</td>
</tr>
<tr>
<td>CD-15-02</td>
<td>First Time Homebuyer Rehabilitation</td>
<td>$ 88,000.00</td>
</tr>
<tr>
<td>CD-15-03</td>
<td>First-time Homebuyer Closing Cost Assistance</td>
<td>$ 12,000.00</td>
</tr>
<tr>
<td>CD-15-04</td>
<td>Economic Development Assistance</td>
<td>$ 55,000.00</td>
</tr>
<tr>
<td>CD-15-05</td>
<td>Code Enforcement</td>
<td>$ 100,000.00</td>
</tr>
<tr>
<td>CD-15-06</td>
<td>Public Service</td>
<td>$ 30,000.00</td>
</tr>
<tr>
<td>CD-15-07</td>
<td>Rental Rehabilitation</td>
<td>$ 20,000.00</td>
</tr>
<tr>
<td>CD-15-08</td>
<td>Rehab Delivery Costs</td>
<td>$ 80,000.00</td>
</tr>
<tr>
<td>CD-15-09</td>
<td>Fair Housing</td>
<td>$ 10,000.00</td>
</tr>
<tr>
<td>CD-15-10</td>
<td>Demolition</td>
<td>$ 200,000.00</td>
</tr>
<tr>
<td>CD-15-11</td>
<td>Public Improvements</td>
<td>$ 68,046.00</td>
</tr>
<tr>
<td>CD-15-12</td>
<td>Administration</td>
<td>$ 168,261.00</td>
</tr>
<tr>
<td>CD-15-13</td>
<td>Roxbury School Acquisition</td>
<td>$ 50,000.00</td>
</tr>
<tr>
<td>CD-15-14</td>
<td>Planning</td>
<td>$ 60,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOME Investment Partnership Funds</th>
<th>Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>H-15-01</td>
<td>Owner Occupied Housing Rehabilitation</td>
<td>$ 135,570.00</td>
</tr>
<tr>
<td></td>
<td>Administration</td>
<td>$ 18,076.00</td>
</tr>
<tr>
<td>H-15-03</td>
<td>CHDO Set Aside</td>
<td>$ 27,114.00</td>
</tr>
</tbody>
</table>

A central focus of the CDBG and HOME programs is housing rehabilitation programs for low and moderate income households, including emergency, owner, and rental rehabilitation programs. The City of Johnstown’s Community and Economic Development Department offers such housing programs to promote maintenance
of owner-occupied and rental housing units and to increase homeownership opportunities for all incomes. These programs are funded mostly through CDBG funds, in addition to HOME funding for the Owner-Occupied Housing Rehab program.

The Owner-Occupied Housing Rehabilitation Program offers a deferred loan to eligible homeowners to resolve code violations, lead-based paint hazards, and weatherization improvements; households may borrow up to $22,000 for a single-family home and $24,000 for a two-unit structure. These loans have zero percent interest and are repaid when the structure is sold or the title is transferred; loan forgiveness is an option if the property no longer has violations and is occupied as a primary residence by the borrower.

Similarly, the Landlord Rehabilitation Loan Program offers deferred loans to landlords of rental properties that contain up to 10 housing units and maintain 51% of units occupied by low to moderate income households. Landlords may borrow 50% of the rehabilitation costs (up to $10,000 per unit) and loan forgiveness may be requested if the property no longer has code violations and units have been made available to low and moderate income eligible tenants.

The First Time Homebuyers Program, intended to encourage homeownership within the City, offers two lending options: a mortgage at one point below prime from the City’s lending partner or a loan of up to $22,000 from the City to resolve code violations, lead-based paint hazard, and weatherization improvements. Applicants are required to make a 3% down payment on the home in order to receive the funds, and must not have owned any real estate within the past three years.

The maps below show the locations of CDBG funding Citywide, and the locations of CDBG activities in the Northern, Central, and Southern portions of the City. The Low/Mod Census Tracts are outlined in Green. The maps show that many CDBG activities are focused in Low/Mod areas of the City.
The map below shows the HOME funding Citywide. The Low/Mod Census Tracts are outlined in Green. The map shows that many HOME activities are focused in Low/Mod areas of the City.
2. **Other Funds**

In addition to its CDBG funds, the following other public resources have been received by agencies in the City of Johnstown:

- The Johnstown Housing Authority received $1,928,346 in its FY 2015 capital fund grant.
- The City of Johnstown received an Enterprise Zone Program Grant through the Pennsylvania Department of Community and Economic Development (DCED) in 2011 for $50,000 per year for seven years.
- The City received $50,000 through DCED’s Keystone Community Program Grant for a Façade Improvement Program, utilizing a 50/50 match with business owners applying for funds.
- The Keystone Community Program also provided $75,000 for accessibility rehabilitation improvements to use a 50/50 match with CDBG and HOME funds through the housing rehabilitation programs.
- The Pennsylvania Department of Health granted $144,296 to the City of Johnstown for Lead Based Paint testing, abatement, etc. for the City’s housing rehabilitation programs. This grant is matched with CDBG funds.
The Cambria County Redevelopment Authority and Catholic Charities of Cambria County received $150,000 in FY 2013-2015 ESG (Emergency Solution Grant) funds and $85,000 in FY 2014-2016 funds through the Pennsylvania Department of Community and Economic Development (DCED) to open the new homeless shelter in Dale Borough, which is outside of Johnstown City limits but surrounded by City neighborhoods.

Community Action Partnership of Cambria County (CAPCC) received $68,500 in FY 2014-2016 ESG (Emergency Solution Grant) funds for the "New Homeless" segment of the community. It can provide short term rental and utility assistance with an intensive case management component. Income guidelines are based on 30% of area median income. In the last year, the program was able to help 48 people with six months of rental assistance. This year, CAPCC plans to reduce the rental assistance minimum to 3 months in order to help more individuals and families in need of temporary relief and assistance.

Women’s Help Center received $65,000 in FY 2014-2016 ESG (Emergency Solution Grant) funds for mass shelter operating costs such as utilities, insurance, etc. for individuals and families that are victims of domestic violence.

No agencies in the City of Johnstown received Balance of State Continuum of Care funds from the FY 2013 SuperNOFA, however, projects were funded in Cambria County. The following federal resources were obtained in Cambria County from the FY 2013 SuperNOFA:

- Renewal of the Northern Cambria CDC – Independence Gardens project ($138,065)
- Renewal of the Northern Cambria CDC – Schoolhouse Gardens project ($57,534)
- County of Cambria – Comprehensive Housing Program ($363,720 - This is a five year grant initiated in 2011.)

3. **Low Income Housing Tax Credits**

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households.
The City provided a commitment of FY 2015 CDBG funds to Buckeye Community Hope Foundation for their Low Income Housing Tax Credit (LIHTC) Application for forty-three (43) units of affordable senior housing. If the LIHTC Application is approved, the CDBG funds will be used to acquire the former Roxbury School for the new housing development.

The City is supportive of the use of LIHTC projects to provide affordable housing to low-income households, though it has only funded one (1) project since 1991 within City limits, which is the Chandler School Apartments project on Garfield Street in Northern Johnstown that offers twenty-three (23) units of elderly housing and utilized $175,928 in tax credits. Cambria County previously developed seven (7) LIHTC projects between 1991 and 2014, for a total of 142 Elderly and 111 Family units, or 253 low-income housing units.

The map below illustrates the locations of Public and Multi-family Housing in the City of Johnstown. The LIHTC projects are illustrated in pink.

### Assisted Housing in the City of Johnstown

The following is a list of LIHTC projects which were built in Cambria County from 1991 through 2014, according to HUD’s LIHTC Database:
### Table IV-6 – LIHTC in the City of Johnstown

<table>
<thead>
<tr>
<th>HUD ID Number:</th>
<th>Year Placed in Service</th>
<th>Project Name:</th>
<th>Project Address:</th>
<th>Project City:</th>
<th>Project State:</th>
<th>Project ZIP Code:</th>
<th>Total Number of Units:</th>
<th>Total Low-Income Units:</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAA1991475</td>
<td>1991</td>
<td>Nanty Glo House</td>
<td>119 Briar Court</td>
<td>Nanty Glo</td>
<td>PA</td>
<td>15943</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>PAA1992280</td>
<td>1992</td>
<td>Summit Apartments</td>
<td>7821 Admiral Peary Hwy</td>
<td>Cresson</td>
<td>PA</td>
<td>16630</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>PAA1994197</td>
<td>1994</td>
<td>Patton Meadows Commons</td>
<td>109 Kinkead Ave.</td>
<td>Patton</td>
<td>PA</td>
<td>16668</td>
<td>48</td>
<td>48</td>
</tr>
<tr>
<td>PAA1994198</td>
<td>1994</td>
<td>Patton Terrace Commons</td>
<td>673 Murray Ave.</td>
<td>Patton</td>
<td>PA</td>
<td>16668</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>PAA1996050</td>
<td>1996</td>
<td>Crawford Commons</td>
<td>2015 Crawford Ave</td>
<td>Northern Cambria</td>
<td>PA</td>
<td>15714</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>PAA2004030</td>
<td>2004</td>
<td>Chandler School Apartments</td>
<td>280 Garfield St</td>
<td>Johnstown</td>
<td>PA</td>
<td>15906</td>
<td>23</td>
<td>23</td>
</tr>
<tr>
<td>PAA2007040</td>
<td>2007</td>
<td>Crossroads Meadow</td>
<td>112 McConahy Way</td>
<td>Ebensburg</td>
<td>PA</td>
<td>15931</td>
<td>51</td>
<td>51</td>
</tr>
</tbody>
</table>


### 4. Planning, Zoning, and Building Codes -

**City of Johnstown:**

In January 2011, the City undertook a review of its zoning ordinance to include a broader definition of families and to update the ordinance to the City’s current needs. The analysis of zoning regulations was based on the following five topics raised in HUD’s Fair Housing Planning Guide, which include:

- The opportunity to develop various housing types (including apartments and housing at various densities).
- The opportunity to develop alternative designs (such as cluster developments, planned residential developments, inclusionary zoning and transit-oriented developments).
- Minimum lot size requirements.
- Dispersal requirements and regulatory provisions for housing facilities for persons with disabilities (i.e. group homes) in single family zoning districts.
- Restrictions on the number of unrelated persons in dwelling units.

Johnstown’s Zoning Ordinance provides for three residential districts, four primarily commercial districts, three industrial districts, a conservation district, and a flood plain district. The majority of the City is zoned as R1 and R2 districts, and R3 and Traditional Neighborhood Development (TND) districts are scattered throughout Johnstown.

Minimum lot sizes are small in the City of Johnstown’s Zoning Ordinance, with a 4,800 square feet or nine units per acre in the R1 district. One-family dwellings are permitted on lots as small 4,000 square feet in the R2, R3, and TND districts. Two-family dwellings are permitted on lots as small as 2,000 square feet per unit, or 24 units per acre, in the R2, R3, and TND districts. Multi-family dwellings are permitted on lots as small as 1,000 square feet per unit, or 43 units per acre, in the R3, TND, and Health and Service Medical Center (H) districts.

Johnstown’s Zoning Ordinance does not distinguish housing type by occupants or income and does not place any restrictions on housing developed with a public subsidy. Group homes are permitted by special exception in R2, R3, TND, and H districts.

Group homes should not be considered as a “special exception” in the Multi-Family R3 District and the Traditional Neighborhood Development (TND) District. The group homes should be listed as a permitted use.

The 2011 Zoning Ordinance defines family as follows:

- A single person or two or more persons related by blood, marriage, adoption, guardianship, or any other duly-authorized custodial relationship; living together as a single cohesive and nonprofit housekeeping unit which shares common facilities; or
- Two unrelated people and any children related to either of them; or
- Any group of three unrelated people; or
- A group of not more than five unrelated people whom can be classified as “disabled” living together as a single cohesive housekeeping unit which shares common facilities as considered reasonably appropriate for a similar number of persons related by blood, marriage, adoption, or guardianship.
Under section 105 Purpose of Community Development Objectives, the city should consider adding another purpose to the text as evidence that the City does affirmatively further fair housing. The following language is suggested:

Section 105

4. This ordinance is also intended to affirmatively further fair housing in the City of Johnstown by: abiding by the provisions of the Fair Housing Act of 1968, as amended; promoting fair housing choice for all residents in the City; assuming the rights of all individuals that are identified as members of a protected class by the Federal Government; and prevention of discrimination in housing based on a person’s race, color, national origin, religion, sex, familial status or handicap.

Under Section 202 Definitions, the City should consider adding the following definitions and revising other definitions:

Section 202

Group Home: Revise the definition to state “A residential living arrangement for a group of more than five (5) ‘disabled’ persons not considered a ‘family’ by the City of Johnstown Zoning Ordinance.” This will bring the definition into compliance with the definition of family.

Fair Housing Act: Add a new definition.

Americans with Disabilities Act: Add a new definition.

Accessibility: add a new definition.

Visitability: Add a new definition.

The City has been reviewing and revising its Zoning Ordinance on a regular basis and the last revision was in November 2013. These recommendations should be considered in the next revision and presented to the City Planning Commission for review.

The City has adopted the Pennsylvania State Building Code which contains the 2009 International Building Code Amendments.
U.S. Department of Housing and Urban Development (HUD):

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

Federal Requirements:

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

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

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

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.
5. **Taxes -**

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice but it does impact the affordability of housing. Since 2005, the City has had to increase its municipal millage rate three times. In 2005, the municipal millage was 36.44 compared to 52.482 in 2010, where it remains today. The largest millage jump occurred between 2009 and 2010, when the City increased its levy by over 10 mills, or 23.7%. These increases in property tax rates are an additional financial burden on current and prospective homebuyers.

Real estate taxes on residents of the City of Johnstown are distributed between the City, Cambria County, and the Johnstown School District.

The tax millage rates are established by the individual taxing bodies; the 2015 tax millage rates follow:

- City of Johnstown ........... 52.4821 per $1,000 of valuation
- Cambria County .................29.5 per $1,000 of valuation
- Johnstown School District......... 46.8 per $1,000 of valuation

The City of Johnstown imposes a 1.3% tax on city residents’ earned income (salaries, wages and other compensation) and net profits earned of businesses, professions, or other activities within the City; of this collection, 0.5% goes to the City of Johnstown, another half percent goes to the school district, and the remaining 0.3% is considered dedicated earned income tax credit and goes to the City.

Other fees in the City applicable to housing include:

- Local Service Tax (Emergency Municipal Services) of $52 is imposed on all employees working within the City to support fire and police services; $47 is retained by the City, with $5 going towards the school district.

The estimated median value of a taxable residential property within the City of Johnstown was $44,100 in 2012, according to the 2008-2012 American Community Survey.

**Table IV-7** illustrates certain municipal taxes in Johnstown. Real Estate taxes do not appear to be a significant cause of housing cost overburden.
### Table IV-7 – Property, Service, and Income Taxes

<table>
<thead>
<tr>
<th>City of Johnstown Tax Millage Rates</th>
<th>Recipient</th>
<th>Amount (per $1,000 valuation)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Johnstown</td>
<td>52.4821</td>
<td></td>
</tr>
<tr>
<td>Cambria County</td>
<td>29.5</td>
<td></td>
</tr>
<tr>
<td>Johnstown School District</td>
<td>46.8</td>
<td></td>
</tr>
<tr>
<td><strong>Total Real Estate Taxes:</strong></td>
<td><strong>128.7821</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City of Johnstown Income Tax</th>
<th>Recipient</th>
<th>Amount (percentage of income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Johnstown</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Johnstown School District</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Dedicated Earned Income Tax</td>
<td>0.3%</td>
<td></td>
</tr>
<tr>
<td><strong>Total Income Tax:</strong></td>
<td><strong>1.3%</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City of Johnstown Fees</th>
<th>Recipient</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police and Fire Services</td>
<td></td>
<td>$47.00</td>
</tr>
<tr>
<td>Johnstown School District</td>
<td></td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>Total Non-owner Occupied:</strong></td>
<td></td>
<td><strong>$52.00</strong></td>
</tr>
</tbody>
</table>

According to City-data.com, the median real estate property taxes paid for housing units with mortgages in 2012 was $1,106 (2.3%), and the median real estate property taxes paid for housing units with no mortgage in 2012 was $972 (2.5%).

### 6. Rental Registration Program –

The City of Johnstown has a Rental Registration Program in place that was passed by Ordinance on March 28, 2012. The program was started in response to the growing concern in the City with the failure of some landlords and tenants to properly maintain their residential rental properties. The Ordinance states:
In order to promote the good order, safety, health, and public welfare of residents and the general public, to maintain property values within the City of Johnstown, to improve maintenance and quality of rental units by compliance with applicable codes and ordinances of the City of Johnstown, and to ensure the preservation of the residential quality of neighborhoods, it is necessary to establish a systematic interior inspection, registration, and licensing program for residential rental properties, their occupants, and their operators, and to establish procedures for the issuance of formal warnings, fines, the loss of privileges to rent, and the non-renewal and suspension of such license. The City Council of the City of Johnstown finds that it is necessary to establish and maintain an inventory of residential units and owner-occupied housing stock in the City of Johnstown.

The registration and license fee is no charge if completed from January 1 to February 29th of each year, $10 if completed from March 1st to April 30th, and $20 if completed from May 1st to December 1st of each year. Inspection fees are as follows:

- Single-Family Dwelling: $75
- Duplex or Two-Family Dwelling: $100
- Multi-Family Dwelling: $75 plus $25 for each additional unit
- Boarding House: $200
- Halfway House: $1,500

If violations are identified at the initial inspection, a notice will be issued and follow-up inspection will be scheduled. If additional re-inspections must be scheduled because the work is not complete or fails re-inspection, the standard Inspection Fee shall be charged.

The City distributes a Residential Rental Property Inspection Checklist that lists commonly found violations, although it is not intended to be a comprehensive list of all code violations.

7. Public Housing -

The Johnstown Housing Authority’s mission is to provide “decent, safe, sanitary, and affordable housing to qualified persons. The vision of the Johnstown Housing Authority (JHA) is to improve the quality of life for all residents by creating and implementing programs which encourage self-sufficiency, homeownership, greater involvement, responsibility and pride” (PHA 5-Year and Annual Plan).
The Johnstown Housing Authority is not rated as a “troubled” agency by HUD and is recognized as a “high performer.” The Housing Authority’s biggest challenges are a lack of funding and the lack of suitable housing that meets the Section 8 Housing Choice Voucher program standards.

According to their 5-Year and 2015 Annual Plan, the Johnstown Housing Authority is required to identify quantifiable goals and objectives that will enable them to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. The FY 2015 through FY 2019 Goals and Objectives are as follows:

**HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.**

- **PHA Goal: Expand the supply of assisted housing.**

**Objectives:**

- Reduce public housing vacancies: **Maintain an overall occupancy rate of 95% to 98% over the next five years**

- **PHA Goal: Improve the quality of assisted housing**

**Objectives:**

- Improve voucher management: (SEMAP score) **Maintain standard or high performer status over the next five years.**
  - Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections)

  **(PHAS score) Maintain standard or high performer status over the next five years.**
  - Renovate or modernize public housing units: **Meet all obligation and expenditure dates established for Capital Funds over the next five years.**

**HUD Strategic Goal: Improve community quality of life and economic vitality**

- **PHA Goal: Provide an improved living environment**
Objectives:

- Designate developments or buildings for particular resident groups (elderly, persons with disabilities) **Obtain Designation Housing status for requested sites.**

The new five year goals and objectives for FY 2015 through FY 2019 for JHA are similar to the goals and objectives for the last five year period of FY 2010 through FY 2014. The main difference between the old and new five year goals is the exclusion of the goal to leverage private or other public funds to acquire and rehab and/or construct homes for homeownership. This change is due to funding reductions. The successes reported for addressing the FY 2010 through FY 2014 Goals and Objectives over the past five years are as follows:

1. Expand the supply of assisted housing by reducing public housing vacancies, leverage private or other public funds to create additional housing opportunities, and acquire or build units or developments.

   - JHA will maintain an overall occupancy rate of **95% to 98% over the next five years**. Since June, 2010, JHA has maintained and/or exceeded an overall averaged occupancy rate of 98%. As of May 31, 2014, JHA has a 100% occupancy rate. JHA will acquire and rehab and/or construct three to six homes over the next five years. As reported in 2010, the Johnstown Housing Authority completed the construction of two (2) new homes, Coopersdale Homeownership - Phase II, PA28P019021. Since that time, there has been no other rehab and/or construction activity. However, since the inception of the Johnstown Housing Authority’s Homeownership Program, the JHA has constructed and/or rehabbed 36 units.

2. Improve the quality of assisted housing by improving voucher management, SEMAP Score; concentrate on efforts to improve specific management functions; and renovate or modernize public housing units.

   - JHA will maintain “high performer” status in SEMAP over the next five years; increase its overall physical indicator score under PHAS by 10% over the next five years and meet all obligation and expenditure dates established for Capital funds over the next five years. In addressing the goal of maintaining SEMAP “high performer”
status over the next five years (2010-2014), JHA received notification that it was designated as a “high performer” for fiscal year ending 12/31/13. It has maintained “high performer” designation since fiscal year “2007.” As of the most recent score, which was for Fiscal Year ending 12/31/12, it received an overall Physical PHAS Indicator score of 36 out of the maximum score of 40. To date, JHA continues to meet all obligation and expenditure dates established for its Capital Fund Programs. JHA currently owns 110 accessible units, 12 sensory units, and one modified unit with first-floor bathroom.

3. Increase assisted housing choices by implementing public housing or other homeownership programs.

- **JHA will acquire and rehab and/or construct three to six homes over the next five years for inclusion in the JHA’s Homeownership Program.** As referenced above, in 2010, it completed the construction of two (2) new homes, Coopersdale Homeownership - Phase II. Since the inception of JHA’s Homeownership Program, with the inclusion of the two (2) homes, Coopersdale Homeownership - Phase II, JHA has constructed and/or rehabbed 36 units.

4. Improve community quality of life and economic vitality by providing an improved living environment.

- **JHA will designate developments or buildings for particular resident groups (elderly, persons with disabilities.)** In 2014, JHA renewed its Designated Housing Plan for Fulton I. Connor Tower and Town House Tower for occupancy by elderly only. This designation will expire June 1, 2016.

