ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

BOROUGH OF BERWICK

FFY 2020 – FFY 2024

EQUAL HOUSING
OPPORTUNITY

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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 Borough of Berwick 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 Borough of Berwick will address these findings by following the plan in this document. The plan takes into consideration the size of the Borough and its resources so that it is feasible but also meaningfully addresses community needs. 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 Borough and a profile of Census Tracts, Block Groups, and neighborhoods within the Borough. 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 Borough.

- 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 Borough'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 Borough.

- The **Current Fair Housing Programs and Activities** section summarizes programs and activities organized by the Borough, 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 steps that the Borough and its partners will take to address the impediments and contributing factors found in this analysis during FY 2020 – 2024.

- The **Signature Page** indicates that the Borough 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 Borough of Berwick under the direction of Senior Program Analyst Tyler Dombroski and Borough Manager Damien Scoblink

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Robert Lewis, President
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We thank the following organizations which were consulted in the preparation of this document:
- Berwick Area School District
- 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 Keystone Community Bank
- Gate House Transitional Housing and Care Center
- MyCIL (Center for Independent Living)
- North Penn Legal Services
- The Salvation Army Berwick
- The Women's Center

Prepared by: **Hailstone** ECONOMIC

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 Borough of Berwick. Representatives of these organizations met throughout the process to set project milestones, organize public engagement initiatives, review data, and develop the Borough'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 Borough'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 Borough'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 Borough 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 212 through 221.

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

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
- Blight
- 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
- Negative perceptions of certain neighborhoods
- 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 Borough will take the following actions during FY 2020 to FY 2024. More details about each of these actions, including milestones and key partners, is located on pages 222 through 247.

❑ 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 Borough 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.

❑ Rezone undeveloped land zoned R-1 to R-3 to allow for more density.

❑ Create an incentive to create new units of affordable housing in this area.

❑ Consider affordable housing needs when allocating CDBG funding.

❑ Participate in the manufactured housing task force.

❑ Provide funding to solutions that address predatory affordable housing options.

❑ 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 Borough Hall.

- ❑ Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Borough 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.

- ❑ Change the definition of family in the zoning ordinance.

- ❑ Change the zoning ordinance so that group care facilities are permitted by right in any single family dwelling.

- ❑ Change the definition of disruptive conduct so that it excludes victims of domestic violence.

- ❑ Change the Landlord Registration Ordinance so that a license can be revoked after three violations involving the same occupant.

- ❑ Consider accessible housing needs when allocating CDBG funding.

- ❑ Ensure that new multi-unit developments include accessible housing as required by the ADA.

- ❑ Explore the feasibility of creating a program that provides resources to help older adults age in place.

- ❑ 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.

- ❑ Continue to offer a housing rehabilitation program to income eligible homeowners.

- ❑ Explore the feasibility of launching a regional initiative to abate lead-based paint.

- ❑ Continue to address blight by allocating CDBG funding.

- ❑ Explore the feasibility of incentivizing the creation of affordable and/or accessible housing on lots where blighted properties are razed.

- ❑ Explore the feasibility of creating a land bank.

- ❑ 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 Borough can address landlords that are reluctant to make needed repairs.

- ❑ Continue to submit an annual right-to-know request to the PHRC and address any complaints that are received

❑ Establish a relationship between code enforcement staff and social service agencies that encounter housing quality issues so that the Borough can address landlords that are reluctant to make needed repairs.

❑ Participate in Welcoming Week each September.

❑ Participate in Fair Housing Month to raise awareness about fair housing rights and how to file complaints.

❑ Submit annual right-to-know requests to HUD and the PHRC.

❑ Report known hate group activity to the Southern Poverty Law Center which tracks such activity nationally.

❑ Participate in Berwick: The Next Step and support its projects.

❑ 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 local banks to help them connect with, prepare, and assist first-time homebuyers.

❑ Organize outreach with materials in Spanish to connect with local Hispanic or Latino mortgage applicants.

❑ Explore the feasibility of creating an incentive to attract new employers that pay sustainable wages to the Borough.

❑ Contribute to SEDA-COG's transportation feasibility study and advocate for Berwick's inclusion in the pilot route.

❑ Assess the accessibility of sidewalks and other public spaces and identify priority projects.

COMMUNITY CHARACTERISTICS

This section of the analysis presents descriptive data about the Borough. In many cases, information is broken down by Census Tract and/or Block Group to provide insight about particular neighborhoods of the Borough. 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 Borough'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, and hate group activity.

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

COMMUNITY CHARACTERISTICS
KEY FINDINGS

- The majority (94%) of residents in Berwick are White. This is slightly lower than the percentage in the County (94.89%). The percentage of residents who are White is higher in Census Tract 506 (96.99%) than in Census Tract 507 (90.95%). About 6.5% of Berwick residents are Hispanic or Latino. In Census Tract 506, Block Group 2, more than 24% of residents are Hispanic or Latino.

- While the population of the Borough has decreased 11.6% since 1980, the non-White and Hispanic or Latino population has increased 465.69%.

- There are no R/ECAPS in the Borough (Racially or Ethnically Concentrated Areas of Poverty). None of Berwick's neighborhoods are highly segregated. There are four Block Groups where all residents are White and five Block Groups where there are no Hispanic or Latino residents.

- The homeownership rate of non-White and Hispanic or Latino households is comparable to, and in some case exceeds, that of White households in each Block Group with the exception of Census Tract 507, Block Group 1 where all non-White and Hispanic or Latino households are renters. Black or African American households are three times more likely to rent than to own a home.

- More than 18% of residents and 32% of older adults have a disability.

- Nearly 23% of households are families with children. About 14.3% of households are older adults aged 65 and over who live alone. Nearly 18% of the Berwick population is age 65 and older. This is comparable to the County (18.4%).

- There is less economic security and housing stability in the Borough than there is in the region, state, and nation.

- The median household income in Berwick is $39,117. This is much lower than the County ($49,889); however, per capita income is similar. The median household income of renters is $27,741. 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 half (51%) of households either have income below the federal poverty level or considered to be ALICE ('working poor').

- About 50% of children under 18 live in poverty. The poverty rate for a single female head of household with children is 63.7%.

- There is no public transportation in Berwick and nearly 10% of households do not have a vehicle. Renters are 10 times more likely to not have a vehicle than homeowners.

- About 40% of homes are renter occupied. The highest percentage of rentals (66.31%) is in Census Tract 507, Block Group 1.

- There are nearly 150 mobile homes in the Borough and 42.5% are rentals.

- More than half (54.5%) of housing units were built before 1950. These homes are more likely to be occupied by owners than renters.

- Nearly a quarter of renters have not completed high school or a GED.

- One in five households is 'doubled up' with multiple families or unrelated individuals sharing a home.

- The median home value in Berwick is $102,200; this is just 68.5% of the median value in the County.

COMMUNITY DESCRIPTION
COMMUNITY CHARACTERISTICS

The Borough of Berwick is 3.25-square mile municipality in Columbia County, Pennsylvania. It is bound by the Susquehanna River to the south, East Berwick Borough to the east, and Briar Creek Township to the North. Berwick is part of the Bloomsburg-Berwick Metropolitan Statistical Area (MSA) which is in the eastern area of the Susquehanna River Valley.
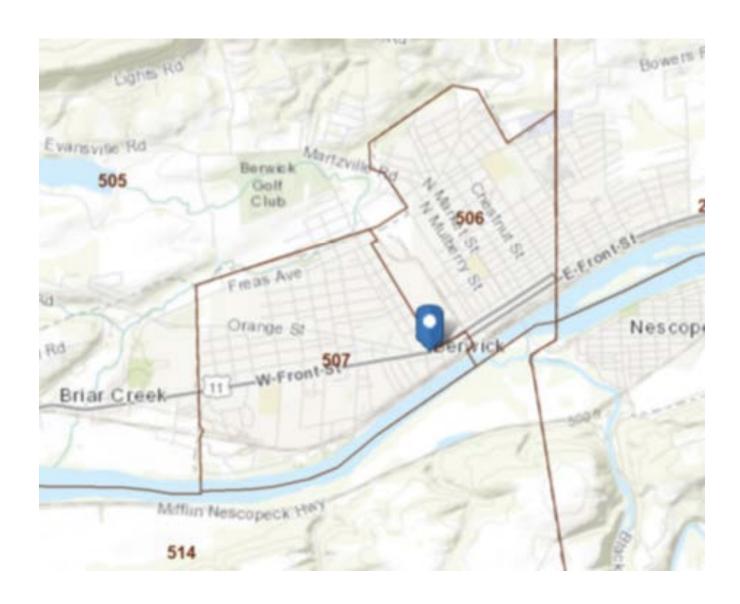
There are two Census Tracts in the Borough:

- Census Tract 506 is to the east; and
- Census Tract 507 is to the west.

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

Census Tract	Block Group	Low-Moderate %
506	2	74.27%
	4	62.15%
	5	62.92%
	6	70.26%
507	1	61.54%
	4	53.95%
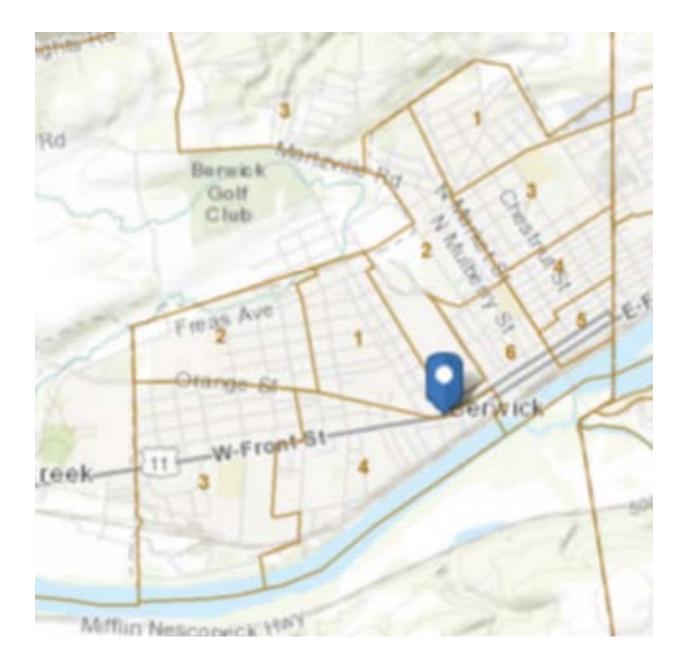
Table 1: Low-Moderate Income Block Groups

MAP 1: CENSUS TRACTS

There are two Census Tracts in the Borough of Berwick.

Source: U.S. Census Bureau

MAP 2: BLOCK GROUPS

Each Census Tract is divided into Block Groups. Census Tract 506 has six Block Groups and Census Tract 507 has four Block Groups.

Source: U.S. Census Bureau

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Census Tract 506 has six Block Groups. It is a Federally Qualified Opportunity Zone. This Census Tract is considered to be moderate income by FFIEC.

- There are 2,416 units of housing.

- The rental vacancy rate is 9.9%.

- 47.7% of housing units were built before 1940.

- More than 11% of households do not have a vehicle.

- About 35% of households with a mortgage are cost burdened.

- The median household income for homeowners is 85.4% of the County's median.

- 76% of Berwick residents with a bachelor's degree or higher live in this Census Tract.

- About 68.3% of owner-occupied homes were built before 1940.

- One in five residents has a disability.

- 10.8% of households receive SSI.

- About 97% of residents are White.

- About 3.32% of residents are Hispanic or Latino.

- The median household income is $43,887.

- The unemployment rate is 4.35%.

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 1 is the northernmost area of the Borough. It is bound by Heights Road to the west and East 16th Street to the south. This Block Group is *not* eligible for CDBG-funded projects.

Part of the Berwick Hospital Center campus is in this Block Group.

Median Household Income	$53,269
Unemployment Rate	0
Housing Units	426
Built before 1940	42.96%
Homeownership Rate	73.71%
Rental Occupancy Rate	26.29%
Median Value (owner-occupied)	$109,200
Median Rent	$869
Cost Burdened Homeowners	34.7%
Extremely Cost Burdened Homeowners	11.5%
Cost Burdened Renters	11.6%
Extremely Cost Burdened Renters	0
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	29.27%

Table 2: Census Tract 506, Block Group 1

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 2 is a 'Z'-shaped area that borders Census Tract 507 to the west and Briar Creek Township to the north. It is bound by Heights Road and Oak Street to the East and Lasalle Street to the west. Part of the southern border is between West 9th and West 10th Street and the other part is along East 3rd Street. This Block Group is eligible for CDBG-funded projects.

This Block Group includes the Berwick Police Department, Berwick Ambulance Association, Arbor Street Park, and Crispin Field. This Block Group is also the location of the 155-acre BIDA Industrial Complex and many jobs.

Median Household Income	$50,039
Unemployment Rate	5.91%
Housing Units	285
Built before 1940	37.19%
Homeownership Rate	63.14%
Rental Occupancy Rate	36.86%
Median Value (owner-occupied)	$118,700
Median Rent	$1,041
Cost Burdened Homeowners	10%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	18.39%
Extremely Cost Burdened Renters	18.39%
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	24.4%
Non-White Homeowners	0
Hispanic or Latino Homeowners	Insuf. Data
Residents 65 and Older	7.65%

Table 3: Census Tract 506, Block Group 2

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 3 is located to the east of Block Group 2, south of Block Group 1, and north of Block Group 4. It is bound by East Berwick to the east, East 16th Street to the north, North Market Street to the west, and East 10th Street to the south. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes part of the Berwick Area High School campus, the Berwick Soccer Fields, and the Pine Grove cemetery annex. There is a supermarket (Weis Markets) in this Block Group.

Median Household Income	$50,750
Unemployment Rate	0
Housing Units	414
Built before 1940	43.96%
Homeownership Rate	72.43%
Rental Occupancy Rate	27.57%
Median Value (owner-occupied)	$101,500
Median Rent	$920
Cost Burdened Homeowners	14.9%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	45.5%
Extremely Cost Burdened Renters	6.4%
White Residents	98.99%
Black or African American Residents	0.64%
Asian Residents	0
Residents of Some Other/Two or More Races	0.37%
Hispanic or Latino Residents	1.9%
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	100%
Residents 65 and Older	21.05%

Table 4: Census Tract 56, Block Group 3

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 4 is located south of Block Group 3 and north of Block Group 5. It is bound by East Berwick to the east, East 10th Street to the north, East 4th Street to the south, and North Market Street to the west. This Block Group is eligible for CDBG-funded projects.

This Block Group includes the Jackson Mansion and the McBride Memorial Library.

Median Household Income	$39,500
Unemployment Rate	14.62%
Housing Units	626
Built before 1940	44.89%
Homeownership Rate	55.34%
Rental Occupancy Rate	44.66%
Median Value (owner-occupied)	$115,200
Median Rent	$671
Cost Burdened Homeowners	33%
Extremely Cost Burdened Homeowners	29%
Cost Burdened Renters	37.8%
Extremely Cost Burdened Renters	28.2%
White Residents	98.66%
Black or African American Residents	1.04%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0
Non-White Homeowners	100%
Hispanic or Latino Homeowners	0
Residents 65 and Older	9.29%

Table 5: Census Tract 506, Block Group 4

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 5 is located south of Block Group 4. It is bound by East 4th Street to the north, East Berwick to the east, the railroad tracks to the south (it does not extend to the river), and Market Street to the west. This Block Group is eligible for CDBG-funded projects.

This Block Group includes the Berwick Theater and Center for the Arts, Berwick Area United Way, and two banks (PNC Bank and First Columbia Bank & Trust Co.), and one small supermarket (Boyer's Food Market).

Median Household Income	$42,625
Unemployment Rate	0
Housing Units	233
Built before 1940	84.98%
Homeownership Rate	46.75%
Rental Occupancy Rate	53.25%
Median Value (owner-occupied)	$74,700
Median Rent	$722
Cost Burdened Homeowners	0
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	0
Extremely Cost Burdened Renters	0
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	19.75%

Table 6: Census Tract 506, Block Group 5

COMMUNITY DESCRIPTION: CENSUS TRACT 506
COMMUNITY CHARACTERISTICS

Block Group 6 is bound by Block Group 2 to the north, the Susquehanna River to the south, Market Street to the east, and Oak Street and Lasalle Street to the west. This Block Group is eligible for CDBG-funded projects.

This Block Group includes a Luzerne Community College satellite campus, Berwick Area YMCA, two banks (M&T Bank and First Keystone Community Bank), and Pine Grove Cemetery.

Median Household Income	$35,156
Unemployment Rate	0
Housing Units	432
Built before 1940	46.99%
Homeownership Rate	50.26%
Rental Occupancy Rate	49.74%
Median Value (owner-occupied)	$93,200
Median Rent	$497
Cost Burdened Homeowners	45.1%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	15%
Extremely Cost Burdened Renters	7.8%
White Residents	86.06%
Black or African American Residents	11.96%
Asian Residents	0
Residents of Some Other/Two or More Races	1.98%
Hispanic or Latino Residents	2%
Non-White Homeowners	100%
Hispanic or Latino Homeowners	Insuf. Data
Residents 65 and Older	14.82%

Table 7: Census Tract 506, Block Group 6

COMMUNITY DESCRIPTION: CENSUS TRACT 507
COMMUNITY CHARACTERISTICS

Census Tract 507 has four Block Groups. It is considered to be moderate income by FFIEC.

- There are 2,600 units of housing.

- The housing vacancy rate is 16%.

- More than 61% of renters are cost burdened.

- The median household income for renters is 76.7% of that in Census Tract 506.

- More than 63% of renters moved between 2015 and 2018.

- More than 16% of renters do not have a vehicle.

- All of Berwick's foreign-born residents live in this Census Tract.

- Most (76.6%) Spanish-speaking residents live in this Census Tract.

- All Berwick residents of Arab descent live in this Census Tract.

- The unemployment rate is 11.1%.

- About 58.9% of children under 18 and 68.9% of families with a female head of household live in poverty.

- About 91% of residents are White.

- About 9.8% of residents are Hispanic or Latino.

- The median household income is $34,545.

- The unemployment rate is 11.13%.

COMMUNITY DESCRIPTION: CENSUS TRACT 507
COMMUNITY CHARACTERISTICS

Block Group 1 is in the eastern part of this Census Tract. It is bound by Lasalle Street to the east, Orange Street to the south, Arch Street to the west, and Briar Creek Township to the north. This Block Group is eligible for CDBG-funded projects.

The northern border runs between 5th and 6th Avenues. This Block Group includes West Berwick Elementary School, Sponsler Park, and one bank (First Community Keystone Bank).

Median Household Income	$23,824
Unemployment Rate	6.95%
Housing Units	784
Built before 1940	43.75%
Homeownership Rate	33.69%
Rental Occupancy Rate	66.31%
Median Value (owner-occupied)	$99,000
Median Rent	$663
Cost Burdened Homeowners	23.5%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	57.7%
Extremely Cost Burdened Renters	32%
White Residents	94.3%
Black or African American Residents	3.92%
Asian Residents	0
Residents of Some Other/Two or More Races	1.87%
Hispanic or Latino Residents	19.6%
Non-White Homeowners	0
Hispanic or Latino Homeowners	0
Residents 65 and Older	14.75%

Table 8: Census Tract 507, Block Group 1

Block Group 2 is located to the west of Block Group 1. It is bound by Briar Creek Township to the north and west, Orange Street to the south, and Arch Street to the east. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group is the location of the Berwick Senior Center.

Median Household Income	$38,993
Unemployment Rate	12.85%
Housing Units	338
Built before 1940	10.95%
Homeownership Rate	66.91%
Rental Occupancy Rate	30.39%
Median Value (owner-occupied)	$111,200
Median Rent	Insuf. Data
Cost Burdened Homeowners	6.1%
Extremely Cost Burdened Homeowners	0
Cost Burdened Renters	37.7%
Extremely Cost Burdened Renters	23.3%
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	27.69%

Table 9: Census Tract 507, Block Group 2

COMMUNITY DESCRIPTION: CENSUS TRACT 507
COMMUNITY CHARACTERISTICS

Block Group 3 is located south of Block Group 2. It is bound by Briar Creek Township to the west, Orange Street to the north, Mercer Street and Poplar Street to the east, and the Susquehanna River to the south. This Block Group is *not* eligible for CDBG-funded projects.

This Block Group includes Test Track Park, West Berwick Fire Hall, one bank (Fulton Bank), a small supermarket (ALDI), and Roselawn Cemetery.

|	
Median Household Income	$48.893
Unemployment Rate	7.47%
Housing Units	695
Built before 1940	14.1%
Homeownership Rate	78.82%
Rental Occupancy Rate	21.18%
Median Value (owner-occupied)	$97,211
Median Rent	$886
Cost Burdened Homeowners	7.3%
Extremely Cost Burdened Homeowners	7.3%
Cost Burdened Renters	28.8%
Extremely Cost Burdened Renters	0
White Residents	99.05%
Black or African American Residents	0.95%
Asian Residents	0
Residents of Some Other/Two or More Races	0
Hispanic or Latino Residents	0
Non-White Homeowners	Insuf. Data
Hispanic or Latino Homeowners	0
Residents 65 and Older	26.32%
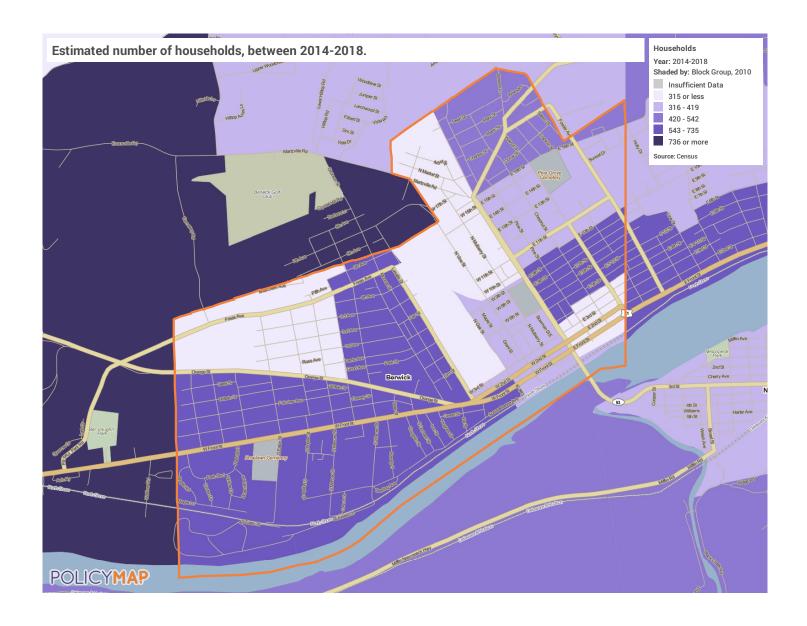
Table 10: Census Tract 507, Block Group 3

COMMUNITY DESCRIPTION: CENSUS TRACT 507
COMMUNITY CHARACTERISTICS

Block Group 4 is located to the east of Block Group 3 and to the west of Census Tract 506. It is bound by Orange Street and West 2nd Street to the north, Oak Street to the east, Mercer Street and Poplar Street to the West, and the Susquehanna River to the south. This Block Group is eligible for CDBG-funded projects.

This Block Group includes Eagle Hose Company II, Wise Foods, and Central Susquehanna Community Foundation.

Median Household Income	$38,523
Unemployment Rate	15.53%
Housing Units	783
Built before 1940	46.1%
Homeownership Rate	60.46%
Rental Occupancy Rate	39.54%
Median Value (owner-occupied)	$84,300
Median Rent	$751
Cost Burdened Homeowners	13.5%
Extremely Cost Burdened Homeowners	3.1%
Cost Burdened Renters	66.2%
Extremely Cost Burdened Renters	15.6%
White Residents	79.64%
Black or African American Residents	3.1%
Asian Residents	0
Residents of Some Other/Two or More Races	17.26%
Hispanic or Latino Residents	12.2%
Non-White Homeowners	54.45%
Hispanic or Latino Homeowners	100%
Residents 65 and Older	13.76%

Table 11: Census Tract 507, Block Group 4

Estimated number of households, between 2014-2018.

Households
Year: 2014-2018
Shaded by: Block Group, 2010

Insufficient Data
315 or less
316 - 419
420 - 542
543 - 735
736 or more

Source: Census

MAP 3: DENSITY

Census Tract 507, Block Groups 1, 3, and 4 as well as Census Tract 506, Block Group 4 are the highest density areas in the Borough.

Source: PolicyMap

COMMUNITY DESCRIPTION: NEIGHBORHOODS
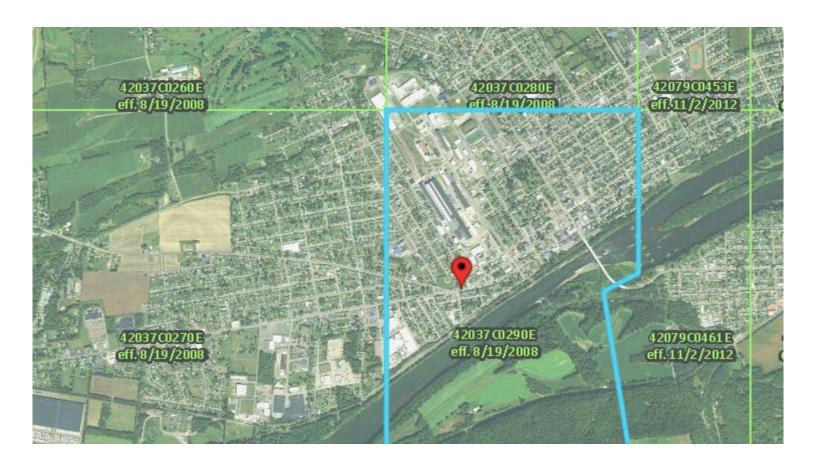## COMMUNITY CHARACTERISTICS

Lasalle Street Neighborhood

The Lasalle Street neighborhood in Berwick Borough has been designated as one of Pennsylvania's Blueprint Communities, making it a priority area for revitalization in Columbia County. As part of the work in this neighborhood, it has been determined that the percentage of homeownership there is lower than the rest of Berwick Borough.

To reverse this trend, the CCHA has agreed to increase funding for its First Time Homebuyers Program for those who purchase a home in this neighborhood. The income limit has also been increased from 80% to 100% of the Area Median Income (AMI). The LaSalle Street neighborhood includes all of Lasalle, Monroe, and Washington Streets as well as the streets that connect these three.

Chestnut Street Neighborhood
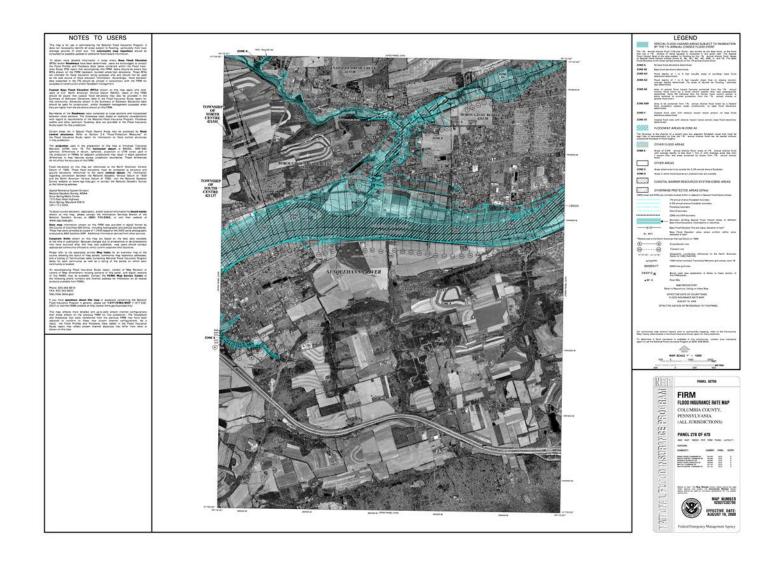
To help low- to moderate-income families purchase and maintain a home, the CCHA has designed and built highly energy efficient houses. These houses can be heated and cooled at a fraction of the cost of a conventionally built home and are Energy Star certified to meet or exceed strict energy efficiency guidelines as set by the U.S. Environmental Protection Agency. This helps the new homeowner by keeping their utility bills at a very reasonable level.

Each home is heated and cooled through the use of Geothermal technologies. The walls and ceilings are insulated to maximum capacity, and the windows are triple pane Fuel Saver Glass. All of which helps to ensure that the monthly electric bill will remain constant, predictable, and affordable no matter the weather.

MAP 4: FEMA MAPS

Portions of the Borough can be located in three FEMA maps. These maps follow.

Source: FEMA

MAP 4A: FEMA MAP 42037C0270E

Source: FEMA

MAP 4B: FEMA MAP 42037C0280E
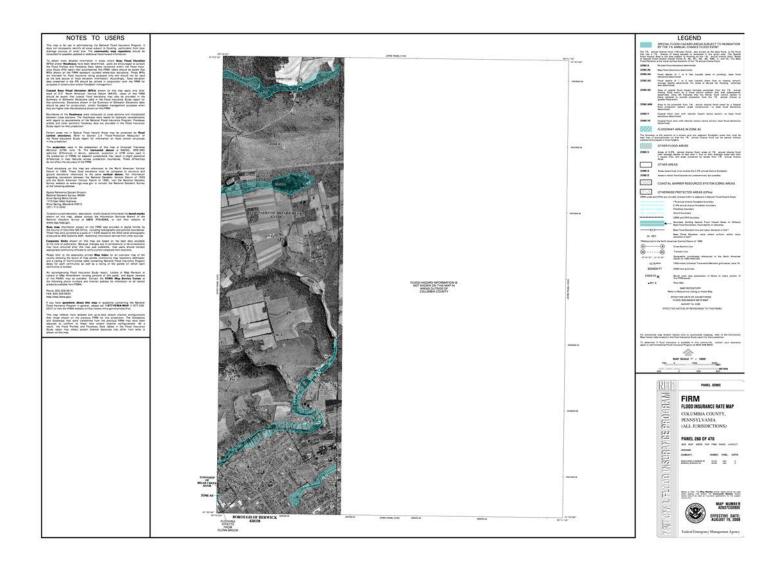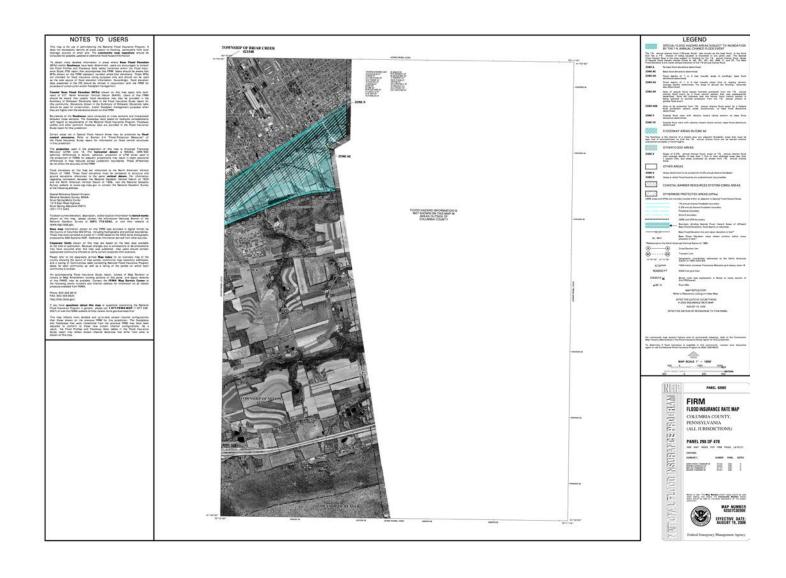
Source: FEMA

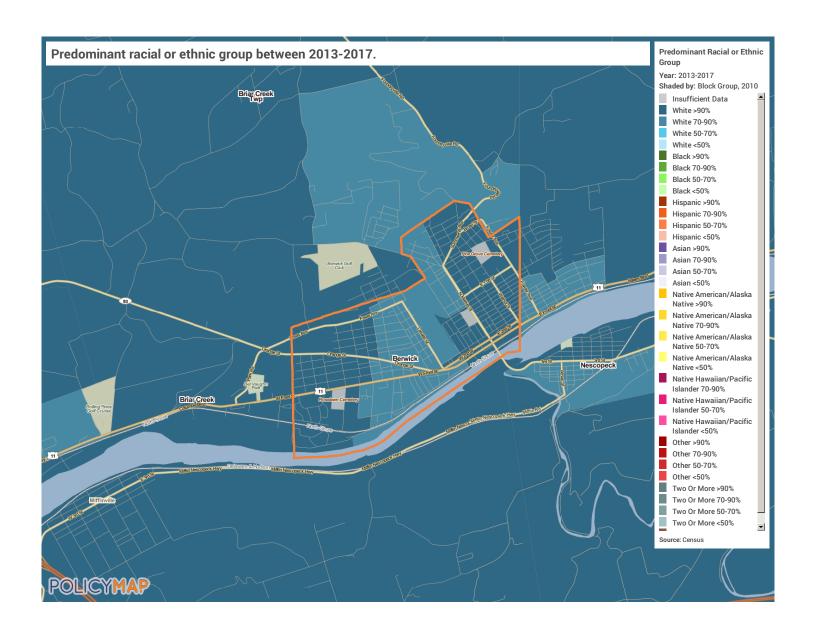# MAP 4C: FEMA MAP 42037C0290E

Source: FEMA

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Race

While 94% of Berwick residents are White, there are significant differences between block groups. About 86.1% of residents in Census Tract 506, Block Group 6 are White and about 79.64% of residents in Census Tract 507, Block Group 4 are White. There are four block groups where all residents are White. About 11.96% of residents in Census Tract 506, Block Group 6 are Black or African American. The majority of non-White residents are Black or African American.
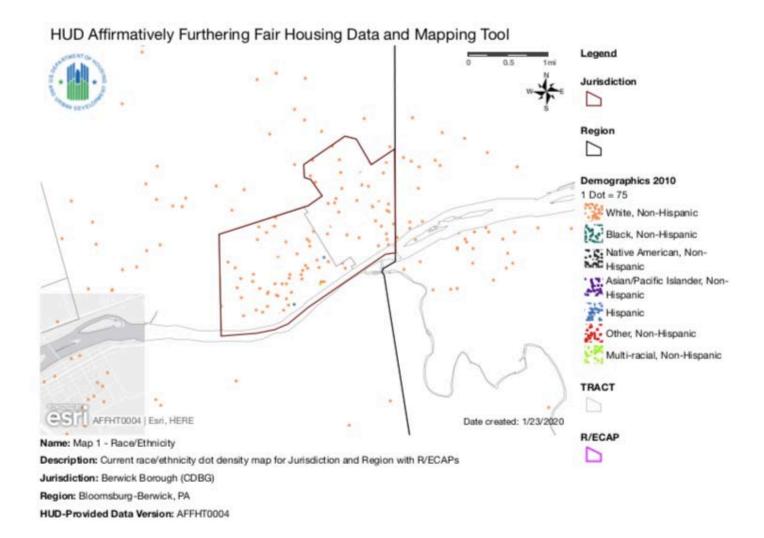
	White	Black or African American	Asian	American Indian or Alaska Native	Native Hawaiian or Other Pacific Islander	Some Other Race	Two or More Races
Columbia County	94.89%	1.84%	1.12%	0.12%	0.04%	0.92%	1.06%
Berwick	94.03%	2.45%	0	0	0	2.12%	1.4%
Census Tract 506	96.99%	2.51%	0	0	0	0	0.5%
Block Group 1	100%	0	0	0	0	0	0
Block Group 2	100%	0	0	0	0	0	0
Block Group 3	98.99%	0.64%	0	0	0	0	0.37%
Block Group 4	98.66%	1.04%	0	0	0	0	0
Block Group 5	100%	0	0	0	0	0	0
Block Group 6	86.06%	11.96%	0	0	0	0	1.98%
Census Tract 507	90.95%	2.39%	0	0	0	4.34%	2.33%
Block Group 1	94.31%	3.82%	0	0	0	0	1.87%
Block Group 2	100%	0	0	0	0	0	0
Block Group 3	99.05%	0.95%	0	0	0	0	0
Block Group 4	79.64%	3.1%	0	0	0	12.18%	5.08%

Table 12: Race

Predominant racial or ethnic group between 2013-2017.

Predominant Racial or Ethnic Group

Year: 2013-2017
Shaded by: Block Group, 2010

- Insufficient Data
- White >90%
- White 70-90%
- White 50-70%
- White <50%
- Black >90%
- Black 70-90%
- Black 50-70%
- Black <50%
- Hispanic >90%
- Hispanic 70-90%
- Hispanic 50-70%
- Hispanic <50%
- Asian >90%
- Asian 70-90%
- Asian 50-70%
- Asian <50%
- Native American/Alaska Native >90%
- Native American/Alaska Native 70-90%
- Native American/Alaska Native 50-70%
- Native American/Alaska Native <50%
- Native Hawaiian/Pacific Islander 70-90%
- Native Hawaiian/Pacific Islander 50-70%
- Native Hawaiian/Pacific Islander <50%
- Other >90%
- Other 70-90%
- Other 50-70%
- Other <50%
- Two Or More >90%
- Two Or More 70-90%
- Two Or More 50-70%
- Two Or More <50%

Source: Census

MAP 5: PREDOMINANT RACIAL OR ETHNIC GROUP

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

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
White, Non-Hispanic
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic

TRACT

R/ECAP

AFFHT0004 | Esri, HERE

Date created: 1/23/2020

Name: Map 1 - Race/Ethnicity
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 6: RACE/ETHNICITY

There are no R/ECAPs in the Borough of Berwick.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 1990
1 Dot = 75

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

TRACT

R/ECAP

Date created: 1/23/2020

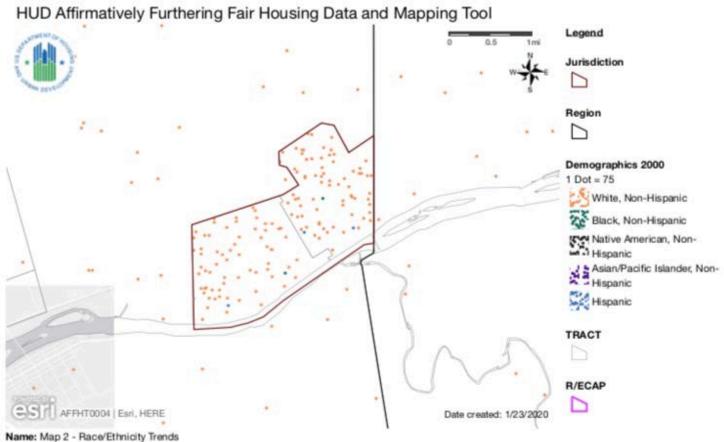AFFHT0004 | Esri, HERE

Name: Map 2 - Race/Ethnicity Trends
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 7: RACE/ETHNICITY TRENDS:1990

There have historically not been any RE/CAPs in the Borough.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
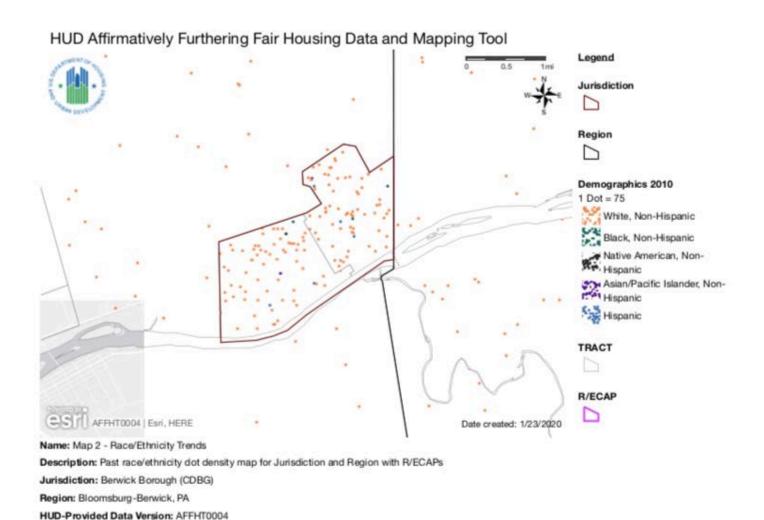
Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

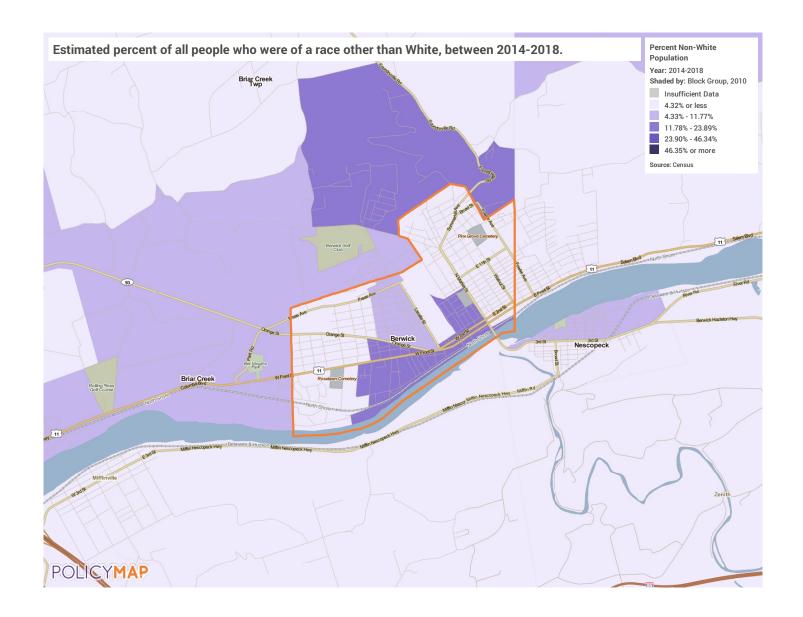**Region:** Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 8: RACE/ETHNICITY TRENDS: 2000

There have historically not been any RE/CAPs in the Borough.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 2 - Race/Ethnicity Trends
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 9: RACE/ETHNICITY TRENDS: 2010

There have historically not been any RE/CAPs in the Borough.

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

Estimated percent of all people who were of a race other than White, between 2014-2018.

Percent Non-White
Population
Year: 2014-2018
Shaded by: Block Group, 2010

Insufficient Data
4.32% or less
4.33% - 11.77%
11.78% - 23.89%
23.90% - 46.34%
46.35% or more

Source: Census

MAP 10: NON-WHITE POPULATION

The largest concentration of non-White residents are in Census Tract 506, Block Group 6 and Census Tract 507, Block Group 4.
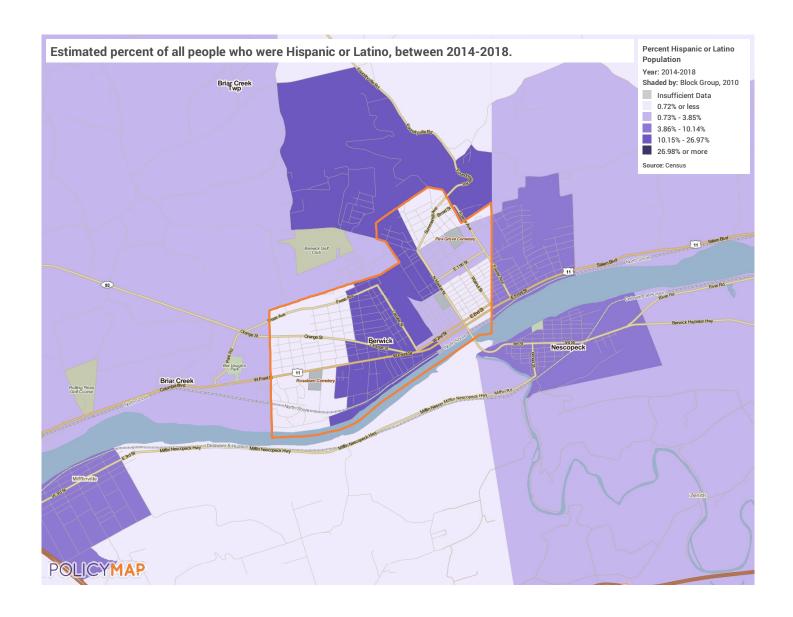
Source: PolicyMap

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Ethnicity

About 6.5% of Berwick residents are Hispanic or Latino. The largest concentrations of people who are Hispanic or Latino are in Census Tract 506, Block Group 2 (24.23% of the population) and Census Tract 507, Block Group 1 (19.58% of the population).

	Hispanic or Latino	Not Hispanic or Latino
Columbia County	2.67%	97.33%
Berwick	6.49%	93.51%
Census Tract 506	3.32%	96.68%
Block Group 1	0	100%
Block Group 2	24.23%	75.77%
Block Group 3	1.93%	98.07%
Block Group 4	0	100%
Block Group 5	0	100%
Block Group 6	1.98%	98.02%
Census Tract 507	9.8%	90.2%
Block Group 1	19.58%	80.42%
Block Group 2	0	100%
Block Group 3	0	100%
Block Group 4	12.18%	87.82%

Table 13: Ethnicity

Estimated percent of all people who were Hispanic or Latino, between 2014-2018.

