

HOUSING PLAN

■ TODAY'S CONDITIONS

Allegheny County's housing stock is greatly diverse in style, type, age and condition.

Single-family housing is the most common form of new residential construction in Allegheny County, and remains the most widely available housing type overall.

Housing is relatively affordable in Allegheny County. In 2000 the median value of homes in the County was \$84,200. This is considerably less than the median home values in Pennsylvania (\$97,000) and the nation (\$119,600).

HOMEOWNERSHIP RATES

Homeownership rates in many of Allegheny County's municipalities are relatively high compared to the nation:

- Allegheny County (excluding the City of Pittsburgh) – 72%
- Allegheny County (including the City of Pittsburgh) – 67%
- United States – 66%

Many municipalities in the County have homeownership rates greater than 80% (see Figure 4D.1). From 1990 to 2000, the rates of homeownership rose in nearly every municipality in the County.

However, here as in the nation, the relatively high homeownership rates in Allegheny County have been impacted by a high number of mortgage foreclosures. In April of 2007, *Realtytrac.com* reported that over 10,000 homes in Allegheny County were in the process of foreclosure.

A June 2007 report of the University of Pittsburgh's Center on Race and Social Problems found that Whites and Hispanics

have higher homeownership rates in the Pittsburgh region than those groups do in the nation, while African Americans and Asians in the region have lower rates than in the nation (see Figure 4D.2).

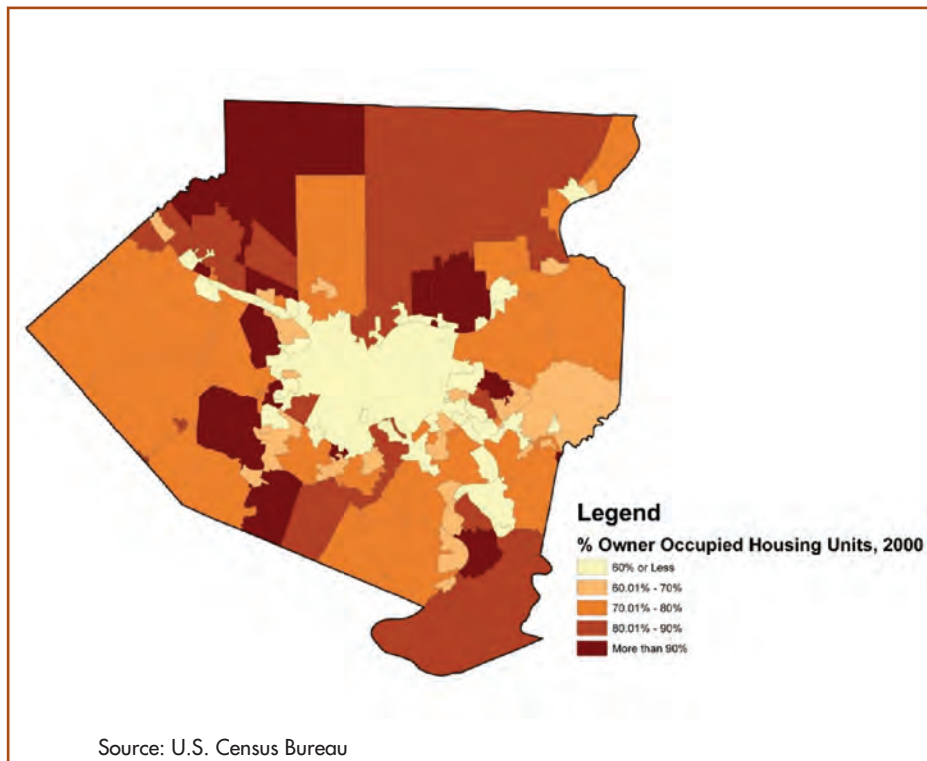


Figure 4D.1 – Percentage of Owner Occupied Housing Units by Municipality, 2000

HOUSEHOLD SIZE

Despite a declining population, the number of households in Allegheny County remained relatively stable between 1970 and 2000. The primary reason is the decrease in the number of persons per household over this period, which follows the national trend. From 1990 to 2000, the average household size decreased from 2.5 to 2.3 persons per household. The number of one person households in the County increased by almost 10% during that period.

