ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

TOWN OF BLOOMSBURG

FFY 2020 – FFY 2024



Prepared by:



Prepared for:



Bloomsburg Grow with us.

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INTRODUCTION AND EXECUTIVE SUMMARY

This Analysis of Impediments to Fair Housing Choice (AI) presents an action plan to protect fair housing choice in the Town of Bloomsburg based a review of information from multiple sources. Fair housing choice is defined broadly by the U.S. Department of Housing and Urban Development (HUD) as follows:

"Fair housing choice involves individuals and families having the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to ...[protected classes] and that their choices realistically include housing options in integrated areas and areas with access to opportunity.

Fair housing choice encompasses (1) actual choice, which means the existence of realistic housing options; (2) protected choice, which means housing that can be accessed without discrimination; and (3) enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs."

The findings of this AI are based on an analysis of data from the U.S. Census Bureau, HUD, the Federal Financial Institutions Examination Council, interviews, focus groups, an online survey, public hearings, and observations. The Town of Bloomsburg will address these findings by following the plan in this document. The plan takes into consideration the size of the Town and its resources so that it is feasible but also meaningfully addresses community needs. The plan also recognizes the unique impact that Bloomsburg University has on the local housing market.

The document is presented as follows:

- This Executive Summary incudes an introduction to AI and the planning process, a list of the leaders and organizations that were involved in the development of the AI, a description of the methods used to gather data, and an overview of the impediments and contributing factors found as well as the actions that will be taken to address these findings.
- The Community Characteristics section provides a description of the Town, a profile of Census Tracts and Block Groups within the Town, a description of the impact that the Susquehanna River and Fishing Creek have had on the Town, and maps from FEMA. This section concludes with descriptive community data and maps related to demographics, income and poverty, employment, transportation, housing, education, people with disabilities, and other relevant data.

- The **Relevant Studies and Plans** section provides a snapshot of existing community plans that have addressed housing and access to opportunity within the Town.
- The Fair Housing Laws and Trends section presents an overview of state and federal fair housing laws as well as recommendations related to implementation for municipalities and an overview of national fair housing trends.
- The **Municipal Laws and Practices** section identifies strengths in the Town's current ordinances and makes recommendations to improve compliance.
- The Public Housing section provides information about publicly-funded housing developments and units of housing. It also presents a review of the local Public Housing Authority's policies and practices as well as demographic characteristics of public housing residents.
- The **Private Sector Practices** section describes the practices and actions of local lenders including data from the Home Mortgage Disclosure Act, real estate agents, and developers.
- The Fair Housing Complaints and Cases shares a review of fair housing-related complaints and cases involving the Town.
- The Current Fair Housing Programs and Activities section summarizes programs and activities organized by the Town, Columbia County, SEDA-COG, and other partners that address fair housing needs.
- The Access to Opportunity section examines differences in residents' ability to access community resources, jobs, education, and other opportunities.
- The Fair Housing Issues section summarizes the impediments found through this analysis.
- The **Contributing Factors** section summarizes the factors that contribute to a lack of fair housing choice that were found through this analysis.
- The Fair Housing Goals and Action Plan presents goals and action steps that the Town and its partners will take to address the impediments and contributing factors found in this analysis during FY 2020 – 2024.
- The **Conclusions** section summarizes the findings and the steps that will be taken to address these findings.
- The **Signature Page** indicates that the Town has reviewed, accepted and will implement this AI.
- Appendix A shares results from the online survey.
- Appendix B shares results from the focus groups.
- Appendix C documents the public hearing process.
- Appendix D contains a list of tables in this document.
- Appendix E contains a list of maps in this document.

PROJECT LEADERSHIP INTRODUCTION AND EXECUTIVE SUMMARY

This project was collaboratively developed by SEDA-Council of Governments and the Town of Bloomsburg under the direction of Senior Program Analyst Tyler Dombroski and Town Manager Lisa Dooley.

William Kreisher, Mayor

Bloomsburg Town Council: Toni Bell Bonnie Crawford Vince DeMelfi James Garman James Huber Justin Hummel

We thank the following organizations which were consulted in the preparation of this document:

- ArchCentral Architects
- Bloomsburg Police
- Bloomsburg University Foundation
- Central Susquehanna Community Foundation
- Central Susquehanna Opportunities
- Columbia County Housing and Redevelopment Authorities
- Columbia Montour Chamber of Commerce
- Columbia/Montour Aging Office
- Community Strategies Group
- First Columbia Bank
- Gate House Transitional Housing and Care Center
- Luschas Naparsteck & Crane
- Marr Development
- MyCIL (Center for Independent Living)
- North Penn Legal Services
- The Women's Center
- United Way of Columbia and Montour Counties

Prepared by:



METHODOLOGY INTRODUCTION AND EXECUTIVE SUMMARY

This Analysis of Impediments to Fair Housing Choice was developed by Hailstone Economic, LLC under the direction of SEDA-Council of Governments and the Town of Bloomsburg. Representatives of these organizations met throughout the process to set project milestones, organize public engagement initiatives, review data, and develop the Town's response to findings.

Data and community insight was collected from a variety of sources, analyzed, and triangulated. Sources include:

- Secondary Data: Sources of data include the U.S. Census Bureau, Home Mortgage Disclosure Act, U.S. Department of Housing and Urban Development, and Columbia County Housing Authority. Unless otherwise indicated, data is from the U.S. Census Bureau American Community Survey, 5-year estimates, 2014-2018. Because the Census sample sizes are small, particularly for people who are not White, there are large margins of error which may skew the data.
- **Survey**: An online survey was promoted through an advertisement, the Town's website and Facebook page, and flyers.
- Focus Groups: Three focus groups were held with representatives from the nonprofit, business, and government sectors to identify needs and discuss solutions.
- **Public Hearings**: Public hearings were held to obtain community input on fair housing issues and the draft of the plan.

The public engagement process was impacted tremendously by the COVID-19 pandemic. Due to the Governor's stay-at-home orders, public hearings were held online and paper-based surveys could not be collected in partnership with community-based organizations. This inhibited the Town's ability to hear directly from more people who may be adversely impacted by fair housing practices. A variety of organizations and the Public Housing Authority were consulted in the development of this analysis

This information was used to identify impediments to fair housing choice and contributing factors. Feasible but impactful action steps were created to address each impediment and contributing factor over the next five years.

CONCLUSIONS: IMPEDIMENTS FOUND INTRODUCTION AND EXECUTIVE SUMMARY

This analysis revealed several fair housing issues and contributing factors that the Town will take meaningful action to address over the next several years. More details about the issues and factors listed below can be found on pages 226 through 235.

Fair Housing Issue #1: Knowledge about fair housing laws and rights

Contributing Factors:

- Residents have limited knowledge about fair housing laws and rights
- Fair housing laws and rights change and are not always clear
- There are inconsistencies in communication

Fair Housing Issue #2: Affordable housing options

Contributing Factors:

- Barriers to development
- Predatory affordable housing options
- Waiting lists for affordable housing programs
- High utility costs
- Insufficient shelter beds
- Lack of organized outreach to programs that assist with housing affordability
- Local ordinances restrict housing opportunities
- University impact on the housing market

Fair Housing Issue #3: Accessible housing options

Contributing Factors:

- Limited stock of accessible housing
- Growing older adult population

Lack of organized outreach to promote programs that assist with housing accessibility

Fair Housing Issue #4: Housing quality

Contributing Factors:

- Age of the housing stock
- Flooding
- Out-of-town landlords
- Fear of retaliation

Fair Housing Issue #5: Bias and discrimination

Contributing Factors:

- Stigma impacts certain groups' ability to secure housing
- Discrimination
- Hate group activity
- Resistance to affordable housing

Fair Housing Issue #6: Financial literacy and preparedness

Contributing Factors:

- Lack of preparedness for homeownership
- Lack of access to sustainable wage jobs

Fair Housing Issue #7: Access to opportunity

Contributing Factors:

- Lack of public transportation
- Inaccessible public spaces



CONCLUSIONS: ACTIONS TO ADDRESS IMPEDIMENTS INTRODUCTION AND EXECUTIVE SUMMARY

To address these fair housing issues and contributing factors, the Town will take the following actions during FY 2020 to 2024. More details about each of these actions, including milestones and key partners, is located on pages 236 through 261.

- □ Create a Fair Housing Hub on the SEDA-COG website and promote it to residents, municipalities, social service and government agencies, and housing and lending professionals.
- □ Publicize and promote an annual fair housing hearing to provide residents with the opportunity to ask questions and/or share concerns related to fair housing.
- □ Ensure that municipal staff have access to and understand fair housing educational materials so that these can be shared with the public as needed.
- □ Ensure that CDBG/HOME subrecipients fulfill the obligation to affirmatively further fair housing by including a clause in the contract and technical support.
- Create a link to the Fair Housing Hub on the Town Website and promote the Fair Housing Hub through one mailing to inform residents and partners that is has been created.
- □ Inform the local Center for Independent Living (MyCIL) about new projects.
- Update the PHA tenant guide to reflect protected classes and update the tenant guide as needed.
- Continue to support Community Strategies Group's efforts to develop new units of affordable housing.
- □ Participate in the manufactured housing task force.
- Provide funding to solutions that address predatory affordable housing options.
- Explore the feasibility of creating an incentive for high-density development in the West End of town.
- □ Consider affordable housing needs when allocating CDBG funding.
- □ When opportunities arise, support public and private efforts to create new units of affordable housing.
- Create a link to Columbia County's utility assistance resources page from the Fair Housing Hub.
- Create a link to SEDA-COG's weatherization program on the Fair Housing Hub.
- □ Have materials about utility assistance programs available at Town Hall.

- Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Town and the region.
- Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.
- □ Include information about affordable housing programs on the Fair Housing Hub.
- Explore if any of the R-S undeveloped areas can be rezoned R-U to allow for more density and affordable housing.
- Change the definition of disruptive conduct so that it excludes victims of domestic violence.
- Explore the feasibility of transitioning student housing to affordable housing in conversation Marr Development, Community Strategies Group, and other private and nonprofit developers.
- □ Consider accessible housing needs when allocating CDBG funding.
- Explore the feasibility of creating a program that provides resources to help older adults age in place.
- □ Include information about accessible housing programs on the Fair Housing Hub.
- Support MyCIL outreach efforts by sharing information.
- □ Explore the feasibility of creating a housing rehabilitation program for income eligible homeowners.
- Explore the feasibility of launching a regional initiative to abate lead-based paint.
- Continue to educate homeowners, residents, and housing professionals about their rights and opportunities in the flood areas.
- Explore the feasibility of developing a mandatory landlord education program.
- □ Ensure that rentals owned by out-of-town landlords that have housing quality issues are addressed by code enforcement staff.
- □ Include tenant rights information on the Fair Housing Hub.
- Establish a relationship between code enforcement staff and social service agencies that encounter housing quality issues so that the Town can address landlords that are reluctant to make needed repairs.
- Pass and enforce an Anti-Discrimination Ordinance.
- Establish a Human Relations Commission with members that represent adversely impacted groups in the community.
- □ Participate in Welcoming Week each September.
- Participate in Fair Housing Month to raise awareness about fair housing rights and how to file complaints.
- Continue to submit an annual right-to-know request to the PHRC and address any complaints that are received

- Report known hate group activity to the Southern Poverty Law Center which tracks such activity nationally.
- Issue an annual proclamation to recognize someone who has made a positive contribution to fair housing in the local community during Fair Housing Week.
- Establish a relationship with a HUD-approved housing counseling agency to offer financial education including improving credit and a first-time homebuyers program in the region.
- Establish a partnership between social service agencies and local banks to help them connect with, prepare, and assist first-time homebuyers.
- Explore the feasibility of creating an incentive to attract new employers that pay sustainable wages to the Town.
- □ Contribute to SEDA-COG's transportation feasibility study and advocate for Bloomsburg's inclusion in the pilot route.
- □ Implement the Walk Bike Plan.
- □ Support the University's sidewalk project.



COMMUNITY CHARACTERISTICS

This section of the analysis presents descriptive data about the Town. In many cases, information is broken down by Census Tract and/or Block Group to provide insight about particular neighborhoods of the Town. This section is organized into the following sections:

- Key Findings: This section provides an overview of data that stands out as important to this analysis.
- Community Description: This section describes each of the Town's Census Tracts and Block Groups. In addition, descriptions of the Lasalle Street and Chestnut Street neighborhoods are included. Maps conclude this section to show the location of each Census Tract and Block Group.
- Demographics: This section provides information about race, ethnicity, nativity, language, ancestry, household composition, age, and diversity.
- Income and Poverty: This section provides information about household, family, and per capita income, median household income by tenure, race, and ethnicity, the GINI index of inequality, the Economic Security Outcome Index, source of income, and poverty.
- Employment: This section provides information about labor market engagement, unemployment, major employers, and the proximity of jobs.
- **Transportation**: This section provides information about vehicle access, travel time to work, and the Mobility Outcome Index.
- Housing: This section provides information about the housing stock, tenure, vacancy, housing quality, age of housing and lead exposure risk, tenure by race, ethnicity, age, and level of education, migration, housing value, housing costs, homelessness, and utilities.
- Education: This section provides information about educational attainment and school enrollment.
- **People with Disabilities**: This section provides information about the percentage of people who have a disability by age and by type of disability.
- Other Relevant Data: This section provides information about health, computer access, the environment, crime, hate group activity, and campus climate.

Unless otherwise indicated, data is from the U.S. Census Bureau American Community Survey, 2014-2018 Five(5)-Year Estimates.

COMMUNITY CHARACTERISTICS KEY FINDINGS

- 1,848 housing units were impacted by the flood in 2011.
- None of the Block Groups in Census Tract 510 are considered low-to-moderate-income.
- Bloomsburg is more diverse than the County; however, 90.58% of residents are White. The Bloomsburg University student body is 78.7% White.
- Approximately 80% of Bloomsburg residents who are Black or African American, 74.2% who are Hispanic or Latino, and 33.6% who are Asian are students at Bloomsburg University. Nearly all concentrations of 75 or more non-White students live near the University.
- There are two Block Groups with more than 10% Black or African American residents, both near Bloomsburg University, and two Block Groups where 100% of residents are White.
- Student enrollment at Bloomsburg University has declined 6.18% in the past 10 years.
- From 1980 to 2010 the population increased 26.8% and the non-White population increased 602%.
- About 9.6% of residents, and 27.2% of older adults age 65 and over, have a disability.
- About 12.2% of households are older adults who live alone. About 10.22% of the population is over age 65.
- The median household income is \$32,318; however, it ranges from \$9,484 to \$61,786 in each Block Group. The median household income of homeowners is more than twice as high than renters. In the MSA, the median household income is highest for residents who identify as 'some other race' or Asian and lowest for those who identify as Black or African American. The median income is higher for Hispanic or Latino households than for White households.
- More than 1,500 children under the age of 18 live in poverty. The poverty rate is 28.7% for all residents, 18.8% for single female heads of household, and 13.1% for older adults age 65 and over.
- Single female heads of household are more than 3.3 times more likely to rent than to own.
- About 10.9% of households do not have a vehicle. Renters are three times more likely to not have a vehicle.
- Nearly 10% of housing units are vacant in Census Tract 512. The vacancy rate is just 3% in Census Tract 510.
- More than half of the housing stock was built before 1950. Many more rentals (15.2%) than owneroccupied units (3.3%) were built since 2000.
- There are 36 mobile homes in the town and 62% are rentals.
- The majority of households (66%) are renters. There are 47 non-White and 30 Hispanic or Latino homeowners in Bloomsburg. Overall, 35.2% of White households, 14.92% of non-White households, and 29.41% of Hispanic or Latino households are homeowners. This data should be interpreted with caution as a large percentage of non-White residents are Bloomsburg University students.
- About 30.6% of homeowners are over the age of 65.
- Bloomsburg residents who have not completed high school are 10 times more likely to rent than to own.
- Nearly 28% of homeowners with a mortgage, 19% without a mortgage, and 48.4% of renters are cost burdened.

COMMUNITY DESCRIPTION COMMUNITY CHARACTERISTICS

The Town of Bloomsburg is a 4.7-sqare mile municipality in Columbia County, Pennsylvania. It is the only town in the Commonwealth and is the seat of Columbia County. Bloomsburg is bordered by Mount Pleasant Township and Hemlock Township to the north, Hemlock Township and Montour Township to the west, the Susquehanna River to the south, and Scott Township to the east. Fishing Creek forms the west and north borders. Bloomsburg is part of the Bloomsburg-Berwick Metropolitan Statistical Area (MSA) which is in the eastern area of the Susquehanna River Valley.

There are three Census Tracts in the Town:

- Census Tract 510 forms the southern border of the Town;
- Census Tract 511 is to the north of Census Tract 510; and
- Census Tract 512 is to the north and west of Census Tract 511.

The following block groups are considered to be Low- to Moderate-Income by HUD:

Census Tract	Block Group	Low-Moderate %
511	1	74.36%
	2	86.03%
	4	86.03%
512	1	62.50%
	2	98.66%
	3	58.14%

Table 1: Low-Moderate Income Block Groups



MAP 1: CENSUS TRACTS

There are three Census Tracts in the Town of Bloomsburg. Source: U.S. Census Bureau



MAP 2: BLOCK GROUPS

Census Tract 510 has three Block Groups, Census Tract 511 has four Block Groups, and Census Tract 512 has five Block Groups.

Source: U.S. Census Bureau



MAP 3: DENSITY

The areas with the largest number of households are located north of Bloomsburg University. Source: PolicyMap

Census Tract 510 has three Block Groups. It is considered middle income by FFIEC.

- There are 1,181 units of housing.
- 64% of housing units are one-unit detached properties.
- Housing vacancy rate is just 3%.
- All mobile homes in the Town (56) are in this Census Tract.
- Only 43% of occupied housing units are rentals.
- About 29.3% of residents have been in the same home for at least 20 years.
- Nearly 15% of households do not have a vehicle including 10.2% of homeowners and 17.5% of renters.
- Nearly 70% of owner-occupied homes have a mortgage.
- The poverty rate (9.1%) is one-third of the Town's poverty rate (28.7%).
- About 95.2% of residents are White.
- About 1.7% of residents are Hispanic or Latino.
- The median household income is \$43,710.
- The unemployment rate is 6.21%.

Block Group 1 is in the northeast area of the Census Tract. It is bound by Scott Township to the east, Old Berwick Road and East 9th Street to the south, Catherine Street and East Street to the west, and East 5th Street and East 6th Street to the north. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes one supermarket (Weis Markets).

 Median Household Income	\$33,152
Unemployment Rate	6.56%
Housing Units	484
Built before 1940	46.9%
Homeownership Rate	73.71%
Rental Occupancy Rate	26.29%
Median Value (owner-occupied)	\$120,100
Median Rent	\$707
Cost Burdened Homeowners	32.6%
Extremely Cost Burdened Homeowners	25.5%
Cost Burdened Renters	37.9%
Extremely Cost Burdened Renters	29.2%
White Residents	97.05%
Black or African American Residents	2.95%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	3.74%
Non-White Homeowners	73.08%
Hispanic or Latino Homeowners	100%
Residents 65 and Older	18.48%
Table 2: Census Tract 510, Block Group 1	

Block Group 2 is located to the west of Block Group 1 and north of Block Group 3. It is bound by East 9th Street, West 11th Street, and the Susquehanna River to the south, railroad tracks and West 6th Street to the north, and Catherine Street to the east. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes Bloomsburg Soccer Field, Streater Field, Bloomsburg Police Department, Bloomsburg Fire Department, Bloomsburg Children's Museum, U.S. Social Security Administration, Bloomsburg Area YMCA, and Columbia County Prison.

Median Household Income	\$51,125
Unemployment Rate	13.19%
Housing Units	285
Built before 1940	37.19%
Homeownership Rate	43.35%
Rental Occupancy Rate	56.65%
Median Value (owner-occupied)	\$118,700
Median Rent	\$1,041
Cost Burdened Homeowners	22.8%
Extremely Cost Burdened Homeowners	22.8%
Cost Burdened Renters	28%
Extremely Cost Burdened Renters	7.6%
White Residents	88.73%
Black or African American Residents	5.4%
Asian Residents	2.23%
Residents of Some Other/Two or More Races	3.64%
Hispanic or Latino Residents	1.4%
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	Insuf. Data
Residents 65 and Older	5.16%

Table 3: Census Tract 510, Block Group 2

Block Group 3 is a large area located to the south of Block Group 2. It is bound by Sand Street to the west, West 11th Street, 9th Street, and Old Berwick Road to the north, Scott Township to the east, and the Susquehanna River to the south. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes Bloomsburg Town Park, Bloomsburg Municipal Airport, Norris E. Rock Memorial Pool, Bloomsburg Area Middle School, Bloomsburg Area High School, the Bloomsburg Waste Water Treatment Plant, one bank (First Columbia Bank & Trust Co.), and Bloomsburg Recycling Center.

Median Household Income	\$56,714
Unemployment Rate	0.8%
Housing Units	464
Built before 1940	23.92%
Homeownership Rate	68.95%
Rental Occupancy Rate	31.05%
Median Value (owner-occupied)	\$118,200
Median Rent	\$664
Cost Burdened Homeowners	20.5%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	43.5%
Extremely Cost Burdened Renters	7.4%
White Residents	99.07%
Black or African American Residents	0
Asian Residents	0
Residents of Some Other/Two or More Races	0.93%
Hispanic or Latino Residents	0
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	0
Residents 65 and Older	19.05%

Census Tract 511 has four Block Groups. It is considered moderate income by FFIEC. This Census Tract qualifies for LIHTC (2020).

- There are 1,616 units of housing.
- More than 80% of college students live in this Census Tract.
- About 72% of occupied housing units are rentals.
- About 3% of homes do not have a complete kitchen.
- The median value of owner-occupied homes is the highest in the town and higher than the County's median value.
- The median monthly housing costs for owner-occupied homes without a mortgage is \$648.
- About 33.8% of homeowners with a mortgage, and 39.9% of homeowners without a mortgage, are cost burdened.
- The median rent is \$830.
- About 62.8% of renters are cost burdened.
- The median household income for renters is \$13,694.
- About 16.7% of renters do not have a vehicle.
- About 40% of homes with a mortgage have a household value to household income ratio of 3 or higher.
- All foreign-born residents from Africa and Latin America live in this Census Tract.
- Nearly 64% of Bloomsburg residents who speak a language other than English live in this Census Tract.
- Half of families with children headed by women live in poverty and 21.8% of all families with children live in poverty.
- More than half (56.6%) of residents aged 18 to 64 live in poverty.
- About 85% of residents are White and 8.4% are Black or African American.
- About 5.6% of residents are Hispanic or Latino.
- The median household income is \$21,836.
- The unemployment rate is 6.39%.

Block Group 1 is a large area in the northernmost part of the Census Tract. It is bound by Arbutus Park Road to the north, Scott Township to the east, Lightstreet Road and Reservoir Street and Wirt Street to the south, and Summit Avenue to the west. This Block Group is eligible for CDBG-funded projects.

This Block Group includes Geisinger Bloomsburg Hospital, Susquehanna Country Club, and the Bloomsburg University sports stadiums and athletic fields.

5	
'Median Household Income	\$25,250
Unemployment Rate	3.54%
Housing Units	573
Built before 1940	6.98%
Homeownership Rate	24.96%
Rental Occupancy Rate	75.04%
Median Value (owner-occupied)	\$191,200
Median Rent	\$804
Cost Burdened Homeowners	64.3%
Extremely Cost Burdened Homeowners	23.8%
Cost Burdened Renters	40%
Extremely Cost Burdened Renters	26.3%
White Residents	79.78%
Black or African American Residents	11.85%
Asian Residents	4.02%
Residents of Some Other/Two or More Races	4.35%
Hispanic or Latino Residents	7%
Non-White Homeowners	22.22%
Hispanic or Latino Homeowners	0
Residents 65 and Older	3.1%

Table 5: Census Tract 511, Block Group 2

Block Group 2 is bound by Franklin Street and Penn Street to the east, Lightstreet Road to the southeast, East 2nd Street to the south, Iron Street to the west, and Reservoir Street and Wirt Street to the north. This Block Group is eligible for CDBG-funded projects.

This Block Group is mostly residential and also includes the Bloomsburg Care and Rehabilitation Center.

Median Household Income	\$22,750
Unemployment Rate	3.54%
Housing Units	380
Built before 1940	26.58%
Homeownership Rate	76.27%
Rental Occupancy Rate	23.23%
Median Value (owner-occupied)	\$111,900
Median Rent	\$1,167
Cost Burdened Homeowners	12.3%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	39%
Extremely Cost Burdened Renters	4%
White Residents	97.68%
Black or African American Residents	2.32%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0.19%
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	Insuf. Data
Residents 65 and Older	22.28%

Table 6: Census Tract 511, Block Group 2

Block Group 3 is the location of Bloomsburg University. It is bound by Lightstreet Road to the north, Census Tract 509 to the east, East 5th Street and East 2nd Street to the south, and Spruce Street and Penn Street to the west. This Block Group is *not* eligible for CDBG-funded projects.

 Median Household Income	\$61,786
	2.67%
Unemployment Rate	
Housing Units	131
Built before 1940	70.9%
Homeownership Rate	76.27%
Rental Occupancy Rate	23.23%
Median Value (owner-occupied)	Insuf. Data
Median Rent	Insuf. Data
Cost Burdened Homeowners	10%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	32.1%
Extremely Cost Burdened Renters	32.1%
White Residents	86.35%
Black or African American Residents	10.07%
Asian Residents	2.25%
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	6.1%
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	Insuf. Data
Residents 65 and Older	7.1%

Table 7: Census Tract 511, Block Group 3

Block Group 4 is located to the west of Block Group 3. It is bound by East 5th Street to the south, Spruce Street to the east, 2nd Street and Lightstreet Road to the north, and Penn Street and East Street to the west. This Block Group is eligible for CDBG-funded projects.

Part of the Bloomsburg University campus is in this Block Group as well Bloomsburg Volunteer Ambulance and the Service 1st Federal Credit Union.

F1	
Median Household Income	\$9,484
Unemployment Rate	12.43%
Housing Units	532
Built before 1940	50.75%
Homeownership Rate	23.14%
Rental Occupancy Rate	76.86%
Median Value (owner-occupied)	\$129,700
Median Rent	\$777
Cost Burdened Homeowners	36.7%
Extremely Cost Burdened Homeowners	29.4%
Cost Burdened Renters	51.7%
Extremely Cost Burdened Renters	4%
White Residents	83.81%
Black or African American Residents	0.69%
Asian Residents	12.95%
Residents of Some Other/Two or More Races	2.55%
Hispanic or Latino Residents	5.6%
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	5.89%

Census Tract 512 has five Block Groups. This Census Tract is considered to be middle income by FFIEC. It qualifies for LIHTC (2020).

- There are 2,359 units of housing.
- About 75% of occupied housing units are rentals.
- Rental vacancy rate is 7.7%.
- More than half (60.5%) of housing units were built before 1940.
- Nearly 57% of Bloomsburg single female head of household renters live in this Census Tract.
- Nearly 64% of rentals and 72.4% of owner-occupied homes were built before 1940.
- All homeowners lived in the same house one year ago.
- More than 42% of households with children live in this Census Tract.
- Nearly 35% of older adults aged 65 and older have a disability.
- The unemployment rate is 8.6%.
- More than 16% of households receive SNAP.
- About 97.4% of residents are White.
- Just 0.05% of residents are Hispanic or Latino.
- The median household income is \$32,838.



Block Group 1 is a large area that forms the north and part of the western border of the Town. It is bound by Fishing Creek to the west, Arbutus Park Road, East Ridge Avenue, and West Main Street to the south, and Summit Avenue and Iron Street to the east. I-80 slices through the north of this Block Group. This Block Group is eligible for CDBG-funded projects.

This Block Group includes the United Water Irondale Road Water Treatment Plant, Rosemont Cemetery, Bloomsburg Women's Center, and Columbia County Emergency Management.

<u>r</u> '	
Median Household Income	\$39,625
Unemployment Rate	8.51%
Housing Units	672
Built before 1940	40.03%
Homeownership Rate	32.29%
Rental Occupancy Rate	67.71%
Median Value (owner-occupied)	\$138,100
Median Rent	\$873
Cost Burdened Homeowners	7.4%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	40.7%
Extremely Cost Burdened Renters	16%
White Residents	95.38%
Black or African American Residents	1.77%
Asian Residents	0
Residents of Some Other/Two or More Races	2.85%
Hispanic or Latino Residents	0
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	10.45%

Block Group 2 is an L-shaped area to the south of Block Group 1 and to the west of Census Tract 511. It is bound by Ridge Avenue and East 2nd Street to the north, Pine Avenue and East 6th Street to the south, Strawberry Avenue, Catherine Street, and West Street to the west, and East Street to the east. This Block Group is eligible for CDBG-funded projects.

This Block Group includes a large area of Main Street, Columbia Courthouse, Bloomsburg Public Library, and three banks (PNC Bank, First Columbia Bank & Trust Co., and Fulton Bank).

F 1	
Median Household Income	\$28,594
Unemployment Rate	27.3%
Housing Units	493
Built before 1940	92.9%
Homeownership Rate	4.04%
Rental Occupancy Rate	95.96%
Median Value (owner-occupied)	Insuf. Data
Median Rent	\$863
Cost Burdened Homeowners	100%
Extremely Cost Burdened Homeowners	100%
Cost Burdened Renters	34.5%
Extremely Cost Burdened Renters	17.4%
White Residents	96.27%
Black or African American Residents	3.73%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0.2%
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	12.94%

Table 10: Census Tract 512, Block Group 2

Block Group 3 is bound by East 6th Street to the south, Market Street to the west, Pine Avenue to the north, and Strawberry Avenue and Catherine Street to the east. This Block Group is eligible for CDBG-funded projects.

It includes North Penn Legal Services and Columbia Child Development Program.

Median Household Income	\$28,594
Unemployment Rate	0
Housing Units	426
Built before 1940	68.54%
Homeownership Rate	20.94%
Rental Occupancy Rate	79.06%
Median Value (owner-occupied)	Insuf. Data
Median Rent	\$716
Cost Burdened Homeowners	17.5%
Extremely Cost Burdened Homeowners	17.5%
Cost Burdened Renters	58%
Extremely Cost Burdened Renters	9.9%
White Residents	98.64%
Black or African American Residents	1.36%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	17.55%

Table 11: Census Tract 512, Block Group 3

Block Group 4 is to the west of Block Group 3. It is bound by railroad tracks to the south, Market Street to the east, Pine Avenue and West 3rd Street to the north, and Railroad Street to the west. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes the Bloomsburg Senior Center and Memorial Elementary School.

\$49,050
9.83%
506
55.34%
34.93%
65.07%
\$122,200
\$669
22.6%
2.8%
22.79%
5.58%
100%
0
0
0
0
0
0
24.84%

Table 12: Census Tract 512, Block Group 4

Block Group 5 is a large area in the southwestern part of the Town. It is bound by Railroad Street and West Street to the east, West Main Street to the north, Fishing Creek to the west, and railroad tracks to the south. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes the Bloomsburg Fairgrounds.

 Median Household Income	Insuf. Data
Unemployment Rate	0
Housing Units	262
Built before 1940	48.84%
Homeownership Rate	30.92%
Rental Occupancy Rate	69.08%
Median Value (owner-occupied)	\$153,000
Median Rent	\$674
Cost Burdened Homeowners	0
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	16%
Extremely Cost Burdened Renters	8.3%
White Residents	100%
Black or African American Residents	0
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	6.11%

Table 13: Census Tract 512, Block Group 5

Note: The median household income is not available due to insufficient data; however, the median family income and per capita income are both higher than all of the other Block Groups in the Town.

COMMUNITY DESCRIPTION: FLOOD AREA COMMUNITY CHARACTERISTICS

Damage from the Lee/Irene flood event in 2011 has had a detrimental effect on the Town's housing stock, particularly in Census Tract 512. The Bloomsburg Red Cross estimated that 1,848 homes were affected by the flood. Damages ranged, but included:

- 141 homes totally destroyed
- 661 homes with major damage
- 425 homes with minor damage
- 621 homes affected in some way i.e., damaged, but less than "minor"

The Town of Bloomsburg has over 400 structures located in the Special Flood Hazard Area. This equates to 12.5% of all structure in Bloomsburg. This total assessed value of these structures is \$24,213,964.

In an effort to flood proof homes throughout devastated parts of the Town and prevent the further shrinkage of the Town's tax base, the Town secured \$1,000,000 in HOME funds. Qualifying homes for this grant program has proven difficult due to "after rehab value" restrictions.

The Biggert Waters Act will have a significant impact on landlords, tenants, and homeowners in the neighborhoods not in potential future flood protection projects. The impact of this legislation will only be magnified for these individuals due to elevated floodplain levels according to the Federal Emergency Management Agency's Flood Insurance Rate Map. Due to these factors, flood insurance rates will likely rise dramatically in coming years which may not be affordable to property owners. Additionally, structures in the floodplain will likely see their values drop considerably and/or become extremely difficult to sell.





MAP 4: FEMA MAPS

Portions of the Town can be found on three FEMA maps. Flooding is a significant issue for the Town.

Source: FEMA


MAP 4A: FEMA MAP 42037C0240E

Source: FEMA



MAP 4B: FEMA MAP 42037C0330E

Source: FEMA



MAP 4C: FEMA MAP 42037C0335E

Source: FEMA

COMMUNITY DESCRIPTION: FLOOD AREA COMMUNITY CHARACTERISTICS

West End Neighborhood

One area of Bloomsburg that has quickly become a concern for residents and municipal officials is the lower, western end of the community which was devastated by the 2011 flooding caused by Hurricane Lee and Tropical Storm Irene. Damage from this flood event has had a particularly detrimental effect on the Town's housing stock. Immediately following the devastation caused by flooding along Fishing Creek, multiple homes along West Main Street were forced to be demolished. Unfortunately, redevelopment will not occur in this area. Many of the remaining homes in this portion of Town have turned into lower income rentals.

Should funding become available, the Town will pursue a study of the flood area.

Port Noble Neighborhood

The Port Noble neighborhood, located in the southern portion of town has also repeatedly been devastated by flood events. When the Susquehanna River approaches a stage of 23 feet (Lee/Irene Flood Event was 32.75'), the Port Noble's storm sewers have been back flooded by the river via the existing sewer system on Railroad Street. As a result, the river back flooded the intersection of Railroad and 11th Street, approaching 3 feet in depth without the river flooding any other area. Approximately 45 homes in the Port Noble area were inundated at this level, which is a flood level 6.5 feet lower than the Lee Flood of 2011. This neighborhood will no longer be adversely impacted by flooding within the next year or so as the result of expansion of the floodwall.

The town organizes outreach, provides information, and proactively assists residents in impacted areas.

<u>Race</u>

About 90.6% of Bloomsburg residents are White. The majority of non-white residents are Black or African American. There are only two Block Groups where all residents are White and they are both in Census Tract 512. Census Tract 511, Block Group 1 is the most diverse with 79.8% of residents that are White and 11.85% are Black or African American. In Census Tract 511, Block Group 4, 83.8% of residents are White an 13% are Asian.

	White	Black or African American	Asian	American Indian or Alaska Native	Native Hawaiian or Other Pacific Islander	Some Other Race	Two or More Races
Columbia County	94.89%	1.84%	1.12%	0.12%	0.04%	0.92%	1.06%
Bloomsburg	90.58%	5.2%	2.27%	0	0.11%	1.02%	0.81%
Census Tract 510	95.16%	2.66%	0.7%	0	0.59%	0.74%	0
Block Group 1	97.05%	2.95%	0	0	0	0	0
Block Group 2	88.73%	5.4%	2.23%	0	1.88%	1.29%	0.47%
Block Group 3	99.07%	0	0	0	0	0.93%	0
Census Tract 511	84.58%	8.4%	4.28%	0	0	1.77%	0.97%
Block Group 1	79.78%	11.85%	4.02%	0	0	2.96%	1.39%
Block Group 2	97.68%	2.32%	0	0	0	0	0
Block Group 3	86.35%	10.07%	2.25%	0	0	0	0
Block Group 4	83.81%	0.69%	12.95%	0	0	2.55%	0
Census Tract 512	97.43%	1.62%	0	0	0	0	0.95%
Block Group 1	95.38%	1.77%	0	0	0	0	2.85%
Block Group 2	96.27%	3.73%	0	0	0	0	0
Block Group 3	98.64%	1.36%	0	0	0	0	0
Block Group 4	100%	0	0	0	0	0	0
Block Group 5	100%	0	0	0	0	0	0

Table 14: Race



MAP 5: PREDOMINANT RACIAL OR ETHNIC GROUP

The predominant racial or ethnic group in the Borough is White. Source: PolicyMap





MAP 6: RACE/ETHNICITY

There are no R/ECAPs in the Town of Bloomsburg. Most pockets of racial and ethnic minorities are in Census Tract 511 and near Bloomsburg University.



MAP 7: RACE/ETHNICITY TRENDS:1990

There has been an increase in pockets of racial and ethnic minorities since 1990.



HUD-Provided Data Version: AFFHT0004

MAP 8: RACE/ETHNICITY TRENDS: 2000

There has been an increase in pockets of racial and ethnic minorities since 2000.



MAP 9: RACE/ETHNICITY TRENDS: 2010

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

Pockets of racial and ethnic minorities were slightly more disbursed throughout the Town in 2010. Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 10: NON-WHITE POPULATION

Most non-White residents live in the area surrounding Bloomsburg University. Source: PolicyMap

Ethnicity

About 3.1% of Bloomsburg residents are Hispanic or Latino. There are five Block Groups where there are no Hispanic or Latino residents. Census Tract 511 has more Hispanic or Latino residents than other areas of the Town.

1	Hispanic or Latino	Not Hispanic or Latino
Columbia County	2.67%	97.33%
Bloomsburg	3.12%	96.88%
Census Tract 510	1.66%	98.34%
Block Group 1	3.74%	96.26%
Block Group 2	1.41%	98.59%
Block Group 3	0	100%
Census Tract 511	5.58%	94.42%
Block Group 1	7.04%	92.96%
Block Group 2	0.19%	99.81%
Block Group 3	6.13%	93.87%
Block Group 4	5.59%	94.41%
Census Tract 512	0.05%	99.95%
Block Group 1	0	100%
Block Group 2	0.2%	99.8%
Block Group 3	0	100%
Block Group 4	0	100%
Block Group 5	0	100%

Table 15: Ethnicity



MAP 11: HISPANIC OR LATINO POPULATION

Most Hispanic or Latino residents live in the area surrounding Bloomsburg University. Source: PolicyMap

<u>Language</u>

Most Bloomsburg residents (96.9%) only speak English. Of the 435 residents who speak another language, 131 (30.8%) speak English less than very well. Most residents who speak a language other than English (63.8%) live in Census Tract 511.

	Bloomsbur g	CT 510	CT 511	CT 512	Columbia County
Population 5 and Older	13,720	2,522	6,905	4,293	63,200
English Only	13,295	2,437	6,634	4,224	61,254
	(96.9%)	(96.6%)	(96.1%)	(98.4%)	(96.9%)
Language Other Than English	425 (3.1%)	85 (3.4%)	271 (3.9%)	69 (1.6%)	1,946 (3.1%)
- English Less than Very Well	131 (1%)	0	77 (1.1%)	54 (1.3%)	623 (1%)
Spanish	152 (1.1%)	64 (2.5%)	88 (1.3%)	0	835 (1.3%)
- Speaks English Less than Very Well	40 (0.3%)	0	40 (0.6%)	0	318 (0.5%)
Other Indo-European Language	80 (0.6%)	10 (0.4%)	55 (0.8%)	15 (0.3%)	630 (1%)
 Speaks English Less than Very Well 	13 (0.1%)	0	13 (0.2%)	0	111 (0.2%)
Asian and Pacific Islander Languages	134 (1%)	11 (0.4%)	123 (1.8%)	0	343 (0.5%)
- Speaks English Less than Very Well	24 (0.2%)	0	24 (0.3%)	0	140 (0.2%)
Other Languages	59 (0.4%)	0	5 (0.1%)	54 (1.3%)	138 (0.2%)
 Speaks English Less than Very Well 	54 (0.4%)	0	0	54 (1.3%)	54 (0.1%)

Table 16: Language

Ancestry

There are 15 Bloomsburg residents of Arab descent, 36 of Subsaharan African descent, and 33 of West Indian descent. Most (73.8%) of these residents live in Census Tract 511.

*	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Population	14,275	2,705	7,127	4,443	66,620
- Arab	15 (0.1%)	4 (0.1%)	11 (0.2%)	0	48 (0.1%)
- Subsaharan African	36 (0.3%)	0	30 (0.4%)	6 (0.1%)	43 (0.1%)
- West Indian (non-Hispanic)	33 (0.2%)	0	21 (0.3%)	12 (0.3%)	118 (0.2%)

Table 17: Ancestry



MAP 12: NON-ENGLISH SPEAKING POPULATION

Most non-English speaking residents live around Bloomsburg University as well as in Census Tract 512.

Source: PolicyMap



Jurisdiction: Bloomsburg (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 13: LIMITED ENGLISH PROFICIENCY

There is one pocket of residents with limited English proficiency near Bloomsburg University. Their native language is an other Slavic language.