The Johnstown Housing Authority (JHA) administers public housing and Section 8 housing programs in the City of Johnstown and Cambria County. JHA has eleven (11) public housing developments in Cambria County, of which nine (9) are located in the City of Johnstown. The JHA has a total of 1,504 public housing units, with 983 units for general occupancy, 251 units for mixed populations (elderly or disabled), and 270 units for elderly occupancy. There were 249 families/individuals on the waiting list for public housing in July 2014, and the waiting list is still open. With public housing occupancy at 99.27%, there is more demand than supply. The following table illustrates the public housing communities operated by the Johnstown Housing Authority:
## Table IV-7  Johnstown Housing Authority Facilities

<table>
<thead>
<tr>
<th>Amp</th>
<th>Community</th>
<th>Year Built</th>
<th>Total Units</th>
<th>Studio</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five</th>
<th>BLDGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amp 1</td>
<td>Prospect Crouse &amp; Ihmsen Avenues, 15901</td>
<td>1943</td>
<td>110</td>
<td>0</td>
<td>22</td>
<td>61</td>
<td>22</td>
<td>5</td>
<td>0</td>
<td>19</td>
</tr>
<tr>
<td>Amp 2</td>
<td>Oakhurst Daniel &amp; Brush Avenues, 15906</td>
<td>1943</td>
<td>100</td>
<td>0</td>
<td>19</td>
<td>72</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td>Amp 3</td>
<td>Oakhurst EXT Daniel &amp; Sheridan Streets, 15902</td>
<td>1951</td>
<td>300</td>
<td>0</td>
<td>23</td>
<td>131</td>
<td>125</td>
<td>21</td>
<td>0</td>
<td>54</td>
</tr>
<tr>
<td>Amp 41</td>
<td>Solomon Solomon Run Road, 15902</td>
<td>1959</td>
<td>1221</td>
<td>0</td>
<td>6</td>
<td>49</td>
<td>38</td>
<td>24</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Amp 42</td>
<td>Coopersdale 255 Cooper Avenue, 15906</td>
<td>1959</td>
<td>121</td>
<td>0</td>
<td>6</td>
<td>49</td>
<td>38</td>
<td>24</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Amp 5</td>
<td>Vine Street Tower 525 Vine Street, 15901</td>
<td>1971</td>
<td>182</td>
<td>28</td>
<td>140</td>
<td>14</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Amp 6</td>
<td>Nanty Glo Fulton Drive, 15943</td>
<td>1964</td>
<td>56</td>
<td>2</td>
<td>9</td>
<td>18</td>
<td>17</td>
<td>8</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Amp 8</td>
<td>Portage Lincoln Terrace, 15946</td>
<td>1963</td>
<td>48</td>
<td>2</td>
<td>15</td>
<td>10</td>
<td>15</td>
<td>4</td>
<td>2</td>
<td>25</td>
</tr>
<tr>
<td>Amp 8</td>
<td>Connor Tower 527 Vine Street, 15901</td>
<td>1972</td>
<td>169</td>
<td>0</td>
<td>167</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Amp 9</td>
<td>Town house Tower 420 Vine Street, 15901</td>
<td>1976</td>
<td>120</td>
<td>0</td>
<td>120</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td></td>
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<tr>
<td>------</td>
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<td>---</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loughner Plaza 51 Akers Street, 15905</td>
<td>1985</td>
<td>50</td>
<td>0</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Totals</td>
<td></td>
<td>1504</td>
<td>32</td>
<td>577</td>
<td>477</td>
<td>319</td>
<td>88</td>
<td>11</td>
<td>148</td>
</tr>
<tr>
<td></td>
<td>Total Elderly Units</td>
<td></td>
<td>521</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total Family Units</td>
<td></td>
<td>983</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The following map shows the location of public housing communities in the City of Johnstown with Low/Mod Block Groups, and Low/Mod Block Groups with Minority Overlay.
In addition, the Housing Authority is allotted 935 Section 8 Housing Choice Vouchers, and administers 751 in Cambria County as of July 31, 2014. Of these, 433 (55%) are used in the City of Johnstown. Johnstown vouchers include 109 which are used by
persons with disabilities, and 34 which are used by elderly households. The Housing Authority has Enhanced Vouchers in use at the Joseph Johns Tower located in Johnstown. There were 666 families/individuals on its Housing Choice Voucher waiting list as of July 2014. The waiting list is currently open.

The following maps show the number and concentration of Housing Choice Vouchers in the City of Johnstown by Census Tract, and with Low/Mod Block Groups and Minority Overlay.
According to the Johnstown Housing Authority’s 5-Year Plan, the housing needs for families on both the public housing and Section 8 Housing Choice Voucher waiting lists are overwhelmingly for housing for families with extremely low incomes. Extremely low income is income under 30% of AMI, which for Johnstown is $23,850 or below for a family of four (4) according to HUD’s FY 2014 Income Limits. The public housing waiting list applicants are 88% extremely low income, 10% very low income (income is greater than 30% but less than 50% AMI) and 2% low income (income is greater than 50% but less than 80% AMI). The waiting list consists of 58% White, 39% Black, and 4% Hispanic applicants. These applicants include 15% who are families with children, 5% are elderly, and 29% are families with disabilities. The majority of applicants (82%) are waiting for an efficiency or one bedroom unit, followed by 11% waiting for a two bedroom unit. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the public housing waiting list are for efficiency or one bedroom units, and housing for those with a disability.

The Section 8 Housing Choice Voucher waiting list includes applicants who are 81% extremely low income, 14% very low income, and 3% low income. The waiting list consists of 57% White, 40% Black, and 5% Hispanic applicants. These applicants include 46% who are families with children, 6% are elderly, and 24% are families with disabilities. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the Section waiting list are for units for families with children, and for those with a disability. The Five Year Plan did not indicate the bedroom sizes requested for people on the waiting list for Section 8 Vouchers.

The Housing Authority staff indicated in consultation that their waiting lists include at least 250 single people who will wait 6 months or more for housing. The group is mixed in age, but includes mostly young people. Some of these young people have disabilities. Housing providers in Johnstown believe that a need exists in the City for more studio apartments for singles.

The following housing needs are for the applicants on the waiting list for public housing:

- Elderly Highrise Apartments = 20
- Zero or One Bedroom Apartments = 316
- Two Bedroom Apartments = 43
• Three Bedroom Apartments = 20

• Four or more Bedroom Apartments = 6

The waiting list for Housing Choice Vouchers (692 families/individuals) is mainly for families with children, although bedroom preference is not reported.

The following is a description of the JHA’s strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year, according to the FY 2015 5-Year Plan and Annual Plan. The strategies to address the needs of those on the public housing and Section 8 waiting lists remain relatively similar year to year.

**Need: Shortage of affordable housing for all eligible populations**

Strategy 1 - Maximize the number of affordable units available to the PHA within its current resources by:

• Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2 - Increase the number of affordable housing units by:

• Pursue housing resources other than public housing or Section 8 tenant-based assistance.

**Need: Specific Family Types - Families at or below 30% of median**

Strategy 1: Target available assistance to families at or below 30 % of AMI.

• Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing.

• Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance.

• Other: (list below)

  Maintain adopted rent policy.

**Need: Specific Family Types - Families at or below 50% of median**
Strategy 1: Target available assistance to families at or below 50% of AMI.

- Other: (list below)

Maintain adopted rent policy.

Maintain adopted “Residency Preference” in the Public Housing Program and in the Section 8 Housing Choice Voucher Program for applicants who reside or work in Cambria County.

**Need: Specific Family Types - The Elderly**

Strategy 1: Target available assistance to the elderly.

- Other: (list below)

Continue to meet the statutory requirements of the Johnstown Housing Authority’s original Designated Housing Plan and Approved Renewal Plan effective until June 1, 2016 for Elderly Only Occupancy. Continue to submit Renewal Application Requests as deemed necessary.

**Need: Specific Family Types - Families with Disabilities**

Strategy 1: Target available assistance to Families with Disabilities.

- Carry out the modifications needed in public housing based on the Section 504 Needs Assessment for Public Housing.

**Need: Specific Family Types - Races or ethnicities with disproportionate housing needs**

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs.

- No action taken.

Strategy 2: Conduct activities to affirmatively further fair housing.

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.

- Other: (list below)

Continue to work with the City of Johnstown in their effort to affirmatively further Fair Housing.
The reasons for why the Johnstown Housing Authority chose these strategies include:

- Funding constraints.
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA.
- Results of consultation with local or state government.
- Results of consultation with residents and the Resident Advisory Board.

The Johnstown Housing Authority has an admissions preference in place for both Section 8 Housing Choice Vouchers and public housing. The priorities for the Section 8 waiting list are for residents who live and/or work in the jurisdiction, followed by the date and time of the application. For public housing, the first priority is for Families of Federally Declared Disasters who are Section 8 Voucher holders, or public housing residents in another jurisdiction. The second priority is for residents who live and/or work in the jurisdiction. The third priority is for date and time of the application. The Housing Authority can also skip applicants on the public housing waiting list to reach another family in order to help them distribute incomes among the public housing communities. This

The Deconcentration Policy encourages income is part of the Deconcentration Policy.\textcopyright{}ning by attracting higher income families into lower income developments. The policy is in place for the general occupancy (family) developments, or Prospect, Oakhurst, Oakhurst Extension, Solomon, and Coopersdale Communities. The other developments are exempt from the policy because they are either elderly (Vine Street Tower, Connor Tower, Townhouse Tower, and Loughner Plaza) or small developments with less than 100 units (Nanty Glo and Portage). According to the FY 2015 through FY 2019 Five Year Plan and Annual Plan for the Housing Authority, there is no concentration of families with higher incomes in any one area. All developments have average incomes below or at the Very Low Income Limits, or below 30% of the Area Median Income, which is $23,850 and below for a family of four in Johnstown.

The table below shows the distribution of Section 8 Housing Choice Vouchers in the City of Johnstown. The neighborhoods with the largest number of vouchers are Moxham and the Central Business District. These neighborhoods also have HCVP units comprising
over 10% of rental units. Other areas of higher concentration are Morrellville, Woodvale, and Cambria City. The citywide percentage of rental units that accept vouchers is slightly under 8%, but 58% of the total vouchers in use in Cambria County are located in Johnstown city limits.
### Table IV-8- Housing Choice Voucher Locations

<table>
<thead>
<tr>
<th>Housing Choice Voucher Program</th>
<th>Locational Report</th>
<th>City of Johnstown</th>
<th>July 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census/Location</td>
<td>Total Housing Units</td>
<td>Total Rental Units</td>
<td>HCVP Rental Units</td>
</tr>
<tr>
<td>1 Central</td>
<td>904</td>
<td>895</td>
<td>105</td>
</tr>
<tr>
<td>2 Kernvile</td>
<td>415</td>
<td>147</td>
<td>7</td>
</tr>
<tr>
<td>3 Hornerstown</td>
<td>1,025</td>
<td>591</td>
<td>58</td>
</tr>
<tr>
<td>4 Walnut Grove</td>
<td>505</td>
<td>179</td>
<td>3</td>
</tr>
<tr>
<td>5-6 Moxham</td>
<td>1,937</td>
<td>1,123</td>
<td>124</td>
</tr>
<tr>
<td>7 Roxbury-Osborne</td>
<td>1,449</td>
<td>649</td>
<td>16</td>
</tr>
<tr>
<td>8 Conemaugh</td>
<td>400</td>
<td>85</td>
<td>7</td>
</tr>
<tr>
<td>9 Woodvale</td>
<td>358</td>
<td>158</td>
<td>16</td>
</tr>
<tr>
<td>10 Prospect-Minersville</td>
<td>403</td>
<td>179</td>
<td>5</td>
</tr>
<tr>
<td>11 Cambria City</td>
<td>218</td>
<td>122</td>
<td>15</td>
</tr>
<tr>
<td>12 Morrellville</td>
<td>1,533</td>
<td>482</td>
<td>64</td>
</tr>
<tr>
<td>13 Oakhurst</td>
<td>1,337</td>
<td>773</td>
<td>10</td>
</tr>
<tr>
<td>14 Coopersdale</td>
<td>358</td>
<td>99</td>
<td>3</td>
</tr>
<tr>
<td><strong>City Totals</strong></td>
<td><strong>10,842</strong></td>
<td><strong>5,482</strong></td>
<td><strong>433</strong></td>
</tr>
</tbody>
</table>
Table IV-8 shows that the various neighborhoods all contain varying numbers of rental units under the Housing Choice Voucher Program, with Oakhurst containing the smallest percentage of HCVP rental units as part of total rental units (1.29%) and Morrellville having 13.28%. Following Morrellville with the largest share of HCVP rental units in relation to total rental units are Cambria City at 12.30% and Central with 11.73%.

Table IV-9 – Housing Choice Voucher Program Units
City of Johnstown, PA

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Total Rental Units</th>
<th>HCVP Rental Units</th>
<th>$ of Rental Units Under Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>895</td>
<td>105</td>
<td>11.73%</td>
</tr>
<tr>
<td>Kernville</td>
<td>147</td>
<td>7</td>
<td>4.76%</td>
</tr>
<tr>
<td>Hornerstown</td>
<td>591</td>
<td>58</td>
<td>9.81%</td>
</tr>
<tr>
<td>Walnut Grove</td>
<td>179</td>
<td>3</td>
<td>1.68%</td>
</tr>
<tr>
<td>Moxham</td>
<td>1123</td>
<td>124</td>
<td>11.04%</td>
</tr>
<tr>
<td>Roxbury-Osborne</td>
<td>649</td>
<td>16</td>
<td>2.47%</td>
</tr>
<tr>
<td>Conemaugh</td>
<td>85</td>
<td>7</td>
<td>8.24%</td>
</tr>
<tr>
<td>Woodvale</td>
<td>158</td>
<td>16</td>
<td>10.13%</td>
</tr>
<tr>
<td>Prospect-Minersville</td>
<td>179</td>
<td>5</td>
<td>2.79%</td>
</tr>
<tr>
<td>Cambria City</td>
<td>122</td>
<td>15</td>
<td>12.30%</td>
</tr>
<tr>
<td>Morrellville</td>
<td>482</td>
<td>64</td>
<td>13.28%</td>
</tr>
<tr>
<td>Oakhurst</td>
<td>773</td>
<td>10</td>
<td>1.29%</td>
</tr>
<tr>
<td>Coopersdale</td>
<td>99</td>
<td>3</td>
<td>3.03%</td>
</tr>
<tr>
<td>City Totals</td>
<td>5,482</td>
<td>433</td>
<td>7.90%</td>
</tr>
</tbody>
</table>

The Johnstown Housing Authority will set the flat rental amount for each public housing unit to comply with the requirement that all flat rents be set at no less than 80 percent of the applicable Fair Market Rent (FMR) adjusted, if necessary, to account for reasonable utilities costs. For current program participants that pay the flat rental amount, the new flat rental amount will be offered, as well as the income-based rental amount, at the next annual rental option.

The Johnstown Housing Authority will place a cap on any increase in a family’s rental payment that exceeds 35 percent, and is a result of changes to the flat rental amount as follows: Multiply the existing flat rental payment by 1.35 and compare that to the updated flat rental amount, and the PHA will present two rent options to the family: The lower of the product of the calculation and the updated flat rental amount, and the income-based rent.
The Johnstown Housing Authority coordinates with the Welfare (TANF) agency to share information in the Client Information System and target supportive services, and they have introduced a Community Service Requirement to residents as part of the Admission and Occupancy Policy. JHA considers volunteer service with local hospitals, libraries, schools, social service agencies, or any other service, as long as the service is in line with the definition of Community Service: it must be of public benefit, serve to improve the quality of life and enhance resident self-sufficiency, or increase resident self-responsibility in the community.

JHA’s vision is to improve the quality of life for all residents by implementing programs which encourage self-sufficiency. The Bridge Housing Program is offered to the homeless to promote self-sufficiency. The Section 32 Homeownership Program encourages self-esteem and pride. JHA also offers scholarship programs to residents for programs such as the Learning Lamp and Boy Scouts.

The Johnstown Housing Authority, in partnership with Cambria County Human Services, administers the Bridge Housing Program. The primary objective is to “bridge the gap” between emergency shelters and permanent housing. Homeless families, such as women and their children who are victims of physical and emotional abuse or neglect, work with a caseworker to determine their needs. Counseling, therapy, or job training may be a requirement of the program. Furnished apartments in various Johnstown Housing Authority Public Housing communities are provided to program participants, as well as assistance in paying rent. The total need of the family is addressed in this program, with the goal of restoring self-sufficiency.

Over the years, the JHA has constructed and/or rehabbed a total of 36 single-family homes. The homes are leased by families with the intent to purchase at the end of the lease term. The Section 32 Homeownership Program currently serves six (6) families and exists in the Prospect Phase III Development, approved on December 4, 2012, and the Coopersdale Phases I & II Development, approved on April 16, 2014. The Prospect Phase III Development has 2 units affected, and the Coopersdale Phases I & II Development affects 4 units. The two new homes in Coopersdale Phase II were constructed in 2010, but the JHA has not constructed nor rehabbed any homes since.

According to the Housing Authority’s Five Year Plan, the developments most affected by violence and/or drug-related crime are Prospect (AMP 1), Oakhurst (AMP 2), Oakhurst Extension
(AMP 3), Solomon (AMP 41), and Coopersdale (AMP 42). These communities are targeted for safety improvement measures. There has been a decrease in violent and/or drug-related crime in the public housing communities due to the patrol services provided by the Johnstown City Police through JHA’s contract with the City of Johnstown for additional police services. The Housing Authority is committed to measures to ensure the safety of their residents. All of the public housing communities in the City of Johnstown limits (excluding Portage and Nanty Glo) are targeted for crime and drug prevention activities, although the crime prevention measures and activities are coordinated with the local police in all eleven (11) JHA operated communities.

The Johnstown Housing Authority maintains a long time working relationship with the local Women’s Help Center in providing assisted housing for displaced families as a result of domestic violence. Information is strictly confidential and verification efforts that would ultimately place an applicant at risk are avoided. Both the Women’s Help Center and the Johnstown Housing Authority believe that education is paramount in the prevention of abuse. With the help of trained and experienced instructors, they partner to provide JHA residents with information important to leading healthy lives free of abuse.

The JHA has resident involvement in both the Johnstown Housing Authority’s Governing Board, as well as the Resident Advisory Board. Currently, there is one (1) resident of Town House Tower on the Johnstown Housing Authority’s Governing Board, and the Resident Advisory Board has five (5) members, with one resident each from Oakhurst Extension, Solomon Homes, Connor Tower, Portage, and a fifth member that is a Section 8 Housing Choice Voucher holder.

The following services and programs are provided by the Johnstown Housing Authority to enhance the economic and social self-sufficiency of assisted families:
Table IV-10 Johnstown Housing Authority’s Program & Services

<table>
<thead>
<tr>
<th>Program Name &amp; Description (including location, if appropriate)</th>
<th>Estimated Size</th>
<th>Allocation Method (waiting list/random selection/specific criteria/other)</th>
<th>Access (development office / PHA main office / other provider name)</th>
<th>Eligibility (public housing or section 8 participants or both)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Care – Prospect &amp; Oakhurst</td>
<td>67</td>
<td>Specific Criteria</td>
<td>Tullis’s Little Lamb Day Care</td>
<td>Both</td>
</tr>
<tr>
<td>Lease Purchase Homeownership</td>
<td>6</td>
<td>Specific Criteria</td>
<td>JHA main office</td>
<td>Both</td>
</tr>
<tr>
<td>Bridge Housing Program</td>
<td>8</td>
<td>Specific Criteria</td>
<td>JHA main office</td>
<td>Both</td>
</tr>
<tr>
<td>Summer Feeding Program</td>
<td>120</td>
<td>Other</td>
<td>Johnstown School District/Development office</td>
<td>Both</td>
</tr>
<tr>
<td>Meals on Wheels</td>
<td>38</td>
<td>Specific Criteria</td>
<td>Cambria Co. Area Agency on Aging</td>
<td>Both</td>
</tr>
<tr>
<td>Security Services – Prospect, Oakhurst, Solomon &amp; Coopersdale</td>
<td>879</td>
<td>Other</td>
<td>Johnstown Police Department</td>
<td>Public Housing</td>
</tr>
<tr>
<td>CBM/Ameriserv Financial Housing Scholarship Program</td>
<td>4</td>
<td>Specific Criteria</td>
<td>JHA main office</td>
<td>Both</td>
</tr>
<tr>
<td>Section 3 Program/ Employment</td>
<td>2</td>
<td>Specific Criteria</td>
<td>JHA main office</td>
<td>Public Housing</td>
</tr>
<tr>
<td>Social Service Intake and Referral</td>
<td>300</td>
<td>Other</td>
<td>Family Resource Center/Development office</td>
<td>Both</td>
</tr>
<tr>
<td>Mini Market</td>
<td></td>
<td>Other</td>
<td>Other</td>
<td>Both</td>
</tr>
<tr>
<td>After School Program</td>
<td>23</td>
<td>Other</td>
<td>Learning Lamp</td>
<td>Both</td>
</tr>
</tbody>
</table>
The Housing Authority’s current operating budget provides funds for routine maintenance and operating costs. JHA obtains an annual grant from HUD through the Capital Fund Program (CFP) for capital improvements and renovation costs. The CFP funds include the construction of capital maintenance initiatives identified in the Housing Authority’s Five Year Plan, and implementation of the agency’s Section 504 handicap accessibility improvements.

The Housing Authority’s FY 2015 Budget ($1,928,346) is as follows:

- Operations = $329,438
- Administration = $192,834
- Fees and Costs = $160,000
- Dwelling Structures = $1,056,074
- Dwelling Equipment – Nonexpendable = $90,000
- Non-dwelling Equipment - $100,000

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. The JHA’s public housing portfolio consists of a total of 110 accessible units. Of these units, 12 in Vine Street Tower are Sensory, and 1 unit in Portage is modified with a first floor bathroom and a ramp. The table below shows the accessible units in the JHA’s portfolio.
### Table IV – 11 Johnstown Housing Authority

<table>
<thead>
<tr>
<th>Accessible Units – 98</th>
<th>Sensory Unity – 12</th>
<th>Modified with 1st Fl Bathroom – 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amp 1</td>
<td>Amp 2</td>
<td>Amp 3</td>
</tr>
<tr>
<td>Oakhurst</td>
<td>Oakhurst Ext.</td>
<td>Solomon</td>
</tr>
<tr>
<td>332 Gray (T) 2 BR</td>
<td>490 Farrell (W) 2 BR</td>
<td>15 G (W) 1 BR</td>
</tr>
<tr>
<td></td>
<td>2-21 (T) 2 BR</td>
<td>18-442 (W) 2 BR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>26 Fulton (W) 1 BR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1064-1 (W) 0 BR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>203 (W) 1 BR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>207 (W) 1 BR</td>
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<tr>
<td></td>
<td></td>
<td>2207 (T) 1 BR</td>
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<tr>
<td></td>
<td></td>
<td>107 (W) 1 BR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>359 Gary (W) 2 BR</td>
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<tr>
<td></td>
<td></td>
<td>23 E (W) 2 BR</td>
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<td></td>
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<td>18-449 (T) 2 BR</td>
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<td></td>
<td></td>
<td>68 Fulton (W) 0 BR</td>
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<td>1064-2 (W) 0 BR</td>
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<tr>
<td></td>
<td></td>
<td>211 (W) 1 BR</td>
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<td></td>
<td>306 (S) 0 BR</td>
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<td></td>
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<td>211 (W) 1 BR</td>
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<td></td>
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<td>2307 (W) 1 BR</td>
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<td>109 (W) 1 BR</td>
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<tr>
<td></td>
<td></td>
<td>319 Gray (T) 2 BR</td>
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<tr>
<td></td>
<td></td>
<td>25 A (W) 3 BR</td>
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<td></td>
<td>18-456 (W) BR</td>
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<tr>
<td></td>
<td></td>
<td>70 WRR st (W) 0 BR</td>
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<td></td>
<td></td>
<td>69 Terrace (W) 1 BR</td>
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<td>214 (W) 1 BR</td>
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<td>111 (W) 1 BR</td>
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<td>300 Gray (T) 1 BR</td>
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<td>32 Terrace (W) 4 BR</td>
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<tr>
<td></td>
<td></td>
<td>303 (W) 1 BR</td>
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<td>506 (S) 0 BR</td>
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<td></td>
<td></td>
<td>302 Gray (W) 1 BR</td>
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<td>36 A (W) 1 BR</td>
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<tr>
<td></td>
<td></td>
<td>19-476 (W) 3 BR</td>
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<tr>
<td></td>
<td></td>
<td>65 Terrace (W) 3 BR</td>
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<tr>
<td></td>
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<tr>
<td></td>
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<td>706 (S) 0 BR</td>
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<td>507 (W) 1 BR</td>
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<td>38 G (W) 2 BR</td>
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<td>-</td>
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<td>-</td>
<td>49 A (W) 1 BR</td>
<td>5-90 (W) 2 Br</td>
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<td>-</td>
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<td>5-97 (W) 2 BR</td>
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<td>51 A (W) 2 BR</td>
<td>6-104 (W) 2 BR</td>
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<td>-</td>
<td>14 A (W) 1 BR</td>
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<tr>
<td>-</td>
<td>14 A (W) 1 BR</td>
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<tr>
<td>-</td>
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<td>-</td>
<td>-</td>
<td>22 A (W) 1 BR</td>
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<td>-</td>
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<td>-</td>
<td>-</td>
<td>7 A (W) 4 BR</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
<td>17</td>
</tr>
</tbody>
</table>

W- Wheel In Shower T- Tub S- Sensory Mod- 1st Fl Bathroom/Ramp (Portage)
There is a need for accessible housing accommodations for the elderly and disabled applicants on both the public housing and the Section 8 waiting lists. It is estimated that 29% of the persons on the public housing waiting list (113 persons) and 24% of persons on the Section 8 waiting list (167 persons) are themselves disabled or there is a member of the family with a disability. The Housing Authority has not reported any accessibility needs of the applicants on the Section 8 waiting list, except that there is a general lack of suitable housing in the City that meet the housing quality standards for the Section 8 program.

