



340 North Washington Avenue  
Scranton, PA 18503

**FY 2020 ANALYSIS OF  
IMPEDIMENTS TO FAIR HOUSING  
CHOICE**

For Submission to HUD for the  
Community Development Block Grant Program  
March 2020





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## Executive Summary

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

The City of Scranton previously prepared an Analysis of Impediments to Fair Housing Choice in 2015. The City has prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2020-2024 Five-Year Consolidated Plan. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Scranton:

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

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included within the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing. In addition to the protected classes defined by The Fair Housing Act, the City of Scranton law includes the protection of persons from discrimination based on *sexual orientation, ancestry, gender identity, marital status, and age*.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review of the Housing Authority of the City of Scranton’s Annual Plans, Housing Choice Voucher Administrative Plan, Family Self-Sufficiency Program Action Plan, and Section 504 Needs Assessment.
  - The most recent demographic data for the City from the U.S. Census and 2013-2017 American Community Survey, which included general, demographic, housing, economic, social, and disability characteristics.
  - A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
  - A review of housing loans and lending practices of financial institutions through the Home Mortgage Disclosure Act (HMDA) database.
  - A review of the real estate and mortgage practices in the City.
  - A review of prior year action plans and CAPERs.
- **Interviews & Meetings**
  - Meetings and interviews were conducted with: the Scranton Housing Authority; the City of Scranton’s Office of Economic and Community Development; the Department of Economic Development; and the Department of Planning of Lackawanna County; various social service agencies; fair housing organizations; economic development agencies; faith-based groups; advocacy organizations; education providers; and housing providers.
  - Surveys were sent to each housing, social service, community/economic development agency, and faith based organization that was invited to the roundtable discussions. Follow up phone calls were made to accommodate organizations that were unable to attend the meetings.
- **Analysis of Data**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were identified and mapped.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Concentrations of the elderly population was identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units was analyzed and mapped.
  - The City’s Five Year Goals, Objectives and Strategies were developed.
- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.

- The status of previously identified impediments was analyzed.
- **Citizen Participation**
  - Electronic copies of a fair housing survey were made available on the City’s website and physical copies were placed on public display to encourage citizen input.
  - The City held one (1) public meeting and six (6) open meetings for social service agencies, housing providers, education providers, faith based organizations and advocates.
  - Flyers publicizing the first public meeting were passed out in the community and handed out to agencies at the social service, community development, and housing provider meetings.
  - A newspaper advertisement was published in the Scranton Times on Monday, August 12, 2019 to advertise the time and location of the first public meeting
  - The 2020-2024 Analysis of Impediments to Fair Housing Choice was made available on the City’s website at [www.scrantonpa.gov](http://www.scrantonpa.gov) and hardcopies were placed at the following locations beginning April 2, 2020:
    - City of Scranton  
Office of Economic and Community Development (OECD)  
340 North Washington Avenue  
Scranton, Pennsylvania 18503
  - The City of Scranton held a second Public Hearing on Tuesday April 28, 2020 to present the “draft” 2020-2024 Analysis of Impediments.

The City of Scranton’s 2020-2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

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

There is a continuing need to educate tenants and landlords about their Fair Housing Rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low- to moderate- income residents, families, minorities, seniors, and persons with disabilities.

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

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

- **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 the Americans With Disabilities Act (ADA).

- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing, in both English and Spanish.
- **1-C:** Coordinate through communication and sharing of information between the Scranton Housing Authority and social service agencies.
- **1-D:** Work with the local Board of Realtors to provide information and education on fair housing choice and additional ways to promote fair housing in the City.
- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their properties for persons with disabilities in accordance with the Americans with Disabilities Act (ADA) and Fair Housing Act.
- **1-F:** Support and assist the local Human Relations Commission to continue to promote fair housing in the City of Scranton.

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

The median value and cost to purchase and maintain a single-family home in Scranton that is decent, safe, and sound is \$108,300, which limits the choice of housing for lower income households. About 32.1% of homeowners and 51.7% of renters in the City are cost overburdened by more than 30% of their household income.

**Goal:** Promote the development of additional housing units for low-to moderate-income households through new construction, in-fill housing, and rehabilitation of vacant housing units.

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

- **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 for both rent and sale.
- **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 low-to moderate- income households.
- **2-D:** Partner with non-profits, private developers, the public housing authority, and local banks to provide financial assistance in the form of downpayment assistance and low-interest loans for low- to moderate- income households to become home owners.
- **2-E:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for low- to moderate- income households to become homeowners.

- **Impediment 3: Need for Senior and Accessible Housing Options**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Scranton. Homes built prior to 1939 make up over one-third (39.7%) of the City's housing stock, and only 7.7% of the housing stock has been built since 1990. Which illustrates that there is a large portion of homes that do not have accessibility features. With a disabled population of 16.4% and a senior population of 16.3%, there are not enough accessible housing units available for those who are in need.

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

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

- **3-A:** Promote programs and services to increase the amount of accessible housing through the rehabilitation and improvement to the existing housing stock by homeowners and landlords by making accessibility improvements.
- **3-B:** Increase the amount of accessible housing through new construction of accessible and visitable units through financial assistance or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to inform and educate landlords through the enforcement of the Americans with Disabilities Act and Fair Housing Act, which requires landlords to make "reasonable accommodations" to their rental properties so they will become accessible to tenants with disabilities.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to age in place by remaining in their homes.
- **3-E:** Increase the amount of senior housing units through new construction and rehabilitation of existing owner and renter occupied units.

- **Impediments 4: Continuing Need for Code Enforcement and Blight Mitigation**

Blight has become both a City and County wide issue with 2,283 (5.2%) of the structures in City marked as 'vacant'. Of these 1,204 (52.7%) has been vacant for 36 months or longer.

**Goal:** Rehabilitate through conservation, existing owner and renter housing units by addressing code violations, emergency repairs, and energy efficiency improvements.

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

- **4-A:** Continue to advertise the availability of the Lackawanna County Landbank program to deter blight and return vacant property to productive use.
- **4-B:** Support the efforts of the Lackawanna County Blight Task Force to address problem properties and properties at risk of becoming blighted.
- **4-C:** Enforce the City's zoning and code standards to prevent the illegal subdividing of residential structures.
- **5-D:** Support and promote the Beautiful Blocks Program in identified target areas to mitigate and prevent the spread of blight.

• **Impediment 5: Economic Issues Affect Housing Choice**

There is a lack of economic opportunities in the City which prevents low- and moderate income households from improving their income and their ability to live outside areas with concentrations of poverty, 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 considered:

- **5-A:** Continue to promote the City's Business and Industry Loan/Grant Program to facilitate the creation of new employment opportunities for low-to-moderate income persons.
- **5-B:** Support and promote the efforts of the Scranton Tomorrow Economic Development Task Force and Economic Revitalization Committee
- **5-C:** Support existing programs that enhance entrepreneurship and small business development, expansion, and retention for low- and moderate- income persons and women/minority enterprises.
- **5-D:** Promote and encourage private investment and leverage public funds to strengthen and expedite development in identified target areas.
- **5-E:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities that pay a living wage.
- **5-F:** Encourage the expansion of bus service hours by COLT and other public or private transportation carriers to support individuals working different shifts than the existing bus service hours.
- **5-G:** Promote and encourage economic development for employment opportunities that require college degrees to prevent a 'brain drain' and loss of younger populations.

- **Impediment 6: Private Lending Practices**

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

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

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

- **6-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, colleges, and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **6-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **6-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 7: Public Policies**

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

**Goal:** Public policies will be in compliance with all Federal and State regulations and laws.

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

- **7-A:** The City is in the process of reviewing and revising its existing 1993 Zoning Ordinance to bring it into compliance with the Fair Housing Act, American with Disabilities Act, and Section 504 of the Disabilities Act.
- **7-B:** The City will evaluate its policies and procedures in regard to zoning variances (etc.).

- **7-C:** The City will cooperate with Lackawanna County on the reassessment of real estate values in the City and reevaluate the City’s tax rates to make it comparable to the surrounding region.

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## I. Introduction

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

HUD defines "fair housing choice" as:

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

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

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

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

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

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

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

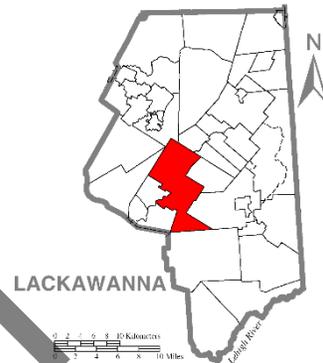
The City of Scranton previously prepared an Analysis of Impediments to Fair Housing Choice in 2015; this new 2020-2024 Analysis of Impediments will bring the City into sequence with its FY 2020-2024 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of Scranton with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

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

## II. Background Data

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

Scranton is located in northeastern Pennsylvania and is the largest of the six (6) cities in the Scranton/Wilkes-Barre/Northeast Pennsylvania Metropolitan Statistical Area. Located in the Lackawanna River Valley and the western fringes of the Pocono Mountains, Scranton is the county seat of Lackawanna County.



The area was first inhabited by Munsee Indians when white settlers first arrived in the mid-18<sup>th</sup> century. Permanent settlements were established as early as 1788 when the area was known as “Deep Hollow”. The village took on several names, “Unionville”, “Slocum Hollow”, “Harrison”, and “Scrantonia”, before establishing and taking on the name, “Scranton” in 1851 in honor of George W. and Selden Scranton who established the first Iron and Coal Company in 1840. The development and expansion of the anthracite-coal industry soon overshadowed the iron industry and attracted waves of immigrants of miners and their wives who were skilled in the of silk-weaving and tailoring trades.

Following the decline of the coal industry in the 1950’s, Scranton took an approach to diversify in its economy and received national recognition for its “Scranton Plan”, which provided jobs through industrial expansion from contributions of private lending and public aid. Today, Scranton is a leading manufacturer in electronic equipment, metal products, and printing, with easy access to markets via the Pennsylvania Turnpike Extension.



Scranton is home to the University of Scranton, Marywood University, Lackawanna Junior College, and a Penn State branch campus that attract talented students to the area. Scranton is also home to the State School for the Deaf and International Correspondence School which maintains and provides physical and digital access to documents, publications,

books, and other materials of historical value. In addition to these cultural resources, the City of Scranton offers historical attractions such as the Everhart

Museum of Natural History, Science, and Art, the Pennsylvania Anthracite Heritage Museum, Electric Trolley Museum, and the Lackawanna Coal Mine Tour.

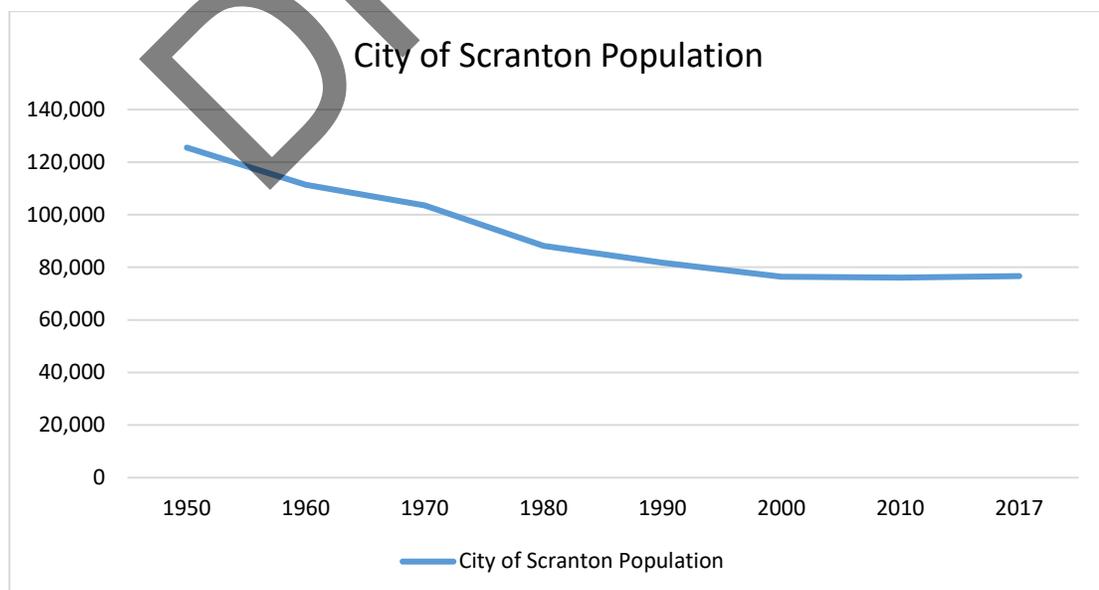
To provide a more in-depth look at the conditions in Scranton, demographic, socio-economic data, Census and American Community Survey data, along with other databases such as the CHAS Data, have been used to evaluate the City of Scranton's conditions affecting fair housing choice.

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

### Population

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

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

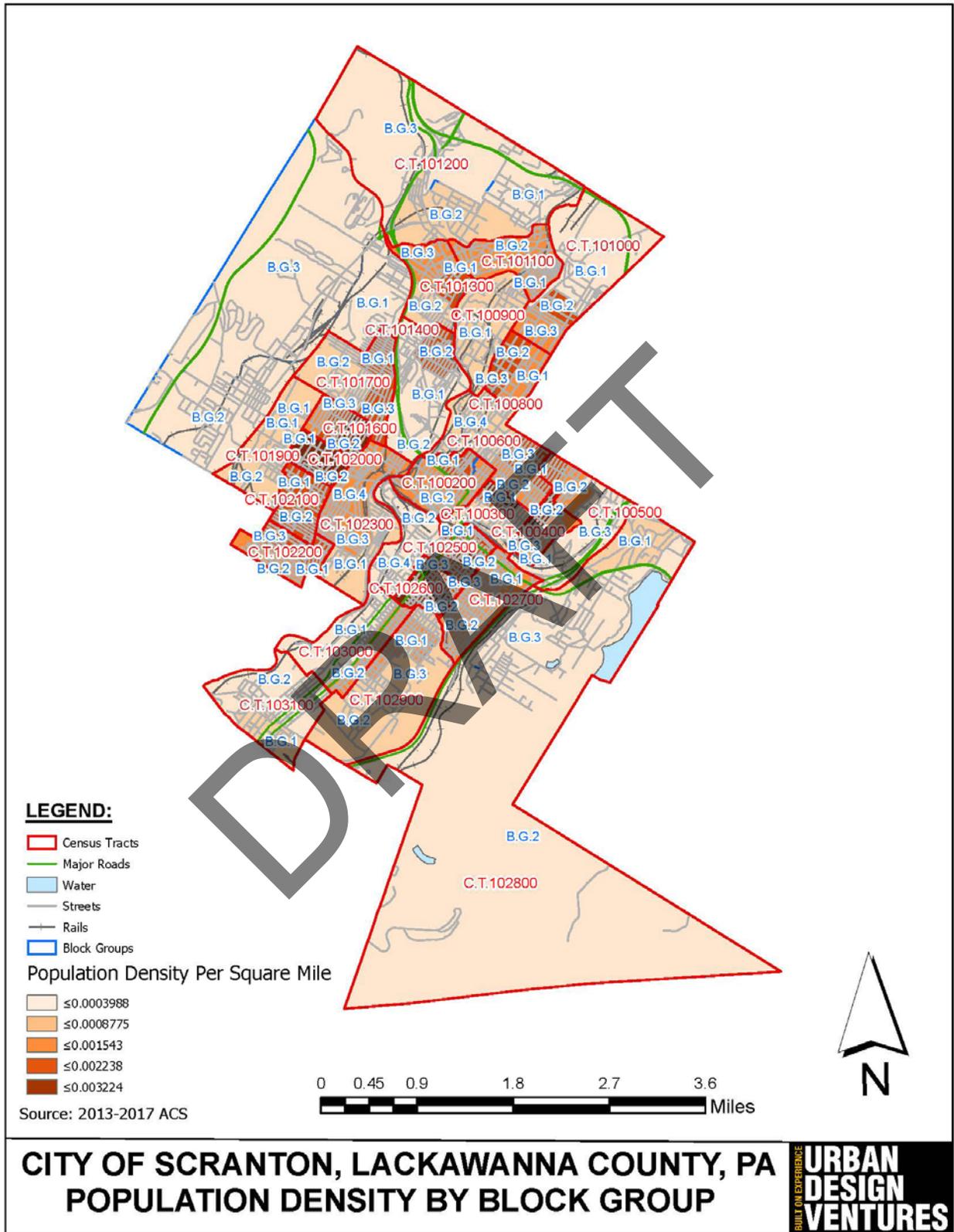


Source: U.S. Census Data (1950 – 2010), 2013-2017 ACS 5-Year Estimates



The following map illustrates the population density of the City of Scranton based on 2013-2017 American Community Survey estimates:

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## Race

The following table highlights the racial composition of the City of Scranton as shown in the 2010 U.S. Census Counts and the 2013-2017 ACS 5-Year Estimates.

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

Race and Hispanic or Latino	2010 U.S. Census		2017 ACS Estimates	
	Population County	Percentage	Population County	Percentage
Total	<b>76,089</b>	-	<b>76,624</b>	-
One race	74,196	97.5%	74,380	97.1%
White alone	64,001	84.1%	64,946	84.8%
Black or African American alone	4,150	5.5%	4,867	6.4%
American Indian and Alaska Native alone	178	0.23%	122	0.2%
Asian alone	2,269	2.98%	3,625	4.7%
Native Hawaiian and Other Pacific Islander alone	32	0.04%	15	0.0%
Some other race alone	3,566	4.7%	805	1.1%
Two or more races	1,893	2.5%	2,244	2.9%
Hispanic or Latino	7,531	9.9%	10,246	13.4%

Source: 2010 U.S. Census & 2013-2017 ACS Estimates

The City of Scranton's gain of 559 people between 2010 and 2017 was a reversal from the previous Census trend of a population decline. During this time period, the City experienced an increase in the number of people, but a decrease in the percentage of people identifying themselves as one race or White alone. The minority groups of Black or African American alone, Asian alone, and Hispanic or Latino, experienced an increase in both the number of residents and the overall percentage of the City's population. In particular, Asian alone and the Hispanic or Latino population experienced the largest increases. During this same time period, Lackawanna County and the

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

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of a city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. The following chart highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Scranton.

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

The dissimilarity numbers are lower for White-Black, White-Hispanic, Black-Asian, and Black-Hispanic from the 2000 Census, and are indicative of a City that is more integrated, the dissimilarity numbers are slightly more for the White-Asian and Hispanic-Asian groups. However, when looking at the exposure index, the numbers reflect that neighborhoods are not as integrated as the index of dissimilarity indicates. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolitan areas might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%). These are presented in two categories: exposure of the group to itself

(which is called the Index of Isolation) and exposure of the group to other groups. In Scranton, while the White population is less isolated, it is also less exposed to other racial groups.

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

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

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

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

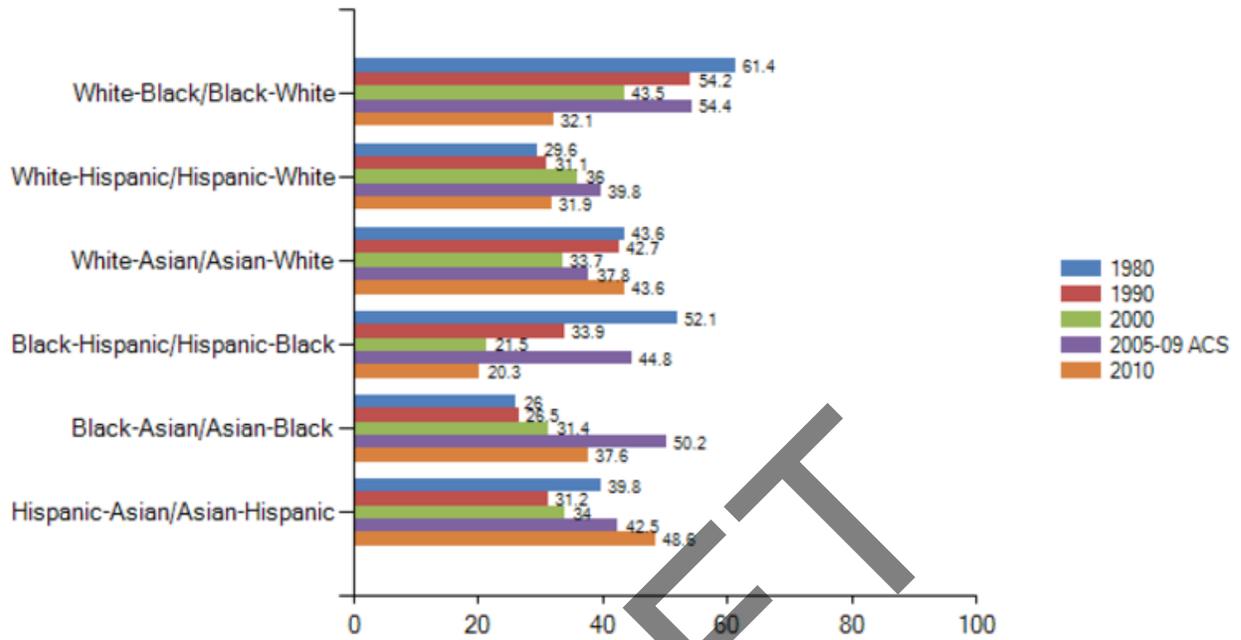
Source: American Communities Project & 2010 Census

\* Exposure of minorities to Whites

\*\*Exposure of Whites to Blacks

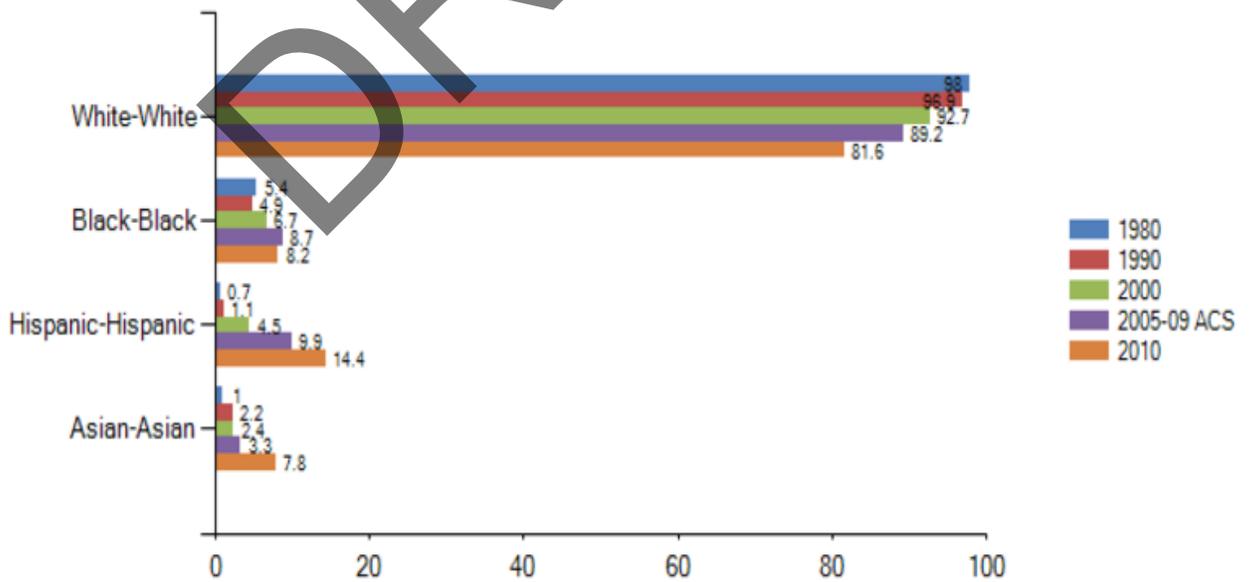
**Table II-2** illustrates that the City of Scranton has is fairly low to moderately segregated with dissimilarity index scores ranging from the fairly low 30's to moderate 40's. This is also illustrated in charts II-2 through II-4 below which show that different minority groups are also fairly to moderately segregated from each other.

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



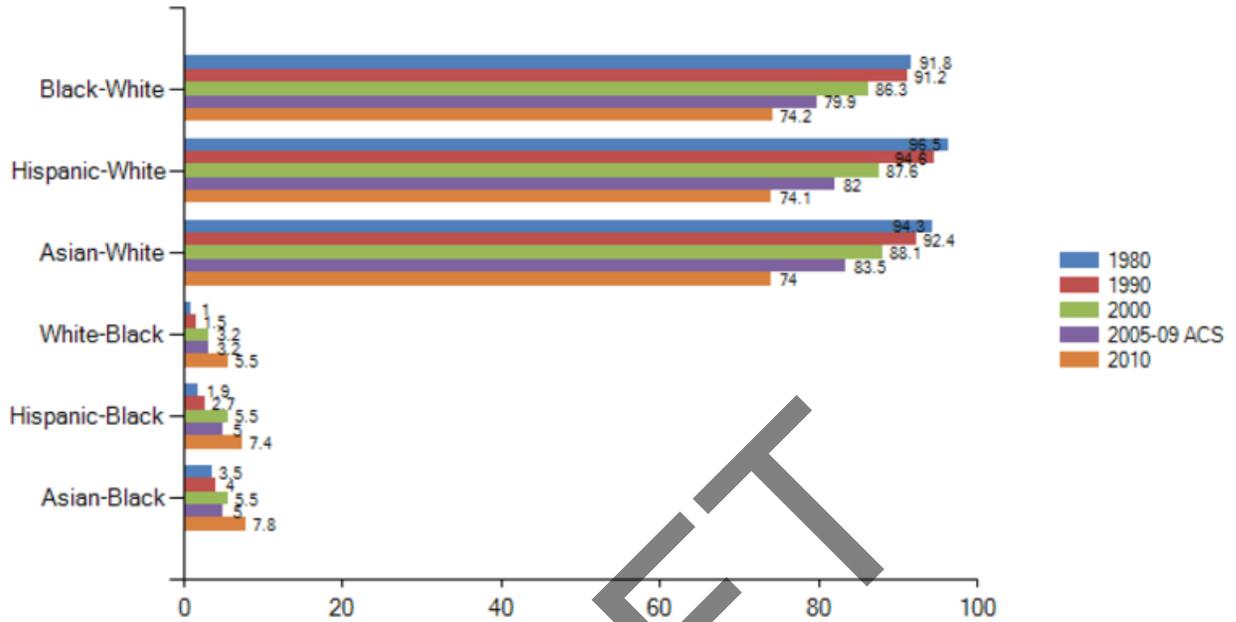
Source: American Communities Project & U.S. Census

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



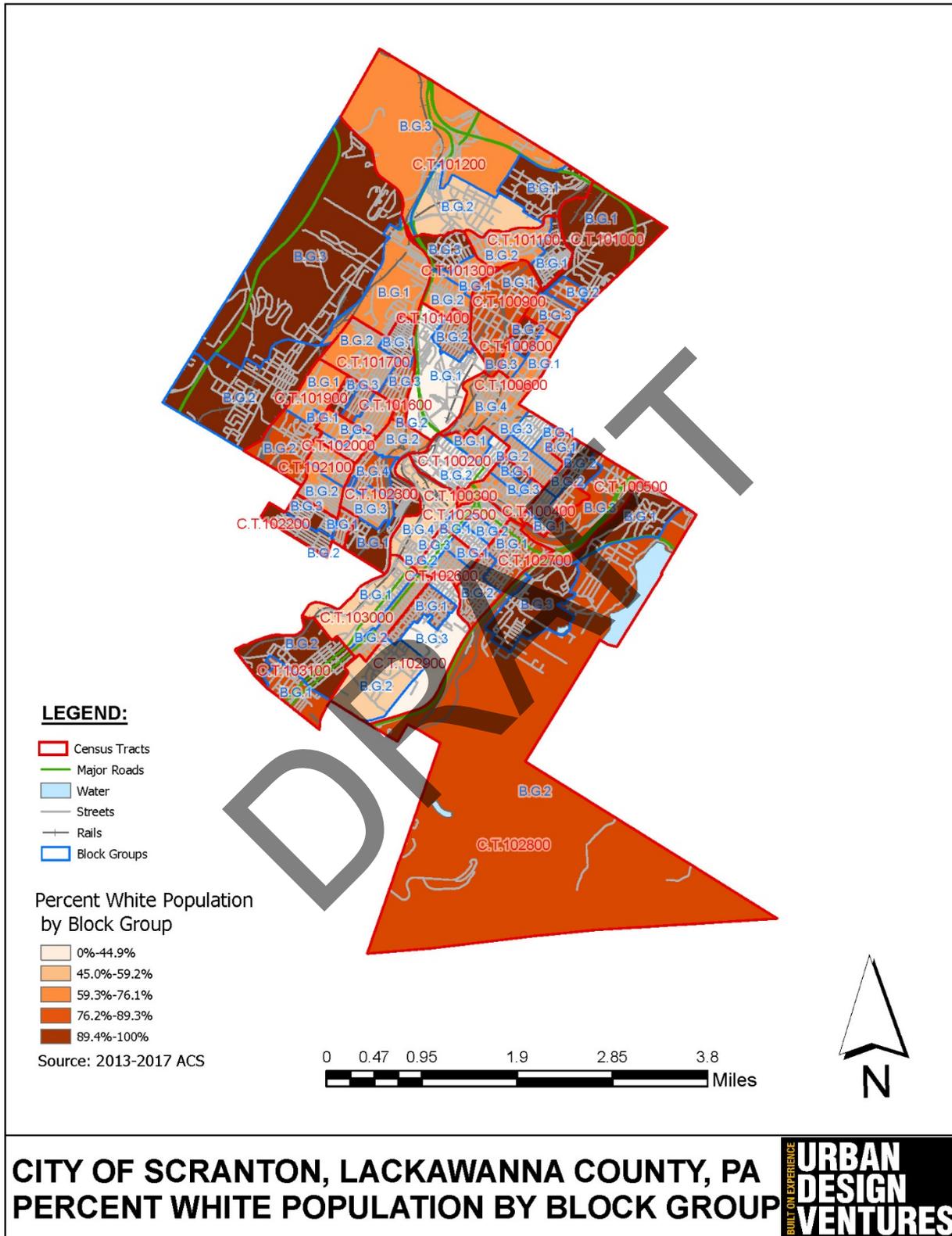
Source: American Communities Project & U.S. Census

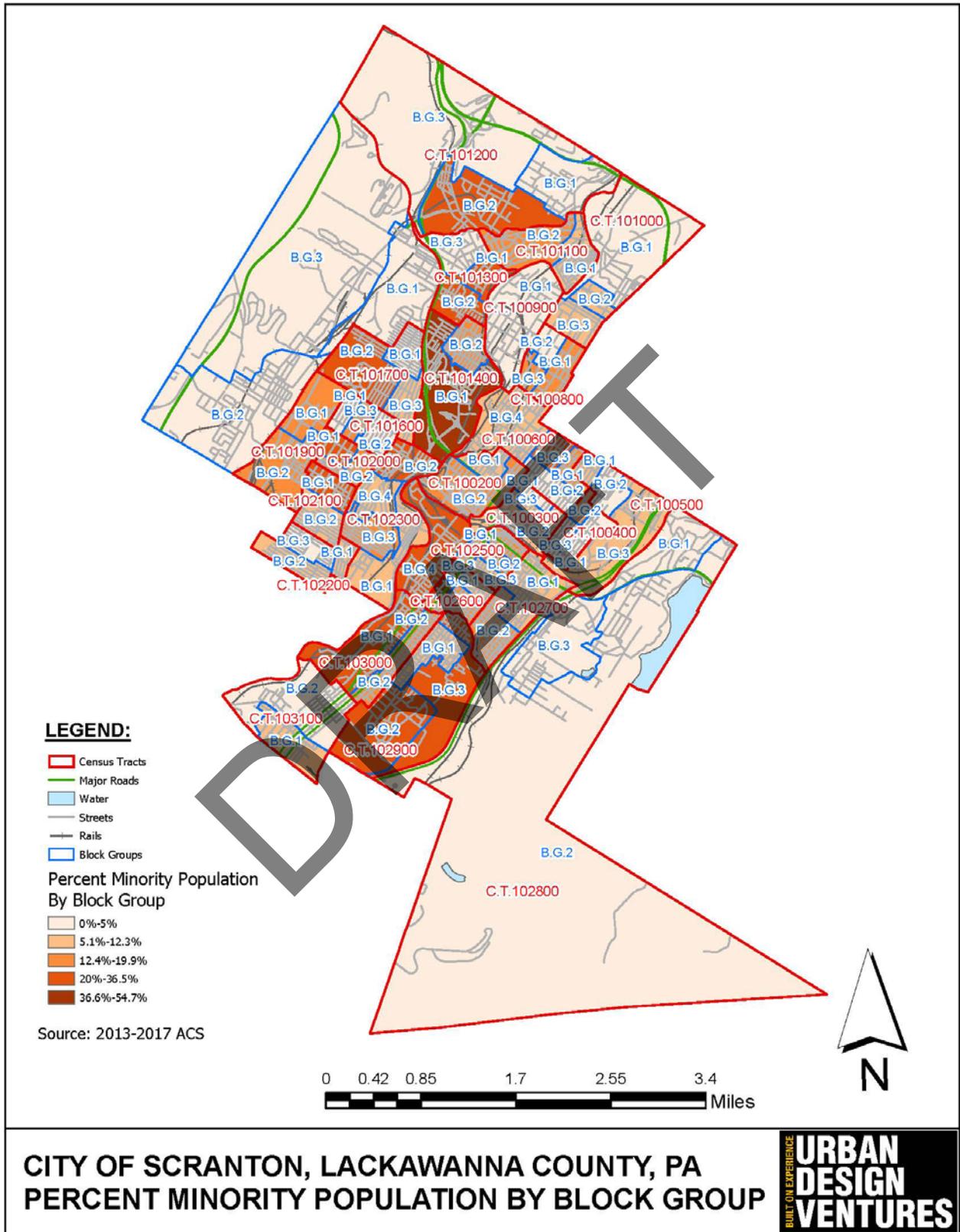
**Chart II-4 – Exposure Index in the City of Scranton**



Source: American Communities Project & U.S. Census

The following maps highlight the racial composition by census tracts across the City. The darkest shaded block groups indicate the highest concentration of each population group, while the lightest shaded block groups indicate the lowest concentration of each population group. The areas of high concentrations are indicated by the darkest shade of brown/orange. However, it is important to note that while some areas may appear to have a high or low concentration of a particular group there may not be a high density of population in general. For instance, the northernmost and southernmost parts of the City, Census Tracts 101200 and 102800, have low population density per square mile and simultaneously indicate there is a high concentration of minority residents/low concentration of white residents. It is important to be aware of all characteristics of the City of Scranton in order to draw appropriate conclusion of a particular area and of the City in general.