<u>Nativity</u>

Most Bloomsburg residents (97.4%) are native born. Most foreign-born residents live in Census Tract 511.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Population	14,275	2,705	7,127	4,443	66,220
Native Born	13,899 (97.4%)	2,696 (99.7%)	6,797 (95.4%)	4,406 (99.2%)	64,699 (97.7%)
- Born in the US	13,678 (95.8%)	2,658 (98.3%)	6,631 (93%)	4,389 (98.8%)	64,237 (97%)
- Pennsylvania	11,793 (82.6%)	2,357 (87.1%)	5,605 (78.6%)	3,831 (86.2%)	55,151 (83.3%)
- Other State	1,885 (13.2%)	301 (11.1%)	1,026 (14.4%)	558 (12.6%)	9,086 (13.7%)
- Born in Puerto Rico, U.S. Territory, or Abroad to American Parents	221 (1.5%)	38 (1.4%)	166 (2.3%)	17 (0.4%)	462 (0.7%)
Foreign Born	376 (2.6%)	9 (0.3%)	330 (4.6%)	37 (0.8%)	1,521 (2.3%)

Table 18: Nativity

Most foreign-born residents are from either Europe (37.8%) or Asia (35.1%). All foreign-born residents from Africa and Latin America live in Census Tract 511.

4		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Foreign-Bc	orn Population	376	9	330	37	1,521
- Euro	pe	142 (37.8%)	0	105 (31.8%)	37 (100%)	381 (25%)
- Asia		132 (35.1%)	9 (100%)	123 (37.3%)	0	551 (36.2%)
- Africa	a	9 (2.4%)	0	9 (2.7%)	0	18 (1.2%)
- Ocea	ania	0	0	0	0	3 (0.2%)
- Latin	America	79 (21%)	0	79 (23.9%)	0	539 (35.4%)
- Nortl	hern America	14 (3.7%)	0	14 (4.2%)	0	29 (1.9%)

Table 19: Foreign-Born Population



MAP 14: FOREIGN-BORN POPULATION

Most of foreign-born residents live in the area surrounding Bloomsburg University. Source: PolicyMap



Jurisdiction: Bloomsburg (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 15: NATIONAL ORIGIN

There are a few pockets of foreign-born residents. They are from Germany, Pakistan, Ukraine, and China. The pocket of residents from China live in Census Tract 512 while the others live near Bloomsburg University.

Household Composition

There are 581 adults aged 65 and older who live alone in Bloomsburg representing 12.2% of households. About 23% of households have at least one member who is 65+. There are 1,087 households with children under the age of 18 and 42.4% of them are in Census Tract 512.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Older Adults 65+ Living Alone	581 (12.2%)	135 (11.8%)	199 (13.4%)	247 (11.6%)	3,505 (13.2%)
Households with Children under 18	1,087 (22.8%)	332 (29%)	294 (19.8%)	461 (21.6%)	6,629 (24.9%)
Households with Older Adult 65+	1,095 (23%)	309 (27%)	280 (18.9%)	506 (23.8%)	8,720 (32.8%)
Average Household Size	2.12	2.22	2.11	2.08	2.32
Average Family Size	2.86	3.01	2.85	2.75	2.85

Table 20: Household Composition



<u>Age</u>

About 47.8% of Bloomsburg's population is between the ages of 15 and 24 with 30.6% of the population between 20 and 24. There are 1,459 older adults aged 65 and older representing 10.2% of the population.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Population	14,275	2,705	7,127	4,443	66,220
Under 5 Years Old	555 (3.9%)	183 (6.8%)	222 (3.1%)	150 (3.4%)	3,020 (4.6%)
5 to 9 Years Old	481 (3.4%)	144 (5.3%)	124 (1.7%)	213 (4.8%)	3,135 (4.7%)
10 to 14 Years Old	407 (2.9%)	212 (7.8%)	96 (1.3%)	99 (2.2%)	3,587 (5.4%)
15 to 19 Years Old	2,454 (17.2%)	45 (1.7%)	2,279 (32%)	130 (2.9%0	5,404 (8.2%)
20 to 24 Years Old	4,367 (30.6%)	261 (9.6%)	2,797 (39.2%)	1,309 (29.5%)	7,212 (10.9%)
25 to 29 Years Old	915 (6.4%)	331 (12.2%)	301 (4.2%)	283 (6.4%)	3,488 (5.3%)
30 to 34 Years Old	697 (4.9%)	213 (7.9%)	248 (3.5%)	236 (5.3%)	3,251 (4.9%)
35 to 39 Years Old	566 (4%)	138 (5.1%)	114 (1.6%)	314 (7.1%)	3,600 (5.4%)
40 to 44 Years Old	385 (2.7%)	132 (4.9%)	101 (1.4%)	152 (3.4%)	3,382 (5.1%)
45 to 49 Years Old	527 (3.7%)	195 (7.2%)	59 (0.8%)	273 (6.1%)	4,150 (6.3%)
50 to 54 Years Old	612 (4.3%)	187 (6.9%)	64 (0.9%)	361 (8.1%)	4,390 (6.6%)
55 to 59 Years Old	514 (3.6%)	150 (5.5%)	86 (1.2%0	278 (6.3%)	5,067 (7.7%)
60 to 64 Years Old	336 (2.4%)	122 (4.5%)	114 (1.6%)	100 (2.3%)	4,351 (6.6%)
65 to 69 Years Old	351 (2.5%)	82 (3%)	131 (1.8%)	138 (3.1%)	3,809 (5.8%)
70 to 74 Years Old	315 (2.2%)	55 (2%)	91 (1.3%)	169 (3.8%)	2,998 (4.5%)
75 to 79 Years Old	425 (3%)	156 (5.8%)	101 (1.4%)	168 (3.8%)	2,113 (3.2%)
80 to 84 Years Old	189 (1.3%)	50 (1.8%)	84 (1.2%)	55 (1.2%)	1,566 (2.4%)
85 and Older	179 (1.3%)	49 (1.8%)	115 (1.6%)	15 (0.3%)	1,697 (2.6%)

Table 21: Age

Due to the large student population, Bloomsburg has a lower percentage of older adults than the County. The percentage of older adults varies significantly by Block Group and is as high as 24.84% in Census Tract 512, Block Group 5.

1	65 and Older
Columbia County	18.4%
Bloomsburg	10.22%
Census Tract 510	14.49%
Block Group 1	18.48%
Block Group 2	5.16%
Block Group 3	19.05%
Census Tract 511	7.32%
Block Group 1	3.1%
Block Group 2	22.28%
Block Group 3	7.1%
Block Group 4	5.89%
Census Tract 512	12.27%
Block Group 1	10.45%
Block Group 2	12.94%
Block Group 3	17.55%
Block Group 4	24.84%
Block Group 5	6.11%



Table 22: Population Age 65 and Older





MAP 16: POPULATION AGE 65 AND OLDER

Census Tract 512, Block Group 4, has the largest concentration of residents age 65 and older. Source: PolicyMap

Diversity

Spatial Structures in the Social Sciences at Brown University has created the Index of Dissimilarity as one measure of segregation. The Index of Dissimilarity ranges from 0 to 100 and compares how two racial or ethnic groups are distributed across census tracts in relation to each other. A value of 60 or more is considered very high segregation and values of 30 or less are considered to be low segregation. The chart below shows the Index of Dissimilarity for 1980 to 2010, the most recently available data. The highest score was 23.2 in 2010.

1	1980	1990	2000	2010
White-Black/Black-White	23.6	21	23	23.2
White-Hispanic/Hispanic-White	10.5	2.9	10.7	2
White-Asian/Asian-White	28.8	11.3	10.1	11.4
Black-Hispanic/Hispanic-Black	16.1	19.1	13.2	22.6
Black-Asian/Asian-Black	39	14	19.9	11.8
Hispanic-Asian/Asian-Hispanic	25.9	12.3	17	10.8

Table 23: Diversity

In 1980, the population of Bloomsburg was 97.8% white. In 2010, the population was 87.8% white.

	1980	1990	2000	2010
Non-Hispanic White	11,460	12,020	11,583	13,050
Non-Hispanic Black	137	176	345	963
Hispanic	58	134	215	508
Asian	36	93	164	275
Other Race	26	16	68	59
Total Population	11,717	12,439	12,375	14,855

Table 24: Diversity Trends



MAP 17: THEIL INDEX OF RACIAL SEGREGATION

This index measures racial segregation. Values under 0.20 suggest less segregation and values above 0.40 suggest more segregation. The area around Bloomsburg University is the least segregated. The Theil Index is not above .40 in any of the Block Groups.

Source: PolicyMap



MAP 18: DIVERSITY INDEX

The Diversity Index ranges from 0 to 87.5. Values between 0 and 20 suggest more homogeneity and values above 50 suggest more heterogeneity. The area around Bloomsburg University is the most diverse. The index is 0 in Census Tract 512, Block Groups 4 and 5. The index for Columbia County is 12.61.

Source: PolicyMap



MAP 19: SOCSCAPE - DIVERSITY

SocScape was been developed in the Space Informatics Lab (sil.uc.edu) at the University of Cincinnati to geographically display population density and racial diversity. The 2010 Racial Diversity Map shows that the majority of the Town is low- to medium density with low diversity; however, there are scattered areas of medium diversity. The predominant group in most of the Town is non-Hispanic White.

Bloomsburg University Students

According to Bloomsburg University (Fall 2018), student enrollment declined 6.18% from Fall 2009 to Fall 2018. During this time, the number of students that are not white and non-Hispanic or Latino increased more than 50%. Both the number of male and female students declined during this time period.

÷	Fall 2009	Fall 2018	Change
Black or African American	630	596	(5.39%)
Hispanic or Latino	267	600	+124.72%
Native Hawaiian or Other Pacific Islander	0	5	n/a
American Indian or Alaska Native	0	0	0
Asian	101	109	+7.92%
White	7,472	7,022	(6.02%)
Two or More Races	0	196	n/a
Total	9,512	8,924	(6.18%)

Table 25: Race and Ethnicity of Bloomsburg University Students



PEOPLE WITH DISABILITIES COMMUNITY CHARACTERISTICS

Making the Town more accommodating to people with disabilities has been a priority. The Town's 2019 Annual Action Plan indicated that CDBG funds would be used to address curb accessibility issues as well as to make the Norris E. Rock Memorial Swimming Pool accessible to people with disabilities.

Less than 10% of Bloomsburg residents have a disability; however, the percentage of people with a disability is much higher in Census Tracts 510 (13.2%) and 512 (15.1%). In Census Tract 512, 34.7% of older adults aged 65 and older have a disability.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Civilian Noninstitutionalized	13,899	2,544	6,912	4,443	65,477
Population					
- With a Disability	1,337 (9.6%)	336 (13.2%)	328 (4.7%)	673 (15.1%)	8,730 (13.3%)
Under 18 Years Old	1,609	568	502	539	11,761
- With a Disability	37 (2.3%)	5 (0.9%)	16 (3.2%)	16 (3%)	512 (4.4%)
18 to 64 Years Old	11,020	1,584	6,077	3,359	42,045
- With a Disability	954 (8.7%)	247 (15.6%)	239 (3.9%)	468 (13.9%)	4,649 (11.1%)
65 and Over	1,270	392	333	545	11,671
- With a Disability	346 (27.2%)	84 (21.4%)	73 (21.9%)	189 (34.7%)	3,569 (30.6%)

Table 26: People with Disabilities



MAP 20: PEOPLE WITH DISABILITIES

Census Tract 512 has the highest percentage of residents with disabilities. Source: PolicyMap



Jurisdiction: Bloomsburg (CDBG) Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 21: DISABILITY BY TYPE: HEARING, VISION, COGNITIVE

Pockets of residents with hearing, vision, and cognitive disabilities are scattered throughout the Town.



Jurisdiction: Bloomsburg (CDBG) Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 22: DISABILITY BY TYPE: AMBULATORY, SELF-CARE, INDEPENDENT LIVING

Pockets of residents with ambulatory, self-care, and independent living disabilities are scattered throughout the Town.



MAP 23: DISABILITY BY AGE GROUP

Pockets of older adults with disabilities are scattered throughout the Town. There is one pocket of children with disabilities in the northern section of Census Tract 512.

INCOME AND POVERTY COMMUNITY CHARACTERISTICS

Household Income

The median household income in Bloomsburg is \$32,318. It is highest in Census Tract 511, Block Group 3 (\$61,786) and lowest in Census Tract 511, Block Group 4 (\$9,484). The unemployment rate in Bloomsburg is 7.28%. It is highest in Census Tract 510, Block Group 2 (13.19%).

- -	Median Household Income	Median Family Income	Per Capita Income	Unemployment Rate
Columbia County	\$49,889	\$63,232	\$25,794	4.88%
Bloomsburg	\$32,318	\$58,849	\$17,891	7.28%
Census Tract 510	\$43,710	\$59,022	\$27,269	6.21%
Block Group 1	\$33,152	\$56,382	\$33,872	6.56%
Block Group 2	\$51,125	\$60,625	\$15,616	13.19%
Block Group 3	\$56,714	\$61,500	\$31,496	0.8%
Census Tract 511	\$21,836	\$42,277	\$7,829	6.39%
Block Group 1	\$25,250	Insuf. Data	\$6,949	4.47%
Block Group 2	\$22,750	\$40,179	\$10,841	3.54%
Block Group 3	\$61,786	\$83,194	\$5,759	2.67%
Block Group 4	\$9,484	\$38,750	\$10,914	12.43%
Census Tract 512	\$32,838	\$71,622	\$28,323	8.55%
Block Group 1	\$39,265	\$71,563	\$25,087	8.51%
Block Group 2	\$25,346	\$32,045	\$8,952	27.3%
Block Group 3	\$28,594	\$57,708	\$26,420	0
Block Group 4	\$49,050	Insuf. Data	\$47,211	9.83%
Block Group 5	Insuf. Data	\$95,245	\$47,884	0

Table 27: Income and Unemployment

Households that are asset-limited, income-constrained, and employed (ALICE) earn more than the federal poverty level but less than the basic cost of living for the County. In Columbia County, 39% of households are ALICE (23%) or below the poverty level (16%). Nearly half (48%) of households with a head age 65 and older are ALICE (36%) or below poverty (12%). In Bloomsburg, 59% of households are ALICE or below poverty. (United Way of Northern New Jersey, 2017)

According to PathWays PA, the annual income required for self-sufficiency in Columbia County is \$44,887 for one adult with one school age child and \$53,602 for two adults with one infant.

INCOME AND POVERTY COMMUNITY CHARACTERISTICS

Median Household Income and Tenure

The median household income for homeowners in Bloomsburg is slightly lower than the County. Median household income for homeowners is lowest in Census Tract 511; it is just 84% of that of the County. There are 306 owner-occupied households with annual income less than \$25,000. The median household income for renters is \$25,000 which is 87.4% of the County's median household income. Median household income for renters is lowest in Census Tract 511 where it is less than half than that of the County.

		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Own	er-Occupied Units	1,613	658	415	540	18,462
-	Household Income < \$5,000	50 (3.1%)	9 (1.4%)	11 (2.7%)	30 (5.6%)	352 (1.9%)
-	\$5,000 to 9,999	53 (3.3%)	53 (8.1%)	0	0	351 (1.9%)
-	\$10,000 to 14,999	68 (4.2%)	19 (2.9%)	32 (7.7%)	17 (3.1%)	719 (3.9%)
-	\$15,000 to 19,999	45 (2.8%)	10 (1.5%)	0	35 (6.5%)	753 (4.1%)
-	\$20,000 to 24,999	90 (5.6%)	49 (7.4%)	25 (6%)	16 (3%)	761 (4.1%)
-	\$25,000 to 34,999	81 (5%)	13 (2%)	52 (12.5%)	16 (3%)	1,860 (10.1%)
-	\$35,000 to 49,999	184 (11.4%)	84 (12.8%)	85 (20.5%)	15 (2.8%)	2,540 (13.8%)
-	\$50,000 to 74,999	462 (28.6%)	204 (31%)	84 (20%)	174 (32.2%)	4,207 (22.8%)
-	\$75,000 to 99,999	239 (14.8%)	57 (8.7%)	53 (12.8%)	129 (23.9%)	2,539 (13.8%)
-	\$100,000 to 149,999	236 (14.6%)	145 (22%)	53 (12.8%)	38 (7%)	2,776 (15%)
-	\$150,000 and Over	105 (6.5%)	15 (2.3%)	20 (4.8%)	70 (13%)	1,604 (8.7%)
-	Median Household Income	\$59,681	\$56,370	\$50,625	\$71,940	\$60,198
Rent	er-Occupied Units	3,146	487	1,069	1,590	8,120
-	Household Income < \$5,000	664 (21.1%)	22 (4.5%)	348 (32.6%)	294 (18.5%)	982 (12.1%)
-	\$5,000 to 9,999	363 (11.5%)	60 (12.3%)	117 (10.9%)	186 (11.7%)	661 (8.1%)
-	\$10,000 to 14,999	176 (5.6%)	17 (3.5%)	113 (10.6%)	46 (2.9%)	661 (8.1%)
-	\$15,000 to 19,999	153 (4.9%)	36 (7.4%)	38 (3.6%)	79 (5%)	636 (7.8%)
-	\$20,000 to 24,999	217 (6.9%)	52 (10.7%)	98 (9.2%)	67 (4.2%)	666 (8.2%)
-	\$25,000 to 34,999	565 (18%)	129 (26.5%)	125 (11.7%)	311 (19.6%)	1,385 (17.1%)
-	\$35,000 to 49,999	285 (9.1%)	37 (7.6%)	29 (2.7%)	219 (13.8%)	988 (12.2%)
-	\$50,000 to 74,999	382 (12.1%)	74 (15.2%)	154 (14.4%)	154 (9.7%)	1,236 (15.2%)
-	\$75,000 to 99,999	151 (4.8%)	10 (2.1%)	40 (3.7%)	101 (6.4%)	474 (5.8%)
-	\$100,000 to 149,999	90 (2.9%)	41 (8.4%)	7 (0.7%)	42 (2.6%)	223 (2.7%)
-	\$150,000 and Over	100 (3.2%)	9 (1.8%)	0	91 (5.7%)	208 (2.6%)
-	Median Household Income	\$25,000	\$31,275	\$13,674	\$29,023	\$28,619

Table 28: Median Household Income by Tenure

INCOME AND POVERTY COMMUNITY CHARACTERISTICS

Income by Race and Ethnicity

In the Bloomsburg-Berwick MSA, which includes Columbia and Montour counties, income is highest for those who identify as 'some other race' or as Asian. The median income is significant lower for Black or African American families.

⁻ White Non-Hispanic	\$50,984
Black	\$30,739
Hispanic or Latino	\$52,857
Asian	\$67,946
American Indian	\$38,810
Two or More Races	\$56,250
Some other Race	\$71,375

Table 29: Median Household Income by Race

<u>GINI Index</u>

The GINI index shows the degree of inequality on a scale from 0 to 1 where 0 is perfect equality and 1 is perfect inequality. Inequality in each of Bloomsburg's Census Tracts is slightly higher than the Bloomsburg-Berwick MSA.

⁻ Census Tract 510	0.49
Census Tract 511	0.58
Census Tract 512	0.59
Berwick-Bloomsburg MSA	0.46

Table 30: GINI Index
Economic Security Outcome Index

The Economic Security Outcome Index is based on four measures: median household income; HUD Labor Market Engagement Index; percent of people in poverty; and unemployment rate. Using an index of 0 to 100, local Census Tracts can be compared to the region, state, and the entire United States. A score of 50 means that the Census Tract is in the 50th percentile when compared to others in the region, state, or nation; higher numbers indicate that the score is higher than average. Economic security is extremely low relative to the region, state, and nation in Census Tract 511 – the area around Bloomsburg University – and Census Tract 512 – the area most impacted by flooding. (Opportunity360®, Enterprise Community Partners)

	National Index	State Index	Regional Index
Census Tract 510	40	36	26
Census Tract 511	7	8	5
Census Tract 512	16	15	16

Table 31: Economic Security Outcome Index

Source of Income

About 72.7% of Bloomsburg residents have earnings; this is comparable to the County (72.4%). Mean earnings of Bloomsburg residents are 84.8% of the County's mean earnings. About 14.8% of households receive SNAP, 4% receive cash assistance, and 5.8% receive SSI.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Households with Earnings	3,460	870 (76%)	1,004	1,586	19,244
	(72.7%)		(67.7%)	(74.5%)	(72.4%)
Mean Earnings	\$57,480	\$66,423	\$41,391	\$62,758	\$67,808
Households with Social Security	1,272	363	260	649	9,591
Income	(26.7%)	(31.7%)	(17.5%)	(30.5%)	(36.1%)
Mean Social Security Income	\$16,386	\$19,585	\$21,515	\$12,541	\$18,888
Households with Retirement Income	575 (12.1%)	222	96 (6.5%)	257	5,707
		(19.4.%)		(12.1%)	(21.5%)
Mean Retirement Income	\$15,834	\$17,440	\$27,806	\$9,976	\$18,760
Households with Supplemental	274 (5.8%)	62 (5.4%)	24 (1.6%)	188 (8.8%)	1,412
Security Income					(5.3%)
Mean Supplemental Security Income	\$8,538	\$10,098	Unk.	\$8,385	\$9,472
Households with Cash Assistance	191 (4%)	72 (6.3%)	25 (1.7%)	94 (4.4%)	685 (2.6%)
Mean Cash Assistance	\$2,498	\$2,025	Unk.	\$3,455	\$2,551
Households with SNAP	705 (14.8%)	152	210	343	2,976
		(13.3%)	(14.2%)	(16.1%)	(11.2%)

Table 32: Source of Income

Poverty

There are 38 children living with two foreign-born parents, 15 living with one foreign-born and one native-born parent, and 18 living with one foreign-born parent. Most of these children (78.9%) live in Census Tract 511. About 43.7% of these children live in poverty, and 100% of these children live with both parents. All 18 living with one foreign born parent have household income at or above 200% of the poverty level.

Î	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Children under 18	1,532	519	298	715	11,132
Ratio of Income to Poverty Level Under 1.0	128	21	83	24	1,998
Living with Two Parents	44	13	31	0	638
Both Parents Native	13	13	0	0	564
Both Parents Foreign	31	0	31	0	74
One Native and One Foreign-Born	0	0	0	0	0
Living with One Parent	84	8	52	24	1,360
Native Parent	84	8	52	24	1,348
Foreign-Born Parent	0	0	0	0	12
Ratio of Income to Poverty Level 1.0 to 1.99	466	221	116	129	2,338
Living with Two Parents	148	71	77	0	1,178
Both Parents Native	148	71	77	0	1,142
Both Parents Foreign	0	0	0	0	9
One Native and One Foreign-Born	0	0	0	0	27
Living with One Parent	318	150	39	129	1,160
Native Parent	318	150	39	129	1,125
Foreign-Born Parent	0	0	0	0	35
Ratio of Income to Poverty Level 2.0 and Over	938	277	99	562	6,796
Living with Two Parents	792	242	52	498	5,686
Both Parents Native	770	227	45	498	5,492
Both Parents Foreign	7	7	0	0	74
One Native and One Foreign-Born	15	8	7	0	120
Living with One Parent	146	35	47	64	1,110
Native Parent	128	35	29	64	1,052
Foreign-Born Parent	18	0	18	0	58

Table 33: Poverty

More than 7% of families in Bloomsburg live in poverty. The poverty rate for families is particularly high in Census Tract 511 (21.8%). The poverty rate for female headed households with children in this Census Tract is 50%. While the poverty rate for adults age 18 to 64 is 35.6% in the town, it is even higher (56.6%) in Census Tract 511. The poverty rate in Census Tract 510 (9.1%) is one third of the Town's poverty rate (28.7%).

		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
All Families		7.1%	1.3%	16.9%	6.2%	7.9%
- Families with C	nildren	8.6%	2.4%	21.8%	4.6%	14.4%
- Married Couple	Families	2.4%	0	4.6%	3.3%	3.5%
- Married Couple Children	Families with	0	0	0	0	4%
- Female Househ	older	16.9%	5.3%	44.8%	8.4%	26%
- Female Househ Children	older with	18.8%	6.7%	50%	3.1%	37.2%
All People		28.7%	9.1%	46.1%	27.6%	14.3%
- Under 18		9.2%	1.3%	24.5%	4.1%	17.1%
- 18 and Older		32.2%	11.3%	49.9%	30.9%	13.7%
- 18 to 64		35.6%	10.6%	56.6%	32.9%	15.4%
- 65 and Older		13.1%	14%	3.3%	18.3%	8%

Table 34: Poverty Rate



MAP 24: POVERTY

Census Tract 510 has the lowest rate of poverty in the Town. Source: PolicyMap



MAP 25: POVERTY AND RACE/ETHNICITY

Most pockets of racial and ethnic minorities are in the lowest income area of the Town – the area surrounding Bloomsburg University.



MAP 26: POVERTY AND NATIONAL ORIGIN

Most pockets of foreign-born residents are in the lowest income area of the Town – the area surrounding Bloomsburg University.



MAP 27: POVERTY AND FAMILY STATUS

Pockets of families with children are disbursed throughout the Town.



MAP 28: LOW POVERTY INDEX

The Low Poverty Index is a scale from 0 to 100. Lower scores indicate less exposure to poverty. This map, showing data from 2015, shows that residents of Census Tract 512 have more exposure to poverty than those in other areas of the Town.



MAP 29: EVENTUAL INCOME: LOW-INCOME FAMILIES

The eventual household income for people raised in low-income families is estimated to be \$37,610 in the Town.



MAP 30: EVENTUAL INCOME: VERY LOW-INCOME FAMILIES

The eventual household income for people raised in very low-income families is estimated to be highest in the area around Bloomsburg University–\$36,477.

EDUCATION COMMUNITY CHARACTERISTICS

Educational Attainment

Most Bloomsburg residents age 25 and older (90.4%) have completed high school. Just 2.5% completed less than 9th grade. About 8.3% have earned a graduate or professional degree.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Population 25 and Older	6,011	1,860	1,609	2,542	43,862
Less than 9 th Grade	149 (2.5%)	10 (0.5%)	9 (0.6%)	130 (5.1%)	1,073 (2.4%)
9 th to 12 th Grade	427 (7.1%)	85 (4.6%)	111 (6.9%)	231 (9.1%)	3,321 (7.6%)
High School/GED	2,306 (38.4%)	835 (44.9%)	637 (39.6%)	834 (32.8%)	19,016
					(43.4%)
Some College	1,141 (19%)	347 (18.7%)	242 (15%)	552 (21.7%)	6,752 (15.4%)
Associate degree	522 (8.7%)	211 (11.3%)	80 (5%)	231 (9.1%)	3,829 (8.7%)
Bachelor's Degree	967 (16.1%)	268 (14.4%)	288 (17.9%)	411 (16.2%)	6,203 (14.1%)
Graduate or Professional Degree	499 (8.3%)	104 (5.6%)	242 (15%)	153 (6%)	3,668 (8.4%)
High School Graduate or Higher	5,435 (90.4%)	1,765 (94.9%)	1,489 (92.5%)	2,181 (85.8%)	39,468 (90%)
Bachelor's Degree or Higher	1,466 (24.4%)	372 (20%)	530 (32.9%)	564 (22.2%)	9,871 (22.5%)

Table 35: Educational Attainment

EDUCATION COMMUNITY CHARACTERISTICS

Census Tract 511, Block Group 3 has the largest percentage of residents age 25 and older who have completed a bachelor's degree (52.97%). More than 13.3% of residents age 25 and older in Census Tract 512, Block Group 3 have not completed 9th grade.

	Less than 9 th Grade	High School or Higher	Bachelor's Degree or Higher
Columbia County	2.45%	89.98%	22.5%
Bloomsburg	2.48%	90.42%	24.39%
Census Tract 510	0.54%	94.89%	20%
Block Group 1	0	98.46%	18.95%
Block Group 2	0	87.23%	14.73%
Block Group 3	1.42%	97.15%	24.79%
Census Tract 511	0.56%	92.54%	32.94%
Block Group 1	0	91.42%	47.85%
Block Group 2	1.88%	87.5%	15.21%
Block Group 3	0	100%	52.97%
Block Group 4	0	95.5%	26.58%
Census Tract 512	5.11%	85.8%	22.19%
Block Group 1	4.8%	85.87%	28.4%
Block Group 2	0	81.02%	11.31%
Block Group 3	13.31%	76.92%	25.99%
Block Group 4	4.86%	85.09%	26.26%
Block Group 5	0	100%	7.86%

Table 36: Educational Attainment by Block Group

EDUCATION COMMUNITY CHARACTERISTICS

Education Outcome Index

The Education Outcome Index is based on three measures: percent of adults with a high school diploma or higher; percent of adults with some college or bachelor's degree or higher; and percent of adults with master's degree or higher. Using an index of 0 to 100, local Census Tracts can be compared to the region, state, and the entire United States. A score of 50 means that the Census Tract is in the 50th percentile when compared to others in the region, state, or nation; higher numbers indicate that the score is higher than average. Education outcomes are highest in Census Tract 511 and are also higher than the region in Census Tract 512. (Opportunity360®, Enterprise Community Partners).

2	National Index	State Index	Regional Index
Census Tract 510	47	50	74
Census Tract 511	55	60	89
Census Tract 512	38	40	42

Table 37: Education Outcome Index

School Enrollment

There are 7,424 residents age three and older who are enrolled in school. Most college or graduate students (80.2%) live in Census Tract 511.

î	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Population 3+ Enrolled in School	7,424	654	5,309	1,461	17,383
Nursery School or Preschool	234 (3.2%)	62 (9.5%)	47 (0.9%)	125 (8.6%)	580 (3.3%)
Kindergarten	161 (2.2%)	64 (9.8%)	77 (1.5%)	20 (1.4%)	684 (3.9%)
Elementary School	574 (7.7%)	258	141 (2.7%)	175 (12%)	5,229
		(39.4%)			(30.1%)
High School	252 (3.4%)	63 (9.6%)	69 (1.3%)	120 (8.2%)	2,650
					(15.2%)
College or Graduate School	6,203	207	4,975	1,021	8,240
	(83.6%)	(31.7%)	(93.7%)	(69.9%)	(47.4%)

Table 38: School Enrollment



MAP 31: SCHOOL PROFICIENCY INDEX

This index identifies areas that have high-performing elementary schools nearby and which are near lower performing elementary schools. Values range from 0 to 100, with higher scores indicating a higher school system quality in a neighborhood. The index is slightly higher in Census Tract 512 and Census Tract 510, Block Group 2.



MAP 32: SCHOOL PROFICIENCY AND RACE/ETHNICITY

There is no relationship between school proficiency and race/ethnicity.



MAP 33: SCHOOL PROFICIENCY AND NATIONAL ORIGIN

There is no relationship between school proficiency and national origin.



MAP 34: SCHOOL PROFICIENCY AND FAMILY STATUS

There is no relationship between school proficiency and family status.

EMPLOYMENT COMMUNITY CHARACTERISTICS

Labor Market Engagement and Employment Entropy

There is relatively high job density in Census Tracts 510 and 511 with 2.5 and 2.9 jobs per acre respectively. The Labor Market Engagement Index is much lower in Bloomsburg, particularly in Census Tract 511, than in the MSA. This index summarizes the relative intensity of labor market engagement and human capital in a given geography. The index is dependent on the level of employment, labor force participation rate, and educational attainment. The index is percentile-ranked nationally and ranges from 1 to 100. The higher the score, the higher the labor force participation and economic value of a workforce.

The diversity of types of job available is shown by the Employment Entropy Index. This index indicates that job diversity is highest in Census Tract 512 and lowest, with fewer types of jobs available and thus reduced employment opportunity, in Census Tract 511.

,	Census Tract 510	Census Tract 511	Census Tract 512	MSA
Number of Jobs	2,079	2,097	1,914	41,509
Jobs per Acre	2.5	2.8	1.6	1
Employment Entropy	0.83	0.56	0.91	0.9
Labor Market Engagement	36	9	31	58

Table 39: Labor Market Engagement and Employment Entropy

Sources: Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) Version 7.3 2017; US HUD & DOT, Location Affordability Index (LAI) V3.0 2012-2016; US Census ACS 2014-2018 5-year Estimates; Table: B23025, Table: B15003.



MAP 35: LABOR MARKET ENGAGEMENT INDEX

The Labor Market Engagement Index is based on the level of employment, labor force participation, and educational attainment. Values range from 0 to 100, with higher scores representing greater labor force participation and human capital in a neighborhood. The Index is a similar value across the Town, ranging from 48 to 55.



MAP 36: LABOR MARKET AND RACE/ETHNICITY

Because the pockets of racial and ethnic minorities most likely represent Bloomsburg University students, there are no adverse impacts related to the labor market.



MAP 37: LABOR MARKET AND NATIONAL ORIGIN

Because the pockets of foreign-born residents most likely represent Bloomsburg University students, there are no adverse impacts related to the labor market.



MAP 38: LABOR MARKET AND FAMILY STATUS

Because pockets of families with children are scattered across the Town, there are no adverse impacts related to the labor market.



MAP 39: JOBS WITHIN 45 MINUTES

There is not a significant difference in job availability based on location within the Town. Source: PolicyMap



MAP 40: JOB PROXIMITY INDEX

The Job Proximity Index shows how accessible neighborhoods are to job locations within a Core-Based Statistical Area; larger employment centers are weighted more heavily. The Index is a scale from 0 to 100 where higher values indicate better access to employment opportunities. The index is lowest in Census Tract 511, Block Group 3 – the area south and east of Bloomsburg University.



MAP 41: JOB PROXIMITY AND RACE/ETHNICITY

Pockets of racial and ethnic minorities are not adversely impacted by job proximity.



MAP 42: JOB PROXIMITY AND NATIONAL ORIGIN

Pockets of foreign-born residents are not adversely impacted by job proximity.



MAP 43: JOB PROXIMITY AND FAMILY STATUS

Pockets of families with children are not adversely impacted by job proximity.

EMPLOYMENT COMMUNITY CHARACTERISTICS

Unemployment

The unemployment rate in Columbia County was 5% in January 2020. This is slightly higher than the MSA (4.7%) and the state (4.5%) (PA Department of Labor and Industry).

The unemployment rate in Bloomsburg is 7.3% which is a bit higher than the County (4.9%). The unemployment rate is highest (8.6%) in Census Tract 512.

1		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Рор	ulation 16 and over	12,806	2,147	6,678	3,981	55,838
-	In Labor Force	5,770 (45.1%)	1,304 (60.7%)	2,002 (30%)	2,464 (61.9%)	31,692 (56.8%)
-	Civilian Labor Force	5,770 (45.1%)	1,304 (60.7%)	2,002 (30%)	2,464 (61.9%)	31,677 (56.7%)
-	Employed	5,350 (41.8%)	1,223 (57%)	1,874 (28.1%)	2,253 (56.6%)	30,132 (54%)
-	Unemployed	420	81	128	211	1,545
-	Unemployment	7.3%	6.2%	6.4%	8.6%	4.9%
	Rate					

Table 40: Unemployment

Employment is closely tied to the education of the workforce. This was discussed in the education section of this document.

EMPLOYMENT COMMUNITY CHARACTERISTICS

The 50 largest employers in Columbia County are:

- 1. Geisinger System Services
- 2. PA State System of Higher Education
- 3. Wise Foods Inc
- 4. Autoneum North America Inc
- 5. Dollar Tree Stores Distribution Ctr
- 6. Kawneer Company Inc
- 7. Metropolitan Trucking
- 8. Big Heart Pet Brands
- 9. Berwick Offray LLC
- 10. Geisinger-Bloomsburg Hospital
- 11. Berwick Hospital Co LLC
- 12. Columbia County
- 13. Wal-Mart Associates Inc
- 14. Giant Food Stores LLC
- 15. Benton Foundry Inc
- 16. Sekisui Polymer Innovations LLC
- 17. State Government
- 18. Weis Markets Inc
- 19. Geisinger Clinic
- 20. K-Fab Inc
- 21. Southern Columbia School District
- 22. Bloomsburg Area School District
- 23. Bloomsburg Carpet Industries Inc
- 24. Berwick Area School District
- 25. Mailing Services of Pittsburgh Inc

- 26. Family Care Home Health Agency
- 27. First Columbia Bank & Trust Co
- 28. Press-Enterprise Inc
- 29. Central Columbia School District
- 30. Aramark Campus LLC
- 31. Function of Beauty
- 32. M A Muncy Company LLC
- 33. Millville Area School District
- 34. Federal Government
- 35. Bloomsburg Care and Rehabilitation
- 36. Cheetah Chassis Corporation
- 37. GMRI Inc
- 38. Heller's Gas Inc
- 39. First Keystone Community Bank
- 40. Benton Area School District
- 41. Bayada Home Health Care Inc
- 42. Smucker Sales and Distribution
- 43. The Gardens at Orangeville
- 44. Lowe's Home Centers LLC
- 45. QSL Enterprises Ltd
- 46. CBOCS Pennsylvania LLC
- 47. Home Depot USA Inc
- 48. C S S Industries Inc
- 49. Central Susquehanna IU
- 50. Berwick Management LLC

Source: Pennsylvania Department of Labor and Industry, 3rd quarter 2019

TRANSPORTATION COMMUNITY CHARACTERISTICS

There is no public transportation in Columbia County. Rabbittransit provides pre-scheduled doorto-door service. Fares for the general public range from \$15 to \$45; however, discounts are available for older adults and people with disabilities. Bloomsburg University operates a small fixed route system; however, it is only available to students.

Greyhound Lines, Inc. and Susquehanna Trailways stop at the Uni-mart on Lightstreet Road in Bloomsburg and connect residents with nearby cities including Williamsport and New York City.

Vehicle Access

Nearly 11% of Bloomsburg households do not have a vehicle; this is a higher rate than the County (6.1%). In Census Tract 510, nearly 15% of households do not have a vehicle.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Occupied Units	4,757	1,145	1,484	2,130	26,582
No Vehicles Available	520 (10.9%)	167 (14.6%)	149 (10%)	204 (9.6%)	1,634 (6.1%)
1 Vehicle Available	2,149	418 (36.5%)	658 (44.3%)	1,073	8,784 (33%)
	(45.2%)			(50.4%)	
2 Vehicles Available	1,534	446 (39%)	457 (30.8%)	631 (29.6%)	9,854 (37.1%)
	(32.2%)				
3 or More Vehicles Available	556 (11.7%)	114 (10%)	220 (14.8%)	222 (10.4%)	6,310 (23.7%)

Table 41: Vehicle Access

Travel Time to Work

Average travel times to work are slightly lower in each Census Tract than in the MSA. About 14.6% of households in Census Tract 510 do not have a vehicle.

	510	511	512	MSA
Average Travel Time to Work (minutes)	18	15	17	22
Walk to Work	2.6%	20.8%	13.2%	4.3%
Community More than One Hour	2.8%	2.7%	3.3%	4.5%
No Vehicles	14.6%	10%	9.6%	7.4%

Table 42: Travel Time to Work

TRANSPORTATION COMMUNITY CHARACTERISTICS

Renters are three times more likely to not have a vehicle than homeowners. More than 15% of renters in Census Tract 510 and 511 do not have a vehicle.

Cowner-Occupied Units	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
- No Vehicle	80 (5%)	70 (10.2%)	10 (2.4%)	0	432 (2.4%)
		• •	• •	-	• •
- 1 Vehicle	504 (31.7%)	231 (33.7%)	175 (42.2%)	98 (20%)	4,701 (25.6%)
- 2 Vehicles	704 (44.3%)	297 (43.3%)	132 (31.8%)	275 (56.2%)	7,795 (42.5%)
- 3 or More Vehicles	302 (19%)	88 (12.8%)	98 (23.6%)	116 (23.7%)	5,408 (29.5%)
Renter-Occupied Units					
- No Vehicle	472 (15.3%)	80 (17.5%)	169 (16.7%)	223 (13.8%)	1,094 (13.3%)
- 1 Vehicle	1,448 (46.9%)	203 (44.3%)	410 (40.4%)	835 (51.6%)	3,931 (47.8%)
- 2 Vehicles	771 (25%)	141 (30.8%)	246 (24.3%)	384 (23.7%)	2,171 (26.4%)
- 3 or More Vehicles	399 (12.9%)	34 (7.4%)	189 (18.6%)	176 (10.9%)	1,032 (12.5%)

Table 43: Vehicle Access by Tenure

Mobility Outcome Index

The Mobility Outcome Index is based on five measures: percent of workers who commute using public transportation; percent of workers who commute by walking; average travel time to work; percent of workers who commute over an hour; and percent of households that do not have a vehicle. Using an index of 0 to 100, local Census Tracts can be compared to the region, state, and the entire United States. A score of 50 means that the Census Tract is in the 50th percentile when compared to others in the region, state, or nation; higher numbers indicate that the score is higher than average. Mobility outcomes are higher in each Census Tract than the region, state, and nation. (Opportunity360®, Enterprise Community Partners)

1	National Index	State Index	Regional Index
Census Tract 510	73	78	58
Census Tract 511	99	98	100
Census Tract 512	97	96	95

Table 44: Mobility Outcome Index



MAP 44: TRANSIT TRIPS INDEX

This index is based on estimates of transit trips taken by a 3-person single-parent family with income at 50% of the median income for renters in the region Core-Based Statistical Area. Values range from 0 to 100. The higher the index score, the more likely residents in that neighborhood utilize public transit. Although there is no public transportation in Columbia County, the Index is 69 for Census Tract 510, 87 for Census Tract 511, and 89 for Census Tract 512.