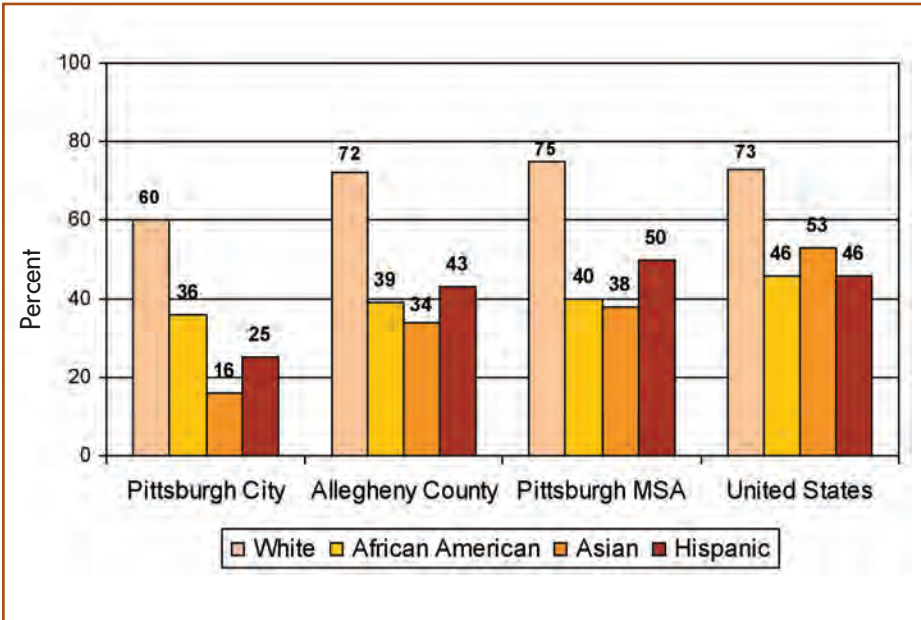


Figure 4D.2 – Homeownership Rates by Race and Ethnicity, 2000

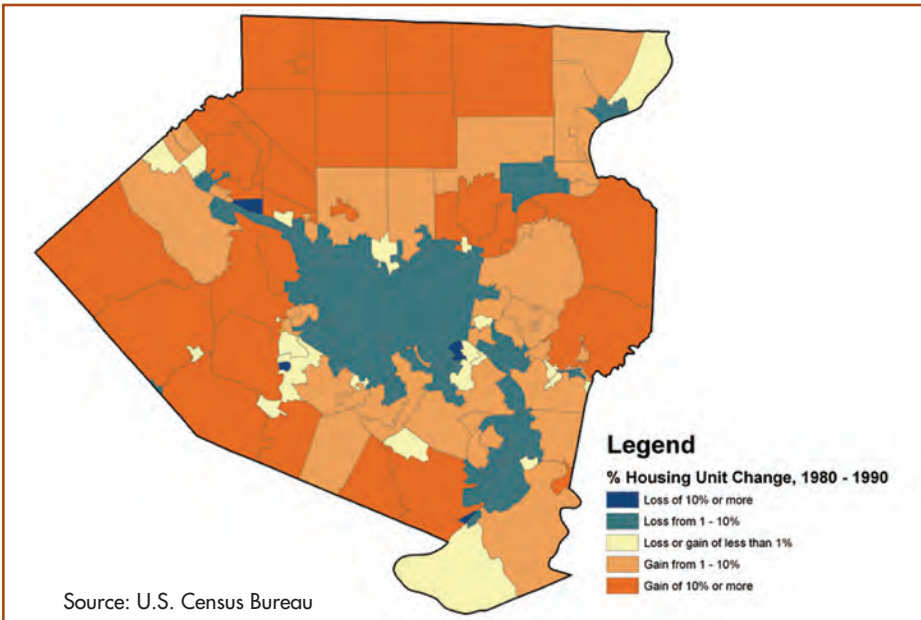


Figure 4D.3 – Percentage of Housing Unit Changes by Municipality, 1980-1990

HOUSING UNIT CHANGE

In the 1990s, the number of housing units in the County remained almost unchanged, increasing by less than 1% over the decade. In 2000, there were nearly 584,000 housing units in Allegheny County. Between 1990 and 2000, only single-family detached units increased in number, growing by slightly over 3%. All other housing types declined during the 1990s.

Many municipalities lost housing units between 1980 and 2000 (see Figures 4D.3 and 4D.4). Nearly half the County's municipalities (66) lost housing units; however, slightly less than half (64) gained housing units. Decreases in housing stock mirrored population changes, with the greatest losses in the urban core, Mon Valley, and river communities. The greatest increases in housing units and population were concentrated in the northern and western suburbs.

In general, the number of housing units increased in the 1990s in the outer ring suburbs and decreased elsewhere.

HOUSING VACANCIES

The vacancy rate is an indicator of local economic conditions. A low housing unit vacancy rate typically signifies a strong housing market. The overall rate of housing unit vacancy for Allegheny County in 2000 was 8%. This compares favorably with vacancy rates for Pennsylvania and the nation, which were both 9% in 2000.

Despite the County's relatively high homeownership rate, Mon Valley municipalities – and especially Braddock, Homestead, Clairton and Wilmerding – continue to have some of the highest vacancy rates not only in the County, but also in the region and state (see Figure 4D.5). Braddock has the state's second highest housing unit vacancy