8. Comprehensive Plan -

According to the City of Johnstown’s FY 2011 Analysis of Impediments to Fair Housing Choice, Johnstown’s latest comprehensive plan was written in 1998. The Plan addressed the demographic shift of the City since the 1970s, specifically a dwindling and aging population and a transition from an industrial-based economy. Between 1969 and 1997, the proportion of land used for industrial purposes decreased from 22% to 8.5%. Medium-density residential units also decreased substantially, from 14.6% to 4.4%. Conversely, low-density residential districts increased from 12% to 25.3% of the City’s total land.

The City-wide housing and land use goals and objectives are as follows:

**Housing goal:** To develop and maintain an adequate supply of decent, save, diverse, and affordable housing in all neighborhoods within the City of Johnstown.

- Promote the development of affordable owner-occupied and rental housing that meets the needs of low and moderate income households.
- Advocate expanded opportunities and independent living arrangements for residents such as the elderly and mentally or physically disabled.
- Provide emergency and transitional housing with support services to homeless families and individuals.
- Insure minimum standards of health and safety in housing by enforcing uniform housing and building codes.
- Promote zoning and subdivision regulations that provide for a wide range of affordable and specialized housing.
- Pursue a diversified and stable local economy that supports affordable housing through business and employment opportunities.

In developing its housing objectives, the City noted four demographic and economic factors related to housing:

1. The continuing decline in family size and the apparent increase in the number of one- and two-person households points to the need for smaller housing units.
2. The development of small, more affordable detached homes would also provide for the housing needs of growing segments of the population, such as elderly and single adults.
3. An increase in the construction of subsidized and/or assisted housing units would help serve the growing housing needs of lower income families and individuals.
4. Affordable homeownership and rental housing opportunities would help serve the specialized housing needs of minorities, single-parent families, and a growing elderly population.

As such, fair housing did not factor explicitly into the City’s housing goals in 1998, but the City’s intent to maintain a wide array of housing options to serve minorities, lower income families, and the elderly suggests that the City implicitly regarded fair housing as a part of its overarching housing strategy at the time.

**Land use goal:** To promote the orderly and efficient development of the City of Johnstown’s land resource through judicious land use controls and responsible environmental practices.

- Protect and manage the land use growth and change through the adoption and implementation of Zoning, Subdivision and land development controls.
- Maintain the integrity of the urban landscape by requiring that new development respect existing neighborhood values and carrying capacities of infrastructure and basic services.
- Enhance the integrity and quality of urban life through infill development, redevelopment, downtown revitalization, neighborhood improvement, and adaptive reuse.
- Minimize stormwater runoff impacts from new developments by coordinating stormwater management regulations within land use controls.
• Promote compliance with floodplain management controls that regulate development of properties within a designated floodplain.
• Promote land use controls that minimize the impacts of new development by giving sensitive treatment and protection to historical/cultural buildings and structures.

Neighborhood specific plans include strategies for individual neighborhoods to develop strategies and recommendations given the unique assets and challenges of their area, within the broader context of the city-wide goals and objectives. Examples of neighborhood specific objectives include:

• Recommending the reuse of abandoned or vacant school properties.
• Improving recreational facilities.
• Replacing dead trees along streets.
• Protecting the single-family nature of the area (e.g. in residential neighborhoods).
• Encouraging the further development of multi-family residential land use (e.g. in the Central Business District).

Cambria County created a comprehensive plan in 2011. Some of the land uses, transportation, infrastructure, and goals and objectives are applicable to the City of Johnstown. Furthermore, the City of Johnstown hired Eckert Seamans Cherlin & Mellott, LLC, to create a Sixth Amended Recovery Plan in 2013, Wendt Partners to produce a Master Plan called iCity Johnstown, Next Generation Consulting for a Johnstown 2020 regional vision, and Kairos Design Group, LLC to create a revitalization strategy.

Cambria County Comprehensive Plan

The Cambria County Comprehensive Plan: Toward a Sustainable Future - 2030 was finished in 2011 after extensive collaboration between the Cambria County Planning Commission Staff and the EADS Group. The plan consists of two documents, the Background Conditions and the Goals, Objectives, Recommendations, and Strategies. The Plan, which offers both non-structural and structural recommendations, was funded in part by a grant from the Land Use Planning and Technical Assistance Program, the Commonwealth of Pennsylvania Department of Community Economic Development, and PennDOT’s Unified Planning Work Program.
The Comprehensive Plan lists a vision statement of: “by 2030 Cambria County communities will be attractive and self-sustaining places in which to live, work, and play.” The following are the key issues, goals and objectives, and strategies that were identified in the Demographics, Land Use, Transportation, and Housing subcategories of the Comprehensive Plan:

KEY ISSUES –

• The County has continuously lost population over the past 70 years, with economy-related losses of the young and middle-aged families maintaining age group but increases in the 65 and over age group.

• While most County residents are finishing high school, overall increases in those with, and attaining, post-secondary degrees have not been as significant.

• Increased municipal expenditures have outpaced the increase in revenues during the 1998-2008 period, leaving many County municipalities concerned about long-term financial sustainability.

• Housing growth is non-existent in the County for the second decade in a row, with notable declines in urban communities in the southwest area, larger boroughs throughout the County, and in several rural townships.

• Housing deterioration has been identified in a number of older boroughs; field studies have identified 717 deteriorated units (8.7% of the housing stock) in ten targeted older boroughs.

• Residential development is dispersed and uneven with compact or concentrated development in the urbanized Johnstown area and older boroughs.

GOALS AND OBJECTIVES –

• Plan for existing population in short term, but attempt to reverse out-migration in long-term.

• Promote modern work force training and education to address an aging labor force.

• Promote development in delineated Growth Areas.

• Assure that the transportation networks serving the County are maintained and improved to ensure safe movement of vehicles and people.

• Assure the availability of an adequate supply and choice of housing and sanitary housing conditions in the County that
will serve as an asset for attracting younger families to relocate in the Region. Objectives for this goal include:

- Encourage development of housing stock/housing options to serve the older population of the Study Area.
- Promote the rehabilitation of dilapidated housing through code enforcement measures.
- Improve the existing housing stock to better accommodate the maturing population.
- Encourage higher density residential development around areas with public utilities.

RECOMMENDATIONS –

The strategies identified to achieve the goals and to meet the objectives related to: Target Areas Demographics, Transportation, Housing, and Economic Base. The following is the section from the Plan relating to strategies for the City of Johnstown:

**Demographics**

The County intends to develop a strategy to capitalize on Demographic trends and the “new economy.” This includes a short-term focus on the needs for mature/maturing population base and providing educational training in local schools for employment in natural gas, high-tech manufacturing, and nature tourism jobs.

**Land Use**

The Cambria County Planning Commission (CCPC) calls for development in delineated Growth Areas, which include reviews of infrastructure projects for plan consistency and submissions of existing/future land use maps. Additionally, the CCPC encourages the recommended Cambria County Economic Development Partnership and provides technical assistance and support in relation to local governance.

**Transportation**

The County recommends emphasizing the planning, programming, and funding of key transportation projects along with the PennDOT Highway Construction Program planning process and the Johnstown Metropolitan Planning Organization. In order to reduce truck traffic and increase public safety through the densely settled West End of the City of Johnstown, the plan recommends the implementation of both short- and long-term projects such as
enhanced signage for truck drivers and larger plans such as a Route56/Route 403 connector.

Housing

The County plans to assist in the formulation of a multi-pronged life-cycle housing approach. These activities include:

- Carry out assisted housing rehabilitation activities, with specific focus on the needs identified in the County Plan Update.
- Assist communities in creating Subdivision/Land Development regulations, prioritizing delineated Growth Area municipalities and/or other municipalities experiencing pressures stemming from residential development.
- Encourage private-sector provision of age-restricted housing that addresses demographic maturation pressures and frees up existing housing stock for younger homeowners.
- Assist municipalities in forming property maintenance codes.
- Coordinate with the Redevelopment Authority of Cambria County (RACC) in the development of housing in areas not experiencing private sector housing development.
- Encourage moderate- to higher-density and infrastructure-dependent residential development within the delineated Growth Areas.
- Utilize County Community Development Block Grant (CDBG) funds to improve housing, water, and sanitary sewer infrastructure to meet identified needs.

The City of Johnstown has a number of recently completed revitalization plans:

Sixth Amended Recovery Plan

The Sixth Amended Recovery Plan, created by Eckert Seamans Cherlin & Mellot, LLC and adopted by City Council on October 28, 2013, provides a list of accomplishments and progress since the Fifth Amended Recovery Plan.

- Development and construction of improvements to Festival Park - The Johnstown Area Heritage Association (JAHA) received a $500,000 donation from Peoples Natural Gas to finish the park and create a new 600-seat pavilion. The Park now hosts the AmeriServ Flood City Music Festival among other events.
- Marketing of the two (2) acre Lietenberger Site - site has been sold and developed by CJL Engineering Co., who
renovated the building and now serves as the company’s offices.

- Creation of Johnstown Master Plan and Revitalization Strategy.

- Johnstown 20/20 Regional Vision was completed in 2008 to define the region’s assets, challenges, and opportunities.

- Laurel Highlands Conservation Landscape Initiative was established as a partnership between the Pennsylvania Department of Natural Resources and the Pennsylvania Environmental Council.

- New developments and initiatives, including the emergence of the Cambria City neighborhood as a cultural center for the City of Johnstown, development of a new Maintenance and Operations Center for CamTran, and ‘Lift Johnstown,’ a partnership of business and civic organizations with a goal of reinventing Johnstown by implementing the three regional plans just described.

- Creation of the Discover Downtown Johnstown Partnership (DDJP), a non-profit organization that implements redevelopment and revitalization initiatives as well as community based events in the Johnstown Central business District, and the Johnstown Downtown Driving Force Committee, designed to focus civic and government leaders to select a “hallmark” redevelopment project to fast track.

City of Johnstown Master Plan, “iCity”

The City of Johnstown’s Master Plan, called iCity Johnstown, was initiated in 2011 and focuses on the strategic revitalization of the City’s central core by providing information, resources, and services centered on business development. The Johnstown region has experienced an economic growth over the last twenty years, transitioning from a mining and steel-driven economy to a high-technology manufacturing, healthcare research, and aerospace applications. Due to an exodus of large employers into the suburbs, however, the City commissioned a Master Plan to define a roadmap to economic recovery for the city’s central core.

The Johnstown Master Plan identified six critical elements that differentiate Johnstown as a business and investment location:

- **Independent:** Representing a commitment to new ideas and entrepreneurship.

- **Individual:** Emphasizing Johnstown’s Small City advantages for investment.
Inspired: Capitalizing on Johnstown’s location and recreational amenities.

Innovative: Demonstrating Johnstown’s history of business innovation.

Intellectual: Presenting the educational resources that Johnstown offers.

Interconnected: Delivering on the benefits of the City’s highway, rail, air, and information infrastructure.

The City of Johnstown also introduces five distinct economic development districts to encourage economic development, including the Stroll District, Central Business District, Technology Corridor, Arts District, and West Hill.

As part of this plan, the City received a $1.5 million Community Transportation Initiative grant to connect Main Street with Route 56, the two primary routes within the City. The Master Plan stresses housing rehabilitation, which lead to a high percentage of CDBG funds being used for activities addressing the housing needs of low- and moderate-income persons.

Revitalization Strategy for the City of Johnstown

In addition to the Master Plan, the City of Johnstown commissioned a revitalization strategy, done by Kairos Design Group, LLC to create a plan for what the City should look like in the coming decades. The strategy focuses on “place making” strategies and calls for investing into the community assets and amenities that residents value. In creating a vision, the plan identifies five (5) key strategies that account for much of the success in downtown redevelopment across the country:

- The creation or enhancement of Arts Districts;
- The creation of Housing in or near Commercial Areas;
- Destination Retail of lifestyle centers with entertainment;
- New office and retail/mixed use districts; and
- New open space amenities

Johnstown 20/20: Report and Recommendations

In April of 2009, the City of Johnstown commissioned Next Generation Consulting to create a 2020 regional vision to provide a vision for Johnstown to overcome certain demographic and economic challenges. The report, which used input from more than 2,000 residents and nonresidents, found seven findings regarding
the strengths and liabilities of the region “as the next generation sees them.” These were:

- The flight of young professionals could cost the region $77 million over the next four years.
- A lack of career opportunities is the main reason people leave the region and keeps people from moving back.
- Jobs alone are not enough to keep people in the region.
- Attracting those who have moved away to come back to Johnstown will reap economic gains.
- Johnstown’s “Handprint” scores in Vitality, Around Town, and Cost of Living meet or exceed those of “Next Cities,” which are cities that lead the pack in attracting and retaining knowledge workers.
- Residents and non-residents believe Johnstown is an affordable place to live, but job opportunities are limited.
- Residents are strongly committed to the area.

The Plan states a number of recommendations in order to remediate some of these goals/issues, including beautification plans, supporting of the Master Plans, creation of distinct ‘districts’ throughout the area, and linking the urban trail network.

9. Transportation -

The residents of the City of Johnstown and Cambria County are served by the Cambria County Transit Authority (CCTA), which was rebranded in 2002 as CamTran+ to illustrate the additional services the company offers. CamTran offers ADA, Reserve-A-Ride, Persons with Disabilities, and Summer Youth Pass programs. CamTran has a service area encompassing 688 square miles and a population of 143,728, and consists of an Urban Division and a smaller Rural Division and Incline Plane.

The latter service, the Johnstown Inclined Plane, was established in 1891 to connect downtown with the higher grounds of Westmont Borough in order to develop residential areas out of flood
plains. The Incline served a crucial purpose in saving lives and homes during the floods of 1936 and 1977, carrying supplies into downtown and aiding the escape of many. While the Incline carried about 1,000,000 passengers a year between the downtown area and the steel mills, it now serves approximately 100,000 passengers a year, including many tourists.

According to its 2011-2012 Annual Report, CamTran’s Urban Division is funded primarily through State resources (59%), as well as Federal (20%) and local (8%) funding, and passenger fares (12%). Bus Board advertising became a larger source of funding in recent years, as CamTran saw a 97% increase in revenue between Fiscal Years 2010 and 2012. The transit service offers a number of payment options, ranging from regular fares of $1.50, reduced fares (youth, student, elderly) for $0.75, and 31-day unlimited passes for $60.00 ($30.00 reduced fare). CamTran served over 1.2 million passengers in 2012, and have introduced a real-time website with up-to-the-minute updates on each bus' location.

Public transit is important to the economic development and housing development in the City and County. Many people rely on bus service for access to work, school, and other services, and often use mass transit routes to decide where they will live.

10. Education -

Education is often an important factor influencing where people choose to live. The Greater Johnstown School District serves the City of Johnstown and surrounding areas. The district serves over 3,000 students and is comprised of four schools, including two elementary schools, one middle school, and one senior high school. One of the largest school districts in Cambria County, the district provides Kindergarten through Grade 12. In addition to the public schools, there are eleven private schools in the City and nearby surrounding area.

According to the 2008-2012 American Community Survey, 83.8% of the population age 25 years and over have at least a high school education or higher, and 11.8% have a bachelor’s degree or higher. However, 64.8% of the population age 25 years and over in the City have only a high school education, or less. The NCLB Report Card
for 2010-2011 shows that standardized test scores in the Greater Johnstown School District are behind the target percentiles for the State’s Elementary, Middle, and Secondary Schools for Reading and Mathematics. NCLB sets a goal of 80% of students “proficient and above”, and the Greater Johnstown School District did not meet this goal for reading and mathematics.

11. Section 3 -

HUD’s definition of Section 3 is:

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

The following is the City of Johnstown’s guidelines that are used to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first pages of this document are the actual wording of Section 3, including 25 CFR Part 135. These pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor “will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended.” The “Estimated Work Force Breakdown” sheet requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. The “Section 3 Business Utilization” sheet is also included. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked.
by the City’s Labor Compliance Officer to ensure that it was indeed filled out and signed by those contractors submitting bids.

- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and State and local regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference.

- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 “new hires" will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.

- Finally, in reference to the submission in writing that a sufficient crew exists and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.
C. Private Sector:

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

1. Real Estate Practices -

The Cambria Somerset Association of Realtors (CSAR) is the local organization of real estate brokers operating in Cambria and Somerset Counties and the City of Johnstown. The Cambria Somerset Association has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.

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

Each year, the Pennsylvania Association of Realtors (including CSAR) recognizes the significance of the anniversary of the 1968 Fair Housing Act and reconfirms their commitment to uphold fair housing laws as well as the commitment to offer equal professional service to all Pennsylvania citizens in their search for real property by participating in the Pennsylvania Human Rights Commission’s Annual Fair Housing Conference. The Professional Affordable Housing Management Association (PAHMA) Spring Conference will
occur during National Fair Housing Month on April 21st, 2015 and will cover Fair Housing. Real Estate License CECs are available.

Realtors who receive fair housing complaints regarding familial status, and they send those complaints to the Pennsylvania Human Relations Commission. Real estate agents must take a continuing education course of at least seven (7) hours per year.

2. **Newspaper Advertising** -

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

Real estate advertisements were reviewed for the *Tribune-Democrat* Classifieds section as well as their *Real Estate Weekly* publication. The real estate and lender's advertisements in each of the *Real Estate Weekly* publication’s ads include the equal housing opportunity logo, and many of the larger Classified ads for Real Estate brokers contained the logo. None of the advertisements contained language that prohibited occupancy by any group. However, quite a few of the rental ads contained language prohibited pets.

Although “no pet policies” are commonplace for rentals, the advertisement of these policies could be problematic, as many persons with disabilities rely on service animals and therapeutic pets to achieve independent lives. Statements prohibiting or limiting pets may discourage persons with disabilities that require service or therapeutic animals from applying for, or even inquiring about, these rental units. According to Fair Housing groups in the area, “the current consensus of thought is, on the surface, a “no pets policy” is not discriminatory or a barrier. Landlords have the right not to allow pets in their units. However, the hope is that the individual, the potential tenant, has some knowledge of their rights under Fair Housing and knows they can request a reasonable
accommodation for a support or service animal. Education for landlords and tenants on support and service animals is the key.

3. The Greater Johnstown Landlord Association

The Greater Johnstown Landlord Association (GJLA) was established in 2006 as a trade association. GJLA is a voluntary organization and its members manage about 500 rental units in the Greater Johnstown area, the vast majority of which are in Johnstown. The goal of GJLA is assist landlords in becoming more effective and profitable by maintaining their properties and providing good service.

GJLA hosts monthly member meetings, which are sometimes used to provide fair housing training. Some members of GJLA also attend the local Pennsylvania Human Rights Commission regularly and report back on any new developments in fair housing policy. Interviews with GJLA revealed that the organization does not “police” its members, but rather reminds participating landlords of their obligations and encourages best practices in tenant relations and property maintenance. As part of its services to members, GJLA offers tenant screening, which includes information on prospective tenants’ credit history through the Johnstown Credit Bureau. The GJLA also helps landlords to navigate the City’s Rental Registration Program.

4. Private Financing -

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The HMDA data was obtained and is included in the Appendix B of this Analysis of Impediments. The data that was available does not indicate any discriminatory lending patterns.

Table IV-12 below compares lending in the City of Johnstown to Cambria County and the Johnstown MSA/MD. The Johnstown MSA includes all the Census Tracts in Cambria County and the City of Johnstown, but no other Census Tracts in surrounding counties. Conventional mortgages in the City of Johnstown made up 16.3% of the conventional mortgages in Cambria County and 9.9% of the total value of all new conventional mortgages in Cambria County in 2013.
Table IV-12 – Home Purchase Loans Originated

<table>
<thead>
<tr>
<th></th>
<th>FHA, FSA/RHS &amp; VA</th>
<th>Conventional</th>
<th>Refinancing</th>
<th>Home Improvement Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>Amount $000’s</td>
<td>#</td>
<td>Amount $000’s</td>
</tr>
<tr>
<td>Johnstown</td>
<td>37</td>
<td>2,677</td>
<td>104</td>
<td>6,126</td>
</tr>
<tr>
<td>Cambria County</td>
<td>274</td>
<td>27,112</td>
<td>637</td>
<td>61,683</td>
</tr>
<tr>
<td>% of County/metro area</td>
<td>13.5%</td>
<td>9.9%</td>
<td>16.3%</td>
<td>9.9%</td>
</tr>
</tbody>
</table>

Source: [http://www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)

The table below (Table IV-13) shows the conventional loan applications in the City of Johnstown, PA. Of the conventional loan applications in the City, 80.0% were originated, 9.3% were denied, 5.0% were withdrawn, and 4.6% were approved but not accepted. The City of Johnstown had a higher origination rate and lower denial rate of applications than Cambria County as a whole (Johnstown MSA/MD) in 2013.