MAP 45: TRANSIT TRIPS AND RACE/ETHNICITY

There are no adverse impacts on transit related to race or ethnicity.



MAP 46: TRANSIT TRIPS AND NATIONAL ORIGIN

There are no adverse impacts on transit related to national origin.



MAP 47: TRANSIT TRIPS AND FAMILY STATUS

There are no adverse impacts on transit related to family status


MAP 48: LOW TRANSPORTATION COST INDEX

This index is based on transportation cost estimates for a 3-person single-parent family with income at 50% of the median income for renters of the Core-Based Statistical Area. Values range from 0 to 100. The higher the index score, the lower the transportation costs in that neighborhood. The index is highest in Census Tract 512 (62).

Source: PolicyMap



MAP 49: LOW TRANSPORTATION COST AND RACE/ETHNICITY

There are no adverse impacts low transportation cost related to race or ethnicity.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 50: LOW TRANSPORTATION COST AND FAMILY STATUS

There are no adverse impacts low transportation cost related to family status.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

There are 5,156 units of housing in the Town of Bloomsburg. Census Tract 512 has the highest rental vacancy rate (9.7%). This is just slightly higher than Columbia County (6.2%).

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Housing Units	5,156	1,181	1,616	2,359	30,081
Occupied	4,759	1,145 (97%)	1,484	2,130	26,582
	(92.3%)		(91.8%)	(90.3%)	(88.4%)
Vacant	397 (7.7%)	36 (3%)	132 (8.2%)	229 (9.7%)	3,499
					(11.6%)
Homeowner Vacancy Rate	0.8%	0	3%	0	2.1%
Rental Vacancy Rate	5.7%	5.1%	2.6%	7.7%	6.2%

Table 45: Occupancy and Vacancy

There are a variety of housing styles in the Town. Nearly half (49%) are one-unit properties. Census Tract 510 has the highest percentage of one-unit detached properties (64%).

2	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
1-Unit, Detached	1,911 (37.1%)	756 (64%)	492 (30.4%)	663 (28.1%)	20,614 (68.5%)
1-Unit, Attached	614 (11.9%)	129 (10.9%)	196 (12.1%)	289 (12.3%)	1,739 (5.8%)
2 Units	800 (15.5%)	115 (9.7%)	261 (16.2%)	424 (18%)	1,707 (5.7%)
3 or 4 Units	713 (13.8%)	72 (6.1%)	214 (13.2%)	427 (18.1%)	1,524 (5.1%)
5 to 9 Units	320 (6.2%)	45 (3.8%)	117 (7.2%)	158 (6.7%)	568 (1.9%)
10 to 19 Units	223 (4.3%)	8 (0.7%)	61 (3.8%)	154 (6.5%)	329 (1.1%)
20 or More Units	519 (10.1%)	0	275 (17%)	244 (10.3%)	1,129 (3.8%)
Mobile Homes	56 (1.1%)	56 (4.7%)	0	0	2,468 (9.2%)
Boat, RV, Van, Etc.	0	0	0	0	3 (<1%)
Total Housing Units	5,156	1,181	1,616	2,359	30,081

Table 46: Housing Styles

<u>Tenure</u>

The Town has a much higher percentage of rentals than the County. In Bloomsburg, 66.1% of occupied housing units are rentals. The renter occupied rate is only 42.5% in Census Tract 510.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Housing Units	5,156	1,181	1,616	2,359	30,081
Occupied Units	4,757	1,145	1,484	2,130	26,582
Owner Occupied	1,613 (33.9%)	658 (57.5%)	415 (28%)	540 (25.4%)	18,462 (69.5%)
Renter Occupied	3,146 (66.1%)	487 (42.5%)	1,069 (72%)	1,590 (74.6%)	8,120 (30.5%)
T 4 D T					

Table 47: Tenure

The rate of homeownership ranges greatly by neighborhood. The homeownership rate is highest in Census Tract 511, Block Group 3 (76.27%) but just 4.04% in Census Tract 512, Block Group 2.

* 	Homeownership Rate	Rental Occupancy Rate
Columbia County	69.45%	30.55%
Bloomsburg	33.89%	66.11%
Census Tract 510	57.47%	42.53%
Block Group 1	53.8%	46.2%
Block Group 2	43.35%	56.65%
Block Group 3	68.95%	31.05%
Census Tract 511	27.96%	72.04%
Block Group 1	24.96%	75.04%
Block Group 2	22.67%	77.33%
Block Group 3	76.27%	23.23%
Block Group 4	23.14%	76.86%
Census Tract 512	25.35%	74.65%
Block Group 1	32.29%	67.71%
Block Group 2	4.04%	95.96%
Block Group 3	20.94%	79.06%
Block Group 4	34.93%	65.07%
Block Group 5	30.92%	69.08%

Table 48: Tenure by Block Group



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

MAP 51: HOUSING TENURE - RENTERS

Census Tract 511 has the lowest percentage of renters.

HUD-Provided Data Version: AFFHT0004

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool.

MAP 52: HOUSING TENURE - OWNERS

The rate of homeownership is less than 51% in every Census Tract.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

Most of the housing stock in Bloomsburg (52.5%) was built before 1950. In Census Tract 512, 60.5% of housing units were built before 1940.

-	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Housing Units	5,156	1,181	1,616	2,359	30,081
Built 2014 or Later	58 (1.1%)	58 (4.9%)	0	0	209 (0.7%)
Built 2010 to 2013	217 (4.2%)	0	200 (12.4%)	17 (0.7%)	836 (2.8%)
Built 2000 to 2009	336 (6.5%)	38 (3.2%)	212 (13.1%)	86 (3.6%)	2,705 (9%)
Built 1990 to 1999	112 (2.2%)	24 (2%)	35 (2.2%)	53 (2.2%)	2,706 (9%)
Built 1980 to 1989	357 (6.9%)	36 (3%)	152 (9.4%)	169 (7.2%0	3,266 (10.9%)
Built 1970 to 1979	528 (10.2%)	99 (8.4%)	256 (15.8%)	173 (7.3%)	4,094 (13.6%)
Built 1960 to 1969	370 (7.2%)	119 (10.1%)	75 (4.6%)	176 (7.5%)	2,181 (7.3%)
Built 1950 to 1959	471 (9.1%)	295 (25%)	82 (5.1%)	94 (4%)	2,896 (9.6%)
Built 1940 to 1949	311 (6%)	47 (4%)	100 (6.2%)	164 (7%)	1,765 (5.9%)
Built 1939 or Earlier	2,396 (46.5%)	465 (39.4%)	504 (31.2%)	1,427 (60.5%)	9,423 (31.3%)

Table 49: Year Built

Housing Quality

There are 48 homes that do not have complete kitchen facilities; most of these (88%) are in Census Tract 511.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Occupied Units	4,757	1,145	1,484	2,130	26,582
Lacking Complete Plumbing	0	0	0	0	43 (0.2%)
Lacking Complete Kitchen	48 (1%)	6 (0.5%)	42 (2.8%)	0	170 (0.6%)
No telephone Service	150 (3.2%)	21 (1.8%)	111 (7.5%)	18 (0.8%)	566 (2.1%)

Table 50: Housing Problems

More than 76% of owner-occupied homes were built before 1950. In Census Tract 512, 63.8% of rentals were built before 1940. About 72.4% of owner-occupied homes in this Census Tract were built before 1940. Many more rentals (15.2%) than owner-occupied units (3.3%) were built since 2000.

÷	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owner-Occupied Units					
Built 2014 or Later	0	0	0	0	57 (0.3%)
2010 to 2013	0	0	8 (1.9%)	0	283 (1.5%)
2000 to 2009	53 (3.3%)	25 (3.6%)	10 (2.4%)	18 (3.7%)	1,871 (10.2%)
1980 to 1999	160 (9.9%)	79 (11.5%)	34 (8.2%)	47 (9.6%)	4,308 (23.5%)
1960 to 1979	136 (8.4%)	106 (15.5%)	30 (7.2%)	0	3,885 (21.2%)
1940 to 1959	390 (24.2%)	209 (305%)	111 (26.7%)	70 (14.3%)	2,723 (14.9%)
1939 or Earlier	843 (52.3%)	267 (38.9%)	222 (53.5%)	354 (72.4%)	5,209 (28.4%)
Renter-Occupied Units					
Built 2014 or Later	0	0	0	0	47 (0.6%)
2010 to 2013	226 (7.2%)	0	132 (13%)	94 (5.8%)	381 (4.6%)
2000 to 2009	259 (8.2%)	11 (2.4%)	195 (19.2%)	53 (3.3%)	623 (7.6%)
1980 to 1999	522 (16.6%)	22 (4.8%)	290 (28.6%)	210 (13%)	1,423 (17.3%)
1960 to 1979	290 (9.2%)	80 (17.5%)	141 (13.9%)	69 (4.3%)	1,354 (16.5%)
1940 to 1959	341 (10.8%)	134 (29.3%)	48 (4.7%)	159 (9.8%)	1,228 (14.9%)
1939 or Earlier	1,452 (46.2%)	211 (46.1%)	208 (20.5%)	1,033 (63.8%)	3,172 (38.6%)

Table 51: Year Built by Tenure



MAP 53: LEAD EXPOSURE RISK

The lead exposure risk is highest in Census Tract 512. Source: PolicyMap





MAP 54: HOUSING PROBLEMS AND RACE/ETHNICITY

Pockets of racial and ethnic minorities are not located in the area most adversely impacted by housing problems.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 55: HOUSING PROBLEMS AND NATIONAL ORIGIN

Pockets of foreign-born residents are not located in the area most adversely impacted by housing problems.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 56: HOUSING AND TRANSPORTATION ACCESS

This index is based on the number of housing units in larger multifamily buildings (with 10+ units), mobile homes, crowding, households without access to a car, and population living in group quarters such as prisons or dormitories. It is part of the Centers for Disease Control's Social Vulnerability Index. Census Tract 511 is rated high while the remainder of the Town is rated low to moderate.

Source: PolicyMap

About 62% of mobile homes in Bloomsburg are rentals. There are a variety of housing styles available for rent. All of the apartment complexes with five or more units are located in Census Tracts 511 and 512.

		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Ow	ner-Occupied Units					,
-	1-Unit, Detached	1,392 (87.5%)	611 (89.1%)	349 (84.1%)	432 (88.3%)	16,105 (87.8%)
-	1-Unit, Attached	174 (10.9%)	71 (1.3%)	46 (11.1%)	57 (11.7%)	573 (3.1%)
-	2 Units	10 (0.6%)	0	10 (2.4%)	0	94 (0.5%)
-	3 or 4 Units	0	0	0	0	33 (0.2%)
-	5 to 9 Units	0	0	0	0	0
-	10 or More Units	0	0	0	0	3 (<1%)
-	Mobile Home/Other	14 (0.9%)	4 (0.6%)	10 (2.4%)	0	1,528 (8.3%)
Ren	ter-Occupied Units					
-	1-Unit, Detached	425 (13.8%)	196 (42.8%)	109 (10.7%)	120 (7.4%)	2,273 (27.6%)
-	1-Unit, Attached	505 (16.3%)	112 (24.5%)	142 (14%)	251 (15.5%)	1,072 (13%)
-	2 Units	598 (19.4%)	93 (20.3%)	130 (12.8%)	375 (23.2%)	1,377 (16.7%)
-	3 or 4 Units	540 (17.5%)	50 (10.9%)	250 (24.7%)	240 (14.8%)	1,071 (13%)
-	5 to 9 Units	292 (9.4%)	0	70 (6.9%)	222 (13.7%)	492 (6%)
-	10 or More Units	707 (22.9%)	0	313 (30.9%)	394 (24.4%)	1,251 (15.2%)
-	Mobile Home/Other	23 (0.7%)	7 (1.5%)	0	16 (1%)	692 (8.4%)

Table 52: Housing Styles by Tenure



There are 47 non-White and 30 Hispanic or Latino homeowners in Bloomsburg. About 10.9% percent of non-White homeowners in Columbia County, and 25.2% of Hispanic or Latino homeowners, live in Bloomsburg. White households are more likely to own their home than non-White and Hispanic or Latino households; however, this is likely due in part to the demographics of Bloomsburg University students.

		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Own	er-Occupied Units					
-	White	1,566 (97.1%)	639 (97.1%)	387 (93.3%)	540 (100%)	18,029 (97.7%)
-	Black or African American	24 (1.5%)	19 (2.9%)	5 (1.2%)	0	67 (0.4%)
-	American Indian and Alaska Native	0	0	0	0	41 (0.2%)
-	Asian	23 (1.4%)	0	23 (5.5%)	0	112 (0.6%)
-	Native Hawaiian and Pacific Islander	0	0	0	0	1 (<1%)
-	Some Other Race	0	0	0	0	116 (0.6%)
-	Two or More Races	0	0	0	0	96 (0.5%)
-	Hispanic or Latino	30 (1.9%)	30 (4.6%)	0	0	199 (1.1%)
-	White, Not Hispanic or Latino	1,555 (96.4%)	628 (95.4%)	387 (93.3%)	540 (100%)	17,974 (97.4%)
Rent	er-Occupied Units					
-	White	2,878 (91.5%)	470 (96.5%)			7,580 (93.3%)
-	Black or African American	67 (2.1%)	7 (1.4%)	37 (3.5%)	23 (1.4%)	204 (2.5%)
-	American Indian and Alaska Native	0	0	0	0	17 (0.2%)
-	Asian	95 (3%)	0	95 (8.9%)	0	142 (1.7%)
-	Native Hawaiian and Pacific Islander	6 (0.2%)	6 (1.2%)	0	0	6 (0.1%)
-	Some Other Race	40 (1.3%)	0	40 (3.7%)	0	52 (0.6%)
-	Two or More Races	60 (1.9%)	4 (0.8%)	14 (1.3%)	42 (2.6%)	119 (1.5%)
-	Hispanic or Latino	72 (2.3%)	0	72 (6.7%)	0	227 (2.8%)
-	White, Not Hispanic or Latino	2,860 (90.9%)	470 (96.5%)	865 (80.9%)	1,525 (95.9%)	7,427 (91.5%)

Table 53: Race and Ethnicity by Tenure

There are no non-White homeowners in Census Tract 512. In Census Tract 510, the homeownership rate for non-White and Hispanic or Latino households is comparable to the total homeownership rate. Overall, 35.2% of White households, 14.92% of non-White households, and 29.41% of Hispanic or Latino households are homeowners. This data should be interpreted with caution as a large percentage of non-White residents are Bloomsburg University students.

3		Owners			Renters	
	White	Non-White	Hispanic or Latino	White	Non-White	Hispanic or Latino
Columbia County	70.4%	44.5%	46.71%	29.6%	55.5%	53.29%
Bloomsburg	35.24%	14.92%	29.41%	64.76%	85.08%	70.59%
Census Tract 510	57.62%	52.78%	100%	42.38%	47.22%	0
Block Group 1	52.68%	73.08%	100%	47.32%	26.92%	0
Block Group 2	45.29%	0	Insuf. Data	54.71%	100%	Insuf. Data
Block Group 3	68.95%	Insuf. Data	Insuf. Data	31.05%	Insuf. Data	Insuf. Data
Census Tract 511	30.47%	13.08%	0	69.53%	86.92%	100%
Block Group 1	25.73%	22.22%	0	74.27%	77.78%	100%
Block Group 2	22.67%	Insuf. Data	Insuf. Data	77.33%	Insuf. Data	0
Block Group 3	76.27%	Insuf. Data	Insuf. Data	23.73%	Insuf. Data	0
Block Group 4	28.46%	0	0	71.54%	100%	100%
Census Tract 512	26.15%	0	Insuf. Data	73.85%	100%	Insuf. Data
Block Group 1	35.06%	0	Insuf. Data	64.94%	100%	Insuf. Data
Block Group 2	4.17%	0	Insuf. Data	95.83%	100%	Insuf. Data
Block Group 3	20.94%	0	Insuf. Data	79.06%	Insuf. Data	Insuf. Data
Block Group 4	34.93%	0	Insuf. Data	65.07%	100%	Insuf. Data
Block Group 5	30.92%	0	Insuf. Data	69.08%		Insuf. Data

Table 54: Race and Ethnicity by Tenure in Block Groups



MAP 57: WHITE HOMEOWNERS

The southern area of the town has a higher percentage of homeowners who are White. Source: PolicyMap



MAP 58: NON-WHITE HOMEOWNERS

The highest percentage of non-White homeowners is in Census Tract 510, Block Group 1. Source: PolicyMap



MAP 59: BLACK OR AFRICAN-AMERICAN HOMEOWNERS

The highest percentage of Black or African-American homeowners is in Census Tract 510, Block Group 1.

Source: PolicyMap

There are 494 homeowners, and 406 renters, over the age of 65 in Bloomsburg. About 30.6% of homeowners are over the age of 65; this is slightly lower than the County (33.4%).

4		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owr	ner-Occupied Units					2
-	Under 35	250 (15.5%)	66 (10%)	109 (26.3%)	75 (13.9%)	1,596 (8.6%)
-	35 to 44	166 (10.3%)	131 (19.9%)	18 (4.3%)	17 (3.1%)	2,513 (13.6%)
-	45 to 54	424 (26.3%)	140 (21.3%)	48 (11.6%)	236 (43.7%)	3,697 (20%)
-	55 to 64	279 (17.3%)	129 (19.6%)	83 (20%)	67 (12.4%)	4,501 (24.4%)
-	65 to 74	283 (17.5%)	82 (12.5%)	134 (32.3%)	67 (12.4%)	3,566 (19.3%)
-	75 to 84	195 (12.1%)	94 (14.3%)	23 (5.5%)	78 (14.4%)	1,782 (9.7%)
-	85 and Older	16 (1%)	16 (2.4%)	0	0	807 (4.4%_
Ren	ter-Occupied Units					
-	Under 35	1,699 (54%)	280 (57.5%)	735 (68.8%)	684 (43%)	3,376 (41.6%)
-	35 to 44	582 (18.5%)	41 (8.4%)	148 (13.8%)	392 (24.7%)	1,251 (15.4%)
-	45 to 54	245 (7.8%)	57 (11.7%)	20 (1.9%)	168 (10.6%)	1,035 (12.7%)
-	55 to 64	215 (6.8%)	21 (4.3%)	52 (4.9%)	142 (8.9%)	1,044 (12.9%)
-	65 to 74	167 (5.3%)	29 (6%)	17 (1.6%)	121 (7.6%)	596 (7.3%)
-	75 to 84	142 (4.5%)	39 (8%)	35 (3.3%)	68 (4.3%)	503 (6.2%)
-	85 and Older	97 (3.1%)	20 (4.1%)	62 (5.8%)	15 (0.9%)	315 (17.9%)

Table 55: Age by Tenure

Bloomsburg residents who have not completed high school are 10 times more likely to rent than to own.

÷	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owner-Occupied Units					, ,
- Less than High School	23 (1.4%)	23 (3.5%)	0	0	1,496 (8.1%)
- High School	444 (27.5	231 (35.1%)	116 (28%)	97 (18%)	7,552 (40.9%)
- Some College	440 (27.3%)	171 (26%)	80 (19.3%)	189 (35%)	4,502 (24.4%)
- Bachelor's Degree or Higher	706 (43.8%)	233 (35.4%)	219 (52.8%)	254 (47%)	4,912 (26.6%)
Renter-Occupied Units					
 Less than High School 	236 (7.5%)	20 (4.1%)	38 (3.6%)	178 (1.2%)	1,007 (12.4%)
- High School	903 (28.7%)	258 (53%)	253 (23.7%)	392 (24.7%)	2,981 (36.7%)
- Some College	1,370 (43.5%)	139 (28.5%)	519 (48.6%)	712 (44.8%)	2,677 (33%)
- Bachelor's Degree or Higher	637 (20.2%)	70 (14.4%)	259 (24.2%)	308 (19.4%)	1,455 (17.9%)

Table 56: Educational Attainment by Tenure

Most (57.6%) rentals have two or three bedrooms. Only 415 rentals (13.4%) have four or more bedrooms.

1		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Ow	ner-Occupied Units					
-	No Bedroom	0	0	0	0	26 (0.1%)
-	1 Bedroom	9 (0.6%)	9 (1.3%)	0	0	427 (2.3%)
-	2 or 3 Bedrooms	1,195 (75.2%)	542 (79%)	316 (76.1%)	337 (68.9%)	13,797 (75.2%)
-	4 or More Bedrooms	386 (24.3%)	135 (19.7%)	99 (23.9%)	152 (31.1%)	4,086 (22.3%)
Ren	ter-Occupied Units					
-	No Bedroom	80 (2.6%)	0	65 (6.4%)	15 (0.9%)	238 (2.9%)
-	1 Bedroom	814 (26.3%)	101 (22.1%)	170 (16.8%)	543 (33.6%)	1,643 (20%)
-	2 or 3 Bedrooms	1,781 (57.6%)	257 (56.1%)	625 (61.6%)	899 (55.6%)	5,412 (65.8%)
-	4 or More Bedrooms	415 (13.4%)	100 (21.8%)	154 (15.2%)	161 (10%)	935 (11.4%)

Table 57: Bedrooms by Tenure

Because it is a college town, there is more movement of residents in Bloomsburg in the County. About 26% of residents moved between 2015 and 2018. Residents are less likely to move in Census Tract 510 where there are fewer rentals; only 18.7% of these residents moved between 2015 and 2018.

Î	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Occupied Units	4,757	1,145	1,484	2,130	26,582
Moved in 2017 or Later	372 (7.8%)	77 (6.7%)	146 (9.8%)	149 (7%)	929 (3.5%)
Moved in 2015 to 2016	887 (18.5%)	137 (12%)	304 (20.5%)	446 (20.9%)	2,626 (9.9%)
Moved in 2010 to 2014	1,648 (34.6%)	317 (27.7%)	679 (45.8%)	652 (30.6%)	6,754 (25.4%)
Moved in 2000 to 2009	995 (20.9%)	278 (24.3%)	159 (10.7%)	558 (26.2%)	6,532 (24.6%)
Moved in 1990 to 1999	370 (5.7%)	134 (11.7%)	52 (3.5%)	184 (8.6%)	3,803 (14.3%)
Moved in 1989 and Earlier	487 (10.2%)	202 (17.6%)	144 (9.7%)	141 (6.6%)	5,938 (22.3%)

Table 58: Year Moved

Renters are more likely to have moved since 2015 than homeowners. A comparable percentage of renters in each Census Tract moved during this timeframe.

1		Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owi	ner-Occupied Units					-
-	Moved in 2017 or Later	43 (2.7%)	0	43 (10.4%)	0	296 (1.6%)
-	Moved in 2015 to 2016	102 (6.3%)	34 (5.2%)	34 (8.2%)	34 (6.3%)	863 (4.7%)
-	Moved in 2010 to 2014	247 (15.3%)	150 (22.8%)	77 (18.6%)	20 (3.7%)	3,035 (16.4%)
-	Moved in 2000 to 2009	537 (33.3%)	189 (28.7%)	105 (25.3%)	243 (45%)	5,264 (28.5%)
-	Moved in 1990 to 1999	296 (18.4%)	120 (18.2%)	42 (10.1%)	134 (24.8%)	3,466 (18.8%)
-	Moved in 1989 or Earlier	388 (24.1%)	165 (25.1%)	114 (27.5%)	109 (20.2%)	5,538 (30%)
Ren	ter-Occupied Units					
-	Moved in 2017 or Later	329 (10.5%)	77 (15.8%)	103 (9.6%)	149 (9.4%)	633 (7.8%)
-	Moved in 2015 to 2016	785 (25%)	103 (21.1%)	270 (25.3%)	412 (25.9%)	1,763 (21.7%)
-	Moved in 2010 to 2014	1,401 (44.5%)	167 (34.3%)	602 (56.3%)	632 (39.7%)	3,719 (45.8%)
-	Moved in 2000 to 2009	458 (14.6%)	89 (18.3%)	54 (5.1%)	315 (19.8%)	1,268 (15.6%)
-	Moved in 1990 to 1999	74 (2.4%)	14 (2.9%)	10 (0.9%)	50 (3.1%)	337 (4.2%)
-	Moved in 1989 or Earlier	99 (3.1%)	37 (7.6%)	30 (2.8%)	32 (2%)	400 (4.9%)

Table 59: Year Moved by Tenure

Most homeowners and renters lived in the same house one year ago. There were 33 household that moved to Bloomsburg from abroad in the past year and they were all renters who lived in Census Tract 512. All homeowners in Census Tract 512 lived in the same house one year ago.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Householder Lived in Owner-	3,637	1,633	843	1,161	43,964
Occupied Unit					
- Same House One Year Ago	3,477 (95.6%)	1,506 (92.2%)	810 (96.1%)	1,161 (100%)	41,750 (95%)
 Moved within Same County 	91 (2.5%)	81 (5%)	10 (1.2%)	0	1,378 (3.1%)
- Moved from Different County	30 (<1%)	7 (<1%)	23 (2.7%)	0	519 (1.2%)
in PA					
 Moved from Different State 	39 (1.1%)	39 (2.4%)	0	0	293 (<1%)
 Moved from Abroad 	0	0	0	0	24 (<1%)
Householder Lived in Renter-	6,699	996	2,172	3,531	17,708
Occupied Unit					
- Same House One Year Ago	5,186 (77.4%)	682 (68.5%)	1,580 (72.7%)	2,924 (82.8%)	13,915 (78.6%)
 Moved within Same County 	870 (13%)	223 (22.4%)	275 (12.7%)	372 (10.5%)	2.234 (12.6%)
- Moved from Different County	500 (7.5%)	91 (9.1%)	279 (12.8%)	130 (3.7%)	1,205 (6.8%)
in PA					
 Moved from Different State 	110 (1.6%)	0	38 (1.7%)	72 (2%)	318 (1.8%)
- Moved from Abroad	33 (<1%)	0	0	33 (1%)	36 (<1%)

Table 60: Place Lived One Year Ago

There are just seven rentals with more than one occupant per room. Single female heads of household are more than 3.3 times more likely to rent than to own. More than half of single female head of household renters live in Census Tract 512.

÷	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owner-Occupied Units		20/ (21 20/)		224 (42 20()	
- 1 Person Household	605 (37.5%)	206 (31.3%)	165 (39.8%)	234 (43.3%)	4,625 (25.1%)
- 2 Person Household	430 (26.7%)	214 (32.5%)	99 (23.9%)	117 (21.7%)	7,470 (40.5%)
- 3 Person Household	284 (17.6%)	123 (18.7%)	81 (19.5%)	80 (14.8%)	2,712 (14.7%)
- 4+ Person Household	294 (18.2%)	115 (17.5%)	70 (16.9%)	109 (20.2%)	3,655 (19.8%)
- 1 or Less Occupant per Room	1,613 (100%)	658 (100%)	415 (100%)	540 (100%)	18,395 (99.6%)
- 1.01 to 1.5 Occupants per Room	0	0	0	0	38 (0.2%)
- 1.51+ Occupants per Room	0	0	0	0	29 (0.2%)
- Family-Married Couple	718	328	168	222	10,829
- Family-Single Male Head	82 (5.1%)	44 (6.7%)	23 (5.5%)	15 (2.8%)	714 (3.9%)
- Family-Single Female Head	125 (7.7%)	57 (8.7%)	50 (12%)	18 (3.3%)	1,510 (8.2%)
- Non-Family Living Alone	605 (37.5%)	206 (31.3%)	165 (39.8%)	234 (43.3%)	4,625 (25.1%)
- Non-Family Not Living Alone	83 (5.1%)	23 (3.5%)	9 (2.2%)	51 (9.4%)	784 (4.2%)
- Family with Related Children	407 (25.2%)	152 (23.1%)	126 (30.4%)	129 (23.9%)	4,385 (23.8%)
Renter-Occupied Units					
- 1 Person Household	1,291 (41%)	258 (53%)	414 (38.7%)	619 (38.9%)	3,179 (39.2%)
- 2 Person Household	847 (26.9%)	79 (16.2%)	293 (27.4%)	475 (29.9%)	2,359 (29.1%)
- 3 Person Household	593 (18.8%)	79 (16.2%)	175 (16.4%)	339 (21.3%)	1,314 (16.2%)
- 4+ Person Household	415 (13.2%)	71 (14.6%)	187 (17.5%)	157 (9.9%)	1,268 (15.6%)
- 1 or Less Occupant per Room	3,139 (99.8%)	487 (100%)	1,062 (99.3%)	1,590 (100%)	8,057 (99.2%)
- 1.01 to 1.5 Occupants per Room	7 (0.2%)	0	7 (0.7%)	0	48 (0.6%)
- 1.51+ Occupants per Room	0	0	0	0	15 (0.2%)
- Family-Married Couple	456	104	94	258	1,725
- Family-Single Male Head	143 (4.5%)	12 (2.5%)	21 (2%)	110 (6.9%)	376 (4.6%)
- Family-Single Female Head	431 (13.7%)	93 (19.1%)	93 (8.7%)	245 (15.4%)	1,304 (16.1%)
- Non-Family Living Alone	1,291 (41%)	258 (53%)	414 (38.7%)	619 (38.9%)	3,179 (39.2%)
- Non-Family Not Living Alone	825 (26.2%)	20 (4.1%)	447 (41.8%)	358 (22.5%)	1,536 (18.9%)
- Family with Related Children	680 (21.6%)	180 (37%)	168 (15.7%)	332 (20.9%)	2,066 (25.4%)

Table 61: Household Composition by Tenure

Value of Owner Occupied Homes

The median home value is \$134,900. The median value is highest in Census Tract 511. This value exceeds that of the County. Census Tract has the largest number of homes with a value under \$100,000.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owner-Occupied Units	1,613	658	415	540	18,462
Less than \$50,000	56 (3.5%)	46 (7%)	10 (2.4%)	0	1,843 (10%)
\$50,000 to 99,000	340 (21.1%)	200 (30.4%)	37 (8.9%)	103 (19.1%)	3,450 (18.7%)
\$100,000 to 149,999	584 (36.2%)	210 (31.9%)	130 (31.3%)	244 (45.2%)	4,010 (21.7%)
\$150,000 to 199,999	374 (23.2%)	141 (21.4%)	135 (32.5%)	98 (18.1%)	3,775 (20.4%)
\$200,000 to 299,999	178 (11%)	44 (6.7%)	70 (16.9%)	64 (11.9%)	3,298 (17.9%)
\$300,000 to 499,999	42 (2.6%)	17 (2.6%)	25 (6%)	0	1,612 (8.7%)
\$500,000 to 999,999	39 (2.4%)	0	8 (1.9%)	31 (5.7%)	380 (2.1%)
\$1 million or more	0	0	0	0	94 (0.5%)
Median Value	\$134,900	\$116,300	\$166,600	\$139,100	\$149,100

Table 62: Home Value

The median value of owner occupied homes is highest in Census Tract 511, Block Group 1 (\$191,200) and lowest in Census Tract 510, Block Group 2 (\$99,800). Median rent is highest in Census Tract 511, Block Group 2 (\$1,167) and lowest in Census Tract 510, Block Group 3 (\$664). In Census Tract 512, Block Group 2, nearly all homes (92.9%) were built before 1940.

1	Housing Units	Median Value	Median Rent	Built Before 1940
Columbia County	30,081	\$149,100	\$762	31.33%
Bloomsburg	5,156	\$134,900	\$774	46.47%
Census Tract 510	1,181	\$116,300	\$749	39.37%
Block Group 1	484	\$120,100	\$707	46.9%
Block Group 2	233	\$99,800	\$863	54.51%
Block Group 3	464	\$118,200	\$664	23.92%
Census Tract 511	1,616	\$166,600	\$830	31.19%
Block Group 1	573	\$191,200	\$804	6.98%
Block Group 2	380	\$111,900	\$1,167	26.58%
Block Group 3	131	Insuf. Data	Insuf. Data	70.9%
Block Group 4	532	\$129,700	\$777	50.75%
Census Tract 512	2,359	\$139,100	\$743	60.49%
Block Group 1	672	\$138,100	\$873	40.03%
Block Group 2	493	Insuf. Data	\$863	92.9%
Block Group 3	426	Insuf. Data	\$716	68.54%
Block Group 4	506	\$122,200	\$669	55.34%
Block Group 5	262	\$153,000	\$674	48.84%

Table 63: Housing Characteristics by Block Group

Housing Costs

More than 65% of owner-occupied homes in Bloomsburg have a mortgage; this is significantly higher than the County's rate of 53.6%. Median housing costs are slightly lower in the Town than in the county and are comparable across Census Tracts.

4	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Units with a Mortgage	1,060 (65.7%)	457 (69.5%)	257 (61.9%)	346 (64.1%)	9,901 (53.6%)
Less than \$500	0	0	0	0	104 (1.1%)
\$500 to 999	387 (36.5%)	192 (42%)	90 (35%)	105 (30.3%)	3,084 (31.1%)
\$1,000 to 1,499	479 (45.2%)	220 (48.1%)	99 (38.5%)	160 (46.2%)	3,955 (39.9%)
\$1,500 to 1,999	145 (13.7%)	16 (3.5%)	48 (18.7%)	81 (23.4%)	1,649 (16.7%)
\$2,000 to 2,499	36 (3.4%)	29 (6.3%)	7 (2.7%)	0	707 (7.1%)
\$2,500 to 2,999	0	0	0	0	224 (2.3%)
\$3,000 or More	13 (1.2%)	0	13 (5.1%)	0	178 (1.8%)
Median Housing Costs	\$1,130	\$1,071	\$1,172	\$1,189	\$1,195

Table 64: Median Housing Costs for Owner-Occupied Homes with a Mortgage

Median housing costs for owner-occupied homes without a mortgage are slightly higher in Bloomsburg (\$510) than in the County (\$464). The median costs are highest in Census Tract 511 (\$648).

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Units without a Mortgage	553 (34.3%)	201 (30.5%)	158 (38.1%)	194 (25.9%)	8,561 (46.4%)
Less than \$250	41 (7.4%)	19 (9.5%)	8 (5.1%)	14 (7.2%)	718 (8.4%)
\$250 to 399	159 (28.8%)	61 (30.3%)	31 (19.6%)	67 (34.5%)	2,251 (26.3%)
\$400 to 599	152 (27.5%)	75 (37.3%)	11 (7%)	66 (34%)	3,543 (41.4%)
\$600 to 799	101 (18.3%)	20 (10%)	67 (42.4%)	14 (7.2%)	1,410 (16.5%)
\$800 to 999	91 (16.5%)	17 (8.5%)	41 ((25.9%)	33 (17%)	466 (5.4%)
\$2000 or More	9 (1.6%)	9 (4.5%)	0	0	173 (2%)
Median Housing Costs	\$510	\$441	\$648	\$489	\$464

Table 65: Median Housing Costs for Owner-Occupied Homes without a Mortgage

The median rent in Bloomsburg is \$774. This is slightly higher than the County's median rent of \$762. The median rent is a bit higher in Census Tract 511 – \$830.

÷	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Rental Units	2,992	457	964	1,571	7,458
Less than \$500	263 (8.8%)	52 (11.4%)	30 (3.1%)	181 (11.5%)	949 (12.7%)
\$500 to 999	2,081 (69.6%)	258 (56.5%)	616 (63.9%)	1,207 (76.8%)	4,974 (66.7%)
\$1,000 to 1,499	434 (14.5%)	140 (30.6%)	163 (16.9%)	131 (8.3%)	1,148 (15.4%)
\$1,500 to 1,999	44 (1.5%)	7 (1.5%)	37 (3.8%)	0	197 (2.6%)
\$2,000 to 2,499	12 (0.4%)	0	12 (1.2%)	0	12 (0.2%)
\$2,500 to 2,999	114 (3.8%)	0	62 (6.4%)	52 (3.3%)	124(1.7%)
\$3,000 or more	44 (1.5%)	0	44 (4.6%)	0	54 (0.7%)
Median Rent	\$774	\$749	\$830	\$743	\$762
No Rent Paid	154	30	105	19	662

Table 66: Median Rent

HUD Fair Market Rent

Fair market rent for the Columbia County Metro Area declined slightly from FY2019 to FY2020.

2	FY2019	FY2020
Efficiency	\$658	656
One Bedroom	663	660
Two Bedrooms	825	791
Three Bedrooms	1,034	986
Four Bedrooms	1,298	1,231

Table 67: HUD Fair Market Rent



MAP 60: MEDIAN HOME VALUE

The median value of homes is highest in Census Tract 511, Block Group 1 (\$191,000) and lowest in Census Tract 510, Block Group 2 (\$99,800).

Source: PolicyMap



MAP 61: MEDIAN GROSS RENT

Median gross rent is highest in Census Tract 511, Block Group 2 (\$1,167). Source: PolicyMap



MAP 62: LOCATION OF AFFORDABLE RENTAL HOUSING

Census Tract 512 has a higher percentage of affordable rental housing; however, much of this area is flood impacted.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

<u>Cost Burden</u>

More than a third of renters are cost burdened in each Census Tract, paying 30% or more of their income toward housing expenses. Only 14.6% of homeowners in Census Tract 512 are cost burdened.

2	Cost Burdened Owners	Cost Burdened Renters
Census Tract 510	25.5%	36.8%
Census Tract 511	36.1%	43.5%
Census Tract 512	14.6%	36.6%
Bloomsburg-Berwick MSA	19.2%	38.3%
Table 68: Cost Burden		

In Bloomsburg, nearly 28% of homeowners with a mortgage are cost burdened. In Census Tract 511, about 33.8% of homeowners with a mortgage are cost burdened.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Units with a Mortgage	1,060	457	257	346	9,849
Less than 20%	463 (43.7%)	184 (40.3%)	84 (32.7%)	195 (56.4%)	4,729 (48%)
20 to 24.9%	209 (19.7%)	64 (14%)	60 (23.3%)	85 (24.6%)	1,709 (17.4%)
25 to 29.9%	93 (8.8%)	50 (10.9%)	26 (10.1%)	17 (4.9%)	989 (10%)
30 to 34.9%	47 (4.4%)	39 (8.5%)	8 (3.1%)	0	548 (5.5%)
35% or More	248 (23.4%)	120 (26.3%)	79 (30.7%)	49 (14.2%)	1,874 (19%)
Not Computed	0	0	0	0	52

Table 69: Cost-Burdened Homeowners with a Mortgage

The chart below shows the percentage of low-income households (below 80% AMI) that are severely cost burdened, paying more than 50% of their annual income toward housing costs. This percentage is higher in each Census Tract than in the MSA, state, and nation. It is highest in Census Tract 511 (28.1%).

Census Tract 510	16.45%
Census Tract 511	28.07%
Census Tract 512	20.09%
Bloomsburg-Berwick MSA	10.26%
Pennsylvania	12.61%
United States	13.86%

Table 70: Low-Income Cost-Burdened Households

Nearly 19% of homeowners without a mortgage are cost burdened in Bloomsburg. In Census Tract 511, nearly 40% of homeowners without a mortgage are cost burdened.

1	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Units without a Mortgage	544	192	158	194	8,450
Less than 10%	239 (43.9%)	103 (53.6%)	40 (25.3%)	96 (49.5%)	3,190 (37.8%)
10 to 14.9%	55 (10.1%)	48 (25%)	7 (4.4%)	0	1,682 (19.9%)
15 to 19.9%	75 (13.8%)	18 (9.4%)	39 (24.7%)	18 (9.3%)	1,169 (13.8%)
20 to 24.9%	57 (10.5%)	7 (3.6%)	0	50 (25.8%)	720 (8.5%)
25 to 29.9%	16 (2.9%)	7 (3.6%)	9 (5.7%)	0	418 (4.9%)
30 to 34.9%	21 (3.9%)	9 (4.7%)	12 (7.6%)	0	315 (3.7%)
35% or More	81 (14.9%)	0	51 (32.3%)	30 (15.5%)	956 (11.3%)
Not Computed	9	9	0	0	111

Table 71: Cost-Burdened Homeowners without a Mortgage

Nearly half (48.4%) of renters in Bloomsburg are cost burdened. There are 465 cost burdened renter households in Census Tract 511, representing 62.8% of renters in that area.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Rental Units	2,534	448	741	1,345	6,890
Less than 15%	349 (13.8%)	60 (13.4%)	40 (5.4%)	249 (18.5%)	1,042 (15.1%)
15 to 19.9%	337 (13.3%)	53 (11.8%)	97 (13.1%)	187 (13.9%)	901 (13.1%)
20 to 24.9%	296 (11.7%)	96 (21.4%)	52 (7%)	148 (11%)	857 (12.4%)
25 to 29.9%	326 (12.9%)	60 (13.4%)	87 (11.7%)	179 (13.3%)	1,027 (14.9%)
30 to 34.9%	273 (10.8%)	20 (4.5%)	56 (7.6%)	197 (14.6%)	653 (9.5%)
35% or More	953 (37.6%)	159 (35.5%)	409 (55.2%)	385 (28.6%)	2,410 (35%)
Not Computed	612	39	328	245	1,230

Table 72: Cost-Burdened Renters

The percentage of homeowners who are cost burdened is highest in Census Tract 512, Block Group 2 (100%). In fact, all homeowners in this Block Group are extremely cost burdened. The percentage of cost burdened renters is highest in Census Tract 512, Block Group 3 (57.96%).

