



Housing for All

Residents are invited to share their stories, offer feedback, and raise their voice in advocacy.

You're Invited

Meeting 1

State of housing in Lawrenceville, displacement, and what's being done about it

Tuesday, September 25th, 6-8 p.m.

Meeting 2

Inclusionary Zoning: a tool to preserve affordability

Wednesday, October 17th, 6-8 p.m.

Meeting 3

Community feedback and call to action

Monday, November 5th, 6-8 p.m.

All meetings at Goodwill's Workforce Development Center,
118 52nd St

Building is accessible.

Free childcare available with RSVP.

WELCOME!

- Grab some pizza!
- Feel free to answer questions on the posters around the room

About Tonight

- **TONIGHT** – Meeting #1: Tuesday, September 25th - State of Housing in Lawrenceville, Displacement, and What's Being Done About It
- **Meeting #2:** Wednesday, October 17th: Inclusionary Zoning – A Tool to Preserve Affordability
- **Meeting #3:** Monday, November 5th: Community Feedback & Call to Action

Who we are

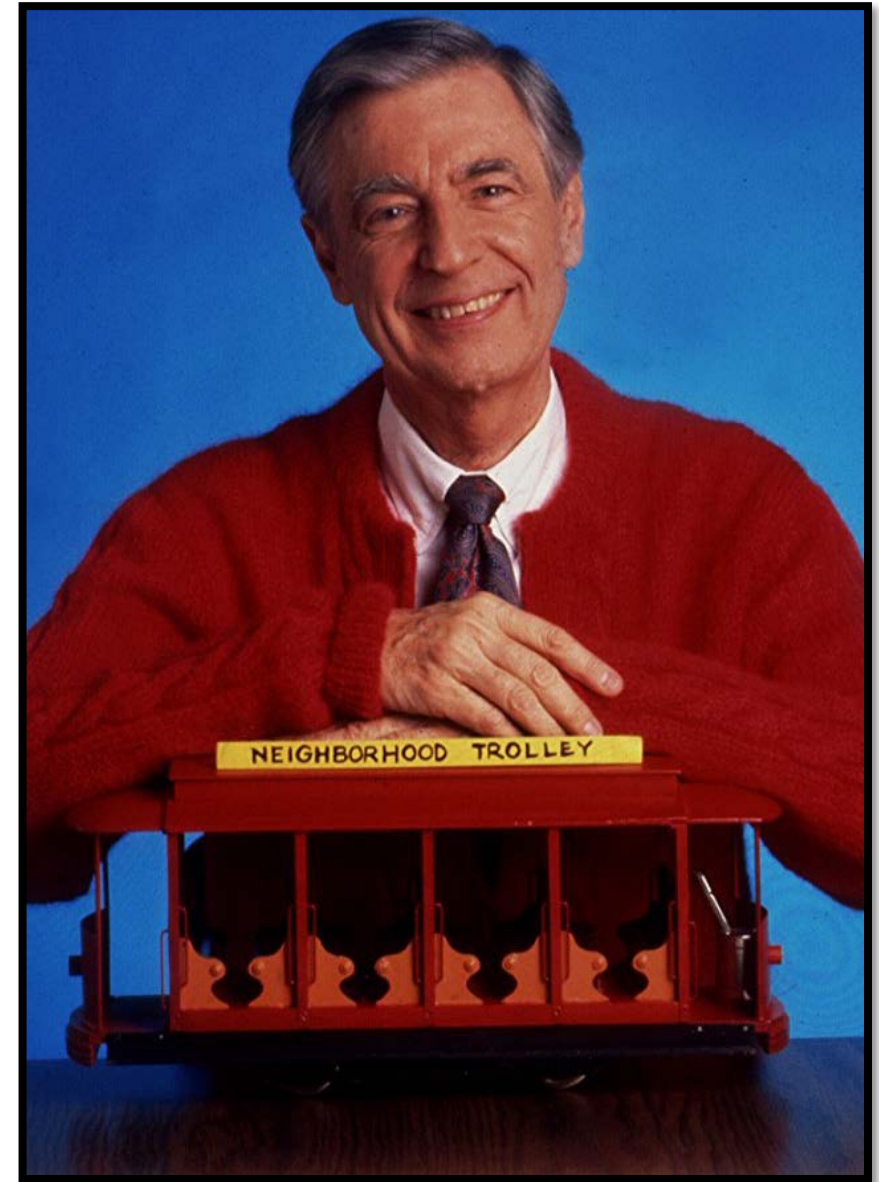
- Lawrenceville United
- Lawrenceville Corporation
- City Council, District 7
- City of Pittsburgh, Department of City Planning

Agenda

- Introductions and ground rules – 6:15-6:20 p.m.
- Opening from Councilwoman Gross – 6:20-6:30 p.m.
- State of Housing & Displacement – 6:30-6:50 p.m.
- What's Being Done About It – 7:00-7:15 p.m.
- Break out groups – 7:15-7:45 p.m.
- Report out and next steps – 7:45-8 p.m.