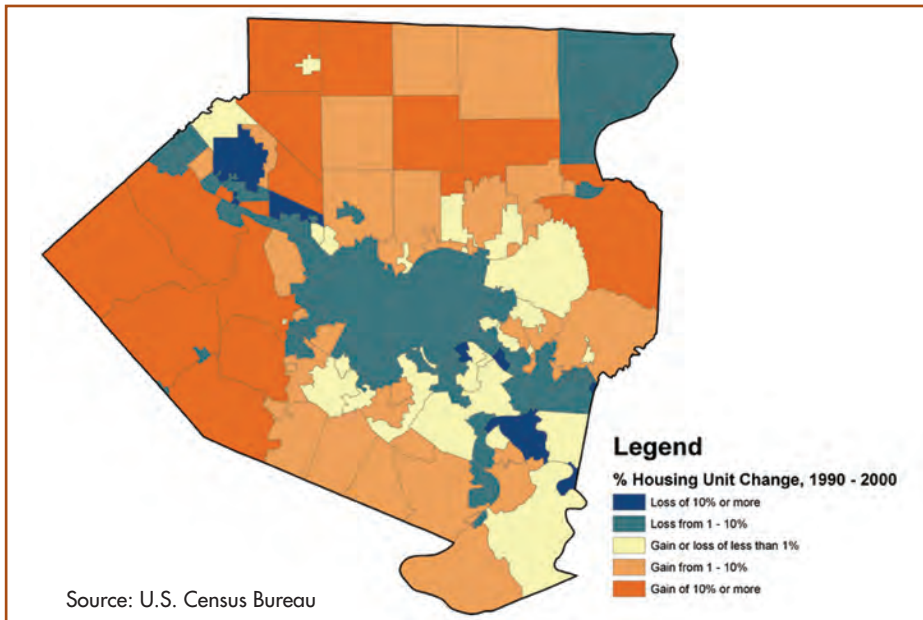


Figure 4D.4 – Percentage of Housing Unit Changes by Municipality, 1990-2000

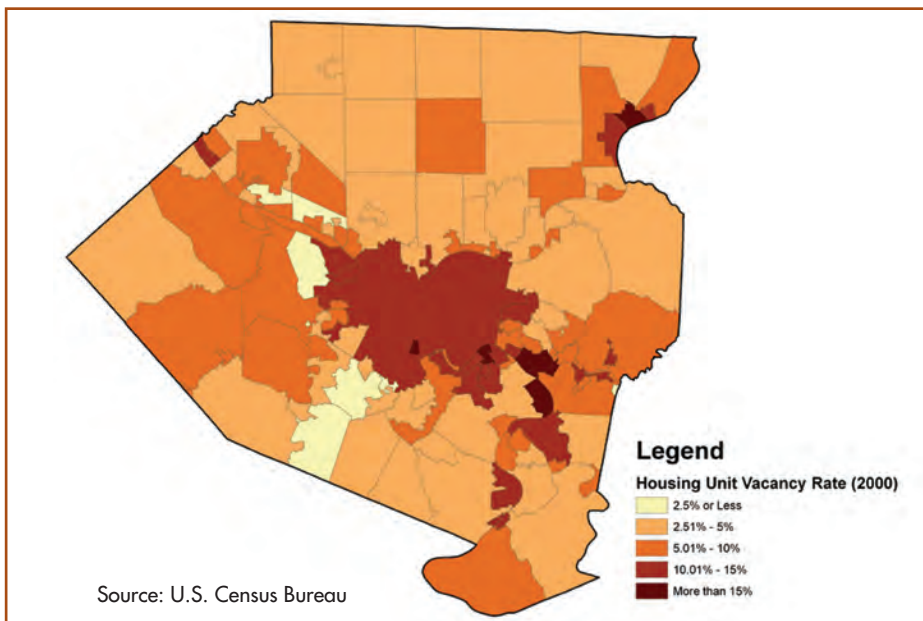


Figure 4D.5 – Percentage of Housing Unit Vacancy Rates by Municipality, 2000

rate (28.5%), after accounting for seasonal housing units. Only Centralia Borough in Columbia County has a higher vacancy rate than Braddock. (Centralia’s vacancy rate is due to an evacuation that occurred over two decades ago because of uncontrolled mine fires.)

Municipalities with the highest vacancy rates are typically also those with the greatest decreases in population and lowest household incomes.

Baldwin (1.3%), Upper St. Clair (1.8%) and Kennedy (2.1%) Townships have the lowest housing unit vacancy rates in the County.

AGE OF HOUSING STOCK

Identifying housing in the County by age of construction is another way to examine patterns of growth and decline. Figure 4D.6 shows those municipalities where a majority or significant part of the housing stock was built before 1940. Concentrations of houses built before 1940 are generally considered to signify some of the oldest settlement areas in the County. They are typically found in the urban core and in municipalities along the rivers.

Figure 4D.7 shows housing stock built between 1950 and 1979. Many of the municipalities with significant concentrations of housing built during this time period are the County’s “inner ring” suburbs, and are largely built out today.

Figure 4D.8 shows housing stock built between 1990 and 2000. The municipalities that have the highest concentrations of newer housing are typically the County’s “second tier” suburbs, and are located primarily northwest and southwest of the urban core.