Table IV-13 – Disposition of Conventional Loans

<table>
<thead>
<tr>
<th></th>
<th>Johnstown Applications</th>
<th>% of Johnstown Applications</th>
<th>Total County/MSA Applications</th>
<th>% of Cambria County/Total MSA Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans Originated</td>
<td>104</td>
<td>80.0%</td>
<td>637</td>
<td>75.8%</td>
</tr>
<tr>
<td>Approved, Not Accepted</td>
<td>6</td>
<td>4.6%</td>
<td>46</td>
<td>5.5%</td>
</tr>
<tr>
<td>Applications Denied</td>
<td>13</td>
<td>9.3%</td>
<td>97</td>
<td>11.5%</td>
</tr>
<tr>
<td>Applications Withdrawn</td>
<td>7</td>
<td>5.0%</td>
<td>54</td>
<td>6.4%</td>
</tr>
<tr>
<td>File Closed for Incompleteness</td>
<td>0</td>
<td>0.0%</td>
<td>6</td>
<td>0.7%</td>
</tr>
</tbody>
</table>

Source: [http://www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)

Table IV-14 outlines the disposition of conventional loans in the Johnstown MSA/MD by income level. Loan applications from low-income households have the highest denial rates, although those making 80-99% of the MSA median, or slightly above the low-income threshold, have the lowest denial rates.
Table IV-14– Disposition of Conventional Loans by Income Level

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Applications Received</th>
<th>% of Total</th>
<th>Loans Originated</th>
<th>% of Income Level</th>
<th>Applications Approved, Not Accepted</th>
<th>% of Income Level</th>
<th>Applications Denied</th>
<th>% of Income Level</th>
<th>Applications Withdrawn</th>
<th>% of Income Level</th>
<th>Applications Withdrawn or Closed for Incompleteness</th>
<th>% of Income Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50% of MSA Median</td>
<td>96</td>
<td>12.24%</td>
<td>61</td>
<td>10.15%</td>
<td>4</td>
<td>9.09%</td>
<td>22</td>
<td>25.88%</td>
<td>8</td>
<td>16.33%</td>
<td>1</td>
<td>33.33%</td>
</tr>
<tr>
<td>50-79% of MSA Median</td>
<td>166</td>
<td>21.17%</td>
<td>119</td>
<td>19.80%</td>
<td>15</td>
<td>34.09%</td>
<td>24</td>
<td>28.24%</td>
<td>7</td>
<td>14.29%</td>
<td>1</td>
<td>33.33%</td>
</tr>
<tr>
<td>80-99% of MSA Median</td>
<td>111</td>
<td>14.16%</td>
<td>85</td>
<td>14.14%</td>
<td>8</td>
<td>18.18%</td>
<td>10</td>
<td>11.76%</td>
<td>8</td>
<td>16.33%</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>100-119% of MSA Median</td>
<td>90</td>
<td>11.48%</td>
<td>69</td>
<td>11.48%</td>
<td>2</td>
<td>4.55%</td>
<td>13</td>
<td>15.29%</td>
<td>4</td>
<td>8.16%</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>120% or More of MSA Median</td>
<td>321</td>
<td>40.94%</td>
<td>267</td>
<td>44.43%</td>
<td>15</td>
<td>34.09%</td>
<td>16</td>
<td>18.82%</td>
<td>22</td>
<td>44.90%</td>
<td>1</td>
<td>33.33%</td>
</tr>
<tr>
<td>Income not Available</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td>784</td>
<td>100.00%</td>
<td>601</td>
<td>100.00%</td>
<td>44</td>
<td>100.00%</td>
<td>85</td>
<td>100.00%</td>
<td>49</td>
<td>100.00%</td>
<td>3</td>
<td>100.00%</td>
</tr>
</tbody>
</table>


Table IV-15 shows the dispositions of conventional loans disaggregated by minority status and income level for the City of Johnstown. The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. The percentage of loans originated by white households is less than the percentage of loans originated by minority households; however, as the White, non-Hispanic applicants far outnumber the minority applicants in each category, the results may be misleading.
### Table IV-15 – Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

<table>
<thead>
<tr>
<th>Minority Status</th>
<th>Applications Received</th>
<th>% of Total Applications</th>
<th>Loans Originated</th>
<th>% of Applications Received by Minority Status</th>
<th>Applications Approved but Not Accepted</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Denied</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Withdrawn</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Closed for Incompleteness</th>
<th>% of Loans Originated by Minority Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>94</td>
<td>97.9%</td>
<td>59</td>
<td>62.8%</td>
<td>4</td>
<td>4.3%</td>
<td>22</td>
<td>23.4%</td>
<td>8</td>
<td>8.5%</td>
<td>1</td>
<td>1.1%</td>
</tr>
<tr>
<td>Minority, Including Hispanic</td>
<td>2</td>
<td>2.1%</td>
<td>2</td>
<td>100.0%</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td>--</td>
<td><strong>61</strong></td>
<td>--</td>
<td><strong>4</strong></td>
<td><strong>4</strong></td>
<td><strong>22</strong></td>
<td><strong>8</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
</tr>
</tbody>
</table>


The number of White, non-Hispanic extremely low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a higher loan origination rate, though the sample size is small.

### Table IV-16 – Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

<table>
<thead>
<tr>
<th>Minority Status</th>
<th>Applications Received</th>
<th>% of Total Applications</th>
<th>Loans Originated</th>
<th>% of Applications Received by Minority Status</th>
<th>Applications Approved but Not Accepted</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Denied</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Withdrawn</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Closed for Incompleteness</th>
<th>% of Loans Originated by Minority Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>157</td>
<td>94.6%</td>
<td>114</td>
<td>91.7%</td>
<td>13</td>
<td>8.3%</td>
<td>22</td>
<td>14.0%</td>
<td>7</td>
<td>4.5%</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Minority, Including Hispanic</td>
<td>9</td>
<td>5.4%</td>
<td>5</td>
<td>55.6%</td>
<td>2</td>
<td>22.2%</td>
<td>2</td>
<td>22.2%</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>166</strong></td>
<td>--</td>
<td><strong>119</strong></td>
<td>--</td>
<td><strong>15</strong></td>
<td>--</td>
<td><strong>24</strong></td>
<td>--</td>
<td><strong>7</strong></td>
<td>--</td>
<td><strong>1</strong></td>
<td>--</td>
</tr>
</tbody>
</table>


The number of White, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. White,
non-Hispanic households have a higher origination, while Minority applicants have a higher denial rate.

Table IV-17 – Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

<table>
<thead>
<tr>
<th>Minority Status</th>
<th>Applications Received</th>
<th>% of Total Applications</th>
<th>Loans Originated</th>
<th>% of Applications Received by Minority Status</th>
<th>Applications Approved but Not Accepted</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Denied</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Withdrawn</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Closed for Incompleteness</th>
<th>% of Loans Originated by Minority Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>110</td>
<td>99.1%</td>
<td>84</td>
<td>76.4%</td>
<td>8</td>
<td>7.3%</td>
<td>10</td>
<td>9.1%</td>
<td>8</td>
<td>7.3%</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Minority, Including Hispanic</td>
<td>1</td>
<td>0.9%</td>
<td>1</td>
<td>100.0%</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td>111</td>
<td>--</td>
<td>85</td>
<td>--</td>
<td>8</td>
<td>--</td>
<td>10</td>
<td>--</td>
<td>8</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>


The number of White, non-Hispanic moderate-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a higher origination rate, though they make up less than one percent of applicants in this income class.

Table IV-18 – Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

<table>
<thead>
<tr>
<th>Minority Status</th>
<th>Applications Received</th>
<th>% of Total Applications</th>
<th>Loans Originated</th>
<th>% of Applications Received by Minority Status</th>
<th>Applications Approved but Not Accepted</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Denied</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Withdrawn</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Closed for Incompleteness</th>
<th>% of Loans Originated by Minority Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>90</td>
<td>98.9%</td>
<td>69</td>
<td>76.7%</td>
<td>2</td>
<td>2.2%</td>
<td>13</td>
<td>14.4%</td>
<td>4</td>
<td>4.4%</td>
<td>2</td>
<td>2.2%</td>
</tr>
<tr>
<td>Minority, Including Hispanic</td>
<td>1</td>
<td>1.1%</td>
<td>1</td>
<td>100.0%</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>--</td>
<td>70</td>
<td>--</td>
<td>2</td>
<td>--</td>
<td>13</td>
<td>--</td>
<td>4</td>
<td>--</td>
<td>2</td>
<td>--</td>
</tr>
</tbody>
</table>

The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a higher loan origination rate than White, non-Hispanic upper-income applicants, although Minority applicants make up just over one percent of applicants in this income class.

Table IV-19 – Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

<table>
<thead>
<tr>
<th>Minority Status</th>
<th>Applications Received</th>
<th>% of Total Applications</th>
<th>Loans Originated</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Approved but Not Accepted</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Denied</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Withdrawn</th>
<th>% of Loans Originated by Minority Status</th>
<th>Applications Closed for Incompleteness</th>
<th>% of Loans Originated by Minority Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>316</td>
<td>98.4%</td>
<td>262</td>
<td>82.9%</td>
<td>15</td>
<td>4.7%</td>
<td>16</td>
<td>5.1%</td>
<td>22</td>
<td>7.0%</td>
<td>1</td>
<td>0.3%</td>
</tr>
<tr>
<td>Minority, Including Hispanic</td>
<td>5</td>
<td>1.6%</td>
<td>5</td>
<td>100.0%</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td>321</td>
<td>--</td>
<td>267</td>
<td>--</td>
<td>15</td>
<td>--</td>
<td>16</td>
<td>--</td>
<td>22</td>
<td>--</td>
<td>1</td>
<td>--</td>
</tr>
</tbody>
</table>


The number of White, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a higher origination rate.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 119% of median income, the most common reason for denial is credit history. A lack of collateral is the most common reason for denial for applicants earning 120% of median income or more, and debt to income ratio is the most common reason for denial, along with credit history, for those earning less than 50% of median income. Across all income levels, the most common reason for denial of conventional loans in the Johnstown, PA MSA is credit history, followed by debt-to-income ratio.
Table IV-20 – Conventional Loan Denial Rates by Denial Reason and Income Level

<table>
<thead>
<tr>
<th>Denial Reason</th>
<th>Less than 50% Low</th>
<th>50-79%</th>
<th>80-99%</th>
<th>100-119%</th>
<th>120% or More</th>
<th>Income Not Available</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count % of Income</td>
<td>Count % of Income</td>
<td>Count % of Income</td>
<td>Count % of Income</td>
<td>Count % of Income</td>
<td>Count % of Income</td>
</tr>
<tr>
<td>Debt to Income Ratio</td>
<td>6 27.0%</td>
<td>6 22.0%</td>
<td>4 40.0%</td>
<td>1 6.0%</td>
<td>4 25.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Employment History</td>
<td>2 9.0%</td>
<td>1 4.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Credit History</td>
<td>6 27.0%</td>
<td>11 41.0%</td>
<td>4 40.0%</td>
<td>10 63.0%</td>
<td>2 13.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Collateral</td>
<td>3 14.0%</td>
<td>5 19.0%</td>
<td>2 20.0%</td>
<td>3 19.0%</td>
<td>6 38.0%</td>
<td>1 100.0%</td>
</tr>
<tr>
<td>Insufficient Cash</td>
<td>3 14.0%</td>
<td>2 7.0%</td>
<td>- 0.0%</td>
<td>1 6.0%</td>
<td>1 6.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Unverifiable Information</td>
<td>1 5.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>1 6.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Credit Application Incomplete</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>1 6.0%</td>
<td>1 6.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Mortgage Insurance Denied</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td>1 5.0%</td>
<td>2 7.0%</td>
<td>- 0.0%</td>
<td>- 0.0%</td>
<td>1 6.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Total Denials/ % of Total</td>
<td>22 23.9%</td>
<td>27 29.3%</td>
<td>10 10.9%</td>
<td>16 17.4%</td>
<td>16 17.4%</td>
<td>1 1.1%</td>
</tr>
</tbody>
</table>


In summary, the HMDA Data indicates that low income households have a higher rate of denial than higher income households; more than half (53.2%) of denied loans originated from applicants earning less than 79% of the area’s median income. Overall, the origination rate of conventional loans in the City of Johnstown is 80.0%, while slightly lower in Cambria County/Johnstown MSA at 75.8%. In both the City of Johnstown and the MSA/County, the number of white applicants far exceeds the number of minority applicants and the origination and denial rates by race do vary by income. The most common reasons for denial are credit history, debt-to-income ratio, and lack of collateral.

In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for at least 90% or more of the total, regardless of income. Loan
origination rates are slightly higher for White applicants (79.3%) than for minority applicants (69.2%) as a whole, and minority denial rates (15.4%) are higher than White denial rates (10.8%). However, the disparity in the categories of results of the applications is not as great between Whites and minorities as it is when comparing the percentage of applications. These numbers support the finding that White owner-occupied households greatly outnumber Black owner-occupied households in the City of Johnstown, at 90.1% to 7.64%. The gap is slightly wider in Cambria County, where 97.69% of owner-occupied households are owned by Whites, and 1.13% are owned by Blacks.

An additional analysis of loans granted by race in Johnstown, Cambria County, Pennsylvania, and across the country, is beneficial to further illustrate the financial trends in the City of Johnstown. The following tables present data gathered from www.dataplace.org. The table below presents loans for the purchase of single-family homes by race. The City of Johnstown has a high proportion of home loans made to minority households relative to Cambria County.

### Table IV-21 – Home Purchase Loans by Race

<table>
<thead>
<tr>
<th>Loans by Race</th>
<th>City of Johnstown</th>
<th>Cambria County</th>
<th>Pennsylvania</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of owner-occupied home purchase loans to Whites (2007)</td>
<td>90.3%</td>
<td>96.8%</td>
<td>84.1%</td>
<td>72.7%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to Blacks (2007)</td>
<td>6.2%</td>
<td>1.2%</td>
<td>5.9%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)</td>
<td>0.7%</td>
<td>0.2%</td>
<td>3.6%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to Native Americans (2007)</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.1%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to Hispanics (2007)</td>
<td>1.4%</td>
<td>0.5%</td>
<td>4.5%</td>
<td>10.8%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to mixed race pairs (2007)</td>
<td>1.4%</td>
<td>1.1%</td>
<td>1.7%</td>
<td>2.9%</td>
</tr>
</tbody>
</table>
The table below highlights home loans made in the City of Johnstown, Cambria County, Commonwealth of Pennsylvania, and the United States. The median income in the City of Johnstown is lower than the median income of Cambria County, Pennsylvania, and the United States. The City of Johnstown has a significantly higher rate of lending to very low- and low-income borrowers.

**Table IV-22 – Home Purchase Loans by Income**

<table>
<thead>
<tr>
<th>Income (2007)</th>
<th>City of Johnstown</th>
<th>Cambria County</th>
<th>Pennsylvania</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median borrower income for owner-occupied purchase 1 to 4 family</td>
<td>$31,000</td>
<td>$48,000</td>
<td>$66,000</td>
<td>$74,000</td>
</tr>
<tr>
<td>Median income of purchase borrowers (1-4 families) /median owner income</td>
<td>0.89</td>
<td>1.10</td>
<td>1.11</td>
<td>1.13</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to very low-income borrowers</td>
<td>28.0%</td>
<td>9.5%</td>
<td>8.4%</td>
<td>5.7%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to low-income borrowers</td>
<td>34.7%</td>
<td>21.9%</td>
<td>23.1%</td>
<td>19.2%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to middle-income borrowers</td>
<td>25.3%</td>
<td>26.0%</td>
<td>26.7%</td>
<td>25.8%</td>
</tr>
<tr>
<td>Percentage of owner-occupied home purchase loans to high-income borrowers</td>
<td>12.0%</td>
<td>42.6%</td>
<td>41.8%</td>
<td>49.3%</td>
</tr>
</tbody>
</table>

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

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of refinancing loans in the City of Johnstown in 2005 (the most recent data available) exceeds the rates in Cambria County and the Commonwealth of Pennsylvania, although the subprime
conventional home loans were lower in Johnstown than the in the County and State.

Table IV-23 – Loans from Subprime Lenders by Purpose and Loan Type

<table>
<thead>
<tr>
<th>Type</th>
<th>City of Johnstown</th>
<th>Cambria County</th>
<th>Pennsylvania</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of conventional home purchase mortgage loans by subprime lenders (2005)</td>
<td>1.5%</td>
<td>4.7%</td>
<td>9.8%</td>
<td>17.7%</td>
</tr>
<tr>
<td>Percentage of conventional refinancing mortgage loans by subprime lenders (2005)</td>
<td>23.5%</td>
<td>18.3%</td>
<td>18.1%</td>
<td>20.4%</td>
</tr>
</tbody>
</table>

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

Based on the analysis of the HMDA and Dataplace.org data, there does not appear to be significant discriminatory lending practices in the City of Johnstown, though there are some disparities between the origination and denial rates of minority and non-minority households.

D. Citizen Participation:

The City of Johnstown’s 2014 Update to its Analysis of Impediments to Fair Housing Choice was made available for public comment on the City’s website: [http://www.cityofjohnstownpa.net/community-and-economic-development](http://www.cityofjohnstownpa.net/community-and-economic-development), and copies were on display at the following locations.

- City Hall, 401 Main Street, Room 200, Johnstown, PA 15901
- Cambria County Public Library, 248 Main Street, Johnstown, PA 15901
- The Johnstown Housing Authority, 501 Chestnut Street, Johnstown, PA 15906

The document was on public display and available for inspection beginning on Friday, March 6, 2015 until Monday, April 6, 2015. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by Monday, April 6, 2015.
As a part of the consolidated planning process, the City of Johnstown distributed a Citizen Questionnaire. Questionnaires were distributed in the City Hall lobby, posted on the City website, and in various service agencies and public facilities throughout the City. There were ninety-three (93) questionnaires completed and returned.

**Notable Characteristics**

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

- The majority of respondents are female at 58.8%.
- The vast majority (85.2%) of respondents are White.
- Exactly one-third are over the age of 50 (33.3%), with those between 30 and 50 make up over half (51.7%) of all respondents.
- Of those that answered the question, 53.5% are low- to moderate-income for their family size.
- The majority, at 52.2%, come from one or two-person households.
- 69.1% are homeowners.
- 74.3% of respondents felt that residents of the City did not know, or were unsure of, how to report fair housing violations.

**Notable Needs**

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Streets – 65.4%
- Property Maintenance – 59.0%
- Curbs/Sidewalks – 56.4%
- Public Safety – 51.3%
- Litter – 42.3%
- Parking – 26.9%
- Storm Sewers – 26.9%
- Traffic – 23.1%
- Handicap Access – 14.1%
- Sanitary Sewers – 14.1%
The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:
- 19.6% said they would like better maintenance and cleaning of the parks, as well as improvements be made.
- 14.3% mentioned more activities and facilities should be made available to youth, including children and teens.
- 12.5% would like to see more police patrolling, as well as greater lighting to increase safety.
- 8.9% stated they would like more (or improved) playground in the area.
- 5.4% said that they wanted more pools in the City.
- 5.4% said they would like to see better street paving and sidewalk improvements.
- Other recreation needs included:
  - Greater accessibility to public parks.
  - Trash cans, restroom improvements, benches, water fountains, picnic tables, etc. to parks and playgrounds.
  - More walking and bike trails (especially around the river) and fields/courts for basketball, tennis, soccer, etc.
  - An increased trash/litter cleanup effort in outdoor public facilities, especially due to drug use on certain playgrounds.
  - Better restroom facilities

Medical:
- 32.1% mentioned either the need for more specialists in fields such as OBGYN and pediatrics, or the desire for access to more qualified medical professionals within City limits.
- 17.9% state they would like an either an expanded emergency room or a new one to keep up with demand.
- 14.3% said that the City needs more affordable, low-cost health care options, such as clinics.
- 7.1% said that the City needs to increase focus on drug/alcohol addiction and mental health services.
Social Services:
- Only 24.3% of respondents indicated that they used social services.
- 40% mentioned welfare and food stamps.
- 20% said that they used Goodwill Industries.
- 13.3% use the Senior Center or senior services such as Meals on Wheels.

Programs that are Missing or Under-funded:
- 25.0% mentioned that more funding should be made available for childcare services and daycares.
- 15% said that the police department is understaffed and underfunded.
- 7.5% said that the fire department is underfunded and/or need a new station.
- Other unmet needs or issues included drug and alcohol programs, homeless assistance, and snow removal assistance.

Employment:
- 69.6% identified the lack of jobs with decent wages within or near City limits as the number one employment issue in Johnstown.
- 10.7% said that the City should offer incentives to attract businesses and entrepreneurs to locate in Johnstown.
- 5.4% mentioned a lack of minority representation in City jobs as an issue.
- Other employment issues/needs included more jobs for young people, as well as more manufacturing and tech jobs.

Housing:
- 40.7% said that much of the housing in the City is run-down, dilapidated, unkempt, and unsafe contributing to slums and blight.
- 30.5% specifically mentioned absentee or negligent landlords or “slumlords,” as well as lack of screening of tenants as major contributors to the blight and unsafe conditions in their neighborhood.
- 8.5% said that there is a lack of affordable housing and reasonable rents/utility costs in the City.
• 5.1% mentioned there are too many Section 8 and low-income housing options in the City; many are either vacant or home to drug activity.

• 5.1% said that discrimination plays a role in whether they can get affordable housing.

• Other housing issues/needs include code enforcement/inspection, fines for trash and properties in disrepair, and greater policing of low-income housing projects.

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

• 37.5% said that fear of retaliation through eviction, increased rents, or harm prevents some victims of housing discrimination from making a report.

• 18.8% said that people either lack knowledge on the issue and their fair housing rights, or don’t know where to go to make a complaint.

• 18.8% think that reporting a violation will be a waste of time and energy because they won’t be taken seriously and/or nothing will be done about it.

• Some respondents said that they weren’t sure why people would not report fair housing violations.

The following situations result in further discriminations and/or barriers to fair housing in the City of Johnstown:

**Table IV-25 –Reasons for Discrimination**

<table>
<thead>
<tr>
<th>Reasons for Discrimination</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral/Unsure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concentration of subsidized housing in certain neighborhoods</td>
<td>29.2%</td>
<td>27.7%</td>
<td>20.0%</td>
<td>15.4%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Lack of affordable housing in certain areas</td>
<td>23.1%</td>
<td>20.0%</td>
<td>16.9%</td>
<td>26.2%</td>
<td>13.8%</td>
</tr>
<tr>
<td>Lack of accessible housing for persons with disabilities</td>
<td>13.8%</td>
<td>24.6%</td>
<td>35.4%</td>
<td>20.0%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Lack of accessibility in neighborhoods (i.e. curb cuts)</td>
<td>17.2%</td>
<td>29.7%</td>
<td>28.1%</td>
<td>18.8%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Lack of fair housing education</td>
<td>18.5%</td>
<td>33.8%</td>
<td>24.6%</td>
<td>16.9%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Lack of fair housing organizations in the City</td>
<td>13.8%</td>
<td>26.2%</td>
<td>36.9%</td>
<td>13.8%</td>
<td>9.2%</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td>State or Local laws and policies that limit housing choice</td>
<td>12.7%</td>
<td>20.6%</td>
<td>33.3%</td>
<td>20.6%</td>
<td>12.7%</td>
</tr>
<tr>
<td>Lack of knowledge among residents regarding fair housing</td>
<td>15.6%</td>
<td>42.2%</td>
<td>23.4%</td>
<td>12.5%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Lack of knowledge among landlords and property managers regarding fair housing</td>
<td>20.3%</td>
<td>39.1%</td>
<td>21.9%</td>
<td>10.9%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Lack of knowledge among real estate agents regarding fair housing</td>
<td>12.3%</td>
<td>29.2%</td>
<td>35.4%</td>
<td>10.8%</td>
<td>12.3%</td>
</tr>
<tr>
<td>Lack of knowledge among bankers/lenders regarding fair housing</td>
<td>10.9%</td>
<td>23.4%</td>
<td>40.6%</td>
<td>12.5%</td>
<td>12.5%</td>
</tr>
<tr>
<td>Other barriers</td>
<td>16.3%</td>
<td>18.6%</td>
<td>62.8%</td>
<td>0.0%</td>
<td>2.3%</td>
</tr>
</tbody>
</table>

**Additional Comments or Concerns:**

- Blighted abandoned properties and unkempt rental properties are lowering the value of owner-occupied homes.
- Some indicated that they feel the City is unresponsive to their complaints and needs.
- Some respondents would like to see more screenings and background checks on tenants; others expressed desire to ignore minor criminal activity in applications for public housing.
- The City should focus on attracting jobs, as well as retail, to the area.
- The police should respond to the rapid increases of drug dealers in the City.

**Citizen Comments:**

Any comments received by the City at the public hearing in regard to the “draft” Analysis of Impediments to Fair Housing Choice are included in the Appendix Section of this report.
V. Actions and Recommendations

The City of Johnston’s 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City:

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

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

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

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

  - **1-A:** Promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
  - **1-B:** Make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord’s responsibilities to affirmatively further fair housing.
  - **1-C:** Provide testing and training to ensure that all residents have a right to live outside impacted areas.
  - **1-D:** Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing

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

  The median value and cost to purchase and maintain a single family home in Johnston that is decent, safe, and sound is $44,100, which limits the choice of housing for lower income households. About 6.72% of homeowners and 17.04% of renters in the city are cost overburdened by more than 50% of their household income.

  **Goal:** Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration.
Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

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

## Impediment 3: Continuing Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Johnstown, since 75.3% of the City’s housing units were built over 50 years ago and do not have accessibility features, and 23% of the City’s population is classified as disabled.

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

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

- **3-A**: Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.
- **3-B**: Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **3-C**: Continue to enforce the ADA and Fair Housing Requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled.
- **3-D**: Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.
• **Impediments 4: Economic Issues Affect Housing Choice**

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

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

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

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

Signature Page:

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

Frank J. Janakovic, Mayor, City of Johnstown, PA

5/21/15

Date
CITY OF JOHNSTOWN, PENNSYLVANIA

RESOLUTION NO. 9746

A RESOLUTION, of the City Council of the City of Johnstown, Pennsylvania, approving the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs applications.