Ground Rules: be neighborly

1. Be respectful of everyone: don't denigrate groups of people
2. Speak from your own experience
3. Step up, step back
4. One mic
5. Expect and accept non-closure
6. No one knows everything, together we know a lot
7. If you have additional questions, send them in and we'll follow up with answers



Introduction from Councilwoman Gross



State of Housing in Lawrenceville



Ch-ch-ch-ch-changes



Community Factors: the good news



Public Safety

- Safest neighborhood in Zone 2 in 2017, significantly lower crime rate than City of Pittsburgh
- Total crimes have fallen by 60% since 2002.
- Part 1 crimes, the most serious crimes, dropped by 41% just since 2010

Community Factors: the good news

Public Schools

- **Arsenal 6-8** ranked in top 25% of schools in the state for student growth for four years in a row, one of five community schools launched by PPS
- **Woolslair PreK-5** transformed into STEAM magnet school, enrollment doubled, also ranked in top 25% of schools in state for student growth in recent years.



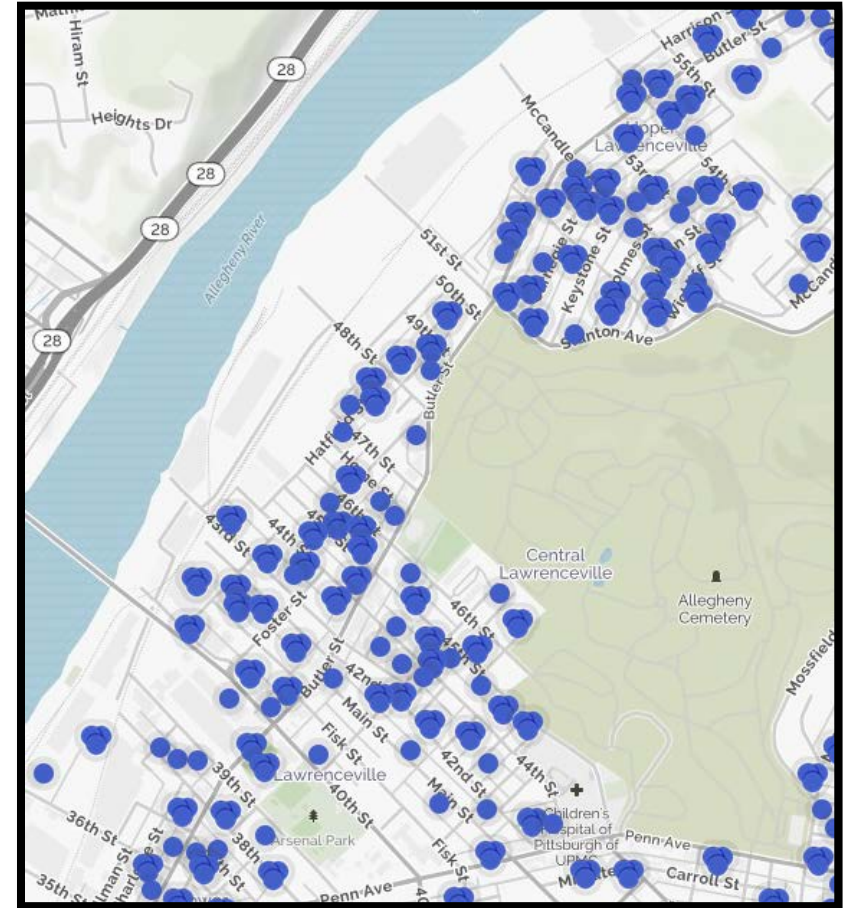
Community Factors: other factors

- Addition of UPMC Children's Hospital of Pittsburgh
- Growth of Lawrenceville business district
- Services: Goodwill of Southwestern PA, Persad Center, etc.
- Transportation: recent increases to Port Authority routes through Lawrenceville, bike infrastructure
- Reduction of blight and vacancy
- New and improved green spaces: community gardens, Dog Park, Tree Park, Arsenal Park, etc.



Changes in Housing

- Big construction boom currently underway
- Over a 15% increase in housing units in Lawrenceville
- Lawrenceville among top neighborhoods for # of residential building permits issued between 2013 and 2015. (Source: Mullin & Lonergan, Pittsburgh Housing Needs Assessment)
 - In Central Lawrenceville alone, 384 permits between 2013 and 2015



From: pittsburghpa.buildingeye.com

Number of Residential Permits Issued, 2013-2015



Source: Pittsburgh Department of Permits, Licenses, and Inspections, 2013-2015



Source: Mullin & Lonergan, Pittsburgh Housing Needs Assessment

Changes in Housing

- Increase in multi-family development: complete, underway, or approved

Project	Units
Milhaus Phase I	243
The Foundry	191
Mews on Butler	67
Doughboy Square Apartments	45
Heartland Homes	31
McCleary School Condos	25
The Wainwright	15
Mintwood Warehouse	17
Bayard School Lofts	11
Butler Street Lofts	13
Squareview Apts	11
Shoppes at Doughboy	11
3719 Butler	25
TOTAL:	705

What is “affordable housing” anyway?