## Ethnicity

The following table highlights the ethnicities of Scranton residents at the time of the 2008-2012 American Community Survey and the 2013-2017 American Community Survey.

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

ANCESTRY	2008-2012 ACS Estimates		2013-2017 ACS Estimates	
	Number	Percent	Number	Percent
<b>Total population</b>	<b>76,021</b>	<b>-</b>	<b>76,624</b>	<b>-</b>
American	1,712	2.3%	2,317	3.0%
Arab	510	0.7%	759	1.0%
Czech	104	0.1%	141	0.2%
Danish	45	0.1%	89	0.1%
Dutch	726	1.0%	708	0.9%
English	4,693	6.2%	3,705	4.8%
French (except Basque)	593	0.8%	599	0.8%
French Canadian	208	0.3%	86	0.1%
German	13,493	17.7%	12,554	16.4%
Greek	227	0.3%	210	0.3%
Hungarian	411	0.5%	445	0.6%
Irish	22,861	30.1%	19,910	26.0%
Italian	15,387	20.2%	14,360	18.7%
Lithuanian	1,597	2.1%	1,306	1.7%
Norwegian	121	0.2%	164	0.2%
Polish	10,470	13.8%	9,126	11.9%
Portuguese	196	0.3%	128	0.2%
Russian	2,026	2.7%	1,554	2.0%
Scotch-Irish	155	0.2%	219	0.3%
Scottish	361	0.5%	675	0.9%
Slovak	1,102	1.4%	687	0.9%
Sub-Saharan African	69	0.1%	285	0.4%
Swedish	481	0.6%	172	0.2%
Swiss	317	0.4%	302	0.4%
Ukrainian	1,162	1.5%	528	0.7%
Welsh	4,452	5.9%	3,259	4.3%
West Indian (excluding Hispanic origin groups)	207	0.3%	504	0.7%
Other Groups	14,792	19.5%	19,759	25.8%

Source: 2008-2012 ACS & 2013-2017 ACS

The most common ethnicities in the City of Scranton include Irish (26.0%), Italian (18.7%), German (16.4%), and Polish (11.9%). The City’s population has seen an increase in those identifying as “American” and “other groups” since 2012. American Ancestry refers to the people in the United States who self-identify their ancestral origin as “American” rather than the other officially recognized ethnic groups. All ancestral data is self-reported and these changes could be attributed to individuals no longer identifying with their multiple ancestral lineages.

**Age**

The following chart illustrates age distribution in the City at the time of the 2012 and 2017 ACS Estimates. The ACS shows that currently, children under five years of age represent 6.1% of the population; 25.4% of the City’s population is under 20 years of age; and 16.3% of the population is 65 years of age or older. The City is seeing an increase in the aging population of 65-74 years and an increase in the young adult (25-34) and teen populations (15-19). The decrease in population aged 20-24 could account for these college aged students leaving for the military, College, or other studies and then returning home for employment opportunities as young adults (25-34).

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



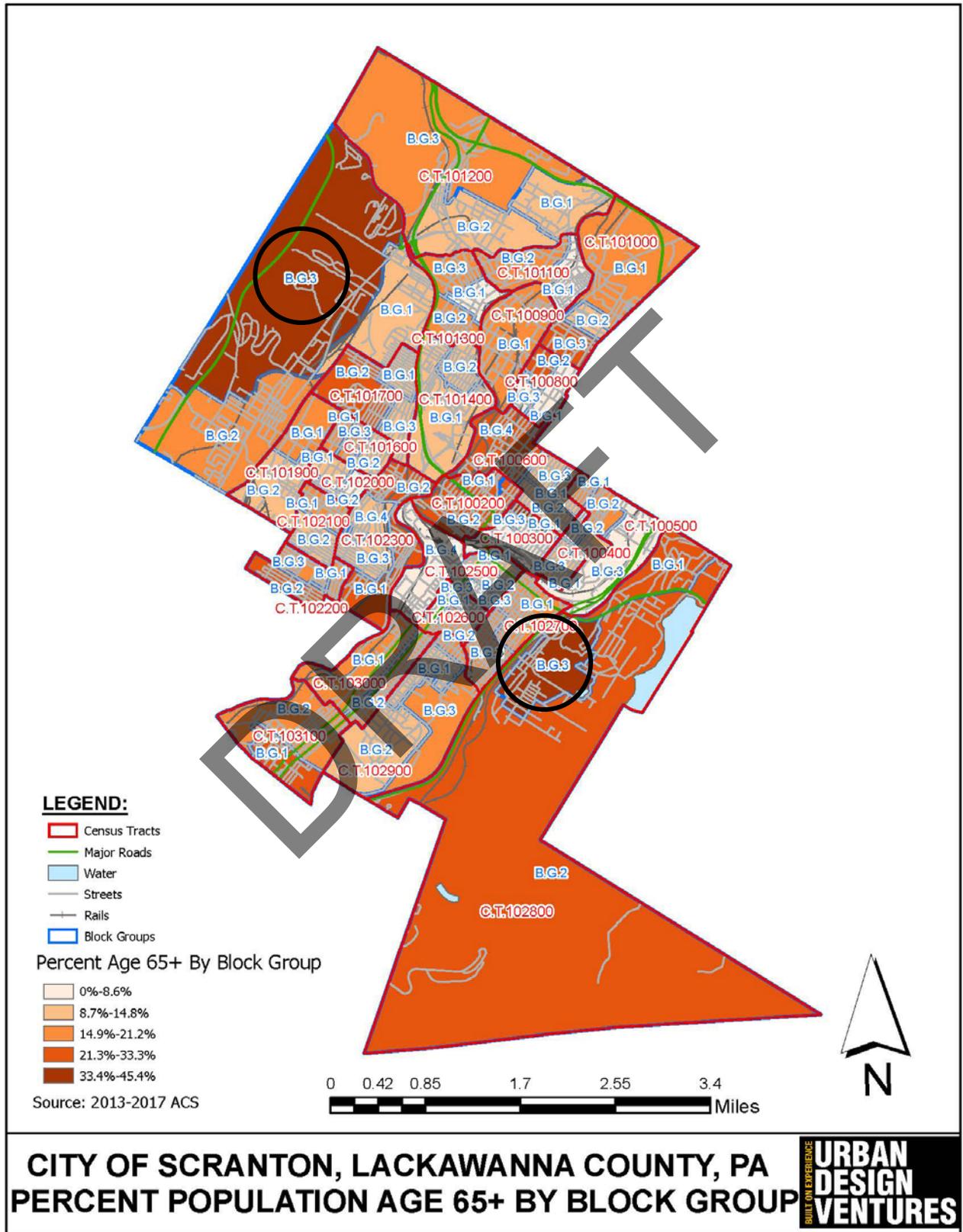
Source: 2008-2012 & 2013-2017 ACS

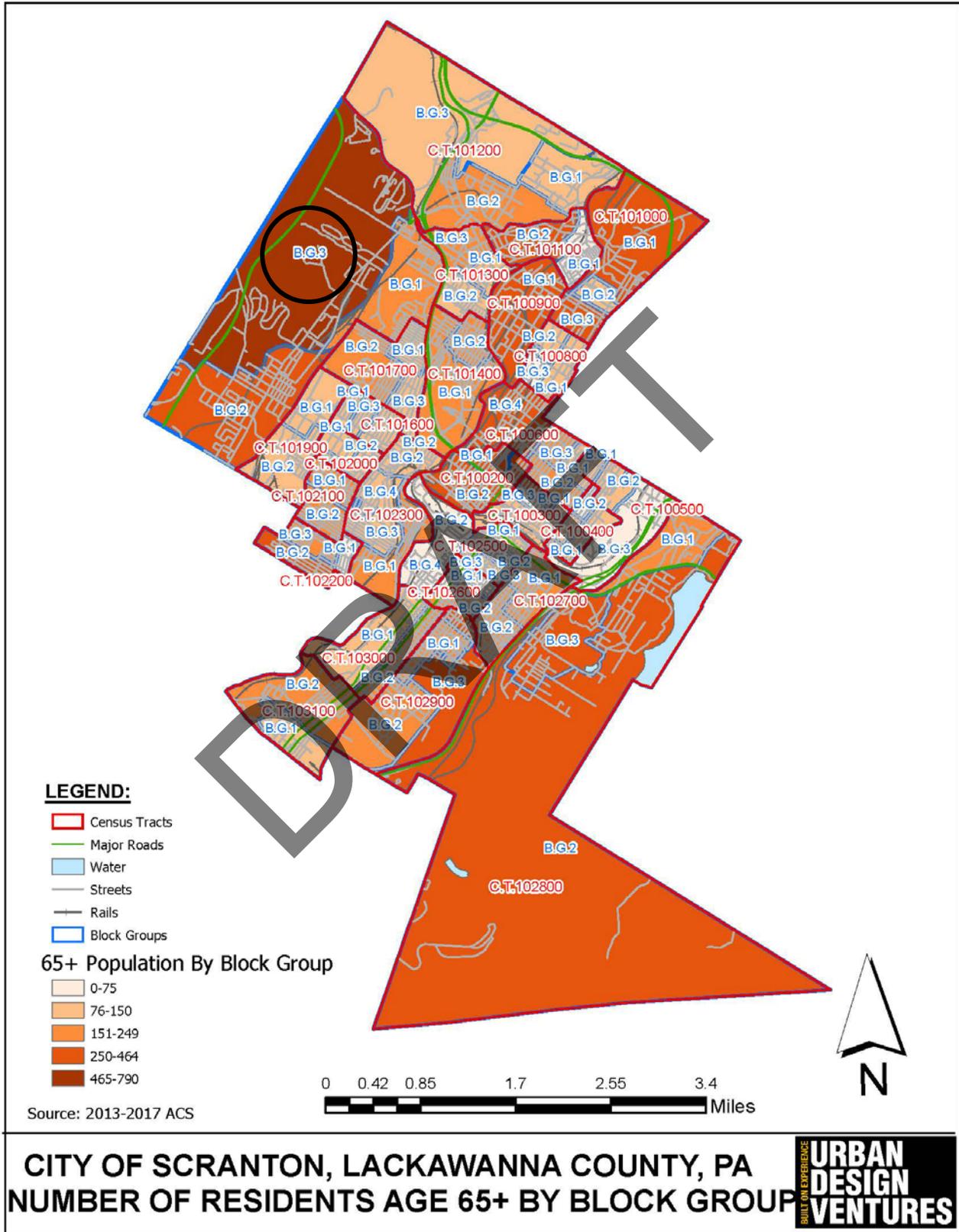
The median age in the City of Scranton at the time of the 2008-2012 American Community Survey was 38 years. Between 2012 and 2017, the median age in the City of Scranton fell to 36.3 years. The median age in Lackawanna County remained stable at 42.1 for 2012 and 42.2 years for 2017, and the median age for the Commonwealth of Pennsylvania increased slightly from 40.1 to 40.7 years. The median age in the City is slightly decreasing and getting younger while the County's population remains stable.

The following map illustrates the percentage of the population in the City of Scranton that is over the age of 65. The elderly population appears to be fairly well dispersed throughout the City, although the highest concentration of people age 65 and over is in the northwestern and southeastern census tracts of the City; indicated by the darkest shade of orange.

The overall City population cohort of age 65 and above makes up 16.3% of the population. The two (2) identified areas shown on the following map have the highest percentage of elderly populations above the City's average percentage.

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## Religion

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

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

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

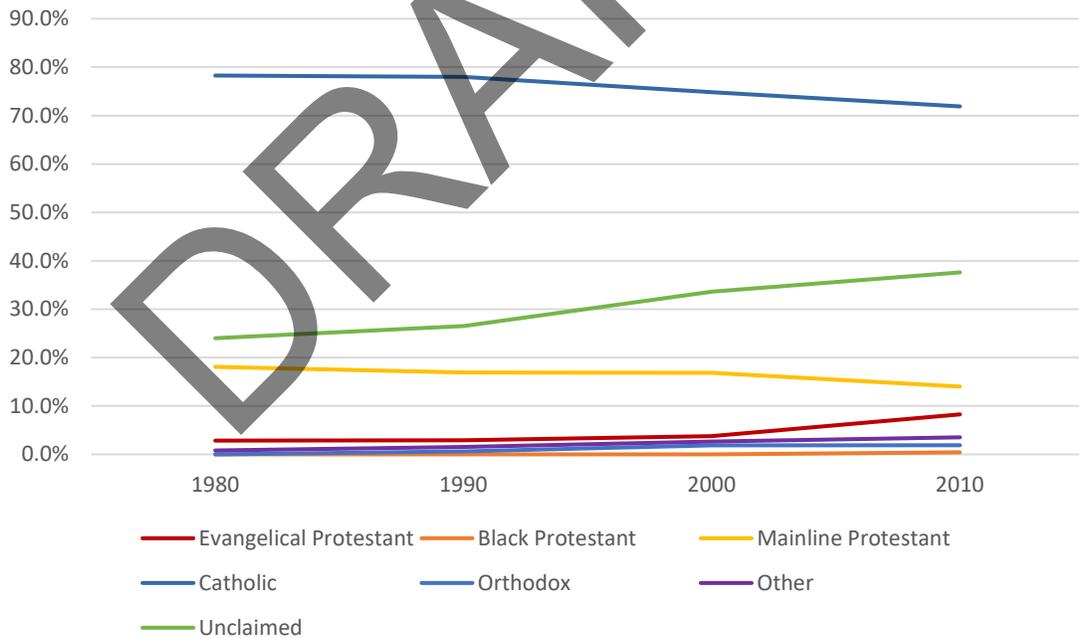
	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	4,921	2.8%	11,960	17.3%	13,344	18.5%	16,790	25.2%
Black Protestant	0	0.0%	266	0.4%	0	0.0%	191	0.3%
Mainline Protestant	31,290	18.1%	30,060	43.4%	25,338	35.1%	19,747	29.6%
Catholic	135,496	78.3%	26,028	37.6%	32,063	44.4%	27,606	41.4%
Orthodox	0	0.0%	0	0.0%	413	0.6%	368	0.6%
Other	1,396	0.8%	876	1.3%	1,025	1.4%	1,931	2.9%
<b>Total Adherents:</b>	<b>173,103</b>	<b>76.0%</b>	<b>69,190</b>	<b>53.0%</b>	<b>72,183</b>	<b>55.9%</b>	<b>66,633</b>	<b>52.4%</b>

Unclaimed (% of total population)	54,805	24.0%	61,352	47.0%	56,961	44.1%	60,456	47.6%
<b>Total Population:</b>	<b>227,908</b>	-	<b>130,542</b>	-	<b>129,144</b>	-	<b>127,089</b>	-

Source: Association of Religion Data Archives

Between 1980 and 2010, Lackawanna County saw a large overall decrease in the number of people identifying with religious traditions; while just 24.0% of the County’s population did not affiliate with any religion in 1980, 47.6% were unclaimed in 2010. Of those that considered themselves religious, there was an increase in Evangelical Protestants and Mainline Protestants, and a decrease in Catholics. The following chart illustrates these trends, as well as a line showing the percentage of Lackawanna’s County that is not affiliated with any religion.

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



Source: Association of Religion Data Archives

## B. Households

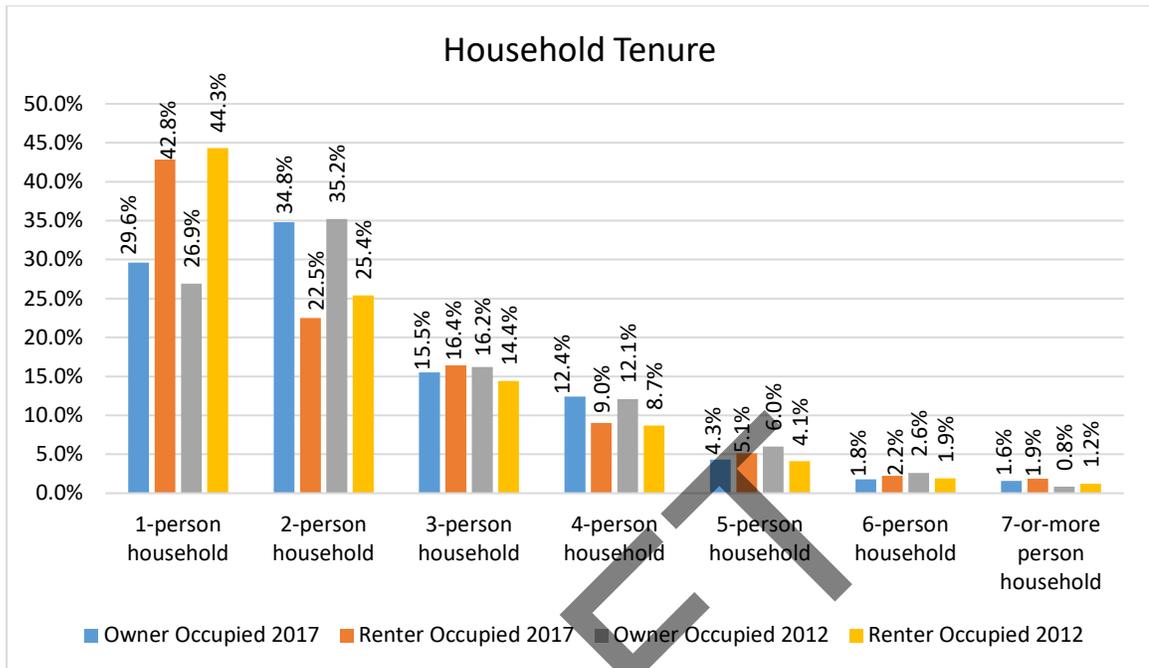
### Household Tenure

According to the 2012 ACS Estimates, there were 34,103 housing units in the City of Scranton. Of these housing units, 87.1% were occupied and 12.9% were vacant. Of the occupied housing units, 53.2% were owner-occupied and 46.8% were renter-occupied.

According to the 2017 ACS Estimates, the total number of housing units increased to 34,587, 85.4% of which were occupied and 14.6% of which were vacant. Of the occupied housing units in 2017, 50.2% were owner-occupied and 49.8% were renter-occupied. There was a slight decrease in owner occupied units between 2012 and 2017 and an increase in the number of renter occupied units. However, there was also an increase in the number of vacant units throughout the City. If the City's population continues to grow and age there will be a need to build and rehabilitate more affordable owner and renter occupied housing units.

In 2012, the average size of the owner-occupied households was 2.51 persons and the average renter household was 2.22 persons. In 2017, the average size of owner-occupied households decreased slightly to 2.48 persons, while the average size of renter-occupied households increased to 2.33 persons. The following chart illustrates the breakdown by household size for owner and renter households according to 2013-2017 ACS Estimates.

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

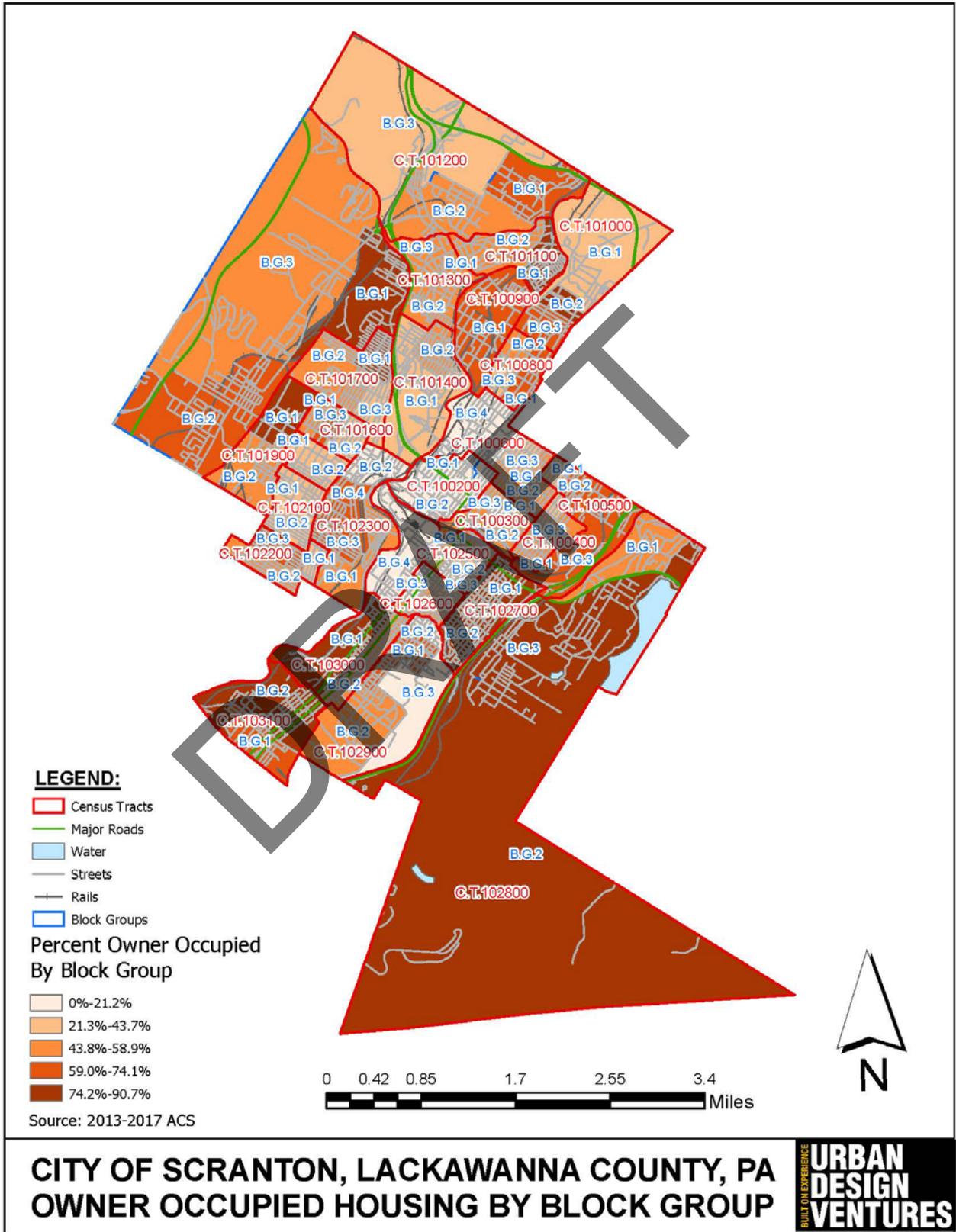


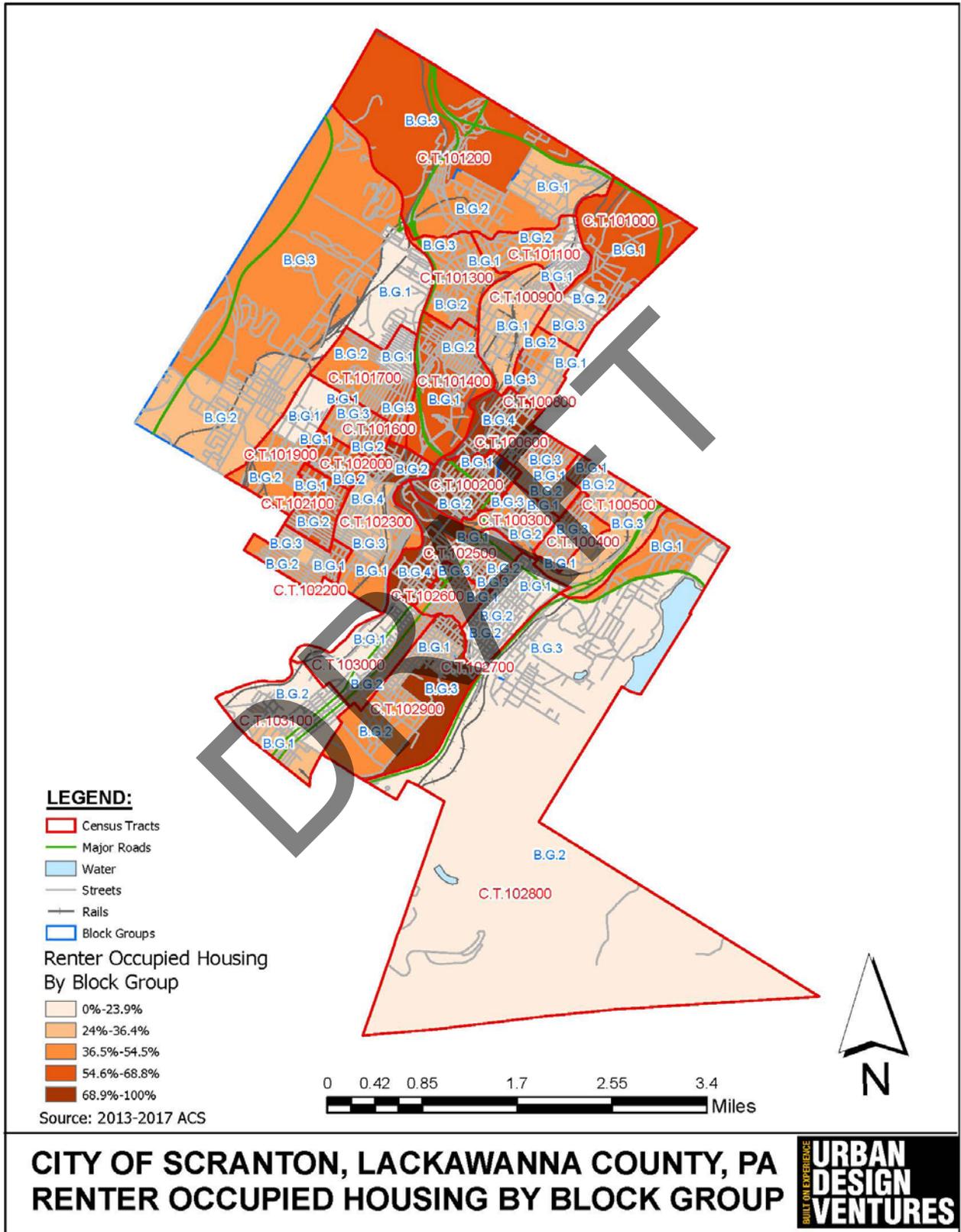
Source: 2013-2017 ACS Estimates

Household tenure among renters and owners has remained stable between the 2008-2012 and 2013-2017 ACS estimates.

One-person renter-occupied households are the most common household types, making up 42.8% of all renters. Two-person households are the most common owner-occupied tenure, making up 34.8% of all owner-occupied households. All other households, excluding 4-person households, are more likely to be renter occupied.

The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City:





The following table compares homeowners and renters by race and ethnicity. This table shows that “White” households represent almost all of homeownership tenures (95.2%) with Minority households comprising only 8.3% of the total homeowners in 2017.

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

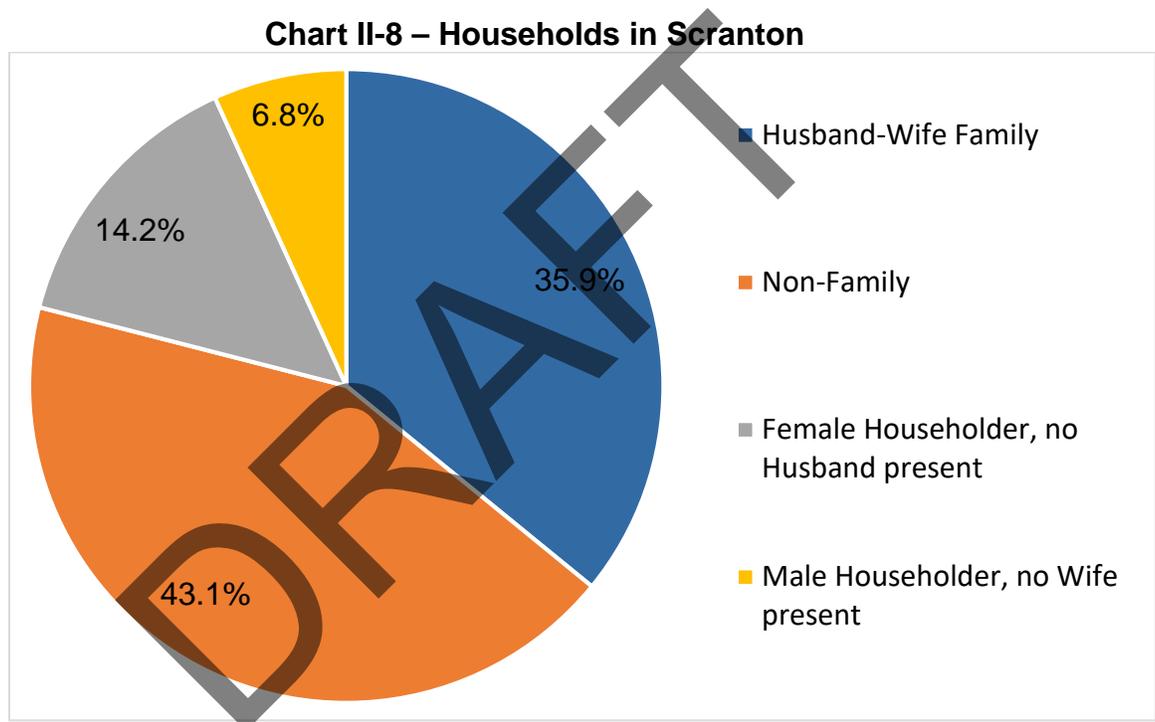
Cohort	2008-2012 ACS		2013-2017 ACS	
	Owner (53.2%)	Renter (46.8%)	Owner (50.2%)	Renter (49.8%)
<b>Total Households</b>	<b>15,790</b>	<b>13,904</b>	<b>14,827</b>	<b>14,701</b>
Householder who is White alone	15,282	11,971	14,118	12,365
Householder who is Black or African American alone	204	1,026	239	1,032
Householder who is American Indian and Alaska Native alone	0	32	38	45
Householder who is Asian alone	157	462	272	644
Householder who is Native Hawaiian and Other Pacific Islander alone	0	24	0	0
Householder who is some other race alone	58	267	60	263
Householder who is two or more races	89	122	100	352
Householder who is Hispanic or Latino	289	1,561	518	2,449
Householder who is not Hispanic or Latino	15,049	10,813	13,679	10,468

Source: 2008-2012 & 2013-2017 ACS Estimates

The results of the 2017 ACS Estimates indicate a decline in the rate of homeownership in the City from 53.2% in 2012 (15,790 households) to 50.2% in 2017 (14,827 households). Of all homeowners in the City in 2017, the vast majority are White (95.2%), which is a slight decrease from 96.7% in 2012. African American homeownership increased from 1.3% to 1.6% in the City, and African American renters also nominally increased, from 1,026 households to 1,032 households of renter households but the proportion of renters for the African American population decreased from 7.3%-7.0%. Hispanic or Latino households comprised 6.2% (1,850 households) of all households in 2012, compared to 10.0% (2,967 households) in 2017.