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or activities which will benefit low- and moderate-income persons, or other urgent community development needs; and

WHEREAS, under the HOME Investment Partnerships Program created by the National Affordable Housing Act of 1990 (NAHA) and amended by the Housing and Community Development Act of 1992, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to participating jurisdictions to expand the supply of decent, safe, sanitary, and affordable housing; and

WHEREAS, the U.S. Department of Housing and Urban Development has advised the City of Johnstown that under Fiscal Year 2015, the City is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of $1,141,307 and $180,760 under the HOME Investment Partnerships Program (HOME); and

WHEREAS, in addition to the entitlement funds, the City expects to receive approximately $75,000 in CDBG program income; and

WHEREAS, the City of Johnstown’s Department of Economic and Community Development has prepared a FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, Analysis of Impediments to Fair Housing Choice for FY 2015, and Citizen Participation Plan which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the City’s Five Year Consolidated Plan; and

WHEREAS, a draft of the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan was on public display from Friday, March 6, 2015 through Wednesday, April 8, 2015, and the City held a series of public meetings and hearings on the said Plans and the comments of various agencies, groups, and citizens were taken into consideration in the preparation of the final documents.
NOW, THEREFORE, be it resolved by the City Council of the City of Johnstown, Cambria County, Pennsylvania, and it is hereby resolved by the authority of the same, as follows:

SECTION 1. That the FY 2015-2019 Five Year Consolidated Plan, the FY 2015 Analysis of Impediments to Fair Housing Choice, the Citizen Participation Plan, and the FY 2015 Annual Action Plan for the FY 2015 CDBG and HOME Programs are hereby in all respects APPROVED.

SECTION 2. That the City is COGNIZANT of the conditions that are imposed in the undertaking and carrying out of the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and (c) other assurances as set forth under the certifications.

SECTION 3. That the City Manager, on behalf of the City of Johnstown, Pennsylvania, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development, which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of $1,141,307; and the HOME Program in the amount of $180,760; and is further AUTHORIZED to act as the representative of the City of Johnstown to sign any and all documents in regard to these programs.

SECTION 4. That the City Manager, on behalf of the City of Johnstown, Pennsylvania, is AUTHORIZED to provide assurances and/or certifications as required by the Housing and Community Development Act of 1974, as amended; and any other supplemental or revised data which the U.S. Department of Housing and Urban Development may request in review of the City’s Application.

ADOPTED:
By the following vote:
Yees: Mr. Vizza, Mayor Janakovic, Mr. Johncola, Mr. Mickel, Mrs. Mock, Mr. Vitovich.(6)
Nays: None (0)
Absent: Mr. Gentile (1)

May 21, 2015

Frank J. Janakovic, Mayor
Peter Vizza, Deputy Mayor

ATTEST:

I do hereby certify that the preceding is a true and correct copy of Resolution No. 9746 as the same adopted by the City Council of the City of Johnstown, Pennsylvania.

Carlos Gunby, City Manager
VII. Appendix

The following items are in the appendix:

- Appendix A – Public Participation
- Appendix B – Public Hearing
- Appendix C – Meeting Summaries
APPENDIX A - PUBLIC PARTICIPATION
City of Johnstown Citizen Survey for the Five Year Consolidated Plan, Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice

The City of Johnstown is preparing its FY 2015-2019 Five Year Consolidated Plan, Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. As part of the planning process, the City is conducting a survey to identify citizens' needs in the community, ideas on how the residents would like to see funds budgeted under the CDBG and HOME Programs, and any fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this confidential survey to the best of your ability. Thank you for your assistance in helping us to identify citizens' needs and Fair Housing issues in the City.

https://www.surveymonkey.com/s/CityofJohnstown
CITY OF JOHNSTOWN, PA – CONFIDENTIAL CITIZEN QUESTIONNAIRE
COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM NEEDS

The City of Johnstown, Pennsylvania is preparing its CDBG and HOME Programs Five Year Consolidated Plan, Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice. As part of the planning process, the City is conducting a survey to identify citizens’ needs in the community, ideas on how the residents would like to see funds under the CDBG and HOME Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this confidential questionnaire to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify citizens' needs and fair housing issues in the City. When completed, please return completed survey to the Department of Community and Economic Development, 401 Main Street, Johnstown, Pennsylvania 15901. OR COMPLETE ONLINE at www.cityofjohnstownpa.net. The City would appreciate your response by Friday, September 19, 2014.

1. What is your street name and ZIP Code where you live in the City of Johnstown?
   Street Name_____________________________________________ ZIP Code: _______________________

2. Gender: □ Male □ Female

3. Race/Ethnicity (choose all that apply):
   □ White □ Black or African-American □ American Indian or Alaskan Native □ Asian
   □ Native Hawaiian/Pacific Islander □ Hispanic or Latino □ Some Other Race □ Two or More Races

4. Age: □ 17 or younger □ 18-20 □ 21-29 □ 30-39 □ 40-49 □ 50-59 □ 60 or older

5. Number of persons living in your household? □ One □ Two □ Three □ Four □ Five □ Six +

6. What is the approx. total family income per year based on the number of persons in your household?
   1 person household □ over $31,850 □ under $31,850
   2 person household □ over $36,400 □ under $36,400
   3 person household □ over $40,950 □ under $40,950
   4 person household □ over $45,500
   5 person household □ over $49,150
   6 person household □ over $52,800
   □ under $45,500
   □ under $49,150
   □ under $52,800

7. Are you a homeowner? □ Yes □ No 8. Are you a renter? □ Yes □ No

9. What improvements to the recreational facilities would you like to see? Please list:

10. Are there any problems in your neighborhood with the following (choose all that apply):
    □ Public Safety □ Streets □ Curbs/Sidewalks □ Handicap access □ Parking
    □ Traffic □ Storm sewers □ Sanitary sewers □ Litter □ Property Maintenance
    Other:

11. What, if any, medical care is missing or lacking in the City of Johnstown and the surrounding area? Please list:

12. Do you use any of the social service programs available in the City? □ Yes □ No

(Turn Over to Complete)
If yes, what programs do you use?

13. Are there any programs or services that are missing or under-funded in the City? Please list:

14. Are there any employment issues in the City of Johnstown? Please list:

15. Are there any housing issues in the City of Johnstown? Please list:

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

16. In your opinion, are residents of the City of Johnstown aware of how to report fair housing violations or concerns?  □ Yes □ No □ Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

18. Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Johnstown:

<table>
<thead>
<tr>
<th>Situation</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral/Unsure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<td>Other barriers</td>
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19. Are there any additional comments or concerns that you wish to share?
City of Johnstown, PA
Resident Survey Summary

As a part of the consolidated planning process, the City of Johnstown distributed a Citizen Questionnaire. Questionnaires were distributed in the City Hall lobby, posted on the City website, and in various service agencies and public facilities throughout the City. There were ninety-three (93) questionnaires completed and returned.

Notable Characteristics

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

- The majority of respondents are female at 58.8%.
- The vast majority (85.2%) of respondents are White.
- Exactly one-third are over the age of 50 (33.3%), with those between 30 and 50 make up over half (51.7%) of all respondents.
- Of those that answered the question, 53.5% are low- to moderate-income for their family size.
- The majority, at 52.2%, come from one or two-person households.
- 69.1% are homeowners.
- 74.3% of respondents felt that residents of the City did not know, or were unsure of, how to report fair housing violations.

Notable Needs

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Streets - 65.4%
- Property Maintenance - 59.0%
- Curbs/Sidewalks - 56.4%
- Public Safety - 51.3%
- Litter - 42.3%
- Parking - 26.9%
- Storm Sewers - 26.9%
- Traffic - 23.1%
- Handicap Access - 14.1%
- Sanitary Sewers – 14.1%

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

Recreation:
- 19.6% said they would like better maintenance and cleaning of the parks, as well as improvements be made.
- 14.3% mentioned more activities and facilities should be made available to youth, including children and teens.
- 12.5% would like to see more police patrolling, as well as greater lighting to increase safety.
- 8.9% stated they would like more (or improved) playground in the area.
- 5.4% said that they wanted more pools in the City.
- 5.4% said they would like to see better street paving and sidewalk improvements.
- Other recreation needs included:
  - Greater accessibility to public parks.
  - Trash cans, restroom improvements, benches, water fountains, picnic tables, etc. to parks and playgrounds.
  - More walking and bike trails (especially around the river) and fields/courts for basketball, tennis, soccer, etc.
  - An increased trash/litter cleanup effort in outdoor public facilities, especially due to drug use on certain playgrounds.
  - Better restroom facilities

Medical:
- 32.1% mentioned either the need for more specialists in fields such as OB/GYN and pediatrics, or the desire for access to more qualified medical professionals within City limits.
- 17.9% state they would like an either an expanded emergency room or a new one to keep up with demand.
- 14.3% said that the City needs more affordable, low-cost health care options, such as clinics.
- 7.1% said that the City needs to increase focus on drug/alcohol addiction and mental health services.
Social Services:

- Only 24.3% of respondents indicated that they used social services.
- 40% mentioned welfare and food stamps.
- 20% said that they used Goodwill Industries.
- 13.3% use the Senior Center or senior services such as Meals on Wheels.

Programs that are Missing or Under-funded:

- 25.0% mentioned that more funding should be made available for childcare services and daycares.
- 15% said that the police department is understaffed and underfunded.
- 7.5% said that the fire department is underfunded and/or need a new station.
- Other unmet needs or issues included drug and alcohol programs, homeless assistance, and snow removal assistance.

Employment:

- 69.5% identified the lack of jobs with decent wages within or near City limits as the number one employment issue in Johnstown.
- 10.7% said that the City should offer incentives to attract businesses and entrepreneurs to locate in Johnstown.
- 5.4% mentioned a lack of minority representation in City jobs as an issue.
- Other employment issues/needs included more jobs for young people, as well as more manufacturing and tech jobs.

Housing:

- 40.7% said that much of the housing in the City is run-down, dilapidated, unkempt, and unsafe contributing to slums and blight.
- 30.5% specifically mentioned absentee or negligent landlords or “slumlords,” as well as lack of screening of tenants as major contributors to the blight and unsafe conditions in their neighborhood.
- 8.5% said that there is a lack of affordable housing and reasonable rent/utility costs in the City.
- 5.1% mentioned there are too many Section 8 and low-income housing options in the City; many are either vacant or home to drug activity.
- 5.1% said that discrimination plays a role in whether they can get affordable housing.
Other housing issues/needs include code enforcement/inspection, fines for trash and properties in disrepair, and greater policing of low-income housing projects.

Reasons Fair Housing Complaints Are Not Reported:

- 37.5% said that fear of retaliation through eviction, increased rents, or harm prevents some victims of housing discrimination from making a report.
- 18.8% said that people either lack knowledge on the issue and their fair housing rights, or don’t know where to go to make a complaint.
- 18.8% think that reporting a violation will be a waste of time and energy because they won’t be taken seriously and/or nothing will be done about it.
- Some respondents said that they weren’t sure why people would not report fair housing violations.

The following situations result in further discriminations and/or barriers to fair housing in the City of Johnstown:

**Table IV-25 –Reasons for Discrimination**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral/Unsure</th>
<th>Disagree</th>
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<tr>
<td>Concentration of subsidized housing in certain neighborhoods</td>
<td>29.2%</td>
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<td>20.0%</td>
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<tr>
<td>Lack of affordable housing in certain areas</td>
<td>23.1%</td>
<td>20.0%</td>
<td>16.9%</td>
<td>26.2%</td>
<td>13.8%</td>
</tr>
<tr>
<td>Lack of accessible housing for persons with disabilities</td>
<td>13.8%</td>
<td>24.6%</td>
<td>35.4%</td>
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<td>6.2%</td>
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<td>Lack of accessibility in neighborhoods (i.e. curb cuts)</td>
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<td>28.1%</td>
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<td>6.3%</td>
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<td>6.2%</td>
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<tr>
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<td>13.8%</td>
<td>26.2%</td>
<td>36.9%</td>
<td>13.8%</td>
<td>9.2%</td>
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<tr>
<td>State or Local laws and policies that limit housing choice</td>
<td>12.7%</td>
<td>20.6%</td>
<td>33.3%</td>
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<tr>
<td>Lack of knowledge among residents regarding fair housing</td>
<td>15.6%</td>
<td>42.2%</td>
<td>23.4%</td>
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<tr>
<td>Other barriers</td>
<td>16.3%</td>
<td>18.6%</td>
<td>62.8%</td>
<td>0.0%</td>
<td>2.3%</td>
</tr>
</tbody>
</table>

Additional Comments or Concerns:

- Blighted abandoned properties and unkempt rental properties are lowering the value of owner-occupied homes.
- Some indicated that they feel the City is unresponsive to their complaints and needs.
- Some respondents would like to see more screenings and background checks on tenants; others expressed desire to ignore minor criminal activity in applications for public housing.
- The City should focus on attracting jobs, as well as retail, to the area.
- The police should respond to the rapid increases of drug dealers in the City.
CITY OF JOHNSTOWN, PENNSYLVANIA
CDBG AND HOME PROGRAMS
AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization:
Address:
Contact: Title:
Phone: Fax: E-Mail:
Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?
Social/Human Services:
Housing:
Planning:
Community Development:
Economic Development:
Business Loans:
Job Training:
Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.
What are the unmet community and economic development needs in the City?

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

What, if any, are the Fair Housing issues in the City?
Comments/Suggestions (if any):
The Women’s Help Center provides shelter for women and their children who are victims of domestic violence. The usual first step for the shelter's clients is to seek financial assistance through the Department of Welfare. Approximately one-half apply for housing assistance through the Johnstown Housing Authority, but many have outstanding debts with the Housing Authority.

The Women's Help Center provides the following services: drug and alcohol prevention work, domestic violence counseling, a 24-hour hotline to provide information, support and referral services, meals, storage, shower facilities, laundry facilities, clothing, education and training, life skills training, child care, community resources information and assistance with agency referrals.

The Women's Help Center has identified a need for additional transitional and permanent supportive housing, as well as, additional activity space for children and counseling rooms. Staff members also estimate that nearly 75% of the shelter residents have major obstacles finding permanent housing, especially if they have children.
City of Johnstown, Pennsylvania  
First Summit Bank - Johnstown  
Tonya Kelly, Assistant Vice President, 814-535-3551  
Thursday, August 21, 2014

- First Summit Bank in Downtown Johnstown offers First Time Homebuyer Loans, home purchase and construction mortgages, and home equity loans and lines of credit. The bank also offers commercial lines of credit and mortgages, equipment loans and leasing, commercial vehicle loans, and business acquisition financing.
- The First Time Homebuyer Program offers customers a reduced cost of appraisal and reduced attorney fees, as well as no loan origination fee. The City of Johnstown’s First Time Homebuyer Rehabilitation Assistance Program uses CDBG funds for low-interest loans for first time homebuyers to make repairs to their homes at the time of purchase. The program offers deferred loans up to a maximum of $20,000 per household.
- The City inspects homes, and with their approved contractor, uses the loan to make the repairs. The home is appraised at the “as-completed” value, as opposed to the “as-is” value before the rehabilitation occurs.
- The homes can be in any section of the City, but the applicant has to meet the financial qualifications, and the City has to be able to rehab the home to meet code standards without spending more than the “as-is” value of the home. The project has to make financial sense.
- The purchase can be “person to person”, and does not have to go through a realtor.
- Applicants with a credit score of 685 or higher must have at least 5% of the sale price of the home for a downpayment. If their credit does not meet this standard, they have to pay 20% down.
- Franklin Johnstown Federal Credit Union offer financial counseling, and there is closing cost assistance available in Cambria County.
- First Summit Bank will review applicants’ credit and income, and configure what their down payment and monthly payments would be. Applicants cannot receive a loan for their downpayment.
- The main reasons people are denied for a loan is credit, usually due to the loss of a job. Some people are denied because of low-income and debt-to-income ratio, even if their credit is good. The federal guideline for debt-to-income maximum threshold is 45%, but First Summit Bank has a maximum of 38%.
- First Summit Bank has rehab loans with regular underwriting, and also a loan for low-income borrowers where the bank will underwrite the property for 80% of the value upon completion. The Cambria Thrift - Consumer Discount Company will underwrite for 100% of value upon completion.
- Many homes in Johnstown are in poor condition and need rehabbed.
- There is a need for elderly housing in Johnstown, outside of downtown proper, that is accessible.
- Businesses in the Central Business District need ADA improvements. First Summit recently gave a loan to a local business to install an elevator.
- Johnstown needs new equipment and landscaping at the playgrounds. There is a skate park in the West End, but it is utilized by older children. There used to be “playground teachers” that would supervise and play with children at the playgrounds.
- Johnstown needs one major retailer to locate downtown, which will attract other businesses.
• There are not enough businesses open late in the downtown area. There is nothing for people to do after events at the conference center.
• Downtown Johnstown should have more single-residency lofts for young people. This would incentivize businesses to stay open later and would attract new business.
• Johnstown should consider consolidating with nearby townships and boroughs to increase population and leverage more Federal funds.
City of Johnstown, Pennsylvania
Phone Interview with Goodwill Industries of the Conemaugh Valley, Inc. (GICV)
Phyllis J. Bandstra, President and CEO, 814-536-3536
Wednesday, September 17th, 2014

- Goodwill Industries of the Conemaugh Valley owns and operates 10 Goodwill retail stores and donation centers and 5 donation sites in a six-county area.
- GICV provides job training, employment support and rehabilitation services to individuals with disadvantages and disabilities, dislocated workers, youth, and other job seekers.
- The greatest financial support for these services comes from the role for which the Goodwill name is best known – the sale of donated goods. GICV directs revenue generated from the sale of donated items into community services and programs in Bedford, Blair, Cambria, Huntingdon, Indiana, Somerset, and portions of Westmoreland counties.
- GICV was incorporated in Johnstown, Pennsylvania in December 1962 as an independent nonprofit organization to empower people who have barriers to employment. Its headquarters are located at 540-542 Central Avenue in the Moxham section of Johnstown.
- Goodwill’s mission is to empower individuals and families with employment barriers to achieve their fullest potential in the community through work services.
- GICV provides a wide range of career development services including: job training, employment support, adult basic education, PA CareerLink job search and recovery and community integration services to individuals with disadvantages, disabilities, dislocated workers, youth, ex-offenders and other job seekers.
- Goodwill Industries of the Conemaugh Valley provide jobs in custodial, donated goods retail (including warehousing), brick and mortar stores, e-commerce, assembly contracts, and workforce development. There are currently 270 employees with over 200 paid work experience trainees.
- GICV offers youth mentoring services with emphasis on career development.
- GICV programs primarily serve individuals with disabilities and other disadvantaged conditions, including at-risk youth, dislocated workers and ex-offenders.
- The City of Johnstown needs to create more jobs that pay self-sustaining wages.
- The City of Johnstown needs to boost post-secondary education levels among residents.
- There is currently no reason to utilize the downtown area of Johnstown. The downtown area closes at 5 pm.
- The City needs more retail stores and restaurants that might encourage visitors to the downtown area.
- The City needs to offer more safe and affordable recreational activities.
- There is limited public transportation which makes it difficult to get around Johnstown, particularly in the evening and in rural communities.
- There are many abandoned homes throughout the City, many of which are old, unkempt and undesirable.
- The City needs to clean up abandoned buildings and streets.
- Johnstown needs more youth programming and activities such as skate parks, recreational leagues, and visual and performing arts programs.
- The City needs more of a police presence to cut down on crime and drug use.
- There is a lack of supportive services to bridge needs while a person is in school or being trained for a better job or while transitioning from welfare dependency to self-sufficiency.
- The City of Johnstown needs to attract new businesses and foster entrepreneurs.
- The City needs to provide attractive housing.
• Johnstown needs to provide affordable housing for people with a criminal background.
• The Section 8 housing landlords are not completing background checks.
• There is a need for transitional housing for women, families and homeless youth. The current time of 30 days in transitional housing is not enough time for a homeless family to become self-sufficient.
• The City needs to take care of the playgrounds in Johnstown.
• Johnstown should work to development strong family units through parenting, financial literacy, career pathways, skill building, more jobs, and the means and will to rise above poverty.
• Low income, working families are often penalized with reduced benefits.
• The City of Johnstown should modernize and improve the aesthetics of the City.
• The City should continue offering events in the downtown area to attract non-City residents.
• Johnstown should develop attractions for visitors and tourists such as art, boutiques and specialty shops.
City of Johnstown, Pennsylvania
Phone Interview with Lee Initiatives
Anda Ray, Executive Assistant, 814-533-0751
Thursday, September 18, 2014

- Lee Initiatives was founded in 2005 and is the legacy of the former Lee Hospital. Lee Initiatives is the philanthropic parent of Johnstown Medical Development Corporation and Walnut Management Corporation.
- Lee Initiatives has provided fiscal resources for energy assistance, after school programs, cancer research, the purchase of medical equipment, and educational programs related to healthcare.
- Lee Initiatives preserves the legacy of Lee Hospital by managing its resources to improve the quality of life for people in the service area of the former Lee Hospital in West Central Pennsylvania.
- Each year Lee Initiatives opens a grant cycle to local organizations identified as a 501.c.3 non-profit. The grant requests must focus on health and wellness, children, youth and adult intervention, arts and humanities and educational initiatives related to health.
- Lee Initiatives also awards scholarships on a yearly basis via the Emily Lee Scholarship Program. Recipients must be enrolled in a program in a health related field to be eligible. The scholarship award is sent directly to the institution in which the recipient is enrolled.
- Grants that are awarded are earmarked for the disabled, elderly and low income populations.
- The City of Johnstown’s greatest need is to feed the area’s hungry children.
- Some working, low income families in the City do not receive enough money in monthly food stamps to sustain their households.
- The biggest challenge that the City of Johnstown faces in terms of housing is the lack of security, particularly in low income housing units. Some families do not allow their children to play outside due to the threat of violence, aggressive behavior and bullying.
City of Johnstown, Pennsylvania  
Phone Interview with Greater Johnstown Landlord Association  
Rich Hudec, Chairman, 814-266-4803  
Thursday, September 18, 2014

- The Greater Johnstown Landlord Association assists the general public with finding housing, particularly those who are difficult to house.
- They maintain a list of homes for rent at www.thegjla.com.
- They work with the county on the Shelter Plus Care Program.
- The GJLA works primarily with low income, disabled adults and those receiving medical assistance.
- The City of Johnstown needs more jobs.
- The City needs to demolish old and abandoned properties.
- The City needs more low cost private housing.
- The City needs less new construction and more low interest loans and support for the purchase of vacant homes.
- Johnstown needs a database that keeps record of those who have accessed or tried to access social services so that agencies can move individuals through the process more easily.
- There needs to be a more consistent tenant screening process which would minimize the likelihood of discrimination.