- Housing is deemed affordable when no more than 30% of household income is spent on housing: rent or mortgage, plus other housing costs like utilities.
- Affordable housing typically refers to housing that is affordable to households at a certain percentage of Area Median Income (AMI). Based on Pittsburgh metro area and differs for household size.
 - **Affordable rental housing** typically caps at 50-60% AMI or below
 - **Affordable owner-occupied housing** typically caps at 80% AMI

Greater Pittsburgh Area Median Income

	Household Size				
	1	2	3	4	5
50% AMI	\$25,450	\$29,050	\$32,700	\$36,300	\$39,250
70% AMI	\$34,930	\$39,900	\$44,870	\$49,840	\$53,830
80% AMI	\$40,700	\$46,500	\$52,300	\$58,100	\$62,750
100 % AMI	\$50,900	\$58,100	\$65,400	\$72,600	\$78,500

Test Your Knowledge

of new affordable housing units created in last decade by private developers?

of new affordable housing units created in last decade by private developers?

10

Median home sale price in 2017?



Median home sale price in 2017?

\$237,000

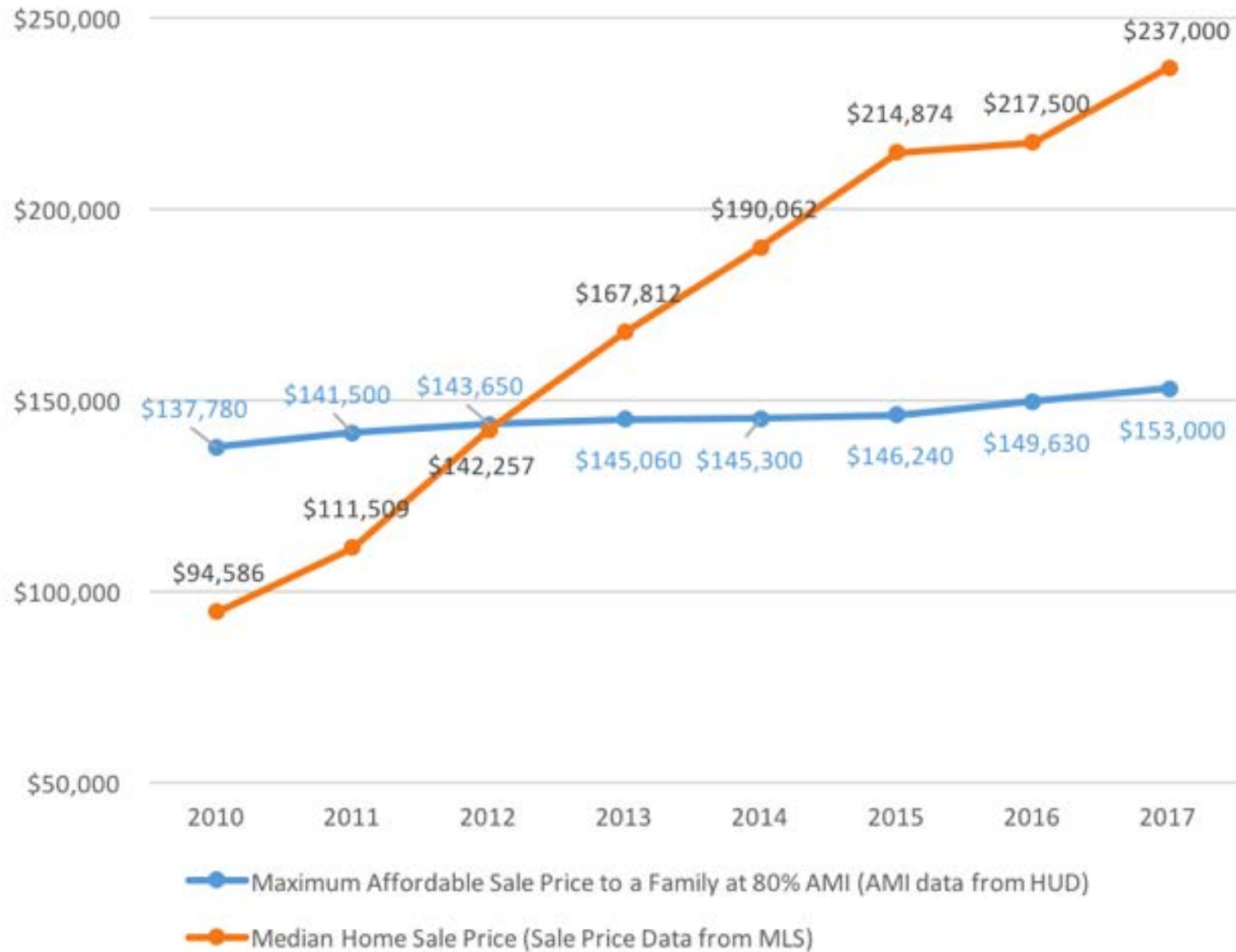
Median home sale price in 2010?



Median home sale price in 2010?