9	Owi	ners	Renters		
	Cost Burdened	Extremely Cost Burdened	Cost Burdened	Extremely Cost Burdened	
Columbia County	20%	7.05%	37.72%	16.67%	
Bloomsburg	24.61%	13.45%	38.97%	18.18%	
Census Tract 510	25.53%	13.37%	36.76%	17.25%	
Block Group 1	32.55%	25.49%	37.9%	29.22%	
Block Group 2	22.77%	22.77%	28.03%	7.58%	
Block Group 3	20.53%	0	43.48%	7.35%	
Census Tract 511	36.14%	15.9%	43.5%	26.94%	
Block Group 1	64.34%	23.78%	40%	26.28%	
Block Group 2	12.33%	0	38.96%	4.02%	
Block Group 3	10%	0	32.14%	32.14%	
Block Group 4	36.7%	29.36%	51.66%	4.02%	
Census Tract 512	14.64%	11.67%	36.6%	12.58%	
Block Group 1	7.37%	0	40.66%	16.04%	
Block Group 2	100%	100%	34.47%	17.37%	
Block Group 3	17.5%	17.5%	57.95%	9.93%	
Block Group 4	22.6%	22.6%	22.79%	5.58%	
Block Group 5	0	0	16.02	8.29%	

Table 73: Cost-Burden by Block Group

In Bloomsburg, all cost burdened owner- and renter-occupied households have income below \$75,000. About 75% of owner households and 93.9% of renter households with income below \$20,000 are cost burdened.

1	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Owner-Occupied Units					,
- Less than \$20,000	155 (74.9%)	65 (79.3%)	43 (100%)	47 (57.3%)	1,538 (76.4%)
- \$20,000 to 34,999	151 (88.3%)	53 (85.5%)	66 (85.7%)	32 (100%)	973 (37.1%)
- \$35,000 to 49,000	72 (39.1%)	40 (47.6%)	32 (37.6%)	0	629 (24.8%)
- \$50,000 to 74,999	19 (4.1%)	10 (4.9%)	9 (10.7%)	0	406 (9.7%)
- \$75,000 and Over	0	0	0	0	147 (2.1%)
Renter-Occupied Units					
- Less than \$20,000	727 (93.9%)	96 (100%)	299 (100%)	332 (87.6%)	1752 (83.5%)
- \$20,000 to 34,999	474 (62.1%)	83 (45.9%)	157 (70.4%)	234 (65.2%)	1132 (60.9%)
- \$35,000 to 49,000	25 (8.8%)	0	9 (31%)	16 (7.3%)	151 (16%)
- \$50,000 to 74,999	0	0	0	0	28 (2.5%)
- \$75,000 and Over	0	0	0	0	0

Table 74: Income of Cost-Burdened Homeowners and Renters



MAP 63: COST-BURDENED OWNERS

The highest percentages of cost-burdened owners are in Census Tract 511, Block Groups 1, 2, and 4.

Source: PolicyMap


MAP 64: EXTREMELY COST-BURDENED OWNERS

There is a high percentage of extremely cost-burdened owners throughout much of the Town. Source: PolicyMap

The household value to household income ratio demonstrates the affordability of housing. Typically, a ratio of 2.6 or lower is considered affordable based on national averages. In Bloomsburg, 59.23% of homes with a mortgage have a ratio less than 2. About 25.5% of homes with a mortgage have a ratio of 3 or more.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Units with a Mortgage	1,024	448	250	326	9,993
- Less than 2.0	606 (59.2%)	276 (61.6%)	116 (46.4%)	214 (65.6%)	4,935 (49.4%)
- 2.0 to 2.9	157 (15.3%)	47 (10.5%)	34 (13.6%)	76 (23.3%)	2,293 (22.9%)
- 3.0 to 3.9	131 (12.8%)	68 (15.2%)	39 (15.6%)	24 (7.4%)	1,049 (10.5%)
- 4.0 or More	130 (12.7%)	57 (12.7%)	61 (24.4%)	12 (3.7%)	1,676 (16.8%)
- Not Computed	0	0	0	0	40 (0.4%)

Table 75: Household Value to Household Income Ratio

Comprehensive Housing Affordability Strategy

Using Comprehensive Housing Affordability Strategy (CHAS) from HUD, comparisons can be made based on HUD Area Median Family Income (HAMFI). This data was pulled from HUD on February 11, 2020 and is based on 2012-2016 ACS data.

Most households in the town are renters. Those with lower incomes are more likely to rent than those with higher incomes; however, even at 100% HAMFI, 38.1% of households rent.

1	Owner	Renter	Total
< or = 30% HAMFI	150	1,175	1,325
>30% to less than or= 50% HAMFI	125	515	640
>50% to less than or= 80% HAMFI	325	460	785
>80% to less than or=100% HAMFI	145	285	430
>100% HAMFI	985	605	1,590
Total	1,725	3,045	4,770

Table 76: Tenure by Percent of Median Income

CHAS data includes four housing problems: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. Incomplete facilities are those that do not have hot and cold running water, a flush toilet, a bathtub or shower, a sink with a faucet, a stove or range, and/or a refrigerator. Nearly half (47.6%) of renter households have at least one housing problem. About 43% have no housing problems. Owners are less likely to have housing problems; only 22% have at least one housing problem.

	Owner	Renter	Total
At Least 1 of 4	375	1,450	1,825
None	1,340	1,305	2,645
Cost burden not available, no other problems	10	295	305
Total	1,725	3,045	4,770

Table 77: Housing Problems by Tenure

CHAS identifies the following housing problems as severe: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. About 30% of renter households, and 10% of owner households, have at least one severe housing problem. The chart on the next page shows the number of owner and renter households that have severe housing problems.

	Owner	Renter	Total
At Least 1 of 4	170	920	1,090
None	1,545	1,830	3,375
Cost burden not available, no other problems	10	295	305
Total	1,725	3,045	4,770

Table 78: Severe Housing Problems

Approximately 56% of renters, and 22% of owners, are cost burdened and pay 30% or more of their income toward housing expenses. Renters are also more likely to be severely cost burdened. About 29% of renters, and 10% of homeowners, pay more than 50% of their income toward housing expenses.

	Owner	Renter	Total
Less than or= 30%	1,345	1,345	2,690
>30% to less than or= 50%	205	525	730
>50%	170	880	1,050
Cost burden not available	10	295	305
Total	1,725	3,045	4,770

Table 79: Cost-Burdened Homeowners and Renters by Percent of Median Income

Nearly 70% of households with income at or below 30% HAMFI have at least one housing problem. For those with income between 31 and 50 percent, 82% of households have at least one housing problem. Forty-one percent (41%) of renter households with HAMFI between 51 and 80% have at least one housing problem.

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	925	100	1,325
>30% to less than or= 50% HAMFI	520	120	640
>50% to less than or= 80% HAMFI	325	465	785
>80% to less than or=100% HAMFI	20	410	430
>100% HAMFI	34	1,555	1,590
Cost burden not available	0	305	305
Total	1,825	2,645	4,770

Table 80: Housing Problems by Percent of Median Income

Many owner households experience housing problems. About 93% of those with income below 30% HAMFI, 44% between 31 and 50% HAMFI, and 40% of those between 51 and 80% HAMFI have at least one housing problem.

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	130	10	140
>30% to less than or= 50% HAMFI	55	70	125
>50% to less than or= 80% HAMFI	140	185	325
>80% to less than or=100% HAMFI	20	125	145
>100% HAMFI	30	955	985
Cost burden not available	0	10	10
Total	375	1,355	1,730

Table 81: Homeowners with Housing Problems by Percent of Median Income

Nearly half of renter households have at least one housing problem. For those with HAMFI at or below 30%, nearly 68% have at least one housing problem. About 90% of renter households with HAMFI between 31% and 50%, and 40% that are between 51% and 80% HAMFI, have at least one housing problem.

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	795	90	1,175
>30% to less than or= 50% HAMFI	465	50	515
>50% to less than or= 80% HAMFI	185	280	460
>80% to less than or=100% HAMFI	0	285	285
>100% HAMFI	4	600	605
Cost burden not available	0	295	295
Total	1,450	1,600	3,045

Table 82: Renters with Housing Problems by Percent of Median Income

There are 1,780 cost burdened households. Of these, 59% are severely cost burdened. Most severely cost burdened households have income below 30% HAMFI; however, there are a large number of cost burdened households with income up to 80% HAMFI. Additionally, 50 households with income above 80% HAMFI are estimated to be cost burdened.

	Cost Burden >30%	Cost Burden >50%	Total Households
< or = 30% HAMFI	925	865	1,325
>30% to less than or= 50% HAMFI	485	140	640
>50% to less than or= 80% HAMFI	320	25	785
>80% to less than or=100% HAMFI	20	0	430
>100% HAMFI	30	20	1,590
Total	1,780	1,050	4,770

Table 83: Severity of Cost Burden by Percent Median Income

There are 375 cost burdened owner-occupied households. Of these, 45.3% are severely cost burdened.

î.	Cost Burden >30%	Cost Burden >50%	Total
< or = 30% HAMFI	130	115	140
>30% to less than or= 50% HAMFI	55	10	125
>50% to less than or= 80% HAMFI	140	25	325
>80% to less than or=100% HAMFI	20	0	145
>100% HAMFI	30	20	985
Total	375	170	1,730

Table 84: Severity of Homeowner Cost Burden by Percent Median Income

There are 1,405 cost burdened renter households. Of these, 62.6% are severely cost burdened. About 74% of cost burdened households have income at or below 50% HAMFI.

·	Cost Burden >30%	Cost Burden >50%	Total Households
< or = 30% HAMFI	795	755	1,175
>30% to less than or= 50% HAMFI	425	125	515
>50% to less than or= 80% HAMFI	185	0	460
>80% to less than or=100% HAMFI	0	0	285
>100% HAMFI	0	0	605
Total	1,405	880	3,045

Table 85: Severity of Renter Cost Burden by Percent Median Income

<u>Homelessness</u>

The Town of Bloomsburg is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. According to the Town's Annual Action Plan (2019), most people experiencing homelessness are sheltered and are not considered to be homeless based on the HUD definition. The 2016-2020 Consolidated plan noted that there is a perception that homelessness does not exist in Bloomsburg and further if a person is homeless it is their own fault due to drugs, alcohol, etc. As noted by the National Low-Income Housing Coalition Executive Director Sheila Crowley in the Daily Item, "rural homelessness is undercounted...Rural people could be living in a car, living in a trailer, in hunting shacks." People experiencing homelessness in rural communities also have the challenge of being distanced from services.

In Bloomsburg, a significant percentage of households are 'doubled up' with multiple families or unrelated individuals. This percentage is highest in Census Tract 511 (34.2%) – the area around Bloomsburg University – and Census Tract 512 (23.6%), the area most impacted by flooding.

⁻ Census Tract 510	9.1%
Census Tract 511	34.2%
Census Tract 512	23.6%
Bloomsburg-Berwick MSA	12.5%
Pennsylvania	10.2%
United States	11.1%

Table 86: Percent of Households with Multiple Families or Unrelated Individuals

Housing Stability Outcome Index

The Housing Stability Outcome Index based on six measures: homeownership rate; percent of renter households receiving Project-Based Housing Assistance; percent of renter households receiving Housing Choice Vouchers; percent of low-income households that are severely cost-burdened; percent of occupied units that are crowded or over-crowded; and percent of households that have multiple families or unrelated individuals. Using an index of 0 to 100, local Census Tracts can be compared to the region, state, and the entire United States. A score of 50 means that the Census Tract is in the 50th percentile when compared to others in the region, state, or nation; higher numbers indicate that the score is higher than average. Housing stability is extremely low in Census Tract 512 – the area around Bloomsburg University, and Census Tract 512 – the area most impacted by flooding. (Opportunity360®, Enterprise Community Partners)

2	National Index	State Index	Regional Index
Census Tract 510	44	29	32
Census Tract 511	3	1	5
Census Tract 512	13	6	11

Table 87: Housing Stability Outcome Index

<u>Utilities</u>

Nearly half of homes in Bloomsburg (44.4%) access gas through a utility company. This is a much higher rate than the County (23.9%), likely due to the rural nature of the surrounding areas. About 37% of homes have electric heat. About 85 homes, most of them in Census Tract 512, use coal for heat.

	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Occupied Units	4,757	1,145	1,484	2,130	26,582
Utility Gas	2,112 (44.4%)	530 (46.3%)	619 (41.7%)	963 (45.2%)	6,352 (23.9%)
Bottled, Tank, or LP Gas	69 (1.4%)	24 (2.1%)	11 (0.7%)	34 (1.6%)	1,427 (5.4%)
Electricity	1,761 (37%)	282 (24.6%)	614 (41.4%)	865 (40.6%)	8,020 (30.2%)
Fuel Oil, Kerosene, Etc.	659 (13.8%)	277 (24.2%)	186 (12.5%)	196 (9.2%)	7,817 (29.4%)
Coal or Coke	85 (1.8%)	13 (1.1%)	0	72 (3.4%)	1,191 (4.5%)
Wood	37 (0.8%)	9 (0.8%)	28 (1.9%)	0	1,443 (5.4%)
Solar Energy	0	0	0	0	26 (0.1%)
Other Fuel	10 (0.2%)	10 (0.9%)	0	0	196 (0.7%)
No Fuel Used	26 (0.5%)	0	26 (1.8%)	0	110 (0.4%)

Table 88: Utilities

Historic Preservation

Town Council has a strong interest in maintaining the historic integrity of its housing stock. A historic district has been created and listed on the National Register. The Town has also appointed a Historic and Architectural Review Board which enforces local ordinances establishing standards for historic rehabilitation.



Map 65: Historic District

Health and Well-Being Outcome Index

The Health and Well-Being Outcome Index is based on two measures: life expectancy at birth and uninsured rate. Using an index of 0 to 100, local Census Tracts can be compared to the region, state, and the entire United States. A score of 50 means that the Census Tract is in the 50th percentile when compared to others in the region, state, or nation; higher numbers indicate that the score is higher than average. Health and well-being outcomes are well below the region, state, and nation. There is no data available for Census Tract 511. (Opportunity360®, Enterprise Community Partners)

1	National Index	State Index	Regional Index				
Census Tract 510	55	4	4 33				
Census Tract 511	There is no data for this Census Tract						
Census Tract 512	39	2	7 17				

Table 89: Health and Well-Being Outcome Index

<u>Insurance</u>

The uninsured rate in the highest in Census Tract 512 at 8.9%.

Census Tract 510	5.1%
Census Tract 511	5%
Census Tract 512	8.9%
Bloomsburg-Berwick MSA	4.8%
Pennsylvania	6.2%
United States	9.4%
Table 90: Insurance	

Life Expectancy

Life expectancy in Bloomsburg is slightly lower than the MSA, state, and United States. Data is not available for Census Tract 511 (Centers for Disease Control and Prevention).

Census Tract 510	77.3
Census Tract 511	No data
Census Tract 512	76.8
Bloomsburg-Berwick MSA	78.4
Pennsylvania	78.5
United States	78.8
Table 91: Life Expectancy	



MAP 66: SOCIAL VULNERABILITY

This Index identifies areas that are particularly vulnerable to disruption and health problems as a result of natural disasters, human-made disasters, climate change, and extreme weather. It is based on 15 variables from the Census (related to socioeconomic status, household composition, disability, language, demographics, type of housing, and transportation). Census Tract is rated moderate to high while the remainder of the Town is rated low to moderate.

Source: PolicyMap



MAP 67: SNAP LOCATIONS

There is only one retailer that accept SNAP in the West End of Town (Stya Sai Blooms LLC) -a gas station that is not a full-service food store.

Source: U.S. Department of Agriculture



MAP 68: ENVIRONMENTAL HEALTH INDEX

This Index shows potential exposure to harmful toxins in neighborhoods. Values range from 0 to 100, with the higher index values suggesting less exposure to toxins harmful to human health and, thus, better environmental quality. The Index is 75 in Census Tract 510, 74 in Census Tract 511, and 72 in Census Tract 512.

Source: PolicyMap



MAP 69: ENVIRONMENTAL HEALTH AND RACE/ETHNICITY

There are fewer environmental exposures in the areas where most non-White, non-Hispanic residents live.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 70: ENVIRONMENTAL HEALTH AND NATIONAL ORIGIN

There are fewer environmental exposures in the areas where most foreign-born residents live. Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool



MAP 71: ENVIRONMENTAL HEALTH AND FAMILY STATUS

Because families with children are clustered throughout the Town, there are no adverse impacts related to environmental health.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

About 11.5% of Bloomsburg residents do not own a computer, smartphone, or tablet. Nearly a third (31%) of households with income below \$20,000 do not have Internet service at home.

<u>.</u>	Bloomsburg	CT 510	CT 511	CT 512	Columbia County
Total Households	4,759	1,145	1,484	2,130	26,582
- Desktop or Laptop	3,728 (78.3%)	813 (71%)	1,181 (79.6%)	1,734 (81.4%)	19,517 (73.4%)
- Smartphone	3,348 (70.4%)	779 (68%)	1,023 (68.9%)	1,546 (72.6%)	17,003 (64%)
- Tablet	2,177 (45.7%)	550 (48%)	727 (49%)	900 (42.3%)	12,324 (46.4%)
- Other	32 (0.7%)	13 (1.1%)	19 (1.3%)	0	436 (1.6%)
- None	546 (11.5%)	127 (11.1%)	222 (15%)	197 (9.2%)	4,384 (16.5%)
Households with No Internet	909 (19.1%)	169 (14.8%)	347 (23.4%)	393 (18.5%)	6,263 (23.6%)
Subscription					
- Income <\$20,000	488 (31%)	101 (44.7%)	176 (26.7%)	211 (30.7%)	2,327 (45.5%)
- \$20,000 to 74,999	401 (17.7%)	59 (9.2%)	160 (24.5%)	182 (18.7%)	3,548 (26%)
- \$75,000 or More	20 (2%)	9 (3.2%)	11 (6.4%)	0	388 (5%)

Table 92: Computer and Internet Access

The Environment

The chart below shows the Social Vulnerability Index for each Census Tract in Bloomsburg. According to the Centers for Disease Control and Prevention, social vulnerability is "resilience of communities when confronted by external stresses on human health, stresses such as natural or human-caused disasters, or disease outbreaks." It is based on 15 variables from the Census (related to socioeconomic status, household composition, disability, language, demographics, type of housing, and transportation) This index ranges from zero (0) to one (1) where a one (1) indicates high social vulnerability. Census Tract 511 has the highest social vulnerability.

1	Census Tract 510	Census Tract 511	Census Tract 512
Social Vulnerability Index	0.31	0.71	0.27

Table 93: Social Vulnerability Index

The Respiratory Hazard Environmental Justice Index from the U.S. Environmental Protection Agency is an indicator that demonstrates low-income and minorities' exposure to environmental risks. A higher number means that there is more risk. Census Tract 511 has the highest index in Bloomsburg.

	Census Tract 510	Census Tract 511	Census Tract 512	MSA
Respiratory Hazard	-45.8	33.4	-28.4	-247.4
Environmental Justice Index				

Table 94: Respiratory Hazard Environmental Justice Index

Source: Opportunity360®, Enterprise Community Partners

<u>Crime</u>

The crime rate is Bloomsburg is higher than the County overall. The property crime rate is lower than the state but the violent crime rate is higher (with the exception of robbery). Data is not available at the neighborhood level. The rates shown below are per 100,000 people.

2	Berwick	Bloomsburg	County	PA
Violent Crime				
- Aggravated Assault	168.65	185.67	103.76	182.64
- Murder	9.92	Insuf. Data	1.53	5.8
- Rape	19.84	48.14	19.84	32.94
- Robbery	19.84	13.75	6.1	92.34
Property Crime				
- Burglary	1,884.92	1,382.20	1,182.52	1,546.3
- Motor Vehicle Theft	49.6	20.63	25.94	101.54

Table 95: Crime

Source: Federal Bureau of Investigation, 2017

The chart below shows crime reported by Bloomsburg University police in 2016, 2017, and 2018. Most arrests were related to liquor law violations and drug abuse. These arrests have declined since 2016.

:	Or	ר Cam	pus	Stude	Camp nt Hou icilities	using	Of	f Camj	ous	Publi	c Prop	berty
CRIMES	2016	2017	2018	2016	2017	2018	2016	2017	2018	2016	2017	2018
Murder/Non-negligent Manslaughter	0	0	0	0	0	0	0	0	0	0	0	0
Manslaughter by Negligence	0	0	0	0	0	0	0	0	0	0	0	0
Rape	4	6	5	4	6	5	0	2	0	0	0	0
Fondling	1	3	1	0	3	0	0	1	0	0	1	0
Statutory Rape	0	0	0	0	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0	0	0	0	0
Robbery	1	0	1	0	0	1	1	0	0	0	0	0
Aggravated Assault	1	1	4	1	1	1	2	0	0	1	2	0
Burglary	2	5	0	2	5	0	5	2	0	0	0	0
Motor Vehicle Theft	0	1	0	0	0	0	1	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0	0	0	0
ARRESTS												
Weapons Possessions	2	0	0	1	0	0	0	0	0	0	0	0
Drug Abuse Violations	40	30	41	17	12	19	0	1	0	4	8	12
Liquor Law Violations	134	100	86	89	72	66	3	11	0	32	24	16

Table 96: Crimes and Arrests Reported by Bloomsburg University Police

1	On	Campus		On Ca Student Faci			Off (Campu	S	Public	Prope	rty
DISCIPLINARY REFERRALS												
Weapons Possessions	0	0	0	0	0	0	0	0	0	0	0	0
Drug Abuse Violations	1	8	6	1	6	5	0	0	0	0	0	0
Liquor Law Violations	31	31	22	29	31	21	0	0	0	0	0	0
VIOLENCE AGAINST WOMEN ACT												
Dating Violence	9	6	5	7	4	2	0	0	0	0	1	0
Domestic Violence	0	0	0	0	0	0	0	0	0	0	0	0
Stalking	9	3	6	4	1	1	0	0	0	0	2	0

Table 97: Disciplinary Referrals and VAWA Reported by Bloomsburg University Police

Source: Bloomsburg University Annual Security and Fire Safety Report (2019)

Hate Groups

The Town of Bloomsburg was designated as a "No Place for Hate" community in 2004. Focus group participants reported that there are active hate groups in the area. According to the Southern Poverty Law Center, there were 12 statewide and 36 location-specific active hate groups in Pennsylvania in 2019. None of the location-specific groups were based in Bloomsburg. No hate crimes were reported in the University's Annual Security and Fire Safety Report in 2016, 2017, or 2018.

News articles from the past five years were reviewed for hate group-related activity:

- November 2019 A Bloomsburg University student and employee in the athletics department was fired after using racist language and acting out a slave auction. (WNEP)
- October 2017 A Bloomsburg University professor protested a student group associated with Turning Point USA. The Anti-Defamation League has documented racist actions of this group's leaders and members. (WNEP)
- August 2017 A director at WHLM News Radio, which broadcasted Bloomsburg University sporting events, attended the white nationalist march in Charlottesville, VA. The University subsequently pulled their ads from the station and reviewed options to end their contract. (CHNI News)
- February 2017 After KKK flyers were distributed in Berwick, the local newspaper published the flyers in the newspaper which some readers mistook as advertisements. (WNEP)
- September 2016 A vendor selling Nazi flags at the Bloomsburg Fair was removed from the grounds. (Philadelphia Inquirer)

Campus Climate

In 2013, Bloomsburg University published the results from a campus climate survey. The report found that:

- "Non-White, non-heterosexual, and disabled members of the Bloomsburg University community perceive aspects of the campus climate less positively than their in-group peers, and those out-groups have noteworthy experiences of exclusion more often;"
- "Employees of color perceive a less positive, equitable and supportive workplace climate than do their coworkers;" and
- "Female employees, both faculty and staff, report higher levels of inequity, stress, and lack of support."

RELEVANT STUDIES AND PLANS

The following studies and plans were reviewed to identify needs and community goals:

- Town of Bloomsburg Consolidated Plan (2016-2020)
- Town of Bloomsburg Comprehensive Plan (2009)
- Housing Needs Assessment Columbia County, Pennsylvania (2008)
- Commonwealth of Pennsylvania Analysis of Impediments to Fair Housing Choice (2018)
- Coordinated Public Transit-Human Services Transportation Plan for the SEDA-COG and Williamsport Area Metropolitan Planning Organizations (2019)
- Walk Bike Bloomsburg Connectivity Master Plan

The Town's Consolidated Plan includes several goals related to housing.

High-Priority Housing Goals

- Continue to rehabilitate the existing owner and renter occupied housing stock in both communities, including handicap accessibility modifications.
- Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in both communities through new construction and rehabilitation of vacant units.
- Affirmatively further fair housing by promoting fair housing choices through monitoring, education, and outreach.
- Assist LMI households in an effort to become homeowners and also provide counseling.

Low-Priority Housing Goals

- Support the efforts of local agencies that provide emergency shelter, transitional housing, and permanent supportive housing.
- Support the efforts of local agencies educational efforts designed to increase awareness
 regarding local homelessness and change public perceptions.

In addition, the plan identified several goals related to creating opportunity for residents of the Town:

High-Priority Non-Housing Goals

- Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- Undertake code enforcement activities to maintain the existing housing stock.
- Improvement of crime prevention and/or the ability to respond to emergency situations.
- Remove and eliminate slum and blighting conditions.

Low-Priority Non-Housing Goals

- Support efforts to further develop public transportation access.
- Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.
- Undertake efforts to support SEDA-COG's 5-Year Comprehensive Economic Development Strategy (CEDS) where applicable.
- Plan and promote the development and redevelopment of downtown districts, vacant commercial and industrial sites, and facilities.

The Plan included other information relevant to access to fair housing and other opportunities:

- Individuals and families from low income backgrounds may be afraid to complain to or about their landlords concerning their housing problems.
- If the tenant's relationship with their landlord deteriorates, the individual or family might not be able to pay their security deposit if they moved to another apartment.
- Also, if the individual or families were to move to another apartment, they might lose their Housing Choice Vouchers.
- Individuals with criminal records, sometimes even if they were just on probation, can be forced into situations where they have to live in apartments with questionable landlords. This can put individuals trying to straighten themselves out into poor situations.
- Rent to own apartments can create poor housing situations for tenants because there is not an incentive for their landlords to maintain the residence.
- The rural geography is a challenge. Lack of public transportation access for low- to moderate-income populations, particularly for larger households with only one car, households with multiple employed members, and people with disabilities has been routinely cited as a contributing factor for perpetuating poverty and limiting access to healthcare, social services, and employment services.

- Due to a lack of immediate local social service facilities, clients are sometimes are forced into driving on suspended or revoked licenses. Additionally, social service providers are also sometimes forced into holding onto their clients longer than they otherwise should because of lack of transportation access. This only adds additional strain on local facilities. When local social service providers have to send their clients to other counties due to specialty needs, a lack of transportation access can keep individuals from receiving service at all.
- The need for more housing for the elderly and disabled is evidenced by the increasing population of elderly persons in the Town, the popularity of homeowner accessibility grant programs, the fact that roughly 70% of all Section 8 Housing Choice Vouchers and public housing residents are either elderly or disabled, and the continued development of additional facilities in Columbia County catering to elderly and disabled populations.
- The second largest population that appears to face housing affordability challenges are female, single parent households with young children. Based on the data populated by HUD for this Five-Year Consolidated Plan, it does not appear that these households receive the same preference for Public Housing and Section 8 Housing Choice Vouchers. Based on sample waiting list spreadsheets provided by CCHA, female headed households (although presence of young children was not noted) made up a large portion of their waiting lists. Full waiting lists detailing full household characteristics were not able to be provided.

The chart below shows impediments that were identified in the Consolidated Plan as well as actions to address those impediments.

Impediment	Action
Fair Housing Education, Advocacy, Monitoring, and Enforcement:	 Annual fair housing notice published in newspaper Annual fair housing hearing Brochure distributed to Town residents
Benefit Gaps and Challenges	 Use CDBG funds to support nonprofit organizations that address these gaps
Housing Affordability	 Maintain the housing stock through rehabilitation, code enforcement, and new construction Promote First-Time Homebuyers program Further develop public housing
Housing Accessibility	 Build new homes through CCHA that are ADA-accessible Provide home modifications to income- eligible people with permanent physical disabilities through CCHA

TOWN OF BLOOMSBURG COMPREHENSIVE PLAN (2009) RELEVANT STUDIES AND PLANS

The Town's most recent comprehensive plan identified the following barriers to fair housing and other opportunities:

- There are few sidewalks outside of the central area of the Town.
- There is a lack of parking downtown.

The plan includes the following relevant recommendations:

- Development of more diverse housing types.
- Managed development and maintenance of student housing.
- Revise zoning regulations to allow increased density, i.e. taller buildings.
- Review and revise zoning districts and regulations.
- Continue to permit mixed use structures in the downtown.
- Promote housing maintenance and renovation.
- Continue to enforce property maintenance throughout Town.
- Consider methods to encourage landlords to improve renter housing stock.
- Limit conversion of single family dwellings to multi-family units.
- Develop and adopt design and/or performance standards for student housing.
- Increase development of housing options suitable for young adults, "empty nesters," seniors, persons with disabilities, and traditional families.
- Identify potential sites for infill housing or redevelopment.
- Continue to promote flood preparedness among citizens.
- Continue to promote an integrated or mixed land use approach.
- Limit student housing select areas of Town to preserve some neighborhoods for non-student residents.
- Consider methods to encourage landlords to improve renter housing stock.
- Develop and adopt design and/or performance standards for student housing.

HOUSING NEEDS ASSESSMENT, COLUMBIA COUNTY (2008) RELEVANT STUDIES AND PLANS

This plan, created by Mullin & Lonergan Associates in 2008, estimated an unmet affordable housing need of 4,246 units in the County including 1,688 owner-occupied units and 3,468 rentals.

The plan identified the following short-term recommendations:

- Organize a half-day affordable housing workshop.
- Organize workshops with local planners and builders.
- Create linkages between affordable housing and employment opportunities through communication.
- Encourage the development of new affordable housing near major routes and employment centers.
- Encourage public-private partnerships to address housing needs.
- Promote the County's first-time homebuyer program.
- Organize credit counseling and first-time homebuyer counseling.
- Seek funding for down payment and closing cost assistance, rehabilitation, weatherization, and emergency repairs.
- Seek additional rental subsidies.
- Create transitional and long-term housing for people with mental health and substance abuse backgrounds.
- Create group homes for people with developmental disabilities.
- Create more affordable housing for frail low-income older adults.

The plan identified the following medium-term recommendations:

- Organize semi-annual affordable housing meetings.
- Organize a full day housing summit.
- Create targeted neighborhood revitalization plans.

HOUSING NEEDS ASSESSMENT, COLUMBIA COUNTY (2008) RELEVANT STUDIES AND PLANS

- Create a predevelopment loan program for nonprofit housing developers.
- Create mixed-income developments.
- Create a new rent subsidy program.
- Seek more Section 8 vouchers.
- Create more affordable workforce housing close to employment centers.
- Preserve affordable housing in need of rehabilitation.
- Create more affordable housing for older adults.
- Identify suites suitable for development.
- Revise ordinances to create more opportunities for affordable housing.

The plan identified the following long-term recommendations:

- Promote adaptive reuse.
- Develop a regional multi-county strategy to assist low-income households.
- Use employment-housing linkages to attract new employers.
- Preserve existing affordable housing stock.
- Coordinate development and mixed-income properties based on smart growth.
- Identify sites suitable for development.
- Develop a model inclusionary housing ordinance to with incentives for creating new affordable housing.

COMMONWEALTH OF PENNSYLVANIA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE 2018) RELEVANT STUDIES AND PLANS

The Commonwealth's Analysis of Impediments to Fair Housing Choice identified the following impediments:

- Lack of understanding about fair housing
- Housing affordability
- Disability and elder care issues
- Access to transportation and employment opportunities

The plan included the following recommendations:

- Increase public awareness of fair housing rights
- Improve and better utilized financial assistance for housing
- Increase access to special needs housing
- Strengthen linkages between transportation and jobs
- Strengthen local zoning ordinances

COORDINATED PUBLIC TRANSIT-HUMAN SERVICES TRANSPORTATION PLAN FOR THE SEDA-COG AND WILLIAMSPORT AREA METROPOLITAN PLANNING ORGANIZATIONS (2019) RELEVANT STUDIES AND PLANS

This September 2019 plan is for a nine-county area that includes Columbia County. The plan recognized the following transportation-related barriers:

- There is no public transportation in Columbia County.
- There are shared ride services; however, the general public is not aware of this option.
- Shared ride services may be unaffordable to people who do not qualify for a subsidy.
- Lack of transportation makes it difficult for low-income people to access employment opportunities.
- There is currently no same day service; shared ride services require advance planning.
- Shared ride services are not available before 6 a.m. or after 6 p.m.

Recognizing the lack of public transportation in Columbia County, this plan made the following recommendation:

• Create a fixed route feasibility study and demonstration pilot public transportation route along the Route 11 corridor and beyond.

WALK BIKE BLOOMSBURG CONNECTIVITY MASTER PLAN RELEVANT STUDIES AND PLANS

This plan was just passed by Town Council in 2020. The goal of the plan is to "maintain and enhance a healthy, connected, and prosperous Bloomsburg through improvements to pedestrian, vehicular, and bicycle infrastructure." The planning process included the development of a sidewalk inventory. This inventory identified sidewalk gaps and areas in need of improvement. The plan suggested areas where crosswalks should be added to improve pedestrian safety. The plan proposed a school walking route for children. While the plan is not focused on accessibility, many of the suggestions in the plan would improve conditions for people with physical disabilities.

FAIR HOUSING LAWS AND TRENDS

This section will present an overview of federal and state laws and regulations related to fair housing as well as national fair housing trends.

The Pennsylvania Human Relations Act (1955) as amended prohibits housing discrimination on the basis of:

- race;
- color;
- national origin;
- religion;
- sex;
- familial status;
- pregnancy;
- disability including the use or handling/training of a service animal;
- age (over 40); or
- ancestry.

The Pennsylvania Human Relations Commission receives and investigates discrimination claims and also coordinates education to eliminate prejudice.

Section 2710 of Title 18 of the Pennsylvania crimes code (as amended) strengthens the grading of ethnic intimidation crimes ("hate crimes") related to race, color, religion, or national origin. Hate crimes include but are not limited to harassment, physical assault, property destruction, criminal trespass, arson, and terroristic threats.

Title VIII of the Civil Rights Act of 1968 (as amended), also called the "Fair Housing Act," prohibits discrimination in the sale, rental or financing of housing or other housing-related transactions on the basis of:

- race;
- color;
- national origin;

- religion;
- sex;
- familial status (including families with children under the age of 18, pregnant women, and people securing custody of children under the age of 18); or
- disability.

The Fair Housing Act defines a disability as a "physical or mental impairment that substantially limits one or more of a person's major life activities." These disabilities include people with HIV/AIDS, people in recovery (but not currently using illegal drugs), and emotional illness (Housing Equality Center of Pennsylvania). People with disabilities have the right to request a reasonable accommodation.

According to the Housing Equality Center of Pennsylvania, the Fair Housing Act applies to:

- Apartments
- Homes for rent or sale
- Public housing
- Condominiums and homeowners associations
- College and university dormitories
- Nursing homes
- Mobile home parks
- Group homes for people with disabilities
- Sober homes and addiction recovery homes
- Some homeless shelters
- Vacant land which may be developed into residential dwellings
- Mortgage lending
- Homeowners and renters insurance
- Appraisals
- Zoning and land use
- Other municipal ordinances, policies, and practices

The Fair Housing Act prohibits discrimination on the basis of the factors listed above. The following list represents examples of discrimination cited in the Fair Housing Act:

- Refusal to sell or rent, or to negotiate, for housing
- Setting different terms, conditions, or privileges for sale or rental of a dwelling
- Making, printing, or publishing an advertisement that indicates a preference or limitation
- Representing that a dwelling is not available for inspection, purchase, or rental
- Inducing or attempting to induce someone to sell or rent by making representations of the entry or prospective entry of a particular group
- Making housing unavailable or denying a dwelling
- Providing different housing services or facilities
- Denying access to or membership in a facility or service related to the sale or rental of housing
- Refusing reasonable accommodations to dwelling, common use areas, rules, practices, or services
- Refusing to provide information regarding loans or to make a mortgage loan
- Imposing different terms or conditions on a loan
- Refusing to purchase a loan
- Discriminating in property appraisal

Threatening, coercing, intimidating, or interfering with an individual who is exercising a fair housing right or who is assisting others who are exercising a fair housing right is also illegal under the Fair Housing Act.

In addition, the U.S. Department of Housing and Urban Development's Equal Access Rules require equal access to HUD-funded programs, include FHA insured mortgages, without regard to a person's actual or perceived sexual orientation, gender identity, or marital status. These classes are not protected under the Fair Housing Act, though bipartisan legislation was introduced in the House (HR 1447, 115th Congress) to change this in 2017. In Smith v. Avanti (2017), a federal judge in Colorado ruled that discrimination against LGBT and transgender people is a form of familial status and sex discrimination.

Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance. Section 109 of Title I of the Housing and Community Development Act of 1974 prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs or activities receiving financial assistance from HUD's Community Development Block Grant Program.

HUD grantees are required to certify that they will affirmatively further fair housing. This was established in Sections 104(b) and 106 (d) (5) of Title I of the Housing and Community Development Act of 1974 as well as Section 105 (c) (13) of the National Affordable Housing Act of 1990. Executive Order 12892 (as amended) requires federal agencies to affirmatively further fair housing in their programs and activities and establishes the President's Fair Housing Council which is chaired by the Secretary of HUD.

The Housing Equality Center of Pennsylvania has shared the following best practices for municipalities:

- "Municipalities should make consumer information regarding fair housing rights available to their constituents. The Housing Equality Center has developed various publications for consumers that are available in both hard copy and electronic format. These publications inform consumers of their rights under fair housing laws and their options for redress if they experience housing discrimination. Municipalities may request paper copies or link to downloadable versions of these resources.
- Similarly, local governments should offer fair housing compliance resources to housing providers. Some municipalities send out fair housing brochures to landlords with all rental permit applications and renewal notices and brochures on the Fair Housing Act design and construction requirements with building permit applications. These resources can also be provided on the appropriate website page.
- All elected officials, staff, zoning board members, and members of other boards or committees should receive training on fair housing. The Housing Equality Center offers training and technical assistance to local governments on conducting their operations in compliance with the Fair Housing Act.
- Municipalities should develop a procedure for dealing appropriately with reasonable accommodation requests and all officials and staff should be trained on implementing this procedure in a manner that is consistent with fair housing laws.
- Zoning ordinances and nuisance or crime-free housing ordinances should be reviewed to ensure that they do not contain Fair Housing Act violations or impediments to housing choice. Municipalities should seek legal advice if there is any question as to whether an ordinance is consistent with fair housing laws.
- Implement practices to ensure fair public meetings when there is community opposition to proposed housing for members of protected classes or to ordinance changes that increase access to housing for protected classes. Local officials can adopt various strategies to prevent discriminatory decision making or the perception of discriminatory decision making. Informing the public of the municipality's responsibility to comply with fair housing laws, arranging for a presentation by the developer or a fair housing organization, requiring a sign-in-sheet for public comments, enforcing time limits for public comment, prohibiting cross-talking, and separating public comment and decision-making meetings can all support a fair and balanced consideration of these issues.
- Local governments should take advantage of community participation opportunities when fair housing analysis and planning is undertaken by CDBG entitlement jurisdictions as part of their AFFH obligation. The AFFH planning process requires that jurisdictions link future goals and activities to the fair housing impediments identified and offers a chance for municipalities to advocate for the consideration of the specific housing needs of their residents."

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The Architectural Barriers Act of 1968 requires that buildings and facilities designed, constructed, altered or leased with certain federal funds after September 1969 must be accessible to, and usable by, handicapped persons. Title II of the Americans with Disability Act of 1990 prohibits discrimination based on disabilities, services, or activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.

The Age Discrimination Act of 1975 prohibits discrimination of basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972 prohibits discriminating on the basis of sex in educational programs and activities that receive federal funding or financial assistance.

The Equal Credit Opportunity Act of 1974 prohibits discrimination in lending based on race, color, religion, national origin, sex, marital states, age, receipt of public assistance, or the exercise of any right under the Consumer Credit Protection Act. The Community Reinvestment Act (CRA) of 1977 prohibits redlining and requires "regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered." The Home Mortgage Disclosure Act (HMDA) of 1975 requires financial institutions to publicly report detailed data on their home lending activity including the number of loan applications by census tract, income, race, and gender of the borrower, the type of loan, and the number and dollar amount of loans made. Since 1993, independent mortgage companies are also required to report HMDA data. The Federal Deposit Insurance Corporation (FDIC) has also issued policy statements to support compliance with the Fair Housing Act and examines banks for consumer compliance. The National Credit Union Administration examines consumer compliance as part of its risk assessment.