Percent Hispanic or Latino
Population
Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 0.72% or less
- 0.73% - 3.85%
- 3.86% - 10.14%
- 10.15% - 26.97%
- 26.98% or more

Source: Census

MAP 11: HISPANIC OR LATINO POPULATION

The largest concentration of Hispanic or Latino residents is in Census Tract 506, Block Group 2 and Census Tract 507, Block Groups 1 and 4.

Source: PolicyMap

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Language

Most Berwick residents (96.1%) only speak English. Of the 367 residents who speak a language other than English, 40.9% speak English less than very well. Most residents who speak another language speak Spanish (76.8%). The majority of Spanish-speaking residents (76.6%) live in Census Tract 507.

|	Berwick	CT 506	CT 507	Columbia County
Population 5 and Older	9,,509	4,730	4,779	63,200
English Only	9,142 (96.1%)	4,648 (98.3%)	4,494 (94%)	61,254 (96.9%)
Language Other Than English	367 (3.9%)	82 (1.7%)	285 (6%)	1,946 (3.1%)
- English Less than Very Well	150 (1.6%)	66 (1.4%)	84 (1.8%)	623 (1%)
Spanish	282 (3%)	66 (1.4%)	216 (4.5%)	835 (1.3%)
- Speaks English Less than Very Well	150 (1.6%)	66 (1.4%)	84 (1.8%)	318 (0.5%)
Other Indo-European Language	85 (0.9%)	16 (0.3%)	69 (1.4%)	630 (1%)
- Speaks English Less than Very Well	0	0	0	111 (0.2%)
Asian and Pacific Islander Languages	0	0	0	343 (0.5%)
- Speaks English Less than Very Well	0	0	0	140 (0.2%)
Other Languages	0	0	0	138 (0.2%)
- Speaks English Less than Very Well	0	0	0	54 (0.1%)
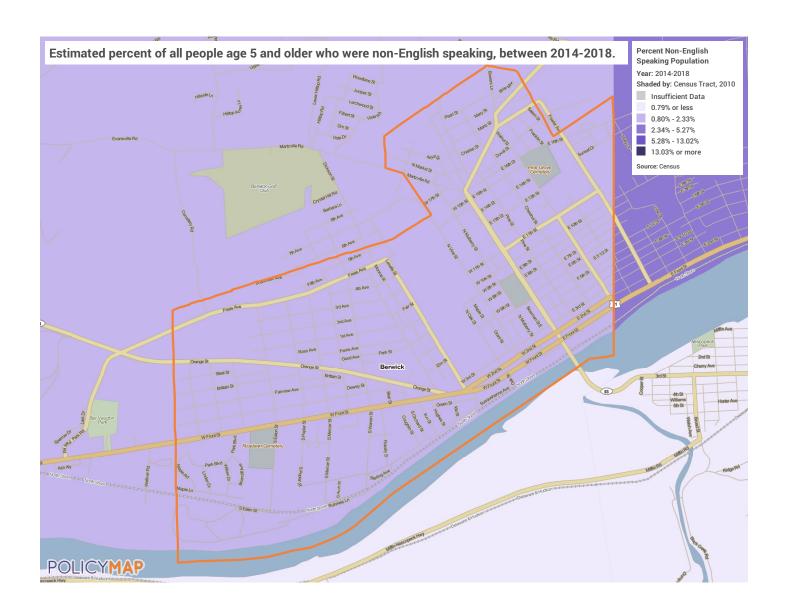
Table 14: Language

Ancestry

There are 17 Berwick residents of Arab descent and 25 of West Indian descent. All residents with Arab descent live in Census Tract 507.
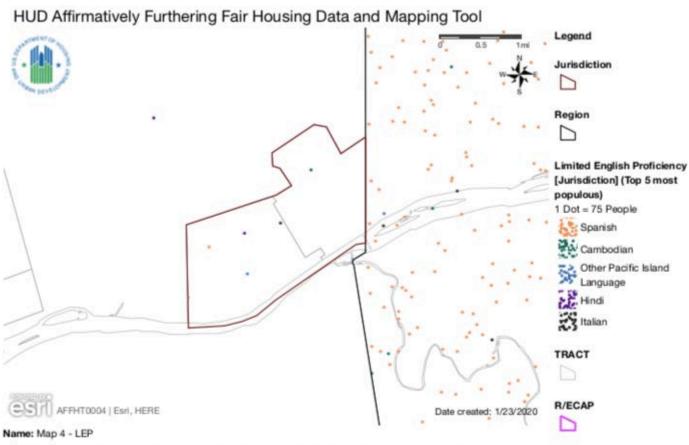
	Berwick	CT 506	CT 507	Columbia County
Total Population	10,167	5,185	4,982	66,620
- Arab	17 (0.2%)	0	17 (0.3%)	48 (0.1%)
- Subsaharan African	0	0	0	43 (0.1%)
- West Indian (non-Hispanic)	25 (0.2%)	14 (0.3%)	11 (0.2%)	118 (0.2%)

Table 15: Ancestry

Estimated percent of all people age 5 and older who were non-English speaking, between 2014-2018.

Percent Non-English Speaking Population

Year: 2014-2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 0.79% or less
- 0.80% - 2.33%
- 2.34% - 5.27%
- 5.28% - 13.02%
- 13.03% or more

Source: Census

MAP 12: NON-ENGLISH SPEAKING POPULATION

The percentage of residents who do not speak English is comparable in both Census Tracts.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 4 - LEP
Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 13: LIMITED ENGLISH PROFICIENCY

Residents who have limited English proficiency speak Spanish, Cambodian, other Pacific Island languages, and Hindi.

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

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Nativity

Most Berwick residents (97.8%) are native born. The 224 foreign-born residents all live in Census Tract. 507.

	Berwick	CT 506	CT 507	Columbia County
Total Population	10,167	5,185	4,982	66,220
Native Born	9,943 (97.8%)	5,185 (100%)	4,758 (95.5%)	64,699 (97.7%)
- Born in the US	9,877 (97.1%)	5,119 (98.7%)	4,758 (95.5%)	64,237 (97%)
- Pennsylvania	8,373 (82.4%)	4,014 (77.4%)	4,359 (87.5%)	55,151 (83.3%)
- Other State	1,504 (14.8%)	1,105 (21.3%)	399 (8%)	9,086 (13.7%)
- Born in Puerto Rico, U.S. Territory, or Abroad to American Parents	66 (0.6%)	66 (1.3%)	0	462 (0.7%)
Foreign Born	224 (2.2%)	0	224 (4.5%)	1,521 (2.3%)

Table 16: Nativity

The majority of the foreign-born population (87.9%) were born in Latin America and all others (12.1%) were born in Europe.

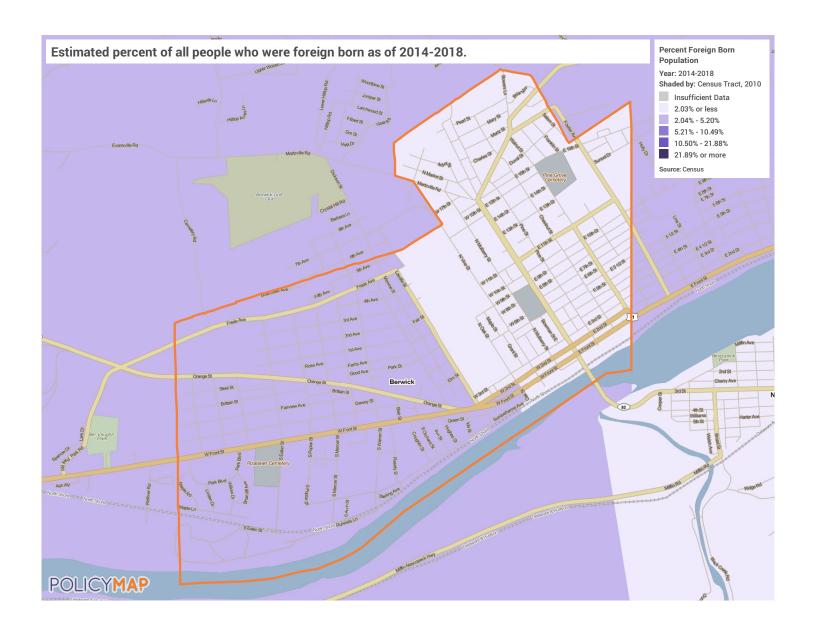|	Berwick	CT 506	CT 507	Columbia County
Foreign-Born Population	224	0	224	1,521
- Europe	27 (12.1%)	0	27 (12.1%)	381 (25%)
- Asia	0	0	0	551 (36.2%)
- Africa	0	0	0	18 (1.2%)
- Oceania	0	0	0	3 (0.2%)
- Latin America	197 (87.9%)	0	197 (97.9%)	539 (35.4%)
- Northern America	0	0	0	29 (1.9%)

Table 17: Foreign-Born Population

Household Composition

There are 625 adults aged 65 and over who live alone in Berwick representing 14.3% of households. About 30.8% of households have at least one member who is 65+. There are 1,000 households with children under the age of 18.
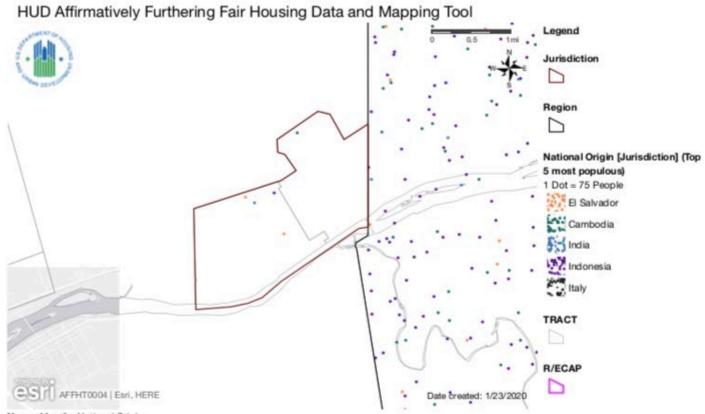
	Berwick	CT 506	CT 507	Columbia County
Older Adults 65+ Living Alone	625 (14.3%)	237 (10.9%)	388 (17.8%)	3,505 (13.2%)
Households with Children under 18	1,000 (22.9%)	452 (20.7%)	548 (25.1%)	6,629 (24.9%)
Households with Older Adult 65+	1,345 (30.8%)	630 (28.9%)	715 (32.7%)	8,720 (32.8%)
Average Household Size	2.31	2.35	2.28	2.32
Average Family Size	2.85	2.9	2.8	2.85

Table 18: Household Composition

Estimated percent of all people who were foreign born as of 2014-2018.

Percent Foreign Born Population
Year: 2014-2018
Shaded by: Census Tract, 2010

Insufficient Data
2.03% or less
2.04% - 5.20%
5.21% - 10.49%
10.50% - 21.88%
21.89% or more

Source: Census

MAP 14: FOREIGN-BORN POPULATION

The percent of residents that are foreign born is slightly higher in Census Tract 507.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
- El Salvador
- Cambodia
- India
- Indonesia
- Italy

TRACT

R/ECAP

AFFHT0004 | Esri, HERE

Date created: 1/23/2020

Name: Map 3 - National Origin
Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 15: NATIONAL ORIGIN

There are small concentrations of residents from El Salvador, Cambodia, India, and Indonesia in the Borough.

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

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Age

There are 1,816 residents in Berwick age 65 and older; this represents 17.8% of the population. The older adult population is approaching the volume of children in the Borough. There are 2,159 residents under the age of 20 (21.2%) of the population). Census Tract 506 has more than twice as many children under the age of five.

|	Berwick	CT 506	CT 507	Columbia County
Total Population	10,167	5,185	4,982	66,220
Under 5 Years Old	658 (6.5%)	455 (8.8%)	203 (4.1%)	3,020 (4.6%)
5 to 9 Years Old	504 (5%)	184 (3.5%)	320 (6.4%)	3,135 (4.7%)
10 to 14 Years Old	435 (4.3%)	290 (5.6%)	145 (2.9%)	3,587 (5.4%)
15 to 19 Years Old	562 (5.5%)	163 (3.1%)	399 (8%)	5,404 (8.2%)
20 to 24 Years Old	918 (9%)	427 (8.2%)	491 (9.9%)	7,212 (10.9%)
25 to 29 Years Old	510 (5%)	344 (6.6%)	166 (3.3%)	3,488 (5.3%)
30 to 34 Years Old	524 (5.2%)	375 (7.2%)	149 (3%)	3,251 (4.9%)
35 to 39 Years Old	612 (6%)	369 (7.1%)	243 (4.9%)	3,600 (5.4%)
40 to 44 Years Old	683 (6.7%)	181 (3.5%)	502 (10.1%)	3,382 (5.1%)
45 to 49 Years Old	867 (8.5%)	437 (8.4%)	430 (8.6%)	4,150 (6.3%)
50 to 54 Years Old	694 (6.8%)	309 (6%)	385 (7.7%)	4,390 (6.6%)
55 to 59 Years Old	811 (8%)	414 (8%)	397 (8%)	5,067 (7.7%)
60 to 64 Years Old	573 (5.6%)	358 (6.9%)	215 (4.3%)	4,351 (6.6%)
65 to 69 Years Old	544 (5.4%)	294 (5.7%)	250 (5%)	3,809 (5.8%)
70 to 74 Years Old	396 (3.9%)	191 (3.7%)	205 (4.1%)	2,998 (4.5%)
75 to 79 Years Old	280 (2.8%)	134 (2.6%)	146 (2.9%)	2,113 (3.2%)
80 to 84 Years Old	243 (2.4%)	147 (2.8%)	96 (1.9%)	1,566 (2.4%)
85 and Older	353 (3.5%)	113 (2.2%)	240 (4.8%)	1,697 (2.6%)
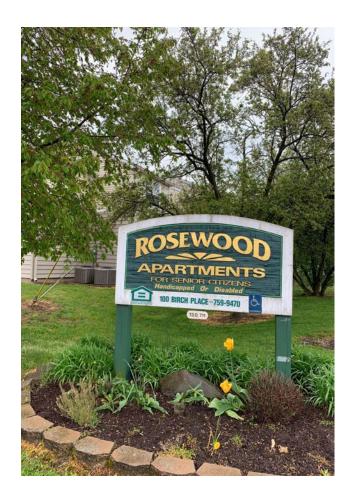
Table 19: Age

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS
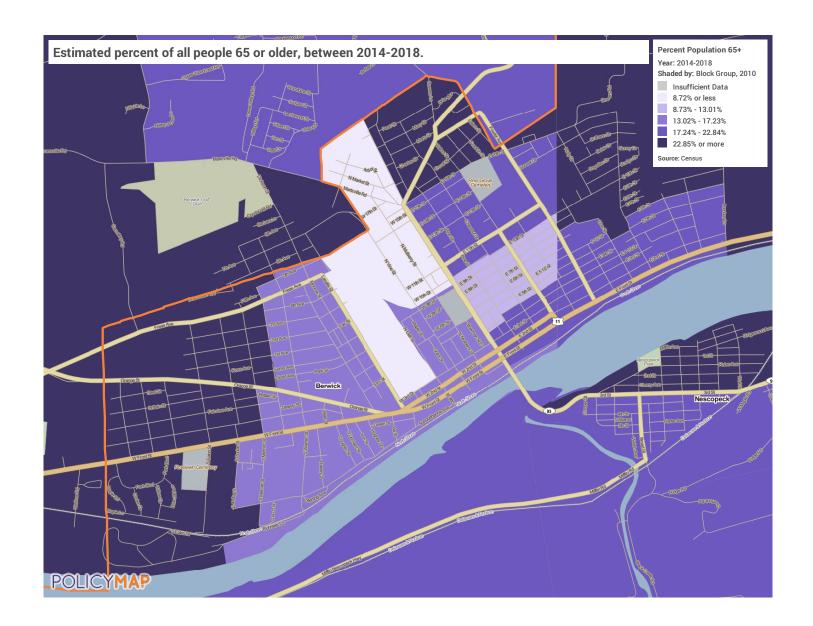
The percentage of older adults in Berwick is slightly lower than the County. The percentage of older adults ranges greatly by Block Group and is as high as 29.27% in Census Tract 506, Block Group 1.

	65 and Older
Columbia County	18.4%
Berwick	17.86%
Census Tract 506	16.95%
Block Group 1	29.27%
Block Group 2	7.65%
Block Group 3	21.05%
Block Group 4	9.29%
Block Group 5	19.75%
Block Group 6	14.82%
Census Tract 507	18.81%
Block Group 1	14.75%
Block Group 2	27.69%
Block Group 3	26.32%
Block Group 4	13.76%

Table 20: Population Age 65 and Older

Estimated percent of all people 65 or older, between 2014-2018.

Percent Population 65+
Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 8.72% or less
- 8.73% - 13.01%
- 13.02% - 17.23%
- 17.24% - 22.84%
- 22.85% or more

Source: Census

MAP 16: POPULATION AGE 65 AND OLDER

The largest concentrations of residents age 65 and older is in Census Tract 506, Block Group 1 as well as Census Tract 507, Block Groups 2 and 3.

Source: PolicyMap

DEMOGRAPHICS
COMMUNITY CHARACTERISTICS

Diversity

Spatial Structures in the Social Sciences at Brown University (see Map 26) 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 value in 2010 was 14.5.
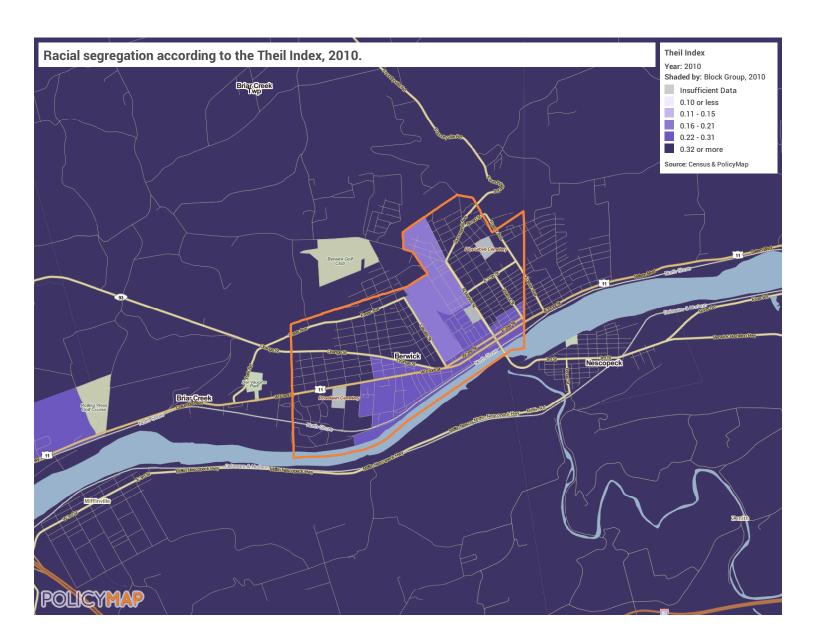
	1980	1990	2000	2010
White-Black/Black-White	30.1	15.6	1.5	14.5
White-Hispanic/Hispanic-White	5.8	17.7	23.8	1.8
White-Asian/Asian-White	16.5	17.9	12.6	6.9
Black-Hispanic/Hispanic-Black	35.9	33.2	25.3	12.7
Black-Asian/Asian-Black	13.5	2.3	14.2	7.6
Hispanic-Asian/Asian-Hispanic	22.4	35.6	11.1	5.1

Table 21: Diversity

While the population in Berwick has declined since 1980, diversity has increased.
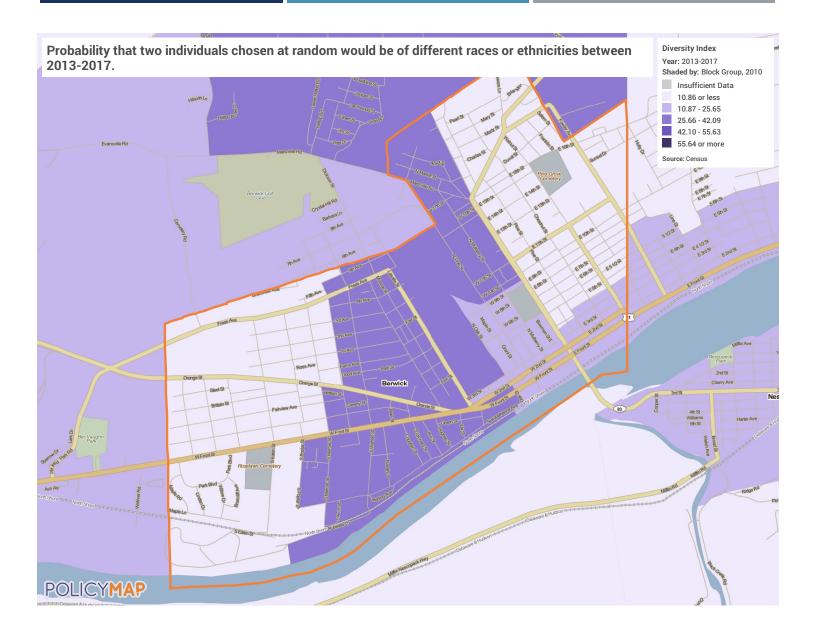
	1980	1990	2000	2010
Non-Hispanic White	11,713	10,834	10,379	9,702
Non-Hispanic Black	32	46	117	206
Hispanic	45	57	175	386
Asian	48	26	55	101
Other Race	12	13	48	82
Total	11,850	10,976	10,774	10,477

Table 22: Diversity Trends

Racial segregation according to the Theil Index, 2010.

Theil Index
Year: 2010
Shaded by: Block Group, 2010

- Insufficient Data
- 0.10 or less
- 0.11 - 0.15
- 0.16 - 0.21
- 0.22 - 0.31
- 0.32 or more

Source: Census & PolicyMap
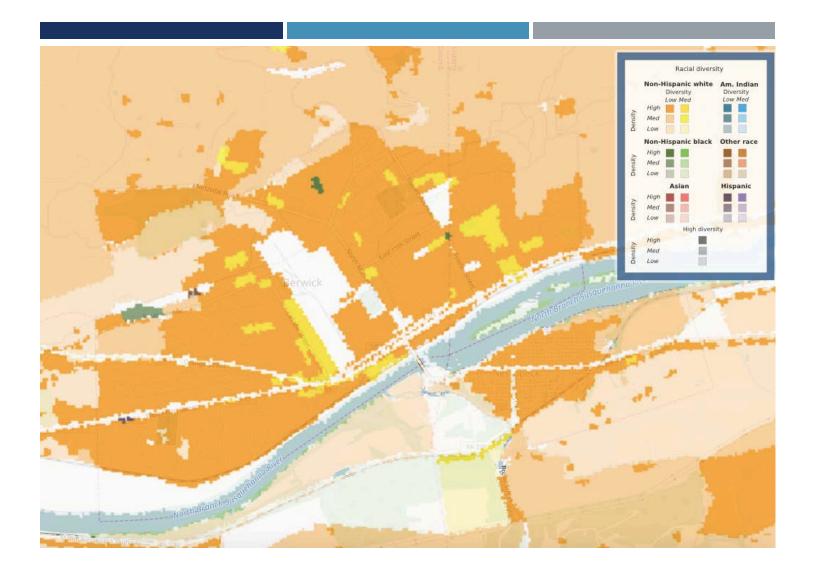
MAP 17: THEIL INDEX OF RACIAL SEGREGATION

This index measures racial segregation. Values under 0.20 suggest less segregation and values above 0.40 suggest more segregation. The Theil Index is above .40 in Census Tract 507, Block Group 2 (0.54).

Source: PolicyMap

Probability that two individuals chosen at random would be of different races or ethnicities between 2013-2017.

Diversity Index
Year: 2013-2017
Shaded by: Block Group, 2010

- Insufficient Data
- 10.86 or less
- 10.87 - 25.65
- 25.66 - 42.09
- 42.10 - 55.63
- 55.64 or more

Source: Census

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 Diversity Index is below 20 in Census Tract 506 – Block Groups 1 (1.57), 3 (5.66), 4 (0.66), 5 (14.48), and 6 (15.57) as well as in Census Tract 507 – Block Groups 2 (0) and 3 (10.56). 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 Borough is high density with low diversity; however, there are scattered areas of medium diversity. The predominant group in most of the Borough is non-Hispanic White.

PEOPLE WITH DISABILITIES
COMMUNITY CHARACTERISTICS

About 18.3% of Berwick residents have a disability. This is a higher percentage than the County (13.3%). More than 11% of children and 32% of older adults aged 65+ have a disability. The percentage of people with a disability is a bit higher (20.5%) in Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
Total Civilian Noninstitutionalized Population	10,112	5,130	4,982	65,477
- With a Disability	1,846 (18.3%)	1,054 (20.5%)	792 (15.9%)	8,730 (13.3%)
Under 18 Years Old	1,952	1,033	919	11,761
- With a Disability	216 (11.1%)	100 (9.7%)	116 (12.6%)	512 (4.4%)
18 to 64 Years Old	6,391	3,265	3,126	42,045
- With a Disability	1,064 (16.6%)	675 (20.7%)	389 (12.4%)	4,649 (11.1%)
65 and Over	1,769	832	937	11,671
With a Disability	566 (32%)	279 (33.5%)	287 (30.6%)	3,569 (30.6%)
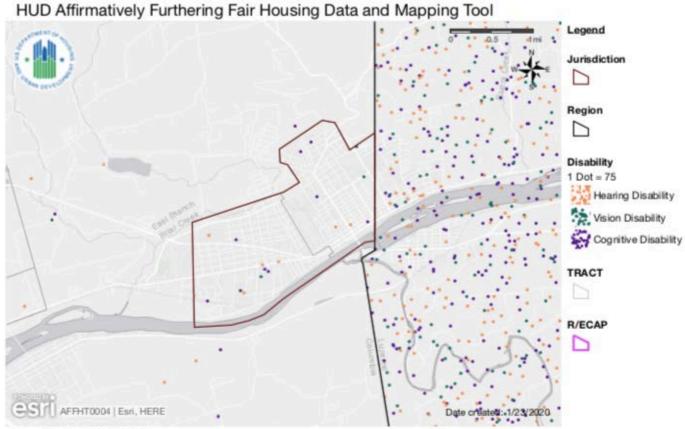
Table 23: People with Disabilities

Estimated percent of people with one or more disabilities, between 2014-2018.

Percent People with a
Disability
Year: 2014-2018
Shaded by: Census Tract, 2010

Insufficient Data
8.50% or less
8.51% - 11.25%
11.26% - 14.09%
14.10% - 17.96%
17.97% or more

Source: Census

MAP 20: PEOPLE WITH DISABILITIES

The percentage of residents who have a disability is higher in Census Tract 506.
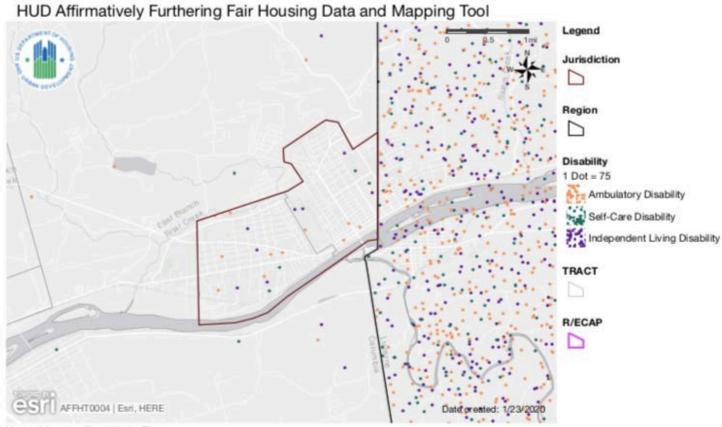
Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Disability
1 Dot = 75
Hearing Disability
Vision Disability
Cognitive Disability

TRACT

R/ECAP

AFFHT0004 | Esri, HERE

Date created: 1/23/2020

Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

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

There are some small concentrations of people with hearing, vision, and cognitive disabilities scattered throughout the Borough.
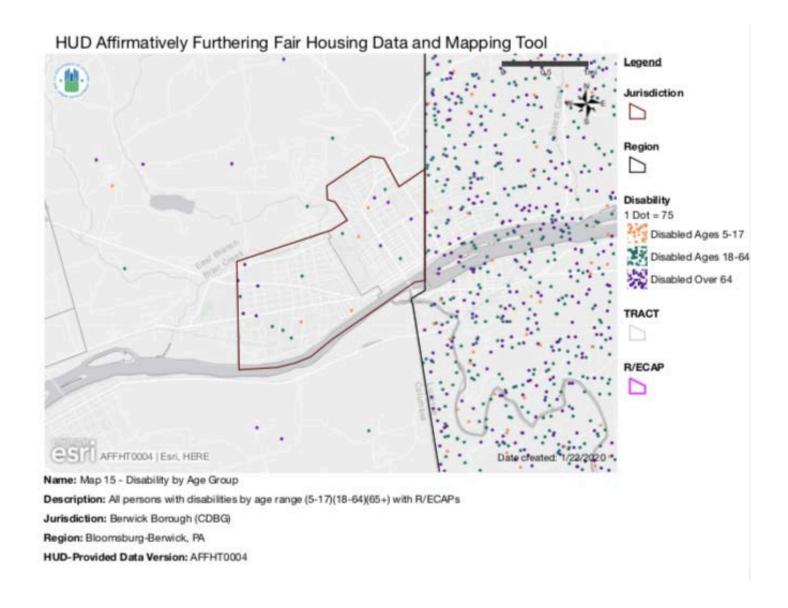
Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Disability
1 Dot = 75
Ambulatory Disability
Self-Care Disability
Independent Living Disability

TRACT

R/ECAP

Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

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

There are some small concentrations of people with ambulatory, self-care, and independent living disabilities scattered throughout the Borough.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 15 - Disability by Age Group

Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 23: DISABILITY BY AGE GROUP

Concentrations of older adults and children who have a disability are scattered throughout the Borough.

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

INCOME AND POVERTY
COMMUNITY CHARACTERISTICS

Household Income

The median household income is lowest in Census Tract 507, Block Group 1. The unemployment rate is highest in Census Tract 507, Block Group 4 (15.53%).

	Median Household Income	Median Family Income	Per Capita Income	Unemployment Rate
Columbia County	$49,889	$63,232	$25,794	4.88%
Berwick	$39,117	$51,099	$25,522	7.87%
Census Tract 506	$43,887	$51,046	$21,767	4.35%
Block Group 1	$53,269	$54,479	$24,043	0
Block Group 2	$50,039	$50,352	$22,130	5.91%
Block Group 3	$50,750	$58,583	$23,344	0
Block Group 4	$39,500	$51,146	$16,961	14.62%
Block Group 5	$42,625	Insufficient data	$33,842	0
Block Group 6	$35,156	$37,625	$20,161	0
Census Tract 507	$34,545	$51,420	$23,308	11.13%
Block Group 1	$23,824	$30,478	$16,780	6.95%
Block Group 2	$38,993	Insufficient data	$26,567	12.85%
Block Group 3	$48,938	$72,500	$35,167	7.47%
Block Group 4	$38,523	$40,331	$19,454	15.53%

Table 24: 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 Berwick, 51% 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 Berwick ($52,689) is 87.5% of that in the County ($60,198). Median household income for homeowners is significantly lower in Census Tract 506. There are 374 owner-occupied households with annual income of less than $25,000. The median household income for renters is slightly lower in Berwick than the County overall. The median household income for renters in Census Tract 507 is 76.7% of that in Census Tract 506. There are 798 renter households with annual income below $25,000.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units	2,620	1,340	1,280	18,462
- Household Income < $5,000	16 (0.6%)	0	16 (1.3%)	352 (1.9%)
- $5,000 to 9,999	25 (1%)	13 (1%)	12 (0.9%)	351 (1.9%)
- $10,000 to 14,999	168 (6.4%)	137 (10.2%)	31 (2.4%)	719 (3.9%)
- $15,000 to 19,999	191 (7.3%)	97 (7.2%)	94 (7.3%)	753 (4.1%)
- $20,000 to 24,999	124 (4.7%)	77 (5.7%)	47 (3.7%)	761 (4.1%)
- $25,000 to 34,999	313 (11.9%)	136 (10.1%)	177 (13.8%)	1,860 (10.1%)
- $35,000 to 49,999	329 (12.6%)	159 (11.9%)	170 (13.3%)	2,540 (13.8%)
- $50,000 to 74,999	722 (27.6%)	418 (31.2%)	304 (23.8%)	4,207 (22.8%)
- $75,000 to 99,999	372 (14.2%)	114 (8.5%)	258 (20.2%)	2,539 (13.8%)
- $100,000 to 149,999	173 (6.6%)	67 (5%)	106 (8.3%)	2,776 (15%)
- $150,000 and Over	187 (7.1%)	122 (9.1%)	65 (5.1%)	1,604 (8.7%)
- Median Household Income	$52,689	$51,433	$61,591	$60,198
Renter-Occupied Units	1,747	843	904	8,120
- Household Income < $5,000	142 (8.1%)	125 (14.8%)	17 (1.9%)	982 (12.1%)
- $5,000 to 9,999	72 (4.1%)	61 (7.2%)	11 (1.2%)	661 (8.1%)
- $10,000 to 14,999	220 (12.6%)	43 (5.1%)	177 (19.6%)	661 (8.1%)
- $15,000 to 19,999	220 (12.6%)	33 (3.9%)	187 (20.7%)	636 (7.8%)
- $20,000 to 24,999	144 (8.2%)	70 (8.3%)	74 (8.2%)	666 (8.2%)
- $25,000 to 34,999	385 (22%)	120 (14.2%)	265 (29.3%)	1,385 (17.1%)
- $35,000 to 49,999	171 (9.8%)	119 (14.1%)	52 (5.8%)	988 (12.2%)
- $50,000 to 74,999	285 (16.3%)	237 (28.1%)	48 (5.3%)	1,236 (15.2%)
- $75,000 to 99,999	77 (4.4%)	26 (3.1%)	51 (5.6%)	474 (5.8%)
- $100,000 to 149,999	31 (1.8%)	9 (1.1%)	22 (2.4%)	223 (2.7%)
- $150,000 and Over	0	0	0	208 (2.6%)
- Median Household Income	$27,741	$31,250	$23,971	$28,619

Table 25: 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 or African American	$30,739
Hispanic or Latino	$52,857
Asian	$67,946
American Indian or Alaska Native	$38,810
Two or More Races	$56,250
Some other Race	$71,375

Table 26: Median Household Income by Race

GINI Index

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. There is slightly more equality in each of Berwick's Census Tracts than the Bloomsburg-Berwick MSA.

Census Tract 506	0.42
Census Tract 507	0.42
Bloomsburg-Berwick MSA	0.46

Table 27: GINI Index

INCOME AND POVERTY
COMMUNITY CHARACTERISTICS

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 particularly low in Census Tract 507, but it is well below the region, state, and nation in both Census Tracts. (Opportunity360®, Enterprise Community Partners)

	National Index	State Index	Regional Index
Census Tract 506	36	31	21
Census Tract 507	13	13	11

Table 28: Economic Security Outcome Index

INCOME AND POVERTY
COMMUNITY CHARACTERISTICS

Source of Income

About 72% of households in Berwick have earnings; this is comparable to the County. Mean earnings of Berwick households are just 81.3% of the County's mean earnings. A larger percentage of Berwick households receive SNAP (17.7%), cash assistance (5%), and SSI (8.3%) than residents of the County.

	Berwick	CT 506	CT 507	Columbia County
Households with Earnings	3,147 (72.1%)	1,552 (71.1%)	1,595 (73%)	19,244 (72.4%)
Mean Earnings	$55,161	$54,890	$55,425	$67,808
Households with Social Security Income	1,448 (33.2%)	755 (34.6%)	693 (31.7%)	9,591 (36.1%)
Mean Social Security Income	$17,723	$16,386	$19,179	$18,888
Households with Retirement Income	1,058 (24.2%)	531 (24.3%)	527 (24.1%)	5,707 (21.5%)
Mean Retirement Income	$14,250	$14,042	$14,460	$18,760
Households with Supplemental Security Income	364 (8.3%)	236 (10.8%)	128 (5.9%)	1,412 (5.3%)
Mean Supplemental Security Income	$8,155	$8,958	$6,675	$9,472
Households with Cash Assistance	219 (5%)	102 (4.7%)	117 (5.4%)	685 (2.6%)
Mean Cash Assistance	$2,281	$3,079	$1,585	$2,551
Households with SNAP	775 (17.7%)	398 (18.2%)	377 (17.3%)	2,976 (11.2%)

Table 29: Source of Income

INCOME AND POVERTY
COMMUNITY CHARACTERISTICS

Poverty

There are 16 children under 18 with a foreign-born parent. All of these are single family households. Seventy-five percent (75%) of these children live in poverty and live in Census Tract 506. The remaining 25% have household income at least 200% of the poverty level and live in Census Tract 507.

	Berwick	CT 506	CT 507	Columbia County
Children under 18	1,896	1,052	519	11,132
Ratio of Income to Poverty Level Under 1.0	948	421	21	1,998
- Living with Two Parents	243	56	13	638
- Both Parents Native	243	56	13	564
- Both Parents Foreign	0	0	0	74
- One Native and One Foreign-Born	0	0	0	0
- Living with One Parent	705	365	8	1,360
- Native Parent	693	353	8	1,348
- Foreign-Born Parent	12	12	0	12
Ratio of Income to Poverty Level 1.0 to 1.99	375	327	221	2,338
- Living with Two Parents	155	139	71	1,178
- Both Parents Native	155	139	71	1,142
- Both Parents Foreign	0	0	0	9
- One Native and One Foreign-Born	0	0	0	27
- Living with One Parent	220	188	150	1,160
- Native Parent	220	188	150	1,125
- Foreign-Born Parent	0	0	0	35
Ratio of Income to Poverty Level 2.0 and Over	573	304	269	6,796
- Living with Two Parents	400	227	173	5,686
- Both Parents Native	400	227	173	5,492
- Both Parents Foreign	0	0	0	74
- One Native and One Foreign-Born	0	0	0	120
- Living with One Parent	173	77	96	1,110
- Native Parent	169	77	92	1,052
- Foreign-Born Parent	4	0	4	58

Table 30: Poverty

INCOME AND POVERTY
COMMUNITY CHARACTERISTICS
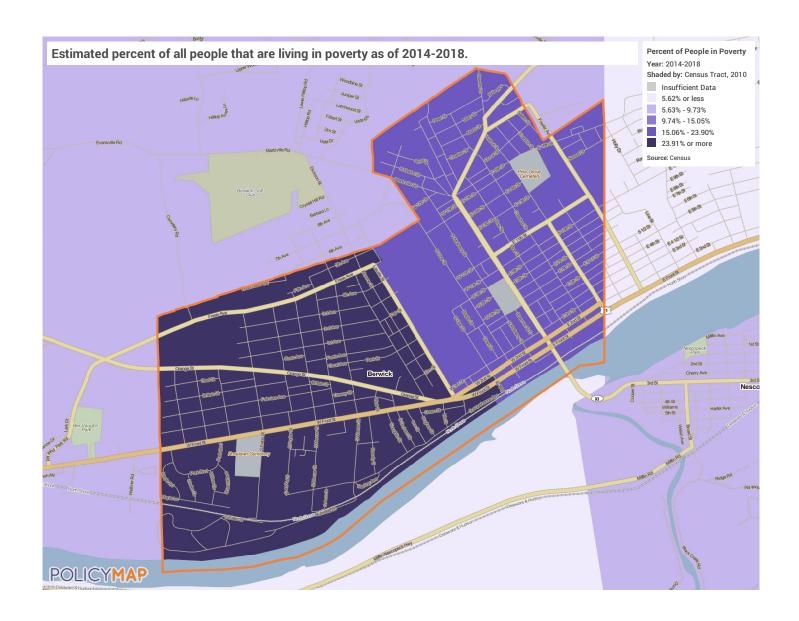
The poverty rate for families in Berwick is 15.6% - more than twice the rate of the County. Families with children are almost three times likely to live in poverty as families overall and nearly half (48.8%) of children under 18 live in poverty. The poverty rate for children is particularly high in Census Tract 507 (58.9%). Female heads of household also have a high poverty rate – 63.7%.

	Berwick	CT 506	CT 507	Columbia County
All Families	15.6%	14.2%	17%	7.9%
- Families with Children	41.9%	40.5%	43.5%	14.4%
- Married Couple Families	7.1%	6.3%	7.9%	3.5%
- Married Couple Families with Children	22.8%	25.4%	20.2%	4%
- Female Householder	36.2%	29%	45.2%	26%
- Female Householder with Children	63.7%	58.3%	68.9%	37.2%
All People	21.8%	19.4%	24.2%	14.3%
- Under 18	48.8%	40.3%	58.9%	17.1%
- 18 and Older	15.6%	14.2%	17%	13.7%
- 18 to 64	17.8%	15.8%	19.8%	15.4%
- 65 and Older	7.8%	7.9%	7.7%	8%

Table 31: Poverty Rate

Estimated percent of all people that are living in poverty as of 2014-2018.

Percent of People in Poverty
Year: 2014-2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 5.62% or less
- 5.63% - 9.73%
- 9.74% - 15.05%
- 15.06% - 23.90%
- 23.91% or more

Source: Census

POLICYMAP

MAP 24: POVERTY

The poverty rate is higher in Census Tract 507 than it is in Census Tract 506.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
White, Non-Hispanic
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic

TRACT

R/ECAP

Low Poverty Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Low Poverty Index: Data not Available

Name: Map 12 - Demographics and Poverty
Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Date created: 1/23/2020

MAP 25: POVERTY AND RACE/ETHNICITY

The few concentrations of racial and ethnic minorities are in Census Tract 507.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin (Jurisdict
5 most populous)
1 Dot = 75 People
- El Salvador
- Cambodia
- India
- Indonesia
- Italy

TRACT

R/ECAP

Low Poverty Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Low Poverty Index: Data
Available

Name: Map 12 - Demographics and Poverty
Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Date created: 1/23/2020

MAP 26: POVERTY AND NATIONAL ORIGIN

Most concentrations of residents who are foreign-born live in Census Tract 507.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 12 - Demographics and Poverty
Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 27: POVERTY AND FAMILY STATUS

There is a smaller percentage of families with children in Census Tract 507, Block Groups 2 and 3.

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

Low poverty index, as of 2015.

Low Poverty Index
Year: 2015
Shaded by: Census Tract, 2010

- Insufficient Data
- 19 or less
- 20 - 39
- 40 - 59
- 60 - 79
- 80 or more

Source: HUD
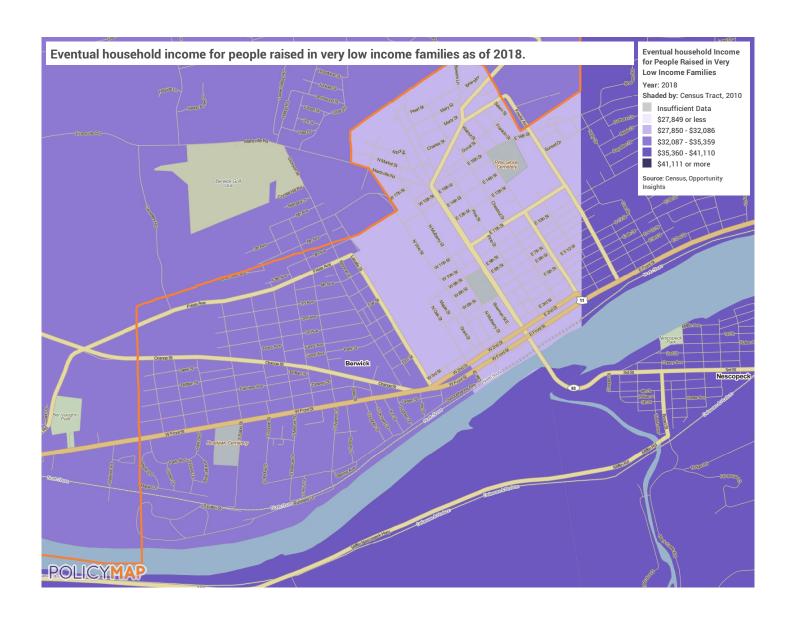
MAP 28: LOW POVERTY INDEX

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 506 have more exposure to poverty.

Source: PolicyMap

Eventual household income for people raised in low income families as of 2018.

Eventual household Income for People Raised in Low Income Families
Year: 2018
Shaded by: Census Tract, 2010
- Insufficient Data
- $36,477 or less
- $36,478 - $41,110
- $41,111 - $44,805
- $44,806 - $48,748
- $48,749 or more

Source: Census, Opportunity Insights

MAP 29: EVENTUAL INCOME: LOW-INCOME FAMILIES

The eventual household income for people raised in low-income families is estimated to be $38,758 in the Borough.

Source: PolicyMap

Eventual household income for people raised in very low income families as of 2018.

Eventual household Income for People Raised in Very Low Income Families
Year: 2018
Shaded by: Census Tract, 2010

- Insufficient Data
- $27,849 or less
- $27,850 - $32,086
- $32,087 - $35,359
- $35,360 - $41,110
- $41,111 or more

Source: Census, Opportunity Insights

MAP 30: EVENTUAL INCOME: VERY LOW-INCOME FAMILIES

The eventual household income for people raised in very low-income families is estimated to be $28,898 in Census Tract 506 and $29,953 in Census Tract 507.