## Families

In 2012, families comprised 58.0% of households in the City; 43.5% of which included children less than 18 years of age. The 2013-2017 ACS Estimates report that the percentage of families in the City decreased slightly to 56.9% of all households in the City; of which 43.6% have children under the age of eighteen. Approximately fifteen percent (15.4%) of families were female-headed households at the time of the 2012 ACS Estimates, while 14.2% of family households were female-headed in 2017. The following chart illustrates the breakdown of households by type in the City of Scranton at the time of the 2013-2017 ACS Estimates.



Source: 2017 ACS Estimates

In 2012, 58.0% of all households in the City were family households, leaving 42.0% as non-family households. The 2017 ACS Estimates reports that 56.9% of all households in Scranton are family households, and 43.1% are non-family households. A non-family household is defined as a householder living alone or with non-relatives only.

### C. Income and Poverty

The median household income for the City of Scranton was \$37,099, compared to \$45,483 for Lackawanna County, and \$52,267 for the Commonwealth of Pennsylvania at the time of the 2008-2012 ACS Estimates. The 2013-2017 American Community Survey estimates that the median household income increased to \$38,683 in the City of Scranton, \$48,380 in Lackawanna County, and \$56,951 in the Commonwealth. The following table compares the distribution of household income according to the 2008-2012 and 2013-2017 American Community Survey. There was an increase in the number and percentage of all income groups from \$50,000 per year and above as well as an increase in persons making less than \$10,000 per year. Furthermore, between 2012 and 2017, the Median Household Income is estimated to have increased by \$1,674 or 4.5%.

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

Items	2008-2012 American Community Survey		2013-2017 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
<b>Total Households</b>	<b>29,694</b>	<b>-</b>	<b>29,528</b>	<b>-</b>
Less than \$10,000	2,761	9.3%	3,228	10.9%
\$10,000 to \$14,999	2,850	9.6%	2,574	8.7%
\$15,000 to \$24,999	4,602	15.5%	4,240	14.4%
\$25,000 to \$34,999	3,889	13.1%	3,604	12.2%
\$35,000 to \$49,999	4,810	16.2%	4,240	14.4%
\$50,000 to \$74,999	4,958	16.7%	5,224	17.7%
\$75,000 to \$99,999	2,791	9.4%	2,832	9.6%
\$100,000 to \$149,999	2,137	7.2%	2,489	8.4%
\$150,000 to \$199,999	534	1.8%	738	2.5%
\$200,000 or more	356	1.2%	359	1.2%
<b>Median Household Income</b>	<b>\$37,099</b>		<b>\$38,683</b>	

Source: 2008-2012 & 2013-2017 American Community Survey

The following table identifies the Section 8 Income Limits in the Scranton-Wilkes-Barre, PA MSA based on household size for FY 2019. The Median

Income for a family of four (4) in the Scranton-Wilkes-Barre, PA MSA is \$67,000 for 2019.

**Table II-7 – Scranton-Wilkes-Barre, PA MSA  
Section 8 Income Limits for FY 2019**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$14,100	\$16,910	\$21,330	<b>\$25,750</b>	\$30,170	\$34,590	\$39,010	\$43,430
Very Low (50%) Income Limits	\$23,450	\$26,800	\$30,150	<b>\$33,500</b>	\$36,200	\$38,900	\$41,550	\$44,250
Low (80%) Income Limits	\$37,550	\$42,900	\$48,250	<b>\$53,600</b>	\$57,900	\$62,200	\$66,500	\$70,800

The following table highlights the current low- and moderate-income population in the City of Scranton based on 2015 ACS estimates by HUD. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following table. The City of Scranton has an overall low- and moderate-income population of 51.05%.

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

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Scranton	100200	1	560	620	90.32%
Scranton	100200	2	1,005	1,495	67.22%
Scranton	100300	1	305	570	53.51%
Scranton	100300	2	520	710	73.24%
Scranton	100300	3	1,135	1,135	100.00%
Scranton	100400	1	310	645	48.06%
Scranton	100400	2	285	510	55.88%
Scranton	100400	3	445	705	63.12%



Scranton	100500	1	330	760	43.42%
Scranton	100500	2	295	625	47.20%
Scranton	100500	3	240	695	34.53%
Scranton	100600	1	385	945	40.74%
Scranton	100600	2	495	990	50.00%
Scranton	100600	3	930	1,660	56.02%
Scranton	100600	4	645	805	80.12%
Scranton	100800	1	455	880	51.70%
Scranton	100800	2	220	650	33.85%
Scranton	100800	3	445	555	80.18%
Scranton	100900	1	695	1,440	48.26%
Scranton	101000	1	470	1,155	40.69%
Scranton	101000	2	245	690	35.51%
Scranton	101000	3	400	1,235	32.39%
Scranton	101100	1	425	1,170	36.32%
Scranton	101100	2	785	1,330	59.02%
Scranton	101200	1	130	660	19.70%
Scranton	101200	2	890	1,535	57.98%
Scranton	101200	3	145	490	29.59%
Scranton	101300	1	310	915	33.88%
Scranton	101300	2	320	510	62.75%
Scranton	101300	3	780	1,315	59.32%
Scranton	101400	1	1,345	1,695	79.35%
Scranton	101400	2	805	1,340	60.07%
Scranton	101600	1	430	620	69.35%
Scranton	101600	2	500	815	61.35%
Scranton	101600	3	355	620	57.26%
Scranton	101700	1	285	1,050	27.14%
Scranton	101700	2	510	985	51.78%
Scranton	101700	3	405	880	46.02%

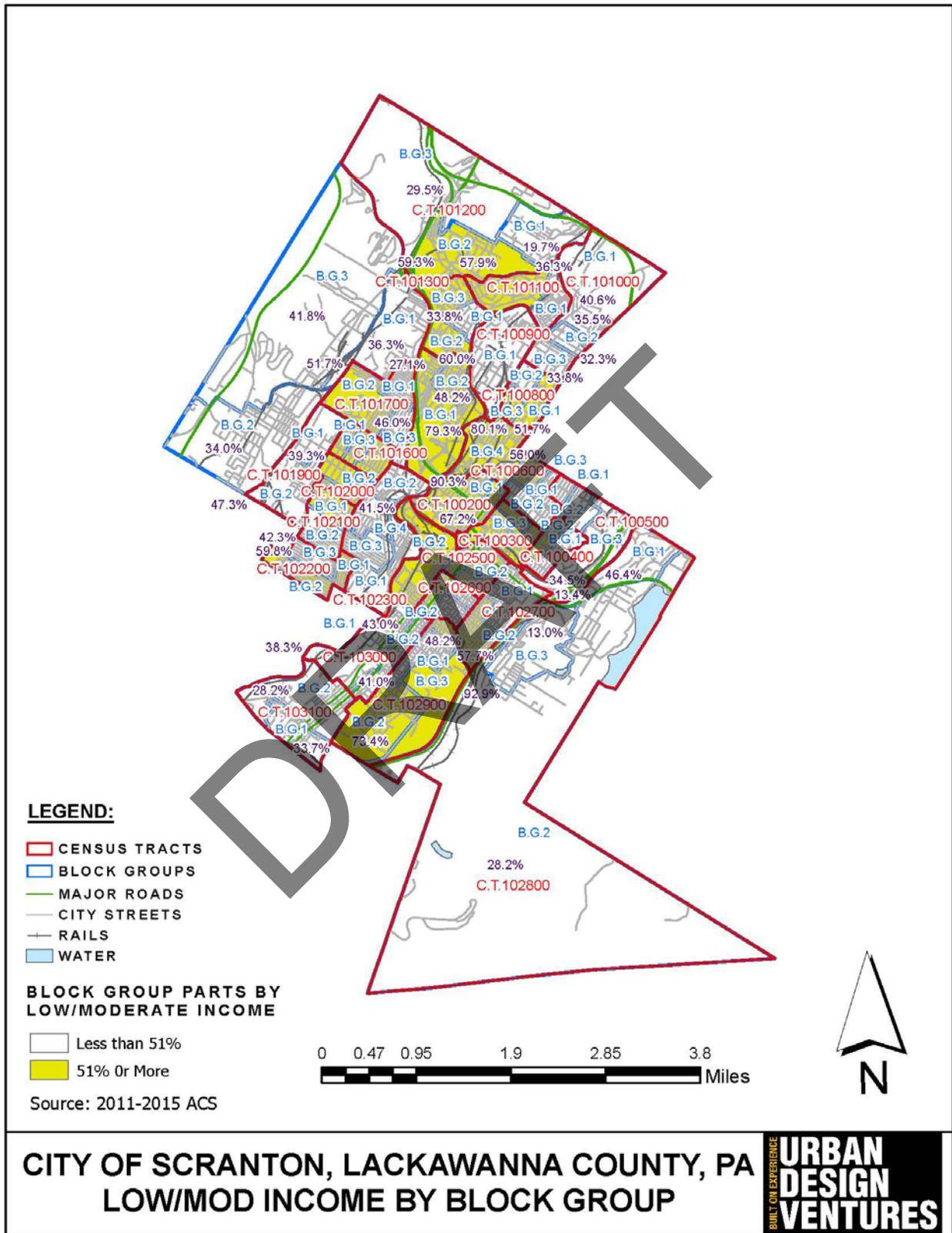


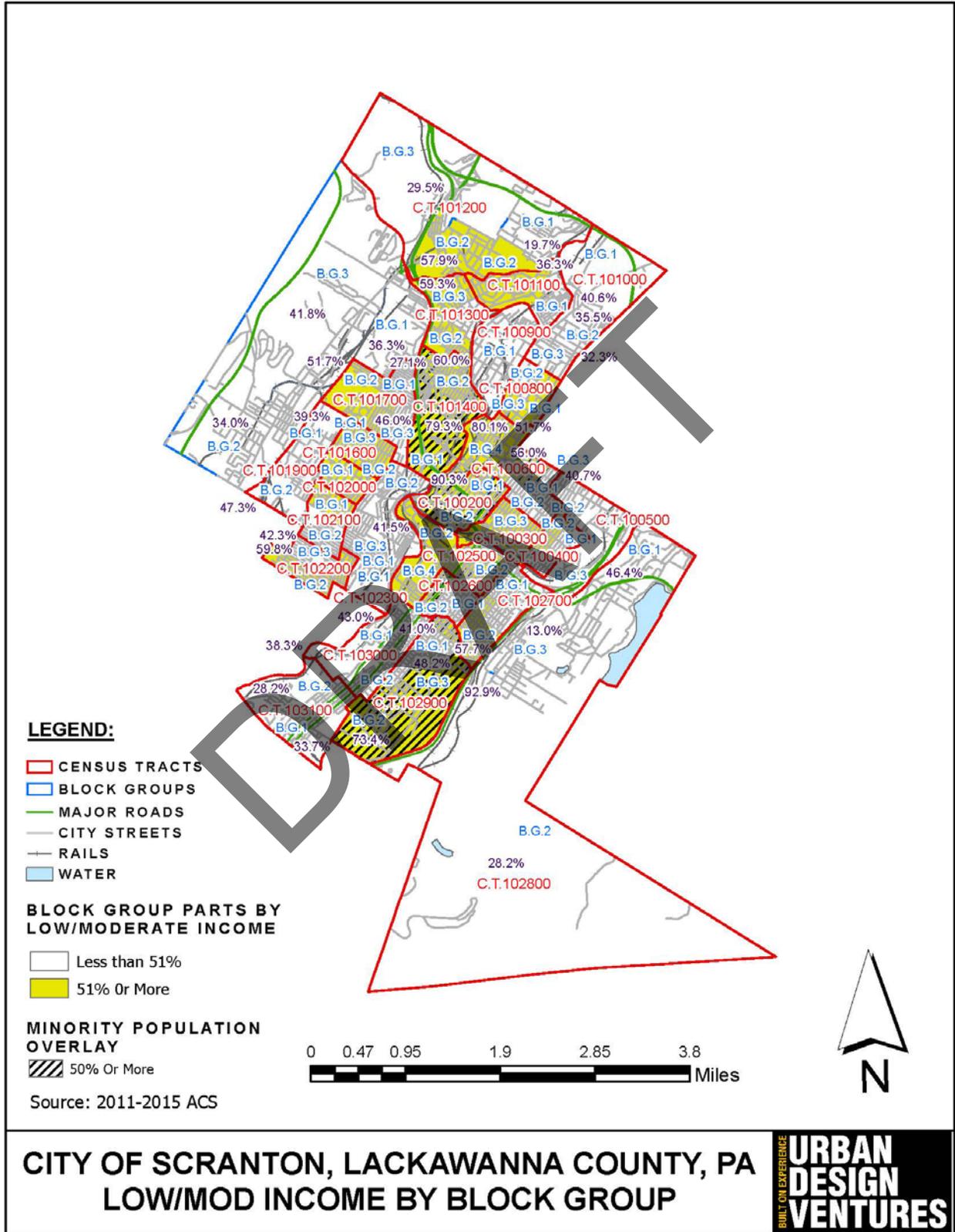
Scranton	101800	1	465	1,280	36.33%
Scranton	101800	2	655	1,925	34.03%
Scranton	101800	3	540	1,290	41.86%
Scranton	101900	1	230	585	39.32%
Scranton	101900	2	405	855	47.37%
Scranton	102000	1	665	1,100	60.45%
Scranton	102000	2	760	1,360	55.88%
Scranton	102100	1	685	1,080	63.43%
Scranton	102100	2	635	1,500	42.33%
Scranton	102200	1	505	805	62.73%
Scranton	102200	2	470	785	59.87%
Scranton	102200	3	325	795	40.88%
Scranton	102300	1	480	1,115	43.05%
Scranton	102300	2	265	550	48.18%
Scranton	102300	3	440	890	49.44%
Scranton	102300	4	235	565	41.59%
Scranton	102500	1	550	1,025	53.66%
Scranton	102500	2	495	700	70.71%
Scranton	102500	3	300	545	55.05%
Scranton	102500	4	475	615	77.24%
Scranton	102600	1	370	865	42.77%
Scranton	102600	2	380	870	43.68%
Scranton	102600	3	500	765	65.36%
Scranton	102700	1	185	1,380	13.41%
Scranton	102700	2	580	1,005	57.71%
Scranton	102800	1	230	495	46.46%
Scranton	102800	2	375	1,330	28.20%
Scranton	102800	3	105	805	13.04%
Scranton	102900	1	615	1,275	48.24%
Scranton	102900	2	900	1,225	73.47%

Scranton	102900	3	1,915	2,060	92.96%
Scranton	103000	1	345	900	38.33%
Scranton	103000	2	480	1,170	41.03%
Scranton	103100	1	265	785	33.76%
Scranton	103100	2	220	780	28.21%
<b>Total:</b>			<b>36,280</b>	<b>70,480</b>	<b>51.05%</b>

The following maps illustrate areas with low- and moderate-income populations in the City of Scranton. The first map illustrates the low- and moderate-income population is spread throughout the City indicated by the green fill. The next map shows these low- and moderate-income areas, but with a layer showing a minority population, including Hispanic, over 50%. Minority populations are concentrated in the Southern and Central parts of the City, indicated by the black diagonal lines.

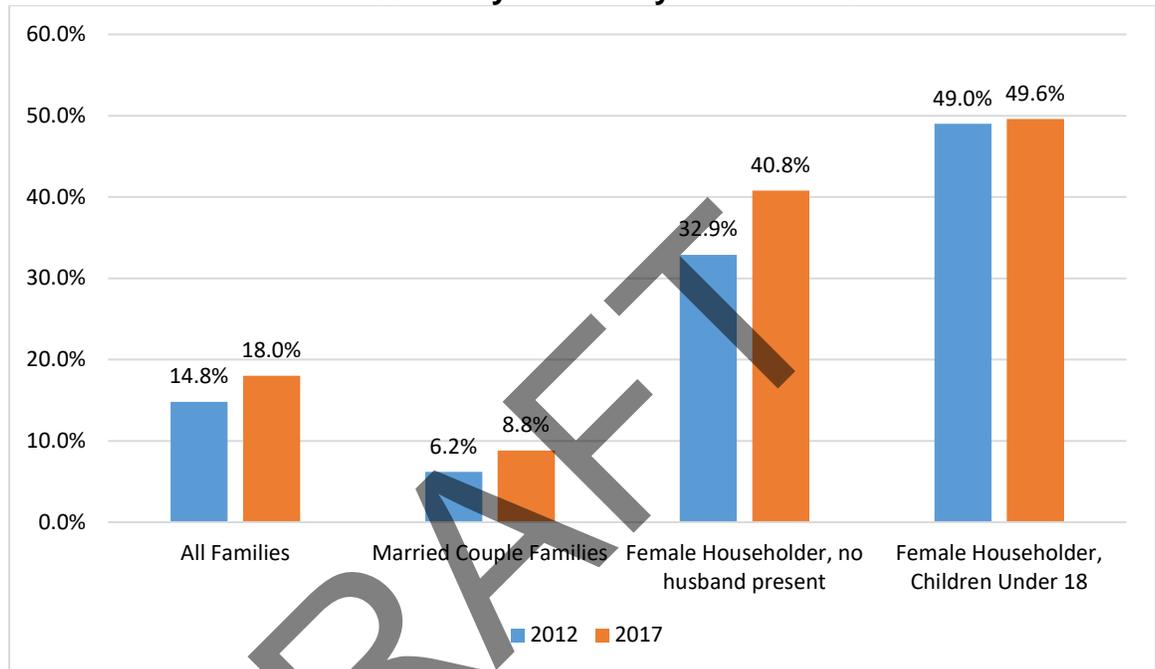
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The percentage of all families living in poverty experienced an increase from 14.8% in 2012 to 18.0% in 2017. Poverty rates increased for all groups when comparing the 2008-2012 and 2013-2017 American community Surveys.

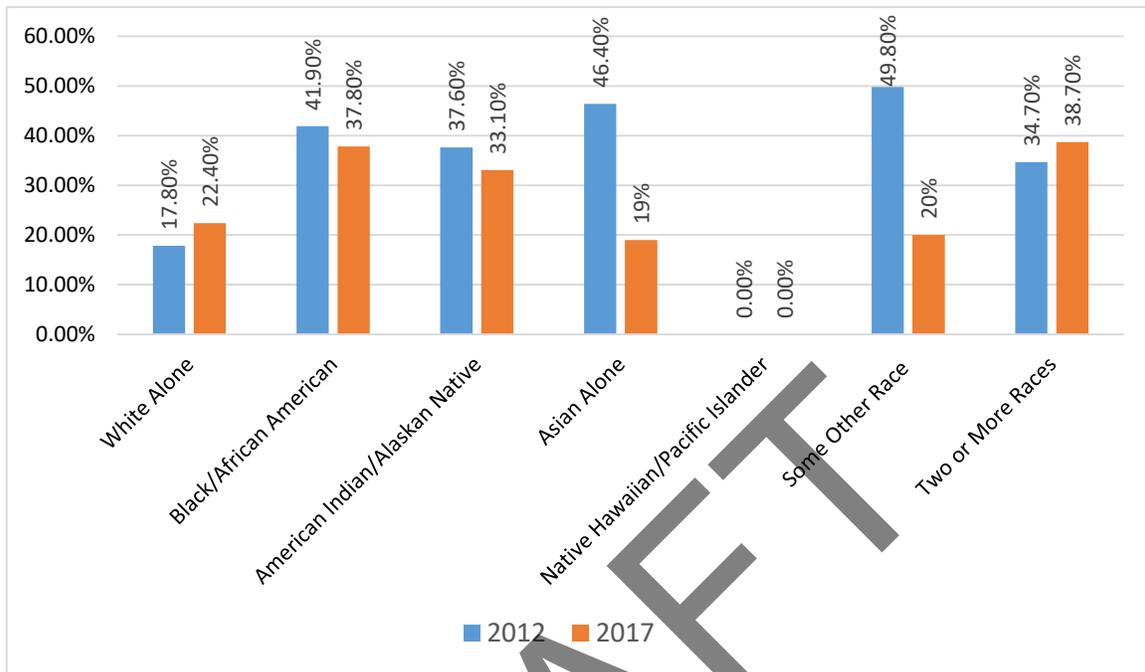
**Chart II-9 – Percentage of Families and Female-Headed Households in Poverty in the City of Scranton**



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

The following chart illustrates the poverty rates among different racial groups according to the 2008-2012 and 2013-2017 American Community Surveys. The poverty rate for Whites increased from 17.8% to 22.4% between 2012 and 2017; poverty rates also increased for those identifying as “two or more races” from 34.7% to 38.7%. Poverty rates fell for all other groups; most drastically for those who identify as “Asian”. Minority populations in poverty are overrepresented when considering the count of the overall population of the these groups. For instance, the Black/African American population makes up approximately 6.8% of the population but 37.8% of that population is living in poverty. The minority groups where this pattern is not evident are among Asian, a growing population, and those who identify as “some other race”, which has a dwindling population count.

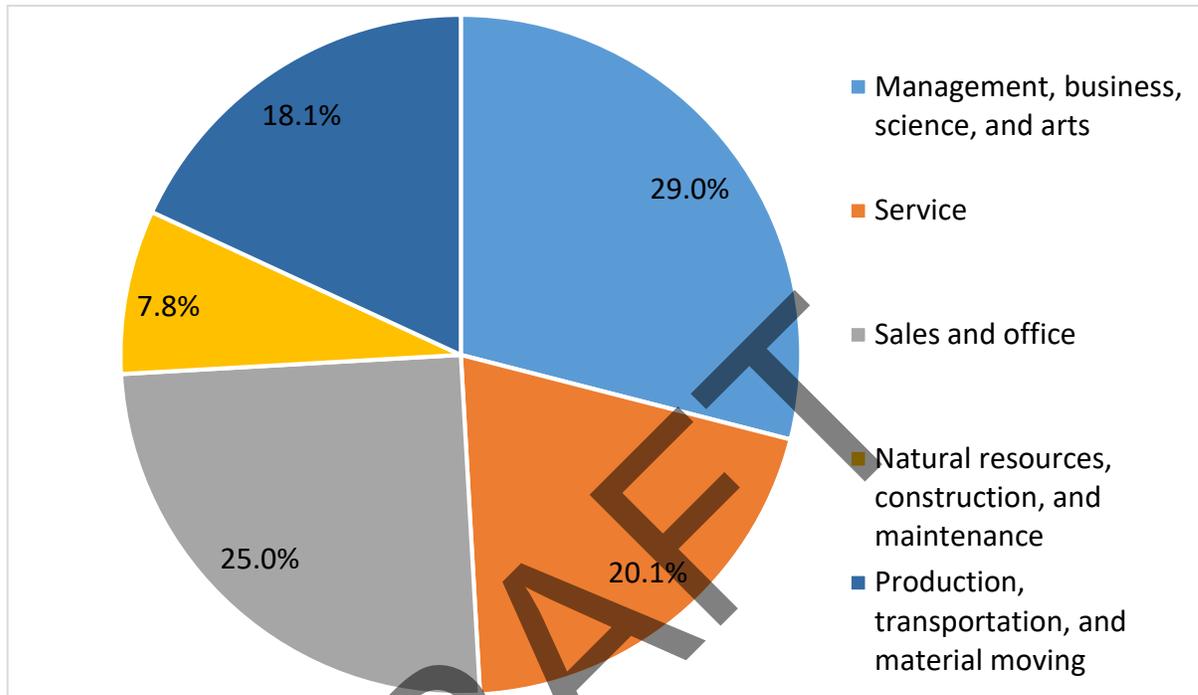
**Chart II-10 Poverty Rates by Race**



#### D. Employment

In 2012, 58.6% of the City’s residents 16 years of age and over were considered a part of the labor force. The 2013-2017 American Community Survey estimates that approximately 56.0% of the population is currently in the labor force. The following charts illustrate the categories of workers and their occupations. The largest portion of Scranton workers (29.0%) is in management, business, science, and arts occupations, followed closely by sales and office (25.0%). Slightly more than one fifth (20.1%) of all workers are in “service occupations.” Similarly, Lackawanna County’s labor force is primarily employed in management, business, science, and arts occupations (35.1%) followed by sales and office (24.8%) and service (17.2%).

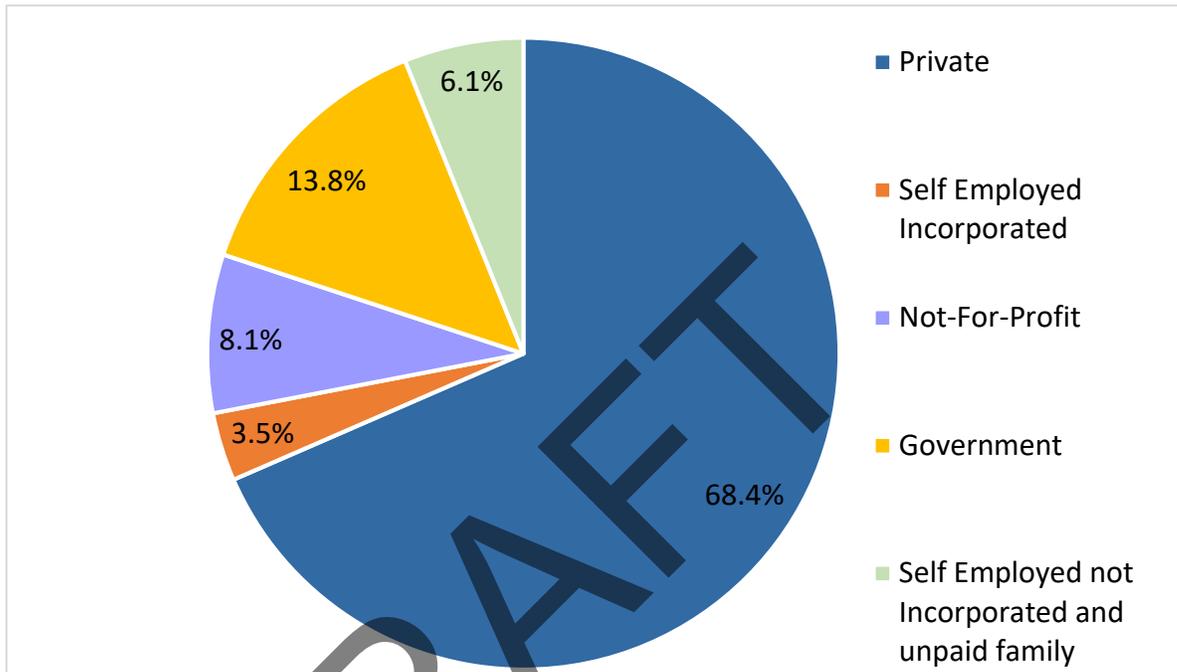
**Chart II-11 – Occupations in the City of Scranton**



Source: 2013-2017 American Community Survey

These percentages differ slightly when compared to 2008-2012 American Community Survey Data:

- Natural resources, construction, and maintenance occupations decreased from 8.0% in 2010 to 7.8% in 2017.
- Sales and office occupations decreased from 27.1% of the workforce in 2010 to 25.0% in 2017.
- Production, transportation, and material moving occupations increased from 16.3% in 2010 to 18.1% in 2017.
- Service occupations decreased slightly, from 21.2% of all occupations in 2010 to 20.1% in 2017.
- Management, business, science, and arts occupations increased from 27.4% in 2010 to 29.0% in 2017.

**Chart II-12 – Worker Class in the City of Scranton**

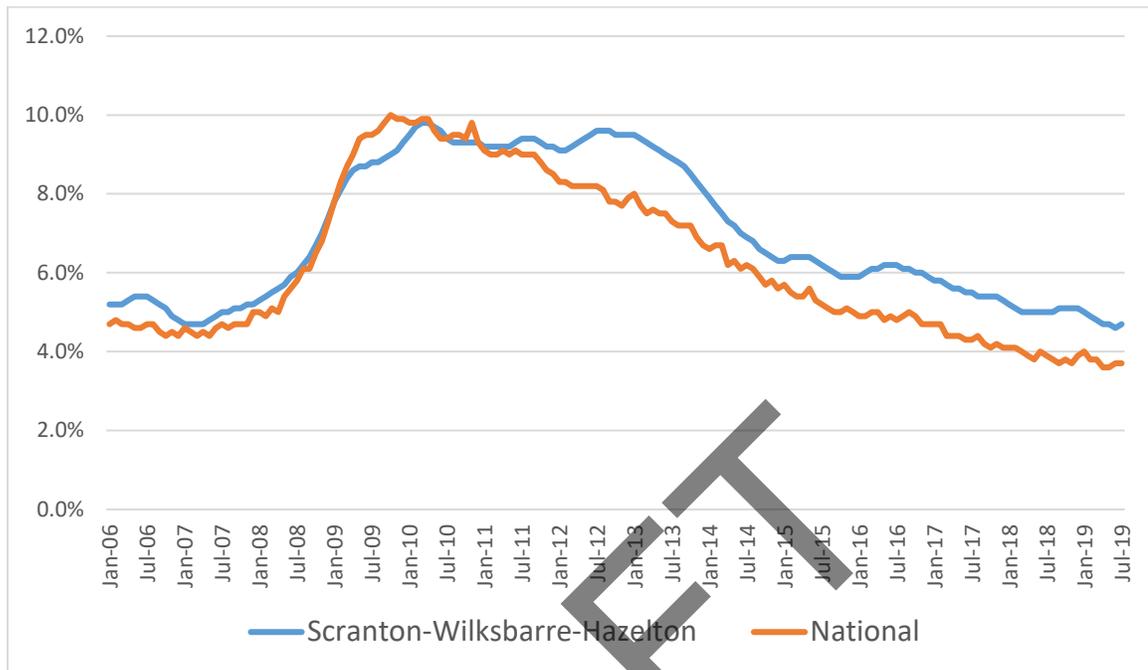
Source: 2013-2017 American Community Survey

This data is slightly different than the respective 2012 American Community Survey estimates, although there was less variance than the occupational data in the previous chart.