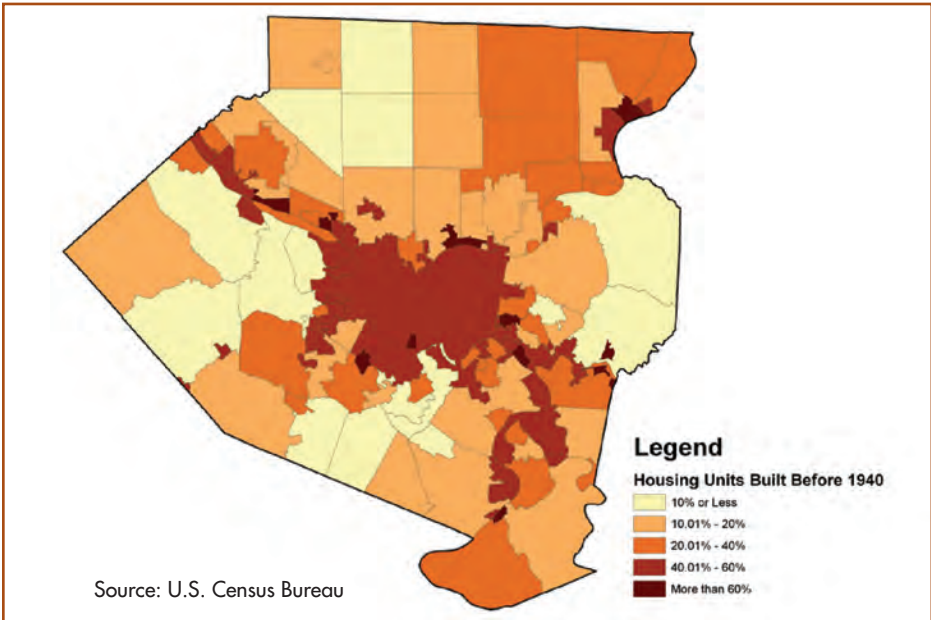


Figure 4D.6 – Percentage of Housing Units Built Before 1940, by Municipality

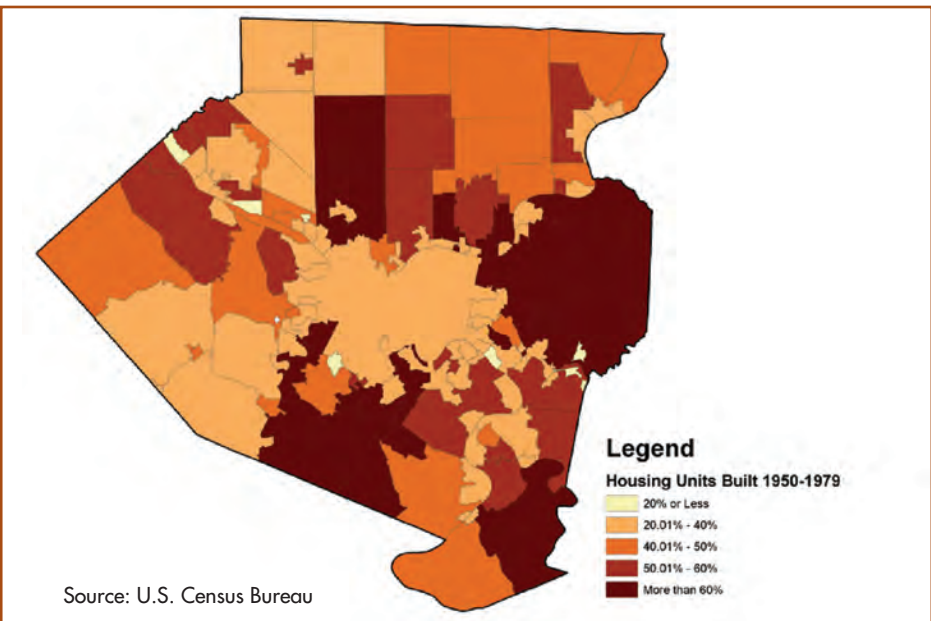


Figure 4D.7 – Percentage of Housing Units Built Between 1950-1979, by Municipality

As the series of maps illustrates, older housing stock is concentrated in older communities along the rivers, and in and around the urban core. Newer housing stock is more common in the outer ring municipalities, and especially to the north and southwest. The communities with the older housing stock tend to have the highest vacancy rates. An analysis done for the Plan showed that these are the same communities that are losing a large amount of their housing stock through demolition and neglect.

BUILDING PERMITS

Over the past two decades, a relatively stable number of building permits were issued each year in the County (see Figure 4D.9). The outer ring municipalities have shown the greatest permit activity in the most recent years. Single-family units remain the most common form of new residential construction.

AFFORDABLE HOUSING

The U.S. Department of Housing and Urban Development (HUD) subsidizes rental housing programs for low-income families, the elderly and special populations primarily through three federally subsidized rental housing programs.

Three public housing authorities in Allegheny County are responsible for the programs:

- Allegheny County Housing Authority
- Housing Authority of the City of Pittsburgh
- McKeesport Housing Authority

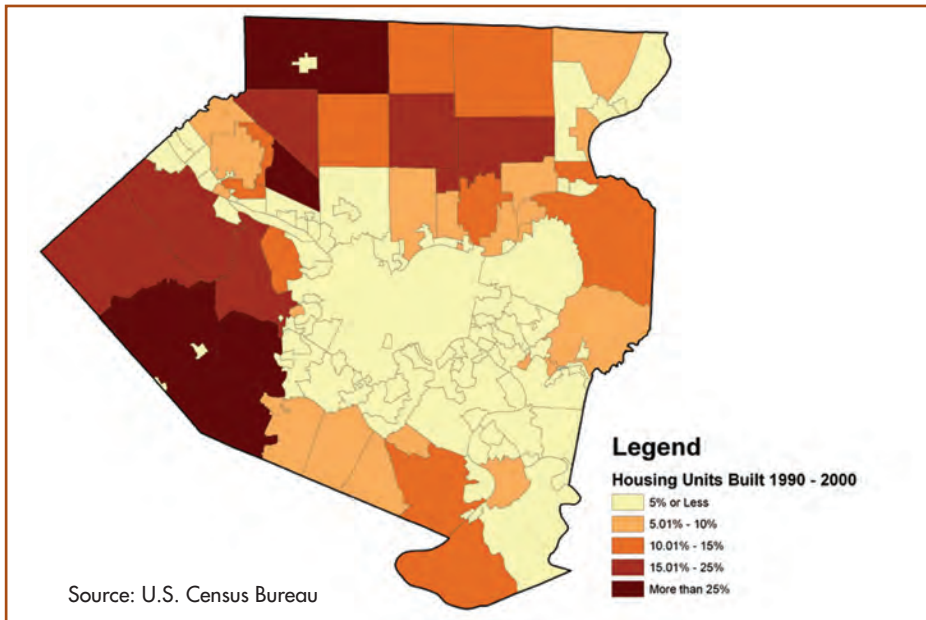


Figure 4D.8 – Percentage of Housing Units Built Between 1990-2000, by Municipality

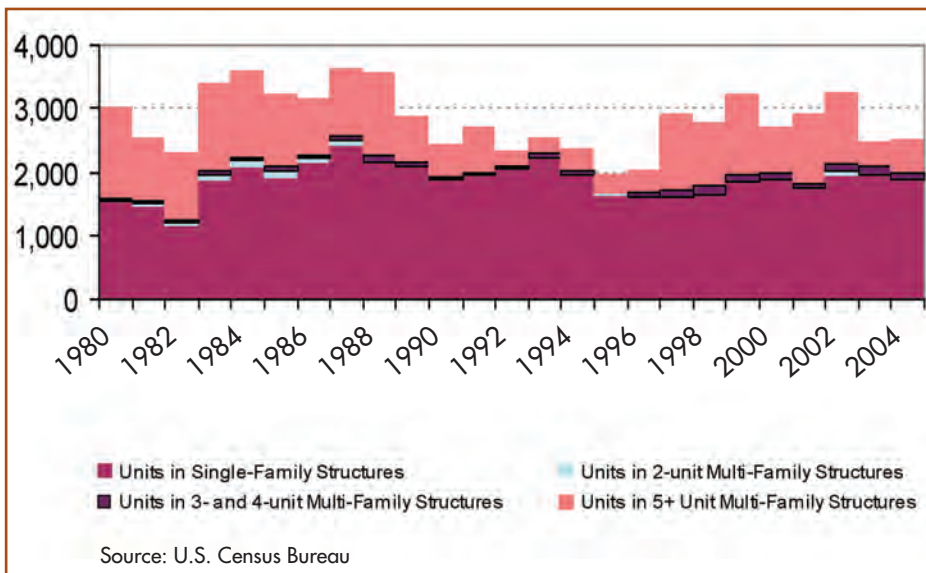


Figure 4D.9 – Allegheny County Building Permits, 1980-2004

Public Housing

Public housing units are owned and operated by the three local public housing authorities. The units are leased to low-income and very low-income persons and families. Utilities are included in the rent.