\$94,586

Lawrenceville Home Sale Prices



High water marks for residential sale price

- 2014: \$418,250
- 2015: \$568,673
- 2016: \$625,000
- 2017: \$705,000

Home equity

- 15201 had the highest share of equity rich properties among 7,192 zip codes with at least 2,500 people in the United States
- “EQUITY RICH:” Combined loan amount = 50% or less of the estimated market value of the property

**Source: attomdata.com, “Number of Equity Rich U.S. Properties Increases to 14 Million in Q2 2017 — One in Four U.S. Properties With a Mortgage”*

Rental prices

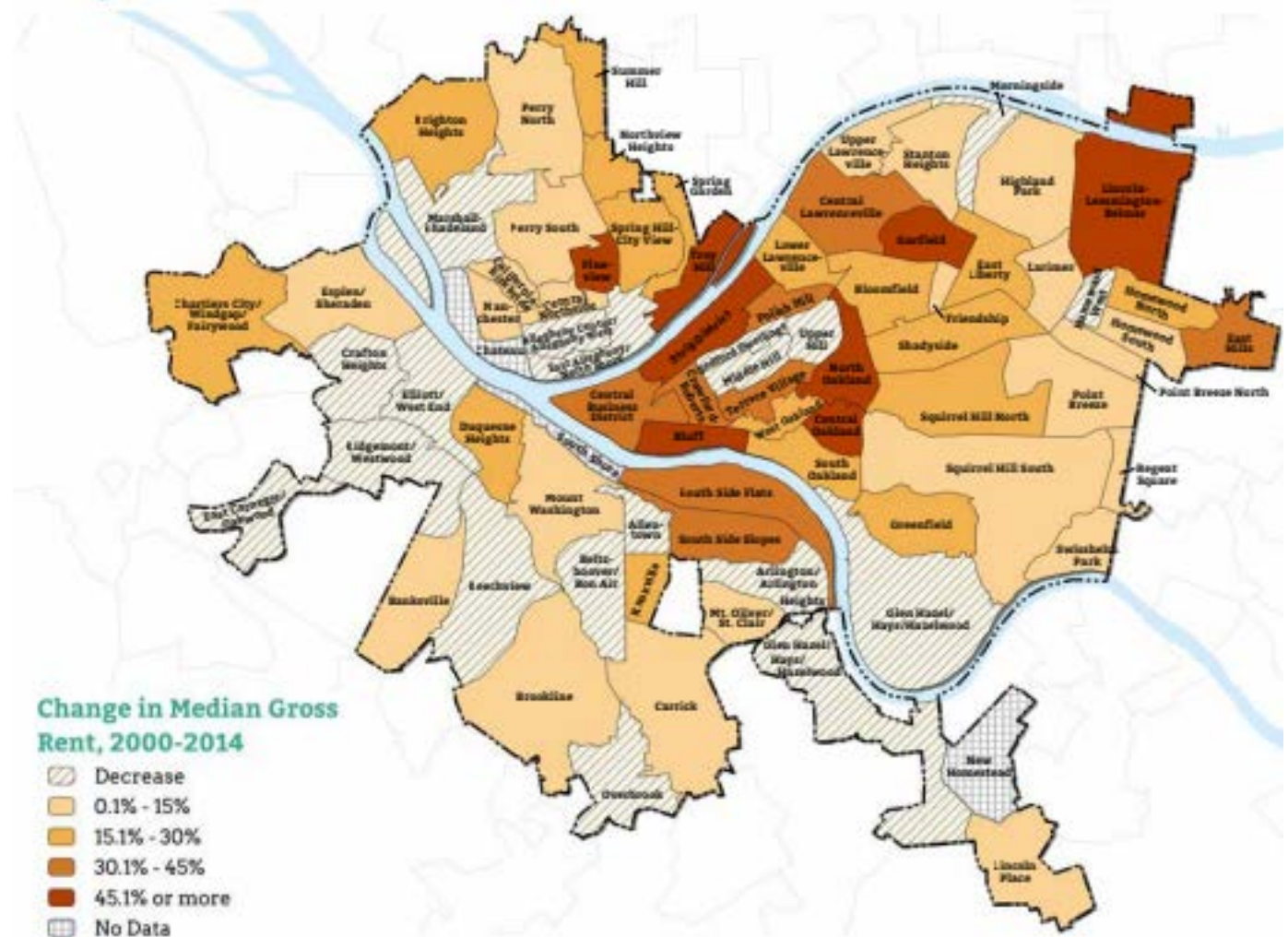
Pittsburgh's rise in rent rivals large metros

Rental prices in Pittsburgh have actually increased at a faster pace than they have in New York City over the past five years, according to the financial literacy website NerdWallet, which looked at data for the nation's 200 largest cities. A rise of \$120 per month in Pittsburgh is a larger percentage increase than a rise of \$196 a month in New York City over the same time frame.