- Private wage and salary workers increased from 67.1% of workers in 2012 to 68.4% in 2017.
- Government workers decreased from 14.9% of workers in 2012 to 13.8% in 2017.
- Not-for-profit workers remained stable at 8.0% between 2012 and 2017.
- Self-employed in own not incorporated business workers decreased from 6.4% of workers in 2012 to 6.1% in 2017.
- Self-employed in own incorporated business workers remained the same at 3.5% between 2012 and 2017.

The following chart illustrates the trends of the unemployment rate for the City of Scranton from January 2006 through July 2019 as reported by the Bureau of Labor Statistics ([www.bls.gov](http://www.bls.gov)).

**Chart II-13 – City of Scranton Unemployment Rate**



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

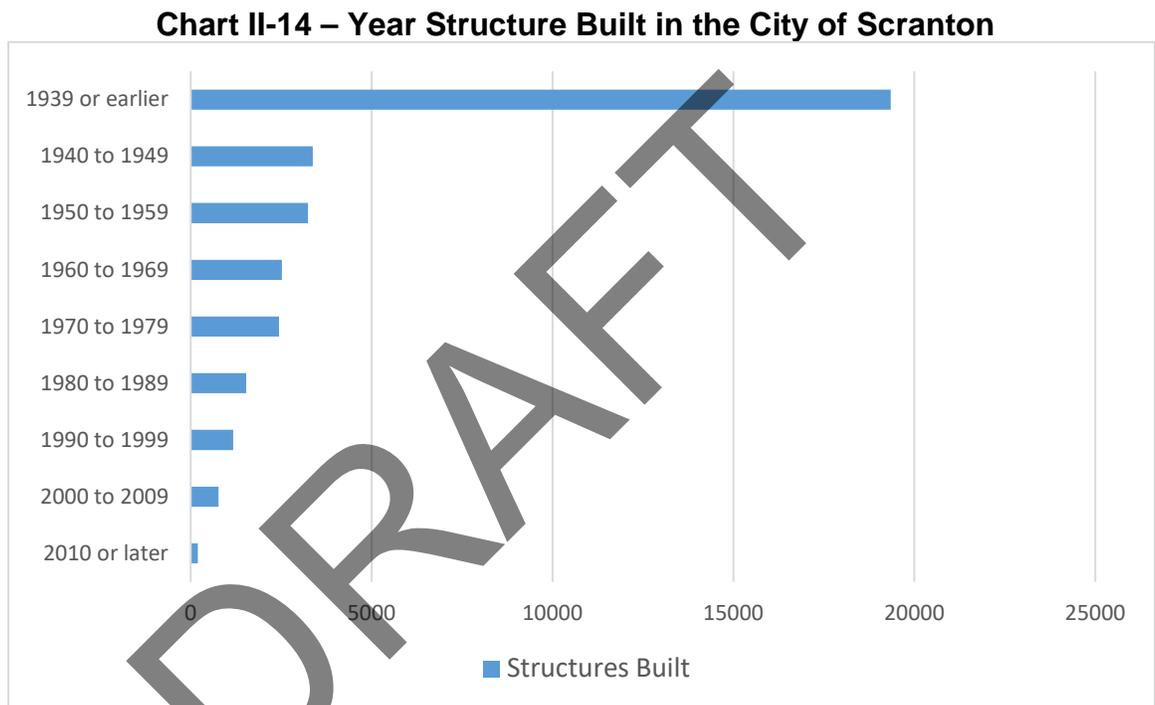
The unemployment rate for the Scranton-Wilkes-Barre-Hazleton Area is represented by the blue line. The City data was provided by the St. Louis FRED Database and is seasonally adjusted. The seasonally adjusted unemployment rate for the Nation was retrieved from the Bureau of Labor Statistics and is represented by the Orange “National” line.

*NOTE: The City of Scranton data was only available as non-seasonally adjusted data by the Bureau of Labor Statistics, which is problematic when the objective is to compare said data to other data that is seasonally adjusted, hence the use of the St. Louis FRED database.*

The unemployment rate in the City of Scranton remained higher than the national unemployment rate across the entire time period examined except for the months of January 2009 through December 2010. Across the time period from January of 2006 to May 2019, the City of Scranton averaged 0.7% higher than the national unemployment rate. The most recent data available has Scranton’s unemployment rate as 4.7% (July 2019) compared to the national rate of 3.7%.

## E. Housing Profile

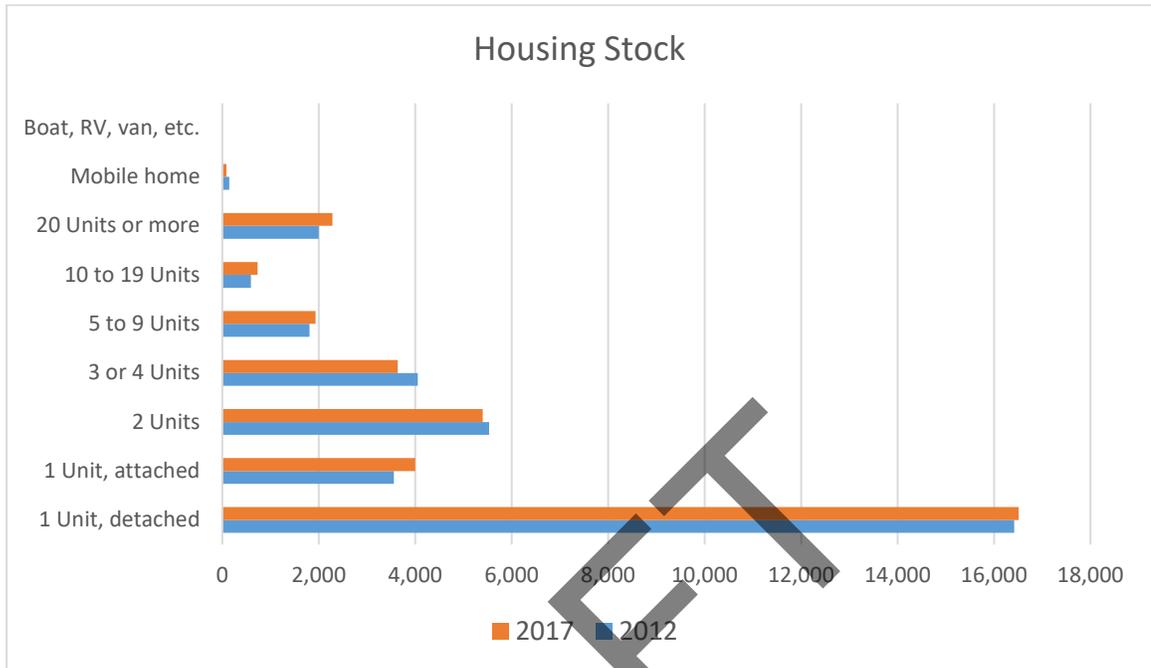
Over half (55.9%) of the City's housing stock was built prior to 1940, which is now approaching at least 80 years old. Homes built between 1940 and 1990 make up over one-third (37.9%) of the City's housing stock, which leaves just 6.2% of housing stock that has been built since 1990. The following chart illustrates the year that housing structures were built in the City of Scranton based on the 2013-2017 American Community Survey.



Source: 2013-2017 American Community Survey  
Total = 34,587 Structures

The following chart outlines the composition of the housing stock in the City of Scranton at the time of 2008-2012 and 2013-2017 American Community Survey.

**Chart II-15 – Housing Stock in the City of Scranton**



Source: 2008-2012 & 2013-2017 American Community Survey

As shown in the previous chart, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Scranton between 2012 and 2017, but single-unit detached houses remain the most prevalent. The portion of housing units that are single units, both attached and detached, showed an increase. All other housing structures stayed the same or saw a decrease in their prevalence except for 20 units or more. The median value of homes in the City of Scranton in 2012 was \$108,300 compared to \$144,500 for Lackawanna County and \$164,900 for the Commonwealth of Pennsylvania. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in the City of Scranton decreased to approximately \$104,800 (3.2% decrease in median value since 2012), as compared to \$149,100 (3.1% increase in median value since 2012) in Lackawanna County and \$170,500 (3.4% increase in median value since 2011) in the Commonwealth of Pennsylvania.

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

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

Year	Single Family	Multi Family	5+ Units	Total
2003	1,341	189	58	1,530
2004	1,470	128	43	1,598
2005	1,298	84	31	1,382
2006	1,340	134	81	1,474
2007	1,265	151	101	1,416
2008	657	43	29	700
2009	647	61	34	708
2010	665	22	0	687
2011	411	28	8	439
2012	450	20	0	470
2013	429	87	65	516
2014	2,113	188	82	2,301
2015	800	31	11	831
2016	846	172	152	1,018
2017	425	155	118	580
2018	487	66	32	553

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

**Table II-10 - Units Authorized by Building Permits Year to Date–  
Scranton-Wilkes-Barre, PA Core Base Statistical Area (CBSA)**

	Through Jan 2019	Through Feb 2019	Through March 2019	Through April 2019	Through May 2019	Through June 2019	Through July 2019	Through Aug 2019
Single Family	2	4	8	12	18	23	30	33
Multi-Family	0	0	0	0	2	2	2	2
5+ units	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>12</b>	<b>20</b>	<b>25</b>	<b>32</b>	<b>35</b>

Source: State of Cities Data Systems (SOCDS) CBSA Year to Date: August 2019

The data shows that there has been a substantial decrease in total units authorized by building permits since 2008 with the exception of 2014. Based on data made available for January-August 2019 a total of 138 building permits have been authorized.

The City of Scranton’s Licensing, Inspections, and Permits Department reports that the Zoning Hearing Board received 61 appeals in 2019 and approved 37 of them (60.6%).

## F. Financing

### Owner Costs

The median monthly mortgage expense in the City of Scranton for 2012 was \$871. The 2013-2017 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$884 which is only a \$13 increase. Monthly owner costs increased by 1.49% while median income during the same time period increased by 4.52%. The following table illustrates selected monthly owner costs according to the 2008-2012 and 2013-2017 American Community Survey.

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

Monthly Owner Cost	2008-2012 American Community Survey		2013-2017 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
<b>Owner-Occupied Housing Units</b>	<b>15,790</b>	<b>-</b>	<b>14,827</b>	<b>-</b>
Less than \$300	16	.10%	546	3.7%
\$300 to \$499	113	.72%	2,170	14.6%
\$500 to \$799	1,099	6.9%	3,839	25.9%
\$800 to \$999	1,656	10.5%	2,100	14.2%
\$1,000 to \$1,499	3,816	24.2%	4,101	27.7%
\$1,500 to \$1,999	1,599	10.1%	1,351	9.1%
\$2,000 or more	765	4.8%	720	4.8%
No Cash Rent	-	-	-	-
Median	\$871	-	\$884	-

Source: 2008-2012 & 2013-2017 American Community Survey

As a result of rising monthly housing costs, 35.7% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2012. This is a relatively high percentage of owners whose housing is not considered “affordable.” The 2013-2017 American Community Survey estimates that the portion of homeowners whose housing costs exceed 30%

of their monthly income had slightly decreased to approximately 32.1% of all owner-occupied households with a mortgage. The following table illustrates housing costs for owner-households according to the 2008-2012 and 2013-2017 American Community Survey.

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

Owner Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
<b>Housing Units with a Mortgage</b>	<b>9,064</b>	<b>57.4%</b>	<b>8,605</b>	<b>58.1%</b>
Less than 20 percent	3,706	40.9%	4,106	47.7%
20 to 24.9 percent	1,173	12.9%	1,095	12.7%
25 to 29.9 percent	927	10.2%	2,035	23.6%
30 to 34.9 percent	752	8.3%	583	6.8%
35 percent or more	2,482	27.4%	2,177	25.3%
Not computed	24	0.81%	0	0.0%
<b>Housing Units without a Mortgage (Excluding those whose monthly costs cannot be calculated)</b>	<b>6,726</b>	<b>42.5%</b>	<b>6,222</b>	<b>41.9%</b>

Source: 2008-2012 and 2013-2017 American Community Survey

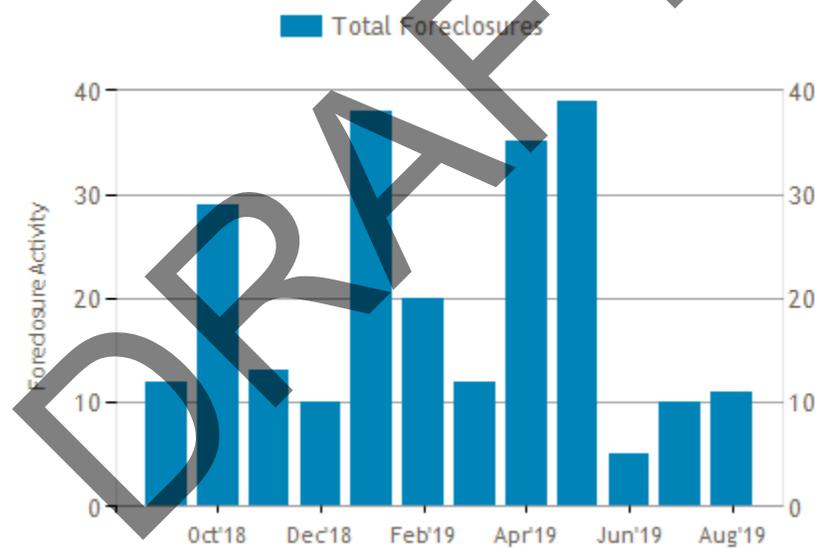
The website [www.Realtor.com](http://www.Realtor.com) shows that as of October, 2019, there are 598 properties for sale in the City of Scranton. Homes in Scranton have a median list price of \$110,000, and a median price per square ft. of \$57. Homes spend an average of 89 days on the market. The median price varies among different neighborhoods; some of the “hottest” neighborhoods listed are Greenridge (\$134,000), Hill Section (\$121,000), Hyde Park (\$91,450), South Side (\$99,500), and East Mountain (\$159,500).

According to [Realtor.com](https://www.realtor.com), the median sale price per square foot in the City of Scranton was just \$57 compared to \$81 in Lackawanna County and \$134 for Pennsylvania.

### **Foreclosures**

According to RealtyTrac, as of August 2019, there are 89 properties that are in some stage of foreclosure, for a foreclosure rate of 1 in every 3,367 housing units. During this time period, Lackawanna County experienced a foreclosure rate of 1 in every 3,245 housing units and the Commonwealth of Pennsylvania had a foreclosure rate of 1 in every 2,781 housing units. The following chart illustrates the monthly foreclosure filings in the City of Scranton from July 2018 to August 2019.

**Chart II-16 – Number of Foreclosures in the City of Scranton**



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

In the last 12 months, the number of foreclosures for the City of Scranton was at its highest in May 2019 with 39 foreclosures. While foreclosures can be devastating to a community, it offers a chance for the City and non-profit housing agencies to purchase and rehabilitate homes and sell them to low-income individuals and families.

### **Renter Costs**

The median monthly rent in 2012 was \$660 and has increased to \$746 per month according to the 2013-2017 American Community Survey. The following table illustrates rental rates within the City at the time of the 2008-2012 and the 2013-2017 American Community Survey.

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

Rental Rates	2008-2012 American Community Survey		2013-2017 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$300	1,286	9.2%	1,041	7.1%
\$300 to \$499	1,689	12.1%	1,354	9.2%
\$500 to \$799	6,321	45.5%	5,726	38.9%
\$800 to \$999	1,706	12.3%	3,124	21.3%
\$1,000 to \$1,499	1,260	9.1%	2,181	14.8%
\$1,500 to \$1,999	150	1.1%	392	2.7%
\$2,000 or more	139	.99%	108	0.7%
<b>No cash rent</b>	941	6.8%	775	5.3%
<b>Median</b>	<b>\$660</b>	<b>-</b>	<b>\$746</b>	<b>-</b>

Source: 2008-2012 & 2013-2017 American Community Survey

The monthly housing costs for 43.4% of all renter-occupied households exceeded 30% of monthly income in 2012, indicating a high percentage of renters whose housing is not considered affordable. 2013-2017 ACS estimates show that over half (51.7%) of all renter-occupied households pay housing costs that exceed 30% of their income. The following table illustrates the housing cost for renter-households at the time of the 2008-2012 and 2013-2017 American Community Survey. The increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for affordable rental options in the City.

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

Rental Cost as a % of Income	2010 U.S. Census		2013-2017 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	1,837	13.2%	1,732	12.7%
15 to 19 percent	1,642	11.8%	1,663	12.1%
20 to 24 percent	1,636	11.8%	1,755	12.8%
25 to 29 percent	1,628	11.7%	1,457	10.6%
30 to 34 percent	991	7.1%	1,129	8.2%
35 percent or more	5,054	36.3%	5,955	43.5%
Not computed	1,116	-	1,010	-

Source: 2010 U.S. Census Data & 2013-2017 American Community Survey

The 2019 Fair Market Rents for Lackawanna County are shown in the following table.

**Table II-14 - Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms in the Lackawanna County, PA**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	\$541	\$636	\$780	\$1,007	\$1,102
Final FY 2018 FMR	\$580	\$682	\$834	\$1,083	\$1,218

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

As of April 2019, the estimated average monthly rents within 10 miles of Scranton were \$1,074 for one-bedroom units; \$1,073 for two-bedroom units; and \$1,097 for all-bedroom units based on rent trend data collected by [www.rentjungle.com](http://www.rentjungle.com). While these rents may be skewed by higher-income apartments in certain areas within the City, the rents are higher than fair market rents, as well as what many low-income families can afford.

## G. Household Types

Based on a comparison between the 2012 and 2017 populations, the City of Scranton experienced a minimal decrease in population. The median income of the area increased by 7%, potentially indicating a higher percentage of above income persons have moved into the area (even while taking inflation into account).

**Table II-15 – Changes Between 2012 & 2017**

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	76,089	76,065	-0%
Households	29,484	28,945	-2%
Median Income	\$34,782.00	\$37,218.00	7%

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

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

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
<b>Total Households *</b>	4,655	4,835	5,410	2,955	11,090
Small Family Households *	1,330	1,120	1,735	1,110	5,470
Large Family Households *	195	260	455	170	810
Household contains at least one person 62-74 years of age	745	1,050	1,130	610	2,485
Household contains at least one person age 75 or older	640	1,420	1,190	440	815
Households with one or more children 6 years old or younger *	755	635	784	449	950

Data Source: 2011-2015 CHAS

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

Of all households, only 28.9% have a higher income than the HUD Area Median Income (AMI). The remaining 71.1% of total households make less than the AMI, with the largest group (18.7%) being households making between 50-80% of AMI. Households making between 0-30%, 30-50%, and 50-80% AMI comprise 16.1%, 16.7%, and 18.7% of all households, respectively.

Over half of all households (51.5%) of all households make less than the HUD Area Median Income, meaning there is a large portion of the population without access to affordable housing. Households that make 30% of AMI have an annual income of \$11,165.40; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with just \$279.13 per month to spend on housing. As there are few housing options available for families at this rental level, many households must then pay more than 30% of their income for housing, becoming cost-overburdened.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	60	50	25	180	4	10	4	4	22
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	25	35	0	75	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	110	110	10	255	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	2,575	900	55	0	3,530	725	515	305	75	1,620
Housing cost burden greater than 30% of income (and none of the above problems)	285	1,070	1,035	50	2,440	125	650	845	355	1,975

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	205	0	0	0	205	55	0	0	0	55

Data Source: 2011-2015 CHAS

The table above illustrates the discrepancies between homeowners and renters regarding housing problems. While there are marginally more owner-occupied housing units than renter-occupied units (50.2% to 49.8%, respectively), renters face a much higher rate of housing problems. There are more renters facing housing problems than owners in all problem categories, by a significant margin in most cases.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,660	1,095	250	35	4,040	730	525	310	80	1,645
Having none of four housing problems	810	2,120	2,580	1,225	6,735	195	1,100	2,275	1,615	5,185
Household has negative income, but none of the other housing problems	205	0	0	0	205	55	0	0	0	55

Data Source: 2011-2015 CHAS

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

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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	940	605	420	1,965	145	250	375	770
Large Related	155	145	55	355	0	55	104	159
Elderly	590	530	300	1,420	440	750	515	1,705
Other	1,235	780	340	2,355	264	120	150	534
<b>Total need by income</b>	<b>2,920</b>	<b>2,060</b>	<b>1,115</b>	<b>6,095</b>	<b>849</b>	<b>1,175</b>	<b>1,144</b>	<b>3,168</b>

Data Source: 2011-2015 CHAS

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

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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	905	200	35	1,140	145	140	105	390
Large Related	120	75	0	195	0	25	4	29
Elderly	420	210	0	630	320	260	160	740
Other	1,155	460	20	1,635	260	85	35	380
<b>Total need by income</b>	<b>2,600</b>	<b>945</b>	<b>55</b>	<b>3,600</b>	<b>725</b>	<b>510</b>	<b>304</b>	<b>1,539</b>

Data Source: 2011-2015 CHAS

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

**Table II-21 – Overcrowding Conditions**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	40	115	85	10	250	0	0	0	0	0
Multiple, unrelated family households	0	25	65	0	90	0	0	0	0	0
Other, non-family households	0	15	0	0	15	0	0	0	0	0
<b>Total need by income</b>	40	155	150	10	355	0	0	0	0	0

Data Source: 2011-2015 CHAS

According to the 2011-2015 CHAS data over crowding conditions exclusively affect renter households. The majority (32.8%) of overcrowding conditions are present in single family households for those earning 30-80% AMI.

DRAFT

## H. Cost Overburden

Residents of the City of Scranton, PA are faced with a lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 4,200 White households were cost overburdened by 30% to 50%, and 4,065 White households were cost overburdened by greater than 50%; 180 Black/African American households were cost overburdened by 30% to 50%, and 325 Black/African American households were cost overburdened by greater than 50%; 120 Asian households were cost overburdened by 30% to 50%, and 75 Asian households were cost overburdened by greater than 50%; and lastly, 485 Hispanic households were cost overburdened by 30% to 50%, and 760 Hispanic households were cost overburdened by greater than 50%.

**Table II-22 – Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,350	5,035	5,280	275
White	15,990	4,200	4,065	180
Black / African American	650	180	325	19
Asian	510	120	75	35
American Indian, Alaska Native	14	15	15	0
Pacific Islander	0	10	0	0
Hispanic	1,065	485	760	40

Data Source: 2011-2015 CHAS

A total of 4,200 White households were considered cost overburdened by between 30% and 50%, which is 83.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is nearly the same as the total number of households that the White category comprises (83.8%). A total of 180 Black/African American households were considered cost overburdened by between 30% and 50%, which is 3.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 15.3% of the total number of households that the Black/African American category comprises.

A total of 120 Asian households were considered cost overburdened by between 30% and 50%, which is 2.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.5% of the total number of households the Asian category comprises. A total of 485 Hispanic households were considered cost overburdened by between 30% and 50%, which is 9.6% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is higher than the 8.1% of the total number of households that the Hispanic category comprises.

A total of 4,065 White households were considered cost overburdened by greater than 50%, which is 76.9% of the total number of households that were considered cost overburdened by greater than 50%. This number is below the 83.8% of the total number of households that the White category comprises. A total of 325 Black/African American households were considered cost overburdened by greater than 50%, which is 6.1% of the total number of households that were considered cost overburdened by greater than 50%. This number is lower than the 15.3% of the total number of households that the Black/African American category comprises. A total of 75 Asian households were considered cost overburdened by between 30% and 50%, which is 1.4% of the total number of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.5% of the total number of households the Asian category comprises. A total of 760 Hispanic households were considered cost overburdened by greater than 50%, which is 14.3% of the total number of households that were considered cost overburdened by greater than 50%. This number is greater than the 8.1% of the total number of households that the Hispanic category comprises.

The conclusions in the PA WorkStats 2018 report indicate that an “entry level” wage earner in Lackawanna County makes \$21,320 annually. This is well below the County Median Household Income of \$37,218. At an annual salary of \$21,320, an affordable rent would be \$533 per month (30% of Income). However, the fair market rent for a one-bedroom unit in Lackawanna County at this time was \$636 per month; this is a wide gap in the amount an entry level wage earner can afford and what the fair market rent is for the area. This demonstrates the need for more housing programs and affordable housing options to address the needs of lower-income households.

## I. Housing Problems

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

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,800	595	260
White	2,765	450	180
Black / African American	230	60	19
Asian	70	4	35
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	690	80	25

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

For households earning 0-30% AMI, 81.6% of households have one or more of the four identified housing problems. The American Indian, Alaska Native groups is disproportionately affected by housing problems as 100% of households has one or more housing problems. However, because this population group is so small the results can be misleading.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,340	1,495	0
White	2,745	1,250	0
Black / African American	160	85	0
Asian	89	55	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	330	80	0

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

For households earning 30-50% AMI, 69.1% of households have one or more of the four identified housing problems. The Hispanic population is disproportionately affected where 80.4% of the population has one or more housing problems within this income group compared to 69.1% of the jurisdiction as a whole.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,435	2,970	0
White	1,975	2,410	0
Black / African American	125	160	0
Asian	65	175	0
American Indian, Alaska Native	19	0	0

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	235	205	0

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

For households earning 50-80% AMI, 45.1% of households have one or more of the four identified housing problems. The American Indian, Alaska Native group is disproportionately affected by housing problems with 100% have one or more of four housing problems. However, because this population is so small the results may be misleading.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	520	2,435	0
White	430	2,085	0
Black / African American	0	125	0
Asian	20	55	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	59	125	0

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

The population cohort above the median income has the lowest number of households with housing problems. The American Indian, Alaska Native group is disproportionately affected by housing problems with 100% have

one or more of four housing problems. However, because this population is so small the results may be misleading.

## J. Disabled Households

The following table includes the 2013-2017 American Community Survey estimate that shows the number of disabled individuals in the City of Scranton. The total civilian non-institutionalized population is 74,024 and the disabled population is 12,119, or 16.4%. This is an indicator of the need for housing for the disabled who are typically low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

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

Disability Status of the Civilian Non-Institutional Population	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	73,841	-	74,024	-
Total Population with a disability	11,550	15.6%	12,119	16.4%
<b>Population under 5 years</b>	<b>4,514</b>		<b>4,681</b>	
With a hearing difficulty	14	0.3%	27	0.6%
With a vision difficulty	18	0.4%	0	0.0%
<b>Population 5 to 17 years</b>	<b>10,631</b>		<b>11,679</b>	
With a hearing difficulty	48	0.4%	68	0.6%
With a vision difficulty	130	1.2%	93	0.8%
With a cognitive difficulty	601	5.6%	821	7.0%
With an ambulatory difficulty	117	1.1%	79	0.7%
With a self-care difficulty	114	1.1%	135	1.2%
<b>Population 18 to 64 years</b>	<b>49,967</b>		<b>46,354</b>	
With a hearing difficulty	1,091	2.2%	821	1.8%
With a vision difficulty	1,024	2.0%	964	2.1%
With a cognitive difficulty	2,605	5.2%	3,171	6.8%
With an ambulatory difficulty	3,138	6.3%	3,313	7.1%
With a self-care difficulty	1,030	2.1%	957	2.1%
With an independent living difficulty	2,351	4.7%	2,699	5.8%
<b>Population 65 years and over</b>	<b>11,670</b>		<b>11,310</b>	
With a hearing difficulty	2,015	17.3%	1,613	14.3%
With a vision difficulty	902	7.7%	704	6.2%
With a cognitive difficulty	817	7.0%	763	6.7%
With an ambulatory difficulty	3,172	27.1%	2,925	25.9%
With a self-care difficulty	964	8.3%	852	7.5%
With an independent living difficulty	2,167	18.6%	1,966	17.4%
<b>SEX</b>				
Male	5,260	15.0%	5,466	15.3%

Female	6,290	16.1%	6,653	17.4%
<b>HISPANIC/LATINO ORIGIN</b>				
White alone	10,562	16.1%	10,615	16.9%
Black or African American alone	493	12.7%	810	17.8%
American Indian and Alaska Native alone	41	48.2%	40	32.8%
Asian alone	182	8.4%	261	7.2%
Native Hawaiian and Other Pacific Islander alone	8	12.3%	0	0.0%
Some other race alone	93	7.7%	99	12.3%
Two or more races	207	14.4%	294	13.3%
White alone, not Hispanic or Latino	9,941	16.5%	9,528	17.5%
Hispanic or Latino (of any race)	828	12.5%	1,318	13.3%

Source: 2008-2012 & 2013-2017 American Community Survey

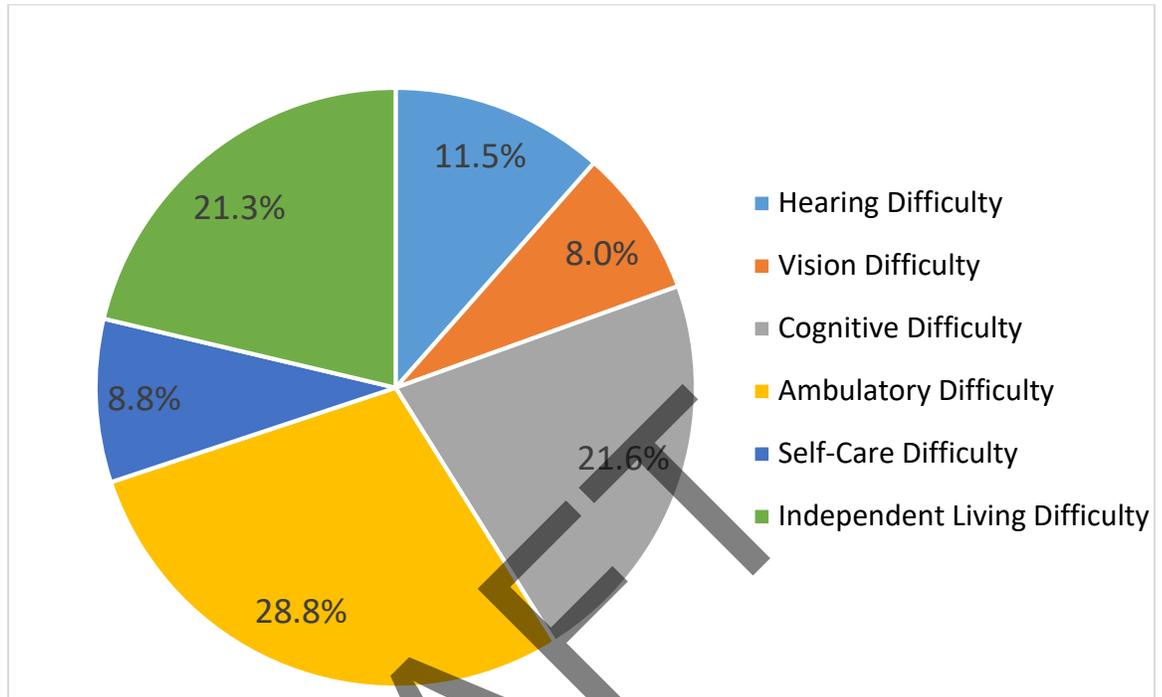
Of the population age 65 and older, 39.1% have a disability, made up largely due to ambulatory difficulty (25.9%) and an independent living difficulty (17.4%). The overall data shows a fairly even percentage between males and females, with 15.3% and 17.4% of the respective populations having disabilities.

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. According to the 2013-2017 American Community Survey of the 31,787 individuals in the labor force, 7.7% (2,448 people) have at least one disability. Approximately 7.0% (2,116) of individuals with a disability make up the employed population.

The unemployed labor force is made up of approximately 1,742 individuals. Of those unemployed and aged 18-64, 19.1% (332 people) have at least one disability.

Of the 14,362 individuals, designated as “not in the labor force”, 32.9% have a disability.