Executive Order 11063 prohibits discrimination in the sale, leasing, rental or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds. Executive Order 12898 requires federal agencies to conduct programs, policies and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

According to Defending against Unprecedented Attacks on Fair Housing: 2019 Fair Housing Trends Report (National Fair Housing Alliance):

- Fair housing complaints increased 8% from 2017 to 2018 with more complaints filed in 2018 than in any other year.
- In 2018, there were 1,116 complaints filed in HUD's Mid-Atlantic region which includes Pennsylvania, West Virginia, Maryland, Virginia, and Delaware.
- Nearly 65% of complaints received by HUD related to disability; 20.68% were related to race, 14.69% were related to national origin, 11.15% were related to familial status, 10.15% were related to sex, 2.02% were related to religion, and 1.23% were related to color. About 8% of complaints fell into another category, usually one protected at the state but not the federal level.
- Most complaints (83.39%) were related to the rental market while 897 were related to harassment, 819 were related to real estate sales, 330 were related to mortgage lending, and 38 were related to homeowners' insurance.
- The increased use of technology can exacerbate inequalities and a rise in hate crimes related to housing were identified as fair housing challenges.

MUNICIPAL LAWS AND PRACTICES

The Town of Bloomsburg uses an inclusive definition of family that does not prevent unrelated individuals from living in the same dwelling. Bloomsburg also permits by right community living facilities (sometimes known as group homes) within each zoning district where residential dwelling units are permitted.

The undeveloped land in the Town is zoned R-C Residential Conservation District and R-S Residential Suburban District. Multiple-unit dwellings are only permitted by special exception in these districts. Zoning Ordinance, Section 27-603 outlines the special exception requirements for multiple-unit dwellings (apartments), as follows: "Apartments (R-C and R-S Districts). Apartments of no more than four units per structure shall be permitted provided 7,500 square feet of lot area per dwelling unit area also provided." This limits new apartment buildings to only four units, and the square footage required per dwelling unit is high. In the R-U Residential Urban District, multiple-unit dwellings are permitted by right (so an applicant does not need to pay the cost to go in front of the Zoning Hearing Board). In this area, the lot area per dwelling unit is 2,000 square feet. It would be more costly to build apartments in the R-C and R-S zoning districts, and these are the areas of the Town that are most undeveloped. In the R-C Residential Conservation District, the minimum lot size is 20,000 square feet and minimum lot width is 100 feet. In the R-S Residential Suburban District, the minimum lot size is 7,500 square feet and minimum lot width is 75 feet. In the R-U Residential Urban District, the minimum lot size for a single dwelling unit is 4,000 square feet and minimum lot width is 40 feet. Because most of the undeveloped land is zoned R-C and R-S and there is less density in those districts, development in those districts is targeted toward higher-income households. Bloomsburg should explore if it is possible to re-zone some of the R-S undeveloped areas to the R-U Residential Urban District to allow for more density which could result in more affordable housing options. However, there may be other issues such as lack of infrastructure and topography that would be a barrier to creating higher density housing in these areas.

The Town is in the process of developing an Anti-Discrimination Ordinance. This ordinance would "ensure that all persons, regardless of actual or perceived race, color, sex, religion, ancestry, genetic information, national origin, sexual orientation, gender identity or expression, familial status, marital status, age, veteran status, mental or physical disability, use of guide or support animals and/or mechanical aids enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodations." The ordinance would also establish the Bloomsburg Human Relations Commission.

The definition of disruptive conduct does not exclude victims of domestic violence. While this is not required by law, such a definition may discourage victims from seeking assistance when they are in danger. Currently, Housing Ordinance states that a license can be revoked after two violations involving the same occupant. This is inordinately restrictive as most municipalities base this on three violations.



MAP 72: ZONING

Source: Columbia County

Public Housing Developments

The Columbia County Housing Authority (CCHA) manages one housing development: Town Park Village Apartments located at 1300 Ferry Road. There are a total of 20 units; half have three bedrooms and the other half have four bedrooms. Two units are accessible to people with disabilities. The race and ethnicity of tenants is similar to the County. In addition, Community Strategies Group manages Bloom Mills and Trinity House. Bloom Mills has 40 units for people age 65 and older and Trinity House has 11 units.

The following developments have received Low Income Housing Tax Credit Investments:

- Anthony Court, 345 Iron Street
- Bloom Mills, 237 W. Sixth Street
- Central PA MHA/Summary, Scattered Site
- Franklin Place, 200 Franklin Place
- Sharpless Apartments, 560-572 Center Street
- Trinity House, 101 East 3rd Street

ANTHONY COURT

• Westminster Place, 100 Westminster Drive





RACE/ETHNICITY

Most publicly supported housing is in Census Tract 512 and is clustered toward the center of Town. There is not a clear relationship between race/ethnicity and the location of publicly supported housing.

Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

The following affordable housing communities are located in the Town of Bloomsburg:

Property Name	Owner	Public Funding	Total Units	1 BR	2 BR	3 BR	Occupants
Anthony Court	Warrior Run Development Corp.	\$112,022	24	24	0	0	62+
Bloom Mills	Columbia County Housing Corporation	\$2,333,398	40	36	4	0	62+
Bloomsburg Elderly Housing	Capital Realty Group Inc.	\$2,407,400	75	74	1	0	62+
Central PA MHA/Summary	Leon N. Weiner and Associates Inc.	\$747,932	283	146	137	0	55+
Franklin Place	Warrior Run Development Corp.	\$818,391	24	24	0	0	55+
Sharpless Apartments	D. Bruce Sneidman	\$7,611	9	3	6	0	General
Trinity House	Columbia County Housing Corporation	\$1,487,229	11	3	8	0	General; PSH
Westminster Place	Presbyterian Senior Living	\$734,309	36	27	9	0	55+
TOTAL			502	337	165	0	

Table 98: Publicly Funded Housing Developments

Source: Pennsylvania Housing Finance Agency; Community Strategies Group; and Housing Needs Assessment Columbia County

Housing Choice and Project-Based Vouchers

According to HUD, there are 261 HUD-funded units in the Town of Bloomsburg including 166 Housing Choice Vouchers. These units provide housing for 389 residents. More than half of these heads of household under age 62 have a disability. About 60% of households are older adults. Only 30% of these units are in a Census Tract with a high poverty rate. There are few minority participants in public housing programs which reflects the demographics of the community.

Census Tract 512 has the highest percentage of renters with Housing Choice Vouchers – 6.29%. The rate of Housing Choice Voucher use is about half that of the MSA, state, and country in Census Tracts 510 and 511.

Census Tract 510	2.46%
Census Tract 511	2. 9 %
Census Tract 512	6.29%
Bloomsburg-Berwick MSA	4.39%
Pennsylvania	4.97%
United States	5.26%

Table 99: Housing Choice Vouchers

The chart below shows the percentage of renter households in each Census Tract that receive Project-Based Vouchers. There are no Project-Based Vouchers in Census Tract 511.

Census Tract 510	3.9%
Census Tract 511	0%
Census Tract 512	4.72%
Bloomsburg-Berwick MSA	4.23%
Pennsylvania	7.91%
United States	5.43%

Table 100: Project-Based Vouchers

Taken together, approximately 5.5% of renters in Census Tract 510, 2.9% in Census Tract 511, and 11% in Census Tract 512 receive either a Project-Based or Housing Choice Voucher.

	All HUD Programs		Housing Choice Vouchers	
	ССНА	Bloomsburg	CCHA	Bloomsburg
Subsidized Units Available	483	261	413	166
Percent Occupied	95%	95%	94%	94%
Percent Moved in Past Year	17%	17%	16%	15%
Number of People Per Unit	1.7	1.6	1.7	1.5
Total Number of People	760	389	626	226
Average Monthly Expenditure	\$332	\$306	\$333	\$292
Annual Household Income	\$14,099	\$13,356	\$14,087	\$12,229
Per Capita Income	\$8,237	\$8,447	\$8,416	\$8,009
Income \$1 – 4,999	2%	2%	2%	4%
Income \$5,000 - \$9,999	28%	29%	28%	30%
Income \$10,000 – 14,999	32%	35%	30%	37%
Income \$15,000 – 19,999	24%	23%	25%	25%
Income \$20,000 or More	15%	11%	15%	5%
Households with Wages as Major Source of Income	14%	9%	14%	5%
Households with Welfare as Major Source of Income	1%	0	1%	0
Percent Local Median Household Income	29%	28%	29%	26%
Very Low Income	97%	96%	97%	99%
Extremely Low Income	57%	61%	56%	66%
2+ Adults with Children	4%	3%	4%	2%
1 Adult with Children	19%	14%	20%	16%
Female Head	78%	76%	79%	78%
Female Head with Children	22%	16%	22%	17%
HoH with Disability, under 62 Years Old	60%	63%	62%	71%
HoH with Disability, 62 and Older	50%	32%	53%	54%
Household Members with Disability	36%	31%	38%	45%
HoH 24 Years or Less	4%	3%	5%	4%
HoH 25 to 49	30%	24%	30%	32%
HoH 51 to 60	18%	13%	18%	17%
HoH 62 or Older	48%	60%	48%	47%
HoH 85 or Older	7%	9%	7%	6%
Minority	7%	8%	7%	9%
Black, Non-Hispanic	4%	4%	3%	5%
Asian or Pacific Islander, Non-Hispanic	0	1%	1%	1%
Hispanic	3%	3%	3%	3%
Months on Waiting List	18	21	20	23
Average Months since Moved in	84	81	86	91
0 – 1 Bedrooms	59%	66%	57%	58%
2 Bedrooms	23%	19%	27%	30%
3 or More Bedrooms	17%	15%	15%	11%
	12%	12%	13%	18%
In Poverty (Census Tract)	23%	30%	24%	33%
In Minority (Census Tract)	8%	10%	7% 52%	10%
Single Family Owners (Census Tract) Table 101: Public Housing Resident Characteristics	54%	33%	53%	32%

Table 101: Public Housing Resident Characteristics



MAP 74: SUBSIDIZED HOUSING WITH HEAD AGE 62 AND OLDER

More than 60% of subsidized households in Census Tract 511 and 512 have a head of household age 62 and older.

Source: PolicyMap



MAP 75: PEOPLE WITH DISABILITIES IN SUBSIDIZED HOUSEHOLDS

Census Tract 511 has the highest percentage of people with disabilities who live in subsidized housing.

Source: PolicyMap

Housing Choice Vouchers

Local records show that Housing Choice Vouchers are scattered throughout the County; however, they are concentrated in the Borough of Berwick and the Town of Bloomsburg. There are 140 housing choice vouchers with a Bloomsburg mailing address; however, some of these may be located in adjacent municipalities. The vouchers are scattered throughout the Town and are not concentrated in any particular neighborhood.



Map 76: Housing Choice Vouchers in Columbia County

The vouchers are used for a variety of housing styles.



Map 77: Housing Choice Vouchers in Bloomsburg



MAP 78: HOUSING CHOICE VOUCHERS

The majority of Housing Choice Vouchers are in Census Tract 512. Source: PolicyMap



MAP 79: HOUSING OPPORTUNITY INDEX

This index identifies areas' potential opportunity for Housing Choice Voucher (HCV) holders seeking housing. The opportunity is highest in Census Tract 510, Block Group 3.

Source: PolicyMap

There are currently 589 people on the HCV waiting list. There are no noticeable trends related to people on the waiting list. Due to the long waiting list, CCHA has not recently advertised for vacancies. In the past, they have advertised for people to get on the waiting list when it starts to gets low.

Families are selected from the waiting list based on preference. Among applicants with the same preference, families are selected on a first-come, first-served basis according to the date and time their complete application was received. When selecting applicants from the waiting list, CCHA matches the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. The PHA will offer the unit to the highest-ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application or higher preference status. Factors such as deconcentration or income mixing and income targeting are also considered in accordance with HUD requirements and CCHA policy.

CCHA's Section 8 Coordinator gives a Tenant Briefing Guide to all voucher holders. This guide includes the following information:

- Background information about Housing Choice Vouchers
- Terms of the voucher
- Payment standards
- Total tenant payment
- Rent reasonableness
- Maximum allowable rent
- Choosing where to lease
- Portability
- Finding a unit
- Submitting a request for tenant approval
- Subsidy standards
- Exceptions
- Inspections
- Lead-based paint information
- Equal housing opportunity laws
- Families with disabilities

- Tenant responsibilities to continue participating in the program
- How to request an informal hearing
- Annual recertification
- Change in income and family size
- Guests
- Fraud

The Guide provides suggested ways to find Section 8 units and provides tips for approaching landlords. The Section 8 Coordinator also informs voucher holders when a landlord contacts CCHA about vacancies.

The Guide's Equal Housing Opportunity Laws section currently reads:

"There are Federal, State, and Local laws that apply to the prohibition of discrimination under certain circumstances when renting a unit. It is illegal to deny housing to any individual based on race, religion, national origin, immigration status, sex, presence of children, marital status, sexual orientation, or disability. FAIR HOUSING, IT'S YOUR RIGHT."

This statement should be updated to reflect protected classes in the Fair Housing Act and Pennsylvania Human Relations Act as well as the Town of Bloomsburg's and Borough of Berwick's Anti-Discrimination Ordinances, once they are passed. The updated statement should read as follows:

"There are Federal, State, and Local laws that apply to the prohibition of discrimination under certain circumstances when renting a unit. It is illegal to deny housing to any individual based on race, color, ancestry, national origin, religion, sex, familial status including presence of children and pregnancy, age, or disability including the use or handling of a service animal. In the Town of Bloomsburg and Borough of Berwick, it is also illegal to deny housing to any individual based on genetic information, sexual orientation, gender identity or expression, and veteran status. FAIR HOUSING, IT'S YOUR RIGHT."

Housing Authority Policies

Anyone can apply for housing through the Columbia County Housing Authority; however, they address preferences first. The preferences for public housing are:

 Families that reside, work in, or have accepted employment in Columbia County and those who are currently residing at the Gatehouse shelter (5 points)

- Working families with two or more household members where the head, spouse, or cohead is employed at least 20 hours per week – or – households where the sole member is a person who has a disability or is age 62 or older (4 points)
- Families who have been involuntarily displaced by natural disaster, fire through no fault of their own, or governmental action (1 point)

In addition, at least 40% of families admitted to public housing must be extremely low income with income at or below 30% of the area median.

The preferences for Housing Choice Vouchers are:

- Families who have been terminated from the HCV program due to insufficient funding (absolute preference)
- Tenants who live at Central Court Apartments and have graduated from the Women's Center Transitional Housing Program or the Nurse-Family Partnership (second highest preference)
- Working families with two or more household members where the head, spouse, or cohead is employed at least 20 hours per week – or – households where the sole member is a person who has a disability or is age 62 or older (5 points)
- Families, including a single person family, where the head, spouse, or cohead is unemployed or is employed for less than 20 hours per week (4 points)
- Families that reside, work in, or have accepted employment in Columbia County and those who are currently residing at the Gatehouse shelter (12 points)
- Families who have been involuntarily displaced by natural disaster, fire through no fault of their own, or governmental action – or – families who live in a mobile home park and are being evicted as the result of the park closing and they own the mobile home (2 points)

In addition, at least 75% of families admitted to the HCV program must be extremely low income with income at or below 30% of the area median.

Families who live outside of Columbia County may apply; however, they have little chance of receiving assistance due to the demand for affordable housing. Tenants with vouchers from other communities can enter CCHA's program through portability; they either absorb them into their program or bill the transferring jurisdiction.

CCHA does not discriminate when assigning applicants to dwelling units. If more than one unit of the appropriate type and size is available, the first unit to be offered will be the first unit that is ready for occupancy. Applicants must accept or refuse a unit offer within three business days. If the offer is rejected, the applicant will be offered the next suitable unit that becomes available. The second unit offer will be the final offer unless there is a good cause for refusing the offer.

An elderly or disabled family may decline an offer for designated housing. Such a refusal does not adversely affect the family's position on or placement on the public housing waiting list. Good cause includes situations in which an applicant is willing to move but is unable to do so at the time of the unit offer, or the applicant demonstrates that acceptance of the offer would cause undue hardship not related to considerations of the applicant's race, color, national origin, etc. [PH Occ GB, p. 104]. Examples of good cause for refusal of a unit offer include, but are not limited to, the following:

- A health professional verifies temporary hospitalization or recovery from illness of the principal household member, other household members (as listed on final application) or live-in aide necessary to the care of the principal household member.
- The unit is inappropriate for the applicant's disabilities, or the family does not need the accessible features in the unit offered and does not want to be subject to a 30-day notice to move.

In the case of a unit refusal for good cause the applicant will remain at the top of the waiting list until the family receives an offer for which they do not have good cause to refuse.

When an applicant rejects the final unit offer without good cause, the PHA will remove the applicant's name from the waiting list and send notice to the family of such removal. The notice also informs the family of their right to request an informal hearing and the process for doing so. The applicant may reapply for assistance if the waiting list is open. If the waiting list is not open, the applicant must wait to reapply until the CCHA opens the waiting list.

CCHA maintains a record of units offered, including location, date and circumstances of each offer – including acceptance or rejection, including the reason for rejection.

Inspections

According to CCHA's Admission and Continued Occupancy Policy, HUD rules requires PHA's to inspect each of its dwelling units prior to tenant move-in, at move-out, and annually during occupancy. CCHA adheres to this policy in an effort to maintain safe, satisfactory living conditions for its public housing tenants. Below is a description of the inspection process utilized to monitor the physical condition of CCHA's public housing units.

Move-In Inspection:

The lease must require the PHA and the family to inspect the dwelling unit prior to occupancy in order to determine the condition of the unit and equipment in the unit. A copy of the initial inspection, signed by the PHA and the resident, must be provided to the tenant and be kept in the resident file.

Move-Out Inspection:

The PHA must inspect the unit at the time the resident vacates the unit and must allow the resident to participate in the inspection if he or she wishes, unless the tenant vacates without notice to the PHA. The PHA must provide to the tenant a statement of any charges to be made for maintenance and damage beyond normal wear and tear.

The difference between the condition of the unit at move-in and move-out establishes the basis for any charges against the security deposit so long as the work needed exceeds that for normal wear and tear.

Annual Inspection:

The PHA is required to inspect all occupied units annually using HUD's Uniform Physical Condition Standards (UPCS). Under the Public Housing Assessment System (PHAS), HUD's physical condition inspections do not relieve the PHA of this responsibility to inspect its units.

PRIVATE SECTOR PRACTICES

The practices of local lenders, real estate agents, and landlords were reviewed. Due to the small minority population, it is not possible to generalize findings based on the data. However, the following issues and opportunities were identified:

- Most Hispanic or Latino mortgage applicants are not applying at the two banks headquartered in Columbia County; however, these two banks receive the most mortgage applications in the County.
- Local lenders are interested in doing more outreach to prospective first-time homebuyers. There are no first-time homebuyer programs offered by HUD-approved housing counselors.
- The mortgage denial rate is highest in Census Tract 512 (20.8%).
- In the MSA, the mortgage denial rate is 60% for American Indian or Alaska Native applicants, 19% for Black or African American applicants and 35% for Hispanic or Latino applicants. For applicants with income above 120% AMI, the denial rate was 28.6% for Black or African American applicants and 11.4% for White applicants.
- The most common reasons for mortgage denial are credit history and collateral.
- There were a few issues in real estate advertising including: 1) listing a studio as a one-person apartment; 2) stating that pets are not allowed under any circumstances; 3) use of phrases such as "five minute walk to...," "master bedroom," "master suite," and "Jack and Jill " which can be interpreted as biased. The National Association of Realtors®' At Home with Diversity initiative suggests avoiding these and other phrases that describe people rather than the property.
- There is little opportunity for private, unsubsidized development due to a lack of available land that is connected to infrastructure.

There are 181 mortgage lenders in the Bloomsburg-Berwick area. This includes local, regional, and national lenders. The lenders that more than 20 applications from the Bloomsburg-Berwick area are listed below.

Financial Institution	Applications	Originations	Origination Rate	Subprime Rate
First Columbia Bank & Trust Co.	422	354	83.89%	1.13%
First Keystone Community Bank	206	158	76.7%	0.63%
Quicken Loans, Inc.	174	119	68.39%	0.84%
Service 1 st Federal Credit Union	143	123	86.01%	8.94%
FNB Bank	133	103	77.44%	1.94%
PNC Bank	71	41	57.75%	0
Manufacturers and Traders Trust	66	34	51.52%	0
Vanderbilt Mortgage & Finance	60	11	18.33%	100%
Philadelphia Federal Credit Union	56	26	46.43%	7.69%
Wells Fargo Bank	47	31	65.96%	3.23%
Allied Mortgage Group	46	30	65.22%	13.33%
Pennsylvania State Employees CU	45	25	55.56%	0
Jersey Shore State Bank	36	31	86.11%	12.9%
Freedom Mortgage Corp.	32	8	25%	0
Loandepot.com	29	15	51.72%	13.33%
Reliance First Capital LLC	28	1	3.57%	0
Nationstar Mortgage	25	4	16%	0
Fulton Bank	22	15	68.18%	0
USAA Federal Savings Bank	22	12	54.55%	0
Paramount Equity Mortgage	21	0	0	0

Table 102: Active Mortgage Lenders

Source: LendingPatternsLite® 2017

There is one lender headquartered in the Town of Bloomsburg: First Columbia Bank & Trust Co. It has a CRA rating of outstanding (1/1/20).

In 2018, there were 2,679 mortgage applicants in the Bloomsburg-Berwick MSA. Approximately 8% of these applications were for Bloomsburg. The majority of applications in Bloomsburg were for conventional first mortgages. About 93% of mortgage applicants were White and about 1% were Hispanic or Latino. There were more male applicants in Census Tracts 510 and 511 but more female applicants in Census Tract 512. In the MSA, approximately 96% of mortgage applicants were White and just over 1.5% were Hispanic or Latino.

	Census Tract 510	Census Tract 511	Census Tract 512	MSA
All applicants	76	51	88	2,679
Conventional First	47	33	69	1,632
Conventional Subordinate	8	7	5	411
FHA	12	8	6	334
VA	1	0	1	183
FSA/RHS	8	3	7	119
White	63	34	62	2,175
Black	0	1	2	21
Asian	0	1	3	35
American Indian	0	0	0	5
Native Hawaiian/Pacific Islander	0	2	0	4
Joint Race	2	1	0	21
Race unknown	11	12	21	418
Hispanic or Latino	1	0	1	42
Ethnicity unknown	1	11	25	16
Joint ethnicity	12	0	0	436
Male	26	22	20	772
Female	19	9	22	501
Joint Sex	19	9	24	1,011
Sex Unknown	12	11	22	395

Table 103: Mortgage Applicant Characteristics

Data from the two largest lenders, both local banks, were analyzed. The chart below shows applicants to First Columbia Bank & Trust for a one- to four-unit mortgage in 2018. There were no Hispanic or Latino applicants in Bloomsburg; however, ethnicity was unknown for nine applicants. There were two non-white applicants in Bloomsburg; both were Asian. Race was unknown for nine applicants. Although there were 42 Hispanic or Latino applicants in the MSA, only one applied at First Columbia Bank & Trust. Approximately 19.8% of the 86 non-white applicants in the MSA applied at First Columbia Bank & Trust.

1	Census Tract 510	Census Tract 511	Census Tract 512	MSA
All applicants	13	11	25	428
White	9	11	18	388
Black	0	0	0	5
Asian	0	0	2	10
Joint race	0	0	0	2
Race unknown	4	0	5	23
Hispanic or Latino	0	0	0	1
Ethnicity unknown	4	0	5	23
Joint ethnicity	1	0	0	7
Male	2	6	1	128
Female	2	1	9	79
Joint Sex	5	4	10	202
Sex unknown	4	0	5	19

Table 104: Mortgage Applicant Characteristics, First Columbia Bank & Trust

The chart below shows applicants to First Keystone Community Bank for a one- to four-unit mortgage in 2018. There were no Hispanic or Latino applicants in Bloomsburg; however, ethnicity was unknown for five applicants. There were no non-white applicants in Bloomsburg; race was unknown for five applicants. About 7% of Hispanic or Latino applicants in the MSA applied at First Columbia Bank & Trust. Approximately 3.5% of the 86 non-white applicants in the MSA applied at First Keystone Community Bank.

; 	Census Tract 510	Census Tract 511	Census Tract 512	MSA
All applicants	6	4	7	190
White	4	3	5	169
Black	0	0	0	1
Asian	0	0	0	2
Race unknown	2	1	2	18
Hispanic or Latino	0	0	0	3
Ethnicity unknown	2	1	2	18
Joint ethnicity	0	0	0	2
Male	1	2	2	56
Female	1	0	1	42
Joint Sex	2	1	2	74
Sex unknown	2	0	2	18

Table 105: Mortgage Applicant Characteristics, First Keystone Community Bank

There were 229 mortgage applicants in the Town of Bloomsburg. Of these, 161 applications – or 70.3% – were originated. The largest number of applications came from Census Tract 512; this Census Tract also had the highest denial rate (20.8%).

	Census Tract 510	Census Tract 511	Census Tract 512	Total
Applications	75	53	101	229
Approved but not Accepted	2	1	2	5
Denied by Financial Institution	9	5	21	35
Withdrawn by Applicant	8	3	10	21
Closed-Incomplete	2	2	3	7
Loans Originated	54	42	65	161

Table 106: Disposition of Mortgage Applications

In the MSA, a large percentage of applications from minorities are denied, particularly those from Black or African American and Hispanic or Latino applicants.

	Originated	Approved, not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska	1	0	3	1	0	0
Native						
Asian	20	2	5	6	2	0
Black or African American	11	0	4	4	1	1
Native Hawaiian or Pacific Islander	3	0	1	0	0	0
Hispanic or Latino	20	1	15	4	3	0

Table 107: Disposition of Mortgage Applications by Race and Ethnicity

The charts below break down applications by percent of area median income, beginning with the lowest income homeowners. The number of minority applicants is too small to draw conclusions based on the data. In general, the denial rates are lower for higher-income applicants.

	Applications	Originated	Approved ,not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska Native	1	0	0	1	0	0	0
Asian	3	1	0	2	0	0	0
Black or African American	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0
White	300	153	2	104	29	12	3
Hispanic	13	4	0	8	0	1	0

Less than 50% AMI

Table 108: Disposition of Mortgage Applications by Race and Ethnicity, Less than 50% AMI

<u>50 – 79% AMI</u>

	Applications	Originated	Approved not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska Native	2	0	0	1	1	0	0
Asian	4	1	0	1	1	1	0
Black or African American	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	1	1	0	0	0	0	0
White	462	279	16	90	59	18	8
Hispanic	7	3	1	2	0	1	0

Table 109: Disposition of Mortgage Applications by Race and Ethnicity, 50 to 79% AMI

<u>80 - 99% AMI</u>

	Applications	Originated	Approved not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska Native	1	1	0	0	0	0	0
Asian	3	2	0	0	1	0	0
Black or African American	2	1	0	0	1	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0
White	135	104	4	9	14	4	6
Hispanic	1	0	0	0	1	0	0

Table 110: Disposition of Mortgage Applications by Race and Ethnicity, Less than 80 to 99% AMI

<u>100 - 119% AMI</u>

The denial rate for Hispanic applicants in this income range is 50%. In contrast, the denial rate for White applicants in this income range is 17%. Again, it is difficult to draw conclusions based on the small number of Hispanic applicants.

	Applications	Originated	Approved not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska Native	0	0	0	0	0	0	0
Asian	6	3	0	1	2	0	0
Black or African American	2	2	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	1	1	0	0	0	0	0
White	370	240	10	63	46	11	6
Hispanic	8	3	0	4	0	1	0

Table 111: Disposition of Mortgage Applications by Race and Ethnicity, 110 to 119% AMI

120% AMI and Higher

For households with income of 120% AMI or higher, there is a discrepancy between Black or African American applicants and White applicants. The denial rate for Black or African American applicants was 28.6% whereas the denial rate for White applicants was 11.4%. Again, the small number of minority applicants makes it difficult to draw conclusions based on this data alone.

	Applications	Originate d	Approved not Accepted	Denied	Withdrawn	Closed- Incomplete	Purchased Loans
American Indian or Alaska Native	1	0	0	1	0	0	0
Asian	17	11	2	1	2	1	0
Black or African American	14	8	0	4	1	1	0
Native Hawaiian or Other Pacific Islander	2	1	0	1	0	0	0
White	806	617	19	92	68	10	13
Hispanic	14	10	0	1	3	0	0

Table 112: Disposition of Mortgage Applications by Race and Ethnicity, 120% AMI and Higher

The pages that follow show the reason why mortgage applications were denied based on race, ethnicity, gender, and income. This data is from 2016. In 2016, there were fewer non-white applicants than in 2018.

For conventional, FHA, FSA/RHS, and VA applicants, the most common reason for denial was collateral followed by debt-to-income ratio. For refinance applicants, the most common reasons for denial were debt-to-income ratio, collateral, and credit history. For home improvement loans, the most common reasons for denial were credit history and debt-to-income ratio. Collateral was the most common reason for denial for manufactured housing. There was only one multi-family housing applicant.

Conventional

	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
American Indian or Alaska Native	1	0	1	0	0	0	0	0	1
White	8	1	7	18	3	0	3	1	4
2+ Minority Races	0	0	0	0	0	0	0	0	0
Hispanic	0	0	1	0	0	0	0	0	0
Not Hispanic	9	1	7	18	3	0	3	1	5
Male	4	0	4	10	2	0	3	1	3
Female	1	0	0	4	0	0	1	0	0
Joint Gender	4	1	4	4	1	0	0	0	2
<50% AMI	3	0	1	2	1	0	1	0	0
50-79% AMI	1	1	1	7	0	0	0	0	1
80-99% AMI	4	0	1	2	1	0	0	0	2
100-119% AMI	1	0	2	2	0	0	0	1	1
120%+ AMI	0	0	4	9	1	0	0	0	1

Table 113: Reason for Denial, Conventional Mortgage Applications

FHA, FSA/RHS, and VA

1	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
White	11	2	9	10	5	1	3	0	12
Hispanic	0	0	0	0	0	0	0	0	0
Not Hispanic	10	2	8	10	5	1	3	0	12
Male	5	2	5	5	3	0	0	0	7
Female	2	0	1	2	1	1	2	0	3
Joint Gender	4	0	3	3	1	0	2	0	2
<50% AMI	5	0	3	0	1	1	0	0	1
50-79% AMI	3	1	4	6	0	0	1	0	5
80-99% AMI	1	0	1	2	2	0	1	0	2
100-119% AMI	2	1	1	1	0	0	0	0	3
120%+ AMI	2	0	0	1	2	0	2	0	1

Table 114: Reason for Denial, FHA, FSA/RHS, and VA Applicaitons

<u>Refinance</u>

1	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
Asian	0	0	0	0	0	0	1	0	0
Black or	0	0	0	0	0	0	1	0	0
AfricanAmerican									
White	31	2	25	28	3	2	23	0	9
Joint Race	0	0	0	0	0	0	1	0	0
Hispanic	0	0	1	0	0	0	1	0	0
Not Hispanic	29	2	23	27	2	2	22	0	9
Joint Ethnicity	1	0	1	0	0	0	0	0	0
Male	12	1	8	10	1	1	13	0	2
Female	8	0	7	9	1	0	2	0	3
Joint Gender	11	1	16	11	0	1	16	0	5
<50% AMI	8	0	6	2	1	1	3	0	2
50-79% AMI	9	1	7	12	1	0	5	0	2
80-99% AMI	4	1	3	6	0	0	7	0	3
100-119% AMI	5	0	1	3	0	0	2	0	0
120%+ AMI	4	0	12	16	1	2	14	0	5

Table 115: Reason for Denial, Refinance Applications

Home Improvement

1	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
Asian	0	0	0	0	0	0	1	0	0
Black or African	0	1	1	0	0	0	0	0	0
American									
White	20	1	30	7	1	1	0	0	6
Joint Race	1	0	0	0	0	0	0	0	0
Hispanic	0	1	1	0	0	0	0	0	0
Not Hispanic	20	1	29	7	1	1	1	0	6
Joint Ethnicity	1	0	0	0	0	0	0	0	0
Male	6	1	12	2	0	1	1	0	2
Female	6	1	9	0	0	0	0	0	3
Joint Gender	9	0	10	5	1	0	0	0	1
<50% AMI	11	1	12	0	0	1	0	0	0
50-79% AMI	4	1	9	2	0	0	0	0	0
80-99% AMI	0	0	5	1	0	0	0	0	2
100-119% AMI	2	0	2	1	0	0	0	0	1
120%+ AMI	4	0	3	3	1	0	1	0	3

Table 116: Reason for Denial, Home Improvement Applications

Manufactured Housing

	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
White	3	0	0	0	0	0	0	0	0
Joint Race	1	0	2	7	2	0	0	0	3
Not Hispanic	3	0	2	6	1	0	0	0	3
Joint Ethnicity	1	0	0	0	0	0	0	0	0
Joint Gender	4	0	1	2	1	0	0	0	2
<50% AMI	2	2	1	1	0	0	0	0	0
50-79% AMI	0	0	4	0	0	0	0	0	1
80-99% AMI	0	0	2	0	0	0	0	0	0
100-119% AMI	1	0	0	0	0	0	0	0	0
120%+ AMI	1	0	1	1	0	0	0	0	2

Table 117: Reason for Denial, Manufactured Housing

Multi-Family Housing

Multi	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	PMI Denied	Other
White	0	0	0	1	0	0	0	0	0
Not Hispanic	0	0	0	1	0	0	0	0	0
Male	0	0	0	1	0	0	0	0	0

Table 118: Reason for Denial, Multi-Family Housing



MAP 80: CRA ELIGIBILITY

Census Tract 511 is considered moderate income by FFIEC. Source: PolicyMap



MAP 81: RACE AND BANK BRANCHES

Most bank branches are located near the center of Town. Source: PolicyMap

REAL ESTATE PRIVATE SECTOR PRACTICES

Article 10 of the National Association of Realtors® 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, sexual orientation, or gender identity.

- Standard of Practice 10-1: When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)
- Standard of Practice 10-2: When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)
- Standard of Practice 10-3: REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity."

The next page summarizes a review of local real estate listings.
REAL ESTATE PRIVATE SECTOR PRACTICES

For sale listings were reviewed on February 11, 2020. There were a total of 114 listings with a Bloomsburg address; however, some of these were outside of the Town.

There were no words or phrases that directly referred to any protected class. However, there were some words and phrases used that should be used with caution. There were eight uses of the word 'walk,' such as suggesting the time it would take to walk downtown, which presumes the home seeker is physically able-bodied. There was one use of the phrase 'master suite' and one use of 'master bedroom' which the National Association of Realtors® advises against using because it has racist connotations. The alternative phrase 'owner's suite' can be used in place of these terms. There was one use of the phrase 'Jack and Jill' which presumes the gender and family composition of the home seeker.

Rental listings were reviewed at Realtor.com and Apartments.com on February 11, 2020. There were five uses of the word 'walk.' There was one listing of a studio apartment as a 'one-person apartment.' One listing required non-students to provide employment records which suggests bias related to source of income. A few rental listings stated "no pets under any circumstances" or a similar statement. Because people with disabilities have the right to live with a service animal, these statements are discriminatory.

In addition, the websites of all rentals listed on the Bloomsburg University website were reviewed. When photos were used on these website, they were representative of students from different backgrounds. Lease applications were not available on every website; however, those that were online were reviewed. A few lease applications require the name of the applicant's 'mother' and 'father.' The term guardian should also be used with the option to include only one parent or guardian if applicable as well as parents of the same gender. Eleven (11) websites used the word 'walk' or a derivative.

DEVELOPMENT PRIVATE SECTOR PRACTICES

There is limited land to develop in the Town of Bloomsburg. Available land has limited infrastructure and is need of water and sewer. Much of the Town is subject to flooding. These factors, along with the expense of developing affordable housing without subsidy, have inhibited private sector development. According to the U.S. Census Bureau Building Permit Survey, permits were issued for 202 new units of housing in the Bloomsburg-Berwick MSA in 2018.

Census Tract 512 is a Federally-Qualified Opportunity Zone.



PA Federal Opportunity Zones

MAP 82: QUALIFIED OPPORTUNITY ZONES

Census Tract 512 is a Federally-Qualified Opportunity Zone.

Source: Pennsylvania Department of Community and Economic Development

FAIR HOUSING COMPLAINTS AND CASES

The Town's Fair Housing Reports from 2012 through 2019 were reviewed. There were no reported fair housing complaints. SEDA-COG submits a right-to-know request to the Pennsylvania Human Relations Commission each year to determine if there were any complaints submitted at the state level. The last request was submitted on January 8, 2020.

HUD and DOJ records were reviewed and no local cases were found. There were, however, cases involving national companies (i.e. Facebook and Quicken Loans) that may have impacted the local community.

There are no active cases or complaints involving the Columbia County Housing Authority.

The Town is not currently involved in any litigation related to fair housing.

CURRENT FAIR HOUSING PROGRAMS AND ACTIVITIES

The following fair housing-related programs and activities have taken place in the Town of Bloomsburg in the past five years:

- Third Party Review: As the administrator for CDBG funds, SEDA-COG reviews the Town's project activities each year through a fair housing lens and prepares its Fair Housing Annual Report for HUD.
- Complaints: Each year, SEDA-COG on behalf of the Town submits a right-to-know request to the Pennsylvania Human Relations Commission to determine if there have been any fair housing complaints and to address such complaints if they should occur.
- Fair Housing Education: SEDA-COG, on behalf of the Town of Bloomsburg, publishes a Fair Housing Notice in the local newspaper once a year.
- Fair Housing Hearing: The Town holds an annual fair housing hearing to provide the public with the opportunity to report any unfair housing practices.
- Notices for New Projects: SEDA-COG provides notices to the Center for Independent Living (MyCIL) in Washington, DC and the Columbia-Montour Area Agency on Aging when it pursues housing rehabilitation or rental projects. These notices include program information, income limit records, and contact information.
- Support for Improved Transportation: The Town played an active role in SEDA-COG and Williamsport Area Metropolitan Planning Organizations' Coordinated Public Transit-Human Services Transportation Plan, adopted in September 2019, and will continue to support implementation of this plan.
- Housing Rehabilitation: SEDA-COG provides assistance with housing rehabilitation.
- New Affordable Housing: Community Strategies Group (CSG) recently completed construction on Bloom Mills, a 40-unit apartment complex for older adults. This community is located about halfway between Main Street and the Town Park and is close to many community amenities. An additional community of 64 mixed income units, Silk Mill Apartments, is currently under construction. The project was partially funded by CDBG-DR funds and will both protect residents from the threat of flooding and provide housing to people who have been adversely impacted by flooding. CSG has also taken the lead on developing additional units of affordable housing in the Town; however, there have been setbacks due to a lack of infrastructure on the limited available land.

- Columbia County Access Grant Program: This program, administered by the Columbia County Housing & Redevelopment Authorities, provides low-income residents with permanent disabilities with physical modifications to their house or apartment. The program prioritizes preventing institutionalization.
- **Community Improvements**: CDBG funding in the most recent year was used for curb cuts and the removal or architectural barriers at the Town pool.
- First Time Homebuyers Program: Community Strategies Group (CSG) administers a first time homebuyers program that provides income eligible households with downpayment and closing cost assistance of up to \$5,000.
- Weatherization: SEDA-COG assists income eligible homeowners and tenants with weatherization services.

The following local community groups are actively addressing local housing issues and contributing factors:

- AGAPE
- Berwick Area Landlord Association
- Central Susquehanna Opportunities, Inc. (CSO)
- Central Valley Regional Homeless Advisory Board (RHAB)
- Coalition for Social Equity
- Columbia & Montour Human Service Coalition
- Columbia/Montour Homeless Task Force
- Community Strategies Group
- North Penn Legal Services
- The Gate House
- The Women's Center

In addition, Bloomsburg residents are eligible for the following additional housing-related programs based outside of Columbia County:

- Pennsylvania Housing Finance Agency (PHFA): PHFA offers funding to help with purchasing a home, rehabilitation, and preventing foreclosure.
- U.S. Department of Agriculture (USDA) Rural Development Single Family Housing Programs: The USDA provides home loans, loan guarantees, and housing repair loans and grants. In addition, eligible organizations can apply for mutual self-help housing technical assistance grants and rural housing site loans.
- Self-Determination Housing Project: This organization based in Jenkintown assists people with disabilities with home modifications to improve access.
- Pennsylvania Assistive Technology Foundation (PATF): PATF helps people with disabilities access funds for assistive technologies. They also have a Smart Home Technology Project.
- **Community Health Choices**: Medicaid recipients who have a disability can get assistance with home modifications.

ACCESS TO OPPORTUNITY

The Town of Bloomsburg is relatively small – 4.7 square miles – including the Bloomsburg University campus. The opportunities and amenities available are relative to the Town's small geographic size and population. Yet, a resident without a vehicle or with a physical disability may have difficulty accessing some of these opportunities.