Source: PolicyMap

EDUCATION
COMMUNITY CHARACTERISTICS

Educational Attainment

Most Berwick 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.

	Berwick	CT 506	CT 507	Columbia County
Population 25 and Older	7,090	3,666	3,424	43,862
Less than 9th Grade	206 (2.9%)	69 (1.9%)	137 (4%)	1,073 (2.4%)
9th to 12th Grade	787 (11.1%)	316 (8.6%)	471 (13.8%)	3,321 (7.6%)
High School/GED	3,118 (44%)	1,686 (46%)	1,432 (41.8%)	19,016 (43.4%)
Some College	1,160 (16.4%)	574 (15.7%)	586 (17.1%)	6,752 (15.4%)
Associate degree	599 (8.4%)	332 (9.1%)	267 (7.8%)	3,829 (8.7%)
Bachelor's Degree	856 (12.1%)	527 (14.4%)	329 (9.6%)	6,203 (14.1%)
Graduate or Professional Degree	364 (5.1%)	162 (4.4%)	202 (5.9%)	3,668 (8.4%)
High School Graduate or Higher	6,097 (86%)	3,281 (89.5%)	2,816 (82.2%)	39,468 (90%)
Bachelor's Degree or Higher	1,220 (17.2%)	689 (18.8%)	531 (15.5%)	9,871 (22.5%)

Table 32: Educational Attainment

EDUCATION
COMMUNITY CHARACTERISTICS

Most Berwick residents age 25 and older (86%) have completed high school. Just 2.9% completed less than 9th grade. About 5.1% have earned a graduate or professional degree. Census Tract 506, Block Group 4 has the highest percentage of residents age 25 and older who have completed a bachelor's degree (30.68%). In Census Tract 506, Block Group 2, nearly 12.5% of residents age 25 and older have not completed 9th grade.

	Less than 9th Grade	High School or Higher	Bachelor's Degree or Higher
Columbia County	2.45%	89.98%	22.5%
Berwick	2.91%	85.99%	17.21%
Census Tract 506	1.88%	89.5%	18.79%
Block Group 1	0.46%	95.99%	15.83%
Block Group 2	12.41%	58.71%	3.34%
Block Group 3	0	96.23%	17.56%
Block Group 4	0	90.28%	30.68%
Block Group 5	0	100%	14.54%
Block Group 6	1.95%	88.91%	20.99%
Census Tract 507	4%	82.24%	15.51%
Block Group 1	2.95%	83.76%	6.89%
Block Group 2	6.04%	67.77%	18.13%
Block Group 3	0	96.37%	21.47%
Block Group 4	7.09%	76.44%	15.5%

Table 33: 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 low relative to the region, state, and nation – particularly in Census Tract 507 (Opportunity360®, Enterprise Community Partners).

	National Index	State Index	Regional Index
Census Tract 506	33	32	32
Census Tract 507	20	15	11
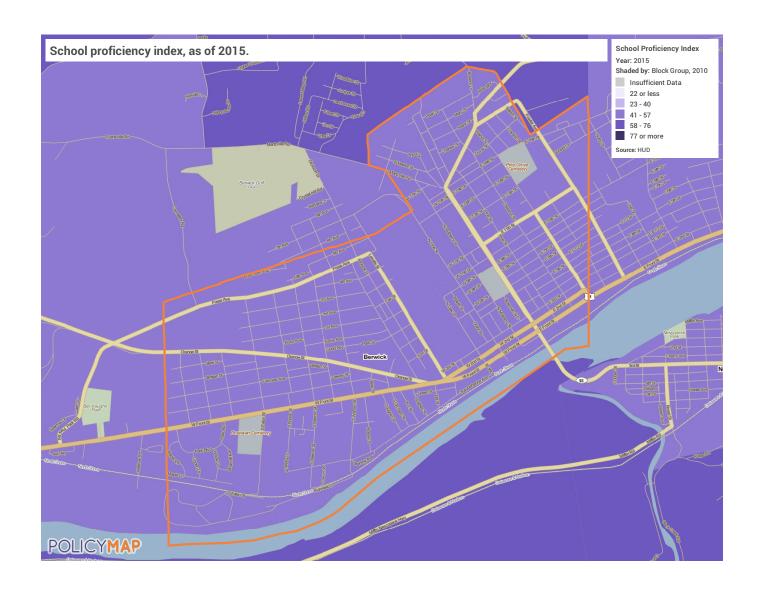
Table 34: Education Outcome Index

School Enrollment

There are 1,564 residents age three and older who are enrolled in school. Nearly half of these (45.5%) are in elementary school. Slightly more elementary and high school students live in Census Tract 506.
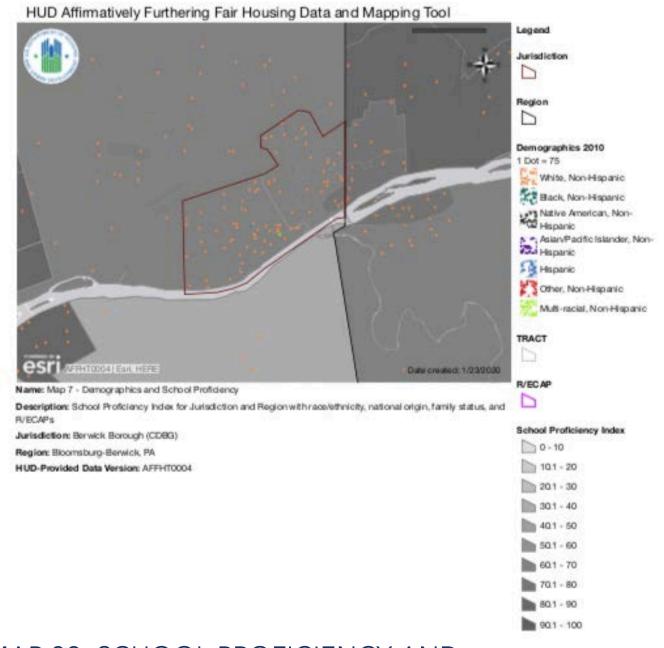
	Berwick	CT 506	CT 507	Columbia County
Population 3+ Enrolled in School	1,564	859	705	17,383
Nursery School or Preschool	32 (2%)	13 (1.5%)	19 (2.7%)	580 (3.3%)
Kindergarten	79 (5.1%)	17 (2%)	62 (8.8%)	684 (3.9%)
Elementary School (1-8)	712 (45.5%)	382 (44.5%)	330 (46.8%)	5,229 (30.1%)
High School (9-12)	328 (21%)	193 (22.5%)	135 (19.1%)	2,650 (15.2%)
College or Graduate School	413 (26.4%)	254 (29.6%)	159 (22.6%)	8,240 (47.4%)

Table 35: School Enrollment

School proficiency index, as of 2015.

School Proficiency Index
Year: 2015
Shaded by: Block Group, 2010

- Insufficient Data
- 22 or less
- 23 - 40
- 41 - 57
- 58 - 76
- 77 or more

Source: HUD

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 50 in both Census Tracts.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

School Proficiency Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Date created: 1/23/2020

Name: Map 7 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 32: SCHOOL PROFICIENCY AND RACE/ETHNICITY

Because the school proficiency index is the same in both Census Tracts, the maps that show school proficiency by national origin and by family status are not included.

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

EMPLOYMENT
COMMUNITY CHARACTERISTICS

Labor Market Engagement and Employment Entropy

There is high job density in Census Tract 506 with 3.4 jobs per acre. The Labor Market Engagement Index is much lower in Berwick, particularly in Census Tract 507, 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.
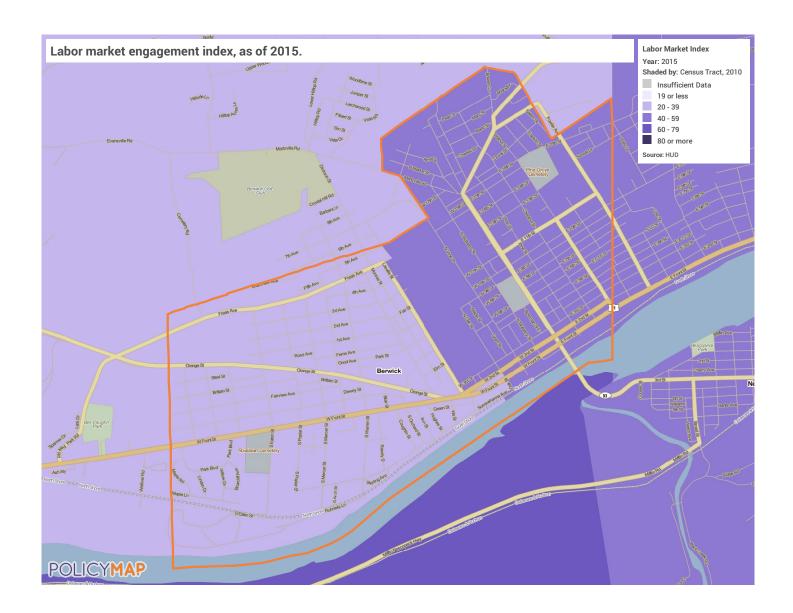
The diversity of types of job available is shown by the Employment Entropy Index. This index indicates that job diversity is lower in the Borough than in the MSA, particularly in Census Tract 507..

	506	507	MSA
Number of Jobs	2,882	1,526	41,509
Jobs per Acre	3.4	1.5	1
Employment Entropy	0.87	0.69	0.9
Labor Market Engagement	39	19	58

Table 36: 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.

Labor market engagement index, as of 2015.

Labor Market Index
Year: 2015
Shaded by: Census Tract, 2010

- Insufficient Data
- 19 or less
- 20 - 39
- 40 - 59
- 60 - 79
- 80 or more

Source: HUD
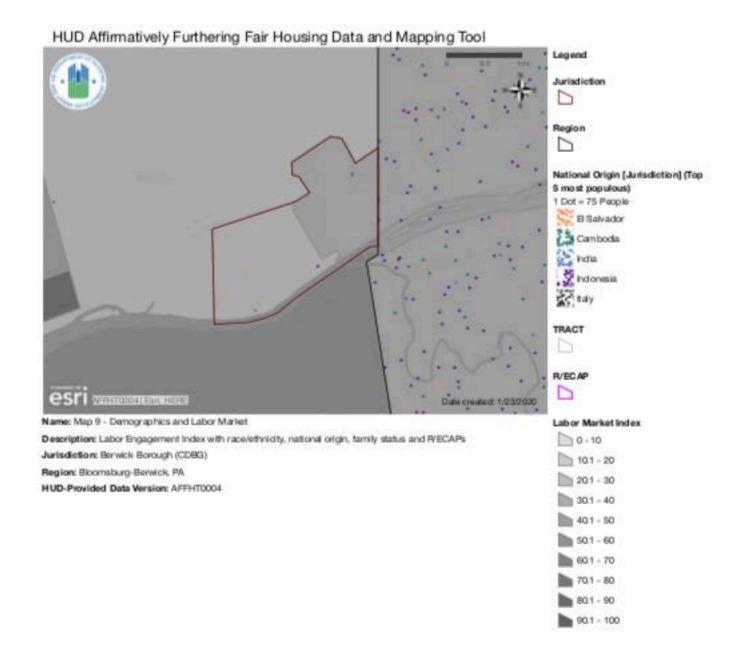
MAP 33: LABOR MARKET ENGAGEMENT INDEX

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 slightly higher in Census Tract 506 (50) than in Census Tract 507 (38).

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
White, Non-Hispanic
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic

TRACT

R/ECAP

Labor Market Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Labor Market Index: Data not Available

Name: Map 9 - Demographics and Labor Market
Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Date created: 1/23/2020

MAP 34: LABOR MARKET AND RACE/ETHNICITY

Concentrations of racial and ethnic minorities are in Census Tract 507 which has slightly lower labor market engagement.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
- El Salvador
- Cambodia
- India
- Indonesia
- Italy

TRACT

R/ECAP

Name: Map 9 - Demographics and Labor Market
Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Labor Market Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

MAP 35: LABOR MARKET AND NATIONAL ORIGIN

Most concentrations of foreign-born residents are in Census Tract 507 which has lower labor market engagement.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 9 - Demographics and Labor Market
Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 36: LABOR MARKET AND FAMILY STATUS

The larger concentrations of families with children are located in Census Tract 506 which has higher labor market engagement.

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

EMPLOYMENT
COMMUNITY CHARACTERISTICS

Unemployment

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

Berwick's unemployment rate is 7.9% which is three percent higher than the County. The unemployment rate is even higher in Census Tract 507.

	Berwick	CT 506	CT 507	Columbia County
Population 16 and over	8,496	4,201	4,295	55,838
- In Labor Force	5,170 (60.9%)	2,483 (59.1%)	2,687 (62.6%)	31,692 (56.8%)
- Civilian Labor Force	5,170 (60.9%)	2,483 (59.1%)	2,687 (62.6%)	31,677 (56.7%)
- Employed	4,763 (56.1%)	2,375 (56.5%)	2,388 (55.6%)	30,132 (54%)
- Unemployed	407	108	299	1,545
- Unemployment Rate	7.9%	4.3%	11.1%	4.9%

Table 37: Unemployment

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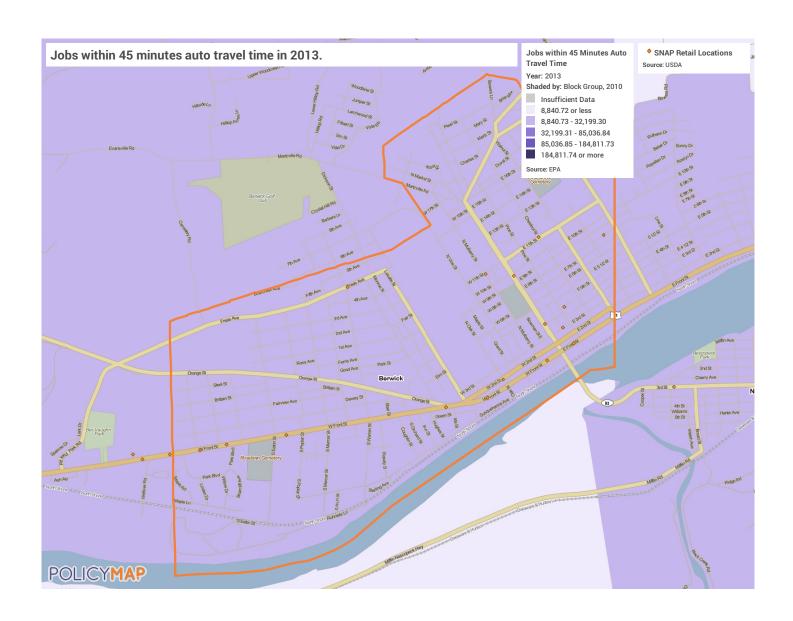
EMPLOYMENT
COMMUNITY CHARACTERISTICS

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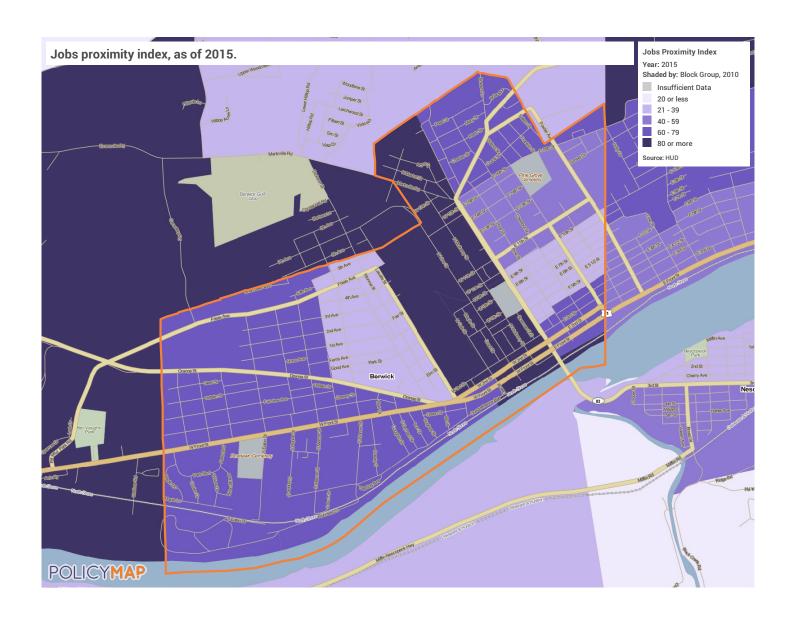
Source: Pennsylvania Department of Labor and Industry, 3rd quarter 2019

Jobs within 45 minutes auto travel time in 2013.
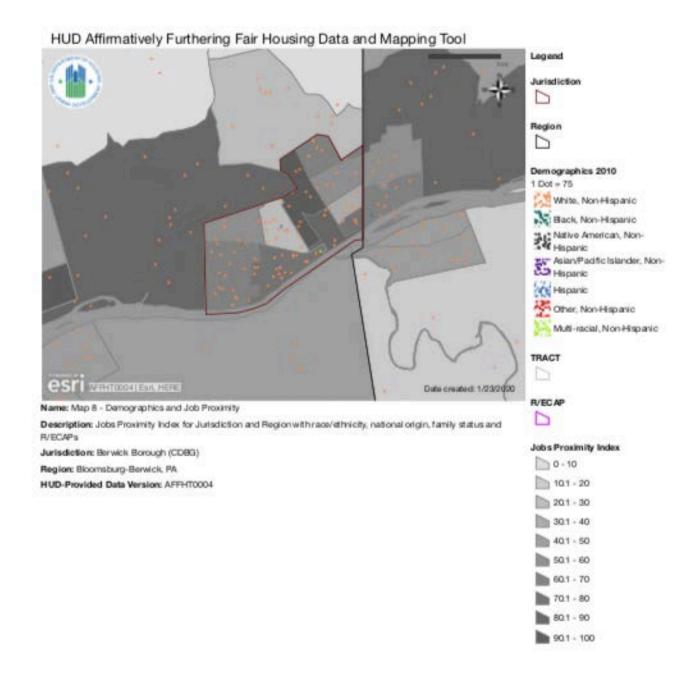
MAP 37: JOBS WITHIN 45 MINUTES

There 12,702 jobs within a 45-minute drive of Berwick. This map is based on 2013 data.

Source: PolicyMap

Jobs proximity index, as of 2015.

Jobs Proximity Index
Year: 2015
Shaded by: Block Group, 2010

- Insufficient Data
- 20 or less
- 21 - 39
- 40 - 59
- 60 - 79
- 80 or more

Source: HUD

MAP 38: 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. Employment opportunities are highest in the area around BIDA.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

Other, Non-Hispanic

Multi-racial, Non-Hispanic

TRACT

R/ECAP

Jobs Proximity Index

0 - 10

10.1 - 20

20.1 - 30

30.1 - 40

40.1 - 50

50.1 - 60

60.1 - 70

70.1 - 80

80.1 - 90

90.1 - 100

Date created: 1/23/2020

Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 39: JOB PROXIMITY AND RACE/ETHNICITY

Pockets of ethnic and racial minorities are located outside of, but close to, the area with the highest job opportunity.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
El Salvador
Cambodia
India
Indonesia
Italy

TRACT

R/ECAP

Jobs Proximity Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Date created: 1/23/2020

Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 40: JOB PROXIMITY AND NATIONAL ORIGIN

Pockets of foreign-born residents are located outside of the area with the highest job opportunity.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 41: JOB PROXIMITY AND FAMILY STATUS

Families with children do not appear disadvantaged in terms of employment opportunities based on location.

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

TRANSPORTATION
COMMUNITY CHARACTERISTICS

There is no public transportation in Columbia County. Rabbittransit provides pre-scheduled door-to-door service. Fares for the general public range from $15 to $45; however, discounts are available for older adults and people with disabilities.

Vehicle Access

Nearly 10% of households in Berwick do not have a vehicle; this is a higher rate than the County (6.1%). Slightly more households in Census Tract 506 (11.2%) do not have access to a vehicle.

	Berwick	CT 506	CT 507	Columbia County
Occupied Units	4,367	2,183	2,184	26,582
No Vehicles Available	420 (9.6%)	244 (11.2%)	176 (8.1%)	1,634 (6.1%)
1 Vehicle Available	1,783 (40.8%)	726 (33.3%)	1,057 (48.4%)	8,784 (33%)
2 Vehicles Available	1,395 (31.9%)	801 (36.7%)	594 (27.2%)	9,854 (37.1%)
3 or More Vehicles Available	769 (17.6%)	412 (18.9%)	357 (16.3%)	6,310 (23.7%)

Table 38: Vehicle Access

Travel Time to Work

Berwick residents' travel time to work is comparable to the MSA. A high percentage of households do not have a vehicle, particularly in Census Tract 506 (11.2%).

	Census Tract 506	Census Tract 507	MSA
Average Travel Time to Work (minutes)	21	23	22
Walk to Work	7.9%	3.5%	4.3%
Commute More than One Hour	2.7%	5.4%	4.5%
No Vehicles	11.2%	8.1%	7.4%

Table 39: Travel Time to Work

TRANSPORTATION
COMMUNITY CHARACTERISTICS

Berwick renters are 10 times more likely to not have a vehicle than homeowners. Nearly 65% of renters who do not have access to a vehicle live in Census Tract 507. All homeowners that do not have a vehicle live in Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- No Vehicle	30 (1.2%)	30 (2.4%)	0	432 (2.4%)
- 1 Vehicle	824 (33.5%)	376 (30.2%)	448 (36.8%)	4,701 (25.6%)
- 2 Vehicles	1,118 (45.4%)	624 (50.1%)	494 (40.6%)	7,795 (42.5%)
- 3 or More Vehicles	490 (19.9%)	215 (17.3%)	275 (22.6%)	5,408 (29.5%)
Renter-Occupied Units				
- No Vehicle	237 (12.8%)	83 (9.3%)	154 (16.1%)	1,094 (13.3%)
- 1 Vehicle	946 (51.3%)	328 (36.9%)	618 (64.7%)	3,931 (47.8%)
- 2 Vehicles	431 (23.4%)	290 (32.6%)	141 (14.8%)	2,171 (26.4%)
- 3 or More Vehicles	231 (12.5%)	189 (21.2%)	42 (4.4%)	1,032 (12.5%)
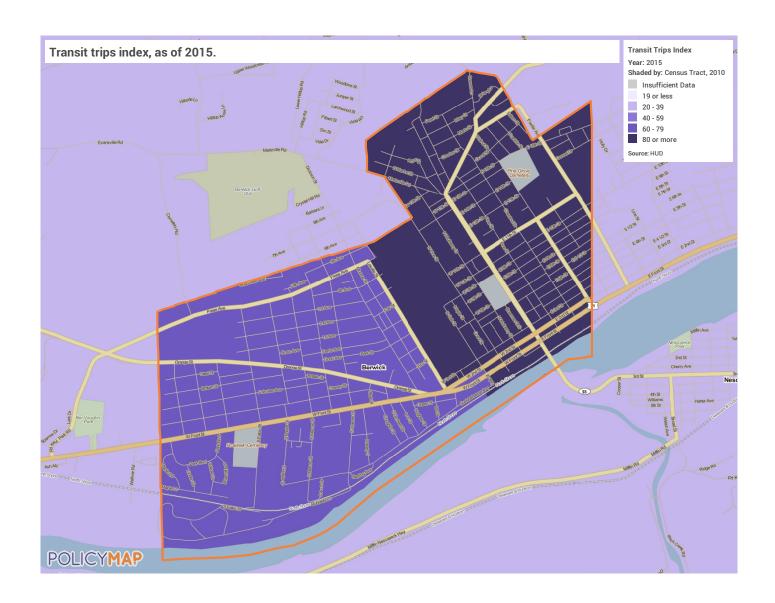
Table 40: Vehicle Access by Tenure

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. While mobility outcomes in Census Tract 507 is very low in comparison to the region, mobility outcomes are otherwise higher than the region, state, and nation. (Opportunity360®, Enterprise Community Partners)

	National Index	State Index	Regional Index
Census Tract 506	89	89	79
Census Tract 507	60	65	12

Table 41: Mobility Outcome Index

Transit trips index, as of 2015.

Transit Trips Index
Year: 2015
Shaded by: Census Tract, 2010

- Insufficient Data
- 19 or less
- 20 - 39
- 40 - 59
- 60 - 79
- 80 or more

Source: HUD
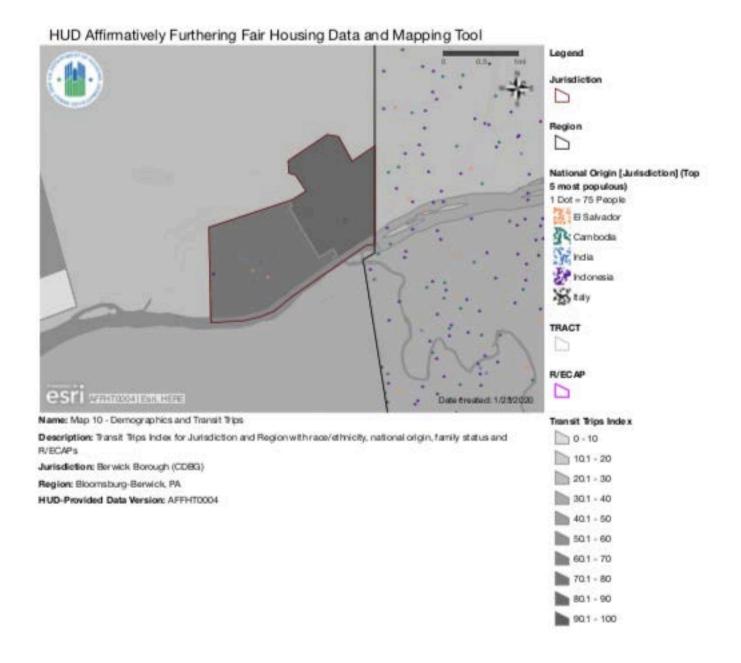
MAP 42: TRANSIT TRIPS INDEX

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 84 for Census Tract 506 and 78 for Census Tract 507.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

Transit Trips Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 43: TRANSIT TRIPS AND RACE/ETHNICITY

Pockets of racial and ethnic minorities are located in Census Tract 507 which has a slightly lower Transit Trips Index.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
El Salvador
Cambodia
India
Indonesia
Italy

TRACT

R/ECAP

Transit Trips Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Name: Map 10 - Demographics and Transit Trips
Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 44: TRANSIT TRIPS AND NATIONAL ORIGIN

Most concentrations of foreign-born residents are in Census Tract 507 which has a slightly lower Transit Trips index.

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

Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004
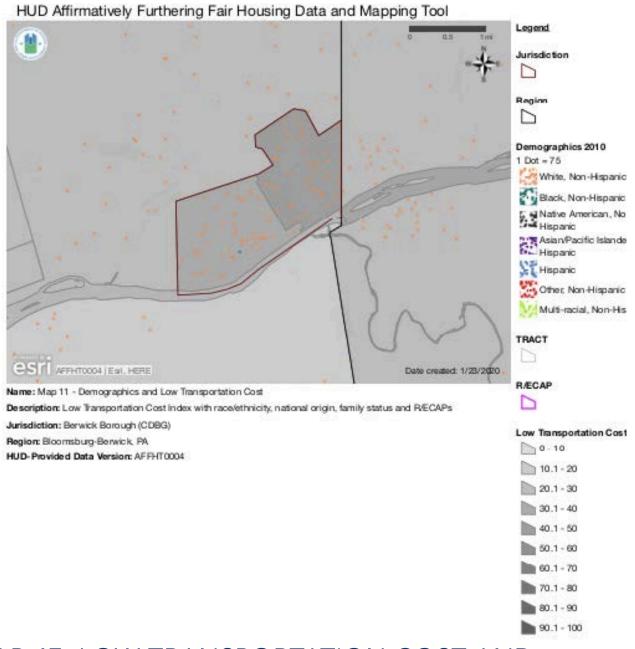
MAP 45: TRANSIT TRIPS AND FAMILY STATUS

There is a lower percentage of families with children in Census Tract 507 which has a lower Transit Trips Index.

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

Low transportation cost index, as of 2015.

Low Transportation Cost Index
Year: 2015
Shaded by: Census Tract, 2010
Insufficient Data
19 or less
20 - 39
40 - 59
60 - 79
80 or more
Source: HUD
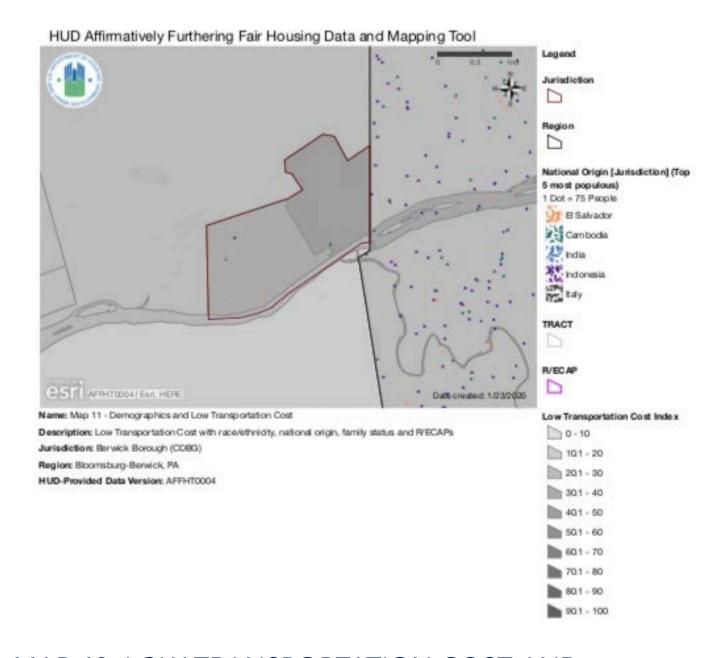
MAP 46: LOW TRANSPORTATION COST INDEX

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. Transportation costs are lower in Census Tract 506, where the score is 44, and higher in Census Tract 507, where the score is 37.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 11 - Demographics and Low Transportation Cost

Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004
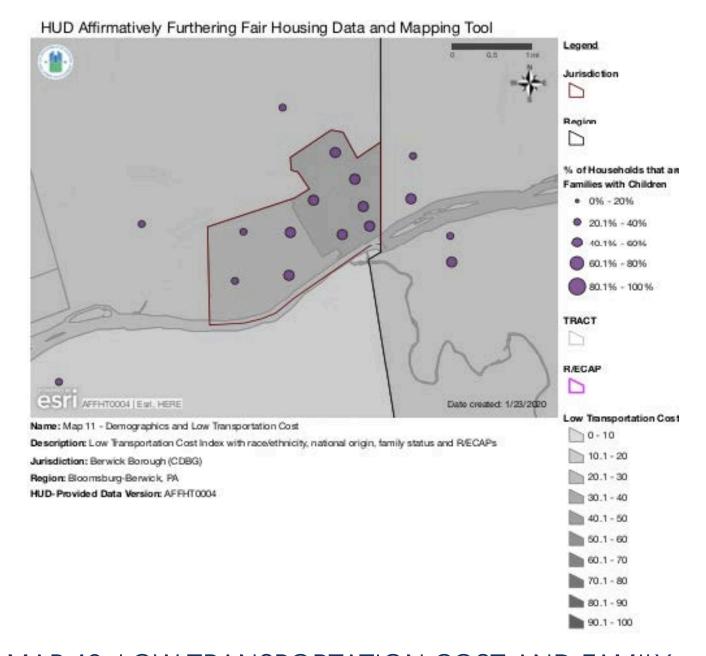
MAP 47: LOW TRANSPORTATION COST AND RACE/ETHNICITY

Concentrations of racial and ethnic minorities are in Census Tract 507 which has higher transportation costs.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
- El Salvador
- Cambodia
- India
- Indonesia
- Italy

TRACT

R/ECAP

Name: Map 11 - Demographics and Low Transportation Cost
Description: Low Transportation Cost with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Low Transportation Cost Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

MAP 48: LOW TRANSPORTATION COST AND NATIONAL ORIGIN

Most concentrations of foreign-born residents are in Census Tract 507 which has higher transportation costs.

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

Name: Map 11 - Demographics and Low Transportation Cost
Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 49: LOW TRANSPORTATION COST AND FAMILY STATUS

There is a lower percentage of families with children in Census Tract 507 which has higher transportation costs.

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

HOUSING
COMMUNITY CHARACTERISTICS

There are a total of 5,016 housing units in Berwick. Census Tract 507 has a much higher vacancy rate (16%) than Census Tract 223 (9.6%). The rental vacancy rate in Census Tract 506 is nearly 10%.

	Berwick	CT 506	CT 507	Columbia County
Total Housing Units	5,016	2,416	2,600	30,081
Occupied	4,367 (87.1%)	2,183 (90.4%)	2,184 (84%)	26,582 (88.4%)
Vacant	649 (12.9%)	233 (9.6%)	416 (16%)	3,499 (11.6%)
Homeowner Vacancy Rate	5.8%	4.4%	7.2%	2.1%
Rental Vacancy Rate	8.3%	9.9%	6.8%	6.2%

Table 42: Occupancy and Vacancy

Most housing units are detached one-unit properties (61.2%). In Census Tract 506, there is a higher percentage of one-unit attached and two-unit homes. Census Tract 507 has more than twice as many mobile homes as Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
1-Unit, Detached	3,072 (61.2%)	1,364 (56.5%)	1,708 (65.7%)	20,614 (68.5%)
1-Unit, Attached	468 (9.3%)	273 (11.3%)	195 (7.5%)	1,739 (5.8%)
2 Units	483 (9.6%)	400 (16.6%)	83 (3.2%)	1,707 (5.7%)
3 or 4 Units	527 (10.5%)	149 (6.2%)	378 (14.5%)	1,524 (5.1%)
5 to 9 Units	101 (2%)	65 (2.7%)	36 (1.4%)	568 (1.9%)
10 to 19 Units	40 (0.8%)	0	40 (1.5%)	329 (1.1%)
20 or More Units	152 (3%)	109 (4.5%)	43 (1.7%)	1,129 (3.8%)
Mobile Homes	173 (3.4%)	56 (2.3%)	117 (4.5%)	2,468 (9.2%)
Boat, RV, Van, Etc.	0	0	0	3 (<1%)
Total Housing Units	5,016	2,416	2,600	30,081

Table 43: Housing Styles

HOUSING
COMMUNITY CHARACTERISTICS

Tenure

The rate of owner-occupied units is slightly lower in Berwick (60%) than in the County (69.5%). The owner-occupied rate is similar between Census Tract 506 (61.4%) and Census Tract 507 (58.6%).

	Berwick	CT 506	CT 507	Columbia County
Total Housing Units	5,016	2,416	2,600	30,081
Occupied Units	4,367	2,183	2,184	26,582
Owner Occupied	2,620 (60%)	1,340 (61.4%)	1,280 (58.6%)	18,462 (69.5%)
Renter Occupied	1,747 (40%)	843 (38.6%)	904 (41.4%)	8,120 (30.5%)

Table 44: Tenure

The rate of homeownership ranges by neighborhood. The homeownership rate is highest in Census Tract 507, Block Group 3 (78.82%) and lowest in Census Tract 507, Block Group 1 (33.69%).

	Homeownership Rate	Rental Occupancy Rate
Columbia County	69.45%	30.55%
Berwick	60%	40%
Census Tract 506	61.38%	38.62%
Block Group 1	73.71%	26.29%
Block Group 2	63.14%	36.86%
Block Group 3	72.43%	27.57%
Block Group 4	55.34%	44.66%
Block Group 5	46.75%	53.25%
Block Group 6	50.26%	49.74%
Census Tract 507	58.61%	41.39%
Block Group 1	33.69%	66.31%
Block Group 2	69.61%	30.39%
Block Group 3	78.82%	21.18%
Block Group 4	60.46%	39.54%

Table 45: Tenure by Block Group

HOUSING
COMMUNITY CHARACTERISTICS

More than half (54.5%) of housing units in Berwick were built before 1950. In Census Tract 506, nearly half (47.7%) were built before 1940. There are few newer units of housing in the Borough.

	Berwick	CT 506	CT 507	Columbia County
Total Housing Units	5,016	2,416	2,600	30,081
Built 2014 or Later	10 (0.2%)	0	10 (0.4%)	209 (0.7%)
Built 2010 to 2013	28 (0.6%)	13 (0.5%)	15 (0.6%)	836 (2.8%)
Built 2000 to 2009	40 (0.8%)	40 (1.7%)	0	2,705 (9%)
Built 1990 to 1999	252 (5%)	81 (3.4%)	171 (6.6%)	2,706 (9%)
Built 1980 to 1989	394 (7.9%)	84 (3.5%)	310 (11.9%)	3,266 (10.9%)
Built 1970 to 1979	424 (8.5%)	162 (6.7%)	262 (10.1%)	4,094 (13.6%)
Built 1960 to 1969	300 (6%)	164 (6.8%)	136 (5.2%)	2,181 (7.3%)
Built 1950 to 1959	832 (16.6%)	455 (18.8%)	377 (14.5%)	2,896 (9.6%)
Built 1940 to 1949	744 (14.8%)	264 (10.9%)	480 (18.5%)	1,765 (5.9%)
Built 1939 or Earlier	1,992 (39.7%)	1,153 (47.7%)	839 (32.3%)	9,423 (31.3%)

Table 46: Year Built

Housing Quality

There are 16 homes that do not have complete kitchen facilities; all of these are located in Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
Occupied Units	4,367	2,183	2,184	26,582
Lacking Complete Plumbing	0	0	0	43 (0.2%)
Lacking Complete Kitchen	16 (0.4%)	16 (0.7%)	0	170 (0.6%)
No telephone Service	71 (1.6%)	30 (1.4%)	41 (1.9%)	566 (2.1%)
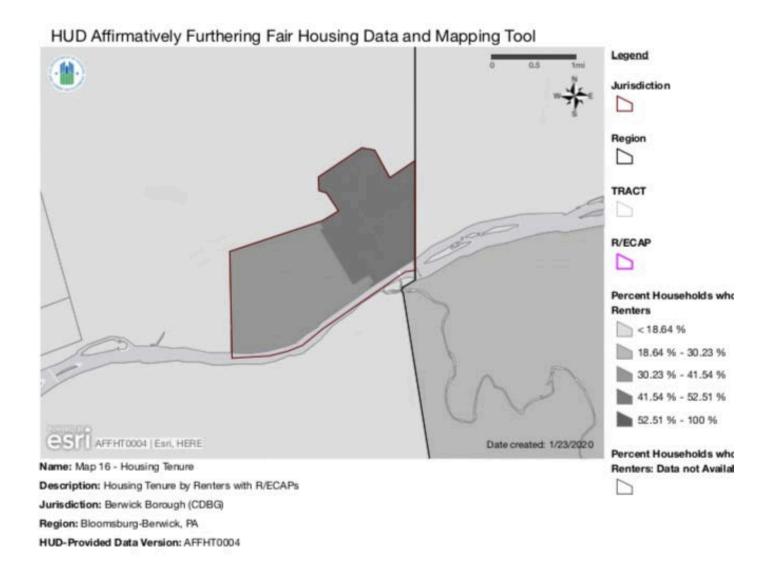
Table 47: Housing Problems

HOUSING
COMMUNITY CHARACTERISTICS

In Census Tract 506, 68.3% of owner-occupied homes were built before 1940. This is more than twice the percentage of homes built before 1940 in the County (28.4%).

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- Built 2014 or Later	8 (0.3%)	0	8 (0.6%)	57 (0.3%)
- 2010 to 2013	0	0	0	283 (1.5%)
- 2000 to 2009	24 (1%)	24 (1.9%)	207 (16.5%)	1,871 (10.2%)
- 1980 to 1999	248 (10.1%)	41 (3.3%)	205 (16.3%)	4,308 (23.5%)
- 1960 to 1979	312 (12.7%)	107 (8.6%)	470 (37.4%	3,885 (21.2%)
- 1940 to 1959	693 (28.1%)	223 (17.9%)	327 (26%)	2,723 (14.9%)
- 1939 or Earlier	1177 (47.8%)	850 (68.3%)	41 (3.3%)	5,209 (28.4%)
Renter-Occupied Units				
- Built 2014 or Later	0	0	0	47 (0.6%)
- 2010 to 2013	29 (1.6%)	14 (1.6%)	15 (1.6%)	381 (4.6%)
- 2000 to 2009	15 (0.8%)	0	15 (1.6%)	623 (7.6%)
- 1980 to 1999	226 (12.2%)	135 (15.2%)	91 (9.5%)	1,423 (17.3%)
- 1960 to 1979	349 (18.9%)	181 (20.3%)	168 (17.6%)	1,354 (16.5%)
- 1940 to 1959	480 (26%)	208 (23.4%)	272 (28.5%)	1,228 (14.9%)
- 1939 or Earlier	746 (40.4%)	352 (39.6%)	394 (41.3%)	3,172 (38.6%)
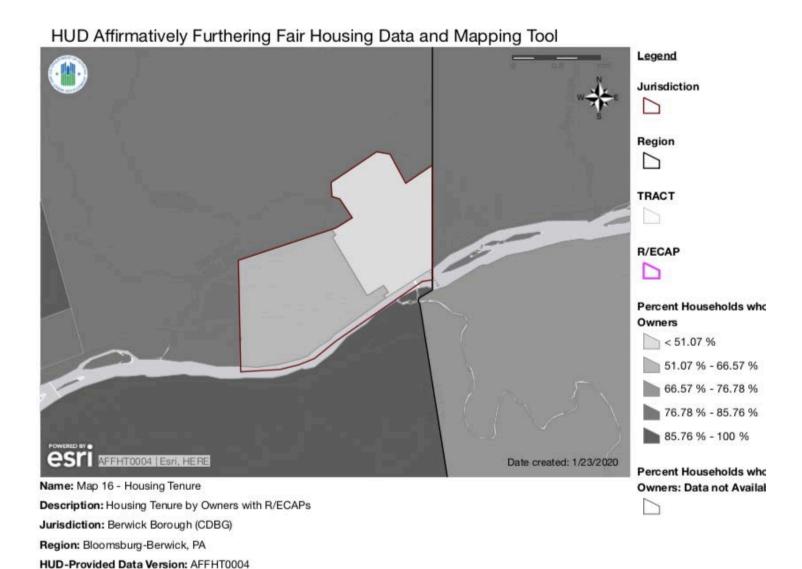
Table 48: Year Built by Tenure

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

TRACT

R/ECAP

Percent Households who Renters

< 18.64 %

18.64 % - 30.23 %

30.23 % - 41.54 %

41.54 % - 52.51 %

52.51 % - 100 %

Percent Households who Renters: Data not Availal

Name: Map 16 - Housing Tenure
Description: Housing Tenure by Renters with R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 50: HOUSING TENURE - RENTERS

Census Tract 506 has a higher percentage of renters than Census Tract 507.
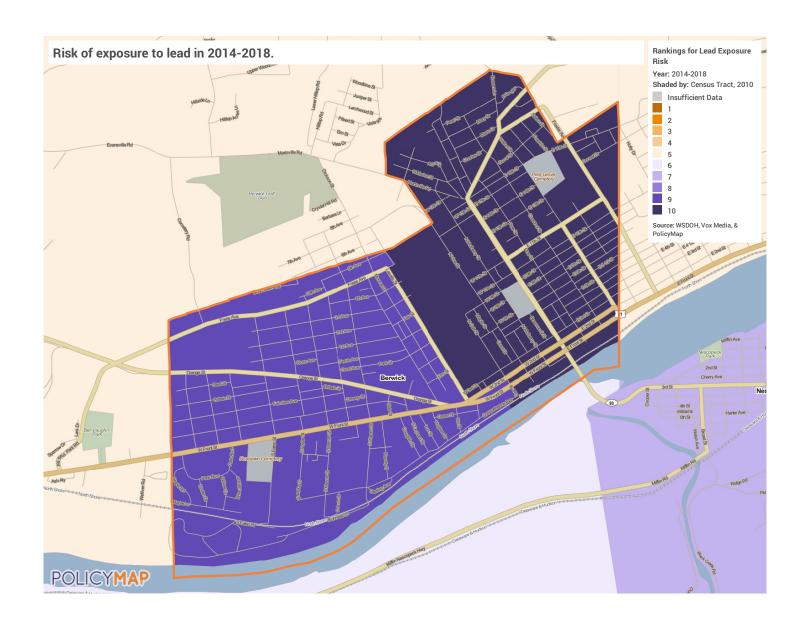
Source: U.S. Department of Housing and Urban Development, AFFH Data and Mapping Tool

Name: Map 16 - Housing Tenure

Description: Housing Tenure by Owners with R/ECAPs

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 51: HOUSING TENURE - OWNERS
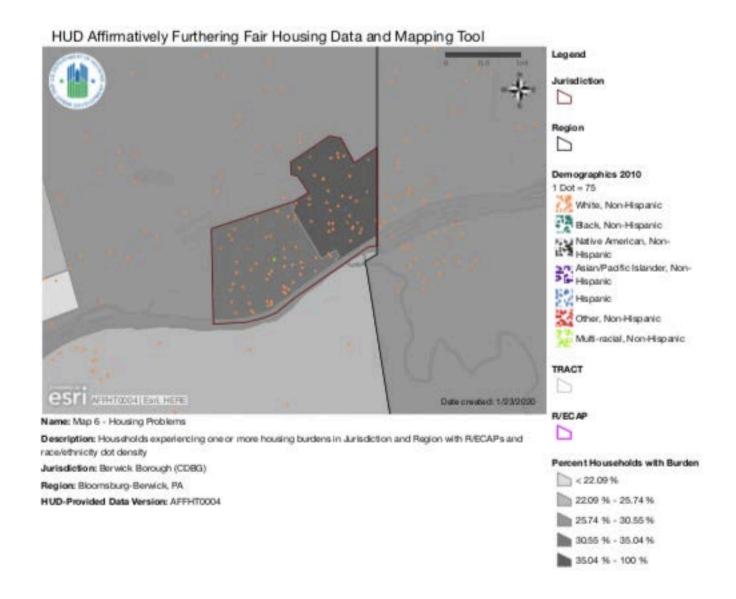
The homeownership rate is higher in Census Tract 507.