		2007 MEDIAN RENT	2012 MEDIAN RENT	PERCENT INCREASE IN RENT
RANK	CITY			
1	McKinney, Texas	\$666	\$950	42.6%
2	El Paso, Texas	477	637	33.5%
3	Washington, D.C.	871	1,158	33.0%
4	Brownsville, Texas	358	460	28.5%
5	Fort Collins, Colo.	702	901	28.3%
6	San Francisco, Calif.	1,141	1,459	27.9%
7	Chattanooga, Tenn.	474	595	25.5%
8	Cedar Rapids, Iowa	470	587	24.9%
9	Pittsburgh	529	649	22.7%
10	New York, N.Y.	898	1,094	21.8%

Source: nerdwallet.org

Post-Gazette



**Source: Pittsburgh Housing Needs Assessment*

Rental prices

- Median gross rent in 15201 according to 2010 census: \$913
- Today, median 1-BR rent was \$1,300 for past 12 months, according to Rentometer.com

2018 Rent Limits (including utility costs)

	1 bedroom	2 bedroom	3 bedroom	4 bedroom
30% AMI max. rent	428	520	682	844
50% AMI max. rent	713	855	988	1103
HACP payment standard	777	978	1213	1341
60% AMI max. rent	855	1026	1186	1323
80% AMI max. rent	1141	1369	1581	1764

Rent limits are estimated using PHFA's standard of 1.5 people per bedroom.

APT D211 REILLY

1 Bed / 1 Bath / 547 Sq. Ft.
\$1,597

Available Now

APT D201 SPRAUGE

3 Bed / 2 Bath / 1,251 Sq. Ft.
\$3,054

Available Now

APT D212 SPRAUGE

3 Bed / 2 Bath / 1,251 Sq. Ft.
\$3,054

Available Now

APT A204 BRADFORD

1 Bed / 1 Bath / 644 Sq. Ft.
\$1,622

Available Now

APT B201 CRAIGHILL

2 Bed / 2 Bath / 1,064 Sq. Ft.
\$2,295

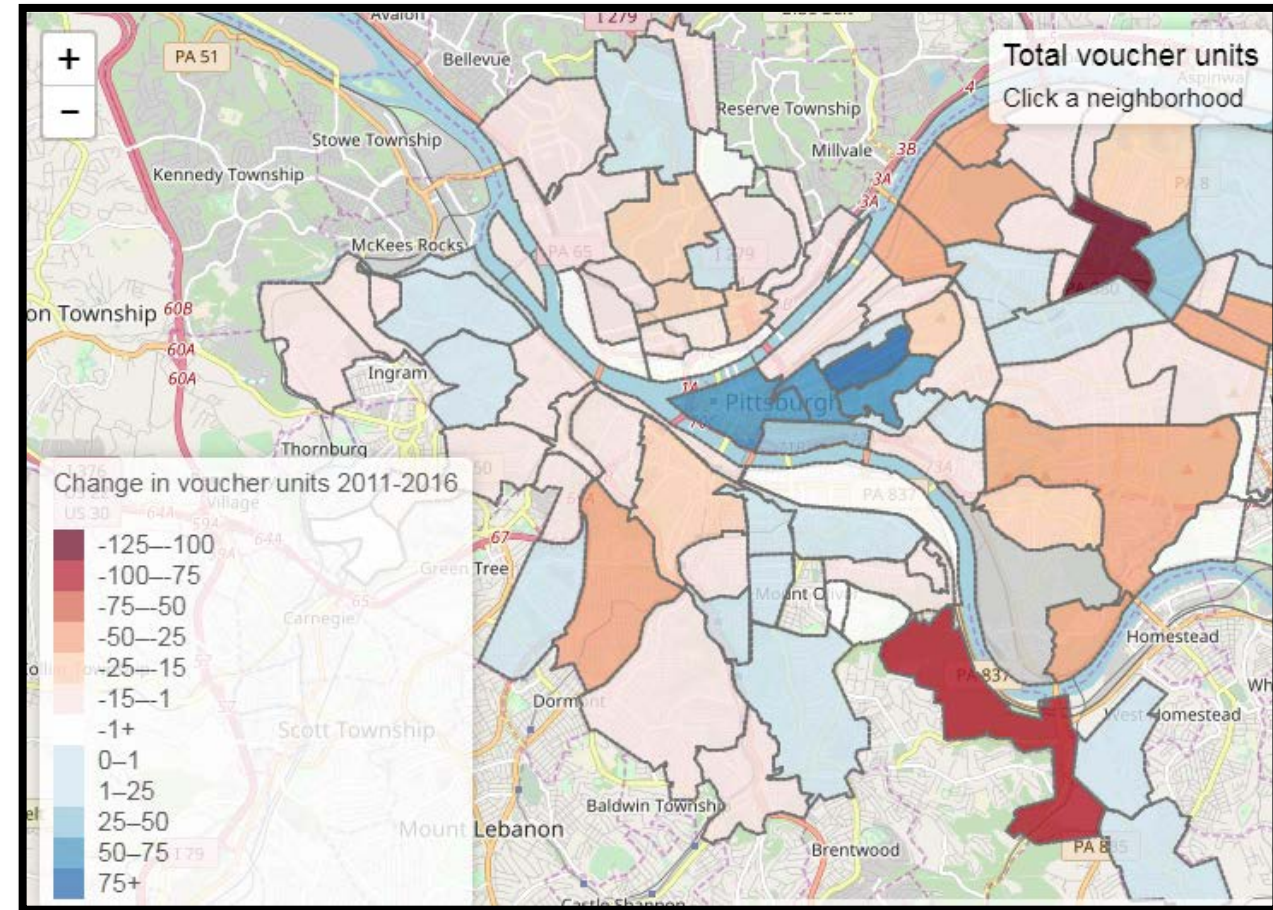
Available Now

Pittsburgh

- Shortage of over 17,000 units for households at or below 50% AMI

Displacement

- Lawrenceville lost over half of its HCV (Section 8) units between 2011 and 2016
- Total of 120 units lost