Bloomsburg has one library which is located in the northern area of the Town (see Map 84). It is located close to Main and Market Streets and therefore is within close proximity of banks, shopping, and other resources. There is one large park in the south central area of the Town. All areas of the Town are within a 10-minute walk of one park as indicated on Map 83. The Town is served by one school district which has three elementary schools and a secondary school complex. The school district includes other municipalities.

Two of the five largest employers in Columbia County, Bloomsburg University and Autoneum Automotive North America, are located in the Town. It was noted in the focus groups that there are not enough sustainable wage jobs in the Town and the lack of public transportation makes accessing jobs in other communities difficult for many.

Retail locations that accept SNAP (food stamps) are distributed throughout the town; however, there is only one retailer in the West End of Town and it is a gas station (see Map 67). There is a Weis Market in the eastern part of Town. There is also a Giant Food Stores just outside the Town to the east. None of the Census Tracts are considered to be low income, low access (a food desert) by the USDA.

There are few bank branches and they are concentrated in the central part of the Town with one in the eastern part of Town. Bank branches are located adjacent or within a few blocks of the Block Groups with the highest non-White population (see Map 81).

The chart below shows the distance in miles to various opportunities and large cities:

Hospital	0
Supermarket	0
University	0
Movie Theater	2
Public Park	0
Public Pool	0
Waterfront Access	0

Williamsport	42.4
Wilkes-Barre	44.8
Scranton	61.4
Allentown	88.5
Harrisburg	75.8
Philadelphia	137
New York	148

Table 119: Distance to Amenities

Table 120: Distance to Cities



MAP 83: PARK ACCESS

All Block Groups have at least one park within a 10-minute walk. While we recognize that not all residents are able to walk, this information reflects the best data available to evaluate park access.

Source: PolicyMap



MAP 84: LIBRARIES

The library is located near the center of Town. Source: PolicyMap

FAIR HOUSING ISSUES

The following fair housing issues were identified:

- Knowledge about fair housing laws and rights;
- Affordable housing options;
- Accessible housing options;
- Housing quality;
- Bias and discrimination;
- Financial literacy and preparedness; and
- Access to opportunity.

The pages that follow describes the scope of each of these fair housing issues and the impact they have on the community.

Fair Housing Issue #1: Knowledge about fair housing laws and rights

Contributing Factors:

- Residents have limited knowledge about fair housing laws and rights
- Fair housing laws and rights change and are not always clear
- There are inconsistencies in communication

Scope and Impact:

There are many legal mandates and ethical standards related to fair housing for CDBG recipients and subrecipients, real estate professionals, lenders, and private and nonprofit developers, and others who are involved in housing (see the Fair Housing Laws and Trends section of this document). It can be a challenge to keep up with and accurately interpret and apply each of these mandates and standards without technical assistance.

Similarly, individuals may not be aware of all of these mandates and standards and how they may or may not apply to their particular situation. While the majority of survey respondents reported that they are aware of fair housing laws, less than half of respondents indicated that they know how to report discrimination.

To ensure that residents and professionals are fully aware of fair housing laws and rights, clear, consistent, accurate, and complete information is critical. While the Town publishes an annual fair housing notice in the newspaper and holds an annual fair housing hearing, an individual who experiences housing discrimination will likely not be able to easily find and interpret current and accurate fair housing information as situations occur. For example, focus groups revealed that there is a lack of clarity about which classes are protected by federal and state law. This lack of clear and readily available information may result in a resident not reporting or tolerating a violation of fair housing law.

Fair Housing Issue #2: Affordable housing options

Contributing Factors:

- Barriers to development
- Predatory affordable housing options
- Waiting lists for affordable housing programs
- High utility costs
- Insufficient shelter beds
- Lack or organized outreach to programs that assist with housing affordability
- Local ordinances restrict housing opportunities
- University impact on the housing market

Scope and Impact:

Approximately 28% of homeowners with a mortgage, 19% of homeowners without a mortgage, and 48.5% of renters are cost burdened. This means that they pay more than 30% of their income toward housing expenses. In Census Tract 511, nearly 63% of renters are cost burdened. All residents who are cost burdened have income below \$75,000.

The availability of affordable housing options is also constrained by an insufficient number of affordable units, as demonstrated by waiting lists, and low inventory turnover. Only 15% of survey respondents agree that there are enough Section 8 vouchers in Bloomsburg. Although there is increasing homelessness in the area, the number of shelter beds has remained stable. Youth aging out of foster care and an older adult population that is choosing to age in place further complicate the affordable housing and supportive service needs of the Town. In addition, there are many households that earn too much to qualify for a housing subsidy. Only 70% of homeowners and 50% of renters who took the survey reported that they were able to find safe, affordable housing in their desired neighborhood.

Some residents who seek affordable housing but are unable to find it accept predatory and/or unsafe housing conditions which are costlier in the long run and put their health at risk. This sometimes displaces residents to neighboring communities where such housing options, which include campgrounds, mobile home parks, and motels, are available.

Fair Housing Issue #3: Accessible housing options

Contributing Factors:

- Limited stock of accessible housing
- Growing older adult population
- Lack of organized outreach to promote programs that assist with housing accessibility

Scope and Impact:

Less than 10% of Bloomsburg residents have a disability; however, the percentage of people with a disability is much higher in Census Tracts 510 (13.2%) and 512 (15.1%). In Census Tract 512, 34.7% of older adults aged 65 and older have a disability. Only 20% of homeowners and no renters who took the survey reported that people with disabilities have enough housing choices in the Town. Less than half of all survey respondents agreed that people with disabilities have enough housing choices in their community. Two homeowners who took the survey stated that their home is not fully accessible given their disability. Focus groups revealed that there are insufficient units that meet current ADA standards. Thus, there is a need for both housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future.

Fair Housing Issue #4: Housing quality

Contributing Factors:

- Age of the housing stock
- Flooding
- Out-of-town landlords
- Fear of retaliation

Scope and Impact:

Most of the housing stock in Bloomsburg (52.5%) was built before 1950. In Census Tract 512, 60.5% of housing units were built before 1940. Incomes are limited relative to housing costs. The median household income in Bloomsburg is is 64.7% that of the County; however, this may be skewed by the large student population. The homes in Berwick tend to be older and require more upkeep. The aging population as well as people with disabilities may be unable to perform repairs and maintenance. Many home improvement loan applications were denied due to lack of credit and debt to income ratio.

More than 26% of survey respondents indicated that housing quality in their neighborhood is fair or poor. Many Bloomsburg homeowners reported that they have difficulty maintaining their home due to the cost of repairs (44.44%) and because of a lack of skills to complete the needed repairs on their own (50%). Improved relationships between and among the Town, landlords, and tenants could results in improved housing conditions for renters.

Fair Housing Issue #5: Bias and discrimination

Contributing factors:

- Stigma impacts certain groups' ability to secure housing
- Discrimination
- Hate group activity
- Resistance to affordable housing

Scope and Impact:

The Town of Bloomsburg is a majority White community. Bloomsburg is more diverse than the County; however, 90.58% of residents are White. The Bloomsburg University student body is 78.7% White. Approximately 80% of Bloomsburg residents who are Black or African American, 74.2% who are Hispanic or Latino, and 33.6% who are Asian are students at Bloomsburg University. From 1980 to 2010 the population increased 26.8% and the non-White population increased 602%.

Only 10% of homeowners and no renters indicated that housing discrimination never occurs in Bloomsburg. Focus groups and the online survey revealed that there are negative attitudes, possibly resulting in discrimination, toward people of color, people who are low income and/or participate in the Housing Choice Voucher (Section 8) program, particular neighborhoods, and outsiders who move to Bloomsburg from larger cities or other countries. About half (47%) of homeowners and 61.5% of renters who took the survey believe that housing discrimination is a problem in their community. About 57% of homeowners and 23% of renters agree that minorities have the same opportunities as non-minorities in their neighborhood. Three survey respondents, all renters, indicated that they have experienced housing discrimination in the past five years. Two respondents who work in Bloomsburg reported experiencing employment discrimination in the past five years.

Fair Housing Issue #6: Financial literacy and preparedness

Contributing Factors:

- Lack of preparedness for homeownership
- Lack of access to sustainable wage jobs

Scope and Impact:

Local banks are eager to work with first time homeowners and to equitably serve all people, including those who live in low- to moderate-income communities. They are also required to invest in low-to-moderate income Census Tracts because of the Community Reinvestment Act. While there are few non-White mortgage applicants in Town, the majority of these applicants are not seeking loans from local banks.

Purchasing a home can be less costly than renting; however, there are several barriers to becoming a homeowner. There are not any HUD-certified first-time homebuyer counseling programs in the Borough or in surrounding communities. Many of the older homes require costly repairs, upkeep, and utilities which render them unaffordable. More than 20% of mortgage applications in Berwick – and 26.3% of those from borrowers with income below 80% of the area median – are denied. About 6% of Bloomsburg homeowners who took the survey stated that the process of purchasing their home was difficult. Difficulties included finding a home in their budget (46.15%), getting approved for a mortgage (15.38%), finding a home that met their family's needs (38.46%), the paperwork (38.46%), saving for a downpayment (30.77%), and improving their credit score (15.38%). More than half of renters indicated that it would be difficult to purchase a home because of their lack of savings and finding a home that is affordable.

Improving credit and saving for a downpayment can be difficult when wages are relatively low. In the Town, the median household income for renters is just \$25,000 (this includes students).

Fair Housing Issue #7: Access to opportunity

Contributing factors:

- Lack of public transportation
- Inaccessible public spaces

Scope and Impact:

Because of the Town's relatively small size, residents generally have equitable access to opportunities. However, there is no public transportation in the Town. Bloomsburg University has a shuttle service available only to students. Nearly 11% of Bloomsburg households do not have a vehicle. Berwick renters are almost six times more likely to not have a vehicle than homeowners. Yet, residents commute an average of 15 to 18 minutes to their place of employment. A small percentage of residents (<3%) have a commute of more than one hour. Focus group participants suggested that public transportation would connect more Bloomsburg residents to better employment opportunities. About 10% of survey participants stated that transportation limited their housing options. Recognizing the need for more transportation options, the Town played an active role in SEDA-COG and Williamsport Area Metropolitan Planning Organizations' Coordinated Public Transit-Human Services Transportation Plan which was adopted in September 2019.

More than 25% of older adults age 65 and older, and close to 10% of the full population, have a disability. About 67% of homeowners with a disability who took the survey reported that it is somewhat difficult or very difficult to get around their neighborhood. Only 16% of homeowners and 7% of renters indicated that the quality of sidewalks in their neighborhood is very good or excellent.

CONTRIBUTING FACTORS

HUD defines contributing factors as "public or private policies, practices, or procedures that create, contribute to, perpetuate, or increase the severity of one or more fair housing issues...[they] may be outside of the ability of the program participant to control or influence."

Contributing factors are prioritized as low, medium, and high.

- **High priority** contributing factors are those that have a direct and substantial impact on fair housing choice or access to opportunity *and* those which the Town can control or influence.
- Medium priority contributing factors are those that have an indirect or less significant impact on fair housing choice or access to opportunity *and/or* those which the Town has limited authority or capacity to control or influence.
- Low priority contributing factors are those that have a noticeable but insubstantial impact on fair housing choice or access to opportunity and those which the Town has limited authority or capacity to control or influence.

The following page has a chart that lists the fair housing issues identified in the previous section along with the factors that contribute to each fair housing issue. A discussion about the scope and impact of each contributing factor follows along with a detailed action plan.

Fair Housing Issue	Contributing Factors	Priority
Knowledge about fair housing laws and rights	 Residents have limited knowledge about fair housing laws and rights Fair housing laws and rights change and are not always 	High High
	clearInconsistencies in communication	High
Affordable housing options	 Barriers to development Predatory affordable housing options Waiting lists for affordable housing programs High utility costs Insufficient shelter beds Lack of organized outreach to programs that assist with housing affordability Local ordinances restrict housing opportunities University impact on the housing market 	Medium Medium Low Low Medium High High Medium
Accessible housing options	 Limited stock of accessible housing Growing older adult population Lack of organized outreach to promote programs that assist with housing accessibility 	Low Low High
Housing quality	 Age of the housing stock Flooding Out-of-town landlords Fear of retaliation 	Low Medium High High
Bias and discrimination	 Stigma impacts certain groups' ability to secure housing Discrimination Hate group activity Resistance to affordable housing 	High High High High
Financial literacy and preparedness	Lack of preparedness for homeownershipLack of access to sustainable wage jobs	High Medium
Access to opportunity	Lack of public transportationInaccessible public spaces	Low Medium

This section of the AI includes goals and action steps for each of the identified contributing factors. Each goal is supported by actions that are connected to a key partners, sources of funding or other resources, metrics, and a timeline.

Fair Housing Issue: Knowledge about fair housing laws and rights

Contributing Factor: Residents have limited knowledge about fair housing laws and rights

Justification: Although the Town is a HUD entitlement community, it has limited CDBG funding available proportionate to the needs. The size of the Town limits its capacity to effectively organize a fair housing education initiative. The Town has also not participated in fair housing tests due to its limited capacity and distance from areas where such tests are usually performed. The survey revealed that residents have some knowledge of fair housing laws and rights; however, few understood the process to file a complaint. Currently, it would be difficult for a resident to determine how to submit a fair housing complaint using readily available information.

Goal: Improve resident knowledge about fair housing laws and rights by providing access to information and opportunities to ask questions or file complaints.

Action	Key Partners	Resources	Metrics	Timeline
Create a Fair Housing Hub on the SEDA-COG website and promote it to residents, municipalities, social service and government agencies, and housing and lending professionals.	SEDA-COG Town of Bloomsburg	The cost for this project is minimal	Number of page visitors	FY2020 to FY2024
Publicize and promote an annual fair housing hearing to provide residents with the opportunity to ask questions and/or share concerns related to fair housing.	SEDA-COG Town of Bloomsburg	CDBG	Number of people who attend the public hearing	FY2020 to FY2024
Ensure that municipal staff have access to and understand fair housing educational materials so that these can be shared with the public as needed.	Town of Bloomsburg	The cost for this project is minimal	Number of residents assisted with fair housing questions or concerns	FY2020 to FY2024

Fair Housing Issue: Knowledge about fair housing laws and rights

Contributing Factor: Fair housing laws and rights change and are not always clear

Justification: Discussion in focus groups revealed that many people are unsure about which groups are protected by federal and state fair housing laws and the extent of protection afforded by these laws. Because focus group participants were mostly professionals who are in some way engaged in housing, it can be extrapolated that the general public has less awareness about these laws. In addition, the interpretation and implementation of these laws occasionally changes through court cases and federal guidance.

Goal: Provide clear and up-to-date information about fair housing laws and rights to municipal staff, elected officials, residents, and professionals including real estate agents, private and nonprofit developers, insurance brokers, property managers, landlords, financial institutions, and real estate appraisers.

Action	Key Partners	Resources	Metrics	Timeline
Ensure that CDBG/HOME subrecipients fulfill the obligation to affirmatively further fair housing by including a clause in the contract and technical support.	SEDA-COG Town of Bloomsburg	The cost for this action is minimal	Inclusion in contracts	FY2020 to FY2024
Create a link to the Fair Housing Hub on the Town Website and promote the Fair Housing Hub through one mailing to inform residents and partners that is has been created.	Town of Bloomsburg	The cost for this action is minimal	Creation of link on website Number of mailing recipients	FY2020

Fair Housing Issue: Knowledge about fair housing laws and rights

Contributing Factor: Inconsistencies in communication

Justification: SEDA-COG provides notices to the Center for Independent Living (MyCIL) in Washington, DC and the Columbia-Montour Area Agency on Aging when it pursues housing rehabilitation or rental projects. These notices include program information, income limit records, and contact information. In the past two years, the local Center for Independent Living was inadvertently removed from the notice list. The PHA's tenant guide does not include all protected classes and names classes that are not protected by federal and state law in Pennsylvania.

Goal: Ensure clear, consistent, and correct information about fair housing rights and opportunities is distribute to the partners and the public as needed.

Action	Key Partners	Resources	Metrics	Timeline
Inform the local Center for Independent Living (MyCIL) about new projects.	SEDA-COG MyCIL	The cost for this action is minimal	Notifications sent	FY2020 to FY2024
Update the PHA tenant guide to reflect protected classes and update the tenant guide as needed.	SEDA-COG Columbia County Housing and Redevelopment Authorities	The cost for this action is minimal	Completion of update to tenant guide	FY2020

Fair Housing Issue: Affordable housing options

Contributing Factor: Barriers to development

Justification: Bloomsburg has limited land available for development. The land that is available has limited infrastructure and may therefore be expensive to develop. Development costs are further compounded by code requirements for multi-family housing. There is a large parcel of land above Geisinger that Community Strategies Group has interest in developing; however, the site has limited infrastructure.

Goal: Maintain existing affordable housing and create opportunities for new units of affordable housing.

Action	Key Partners	Resources	Metrics	Timeline
Continue to support Community Strategies Group's efforts to develop new units of affordable housing.	Town of Bloomsburg Chamber of Commerce	TBD	Feasibility assessed	FY2020 to FY2024

Fair Housing Issue: Affordable housing options

Contributing Factor: Predatory affordable housing options

Justification: Some residents of Bloomsburg have been displaced because of the lack of affordable housing in the Town. There are a few manufactured housing communities in neighboring municipalities, that lock residents in a rent-to-own contract that is predatory and financially unviable. There are also motels and campgrounds in nearby communities that are affordable but do not provide safe, stable housing opportunities. A new task force was created in March 2020 to investigate and address the impact of predatory housing options on residents in the region.

Goal: Reduce or eliminate predatory affordable housing options.

Action	Key Partners	Resources	Metrics	Timeline
Participate in the manufactured housing task force.	Town of Bloomsburg	The cost for this action is minimal	Participation in meetings	FY2020 to FY2024
Provide funding to solutions that address predatory affordable housing options.	Town of Bloomsburg	CDBG	Amount of funding provided Outcome of project that is funded	FY2021 to FY2024

Fair Housing Issue: Affordable housing options

Contributing Factor: Waiting lists for affordable housing options

Justification: The Housing Choice Voucher list in Columbia County is approximately two years long. Community Strategies Group also has a waiting list for their affordable housing units.

Goal: Support public and private efforts to create new units of affordable housing and explore opportunities to transition student rentals to affordable housing.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of creating an incentive for high-density development in the West End of town.	Town of Bloomsburg Chamber of Commerce CSG	TBD	Feasibility assessed	FY2020 to FY2024
Consider affordable housing needs when allocating CDBG funding.	SEDA-COG Town of Bloomsburg Private and nonprofit developers	CDBG	Funding allocated to affordable housing.	FY2020 to FY2024
When opportunities arise, support public and private efforts to create new units of affordable housing.	SEDA-COG Town of Bloomsburg	TBD	Actions taken.	FY2020 to FY2024

Fair Housing Issue: Affordable housing options

Contributing Factor: High cost of utilities

Justification: Because there are many large, older homes in the Town that may have high ceilings and a lack of insulation, utility costs are high. Many utility companies offer assistance to lowincome homeowners and these are promote on Columbia County's website. In addition, SEDA-COG offers weatherization services to low-income homeowners and renters.

Goal: Promote the utilization of programs that assist with the cost of utilities.

Action	Key Partners	Resources	Metrics	Timeline
Create a link to Columbia County's utility assistance resources page from the Fair Housing Hub.	Columbia County SEDA-COG Town of Bloomsburg	The cost for this action is minimal	Creation of the link	FY2020 to FY2024
Create a link to SEDA-COG's weatherization program on the Fair Housing Hub.	SEDA-COG Town of Bloomsburg	The cost for this action is minimal	Creation of the link	FY2020 to FY2024
Have materials about utility assistance programs available at Town Hall.	Town of Bloomsburg	The cost for this action is minimal	Residents assisted	FY2020 to FY2024

Fair Housing Issue: Affordable housing options

Contributing Factor: Insufficient shelter beds

Justification: There is increasing homelessness in the Borough of Berwick and throughout the region. People who leave the Gate House has difficulty finding housing. There are few options for people who want to leave domestic violence.

Goal: Assess and develop a plan to address needs related to homelessness throughout the region.

Action	Key Partners	Resources	Metrics	Timeline
Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Town and the region.	Continuum of Care Community Strategies Group SEDA-COG Town of Bloomsburg	CDBG	Completion of assessment	FY2021
Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.	Continuum of Care SEDA-COG	ESG	Submission of application Receipt of Funding Establishment of new initiative(s)	FY2022

Fair Housing Issue: Affordable housing options

Contributing Factor: Lack of organized outreach to promote programs that assist with housing affordability

Justification: There are many local, regional, and statewide programs available to assist people with housing affordability. Due to a lack of capacity, there currently isn't an organized approach to distributing this information to residents, social service agencies, and housing professionals.

Goal: Improve the availability of information related to affordable housing programs.

ĺ	Action	Key Partners	Resources	Metrics	Timeline
	Include information about affordable housing programs on the Fair Housing Hub.	SEDA-COG Town of Bloomsburg	The cost for this action is minimal.	Creation of the Fair Housing Hub	FY2020 to FY2024

Fair Housing Issue: Affordable housing options

Contributing Factor: Local ordinances restrict housing opportunity

Justification: R-S zoning restricts affordable housing development by requiring a large minimum lot size and limiting the number of units that can be built. Bloomsburg could re-zoning some of the undeveloped areas to the R-U Residential Urban District to allow for more density which could result in more affordable housing options; however, development may not be possible due to topography and lack of infrastructure.

The definition of disruptive conduct does not exclude victims of domestic violence. While this is not required by law, such a definition may discourage victims from seeking assistance when they are in danger. Currently, the Housing Ordinance states that a license can be revoked after two violations involving the same occupant. This is inordinately restrictive as most municipalities base this on three violations.

Goal: Ensure all ordinances are compliant with the fair housing act and reflect the Town's intention to ensure fair housing for all.

Action	Key Partners	Resources	Metrics	Timeline
Explore if any of the R-S undeveloped areas can be rezoned R-U to allow for more density and affordable housing.	Town of Bloomsburg	The cost of this action is minimal	Zoning updated	FY2020
Change the definition of disruptive conduct so that it excludes victims of domestic violence.	Town of Bloomsburg	The cost of this action is minimal	Revision of the definition	FY2020

Fair Housing Issue: Affordable housing options

Contributing Factor: University impact on the housing market

Justification: Bloomsburg University is a tremendous asset to the Town of Bloomsburg. Yet, Bloomsburg's rental housing market is dependent on Bloomsburg University. Due to declining enrollment, there are increasing rental vacancies in the Town. The University may require sophomores to live on campus in the future; this would result in additional vacancies. In many cases, particularly for larger apartments, it is more profitable to rent to students than to the general public. The large number of student rentals makes it difficult for others to find affordable housing

The university also impacts quality of life for Bloomsburg residents. While students contribute to the community through service project and by patronizing small businesses, there is sometimes conflict between residents and students. Parking can be difficult on weekends when there are out-of-town visitors. About 65-70% of police calls are related to University students. This may be problematic as the student body is more diverse than the general population; however, further study would be required to draw conclusions.

Goal: Transform vacant rentals into new units of affordable housing.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of transitioning student housing to affordable housing in conversation Marr Development, Community Strategies Group, and other private and nonprofit developers.	Town of Bloomsburg Private and nonprofit developers Landlords	TBD	New units of affordable housing	FY2020 to FY2024

Fair Housing Issue: Accessible housing options

Contributing Factor: Limited stock of accessible housing

Justification: The survey and focus group revealed that there is not enough accessible housing in the Town. In addition, accessible housing that was built years ago may not meet current ADA (Americans with Disabilities Act) standards. Ensuring that this housing is available is critical to the safety and well-being of residents. Creating more accessible housing is difficult because of limited land available for development and the cost of updating older and/or historic homes. Most homes in Bloomsburg have two floors which makes accessibility difficult. Community Strategies Group recently created new units of accessible housing at Bloom Mills.

Goal: Increase the accessibility of housing in Bloomsburg.

Action	Key Partners	Resources	Metrics	Timeline
Consider accessible housing needs when allocating CDBG funding.	SEDA-COG Town of Bloomsburg Private and nonprofit developers	CDBG	Funds allocated Modifications completed New units of accessible housing	FY2020 to FY2024

Fair Housing Issue: Accessible housing options

Contributing Factor: Growing older adult population

Justification: There are 1,459 older adults aged 65 and over representing 10.2% of the population. Nearly 5.6% of the population is age 75 and older. About 581 older adults age 65 and over live alone. Because there are few assisted living communities and limited affordable housing for older adults in the region, many older adults choose to age in place.

Goal: Explore the feasibility of providing more support to help older adults age in place.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of creating a program that provides resources to help older adults age in place.	SEDA-COG Town of Bloomsburg Area Agency on Aging	CDBG AARP	Feasibility assessment completed	FY2022

Fair Housing Issue: Accessible housing options

Contributing Factor: Lack of organized outreach to promote programs that assist with housing accessibility

Justification: There are many local, regional, and statewide programs available to assist people with housing accessibility. Due to a lack of capacity, there currently isn't an organized approach to distributing this information to residents, social service agencies, and housing professionals. The Center for Independent Living (MyCIL) based in Scranton is expanding outreach efforts in the region and could potentially be a partner to assist with this gap.

Goal: Improve the availability of information related to accessible housing programs.

Action	Key Partners	Resources	Metrics	Timeline
Include information about accessible housing programs on the Fair Housing Hub.	SEDA-COG Town of Bloomsburg	The cost for this action is minimal.	Creation of the Fair Housing Hub	FY2020 to FY2024
Support MyCIL outreach efforts by sharing information.	Town of Bloomsburg MyCIL	The cost for this action is minimal	Reach of information distributed	FY2020 to FY2024

Fair Housing Issue: Housing quality

Contributing Factor: Age of the housing stock

Justification: In Bloomsburg, nearly 2,400 units of housing were built before 1940. Older homes often require costly maintenance and repairs. About 86% of housing was built before 1980 and may have lead-based paint. The lead exposure risk is highest in Census Tract 512.

Goal: Maintain and improve the quality of older homes in the Town.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of creating a housing rehabilitation program to income eligible homeowners.	SEDA-COG Town of Bloomsburg	HOME CDBG	Feasibility assessed	FY2021
Explore the feasibility of launching a regional initiative to abate lead-based paint.	SEDA-COG Town of Bloomsburg	EPA HUD Lead-Based Paint Hazard Control (LHC) and Lead Hazard Reduction (LHRD)	Feasibility assessed	FY 2022

Fair Housing Issue: Housing quality

Contributing Factor: Flooding

Justification: The Town of Bloomsburg has not yet recovered from flooding that occurred in 2011. The Town of Bloomsburg has over 400 structures located in the Special Flood Hazard Area. This equates to 12.5% of all structure in Bloomsburg. The West End of Bloomsburg remains at risk of flooding and likely will for years. Properties in this area are not being significantly reinvested in due to this frequent risk. Flood insurance premiums may increase as much as 500% in two years due to the Biggert Waters Act. Public funds cannot be spent in the floodway which makes it difficult to address issues However, both the Town and SEDA-COG proactively address this issue. SEDA-COG has led an initiative to build a flood wall and the Town consistently educates residents of this area of their rights and opportunities. SEDA-COG also offers a low-cost elevation certificate to residents. New units of housing could be built in the floodway with living space and mechanicals on upper floors; this would have to be done with private funding.

Goal: Continue to promote flood recovery and revitalization in the flood-impacted areas of the West End.

Action	Key Partners	Resources	Metrics	Timeline
Continue to educate homeowners, residents, and housing professionals about their rights and opportunities in the flood areas.	Town of Bloomsburg SEDA-COG	Already in place	People reached through outreach efforts	FY2020 to FY2024

Fair Housing Issue: Housing quality

Contributing Factor: Out-of-town landlords

Justification: Many rentals in the Town of Bloomsburg are owned by out-of-town landlords. They may be unaware of housing problems or have limited ability to address them quickly due to their lack of proximity. Others may be uninterested in ensuring that their properties are well maintained.

Goal: Ensure that rentals owned by out-of-town landlords are properly maintained.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of developing a mandatory landlord education program.	SEDA-COG Town of Bloomsburg	The resources for this action are minimal	Feasibility completed	FY2022
Ensure that rentals owned by out- of-town landlords that have housing quality issues are addressed by code enforcement staff.	Town of Bloomsburg	The resources for this action are minimal	Number of problems addressed	FY2020 to FY2024
Fair Housing Issue: Housing quality

Contributing Factor: Fear of retaliation

Justification: Focus group discussion revealed that many low-income and Section 8 tenants do not report housing quality problems because they are afraid of eviction. When social service agencies attempt to intervene, some landlords are resistant to make improvements to ensure tenants' health and well-being.

Goal: Ensure that tenants are aware of their rights.

Action	Key Partners	Resources	Metrics	Timeline
Include tenant rights information on the Fair Housing Hub.	SEDA-COG Town of Bloomsburg	The cost for this action is minimal	Creation of the Fair Housing Hub	FY2020
Establish a relationship between code enforcement staff and social service agencies that encounter housing quality issues so that the Town can address landlords that are reluctant to make needed repairs.	Town of Bloomsburg Social service agencies	The cost for the action is minimal	Establishment of relationship	FY2020

Fair Housing Issue: Bias and discrimination

Contributing Factor: Stigma impacts certain groups' ability to secure housing

Justification: Many groups that are not protected by federal and state fair housing laws face barriers to securing safe and affordable housing. These groups may also face barriers to securing employment. These groups include people exiting shelter, people with a criminal background, people leaving domestic violence, people who are LGBTQ, people who participate in public housing, and people who are newcomers to the area. The focus groups and survey revealed that that there are negative attitudes about these groups. The Town of Bloomsburg is planning to pass such an ordinance in the near future which will also create a local Human Relations Commission.

Goal: Ensure that all residents feel welcome and have equitable access to housing, employment, and other opportunities.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Pass and enforce an Anti- Discrimination Ordinance.	Borough of Berwick	The cost for this action is minimal.	Ordinance enacted	FY2020
Establish a Human Relations Commission with members that represent adversely impacted groups in the community.	Town of Bloomsburg	The cost for this action is minimal.	Commission established	
Participate in Welcoming Week each September.	SEDA-COG Borough of Berwick United Way Social service agencies	The cost for this action is minimal	Participation in Welcoming Week Actions taken during this week	FY2021 to FY2024

Welcoming Week is a national event organized by Welcome America and held each September. The purpose of Welcoming Week is to "bring together neighbors to demonstrate that people of all backgrounds can come together and create strong communities by building meaningful connections and affirming the benefits of welcoming everyone." Welcome America publishes an event toolkit to assist communities with organizing an event or campaign.

Fair Housing Issue: Bias and discrimination

Contributing Factor: Discrimination

Justification: Instances of housing and employment discrimination were reported in the survey and focus groups. Bloomsburg University's most recent campus climate survey affirms that women, people of color, and people who are LGBTQ are treated differently. For example, a focus group participant noted that the university's students of color are told that it is not safe to go past the fountain – which makes many of the Town's resources and opportunities unavailable to them. SEDA-COG monitors fair housing complaints by submitting an annual request to the Pennsylvania Human Relations Commission (PHRC).

Goal: Educate the community about fair housing rights and encourage residents to report housing and other forms of discrimination.

Action	Key Partners	Resources	Metrics	Timeline
Participate in Fair Housing Month to raise awareness about fair housing rights and how to file complaints.	SEDA-COG Town of Bloomsburg North Penn Legal Services PHA Social service agencies	The cost for this action is minimal	Participation in this event	FY2020 to FY2024
Continue to submit an annual right-to-know request to the PHRC and address any complaints that are received	SEDA-COG Town of Bloomsburg	The cost for this action is minimal	Submission of request	FY2020 to FY2024

Fair Housing Issue: Bias and discrimination

Contributing Factor: Hate group activity

Justification: While there is not evidence that hate group activity is widespread or tolerated; there has been evidence of hate activity in the Town over the years.

Goal: Report local hate group activity if it should occur again.

Action	Key Partners	Resources	Metrics	Timeline
Report known hate group activity to the Southern Poverty Law Center which tracks such activity nationally.	Bloomsburg Police Department	The cost for this action is minimal	Reports made (if needed)	FY2020 to FY2024

Fair Housing Issue: Bias and discrimination

Contributing Factor: Resistance to affordable housing

Justification: There is resistance to affordable housing. Focus group participants reported that some local residents are concerned that the Town will attract people who do not work by promoting affordable housing. One focus group commented, 'if you say Section 8, people come out with pitchforks.'

Goal: Promote the success of local affordable housing programs.

Action	Key Partners	Resources	Metrics	Timeline
Issue an annual proclamation to recognize someone who has made a positive contribution to fair housing in the local community during Fair Housing Week.	Town of Bloomsburg	The cost of this action is minimal	Proclamations issued	FY2020 to FY2024

Fair Housing Issue: Financial literacy and preparedness

Contributing Factor: Lack of preparedness for homeownership

Justification: Due to limited income and poor credit, many Bloomsburg residents have been unsuccessful in securing a mortgage to purchase a home. The region does not currently have a HUD-certified housing counseling agency to assist residents with this major steps. Local banks have expressed a desire to connect with more people interested in purchasing their first home.

Goal: Improve residents' ability to obtain a mortgage and purchase a home.

Action	Key Partners	Resources	Metrics	Timeline
Establish a relationship with a HUD-approved housing counseling agency to offer financial education including improving credit and a first-time homebuyers program in the region.	SEDA-COG	TBD	Graduates of first- time homebuyer program	FY2020
Establish a partnership between social service agencies and local banks to help them connect with, prepare, and assist first-time homebuyers.	Local banks Social service agencies	The cost of this action is minimal	Establishment of partnership	FY2021

Fair Housing Issue: Financial literacy and preparedness

Contributing Factor: Lack of access to sustainable wage jobs

Justification: The median household income in Bloomsburg is lower than the surrounding area. While there are many jobs in the Town and surrounding area, they do not all pay a sustainable wage. Many residents do not have a vehicle and public transportation is not available. Because of the lack of transportation, access to jobs in the Town is important.

Goal: Encourage the creation of new sustainable wage jobs.

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of creating an incentive to attract new employers that pay sustainable wages to the Town.	Town of Bloomsburg	The cost of this action is minimal	Feasibility assessed	FY2024

Fair Housing Issue: Access to opportunity

Contributing Factor: Lack of public transportation

Justification: There is no public transportation in Columbia County. A lack of transportation limits work and housing opportunities. SEDA-COG, along with the Williamsport MPO, recently developed a coordinated public transit-human services transportation plan for nine counties. One of the plan's goals is to create a fixed route feasibility study and demonstration pilot public transportation route along the Route 11 corridor.

Goal: Advocate for public transportation in the Borough.

Action	Key Partners	Resources	Metrics	Timeline
Contribute to SEDA-COG's transportation feasibility study and advocate for Bloomsburg's inclusion in the pilot route.	SEDA-COG Town of Bloomsburg	The cost to the Borough is minimal	Inclusion in the pilot route	FY2020 to FY2024

Fair Housing Issue: Access to opportunity

Contributing Factor: Inaccessible public spaces

Justification: More than 25% of older adults age 65 and older, and close to 10% of the full population, have a disability. About 67% of homeowners with a disability who took the survey reported that it is somewhat difficult or very difficult to get around their neighborhood. Only 16% of homeowners and 7% of renters indicated that the quality of sidewalks in their neighborhood is very good or excellent. The Town recently completed a Walk Bike Master Connectivity Plan. While the plan is not focused on accessibility, many of its recommendations would improve conditions for people with disabilities. In addition, a focus group participant noted that Bloomsburg University may implement a sidewalk improvement project.

Goal: Ensure that public spaces are accessible to people with disabilities.

Action	Key Partners	Resources	Metrics	Timeline
Implement the Walk Bike Plan.	Town of Bloomsburg	AARP Multi-Modal Transportation Fund Grants (DCED and PennDOT)	Completion of each accessibility improvement	FY2020 to FY2024
Support the University's sidewalk project.	Town of Bloomsburg	Minimal resources are required for this project	Meetings attended Support offered to gather information or implement projects	FY2020 to FY2024

SIGNATURE PAGE

Submission Date: July 14, 2020 Submitter Name: Tyler Dombroski Contact Information: SEDA Council of Governments

tdombroski@seda-cog.org

(800) 332-6701

Type of Submission: Single Program Participant-Town of Bloomsburg

Type of Program Participant: Consolidated Plan Participant

Time Period Covered by Assessment: July 1, 2020 through June 30, 2025

Initial, Amended, or Renewal: Initial

To the best of its knowledge and belief, the statements and information contained in this analysis are true, accurate, and complete and the program participant has developed this Analysis of Impediments to Fair Housing Choice in compliance with all federal regulations. The professional opinions offered herein reflect both the findings of this study and the suggestions of the assessor.

The program participant will take meaningful actions to further the goals identified in this Analysis of Impediments to Fair Housing Choice.

Approved and adopted,

hasher 7/15/2020

Date

Signature William Kreisher, Mayor

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Insert Minutes from Town Council Meeting Here

APPENDIX A: SURVEY

An online survey was developed to anonymously collect information about perceptions and experiences related to fair housing and opportunity. The survey was advertised using flyers, social media, email and the Town website. Information about the survey was provided at all focus groups and the first public hearing.

An attempt was made to collect additional paper-based surveys in partnership with the library, Columbia County Housing Authority, and social service programs to ensure representation from the groups who may be disparately impacted by fair housing choice. Due to the COVID-19 pandemic, we were unable to collect any paper-based surveys. The online survey was originally scheduled to close on March 13th but was then extended through April 8th due to these circumstances. Input was received from several representatives of organizations that have a strong understanding of housing-related issues in the Borough through focus groups and interviews.

Because this analysis was conducted at the same time as the neighboring borough of Berwick, and because many people and organizations are involved in both communities, one survey was used for both analyses. Data from all respondents is shown as a comparison group.

A total of 138 responses were received. The attached results from SurveyMonkey include all survey responses only from people who live in Bloomsburg. Bloomsburg renters and homeowners and all respondents as a comparison group are shown in the pages that follow.

Thirty-six (36) Bloomsburg respondents provided information about whether they rent or own. There were 20 homeowners and 14 renters. In addition, two respondents indicated that they were living with friends or family. About 40% of homeowners, and 7.14% of renters, are retired. More than 78% of renters, and 35% of homeowners, indicated that they work full time. None of the renters participated in a publicly-funded housing program.

All but one Bloomsburg survey respondents completed high school. An additional 47.2% of respondents graduated from college and 27.8% completed graduate school. One survey respondent identified as American Indian or Alaska Native and two identified as Hispanic or Latino; the remainder were White and not Hispanic or Latino. Respondents did not report speaking any languages other than English. Two respondents, one homeowner and one renter, indicated that they do not have access to a vehicle; however, 5.88% of homeowners and 21.43% of renters rely on friends or family for transportation.

Fifteen percent (15%) of Bloomsburg homeowners and none of the renters indicated that they have a disability. About 67% of homeowners with a disability reported that it is somewhat difficult or very difficult to get around their neighborhood. Two homeowners stated that their home is not fully accessible given their disability. None of the survey respondents have ever requested an accessibility modification.

About 75% of Bloomsburg homeowners, and 78.57% of renters, reported that they live in a neighborhood that includes people from more than one racial or ethnic background. Nearly all (80%) homeowners and 92.31% of renters stated that their neighborhood includes people of different income levels.

The table below shows the percentage of respondents who reported that various aspects of their neighborhood were "very good" or "excellent." Bloomsburg renters rated housing conditions, green space, and parks or playgrounds significantly lower than homeowners.