The Allegheny County Housing Authority (ACHA) owns and manages approximately 3,200 low-income public housing units throughout the County.

The Housing Authority of the City of Pittsburgh (HACP) provides publicly assisted housing for more than 20,000 Pittsburghers and manages more than 7,000 public housing units. HACP facilities are located throughout the City, with public and senior housing communities located in each region. HACP also provides funding for a number of privately managed housing communities.

The McKeesport Housing Authority (MHA) owns and manages eight properties with over 1,000 federally assisted units consisting of senior living communities, handicapped accessible housing and neighborhood sites consisting of town homes and single family homes. Admission into these housing units is not limited to income. Applicants may choose between rental rates based on income or flat rental rates.

Housing Choice Vouchers

Housing Choice or Section 8 vouchers are a form of rental assistance that is tenant-based. The rental subsidy is given to a household or an individual, who may carry it with them from one unit to another, even to a different county or state. The goal of the program is to increase the mobility of individuals and households, and thereby avoid concentrations of low-income populations in the same building or area.



Section 8 vouchers are administered by the three public housing authorities in the County:

- ACHA administers approximately 5,000 privately-owned housing units through the Housing Choice Voucher Program.
- HACP has more than 10,000 people living in Section 8 housing located throughout the City.
- MHA assists over 400 families/individuals through its Section 8 voucher program.

Project-Based Section 8 Program

Project-Based Section 8 Program is subsidized housing that consists of privately owned apartment complexes or other multi-family housing on scattered sites. Rents are subsidized through the *Project-Based Section 8 Program*. HUD administers the program through its local office in Pittsburgh. Private companies manage the properties. There are over 200 such complexes in Allegheny County. The Pennsylvania Housing Finance Agency also administers HUD assisted multifamily housing.

The subsidy for Project-Based Section 8 is assigned to the unit. An individual or family cannot take the rental subsidy with them if they move. Once a household moves from the unit, the Project-Based Section 8 assistance is discontinued for that family. When a property owner forecloses on a mortgage or HUD terminates the Project-Based Section 8 assistance for a property, the tenant will be provided a Tenant-Based Section 8 Voucher that can be used in the rental market.

Eligibility

Income eligibility for federally assisted housing programs is based on the median income of an area, which is established by HUD every year. The 2007 median income for the Pittsburgh MSA (Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland Counties) is \$44,600 for a family of four. There are different income limits for each subsidy program, ranging from 80% of median and below, to 30% of median and below for a family of four.

HOUSING AFFORDABILITY

The County's relatively high homeownership rates can be attributed to the affordability of housing. HUD's definition of "affordability", which is widely accepted, is that a household spends no more than 30% of its annual income on housing. Families who spend more are considered cost burdened and may have difficulty affording other necessities such as food, clothing, transportation, and medical care.

A 2003 University of Pittsburgh study on housing affordability, titled, *A Study of Affordable Housing: Supply and Demand in Allegheny County*, revealed that for a family of four:

- The housing market can generally meet the affordability demand for low-income households – those with incomes at or below 80% of the area median income, or at or below an annual income of \$35,700.
- A shortage of affordable housing units exists for one of the most vulnerable segments of the County's population – those with incomes at or below 30% of the area median income, or at or below an annual income of \$13,400.
- This shortage of affordable housing primarily results from housing units that are moderately and severely inadequate, particularly in the lowest rental categories. Moderately or severely inadequate housing units are those with major plumbing, heating or upkeep deficiencies including peeling paint, leaks or rats.

Households whose median income is at or below 30% of the area median income face hardships finding adequate affordable housing.

HOUSING ASSISTANCE TO HOMEOWNERS

The Housing & Human Services Division of Allegheny County Economic Development (ACED) works to expand the County's affordable housing stock and assists residents with the acquisition and rehabilitation of homes.

ACED's programs to assist individual homeowners include:

- **Allegheny First-time Homebuyers Program** – This program offers low-interest mortgages to eligible

first-time homebuyers. Applicants may also apply for closing cost and down payment assistance.

- **Allegheny Targeted Area Homebuyer Program** – This program provides low-interest mortgages to qualified homebuyers in targeted census tracts to help increase homeownership.
- **Allegheny Home Improvement Loan Program (AHILP)** – This program provides funding assistance that enables low-income homeowners to improve their homes.

HOUSING ASSISTANCE TO DEVELOPERS OF AFFORDABLE HOUSING

The Housing & Human Services Division provides support for development which incorporates a variety of housing choices to promote diversity within a community – diversity of race, ethnicity, income level and disability status. The Division provides financial support to developers for the construction or rehabilitation of for-sale and rental housing developments that provide affordable options for residents.

Funding assistance is available from the Allegheny County Housing Development Fund (AHDF), which provides gap-financing support for affordable housing developments. It is the most flexible housing program available to nonprofit and for-profit housing developers through the County. There are two forms of assistance available: ‘front-end’ construction subsidies (for rental projects), where developers agree to rent project units to qualified low/moderate-income tenants for a period of up to 30 years; and ‘back-end’ deferred second mortgages (targeted to for-sale housing projects), where developers agree to sell the units to qualified low/moderate-income households.

Developers can also leverage private mortgage and equity funds, Pennsylvania Department of Community and Economic Development programs, and Pennsylvania Housing Finance Agency programs, such as Low-Income Housing Tax Credits.

Projects submitted for AHDF financing include the following:

- New construction of low/moderate-income, multifamily or elderly rental housing
- Conversion of existing properties, such as old schools, warehouses and municipal buildings, into low/moderate-income, multifamily or elderly rental housing
- Rehabilitation of vacant, existing multifamily rental housing developments (of four units or more) for rent to low/moderate-income tenants
- New construction of single-family residences or townhomes for purchase by low/moderate-income buyers
- Rehabilitation for resale of existing single-family residences or townhomes for purchase by low/moderate-income buyers

AHDF financing is available in most areas of the County except opt-out municipalities, of which there are currently six. However, developments in two of the communities, McKeesport and Penn Hills, are eligible for HOME-funded projects.