**Source: Pittsburgh Post-Gazette, "The Limits of 8"*

Displacement



“I came home from school one day, my parents said start packing because we can’t afford to stay. I remember paying \$400 for 4 bedrooms but all that has changed, I can’t even get a room for that price now.”

“After decades enduring segregations because of our physical appearances, color, and ethnicity in our native country, our hope in the United States was not to feel the same treatment or to face discrimination due to our incomes. For many of our families, we were so excited and felt settled in Pittsburgh’s Lawrenceville until the income based displacements of our families. Despite the income forced displacement of our families, the community’s continued love for Lawrenceville has never faded.”

One-parent renters with kids (left) vs. 2016 legal notice of evictions (right)



*Source: p4.earthtime.org

Not just renters

- Owner-occupied houses in Lawrenceville with residents who lived there 35+ years:
 - 2014: 622
 - 2017: 428
 - **= 31% loss**

Flipping in Lawrenceville

Largest Price Differences Between Resold and Non-resold, 2013-2015

Neighborhood	Median Sales Price		Price Difference
	Resold Homes	Non-Resold Homes	
Homewood South	\$38,500	\$11,000	250%
Lower Lawrenceville	\$245,526	\$90,000	173%
East Liberty	\$197,000	\$75,000	163%
Upper Lawrenceville	\$154,950	\$65,000	138%
Larimer	\$40,250	\$19,250	109%
Duquesne Heights	\$263,050	\$128,950	104%
Central Lawrenceville	\$241,950	\$126,750	91%
Squirrel Hill South	\$395,000	\$264,500	49%
Polish Hill	\$70,000	\$50,250	39%
Bloomfield	\$179,500	\$135,500	32%



Changing demographics

Demographics	2013	2016	Gain / Loss (#)	Gain / Loss (%)
White	7,878	8,030	+152	+ 2%
Black	1,693	1,169	- 524	- 31%
Some other race	106	18	- 88	- 83%
Two or more	339	367	+ 28	+ 8%
Hispanic or Latino (of any race)	134	198	+ 64	+ 48%

**Source: 2012-2016 American Community Survey 5-Year Estimates*



Age

Age	2013	2016
Under 5 years	462	343
5 to 9 years	380	280
10 to 14 years	446	356
15 to 19 years	415	281
20 to 24 years	700	639
25 to 34 years	2,517	3,217
35 to 44 years	1,264	1,170
45 to 54 years	1,018	896
55 to 59 years	877	692
60 to 64 years	462	465
65 to 74 years	851	566
75 to 84 years	382	481
85 years and over	272	330

**Source: 2012-2016 and 2009-2013 American Community Survey 5-Year Estimates, 2010 Census Summary*



Poverty in Lawrenceville

	TOTAL (2016)		
	Total	Below Poverty	% Below Poverty
Total Population	9516	1415	14.9%
AGE			
Under 18 years	1129	326	28.9%
18 to 34 years	4819	494	10.3%
35 to 64 years	3198	416	13.0%
65 years and over	1211	179	14.8%
RACE			
White alone	7862	1065	13.5%
Black alone	1143	174	15.2%
Asian alone	126	6	4.8%
Some other race alone	18	8	44.4%
Two or more races	367	162	44.1%
Hispanic or Latino origin (of any race)	362	78	21.5%

	TOTAL (2013)		
	Total	Below Poverty	% Below Poverty
Total Population	9940	2039	20.5%
AGE			
Under 18 years	1436	492	34.3%
18 to 64 years	7091	1349	19.0%
65 years and over	1413	198	14.0%
RACE			
White alone	7709	1474	19.1%
Black alone	1654	311	18.8%
Asian alone	126	0	0.0%
Some other race alone	106	58	54.7%
Two or more races	339	196	57.8%
Hispanic or Latino origin (of any race)	285	51	17.9%

Voices of residents

“We need to fight for the right of all to live in our neighborhood not just those that can afford high rents and homes prices.”

“I miss my black and brown neighbors”

“Racism is a form of hate. So is raising the prices on homes so you can't afford to eat healthy.”