Phone Interview with Greater Johnstown Landlord Association  
Paula Miller, Vice Chairman, 814-262-8835  
Thursday, September 18, 2014

- The GJLA provides rent subsidy and housing to those in need.
- They serve the general public, focusing on low income, disabled, and persons with mental illness, including substance abuse and behavioral issues.
- The City needs to focus on creating more jobs.
- The City of Johnstown should provide funding for rent and security deposits to those in need.
- The City needs a homeless shelter.
- There is a need for a greater connection between social workers and their clients.
- There are waiting lists for those who need housing assistance.
- The City should offer tax incentives that would encourage businesses to relocate to Johnstown.
- The City should provide incentives to encourage more real estate investment.
City of Johnstown, Pennsylvania
Phone Interview with Catholic Charities, Inc. of the Diocese of Altoona-Johnstown
Jean Johnstone, Executive Director, 814-535-6538
Thursday, September 18, 2014

- The Catholic Charities, Inc. of the Diocese of Altoona-Johnstown provides emergency financial assistance and case management for basic human needs, such as housing/eviction prevention, utilities, prescriptions, food, clothing, personal care items, emergency transportation, etc.
- The Catholic Charities also provide case management and emergency shelter for homeless individuals and families in Cambria County.
- They offer counseling services to individuals, couples and families by professional social workers.
- The majority of those served are low-income.
- Those serviced by the Catholic Charities do not have to be Catholic.
- There is a need for the City of Johnstown to enforce City ordinances concerning property maintenance.
- Since the recession of 2008 and the discontinuation of unemployment benefits for many residents, Johnstown has seen a growing number of persons and families without any viable source of income. The City needs to create jobs that pay a "living wage" and offer benefits.
- The City is lacking affordable and safe housing for the low-income and working poor.
- The City needs more safe, clean, and affordable efficiency apartments that include utilities.
- The City of Johnstown needs supportive housing that assists those transitioning from homelessness to independence.
- There has been an increase in bed bug infestations. Many of those affected are low-income and cannot afford extermination, which has created a growing problem.
- Johnstown needs to provide additional programs for individuals with substance abuse problems.
- The City should develop job training and placement programs that target ex-offenders and those with criminal records to ensure equal access to jobs and housing.
- The City needs to develop safe housing for those with criminal records. Often, their records hinder them from finding safe, affordable housing.
- The St. Vincent DePaul Center provides emergency financial aid for those facing evictions and utility shut-offs.
- They also provide those in need with clothing, furniture, prescriptions, eyeglasses and connections to food pantries.
- The City of Johnstown needs to create more jobs.
- The City needs to provide more services to the homeless while working to eliminate homelessness.
- The City needs to reduce crime in the City.
- The City of Johnstown should develop a plan to revitalize the City’s neighborhoods.
- Johnstown needs to expand free medical care and legal aid programs.
- There are too many people coming in from out of town and receiving public housing through the Johnstown Housing Authority while local residents are still waiting for housing.
City of Johnstown, Pennsylvania
Johnstown Housing Authority
Georgette Ballarino, Resident Selection Supervisor, 814-532-5527
Thursday, September 18, 2014

- The JHA provides public housing for low-income residents.
- Residents pay rent based on income, rather than on the size or type of accommodation.
- The Johnstown Housing Authority has eleven complexes scattered throughout Cambria County. Seven buildings have 983 apartments, which are designed for low income families and individuals. There are four complexes that are designed for the elderly, disabled or handicapped. They consist of 521 low income apartments.
- Under the Housing Choice Voucher Program, the JHA also provides rental subsidy to 935 very low income families and individuals throughout Cambria County. This program is designed to provide applicants an opportunity to choose housing on the open market from private landlords who are willing to participate in the program.
- JHA's vision is to improve the quality of life for all residents by implementing programs which encourage self-sufficiency.
- The Home Ownership program encourages self-esteem and pride.
- JHA offers scholarship programs to residents for programs such as, the Learning Lamp and Boy Scouts.
- Bridge Housing programs are offered to the homeless to promote self-sufficiency.
- The City of Johnstown needs better code enforcement.
- Local landlords need to be held accountable and take better care of their properties.
- The City needs to demolish old and abandoned buildings.
- The City needs to focus on creating jobs.
- Johnstown needs more single family dwelling units for low-income residents.
- There is a need for more recreational activities in Johnstown.
- The City needs to develop a crime watch program.
- The City of Johnstown needs to focus on creating jobs that promote economic development and encourage new graduates to stay in the City.
- The City should invest in developing the downtown area with restaurants and shopping.
The Johnstown Backpack Program sends food home every weekend with children.

Over 300 children in the Greater Johnstown School District are receiving food by way of the Backpack Program.

Six nonprofits are working together to identify children who need food over the weekend, when they are not getting breakfast and lunch at school. Member organizations include Alternative Community Resource Program (ACRP), Beginnings, Inc., CEM (Changing Expectations Mission) Johnstown, Christ Centered Community Church, The Learning Lamp, and the Trojan Learning Center Elementary School Program at the Greater Johnstown School District.

The City of Johnstown needs to create a more stable economic environment.

The City of Johnstown needs to stop violence within the City. Many students are fearful of walking home from after school programs offered by the Learning Lamp due to violence in the City.

The City needs to create a better connection between different social service organizations. It is difficult due to a lack of transportation.
City of Johnstown, Pennsylvania
Johnstown Area Regional Industries (JARI)
Debra Balog, Workforce Development Director, 814-262-8366
Thursday, September 18, 2014

- JARI is a non-profit economic development organization that has been a devoted partner of the business community in Cambria and Somerset Counties since 1974.
- JARI's team of business professionals has 155 years of combined experience in economic and entrepreneurial development. The agency served over 400 clients in 2013 alone, providing value-added services and connections to people in government, commercial lending, equity investing, real estate and other regional, state and federal economic development groups.
- JARI's primary territory is the Greater Johnstown area, which encompasses Cambria and Somerset Counties. They also offer various business assistance programs to other portions of Southwestern Pennsylvania, particularly in Pennsylvania's 12th Congressional District.
- They offer small business assistance, workforce development, government procurement assistance, site selection, and financing packages.
- The workforce development program assists low skilled, disadvantaged, displaced workers, veterans and the under-employed.
- The City of Johnstown needs to develop incentive programs to encourage businesses to move to the City.
- The City's population is aging and many of the remaining workforce is low skilled and/or disadvantaged. The City needs to provide additional resources to train these individuals and match them with available job opportunities.
- The City of Johnstown needs more moderate to high income housing within the City.
- The United Way and its umbrella of social service agencies are very prominent in the City, but these groups still need additional funding.
- The City of Johnstown should develop a plan to attract new business and support existing business.
The NAACP (Johnstown Chapter) promotes civil engagement through voter registration.

The NAACP coordinates individual visits in court to ensure civil rights are not in violation.

The NAACP protects civil rights in the education system and in the workplace.

The NAACP in Johnstown engages with the United Way and other local agencies to ensure minorities have a voice.

The City of Johnstown needs to create jobs that pay a living wage and ultimately help to alleviate poverty.

The high levels of violence and drug use stem from poverty.

The City needs to create a better educational system that can handle traumatized children. There needs to be a better mental health referral system that recognizes and reaches troubled children at a young age in the school system.

There is a lot of public housing available, but not enough single family homes.

One of the biggest problems in the City's public housing neighborhoods is the "doubling-up" of families.

The City needs to provide more counseling and mental healtherrals in the public school system.

The City needs to focus on workforce development by connecting the capable employee with available jobs in the area. The City should have knowledge of what skills are required for the job market and develop those skills in the school system and through job training programs.

Johnstown is tearing down single family homes that are blighted. The City should find a way to rebuild or rehab single family homes at an affordable cost for low-income families.
PUBLIC HEARING NOTICE:
City of Johnstown, Pennsylvania

FY 2015 Annual Action Plan
FY 2015-2019 Five Year Consolidated Plan
FY 2015 Analysis of Impediments to Fair Housing Choice

TUESDAY, AUGUST 19, 2014 at 5:00 PM
Anthony Truscello City Council Chambers
Fourth Floor of the Public Safety Building
401 Washington St., Johnstown, PA 15901

Purpose:
The City of Johnstown, Pennsylvania is preparing its CDBG and HOME Programs, Five Year Consolidated Plan, 2015 Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice.

This meeting is being held to:
- Identify citizens' needs in the community.
- Hear ideas on how to use CDBG and HOME funds.
- Hear about Fair Housing concerns, acts of housing discrimination, or barriers limiting housing choices.

Every five (5) years, the U.S. Department of Housing and Urban Development (HUD) requires communities receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds to prepare a 5-year Consolidated Plan and update the Analysis of Impediments to Fair Housing Choice. Citizen and Stakeholder input are essential to the successful enactment and implementation of the Consolidated Plan, which shapes the housing and community development goals over the next five (5) years. Come share your ideas and help develop strategies that will impact your community. Questions? Contact katie@urbandesignventures.com, or call (412) 461-6916.
PUBLIC HEARING NOTICE
CITY OF JOHNSTOWN, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT AND
THE HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of Johnstown, Cambria County, PA will hold a public hearing on **Tuesday, August 19, 2014 at 5:00 PM**, prevailing time, in the Anthony Truscello City Council Chambers, Fourth Floor of the Public Safety Building, 401 Washington Street, Johnstown, PA 15901. The Johnstown Public Safety Building and the Anthony Truscello City Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Mariane Zima, Administrative Secretary, at (814) 533-2017, to make those arrangements. The telephone number for the hearing impaired is 7-1-1.

The purpose of this public hearing is to gather information for the City's Five Year Consolidated Plan for FY 2015-2019, and the Annual Action Plan for FY 2015, which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) Entitlement Funds. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

The City of Johnstown anticipates that it will receive an allocation of approximately $1,173,879 in CDBG Entitlement funds, and an allocation of approximately $195,688 in HOME funds for FY 2015. These amounts are preliminary and subject to change based on the approval of the Federal Budget for FY 2015. In order to receive those funds, the City of Johnstown must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of Federal funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Johnstown. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Application packets for not-for-profit organizations seeking CDBG and HOME funds for FY 2015 funds are available at the Department of Community and Economic Development, City of Johnstown, 401 Main Street, Johnstown, PA 15901. The deadline to submit a completed application packet to the Department of Community and Economic Development is 4:00 PM on Friday, September 5, 2014.

The following types of activities may be eligible for funding under the CDBG program: acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation
of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; review; program administration; audit; and other miscellaneous activities.

The following types of activities may be eligible for HOME funding: Acquisition of property; rehabilitation of housing; new construction of housing; down payment and closing costs; tenant based rental assistance; administration; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

- 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.

All interested citizens are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Johnstown and the use of CDBG and HOME funds to address those needs over the next fiscal year. Written comments may be addressed to Ms. Renee K. Daly, Community and Economic Development Director, City of Johnstown, 401 Main Street, Johnstown, PA 15901.

Mr. Carlos Gunby
Acting City Manager/Finance Director
City of Johnstown
<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renee Daly</td>
<td>City of Johnstown</td>
<td>814.533.2017</td>
<td>Rdalycojstown.com</td>
</tr>
<tr>
<td>Karl Haylund</td>
<td>City of Johnstown</td>
<td>814.533.8616</td>
<td><a href="mailto:RDaly@cojstown.com">RDaly@cojstown.com</a></td>
</tr>
<tr>
<td>Katie Demmy</td>
<td>Urban Design Ventures, LLC</td>
<td>412-661-6916</td>
<td>Kii.e@urban Design Ventures.com</td>
</tr>
<tr>
<td>Debra Knott</td>
<td>UDV</td>
<td>412-344-3966</td>
<td>Debo@urban Design Ventures.com</td>
</tr>
<tr>
<td>Justin Dennis</td>
<td>The Tribune-Democrat</td>
<td>814-532-5060</td>
<td><a href="mailto:J.dennis@tribdem.com">J.dennis@tribdem.com</a></td>
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CDBG AND HOME PUBLIC HEARING
FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN,
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, &
CITIZEN PARTICIPATION PLAN
FY 2015 – FY 2019
August 19, 2014
Anthony Truscello City Council Chambers
Public Safety Building, Fourth Floor
401 Washington Street
Johnstown, PA 15901

Opening Remarks – Ms. Renee K. Daly, Director of Community and Economic Development

Introduction of Urban Design Ventures Consultants – Ms. Renee K. Daly, Director of
Community and Economic Development

Presentation by Urban Design Ventures – Mr. Karl M. Haglund, Vice President of Urban Design
Ventures & Ms. Katie L. Baurnes, Consultant

Overview:

- What is an Analysis of Impediments (A.I.) to Fair Housing Choice, a Consolidated Plan,
  and an Annual Action Plan?

- What is the process of preparing an Analysis of Impediments (A.I.) to Fair Housing Choice,
  a Consolidated Plan, and an Annual Action Plan?

FY 2015 Annual Action Plan Schedule:

- Publish First Public Hearing in the Newspaper – Monday, August 4, 2014

- First Public Hearing – Tuesday, August 19, 2014 @ 5:00 PM
• **Interviews and Roundtable Meetings** – Tuesday, August 19, 2014 – Wednesday, August 20, 2014

• **Publish Second Public Hearing and that Plans are on Display** – Friday, October 10, 2014 *

• **Plans go on Display** – Monday, October 13, 2014 *

• **Second Public Hearing** – Wednesday, November 5, 2014 *

• **End of Plans on Display** – Wednesday, November 12, 2014 *

• **City Council Adoption of Plans** – Wednesday, November 12, 2014 *

• **Plans submitted to HUD Pittsburgh Office** – Friday, November 15, 2014 *

• **Program Year Begins** – January 1, 2015

* Tentative schedule – Subject to change based on approval of 2015 Federal Budget

The City of Johnstown anticipates that it will receive the following Federal funds during the FY 2015 program year:

<table>
<thead>
<tr>
<th>Entitlement Funds</th>
<th>Amount</th>
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<tbody>
<tr>
<td>FY 2015 CDBG Funds</td>
<td>$1,173,879.00*</td>
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<tr>
<td>CDBG Program Income</td>
<td>$100,000.00*</td>
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<tr>
<td>FY 2015 HOME Funds</td>
<td>$195,688.00*</td>
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<tr>
<td>HOME Program Income</td>
<td>$0.00*</td>
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<tr>
<td><strong>Totals:</strong></td>
<td><strong>$1,469,567.00</strong>*</td>
</tr>
</tbody>
</table>

*Expected budget based on FY 2014 allocations. Allocations for FY 2015 have not been released.*
Eligible CDBG Activities

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

Review of Past Performance

The City of Johnstown has a good performance record with HUD and regularly meets its established performance standards. Each year the City prepares a Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the next program year. Copies of the FY 2013 CAPER are available for review at the City of Johnstown’s Department of Community and Economic Development Offices. The FY 2013 CAPER, which was the fourth CAPER for the FY 2010-2014 Five Year Consolidated Plan, was submitted to HUD by March 31, 2014. HUD has approved the FY 2013 CAPER.
• In the FY 2013 CAPER, the City of Johnstown expended 79.97% of its CDBG funds to benefit low- and moderate-income persons.
• The City expended 0.78% of its funds during the FY 2013 CAPER period on public services, which is below the statutory maximum of 15%.
• The City expended 17.2% of its funds during this CAPER period on Planning and Administration, which is less than the statutory maximum of 20%.
• The City of Johnstown was under the required 1.5 maximum drawdown ratio at a ratio of 1.16.

Public Comments on Community Development Needs of the City of Johnstown

• What are some potential barriers to Fair Housing Choice in your community?
  o Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on one or more of the seven (7) protected classes: race, color, religion, sex, disability, familial status, or national origin.

• Do you think that citizens are aware of how to report fair housing complaints?

• What actions should be taken to address potential fair housing discrimination and other fair housing concerns?

• What housing needs and strategies should the community consider over the next five years?

• What homeless needs and strategies should the community consider over the next five years?

• What other special needs and strategies should the community consider over the next five years?

• What community development needs and strategies should the community consider over the next five years?

• What economic development needs and strategies should the community consider over the next five years?

Closing Remarks – Ms. Renee K. Daly, Director of Community and Economic Development

Adjournment – Ms. Renee K. Daly, Director of Community and Economic Development
CDBG AND HOME FIRST PUBLIC HEARING
FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN,
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, &
CITIZEN PARTICIPATION PLAN
FY 2015 – FY 2019

August 19, 2014 @ 5:00 PM

Anthony Truscello City Council Chambers
Public Safety Building, Fourth Floor
401 Washington Street
Johnstown, PA 15901

Opening Remarks – Ms. Renee K. Daly, Director of Community and Economic Development, opened the Public Hearing at 5:00 PM.

Introduction of Urban Design Ventures Consultants – Ms. Renee K. Daly, Director of Community and Economic Development

Presentation by Urban Design Ventures – Mr. Karl M. Haglund, Vice President of Urban Design Ventures, LLC

He and Ms. Daly went through the agenda and the presentation. They then asked the public for comments and none were received. Mr. Haglund noted that no residents, concerned citizens, groups, etc. were present. The Tribune-Democrat was present.

Closing Remarks – Ms. Renee K. Daly announced that since there were no comments from the Public Hearing, she closed the Public Hearing at 5:35 PM.
COMMONWEALTH OF PENNSYLVANIA
County of Cambria

NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING

FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN, CITIZEN PARTICIPATION PLAN, AND FY 2015 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE CITY OF JOHNSTON, PA

Notice is hereby given that the City of Johnston, Cambria County, PA has prepared a Five Year Consolidated Plan for FY 2015-2019, an Annual Action Plan for FY 2015, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Friday, March 6, 2015 at the following locations:

City Hall,
401 Main Street, Room 200, Johnstown, PA 15901

Cambria County Public Library,
248 Main Street, Johnstown, PA 15901

The Johnstown Housing Authority,
501 Chestnut Street, Johnstown, PA 15906

These plans will be available for public inspection during normal business hours of operation. Written or oral comments will be accepted until April 6, 2015. Comments may be directed to Ms. Renee Dely, Director of Community and Economic Development, City Hall, 401 Main Street, Johnstown, PA 15901, (814) 533-2017. A public hearing will be held on Thursday, March 26 at 5:00 PM in the Anthony Trussello City Council Chambers, Fourth Floor of the Public Safety Building, 401 Washington Street, Johnstown, PA 15901. The purpose of the public hearing is to present the FY 2015-2019 Five Year Consolidated Plan for the City's housing and community development needs, the FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of $1,141,307 and for the use of HOME Investment Partnership Program (HOME) funds in the amount of $180,760, the 2015 Citizen Participation Plan, and the 2015 Analysis of Impediments to Fair Housing Choice, which describes the City's commitment to affirmatively further fair housing. The City Hall Building and the Anthony Trussello City Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please contact Ms. Renee Dely, Director of Community and Economic Development, at (814) 533-2017, to make such arrangements. The City intends to submit these documents to HUD on or before April 13, 2015.

The prepared Five Year Consolidated Plan, FY 2015 Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City's staff and officials, and the result of a Community Wide Survey Questionnaire.

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

- Owner Occupied Housing Rehabilitation $200,000
- First Time Homebuyer Rehabilitation $85,000
- First Time Homebuyer Closing Cost Assistance $22,000
- Economic Development Assistance $50,000
- Job Training $100,000
- Public Service $30,000
- Rental Rehabilitation $20,000
- Rehabilitation Costs $80,000
- Fair Housing $10,000
- Extensions $200,000
- Public Improvements $88,046
- Administration $168,581
- Redevelopment $20,000
- Planning $60,000

Total FY 2015 CDBG Funds for Project Activities = $1,141,307

The following HOME activities are proposed for funding under the FY 2015 Annual Action Plan:

- Owner Occupied Housing Rehabilitation $135,570
- Administration $18,070
- CHDO Set Aside $27,114

Total FY 2015 HOME Funds for Project Activities = $180,760

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low and moderate-income housing units that may be demolished or converted as a result of CDBG or HOME Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds.

On this 5th day of March A.D. 2015, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Christine Marhefka, who being duly sworn according to law, deposes and says as Classified Advertising Manager of the Tribune-Democrat, Johnstown, PA, a newspaper of general circulation as defined by the "Newspaper Advertising Act", a merger September 8, 1952, of the Johnstown Tribune, established December 7, 1853; and of the Johnstown Democrat, established March 5, 1853, publisher of The Johnstown Tribune and the Johnstown Democrat, and Commonwealth of Pennsylvania and the matter published in said publication in the regular issues, on March 5, 2015; and that the Affiant is not interested that all of the allegations as to time, place and character published that the case in the suit of said prior.

Christine Marhefka

STATEMENT OF ADVERTISING COSTS

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<td><strong>Total Cost</strong></td>
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To The Tribune-Democrat, Johnstown, PA
For publishing the notice or publication attached hereto on the above stated dates.

FOR ADVERTISING COSTS

Publisher of the newspaper acknowledges receipt of the aforesaid fees that the same has been duly paid.

(Name of Newspaper)
NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING
FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
FY 2015 ANNUAL ACTION PLAN, CITIZEN PARTICIPATION PLAN, AND
FY 2015 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
CITY OF JOHNSTOWN, PA

Notice is hereby given that the City of Johnstown, Cambria County, PA has prepared a Five Year Consolidated Plan for FY 2015-2019, an Annual Action Plan for FY 2015, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Friday, March 6, 2015 at the following locations:

City Hall,
401 Main Street, Room 200, Johnstown, PA 15901

Cambria County Public Library,
248 Main Street, Johnstown, PA 15901

The Johnstown Housing Authority,
501 Chestnut Street, Johnstown, PA 15906

These plans will be available for public inspection during normal business hours of operation. Written or oral comments will be accepted until April 8, 2015. Comments may be directed to Ms. Renee Daly, Director of Community and Economic Development, City Hall, 401 Main Street, Johnstown, PA 15901, (814) 533-2017.

A public hearing will be held on Thursday, March 26 at 5:00 PM in the Anthony Truscello City Council Chambers, Fourth Floor of the Public Safety Building, 401 Washington Street, Johnstown, PA 15901. The purpose of the public hearing is to present the FY 2015-2019 Five Year Consolidated Plan for the City’s housing and community development needs, the FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of $1,141,307 and for the use of HOME Investment Partnership Program (HOME) funds in the amount of $180,760, the Citizen Participation Plan, and the 2015 Analysis of Impediments to Fair Housing Choice as the City’s commitment to affirmatively further fair housing. The City Hall Building and the Anthony Truscello City Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please contact Ms. Renee Daly, Director of Community and Economic Development, at (814) 533-2017, to make those arrangements. The City intends to submit these documents to HUD on or before April 13, 2015.

The Proposed Five Year Consolidated Plan, FY 2015 Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City’s staff and officials, and the result of a community wide survey questionnaire.

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

1. Owner Occupied Housing Rehabilitation  $ 200,000.00
2. First Time Homebuyer Rehabilitation  $ 88,000.00
3. First-time Homebuyer Closing Cost Assistance $ 12,000.00
4. Economic Development Assistance $ 55,000.00
5. Code Enforcement $ 100,000.00
6. Public Service $ 30,000.00
7. Rental Rehabilitation $ 20,000.00
8. Rehab Delivery Costs $ 80,000.00
9. Fair Housing $ 10,000.00
10. Demolition $ 200,000.00
11. Public Improvements $ 68,046.00
12. Administration $ 168,261.00
13. Roxbury School Acquisition $ 50,000.00
14. Planning $ 60,000.00

Total FY 2015 CDBG Funds for Project Activities = $ 1,141,307.00

The following HOME activities are proposed for funding under the FY 2015 Annual Action Plan:

15. Owner Occupied Housing Rehabilitation $ 135,570.00
16. Administration $ 18,076.00
17. CHDO Set Aside $ 27,114.00

Total FY 2015 HOME Funds for Project Activities = $ 180,760.00

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG or HOME Funds.

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice.

Written comments or oral comments may be addressed to Ms. Renee Daly, Director of Community and Economic Development, City Hall, 401 Main Street, Johnstown, PA 15901, (814) 533-2017. Persons with hearing and/or speech impediments may contact the City via 711.

Ms. Renee Daly, Director of Community and Economic Development
CITY OF JOHNSTOWN, PA – CDBG PUBLIC HEARING
FY 2015 – FY 2019 FIVE YEAR CONSOLIDATED PLAN, 
FY 2015 ANNUAL ACTION PLAN, CITIZEN PARTICIPATION PLAN, 
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND 
FY 2013 AND 2014 ANNUAL ACTION PLAN SUBSTANTIAL AMENDMENTS

March 26, 2015
Anthony Truscello City Council Chambers, 
Fourth Floor of the Public Safety Building, 
401 Washington Street, 
Johnstown, PA 15901

Opening Remarks – Ms. Reneé Daly, Director of Community and Economic Development

Introduction of Urban Design Ventures Consultants – Ms. Reneé Daly, Director of Community and Economic Development

Presentation by Urban Design Ventures

Overview:

- What is a Consolidated Plan, an Annual Action Plan, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice?