The Housing & Human Services Division administers the Allegheny County Vacant Property Recovery Program (VPRP). VPRP provides a mechanism for taking properties that are blighted and tax delinquent, and clearing the titles so that the properties can be made available for re-use and re-development.

Applications to VPRP must come through the municipality in which the property is located, and the municipality must be a participating member of the program. Because the costs of recovering blighted properties are not inconsiderable and funding for VPRC is limited, the program currently operates primarily in distressed communities. However, VPRC can assist with property acquisitions in other communities, depending on the circumstances.



■ ISSUES AND ANALYSIS

This section examines the challenges to improving the quality of existing housing stock, and to ensuring that new and existing housing meets the needs of all County residents.

KEY CHALLENGES

The Housing Resource Panel helped to identify these key challenges:

- Impact of high vacancy rates in core communities
- Lack of affordable, good quality housing for very low-income residents
- Lack of geographically-distributed mixed-income housing
- Impact of foreclosures and predatory lending practices
- Impact of deteriorating housing stock in core communities
- Increasing energy efficiency for new and existing housing
- Improving and promoting visitability

The following provides an understanding of these issues.

IMPACT OF HIGH VACANCY RATES IN CORE COMMUNITIES

Suburban sprawl and population decline have resulted in a housing surplus, especially in and around the urban core, and in municipalities along the rivers. Housing vacancy rates have increased significantly over the past several decades. In 2000, 23 municipalities in Allegheny County had vacancy rates over 10%, compared to nine in 1990. Some communities in Allegheny County have vacancy rates that are among the highest in the state.

Vacant structures can have a destabilizing effect on an entire neighborhood and accelerate its decline. Neglected, vacant buildings often are health and safety hazards, provide places for criminal activity, and generally foster a negative perception of the area. When the owners are absent or untraceable, abandonment of the property often results. A cycle of disinvestment is created. Property values decline and tax revenues decrease, while the need for municipal intervention increases.

The lack of resources and difficulty of attracting reinvestment often forces municipalities to cope with problem structures by demolishing them. Removal of hazardous structures and reclamation of abandoned lots presents opportunities for reinvestment and revitalization. However, opportunities to reclaim structures that are unique, locally or historically significant, and still recoverable may also be lost.

LACK OF AFFORDABLE, GOOD QUALITY HOUSING FOR VERY LOW-INCOME RESIDENTS

The lack of affordable housing is a significant hardship for very low-income households. Very low-income households are defined by the U.S. Department of Housing and Urban Development (HUD) as households making less than or equal to 50% of area median income (note that the actual figure is a determination made every year by HUD). Although housing in Allegheny County is generally more affordable than in other regions, very low-income households still have difficulty finding safe, adequate, and affordable housing. These households are likely to become cost-burdened and have difficulty meeting other basic needs such as nutrition, health care, and transportation.

One factor which affects the lack of affordable housing is the limited distribution of units with three or more bedrooms, and higher rental prices for larger units. 'Renting down' is another factor reported to contribute to the shortage. It is a term used to describe households that occupy units with rents below the HUD-defined affordability threshold for their particular income level.

Economically depressed urban neighborhoods are usually lacking in opportunity for their residents.

LACK OF GEOGRAPHICALLY-DISTRIBUTED MIXED-INCOME HOUSING

Where you live is more important than what you live in, according to the Kirwan Institute for the Study of Race and Ethnicity. Where someone lives determines their ease of access to essential services, good schools, and a safer and healthier environment.

Affordable housing is available throughout the County. However, there are geographic disparities. First, in the City of Pittsburgh, eligible households are mixed between public housing units and complexes and Section 8 subsidies, which

help tenants in the private market. The Section 8 programs include private market developments, called Project-Based Section 8, or tenant-based subsidies, with Housing Choice Vouchers. The goal of the Housing Choice Vouchers is to disperse subsidized residents throughout a geographic area.

In the City of Pittsburgh, tenant-based Section 8 housing tends to be concentrated in a few neighborhoods, according to a preliminary study conducted by the Fair Housing Partnership of Greater Pittsburgh. The uneven distribution defeats the goal of the federal Housing Choice Voucher Program, which is to break up the concentration of poverty commonplace in conventional housing projects. The study, released in June 2007, determined that three city neighborhoods – Homewood, Larimer and Perry North – have nearly a fifth of their rental units filled by Section 8 tenants. Citywide, only two percent of occupied rental units in the city are taken up by Housing Choice voucher holders.

In the County outside of the City of Pittsburgh, eligible tenants are more likely to be in a Section 8 program for their housing needs rather than living in public housing units or complexes. Of households in subsidized housing, 52% are in a Section 8 program. Nonetheless, whether Section 8 or public housing, tenants in subsidized rental units are geographically concentrated in the County (see Table 4D.1). Forty percent of all subsidized households or units are in the eastern part of the County. Nearly 70% are in the East and Southeast combined.

IMPACT OF FORECLOSURES AND PREDATORY LENDING PRACTICES

Here as in the nation, foreclosures have affected homeownership in Allegheny County. While foreclosure rates increased statewide, Allegheny County had one of the highest rates of any county, according to a report by The Reinvestment Fund (TRF), *Mortgage Foreclosure Filings in Pennsylvania*. Between 2000 and 2003, foreclosure filings in Allegheny County increased by over 60%. In 2003, there were over 11 foreclosures in Allegheny County for every 1,000 owner-occupied housing units.

The report concluded that, “Areas with more highly clustered foreclosures tend to be areas with lower than average housing values, lower than average family incomes, higher than average percentage Black or African American, and higher than average percentage Hispanic” populations. While the largest percentages of foreclosures are in these demographic categories, there has also been an increase in the number of foreclosures in moderate income and predominantly white communities as well.