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



Source: 2013-2017 American Community Survey

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

### III. Review/Update to Original Plan

The present “Analysis of Impediments to Fair Housing Choice” was prepared in 2020. The identified Impediments to Fair Housing Choice are reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER). The following paragraphs restate the identified impediments from the 2015-2019 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2015 through 2019.

#### A. Summary of 2015 Impediments

##### Impediment 1: Fair Housing Education and Outreach

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

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

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

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

### **Accomplishments:**

In 2019, OECD began partnering with NeighborWorks of North Eastern PA (NEPA) to attend their Homebuyer Education classes as a guest speaker. This allows additional partnerships with NeighborWorks, Realtors, and lending institutions as they all come together strategically to address those seeking to purchase homes within the City of Scranton.

OECD participated in the HOME Fair facilitated by United Neighborhood Centers of NEPA. OECD Participated by having a table at the fair and handing out literature and making staff available to answer questions regarding programming.

OECD staff has made a concentrated effort in 2019 to attend more community events, even those not specific to the Homebuyer Program. Although OECD continued to hand out the Homebuyer Program literature at these events, it allows the agencies sponsoring the events and the community at-large an opportunity to learn what overall programming is taking place through OECD.

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

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

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

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

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

- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homeowners.

### **Accomplishments:**

OECD is making a concentrated effort to facilitate and support dignified housing for low to moderate income citizens by partnering with non-profits building and/or rehabilitating homes for moderate-income residents. The following are current projects underway:

United Neighborhood Centers of NEPA (UNC) – currently looking for a duplex to rehabilitate and rent to low-to moderate-income families. Also partnered with UNC during this current Five Year Con Plan to complete a block of Section 8 approved Townhouses in South Scranton.

Scranton Lackawanna Human Development Agency – recently purchased a shovel-ready project to provide additional housing to low-to moderate-income families.

NeighborWorks of NEPA – recently purchased a home on Brook Street that will also be rehabilitated and sold to a low-to moderate-income family.

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

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

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

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

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **3-C:** Continue to enforce the ADA and Fair Housing Act which requires landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to be able to remain in their own homes.

### **Accomplishments:**

In 2019, OECD began partnering with NeighborWorks and the Lackawanna County Area Agency on Aging and other community partners to determine the need for programming that supports and help funds programming for senior citizens to continue to live in their homes in a safe and dignified manner. The program identified that, a waiting list exists, and the program will become fully functional in 2020.

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

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

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

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

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

### **Accomplishments:**

In 2014-2015 the City of Scranton developed and implemented a new initiative within its Office of Economic and Community Development. This new initiative was the City’s Business and Industry Loan/Grant program. This program is designed and

dedicated to facilitating, the creation of new employment within the city by providing public funds to employers for either expansions of existing operations or starting a new business. Over the past 5 years this program has assisted with the creation of 40 new jobs for low to moderate income persons in Scranton. The program has also assisted with the expansion of existing operations that maintained over 200 jobs within the City.

The City has developed a partnership with other local agencies to provide businesses relevant information to grow their operations in Scranton. An example is, along with new programming that the City has implemented for the creation of new employment opportunities, the City acts as a one-stop-shop for sharing related material from the Pennsylvania State Department of Community and Economic Development. These programs provide employers the opportunities for low interest loans, grants and employment training funds, re-location services and tax incentives.

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

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

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

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

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

targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

**Accomplishments:**

Not Applicable.

**Impediment 6: Public Policies**

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

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

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

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

**Accomplishments:**

The City is in the midst of revamping its Zoning Ordinance in 2020. Strategic Planning is currently in place for this update, as well as an updated Comprehensive Plan for the City.

**B. 2015-2019 Activities to Affirmatively Further Fair Housing**

**1. Enhance Education and Outreach**

The following activities has been initiated to enhance strategies to increase education and outreach regarding fair housing issues.

- City of Scranton Human Relations Commission –  
The Human Relations Commission of the City of Scranton was established after the Comprehensive Scranton Human Relations Ordinance was adopted by City Council on December 8, 2003. The Commission’s primary focus is to assure that *“all persons regardless of race, color, religion, national origin, ancestry or place of birth, sex, gender identify, sexual orientation, disability, marital status, or age enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodation facilities...”* While the Commission was created in 2003, it became defunct due to lack of action and legal authority. However, the City reconstituted the Commission in 2015. The Commission will still be:

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

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

#### **Training:**

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

#### **Outreach:**

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

- Refer landlords and eligible potential tenants to Scranton Housing Authority to obtain rental assistance through the Section 8 Housing Choice Program.

- Contact the Board of REALTORS to confirm their continuing use of Fair Housing practices.
- Make available the Housing Rehabilitation brochure, which portrays the fair housing symbols and commitment to affirmatively further fair housing.
- Collaborate with NeighborWorks Northeastern Pennsylvania (NWNEPA) to provide homeownership-related services that are useful to homeowners and prospective homebuyers. The following is a list some of the trainings and resources that NWNEPA offers to help prospective and current homeowners.
  - Mortgage Lending Free Services: a variety of free services to potential homebuyers including an Affordability Analysis that can help a client determine a safe purchase range based on net income, current debt, and expenses. NWNEPA's homeownership counseling staff also helps clients prepare for homeownership with budget planning, debt counseling and educational programming.
  - Foreclosure Prevention: NWNEPA offers immediate assistance to homeowners facing foreclosure. NWNEPA implemented a comprehensive response to the foreclosure crisis that includes community education, outreach to at-risk homeowners, foreclosure mitigation counseling services, and strategic partnerships with local government to help divert judicial foreclosures.
  - Homebuyer Education and Counseling: In order to encourage homeownership, NWNEPA works with homebuyers throughout the process to ensure success and offers a free eight (8) hour Pre-Purchase Counseling Program that includes an individual budget analysis, credit repair services, and a Homebuyer Education Workshop that enables potential homebuyers to interact with realtors, lenders, real estate attorneys, and other professionals.

In order to better meet the needs of its clients, NWNEPA also offers an online version of the Homebuyer Education Workshop for prospective homeowners who want to complete the course at their own pace.

- Works with United Neighborhood Centers of Northeastern Pennsylvania which conducts HUD approved Housing Counseling.

- Provide a residential survey (including bi-lingual outreach, media coverage, and education) to the community to determine what is driving current housing patterns.
- Continue to conduct lending and sales baseline audits to determine what role “gate-keeping” plays in the lower homeownership rates experienced by African Americans and Hispanics.
- Translate all housing applications for both the Homebuyer Program and Homeowner Rehabilitation Program into Spanish.
- Conduct a Scranton HOME Fair every few years to promote its Homebuyer Program. The City’s Office of Economic and Community Development’s objective is to bring potential eligible and low/moderate-income low- and moderate-income families together with bankers, realtors, housing advocacies, and HUD at a one-stop location.

## 2. Activities to Promote Fair Housing Choice

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

- **Homebuyer Program** – provides downpayment and closing cost assistance to purchase single-family homes for homebuyers at or below 80% of Area Median Income (AMI).
- **Homeowner Occupied Housing Rehabilitation Program** – rehabilitates houses in the City using both CDBG and HOME funds. Homeowners at or below 80% of AMI are eligible to apply to the City of Scranton’s Office of Economic and Community Development (OECD) for a home improvement, deferred payment loan. The deferred payment loan reflects the recapture provision and the affordability period. OECD reviews the applications to determine income eligibility, looking at current taxes, garbage fees, mortgage, and other utilities that must be paid up to date or be in a payment plan program. The City will pay for the lowest, responsible bidder for contracting services to bring the home up to Code Standards.
- **Rental Rehabilitation Program** – for single-family or multi-family rental units, leveraging HOME or CDBG funds with other public and/or private funding.
- **Reasonable Accommodations** – The City of Scranton has requested a reasonable accommodation policy.

- **City Policies –**  
The City will continue to:
  - Refer potential first-time homebuyers for housing counseling to certified housing counselors and financial institutions.
  - Increase and maintain affordable owner-occupied housing stock through the City’s housing rehabilitation loan programs.
  - Continue to rehabilitate homes of disabled and elderly households to make the homes more accessible.
- **Rental Registration –** The City is currently amending its rental registration policy.
- **Human Relations Commission –** The City is reconstituting the Human Relations Commission originally created in 2003 to assist residents who may have a fair housing issue.

DRAFT

## IV. Impediments to Fair Housing 2019

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

### A. Fair Housing Complaints

#### 1. Lackawanna County Housing Coalition

The Lackawanna County Housing Coalition consists of more than 20 area organizations whose goal is to provide housing opportunities to empower residents with self-sufficiency. This is accomplished through the sharing of information, coordination of resources among non-profit, public and private entities and the identification of and response to unmet needs and advocacy at all levels. Members provide a myriad of services including but not limited to: home improvement, housing assistance (emergency housing, transitional housing, homeless services etc.), financial assistance, food, clothing, and furniture, and other emergency and non-emergency services such as case management and intervention services. This “One Stop Shop” offers guidance to people in need of safe, decent, sound, and affordable housing, acts as a valuable resource on housing issues and housing related services, provides information seminars, and general advocacy services.

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

Created in 1992 to provide coordination among service providers, the Lackawanna County Housing Coalition expanded its focus and developed a Continuum of Care for homeless individuals and families. The Coalition received its first Supportive Housing Program Grant from HUD in 1997 through a joint application with the City of Scranton and Lackawanna County.



In 2004, the Housing Coalition created a Ten-Year Plan to End Chronic Homelessness, which was an ambitious plan tasked

with ending homelessness within ten (10) years. HUD requires that each community across the country develop a plan to end homelessness, with a particular focus on ending chronic

homelessness, which HUD defines as “either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four (4) episodes of homelessness in the past three (3) years.”

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

The Human Relations Commission of the City of Scranton was established after the Comprehensive Scranton Human Relations Ordinance was adopted by the City Council on December 8, 2003. The Commission’s primary focus is to assure that *“all persons regardless of race, color, religion, national origin, ancestry or place of birth, sex, gender identify, sexual orientation, disability, marital status, or age enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodation facilities...”*

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

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

1. *To meet and function at any place within the City;*
2. *To adopt, promulgate, amend, and rescind rules and regulations to affect the policies and provisions of this Ordinance, and to make recommendations to agencies of the City of Scranton and the City Council thereof to effect such policies;*
3. *To initiate, receive, investigate and pass upon complaints charging unlawful discriminatory practices in violation of Sections I (A), (B), (C), and (D) taking place within the City limits of Scranton.*
4. *To study the problems of discrimination and foster, through community effort or otherwise, good will among the groups and elements of the population of the City;*
5. *To issue such publications and such results of investigations and to research as, in its judgment, will tend to promote good will and minimize or eliminate discrimination.*
6. *From time to time, but not less than once a year, to report to the Mayor or his designee, and the City Council of the City of Scranton describing in detail the investigations, proceedings, hearings and studies it has conducted and their outcome, the decisions it has rendered and the other work performed by it, and make*

*recommendations for such further legislation concerning abuses and discrimination.*

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

– *Filing a Complaint*

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

– *Investigation*

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

– *Allegation and Notice*

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

– *Conciliation*

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

– *Establishment of Hearing*

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

– Hearing

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

– Findings

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

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

– Enforcement, Judicial Review, and Penalty

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

### **3. Pennsylvania Human Relations Commission**

The Pennsylvania Human Relations Commission (PHRC) is tasked to enforce state laws that prohibit discrimination, as defined in 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 2018 Annual Report.)

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 meetings, which are open to the public, to address issues of discrimination or civil tension.



Pennsylvania Human Relations  
Commission

The PHRC organizes the PA Interagency Task Force on Community

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

The PHRC publishes an annual summary of docketed cases filed during the State's fiscal year (July 1<sup>st</sup> – June 30<sup>th</sup>). The following table illustrates the trends for new complaints that were docketed and conciliated for Lackawanna County from 2014 to 2018. In FY 2014,

housing related complaints accounted for 2.9% of the total complaints. Since 2014, housing related complaints have accounted for 10.9% of the total amount. Overall, the housing related complaints, and complaints in general, have gradually decreased over the past few years in Lackawanna County and Statewide.

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

Category	2014	2015	2016	2017	2018	Total
Employment	31	27	30	19	7	114
Housing	1	6	0	7	0	14
Public Accommodations	0	0	0	0	0	0
<b>Total</b>	<b>34</b>	<b>33</b>	<b>30</b>	<b>26</b>	<b>7</b>	<b>128</b>

Source: Pennsylvania Human Rights Commission FOIA Request, 2014-2018

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

Category	2014	2015	2016	2017	2018	Total
Employment	1,727	1,343	1,318	1,121	785	6,294
Housing	223	204	186	178	182	973
Public Accommodations	93	65	71	70	43	342
<b>Total</b>	<b>2,043</b>	<b>1,612</b>	<b>1,575</b>	<b>1,369</b>	<b>1,010</b>	<b>7,609</b>

Source: Pennsylvania Human Rights Commission FOIA Request, 2014-2018

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

Category	2014	2015	2016	2017	2018
Number of Complaints Closed	2,636	2,276	1,743	1,372	1,285

Source: Pennsylvania Human Rights Commission Annual Reports, 2014-2018

The PA Fair Housing Hotline, established just prior to the beginning of the 2013-14 fiscal 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 victims of discrimination.

The PHRC piloted a mediation program in FY 2013-2014 to provide an alternative to resolving disputes and give parties of employment discrimination cases the opportunity to reach a voluntary settlement and avoid a lengthy process and timeline. Since FY 2013-2014 the program has settled 109 out of approximately 262 (the total number of cases was unavailable for FY 2014-2015).

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

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2009 to October 28, 2019, 35 fair housing complaints originated in Lackawanna County, of which 20 originated within the City of Scranton. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in the City of Scranton that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In the City of Scranton, disability was the most common basis for complaints between January 1, 2009 and October 28, 2019, and "national origin" was the second most common cause for complaint. It is important to note that four (4) complaints identified a multiple basis in the City of Scranton. The following table compares the frequency of each basis of complaint in the City and County (where the County basis for complaints includes the City counts). Much like the City, disability is the most common basis for complaints in the County, followed by national origin.

The following table entitled "Basis for Housing Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2009 and October 28, 2019 in the City of Scranton and Lackawanna County.

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

Basis	City of Scranton		Lackawanna County	
	Count*	% of City Complaints	Count*	% of County Complaints
Race	4	14.8%	6	13.3%
Disability	11	40.7%	19	42.2%
Familial Status	1	3.7%	3	6.7%
National Origin	6	22.2%	9	20.0%
Retaliation	2	7.4%	5	11.1%
Sex	1	3.7%	1	2.2%
Color	0	0.0%	0	0.0%
Religion	2	7.4%	2	4.4%
<b>Total</b>	<b>27</b>	<b>100%</b>	<b>45</b>	<b>100%</b>

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office 2009-2019

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

Based on the previous table, disability was the most common basis for complaint in both the City of Scranton and Lackawanna County. This reflects national trends, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up 40.7% of all complaints filed in the City of Scranton, with national origin (22.2%) as the second-most stated basis. Race and retaliation were the third- and fourth-most common basis for a complaint in the City and Lackawanna County.

The following table illustrates how complaints were closed. There were twenty (20) complaints filed in the City of Scranton from January 1, 2009 until October 28, 2019. However, some complaints had a multiple basis, and the total count becomes forty-seven (47). Of these, fourteen (14) complaints were closed because of “no cause” and eleven (11) were “conciliated/settled.” Therefore, over half (53.9%) of all complaints were not justified complaints.

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

Basis	How Closed					
	No Cause	Complaint Withdrawn After Resolution	Conciliated/Settled	Complaint Withdrawn Without Resolution	Complainant Failed to Cooperate	Open
Race	-	1	3	1	1	1
Familial Status	1	-	1	-	-	1
Disability	7	6	3	-	-	3
National Origin	3	-	4	-	1	1
Retaliation	2	2	-	-	-	1
Color	-	-	-	-	-	-
Sex	-	-	-	-	-	1
Religion	1	1	-	1	-	-
<b>Total</b>	<b>14</b>	<b>10</b>	<b>11</b>	<b>2</b>	<b>2</b>	<b>8</b>

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

The following table illustrates the dates complaints were filed with HUD. The largest number of complaints filed with HUD was in 2017.

**Table IV-6 – Year that Complaints were Filed  
City of Scranton, Pennsylvania**

Year Filed with HUD	City of Scranton	
	Count	% of City Complaints
2009	1	5.3%
2010	2	10.5%
2011	1	5.3%
2012	1	5.3%
2013	1	5.3%
2014	2	10.5%
2015	1	5.3%

2016	1	5.3%
2017	3	15.7%
2018	2	10.5%
2019	4	21.0%
<b>Total</b>	<b>19</b>	<b>100%</b>

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

The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2004 and October 10, 2019 in the City of Scranton.

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

City	HUD Filing Date	Bases	Closure Reason
City of Scranton	04/19/04	Disability, Retaliation	Cause (FHAP)
City of Scranton	04/20/04	Race, Color,	Withdrawn with Resolution
City of Scranton	05/24/04	Race,	Cause (FHAP)
City of Scranton	05/27/04	Disability,	Cause (FHAP)
City of Scranton	07/26/06	Disability,	Conciliated
City of Scranton	07/19/07	Familial Status,	Charged (HUD)
City of Scranton	08/08/07	Disability,	No Cause
City of Scranton	02/11/08	Disability,	Cause (FHAP)
City of Scranton	02/08/08	Disability, Sex,	Administrative Closure
City of Scranton	06/25/08	Disability,	No Cause
City of Scranton	11/19/08	Disability,	Withdrawn with Resolution
City of Scranton	12/15/08	Race, Familial Status,	Withdrawn with Resolution
City of Scranton	02/27/09	Race, Religion,	Administrative Closure
City of Scranton	05/04/10	Race,	Conciliated
City of Scranton	08/11/10	Disability,	No Cause
City of Scranton	12/28/11	Race,	Conciliated
City of Scranton	08/06/12	Disability,	No Cause
City of Scranton	11/19/13	Disability,	Withdrawn with Resolution
City of Scranton	04/24/14	Disability,	No Cause
City of Scranton	10/21/14	Disability,	Conciliated
City of Scranton	05/28/15	Disability, National Origin, Religion,	No Cause
City of Scranton	10/07/16	Disability	Withdrawn with Resolution
City of Scranton	08/02/2017	Disability	Withdrawn with Resolution
City of Scranton	09/28/2017	Disability	Withdrawn with Resolution
City of Scranton	11/07/2017	Disability, Retaliation	Withdrawn with Resolution
City of Scranton	02/27/2018	Disability, Retaliation	No Cause
City of Scranton	10/24/2018	National Origin	Conciliated
City of Scranton	03/26/2019	National Origin	Conciliated



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City of Scranton	03/27/2019	National Origin	Conciliated
City of Scranton	04/15/2019	National Origin	Open
City of Scranton	10/10/2019	Race, Sex, Familial Status	Open

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

**Note:** of the 312 complaints filed with HUD-FHEO, there were 4 cases that had “cause”; 7 cases were conciliated. 1 case was charged by HUD; 2 cases were administratively closed; 8 cases were withdrawn with resolution; 7 cases were closed because of no cause; and 2 cases are still open.

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### National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis of complaint from 2014 to 2017. The FY 2017 information is the most up to date data that has been released.

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

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total						
Disability	4,621	41.1%	4,605	42.1%	4,908	45.5%	4,865	45.2%
Race	2,383	21.2%	2,291	20.9%	2,154	19.9%	2,132	19.8%
Familial Status	1,051	9.4%	1,031	9.4%	882	8.2%	871	8.1%
National Origin	1,067	9.5%	898	8.2%	917	8.5%	826	7.7%
Sex	879	7.8%	915	8.4%	800	7.4%	800	7.4%
Religion	223	1.9%	225	2.1%	204	1.9%	232	2.1%
Color	146	1.3%	151	1.4%	143	1.3%	192	1.8%
Retaliation	867	7.7%	832	7.6%	785	7.3%	834	7.7%
<b>Number of Complaints filed</b>	<b>11,237</b>	<b>-</b>	<b>10,948</b>	<b>-</b>	<b>10,793</b>	<b>-</b>	<b>10,752</b>	<b>-</b>

Source: HUD FY 2014-2017 Annual Reports on Fair Housing

The housing complaints filed in the City of Scranton were primarily based on disability and national origin. Complaints in Scranton on disability are consistent with national trends, whereas complaints for national origin have been decreasing nationally between 2014-2017 illustrated in the previous chart. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

## 5. Housing and Human Services Agencies

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

- Boys and Girls Club of NEPA
- Catherine McAuley Center
- Catholic Social Services
- Dress for Success
- Friends of the Poor
- Greater Scranton YMCA
- Lackawanna Agency On Aging
- Lackawanna County Housing Coalition
- Lackawanna County Office of Youth and Family Services
- Meals on Wheels of NEPA
- NeighborWorks Northeast Pennsylvania
- Outreach: Center for Community Resources
- Salvation Apostolic Temple Church
- Scranton Housing Authority
- Scranton Lackawanna Human Development Agency Inc.
- Scranton School District
- St. Joseph's Center
- United Neighborhood Centers of NEPA
- United Neighborhood Community Development Corporation
- University of Scranton
- Women's Resource Center of Scranton

Each of these agencies provided feedback on their perception of housing-related issues in the City of Scranton. Complete summaries of meeting comments can be found in the Appendix. Below is a list of key points from each of the meetings in no particular order.

### Barriers to Fair Housing

- People are generally fearful to report fair housing violations, especially if they have children.
- Some landlords will outright refuse to rent to families with children.
- More education on tenant's rights is needed.

- Landlords need to be educated on their responsibilities.
- There needs to be more outreach and opportunities for City residents to learn about available programming and trainings.
- Public housing waiting lists are extremely long so people live in unsafe or unsanitary housing conditions until they can move and get off the list. They do not want to risk becoming homeless.
- Requests for reasonable accommodations are slow to be completed.
- People with criminal backgrounds, especially sex crimes, have a more difficult time finding housing. Some landlords will not even process an application if there is any indication of a criminal record.
- Many low-income residents do not have stable jobs due to transportation and/or educational barriers. Many families are just one paycheck away from becoming homeless.
- Absentee landlords are a barrier to fair housing, as many residents are living in poor conditions. A client of an organization once signed a lease only to find out the house had been condemned.
- The waiting list is long for public housing, as there have been cases of residents with Section 8 vouchers that are unable to find housing within the 60-day timeframe.
- Landlords are doing criminal background and credit checks more frequently, and the applicant is charged a fee.
- The rental registration is a flat fee, regardless of how many properties a landlord has, there are properties that are not registered because of the fee rate. The rates will decrease from \$50-\$40 by 2020.
- Housing investors buy property cheaply, in a couple years they make their money back and then ditch the property.
- Landlords will advertise a property as student housing and rent the house per bedroom instead of as one unit.
- Code enforcement issues will be reported by Fire Department when they go on a call and sent to the appropriate departments to follow up.

### **Housing and Homelessness**

- Only 4 new homes were built in 2019.
- There is a high demand for apartment units in downtown Scranton, properties are fully leased before the project is completed.
- There are some housing units that are affordable but are not safe or secure.
- There are high instances of blight where the homeowner passes away and the children/next of kin do not want the property and it ends up sitting vacant.

- Families with eviction records struggle to find replacement housing.
- Landlords do not follow through on responsibilities such as repairs or maintenance when it is reported.
- Landlords are hesitant to rent to “high risk” clients even if they show they are receiving supportive services.
- More and more housing stock is being turned into multi-family units.
- Elderly and those on fixed income have difficulties paying their property taxes.
- There is a landlord registry but it deters engagement with landlords. There are currently 3,600 landlords registered.
- Condemnations in some areas make a neighborhood ‘unlivable’ and undesirable.
- There is the opportunity for homeowners to buy vacant lots next to their property from the landbank.
- There are capacity issues for the Department of Licensing, Permits, and Inspections; there is not enough staff to address all of the blighting issues.
- A property tax reassessment needs to be completed; it was previously done in 1968, over 50 years ago.
- The Scranton Homeowner Assistance Program with Neighbor Works has been successful in the past by creating a foreclosure registry and they have money set aside for homeowners to make improvements.
- The Beautiful Blocks Program grants funds to help homeowners make improvements to their block.
- There is a growing population of homeless youth and beds are very limited for this group.
- There are good general homeless service programs, but a lack of emergency homeless services.
- The City of Scranton has a large homeless population near the “rails to trails” corridor.
- The City has a homeless shelter in downtown Scranton. The shelter has a drug-free policy and does not accept anyone suspected of being on drugs.
- There is a lack of housing available for people being discharged from prisons or hospitals and they are exiting to homelessness.
- Public housing wait lists are extremely long.
- The City is seeing an increase in aging homeless who are not old enough to receive social security or other services, and end up falling through the cracks.
- It has been difficult to engage landlords in the City, especially if the ownership is an LLC company.

- There are waiting lists for legal assistance services.
- Some of the top housing challenges in the City and County:
  - Affordable/accessible housing.
  - Fundability/sustainability
  - Availability – both public and private
  - Energy funding
  - Credit, criminal records, etc.
  - Housing conditions

### **Housing Authority**

- The Scranton Housing Authority has 1,295 public housing units. 1000 are voucher based.
- There are 19 buildings of 8-10 units. Two are mid-rise apartments totaling approximately 200 units. The Housing Authority is planning to demolish one of their 8-10 unit buildings leaving 18 for housing.
- There is an excess of 500 unique applications on the waiting list.
- Most funding is being invested in the Valley View Terrace to help expand accessible housing, and complete renovations, and upgrades.
- Buildings are receiving energy upgrades for showers, lights, toilets, windows, etc. hi-rises have had new elevators installed.
- The Housing Authority plans to renovate its buildings, at least two per year, over the course of the next 10 years.
- There are 40 public housing scattered sites and 10 different developments for elderly (62 and above) and handicap. 60 of these units are for families and singles.
- The interest in serving on the resident councils has been waning.
- There is a resident advisory council that consists of members from each development and 2 members in Section 8 housing.
- The Housing Authority plans to have more than 5% of its units accessible for tenants.
- There generally are no fair housing complaints filed based on discrimination; tenants have access to information on how to report violations.
- Tenants have asked if Housing Authority sites could be considered for paving and street repairs and better lighting for properties.

### **Special Populations:**

- The Housing Coalition meets on a monthly basis to discuss homelessness, domestic violence, and temporary housing options.

- Immigrants and undocumented individuals have difficulties finding a house to live.
- There is a growing senior population in Scranton.
- Elderly couples and individuals have difficulties paying their property taxes and mortgage payments.
- There are instances of human trafficking in areas where there is not a regular police presence.
- Large families have difficulties in finding the appropriate sized home for the number of children they have. The Women's Resource Center has been searching for a home for a woman with 11 children.
- Some sexual assault and abuse survivors are hesitant to report these crimes in fear of being evicted by their landlord.
- There is a lack of mental health services available throughout the City making it difficult for individuals to get their life in order to become successful

### **Jobs**

- Transportation is difficult to use for work especially second and third shift workers.
- Dress for Success helps women transition into employment and offer 6 weeks of classes for preparation for job searching, resume and cover letter assistance, and interviews.
- There are excellent institutions of higher education such as the University of Scranton and Marywood University however, most students are forced to leave the City after graduation due to a lack of available jobs.
- Several low-income families will have 2-3 jobs in order to make ends meet.
- There is minimal support for people who have been incarcerated and many individuals released from the criminal justice system do not have a GED or diploma or the means to earn one after being released.
- People want to have better employment opportunities and make more money, but they are at the risk of losing social service benefits and assistance. An immediate loss of benefits leaves families in the same situation or worse off than they were before.
- There is a growing immigrant population that is generally employed in retail warehousing jobs but the City may not be prepared to deal with the major demographic changes.
- Scranton is located about 2 hours from Philadelphia and New York City and has the opportunity to attract young people who work remotely for companies in these larger cities.

- Revitalization in the downtown area has attracted younger people to the area.
- Affordable childcare is unavailable and parents will be unable to accept a job offer due to a combination of poor hours, lack of childcare, and difficulty in finding transportation.

### **Schools & Education**

- There is a growing need for ESL classes for immigrants and citizenship preparedness courses.
- There is an increase in the Bhutanese, Indian, Nepali, Hispanic, and Latino/a populations.
- There are at least 58 different languages spoken in the school system, if not more. The school system needs to make accommodations for translation and interpretation needs.
- The school system subsidizes the cost of having 6 resources officers available for the district.
- Scranton experiences a brain drain because the wages do not match the type of jobs new graduates are looking for.
- Some of Scranton's residents have moved to neighboring areas for a better school system leaving others to struggle more.

### **Infrastructure**

- There is a growing need for sidewalk repair, ADA accessibility improvements, street repair etc.
- Community infrastructure such as grocery stores, or farmer's markets are lacking or are too infrequent, especially in the Southside Neighborhood.
- Public transportation services are limited in hours, especially on weekends. It is not geared toward working individuals and is assumed to be more for retirees, elderly, and people with disabilities.
- The City has invested in Parks, but in general, street and sidewalk maintenance is underfunded.
- There is a lack of staff at the City to ensure proper maintenance of public and City properties. There are not enough code enforcement officers and planners.
- Public safety has issues getting down certain roads and alleyways due to lack of maintenance on roads or trees in the area.
- With lack of available parking on streets people will park in alleyways or in front of fire hydrants/drive ways.

## B. Public Sector

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

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

### 1. CDBG Program

The City of Scranton received an allocation of \$2,804,130 in CDBG funds. The City allocates its funds to public facility improvements, public services, housing activities, etc.

In particular, the City in its FY 2020 CDBG Program proposes to allocate the CDBG funds as outlined in the following table. The City of Scranton anticipates a small reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

**Table IV-9 - FY 2020 CDBG Allocation for the City of Scranton**

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 485,000
Public Facilities/Infrastructure Improvements	\$ 959,965
Section 108 Loan Planned Payment	\$ 215,695
CDBG for HOME	\$ 35,000
Developing Job Creation Activities	\$ 100,000
Boys and Girls Club Security Systems Project	\$ 77,798
Head Start Playground Center	\$ 85,000
St. Anthony's Haven Improvements	\$ 93,672
Weatherization Program	\$ 80,000
Demolition of Hazardous Structures	\$ 225,000

Women’s Resource Center	\$ 100,000
Connell Park Improvements	\$ 150,000
Public Services	\$ 197,000
<b>Total:</b>	<b>\$ 2,804,130</b>

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

The City of Scranton awarded funds to the following agencies for public service projects:

- St. Joseph’s Center – Mother Infant Program
- United Neighborhood Centers – Illumination Youth Arts
- United Neighborhood Centers – Project Hope
- United Neighborhood Centers – SCOLA Learning Center
- United Neighborhood Centers – Condemnation Assistance Program
- Catherine McAuley Center – Rapid Rehousing Support for Homeless Women

In its FY 2020-2024 Five Year Consolidated Plan, the City of Scranton identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

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

<b>Housing Strategy – HS ( High Priority)</b>
<b>HS-1 Housing Construction</b> – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition, development fees, and construction.
<b>HS-2 Housing Rehabilitation</b> – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.

**HS-3 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.

**HS-4 Emergency Rental Assistance** – Provide short term rental assistance or security deposit assistance for low- and moderate-income renters.

**HS-5 Fair Housing** – Promote fair housing choice through education training / outreach and affirmatively furthering fair housing.

### Homeless Strategy – HMS ( High Priority)

**HMS-1 Housing** – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities

**HMS-2 Operation/Support** – Support providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.

**HMS-3 Prevention and Re-Housing** – Support the Continuum of Care's efforts in prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

### Other Special Needs – SNS ( High Priority)

**SNS-1 Housing** – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.

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

### Community Development Strategy – CDS (High Priority)

**CDS-1 Community Facilities** – Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the City.

**CDS-2 Infrastructure** – Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges, curbs; walkways; water; storm water management; sanitary sewers; lighting; handicap accessibility improvements and removal of architectural barriers; etc.