- What is the process of preparing a Consolidated Plan, an Annual Action Plan, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice?
The City of Johnstown will receive the following Federal funds during the FY 2015 program year:

<table>
<thead>
<tr>
<th>Entitlement Funds</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>FY 2015 CDBG Funds</td>
<td>$1,141,307.00</td>
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<tr>
<td>FY 2015 HOME Funds</td>
<td>$180,760.00</td>
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<tr>
<td><strong>Totals:</strong></td>
<td><strong>$1,322,067.00</strong></td>
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**Five Year Priorities:**

The “Vision” of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Johnstown. The following goals and objectives have been identified for the City of Johnstown for the period of FY 2015 through FY 2019 for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs:

A. **HOUSING PRIORITY** - (High priority)
   There is a need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

   **Goals/Strategies:**

   HS-1 Housing Rehabilitation - Continue to rehabilitate the existing owner and renter occupied housing stock in the City, including handicap accessibility modifications.
   HS-2 Housing Construction/Rehabilitation - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through new construction and rehabilitation.
   HS-3 Fair Housing - Promote fair housing choice through monitoring, education, and outreach.
   HS-4 Homeownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and required housing counseling training.

B. **HOMELESS PRIORITY** - (Low priority)
   There is a need for housing and services for homeless persons and persons at-risk of becoming homeless.

   **Goals/Strategies:**

   HO-1 Operation/Support - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
   HO-2 Housing - Support local agencies’ efforts to provide emergency shelter, transitional housing, and permanent supportive housing.
   HO-3 Continuum of Care - Support the Continuum of Care’s applications for funding under SuperNOFA and the state ESG Program.
C. **OTHER SPECIAL NEEDS PRIORITY - (Low Priority)**
There is a need for housing, services, and facilities for persons with special needs.

Goals/Strategies:

**SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

**SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

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D. **COMMUNITY DEVELOPMENT PRIORITY - (High Priority)**
There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Johnstown.

Goals/Strategies:

**CD-1 Community Facilities** - Improve the City's parks, recreational centers, and public and community facilities through rehabilitation and new construction.

**CD-2 Infrastructure** - Improve the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, bridges, green infrastructure, etc.

**CD-3 Public Services** - Improve and increase public safety, neighborhood cleanup, city services, and social/welfare programs throughout the City.

**CD-4 Code Enforcement** - Undertake code enforcement activities to maintain the existing housing stock in the City.

**CD-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the City.

**CD-6 Neighborhood Revitalization** – Promote targeted neighborhood revitalization through planning studies, acquisition, demolition, special neighborhood cleanups, code enforcement, infrastructure improvements, housing rehabilitation, housing construction, public and community facility improvements.

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E. **ECONOMIC DEVELOPMENT PRIORITY – (High Priority)**
There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment for residents of the City of Johnstown.

Goals/Strategies:

**ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.

**ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development through technical assistance and low interest loan programs.

**ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
F. ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goals/Strategies:

AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

FY 2015 Budget:

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

1. Owner Occupied Housing Rehabilitation $ 200,000.00
2. First Time Homebuyer Rehabilitation $ 88,000.00
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Total FY 2015 HOME Funds for Project Activities = $ 180,760.00

The amendment to FY 2013 and FY 2014 CDBG Annual Action Plans are proposed as follows:

FY 2013 Activities:

1. IDIS # 982 Public Improvements – revised the activity description to include funds to rehabilitate three (3) bridges in the City of Johnstown. The following bridges are: D Street over St. Clair Run, McMillen Street over Solomon Run, and Mine Place over Solomon Run. The budget amount for this activity is $81,200.
FY 2014 Activities:

1. **IDIS # 1011 Economic Development Technical Assistance** – increase the line item budget amount by $40,000 for a new budget amount of $48,750.

2. **IDIS # 1012 Code Enforcement** – increase the line item budget amount by $2,000 for a new budget amount of $100,300.

3. **IDIS # 1013 Rehabilitation/Delivery Cost** – increase the line item budget amount by $23,000 for a new budget amount of $98,000.

4. **IDIS # 1016 Public Improvement** – reduce the line item budget amount by $100,000 and delete this activity.

5. **Public Service – Special Neighborhood Cleanup** – create a new activity under Public Services to assist with special neighborhood cleanup in the City of Johnstown. This will be funded from the FY 2014 CDBG Budgets. Line item budget amount of $35,000.

Comments

**Closing Remarks** – Ms. Reneé Daly, Director of Community and Economic Development

**Adjournment** – Ms. Reneé Daly, Director of Community and Economic Development
CDBG AND HOME SECOND PUBLIC HEARING
FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN,
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, &
CITIZEN PARTICIPATION PLAN
FY 2015 – FY 2019

March 26, 2015 @ 5:00 PM

Anthony Truscello City Council Chambers
Public Safety Building, Fourth Floor
401 Washington Street
Johnstown, PA 15901

Opening Remarks – Ms. Renee K. Daly, Director of Community and Economic Development, opened the Public Hearing at 5:00 PM.

Introduction of Urban Design Ventures Consultants – Ms. Renee K. Daly, Director of Community and Economic Development

Presentation by Urban Design Ventures – Mr. Walter J. Haglund, President of Urban Design Ventures, L.L.C

Mr. Haglund noted that no residents, concerned citizens, groups, etc. were present. He and Ms. Daly reviewed the time schedule. They discussed any comments previously received. He waited to give his presentation until 5:20 PM. No one came to the Public Hearing.

Closing Remarks – Ms. Renee K. Daly announced that since no one came to the Public Hearing, she closed the Public Hearing at 5:25 PM.
APPENDIX C - MEETING SUMMARIES
City of Johnstown
Meeting with Department of Community and Economic Development
Tuesday, August 19, 2014 at 9:30 am in the 2nd Floor Conference Room

In Attendance:

Renée Daly  Economic Development Director
Josh Summits  Economic Development and Sustainability Coordinator
Don Michaels  Codes Supervisor/Construction Coordinator
Kathy Purelli Webb  Fiscal Officer
Rebecca Christ  Residential Development Officer
Melissa Komar  Land Management Coordinator
Joe Slis  Economic Development Specialist
Karl Haglund  Consultant
Katie Baurnes  Consultant
Deborah Knox  Consultant

Streets/Sewers

- It is important to put improvements into “gateway” (entry) neighborhoods. The focus should be on improving these streets first.
- The City should try to merge projects for a more cohesive infrastructure improvement plan.
- When the City demolishes sidewalks along with sewers, the concrete work is patched and visually unappealing. Projects need to be tied together.
- Public improvement money should be used to strive towards a finished product, not for half-finished projects.
- PennDOT paves major roads, but does not fix sidewalks, so now the City has newly paved streets with broken sidewalks.
- The City’s Housing Rehab Program clients qualify for the sewer line replacement program.
- There is interest in a sidewalk rehabilitation program in the form of grants, not loans.

Housing

- The City should focus on keeping rents affordable.
- There is new housing in low/mod areas that have remained empty since they were developed, and they are now deteriorating. No one has moved in to the homes because the neighborhood in which they are located is undesirable.
- The First Time Homebuyer Program is running a year behind with the funds for loans. It is difficult to get qualified applicants.
- The Rental Rehabilitation Program can be applied to buildings with up to 10 units.
- For the Owner-Occupied Rehab Program, homeowners have to live in the City for at least a year. This prevents house “flippers” from accessing the funds.
- The City needs more ADA improvements to homes. The rehab programs can fund the installation of ramps or widening of doorways.
The rehab programs are two years behind with applications.
The World Changers can rehab homes for the cost of materials, because volunteers do the rehab work.
The Johnstown United Methodist Parish, or JUMP, is a non-profit professional service organization consisting of the members of First United Methodist Church of Johnstown, Franklin Street United Methodist Church of Johnstown, Trinity United Methodist Church of Johnstown, and Trinity Asbury United Methodist Church of Johnstown and members of the communities. Through their housing repairs and ramp-building program, JUMP assists homeowners in Johnstown with rehabs and accessibility improvements with volunteer labor. There is a long waiting list for their program.
One CHDO is looking to do a larger LIHTC project. A market analysis needs to be conducted to determine if the project should be new construction or rehab, which neighborhood would be the best location for the project, and where the needs of the City would be best addressed.
Habitat is interested in rehabbing homes on a block-by-block basis, as a "block project", instead of rehabbing scattered site homes.

**Funding Options**

- Tree removal can be part of demolition, if planned properly.
- Keeping the Neighborhood Revitalization Strategy Area (NRSA) would make sense in the Central Business District (CBD) because it allows for more flexibility in projects. Money spent in the CBD in the NRSA could be justified as creating or retaining jobs.
- Demolitions are currently prioritized to take care of emergencies first, but demo funding could also be targeted to further enhance neighborhoods that are already seeing improvement.
- CDBG funds could be used to support a business incubator with other agencies. The City would provide technical assistance.
- A sidewalk rehab program could fall under public improvements, although the program would have to be income-based.
- Public improvement dollars can be matched with PennDOT funds or pooled for larger projects.

**Community Needs**

- The City needs more recreational facilities, such as a ball park.
- Splash parks are a more attractive option than pools because there is less maintenance.
- The City is considering which public service needs should be funded in Johnstown.
- Businesses need ADA improvements to become more accessible for the disabled and elderly residents.

**Homeless**

- Catholic Charities still provides hotel vouchers for people at risk of becoming homeless, but they will be opening a new emergency shelter in Dale Borough in November of 2014.
Fair Housing

- Southwest PA Legal Services does fair housing testing for rentals through West Penn Rural Fair Housing. They also engage in outreach and education in the area.
- The City spent $10,000 for a study in 2012 through West Penn Rural Fair Housing. The study found that there is some discrimination from landlords, but no issues with lending were found.
- Other barriers were the lack of accessible housing for disabled and elderly residents, and difficulty with obtaining Section 8 vouchers. Residents are on the waiting list for assistance, but people from other cities are using their vouchers to come to Johnstown and find housing.
City of Johnstown
Meeting with Finance Manager & Mayor
Tuesday, August 19, 2014, 10:30 am, Mayor’s Office

Also attending:

- Renee Daly  
- Frank J. Janakovic  
- Carlos Gunby  
- Deborah Knox  
- Karl Haglund  
- Katie Baurnes

- Economic Development Director  
- Mayor  
- City Manager  
- Consultant  
- Consultant  

- The City needs to review its ordinances.
- Some public housing facilities are starting to use security cameras, which usually results in more people reporting issues in the neighborhoods.
- The City has received new funding for security patrols. Officers on foot and on bikes become a greater part of the community.
- The City has talked about creating street walking patrols after 4 pm. The City currently pays for patrols between 4-12 and 12-8 in public housing. The daily patrol is done by city police in expanded zones.
- The Housing Authority would have to provide evidence that shows an increase in need for after-hours patrols.
- There have been discussions about sharing the cost for police with the housing authority for 2 shifts. The cost would be $350,000 per year.
- The City has considered installing cameras on police cars that can read license plates.
- The City needs to repair the parking garage.
- The City needs to demolish more blighted, vacant properties. It would cost around $250,000 - $275,000 to demolish properties each year.
- The City should demolish properties in areas that could potentially be redeveloped.
- Horner Street between Kernville and the hospital would be an ideal location for a NRSA.
- NRSA’s do the most good in buffer areas. It gives the people more choices and opportunities.
- The City would like to try and annex and consolidate areas outside of the City by using insurance rates as incentives.
- The CDBG funds could be utilized to enhance local parks. Parks enhance life and develop a sense of community.
- The local baseball park, Point Stadium is found in a low/mod area and is underutilized. Many groups use it for football and basketball games. The City should consider completing the stadium to make it more of a recreation facility. The construction would create jobs and could make the facility ADA accessible.
- The City should develop skate parks, swing sets, splash parks, and anything that can be used as a permanent recreation facility.
- The City may want to consider using funding for coaches at parks and playgrounds that could teach basketball or other recreation activities.
- The City should connect home rehab to the lateral sewer line replacement.
- Finances are the biggest barrier to fair housing.
- People are fearful to report fair housing issues out of fear of eviction.
- The City’s rental registration program is lacking manpower. Inspections are completed every 3-5 years and only after a code violation.
- The City could eliminate or reduce loans on properties so that they could acquire the property. The City can own parks or create their properties into parks but can remodel or reuse a building.
- Renee Daly said that the poverty level in the City is 27% and, therefore, any job growth will count as an increase.
- The City needs to develop the downtown area of Johnstown.
- CDBG money cannot be used for property maintenance. The City should put funding into a summer job program that would allow kids to maintain City properties. The ACRPkids.org website has more information.
- The City has 1,600 blighted properties with absentee landlords and code issues. The seniors, children and the disabled need help from the City to clean up these properties and get rid of things like lead-based paint.
- 400-500 students from the University of Pittsburgh at Johnstown could take part in a “Day of Caring” and complete improvement projects.
City of Johnstown
Meeting with Code Department
August 19, 2014, 12:30 pm, 2nd floor conference room

In attendance:
Leroy Palov   Code Officer
Jennifer Burkhart   Code Officer
Sam Barber   Code Officer
Katie Baumes   Consultant
Karl Haglund   Consultant
Deborah Knox   Consultant

- Banks and lending are an issue in the City. It is hard to get a loan, particularly without a high credit score. Rehab loans are not given.
- Most people in the City rent because they can’t get a loan to buy a house, and most residents consider themselves to be low- or moderate-income.
- The City has a rental property registry. Properties are supposed to be inspected every three (3) years.
- Many landlords are not aware of the rental registration program. Tenants aren’t aware that they can and should call the inspection department if they have issues with their apartment. A common complaint is mildew. Perhaps Code Enforcement could distribute information along with the Legal Services Fair Housing outreach.
- There is a misconception among some tenants that when they call with code violation complaints, they believe they do not have to pay rent until the issues are resolved. Simultaneously, landlords do not fix maintenance items and address complaints until the rent is paid. This often results in evictions and landlord/tenant issues coming before the magistrate.
- If landlords register their units from January 1st through February 29th, it is free. It is $10 to register units from March 1st to April 30th, and $20 from May 1st to December 31st. The inspection fee is $75 for a single-family dwelling, $100 for a duplex, and $75 plus $25 for each additional unit for a multi-family dwelling. Boarding houses have a $200 inspection fee, and halfway houses have a $1,500 fee.
- There is a $1,000 fine per unit for landlords that do no register their units, but magistrates do not enforce it.
- The Department of Code Enforcement has a pamphlet for the Residential Rental Property Inspection Program that includes a checklist of common violations for property owners to consult.
- The program is supposed to selectively inspect units every three (3) years, but now, units are inspected if there are two or more code violation complaints. The staff capacity does not enable the Department to inspect more often and with more frequency.
- Section 8 landlords follow City codes, but Code Enforcement cannot inspect them because they do not have to register for the program.
• The City of Johnstown has approximately 1,600 vacant properties, of which 900 of these are in very bad shape and are not fit for human habitation. Vacant properties are entered into the system so that the Police and Fire Departments in the City can track them. A vacant property sweep in the City resulted in registration forms being sent to owners informing them of their responsibilities.
• The County Sheriff’s Sales should result in the maintenance of properties and payment of taxes. There are currently ten (10) pages of properties going up for Sheriff’s Sale.
• There has not been any new single-family residential construction in five (5) years. The Housing Authority is the only developer building housing.
• New houses built on Moore Street in the Prospect Neighborhood, in the West End, and on Boyer Street in the Coopersdale Neighborhood sold quickly when they were built, and the blocks where they are located are very nice.
• The downtown area of Johnstown needs revitalized. Very few businesses are open past 6:00 PM. New economic development activities need to occur, and the business district needs to be redeveloped.
• There is a Conference Center downtown near Point Stadium that is utilized about 80% of the year for different events. Businesses should build on the success of the Conference Center and cater to people that are attending the events. There is also a need for night-life to keep people downtown.
• The Point Stadium is under-utilized and needs to be advertised.
• FEMA regulations make it difficult to redevelop the downtown, because of the flood plain that covers the area.
• The City needs a mid-range, big box department store such as a Kohl’s or Target.
• Duke LifePoint Healthcare is buying Conemaugh Hospital, and they are a for-profit institution. They will have to pay taxes, but there is the potential that they will be able to get rid of a lot of the substandard properties in the area.
• City of Johnstown Staff goes out on their own with the City garbage truck to pick up couches, tires, garbage, etc. from vacant properties that have become dumping grounds.
• There is a need for additional activities for children, especially indoor activities in colder months.
• The YMCA can be expensive for a family to join, even with discounts for low-income families.
• The City needs good-paying jobs. There are only three large employers, including the hospital. Most of the mills are closed. There are only two (2) mills in operation, and the rest are brownfield sites.
City of Johnstown
Meeting with Public Works
Tuesday, August 19, 2014, 1:30 pm, 2nd Floor conference room

In attendance:
Darby Sprinicz    Public Works Director
Katie Baurnes      Consultant
Karl Haglund       Consultant
Deborah Knox       Consultant

- The City could expand its workforce through "forced" labor.
- The City should lease equipment, like excavators.
- Presently, volunteers are used to build playgrounds and perform park improvements, but Public Works could do some of the projects, as well.
- The City needs a senior activity center. There is currently a YWCA, but no YMCA.
- The Summer Youth Training Program could be used to maintain vacant properties. Currently, the City is using vacant property fees to cut grass, but they would rather have control over the workforce by way of the Summer Youth Program.
- The downtown area has been improved through the PCTI project. The planters along the main street look very nice.
- The City would like a splash park and has $130,000 for it, but they can’t get a splash pad kit.
- The City has completed some sidewalk and road paving on the main corridors.
- Darby does a good job maintaining green space areas. The City needs more perennial plants.
- PCTI storm water management rain gardens have been installed in the City.
- The City should consider bringing in an anchor store to the downtown area. They need a retail store with goods and necessities attractive to the population.
- KFC left and the City didn’t do anything to try to keep them or fill the space.
- The rails to trails program is doing well. Last year, the City teamed up with UPJ to clean up the trails.
- The City needs to market Point Stadium. The little league can bring in $25,000 in advertisements.
- DCNR will match and leverage public improvements like the spray park.
- The City has 13 parks, one of which is designed for children with disabilities (Roxbury Park).
- Green spaces in the City are all well maintained.
- The City has active neighborhood groups and great community gardens.
City of Johnstown, Pennsylvania  
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and  
Analysis of Impediments to Fair Housing Choice  
Housing Agencies Meeting in City Council Chambers  
Wednesday, August 20th, 2014 at 9:00 A.M.

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<th>Organization</th>
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<tr>
<td>JoAnn Tamb</td>
<td>Habitat for Humanity</td>
<td>814-539-5965</td>
<td><a href="mailto:hfhcc@atlanticbb.net">hfhcc@atlanticbb.net</a></td>
</tr>
<tr>
<td>Debbie Pollino</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Per Sylvia King</td>
<td>Habitat America Bank</td>
<td>(814) 244 5939</td>
<td><a href="mailto:Slingjob@atlanticbb.net">Slingjob@atlanticbb.net</a></td>
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<tr>
<td>Della Czechowski</td>
<td>Cambria Somerset</td>
<td>814-266-2206</td>
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<tr>
<td>Larry R. Custer</td>
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<tr>
<td>Paula Miller</td>
<td>Greater Johnstown</td>
<td>814-471-7311</td>
<td><a href="mailto:paulalmillerd@aol.com">paulalmillerd@aol.com</a></td>
</tr>
<tr>
<td>David Petroni</td>
<td>Buckeye Community Hope Farms</td>
<td>614-588-6495</td>
<td><a href="mailto:dpetroni@buckeyehip.com">dpetroni@buckeyehip.com</a></td>
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City of Johnstown, Pennsylvania  
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and  
Analysis of Impediments to Fair Housing Choice  
Housing Agencies Meeting in City Council Chambers  
Wednesday, August 20th, 2014 at 9:00 A.M.

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City of Johnstown
Meeting with Housing Agencies
Wednesday, August 20, 2014, 9:00 am, 2nd Floor Conference Room

In attendance:
- JoAnn Tomb - Habitat for Humanity
- Debbie Polino - Habitat for Humanity
- Rev. Sylvia King - Christ Centered Community Church
- Della Csehoski - Cambria-Somerset Association of Realtors
- Larry Custer - Cambria County Redevelopment Authority
- Paula Miller - Greater Johnstown Landlord Association
- David Petroni - Buckeye Community Hope Foundation
- Georgette Ballarin - Johnstown Housing Authority
- Althea Jeffers - Johnstown Housing Authority
- Rich Hudec - Greater Johnstown Landlord Association
- Frank D'Ettorre - Johnstown Redevelopment Authority
- Vicki Vasile - Northern Cambria County Development Corporation
- Matt Barczak - Northern Cambria County Development Corporation
- Karl Haglund - Consultant
- Katie Baumnes - Consultant
- Deborah Knox - Consultant

- The redevelopment authority came up with the concept of sustainable strategies. A road map has been created that looks at the gateways into the City, all of which have visual quality issues.
- They are looking at redeveloping 5 or 6 corridors to encourage the reuse of properties. Some of these corridors include Strayer, William Penn, and Franklin.
- The City has the opportunity to develop vacant land along the corridors for new housing construction and rehabilitation.
- The Roxbury Neighborhood is stable but has a growing slum problem that stems from a vacant school in the neighborhood. The City will acquire the school and demolish it. The City needs funding to acquire and demolish the property and then build senior housing on the land.
- The City wants to deal with blight and stabilize neighborhoods in a strategic way as opposed to a shot-gun approach.
- The City needs to provide visible community leadership in neighborhoods. This will help to stabilize the neighborhoods as a whole.
- Habitat for Humanity has some difficulty finding qualified homeowners. They must be selective due to limited resources and manpower. The potential buyers must have a credit score of at least 600, which is tough to find.
- The biggest issue in the City is blight or blight nearby. Some buyers won’t buy due to blight in the area. Property values are down in the City and the sewer line fees are expensive. Many buyers are walking away.
• The City is looking at neighborhoods block-by-block rather than taking the shotgun approach. The City should set up a road system for redevelopment. The City needs to keep people downtown by redeveloping the area.

• The City wants to redevelop the most stable areas. Roxbury is a stable community but it is not close to the business district. The City needs to stabilize the economic center to draw people into the City limits.

• The City needs to stabilize housing in the downtown area and encourage young people to move there.

• The elderly would like to live outside of the City limits. The City should look at assisting the elderly population that are aging out or their homes.

• The City needs to attract more businesses. They need more subsidies to entice developers to invest in mixed-use developments.

• The current Housing Authority waiting list includes 250 single people who will wait 6 months for housing. The group is mixed in age but includes mostly young people.

• The City needs more studio apartments for singles.

• From a real estate perspective, homebuyers in the City are interested in suburban neighborhoods and the renters are more interested in the downtown area.

• LIHTC properties are more attractive and are affordable housing units. They do not fall under Section 8 housing. These properties are more attractive to developers because rent incomes are higher with mixed income tenants.

• From the landlord’s perspective, a way to incentivize landlords would be to provide additional money for blight removal. There could be tax credits made available or waivers of the sewer fees.

• The current Renter Rehab program with the City can be costly. The property must be repaired to code standard, which can often be more expensive than it's worth.

• The first time homebuyer program could be more accessible to people. Currently, there are a great deal of financial restrictions, including expensive rehabilitation costs.

• There seems to be little support for group homes or shelters for transitional housing. Landlords are unable to offer apartments or homes for shelters because the City will not approve.