Nor have numbers improved. The Pittsburgh Community Reinvestment Group (PCRG) reported that in 2006, nearly 4,800 Allegheny County properties went into foreclosure. In April 2007, *Realtytrac.com* reported to the Pennsylvania House of Commerce Committee an estimated 10,080 foreclosed properties in Allegheny County.

Table 4D.1 - Distribution of Publicly Subsidized Rental Housing within Allegheny County, Outside the City of Pittsburgh, 2000

PUBLICLY SUBSIDIZED RENTAL HOUSING			
Subregion *	Public Housing (3902)	Private Housing (4310)	Total (8212)
NORTH	8%	5%	7%
EAST	27%	51%	40%
SOUTHEAST	30%	27%	29%
SOUTH	9%	9%	9%
WEST	25%	7%	16%
TOTAL **	100%	100%	100%

Source: U.S. Census Bureau
 * Subregions are the 1990 U.S. Census Bureau PUMA regions
 ** Due to rounding, percentages may not add up to 100



Foreclosures on sub-prime loans are a particular problem in Allegheny County. According to PCRG, between 1996 and 2002 over 32% of all mortgage applications in the County were for sub-prime loans. In 2003, sub-prime loans represented the majority (71%) of loans in foreclosure in Allegheny County.

Sub-prime loans are often associated with predatory lending practices. Predatory lending practices include aggressively marketing to vulnerable populations loans with irresponsible terms, such as excessively high fees and higher interest rates based on inaccurate appraisal values.

Several organizations within Allegheny County such as PCRG, Urban League, Action Housing, ACORN, Mon Valley Initiative, and Neighborhood Housing Services are working to educate the public about predatory lending and help those who have been victimized.

IMPACT OF DETERIORATING HOUSING STOCK IN CORE COMMUNITIES

Many of the County's core communities have older housing stock. An analysis done for *Allegheny Places* showed some of these communities are losing their housing stock at significant rates, mostly through neglect and demolition. As with higher vacancy rates in core communities, contributing factors are an overall decline in population growth, a shift in population away from core communities, and an increase in new housing construction in suburban communities.

When structures are severely deteriorated, demolition may be necessary to protect public health and safety. Demolition and clearing of lots can also open the door for reinvestment and redevelopment. However, public funds available for demolition do not nearly meet demand. Identifying and prioritizing demolition needs would help public agencies to target assistance where the need is greatest, and to better coordinate demolition and redevelopment activities.

Housing stock that is potentially recoverable also should be identified and prioritized based on its condition and potential for reuse. Rehabilitation and reuse of housing stock that represents the unique character and history of a community should be made a high priority.

INCREASING ENERGY EFFICIENCY FOR NEW AND EXISTING HOUSING

Rising energy costs are affecting the cost of living for all County residents. Energy efficient housing can lower the cost of living by using energy more efficiently and reducing utility bills.

Increasing energy efficiency in new and existing housing has environmental benefits as well. 'Green building' design practices, which include use of new, environmentally-friendly building materials, recycled building materials, energy efficient appliances, and integrated site and building planning, make better use of natural resources and create less waste and pollution.

For new, private-sector housing construction, educated consumers are the key to increasing energy efficiency through increased use of green building practices. For new housing funded wholly or in part with public monies, use of appropriate green building technologies should be required by the funding agencies to protect public investment and make the cost of owning and operating a home more affordable.

Increasing energy efficiency in existing housing is a more complex issue, given the great diversity of the County's housing stock in type, age, and condition. Many homeowners may lack the means to make improvements to increase energy efficiency. Both homeowners and landlords may lack knowledge of existing programs that could help them with weatherization and other improvement projects.

IMPROVING AND PROMOTING VISITABILITY

'Visitability' is a term used to describe housing that does not have the kinds of physical barriers that prevent or make visits by people with mobility impairments difficult. The three main barriers to visitability are building entrances that cannot be reached without steps or that are otherwise not accessible, narrow interior doors, and lack of a first-floor bathroom.

Without visitability, people who are mobility-impaired can become isolated from family, friends, and neighbors. They may even have problems with mobility in their own homes. Of Allegheny County's disabled population, persons 65 and older constitute a substantial proportion. Physical and go-outside-the-home type disabilities are the most common disability in this age group. Clearly, lack of visibility is an issue for senior citizens.

In Allegheny County there is a need for more dwellings, both to rent and to buy, designed to visitability standards. However, Allegheny County's hilly terrain makes the provision of fully visitable housing especially challenging. Steep streets, steep sidewalks, sidewalks with multiple flights of stairs, existing houses that sit well above or below the abutting street, and sloped building sites are the norm in Allegheny County.

■ RECOMMENDATIONS

GOAL OF THE PLAN

Good quality existing, renovated and new housing meets the needs of diverse people.

OBJECTIVES OF THE PLAN

The objectives of the Housing Plan are to:

- A.** Support existing fair housing policies that protect the right to housing regardless of race, disability and other federally and locally protected classes.
- B.** Provide a variety of mixed-income and affordable housing in mixed-use Places as identified on the Future Land Use Plan.
- C.** Target infill housing where needed.
- D.** Promote accessible and visitable housing in communities with desirable amenities.
- E.** Promote the use of green building techniques and energy efficient housing design.
- F.** Support measures to reduce foreclosures, especially those that are the result of predatory lending.

The following provides an understanding of the objectives.

A. Support Existing Fair Housing Practices

In order to meet the needs of the County's diverse population, *Allegheny Places* supports and promotes

actions and policies that ensure equitable access to safe, decent, and affordable housing.

Allegheny Places recognizes that every resident of the County has a right to fair housing and supports existing federal fair housing laws that prohibit housing discrimination on the basis of age, race, color, religion, sex, national origin, disability and familial status. The Plan further supports additional protections in State (ethnicity) and local (sexual orientation in the City of Pittsburgh) fair housing laws.

B. Provide a Variety of Mixed-Income and Affordable Housing

Designated mixed-use Places in the Future Land Use Plan have been strategically located throughout the County. They are targeted for mixed-income housing, including affordable housing, to ensure that any County resident who desires to live in a mixed-use Place will have an opportunity to do so.