* -	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Cleanliness	50%	42.86%	51.09%
Safety	42.11%	28.58%	46.66%
Roads	40%	21.43%	29.67%
Sidewalks	15.79%	7.14%	20.48%
Housing Conditions	35%	7.69%	32.97%
Noise Level	25%	23.07%	42.39%
Green Space	40%	15.38%	42.39%
Parks or Playgrounds	38.89%	15.38%	29.41%

The chart below and on the following page shows the percentage of respondents who indicated that they could access each of the amenities listed in five minutes or less in a car. Farmers markets and services for senior citizens were significantly less accessible to Bloomsburg renters than to owners; however, several amenities such as restaurants, community centers, the library, the municipal building, social service programs, and banks were more accessible to renters than to homeowners.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Supermarket	63.15%	50%	54.35%
Small Grocery Store	64.71%	61.53%	60.68%
Farmers Market	44.44%	23.07%	34.83%
Public Park	57.9%	50%	49.45%
Preschools	44.45%	46.15%	39.54%
Public Schools	61.12%	69.23%	40.45%
Private Schools	22.22%	46.15%	23.87%
Restaurant	68.42%	92.76%	60.87%
Bank	63.16%	92.86%	57.61%
Doctor's Office	26.32%	28.57%	29.35%
Dentist's Office	47.37%	53.84%	40%

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Counseling Services	26.31%	23.07%	13.33%
Pharmacy	47.37%	46.15%	42.7%
Hospital or Emergency Care	50%	50%	36.56%
Services for Seniors	30%	14.29%	21.74%
Community Center	22.22%	35.72%	20%
Library	47.37%	78.57%	46.74%
Municipal Building	52.63%	76.92%	48.89%
House of Worship	60%	71.43%	55.92%
Police Station	63.16%	53.84%	46.16%
Social Service Programs	22.22%	53.85%	17.98%
Recreational Programs	31.58%	30.77%	20%

The chart below shows the percentage of respondents who indicated that they 'agree' or 'strongly agree' with each statement. Bloomsburg homeowners are more likely than renters to believe that low-income people, people with disabilities, and older adults have enough housing choices. Bloomsburg renters are much more likely to report that their community is segregated than renters. Most (84.61%) renters and 40% of homeowners believe that housing discrimination has occurred in their community.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Low-income people have enough housing choices in my community	35%	23.08%	26.38%
People with disabilities have enough housing choices in my community	20%	0	14.13%
People age 65 and older have enough housing choices in my community	45%	38.46%	34.78%
There are enough Housing Choice Vouchers (Section 8) in my community	15%	15.38%	11.83%
Housing discrimination never happens in my community	10%	0	7.61%
I understand my fair housing rights	55%	71.43%	61.54%
My municipalities housing and land use policies are fair to all people	25%	14.29%	26.38%
All people in my neighborhood have similar access to housing, work, and other opportunities regardless of their background	45%	28.58%	38.46%
There is segregation in my community	10%	50%	24.17%
Public buildings and facilities in my community are accessible to people with disabilities	55%	78.58%	65.94%

The chart on the next page shows the percentage of respondents who indicated that the following issues were a problem in their neighborhood. In general, Bloomsburg homeowners were more likely to report problems than renters with the strong exception of home repairs/maintenance, segregation, housing discrimination, zoning, and codes.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Real estate sales	75%	53.85%	27.47%
Real estate appraisals	55%	23.07%	16.48%
Rental market	80%	76.92%	48.35%
Housing development	65%	53.85%	26.37%
Home construction	57.9%	53.84%	17.78%
Home repairs/improvements	63.16%	92.31%	30%
Mortgage and lending industry	57.89%	38.46%	17.78%
Segregation	52.64%	84.61%	22.22%
Housing discrimination	47.37%	61.53%	22.22%
Zoning	52.63%	78.57%	34.78%
Land use	57.9%	61.54%	23.08%
Municipal codes	52.63%	71.43%	29.35%
Local tax policies	47.37%	53.84%	26.37%
Access to public buildings	73.68%	71.43%	8.79%
Housing Choice Vouchers (Section 8)	42.11%	50%	28.26%
Low-income neighborhoods	68.42%	50%	36.96%
Gentrification	52.63%	35.72%	15.22%

Additional information was provided about these responses:

- define community... zoning, land use and taxes are too rigid for a TOWN w/ defined land limits... TOWN should redefine ----number of unrelated/unit as marriage has not been as popular as in our generation and students are people and two students should be allowed to rent an apt .Housing is very expensive for students as a result of the present zoning laws. These insane laws are pushing potential students away from our University and our Town. Zoning districts are killing the Town...................... (homeowner)
- I don't know how 90% of the rentals on our street are even up to code. They are in deplorable condition. Some of the front porches are so rotted they have holes in the floor. (homeowner)
- While I own a building and rent to students and have a retail business, I am a part-time resident and though interested unable to attend Town Council meetings. The newspaper is a major disappointment. So my information is from a few senior citizen friends and my student tenants. Somewhat limited. (homeowner)
- I think there should be some limits to the number of university students housed in the downtown (renter)
- Because of all the students, there aren't many apartments available for the rest of us. (renter)
- The rental market is low due to college housing. Some landlords are willing to rent to noncollege students but up-charge and charge per person in the rental property. This makes it difficult for low income people to find affordable places (renter)
- There is limited rentals for young professionals that are single or couples. Lots of housing for seniors, low-income, and especially college housing. College housing is definitely an eye-soar in this town. I see that the students obviously trash most of the student housing, but that's why I would like to keep it separate from the rest of the town. (renter)

- There needs to be less college housing so there can be more low income housing for those in need. (renter)
- Not a lot of low income housing and unfair pricing with no utilities included, a lot of student only housing (renter)

More than half of Bloomsburg homeowners (65%), and 38.46% of renters, rated the condition of their home as 'excellent' or 'very good.' The chart below shows the percentage of respondents that reported experiencing various kinds of housing problems.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Lead-based paint	5.26%	7.69%	4.55%
Stairs or porch in need of repair	26.32%	23.08%	17.05%
Roof in need of repair	26.32%	23.08%	18.18%
No insulation	26.32%	30.77%	25%
Mice, rats, or roaches	10.53%	7.69%	13.64%

While most Bloomsburg respondents reported that they have a smoke detector, nearly 40% 40% of respondents do not have a carbon monoxide detector.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
Smoke detector	100%	92.31%	93.18%
Carbon monoxide detector	63.16%	61.54%	54.55%
Interior accessibility modifications	36.84%	23.08%	32.95%
Exterior accessibility modifications	15.79%	0	15.91%
Emergency exit plan	68.42%	53.85%	65.91%

Proximity to work was the most important factor in choosing a home. Affordability was important for 55% of homeowners and 53.85% of renters. No respondents reported that their housing choice was impacted by discrimination, feeling unwelcome, or their disability.

About 90% of Bloomsburg homeowners and 57.14% of renters indicated that they would like to continue to live in their current home/neighborhood. About 20% of homeowners and 76.92% of renters have looked for a place to live in the past five years. About 70% of homeowners and 50% of renters reported that they were able to find safe, affordable housing in their desired neighborhood.

About 6% of Bloomsburg homeowners stated that the process of purchasing their home was difficult. Difficulties included finding a home in their budget (46.15%), getting approved for a mortgage (15.38%), finding a home that met their family's needs (38.46%), the paperwork (38.46%), saving for a downpayment (30.77%), and improving their credit score (15.38%). More than half of renters indicated that it would be difficult to purchase a home because of their lack of savings and finding a home that is affordable.

Many Bloomsburg homeowners reported that they have difficulty maintaining their home due to the cost of repairs (44.44%) and because of a lack of skills to complete the needed repairs on their own (50%).

About 45% of Bloomsburg homeowners have applied for a mortgage or home improvement loan in the past five years. More than 20% of renters also applied for a mortgage or home improvement loan and 67% of these were denied. Some loans were denied because of lack of savings and low credit scores.

Three Bloomsburg renters have experienced housing-related discrimination in the past five years. None of them reported this discrimination. Respondents reported that the following occurred:

- I was approved for a place and brought my partner to view the place before I officially signed the lease. Landlord said they forgot the lease and would be right back. Never heard back from the landlord and was left outside of the premises confused. (Respondent indicated that this discrimination was based on race, color, and ethnicity.)
- Would not let me rent because of my criminal background
- Told they wanted to rent to someone with more rental experience

One homeowner reported experiencing employment discrimination related to age. It was not reported.

One homeowner and three renters reported that they are aware of housing discrimination that has occurred in Bloomsburg. In addition, four people reported that they are aware of employment-related discrimination. We received the following comments:

- Some landlords wont rent to single males or to minorities
- Young professionals not able to rent since it was college housing even though it was away from the college.
- Could not get a job based on their race and background
- Being too young to rent to
- A dress shop won't sell a dress to a LGBT couple

Respondents were asked if they are aware of any prejudicial attitudes in the community. The following comments were received from Bloomsburg homeowners:

- the area has them all but it's not obvious
- race, national origin
- African American college students experience discrimination all the time in downtown.

The following comments were received from Bloomsburg renters:

- Lots of prejudice here in Bloomsburg. A wedding dress shop wouldnt sell a dress to LGBT couples. Some landlords wont rent to minorities.
- A lot of the people that live in Bloomsburg that are older do not like the younger college students and it creates tension in the town.
- People judge others for their gender or sex, people think transgender people are wrong for their decisions. It is a small town so race comes into play as well.

The chart below shows the percentage of respondents who indicated that they 'strongly agree' or 'agree' with each statement about fair housing laws and practices.

	Bloomsburg Homeowner	Bloomsburg Renter	All Respondents
I understand federal and state fair housing laws	44.45%	38.46%	42.67%
If I experienced housing discrimination, I would	41.18%	46.15%	36.11%
know who to report it to			
If I experienced employment discrimination, I would know who to report it to	50%	69.23%	62.16%
Fair housing laws are enforced in my community	60%	53.85%	60.87%
Women have the same opportunities as men in my community	52.94%	58.33%	63.38%
Minorities have the same opportunities as non- minorities in my community	56.25%	23.08%	48.57%
People with disabilities have the same opportunities as non-disabled people in my community	41.17%	46.15%	43.67%
My municipality supports the development of affordable housing	50%	23.08%	56.17%

In addition to residents, 44 people who work in the Town of Bloomsburg completed the survey. Two people indicated that they are aware of discrimination involving their employer; these two cases related to a hostile work environment that was reported to HR and not addressed and discriminatory hiring practices. All workplaces are accessible to people with disabilities. One person reported that their employer does not communicate with people who speak a language other than English and 'refers them elsewhere.' Respondents indicated that they are aware of the following discriminatory housing practices in Columbia County: discriminatory trust or lease provisions, discriminatory real estate practices, occupancy quotas, segregation, disinvestment, and discriminatory home building practices

The survey flyer and complete survey results follow. Narrative responses are provided in their entirety and are verbatim.

Fair Housing is Everybody's Right



Take Our Survey

To share your experience and ideas related to fair housing choice in the **Town of Bloomsburg.** Your feedback will be used to develop an Analysis of Impediments to Fair Housing Choice.

Complete the Survey by March 13th

MyHousingSurvey.com



All responses are anonymous If you have questions or need assistance, contact Jessica R. Dreistadt, Director of Research and Communications at Hailstone Economic, at (484) 225-4929 or jdreistadt@hailstoneeconomic.com.











ANSWER CHOICES	RESPONSES	
Borough of Berwick	0.00%	0
Town of Bloomsburg	100.00%	58
In Columbia County, but not Berwick or Bloomsburg	0.00%	0
Outside of Columbia County	0.00%	0
TOTAL		58

Q1 Where do you live?



Q2 Are you	employed?
------------	-----------

ANSWER CHOICES	RESPONSES	
Yes, full time	52.63%	30
Yes, part time	10.53%	6
Yes, I'm self-employed	8.77%	5
No, I'm looking for work	0.00%	0
No, I'm a student	1.75%	1
No, I'm a stay-at-home parent or caretaker	3.51%	2
No, I'm retired	22.81%	13
Other (please specify)	0.00%	0
TOTAL		57



ANSWER CHOICES	RESPONSES	
Borough of Berwick	3.70%	1
Town of Bloomsburg	70.37%	19
In Columbia County, but not Berwick or Bloomsburg	3.70%	1
Outside of Columbia County	22.22%	6
I don't work	0.00%	0
TOTAL		27

Q4 How does the place where you work accommodate people with disabilities (including visual, hearing, physical, cognitive, emotional)? Check all that apply.



ANSWER CHOICES	RESPONSES	
ADA-accessible facilities (i.e. ramps or accessible bathrooms)	88.89%	24
Changing work responsibilities or schedules	37.04%	10
Making different equipment available	37.04%	10
Providing interpreters or closed captioning services	33.33%	9
Using accessible or assistive technologies	37.04%	10
Allowing service animals	40.74%	11
Changing policies	11.11%	3
I don't know	7.41%	2
Other (please specify)	3.70%	1
Total Respondents: 27		

Q4 How does the place where you work accommodate people with disabilities (including visual, hearing, physical, cognitive, emotional)? Check all that apply. (other responses)

• No employees

Q5 How does the place where you work communicate with people who speak limited English?



ANSWER CHOICES	RESPONSES	
Translating signs into other languages	25.00%	6
Translating documents into other languages	45.83%	11
Using a translator	54.17%	13
Other (please specify)	25.00%	6
Total Respondents: 24		

Q5 How does the place where you work communicate with people who speak limited English? (other responses)

- I don't know
- make do using limited English (with customers)
- no non English speakers
- refer them elsewhere
- We use smart phones

Q6 Are you aware of any instances of discrimination involving your employer?



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	27
TOTAL		27

Q7 Tell us about what happened and how it was resolved.

- I am the employer owner sole proprietor
- N/A
- na
- We do not discriminate towards any clients and if we cannot accommodate them at our shelter we provide other resources for them.

Q8 To your knowledge, has your employer reviewed its policies, procedures, and practices to ensure that they are not discriminatory? Explain your answer.

- Everyone is offended by everything. For a business to not constantly look at its policies would be short sided
- I have no access to that info.
- I work in a law office, so I am sure that everything is handled in accordance with discrimination law. However, I am not fully aware of those laws or how our policies are reviewed or changed by management.
- My current employer has eliminated the interviewing process and goes strictly off of the testing score to get into the job. Highest score gets the job, obviously does not mean the best candidate for the job though.
- No
- No idea
- Not that I am aware of
- yes
- Yes- policies and procedures are often discussed and updated
- Yes, during my training they went thorough policies in depth and included practices for people with disabilities.
- Yes, each year policies are reviewed and revised if needed.
- Yes.
- Yes. We discuss it often.
- Yes. They've reviewed/updated manuals and policies to accommodate people.
- Yes. We have a policy and procedure committee that reviews policies such as our discrimination policy.
- Yes. We have plenty of policies such as HIV individuals, having interpreter services so we can assist people with different languages and our Participants rights policy that we explain to all clients.

Q9 Describe any training your employer offers related to non-discrimination and/or fair housing practices, if applicable.

- I do not know of anyone in my profession with any serious disabilities.
- It was mandatory to complete a month long training on all different factors including how to advocate among individuals from different backgrounds and cultures.
- None
- None
- None
- none
- None
- Online training courses are available to all employees.
- Required online and in person training during hiring process
- We have a handbook section regarding discrimination of co-workers and/or clients, which every enployee signs to acknowledge receipt and potential consequences, up to and including termination.
- When training, I did a lot of multi-cultural training, as well as training concerning the LGBTQ+ community as well.
- Yearly training



Q10 What kind of work do you do? Check all that apply.



Columbia County Fair Housing Choice Survey

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ANSWER CHOICES	RESPONSES	
Government	18.52%	5
Social Services	22.22%	6
Real Estate (i.e. sales, appraisals, property management)	7.41%	2
Insurance	0.00%	0
Landlord/Apartment Manager	7.41%	2
Building Trades (i.e. construction, plumbing)	3.70%	1
Residential Development	0.00%	0
Legal	7.41%	2
Banking or Finance	0.00%	0
Manufacturing or Light Industrial	0.00%	0
Wholesale or warehousing	3.70%	1
Transportation	0.00%	0
Utilities	0.00%	0
Retail	11.11%	3
Food Service or Hospitality	11.11%	3
Arts or Entertainment	0.00%	0
Information Technology	0.00%	0
Health Care	18.52%	5
Education - Pre-K through 12	7.41%	2
Higher Education	0.00%	0
Small business (less than 50 people)	0.00%	0
Medium or large business	0.00%	0
Other (please specify)	3.70%	1
Total Respondents: 27		

Q10 What kind of work do you do? Check all that apply. (other responses)

• Dr office



Q11 What level of government is your employer?

ANSWER CHOICES	RESPONSES	
Federal	25.00%	1
State	0.00%	0
County	25.00%	1
Municipal	50.00%	2
Other (please specify)	0.00%	0
TOTAL		4

Q12 Is the building where you work fully accessible to people with disabilities?



ANSWER CHOICES	RESPONSES	
Yes	100.00%	4
No	0.00%	0
TOTAL		4
Q13 Explain your answer above.

- It is street level and there are elevators to different floors
- There's at least a ramp but that is all I know of to accommodate people with any disabilities.

Q14 What factors do you take into consideration when selecting a site for a new housing project?

Answered: 0 Skipped: 58

Q15 What criteria do you use to evaluate an applicant for rental housing?

• ability to pay the rent by semester during fall/spring is primary; then in speaking to the applicant I get a sense of their commitment to be a responsible tenant.

Q16 Briefly describe your mortgage underwriting policies. What do you take into consideration when deciding whether or not to approve a loan?

No responses.

Q17 How do you market opportunities for financing accessibility upgrades, if applicable?

No responses.

Q18 How do you market to people with limited English proficiency?

No responses.

Q19 How do you affirmatively market to women and minorities?

No responses.

Q20 How do you engage with, and create opportunities in, underserved communities?

No responses.

Q21 Does your neighborhood include people from more than one racial or ethnic background?



ANSWER CHOICES	RESPONSES	
Yes	72.50%	29
No	15.00%	6
I don't know	12.50%	5
TOTAL		40

Q22 Does your neighborhood include households with different levels of income?



ANSWER CHOICES	RESPONSES	
Yes	79.49%	31
No	10.26%	4
I don't know	10.26%	4
TOTAL		39

Q23 What do you like most about your neighborhood?

- access to downtown
- Being able to walk to most places
- Being away from university students, close to park.
- Center of Bloomsburg
- Convenient to downtown
- conviviality
- Feeling of community
- friendly
- Friendly people
- I am not sure.
- I feel safe in it.
- I like the well maintained homes and the
- it is on the hill and away from the floods that plague Bloomsburg!!
- It's quiet
- It's quiet
- It's quiet, close to town and country area, and most of the people are friendly
- It's in town.
- location
- location -- neighbors
- Most of the people are pretty nice and at least keep to themselves.
- multicultural nature of the neighborhood
- our house. One house across the street and the next door neighbors. Everyone else is scary.
- Quiet
- Quiet
- Quiet street
- some of the people
- That it's small.
- The majority of neighbors are friendly & will help each other out. We have several dog owners & it's fun to watch all/done if the owners & dogs walking at any given time.
- The woods in my back yard.
- they're nice
- View of Mountain

Q24 What do you like least about your neighborhood?

- All the smokers smoking around house all hours so can't go outside or open windows
- Bloomsburg University students
- Cars racing up street
- Church bells
- College traffic
- Couple run down properties
- flood
- Flood zone
- Flooding
- good
- heavy traffic and parking limitations
- Lack of shopping options.
- Lack of transportation.
- noise
- parking available due to apartments
- Parking enforcement, too much student housing and not enough variety in residential housing
- Sometimes too loud
- Suspected drug use
- That there is nothing to do.
- The druggies and the halfway house they put in across the street. The town killed our property value and now we have constant issues with drug dealers and meth labs.
- the traffic and construction noise
- The way some of the houses look.
- There are a lot of people that do not work, for reasons unknown. Many of the houses look like they could be vacant/abandoned, but they're not, yet I never see anyone enter or leave. There are also college students I believe we are too far from the college to still have college students living in the neighborhood. I realize there are exceptions to the zoning policies but I hate that there are so many families (families with children and the such) that are right next to college students, which are not exactly outstanding citizens. I hate having Bloomsburg citizens mixed in with college students.
- There is one neighbor who is an absolute nightmare to the entire block.
- too much traffic
- Too much traffic & the increase in crime
- Tow truck traffic

Q25 How would you rate each of the following in your neighborhood?



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	Excellent	Very Good 🦰 🤅	Good	Fair 🧧 P	oor		
	EXCELLENT	VERY GOOD	GOOD	FAIR	POOR	TOTAL	WEIGHTED AVERAGE
Cleanliness	15.79%	34.21%	36.84%	10.53%	2.63%		
	6	13	14	4	1	38	2.50
Safety	13.16%	28.95%	36.84%	18.42%	2.63%		
	5	11	14	7	1	38	2.68
Quality of Roads	5.26%	28.95%	26.32%	21.05%	18.42%		
	2	11	10	8	7	38	3.18
Quality of Sidewalks	0.00%	18.42%	26.32%	31.58%	23.68%		
	0	7	10	12	9	38	3.61
Housing Conditions	2.63%	26.32%	44.74%	21.05%	5.26%		
	1	10	17	8	2	38	3.00
Noise Level	10.53%	15.79%	26.32%	36.84%	10.53%		
	4	6	10	14	4	38	3.21
Green Space (trees, grass)	18.42%	18.42%	31.58%	23.68%	7.89%		
	7	7	12	9	3	38	2.84
Parks or Playgrounds	5.56%	25.00%	30.56%	22.22%	16.67%		
	2	9	11	8	6	36	3.19

Q25 How would you rate each of the following in your neighborhood? (comments)

- broad area of Bloomsburg
- I am not familiar with many parks in the area, it would be nice to have more marketing for stuff like that.

Q26 About how long would it take you to get to each of the following in a car from the place you live?



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	LESS THAN A MINUTE	BETWEEN 1 AND 5 MINUTES	BETWEEN 6 AND 10 MINUTES	BETWEEN 11 AND 20 MINUTES	MORE THAN 20 MINUTES	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Supermarket	10.53% 4	50.00% 19	36.84% 14	2.63% 1	0.00% 0	0.00% 0	38	2.32
Small Grocery Store	17.14% 6	48.57% 17	25.71% 9	2.86% 1	2.86% 1	2.86% 1	35	2.40
Farmers Market	2.78% 1	36.11% 13	19.44% 7	19.44% 7	11.11% 4	11.11% 4	36	3.56
Public Park	10.53% 4	44.74% 17	36.84% 14	5.26% 2	2.63% 1	0.00% 0	38	2.47
Preschool	5.71% 2	40.00% 14	31.43% 11	8.57% 3	0.00% 0	14.29% 5	35	3.14
Public School (K- 12)	8.33% 3	55.56% 20	30.56% 11	5.56% 2	0.00% 0	0.00% 0	36	2.33
Private School (K- 12)	2.86% 1	34.29% 12	37.14% 13	8.57% 3	8.57% 3	8.57% 3	35	3.29
College or University	0.00% 0	63.89% 23	27.78% 10	5.56% 2	0.00% 0	2.78% 1	36	2.53
Restaurant	23.68% 9	52.63% 20	23.68% 9	0.00%	0.00% 0	0.00% 0	38	2.00
Bank	15.79% 6	60.53% 23	23.68% 9	0.00%	0.00% 0	0.00% 0	38	2.08
Doctor's Office	2.63% 1	26.32% 10	36.84% 14	26.32% 10	7.89% 3	0.00% 0	38	3.18
Dentist's Office	2.70% 1	45.95% 17	27.03% 10	18.92% 7	2.70% 1	2.70% 1	37	2.86
Counseling	5.41% 2	18.92% 7	18.92% 7	13.51% 5	2.70% 1	40.54% 15	37	4.54
Pharmacy	8.11% 3	35.14% 13	45.95% 17	10.81% 4	0.00%	0.00% 0	37	2.59
Hospital or Emergency Care Center	0.00% 0	48.72% 19	38.46% 15	12.82% 5	0.00% 0	0.00% 0	39	2.64
Services for People with Disabilities	2.70% 1	13.51% 5	16.22% 6	5.41% 2	5.41% 2	56.76% 21	37	5.30
Services for Senior Citizens	0.00% 0	23.08% 9	35.90% 14	7.69% 3	2.56% 1	30.77% 12	39	4.15
Community Center	5.41% 2	21.62% 8	21.62% 8	2.70% 1	2.70% 1	45.95% 17	37	4.62
Library	7.89% 3	50.00% 19	39.47% 15	2.63% 1	0.00% 0	0.00% 0	38	2.37
Municipal Building	5.41% 2	56.76% 21	29.73% 11	0.00%	0.00%	8.11% 3	37	2.65
Court House	7.69% 3	53.85% 21	35.90% 14	2.56% 1	0.00%	0.00%	39	2.33
House of Worship (i.e. Church,	12.82% 5	48.72% 19	30.77% 12	2.56% 1	0.00% 0	5.13% 2	39	2.49

Synagogue, Mosque)								
Police Station	5.41%	51.35%	37.84%	5.41%	0.00%	0.00%		
	2	19	14	2	0	0	37	2.43
Social Service	0.00%	30.56%	25.00%	8.33%	0.00%	36.11%		
Programs	0	11	9	3	0	13	36	4.22
Recreational	5.41%	21.62%	32.43%	18.92%	2.70%	18.92%		
Programs (i.e. sports)	2	8	12	7	1	7	37	3.70

Q27 For each statement below, let us know if you strongly agree, agree, disagree, or strongly disagree.





	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	I DON'T KNOW	TOTAL
Low-income people have enough housing choices in my community	2.63% 1	28.95% 11	26.32% 10	31.58% 12	10.53% 4	38
People with disabilities have enough housing choices in my community	0.00% 0	10.53% 4	31.58% 12	28.95% 11	28.95% 11	38
People age 65 and older have enough housing choices in my community	10.53% 4	31.58% 12	23.68% 9	23.68% 9	10.53% 4	38
There are enough Housing Choice Vouchers (Section 8) in my community	7.89% 3	7.89% 3	15.79% 6	13.16% 5	55.26% 21	38
Housing discrimination never happens in my community	5.26% 2	0.00% 0	31.58% 12	21.05% 8	42.11% 16	38

Q28 For each statement below, let us know if you strongly agree, agree, disagree, or strongly disagree.





	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	i Don't Know	TOTAL
I understand my fair housing rights	13.16% 5	47.37% 18	13.16% 5	0.00% 0	26.32% 10	38
My municipality's housing and land use policies are fair to all people.	2.63% 1	18.42% 7	39.47% 15	7.89% 3	31.58% 12	38
All people in my neighborhood have similar access to housing, work, and other opportunities regardless of their background	13.16% 5	23.68% 9	31.58% 12	5.26% 2	26.32% 10	38
There is segregation in my community	7.89% 3	18.42% 7	34.21% 13	15.79% 6	23.68% 9	38
Public buildings and facilities in my community are accessible to people with disabilities	18.42% 7	47.37% 18	7.89% 3	2.63% 1	23.68% 9	38

Answered: 37 Skipped: 21 Real estate sales Real estate appraisals Rental market Housing development Home construction Home repairs/impr...

Q29 Are any of the following a problem in your community?



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	YES	NO	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Real estate sales	32.43%	32.43%	35.14%		
	12	12	13	37	2.03
Real estate appraisals	13.51%	29.73%	56.76%		
	5	11	21	37	2.43
Rental market	59.46%	13.51%	27.03%		
	22	5	10	37	1.68
Housing development	29.73%	24.32%	45.95%		
	11	9	17	37	2.16
Home construction	22.22%	30.56%	47.22%		
	8	11	17	36	2.25
Home repairs/improvements	41.67%	30.56%	27.78%		
	15	11	10	36	1.86
Mortgage and lending industry	22.22%	25.00%	52.78%		
	8	9	19	36	2.31
Rental market	52.78%	16.67%	30.56%		
	19	6	11	36	1.78
Segregation	25.00%	41.67%	33.33%		
	9	15	12	36	2.08
Housing discrimination	22.22%	27.78%	50.00%		
-	8	10	18	36	2.28

Answered: 38 Skipped: 20 Development/New houses Zoning Land Use Municipal codes Local tax policies Access to public...

Q30 Are any of the following a problem in your community?





	YES	NO	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Development/New houses	21.62%	45.95%	32.43%		
	8	17	12	37	2.11
Zoning	44.74%	18.42%	36.84%		
	17	7	14	38	1.92
Land Use	29.73%	24.32%	45.95%		
	11	9	17	37	2.16
Municipal codes	31.58%	26.32%	42.11%		
	12	10	16	38	2.11
Local tax policies	27.03%	21.62%	51.35%		
	10	8	19	37	2.24
Access to public buildings	5.26%	71.05%	23.68%		
	2	27	9	38	2.18
Housing Choice Vouchers (Section 8)	23.68%	18.42%	57.89%		
	9	7	22	38	2.34
Low-income neighborhoods	36.84%	21.05%	42.11%		
5	14	8	16	38	2.05
Gentrification	15.79%	26.32%	57.89%		
	6	10	22	38	2.42

Q31 Tell us more about your answers above.

- Because of all the students, there arent many apartments available for the rest of us.
- define community... zoning, land use and taxes are too rigid for a TOWN w/ defined land limits... TOWN should redefine ----number of unrelated/unit as marriage has not been as popular as in our generation and students are people and two students should be allowed to rent an apt ...Housing is very expensive for students as a result of the present zoning laws. These insane laws are pushing potential students away from our University and our Town. Zoning districts are killing the Town.......
- I don't have problems with any of the above, but I don't know if others do.
- I don't know how 90% of the rentals on our street are even up to code. They are in deplorable condition. Some of the front porches are so rotted they have holes in the floor.
- I think there should be some limits to the number of university students housed in the downtown
- Not a lot of low income housing and unfair pricing with no utilities included, a lot of student only housing
- The rental market is low due to college housing. Some landlords are willing to rent to noncollege students but up-charge and charge per person in the rental property. This makes it difficult for low income people to find affordable places.
- There is limited rentals for young professionals that are single or couples. Lots of housing for seniors, low-income, and especially college housing. College housing is definitely an eye-soar in this town. I see that the students obviously trash most of the student housing, but that's why I would like to keep it separate from the rest of the town.
- There needs to be less college housing so there can be more low income housing for those in need.
- what's to tell?
- While I own a building and rent to students and have a retail business, I am a part-time resident and though interested unable to attend Town Council meetings. The newspaper is a major disappointment. So my information is from a few senior citizen friends and my student tenants. Somewhat limited.



Q32 Where are you currently living?

ANSWER CHOICES	RESPONSES	
Detached single family home	62.16%	23
Row or twin home	13.51%	5
Townhouse or Condo	0.00%	0
Condo	0.00%	0
Mobile Home	0.00%	0
Apartment in a house	16.22%	6
Apartment complex	5.41%	2
Shelter	0.00%	0
Hotel	0.00%	0
Other (please specify)	2.70%	1
TOTAL		37

Q32 Where are you currently living? (other responses)

• double home now single



Q33 How long have you lived in your c	urrent residence?
---------------------------------------	-------------------

ANSWER CHOICES	RESPONSES	
Less than one year	10.81%	4
One to three years	24.32%	9
Four or five years	5.41%	2
Six to 10 years	5.41%	2
More than 10 years	54.05%	20
TOTAL		37

Q34 What do you like most about your home?

- Comfortable, ranch home, decent outdoor space
- Convenient to downtown
- Flood wall is coming---so is Santa
- Great location
- historical and convenient to work.
- I don't know
- It is close to both of my jobs.
- It is in a commercial residential setting and in downtown.
- It's detached.
- It's small and affordable.
- It's taken care of, allows pets, has all utilities included
- Its mine.
- Its quiet and we can mostly afford it
- location
- location
- Location
- Location
- Off street parking
- our home is in great shape and we try to take good care of our property. I enjoy our garden.
- Private
- setting
- size and paid for
- the closets
- the house
- The proximity to town and the walking trail
- The woods behind my house.
- very good
- We have a great landlord, and are in between good neighbors that don't bother anyone.
Q35 What do you like least about your home?

- Annoying college students that can be a street over but I can still hear them 2am on a Saturday or Sunday morning. A lot of the properties are not taken care of.
- Bathroom and kitchen are small. Second floor
- Close neighbor
- Condition, neighbors, surrounding properties.
- Flood zone
- Flood zone
- I don't know
- I hate that I had to install cameras and a security system because of people trying to break in while I was home. Creepy damn neighborhood. I won't go out after dark.
- It is very old and needs to be redone badly.
- It's expensive. \$1600 per month.
- It's not too old, but older, so some big things (furnace, electric panel) may need to be replaced soon.
- Its too small and in the flood zone and we have a terrible neighbor
- Laundry room is in the basement
- Loud traffic & crime increaae
- maintenance is expensive
- n/a
- Needs lots of repairs
- needs repairs
- nothing
- Nothing
- Possible flooding with no protection
- repairs
- Santa has not arrived
- some neighbors
- Split level-stairs are becoming an issue as I age.
- taxes and poor roads and noise
- The area its in. Flooding and neighbors are an issue.
- The location.
- The steps

Q36 How would you describe the condition of your home?



ANSWER CHOICES	RESPONSES	
Excellent	22.22%	8
Very Good	33.33% 1	2
Good	27.78% 1	0
Fair	16.67%	6
Poor	0.00%	0
TOTAL	3	6



Q37 Check off all of the following the apply to your home.

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ANSWER CHOICES	RESPONSES	
There is lead-based paint inside my home	5.71%	2
The stairs or porch are in need of repair	22.86%	8
The roof is in need of repair	25.71%	9
It is not insulated	25.71%	9
There are accessibility accommodations inside my home (i.e. handrails)	28.57%	10
There are accessibility accommodations outside my home (i.e. ramp)	8.57%	3
There is a smoke detector	97.14%	34
There is a carbon monoxide detector	57.14%	20
I have an emergency exit plan for my home	65.71%	23
I have had mice, bats, roaches, or other vermin inside my home in the past year	11.43%	4
Other (please specify)	0.00%	0
Total Respondents: 35		

Q38 Why did you choose to live in your current home? Check all that apply.



Columbia County Fair Housing Choice Survey

ANSWER CHOICES	RESPONSES	
Close to work	68.57%	24
Close to school	37.14%	13
Close to family and/or friends	31.43%	11
It's in the community where I grew up	25.71%	9
Close to services and shopping	45.71%	16
On-site services or amenities	2.86%	1
Good quality schools	17.14%	6
Safe neighborhood	34.29%	12
It was affordable	51.43%	18
It was accessible	17.14%	6
I didn't really have a choice	5.71%	2
Other (please specify)	8.57%	3
Total Respondents: 35		

Q38 Why did you choose to live in your current home? Check all that apply. (other responses)

- family-owned since 1886 and place of my birth
- Not in flood area
- paid for

Q39 Would you like to continue to live in your current home/neighborhood?



ANSWER CHOICES	RESPONSES	
Yes	77.78%	28
No	22.22%	8
TOTAL		36

Q40 Why or why not?

- Centrally located
- Current neighborhood, but cheaper housing as long as it is still nice
- Flood way protection stopped short of our property after plans showed covered.
- Flood zone
- good neighbors
- I grew up in the neighborhood
- I hate to sell things
- I like the apartment
- I want to find a different apartment that is still affordable, but better living conditions.
- I want to move out of PA.
- I'm 63 yrs old no college students very quiet
- If the riffraff weren't there the neighborhood would be great
- It's perfect for me right now.
- its paid for
- location
- location
- Looking to buy out of the area and closer to family
- Neighbors
- place of business
- Unsure. No better options. Can't afford to leave
- Why not? see above answers
- Would like a better neighborhood, that is quieter.

Q41 What are the biggest challenges you have with maintaining your home? Check all that apply.



ANSWER CHOICES	RESPONSES	
Making mortgage payments	11.54%	3
Cost of repairs	42.31%	11
Lack of skills to do repairs myself	50.00%	13
Other (please specify)	19.23%	5
Total Respondents: 26		

Q41 What are the biggest challenges you have with maintaining your home? Check all that apply. (other responses)

- getting some one to do the repairs
- I'm getting too old to do the work
- None
- Rental contract forbids doing repairs ourselves
- Time to do the work

Q42 Which of the following have limited your housing options? Check all that apply.



Columbia County Fair Housing Choice Survey

ANSWER CHOICES	RESPONSES	
My income	77.78%	21
The location of my work	14.81%	4
My family size	11.11%	3
My disability	0.00%	0
My credit score	18.52%	5
My savings	25.93%	7
Feeling unwelcome	0.00%	0
Discrimination	0.00%	0
Lack of transportation	11.11%	3
Other (please specify)	11.11%	3
Total Respondents: 27		

Q42 Which of the following have limited your housing options? Check all that apply. (other responses)

- like where I live
- Limited rental options for non-students/families
- none

Q43 Have you applied for a mortgage or home improvement loan in the past five years?



ANSWER CHOICES	RESPONSES	
No	65.71%	23
Yes, it was approved	28.57%	10
Yes, it was denied	5.71%	2
TOTAL		35



Q44 Why was your loan application denied? Check all that apply.

ANSWER CHOICES	RESPONSES	
Income too low	0.00%	0
Not enough savings	5.00%	1
Lack of credit history	0.00%	0
Low credit score	10.00%	2
Too much debt	0.00%	0
Not enough equity	0.00%	0
Home value too low	0.00%	0
I didn't apply for a loan or my application wasn't denied	90.00%	18
Total Respondents: 20		

Q45 Have you looked for a new place to live in the past five years?



ANSWER CHOICES	RESPONSES	
Yes	42.86%	15
No	57.14%	20
TOTAL		35

Q46 Were you able to find safe, affordable housing in the neighborhood you wanted?



ANSWER CHOICES	RESPONSES	
Yes	58.33%	14
No	41.67%	10
TOTAL		24



ANSWER CHOICES	RESPONSES
Own	55.56% 20
Rent	38.89% 14
Staying with friends or family	5.56% 2
I don't have a permanent home	0.00% 0
TOTAL	36

Q47 Do you own or rent your home?



Q48 Do you have a mortgage?

ANSWER CHOICES	RESPONSES	
Yes	50.00%	10
No	50.00%	10
TOTAL		20

Q49 How much is your monthly mortgage payment, including taxes and insurance?



ANSWER CHOICES	RESPONSES
Under \$500	11.76% 2
Between \$500 and \$999	23.53% 4
Between \$1,000 and \$1,499	17.65% 3
More than \$1,500	5.88% 1
I don't have a mortgage	41.18% 7
TOTAL	17



ANSWER CHOICES	RESPONSES	
Fixed rate	66.67%	8
Adjustable rate	8.33%	1
I don't know	8.33%	1
Other (please specify)	16.67%	2
TOTAL	1	2

Q50 What kind of mortgage do you have?

Q50 What kind of mortgage do you have? (other responses)

- Don't have one
- none

Q51 What kind of assistance did you receive when you purchased your home?



ANSWER CHOICES	RESPONSES	
Downpayment assistance	16.67%	3
Closing cost assistance	5.56%	1
Assistance with maintenance/repair issues	0.00%	0
Loan through the VA or FHA	11.11%	2
I did not receive any assistance	66.67%	12
Other (please specify)	5.56%	1
Total Respondents: 18		

Q51 What kind of assistance did you receive when you purchased your home? (other responses)

• First Columbia Bank is very friendly

Q52 How easy or difficult was it for you to purchase your home?



ANSWER CHOICES	RESPONSES
Very Easy	37.50% 6
Easy	56.25% 9
Difficult	6.25% 1
Very Difficult	0.00% 0
TOTAL	16

Q53 What difficulties did you experience when purchasing your home, if any?



ANSWER CHOICES	RESPONSES	
Saving for the downpayment	30.77%	4
Getting approved for a mortgage	15.38%	2
Improving my credit score	15.38%	2
The paperwork	38.46%	5
Discrimination	0.00%	0
Finding a home that met my needs or my family's needs	38.46%	5
Finding a home that fit my budget	46.15%	6
Other (please specify)	15.38%	2
Total Respondents: 13		

Q53 What difficulties did you experience when purchasing your home, if any? (other responses)

- none
- these Qs don't apply to me because my building is commercial



Q54 How much is your monthly rent payment?

ANSWER CHOICES	RESPONSES	
Less than \$500	7.14%	1
Between \$500 and 749	64.29%	9
Between \$750 and 999	21.43%	3
Between \$1,000 and 1,249	0.00%	0
More than \$1,250	7.14%	1
TOTAL		14



Q55 Do you receive any rental assistance?

ANSWER CHOICES	RESPONSES	
Housing Choice Voucher (Section 8)	0.00%	0
Low-income housing	0.00%	0
Senior housing	0.00%	0
Transitional housing	0.00%	0
Permanent supportive housing	0.00%	0
No, I don't receive any assistance with my rent	100.00%	14
Other (please specify)	0.00%	0
TOTAL		14

Q56 How interested are you in purchasing a home in the next five years?



ANSWER CHOICES	RESPONSES
Very interested	28.57% 4
Somewhat interested	35.71% 5
Not at all interested	35.71% 5
TOTAL	14

Q57 What barriers, if any, would make it difficult for you to purchase a home?



ANSWER CHOICES	RESPONSES	
Saving enough for a downpayment	84.62% 1.	.1
My credit score	23.08%	3
Getting approved for a mortgage	30.77%	4
The paperwork	23.08%	3
Discrimination	0.00%	0
Finding a home that meets my needs/the needs of my family	38.46%	5
Finding a home that is affordable	69.23%	9
Other (please specify)	7.69%	1
Total Respondents: 13		

Q57 What barriers, if any, would make it difficult for you to purchase a home? (other responses)

• I don't have enough for a down payment and I'm also not ready to settle down in any specific place.

Q58 Are you aware of any of the following practices or conditions in Columbia County? Check all that apply.



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ANSWER CHOICES	RESPONSES	
Steering	0.00%	0
Blockbusting	0.00%	0
Discriminatory deed restrictions	14.29%	1
Discriminatory trust or lease provisions	14.29%	1
Inaccessible public facilities	14.29%	1
Discriminatory real estate appraisal practices	28.57%	2
Occupancy quotas	42.86%	3
Segregation	14.29%	1
Policies or practices that prohibit fair housing choice	0.00%	0
Discriminatory lending practices	0.00%	0
Discriminatory insurance practices	0.00%	0
Disinvestment	14.29%	1
Discriminatory home building practices	0.00%	0
Other (please specify)	28.57%	2
Total Respondents: 7		

Q58 Are you aware of any of the following practices or conditions in Columbia County? Check all that apply. (other responses)

- none
- none
Q59 Explain your answer above.