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

Risk of exposure to lead in 2014-2018.

Rankings for Lead Exposure Risk
Year: 2014-2018
Shaded by: Census Tract, 2010

Insufficient Data
1
2
3
4
5
6
7
8
9
10

Source: WSDOH, Vox Media, & PolicyMap

MAP 52: LEAD EXPOSURE RISK
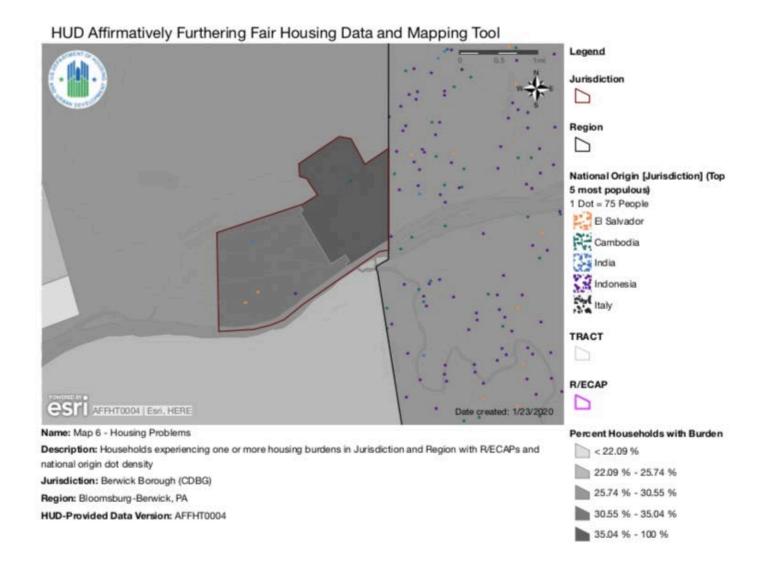
The risk of exposure to lead-based paint is higher in Census Tract 506.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

Other, Non-Hispanic

Multi-racial, Non-Hispanic

TRACT

R/ECAP

Percent Households with Burden

< 22.09 %

22.09 % - 25.74 %

25.74 % - 30.55 %

30.55 % - 35.04 %

35.04 % - 100 %

Name: Map 6 - Housing Problems

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

Date created: 1/23/2020

MAP 53: HOUSING PROBLEMS AND RACE/ETHNICITY

Most concentrations of racial and ethnic minorities are located in Census Tract 507 where there is a lower percentage of housing burdens.

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

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

National Origin [Jurisdiction] (Top 5 most populous)
1 Dot = 75 People
El Salvador
Cambodia
India
Indonesia
Italy

TRACT

R/ECAP

AFFHT0004 | Esri, HERE

Date created: 1/23/2020

Percent Households with Burden
< 22.09 %
22.09 % - 25.74 %
25.74 % - 30.55 %
30.55 % - 35.04 %
35.04 % - 100 %

Name: Map 6 - Housing Problems
Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

MAP 54: HOUSING PROBLEMS AND NATIONAL ORIGIN

Most concentrations of foreign-born residents are located in Census Tract 507 where there is a lower percentage of housing burdens.

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

Housing and transportation access social vulnerability level as of 2016.

Social Vulnerability Level - Housing and Transportation Category
Year: 2016
Shaded by: Census Tract, 2010
- Insufficient Data
- High
- Moderate to High
- Low to Moderate
- Low
Source: CDC

MAP 55: 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. Both Census Tracts are rated moderate to high.

Source: PolicyMap

HOUSING
COMMUNITY CHARACTERISTICS

About 42.5% of mobile homes in Berwick are rentals. All of the one-unit attached homes in Berwick are located in Census Tract 506. There are a variety of housing styles available for rent.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- 1-Unit, Detached	2,176 (88.4%)	1,067 (85.7%)	1,109 (91.1%)	16,105 (87.8%)
- 1-Unit, Attached	161 (6.5%)	161 (12.9%)	0	573 (3.1%)
- 2 Units	32 (1.3%)	17 (1.4%)	15 (1.2%)	94 (0.5%)
- 3 or 4 Units	9 (0.4%)	0	9 (0.7%)	33 (0.2%)
- 5 to 9 Units	0	0	0	0
- 10 or More Units	0	0	0	3 (<1%)
- Mobile Home/Other	84 (3.4%)	0	84 (6.9%)	1,528 (8.3%)
Renter-Occupied Units				
- 1-Unit, Detached	581 (31.5%)	235 (26.4%)	346 (36.2%)	2,273 (27.6%)
- 1-Unit, Attached	294 (15.9%)	135 (15.2%)	159 (16.6%)	1,072 (13%)
- 2 Units	394 (21.4%)	314 (35.3%)	80 (8.4%)	1,377 (16.7%)
- 3 or 4 Units	290 (15.7%)	77 (8.7%)	213 (22.3%)	1,071 (13%)
- 5 to 9 Units	50 (2.7%)	15 (1.7%)	35 (3.7%)	492 (6%)
- 10 or More Units	174 (9.4%)	60 (6.7%)	114 (11.9%)	1,251 (15.2%)
- Mobile Home/Other	62 (3.4%)	54 (6.1%)	8 (0.8%)	692 (8.4%)

Table 49: Housing Styles by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

There are 91 non-White and 76 Hispanic or Latino homeowners in Berwick. About 21% percent of non-White homeowners in Columbia County, and 38.2% of Hispanic or Latino homeowners, live in Berwick. In Berwick, a White, non-Hispanic household is more likely to own than to rent a home. A Black or African American household is three times more likely to rent than to own a home. A Hispanic or Latino household is just as likely to rent as to own.
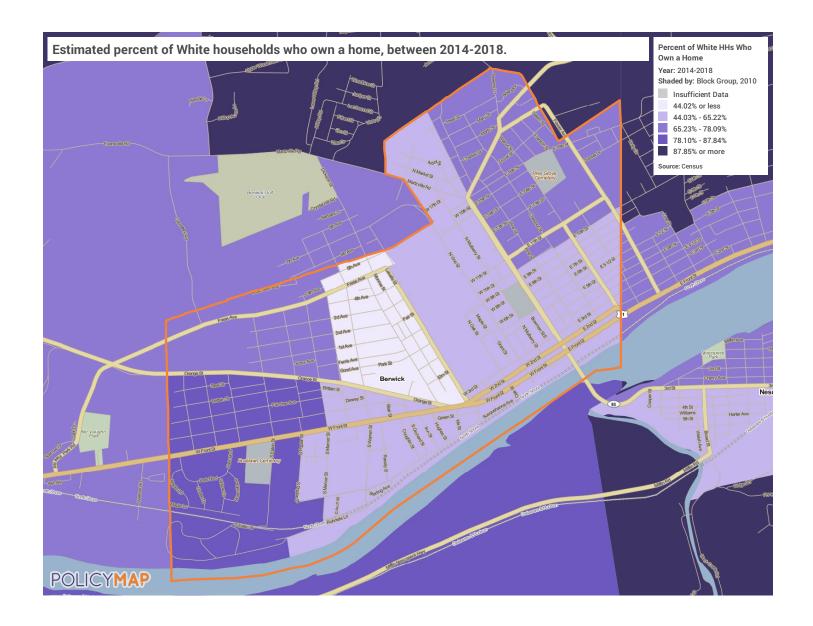
	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- White	2,529 (96.5%)	1,320 (98.5%)	1,209 (94.5%)	18,029 (97.7%)
- Black or African American	25 (1%)	20 (1.5%)	5 (0.4%)	67 (0.4%)
- American Indian and Alaska Native	0	0	0	41 (0.2%)
- Asian	0	0	0	112 (0.6%)
- Native Hawaiian and Pacific Islander	0	0	0	1 (<1%)
- Some Other Race	66 (2.5%)	0	66 (5.2%)	116 (0.6%)
- Two or More Races	0	0	0	96 (0.5%)
- Hispanic or Latino	76 (2.9%)	10 (0.7%)	66 (5.2%)	199 (1.1%)
- White, Not Hispanic or Latino	2,519 (96.1%)	1,310 (97.8%)	1,209 (94.5%)	17,974 (97.4%)
Renter-Occupied Units				
- White	1,674 (95.8%)	836 (99.2%)	838 (92.7%)	7,580 (93.3%)
- Black or African American	73 (4.2%)	7 (0.8%)	66 (7.3%)	204 (2.5%)
- American Indian and Alaska Native	0	0	0	17 (0.2%)
- Asian	0	0	0	142 (1.7%)
- Native Hawaiian and Pacific Islander	0	0	0	6 (0.1%)
- Some Other Race	0	0	0	52 (0.6%)
- Two or More Races	0	0	0	119 (1.5%)
- Hispanic or Latino	77 (4.4%)	0	77 (8.5%)	227 (2.8%)
- White, Not Hispanic or Latino	1,597 (91.4%)	836 (99.2%)	761 (84.2%)	7,427 (91.5%)

Table 50: Race and Ethnicity by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

The homeownership rate of non-White and Hispanic or Latino households is comparable to, and in some case exceeds, that of White households in each Block Group with the exception of Census Tract 507, Block Group 1 where all non-White and Hispanic or Latino households are renters.
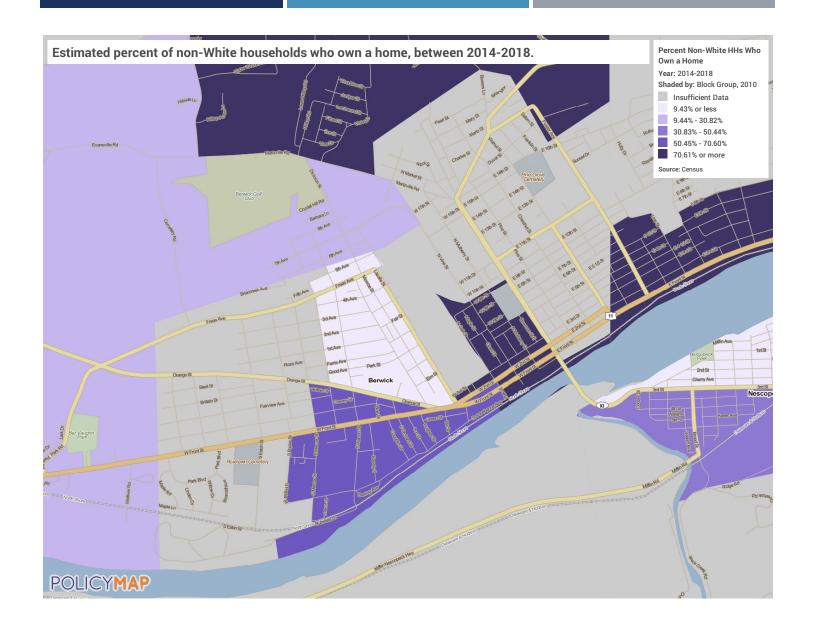
	Owners			Renters		
	White	Non-White	Hispanic or Latino	White	Non-White	Hispanic or Latino
Columbia County	70.4%	44.5%	46.71%	29.6%	55.5%	53.29%
Berwick	60.17%	55.49%	49.67%	39.83%	44.51%	50.33%
Census Tract 506	61.22%	74.07%	100%	38.78%	25.93%	0
Block Group 1	73.71%	Insuf. Data	Insuf. Data	26.29%	Insuf. Data	Insuf. Data
Block Group 2	63.14%	Insuf. Data	Insuf. Data	36.85%	Insuf. Data	Insuf. Data
Block Group 3	73.72%	Insuf. Data	100%	26.28%	Insuf. Data	0
Block Group 4	55.34%	100%	Insuf. Data	44.66%	0	Insuf. Data
Block Group 5	46.75%	Insuf. Data	Insuf. Data	53.25%	Insuf. Data	Insuf. Data
Block Group 6	46.55%	100%	Insuf. Data	52.45%	0	Insuf. Data
Census Tract 507	59.06%	51.82%	46.15%	40.94%	48.18%	53.85%
Block Group 1	34.26%	0	0	65.74%	100%	100%
Block Group 2	69.61%	Insuf. Data	Insuf. Data	30.39%	Insuf. Data	Insuf. Data
Block Group 3	78.64%	Insuf. Data	Insuf. Data	21.36%	Insuf. Data	Insuf. Data
Block Group 4	61.81%	54.45%	100%	38.19%	45.45%	0%

Table 51: Race and Ethnicity by Tenure in Block Groups

Estimated percent of White households who own a home, between 2014-2018.

Percent of White HHs Who Own a Home
Year: 2014-2018
Shaded by: Block Group, 2010

Insufficient Data
44.02% or less
44.03% - 65.22%
65.23% - 78.09%
78.10% - 87.84%
87.85% or more

Source: Census
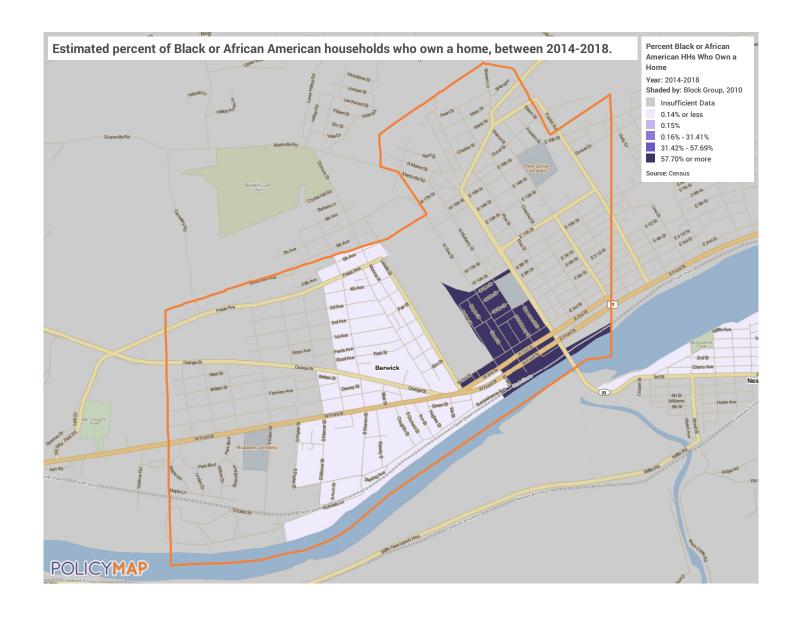
MAP 56: WHITE HOMEOWNERS

The rate of homeownership for White homeowners is highest in Census Tract 507, Block Groups 2 and 3.

Source: PolicyMap

Estimated percent of non-White households who own a home, between 2014-2018.

Percent Non-White HHs Who Own a Home
Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 9.43% or less
- 9.44% - 30.82%
- 30.83% - 50.44%
- 50.45% - 70.60%
- 70.61% or more

Source: Census

MAP 57: NON-WHITE HOMEOWNERS

The rate of homeownership for non-White homeowners is highest in Census Tract 506, Block Group 6.

Source: PolicyMap

Estimated percent of Black or African American households who own a home, between 2014-2018.

Percent Black or African American HHs Who Own a Home

Year: 2014-2018
Shaded by: Block Group, 2010

Insufficient Data
0.14% or less
0.15%
0.16% - 31.41%
31.42% - 57.69%
57.70% or more

Source: Census

MAP 58: BLACK OR AFRICAN-AMERICAN HOMEOWNERS

The rate of homeownership for Black or African-American homeowners is highest in Census Tract 506, Block Group 6.

Source: PolicyMap

HOUSING
COMMUNITY CHARACTERISTICS

There are 851 homeowners, and 343 renters, over the age of 65. About 32.5% of homeowners are 65 or older; this is similar to the County (33.4%).

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- Under 35	222 (8.5%)	102 (7.6%)	120 (9.4%)	1,596 (8.6%)
- 35 to 44	423 (16.1%)	201 (15%)	232 (17.3%)	2,513 (13.6%)
- 45 to 54	610 (23.3%)	360 (26.9%)	250 (19.5%)	3,697 (20%)
- 55 to 64	514 (19.6%)	282 (21%)	232 (18.1%)	4,501 (24.4%)
- 65 to 74	423 (16.1%)	210 (15.7%)	213 (16.6%)	3,566 (19.3%)
- 75 to 84	253 (9.7%)	148 (11%)	105 (8.2%)	1,782 (9.7%)
- 85 and Older	175 (6.7%)	37 (2.8%)	138 (10.8%)	807 (4.4%)
Renter-Occupied Units				
- Under 35	582 (33.3%)	320 (38%)	262 (29%)	3,376 (41.6%)
- 35 to 44	136 (7.8%)	39 (4.6%)	97 (10.7%)	1,251 (15.4%)
- 45 to 54	320 (18.3%)	114 (13.5%)	206 (22.8%)	1,035 (12.7%)
- 55 to 64	366 (21%)	210 (24.9%)	156 (17.3%)	1,044 (12.9%)
- 65 to 74	188 (10.8%)	103 (12.2%)	85 (9.4%)	596 (7.3%)
- 75 to 84	124 (7.1%)	41 (4.9%)	83 (9.2%)	503 (6.2%)
- 85 and Older	31 (1.8%)	16 (1.9%)	15 (1.7%)	315 (17.9%)

Table 52: Age by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

Berwick residents who have not completed high school are more likely to rent than to own. About 76% of residents with a bachelor's degree or higher live in Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- Less than High School	285 (10.9%)	78 (5.8%)	207 (16.2%)	1,496 (8.1%)
- High School	1,094 (41.8%)	630 (47%)	464 (36.3%)	7,552 (40.9%)
- Some College	672 (25.6%)	395 (29.5%)	277 (21.6%)	4,502 (24.4%)
- Bachelor's Degree or Higher	569 (21.7%)	237 (17.7%)	332 (25.9%)	4,912 (26.6%)
Renter-Occupied Units				
- Less than High School	426 (24.4%)	139 (16.5%)	287 (31.7%)	1,007 (12.4%)
- High School	631 (36.1%)	346 (41%)	285 (31.5%)	2,981 (36.7%)
- Some College	436 (25%)	165 (19.6%)	271 (30%)	2,677 (33%)
- Bachelor's Degree or Higher	254 (14.5%)	193 (22.9%)	61 (6.7%)	1,455 (17.9%)

Table 53: Educational Attainment by Tenure

Most (69.6%) rentals have two or three bedrooms. Only 210 rental units (11.4%) have four or more bedrooms.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units	2,620	1,340	1,280	18,462
- No Bedroom	10 (0.4%)	0	10 (0.8%)	26 (0.1%)
- 1 Bedroom	90 (3.7%)	57 (4.6%)	33 (2.7%)	427 (2.3%)
- 2 or 3 Bedrooms	1,912 (77.7%)	902 (72.4%)	1,010 (83%)	13,797 (75.2%)
- 4 or More Bedrooms	450 (18.3%)	286 (23%)	164 (13.5%)	4,086 (22.3%)
Renter-Occupied Units	1,747	843	41 (4.5%)	8,120
- No Bedroom	0	0	0	238 (2.9%)
- 1 Bedroom	351 (19%)	94 (10.6%)	257 (26.9%)	1,643 (20%)
- 2 or 3 Bedrooms	1,284 (69.6%)	651 (73.1%)	633 (66.3%)	5,412 (65.8%)
- 4 or More Bedrooms	210 (11.4%)	145 (16.3%)	65 (6.8%)	935 (11.4%)

Table 54: Bedrooms by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

In Berwick, about 13.2% of residents have moved since 2015; this is comparable to the County (13.4%). Nearly a third (29.1%) of residents have been in the same home for at least 20 years; in the County, about 36.6% of residents have been in the same home for this length of time.

	Berwick	CT 506	CT 507	Columbia County
Occupied Units	4,367	2,183	2,184	26,582
Moved in 2017 or Later	118 (2.7%)	61 (2.8%)	57 (2.6%)	929 (3.5%)
Moved in 2015 to 2016	458 (10.5%)	230 (10.5%)	228 (10.4%)	2,626 (9.9%)
Moved in 2010 to 2014	1,583 (36.2%)	831 (38.1%)	752 (34.4%)	6,754 (25.4%)
Moved in 2000 to 2009	941 (21.5%)	537 (24.6%)	404 (18.5%)	6,532 (24.6%)
Moved in 1990 to 1999	518 (11.9%)	225 (10.3%)	293 (13.4%)	3,803 (14.3%)
Moved in 1989 and Earlier	749 (17.2%)	299 (13.7%)	450 (20.6%)	5,938 (22.3%)

Table 55: Year Moved

Renters are more likely to have moved since 2015 than homeowners. More than 63% of renters in Census Tract 507 moved between 2015 and 2018.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- Moved in 2017 or Later	34 (1.3%)	18 (1.3%)	16 (1.3%)	296 (1.6%)
- Moved in 2015 to 2016	197 (7.5%)	103 (7.7%)	94 (7.3%)	863 (4.7%)
- Moved in 2010 to 2014	643 (24.5%)	328 (24.5%)	315 (24.6%)	3,035 (16.4%)
- Moved in 2000 to 2009	713 (27.2%)	437 (32.6%)	276 (21.6%)	5,264 (28.5%)
- Moved in 1990 to 1999	433 (16.5%)	168 (12.5%)	265 (20.7%)	3,466 (18.8%)
- Moved in 1989 or Earlier	600 (22.9%)	286 (21.3%)	314 (24.5%)	5,538 (30%)
Renter-Occupied Units				
- Moved in 2017 or Later	84 (4.8%)	43 (5.1%)	134 (14.8%)	633 (7.8%)
- Moved in 2015 to 2016	261 (14.9%)	127 (15.1%)	437 (48.3%)	1,763 (21.7%)
- Moved in 2010 to 2014	940 (53.8%)	503 (59.7%)	128 (14.2%)	3,719 (45.8%)
- Moved in 2000 to 2009	228 (13.1%)	100 (11.9%)	28 (3.1%)	1,268 (15.6%)
- Moved in 1990 to 1999	85 (4.9%)	57 (6.8%)	136 (15%)	337 (4.2%)
- Moved in 1989 or Earlier	149 (8.5%)	13 (1.5%)	41 (4.5%)	400 (4.9%)

Table 56: Year Moved by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

Most homeowners (92.5%) and renters (73.5%) lived in the same house one year ago. Less than half of 1% of renters moved to Berwick from a different state within the past year. The majority of those who moved previously lived at another location in Columbia County, including Berwick.

	Berwick	CT 506	CT 507	Columbia County
Householder Lived in Owner-Occupied Unit	5,805	3,042	2,763	43,964
- Same House One Year Ago	5,372 (92.5%)	2,804 (92.2%)	2,568 (92.9%)	41,750 (95%)
- Moved within Same County	253 (4.4%)	106 (41.9%)	147 (5.3%)	1,378 (3.1%)
- Moved from Different County in PA	48 (<1%)	0	48 (1.7%)	519 (1.2%)
- Moved from Different State	132 (2.3%)	132 (4.3%)	0	293 (<1%)
- Moved from Abroad	0	0	0	24 (<1%)
Householder Lived in Renter-Occupied Unit	4,270	2,146	2,124	17,708
- Same House One Year Ago	3,137 (73.5%)	1,698 (79.1%)	1,439 (67.7%)	13,915 (78.6%)
- Moved within Same County	718 (16.8%)	386 (18%)	332 (15.6%)	2.234 (12.6%)
- Moved from Different County in PA	393 (9.2%)	47 (1/5%)	346 (16.3%)	1,205 (6.8%)
- Moved from Different State	22 (<1%)	15 (<1%)	7 (<1%)	318 (1.8%)
- Moved from Abroad	0	0	0	36 (<1%)

Table 57: Place Lived One Year Ago

HOUSING
COMMUNITY CHARACTERISTICS

There are just 24 units in Berwick where there is more than one occupant per room including 11 owner-occupied units and 13 rentals. Single female heads of household are more likely to rent than to own whereas more single male heads of household are more likely to own their homes than to rent.

	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- 1 Person Household	735 (28.1%)	361 (26.9%)	374 (29.2%)	4,625 (25.1%)
- 2 Person Household	1,052 (40.2%)	606 (45.2%)	446 (34.8%)	7,470 (40.5%)
- 3 Person Household	301 (11.5%)	111 (8.3%)	190 (14.8%)	2,712 (14.7%)
- 4+ Person Household	532 (20.3%)	262 (19.6%)	270 (21.1%)	3,655 (19.8%)
- 1 or Less Occupant per Room	2,609 (99.6%)	1,340 (100%)	1,269 (99.1%)	18,395 (99.6%)
- 1.01 to 1.5 Occupants per Room	0	0	0	38 (0.2%)
- 1.51+ Occupants per Room	11 (0.4%)	0	11 (0.9%)	29 (0.2%)
- Family-Married Couple	1,248	651 (48.6%)	587 (46.6%)	10,829
- Family-Single Male Head	87 (3.3%)	237 (17.7%)	39 (3%)	714 (3.9%)
- Family-Single Female Head	339 (12.9%)	189 (14.1%)	150 (11.7%)	1,510 (8.2%)
- Non-Family Living Alone	735 (28.1%)	361 (26.9%)	174 (29.2%)	4,625 (25.1%)
- Non-Family Not Living Alone	211 (8.1%)	91 (6.8%)	120 (9.4%)	784 (4.2%)
- Family with Related Children	455 (17.4%)	246 (18.4%)	209 (16.3%)	4,385 (23.8%)
Renter-Occupied Units				
- 1 Person Household	534 (30.6%)	231 (27.4%)	303 (33.5%)	3,179 (39.2%)
- 2 Person Household	713 (40.8%)	326 (38.7%)	387 (42.8%)	2,359 (29.1%)
- 3 Person Household	130 (7.4%)	107 (12.7%)	23 (2.5%)	1,314 (16.2%)
- 4+ Person Household	370 (21.2%)	179 (21.2%)	191 (21.1%)	1,268 (15.6%)
- 1 or Less Occupant per Room	1,734 (99.3%)	830 (98.5%)	904 (100%)	8,057 (99.2%)
- 1.01 to 1.5 Occupants per Room	13 (0.7%)	13 (1.5%)	0	48 (0.6%)
- 1.51+ Occupants per Room	0	0	0	15 (0.2%)
- Family-Married Couple	427	179	248	1,725
- Family-Single Male Head	61 (3.5%)	15 (1.8%)	46 (5.1%)	376 (4.6%)
- Family-Single Female Head	384 (22%)	211 (25%)	173 (19.1%)	1,304 (16.1%)
- Non-Family Living Alone	534 (30.6%)	231 (27.4%)	303 (33.5%)	3,179 (39.2%)
- Non-Family Not Living Alone	341 (19.5%)	207 (24.6%)	134 (14.8%)	1,536 (18.9%)
- Family with Related Children	425 (24.3%)	206 (24.4%)	219 (24.2%)	2,066 (25.4%)

Table 58: Household Composition by Tenure

HOUSING
COMMUNITY CHARACTERISTICS

Value of Owner-Occupied Homes

The median home value in Berwick is $102,200; this is just 68.5% of the median value in the County. The median value is slightly higher in Census Tract 506 than in Census Tract 507.
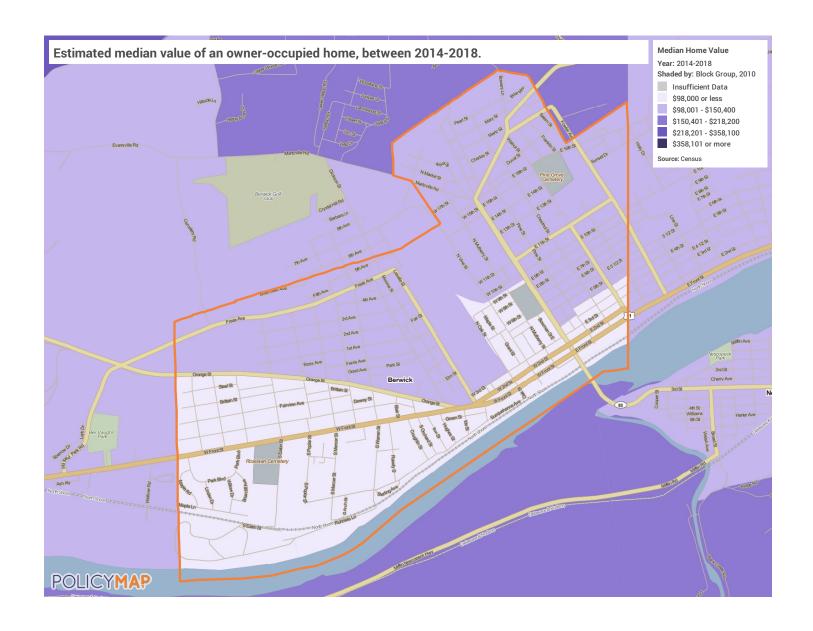
	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units	2,620	1,340	1,280	18,462
Less than $50,000	271 (10.3%)	158 (11.8%)	113 (8.8%)	1,843 (10%)
$50,000 to 99,000	989 (37.7%)	398 (29.7%)	591 (46.2%)	3,450 (18.7%)
$100,000 to 149,999	852 (32.5%)	494 (36.9%)	358 (28%)	4,010 (21.7%)
$150,000 to 199,999	312 (11.9%)	155 (11.6%)	157 (12.3%)	3,775 (20.4%)
$200,000 to 299,999	178 (6.8%)	117 (8.7%)	61 (4.8%)	3,298 (17.9%)
$300,000 to 499,999	18 (0.7%)	18 (1.3%)	0	1,612 (8.7%)
$500,000 to 999,999	0	0	0	380 (2.1%)
$1 million or more	0	0	0	94 (0.5%)
Median Value	$102,200	$108,600	$96,800	$149,100

Table 59: Home Value

HOUSING
COMMUNITY CHARACTERISTICS

The median value of owner-occupied homes is highest in Census Tract 506, Block Group 2 ($118,700) and lowest in Census Tract 506, Block Group 5 ($74,700). Median rent is also highest in Census Tract 506, Block Group 2 ($1,041) and lowest in Census Tract 605, Block Group 6 ($497). In Census Tract 506, Block Group 5, nearly 85% of homes were built before 1940.

	Housing Units	Median Value	Median Rent	Built Before 1940
Columbia County	30,081	$149,100	$762	31.33%
Berwick	5.016	$102,200	$730	39.71%
Census Tract 506	2,416	$108,600	$717	47.72%
Block Group 1	426	$109,200	$869	42.96%
Block Group 2	285	$118,700	$1,041	37.19%
Block Group 3	414	$101,500	$920	43.96%
Block Group 4	626	$115,200	$671	44.89%
Block Group 5	233	$74,700	$722	84.98%
Block Group 6	432	$93,200	$497	46.99%
Census Tract 507	2,600	$96,800	$751	32.27%
Block Group 1	784	$99,000	$663	43.75%
Block Group 2	338	$111,200	Insuff. Data	10.95%
Block Group 3	695	$97,211	$886	14.1%
Block Group 4	783	$84,300	$751	46.1%

Table 60: Housing Characteristics by Block Group

Estimated median value of an owner-occupied home, between 2014-2018.

Median Home Value
Year: 2014-2018
Shaded by: Block Group, 2010
- Insufficient Data
- $98,000 or less
- $98,001 - $150,400
- $150,401 - $218,200
- $218,201 - $358,100
- $358,101 or more

Source: Census

MAP 59: MEDIAN HOME VALUE

Median home values are lowest in the southern part of the Borough.

Source: PolicyMap

HOUSING
COMMUNITY CHARACTERISTICS

<u>Housing Costs</u>

More than half (56.9%) of owner-occupied homes have a mortgage. This rate is higher in Census Tract 506 (62%). Median housing costs for homes with a mortgage are $968 in Berwick, which is lower than the County's median housing costs of $1,195.

	Berwick	CT 506	CT 507	Columbia County
Units with a Mortgage	1,492 (56.9%)	831 (62%)	661 (51.6%)	9,901 (53.6%)
Less than $500	40 (2.7%)	40 (4.8%)	0	104 (1.1%)
$500 to 999	816 (54.7%)	424 (51%)	392 (59.3%)	3,084 (31.1%)
$1,000 to 1,499	510 (34.2%)	281 (33.8%)	229 (34.6%)	3,955 (39.9%)
$1,500 to 1,999	116 (7.8%)	86 (10.3%)	30 (4.5%)	1,649 (16.7%)
$2,000 to 2,499	10 (0.7%)	0	10 (1.5%)	707 (7.1%)
$2,500 to 2,999	0	0	0	224 (2.3%)
$3,000 or More	0	0	0	178 (1.8%)
Median Housing Costs	$968	$978	$949	$1,195

Table 61: Median Housing Costs for Owner-Occupied Homes with a Mortgage

Median housing costs for homes without a mortgage are $458 per month in Berwick. This is comparable to the County.

	Berwick	CT 506	CT 507	Columbia County
Units without a Mortgage	1,128 (43.1%)	509 (38%)	619 (48.4%)	8,561 (46.4%)
Less than $250	114 (10.1%)	30 (5.9%)	84 (13.6%)	718 (8.4%)
$250 to 399	267 (23.7%)	139 (27.3%)	128 (20.7%)	2,251 (26.3%)
$400 to 599	476 (42.2%)	180 (35.4%)	296 (47.8%)	3,543 (41.4%)
$600 to 799	241 (21.4%)	142 (27.9%)	99 (16%)	1,410 (16.5%)
$800 to 999	12 (1.1%)	0	12 (1.9%)	466 (5.4%)
$2000 or More	18 (1.6%)	18 (3.5%)	0	173 (2%)
Median Housing Costs	$458	$479	$447	$464

Table 62: Median Housing Costs for Owner-Occupied Homes without a Mortgage

HOUSING
COMMUNITY CHARACTERISTICS

The median rent in Berwick is $730. This is slightly lower than the County's median rent of $762.

	Berwick	CT 506	CT 507	Columbia County
Rental Units	1,609	819	790	7,458
Less than $500	317 (19.7%)	157 (19.2%)	160 (20.3%)	949 (12.7%)
$500 to 999	1,028 (63.9%)	525 (64.1%)	503 (63.7%)	4,974 (66.7%)
$1,000 to 1,499	251 (15.6%)	124 (15.1%)	127 (16.1%)	1,148 (15.4%)
$1,500 to 1,999	13 (0.8%)	13 (1.6%)	0	197 (2.6%)
$2,000 to 2,499	0	0	0	12 (0.2%)
$2,500 to 2,999	0	0	0	124(1.7%)
$3,000 or more	0	0	0	54 (0.7%)
Median Rent	$730	$717	$751	$762
No Rent Paid	138	24	114	662

Table 63: Median Rent

HUD Fair Market Rent

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

	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 64: Hud Fair Market Rent

HOUSING
COMMUNITY CHARACTERISTICS

Cost Burden

More than half of renters in Census Tract 507 are cost burdened. About a quarter of renters and homeowners in Census Tract 506 are cost burdened.

	Cost Burdened Owners	Cost Burdened Renters
Census Tract 506	26.9%	24.4%
Census Tract 507	11.8%	53.7%
Bloomsburg-Berwick MSA	19.2%	38.3%

Table 65: Cost Burden

About 25% of homeowners with a mortgage in Berwick are cost burdened. The percentage of cost burdened households is much higher – 35% – in Census Tract 506.

	Berwick	CT 506	CT 507	Columbia County
Units with a Mortgage	1,492	831	661	9,849
Less than 20%	661 (44.3%)	277 (33.3%)	384 (58.1%)	4,729 (48%)
20 to 24.9%	273 (18.3%)	192 (23.1%)	81 (12.3%)	1,709 (17.4%)
25 to 29.9%	180 (12.1%)	71 (8.5%)	109 (16.5%)	989 (10%)
30 to 34.9%	96 (6.4%)	84 (10.1%)	12 (1.8%)	548 (5.5%)
35% or More	282 (18.9%)	207 (24.9%)	75 (11.3%)	1,874 (19%)
Not Computed	0	0	0	52

Table 66: Cost-Burdened Households with a Mortgage

HOUSING
COMMUNITY CHARACTERISTICS

About 12.1% of homeowners without a mortgage are cost burdened. This is a lower rate than the County (15%).

	Berwick	CT 506	CT 507	Columbia County
Units without a Mortgage	1,112	509	603	8,450
Less than 10%	381 (34.3%)	153 (30.1%)	228 (37.8%)	3,190 (37.8%)
10 to 14.9%	224 (20.1%)	86 (16.9%)	138 (22.9%)	1,682 (19.9%)
15 to 19.9%	140 (12.6%)	90 (17.7%)	50 (8.3%)	1,169 (13.8%)
20 to 24.9%	166 (14.9%)	83 (16.3%)	83 (13.8%)	720 (8.5%)
25 to 29.9%	67 (6%)	27 (5.3%)	40 (6.6%)	418 (4.9%)
30 to 34.9%	52 (4.7%)	0	52 (8.6%)	315 (3.7%)
35% or More	82 (7.4%)	70 (13.8%)	12 (2%)	956 (11.3%)
Not Computed	16	0	16	111

Table 67: Cost-Burdened Homeowners without a Mortgage

About 44% of renters in Berwick are cost burdened. This rate is similar to the County. There are 485 cost burdened renters in Census Tract 507, representing 61.4% of renters.

	Berwick	CT 506	CT 507	Columbia County
Rental Units	1,557	767	790	6,890
Less than 15%	219 (14.1%)	140 (18.3%)	79 (10%)	1,042 (15.1%)
15 to 19.9%	116 (7.5%)	116 (15.1%)	0	901 (13.1%)
20 to 24.9%	201 (12.9%)	67 (8.7%)	134 (17%)	857 (12.4%)
25 to 29.9%	330 (21.2%)	238 (31%)	92 (11.6%)	1,027 (14.9%)
30 to 34.9%	164 (10.5%)	13 (1.7%)	151 (19.1%)	653 (9.5%)
35% or More	527 (33.8%)	193 (25.2%)	334 (42.3%)	2,410 (35%)
Not Computed	190	76	114	1,230

Table 68: Cost-Burdened Renters

HOUSING
COMMUNITY CHARACTERISTICS

All cost-burdened households in Berwick have income below $75,000. About 72% of renter and owner-occupied households with income below $20,000 are cost burdened.
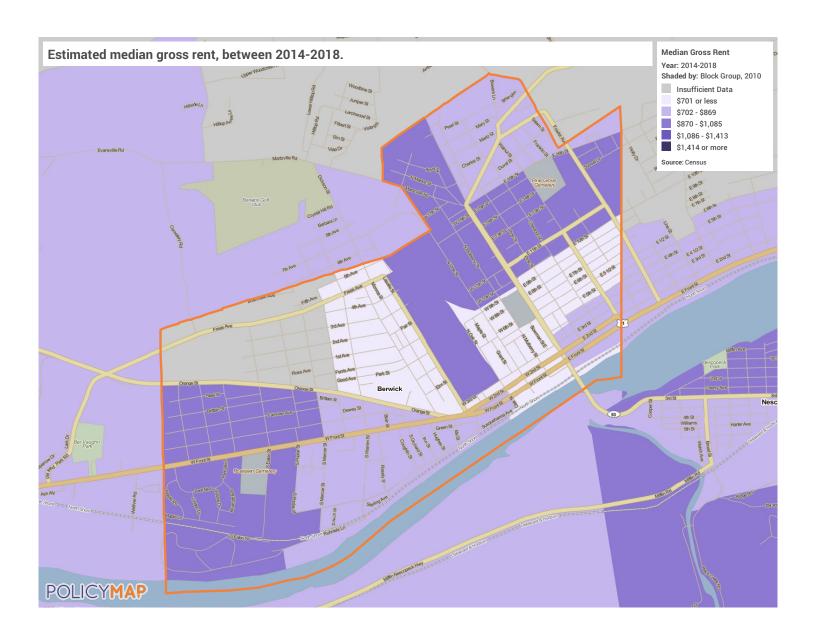
	Berwick	CT 506	CT 507	Columbia County
Owner-Occupied Units				
- Less than $20,000	275 (71.6%)	177 (71.7%)	98 (71.5%)	1,538 (76.4%)
- $20,000 to 34,999	129 (29.5%)	95 (44.6%)	34 (15.2%)	973 (37.1%)
- $35,000 to 49,000	73 (22.2%)	63 (39.6%)	10 (5.9%)	629 (24.8%)
- $50,000 to 74,999	35 (4.5%)	26 (6.2%)	9 (3%)	406 (9.7%)
- $75,000 and Over	0	0	0	147 (2.1%)
Renter-Occupied Units				
- Less than $20,000	430 (72.4%)	136 (64.8%)	294 (76.6%)	1752 (83.5%)
- $20,000 to 34,999	212 (50.4%)	57 (32.2%)	155 (63.5%)	1132 (60.9%)
- $35,000 to 49,000	36 (21.1%)	0	36 (21.1%)	151 (16%)
- $50,000 to 74,999	13 (4.7%)	13 (4.7%)	0	28 (2.5%)
- $75,000 and Over	0	0	0	0

Table 69: Income of Cost-Burdened Homeowners and Renters

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. The percentage is slightly higher than the MSA but lower than the state and nation.
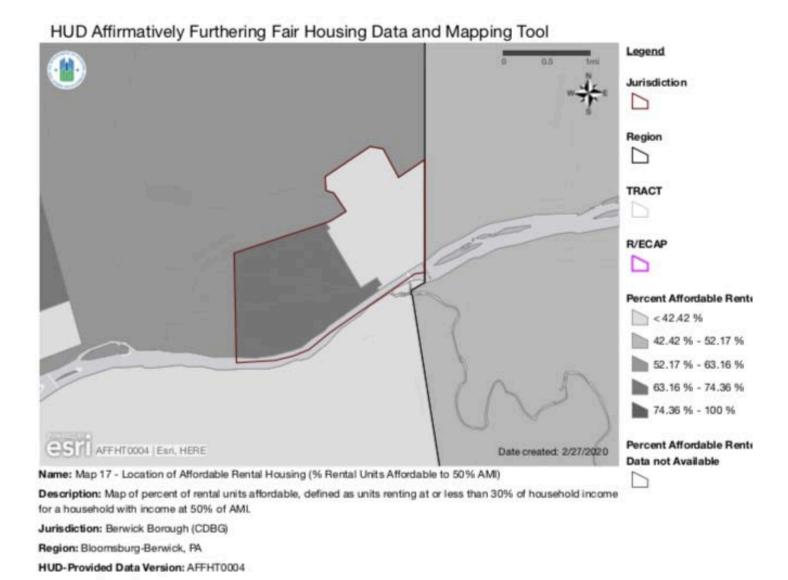
Census Tract 506	11.58%
Census Tract 507	12.47%
Bloomsburg-Berwick MSA	10.26%
Pennsylvania	12.61%
United States	13.86%

Table 70: Low-Income Cost-Burdened Households

Estimated median gross rent, between 2014-2018.

Median Gross Rent
Year: 2014-2018
Shaded by: Block Group, 2010

Insufficient Data
$701 or less
$702 - $869
$870 - $1,085
$1,086 - $1,413
$1,414 or more

Source: Census

MAP 60: MEDIAN GROSS RENT

Median gross rents vary across the Borough.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

TRACT

R/ECAP

Percent Affordable Rent:
< 42.42 %
42.42 % - 52.17 %
52.17 % - 63.16 %
63.16 % - 74.36 %
74.36 % - 100 %

**Percent Affordable Rent:
Data not Available**

Date created: 2/27/2020

AFFHT0004 | Esri, HERE

Name: Map 17 - Location of Affordable Rental Housing (% Rental Units Affordable to 50% AMI)

Description: Map of percent of rental units affordable, defined as units renting at or less than 30% of household income for a household with income at 50% of AMI.

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 61: LOCATION OF AFFORDABLE RENTAL HOUSING

There is more affordable rental housing available in Census Tract 507.