The Kirwan Institute for the Study of Race and Ethnicity points out that "There is a critical connection between affordable housing and opportunity-rich neighborhoods in improving the lives of low-income residents."



Photo credit: McCormick Taylor

Recommended housing types for mixed-use Places include mixed-use structures containing both non-residential and residential uses; live/work housing; adaptive reuse of existing structures for housing; rehabilitation of existing, good quality housing stock;



and new, primarily high-density housing on reclaimed vacant/abandoned properties. Affordable housing in some Places may take the form of ‘workforce housing’ for low- and moderate-income working households. The inclusion of affordable units in multi-unit housing developments and structures will be promoted.

Inclusionary zoning increases opportunities for low-income residents by requiring or providing incentives to developers to provide more affordable housing choices.

Recommendations for Type of Place

The provision of housing in Places designated on the Future Land Use map will provide a variety of housing options for a diversity of people. In all Places, innovative design to create energy efficient, accessible, visitable and affordable housing is strongly encouraged.

The Housing Plan further encourages, in both new and rehabilitated housing, the provision of live/work units and units for aging in place. Live/work units enable the occupants to live and work in the same place. An apartment above a store on Main Street and an artist’s loft are examples of live/work units. Units that enable ‘aging in place’ are designed so that as the occupants age, they can continue to live in the same place. Designing units to meet visitability standards is one way to facilitate aging in place.

Specific housing descriptions for each type of Place can be found in Table 4D.2.

C. Target Infill Housing Where Needed

Over the last two decades, the County has been ‘hollowing out’ as its population shifts from the urban core and older river communities to municipalities nearer the edges of the County.

When their population declines, older communities often face increased tax burdens that threaten the provision of services. If the quality of life for residents suffers as a result, it can send the community into further decline.

To help revitalize declining communities, *Allegheny Places* supports future growth and redevelopment of existing infill areas. Infill development is the redevelopment and/or reuse of vacant, abandoned, and under-utilized properties and structures in areas where surrounding lands are largely developed.

Infill housing (and other infill development) should be planned to meet community needs, and to be compatible with existing neighborhood context. Cooperative partnerships between government agencies, developers, financial institutions, nonprofit organizations, neighborhood organizations and others help create infill development projects.

To better identify infill opportunities, inventories are needed of vacant and abandoned properties, available infrastructure and its condition, and the condition of any structures that are present. This will help to coordinate demolition, clearing of properties, and the provision of any infrastructure improvements that will be needed to support redevelopment efforts.

In communities with many vacant and abandoned properties, land banking can provide a way to assemble and hold the land for future development. The County will explore land banking for areas where revitalization through infill development is not likely to be achieved in the foreseeable future.

D. Promote Accessible and Visitable Housing in Communities with Desirable Amenities

More accessible and visitable housing choices are needed in Allegheny County. Although universal accessibility is covered in the building code, visitability standards are not as clearly addressed.

The rapid increase of ‘visitability’ legislation in the United States in recent years demonstrates a growing awareness of the need for housing with specific features that allow easy, safe and convenient access by any individual with a mobility impairment. Access to visitable homes is limited to the main floor or habitable grade level of new single-family homes, duplexes or triplexes. ‘Visitability’ focuses on accommodations that a guest would utilize, such as the entrance to a home and first-floor hallways, rather than on features used by residents of the dwelling.

According to the U.S. Department of Housing and Urban Development, "Housing that is 'visitable' has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes..."

The County will develop policies to address visitability issues in future County-assisted affordable housing projects. Municipalities can similarly require, through an ordinance, that developers provide a percentage of visitable units in residential projects.

E. Promote the Use of Green Building Techniques and Energy Efficient Housing Design

The U.S. Green Building Council (USGBC) is developing a program, LEED (Leadership in Energy

and Environmental Design) for Homes, which will have a rating system for environmentally friendly homes. The benefits of a LEED-certified home include lower energy and water bills, reduced greenhouse gas emissions, and less exposure to mold, mildew and other indoor toxins. While the upfront cost of construction may be slightly higher than for a conventional home, the net cost of owning a LEED home is comparable or even lower.

For housing in which Allegheny County has involvement, developers and contractors are currently encouraged to apply for Energy Star certification. The County will encourage use of the LEED for Homes guidelines as well.

The County supports energy and resource efficiency, waste reduction and pollution prevention practices, indoor air quality standards, and other environmental initiatives for both new construction and existing

Table 4D.2 - Recommended Housing by Type of Place

DESCRIPTION OF HOUSING		
PLACES	Airport-Industry	Not planned in these Places. Infill housing in nearby residential areas can help meet workforce needs. Zoning to ensure that infill housing is within reach of all potential future workers is encouraged.
	Core	Downtown Pittsburgh and Oakland are targeted for housing to foster a '24-hour' downtown environment, and support retail and commercial development. High-density housing is expected. Adaptive reuse of existing structures is encouraged.
	Corridor	Targeted for mixed-income housing to provide more housing choices close to employment centers. Zoning to ensure that housing is within reach of all potential future workers is encouraged.
	Neighborhood	Primarily infill housing. The unique character and history of the community will guide community revitalization efforts. Demolition of unsound structures will provide opportunities for new and redevelopment in some areas. The overall density of development will be high.
	Community Downtown	Similar to Urban Neighborhoods, but not as dense and with more housing located in mixed-use buildings.
	Village	Similar to Community Downtowns, but at a much lower density.
	Rural	Housing in these Places will be predominately lower density, new single family housing.



buildings. The County will continue to work with local groups, such as Sustainable Pittsburgh and the Green Building Alliance, to market the importance of green building to area residents, business owners and developers.

F. Support Measures to Reduce Foreclosures

Predatory lending practices are an obstacle to home ownership, especially in low-income areas. The County supports outreach efforts to educate consumers about predatory loans and mortgages. The County will also continue to educate consumers about its and other public agencies' home ownership programs for low- and moderate-income persons.