• Banks like Ameri-Serve will lend money to multi-family rehab projects. The interest rates are higher for landlords buying multi-units.

• The City has many nice properties. One of the biggest issues is crime. Programs like "Adopt a Block" can help to stabilize neighborhoods. Moxham is a great example.

• There is too much leeway when it comes to abandoned properties. There is too much red tape to go through in order to acquire abandoned properties. The City should look at ways to acquire property after a certain time period.

• The home values in the City do not support the cost of rehabilitation and bringing houses up to code standards.

• Crime in the City is a real problem.

• There are some neighborhoods with bad reputations due to crime. Moxham, for example, receives around 200 calls per month. Many people wouldn’t want to move there or bring business there based on the reputation. Some businesses in the area would be willing to pay for a full time officer or security guard to help patrol and increase
police presence. Currently, this area has one police officer patrolling the area. Landlords have also tried to keep undesirable people from renting in the Moxham area.

- Ordinances in the City can be prohibitive for landlords. The City has the right to inspect and requires rentals to be registered, but the program is not run on a manageable scale. The City needs to target inspections to code violation and complaints rather than passing large, over-reaching ordinances that the City doesn’t have the manpower to enforce.

- Section 8 units in the City have to be up to code. Section 8 tenants are screened and subject to extensive background checks.

- The City’s Landlord Association has resources for landlords to run background checks. The Landlord Association manages about 600 properties out of 4,500.

- The community needs a goal in order to stabilize the area, such as a recreational facility or social center for young people.

- It is difficult to keep visitors out of Housing Authority properties and it is often those guests that are responsible for crime, not the residents.

- Since the beginning of the year, the City has received 2 calls per week from people wanting to donate properties. Over the last 12 years, the City has received and rehomed hundreds of properties and sold more than 20 to low/mod families.

- HUD changed the rules for the HOME Program, which affected their CHDO. It is impossible to hire enough staff.

- They have sold more than 24 properties in the City and 36 rental units.

- The Cambria County Redevelopment Authority lost their CHDO and acquiring properties has come to a halt. Now, they are reducing their inventory and selling to landlords and developers.

- People want to donate their properties but they can’t be accepted because there is no money for maintenance or rehab. The cost of rehabilitation is often more than the value of the house.

- In September 2013, the City of Johnstown lost its homeless shelter owned by the Salvation Army. The City is working with Community Action and the Catholic Charities to develop a new shelter in Dale Borough. The new shelter will open in November 2014 and will be run by Catholic Charities. The shelter will have 12-15 beds. The shelter is looking for funds from the City to operate.

- Fair Housing officers have only received 6 fair housing complaints in 35 years. The most common complaint was familial status. For example, landlords won’t rent a two-bedroom apartment to a woman with 3 kids due to occupancy or a three-bedroom house to a single person.

- Realtors also receive complaints regarding familial status and send those complaints to the state.

- Real estate agents must take a continuing education course of at least 7 hours per year. A publication on fair housing should be distributed internally to realtors.

- The Landlord Association does one screening per year. Accessibility modifications encourage landlords to rent to a protected class.

- The Housing Authority doesn’t allow “vicious” dogs to live on property.
City of Johnstown, Pennsylvania  
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and  
Analysis of Impediments to Fair Housing Choice  
Homeless Agencies Meeting in City Council Chambers  
Wednesday, August 20th, 2014 at 10:30 A.M.

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City of Johnstown
Meeting with Homeless Agencies
Wednesday, August 20, 2014 @ 10:30 am in City County Chambers

In attendance:
Artysa Thomas    Womens Help Center
Melissa Kreutzerger    Catholic Charities/Homeless Shelter
Dawn Popovich    Catholic Charities
Georgette Halloran    Johnstown Housing Authority
Jean Johnstone    Catholic Charities
Steve Knowlton    St. Vincent de Paul
Jude Peruso    Community Action
Elizabeth Stricker    Salvation Army
Larry Custer    Cambria County Redevelopment Authority
Paula Miller    Greater Johnstown Landlord Association
Karl Haglund    Consultant
Deborah Knox    Consultant
Katie Baurnes    Consultant

Housing / Homelessness

- There is a lack of affordable housing in Johnstown.
- The economy dictates that more assistance is needed, including rental and utility assistance.
- Many people in the City have difficulty in paying the security deposits.
- Rent prices on the open market are too high. The average one bedroom apartment rents for $550-$575 and is often in poor condition.
- There is currently a waiting list for those looking for public, subsidized housing.
- People with felony criminal records, drug problems or sex offenders are not eligible for many housing options.
- The City has its fair share of slum landlords and a large number of absentee landlords.
- Some renters find themselves evicted due to hospitalization.
- Other residents withhold rent until improvements are made and end up getting evicted.
- The transient populations do not qualify for housing services.
- The City has issues of chronic homelessness. Many people don’t want help. Some individuals developed skills to live on the street.
- Safety is an issue in public housing.
- Utility companies allow households to rack up large utility bills to the point of deep debt.
- People have 2 sewage bills and don’t know to pay the 2nd bill.
- Today, there is a garbage fee of $140 / year.
- The City would benefit from homeless assistance on the County level.
- The City is in the process of developing a shelter in Dale Borough
- The United Way program “Get Connected” has a large notebook with housing opportunities and services.
• The 2-1-2 resource center is located in Altoona. It would be beneficial to have one in Johnstown.
• The Shelter Plus program is care through the housing authority. Unfortunately, there is no security deposit assistance available.
• The domestic violence shelter can house 30 women and children.
• Some landlords do not want victims of domestic abuse to rent their properties. They worry about criminal activity and damage.
• Families with children are sometimes separated from families without children in public housing.
• The Catholic Charities group offers a lot of emergency financial aid by way of rental assistance.
• The Women's shelter provides legal advocacy for the homeless and non-homeless.
• Free childcare is available through Mom's House for women enrolled in training or education programs.

Healthcare
• Conemaugh Hospital offers a free clinic.
• The City does not offer mobile clinics.
• The City does not offer counseling targeted at HIV patients.
• Mental Health Service agencies in Johnstown have a difficult time stabilizing patients that refuse their medication.
• Many people are discharged from hospitals with health or mental health issues because they do not have case workers managing their stay.
• The people need a temporary address for at least one month to be eligible for medical assistance. Without medical assistance, it is very hard to get case management.
• Many veterans are looking for services that are not offered anywhere in the City. Johnstown needs more mental health, dental and vision services for veterans.
• The Salvation Army offers a dental clinic with free and reduced cost services.

Food
• There is a food scarcity issue in Johnstown.
• There are food pantries in every section of the City. The request for even more pantries continues to come up.

Seniors
• The City has a growing population that is aging and unable to maintain and keep their homes.
• The City should offer a program to help with maintenance and upkeep like general repairs and lawn care.
Job Training / Education

- There is a lack of basic living skills among the people of Johnstown. They need more transitional skills and long term support.
- There is a lack of affordable child care in the City.
- There is a need to teach basic living skills like managing budgets, managing time, living from crisis to crisis.

Crime / Law Enforcement

- Crime is a growing issue.
- Johnstown needs more law enforcement.
- Much of the crime in the City is a result of joblessness and no income.

Needs:

- There is a lack of funding.
- There are no funds during interim times of Federal funding.
- People with criminal records have a difficult time finding housing and jobs.
- Many case managers only focus on coping with addiction.
- Case managers are not available for those with criminal records.
- It is difficult for people with $0 income to get help from the City.
- The City needs programs that offer school clothes.
- The City needs more transportation for seniors.
- The County should require discharge planning from state and federal prisons.
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City of Johnstown

Meeting with Social Service Agencies

Wednesday, August 20, 2014 @ 12:30 pm in City County Chambers

In attendance:

M. Veil Griffith          Area Agency on Aging
Ann Torlaksy              Goodwill Industries
Phyllis Bandstra          Goodwill Industries
Pamela Crooks             YMCA
Anda Ray                  Lee Initiatives
Karl Haglund              Consultant
Katie Baurnes             Consultant
Deborah Knox              Consultant

Housing / Homelessness:

- The City has an excess of housing; including low income housing.
- The City has seen an influx of people with housing vouchers.
- Johnstown has taken people in from outside the city to fill vacant housing.
- The City of Johnstown has experienced a growth in population from the Philadelphia area.
  - Many of the individuals relocating from Philadelphia have a criminal record.
- There are many abandoned and vacant properties in Johnstown, which gives a negative impression.
  - Some areas simply need to be cleaned up, while others need to be demolished.
- The City does not need more halfway houses or rehabilitation facilities. There are too many.
- Crime and security are both issues in public housing.
- The City should extend the length of transitional housing. Thirty days is not long enough. The City should consider coupling extensions in transitional housing with requirements like enrollment in training and educational programs. A period of 3-6 months would be more effective.
- Many young people in Johnstown do not have a permanent home and instead, “couch surf”.
- The City should provide more police patrols in areas of public housing.

Job Training / Education

- Johnstown needs to offer more GED programs.
- The City needs more employment support programs.
- Goodwill’s Youthbuild Program, whose mission is to unleash the intelligence and positive energy of low-income youth to rebuild their communities and their lives, serves about 125 teens per year. Many of those serviced are from the Philadelphia area and either living in public housing, homeless, or formerly incarcerated.
- The City needs to create more jobs for people with disabilities.
• The City of Johnstown has a lack of self-sustaining jobs and wages.
• The City needs more skilled workers. Currently, there are several jobs available at Goodwill that can’t be filled.
• There is a lack of adult basic education. The funding has been cut.
• An employer in Moxham hires those who have been incarcerated. The jobs pay well and offer opportunities for advancement.
• The City needs more people to obtain post-secondary education.

Food
• The Johnstown Backpack Project is a collaboration of seven agencies that provide meals to hungry kids. They receive 3 meals per day for the 2 days over the weekend.
• Currently, 125 kids in the Johnstown school district receive meals through the Backpack Program.
• The Backpack Project will serve over 325 kids this year.
• The City of Johnstown’s poverty level is high enough that they can offer free lunches to children at school.
• Some families have seen a loss in food stamps because they are working, but not making enough money.

Transportation
• Transportation routes are limited on weekends and evenings.
• The City should increase the availability of public transportation which, in turn, could help to revitalize the City.
• Many parents do not feel comfortable putting children on the bus alone.

Children / Teens
• The City of Johnstown needs more after school programming.
  o Programs could focus on resume writing and what to wear to interviews.
  o These programs should involve the parents, as well. There have been issues in the past with keeping kids involved without parent involvement.
  o The afterschool programs need more recreational activities like skate parks, etc.
• Educational attainment is very low in Johnstown.
• The City needs to develop strong family units.
• The YMCA offers youth mentoring programs.
• Goodwill focuses on youth programming and career development.
• Afterschool programs need more funding.
• There are students need scholarships, but scholarships aren’t available.

Crime / Law Enforcement
• The City needs more police presence.
• Central Park is nice, but people don’t feel safe walking through it during the day.
• One of the local halfway houses holds 75 people. The City does not want to see more homes like this moving into the area.
• People don't want to be in the City or downtown area at night. The parking garage by the hospital has criminal activity at night. There is no security or police enforcement.

Seniors
• The Senior Center in downtown Johnstown serves about 150 people per day. They offer programs like dancing and ceramics.
• The YMCA offers programs to seniors like Silver Sneakers which encourages people 65 and older to stay fit and active.
• The Johnstown Meals on Wheels programs serves about 400 seniors per day.
  o The Meals on Wheels program pays drivers minimum wage because the driving service is not tax exempt.
  o The program does not have enough volunteers to handle the deliveries.
• The aging population needs help maintaining their homes.

General Resources Needed
• The City needs to create events that will bring people into the City.
• There are currently very few retail shops in the City. Johnstown should bring boutiques and specialty shops into the downtown area.
• The current survival rate of businesses in the downtown area is poor due to prices, parking and transportation. The downtown area currently closes at 6 pm.
• Entrepreneur Alchemy is looking to open startup businesses around the park, but there are concerns about safety.
• The City is bringing in architects and artists to mentor students. Other organizations like CMU, UPJ, Goodwill and Don Bonk are joining together to help with the project.
• The average income of Johnstown residents is a bigger issue than fair housing.
• The City needs to provide more self-sustaining jobs.
• The City needs to help people come out of poverty by way of self-sufficiency programs.
City of Johnstown
Meeting with Police and Fire
August 20, 2014, 1:30 pm Public Works Building, 4th Floor

In attendance:
Tony Kovacic  Fire Chief
Craig Foust  Chief of Police
Katie Baurnes  Consultant
Karl Haglund  Consultant
Deborah Knox  Consultant

- Many people, previously incarcerated, now work in unstable labor and construction jobs.
- The amount of high profile crime in the City is on the rise. Most crimes are related to heroin.
- The City does have gang violence; most of which comes from Philadelphia.
- Johnstown is a relatively safe community as long as you stay away from the drug and gang lifestyle.
- The Housing Authority has above baseline police services that provide services to public housing and the towers.
- Some crime in the area revolves around the theft of copper.
- Local businesses would like to see more police patrols.
- The City has 38 police officers and 34 fire fighters.
- The fire department uses QRS. All of the firefighters are either EMTs or paramedics. They cannot transport patients, but they can stabilize them on scene.
- The City receives a lot of calls to abandoned properties.
- Most of the police force and fire department are composed of local men and women.
- The police chief is the lowest paid chief in the nation. The officers are among the lowest paid, as well.
- The City has a difficult time keeping young officers because they cannot offer them the same kind of money that other cities can.
- Dale and Lorraine Boroughs both have their own police department, fire department and garbage collection.
- The City’s ISO rating is a 3.
- The police force is going after grants to possibly purchase a new police cruiser. People raised money and donated a new police K9 vehicle to the City. The chief’s car died and it was sold for scrap metal, to purchase a used cruiser. That cruiser was just totaled. The car is worth $8,000 and they need $20,000 for a new one.
- The fire department receives 2,100 calls per year.
- The Housing Authority is responsible for 30% of the calls.
- A sustainable retail environment would be helpful in creating a better downtown area.
- The City would benefit from some type of nightlife.
- The people need a reason to come downtown.
- Thunder in the Valley brought in 250,000-300,000 people.
City of Johnstown
Meeting with West Penn Rural Fair Housing Initiative
August 20, 2014 @ 2:00 pm

In Attendance:
Robert Taylor, Southwestern PA Legal Services AFFH Program Manager
Katie Baumnes, Consultant
Karl Haglund, Consultant
Deborah Knox, Consultant

- The City of Johnstown has a partnership agreement with Southwestern Pennsylvania Legal Services (SPLAS) to schedule and implement educational programs throughout the City.
- The West Penn Rural Fair Housing Initiative wants to ensure that every citizen is protected by law from discrimination in housing and is made aware of those rights and — wherever or whenever they are violated — are provided legal assistance in enforcement of those rights and attainment of any other remedies available through federal and state legislation and regulation.
- The West Penn Rural Fair Housing Initiative operates housing services in 24 counties.
- The West Penn Rural Fair Housing Initiative has been in operation for seven years.
- The West Penn Rural Fair Housing Initiative has assisted with many cases in the service area. Many issues are resolved before going to court.
- The Initiative receives a lot of referrals from different agencies. If it is not a fair housing concern, but a landlord/tenant issue, then the Initiative refers the client back to Laurel Legal Services.
- Most of the concerns received by the Initiative are disability-related. The claims result from denial of accommodations and, depending on the circumstance, denial of housing, as well.
- Often, evictions result as retaliation for complaints filed.
- The vast majority of complaints are related to disability and stem from a person’s request for reasonable accommodations.
- Most often, the request for reasonable accommodations includes service animals, ramps, the lowering of mailboxes, accessible parking, and modifications for grab bars and ramps.
- One of the biggest issues is accommodating service animals. Often, it is considered discriminatory to require a pet deposit. Some tenants are willing to put down the deposit, while others are not. Some of these issues are resolved by putting requests in writing or providing some sort of documentation.
- These issues are not clear cut and, therefore, they never know what the magistrate will rule. The magistrate’s decisions are not often based on legal knowledge or law.
- Legal Aid files the Fair Housing complaints with HUD. The complaints then transfer to the PA Human Relations Commission for investigation. They investigate the claim and make a determination on probable cause. If probable cause exists, then they try for conciliation and then the case goes to the state supreme court.
• The Initiative has never had a case go to the State Supreme Court. In instances where there is probable cause, they were sent to Federal Court. There have been almost 10 cases in Federal Court in 7 years. There are currently 4 cases in Federal Court.
• To date, each case reached a settlement agreement in Federal Court before going to trial.
• One case was based on familial status and one case was based on national origin. The rest of the cases had to do with disability.
• If a tenant is forced to relocate due to denial of reasonable accommodations and the rent is more expensive, damages can be paid to that client.
• If a property management group receives fair housing complaints, they may be monitored by HUD for up to a year. They may be forced to rewrite fair housing policies into agreements or receive provisions for staff to receive training at no charge.
• Emotional support animals can be almost anything, but service animals are much more specific.
• There has been some confusion among landlords between service and support animals. Service animals are only dogs and/or miniature horses. An example is a seeing-eye dog.
• The only way an animal can be refused is if it threatens the health or safety of others, but this cannot be used as a blanket statement. That determination has to be made per animal.
• One of the biggest barriers is a lack of education for housing providers on their rights and responsibilities and for tenants on their rights and remedies.
• There is a decreasing number and limited availability of affordable housing. There seems to be a fear of rocking the boat by asking for too much. Many are fearful of retaliation from the landlords.
• If withholding rent, tenants must put money into a separate escrow account and must notify the landlords that they are doing so.
• Landlords can only legally hold one month’s deposit after one year. They can only ask for two months up front and out right.
• Security deposit has to be returned in 30 days and kept in a separate account, gaining interest.
• A promissory note as an addendum to the agreement is required provided it’s not needed to cover repairs.
• Fair Housing complaints seem to be segregated based on research; mostly deep rooted things not overcome in 5 years.
• There is a general lack of affordable housing in the Southwestern PA region. Often, affordable housing is replaced with more expensive housing units.
City of Johnstown, Pennsylvania  
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and  
Analysis of Impediments to Fair Housing Choice  
Economic Development Agencies Meeting in City Council Chambers  
Wednesday, August 20th, 2014 at 3:00 P.M.

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City of Johnstown
Meeting with Economic Development Agencies
Wednesday August 20, 2014 at 3:00 pm in City County Chambers

In attendance:
John Skelley JWF Industries
Stacy Roberts Conemaugh Health System
Melissa Howard Ameriserv Financial
Trish Corle Penn Highlands Community College
Jennifer Tiffany Johnstown Chamber of Commerce
Josh Yoder Cambria County Transit Authority
Mike Kane Community Foundation for the Alleghenies
Karl Haglund Consultant
Deborah Knox Consultant
Katie Baurnes Consultant

Housing/Blight

- The City needs to have a re-use plan for properties where structures have been demolished.
- Blight is a community challenge. An anti-blight campaign would be useful to show that there is nothing wrong with tearing down a dilapidated structure for a vacant lot, if there is a plan for its reuse, such as a community garden, park, volleyball court, etc.
- The City needs to look at ways to leverage demolition money so they can make more progress. A Kickstarter campaign is one idea to involve the community in solving the blight problem in the City. Philanthropy alone cannot solve problems.
- The Community Reinvestment Act (CRA) states that “regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered.” The CRA regulation establishes various tests for lending institutions of different sizes and a strategic plan option. Under each test, examiners rate banks according to their lending records and responsiveness to community needs. The CRA rating for Cambria County is good.
- Ameriserv Bank has been able to get into three (3) out of ten (10) Low/Mod areas for their First Time Homebuyer Program and commercial lending, but they are hoping to improve and reach more markets. The bank is currently marketing Low/Mod areas as potential areas of investment.
- It is difficult for people to get approved for loans in the area if they are under-employed or their credit scores are below 620-650. The City needs to work with lending institutions and housing providers to help Low/Mod residents rebuild their credit. Ameriserv Bank offers credit rebuilding and financial literacy classes.
- There are a high number of subsidized rentals in Johnstown, and they seem to represent a significant percentage of the rental housing stock in the City.
Economic Development/Employment

- Duke LifePoint has purchased the Conemaugh Hospital. The institution is for-profit, and the land will now be taxable.
- The company is anticipating job growth, and they have expressed that they are committed to infusing money into the community.
- The Conemaugh Health Foundation will now be separate from the Duke LifePoint hospital facility, and will focus on health and wellness initiatives and preventative measures.
- The hospital has trouble attracting physicians to the area because of the lack of recreation opportunities. There are plenty of activities for people that like being outdoors. The City needs more cultural resources.
- Recruiters for employers in the area do not want to bring potential employees into downtown Johnstown, or into the gateways of the City. They do not want to put the “worst foot forward”. Recruiters take prospects to areas outside of the City limits.
- The media perpetuates the negative image of the City by reporting on crime and not focusing enough attention on positive news.
- The Greater Johnstown Cambria County Chamber of Commerce would like to see a plan to keep young people in the City, or bring them back to the City after college or a few years in the job market. The Young Professionals of the Alleghenies (YPA) is developing a regional plan for attracting young people back to the Johnstown area.
- The City has to work to reverse the impression that people have to leave the area to find work.
- There is a need for jobs with living wages for recent graduates from universities and technical schools. Jobs that pay $10-$12 per hour cannot support a family.
- Addressing blight and crime could help attract young people to invest in the City, through homeownership. It can also help to attract new businesses to the Central Business District.
- Businesses downtown close by 6:00 PM. The City needs to attract more businesses downtown and encourage them to stay open later, particularly restaurants/bars.
- There is an issue with the high cost of rehab loans to bring commercial space up to code – often times surpasses the value of the property. The cost of rehab to bring facilities up to code deters some businesses, and they look to locate in nearby Richland and other neighborhoods instead.
- The Cam-Tran regional transportation system is regional, but needs to be improved to better connect the County areas with downtown Johnstown. There is a new transit facility that was just built. Many residents need to have cars to get to work because they cannot easily access public transportation from where they live, if they are outside City limits.
- The Greater Johnstown Cambria County Chamber of Commerce events are segmented in Johnstown and Cambria County. Downtown businesses have events together, and Richland businesses have events together, for example. There is a need for a regional focus on businesses and economic development. Bringing all stakeholders in the region together can create a dialogue.
• Opportunities for the City to market itself include:
  o Thunder in the Valley
  o Arts Festival
  o Music festival
  o XFEST in October tied in with the YWCA's 5K

Job Training / Education

• The City needs a remedial education program. Approximately 60% of community college students require some sort of remedial education in Math and English.
• There is a lack of accountability of students to their parents, because some parents do not instill the motivation in their children to succeed.
• The City should look at ways to bring the nearby training programs/universities into the downtown area. Penn Highlands Community College was interested in building downtown, but they encountered issues with finding adequate space.
• The University of Pittsburgh-Johnstown is working with Cam-Tran to bring students downtown.
• Schools don't have the funds to build labs, but they can collaborate with employers in the region that express the need for certain skill sets.
• Employers are having difficulty finding the skilled labor that they need, such as welders/machinists, supply chain positions, health care workers, etc.
• There are employment opportunities, but many applicants do not meet the high school diploma or GED requirement, or they are unable to pass the background check or drug test.
• There is not a big problem with drug or alcohol addicts in the workforce. The addicts in the area are usually unemployed.
• Is there a value for a workforce-readiness certification?
• Training programs have outdated equipment to use in the instruction of students, which could leave them ill-prepared to enter the workforce. Some of the training programs are not timely, offering training in skills that are outdated or becoming obsolete. Need training for welders and health care positions.

Administration

• The City has an opportunity to show residents that they are committed to working together to get things accomplished under new leadership. There is a new mayor, and the City is looking for a new City Manager.
• The Chamber of Commerce Board is interested in participating in a review committee for the selection of the new City Manager.