**CDS-3 Public Services** – Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, and general social/welfare public service programs for low- and moderate-income persons and households.

**CDS-4 Public Safety** – Improve public safety facilities, equipment, crime prevention, community policing, and ability to respond to emergency situations.

**CDS-5 Clearance/Demolition** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated residential and commercial structures.

**CDS-6 Accessibility Improvements** – Improve handicap accessibility improvements and removal of architectural barriers to public and community facilities.

**CDS-7 Transportation** – Support the expansion of transportation options to assist low- and moderate-income residents in the City including persons with disabilities.

### **Economic Development Strategy – EDS (High Priority)**

**EDS-1 Employment** – Support and encourage job creation, job retention, and job training opportunities.

**EDS-2 Development** – Support business and commercial growth through expansion and new development.

**EDS-3 Redevelopment** – Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites.

**EDS-4 Financial Assistance** – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan

**ED-5 Access to Transportation** – Support the expansion of public transportation and access to bus and automobile service and facilities serving alternate modes of transportation to assist residents to get to work or training opportunities.

**Administration, Planning, and Management Strategy – AMS (High Priority)**

**AMS-1 Overall Coordination**– Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, Five-Year Consolidated Plans, substantial amendments, Consolidated Annual Performance and Evaluation Reports (CAPER), environmental reviews and clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.

**2. HOME Program**

The City of Scranton receives an annual allocation of HOME funds. The City expects to receive \$643,392 in HOME Funds. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The City of Scranton uses HOME funds to provide downpayment and closing cost assistance low- and moderate-income homebuyers, including first-time homebuyers. The budget outlined in the following table reflects the FY 2020 allocation, as well as the anticipated program income.

**Table IV-11 - FY 2020 HOME Allocation**

HOME Budget Item	Amount
Program Administration (10% cap)	\$ 50,000
HOME CHDO (15% minimum)	\$ 75,000
Homebuyer Program	\$ 200,000
Homeowner Housing Rehabilitation Program	\$ 200,000
2428 North Main Ave. Construction	\$ 200,000
Property Renovation (NeighborWorks)	\$ 112,545
Scranton Senior Apartments	\$ 500,000
<b>Total:</b>	<b>\$ 643,392</b>

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

The City of Scranton receives an annual allocation of Emergency Solutions Grant (ESG) Funds. The City expects to receive slightly less than \$235,909 in ESG Funds. These funds are used for activities to address homelessness in the City. The FY 2020 ESG Budget is outlined in the following table. The blue highlights indicate funding for emergency shelter programs.

**Table IV-12 - FY 2020 ESG Allocation**

Project Name	ESG Funds
Administration (7.5% Cap)	\$ 17,693
St. Joseph's Center – Emergency Shelter for homeless pregnant women	\$ 21,600
Catholic Social Services – Emergency Homeless Shelter	\$ 45,000
United Neighborhood Centers of NEPA – HMIS Systems operations	\$ 10,000
United Neighborhood Centers of NEPA – Rapid Rehousing	\$ 28,000
Community Intervention Center – Rapid Rehousing	\$ 10,000
Community Intervention Center – Emergency Day Shelter Services	\$ 17,598
Catherine McAuley Center – Transitional Housing Program	\$ 12,000
Catherine McAuley Center – Emergency Shelter/Family Support Program	\$ 28,000
Women's Resource Center – Emergency Safe Housing	\$ 27,763
Women's Resource Center – Domestic Violence Services	\$ 500
Women's Resource Center – Rapid Rehousing Services	\$ 17,755
<b>Total</b>	<b>\$ 235,909</b>

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

- **Street Outreach** – for unsheltered homeless persons, including:
  - Engagement
  - Case Management
  - Emergency Health and Mental Health Services
  - Transportation

- Services for Special Populations
- **Emergency Shelter** – divided into two (2) sub-categories: Essential Services and Shelter for sheltered homeless persons.
  - Essential Services include:
    - case management
    - child care, education, employment, and life skills services
    - legal services
    - health, mental health, and substance abuse services
    - transportation
    - services for special population.
  - Sheltered homeless includes:
    - renovation including major rehabilitation or conversion
    - operations costs including maintenance, utilities, furniture, food, etc.
- **Homeless Prevention** – items to prevent and stabilize an individual or family from becoming homeless:
  - Housing Relocation and Stabilization Services
  - Short- and Medium-Term Rental Assistance
- **Rapid Re-housing** – items to assist the actual homeless:
  - Housing Relocation and Stabilization Services
  - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS)** – payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration** – Up to 7.5 percent may be allocated for the payment of administrative cost relating to the planning and administration of the ESG activities.

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

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

The City of Scranton is part of the Scranton-Lackawanna County Continuum of Care (CoC). The CoC is made up of representatives from local social service organizations that are committed to working together to improve services for the homeless in the region. The members monitor the characteristics and situations of the homeless population, in order to identify strategies to prevent homelessness, rapidly house those who become homeless, and make homeless

episodes as brief as possible. The CoC is made up of directors, case managers, and representatives of agencies in Lackawanna County who are dedicated to serving the homeless and at-risk population.

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

The following table lists the existing facilities for the homeless in the City of Scranton and Lackawanna County. Homeless service providers work to maintain strong relationships with local representatives for mainstream resources in order to provide the most comprehensive services to those in need of housing assistance.

**Table IV-12 – Supportive Housing Programs**

Agency and Program Name	Description	Program Capacity
<b>Shelters</b>		
<b>Nativity Place</b>	The Shelter provides furnished apartments for Homeless Families based upon family size. The families are provided intensive family case management services while they reside at the shelter for 30 days. The primary function of the shelter is to provide a safe and suitable living arrangement until permanent suitable and affordable housing can be obtained. Supportive Services are established upon admission and referrals made to all community services to help stabilize the family unit.	6 Beds
<b>St. Anthony's Haven</b>	An emergency shelter for homeless men and women is located at 409-411 Olive Street, Scranton. Separate facilities for both sexes are available. It is open 365 days a year--summer and winter hours vary. In 2018 St. Anthony's Haven served 495 clients and has served 440 clients from January 1 to November 11, 2019.	26 Beds
<b>Catherine McAuley Center-</b>	The Catherine McAuley Center operates two free, thirty-day residences for homeless women and children. The units provide a temporary residence for women and their children who are in crisis which leaves them homeless.	16 beds



<b>Emergency Housing</b>	Residents are required to be drug and alcohol free, physically and emotionally able to care for their children, and willing to assist with household tasks.	
<b>Catherine McAuley Center Transitional Housing for Homeless Families</b>	The Catherine McAuley Center operates a ten-unit scattered site transitional housing program for homeless women with or without children. The program is funded by the U.S. Department of Housing and Urban Development and is part of Lackawanna County's Continuum of Care for homeless women and children. Clients coming from the Center's Emergency Shelter or the Women's Resource Center Shelter receive rental assistance and supportive services while residing in scattered site apartments.	10 Units
<b>Catherine McAuley Center Transitional Housing for Women Leaving Prison</b>	In partnership with other agencies, the Catherine McAuley Center operates a transitional housing program for women leaving prison. The program identifies women from the Lackawanna County Prison who might effectively use this opportunity to change the direction of their lives, and offers alternative housing options and support services for up to one year.	
<b>Catherine McAuley Center-Transitional Housing</b>	The Frances Warde House provides safe, decent, single room occupancy at reduced rent for 13 single low-income, self-sufficient women. Supportive services include linkages to community resources and case management.	13 single room occupancy
<b>Catherine McAuley Center-Transitional Housing</b>	Anne's House is the newest transitional housing facility operated by the Catherine McAuley Center. Anne's House provides safe, decent, single room occupancy at reduced rent for four (4) single, low-income, self-sufficient women. Supportive services include linkages to community resources and case management.	4 single room occupancy
<b>Catherine McAuley Center-Transitional Housing</b>	The Bridge Housing Program provides transitional housing for up to one year with rental assistance and case management for homeless women and children working to achieve self-sufficiency. The program is administered by the Department of Human Services of Lackawanna County and is funded by the Department of Public Assistance.	
<b>Catherine McAuley Center-Permanent Housing</b>	The Catherine McAuley Center assists seven chronic homeless families and eight chronic homeless persons, primarily women, with mental health and other disabilities to obtain safe, affordable housing. The permanent supportive housing programs are designed to offer strong case management, supportive services, and rental assistance, enabling clients to experience independence and self-sufficiency in a permanent housing setting. The program is funded by the U.S. Department of Housing and Urban Development and is part of Lackawanna County's Continuum of Care for the Homeless.	7 Families; 8 Chronic Homeless Persons
<b>St. Joseph's Center Walsh Manor Shelter</b>	Pregnant young women and homeless new mothers with their babies find a safe, welcoming environment and supportive staff in St. Joseph's emergency and transitional housing programs.	4 beds
<b>Women's Resource Center Inc.</b>	Provides emergency safe housing for those women, children and men who must flee their homes to be safe. Crisis services are available 24/7. Longer term transitional housing is available to assist survivors to secure a life free from violence and oppression. From emergency housing, they are moved into transitional housing and given financial aid for a security deposit, rent, utilities, furnishings and food. Advocates continue to work closely with them to find employment and eventually a permanent, affordable home of their own.	6 beds
<b>Gabriel House</b>	Gabriel House offers transitional housing to women and young children who have been homeless. In addition, case management and individual counseling and career information is offered. There is also assistance in procuring permanent housing. Sixteen (16) apartments are available; 3 two-bedroom, 2 efficiencies, and 11 one-bedroom. Each apartment is self-sufficient and	16 Apartments

	furnished. There is a community room with a computer, television, and VCR, where group meetings also take place. There is a laundry room. Residents are referred from agencies that confirm the resident is homeless. Residents are interviewed before being accepted and there is zero tolerance for drugs and alcohol. Each resident is responsible to pay rent that is 1/3 of their income or \$100 a month (whichever is more). They are also responsible for their own food although there is food donated which is available to all. A Case manager is available during business hours and is on call for emergencies. The building is protected by an alarm system and voice activated entry system.	
<b>Gabriel Shelter</b>	The primary goal of the program is to provide a safe and stable living environment for youth while a plan is developed regarding their future living arrangements. These plans focus on the best interest of the youth and are formulated in conjunction with the youth, their family, shelter staff, their children and youth caseworker and any other significant individuals. While residing at the shelter all youth (families when applicable) are offered supportive services which include: individual, group and family counseling, life skills education, recreation, tutoring, advocacy and referral. The facility is licensed by Pa. DPW and adheres to all Pa. State Chapter 3800 regulations for adolescent residential facilities.	16 Beds
<b>Rose of Sharon</b>	This program is for homeless women between the ages of 18- 21 who are pregnant or have young babies. It provides housing in scattered site apartments that are furnished. It provides supportive services and referral services to those agencies in the community that will assist in pre-natal and post-natal care. There is a case worker during business hours and on call for any emergency.	-
<b>Shepherd's Maternity House</b>	The Mission of Shepherd's Maternity House is to provide shelter, care, counseling, and education for pregnant women ages 18 and older. After the birth of their babies, mothers will receive assistance in securing housing, employment, and day-care facilities. Ongoing counseling and support will be available, if required.	-
<b>VA – SRO Supportive Housing</b>	This program for eight (8) homeless veterans and individuals is a single-room occupancy transitional housing service. Catholic Social Services and the Community Intervention Center have partnered to provide Case Management and Counseling Services to help assist homeless individuals towards independence and self-sufficiency.	8 Units

The CoC implemented a Ten-Year Plan to End Chronic Homelessness on March 30, 2004 and amended this plan on September 14, 2010 in order to meet HUD's requirements to develop a plan to end homelessness, especially focusing on ending chronic homelessness. HUD defines chronic homelessness as "an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years" The Ten-Year plan identifies four (4) objectives to address and prevent homelessness in Scranton and Lackawanna County. These objectives, corresponding action steps, timeline are as follows:

**Prevention:**

1. Prevent Evictions

a. Develop an Eviction Prevention Program with District Magistrates.

- Year 3 – three out of 11 Magistrates involved – prevent 30 evictions.
- Year 7 – seven out of 11 Magistrates involved – prevent 70 evictions.
- Year 10 – all Lackawanna County Magistrates involved – prevent 110 evictions.

b. Facilitate workshops on renter’s responsibilities, and landlord/tenant relations.

- Year 1 – 3 chronically homeless participants attend workshop.
- Year 10 – total of 30 chronically homeless persons attend workshop.

c. Facilitate a budgeting program for formerly chronically homeless persons.

- Year 1 – 3 chronically homeless persons complete budgeting program.
- Year 10 – total of 50 persons successfully completed budgeting program.

d. Develop a Homeless Prevention Plan with landlords and homeless service providers.

- Year 1 – List of landlords developed.
- Year 2 – Meeting held with landlords to develop Homeless Prevention Plan.
- Year 3 – Plan in place with 3 landlords.
- Year 10 – A Homeless Prevention Plan in place with 10 landlords.

2. Increase Wage and Income stability

a. Facilitate Job Assistance Opportunities

- Year 1 – 3 Chronically homeless persons complete Job Training Program.
- Year 5 – 10 Chronically homeless persons complete Job Training Program.
- Year 10 – 15 Chronically homeless persons complete Job Training.

b. Reduce the number of chronically homeless persons who lose employment.



- Year 10 – 10 women who are victims of domestic violence will receive legal services to prevent chronic homelessness.
- b. Educate police about batterer accountability.
  - Provide one training every other year to police officers regarding domestic violence and accountability.
- c. Educate Judges and Magistrates about batterer accountability.
  - Offer at minimum of three trainings by year 10.
- d. Provide rental assistance programs to domestic violence victims.
  - Year 10 – 10 women who are chronically homeless as a result of domestic violence will be provided rental assistance for permanent housing.

**Intervention:**

1. Know who is chronically homeless
  - a. Count chronically homeless persons.
    - Year 2 – have data for 12 months on # of chronically homeless persons.
    - Year 3 – use HMIS to identify chronically homeless persons.
    - Year 4-10 – Provide an annual report/count of the chronically homeless still remaining in the community.
2. Make permanent housing available
  - a. Develop permanent supportive housing units
    - Year 1 – house eight chronically homeless persons in permanent housing.
    - Year 2 – house four chronically homeless persons in permanent housing.
    - Year 5 – have a Safe Haven that provides permanent housing to six chronically homeless mentally ill persons.
    - Year 7 – have a total of 30 chronically homeless persons in permanent housing.
    - Year 10 – have a total of 50 chronically homeless persons in permanent housing.
3. Reduce barriers that prevent chronically homeless persons from getting permanent housing

- a. Increase access to subsidized housing
  - Year 1 – two chronically homeless persons housed in subsidized housing.
  - Year 5 – a total of 10 chronically homeless persons housed in subsidized housing.
  - Year 10 – a total of 20 chronically homeless persons housed in subsidized housing.
- b. Increase access to drug and alcohol treatment
  - Year 1 – Assisted three chronically homeless persons to receive drug & alcohol treatment.
  - Year 5 – Assisted 10 chronically homeless persons to receive drug & alcohol treatment.
  - Year 10 – Assisted 20 chronically homeless persons to receive drug & alcohol treatment.
- c. Reduce the barriers associated with accessing mental health services.
  - Year 1 – Develop an outreach plan targeting chronically homeless mentally ill.
  - Year 3 – Reduce barriers for 5 persons to seek mental health services.
  - Year 10 – A total of 15 chronically homeless persons will actively seek mental health care.
- d. Increase employment opportunities
  - Year 1 – Identify two employment providers willing to hire homeless persons.
  - Year 2 – Identify two job-training programs appropriate for chronically homeless persons.
  - Year 5 – Have six persons successfully complete job-training program.
  - Year 10 – Have a listing of 10 employers willing to hire homeless persons.
- e. Insure medical/dental care for all chronically homeless.
  - Year 1 – Survey homeless persons regarding barriers to medical/dental care.
  - Year 2 – Enhance current service provision system to address barriers to care.
  - Year 3 – Survey currently homeless and those in permanent housing to determine if barriers to medical care have been reduced/eliminated.
  - Year 10 – All chronically homeless persons have access to medical care and have been seen by a

doctor/dentist in the last year for a physical/dental exam.

### **Build Infrastructure to End Homelessness:**

1. End homelessness by housing the homeless
  - a. Increase the supply of safe, affordable housing
    - Year 1 – Develop a Coordinating Committee to work with providers of subsidized housing.
    - Year 1 – Complete community-wide housing study.
    - Year 2 – Based on results of study develop affordable housing plan for Lackawanna County.
    - Year 3 – Have chronically homeless added as a preference for subsidized housing.
    - Year 5 – 25 new units of affordable housing built in Lackawanna County.
    - Year 10 – 50 new units of affordable housing built in Lackawanna County.
2. Provide the services needed for people to get and maintain housing
  - a. Increase availability of supportive services for chronically homeless persons.
    - Year 1 – Develop a plan to offer supportive services for chronically homeless persons in permanent housing.
    - Year 2 – Develop a strategy and formal referral process to insure access to mainstream resources for all chronically homeless persons.
    - Year 5 – Evaluate what mainstream supportive services chronically homeless persons have difficulty accessing.
    - Year 10 – All chronically homeless persons evaluated for need for services and have a Individualized Service Plan in place for meeting service needs.
3. Support efforts to create wage and benefits that allow households to pay for basic expenses, especially housing
  - a. Reduce the number of people living in poverty.
    - Years 1-10 – Advocate for basic economic human rights including a living wage.
    - Year 1 – Work to raise the minimum wage in the state.
    - Year 1 – Work to raise TANF and SSI rates in the state.

The CoC met, or exceeded nearly all of the identified goals with the exception of the following:

1. Objective 1, Action Item 1: all magistrates are not involved in the eviction prevention program.
2. Objective 4 Action Item 3: progress is being made on offering trainings for judges and magistrates.
3. Objective 3 Action Item 1: 20+ have been placed in subsidized housing, however, not all were placed specifically in public housing.

The Ten-Year Plan to End Chronic Homelessness was not amended or updated upon its completion in 2014.

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

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

**Table IV-13 – Scranton Housing Authority  
Funds Received Over 12-Month Period**

Budget Item	Amount
Dwelling rental from public housing residents	\$ 3,941,777
Public Housing Operating Funds	\$ 7,156,494
Public Housing Capital Funds	\$ 2,272,536
Section 8 funds	\$ 5,501,192
<b>Total:</b>	<b>\$ 18,871,999</b>

*Source: Scranton Housing Authority*

**Public Housing –**

The City of Scranton Housing Authority owns and manages 1,295 units of public housing. In addition, the Scranton Housing Authority administers 1,050 Section 8 Housing Choice Vouchers and 39 Veterans Affairs Supportive Housing (VASH) Vouchers for rental units in the City. The Housing Authority owns and operates 10 public housing communities. Currently, there are 285 applicants on the waiting list for public housing units and 442 applicants on the waiting

list for the Section 8 Housing Choice Voucher program. The complete listing of housing communities is shown in the following table:

**Table IV-14 – City of Scranton Housing – Public Housing**

Name	Neighborhood	Year Built	Units						Total
			Eff.	1-BR	2-BR	3-BR	4-BR	5-BR	
<b>Valley View Terrace</b>	South Side	1952	-	36	44	109	-	-	<b>189</b>
<b>Hilltop Manor</b>	South Side	1955	-	30	160	60	-	-	<b>250</b>
<b>Bangor Heights</b>	North Side	1962	-	10	84	40	12	4	<b>150</b>
<b>Adams Apartments</b>	Downtown	1962	27	37	-	-	-	-	<b>64</b>
<b>Adams Hi-Rise</b>	Downtown	1967	96	72	16	-	-	-	<b>184</b>
<b>Jackson Heights</b>	Hyde Park	1971	44	46	6	-	-	-	<b>96</b>
<b>Washington West</b>	Downtown	1970	28	82	6	-	0	-	<b>116</b>
<b>Riverside Apartments</b>	Downtown	1972	-	-	6	22	8	4	<b>40</b>
<b>Jackson Terrace Apartments</b>	Downtown	1972	-	4	15	23	6	2	<b>50</b>
<b>Washington Plaza</b>	Downtown	1971	-	12	14	28	6	-	<b>60</b>
<b>Scattered Sites</b>	-	-	-	-	29	14	2	-	<b>45</b>

Source: City of Scranton Housing Authority

The Scranton Housing Authority receives slightly more than \$5,000,000 per year for its Section 8 Housing Choice Voucher Program and provides rent vouchers to offset costs of rental housing in the City.

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

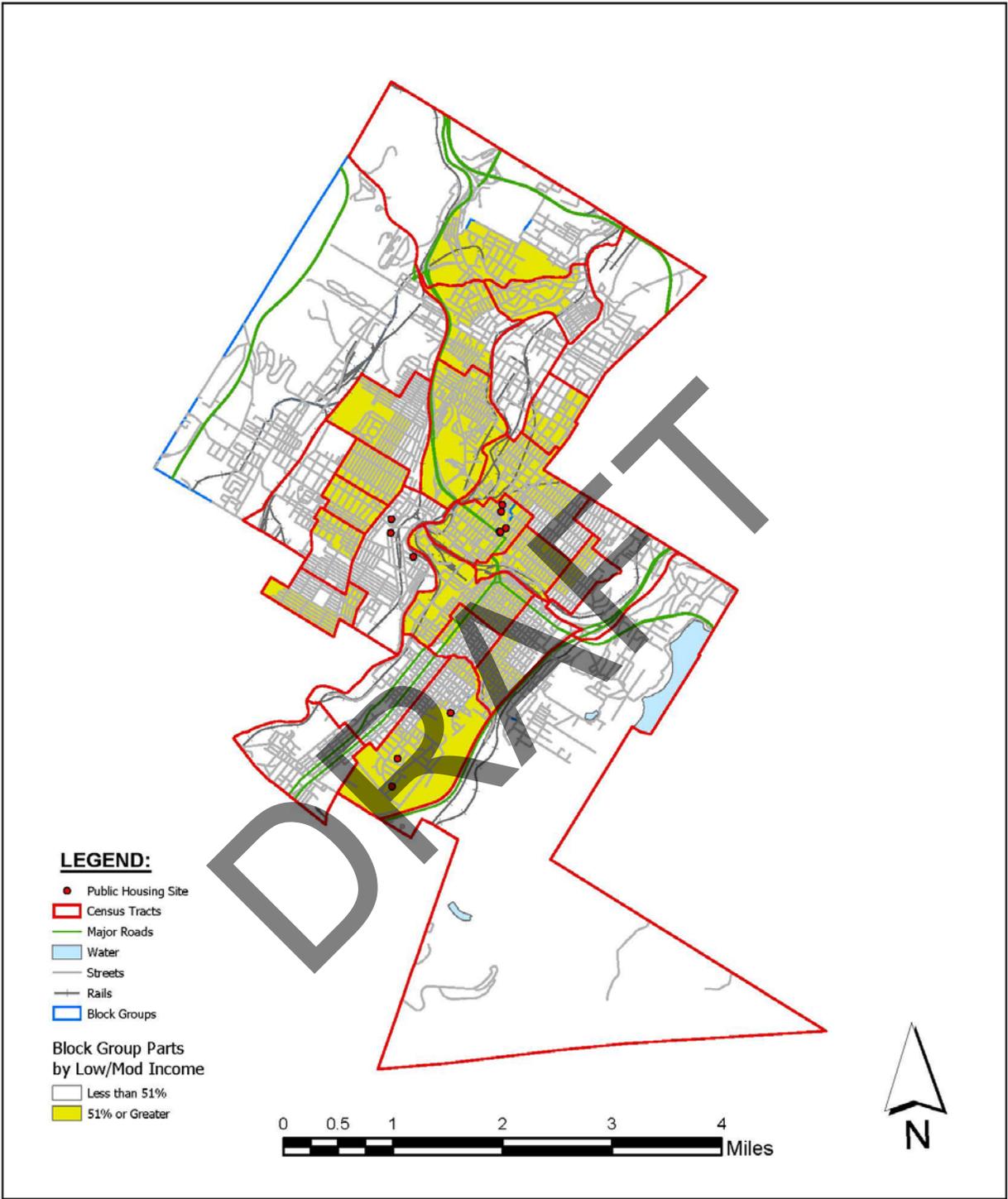
The Scranton Housing Authority, in conjunction with the residents of the forty-five (45) scattered site units, has prepared a plan to give the residents of these public housing units an opportunity to become homeowners under Section 5(h) of the Housing Act of 1937. The proposed sale of the units is based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

encourage public housing residents to become more involved in the management of public housing through an Agency Plan and assist public housing residents to become owners of their public housing unit.

The Scranton Housing Authority has an active resident advisory board to update the Housing Authority on emergent needs in the housing communities and also allows for the Housing Authority to update residents on new activities and policies. The Housing Authority received HUD approval to demolish building “C” of Valley View Terrace which contained 24 housing units. It was determined that the renovations that were necessary to bring the building up to code were too costly for the Housing Authority; the housing authority would relocate those displaced by the demolition. The Housing Authority has also implemented a new non-smoking policy pursuant Federal Regulations (FR-5597-F-03). In addition to these updates the Housing Authority has been continuing the modernization of its existing buildings and updating the heating and cooling systems to help with energy conservation efforts.

During the past five years, the Housing Authority has continued with local preferences for admission that have promoted mixed income in Public Housing and Section 8 Housing. Working families are given a high preference and the Housing Authority places families throughout all of their developments. The Housing Authority has maintained a security presence and installed security systems at the high-rises during the past five years and has helped reduce crime at these developments. The Housing Authority plans to continue improvements to public housing by updating lighting systems at each of the housing developments.

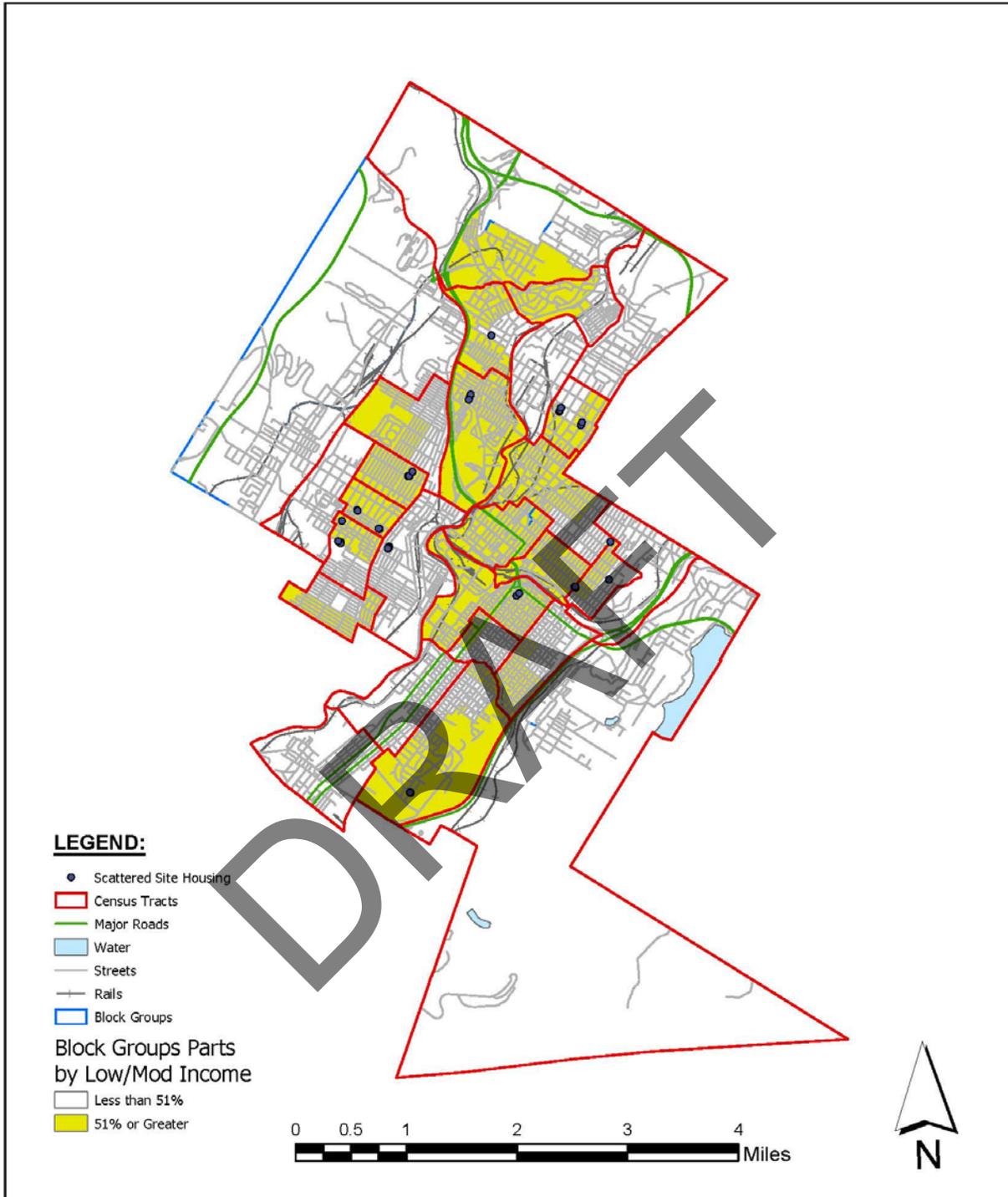
Maps on the following pages illustrate the distribution of Public Housing, Scattered Site Housing, and Section 8 Voucher use in the City. Most Scattered Site and Public Housing are located in low-to-moderate income areas which could be a fair housing concern due to the concentrations of poverty. The Section 8 vouchers are primarily clustered in the Southern and Eastern parts of the City with a fair mix of vouchers being used in both above income and low-to-moderate income areas.