- do have an hour
- I'm not sure
- They only let 2 students live in s 3 or 4 bedroom house. Ridiculous
- This area is not very diverse at all.

Q60 Are you aware of any disrimination that has occurred in the municipality where you live?



ANSWER CHOICES	RESPONSES	
Yes	28.57%	10
No	71.43%	25
TOTAL		35



ANSWER CHOICES	RESPONSES	
Housing - rental	40.00%	4
Housing - purchase	0.00%)
Lending/mortgage	0.00%)
Employment	40.00%	4
Other (please specify)	20.00% 2	2
TOTAL	10)

Q61 What kind of discrimination occurred?

Q61 What kind of discrimination occurred? (other responses)

- A dress shop wont sell a dress to a LGBT couple.
- ditto

Q62 Tell us about what happened.

- Being too young to rent to
- Could not get a job based on their race and background.
- ditto
- Some landlords wont rent to single males or to minorities
- Young professionals not able to rent since it was college housing even though it was away from the college.

Q63 In the past five years, have you experienced discrimination when looking for a place to live?



ANSWER CHOICES	RESPONSES	
Yes	8.33%	3
No	88.89%	32
Other (please specify)	2.78%	1
TOTAL		36

Q63 In the past five years, have you experienced discrimination when looking for a place to live? (other responses)

• n/a



Q64 What was the basis of this discrimination?

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ANSWER CHOICES	RESPONSES	
Race	0.00%	0
Color	0.00%	0
Ethnicity	0.00%	0
National Origin	0.00%	0
Ancestry	0.00%	0
Sex or gender	0.00%	0
Disability	0.00%	0
Religion	0.00%	0
Family Status	0.00%	0
Pregnancy	0.00%	0
Age	33.33%	1
Criminal Background	33.33%	1
Other (please specify)	33.33%	1
Total Respondents: 3		

Q64 What was the basis of this discrimination? (other responses)

• Sexuality



Q65 Who discriminated against you?

ANSWER CHOICES	RESPONSES	
Landlord	80.00%	4
Mortgage lender	0.00%	0
Real estate agent	0.00%	0
City or county employee	0.00%	0
Home builder	0.00%	0
Insurance agent	0.00%	0
Other (please specify)	20.00%	1
TOTAL		5

Q65 Who discriminated against you? (other responses)

• n/a

Q66 Tell us what happened.

- I was approved for a place and brought my partner to view the place before I officially signed the lease. Landlord said they forgot the lease and would be right back. Never heard back from the landlord and was left outside of the premises confused.
- Told they wanted to rent to someone with more rental experience
- Would not let me rent there because of my criminal background.

Q67 Did you report this? If so, who did you report it to? How was it resolved?

- I did not report this simply because I did not know my options.
- No
- No I did not.

Q68 In the past five years, have you experienced discrimination related to work or any other activity?



ANSWER CHOICES	RESPONSES	
Yes	2.94%	1
No	94.12% 3	2
Other (please specify)	2.94%	1
TOTAL	3.	4

Q68 In the past five years, have you experienced discrimination related to work or any other activity? (other responses)

• |

Q69 Tell us what happened.

- agism discrimination
- nothing

Q70 Did you report this? If so, who did you report it to? How were things resolved?

• no

• no who to??

Q71 Are you aware of any prejudicial attitudes in the community related to race, color, ethnicity, national origin, ancestry, sex or gender, disability, religion, family status, pregnancy, age, or criminal background? Please share what you have heard.

- A lot of the people that live in Bloomsburg that are older do not like the younger college students and it creates tension in the town.
- African American college students experience discrimination all the time in downtown.
- Lots of prejudice here in Bloomsburg. A wedding dress shop wouldnt sell a dress to LGBT couples. Some landlords wont rent to minorities.
- No
- no
- People judge others for their gender or sex, people think transgender people are wrong for their decisions. It is a small town so race comes into play as well.
- Race, national origin,
- the area has them all but it's not obvious
- Yes.

Q72 If you have experienced discrimination but did not report it, why not? Check all that apply.



ANSWER CHOICES	RESPONSES	
I didn't know that I could report it	0.00%	0
I didn't know who to report it to	50.00%	2
I didn't have the time	0.00%	0
I didn't think it would make a difference	50.00%	2
I was afraid of retaliation	50.00%	2
The process was too complicated	25.00%	1
I was unable to because of a disability	0.00%	0
I was unable to because of a language barrier	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 4		

Q73 For each of the following statements, tell us if you strongly agree, agree, disagree, or strongly disagree.



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Columbia County Fair Housing Choice Survey



Columbia County Fair Housing Choice Survey

SurveyMonkey

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
I understand state and federal fair housing laws.	12.12% 4	27.27% 9	51.52% 17	9.09% 3	33	2.58
If I experienced housing discrimination, I would know who to report it to.	12.50% 4	31.25% 10	37.50% 12	18.75% 6	32	2.63
If I experienced employment discrimination, I would know who to report it to.	15.15% 5	45.45% 15	33.33% 11	6.06% 2	33	2.30
Fair housing laws are enforced in my community.	10.00% 3	50.00% 15	33.33% 10	6.67% 2	30	2.37
Women have the same opportunities as men in my community.	12.90% 4	41.94% 13	35.48% 11	9.68% 3	31	2.42
Minorities have the same opportunities as non- minorities in my community.	12.90% 4	32.26% 10	45.16% 14	9.68% 3	31	2.52
People with disabilities have the same opportunities as non-disabled people in my community.	6.25% 2	40.63% 13	40.63% 13	12.50% 4	32	2.59
My municipality supports the development of affordable housing	6.45% 2	35.48% 11	35.48% 11	22.58% 7	31	2.74

Q74 Do you have children enrolled in public school? Check all that apply.



ANSWER CHOICES	RESPONSES	
No	72.22%	26
Yes, Pre-K	5.56%	2
Yes, Elementary School	13.89%	5
Yes, Middle/Junior High School	13.89%	5
Yes, High School	8.33%	3
Total Respondents: 36		

Q75 How would you describe the quality of public schools in your community?



ANSWER CHOICES	RESPONSES
Excellent	6.06% 2
Very Good	21.21% 7
Good	57.58% 19
Below Average	12.12% 4
Poor	3.03% 1
TOTAL	33



Q76 What is the highest level of education you completed?

ANSWER CHOICES	RESPONSES	
Did not attend school	0.00%	0
Less than high school	2.78%	1
Graduated from high school	11.11%	4
Some college or trade school	8.33%	3
Graduated from college	47.22%	17
Some graduate school	2.78%	1
Completed graduate school	27.78%	10
TOTAL		36

Q77 Are you the head of your household?



ANSWER CHOICES	RESPONSES	
Yes	82.35%	28
No	17.65%	6
TOTAL		34

Q78 How many people currently live in your household?

Q79 What is your approximate annual gross (before taxes) income?

Combined responses are shown below. Responses were received from residents with a variety of levels of income.

Family Size	Income
2	\$70,000
2	Varies
1	
1	
1	
1	
2	\$50,000
2	\$85,000
4	\$60,000
1	\$71,500
2	\$75,000
6	\$73,000
1	\$51,000
1	\$45,000
3	
3	\$60,000
2	\$24,000
4	\$75,000
2	\$75,000
3	\$90,000
4	\$65,000
3	\$88,000
2	\$150,000
3	\$70,000
1	Not sure
2	\$10,000
1	\$23,000
2	\$24,000
2	\$48,000
2	\$30,000
1	
3	\$150,000
3	\$85,000
2	
4	\$49,000

Γ	1	\$55,000



Q80 How do you identify yourself? Check all that apply.

Columbia County Fair Housing Choice Survey

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ANSWER CHOICES	RESPONSES	
White	100.00%	36
Black or African American	0.00%	0
Asian or Asian American	0.00%	0
American Indian or Alaska Native	2.78%	1
Native Hawaiian or other Pacific Islander	0.00%	0
Hispanic or Latino	5.56%	2
Male	13.89%	5
Female	41.67%	15
Non-binary	0.00%	0
Transgender	0.00%	0
Christian, but not Catholic	27.78%	10
Catholic	2.78%	1
Hindu	0.00%	0
Jewish	0.00%	0
Muslim	0.00%	0
Married	19.44%	7
Single (including divorced, separated, widowed)	36.11%	13
Parent or caretaker with children under 18 at home	11.11%	4
Native-born U.S. citizen	44.44%	16
Naturalized U.S. citizen (born abroad)	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 36		

Q81 What languages do you and others in your household speak on a regular basis? Check all that apply.



Columbia County Fair Housing Choice Survey

ANSWER CHOICES	RESPONSES	
English	100.00%	36
Spanish	0.00%	0
Chinese	0.00%	0
French	0.00%	0
French Creole	0.00%	0
Persian	0.00%	0
Hindi	0.00%	0
Italian	0.00%	0
Mon-Khmer	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 36		



ANSWER CHOICES	RESPONSES	
Yes - mobility	8.57%	3
Yes - self-care or independence	0.00%	0
Yes - hearing	0.00%	0
Yes - visual	0.00%	0
Yes - emotional	0.00%	0
Yes - cognitive	0.00%	0
No, I don't have a disability	82.86% 29	9
Other (please specify)	8.57%	3
TOTAL	35	5

Q82 Do you have a disability?

Q82 Do you have a disability? (other responses)

- age related
- medical
- Physical

Q83 How easy or difficult is it for you to get around your neighborhood?



ANSWER CHOICES	RESPONSES	
Very easy	0.00%	0
Somewhat easy	50.00%	2
Somewhat difficult	50.00%	2
Very difficult	0.00%	0
TOTAL		4
Q84 Is your home fully accessible to you given your disability?



ANSWER CHOICES	RESPONSES	
Yes	50.00%	2
No	50.00%	2
TOTAL		4

Q85 Explain your answers above.

Answered: 0 Skipped: 58

Q86 Are you aware that a person who has a disability has the right to request a housing accommodation?



ANSWER CHOICES	RESPONSES	
Yes	25.00%	1
No	75.00%	3
TOTAL		4

Q87 Have you ever requested such an accommodation?



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	4
TOTAL		4

Q88 What kind of accommodation did you request?

Answered: 0 Skipped: 58

▲ No matching responses.

ANSWER CHOICES	RESPONSES	
Changes to the exterior of the property (i.e. ramp)	0.00%	0
Changes to the interior of the property (i.e. raised sink)	0.00%	0
Service animal	0.00%	0
Reserved parking space	0.00%	0
Live-in home health aid	0.00%	0
Pay rent by mail	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 0		

Q89 Were you satisfied with the outcome of your request?

Answered: 0 Skipped: 58

▲ No matching responses.

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
TOTAL		0

Q90 Do you own or have regular access to a vehicle?



ANSWER CHOICES	RESPONSES	
Yes	94.44%	34
No	5.56%	2
TOTAL		36

Q91 Do you rely on family or friends for transportation?



ANSWER CHOICES	RESPONSES	
Yes	12.12%	4
No	87.88%	29
TOTAL		33

Q92 Is there anything else you would like to share?

- Bloomsburg is a great place to live.
- I feel there is not a need for Drug/Alcohol and student housing in town
- is it too late
- No
- no
- Please provide more places for people to rent that are safe and reasonably priced. The university makes it difficult for adults to find non student housing that isn't increasingly expensive. Bloomsburg is nice but it's not a major city. There's no reason why we should be paying city rent prices to live in a small town.
- The Town of Bloomsburg feels rundown.
- There is a lack of public transportation and senior/low-income housing in Bloomsburg

APPENDIX B: FOCUS GROUPS

Three focus groups were held:

- Thursday, March 5th at 6 p.m.
- Thursday, March 10th at 9 a.m.
- Tuesday, March 10th at 1 p.m.

Ninety-two (92) government, social service, education, and business leaders were invited to participate in the focus groups via a letter that was sent in the mail followed up by an email.

All focus groups were held at Town Hall.

Focus group participants were asked the following questions:

- What are the greatest housing problems and needs in the Town?
- Are there any groups that experience specific problems related to housing or other opportunities in the Town?
- What are organizations and businesses currently doing to address these problems?
- What additional programs or projects could potentially address these housing problems?
- What barriers exist to creating more affordable housing opportunities in the Town?
- Is there generally support for affordable housing in the Town? What concerns do residents, business owners, and others have about affordable housing?
- Are you aware of any practices related to discrimination in the Town?

Sign-in sheets and notes from each focus group follow.

Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Focus Group March 5, 2020 at 6 p.m.

Name	Organization/Company	
SUSAN McGarry	ARCH CENTRAL ARCHITECTS	
ALVIN J LUSCHAS	LUSCHAS NAPARSTECK + CRANE	
Luther JBIACK	Resident Chandlord	
Lisa Dooley	Town of Bloomsburg	
Vinu DeMelfr	LANDORD, Real ESTATE Broken + TOWN COUNCIL MAM DRY	
Tyler Dombroski	SEDA-COG	
TAMMY PALMAtier	MARR Developmient	Ł
Denise Stone	Bloomsburg University Foundation	

Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Focus Group March 5, 2020 at 6 p.m.

Name	Organization/Company
Helena Griffith	retailer (sole prop) PHILLIPS EMPORIUM owner (sole prop.) The Phillips Buildin

Bloomsburg Focus Group #1 Thursday, March 5th at 6 p.m. Bloomsburg Town Hall

Attendees:

- Lisa Dooley, Town of Bloomsburg
- Tyler Dombrowski, SEDA-COG
- Vinu DeMelfi, Landlord, Real Estate Broker, Town Council Member
- Susan McGarry, ArchCentral Architects
- Alvin Luschas, Luschas Naparsteck & Crane
- Luther J. Black, Landlord
- Tammy Palmatier, Marr Development
- Denise Stone, Bloomsburg University Foundation
- Helena Griffith, Owner, the Phillips Building (landlord, business owner)

Facilitators:

- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:

- Increased vacancies because of declining enrollment at Bloomsburg University
- The University has 600 vacant beds
- Bloomsburg University may require sophomores to live on campus which would create more vacancies
- There is a new large student apartment building in Scott Township (Lions Gate)
- Enrollment may continue to decline in the future due to demographic changes (i.e. fewer people had children during the Great Recession)
- Lack of affordable homes for sale especially between \$100,000 and \$250,000
- People purchasing homes outside the Town because of lack of inventory
- Homes under \$100,000 are 'fixer-uppers'
- There isn't a lot of housing for empty nesters looking to downsize
- Housing stock isn't turning over
- Increased homelessness
- Lack of land for building
- Older people want first floor living
- It is expensive to build multi-family housing because of code requirements

Contributing Factors:

- Lack of public transportation; contributes to people's inability to work and homelessness; transportation "opens up the world"
- Lack of parking (not in the summer); zoned parking areas
- Difficult for people with disabilities to get around the Town

- Flooding lack of property value recovery since Tropical Storm Lee in 2011; flood premiums will increase 500% in two years; more than 400 homes in the floodway or flood plain (West End); public funds can't be spent in the floodway
- No public restrooms; people use the library or local businesses
- Shopping on Main Street has declined
- Increased need for food; people line up at AGAPE for hours
- Low wages

Current Initiatives:

- Some developers are looking at student housing in town; some want to keep it student housing and others want to convert it
- Flood wall (SEDA-COG)
- Regional transportation plan (SEDA-COG)
- Revitalization of the Moose Lodge
- Community Strategies Group working to develop on land above Geisinger all two-story units
- Simone Collins doing walkability/bike plan for the Town
- Projects to bring people downtown i.e. pop-up shops
- University is talking about a sidewalk project
- Bloom Mills (Community Strategies Group) has been very successful waiting lists for both buildings

Proposed Initiatives:

- Marr may be willing to develop in Bloomsburg in the future
- Trolley to help people get around (i.e. Williamsport)
- Work with trade school to provide housing rehabilitation

Knowledge of Discrimination:

- None reported
- If you say Section 8, "people come out with pitchforks"
- Question is it discriminatory to only rent to college students

Other Notes:

- Another municipality contested FEMA methods and removed 31 of 36 homes from the flood plain
- Real Estate Transfer Taxes and Code Enforcement inspections are important to the Town budget
- University is "an island with a wall around it;" it is difficult to get to and park at the University; buildings are locked but could be an asset to the entire community
- Review Community Needs Assessment from Geisinger
- Hemlock Township successfully used flex overlays to control development
- Look at the way unrelated individuals is written into the zoning code
- Per zoning code, new residential on Main Street requires parking equal to the number of units (can be off site) but parking is not available

- Parking garage was discussed but the project is off the table
- A Geisinger-owned lot is leased by the University for commuter parking

Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Focus Group March 10, 2020 at 9 a.m.

Name	Organization/Company
Rayer Van Loan	Bloomsburg Police
Justin Hummel	Bloomsburg Town Council
Stacie Snyder	CSO
GALE ZALAR	C50
Charles Fritz	Town Staff
Tuler Dombroski	SEDA-COG
GARRY Wamser	NPLS
KEN ROBERTS	TOWN of BLOOMSBURG

Bloomsburg Focus Group #2 Tuesday, March 10th at 9 a.m. Bloomsburg Town Hall

Attendees:

- Tyler Dombroski, SEDA-COG
- Ken Roberts, Town of Bloomsburg
- Charles Fritz, Town of Bloomsburg
- Roger VanLoan, Bloomsburg Police
- Justin Hummel, Bloomsburg Town Council
- Stacie Snyder, Central Susquehanna Opportunities
- Gale Zalar, Central Susquehanna Opportunities
- Garry Wamser, North Penn Legal Services

Facilitators:

- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:

- The large number of student rentals makes it difficult to find affordable housing
- A lot of low-income housing is in the flood-prone areas
- Lack of ADA-compliant housing; housing downtown is generally not accessible
- The number of rentals are increasing in the flood-prone areas

Contributing Factors:

- Low wage jobs, not many high paying jobs in town
- Enrollment at Bloomsburg University has declined
- Landlords are able to get higher rent from students than from the general public
- Lack of public transportation
- Limited area available for development
- Flood insurance premiums are high
- In flood-prone areas, people are delaying investment and have said they will walk away if there is another flood
- Assessed values of properties in the flood-prone areas are low

Current Initiatives:

- CSG is exploring a project 40 to 50 units high-energy, low-income housing, rent to own, includes training, problem with water supply at the site
- The only assistance that can be provided in the floodway is demolition
- The Town tracks flood-impacted properties; 180 subject to repetitive flooding in 2011' town must do substantial damage test; it costs \$5-6,000 to elevate mechanicals; took pictures of about 300 homes
- Town offers low-cost elevation certificate through SEDA-COG; they encourage residents to get certificate

- Town does outreach to realtors and residents in the flood plain area
- Huntington Borough just passed an anti-discrimination ordinance; the Town is looking to adopt a similar ordinance

Proposed Initiatives:

- Finish the flood wall
- More jobs in town
- Public transportation
- Transition people who live in the West End closer into town
- Change zoning to increase affordable housing but there is a perception that this would not be good for the Town
- New units could be built in the floodway with first floor or offsite parking and living/mechanicals on the upper floors has to be done privately could also do a large apartment building there privately

Knowledge of Discrimination:

None reported

Other Notes:

- A person with a physical disability may be able to get around Town but access to homes remains difficult
- Bloomsburg University students do an annual "big event" which includes community clean-up, students do fundraising and participate in internships
- There are also some negative annual student events such as "block party"
- Bad news is more likely to be reported i.e. student behavior
- There is sometimes conflict between students and permanent residents
- There is some minor criminal mischief related to students such as taking down ornaments
- Town and University police regularly communicate DCRs are sent to the Dean of Students and often leads to community service; if there are three or more in a year a landlord can lose their license this rarely happens; parents pay fines
- There is an active Town and Gown committee
- Codes and recycling have different "unit' descriptions
- People are less accustomed to living communally, students want their own kitchen and bath
- About 65-70% of police calls are related to University students
- There are a lot of visitors on weekends and for events like the fair increases police activity
- Some local businesses are not accessible i.e. Dollar General which is the only grocery store in Town
- People don't see places like Lions Gate as an upgrade
- 'FEMA seems to want people to walk away from homes in the flood plain'
- Walk and bike study will be final April 29th

Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Focus Group March 10, 2020 at 1 p.m.

Name	Organization/Company
Matt Hess	Community Strukese
Both Burke	CSG
Karen Brouse	First Columbia Bank
KATh. Lynn	Columbia Montour Aging OFFICE Inc Columbia Mantour
Fred Cathey	Columbia Mantour Chamber of Commerce
Paul Page	FIRST Columbia Bank Etrust Co.
Tyler Dombroski	SEDA-COG
Advienne Macl	United way

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Bloomsburg Focus Group #3 Tuesday, March 10th at 1 p.m. Bloomsburg Town Hall

Attendees:

- Tyler Dombroski, SEDA-COG
- Matt Hess, Community Strategies Group
- Beth Burke, Community Strategies GRoup
- Karen Brouse, First Columbia Bank
- Kathi Lynn, Columbia/Montour Aging Office
- Fred Gaffney, Columbia Montour Chamber of Commerce
- Paul Page, First Columbia Bank
- Adrienne Mael, United Way of Columbia and Montour Counties

Facilitators:

- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:

- It took someone months to find an affordable apartment and what he found was disgusting and moldy
- Affordable rentals are especially a problem for older adults
- Bloomsburg University students take up a lot of the rentals
- There are stairs in most houses which is a problem for seniors
- Rents are high even if people are receiving services
- Two year waiting list for housing authority
- Some people go to outlying rural areas, trailers, or substandard housing to find affordable housing
- West End of town wasn't cleaned up after the 2011 flood
- When agencies call landlords on behalf of clients, they say 'you fix it or tell them to fix it'
- "Lease to buy' trailers
- People who are homeless are told to 'hug the corner of the library' to stay warm at night
- Mortgage on a \$40,000 home is less than rent but people don't have the downpayment and funds for repairs

Contributing Factors:

- Lack of transportation
- Middle income people are left out, live paycheck to paycheck
- Mental health challenges and lack of supports
- Federal regulations are making it more difficult to approve mortgage applicants
- Substance abuse
- Outdated zoning codes have to request variances

- It's difficult for businesses to move downtown because of zoning and parking not friendly to new businesses
- Lack of funding and resources to address needs

Current Initiatives:

- CSG
- United Way revolving car loan program
- There is a new group convening to discuss problems related to trailers first meeting is March 18th
- Two women's shelters, one regular shelter, and one emergency shelter but that didn't open this year
- Bank has Spanish-speaking staff
- Lunch for students and residents

Proposed Initiatives:

- Support for aging in place
- Incentive for people to go to school or working
- Help people that didn't go to college get better jobs
- New apartments
- 'Desperately need another homeless shelter' need facility, location, operating budget \$200-250,000 per year
- Rowhouses but they aren't popular
- Allow tiny houses/small houses in zoning code
- Welcome Wagon committee
- Need to welcome Spanish-speaking people to the community

Knowledge of Discrimination:

- Not renting to LGBTQ, people with a criminal background
- Employment also a challenge for people with a criminal background
- A lot of issues with affordable housing and race, but heresay
- NIMBYism
- When people hear affordable housing they think 'those people;' 'affordable housing has a negative connotation because people think 'those people don't work''
- People are 'resistant to Spanish speakers'
- 'Landlords prefer to rent to white people but not blatant discrimination'
- Professional staff from the University and hospital also face problems related to discrimination
- Hate groups have been active they sometimes flyer
- Hate groups tied to fair; vendor was selling confederate flags last year
- Some churches have closed minded beliefs
- Bloomsburg University students of color told not to go past the fountain to remain safe
- There have been some issues on campus, recent news article

Other Notes:

- The power plant caused rents to go up in Berwick
- Local motels rent for \$100 per week
- To use Rabbit (transportation), need to make arrangements ahead of time no planned, regular routes
- There are good partners in the community
- People are moving to Bloomsburg from other parts of the world; many people from Ecuador in Berwick
- Neighbors talk about and judge other neighbors, watch what they do
- A lot of bullying among seniors
- Banks have a responsibility to lend in LMI census tracts; they want to lend to anyone who qualifies

APPENDIX C: PUBLIC HEARINGS

Due to the COVID-19 pandemic, the first public hearing scheduled for April 5, 2020 was held online using Zoom with the option to call in. The change in venue was advertised in the local newspaper and all stakeholders who were invited to the focus groups were notified of the change via email.

The pages that follow include:

- Guidance from HUD about virtual public hearings
- Advertisements
- Flyers
- Minutes

CDBG Topics for Grantees

Virtual Hearings

Q: Is there any guidance from HUD as to changes to public participation/hearing policies? May grantees suspend the onsite public participation hearings for the annual action plan? We have had several grantees contact us who have expressed concern about attending our mandatory public hearing this week, as they work with medically vulnerable populations.

A: If a grantee is concerned about significant public health risks that may result from holding inperson public hearings, the grantee may undertake a virtual public hearing (alone, or in concert with an in-person hearing) if it allows questions in real time, with answers coming directly from the elected representatives to all "attendees".

As with an in-person hearing, the grantee must select a virtual hearing method or platform that provides for accessibility for persons with disabilities and LEP to participate. The grantee must document its efforts and the reason for <u>them</u>, and update its citizen participation plan as soon as possible.

HUD understands the exigencies of a public health challenge and will not penalize a grantee who does its best to comply with citizen participation requirements and documents its efforts.

Note: Formal guidance regarding virtual hearings was released by HUD after the date of the first public hearing via a memorandum entitled "CARES Act Flexibilities for CDBG Funds Used to Support Coronavirus Response and plan amendment waiver" and dated April 9, 2020.

Monday, February 17, 2020

STATE OF PENNSYLVANIA COUNTY OF COLUMBIA } SS

James T Micklow being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said, Town, County and State since that day and on the attached notice, published on dates listed below, and that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

PUBLIC NOTICE

Town of Bloomsburg Borough of Berwick

2020 Analysis of Impediments to Fair Housing Choice Report Community Development Block Grant (CDBG)

SEDA-Council of Governments, on behalf of the Town of Bloomsburg and Borough of Berwick, is preparing an Analysis of Impediments to Fair Housing Choice Report. This Report serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing lenders. The Report also serves as a point in time baseline against which future progress in terms of implementing fair housing initiatives will be evaluated and recorded.

The Analysis of Impediments to Fair Housing Choice Report is prepared to satisfy the S requirements of the Housing and Community Development Act of 1974. The report is required to be completed every five years in order for HUD Grantees to receive federal funds under three (3) of the U.S. Department of Housing and Urban Development's (HUD) formula grant programs including CDBG, HOME and ESG.

PUBLIC HEARINGS

Public hearings will be held on Monday, April 6 at 7 p.m. at Berwick Borough Hall, 1800 North Market Street and on Tuesday, April 7th at 9 a.m. at Bloomsburg Town Hall, 301 East Second Street to take comments from critizens about discriminatory housing practices and lack of opportunities for housing based on race, color, ethnicity, national origin, ancestry, sex, disability, religion, family status, pregnancy, age, or any protected class.

The public is encouraged to provide written comments directly to Tyler Dombroski at SEDA-COG. Written comments should be received at or before the public hearing.

Members of the community can also take an online survey at <u>MvHousingSurvey.com</u> 1d now, The survey will be available through March 13.

Any complaints, griévances, or comments regarding the Analysis for Impediments to Fair nounting to \$______ for publishing the foregoing to Tyler Dombroski at SEDA-COG, 201 Furnace Road, Lewisburg, PA 17837. Written the fee for this affidavit have been paid in full.

The Borough of Berwick and Town of Bloomsburg will make every effort to make all programs and activities accessible to the learning, mobility, visually, hearing, languagempaired persons, and those with limited English proficiency. Therefore, if you are a person with a disability or limited English proficiency and require an auxiliary aid, service, or accommodations to participate, please contact Nicole Hogan at SEDA-COG, 201 Funnace Road, Lawisburg, PA 17837, (570) 524-4491, or 1-800-332-6701, to discuss how to best accommodate your needs. Translators will be available at public meetings upon advance request.



xt: 2020 ANALYSIS OF IMPEDIMENTS TO FAIR HSG s) Published: 2/16/2020

James Much

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(Notary Public) COMMONWEALTH OF PENNSYLVANIA NOTARIAL SEAL

ALBERT LEE JENSEN, Notary Public Scott Township, Columbia County My Commission Expires April 21, 2020

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STATE OF PENNSYLVANIA COUNTY OF COLUMBIA } SS

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Ad Text: REVISED

REVISED PUBLIC HEARING LOCATION

Date(s) Published: 4/1/2020

PUBLIC NOTICE

Town of Bloomsburg Borough of Berwick

2020 Analysis of Impediments to Fair Housing Choice Report Community Development Block Grant (CDBG)

REVISED PUBLIC HEARING LOCATION

Due to COVID-19, public hearings will be held online to take comments from citizens about FFY2020 Community Development Block Grant funding as well as discriminatory housing practices and lack of opportunities for housing based on race, color, ethnicity, national origin, ancestry, sex, disability, religion, family status, pregnancy, age, or any protected class.

Berwick's public hearing will be Monday, April 6 at 7 p.m. at https://tinvurl.com/BerwickAI. The public can also join the hearing by calling (646) 558-8656 and enter meeting ID 441 264 971.

Bloomsburg's public hearing will be Tuesday. April 7th at 9 a.m. at https://tinvurl.com/BloomsburgAl. The public can also join the hearing by calling (646) 558-8656 and enter meeting ID 484 696 987.

The public is encouraged to provide written comments directly to Tyler Dombroski at SEDA-COG. Written comments should be received at or before the public hearing.

Members of the community can also take an online survey at MyHousingSurvey.com. The survey will be available through April 8.

Any complaints, grievances, or comments regarding the Analysis for Impediments to Fair Housing Choice, or other components of the program, should be written and submitted to Tyler Dombroski at SEDA-COG, 201 Fumace Road, Lewisburg, PA 17837. Written responses will be addressed within 15 working days when practicable.

The Borough of Berwick and Town of Bloomsburg will make every effort to make all programs and activities accessible to the learning, mobility, visually, hearing, languageimpaired persons, and those with limited English proficiency. Therefore, if you are a person with a disability or limited English proficiency and require an auxiliary aid, service, or accommodations to participate, please contact Nicole Hogan at SEDA-COG, 201 Furnace Road, Lewisburg, PA 17837, (570) 524-4491, or 1-800-332-6701, to discuss how to best accommodate your needs.



Sworn and subscribed to before me this 2 day of April

(Notary Public)

min Much

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL ALBERT LEE JENSEN, Notary Public Scott Township, Columbia County My Commission Expires April 21, 2020

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And now, ______, 20____, 1 hereby certify that the advertising and publication charges amounting to \$______ for publishing the foregoing notice and the fee for this affidavit have been paid in full.

Fair Housing Public Hearing

Tuesday, April 7 at 9 a.m.

Bloomsburg Town Hall, 301 East Second Street

Join us to share your experience and ideas related to fair housing choice in the Town of Bloomsburg. Your feedback will be used to develop an Analysis of Impediments to Fair Housing Choice.



If you have questions or need assistance, contact Jessica R. Dreistadt, Director of Research and Communications at Hailstone Economic, at (484) 225-4929 or jdreistadt@hailstoneeconomic.com.









Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Public Hearing April 7, 2020 <u>Minutes</u>

In attendance:

Jessica Dreistadt, Tyler Dombroski, Sara Hailstone, Lisa Dooley, Jim Huber, Bonnie Crawford, Justin Hummel, Vince DeMelfi, John Green, Rich Kisner, Charles Fritz, John Fritz, Josh Nespoli, Matt Hess

The meeting began at 9:03 a.m.

Ms. Dreistadt, consultant with Hailstone Economic, began the hearing with a presentation. During the presentation, she explained the purpose of Analysis of Impediments to Fair Housing Choice, described federal and state fair housing rights, provided examples of housing discrimination, explained the planning process, and described the online participation process. She explained that a draft document will be available on the Town website on May 14th and that a second public hearing will take place in June.

Comments were received from Justin Hummel, member of the Town Council. He asked if the consultants were able to collect surveys at Agape. Ms. Dreistadt stated that they reached out to them as well as to the library but that they were not able to collect paper surveys due to the COVID-19 pandemic. No other comments were received.

Mr. Dombroski asked Ms. Dreistadt and Ms. Hailstone to provide findings from the focus groups. They shared that there were issues related to past and possible future flooding, the impact of student housing on the local market, housing quality, aging in place, and accessibility, among others.

The hearing concluded at 9:16 a.m. when the meeting was turned over to Mr. Dombroski for discussion related to the Annual Action Plan.



Al Overview

- HUD entitlement communities do an Analysis of Impediments to Fair Housing Choice (AI) every 5 years
- This is the first time Bloomsburg is doing an Al (previously funded through PA Department of Community and Economic Development)
- Purpose is to identify barriers to fair housing choices as well as contributing factors and to develop a plan to address those barriers and contributing factors



Examples of Housing Discrimination

- Saying a home is rented when it is still available, because the owner does not want to rent to someone of the applicant's race.
- Setting different terms and conditions for sale or rental of a property due to a person having a disability.
- Charging a fee for a support animal (s).
- Refusing to rent to families with children under the age of 18.
- Refusing a request from a tenant with a disability for closer parking.

Hailstone

- Denying maintenance requests because of age.
- Not providing the same services to an individual who filed a discrimination complaint in retaliation for filing the complaint.
- Denying a loan request based on factors such as sex.

Source: PA Human Relations Commission

Planning Process

- Public hearing
- Online survey (MyHousingSurvey.com)
- Focus groups
- · Analysis of data
- · Review of zoning and codes
- Draft AI available May 14
- · Comments on draft Al
 - Public hearing June 1
 - · Email comments to tdombroski@seda-cog.org

Hailston

• Al approved July 6

Purpose of the Hearing

The purpose of the hearing is to hear testimony about:

- fair housing violations in the past five years
- any factors that have contributed to the lack of fair housing choice in the past five years
- suggested practices, projects, or programs that will support fair housing choice for the next five years

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STATE OF PENNSYLVANIA COUNTY OF COLUMBIA } SS

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PUBLIC NOTICE

Town of Bloomsburg Borough of Berwick

2020 Analysis of Impediments to Fair Housing Choice Report Community Development Block Grant (CDBG)

Hailstone Economic, on behalf of SEDA-Council of Governments, Town of Bloomsburg, and Borough of Berwick, has prepared an Analysis of Impediments to Fair Housing Choice Report. This Report serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing lenders. The Report also serves as a pointin-time baseline against which future progress in terms of implementing fair housing initiatives will be evaluated and recorded.

The Analysis of Impediments to Fair Housing Choice Report is prepared to satisfy the requirements of the Housing and Community Development Act of 1974. The report is required to be completed every five years in order for HUD Grantees to receive federal funds under three (3) of the U.S. Department of Housing and Urban Development's (HUD) formula grant programs including CDBG, HOME and ESG.

Effective May 14, 2020, copies of the report will be available for review by appointment at Bloomsburg Town Hall, 301 East Second Street, Bloomsburg, PA 18715 and at Berwick Borough Hall, 1800 North Market Street, Berwick, PA 18603 or at: <u>https://seda.coo.org/departments/community-development/hut-documentation/</u>. The public is encouraged to provide written comments directly to Tyler Dombroski at SEDA-COG within 30 days of this notice.

PUBLIC HEARINGS

The Borough of Berwick will hold a public hearing on Monday, June 1 at 7 p.m. The hearing can be accessed at <u>https://us02web.zoom.us/i/81955654515</u>. The public can also join the hearing by calling (646) 558-8656 and enter meeting ID 819 5565 4515.

The Town of Bloomsburg will hold a public hearing on Monday, June 8 at 7 p.m. The hearing can be accessed at <u>https://us02web.zoom.us/i/4569203798</u>. The public can also join the hearing by calling (646) 558-8656 and enter meeting ID 456 920 3798.

Any complaints, grievances, or comments regarding the Analysis for Impediments to Fair Housing Choice, or other components of the program, should be written and submitted to Tyler Dombroski at SEDA-COG, 201 Furnace Road, Lewisburg, PA 17837. Written responses will be addressed within 15 working days when practicable.

The Town of Bloomsburg and Borough of Berwick will make every effort to make all programs and activities accessible to the learning, mobility, visually, hearing, languageimpaired persons, and those with limited English proficiency. Therefore, if you are a person with a disability or limited English proficiency and require an auxiliary aid, service, or accommodations to participate, please contact Nicole Hogan at SEDA-COG, 201 Furnace Road, Lewisburg, PA 17837, (570) 524-4491, or 1-800-332-6701, to discuss how to best accommodate your needs. Translators will be available at public meetings upon advance request.



Ad Text: BLOOMSBURG PUBLIC HEARING Date(s) Published: 5/14/2020

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Sworn and subscribed to before me this 2% day of MAY

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(Notary Public)

Commonwealth of Pennsylvania - Notary Seal April A. Fetterman, Notary Public Columbia County My commission expires April 15, 2022 Commission number 1222099 Member, Pennsylvania Association of Netarles

And now, ______, 20____, I hereby certify that the advertising and publication charges amounting to \$______ for publishing the foregoing notice and the fee for this affidavit have been paid in full.

Town of Bloomsburg Analysis of Impediments to Fair Housing Choice Public Hearing June 8, 2020 <u>Minutes</u>

The public hearing was held as part of the regularly scheduled Town Council meeting.

Jessica Dreistadt, Director of Research and Communications at Hailstone Economic, described the purpose of the Analysis of Impediments to Fair Housing Choice, the project timeline, the methodology that was used to gather and analyze information, and the structure of the draft document. She then identified each of the fair housing issues included in the report and explained each of the contributing factors. She then provided an overview of the action plan.

Mayor Kreisher stated that he reviewed the plan and believes it will be helpful. He asked if members of Council had questions or comments.

Toni Bell asked if the plan includes strategies to promote or attract sustainable wage jobs. Jessica Dreistadt replied that plans identifies this issue and makes recommendations but a full plan would be beyond the scope of this project. James Garman shared his concern that public housing would be negatively impacted over the next few months. Alex Dubal mentioned that he has worked with HUD through Community Strategies Group and that they can be worked with. Bonnie Crawford asked if the lack of coordination mentioned related to social services. Ms. Dreistadt explained that there are many programs available to assist renters and homeowners but there is not coordinated outreach due to the rural nature of the area and lack of a HUDcertified housing counseling or fair housing agency. These programs are listed in the report and an effort will be made to let the public know about them. Mr. Dubal stated that Community Strategies Group has mostly worked in Berwick but Josh Nespoli has started doing some work in Bloomsburg. Tyler Dombroski stated that SEDA-COG will be offering their assistance with many actions in the plan. Mr. Kreisher stated that the Town has been paying attention to housing and that ordinances were passed this year related to homeless shelters and rehab centers. Mr. Kreisher stated that he would hate to see free housing come in and that he is in favor of opportunities for private landowners. James Huber stated that Community Strategies Group is doing public housing and that there is a lot of housing in Scott Township. Mr. Garman asked if the county has a report like this. Mr. Dombroski replied that the County does not need to do a report like this because they are funded through the state. Mr. Dubal replied to Mr. Kreisher that a lot of publicly funded housing is privately owned.





Purpose of AI

Community Development Block Grant (CDBG) recipients are required to create an AI report.

All CDBG grantees must certify that they will affirmatively further fair housing; the Al is part of this requirement (Sections 104(b)(2) and 106(d)(5) of the Housing and Community Development Act of 1974, as amended, and Section 105(b)(13) of the National Affordable Housing Act of 1990 (NAHA)).

Hailstone



Project Schedule

- April 7: First public hearing
- June 8: Second public hearing
- June 13: Deadline for public comments
- Comments to: tdombroski@seda-cog.org
- July 13: Approval and adoption of Al
- Remainder of 2020 through 2024: Implementation and monitoring

5

Methodology

- Analysis of secondary data
- Focus groups
- · Survey
- Review of ordinances
- Review of Public Housing Authority policies
- Review of private sector practices
- · Review of fair housing complaints and cases
- · Review of other local plans
- Public hearings

Hailstone

6



Fair Housing Issues

- Knowledge about fair housing laws and rights
- Affordable housing options
- Accessible housing options
- Housing quality
- Bias and discrimination
- Financial literacy and preparedness

Hailston

• Access to opportunity

Knowledge about fair housing laws and rights

- Residents have limited knowledge about fair housing laws and rights
- Fair housing laws and rights change and are not always clear
- There are inconsistencies in communication

Hailston

Affordable housing options

- Barriers to development
- Predatory affordable housing options
- Waiting lists for affordable housing programs
- High utility costs

10

- Insufficient shelter beds
- Lack of organized outreach to programs that assist with housing affordability
- · Local ordinances restrict housing opportunities
- University impact on the housing market

Hailstone

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Accessible housing options

- Limited stock of accessible housing
- Growing older adult population
- Lack of organized outreach to promote programs that assist with housing accessibility

Hailstone

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•	Age of the h Flooding Out-of-town Fear of retal			
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Financial literacy and preparedness

- · Lack of preparedness for homeownership
- · Lack of access to sustainable wage jobs

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 Access to Opportunity

 • Lack of public transportation

 • Inaccessible public spaces






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