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

HOUSING
COMMUNITY CHARACTERISTICS

The percentage of homeowners who are cost burdened is highest in Census Tract 506, Block Group 6 (45.13%). Census Tract 507, Block group 4 has the highest percentage of renters that are cost burdened (66.15%).
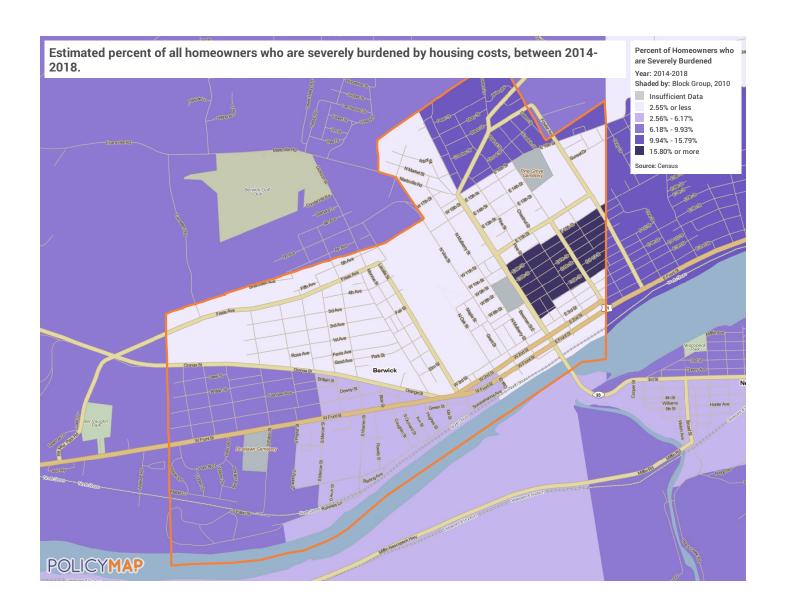
	Owners		Renters	
	Cost Burdened	Extremely Cost Burdened	Cost Burdened	Extremely Cost Burdened
Columbia County	20%	7.05%	37.72%	16.67%
Berwick	19.54%	6.68%	39.55%	17.74%
Census Tract 506	26.94%	9.63%	24.44%	13.17%
Block Group 1	34.71%	11.46%	11.61%	0
Block Group 2	10.07%	0	18.39%	18.39%
Block Group 3	14.88%	0	45.45%	6.36%
Block Group 4	33.02%	28.97%	37.84%	28.19%
Block Group 5	0	0	0	0
Block Group 6	45.13%	0	15.03%	7.77%
Census Tract 507	11.8%	3.59%	53.65%	22.01%
Block Group 1	23.53%	0	57.47%	31.95%
Block Group 2	6.09%	0	33.72%	23.26%
Block Group 3	7.25%	7.25%	28.57%	0
Block Group 4	13.49%	3.05%	66.15%	15.56%

Table 71: Cost Burden by Block Group

Estimated percent of all homeowners who are burdened by housing costs, between 2014-2018.

Percent of Homeowners who are Burdened
Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 12.95% or less
- 12.96% - 19.10%
- 19.11% - 25.32%
- 25.33% - 34.04%
- 34.05% or more

Source: Census

MAP 62: COST-BURDENED OWNERS

The largest concentration of cost-burdened homeowners is in Census Tract 506, Block 6.

Source: PolicyMap

Estimated percent of all homeowners who are severely burdened by housing costs, between 2014-2018.

Percent of Homeowners who are Severely Burdened

Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 2.55% or less
- 2.56% - 6.17%
- 6.18% - 9.93%
- 9.94% - 15.79%
- 15.80% or more

Source: Census

MAP 63: EXTREMELY COST-BURDENED OWNERS

The largest concentration of extremely cost-burdened homeowners is in Census Tract 506, Block Group 4.

Source: PolicyMap

HOUSING
COMMUNITY CHARACTERISTICS

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 Berwick, 63.3% of homes with a mortgage have a ratio less than 2. About 18.9% of homes with a mortgage have a ratio of 3 or more.

	Berwick	CT 506	CT 507	Columbia County
Units with a Mortgage	1,482	809	673	9,993
- Less than 2.0	938 (63.3%)	465 (57.5%)	473 (70.3%)	4,935 (49.4%)
- 2.0 to 2.9	264 (17.8%)	156 (19.3%)	108 (16%)	2,293 (22.9%)
- 3.0 to 3.9	76 (5.1%)	67 (8.3%)	9 (1.3%)	1,049 (10.5%)
- 4.0 or More	204 (13.8%)	121 (15%)	83 (12.3%)	1,676 (16.8%)
- Not Computed	0	0	0	40 (0.4%)

Table 72: Household Value to Household Income Ratio

HOUSING
COMMUNITY CHARACTERISTICS

<u>Comprehensive Housing Affordability Strategy</u>

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. About 43% of households rent. Of these, 1,380 households (75.4%) have income at or below 80% HAMFI. Approximately 37% of owner households have HAMFI at or below 80%.

	Owner	Renter	Total
< or = 30% HAMFI	130	510	640
>30% to less than or= 50% HAMFI	325	400	725
>50% to less than or= 80% HAMFI	425	470	895
>80% to less than or=100% HAMFI	270	190	460
>100% HAMFI	1,260	255	1,515
Total	2,410	1,830	4,240

Table 73: 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%. Approximately 48% of renter households and 16% of owner households have at least one housing problem.

	Owner	Renter	Total
At Least 1 of 4	395	885	1,280
None	2,015	900	2,915
Cost burden not available, no other problems	0	45	45
Total	2,410	1,830	4,240

Table 74: 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 9.3% of owner households and 18.9% of renter households have at least one severe housing problem.

HOUSING
COMMUNITY CHARACTERISTICS

	Owner	Renter	Total
At Least 1 of 4	225	345	570
None	2,185	1,440	3,625
Cost burden not available, no other problems	0	45	45
Total	2,410	1,830	4,240

Table 75: Severe Housing Problems

About 14.5% of owner households and 47.5% of renter households are cost burdened. Of these, 50% of owner households and 37.9% of renter households are severely cost burdened.

	Owner	Renter	Total
Less than or= 30%	2,060	910	2,970
>30% to less than or= 50%	175	540	715
>50%	175	330	505
Not available	0	45	45
Total	2,410	1,830	4,240

Table 76: Cost-Burdened Homeowners and Renters by Percent of Median Income

Households with lower incomes are more likely to have at least one housing problem. Nearly 72% of households with income at or below 50% HAMFI – and 95.3% of those with income at or below 80% HAMFI – have at least one housing problem.

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	460	130	640
>30% to less than or= 50% HAMFI	460	270	725
>50% to less than or= 80% HAMFI	300	590	895
>80% to less than or=100% HAMFI	15	450	460
>100% HAMFI	50	1,465	1,515
Not available	0	45	45
Total	1,280	2,960	4,240

Table 77: Housing Problems by Percent of Median Income

HOUSING
COMMUNITY CHARACTERISTICS

More than 16% of owner households have at least one housing problem. This percentage is higher for those with income at of below 30% HAMFI (73%), between 31% and 50% HAMFI (49%), and between 51 and 80% HAMFI (18%).

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	95	30	130
>30% to less than or= 50% HAMFI	160	165	325
>50% to less than or= 80% HAMFI	75	345	425
>80% to less than or=100% HAMFI	15	260	270
>100% HAMFI	50	1,210	1,260
Total	395	2,015	2,410

Table 78: Homeowners with Housing Problems by Percent of Median Income

All renter households with housing problems have HAMFI at or equal to 80%. About 41.2% of these renter households have income at or below 30% HAMFI while 33.9% are between 31 and 50% HAMFI and 25.4% are between 51 and 80% HAMFI.

	At Least 1 Housing Problem	No Housing Problems	Total
< or = 30% HAMFI	365	100	510
>30% to less than or= 50% HAMFI	300	105	400
>50% to less than or= 80% HAMFI	225	245	470
>80% to less than or=100% HAMFI	0	190	190
>100% HAMFI	0	255	255
Not available	0	45	45
Total	885	945	1,830

Table 79: Renters with Housing Problems by Percent of Median Income

There are 1,220 cost burdened households. Of these, 41.8% are severely cost burdened. Most severely cost burdened households (78.4%) have income at or below 30% HAMFI.

HOUSING
COMMUNITY CHARACTERISTICS

	Cost Burden >30%	Cost Burden >50%	Total Households
< or = 30% HAMFI	460	400	640
>30% to less than or= 50% HAMFI	430	110	730
>50% to less than or= 80% HAMFI	280	0	895
>80% to less than or=100% HAMFI	15	0	460
>100% HAMFI	35	0	1,520
Total	1,220	510	4,240

Table 80: Severity of Cost Burden by Percent of Median Income

There are 350 cost burdened owner households. Of these, half (50%) are severely cost burdened. All severely cost burdened owner households have income at or below 50% HAMFI.

	Cost Burden >30%	Cost Burden >50%	Total Households
< or = 30% HAMFI	95	95	130
>30% to less than or= 50% HAMFI	135	80	325
>50% to less than or= 80% HAMFI	70	0	425
>80% to less than or=100% HAMFI	15	0	270
>100% HAMFI	35	0	1,260
Total	350	175	2,410

Table 81: Severity of Homeowner Cost Burden by Percent of Median Income

There are 870 cost burdened renter households. Of these, 37.9% are severely cost burdened. About 76% of cost burdened renter households, and all severely cost burdened households, have HAMFI of 50% or lower.

	Cost Burden >30%	Cost Burden >50%	Total Households
< or = 30% HAMFI	360	300	510
>30% to less than or= 50% HAMFI	300	30	400
>50% to less than or= 80% HAMFI	210	0	470
>80% to less than or=100% HAMFI	0	0	190
>100% HAMFI	0	0	255
Total	870	330	1,830

Table 82: Severity of Renter Cost Burden by Percent of Median Income

HOUSING
COMMUNITY CHARACTERISTICS

Homelessness

The Borough of Berwick is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. According to the Borough'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 Berwick 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.

Nearly one in five households in Berwick is 'doubled up' with multiple families or unrelated individuals living in the home.

Census Tract 506	18.5%
Census Tract 507	19.7%
Bloomsburg-Berwick MSA	12.5%
Pennsylvania	10.2%
United States	11.1%

Table 83: Percent of Households with Multiple Families or Unrelated Individuals

HOUSING
COMMUNITY CHARACTERISTICS

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 both Census Tracts is low relative to the region, state, and country. It is particularly low in Census Tract 507. (Opportunity360®, Enterprise Community Partners).

	National Index	State Index	Regional Index
Census Tract 506	41	27	21
Census Tract 507	34	20	16

Table 84: Housing Stability Outcome Index

HOUSING
COMMUNITY CHARACTERISTICS

Utilities

Most homes in Berwick (60.8%) 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.

	Berwick	CT 506	CT 507	Columbia County
Occupied Units	4,367	2,183	2,184	26,582
Utility Gas	2,657 (60.8%)	1,245 (57%)	1,412 (64.7%)	6,352 (23.9%)
Bottled, Tank, or LP Gas	32 (0.7%)	27 (1.2%)	5 (0.2%)	1,427 (5.4%)
Electricity	883 (20.2%)	415 (19%)	468 (21.4%)	8,020 (30.2%)
Fuel Oil, Kerosene, Etc.	708 (16.2%)	451 (20.7%)	257 (11.8%)	7,817 (29.4%)
Coal or Coke	0	0	0	1,191 (4.5%)
Wood	87 (2%)	45 (2.1%)	42 (1.9%)	1,443 (5.4%)
Solar Energy	0	0	0	26 (0.1%)
Other Fuel	0	0	0	196 (0.7%)
No Fuel Used	0	0	0	110 (0.4%)

Table 85: Utilities

OTHER RELEVANT DATA
COMMUNITY CHARACTERISTICS
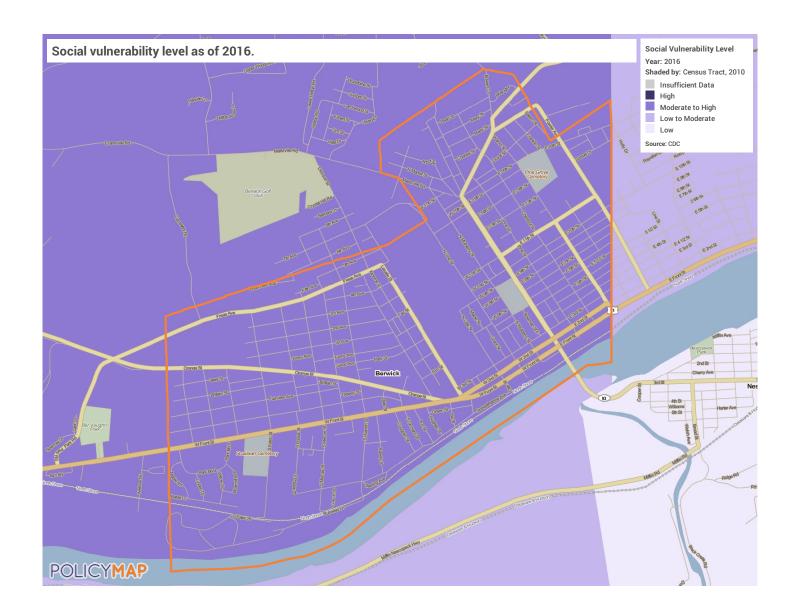
Health and Well-Being Outcome Index

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. Compared to the region, state, and nation, health and well-being outcomes are low in both Census Tracts. (Opportunity360®, Enterprise Community Partners)

	National Index	State Index	Regional Index
Census Tract 506	34	22	11
Census Tract 507	30	18	6

Table 86: Health and Well-Being Outcome Index

Social vulnerability level as of 2016.

Social Vulnerability Level
Year: 2016
Shaded by: Census Tract, 2010
  Insufficient Data
  High
  Moderate to High
  Low to Moderate
  Low
Source: CDC
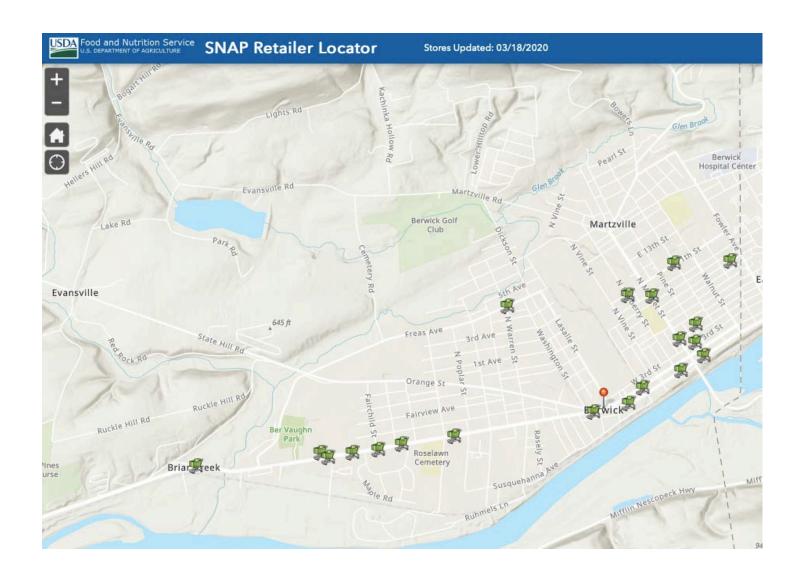
MAP 64: SOCIAL VULNERABILITY

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). The index is moderate high in both Census Tracts.

Source: PolicyMap

SNAP Retailer Locator — USDA Food and Nutrition Service, U.S. Department of Agriculture. Stores Updated: 03/18/2020

MAP 65: SNAP LOCATIONS

There are vendors that accept SNAP in both Census Tracts.

Source: U.S. Department of Agriculture

OTHER RELEVANT DATA
COMMUNITY CHARACTERISTICS

Insurance

The uninsured rate in the Borough is higher than the MSA. A larger percentage of the population is uninsured in Census Tract 507 than in Census Tract 506.

Census Tract 506	6.2%
Census Tract 507	7.5%
Bloomsburg-Berwick MSA	4.8%
Pennsylvania	6.2%
United States	9.4%

Table 87: Insurance

Life Expectancy

Life expectancy in Berwick is about four years lower than the MSA, state, and United States (Centers for Disease Control and Prevention).

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Census Tract 506	74.2
Census Tract 507	74.1
Bloomsburg-Berwick MSA	78.4
Pennsylvania	78.5
United States	78.8

Table 88: Life Expectancy

OTHER RELEVANT DATA
COMMUNITY CHARACTERISTICS

Nearly a quarter (23.4%) of Berwick residents do not own a computer, smartphone, or tablet. More than half of households with income below $20,000 do not have Internet service at home.

	Berwick	CT 506	CT 507	Columbia County
Total Households	4,367	2,183	2,184	26,582
- Desktop or Laptop	2,848 (65.2%)	1,444 (66.1%)	1,404 (64.3%)	19,517 (73.4%)
- Smartphone	2,491 (57%)	1,262 (57.8%)	1,229 (56.3%)	17,003 (64%)
- Tablet	1,644 (37.6%)	883 (40.4%)	761 (34.8%)	12,324 (46.4%)
- Other	61 (1.4%)	45 (2.1%)	16 (0.7%)	436 (1.6%)
- None	1,021 (23.4%)	535 (24.5%)	486 (22.3%)	4,384 (16.5%)
Households with No Internet Subscription	1,499 (34.3%)	737 (33.8%)	762 (34.9%)	6,263 (23.6%)
- Income <$20,000	595 (56.5%)	305 (59.9%)	290 (53.2%)	2,327 (45.5%)
- $20,000 to 74,999	867 (35.1%)	414 (31%)	453 (39.8%)	3,548 (26%)
- $75,000 or More	37 (4.4%)	18 (5.3%)	19 (3.8%)	388 (5%)

Table 89: Computer and Internet Access

OTHER RELEVANT DATA
COMMUNITY CHARACTERISTICS

The Environment

The chart below shows the Social Vulnerability Index for each Census Tract in Berwick. 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 507 has slightly higher social vulnerability.
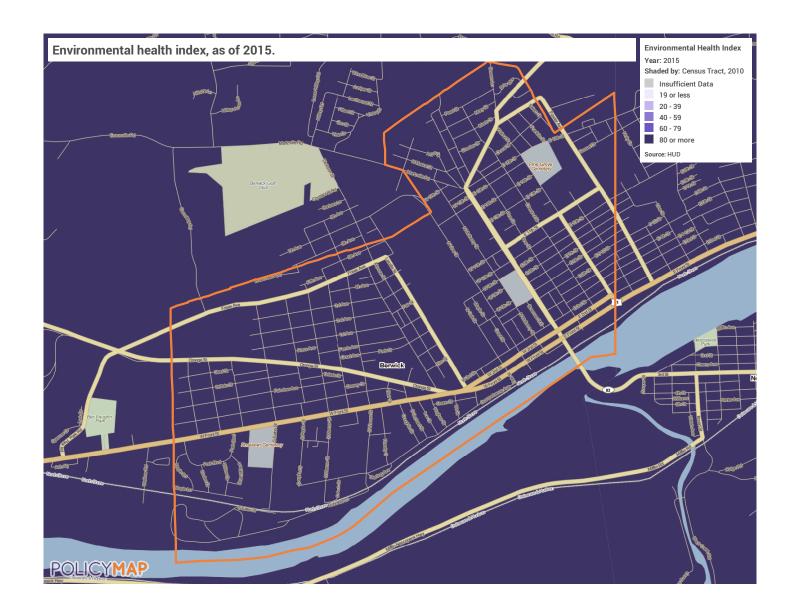
	Census Tract 506	Census Tract 507
Social Vulnerability Index	0.73	0.82

Table 90: 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 mans that there is more risk. Census Tract 507 is slightly higher.

	Census Tract 506	Census Tract 507	MSA
Respiratory Hazard Environmental Justice Index	-29.2	-9.5	-247.4

Table 91: Respiratory Hazard Environmental Justice Index
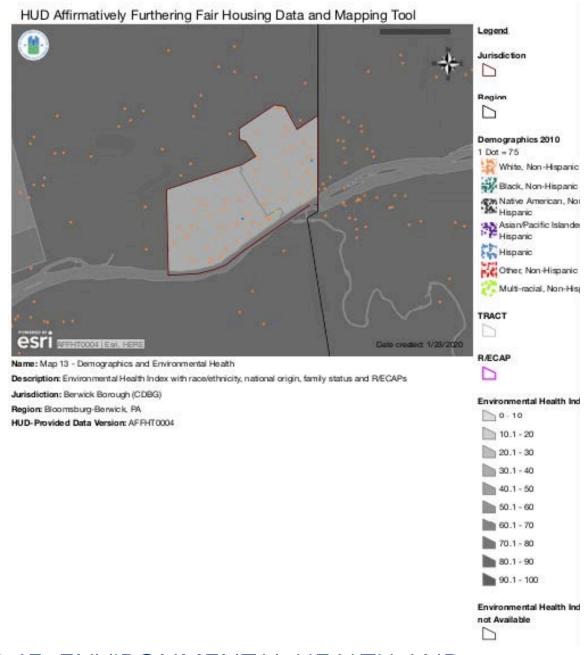
Source: Opportunity360®, Enterprise Community Partners

Environmental health index, as of 2015.

MAP 66: 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 82 in Census Tract 506 and 80 in Census Tract 507.

Source: PolicyMap

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

Environmental Health Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Environmental Health Index not Available

Name: Map 13 - Demographics and Environmental Health
Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Berwick Borough (CDBG)
Region: Bloomsburg-Berwick, PA
HUD-Provided Data Version: AFFHT0004

Date created: 1/23/2020

MAP 67: ENVIRONMENTAL HEALTH AND RACE/ETHNICITY

Because environmental exposures are similar in both Census Tracts, maps for national origin and family status are not included.

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

OTHER RELEVANT DATA
COMMUNITY CHARACTERISTICS

Crime

The crime rate is Berwick is higher than the County overall. The violent crime rate is lower than the state but the property crime rate is higher. Data is only available at the Borough level. The rates shown below are per 100,000 people.

	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 92: Crime

Source: Federal Bureau of Investigation, 2017

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 Berwick; however, there was a a local incident in February 2017. Flyers promoting the Ku Klux Klan were distributed in Berwick. They were placed on residents' lawns and held down with a bag of rice. The phone number listed on the flyer is based in York, Pennsylvania and is linked to East Coast Knights of the True Invisible Empire. This group is listed as a statewide hate group by the Southern Poverty Law Center. After this incident, the local newspaper published the flyers in the newspaper which some readers mistook as advertisements.

RELEVANT STUDIES AND PLANS

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

- Borough of Berwick Consolidated Plan

- Borough of Berwick Comprehensive Plan (2000)

- 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)

BOROUGH OF BERWICK CONSOLIDATED PLAN (2016-2020)
RELEVANT STUDIES AND PLANS

The Borough'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.

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.

BOROUGH OF BERWICK CONSOLIDATED PLAN (2016-2020)
RELEVANT STUDIES AND PLANS

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.

BOROUGH OF BERWICK CONSOLIDATED PLAN (2016-2020)
RELEVANT STUDIES AND PLANS

- 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 Borough, 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.

BOROUGH OF BERWICK CONSOLIDATED PLAN (2016-2020)
RELEVANT STUDIES AND PLANS

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 Borough 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

BOROUGH OF BERWICK COMPREHENSIVE PLAN
RELEVANT STUDIES AND PLANS

The Borough's most recent Comprehensive Plan was done approximately 20 years ago. Although the plan is dated, it includes some helpful insight into patterns of housing-related issues in the Borough. The plan identified the following housing-related problems:

- The low homeowner vacancy rate may have a negative impact on the affordability of housing by reducing the number of available units in the marketplace at any given time

- Ten percent of homeowners and 13% of renters were cost burdened in 1990

- Many housing units are in need of rehabilitation or substandard

- The aging population is unable to keep up with housing repairs

- There are insufficient single floor housing units

The following housing activities were planned:

- Preserve existing housing stock and development patterns

  - Maintain housing through code enforcement and compliance incentives

  - Promote homeownership through first-time homebuyer counseling and downpayment and closing cost assistance

  - Add design standards for mobile homes to the Zoning Ordinance

- Promote development of a range of housing types considerate of present and future housing needs y changing the Land Use Policy

:

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.

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

Most of the Borough is zoned R-1 and R-2 which only permits single- and two-family dwelling units. The few places that allow multifamily dwelling and townhouses are smaller areas and concentrated; however, they are scattered throughout the Borough.

There is vacant land in the northwest corner of the Borough. It is mostly zoned R-1, Low Density Residential District, but there are some R-2, Medium Density Residential and R-3, High Density Residential sections. Berwick could consider re-zoning the undeveloped R-1 land to R-3 to allow for a greater variety of housing options including single-family, two-family, multifamily and townhouse dwellings.
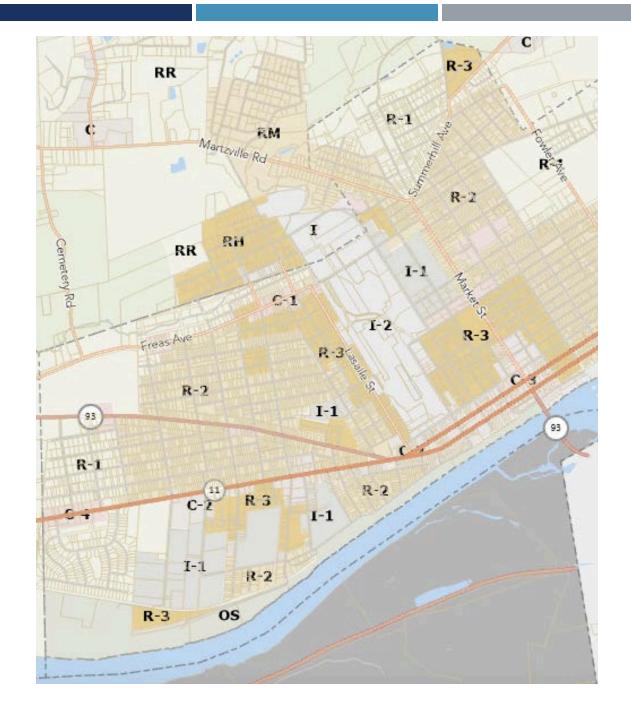
The dimensions for lot area, lot width, front yard setback, rear yard setback, side yard setback, max lot coverage and building height are not overly burdensome in any zoning district. In the zoning ordinance, mobile homes are defined as single family dwelling units, and therefore can be located anywhere single-family dwelling units are permitted. This allows for a low-income housing option in residential zoning districts.

The Borough's zoning ordinance defines a family as "one or more person related by blood, marriage or legal adoption or a group not in excess of four (4) persons occupying a dwelling unit and living together as a single nonprofit housekeeping unit. Foster children placed into the care and custody of a family shall be deemed to be a member of the family." This definition limits the definition of family to related individuals, foster children, or to residents of a group home with up to four people. The definition of family should be revised to make it clear that unrelated individuals are permitted to share the same home.

The zoning ordinance has a "group care facility" type. A group residence is defined as "a dwelling unit which is shared under congregate living arrangements by more than four persons, who are residents of the dwelling unit by virtue of their need to receive supervised services limited to health, social and/or rehabilitative services…" Group care facilities are permitted by special exception in the R-2 and R-3 zoning districts only. Group care facilities should be permitted by right in any single-family dwelling unit, per the Fair Housing Act.

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 Landlord Registration 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.

The Town of Bloomsburg is planning to pass an Anti-Discrimination Ordinance that expands fair housing protection to additional groups. The Borough should consider doing this as well.

MAP 68: ZONING

Source: Columbia County

PUBLIC HOUSING

Public Housing Developments
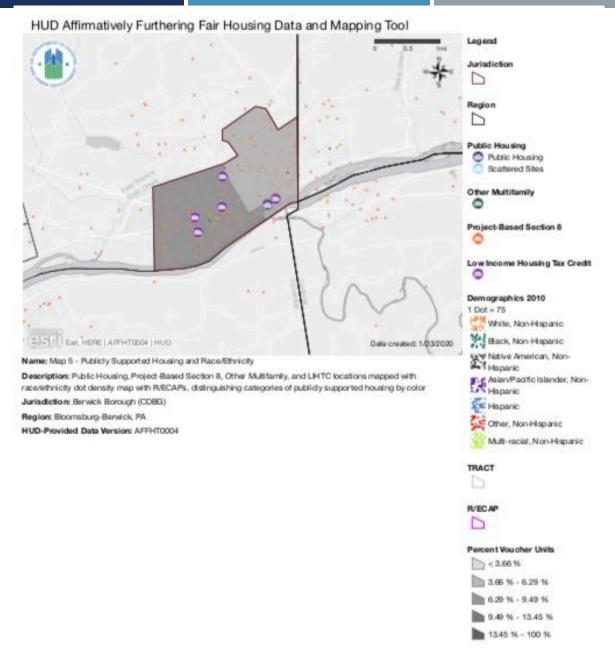
The Columbia County Housing Authority (CCHA) manages one housing development: Evans Owen Apartments located at 107 North Vine Street. This development is for people aged 62 and older and people with disabilities. It has 50 units including six that are accessible to people with disabilities. Most units are one bedroom; however, there are two units with two bedrooms. The race and ethnicity of tenants is similar to the County. Community Strategies Group manages the Lasalle Blueprint Renewal community which has 24 units, five of which are accessible to people with disabilities.

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

- Lasalle Blueprint Renewal, Scattered Site
- Monroe Estates, 1010 Monroe Street
- Rosewood Apartments, 100 Birch Place
- Schain Building, 139-141 West Front Street
- Spring Garden Terrace, 1501 Spring Garden Avenue

The chart on page 176 shows affordable housing communities, the name of the owner, the amount of public funds invested into the project, the number of units by bedroom, and restrictions on occupants.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Public Housing
- Public Housing
- Scattered Sites

Other Multifamily

Project-Based Section 8

Low Income Housing Tax Credit

Demographics 2010
1 Dot = 75
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

Percent Voucher Units
- < 3.66 %
- 3.66 % - 6.29 %
- 6.29 % - 9.49 %
- 9.49 % - 13.45 %
- 13.45 % - 100 %

Esri, HERE | AFFHT0004 | HUD

Date created: 1/23/2020

Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Jurisdiction: Berwick Borough (CDBG)

Region: Bloomsburg-Berwick, PA

HUD-Provided Data Version: AFFHT0004

MAP 69: PUBLICLY SUPPORTED HOUSING AND RACE/ETHNICITY

Most LIHTC-funded projects are located in Census Tract 507.

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

PUBLIC HOUSING

The following affordable housing communities are located in the Borough of Berwick:

Property Name	Owner	Public Funding	Total Units	1 BR	2 BR	3 BR	Occupants
Clover Hill Estates	Susquehanna Valley Development Corp.	$6,162,843	24	0	0	24	General
Lasalle Blueprint Renewal	Columbia County Housing Corporation	$3,180.473	24	0	7	17	General; PSH
Monroe Estates	Warrior Run Development Corp.	$1,206,264	24	24	0	0	62+
Rosewood Apartments	JLD Property Management Group, Inc.	$2,847,502	86	86	0	0	62+; PSH
Schain Building	GBC/HDC	$900,970	24	17	7	0	General
Spring Garden Terrace	Susquehanna Valley Development Corp.	$137,665	24	24	0	0	62+
TOTAL			206	151	14	41	

Table 93: Publicly Funded Housing Developments

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

PUBLIC HOUSING

Housing Choice and Project-Based Vouchers

According to HUD, there are 185 HUD-funded units in the Borough of Berwick including 135 Housing Choice Vouchers. These units provide housing for 304 residents. More than half of these heads of household under age 62 have a disability. About 51% of households are older adults. Only 23% 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.

The chart below shows the percentage of renter households in each Census Tract that receive Housing Choice Vouchers. In Census Tract 507, nearly 8% of renters receive a Housing Choice Voucher.

Census Tract 506	**5.34%**
Census Tract 507	7.96%
Bloomsburg-Berwick MSA	4.39%
Pennsylvania	4.97%
United States	5.26%

Table 94: Housing Choice Vouchers
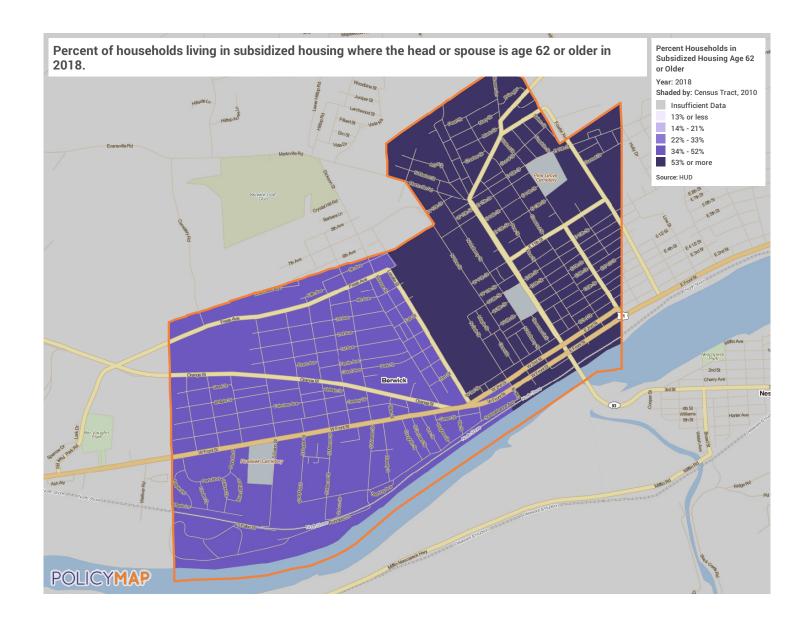
The chart below shows the percentage of renter households in each Census Tract that receive Project-Based Vouchers. There are no Project-Based Vouchers in Census Tract 507; however, nearly 6% of renters in Census Tract 506 have a Project-Based Voucher.

Census Tract 506	5.93%
Census Tract 507	0
Bloomsburg-Berwick MSA	4.23%
Pennsylvania	7.91%
United States	5.43%

Table 95: Project-Based Vouchers

Taken together, approximately 11.2% of renters in Census Tract 506, and 7.96% of renters in Census Tract 507, have either a Project-Based or Housing Choice Voucher.

PUBLIC HOUSING
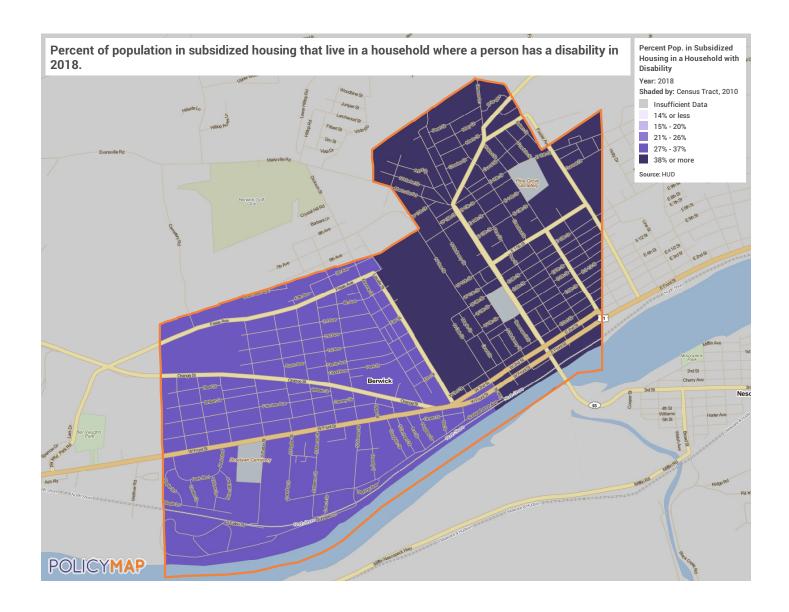
	All HUD Programs		Housing Choice Vouchers	
	CCHA	Berwick	CCHA	Berwick
Subsidized Units Available	483	185	413	135
Percent Occupied	95%	95%	94%	94%
Percent Moved in Past Year	17%	16%	16%	15%
Number of People Per Unit	1.7	1.8	1.7	2
Total Number of People	760	304	626	251
Average Monthly Expenditure	$332	$337	$333	$355
Annual Household Income	$14,099	$14,486	$14,087	$15,116
Per Capita Income	$8,237	$8,243	$8,416	$7,407
Income $1 – 4,999	2%	1%	2%	1%
Income $5,000 - $9,999	28%	31%	28%	30%
Income $10,000 – 14,999	32%	31%	30%	26%
Income $15,000 – 19,999	24%	21%	25%	22%
Income $20,000 or More	15%	17%	15%	21%
Households with Wages as Major Source of Income	14%	13%	14%	18%
Households with Welfare as Major Source of Income	1%	1%	1%	2%
Percent Local Median Household Income	29%	29%	29%	29%
Very Low Income	97%	96%	97%	96%
Extremely Low Income	57%	60%	56%	58%
2+ Adults with Children	4%	4%	4%	6%
1 Adult with Children	19%	19%	20%	27%
Female Head	78%	77%	79%	80%
Female Head with Children	22%	21%	22%	30%
HoH with Disability, under 62 Years Old	60%	60%	62%	55%
HoH with Disability, 62 and Older	50%	54%	53%	61%
Household Members with Disability	36%	37%	38%	33%
HoH 24 Years or Less	4%	2%	5%	3%
HoH 25 to 49	30%	28%	30%	34%
HoH 51 to 60	18%	19%	18%	17%
HoH 62 or Older	48%	51%	48%	46%
HoH 85 or Older	7%	5%	7%	5%
Minority	7%	6%	7%	7%
Black, Non-Hispanic	4%	4%	3%	5%
Asian or Pacific Islander, Non-Hispanic	0	0	1%	0
Hispanic	3%	2%	3%	2%
Months on Waiting List	18	13	20	15
Average Months since Moved in	84	83	86	86
0 – 1 Bedrooms	59%	66%	57%	54%
2 Bedrooms	23%	17%	27%	22%
3 or More Bedrooms	17%	17%	15%	24%
Overhoused	12%	6%	13%	8%
In Poverty (Census Tract)	23%	23%	24%	24%
In Minority (Census Tract)	8%	7%	7%	7%
Single Family Owners (Census Tract)	54%	60%	53%	61%

Table 96: Public Housing Resident Characteristics

Percent of households living in subsidized housing where the head or spouse is age 62 or older in 2018.

Percent Households in Subsidized Housing Age 62 or Older

Year: 2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 13% or less
- 14% - 21%
- 22% - 33%
- 34% - 52%
- 53% or more

Source: HUD

MAP 70: SUBSIDIZED HOUSING WITH HEAD AGE 62 AND OLDER

There is a larger percentage of older adult households living in subsidized housing in Census Tract 506.

Source: PolicyMap

Percent of population in subsidized housing that live in a household where a person has a disability in 2018.

Percent Pop. in Subsidized Housing in a Household with Disability
Year: 2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 14% or less
- 15% - 20%
- 21% - 26%
- 27% - 37%
- 38% or more

Source: HUD
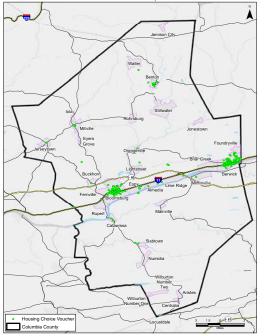
MAP 71: PEOPLE WITH DISABILITIES IN SUBSIDIZED HOUSEHOLDS
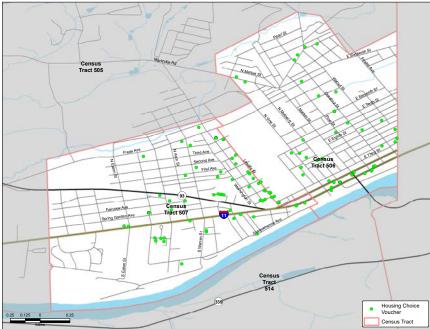
There is a larger percentage of people with disabilities living in subsidized housing in Census Tract 506.

Source: PolicyMap

PUBLIC HOUSING

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 Berwick mailing address; however, some of these may be located in adjacent municipalities. The vouchers are scattered throughout the Borough and are not concentrated in any particular neighborhood.
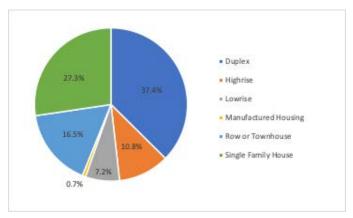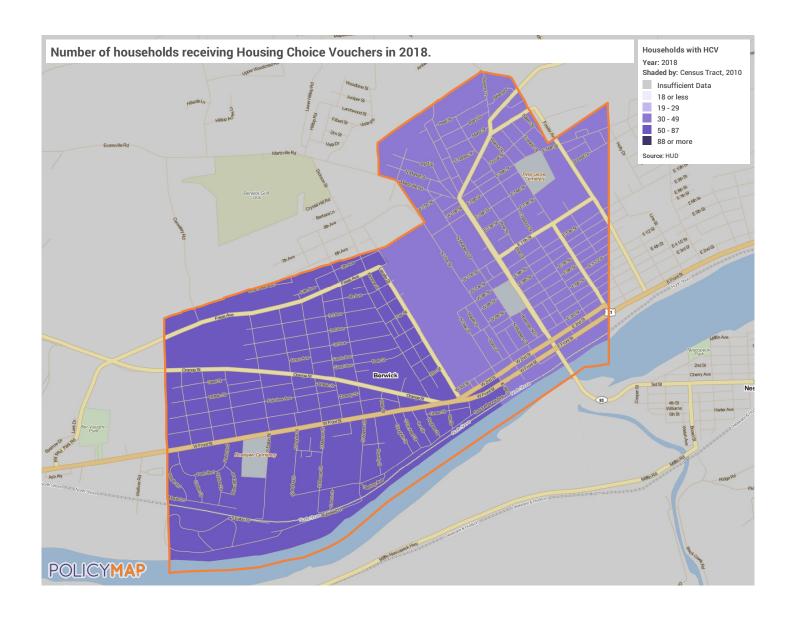
Map 72: Housing Choice Vouchers in Columbia County

Map 73: Housing Choice Vouchers in Berwick

The vouchers are used for a variety of housing styles.

Number of households receiving Housing Choice Vouchers in 2018.

Households with HCV
Year: 2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 18 or less
- 19 - 29
- 30 - 49
- 50 - 87
- 88 or more

Source: HUD
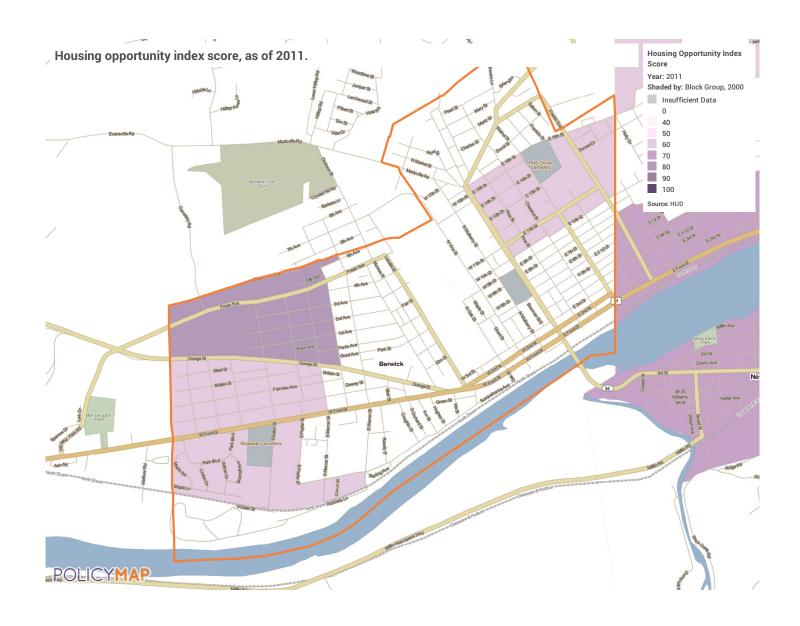
MAP 74: HOUSING CHOICE VOUCHERS

Census Tract 507 has a larger number of households with Housing Choice Vouchers (Section 8); however, Vouchers are used in both Census Tracts.

Source: PolicyMap

Housing opportunity index score, as of 2011.

MAP 75: HOUSING OPPORTUNITY INDEX

This index identifies areas' potential opportunity for Housing Choice Voucher (HCV) holders seeking housing. The opportunity is highest in Census Tract 507, Block Group 2.

Source: PolicyMap

PUBLIC HOUSING

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

PUBLIC HOUSING

- 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 Anti-Discrimination Ordinance, once it is 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, 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)

PUBLIC HOUSING

- 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.

PUBLIC HOUSING

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.

PUBLIC HOUSING

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 much higher in Census Tract 506 (29%) than in Census Tract 507 (15.5%).

- 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.

- Real estate advertising did not directly discriminate against any protected class; however, some ads presumed that the reader was able-bodied (i.e. five-minute walk to…) and the use of the phrase "master suite" was used, which can be interpreted as having racist connotations. The National Association of Realtors®' At Home with Diversity initiative suggests avoiding this 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.

LENDING
PRIVATE SECTOR PRACTICES

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 1st 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 97: Active Mortgage Lenders

Source: LendingPatternsLite® 2017

There is one lender headquartered in the Borough of Berwick: First Keystone Community Bank. It has a CRA rating of satisfactory (3/1/18).

LENDING
PRIVATE SECTOR PRACTICES

In 2018, there were 2,679 mortgage applicants in the Bloomsburg-Berwick MSA. Approximately 14% of these applications were for Berwick. About half of applications in Berwick were for conventional first mortgages. About 97.7% of mortgage applicants were White and about 1% were Hispanic or Latino. There were more female than male applicants in Census Tract 507; however, this trend was reversed in Census Tract 506. In the MSA, approximately 96% of mortgage applicants were White and just over 6.5% were Hispanic or Latino.