**CITY OF SCRANTON, LACKAWANNA COUNTY, PA  
PUBLIC HOUSING SITES BY BLOCK GROUP**



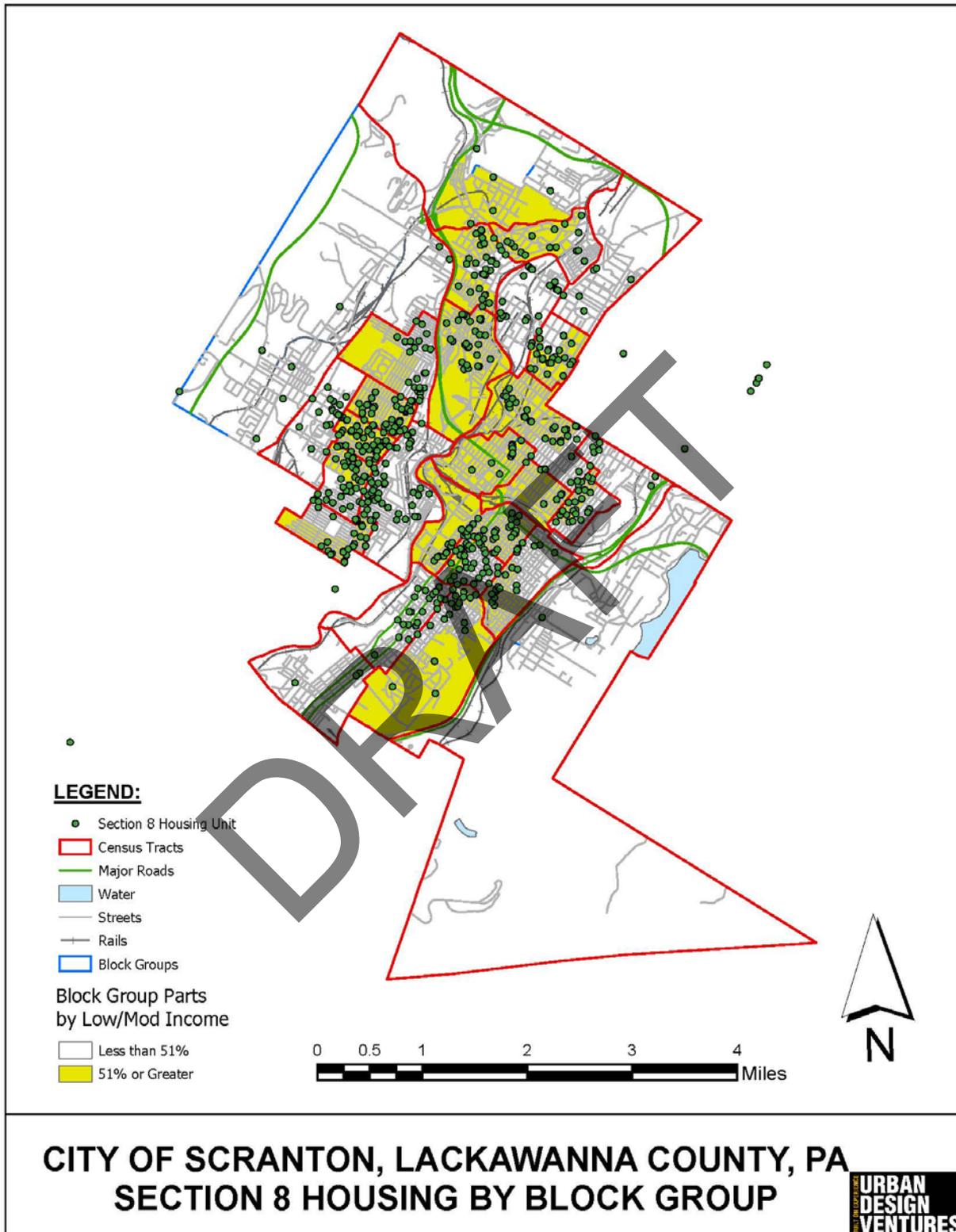
Source: Scranton Public Housing Authority



**CITY OF SCRANTON, LACKAWANNA COUNTY, PA  
SCATTERED SITE HOUSING BY BLOCK GROUP**



Source: Scranton Public Housing Authority



Source: Scranton Public Housing Authority

## 6. Low Income Housing Tax Credit –

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

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

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

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
PAA00000054	DELAWARE TOWER APTS	100 Smallacombe Dr	Scranton	PA	18508	107	
PAA00000088	GOODWILL AT NORTH	1539 N MAIN AVE	Scranton	PA	18508-1848	58	58
PAA00000127	KEYSTONE PLACE APTS		Scranton	PA	18505	80	
PAA19960140	HOTEL JERMYN APTS	326 Spruce St	Scranton	PA	18503	85	85
PAA19970082	GOODWILL NEIGHBORHOOD RESIDEN	600 Beech St	Scranton	PA	18505	36	36
PAA19980090	FLORENCE APTS	643 Adams Ave	Scranton	PA	18510	30	30
PAA20020030	DUNMORE SENIOR HOUSING	5 Knox Rd	Scranton	PA	18505	60	60
PAA20090045	HARRIET BEECHER STOWE	830 Crown Ave	Scranton	PA	18505	18	18
PAA20090090	SKYVIEW PARK APTS	43 Crown Cir Dr	Scranton	PA	18505	188	188
PAA20133131	LAUREL WOODS	3009 AZALEA WAY	Scranton	PA	18505-2921	59	59
PAA20140004	ST FRANCIS OF ASSISI COMMONS	504 PENN AVE	Scranton	PA	18509-3116	30	30
PAA20142003	CEDAR 500	SCATTERED SITES	Scranton	PA	18505-0000	30	30

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

## 7. HUD Assisted Housing –

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

## 8. Planning, Zoning, and Building Codes

### *City of Scranton*

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

- 2009 International Property Maintenance Code
- 2009 International Residential Code
- 2009 International Building Code
- 2009 International Existing Building Code
- 2009 International Plumbing Code
- 2009 International Mechanical Code
- 2009 International Fire Code
- 2009 International Energy Code
- 2009 International Fuel Gas Code
- 2008 National Electric Code

Upon the completion of the previous Analysis of Impediments to Fair Housing Choice there were several suggestions and recommendations to modify sections to include various definitions and changes to zoning districts and special use requirements. During the time of the previous AI and Consolidated Plan the City of Scranton underwent significant administrative and leadership changes creating a delay in addressing these recommendations.

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

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

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

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

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

*References made to Subsection 402, Item 21:*

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

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

- Under the definition of “family,” it is recommended that special provisions be listed for handicapped persons living together as a common household of total people.

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

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

- The City should remove the note on the bottom of the definition of “group home” that states that the term [“...such term does not include current, illegal use of, or addition to, a controlled substance as defined in Section 802 of Title 21.] Persons who

*are addicted to a controlled substance and are in a treatment program are considered ‘disabled’ and therefore are a protected class.”*

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

- **Article III – Districts:**

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

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

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

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

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

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

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

### ***Federal Requirements***

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

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

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

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class. The City of Scranton established the Mayor’s Commission on Disabilities in 2003 and recently constructed a treehouse in its ‘Nay Aug Park’ that is accessible to people with disabilities.

## **9. Taxes**

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

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

Real Estate Millage Rates in the City of Scranton - 2019

- County
  - County Tax 0.00536 mills
  - Educational Tax 0.00001 mills
  - Library Tax 0.0002820 mills
  - **Total 0.0005742 mills**
- City
  - City Land Tax 0.0232521 mills
  - City Improvement Tax 0.0050564 mills
  - School Tax 0.01330949 mills
  - **Total .00416179 mills**

The following table illustrates the real estate taxes for properties assessed at \$100,000 and \$104,800 (the median 2017 assessed property value for all residential properties according to the 2013-2017 American Community Survey data).

**Table IV-16 - City of Scranton Property Taxes - 2019**

Taxes	Taxes for Property Assessed at \$104,800	Taxes for Property Assessed at \$100,000
City Taxes	\$ 2966.73	\$ 2,830.85
County Taxes	\$ 562.78	\$ 537.00
School Taxes	\$ 1394.83	\$ 1,330.95
Library Taxes	\$ 29.55	\$ 28.20
<b>Total Taxes</b>	<b>\$ 4,953.89</b>	<b>\$ 4,727.00</b>

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

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

- **Act 32 (Local Service Tax):** The Municipality is required by law to exempt from the LST employees whose earned income from all sources in their municipality is less than \$12,000 per year from 2005 through 2014 and \$15,600 in 2015.
- **Act 1 (Property Tax Relief):** Property owners with primary residences in Lackawanna County are eligible to have the

property assessment value of their homes reduced for school tax purposes only. If they are already receiving the Act 50 Homestead Exclusion, property owners are automatically enrolled in the Act 1 program.

- **Act 50 (Homestead/Farmstead Exclusion):** County property owners with primary residences in Scranton can have their assessed value of their homestead or farmstead reduce by the amount of the exclusion before the property tax is computed.
- **Act 77 (Senior Citizen – Property Tax Relief):** Residents who are at least 65 years old, widows and widowers who are age 50 and older, and people with disabilities age 18 and older are eligible for the Property Tax or Rent Rebate Program. These residents must have an annual income of \$35,000 a year or less (counting just half of Social Security or Railroad Tier One benefits) and have lived in and owned their current Lackawanna County residence for a reduction/rebate in their County tax bill.
- **LOCAL ECONOMIC REVITALIZATION TAX ASSISTANCE (LERTA):** The City of Scranton, in conjunction with the Scranton School District and Lackawanna County, passed a LERTA abatement on all residential, commercial and industrial properties located within the city. LERTA approved projects will receive a 10-Year, 100% Tax Abatement on owner improvements to properties within the confines of the city. Tax exemption applies to the improvements to the land or building only and are subject to standard tax rates and terms.

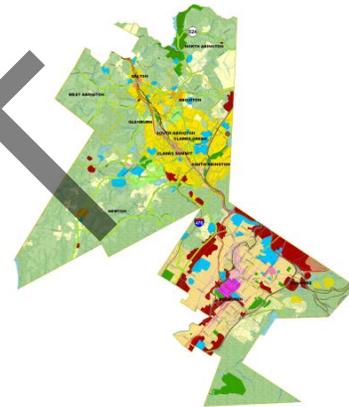
The City has been in the Commonwealth's Act 47 program for over twenty-five years. The City adopted its original Act 47 Recovery Plan in 1992 and adopted subsequent Recovery Plan amendments in 1995, 2002, 2012 and 2015. The City is currently in the process of exiting Act 47 and filed an exit plan on June 30, 2017 which was completed by the Pennsylvania Economy League, Central PA Division, LLC. Successful implementation of the exit plan will necessitate changes in the way the City currently provides services and finances said services and to restore the community's confidence in the City's ability to effectively operate in the future.

One of the most significant road blocks is Lackawanna County's failure to complete a reassessment for properties. The last reassessment completed in occurred in the late 1960's. The failure to hold a reassessment raises the level of inequality in the distribution of property taxes across the City. The City also fails to collect true revenue. The Pennsylvania Economy League's 2012 Recovery Plan

estimated that the City of Scranton could be getting \$1.35 for every \$1.00 collected currently. Not only does an outdated assessment lower the revenue for the City, it disincentivizes new construction when the new building is assessed at a price more reflective of the market value. The previous Analysis of Impediments identified the failure to reassess as a limitation for fair housing choice and HJA Strategies, also made the recommendation, as well as encouraged the Mayor to make a formal request by letter of personal appearance.

## 10. Comprehensive Plan

The Scranton-Abingtons Planning Association (SAPA) Comprehensive Plan was created in 2009 to provide a framework for the strategic use of public resources to optimize quality of life with the SAPA area. With eleven (11) member municipalities, SAPA includes the City of Scranton, the Boroughs of Clarks Green, Clarks Summit, Dalton, and Dunmore, and the Townships of Glenburn, Newton, North Abington, South Abington, and West Abington, and Waverly (formerly Abington) of which all are located in Lackawanna County. The population of the eleven-municipality planning area represents about 53 percent of the total population of Lackawanna County, while the land area comprises only about 21 percent of the county. The SAPA was prepared by McCormick Taylor, Borton Lawson, and Community Planning and Management, with the Scranton-Abingtons Planning Association Committee. SAPA was established so that member municipalities could benefit from multi-municipal cooperation. The SAPA Comprehensive Plan was created to:



- Enable neighboring municipalities to develop a shared vision of the future;
- Provide additional financial resources for plans, studies, and projects from state agencies and other sources;
- Support cost-sharing and cost-saving arrangements for planning and plan implementation activities;
- Facilitate economic development based on a coordinated and comprehensive strategy rather than competing for tax revenues; and

- Provide a stronger defense from curative amendment challenges if there is a multi-municipal (rather than individual) comprehensive plan and cooperative zoning.

Commercial activity in the SAPA region is concentrated in the City of Scranton and Dunmore Borough, two of the more traditional centers of commerce for the area. The plan emphasizes strengthening the two municipalities, as healthy urban centers can benefit the entire area through less emigration, less development and loss of open land in the rural municipalities, and an improved quality of life for everyone in the area. There are economic development zones to help stimulate growth in these regions and the SAPA region as a whole: Keystone Opportunity Zones (KOZ) and Keystone Opportunity Enterprise Zones (KOEZ). These were created under Pennsylvania legislation and target parcel specific areas with tax free or tax-abated provisions for property owners, residents, and businesses.

The SAPA Comprehensive Plan was developed around the following framework:

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

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

- **Growth Management Plan**

- **Land use plan** – to provide a future pattern of development and is responsive to existing and future economic, social, and cultural needs of the area.
- **Transportation plan** – to achieve a safe and efficient transportation system that is compatible with the natural, agricultural, and developed areas of the area.
- **Housing Plan** – to provide a diversity of housing opportunities, to coexist with the existing housing stock and built environment.
- **Environmental Protection Plan** – to protect and enhance environmentally-sensitive areas of the SAPA region.
- **Historic Preservation Plan** – to protect and enhance historically- and culturally-significant areas and features of SAPA municipalities.
- **Parks, Recreation, and Open Space Plan** – to provide an adequate supply of accessible parks and playgrounds, open spaces, and outdoor recreation opportunities.
- **Community Facilities and Utilities Plan** – to provide public services, facilities, and utilities in the most cost effective and environmentally sensitive manner.

Upon adoption of the SAPA Comprehensive Plan, implementation is crucial and thus the Plan provides a detailed implementation strategy. Many strategies involve around the Document’s Land Use Plan and look at new development and redevelopment patterns, mixed-use and overlay zoning, natural and historic resources protection regulations, reduced off-street parking requirements, design guidelines, an official park and open space map, and targeted transportation projects.

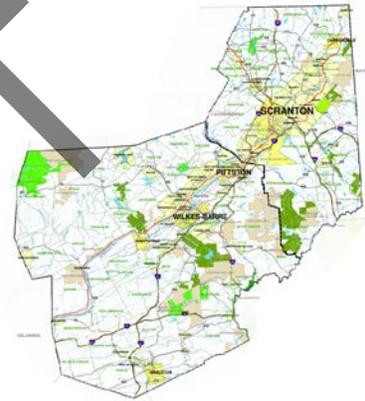
**Table IV-17 – SAPA Comprehensive Plan Schedule**

	<b>Action</b>	<b>Timing</b>	<b>Primary Responsible Parties</b>
1	Adopt the SAPA Comprehensive Plan	Immediate	– Elected Officials
2	Prepare and Adopt Stormwater Ordinance Amendments	1-2 years	– SAPA Committee/ Subcommittee – Elected Officials
3	Prepare and Adopt a SAPA Park, Recreation, & Open Space Plan	1-2 years	– SAPA Committee/ Subcommittee – Elected Officials
4	Prepare and Adopt High Priority Zoning Amendments	1-3 years	– SAPA Committee/ Subcommittee – Elected Officials
5	Prepare and Adopt High Priority Mixed-Use Centers, Village Centers, & Mixed-Use Corridors Master Plans	2-4 years	– Local Task Forces, SAPA Committee – Elected Officials

6	Complete Historic Sites Survey, Prepare and Adopt Historic Resources Protection Ordinance	4-5 years	<ul style="list-style-type: none"> <li>- Local Task Forces, SAPA Committee</li> <li>- Elected Officials</li> </ul>
7	Prepare and Adopt a Transportation Master Plan	5-6 years	<ul style="list-style-type: none"> <li>- SAPA Committee/ Subcommittee</li> <li>- Elected Officials</li> </ul>
8	Prepare and Adopt an Official Map	5-6 years	<ul style="list-style-type: none"> <li>- SAPA Committee/ Subcommittee</li> <li>- Elected Officials</li> </ul>
9	Implement a Trail System	6 years	<ul style="list-style-type: none"> <li>- SAPA Committee/ Subcommittee</li> </ul>
10	Review the Comprehensive Plan, Consider an Update	10 years	<ul style="list-style-type: none"> <li>- SAPA Committee/ Subcommittee</li> <li>- Elected Officials</li> </ul>

Source: SAPA Comprehensive Plan

In addition to the SAPA plan, Lackawanna and Luzerne counties adopted a Regional comprehensive and long-range transportation plan in 2011. This plan was also created by McCormick Taylor, Borton Lawson, and CECO Association Inc. Lackawanna and Luzerne County together contain 116 municipalities totaling over a half-million people. The Regional Plan addresses critical issues including land use, economic development, transportation, and sustainable environmental quality and aims to create a framework for future growth, conservation, and preservation to strengthen existing communities and provide adequate, safe, and environmentally sound transportation system.



Needs were identified based on input from the Advisory Committee, public meetings, and stakeholder sessions. It contains both long range and short-range programs, balances local needs and perceptions with regional requirements and perspectives, and has its own logic and strategy for implementation to serve as a road map for the study area. The transportation planning portion of the document serves as a long range (20+ years) planning strategy and capital improvement program. This portion of the plan is updated every four years as per Federal regulation. Together, the long-range transportation plan and comprehensive plan are integrated to create a twenty-year Regional Plan.

The Regional Plan has contributed to or supported other planning activities including the SAPA Plan (2009), Back Mountain Area Council of Governments Comprehensive Plan (2006), Lackawanna and Luzerne Counties Open Space, Greenways and Outdoor Recreation

Master Plan (2004), and Scranton-Wilkes-Barre Rail Feasibility Study (1999).

The Regional Plan identifies ten (10) goals:

- **Land Use** - The goal of the Land Use Plan is to achieve an overall future pattern of development that is responsive to existing and future economic, social, and cultural needs of Lackawanna and Luzerne Counties
- **Transportation Plan** - The Transportation Plan is intended to achieve a safe and efficient transportation system that is compatible with the natural, agricultural, and developed areas of Lackawanna and Luzerne Counties and that provides viable transportation alternatives, including driving, biking, walking, and public transportation.
- **Housing Plan** - The goal of the Housing Plan is to provide for a diversity of housing opportunities in harmony with existing development and the historical and natural environments.
- **Community Facilities Plan** - The goal of the Community Facilities Plan is to provide public services and facilities in the most cost-effective and environmentally-sensitive manner, taking into account the existing and future residential and non-residential needs of the two-county area.
- **Parks, Recreation, Open Space, and Greenways Plan** - The goal of the Parks, Recreation, Open Space, and Greenways Plan is to develop a system of linked recreation resources, providing a variety of outdoor recreation opportunities while protecting and preserving important natural features and environmentally-sensitive areas.
- **Historic and Cultural Resources Plan** - The goal of the Historic and Cultural Resources Plan is to protect and enhance historically and culturally-significant areas and features of Lackawanna and Luzerne Counties.
- **Agricultural Resources Plan** - The goal of the Agricultural Resources Plan is to maintain a strong agricultural industry and to protect farmland for agricultural use.
- **Environmental Protection Plan** - The goal of the Environmental Protection Plan is to protect environmentally-sensitive areas of Lackawanna and Luzerne Counties.
- **Utilities and Energy Conservation Plan** - The goal of the Utilities and Energy Conservation Plan is to ensure water, energy,

communications, sewage, and stormwater service systems are adequate, well maintained, affordable, and secure.

- **Resource Extraction Plan** - The Goal of the Resource Extraction Plan is to maximize the opportunity for reuse and redevelopment of environmental contaminated lands, abandoned industrial areas, strip mined areas and vacant or underutilized commercial areas of the region.

The Regional Plan supports day-to-day decisions about future development so that planning may be rational and consistent and at the same time move the communities together in a desirable direction in terms of revitalization, open space conservation, mobility, historic resource preservation, environmental protection, community facilities, and fiscal balance.

## 11. Transportation

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



Transit Company as the central transportation provider for the City of Scranton in 1972 under the Municipal Authorities Act of 1945. COLTS provides bus transportation to the City of Scranton and Lackawanna County through 26 daily fixed routes from 5:30 a. m. to 12:55 a.m. Monday through Friday, and 23 routes from 7:45 a.m. to 12:55 a.m. on Saturday for a fare of \$1.75 and transfers for a \$0.75 fee. COLTS also provides an 'Evening City Circle Route' that provides transportation for second- and third-shift employees between 7 p.m. and 1 a.m. the fare is the same rate as the regular service.

For individuals who have a disability that prevents them from using the fixed route bus system, COLTS provides complimentary paratransit services. Student passes are available for high school students and younger for a reduced fee of \$28.00 for a 31-day pass or \$7.85 for a ten-ride pass. Adult students are also eligible for a reduced-price bus pass at \$28 for a 31-day pass. Seniors aged 65 and older can ride the bus for free if they obtain a transit ID at COLTS headquarters.

COLTS has a partnership with the University of Scranton that provides free transportation service for members of the University, including its students, staff, and faculty. This service, the COLTS Campus Connections, gives the entire campus community greater access to shopping dining, and other attractions in the area. The free bus service also offers transportation options for internships, and community service opportunities to help students remain engaged with the City neighborhoods.

The following page illustrates the comprehensive map for all COLTS routes in and around the City of Scranton.



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## 12. Education

Education is often an important factor influencing the opportunities for where people choose to live. Many families living in the City of Scranton send their children to the Scranton School District; the District consists of two (2) high schools, three (3) intermediate schools, and eleven (11) elementary schools. The two high schools in the area are Scranton High School and West Scranton High School. The Scranton School District as a whole covers 25.4 square miles and has an enrollment of 10,107 in public schools, with an additional 517 in local charter schools and 234 in partnering career and technical centers. Charter schools are public, nonsectarian schools that operate under an agreement between the charter school and the local school board; the home district for each student attending pays a fee set by the state.

The Scranton School District's student body is 51.5% male and 48.5% female, and is fairly racially diverse with 43.8% of the student body White, 31.4% Hispanic, 12.6% Black or African American, and 5.7% Asian. More than half (65.7%) of the student body is considered economically disadvantaged, while 9.3% do not speak English as a first language; "economically disadvantaged" is a term used by government institutions to allocate resources, such as free and reduced-price school meals, to individuals of lower-income families.

The Pennsylvania Department of Education provides assessments of all public schools through its Pennsylvania School Performance Profile. The following tables indicate the School Districts Pennsylvania Systems of School Assessment (PSSA) scores for grades 3-8 and Keystone Exam scores for grade 11 compared to Statewide test scores. The scores reported are of students who have tested at or above a proficient level.

**Table IV-18 – Trend Data of Student Performance Grades 3-8 (Pennsylvania Systems of School Assessment percentage of student's scores at or above proficient level)**

	Year	Scranton School District	State of Pennsylvania	ESSA Goal
Reading	2015	38.3	60	-
	2016	41.9	50.9	-
	2017	50.3	61.2	-
	2018	42.4	52.7	63.1
	2019	46.9	60.9	64.6

<b>Math</b>	2015	31.2	39.7	-
	2016	43.4	33.4	-
	2017	40.8	42.6	-
	2018	35.2	33.6	45.4
	2019	24.5	42.4	47.6
<b>Science</b>	2015	48.7	67.8	-
	2016	44.8	58.7	-
	2017	53.5	63.7	-
	2018	45.0	56.9	85.3
	2019	57.9	68.0	85.9

Pennsylvania aims to reduce, by half, the Statewide percentage of non-proficient students on state assessments by the end of the 2029-30 school year. The State has established Measures of Interim Progress, Goals, and Targets for Pennsylvania’s public schools. Pennsylvania’s long-term goals apply to all public schools and to each student sub group.

The Pennsylvania System of School Assessment (PSSA) testing is a standards-based assessment which provides students, parents, educators, and citizens with an understanding of student and school performance. Grades 3 through 8 are assessed in English/Language Arts and Math. Every Pennsylvania student in grades 4 and 8 is assessed in science.

Based on the most recent test scores, the Scranton School District is at least 18 points lower compared to the State in Reading/Language Arts; 23 points lower in Mathematics; and 28 points lower in Science. In all but two years, the Scranton School District performed worse when compared to the rest of the state and did not meet the measures of interim progress.

**Table IV-19 – Trend Data of Student Performance Grade 11  
(Keystone Exams percentage of student's scores at or above  
proficient level)**

	Year	Scranton School District	State of Pennsylvania	ESSA Goal
<b>Algebra I</b>	2015	35.9	64.4	-
	2016	41.4	68.2	-
	2017	43.5	65.6	-
	2018	50.9	65.2	63.1
	2019	39.2	63.3	64.6
<b>Literature</b>	2015	40.9	72.8	-

	2016	45.9	76.8	-
	2017	36.9	83.5	-
	2018	51.0	72.7	45.4
	2019	43.1	71.5	47.6
Biology	2015	57.5	58.9	-
	2016	58.4	65.8	-
	2017	54.3	63.5	-
	2018	54.0	64.4	85.3
	2019	52.7	63.2	85.9

The Keystone Exams are end-of-course assessments designed to assess proficiency in the subject areas of Algebra I, Algebra II, Geometry, Literature, English Composition, Biology, Chemistry, U.S. History, World History, and Civics and Government.

Based on the most recent Keystone Exam test scores, the Scranton School District is at least 25 points lower compared to the State in Mathematics; 4 points lower in English/Language Arts; and 33 points lower in Science. In all but two years, the Scranton School District performed worse when compared to the rest of the state and did not meet the measures of interim progress.

The Future Ready PA Index reports on benchmarks for individual schools within the Lackawanna County Scranton school district. These measures include a range of assessment, on-track, and readiness indicators to report student learning, growth, and success in the classroom and beyond. All schools reported being below in at least Math or Language Arts scores and fourteen (14) of the sixteen (16) schools reported being below in on-track measurements for attendance whereas ten (10) of the District's schools reported exceeding or proficiency in College and Career measures.

**Scranton One Strategic Plan 2020**

The Scranton School District began developing a strategic plan in April 2015. The Scranton One Strategic Plan for 2020 identifies the struggles and challenges within the district and strategies to meet the needs of schools that are not meeting State standards. The Strategic Process is shown below:



The Scranton School District has identified four focus areas to support students and teachers directly. These are:

- Teaching and learning – Improve student achievement by ensuring a high-quality instructional program that addresses the needs of our diverse student population and prepares every student for college and careers.
- Measures:
  - One hundred percent of students will achieve a year’s worth of growth in a year’s time. Teachers and leaders will narrow the achievement gap between the lowest-performing and highest-performing students.
  - One hundred percent of students will be proficient in reading by the end of third grade.
  - One hundred percent of students will be proficient in algebra by the end of eighth grade.
  - One hundred percent of students will graduate on time and be college or career ready.
- Leadership development and talent management – Recruit, develop, retain and reward high performing employees.
- Measures:
  - One hundred percent of schools will have highly effective teachers, leaders, and support staff.

- One hundred percent of employees will participate in professional learning.
- Systems, processes and resources – Improve system operations, policies and processes, and allocate resources to best serve students.
- Measures:
  - One hundred percent of facilities will be safe, secure, healthy and engaging.
  - The budget will reflect less than half of the current deficit.
  - One hundred percent improvement in district operational processes.
- Culture – Foster a school and district environment of trust, communication, collaboration, cooperation, accountability, ethics and partnership.
- Measures:
  - SSD will be rated above average in each area on the state's report card.
  - One hundred percent of parents will be engaged in a positive way in their student's education.
  - One hundred percent of the city, business and community members will impact the district's strategic plan.

The District has designed measures to track the successes and failures of the four focus areas. The district will utilize a score card to evaluate the district's performance and progress and complete scoring twice per year. In addition to this measure the district will conduct "pulse checks" several times throughout the year to track where the school and divisions are as compared to where they need to be in order to meet the score card achievement indicators.

### 13. Section 3

HUD's definition of Section 3 is:

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

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

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first three pages of this five-page document are the actual wording of Section 3, including 25 CFR Part 135. These three pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." Page four is the "Estimated Work Force Breakdown" sheet which requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. Page four also is a signature page. Page five is the "Section 3 Business Utilization" sheet. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer (DCP) to ensure that it was indeed filled out and signed by those contractors submitting bids.
- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and City of Scranton regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference. When this form is approved the second time with the contractor, additional information (received from HUD in 2009) is covered regarding Section 3, amplifying and describing this effort in much more detail.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates

specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 “new hires” will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.

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

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

## C. Private Sector

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



### 1. Real Estate Practices

The Greater Scranton Board of REALTORS serves the Greater Scranton real estate market particularly, the Counties of Lackawanna, Wyoming, and Susquehanna. As part of the Pennsylvania Association



of Realtors and National Association of Realtors (NAR), all members must

complete mandatory ethics training and abide by the National Association of Realtor's Code of Ethics.

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

Members of the Association are obligated to conduct themselves and their businesses in accordance with the Association's rules and regulations, Constitution and Bylaws, as well as the MLS rules and the Bylaws and Constitutions of Greater Scranton Board of Realtors and NAR. This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.

The Pennsylvania Real Estate Commission requires brokers to complete 14-hours of continuing education every two year renewal cycle in order to maintain compliance with the Industry. Educational opportunities are offered through various entities including the National and State board of realtors.

## 2. **Newspaper/Magazine Advertising**

### **The Times-Tribune**

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

Real estate advertisements were reviewed from several real estate publications, including the weekend publication of the Scranton Times-Tribune, and realestate570.com

None of the advertisements contained language that prohibited occupancy by any protected class however, there were several advertisements indicating a “not pets” policy which could be problematic for individuals who require a Licensed Service Animal for day to day living. Advertisements for public housing and wait list openings included the Fair Housing Logo and Accessibility Logo.



### 3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.gov/hmda/](http://www.ffiec.gov/hmda/). This analysis uses 2018 HMDA data. The available data indicates discriminatory lending patterns between minority and non-minority households. The following tables provide an analysis of the HMDA data in the Scranton-Wilkes-Barre-Hazleton, PA Metropolitan Statistical Area (MSA). Data for the City of Scranton and Lackawanna County is highlighted where possible. All other data is that of the entire Scranton-Wilkes-Barre-Hazleton, PA MSA, which includes Lackawanna, Luzerne, and Wyoming Counties.



The following table compares lending in the City of Scranton to lending in Lackawanna County and the Scranton-Wilkes-Barre-Hazleton Metro Area, which includes Lackawanna, Luzerne, and Wyoming Counties. Lending in the City of Scranton has been extracted from the MSA data based on Census Tract.

Conventional loans in the City of Scranton comprised 22.5% of the conventional loans in Lackawanna County and 39.1% of the value of conventional loans made in Lackawanna County. Of all conventional loans made in the metropolitan Statistical area, less than nine percent (8.8%) by count and almost six percent (5.8%) by value were made in the City.

**Table IV-20 – HMDA Analysis for 2018**

	Home Purchase Loans							
	FHA, FSA / RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ Amount	#	\$ Amount	#	\$ Amount	#	\$ Amount
Scranton	152	17,370,000	280	27,990,000	240	20,700,000	111	5,200,000
Lackawanna County	557	77,675,000	1,241	200,825,000	1,159	134,425,000	566	28,760,000
MSA/MD	1,667	2,190,050,000	3,173	478,475,000	3,112	345,590,000	1,259	69,195,000
% of County lending in Scranton	27.3%	22.4%	22.5%	13.9%	20.7%	15.4%	19.6%	18.1%
% of metro area lending in Lackawanna County	33.4%	3.5%	39.1%	41.97%	37.2%	38.9%	44.9%	41.6%
% of metro area lending in Scranton	9.1%	.79%	8.8%	5.8%	7.7%	5.9%	8.8%	7.5%

The following table shows the conventional loan applications in the City of Scranton. Two-thirds (70.0%) of the loan applications in the City were originated, while slightly less than one-fifth (12.75%) were denied. County applicants had a slightly higher originations rate than the MSA as a whole, which comprised 12.0% of all loans originated and 2.2% of loans denied applications.

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

	City of Scranton			
	Count	% of Scranton Applications	% of Lackawanna County Applications	% of Total MSA Applications
Loans Originated	280	70.0%	17.02%	12.0%
Approved, Not Accepted	13	3.25%	.79%	.56%
Applications Denied	51	12.75%	3.1%	2.2%
Applications Withdrawn	49	12.25%	2.9%	2.1%
File Closed for Incompleteness	7	1.75%	.42%	.30%

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The following tables outline the disposition of applications in the Scranton-Wilkes-Barre MSA by income level. Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. For households with incomes less than 50% of the National median income the number of white, non-Hispanic applicants significantly outnumbers the number of minority applicants. Despite this income group having more white applicants than minority (including Hispanic) applicant groups, in general, had an equal proportion of origination rates: Whites, 46.1%, Minority, not including Hispanic, 45.0% and Hispanic or Latino/a, 55.1%.