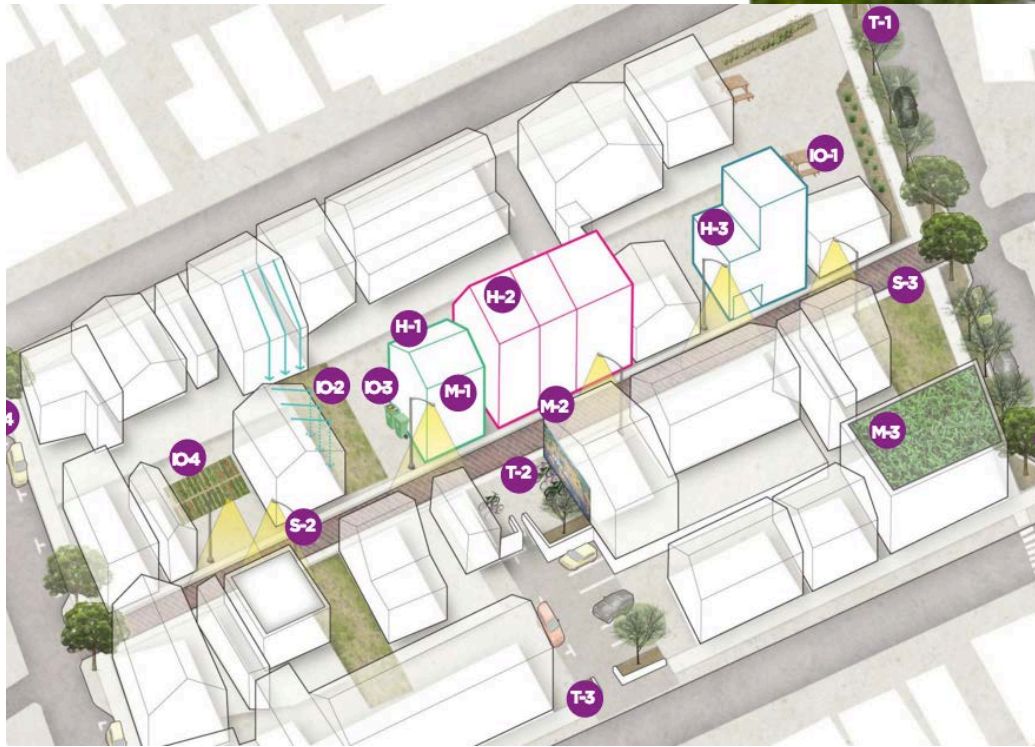
“I no longer want to live in this neighborhood because of housing displacement currently happening.”

What's being done about it?

Lawrenceville Community Land Trust (CLT)

Lawrenceville CLT

Outgrowth of the 10th Ward Community Plan





GOALS:

Upper Lawrenceville will be a place where people want to live because it is **affordable** and **authentic**.

The neighborhood will remain **affordable** with a fabric that supports a **diversity of residents**—from homeowners to renters, including newcomers to long time residents.

COMMUNITY LAND TRUSTS

- A unique approach to affordable homeownership:
 - Change the structure of traditional home ownership
 - Cultivate long-term relationships with residents, occupants, and users
 - Create PERMANENTLY affordable homeownership

How They Do It: Ground Lease



- CLT separates ownership of land from improvements
- Local community retains ownership of land
- Improvements (the home) are owned by individual(s)
- CLT leases land to owner of improvements

Permanently Affordable Homeownership

- CLT homeowners, by signing the ground lease:
 - *Agree to share with future homebuyers the affordability that was initially created for them*
 - *Agree to a resale formula that will be used to determine the price at which they can sell their homes*

Comparison to Conventional Homeownership

- Key Differences:
 - Restrictions on use and resale value
 - Purchased through a leasehold mortgage rather than fee simple mortgage
- Key Similarities
 - Responsible for all property taxes
 - Eligible for all income tax benefits of traditional homeownership
 - Fully inheritable

CLT Eligibility

- Households between 65% and 80% of Area Median Income
- Minimum credit score of 640 (may vary based on lender)
- Cash for down payment and closing costs, amount needed will vary

CLT Development Timeline

- Summer 2018: First 7 CLT homes completed
- Summer/Fall 2019: 3 more CLT homes planned
- Summer/Fall 2020: 6 – 18 additional CLT homes planned

Doughboy Square LIHTC

Project Goal:

Produce a mixed-use, mixed-income development that completes Doughboy Square.



Community Process

3 Community Meetings:

- 7/11/16 Kickoff: project goal and discussion of potential issues and opportunities
- 9/15/16 Meeting: design approach and options
- 10/27/16 Meeting: presentation of proposed conceptual design

Next Steps:

- Low Income Housing Tax Credits Awarded April 2018
- Design Finalized (2018-19)
- Construction Period (2019-20)

Doughboy Square LIHTC

Housing Strategy

- Create housing over retail and parking
- Create a mix of one and two bedroom units
- Maximize orientation to the street
- Affordable housing subsidy requires units to be highly energy efficient and well constructed

Housing Summary:

3400-3404 Penn

15 Units

14 One-Bedroom

1 Two-Bedroom

3330-3350 Penn

19 Units

16 One-Bedroom

2 Two-Bedroom

1 Three-Bedroom

Total

34 Units

30 One-Bedroom

3 Two-Bedroom

1 Three-Bedroom

Proposed Buildings



Material changes help break down scale



Butler Street looking west into Doughboy Square

What's being done about it? - Advocacy

- Upper Lawrenceville Affordable Housing Fund
- Refusing to support development projects without inclusion of affordable units
- Affordable Housing Opportunity Fund
- Small Area Fair Market Rent for Lawrenceville
- Affirmatively Furthering Fair Housing task force
- Inclusionary Zoning