	Census Tract 506	Census Tract 507	MSA
All applicants	200	179	2,679
Conventional First	104	86	1,632
Conventional Subordinate	17	22	411
FHA	38	44	334
VA	18	6	183
FSA/RHS	23	21	119
White	155	147	2,175
Black	1	0	21
Asian	2	1	35
American Indian	2	0	5
Native Hawaiian/Pacific Islander	0	0	4
Joint Race	0	0	21
Race unknown	39	31	418
Hispanic or Latino	14	6	42
Ethnicity unknown	38	32	16
Joint ethnicity	1	3	436
Male	79	51	772
Female	37	57	501
Joint Sex	39	36	1,011
Sex Unknown	45	35	395

Table 98: Mortgage Applicant Characteristics

LENDING
PRIVATE SECTOR PRACTICES

Data from the two largest lenders, both local banks, were analyzed. The chart below shows applicants to First Keystone Community Bank for a one- to four-unit mortgage in 2018. There were two Hispanic or Latino applicants in Berwick representing 67% of those in the MSA; however, ethnicity was unknown for eight applicants. There were no non-white applicants in Berwick; race was unknown for eight 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 506	Census Tract 507	MSA
All applicants	44	28	190
White	39	25	169
Black	0	0	1
Asian	0	0	2
Race unknown	5	3	18
Hispanic or Latino	2	0	3
Ethnicity unknown	5	3	18
Joint ethnicity	1	0	2
Male	15	5	56
Female	5	3	42
Joint Sex	15	9	74
Sex unknown	5	3	18

Table 99: Mortgage Applicant Characteristics, First Keystone Community Bank

LENDING
PRIVATE SECTOR PRACTICES

The chart below shows applicants to First Columbia Bank & Trust for a one- to four-unit mortgage in 2018. There was one Hispanic or Latino applicant in Berwick. There was one Asian applicant in Berwick; race was unknown for three 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.

	Census Tract 506	Census Tract 507	MSA
All applicants	22	24	428
White	19	23	388
Black	0	0	5
Asian	1	0	10
Joint race	0	0	2
Race unknown	2	1	23
Hispanic or Latino	0	1	1
Ethnicity unknown	0	1	23
Joint ethnicity	0	1	7
Male	8	10	128
Female	6	7	79
Joint Sex	6	6	202
Sex unknown	2	1	19

Table 99: Mortgage Applicant Characteristics, First Columbia Bank & Trust

LENDING
PRIVATE SECTOR PRACTICES

There were 292 mortgage applicants in the Borough of Berwick. Of these, 204 applications – or 70% – were originated. The largest number of applications came from Census Tract 507. Census Tract 506 had a higher denial rate (29%) than Census Tract 507 (15.5%).

	Census Tract 506	Census Tract 507	Total
Applications	124	168	292
Approved but not Accepted	0	3	3
Denied by Financial Institution	36	26	62
Withdrawn by Applicant	20	19	39
Closed-Incomplete	8	6	14
Loans Originated	90	114	204

Table 101: 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 Native	1	0	3	1	0	0
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	20	1	15	4	3	0

Table 102: Disposition of Mortgage Applications by Race

LENDING
PRIVATE SECTOR PRACTICES

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.

Less than 50% AMI

	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

Table 103: Disposition of Mortgage Applications by Race and Ethnicity, Less than 50% AMI

50 – 79% AMI

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

LENDING
PRIVATE SECTOR PRACTICES

80 - 99% AMI

	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 105: Disposition of Mortgage Applications by Race and Ethnicity, 80 to 99% AMI

100 - 119% AMI

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 106: Disposition of Mortgage Applications by Race and Ethnicity, 100 to 119% AMI

LENDING
PRIVATE SECTOR PRACTICES

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	Originated	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 107: 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.

LENDING
PRIVATE SECTOR PRACTICES

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 108: Reason for Denial, Conventional Mortgage Applications

FHA, FSA/RHS, and VA

	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 109: Reason for Denial, RHA, FSA/RHS, and VA Applications

LENDING
PRIVATE SECTOR PRACTICES

Refinance

	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 American	0	0	0	0	0	0	1	0	0
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 110: Reason for Denial, Refinance Applications

Home Improvement

	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 American	0	1	1	0	0	0	0	0	0
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 111: Reason for Denial, Home Improvement Applications
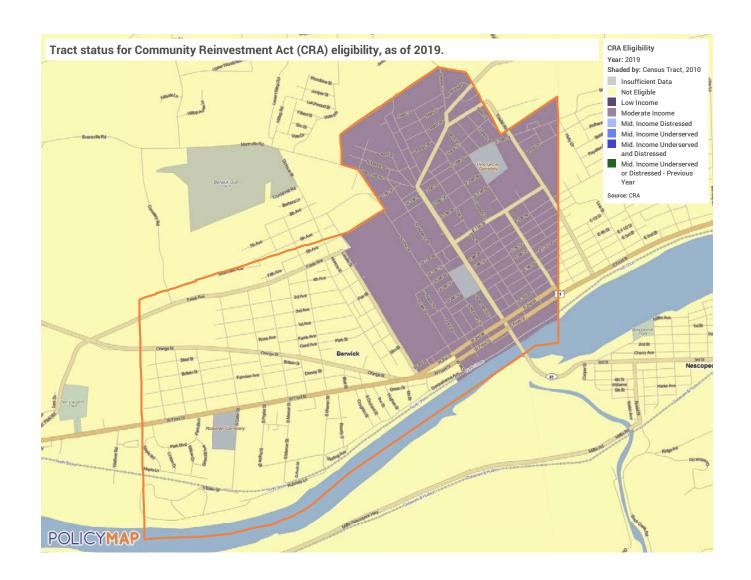
LENDING
PRIVATE SECTOR PRACTICES

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 112: 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
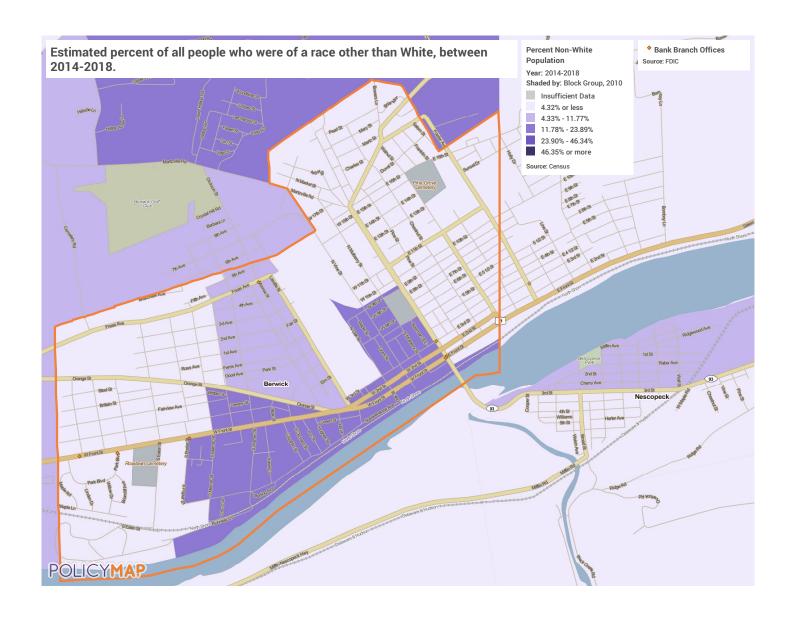
Table 113: Multi-Family Housing

Tract status for Community Reinvestment Act (CRA) eligibility, as of 2019.

CRA Eligibility
Year: 2019
Shaded by: Census Tract, 2010

- Insufficient Data
- Not Eligible
- Low Income
- Moderate Income
- Mid. Income Distressed
- Mid. Income Underserved
- Mid. Income Underserved and Distressed
- Mid. Income Underserved or Distressed - Previous Year

Source: CRA

MAP 76: CRA ELIGIBILITY

Census Tract 605 is considered moderate income by FFIEC.

Source: PolicyMap

Estimated percent of all people who were of a race other than White, between 2014-2018.

Percent Non-White Population

Year: 2014-2018
Shaded by: Block Group, 2010

- Insufficient Data
- 4.32% or less
- 4.33% - 11.77%
- 11.78% - 23.89%
- 23.90% - 46.34%
- 46.35% or more

Source: Census

Bank Branch Offices
Source: FDIC

MAP 77: RACE AND BANK BRANCHES

There does not appear to be a relationship between race and the location of bank branches.

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."

For sale listings were reviewed on February 11, 2020. There were a total of 80 listings with a Berwick address; however, some of these were outside of the Borough.
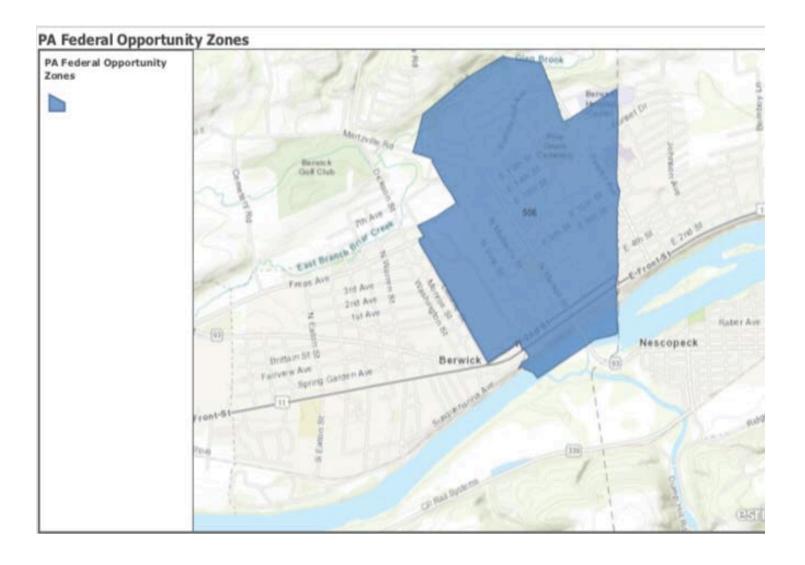
There were no words or phrases that directly referred to any protected class. However, there were some words and phrases used that should be used with caution. There was one use of the word 'walk,' which presumes the home seeker is able to walk, and one use of the phrase 'master suite' the National Association of Realtors® suggests avoiding because it has racist connotations. The alternative phrase 'owner's suite' can be used in its place.

Rental listings were reviewed at Realtor.com and Apartments.com on February 11, 2020. There were no findings.

DEVELOPMENT
PRIVATE SECTOR PRACTICES

There is limited land to develop in the Borough of Berwick. Available land has limited infrastructure and is need of water and sewer. 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.

The northwest corner of the Borough has undeveloped land and it was rezoned approximately 25 years ago to allow residential construction. This land could be rezoned to allow for more density. Census Tract 506 is a Federally-Qualified Opportunity Zone which could incentivize development in this area.

PA Federal Opportunity Zones

MAP 78: QUALIFIED OPPORTUNITY ZONES

Census Tract 506 is a Federally-Qualified Opportunity Zone.

Source: Pennsylvania Department of Community and Economic Development

FAIR HOUSING COMPLAINTS AND CASES

The Borough'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 Borough currently involved in one instance of housing-related litigation; however, it is not related to a protected class.

CURRENT FAIR HOUSING PROGRAMS AND ACTIVITIES

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

- **Third Party Review**: As the administrator for CDBG funds, SEDA-COG reviews the Borough'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 Borough 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 Borough of Berwick, publishes a Fair Housing Notice in the local newspaper once a year.

- **Fair Housing Hearing**: The Borough 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 Borough 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**: The borough offers an owner-occupied housing rehabilitation program for LMI property owners using HOME funding. There is currently a wait list for this program.

- **New Affordable Housing**: Community Strategies Group (CSG) recently removed blight and created 24 new units of affordable housing on Lasalle, Washington, and Monroe Streets in Berwick. Four of these units are accessible to people with disabilities. They also publish a neighborhood newspaper and coordinate community building activities.

- **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 blight removal and road improvements.

- **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 nonprofit community groups are actively addressing local housing issues:

- AGAPE

- Berwick Area Landlord Association

- Beyond Violence Berwick

- Central Susquehanna Opportunities, Inc. (CSO)

- Central Valley Regional Homeless Advisory Board (RHAB)

- Columbia & Montour Human Service Coalition

- Columbia/Montour Homeless Task Force

- Community Strategies Group

- North Penn Legal Services

- The Gate House

In addition, Berwick 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 Borough of Berwick is relatively small – 3.25 square miles. The opportunities and amenities available are relative to the Borough'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.

Berwick has one library which is located in the eastern area of the Borough (see Map 80). It is located close to Front and Market Streets and therefore is within close proximity of banks, shopping, and other resources. Test Track Park is located along the Susquehanna River in the western area of the Borough and Briar Creek Lake Park is located just outside of Berwick to the northwest. Both of these parks take advantage of Berwick's natural resources. All areas of the Borough are within a 10-minute walk of at least one park as indicated on Map 79. The Borough is served by one school district which has three elementary schools, one middle school, and one high school. The school district includes other municipalities.

The third largest employer in Columbia County, Wise Foods Inc., is located in the Borough. Many other employers on the 50 largest employer list are in the Borough. It was noted in the focus groups that there are not enough sustainable wage jobs in the Borough 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 Borough (see Map 65). There are three full-service grocery stores in the Borough: Aldi, Boyers's Food Market, Weis Markets in the Borough. There is also a Giant Food Stores just outside the Borough. These grocery stores provide access to the eastern and western areas of the Borough. Neither Census Tract is considered to be low income, low access (a food desert) by the USDA.

Most banks are located along or close to Front Street service both the eastern and western areas of the Borough. There is also one bank in the north central area of the Borough. Bank branches are located adjacent to the Block Groups with the highest non-White population (see Map 77).
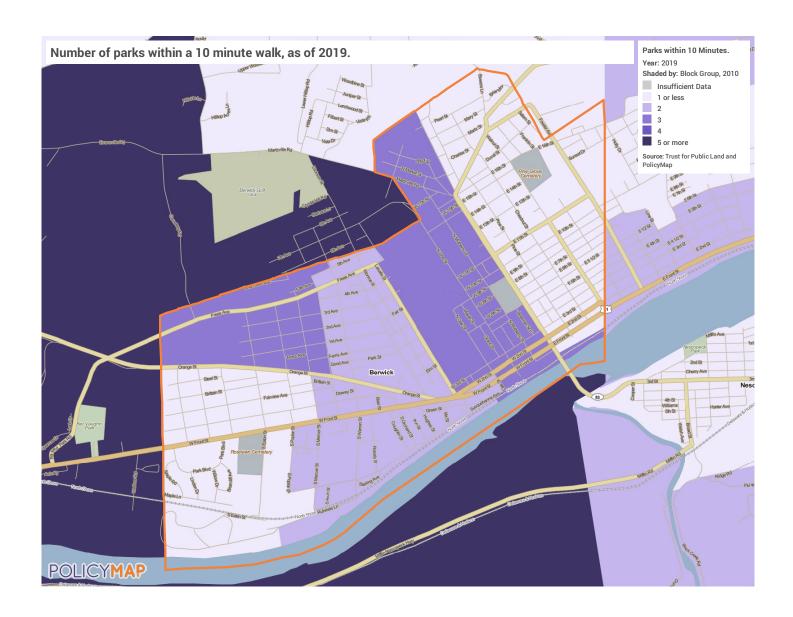
The chart below shows the distance in miles to various opportunities and large cities:

Hospital	0
Supermarket	0
University	12
Movie Theater	0
Public Park	0
Public Pool	2.8
Waterfront Access	0

Table 114: Distance to Amenities

Wilkes-Barre	30.3
Scranton	47.8
Williamsport	53.5
Allentown	76
Harrisburg	94.2
Philadelphia	124
New York	136
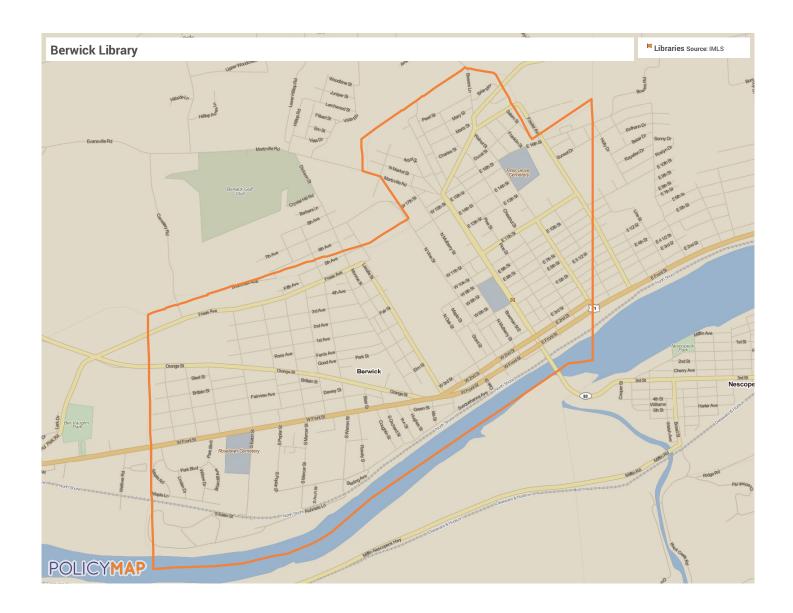
Table 115: Distance to Cities

Number of parks within a 10 minute walk, as of 2019.

Parks within 10 Minutes.
Year: 2019
Shaded by: Block Group, 2010

- Insufficient Data
- 1 or less
- 2
- 3
- 4
- 5 or more

Source: Trust for Public Land and PolicyMap

MAP 79: 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

Berwick Library

MAP 80: LIBRARIES

There is one library in the Borough of Berwick.

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

- 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, only 37% of homeowners and 50% of renters 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 Borough 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

Scope and Impact:

Approximately 25% of homeowners with a mortgage, 12.1% of homeowners without a mortgage, and 44% of renters are cost burdened. This means that they pay more than 30% of their income toward housing expenses. In Census Tract 507, 61.4% of renters are cost burdened. About 35% of homeowners in Census Tract 506 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. 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 Borough. In addition, there are many households that earn too much to qualify for a housing subsidy.

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:

More than 18% of Berwick residents – and 32% of residents age 65 and older – has a disability. Only 24% of homeowners, and no renters who took the survey agreed that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that meet current ADA standards. Less than half of homeowners and 50% of renters who took the survey stated that people with disabilities have the same opportunities as people who are able bodied in the Borough. 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
- Blight
- Out-of-town landlords
- Fear of retaliation

Scope and Impact:
In Berwick, 47.8% of owner-occupied homes and 40.4% of rentals were built before 1940. Incomes are limited relative to housing costs. The median household income in Berwick is is 78% that of the County. 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. In addition, there are 40 properties on the Borough's blight list.

Only 29% of Berwick homeowners, and no renters who took the survey reported that housing quality in their neighborhood is very good or excellent The majority of Berwick homeowners reported that they have difficulty maintaining their home due to the cost of repairs (75%) and because of a lack of skills to complete the needed repairs on their own (62.5%). Improved relationships between and among the Borough, 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
- Negative perceptions of certain neighborhoods
- Resistance to affordable housing

Scope and Impact:

The Borough of Berwick is a majority White community. The Borough has become more diverse over the past 40 years; the non-White population has increased 466% since 1980.

Only 11.76% of homeowners, and no renters, who took the survey agreed that housing discrimination never happens in their community. 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 Berwick from larger cities or other countries. Census data shows that 58.4% of homeowners and 63.4% of renters who moved in the past year lived either in Berwick or in another location in Columbia County. All of the people who were born outside of the United States live in Census Tract 507.

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 Borough, 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 26.4% of those from borrowers with income below 80% of the area median – are denied, particularly those from Black or African American and Hispanic or Latino applicants. Survey respondents reported difficulties with saving for a downpayment, their credit score, and getting approved for a mortgage.

Improving credit and saving for a downpayment can be difficult when wages are relatively low. In the Borough, the median household income for renters is just $27,741.

Fair Housing Issue #7: Access to opportunity

Contributing factors:
• Lack of public transportation
• Inaccessible public spaces

Scope and Impact:
Because of the Borough's relatively small size, residents generally have equitable access to opportunities. However, there is no public transportation in the Borough. Nearly 10% of households do not have a vehicle. Berwick renters are 10 times more likely to not have a vehicle than homeowners. Yet, residents commute an average of 21 to 22 minutes to their place of employment. A small percentage of residents have a commute of more than one hour. Focus group participants suggested that public transportation would connect more Berwick residents to better employment opportunities. About 7% of survey participants stated that transportation limited their housing options. Recognizing the need for more transportation options, the Borough 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.

Nearly one in five Berwick residents – and 32% of older adults age 65 and over – have a disability. About 67% of survey respondents with a disability indicated that it is difficult to get around their neighborhood. Only 23% of homeowners, and 33% of renters, reported that the sidewalks in their neighborhood are 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 Borough 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/o*r those which the Borough 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 Borough 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 as well as relevant goals and actions follow.

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 clear • Inconsistencies in communication	High High 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	Medium Medium Low Low Medium High High
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 • Blight • 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 • Negative perceptions of certain neighborhoods • Resistance to affordable housing	High High High High High
Financial literacy and preparedness	• Lack of preparedness for homeownership • Lack of access to sustainable wage jobs	High Medium
Access to opportunity	• Lack of public transportation • Inaccessible public spaces	Low Medium

FAIR HOUSING GOALS AND ACTION PLAN

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 Borough is a HUD entitlement community, it has limited CDBG funding available proportionate to the needs. The size of the Borough limits its capacity to effectively organize a fair housing education initiative. The Borough 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 right by providing access to information and opportunities to ask questions or file complaints.

Actions:

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 Borough of Berwick	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 Borough of Berwick	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.	Borough of Berwick	The cost for this project is minimal	Number of residents assisted with fair housing questions or concerns	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

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.

Actions:

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 Borough of Berwick	The cost for this action is minimal	Inclusion in contracts	FY2020 to FY2024
Create a link to the Fair Housing Hub on the Borough Website and promote the Fair Housing Hub through one mailing to inform residents and partners that is has been created.	Borough of Berwick	The cost for this action is minimal	Creation of link on website Number of mailing recipients	FY2020

FAIR HOUSING GOALS AND ACTION PLAN

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.

Actions:

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 GOALS AND ACTION PLAN

Fair Housing Issue: Affordable housing options

Contributing Factor: Barriers to development

Justification: Berwick 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 and mobile home regulations. There is a large parcel of land in the northern part of the Borough that is zoned residential. This property recently transferred ownership which may create an opportunity for development. It is currently zoned R-1; rezoning this parcel to R-3 would allow for more density.

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

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Rezone undeveloped land zoned R-1 to R-3 to allow for more density.	Borough of Berwick	The cost for this action is minimal.	Completion of rezoning	FY2020
Create an incentive to promote new units of affordable housing in this area.	Borough of Berwick	CDBG	Creation and use of incentive	FY2020

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Affordable housing options

Contributing Factor: Predatory affordable housing options

Justification: Some residents of Berwick have been displaced because of the lack of affordable housing in the Borough. There are a few manufactured housing communities, both in the Borough and in a neighboring municipality, 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.

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Affordable housing options

Contributing Factor: Waiting lists for affordable housing options

Justification: Only 11.76% of homeowners, and no renters who took the survey reported that there are enough Section 8 vouchers in their community. 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.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
When opportunities arise, support public and private efforts to create new units of affordable housing.	SEDA-COG Borough of Berwick	TBD	Actions taken.	FY2020 to FY2024
Consider affordable housing needs when allocating CDBG funding.	SEDA-COG Borough of Berwick Private and nonprofit developers	CDBG	Funding allocated to affordable housing.	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Affordable housing options

Contributing Factor: High utility costs

Justification: Because there are many large, older homes in the Borough that may have high ceilings and a lack of insulation, utility costs are high. Many utility companies offer assistance to low-income 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.

Actions:

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 Borough of Berwick	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 Borough of Berwick	The cost for this action is minimal	Creation of the link	FY2020 to FY2024
Have materials about utility assistance programs available at Borough Hall.	Borough of Berwick	The cost for this action is minimal	Residents assisted	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

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.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Borough and the region.	Continuum of Care Community Strategies Group SEDA-COG Borough of Berwick	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 GOALS AND ACTION PLAN

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.

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Affordable housing options

Contributing Factor: Local ordinances restrict housing opportunity

Justification: As previously mentioned, the zoning of the limited vacant land in the borough limits housing options. There are four additional ordinance changes that will ensure compliance with the law and protect fair housing rights. Currently, the definition of family in the zoning ordinance does not permit unrelated individuals to reside in the same home. In addition, group care facilities are only permitted by special exception in R-2 and R-3. They must be permitted by right in any single family dwelling. 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 Landlord Registration 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 Borough's intention to ensure fair housing for all

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Change the definition of family in the zoning ordinance.	Borough of Berwick	The cost of this action is minimal	Revision of the zoning ordinance.	FY2020
Change the zoning ordinance so that group care facilities are permitted by right in any single family dwelling.	Borough of Berwick	The cost of this action is minimal	Revision of the zoning ordinance	FY2020
Change the definition of disruptive conduct so that it excludes victims of domestic violence.	Borough of Berwick	The cost of this action is minimal	Revision of the definition	FY2020
Change the Landlord Registration Ordinance so that a license can be revoked after three violations involving the same occupant.	Borough of Berwick	The cost of this action is minimal	Revision of the ordinance	FY2020

FAIR HOUSING GOALS AND ACTION PLAN

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 Borough. In addition, accessible housing that was built years ago may not meet current ADA (Americans with Disabilities Act) standards. Because nearly one in five residents has a disability, 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 Berwick have two floors which makes accessibility difficult. Community Strategies Group recently created five (5) new units of accessible housing.

Goal: Increase the accessibility of housing in Berwick.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Consider accessible housing needs when allocating CDBG funding.	SEDA-COG Borough of Berwick Private and nonprofit developers	CDBG	Funds allocated Modifications completed New units of accessible housing	FY2020 to FY2024
Ensure that new multi-unit developments include accessible housing as required by the ADA.	SEDA-COG Borough of Berwick Private and nonprofit developers	The cost of this action is minimal	New units of accessible housing	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Accessible housing options

Contributing Factor: Growing older adult population

Justification: There are 1,345 households in Berwick with at least one person who is age 65 or older and 635 older adults of this age live alone. In some Block Groups, more than 25% of the population is age 65 and older. Nearly 6% of the population is age 80 and older. In Berwick, older adults age 65 and over are almost twice as likely as the general population to have a disability. Because there are few assisted living communities 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 older adults and attracting or training young professionals.

Actions:

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 Berwick Area Agency on Aging	CDBG AARP	Feasibility assessment completed	FY2022
Explore the feasibility of creating an initiative to encourage young people to stay in or relocate to Berwick.	SEDA-COG Borough of Berwick Chamber of Commerce Berwick Area School District	The cost of this	Feasibility assessment completed.	FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Accessible 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 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.

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Housing quality

Contributing Factor: Age of the housing stock

Justification: In Berwick, nearly 2,000 units of housing were built before 1940. Older homes often require costly maintenance and repairs. About 93% of housing was built before 1980 and may have lead-based paint. The lead exposure risk is highest in Census Tract 506.

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

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Continue to offer a housing rehabilitation program to income eligible homeowners.	SEDA-COG	HOME	Number of properties improved	FY2020 to FY2024
Explore the feasibility of launching a regional initiative to abate lead-based paint.	SEDA-COG Borough of Berwick	EPA HUD Lead-Based Paint Hazard Control (LHC) and Lead Hazard Reduction (LHRD)	Feasibility assessed	FY2022

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Housing quality

Contributing Factor: Blight

Justification: The Borough of Berwick currently has 40 properties on its blighted list. Some blighted properties are occupied by people who have no other housing options. Blighted properties can be dangerous for people inhabiting them as well as for people who pass by the exterior of the property. In addition, blight can diminish community pride, decrease property values in a neighborhood, discourage neighbors from improving their homes, and have a negative impact on community health and wellbeing. In addition, these blighted properties are using valuable space that could be developed to create new units of affordable and/or accessible housing.

Goal: Continue to address blight and explore the feasibility of expanding this initiative to address affordable housing needs.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Continue to address blight by allocating CDBG funding.	SEDA-COG Borough of Berwick	CDBG	Blighted properties removed	FY2020 to FY2024
Explore the feasibility of incentivizing the creation of affordable and/or accessible housing on lots where blighted properties are razed.	SEDA-COG Borough of Berwick Community Strategies Group	The resources for this action are minimal.	Feasibility completed	FY2022
Explore the feasibility of creating a land bank.	SEDA-COG Borough of Berwick Community Strategies Group	The resources for this action are minimal.	Feasibility completed	FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Housing quality

Contributing Factor: Out-of-town landlords

Justification: Approximately 25% of rentals in the Borough of Berwick 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.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Explore the feasibility of developing a mandatory landlord education program.	SEDA-COG Borough of Berwick	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.	Borough of Berwick	The resources for this action are minimal	Number of problems addressed	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

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.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Include tenant rights information on the Fair Housing Hub.	SEDA-COG Borough of Berwick	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 Borough can address landlords that are reluctant to make needed repairs.	Borough of Berwick Social service agencies	The cost for the action is minimal	Establishment of relationship	FY2020

FAIR HOUSING GOALS AND ACTION PLAN

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. There is also a perception that people in need of affordable housing are from other communities and residents don't want to build for people from the 'outside.' Some communities have passed an anti-discrimination ordinance to extend fair housing and employment rights to groups not currently protected by the law.

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
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 GOALS AND ACTION PLAN

Fair Housing Issue: Bias and discrimination

Contributing Factor: Discrimination

Justification: Survey respondents reported instances of housing and employment discrimination related to disability and pregnancy. One survey respondent reported that they are aware of discrimination based on race and ethnicity. 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.

Actions:

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 Borough of Berwick 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 Borough of Berwick	The cost for this action is minimal	Submission of request	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Bias and discrimination

Contributing Factor: Hate group activity

Justification: To the best of our knowledge, hate group activity has been minimal in the past five years. The one documented incident did not involve local residents and was organized by a group based in York, Pennsylvania – 120 miles away. Yet, the fact that flyer were distributed on residents' property is disturbing. In addition, the local newspaper published a copy of the flyer which many mistook as an advertisement. The residents' strong negative reaction to both the flyering and the newspaper's decision to publish the flyer is indicative of their generally low tolerance for such activities. While there is not evidence that hate group activity is widespread or tolerated; there is some evidence of hate group activity.

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

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Bias and discrimination

Contributing Factor: Negative perceptions of certain neighborhoods

Justification: Focus group discussion revealed that there are negative perceptions of certain neighborhoods. Some areas, particularly Lasalle Street, are considered by some to be unsafe. One focus group participant stated "my wife said she would live in a tent before she would live on Lasalle Street." Eight street between Walnut and Fowler is also stigmatized. These negative perceptions are provoked by the local newspaper which focuses on negative news stories. Once these ideas start, it is difficult to manage and change them. Berwick: The Next Step and Community Strategies Group's Berwick Blueprint Community initiative proactively address negative ideas about Berwick's neighborhoods and the people who live there.

Goal: Support local efforts to change neighborhood perceptions.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Participate in Berwick: The Next Step and support its projects.	Borough of Berwick	TBD	Participation on meetings Assistance provided	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

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 Borough will attract "people who don't look like us" if they create more affordable housing. Some local residents resent the use of tax dollars for projects like affordable housing. There has been opposition to affordable housing projects in the past; however, this has not occurred in the past five years.

Goal: Promote the success of local affordable housing programs.

Actions:

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.	Borough of Berwick	The cost of this action is minimal	Proclamations issued	FY2020 to FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Financial literacy and preparedness

Contributing Factor: Lack of preparedness for homeownership

Justification: Due to limited income and poor credit, many Berwick 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. While most mortgage applications are received by the local banks, applicants whoa re Hispanic or Latino are more likely to apply elsewhere. Local banks have staff who speak Spanish and are able to assist applicants with this language barrier.

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

Actions:

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 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
Organize outreach with materials in Spanish to connect with local Hispanic or Latino mortgage applicants.	Local banks Social service agencies	The cost of this action is minimal	Number of Hispanic or Latino applicants to local banks	FY2022 and FY2024

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Financial literacy and preparedness

Contributing Factor: Lack of access to sustainable wage jobs

Justification: The median household income in Berwick is lower than the surrounding area. While there are many jobs in the borough, they do not all pay a sustainable wage. Almost 13% of renters and 1.2% of homeowners do not have a vehicle. Because of the lack of transportation, access to jobs in the Borough is important.

Goal: Encourage the creation of new sustainable wage jobs.

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

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.

Actions:

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

FAIR HOUSING GOALS AND ACTION PLAN

Fair Housing Issue: Access to opportunity

Contributing Factor: Inaccessible public spaces

Justification: About 67% of survey respondents with a disability indicated that it is difficult to get around their neighborhood. Only 23% of homeowners, and 33% of renters, reported that the sidewalks in their neighborhood are very good or excellent.

Goal: Identify accessibility upgrades that are needed and develop a plan to address these needs.

Actions:

Action	Key Partners	Resources	Metrics	Timeline
Assess the accessibility of sidewalks and other public spaces and identify priority projects.	SED-COG Borough of Berwick MyCIL	AARP Multi-Modal Transportation Fund Grants (DCED and PennDOT)	Completion of each priority project	FY2020 to FY2024

SIGNATURE PAGE

Submission Date: July 8, 2020

Submitter Name: Tyler Dombroski

Contact Information: SEDA Council of Governments

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(800) 332-6701

Type of Submission: Single Program Participant–Borough of Berwick

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,

_____

Signature   Date

Robert Lewis, Council President

Insert Minutes from
Borough 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 Borough 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 town of Bloomsburg, 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 Berwick. Berwick renters and homeowners and all respondents as a comparison group are shown in the pages that follow.

Twenty (20) Berwick respondents provided information about whether they rent or own. There were 17 homeowners and three (3) renters. Of the renters who participated, two were retired, one had a disability, and one participating in the Housing Choice Vouchers (Section 8) program.

All Berwick survey respondents completed high school. An additional, 53.33% of homeowners graduated from college and 13.33% completed graduate school. All survey respondents were White and not Hispanic or Latino. Respondents did not report speaking any languages other than English. All homeowners, and 50% of renters, indicated that they have access to a vehicle; however, all renters rely on friends or family for transportation.

About a quarter of Berwick homeowners and 50% of 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. One homeowner stated that their home is not fully accessible given their disability. None of the survey respondents have ever requested an accessibility modification.

The majority of Berwick homeowners (82.35%) and 33.33% of renters reported that they live in a neighborhood that includes people from more than one racial or ethnic background. Nearly all (94.12%) homeowners and 66.67% 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." All of the Berwick renters who participated in the survey rated housing quality, green space, and parks or playgrounds as good, fair, or poor.

	Berwick Homeowner	Berwick Renter	All Respondents
Cleanliness	29.41%	33.33%	51.09%
Safety	23.5%	66.67%	46.66%
Roads	23.5%	66.67%	29.67%
Sidewalks	23.5%	33.33%	20.48%
Housing Conditions	29.41%	0	32.97%
Noise Level	35.29%	33.33%	42.39%
Green Space	41.18%	0	42.39%
Parks or Playgrounds	17.65%	0	29.41%

The chart below 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, public parks, preschools, private schools, doctor's and dentist's offices, houses of worship, and recreational programs were significantly less accessible to Berwick renters than to owners.

	Berwick Homeowner	Berwick Renter	All Respondents
Supermarket	82.4%	100%	54.35%
Small Grocery Store	76.47%	66.67%	60.68%
Farmers Market	58.82%	33.33%	34.83%
Public Park	52.94%	33.33%	49.45%
Preschools	52.94%	33.33%	39.54%
Public Schools	41.18%	33.33%	40.45%
Private Schools	35.29%	0	23.87%
Restaurant	70.59%	66.67%	60.87%
Bank	70.59%	66.67%	57.61%
Doctor's Office	52.94%	33.33%	29.35%
Dentist's Office	58.82%	33.33%	40%
Counseling Services	11.76%	0	13.33%
Pharmacy	70.59%	66.67%	42.7%
Hospital or Emergency Care	35.29%	66.67%	36.56%
Services for Seniors	35.29%	33.33%	21.74%
Community Center	35.29%	66.67%	20%
Library	64.71%	100%	46.74%
Municipal Building	76.47%	66.67%	48.89%
House of Worship	58.82%	33.33%	55.92%
Police Station	88.23%	66.67%	46.16%
Social Service Programs	17.65%	33.33%	17.98%
Recreational Programs	35.29%	0	20%

The chart below shows the percentage of respondents who indicated that they 'agree' or 'strongly agree' with each statement. Berwick homeowners are more likely than renters to believe that low-income people, people with disabilities, and older adults have enough housing choices. Homeowners are more likely to report that their community is segregated than renters.

	Berwick Homeowner	Berwick Renter	All Respondents
Low-income people have enough housing choices in my community	29.4%	0	26.38%
People with disabilities have enough housing choices in my community	23.53%	0	14.13%
People age 65 and older have enough housing choices in my community	35.29%	0	34.78%
There are enough Housing Choice Vouchers (Section 8) in my community	11.76%	0	11.83%
Housing discrimination never happens in my community	11.76%	0	7.61%
I understand my fair housing rights	58.83%	66.67%	61.54%
My municipalities housing and land use policies are fair to all people	23.53%	33.33%	26.38%
All people in my neighborhood have similar access to housing, work, and other opportunities regardless of their background	41.17%	33.33%	38.46%
There is segregation in my community	23.53%	0%	24.17%
Public buildings and facilities in my community are accessible to people with disabilities	64.71%	100%	65.94%

The chart below shows the percentage of respondents who indicated that the following issues were a problem in their neighborhood. In general, Berwick homeowners were more likely to report problems than renters.

	Berwick Homeowner	Berwick Renter	All Respondents
Real estate sales	5.88%	0	27.47%
Real estate appraisals	17.65%	0	16.48%
Rental market	41.18%	0	48.35%
Housing development	29.41%	0	26.37%
Home construction	17.65%	0	17.78%
Home repairs/improvements	35.29%	0	30%
Mortgage and lending industry	23.53%	0	17.78%
Segregation	11.76%	0	22.22%
Housing discrimination	29.41%	0	22.22%
Zoning	41.18%	33.33%	34.78%
Land use	23.53%	0	23.08%
Municipal codes	47.06%	0	29.35%
Local tax policies	35.29%	0	26.37%
Access to public buildings	29.41%	0	8.79%
Housing Choice Vouchers (Section 8)	41.18%	33.33%	28.26%
Low-income neighborhoods	41.18%	0	36.96%
Gentrification	17.65%	0	15.22%

More than half of Berwick homeowners (52.29%), and no 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.

	Berwick Homeowner	Berwick Renter	All Respondents
Lead-based paint	0	0	4.55%
Stairs or porch in need of repair	17.65%	0	17.05%
Roof in need of repair	17.65%	33.33%	18.18%
Mice, rats, or roaches	17.65%	0	13.64%

While most Berwick respondents reported that they have a smoke detector, more than 40% of homeowners and more than 65% of renters do not have a carbon monoxide detector. Most respondents have an emergency exit plan.

	Berwick Homeowner	Berwick Renter	All Respondents
Smoke detector	94.12%	100%	93.18%
Carbon monoxide detector	58.82%	33.33%	54.55%
Interior accessibility modifications	41.18%	33.33%	32.95%
Exterior accessibility modifications	29.41%	33.33%	15.91%
Emergency exit plan	70.59%	66.67%	65.91%

All Berwick renters indicated that they selected their current home because it was affordable whereas only 64.71% of homeowners cited this reason. About two-third of renters, and 54.55% of homeowners, stated that their housing options are limited by their income. No respondents reported that their housing choice was impacted by discrimination or feeling unwelcome. Two homeowners and one renter reported that their housing choice was impacted by their disability.

All Berwick renters, and 76.47% of homeowners, indicated that they would like to continue to live in their current home/neighborhood. About 24% of homeowners and 33.33% of renters have looked for a place to live in the past five years. All renters and 70% of homeowners reported that they were able to find safe, affordable housing in their desired neighborhood.

About 19% of Berwick homeowners stated that the process of purchasing their home was difficult. Difficulties included finding a home in their budget (62.5%), getting approved for a mortgage (25%), finding a home that met their family's needs (25%), the paperwork (25%), saving for a downpayment (12.5%), and improving their credit score (12.5%). Renters indicated that it would be difficult to purchase a home because of their credit score, lack of savings, and getting approved for a mortgage.

The majority of Berwick homeowners reported that they have difficulty maintaining their home due to the cost of repairs (75%) and because of a lack of skills to complete the needed repairs on their own (62.5%).

About 25% of Berwick homeowners have applied for a mortgage or home improvement loan in the past five years. Some loans were denied because of lack of equity, low credit scores, too much debt, and not enough savings.

None of the Berwick survey respondents have experienced housing-related discrimination in the past five years. Two homeowners, and no renters, reported that they are aware of discrimination that has occurred in Berwick. Both occurrences were related to rental housing. In one case, a landlord did not want to rent to someone because of a disability. Details were not provided about the other instance. One homeowner reported that they experienced employment discrimination due to a pregnancy.

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

- I have heard racial slurs, comments about families with many children and housing.

- yes-people hold section 8 and renters as low class citizens

- We live in a politically conservative area. It's safe to say that all of those prejudices exist to some extent. While not fully public opinions, things are certainly said.

- Discrimination against, latinx, blacks and southeast asians is prevalent

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. One of the Berwick renters did not complete this question.

	Berwick Homeowner	Berwick Renter	All Respondents
I understand federal and state fair housing laws	54.59%	100%	42.67%
If I experienced housing discrimination, I would know who to report it to	36.36%	50%	36.11%
If I experienced employment discrimination, I would know who to report it to	58.33%	50%	62.16%
Fair housing laws are enforced in my community	45.45%	50%	60.87%
Women have the same opportunities as men in my community	66.67%	50%	63.38%
Minorities have the same opportunities as non-minorities in my community	58.33%	50%	48.57%
People with disabilities have the same opportunities as non-disabled people in my community	41.67%	50%	43.67%
My municipality supports the development of affordable housing	61.54%	100%	56.17%

The quality of schools were described as 'excellent' or 'very good' by 46.15% of Berwick homeowners and 50% of renters.

In addition to Berwick residents, nine (9) people who work in the Borough completed the survey. None of the respondents reported discrimination involving their employer or awareness of discriminatory housing practices in Columbia County. One person suggested that access to the municipal building could be improved for people with disabilities.

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 **Borough of Berwick.** 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.
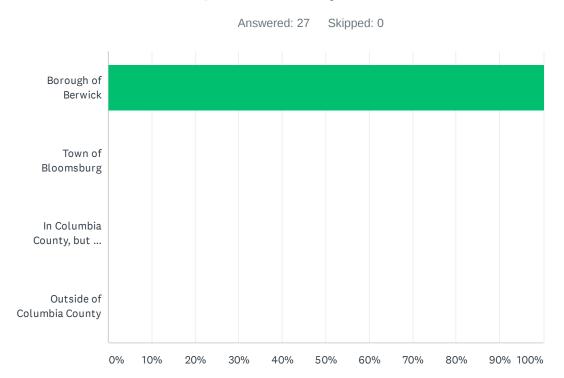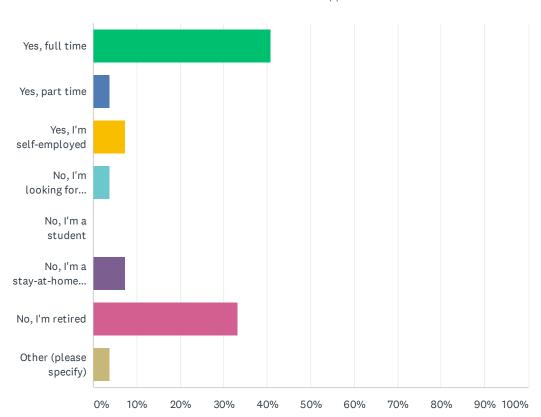
Q1 Where do you live?

Answered: 27   Skipped: 0

ANSWER CHOICES	RESPONSES	
Borough of Berwick	100.00%	27
Town of Bloomsburg	0.00%	0
In Columbia County, but not Berwick or Bloomsburg	0.00%	0
Outside of Columbia County	0.00%	0
TOTAL		27

Q2 Are you employed?