**Table IV-22 - Disposition of Applications by Minority Status  
less than 50% of National Median Income in the Scranton-Wilkes-Barre- Hazelton MSA – 2018**

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness		Purchased Loans	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
White, Non-Hispanic	2,152	93.90%	994	46.19%	44	2.04%	746	34.67%	254	11.80%	114	5.30%	47	2.18%
Minority, not including Hispanic or Latino/a	140	6.10%	63	45.00%	3	2.14%	53	37.86%	16	11.43%	5	3.57%	2	1.43%
<b>Total</b>	<b>2292</b>	<b>100%</b>	<b>1057</b>	<b>46.12%</b>	<b>47</b>	<b>2.05%</b>	<b>799</b>	<b>34.86%</b>	<b>270</b>	<b>11.78%</b>	<b>119</b>	<b>5.19%</b>	<b>49</b>	<b>2.14%</b>
Hispanic or Latino/a	423	17.90%	233	55.08%	7	1.65%	132	31.21%	38	8.98%	13	3.07%	19	4.49%
Not Hispanic or Latino/a	1,929	82.00%	851	44.12%	40	2.07%	692	35.87%	238	12.34%	108	5.60%	31	1.61%
<b>Total</b>	<b>2352</b>	<b>100%</b>	<b>1084</b>	<b>46.09%</b>	<b>47</b>	<b>2.00%</b>	<b>824</b>	<b>35.03%</b>	<b>276</b>	<b>11.73%</b>	<b>121</b>	<b>5.14%</b>	<b>50</b>	<b>2.13%</b>

Households earning 50-79% of the National median income show the same pattern as households earning less than 50% of the National median income. The number of white, non-Hispanic applicants significantly outnumbers the number of minority applicants; minority applicants account for a small portion of applications. The lending patterns for 50-79% of national median income households show discriminatory lending patterns against minorities, not including Hispanic or Latino/a. White household origination and denial rates are considered disproportionate because there is more than a 10-percentage point difference (14.8% and 10.5%, respectively) in loan origination.

**Table IV-23 - Disposition of Applications by Minority Status  
50-79% of National Median Income in the Scranton-Wilkes-Barre-Hazleton MSA – 2018**

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness		Purchased Loans	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
White, Non-Hispanic	<b>3239</b>	<b>95.10%</b>	1893	58.44%	84	2.59%	779	24.05%	365	11.27%	118	3.64%	81	2.50%
Minority, not including Hispanic or Latino/a	<b>165</b>	<b>4.80%</b>	72	43.64%	2	1.21%	57	34.55%	29	17.58%	5	3.03%	1	0.61%
<b>Total</b>	<b>3404</b>	<b>100%</b>	<b>1965</b>	57.73%	<b>86</b>	2.53%	<b>836</b>	24.56%	<b>394</b>	11.57%	<b>123</b>	3.61%	<b>82</b>	2.41%
Hispanic or Latino/a	<b>385</b>	<b>11.20%</b>	207	53.77%	12	3.12%	108	28.05%	48	12.47%	10	2.60%	11	2.86%
Not Hispanic or Latino/a	<b>3045</b>	<b>88.70%</b>	1769	58.10%	70	2.30%	742	24.37%	348	11.43%	116	3.81%	73	2.40%
<b>Total</b>	<b>3430</b>	<b>100%</b>	<b>1976</b>	57.61%	<b>82</b>	2.39%	<b>850</b>	24.78%	<b>396</b>	11.55%	<b>126</b>	3.67%	<b>84</b>	2.45%

For the 80-99% National median income group the lending patterns are similar. White household origination rates sit at 59.3% and minority households at 50.0%. Hispanic and Latino/a households have the highest origination rate at 63.0%. Minority, not including Hispanic or Latino/a households, lending show do not show similar discriminatory lending patterns than compared to other groups. However, there is a close to ten-point (9.33%) difference in origination rates among White-Non-Hispanic and Minority non-Hispanic groups. There were significantly more applications withdrawn in this income group among minorities, a difference of 15%, which may have occurred before or after a lending decision was made indicating there may still be lending discrimination occurring.

**Table IV-24 - Disposition of Applications by Minority Status  
80-99% of National Median Income in the Scranton-Wilkes-Barre-Hazleton MSA – 2018**

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness		Purchased Loans	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
White, Non-Hispanic	1126	96.60%	668	59.33%	23	2.04%	239	21.23%	141	12.52%	55	4.88%	40	3.55%
Minority, not including Hispanic or Latino/a	40	3.40%	20	50.00%	0	0.00%	9	22.50%	11	27.50%	0	0.00%	2	5.00%
<b>Total</b>	<b>1166</b>	<b>100%</b>	<b>688</b>	59.01%	<b>23</b>	1.97%	<b>248</b>	21.27%	<b>152</b>	13.04%	<b>55</b>	4.72%	<b>42</b>	3.60%
Hispanic or Latino/a	58	4.90%	37	63.79%	0	0.00%	11	18.97%	9	15.52%	1	1.72%	7	12.07%
Not Hispanic or Latino/a	1103	95.00%	648	58.75%	23	2.09%	234	21.21%	144	13.06%	54	4.90%	35	3.17%
<b>Total</b>	<b>1161</b>	<b>100%</b>	<b>685</b>	59.00%	<b>23</b>	1.98%	<b>245</b>	21.10%	<b>153</b>	13.18%	<b>55</b>	4.74%	<b>42</b>	3.62%

For households earning 100-119% of the National median income the number of white, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Lending patterns in this income category show discriminatory patterns against minority and Hispanic or Latino/a households. White, non-Hispanic households have an origination rate of 63.6%; minorities, not including Hispanic or Latino/a have more than a twenty-point difference (21.7%) in lending and Hispanic and Latino/a households have nearly a ten-point difference (9.9%) in lending.

**Table IV-25 - Disposition of Applications by Minority Status  
100-119% of National Median Income in the Scranton-Wilkes-Barre- Hazelton MSA – 2018**

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness		Purchased Loans	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
White, Non-Hispanic	2443	96.30%	1555	63.65%	44	1.80%	473	19.36%	273	11.17%	98	4.01%	78	3.19%
Minority, not including Hispanic or Latino/a	93	3.70%	39	41.94%	3	3.23%	31	33.33%	16	17.20%	4	4.30%	3	3.23%
<b>Total</b>	<b>2536</b>	<b>100%</b>	<b>1594</b>	<b>62.85%</b>	<b>47</b>	<b>1.85%</b>	<b>504</b>	<b>19.87%</b>	<b>289</b>	<b>11.40%</b>	<b>102</b>	<b>4.02%</b>	<b>81</b>	<b>3.19%</b>
Hispanic or Latino/a	93	3.70%	50	53.76%	2	2.15%	24	25.81%	14	15.05%	3	3.23%	4	4.30%
Not Hispanic or Latino/a	2426	96.30%	1525	62.86%	43	1.77%	474	19.54%	284	11.71%	100	4.12%	79	3.26%
<b>Total</b>	<b>2519</b>	<b>100%</b>	<b>1575</b>	<b>62.52%</b>	<b>45</b>	<b>1.79%</b>	<b>498</b>	<b>19.77%</b>	<b>298</b>	<b>11.83%</b>	<b>103</b>	<b>4.09%</b>	<b>83</b>	<b>3.29%</b>

For applicant households earning 120% or more of the National median income the number of white, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. White households, and minority, not including Hispanic or Latino/a households, have similar lending patterns in this income category with whites having an origination rate of 68.5% and Minorities having an origination rate of 60.0%. Hispanic or Latino/a households are disproportionately disadvantaged in this income category with an origination rate of only 46.3%.

**Table IV-26 - Disposition of Applications by Minority Status  
120% or more of National Median Income in the Scranton-Wilkes-Barre- Hazelton MSA – 2018**

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness		Purchased Loans	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
White, Non-Hispanic	5121	97.10%	3512	68.58%	107	2.09%	799	15.60%	524	10.23%	179	3.50%	167	3.26%
Minority, not including Hispanic or Latino/a	153	2.90%	92	60.13%	2	1.31%	26	16.99%	26	16.99%	7	4.58%	7	4.58%
<b>Total</b>	<b>5274</b>	<b>100%</b>	<b>3604</b>	<b>68.34%</b>	<b>109</b>	<b>2.07%</b>	<b>825</b>	<b>15.64%</b>	<b>550</b>	<b>10.43%</b>	<b>186</b>	<b>3.53%</b>	<b>174</b>	<b>3.30%</b>
Hispanic or Latino/a	108	2.10%	50	46.30%	1	0.93%	29	26.85%	26	24.07%	2	1.85%	7	6.48%
Not Hispanic or Latino/a	5121	97.90%	3518	68.70%	105	2.05%	786	15.35%	529	10.33%	183	3.57%	163	3.18%
<b>Total</b>	<b>5229</b>	<b>100%</b>	<b>3568</b>	<b>68.23%</b>	<b>106</b>	<b>2.03%</b>	<b>815</b>	<b>15.59%</b>	<b>555</b>	<b>10.61%</b>	<b>185</b>	<b>3.54%</b>	<b>170</b>	<b>3.25%</b>

The Pennsylvania Human Relations Act makes it unlawful to discriminate because of any person's race, religion, ancestry, disability, age, color, sex, national origin, or family status. This includes refusing to finance, lend money to, or otherwise withhold financing for the purchase, construction, rehabilitation, repair or maintenance of any housing or commercial property.

All income groups, excluding those earning less than 50% of the National Median Income have shown patterns of discriminatory lending in the Scranton-Willkes-Barre-Hazleton Metropolitan Statistical Area. Ultimately, this is a Fair Housing issue because minority groups are being denied the opportunity to rehabilitate their home or become home owners and are thus being forced to live in housing that is not decent, safe, and sound. This could also influence the concentration of racial groups throughout the City and potentially lead to redlining, or steering.

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The following table offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 99% of median income, the most common reason for denial is debt-to-income ratio, followed by credit history and collateral. Overall, the most common reason for denial of conventional loans in the Scranton-Wilkes-Barre MSA is debt-to-income ratio, followed by collateral. Note that this data is from 2017 as data from 2018 was not available.

**Table IV-27 - Conventional Loan Denial Rates by Denial Reason and Income Level (2017)**

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	30	37.9%	26	28.6%	15	42.8%	5	17.2%	19	18.3%	4	28.6%	<b>99</b>	<b>27.3%</b>
Employment History	3	3.8%	2	2.2%	1	2.8%	1	3.4%	1	.96%	0	0.0%	<b>8</b>	<b>2.2%</b>
Credit History	12	15.2%	17	18.7%	5	14.3%	3	10.3%	13	12.5%	3	21.4%	<b>53</b>	<b>14.6%</b>
Collateral	14	17.7%	16	17.6%	10	28.6%	9	31.0%	37	35.5%	2	14.2%	<b>88</b>	<b>24.3%</b>
Insufficient Cash	9	11.4%	7	7.7%	2	5.7%	1	3.4%	6	5.8%	2	14.2%	<b>27</b>	<b>7.4%</b>
Unverifiable Information	0	0.0%	4	4.4%	5	14.3%	2	6.9%	8	7.8%	0	0.0%	<b>19</b>	<b>5.2%</b>
Credit Application Incomplete	4	5.1%	8	8.8%	7	20.0%	6	20.7%	11	10.6%	1	7.1%	<b>37</b>	<b>10.2%</b>
Mortgage Insurance Denied	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
Other	7	8.9%	11	12.1%	0	0.0%	2	6.9%	9	8.6%	2	14.2%	<b>31</b>	<b>8.6%</b>
<b>Total Denials and % of Total</b>	<b>79</b>	<b>21.8%</b>	<b>91</b>	<b>25.1%</b>	<b>35</b>	<b>9.7%</b>	<b>29</b>	<b>8.0%</b>	<b>104</b>	<b>28.7%</b>	<b>14</b>	<b>3.9%</b>	<b>362</b>	<b>100%</b>

In summary, the HMDA Data indicates that low-income households have a higher rate of denial than higher income households do; the origination rate of conventional loans in the City of Scranton is 60.5%. In the MSA, the number of white applicants greatly exceeds the number of minority applicants; however, the origination rates are higher for ‘White, non-Hispanic’ applicants than for ‘Minority, Including Hispanics.’ The most common reasons for denial are debt-to-income ratio, credit history, and collateral.

The following table illustrates that disposition of Conventional Loans by census tract. In 2018, 381 households in the City of Scranton completed application for conventional loans. Of the 381 applications, 218 (57.1%) were approved and 44 (11.1%) were denied. A total of 43 (11.1%) of applications were withdrawn which may have happened before or after a lending decision was made.

**Table IV-28 Disposition of Conventional Loans by Census Tract (2018)**

Census Tract	Loans Originated		Applications Approved, Not Accepted		Applications Denied by Financial Institution		Applications Withdrawn by Applicant		Filed Closed for Incompleteness		Total Applications Received	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications
100200	8	2.1%	0	0.0%	2	0.26%	0	0.0%	0	0.0%	10	2.6%
100300	1	0.26%	1	.26%	3	0.79%	3	0.79%	0	0.0%	17	4.5%



100400	10	2.6%	0	0.0%	1	0.26%	5	1.3%	0	0.0%	16	4.2%
100500	8	2.1%	0	0.0%	2	0.26%	3	0.79%	0	0.0%	13	3.4%
100600	20	5.2%	2	0.52%	3	0.79%	4	1.0%	0	0.0%	29	7.6%
100800	10	2.6%	0	0.0%	0	0.0%	3	0.79%	0	0.0%	13	3.4%
100900	2	0.52%	1	0.26%	0	0.0%	1	0.26%	1	0.26%	5	1.3%
101100	8	2.1%	1	0.26%	0	0.0%	1	0.26%	0	0.0%	10	2.6%
101300	11	2.9%	0	0.0%	3	0.79%	1	0.26%	0	0.0%	15	3.9%
101400	4	1.0%	0	0.0%	0	0.0%	1	0.26%	0	0.0%	5	1.3%
101600	5	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	55	14.4%
101700	16	4.2%	0	0.0%	2	0.26%	3	0.79%	0	0.0%	21	5.5%
101900	6	1.6%	0	0.0%	1	0.26%	1	0.26%	0	0.0%	8	2.1%
102000	10	2.6%	1	0.26%	2	0.26%	2	0.52%	1	0.26%	16	4.2%
102100	5	1.3%	2	0.52%	0	0.0%	1	0.26%	1	0.26%	9	2.4%
102200	8	2.1%	0	0.0%	3	0.79%	0	0.0%	0	0.0%	11	2.9%
102300	8	2.1%	1	0.26%	5	1.3%	0	0.0%	1	0.26%	15	3.9%



102500	4	1.0%	0	0.0%	8	2.1%	1	0.26%	0	0.0%	13	3.4%
102600	8	2.1%	0	0.0%	0	0.0%	1	0.26%	1	0.26%	10	2.6%
102700	8	2.1%	0	0.0%	2	0.26%	2	0.52%	0	0.0%	12	3.1%
102800	22	5.8%	1	.26%	3	0.79%	4	1.0%	1	0.26%	31	8.1%
102900	11	2.9%	0	0.0%	3	0.79%	2	0.52%	1	0.26%	17	4.5%
103000	13	3.4%	0	0.0%	0	0.0%	3	0.79%	0	0.0%	16	4.2%
103100	12	3.1%	0	0.0%	1	0.26%	1	0.26%	0	0.0%	14	3.7%
<b>Total</b>	<b>218</b>	<b>57.2%</b>	<b>10</b>	<b>4.6%</b>	<b>44</b>	<b>11.5%</b>	<b>43</b>	<b>11.3%</b>	<b>7</b>	<b>1.8%</b>	<b>381</b>	<b>100%</b>

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The following table illustrates that disposition of FHA/RHS and VA Loans by census tract. FHA loans are designed for low-to-moderate income buyers and VA loans are for service members, veterans, and eligible surviving spouses. In the City of Scranton there were less than half as many FHA/FSA and VA applications completed than applications for conventional loans. There were a total 180 application completed for FHA/RHS and VA loans, of those 116 loans were originated, 33 (18.3%) were denied, and 25 (13.8%) were withdrawn.

**Table IV-29 Disposition of FHA, FSA/RHS & VA Loans by Census Tract (2018)**

Census Tract	Loans Originated		Applications Approved, Not Accepted		Applications Denied by Financial Institution		Applications Withdrawn by Applicant		Filed Closed for Incompleteness		Total Applications Received	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications
100200	0	0.0%	0	0.0%	0	0.0%	1	0.55%	0	0.0%	1	0.55%
100300	0	0.0%	0	0.0%	1	0.55%	0	0.0%	0	0.0%	1	0.55%
100400	6	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	3.3%
100500	8	4.4%	0	0.0%	4	2.2%	2	1.1%	0	0.0%	14	7.7%
100600	2	1.1%	0	0.0%	1	0.55%	0	0.0%	0	0.0%	3	1.6%



100800	1	0.55%	0	0.0%	0	0.0%	1	0.55%	0	0.0%	2	1.1%
100900	1	0.55%	0	0.0%	1	0.55%	1	0.55%	0	0.0%	3	1.6%
101100	5	2.7%	0	0.0%	2	1.1%	0	0.0%	0	0.0%	7	3.8%
101300	6	3.3%	0	0.0%	1	0.55%	2	1.1%	0	0.0%	9	5.0%
101400	8	4.4%	0	0.0%	2	1.1%	2	1.1%	1	0.55%	13	7.2%
101600	8	4.4%	0	0.0%	2	1.1%	2	1.1%	1	0.55%	13	7.2%
101700	7	3.8%	0	0.0%	3	1.6%	0	0.0%	1	0.55%	11	6.1%
101900	2	1.1%	0	0.0%	0	0.0%	3	1.6%	0	0.0%	5	2.7%
102000	3	1.6%	0	0.0%	3	1.6%	1	0.55%	1	0.55%	8	4.4%
102100	2	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	1.1%
102200	12	6.6%	0	0.0%	1	0.55%	1	0.55%	0	0.0%	14	7.7%
102300	4	2.2%	0	0.0%	1	0.55%	2	1.1%	0	0.0%	7	3.8%
102500	6	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	3.3%
102600	2	1.1%	0	0.0%	2	1.1%	1	0.55%	0	0.0%	5	2.7%
102700	6	3.3%	0	0.0%	1	0.55%	1	0.55%	0	0.0%	8	4.4%



102800	9	5.0%	0	0.0%	3	%	2	1.1%	0	0.0%	14	7.7%
102900	11	6.1%	0	0.0%	3	1.6%	2	1.1%	0	0.0%	16	8.8%
103000	3	1.6%	0	0.0%	2	1.1%	0	0.0%	0	0.0%	5	2.7%
103100	4	2.2%	0	0.0%	1	0.55%	1	0.55%	1	0.55%	7	3.8%
<b>Total</b>	<b>116</b>	<b>64.4%</b>	<b>0</b>	<b>0.0%</b>	<b>33</b>	<b>18.3%</b>	<b>25</b>	<b>13.8%</b>	<b>5</b>	<b>2.7%</b>	<b>180</b>	<b>100%</b>

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## D. Citizen Participation

Residents of the City of Scranton were offered opportunities to voice their opinion(s). The City held a community meeting on Tuesday, August 27, 2019 at 6:00 PM in order provide residents an opportunity to offer their thoughts. An additional eight (8) meetings were held with local social service providers, housing agencies, and community organizations. These meetings were held at the following location:

- ***City of Scranton City Hall***

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

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

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

The City of Scranton received a total of 585 completed Surveys.

### **Notable Characteristics**

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

- Of those who completed the survey, 46.82% identified themselves as male and 53.18% identified themselves as female, and 92.03% of respondents were White.
- The majority of respondents (31.79%) were comprised of two member households.
- Of those that answered the question, 25.8% are low-to-moderate income for their family size.
- 43.39% of respondents were over the age of 50.
- 69.96% indicated they were homeowners.

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

### **Housing:**

Residents were asked to indicate housing needs in the City of Scranton. Residents indicated that the greatest need for housing is Major Rehabilitation (71.89%). In fact, each option for this category received over 50% of responses: Minor rehab (60.51%), Decent, Safe, and Affordable Rental Units (53.69%), and Affordable Housing (51.14%).

Residents were also given the option to describe any other housing needs in the City. Some comments mention the following:

- Blight and abandoned property removal
- Lower property taxes
- Code Enforcement
- Neighborhood upkeep (litter, sidewalk repair etc.)
- Problems with absentee landlords
- Overcrowding and unsafe housing conditions
- Lack of housing options for people with criminal backgrounds

### **Recreational Facilities:**

Residents were asked to identify any recreational needs within the City of Scranton.

- 56.68% identified the need for playground equipment
- 54.81% identified the need for benches and picnic tables
- 51.87% identified the need for pools

The following received less than 50% of responses:

- Splash Pads - 40.11%
- Open Grass Fields -39.57%
- Basketball Courts - 35.56%
- Baseball fields – 26.20%
- ADA Surfacing – 21.66%
- Tennis Courts – 21.39%
- ADA equipment – 20.86%

A total of 27.81% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- Beautification of parks

- More activities for children/youth
- Amenities such as accessible walking trails and bike lanes
- Dog parks
- Skateboarding
- Improved green spaces

### **Neighborhood Problems:**

Residents were asked to identify any problems in the neighborhood.

- 47.73% mentioned problems with curbs and sidewalks
- 46.78% mentioned problems with streets
- 45.82% mentioned problems with property maintenance

The following received less than 40% of responses:

- Storm sewers - 39.14%
- Public Safety - 31.03%
- Parking - 30.55%
- Litter - 35.32%
- Traffic - 21.48%
- Sanitary Sewers - 14.32%
- Handicap Access - 11.69%

A total of 22.7% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- Potholes
- Flooding and water runoff issues
- Accessibility issues with sidewalks in disrepair
- Speeding in residential areas
- Clogged gutters and catch basins
- Abandoned vehicles
- Improved street lighting

### **Social Services:**

Residents were asked if they utilized any social service programs in the City.

- Medical – 30.0%
- Employment – 25.38%
- Childhood Development – 9.23%
- Mental Health – 6.92%
- Legal – 6.92%
- Aging – 6.15%

- Disability – 7.69%
- Addictions – 1.54%

A total of 44.62% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- SNAP
- Homeless services
- WIC
- United Neighborhood Centers
- Senior Services

Residents were also given the option to identify any programs that were missing or underfunded in the City. Residents indicated the following:

- Boys and Girls Club
- Meals on Wheels
- A lack of youth programming
- Dental and medical facilities that will accept public benefits or low income pricing
- Mental health services
- Programs for homeless youth
- Recycling programs
- Public services: police and fire
- Immigrant services
- Women’s health

#### **Employment:**

Residents were asked to identify employment issues in the City of Scranton.

- 75.79% mentioned a lack of job opportunities
- 27.36% mentioned Transportation as an issue
- 26.42% mentioned a lack of job training as an issue

The following received less than 25% of responses:

- childcare - 23.90%
- discriminatory practices -16.98%
- disability issues - 6.92%
- legal issues – 4.09%

A total of 20.13% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- Low wages
- Lack of opportunities for individuals with criminal records
- Nepotism and a “pay to play” system

### **Transportation:**

Residents were asked to identify transportation issues in the City.

- 49.55% mentioned there are not enough service hours for public transit
- 48.64% mentioned the lack of parking

The following received less than 25% of responses:

- No reliable public transit – 21.82%
- Cost of service – 14.09%
- Unsafe public transit – 5.45%

A total of 20.0% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- High cost to park
- Need for additional bus stops closer to services
- Limited busing on weekends
- Poor signage at bus stops
- Public transit does not travel to employment hubs

### **Crime:**

Residents were asked to identify crime issues in the City.

- 90.73% mentioned drugs
- 72.47% mentioned Theft
- 48.03% mentioned gangs
- 35.96% mentioned violent crime
- 22.19% mentioned a lack of interaction between police and residents

A total of 11.80% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- Loitering
- Youth crimes
- Corruption
- Noise ordinance violations
- Vandalism

**Blight:**

Residents were asked to identify blight issues in the City.

- 88.39% mentioned vacant residential structures
- 68.34% mentioned vacant commercial structures
- 61.21% mentioned uncut lawns
- 57.52% mentioned vacant lots
- 38.52% mentioned open dumping grounds
- 23.22% mentioned squatting

A total of 10.82% of respondents indicated “Other” and were given the option to describe the needs. Some comments mention the following:

- Shoveling snow/deicing sidewalks in winter
- Homeless camps
- Unsafe structures
- Inability to maintain properties due to fixed income/senior status
- Absentee landlords

Residents were asked: “in your opinion, are residents of the City of Scranton aware of how to report fair housing violations or concerns?”

- 9.09% - Yes
- 54.32% - No
- 37.25% - Unsure

Residents were asked to indicate what they thought was the primary reason fair housing complaints are not reported. Some comments mention the following:

- Fear (retaliation, eviction etc.)
- Lack of education on how to report
- Unsure of fair housing laws
- People think nothing will be done
- Language barriers

**Table IV-30 Reasons Fair Housing Complaints Are Not Reported**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree	Total
Concentration of subsidized housing in certain neighborhoods	20.49%	28.54%	41.46%	5.37%	4.15%	410
Lack of affordable housing in certain areas	21.58%	34.05%	28.30%	11.99%	4.08%	417

Lack of accessible housing for persons with disabilities	14.25%	29.23%	46.14%	8.45%	1.93%	414
Lack of accessibility in neighborhoods (i.e. curb cuts)	14.87%	25.18%	40.53%	16.07%	3.36%	417
Lack of fair housing education	17.85%	35.21%	34.96%	9.78%	2.20%	409
Lack of fair housing organizations in the City	10.98%	25.61%	46.10%	13.90%	3.41%	410
State or Local laws and policies that limit housing choice	11.14%	17.57%	57.18%	10.40%	3.71%	404
Lack of knowledge among residents regarding fair housing	19.17%	37.38%	33.50%	8.01%	1.94%	412
lack of knowledge among landlords and property managers regarding fair housing	20.44%	32.36%	36.74%	8.27%	2.19%	411
Lack of knowledge among real estate agents regarding fair housing	12.92%	18.82%	51.97%	13.76%	2.53%	356
Lack of knowledge among bankers/lenders regarding fair housing	10.78%	16.54%	53.88%	15.54%	3.26%	399
Other barriers	7.07%	13.13%	72.73%	5.39%	1.68%	297

**Additional Comments or Concerns:**

Residents were asked to provide any additional comments or concerns they wished to share. Some comments include:

- More programming to educate tenants, landlords, real estate agents; financial literacy, home buying programs etc.
- Need for a reassessment on properties and a reduction in property taxes.
- More collaboration among residents, City officials, non-profits etc. to make neighborhood improvements.
- A committee to address and inventory the blighted and vacant properties.

**Public Meeting on the Draft AI Public Comments**

The City of Scranton’s 2020-2024 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City of Scranton’s website (<http://www.scrantonpa.gov/>), at the public meetings, and at the



City of Scranton's Office of Economic and Community Development, located at 340 North Washington Avenue, Scranton, PA 18503.

The document was available beginning on Thursday, March 13, 2020. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by April 12, 2020. The City of Scranton also held a Public Hearing on the "draft" 2020-2024 Analysis of Impediments on April 7, 2020

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## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Scranton to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow. Several of the previously identified impediments are still present in the City of Scranton, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of Scranton. Below is a list of impediments that were developed as part of Scranton's 2020 Analysis of Impediments to Fair Housing Choice.

### A. Impediments to Fair Housing Choice

#### Impediment 1: Fair Housing Education and Outreach

There is a continuing need to educate tenants and landlords about their Fair Housing Rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low- to moderate- income residents, families, minorities, seniors, and persons with disabilities.

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

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

- **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 the Americans With Disabilities Act (ADA).
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing, in both English and Spanish.
- **1-C:** Coordinate through communication and sharing of information between the Scranton Housing Authority and social service agencies.
- **1-D:** Work with the local Board of Realtors to provide information and education on fair housing choice and additional ways to promote fair housing in the City.

- **1-E:** Educate landlords on their responsibilities to make reasonable accommodations to their properties for persons with disabilities in accordance with the Americans with Disabilities Act (ADA) and Fair Housing Act.
- **1-F:** Support and assist the local Human Relations Commission to continue to promote fair housing in the City of Scranton.

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

The median value and cost to purchase and maintain a single-family home in Scranton that is decent, safe, and sound is \$108,300, which limits the choice of housing for lower income households. About 32.1% of homeowners and 51.7% of renters in the City are cost overburdened by more than 30% of their household income.

**Goal:** Promote the development of additional housing units for low-to moderate-income households through new construction, in-fill housing, and rehabilitation of vacant housing units.

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

- **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 for both rent and sale.
- **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 low-to moderate- income households.
- **2-D:** Partner with non-profits, private developers, the public housing authority, and local banks to provide financial assistance in the form of downpayment assistance and low-interest loans for low- to moderate- income households to become home owners.
- **2-E:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for low- to moderate- income households to become homeowners.

### **Impediment 3: Need for Senior and Accessible Housing Options**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Scranton. Homes built prior to 1939 make up over one-third (39.7%) of the City's housing stock, and only 7.7% of the housing stock has been built since 1990. Which illustrates that there is a large portion of homes that do not have accessibility features. With a disabled population of 16.4%

and a senior population of 16.3%, there are not enough accessible housing units available for those who are in need.

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

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

- **3-A:** Promote programs and services to increase the amount of accessible housing through the rehabilitation and improvement to the existing housing stock by homeowners and landlords by making accessibility improvements.
- **3-B:** Increase the amount of accessible housing through new construction of accessible and visitable units through financial assistance or development incentives on available vacant and developable land in the City.
- **3-C:** Continue to inform and educate landlords through the enforcement of the Americans with Disabilities Act and Fair Housing Act, which requires landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants with disabilities.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to age in place by remaining in their homes.
- **3-E:** Increase the amount of senior housing units through new construction and rehabilitation of existing owner and renter occupied units.

#### **Impediments 4: Continuing Need for Code Enforcement and Blight Mitigation**

Blight has become both a City and County wide issue with 2,283 (5.2%) of the structures in City marked as ‘vacant’. Of these 1,204 (52.7%) has been vacant for 36 months or longer.

**Goal:** Rehabilitate through conservation, existing owner and renter housing units by addressing code violations, emergency repairs, and energy efficiency improvements.

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

- **4-A:** Continue to advertise the availability of the Lackawanna County Landbank program to deter blight and return vacant property to productive use.
- **4-B:** Support the efforts of the Lackawanna County Blight Task Force to address problem properties and properties at risk of becoming blighted.

- **4-C:** Enforce the City's zoning and code standards to prevent the illegal subdividing of residential structures.
- **5-D:** Support and promote the Beautiful Blocks Program in identified target areas to mitigate and prevent the spread of blight.

### **Impediment 5: Economic Issues Affect Housing Choice**

There is a lack of economic opportunities in the City which prevents low- and moderate income households from improving their income and their ability to live outside areas with concentrations of poverty, 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 considered:

- **5-A:** Continue to promote the City's Business and Industry Loan/Grant Program to facilitate the creation of new employment opportunities for low-to-moderate income persons.
- **5-B:** Support and promote the efforts of the Scranton Tomorrow Economic Development Task Force and Economic Revitalization Committee
- **5-C:** Support existing programs that enhance entrepreneurship and small business development, expansion, and retention for low- and moderate- income persons and women/minority enterprises.
- **5-D:** Promote and encourage private investment and leverage public funds to strengthen and expedite development in identified target areas.
- **5-E:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities that pay a living wage.
- **5-F:** Encourage the expansion of bus service hours by COLT and other public or private transportation carriers to support individuals working different shifts than the existing bus service hours.
- **5-G:** Promote and encourage economic development for employment opportunities that require college degrees to prevent a 'brain drain' and loss of younger populations.

### **Impediment 6: Private Lending Practices**

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

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

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

- **6-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, colleges, and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **6-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.
- **6-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

#### **Impediment 7: Public Policies**

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

**Goal:** Public policies will be in compliance with all Federal and State regulations and laws.

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

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