Inclusionary Zoning

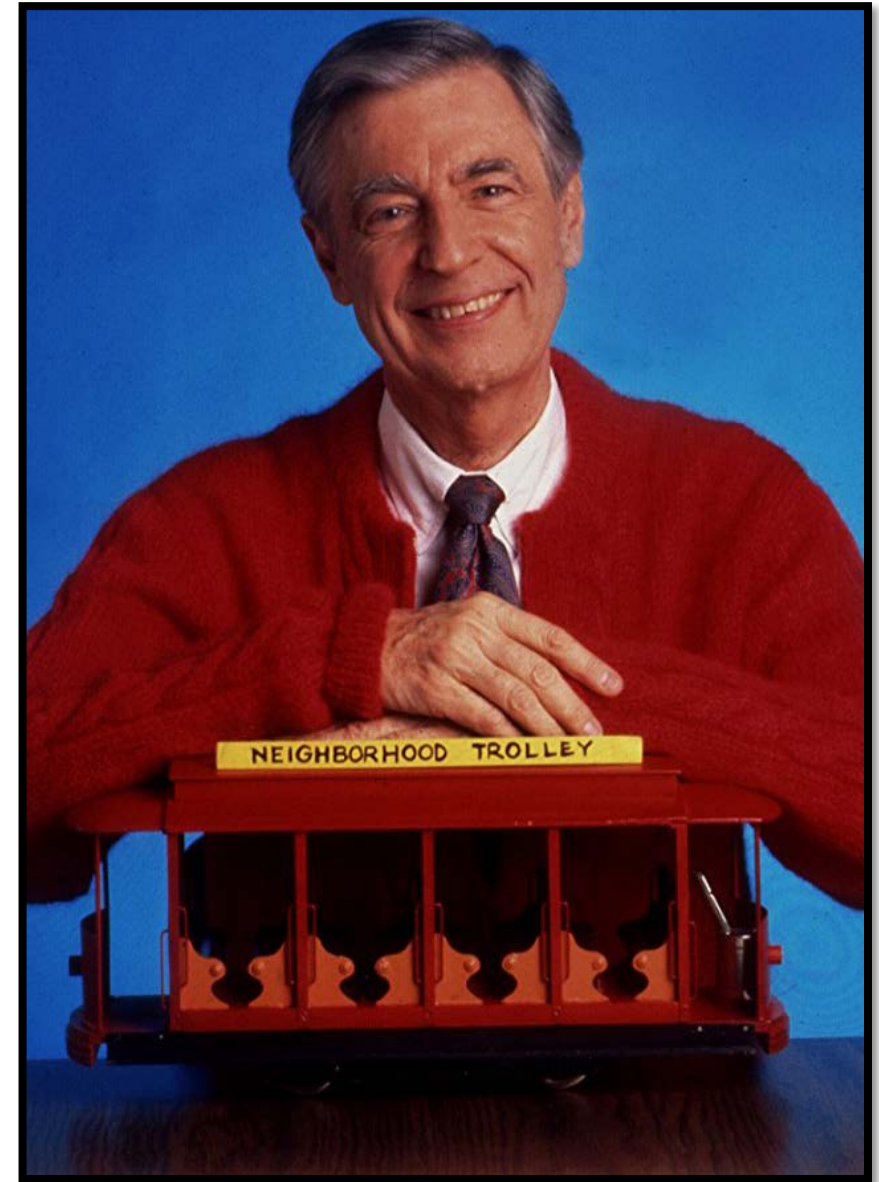
- City's recommendation: require developments over 20 units to include 10-15% of units affordable to folks earning a maximum of 50% AMI (family of 4 = \$38,000) for rentals or 80% AMI (family of 4 = \$60,800) for homeowners
- Push to create a pilot in Lawrenceville

Impact

Project	Units	5%	10%	15%
Milhaus Phase I	243	12	24	36
The Foundry	191	10	19	29
Mews on Butler	67	3	7	10
Doughboy Square Apartments	45			
Heartland Homes	31	2	3	5
McCleary	25	1	3	4
Total to date:	602	28	56	84

Break Out Ground Rules

1. Be respectful of everyone: don't denigrate groups of people
2. Speak from your own experience
3. Step up, step back
4. One mic
5. Expect and accept non-closure
6. No one knows everything, together we know a lot
7. If you have additional questions, send them in and we'll follow up with answers



Break Out Groups

1. What's your personal experience around housing in Lawrenceville? What is your experience with what was presented tonight?
2. Who is being left out of Lawrenceville's growth?
3. As the neighborhood grows, what are your aspirations for Lawrenceville in terms of housing? What should we strive for as a community?
4. What additional questions do you have about housing in Lawrenceville / Pittsburgh?

Report Out

Next Steps

- Presentation will be posted on LU's website: www.LUnited.org
- Next meeting is Wednesday, October 17th: Inclusionary Zoning – A Tool to Preserve Affordability
- Keep in touch: 412-802-7220 and info@LUnited.org