Answered: 27   Skipped: 0
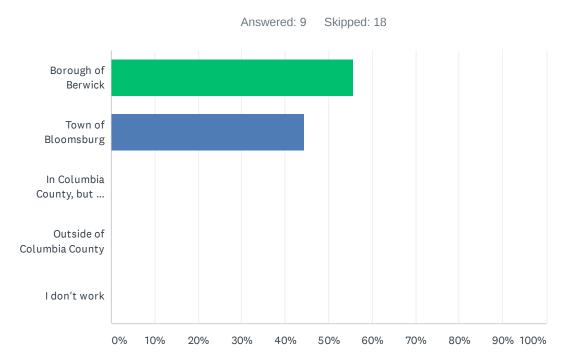
ANSWER CHOICES	RESPONSES	
Yes, full time	40.74%	11
Yes, part time	3.70%	1
Yes, I'm self-employed	7.41%	2
No, I'm looking for work	3.70%	1
No, I'm a student	0.00%	0
No, I'm a stay-at-home parent or caretaker	7.41%	2
No, I'm retired	33.33%	9
Other (please specify)	3.70%	1
TOTAL		27

Q2 Are you employed? (other responses)

- Disabled.
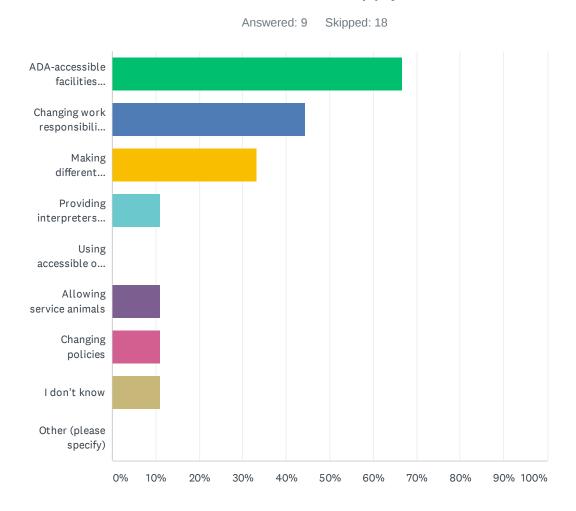
Q3 Where do you usually work?

Answered: 9   Skipped: 18

ANSWER CHOICES	RESPONSES	
Borough of Berwick	55.56%	5
Town of Bloomsburg	44.44%	4
In Columbia County, but not Berwick or Bloomsburg	0.00%	0
Outside of Columbia County	0.00%	0
I don't work	0.00%	0
TOTAL		9
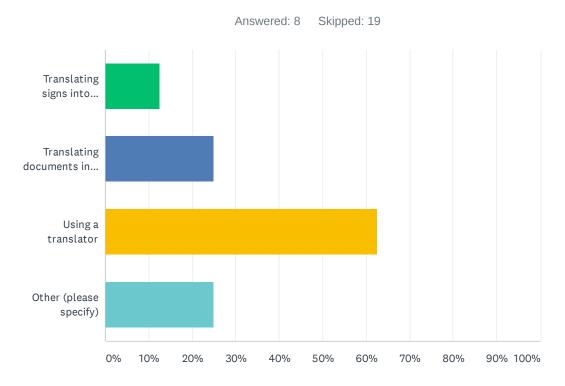
Q4 How does the place where you work accommodate people with disabilities (including visual, hearing, physical, cognitive, emotional)? Check all that apply.

Answered: 9   Skipped: 18

ANSWER CHOICES	RESPONSES	
ADA-accessible facilities (i.e. ramps or accessible bathrooms)	66.67%	6
Changing work responsibilities or schedules	44.44%	4
Making different equipment available	33.33%	3
Providing interpreters or closed captioning services	11.11%	1
Using accessible or assistive technologies	0.00%	0
Allowing service animals	11.11%	1
Changing policies	11.11%	1
I don't know	11.11%	1
Other (please specify)	0.00%	0
Total Respondents: 9		

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

Answered: 8   Skipped: 19
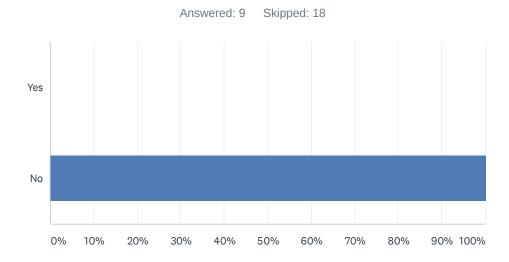
ANSWER CHOICES	RESPONSES	
Translating signs into other languages	12.50%	1
Translating documents into other languages	25.00%	2
Using a translator	62.50%	5
Other (please specify)	25.00%	2
Total Respondents: 8		

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

- Currently it has not been an issue.
- We work with them the best we can

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

Answered: 9   Skipped: 18

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	9
TOTAL		9

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

- n/a
- n/a
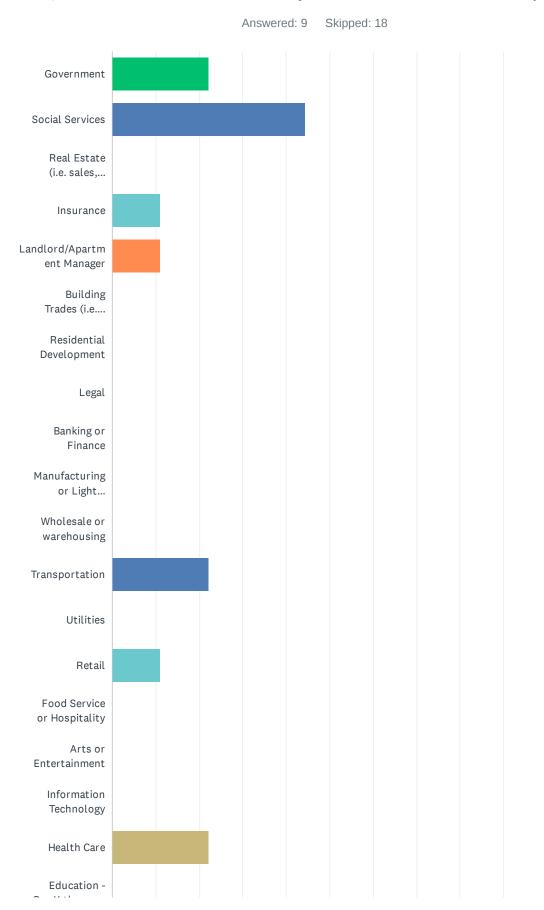
Q8 To your knowledge, has your employer reviewed its policies, procedures, and practices to ensure that they are not discriminatory? Explain your answer.
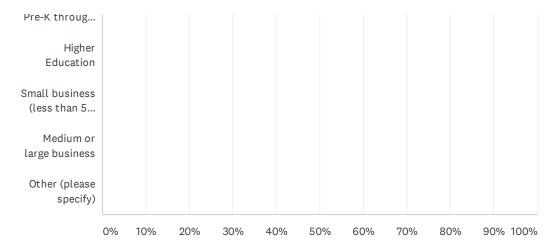
- No knowledge, I can only assume yes, bc we are a public govt. office.
- These policies are currently being reviewed for this reason.
- Yes
- yes they recently updated them and require employees to take preventative trainings on the subject(s)
- yes-it is reviewed on a yearly basis and approved by the board of Directors
- Yes. I review my policies and prcedures yearly
- Yes. We are always reviewing our policies t o make sure they are not discriminatory

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

- We are non-profit. The services we provide are free, and do NOT discriminate against any one gender, age, race, financial status, ect.
- We have diversity goal courses

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

Answered: 9   Skipped: 18

Pre-K throug...

Higher
Education

Small business
(less than 5...

Medium or
large business

Other (please
specify)

0%   10%   20%   30%   40%   50%   60%   70%   80%   90% 100%
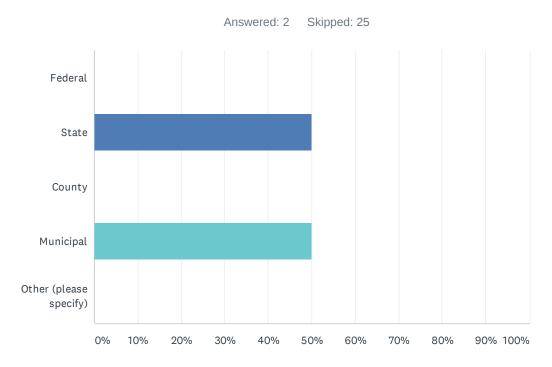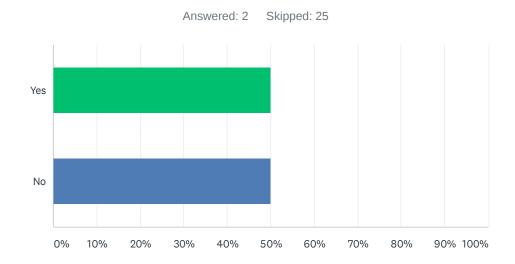
ANSWER CHOICES	RESPONSES	
Government	22.22%	2
Social Services	44.44%	4
Real Estate (i.e. sales, appraisals, property management)	0.00%	0
Insurance	11.11%	1
Landlord/Apartment Manager	11.11%	1
Building Trades (i.e. construction, plumbing)	0.00%	0
Residential Development	0.00%	0
Legal	0.00%	0
Banking or Finance	0.00%	0
Manufacturing or Light Industrial	0.00%	0
Wholesale or warehousing	0.00%	0
Transportation	22.22%	2
Utilities	0.00%	0
Retail	11.11%	1
Food Service or Hospitality	0.00%	0
Arts or Entertainment	0.00%	0
Information Technology	0.00%	0
Health Care	22.22%	2
Education - Pre-K through 12	0.00%	0
Higher Education	0.00%	0
Small business (less than 50 people)	0.00%	0
Medium or large business	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 9		

Q11 What level of government is your employer?

Answered: 2   Skipped: 25

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

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

Answered: 2　　　Skipped: 25

ANSWER CHOICES	RESPONSES	
Yes	50.00%	1
No	50.00%	1
TOTAL		2

Q13 Explain your answer above.

- Access to the building could be better.

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

Answered: 0   Skipped: 27

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

- criminal background check, eviction reports and credit check

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

Q17 How do you market opportunities for financing accessibility upgrades, if applicable?
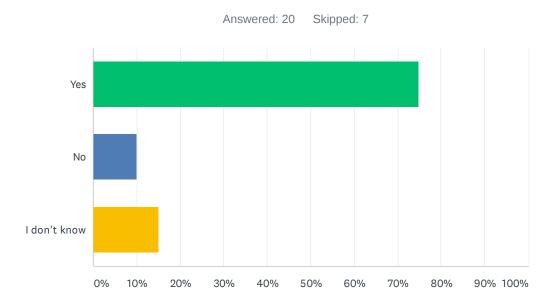
Q18 How do you market to people with limited English proficiency?

Q19 How do you affirmatively market to women and minorities?

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

No responses.
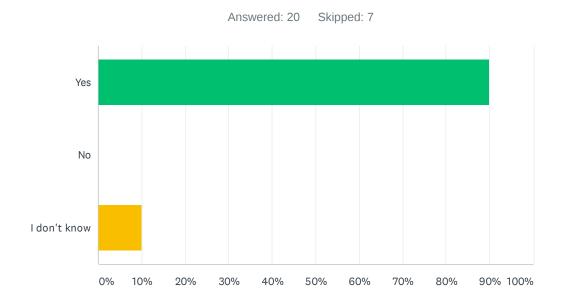
Q21 Does your neighborhood include people from more than one racial or ethnic background?

Answered: 20   Skipped: 7

ANSWER CHOICES	RESPONSES	
Yes	75.00%	15
No	10.00%	2
I don't know	15.00%	3
TOTAL		20

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

Answered: 20   Skipped: 7

ANSWER CHOICES	RESPONSES	
Yes	90.00%	18
No	0.00%	0
I don't know	10.00%	2
TOTAL		20
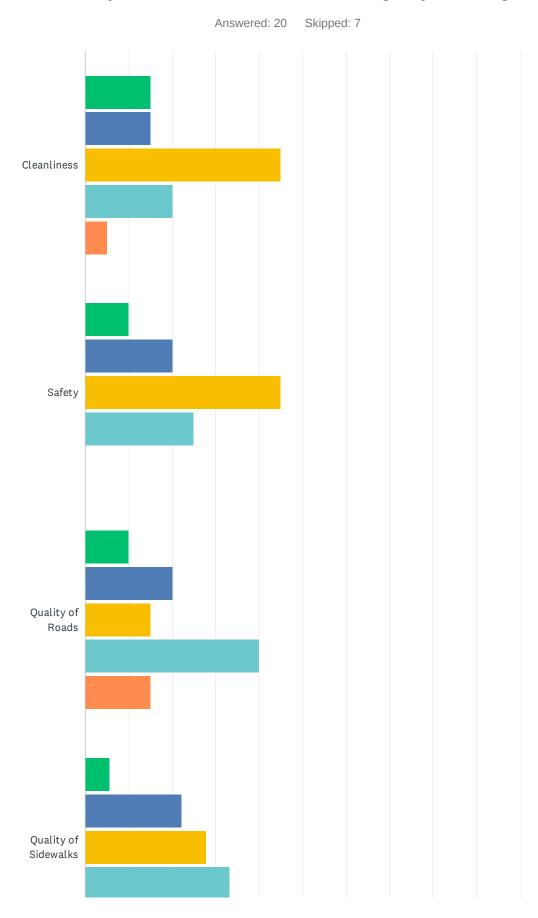
Q23 What do you like most about your neighborhood?
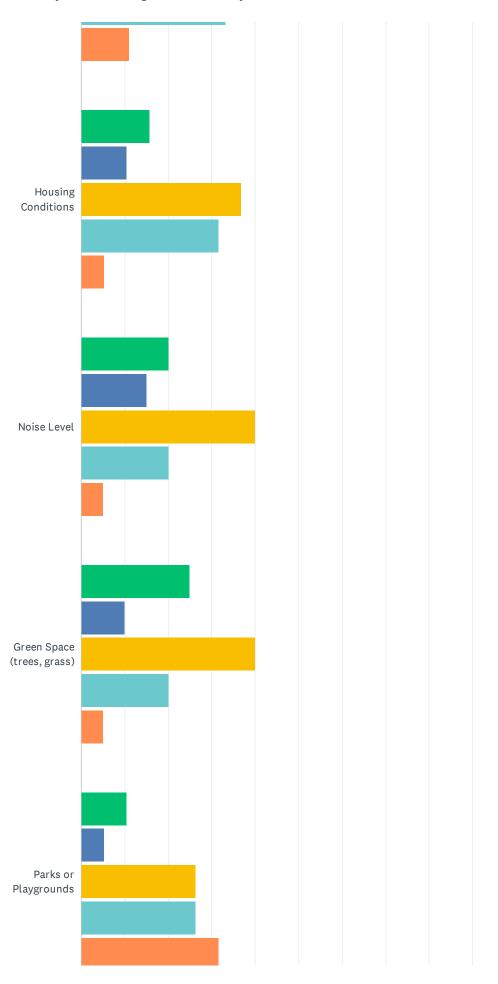
- Berwick has started to come together with many projects to help lower class families. It has really started a change in the town
- close to town but looks country
- convenient to stores and banks
- friendly and helpful neighbors
- good location to stores, banks, and other places
- I don't mingle with neighbor
- It's generations of homeowners.
- it's quiet and clean
- It's relatively quiet.
- most homes are well taken care of
- Neighbors that have lived there for many years are very friendly
- Quiet
- Quiet
- small town feeling
- small town feeling
- The accessibility of important locations.
- The accessibility of important locations.
- The fact that we keep an eye out for one another. Secondly, that the kids feel comfortable playing throughout the yards.

Q24 What do you like least about your neighborhood?

- barking dogs
- Drug addicts/dealers living nearby
- homes which are old and in disrepair
- Housing. We do not have enough housing to help individuals with low income. Transportation that is available to those with lower income to take places other than doctors appointments.
- How fast cars go on one of the roads.
- Lack of public transportation
- many people that moved into the neighborhood in the past few years are very private and not very friendly
- no public transportation
- older homeowners are leaving and the people moving in are not taking care of their homes
- one apartment house has a variety of renters consistently
- one must have their own transportation
- Some of my neighbors are bigots.
- Stray cats. Trash house at 231 Jackson Street
- the barking dogs
- The borough not having more control over landlords & tenants. Homeowners many times held more accountable than the renters in their neighborhoods.
- The lack of transportation! Families can't get anywhere, even across town to access different programs. No one understands what these families have to go through becuase they are middle class and don't know what it's like to not have a car or affordable childcare. There is little incentive for someone to get a job when they can't get there or know their kids are safe while they work
- they are not friendly
- too much traffic
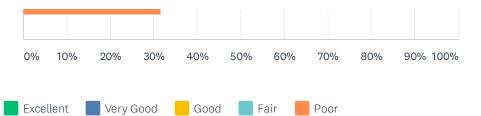
Q25 How would you rate each of the following in your neighborhood?

Answered: 20   Skipped: 7

Housing Conditions

Noise Level

Green Space (trees, grass)

Parks or Playgrounds
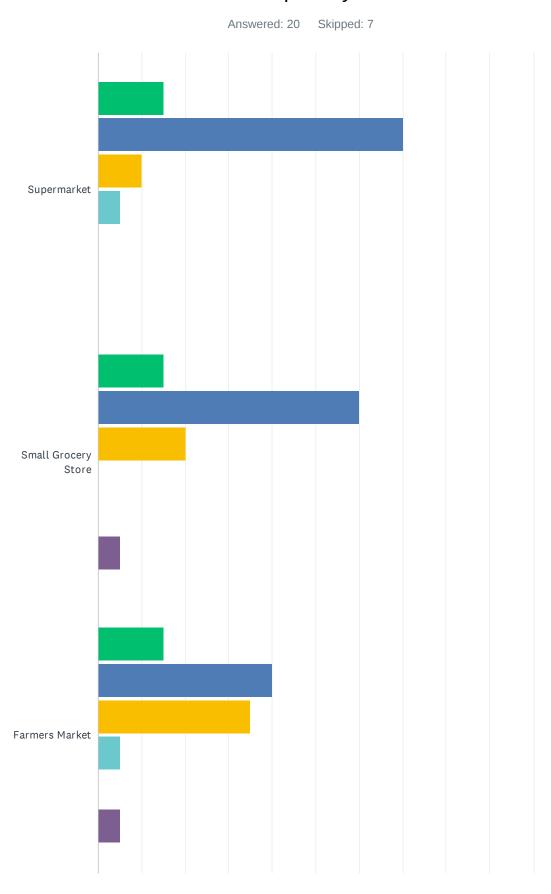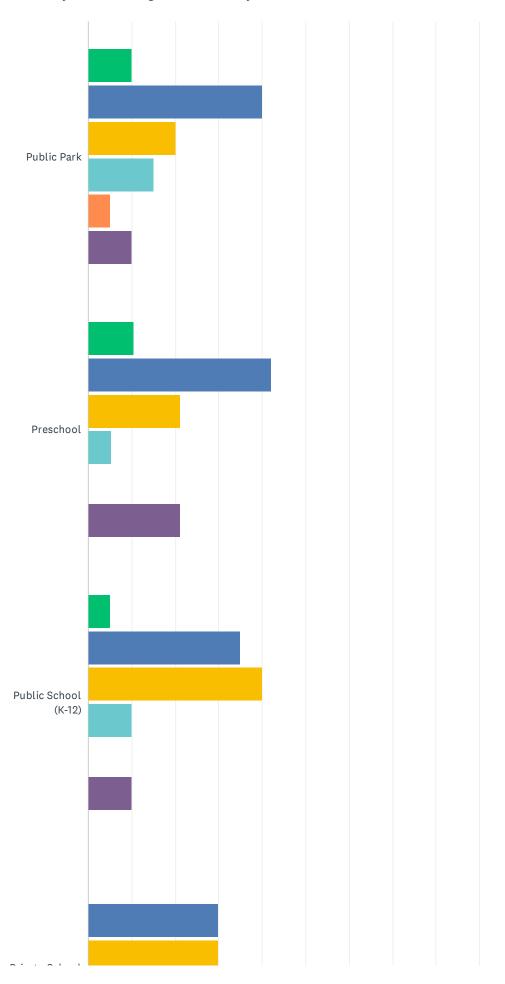
	EXCELLENT	**VERY GOOD**	**GOOD**	**FAIR**	**POOR**	**TOTAL**	**WEIGHTED AVERAGE**
Cleanliness	15.00% 3	15.00% 3	45.00% 9	20.00% 4	5.00% 1	20	2.85
Safety	10.00% 2	20.00% 4	45.00% 9	25.00% 5	0.00% 0	20	2.85
Quality of Roads	10.00% 2	20.00% 4	15.00% 3	40.00% 8	15.00% 3	20	3.30
Quality of Sidewalks	5.56% 1	22.22% 4	27.78% 5	33.33% 6	11.11% 2	18	3.22
Housing Conditions	15.79% 3	10.53% 2	36.84% 7	31.58% 6	5.26% 1	19	3.00
Noise Level	20.00% 4	15.00% 3	40.00% 8	20.00% 4	5.00% 1	20	2.75
Green Space (trees, grass)	25.00% 5	10.00% 2	40.00% 8	20.00% 4	5.00% 1	20	2.70
Parks or Playgrounds	10.53% 2	5.26% 1	26.32% 5	26.32% 5	31.58% 6	19	3.63
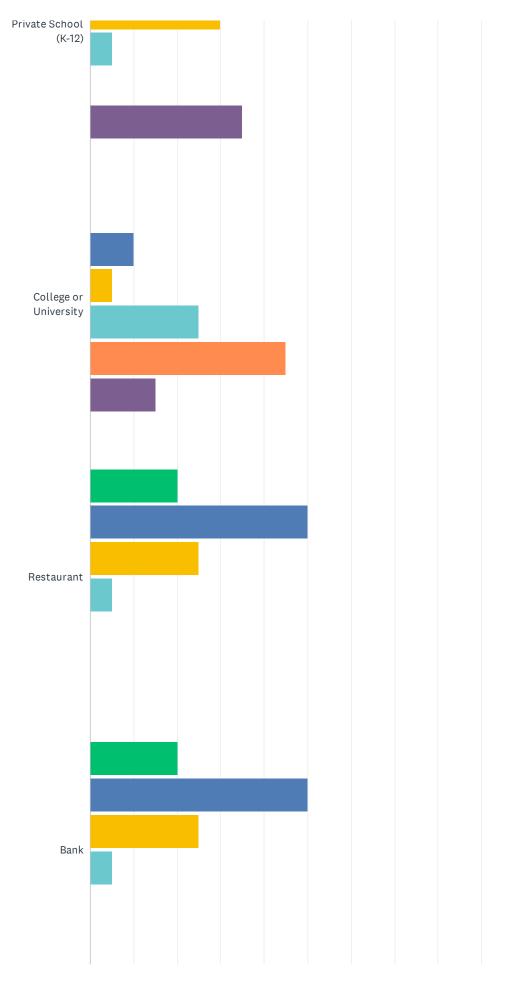
Q25 How would you rate each of the following in your neighborhood? (comments)
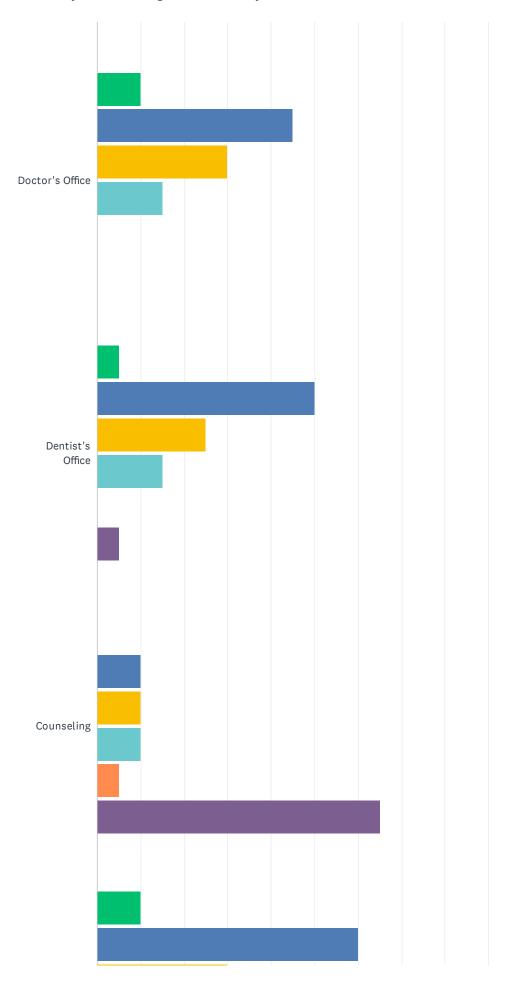
- No park
- no parks or playgrounds
- no sidewalks
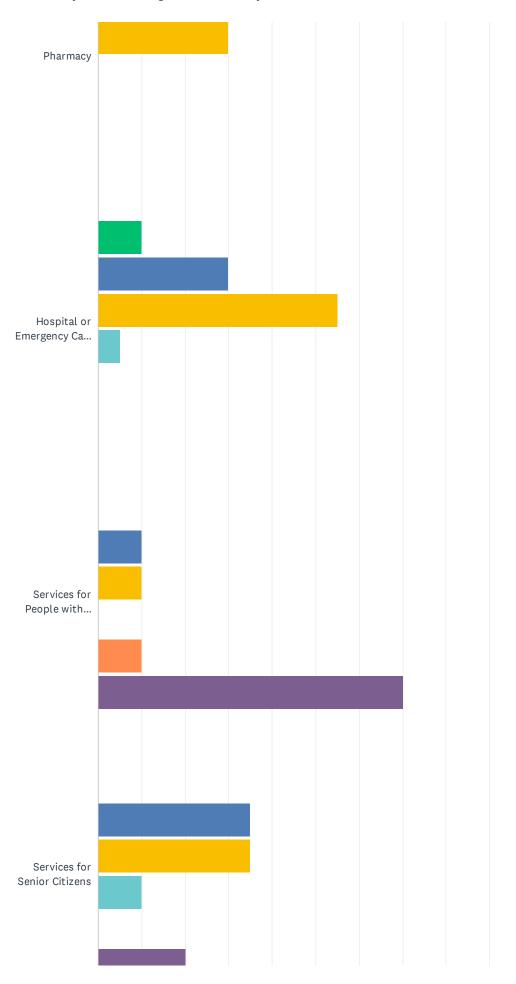
Q26 About how long would it take you to get to each of the following in a car from the place you live?
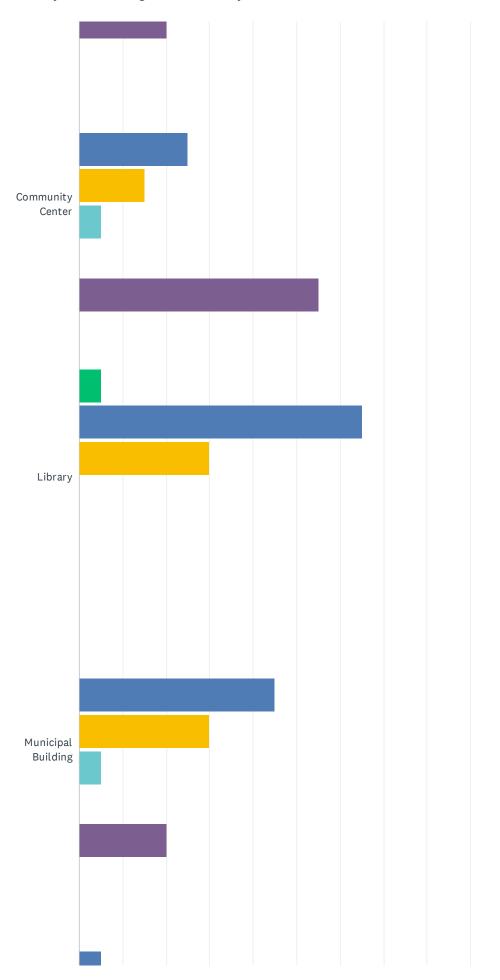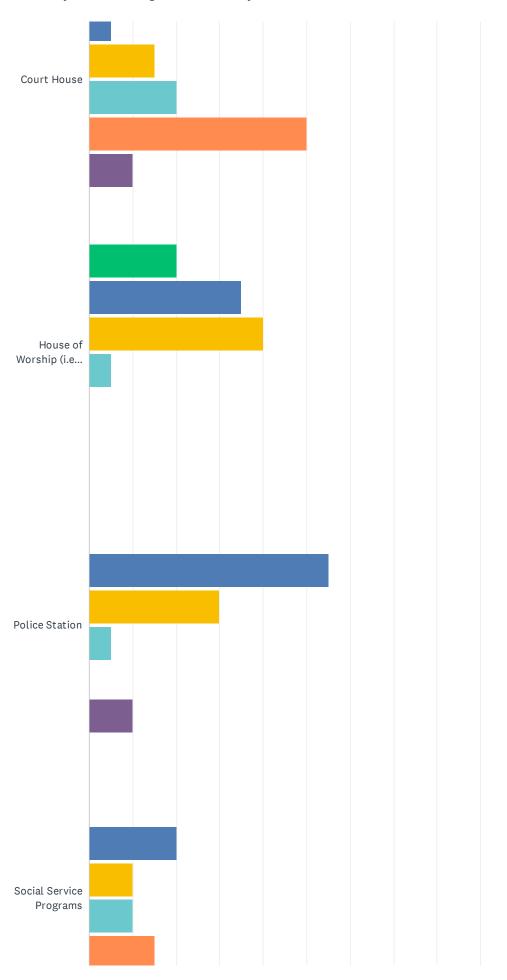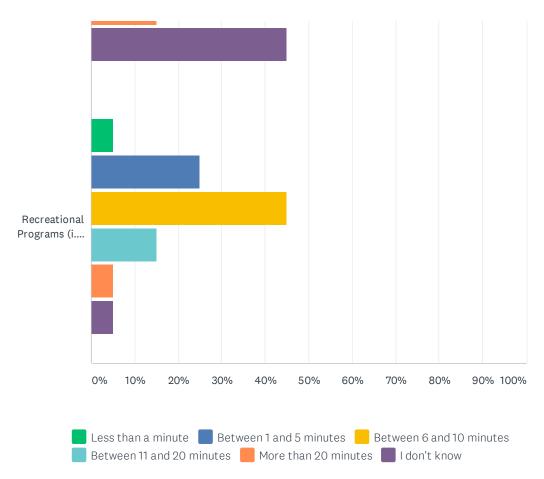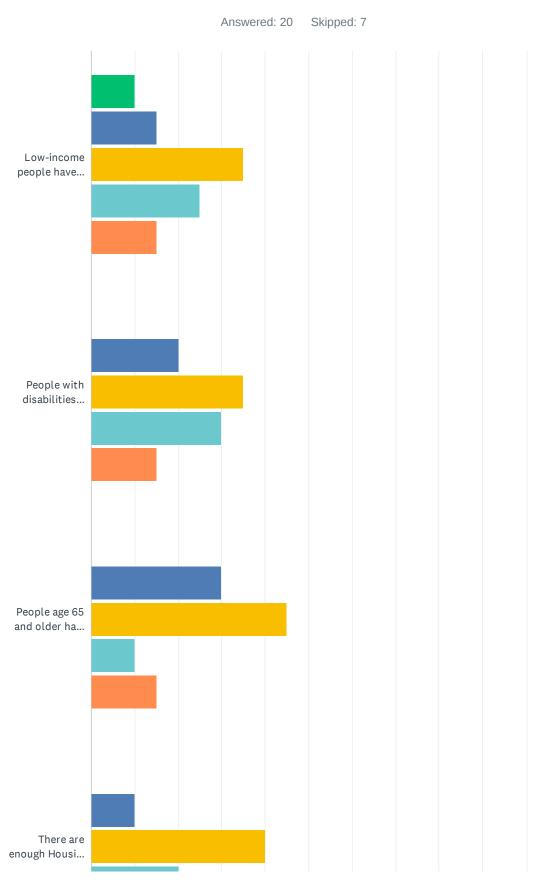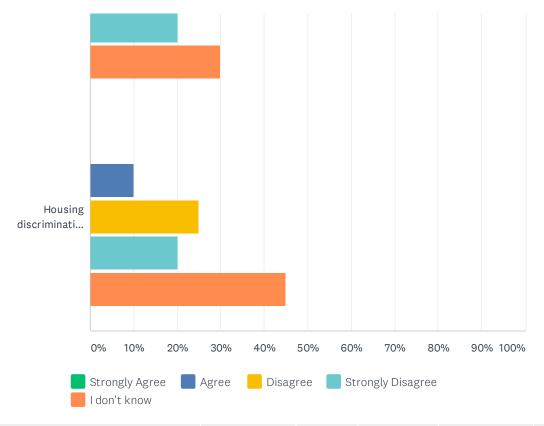
Answered: 20   Skipped: 7

Public Park

Preschool

Public School
(K-12)

Community
Center

Library

Municipal
Building

Recreational
Programs (i....

Legend:
- ■ 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

	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	15.00% 3	70.00% 14	10.00% 2	5.00% 1	0.00% 0	0.00% 0	20	2.05
Small Grocery Store	15.00% 3	60.00% 12	20.00% 4	0.00% 0	0.00% 0	5.00% 1	20	2.30
Farmers Market	15.00% 3	40.00% 8	35.00% 7	5.00% 1	0.00% 0	5.00% 1	20	2.55
Public Park	10.00% 2	40.00% 8	20.00% 4	15.00% 3	5.00% 1	10.00% 2	20	3.10
Preschool	10.53% 2	42.11% 8	21.05% 4	5.26% 1	0.00% 0	21.05% 4	19	3.26
Public School (K-12)	5.00% 1	35.00% 7	40.00% 8	10.00% 2	0.00% 0	10.00% 2	20	3.05
Private School (K-12)	0.00% 0	30.00% 6	30.00% 6	5.00% 1	0.00% 0	35.00% 7	20	4.15
College or University	0.00% 0	10.00% 2	5.00% 1	25.00% 5	45.00% 9	15.00% 3	20	5.10
Restaurant	20.00% 4	50.00% 10	25.00% 5	5.00% 1	0.00% 0	0.00% 0	20	2.15
Bank	20.00% 4	50.00% 10	25.00% 5	5.00% 1	0.00% 0	0.00% 0	20	2.15
Doctor's Office	10.00% 2	45.00% 9	30.00% 6	15.00% 3	0.00% 0	0.00% 0	20	2.50
Dentist's Office	5.00% 1	50.00% 10	25.00% 5	15.00% 3	0.00% 0	5.00% 1	20	2.75
Counseling	0.00% 0	10.00% 2	10.00% 2	10.00% 2	5.00% 1	65.00% 13	20	5.75
Pharmacy	10.00% 2	60.00% 12	30.00% 6	0.00% 0	0.00% 0	0.00% 0	20	2.20
Hospital or Emergency Care Center	10.00% 2	30.00% 6	55.00% 11	5.00% 1	0.00% 0	0.00% 0	20	2.55
Services for People with Disabilities	0.00% 0	10.00% 2	10.00% 2	0.00% 0	10.00% 2	70.00% 14	20	6.00
Services for Senior Citizens	0.00% 0	35.00% 7	35.00% 7	10.00% 2	0.00% 0	20.00% 4	20	3.55
Community Center	0.00% 0	25.00% 5	15.00% 3	5.00% 1	0.00% 0	55.00% 11	20	5.00
Library	5.00% 1	65.00% 13	30.00% 6	0.00% 0	0.00% 0	0.00% 0	20	2.25
Municipal Building	0.00% 0	45.00% 9	30.00% 6	5.00% 1	0.00% 0	20.00% 4	20	3.40
Court House	0.00% 0	5.00% 1	15.00% 3	20.00% 4	50.00% 10	10.00% 2	20	5.05
House of Worship (i.e. Church,	20.00% 4	35.00% 7	40.00% 8	5.00% 1	0.00% 0	0.00% 0	20	2.30

Synagogue, Mosque)								
Police Station	0.00% 0	55.00% 11	30.00% 6	5.00% 1	0.00% 0	10.00% 2	20	2.90
Social Service Programs	0.00% 0	20.00% 4	10.00% 2	10.00% 2	15.00% 3	45.00% 9	20	5.15
Recreational Programs (i.e. sports)	5.00% 1	25.00% 5	45.00% 9	15.00% 3	5.00% 1	5.00% 1	20	3.15
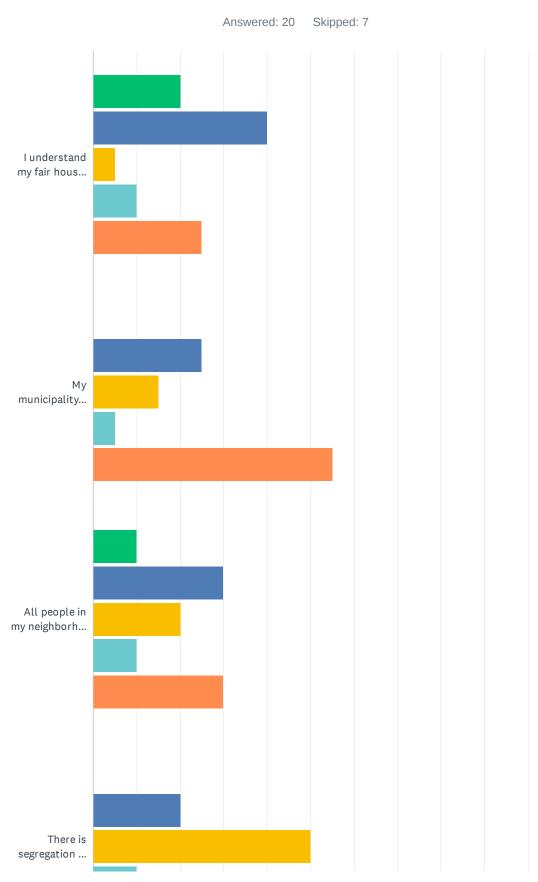
Q27 For each statement below, let us know if you strongly agree, agree, disagree, or strongly disagree.

Answered: 20 Skipped: 7
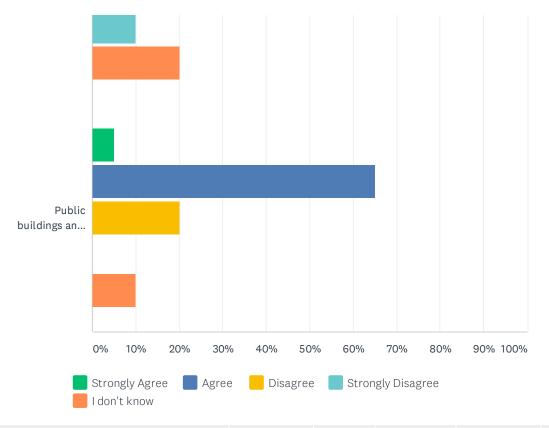
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	I DON'T KNOW	TOTAL
Low-income people have enough housing choices in my community	10.00% 2	15.00% 3	35.00% 7	25.00% 5	15.00% 3	20
People with disabilities have enough housing choices in my community	0.00% 0	20.00% 4	35.00% 7	30.00% 6	15.00% 3	20
People age 65 and older have enough housing choices in my community	0.00% 0	30.00% 6	45.00% 9	10.00% 2	15.00% 3	20
There are enough Housing Choice Vouchers (Section 8) in my community	0.00% 0	10.00% 2	40.00% 8	20.00% 4	30.00% 6	20
Housing discrimination never happens in my community	0.00% 0	10.00% 2	25.00% 5	20.00% 4	45.00% 9	20
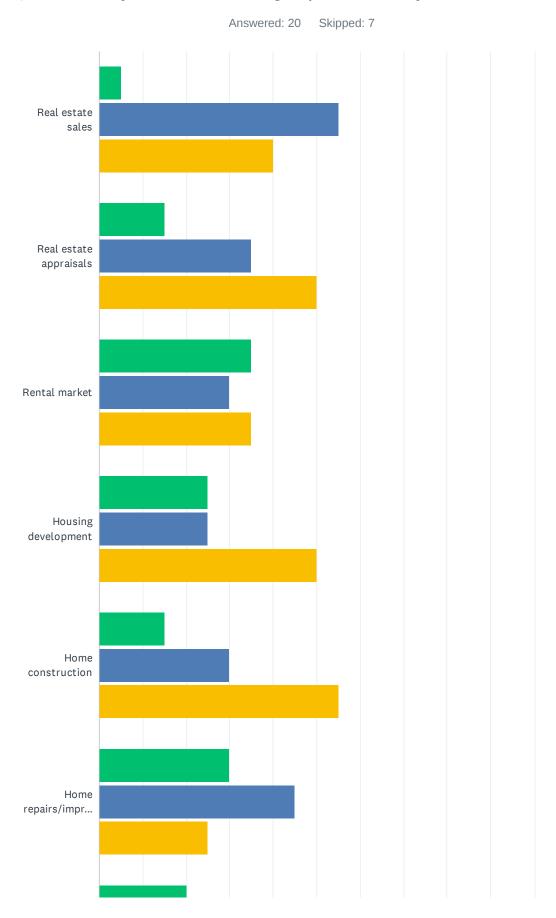
Q28 For each statement below, let us know if you strongly agree, agree, disagree, or strongly disagree.

Answered: 20   Skipped: 7

Public
buildings an...

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

- 🟩 Strongly Agree
- 🟦 Agree
- 🟨 Disagree
- 🟦 Strongly Disagree
- 🟧 I don't know
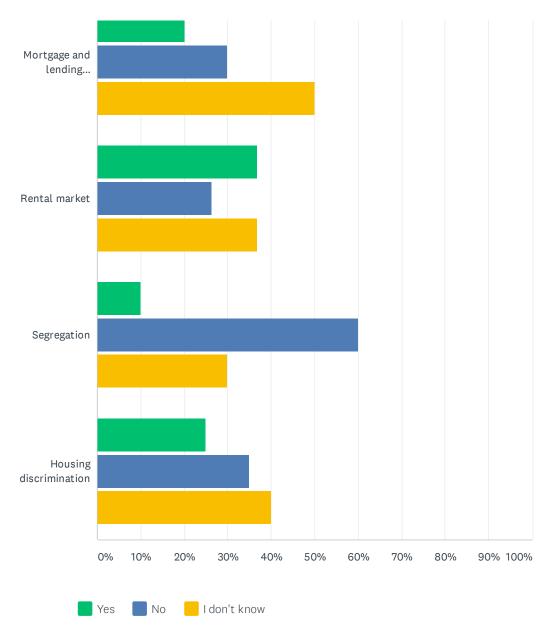
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	I DON'T KNOW	TOTAL
I understand my fair housing rights	20.00% 4	40.00% 8	5.00% 1	10.00% 2	25.00% 5	20
My municipality's housing and land use policies are fair to all people.	0.00% 0	25.00% 5	15.00% 3	5.00% 1	55.00% 11	20
All people in my neighborhood have similar access to housing, work, and other opportunities regardless of their background	10.00% 2	30.00% 6	20.00% 4	10.00% 2	30.00% 6	20
There is segregation in my community	0.00% 0	20.00% 4	50.00% 10	10.00% 2	20.00% 4	20
Public buildings and facilities in my community are accessible to people with disabilities	5.00% 1	65.00% 13	20.00% 4	0.00% 0	10.00% 2	20

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

Answered: 20   Skipped: 7

Legend: ■ Yes ■ No ■ I don't know
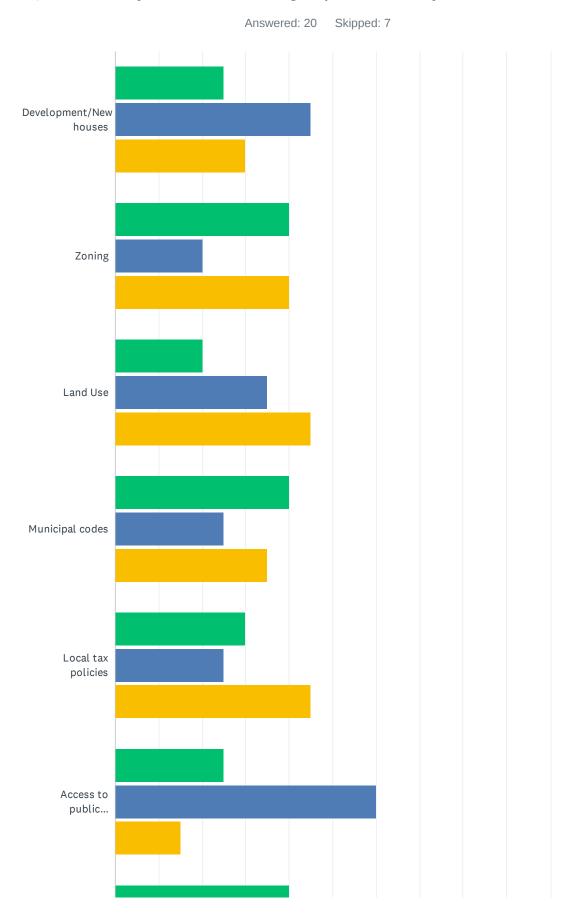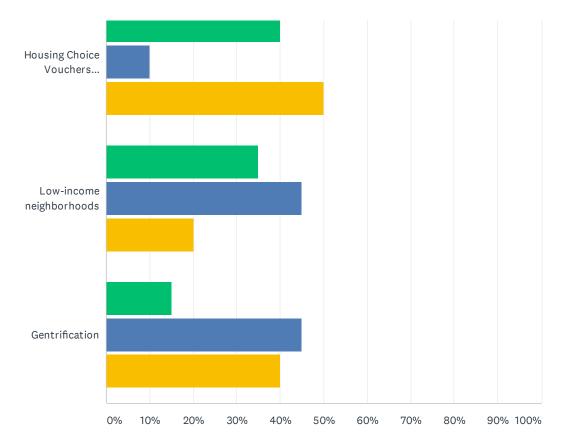
	YES	NO	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Real estate sales	5.00% 1	55.00% 11	40.00% 8	20	2.35
Real estate appraisals	15.00% 3	35.00% 7	50.00% 10	20	2.35
Rental market	35.00% 7	30.00% 6	35.00% 7	20	2.00
Housing development	25.00% 5	25.00% 5	50.00% 10	20	2.25
Home construction	15.00% 3	30.00% 6	55.00% 11	20	2.40
Home repairs/improvements	30.00% 6	45.00% 9	25.00% 5	20	1.95
Mortgage and lending industry	20.00% 4	30.00% 6	50.00% 10	20	2.30
Rental market	36.84% 7	26.32% 5	36.84% 7	19	2.00
Segregation	10.00% 2	60.00% 12	30.00% 6	20	2.20
Housing discrimination	25.00% 5	35.00% 7	40.00% 8	20	2.15

	YES	NO	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE

Q29 Are any of the following a problem in your community? (other responses)

- Borough of Berwick Landlord tenant ordinance violates fair housing for tenants
- rent is too high
- rents way too high
- there are not enough for lower income people

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

Answered: 20   Skipped: 7

	YES	**NO**	**I DON'T KNOW**	**TOTAL**	**WEIGHTED AVERAGE**
Development/New houses	25.00% 5	45.00% 9	30.00% 6	20	2.05
Zoning	40.00% 8	20.00% 4	40.00% 8	20	2.00
Land Use	20.00% 4	35.00% 7	45.00% 9	20	2.25
Municipal codes	40.00% 8	25.00% 5	35.00% 7	20	1.95
Local tax policies	30.00% 6	25.00% 5	45.00% 9	20	2.15
Access to public buildings	25.00% 5	60.00% 12	15.00% 3	20	1.90
Housing Choice Vouchers (Section 8)	40.00% 8	10.00% 2	50.00% 10	20	2.10
Low-income neighborhoods	35.00% 7	45.00% 9	20.00% 4	20	1.85
Gentrification	15.00% 3	45.00% 9	40.00% 8	20	2.25

Q30 Are any of the following a problem in your community? (other responses)

- rents too high

Q31 Tell us more about your answers above.

- I feel that there could be more housing/ apartments complex that are geared towards the younger/middle working class who may not want to own a home.
- need more low income housing
- No idea about any of this
- no ramp at police department. No one uses or likes the outside elevator.
- not enough rentals/owner for low/poor incomes. Rents have not lowered since the power plant was built here.
- Renters/Landlords are required to follow the Landlord Tenant ordinance for the Borough of Berwick. Problem is no one on Town Council understands the ordinance and they do not follow their policies. Renters/Landlords are subjected to stricter rules and regulation. Berwick Town council claims it has the right to order evictions of tenants without following its own ordinance. Landlords are forced to uphold higher standards of their property than home owners. The ordinance as it pertains to Fair housing should definitely be examined.
- there is no good low income housing in Berwick at all
- We need more affordable housing for families.
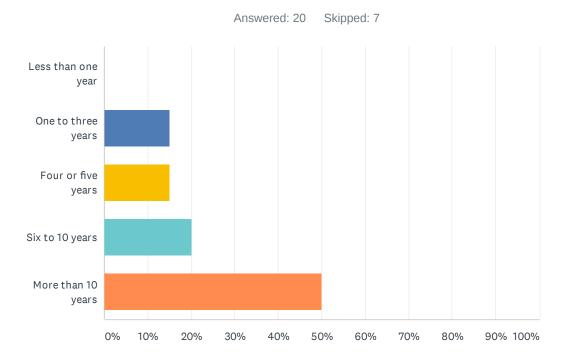
Q32 Where are you currently living?

Answered: 20   Skipped: 7

ANSWER CHOICES	RESPONSES	
Detached single family home	80.00%	16
Row or twin home	5.00%	1
Townhouse or Condo	0.00%	0
Condo	0.00%	0
Mobile Home	0.00%	0
Apartment in a house	0.00%	0
Apartment complex	15.00%	3
Shelter	0.00%	0
Hotel	0.00%	0
Other (please specify)	0.00%	0
TOTAL		20

Q33 How long have you lived in your current residence?

Answered: 20   Skipped: 7

ANSWER CHOICES	RESPONSES	
Less than one year	0.00%	0
One to three years	15.00%	3
Four or five years	15.00%	3
Six to 10 years	20.00%	4
More than 10 years	50.00%	10
TOTAL		20
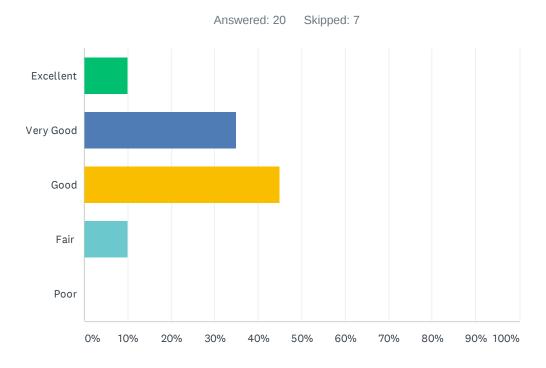
Q34 What do you like most about your home?

- all on one floor
- amenities, quiet, clean
- convenient
- Everything & the memories that have been created raising our family there!
- Good size, nice location.
- it is mine
- it was made by our choices
- it's close enough to town but away from town riff rafff
- Location
- Nice big yard and big rooms
- nobody bothers me
- one floor
- Quiet street
- ranch, off street parking, large yard
- Size
- the craftmanship of the early Victorian homes
- The location and amount of rent.
- The location is close to everything but still in a quiet neighborhood

Q35 What do you like least about your home?
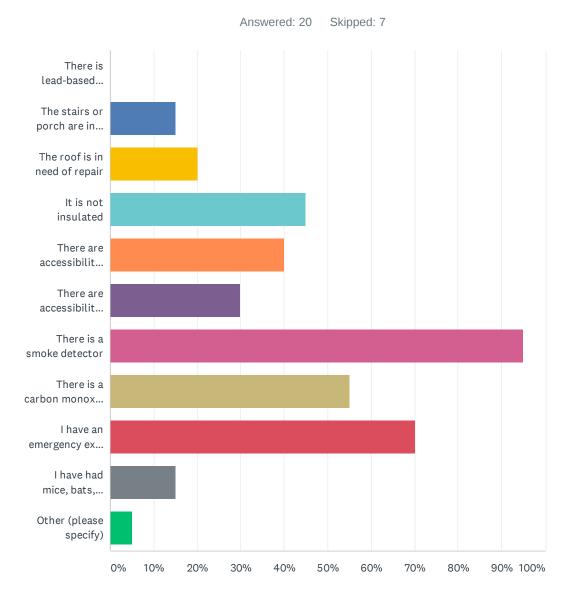
- carport far from the house
- don't always keep up with problems
- I have no problems
- insulation
- Lack of privacy/security measures
- Location
- neighbors aren't close by in case of emergency many programs aren't available to me
- no garage
- No pest control.
- No privacy
- Not having a fenced in yard.
- Now it is too large for one person
- taxes you have to pay to keep living there
- the constant up keep
- Too much traffic and some noisy neighbors
- Will need updates in near future.

Q36 How would you describe the condition of your home?

Answered: 20   Skipped: 7

ANSWER CHOICES	RESPONSES	
Excellent	10.00%	2
Very Good	35.00%	7
Good	45.00%	9
Fair	10.00%	2
Poor	0.00%	0
TOTAL		20

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

Answered: 20　　Skipped: 7
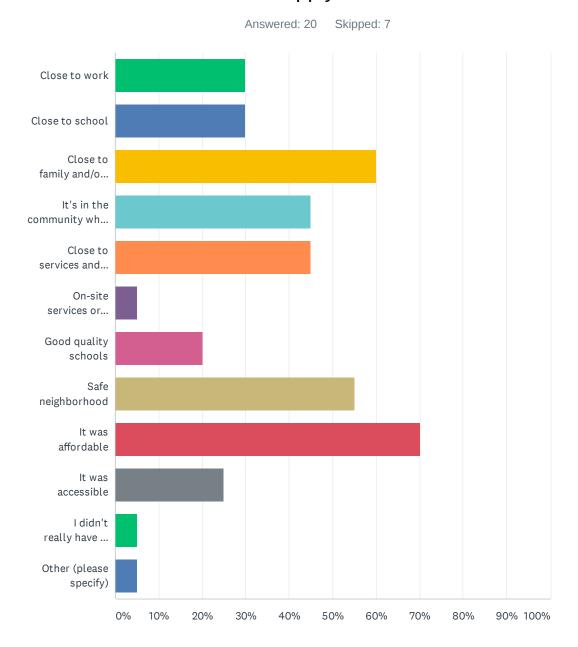
ANSWER CHOICES	RESPONSES	
There is lead-based paint inside my home	0.00%	0
The stairs or porch are in need of repair	15.00%	3
The roof is in need of repair	20.00%	4
It is not insulated	45.00%	9
There are accessibility accommodations inside my home (i.e. handrails)	40.00%	8
There are accessibility accommodations outside my home (i.e. ramp)	30.00%	6
There is a smoke detector	95.00%	19
There is a carbon monoxide detector	55.00%	11
I have an emergency exit plan for my home	70.00%	14
I have had mice, bats, roaches, or other vermin inside my home in the past year	15.00%	3
Other (please specify)	5.00%	1
Total Respondents: 20		

Q37 Check off all of the following that apply to your home. (other responses)

- Spiders and bed bugs inside my home.

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

Answered: 20   Skipped: 7
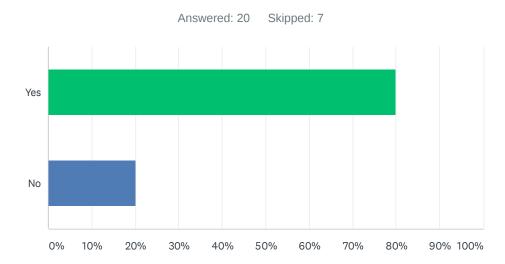
ANSWER CHOICES	RESPONSES	
Close to work	30.00%	6
Close to school	30.00%	6
Close to family and/or friends	60.00%	12
It's in the community where I grew up	45.00%	9
Close to services and shopping	45.00%	9
On-site services or amenities	5.00%	1
Good quality schools	20.00%	4
Safe neighborhood	55.00%	11
It was affordable	70.00%	14
It was accessible	25.00%	5
I didn't really have a choice	5.00%	1
Other (please specify)	5.00%	1
Total Respondents: 20		

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

- relocate from NY after retirement

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

Answered: 20   Skipped: 7
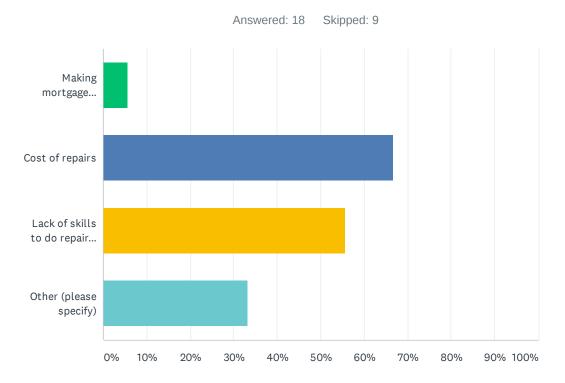
ANSWER CHOICES	RESPONSES	
Yes	80.00%	16
No	20.00%	4
TOTAL		20

Q40 Why or why not?

- because I'm satisfied with my location very much
- close to son and friends
- I can't find anything I can afford and can't afford to move again.
- I like my home
- I would love to sell and move but I cannot afford the rents for one person who is on social security
- It's home
- Location
- Not forever, but for the mean time yes. I would like more privacy and property.
- Retirement is soon & moving to a warmer climate.
- The neighborhood seems to be getting more dangerous
- there is no middle class housing. the older I become I see no possibility of moving where I don't have all maintenance

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

Answered: 18   Skipped: 9
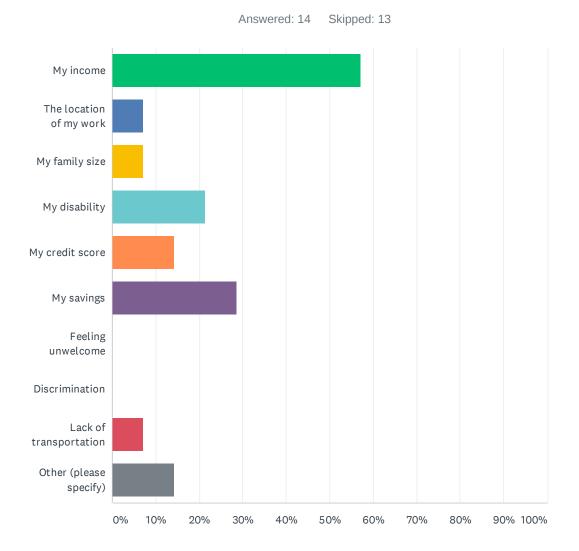
ANSWER CHOICES	RESPONSES	
Making mortgage payments	5.56%	1
Cost of repairs	66.67%	12
Lack of skills to do repairs myself	55.56%	10
Other (please specify)	33.33%	6
Total Respondents: 18		

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

- can't make repairs - maintenance must do it
- Cleaning and paying my bills.
- Finding someone to do repairs
- neighbor complaints
- No problems maintaining our home.
- too much work for an elderly woman. Too large for one person. I want to sell but where would I go, where can I afford

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

Answered: 14   Skipped: 13
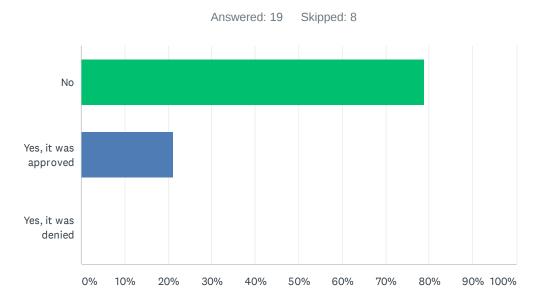
ANSWER CHOICES	RESPONSES	
My income	57.14%	8
The location of my work	7.14%	1
My family size	7.14%	1
My disability	21.43%	3
My credit score	14.29%	2
My savings	28.57%	4
Feeling unwelcome	0.00%	0
Discrimination	0.00%	0
Lack of transportation	7.14%	1
Other (please specify)	14.29%	2
Total Respondents: 14		

Q42 Which of the following have limited your housing options? Check all that apply. (other responses)
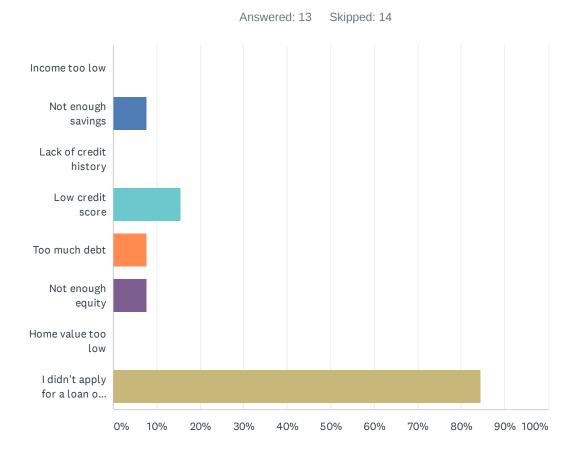
- I do not need any housing options for myself

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

Answered: 19   Skipped: 8
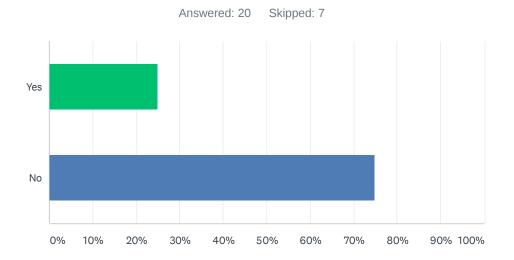
ANSWER CHOICES	RESPONSES	
No	78.95%	15
Yes, it was approved	21.05%	4
Yes, it was denied	0.00%	0
TOTAL		19

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

Answered: 13   Skipped: 14
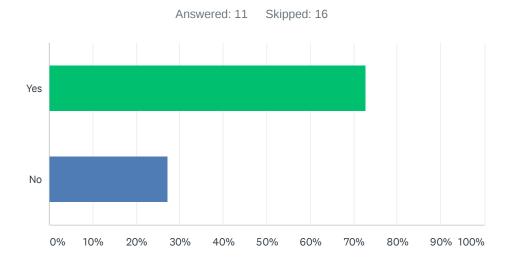
ANSWER CHOICES	RESPONSES	
Income too low	0.00%	0
Not enough savings	7.69%	1
Lack of credit history	0.00%	0
Low credit score	15.38%	2
Too much debt	7.69%	1
Not enough equity	7.69%	1
Home value too low	0.00%	0
I didn't apply for a loan or my application wasn't denied	84.62%	11
Total Respondents: 13		

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

Answered: 20   Skipped: 7
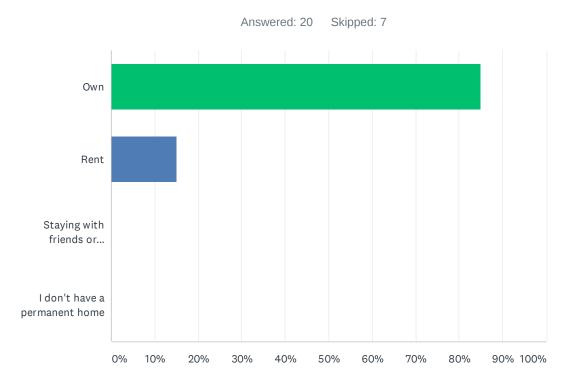
ANSWER CHOICES	RESPONSES	
Yes	25.00%	5
No	75.00%	15
TOTAL		20

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

Answered: 11   Skipped: 16
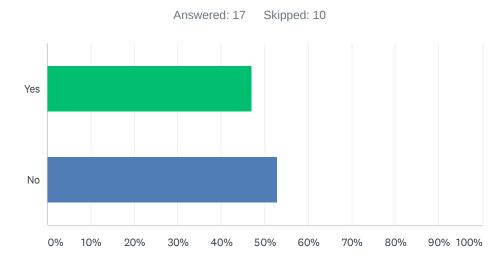
ANSWER CHOICES	RESPONSES	
Yes	72.73%	8
No	27.27%	3
TOTAL		11

Q47 Do you own or rent your home?

Answered: 20   Skipped: 7
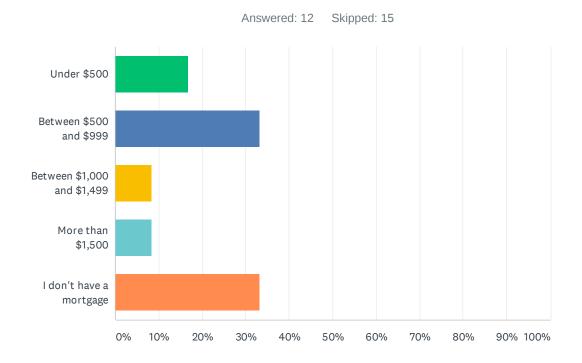
ANSWER CHOICES	RESPONSES	
Own	85.00%	17
Rent	15.00%	3
Staying with friends or family	0.00%	0
I don't have a permanent home	0.00%	0
TOTAL		20

Q48 Do you have a mortgage?

Answered: 17   Skipped: 10
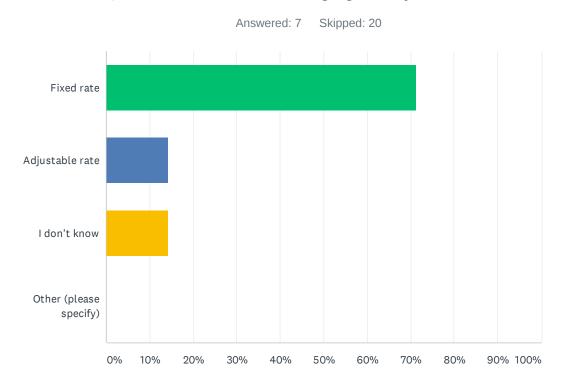
ANSWER CHOICES	RESPONSES	
Yes	47.06%	8
No	52.94%	9
TOTAL		17

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

Answered: 12   Skipped: 15
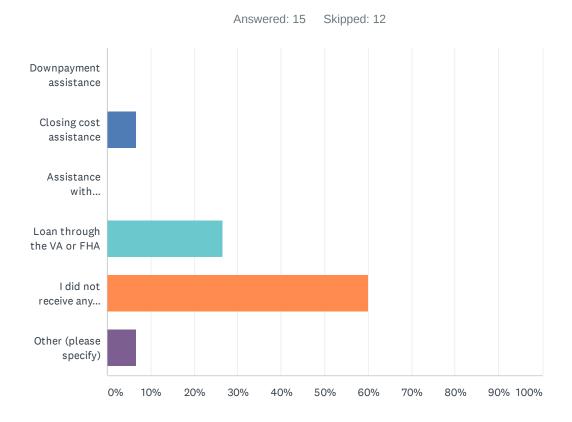
ANSWER CHOICES	RESPONSES	
Under $500	16.67%	2
Between $500 and $999	33.33%	4
Between $1,000 and $1,499	8.33%	1
More than $1,500	8.33%	1
I don't have a mortgage	33.33%	4
TOTAL		12

Q50 What kind of mortgage do you have?

Answered: 7   Skipped: 20

ANSWER CHOICES	RESPONSES	
Fixed rate	71.43%	5
Adjustable rate	14.29%	1
I don't know	14.29%	1
Other (please specify)	0.00%	0
TOTAL		7

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

Answered: 15   Skipped: 12
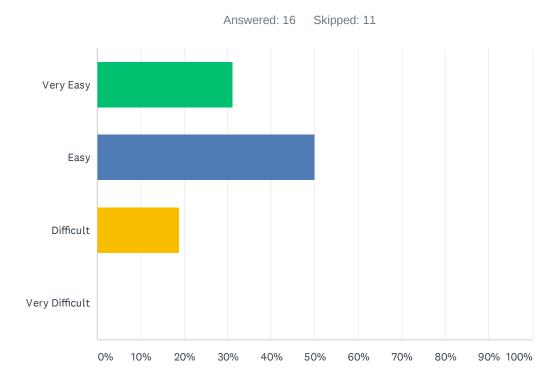
ANSWER CHOICES	RESPONSES	
Downpayment assistance	0.00%	0
Closing cost assistance	6.67%	1
Assistance with maintenance/repair issues	0.00%	0
Loan through the VA or FHA	26.67%	4
I did not receive any assistance	60.00%	9
Other (please specify)	6.67%	1
Total Respondents: 15		

Q51 What kind of assistance did you receive when you purchased your home? (other responses)
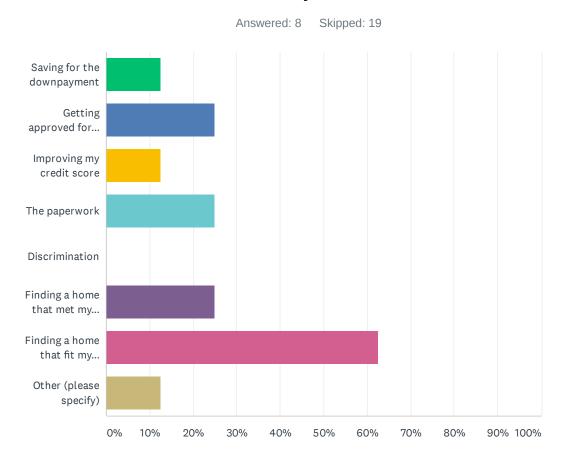
- paid cash from selling our NY house

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

Answered: 16   Skipped: 11

ANSWER CHOICES	RESPONSES	
Very Easy	31.25%	5
Easy	50.00%	8
Difficult	18.75%	3
Very Difficult	0.00%	0
TOTAL		16

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

Answered: 8   Skipped: 19
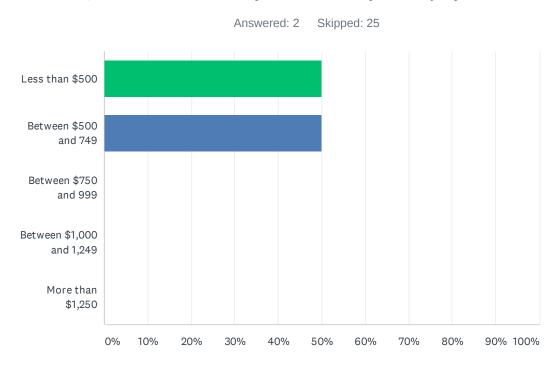
ANSWER CHOICES	RESPONSES	
Saving for the downpayment	12.50%	1
Getting approved for a mortgage	25.00%	2
Improving my credit score	12.50%	1
The paperwork	25.00%	2
Discrimination	0.00%	0
Finding a home that met my needs or my family's needs	25.00%	2
Finding a home that fit my budget	62.50%	5
Other (please specify)	12.50%	1
Total Respondents: 8		

Q53 What difficulties did you experience when purchasing your home, if any? (other responses)

- we bought land and built our house
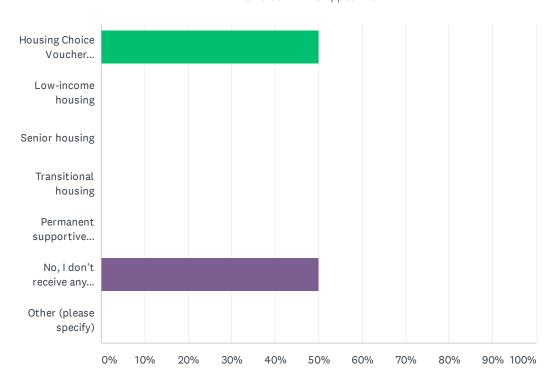
Q54 How much is your monthly rent payment?

Answered: 2   Skipped: 25

ANSWER CHOICES	RESPONSES	
Less than $500	50.00%	1
Between $500 and 749	50.00%	1
Between $750 and 999	0.00%	0
Between $1,000 and 1,249	0.00%	0
More than $1,250	0.00%	0
TOTAL		2
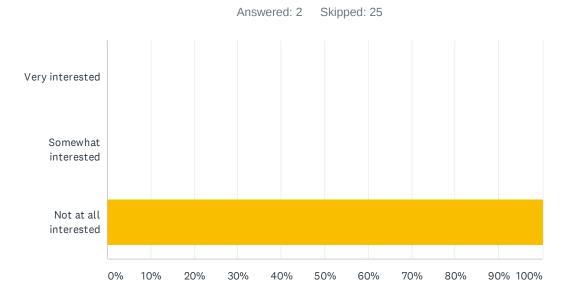
Q55 Do you receive any rental assistance?

Answered: 2   Skipped: 25

ANSWER CHOICES	RESPONSES	
Housing Choice Voucher (Section 8)	50.00%	1
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	50.00%	1
Other (please specify)	0.00%	0
TOTAL		2
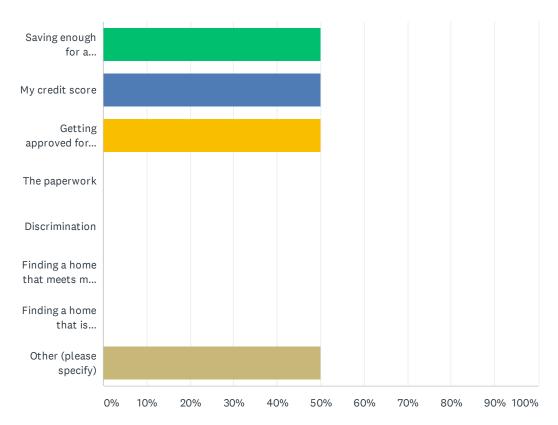
Q56 How interested are you in purchasing a home in the next five years?

Answered: 2   Skipped: 25

ANSWER CHOICES	RESPONSES	
Very interested	0.00%	0
Somewhat interested	0.00%	0
Not at all interested	100.00%	2
TOTAL		2

Q57 What barriers, if any, would make it difficult for you to purchase a home?

Answered: 2   Skipped: 25
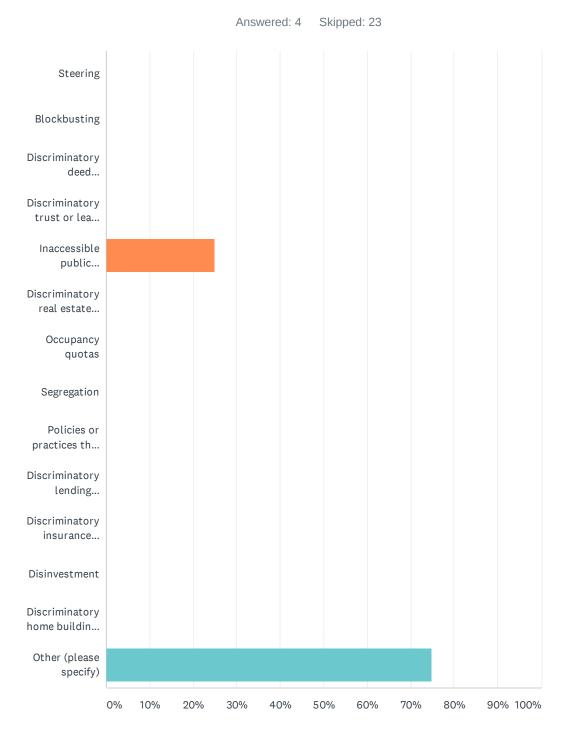
ANSWER CHOICES	RESPONSES	
Saving enough for a downpayment	50.00%	1
My credit score	50.00%	1
Getting approved for a mortgage	50.00%	1
The paperwork	0.00%	0
Discrimination	0.00%	0
Finding a home that meets my needs/the needs of my family	0.00%	0
Finding a home that is affordable	0.00%	0
Other (please specify)	50.00%	1
Total Respondents: 2		

Q57 What barriers, if any, would make it difficult for you to purchase a home? (other responses)

- age and other disabilities

Q58 Are you aware of any of the following practices or conditions in Columbia County? Check all that apply.

Answered: 4   Skipped: 23

ANSWER CHOICES	RESPONSES	
Steering	0.00%	0
Blockbusting	0.00%	0
Discriminatory deed restrictions	0.00%	0
Discriminatory trust or lease provisions	0.00%	0
Inaccessible public facilities	25.00%	1
Discriminatory real estate appraisal practices	0.00%	0
Occupancy quotas	0.00%	0
Segregation	0.00%	0
Policies or practices that prohibit fair housing choice	0.00%	0
Discriminatory lending practices	0.00%	0
Discriminatory insurance practices	0.00%	0
Disinvestment	0.00%	0
Discriminatory home building practices	0.00%	0
Other (please specify)	75.00%	3
Total Respondents: 4		
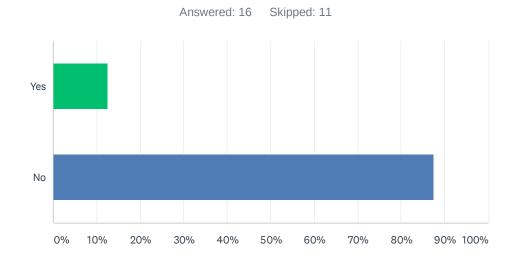
Q58 Are you aware of any of the following practices or conditions in Columbia County? Check all that apply. (other responses)

- Borough of Berwick landlord ordinance
- they will not approve low income housing

Q59 Explain your answer above.
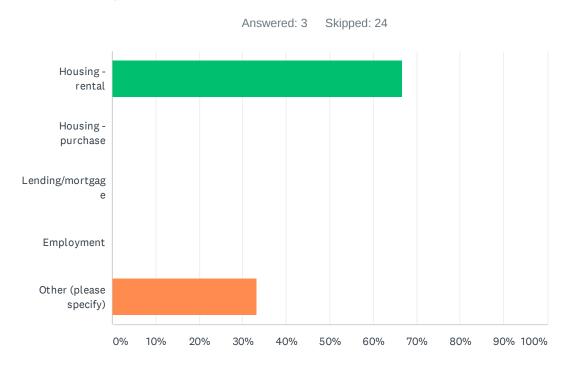
- because of what low income housing attracts
- I think this is a big city question

Q60 Are you aware of any disrimination that has occurred in the municipality where you live?

Answered: 16   Skipped: 11

ANSWER CHOICES	RESPONSES	
Yes	12.50%	2
No	87.50%	14
TOTAL		16

Q61 What kind of discrimination occurred?

Answered: 3   Skipped: 24

ANSWER CHOICES	RESPONSES	
Housing - rental	66.67%	2
Housing - purchase	0.00%	0
Lending/mortgage	0.00%	0
Employment	0.00%	0
Other (please specify)	33.33%	1
TOTAL		3
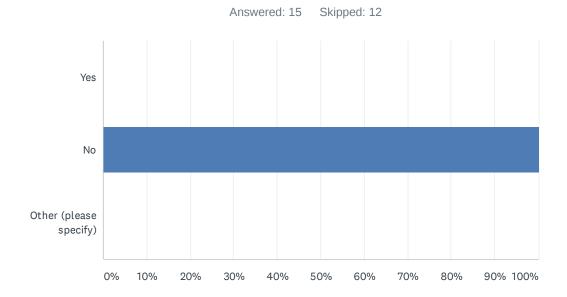
Q61 What kind of discrimination occurred? (other responses)

- n/a

Q62 Tell us about what happened.
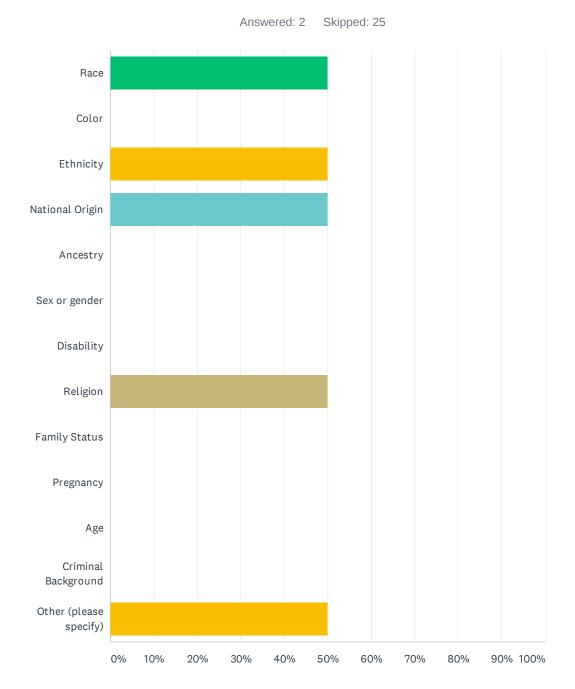
- Landlord did not want to rent to individual with disability

Q63 In the past five years, have you experienced discrimination when looking for a place to live?

Answered: 15   Skipped: 12

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	15
Other (please specify)	0.00%	0
TOTAL		15
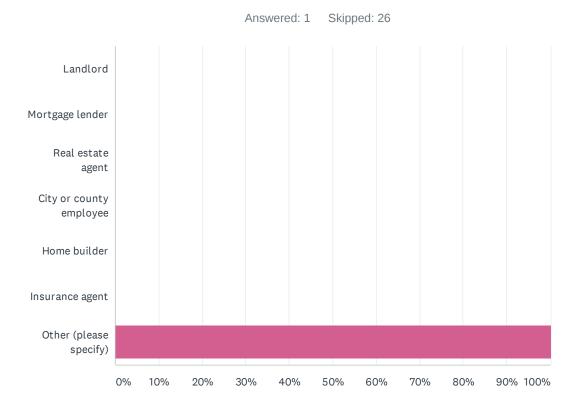
Q64 What was the basis of this discrimination?

Answered: 2   Skipped: 25

ANSWER CHOICES	RESPONSES	
Race	50.00%	1
Color	0.00%	0
Ethnicity	50.00%	1
National Origin	50.00%	1
Ancestry	0.00%	0
Sex or gender	0.00%	0
Disability	0.00%	0
Religion	50.00%	1
Family Status	0.00%	0
Pregnancy	0.00%	0
Age	0.00%	0
Criminal Background	0.00%	0
Other (please specify)	50.00%	1
Total Respondents: 2		

Q65 Who discriminated against you?

Answered: 1　　Skipped: 26

ANSWER CHOICES	RESPONSES	
Landlord	0.00%	0
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)	100.00%	1
TOTAL		1

Q63 In the past five years, have you experienced discrimination when looking for a place to live? (other responses)

No responses.

Q64 What was the basis of this discrimination? (other responses)

No responses.

Q65 Who discriminated against you? (other responses)

- n/a
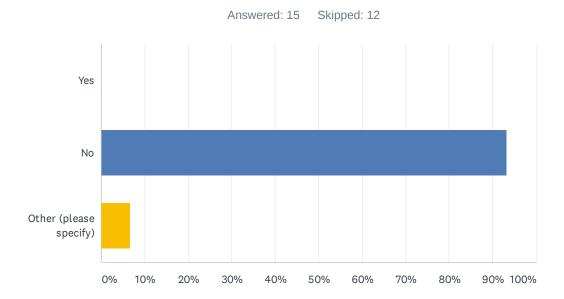
Q66 Tell us what happened.

- My situation happened at least 40 years ago. Then it was normal.

Q67 Did you report this? If so, who did you report it to? How was it resolved?

No responses.

Q68 In the past five years, have you experienced discrimination related to work or any other activity?

Answered: 15   Skipped: 12

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	93.33%	14
Other (please specify)	6.67%	1
TOTAL		15

Q68 In the past five years, have you experienced discrimination related to work or any other activity? (other responses)

- Pregnancy

Q69 Tell us what happened.

- I was treated differently once they knew I was pregnant. Supervisor wasn't happy.
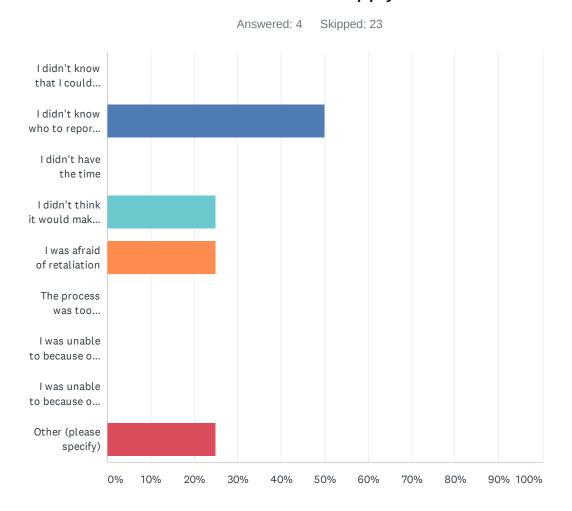
Q70 Did you report this? If so, who did you report it to? How were things resolved?

- Reported to president. Nothing was done.

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.

- Discrimination against, latinx, blacks and southeast asians is prevalent
- I have heard racial slurs, comments about families with many children and housing.
- We live in a politically conservative area. It's safe to say that all of those prejudices exist to some extent. While not fully public opinions, things are certainly said.
- yes-people hold section 8 and renters as low class citizens

Q72 If you have experienced discrimination but did not report it, why not? Check all that apply.

Answered: 4   Skipped: 23
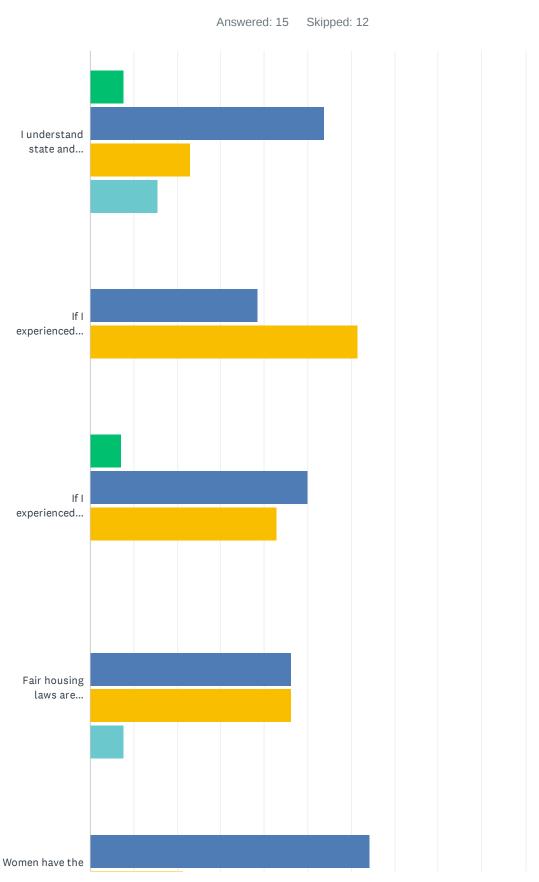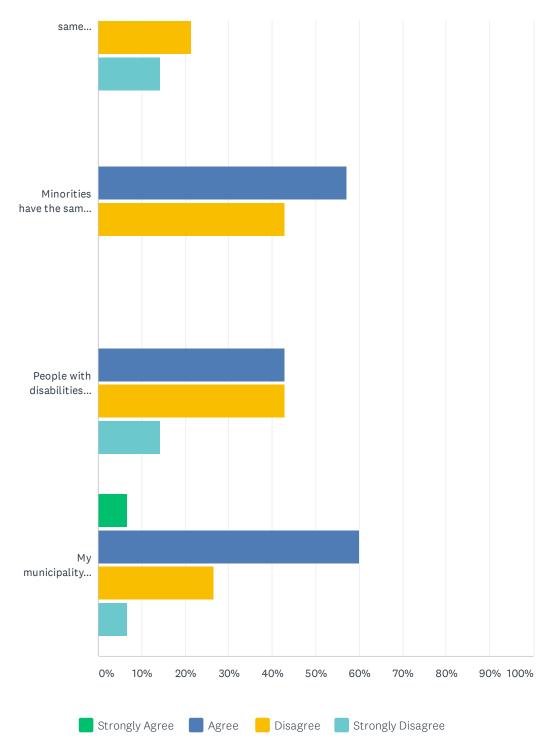
ANSWER CHOICES	RESPONSES	
I didn't know that I could report it	0.00%	0
I didn't know who to report it to	50.00%	2
I didn't have the time	0.00%	0
I didn't think it would make a difference	25.00%	1
I was afraid of retaliation	25.00%	1
The process was too complicated	0.00%	0
I was unable to because of a disability	0.00%	0
I was unable to because of a language barrier	0.00%	0
Other (please specify)	25.00%	1
Total Respondents: 4		

Q72 If you have experienced discrimination but did not report it, why not? Check all that apply. (other responses)

- na

Q73 For each of the following statements, tell us if you strongly agree, agree, disagree, or strongly disagree.

Answered: 15   Skipped: 12
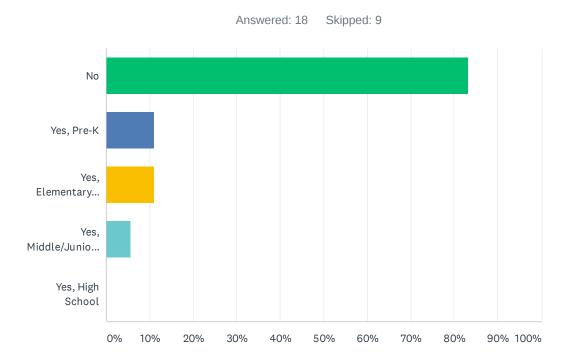
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
I understand state and federal fair housing laws.	7.69% 1	53.85% 7	23.08% 3	15.38% 2	13	2.46
If I experienced housing discrimination, I would know who to report it to.	0.00% 0	38.46% 5	61.54% 8	0.00% 0	13	2.62
If I experienced employment discrimination, I would know who to report it to.	7.14% 1	50.00% 7	42.86% 6	0.00% 0	14	2.36
Fair housing laws are enforced in my community.	0.00% 0	46.15% 6	46.15% 6	7.69% 1	13	2.62
Women have the same opportunities as men in my community.	0.00% 0	64.29% 9	21.43% 3	14.29% 2	14	2.50
Minorities have the same opportunities as non-minorities in my community.	0.00% 0	57.14% 8	42.86% 6	0.00% 0	14	2.43
People with disabilities have the same opportunities as non-disabled people in my community.	0.00% 0	42.86% 6	42.86% 6	14.29% 2	14	2.71
My municipality supports the development of affordable housing	6.67% 1	60.00% 9	26.67% 4	6.67% 1	15	2.33

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
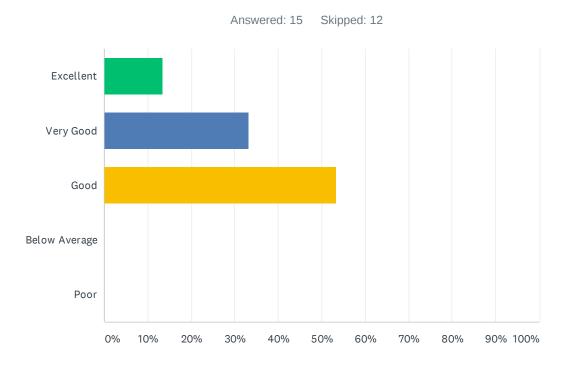
Q74 Do you have children enrolled in public school? Check all that apply.

Answered: 18   Skipped: 9

ANSWER CHOICES	RESPONSES	
No	83.33%	15
Yes, Pre-K	11.11%	2
Yes, Elementary School	11.11%	2
Yes, Middle/Junior High School	5.56%	1
Yes, High School	0.00%	0
Total Respondents: 18		
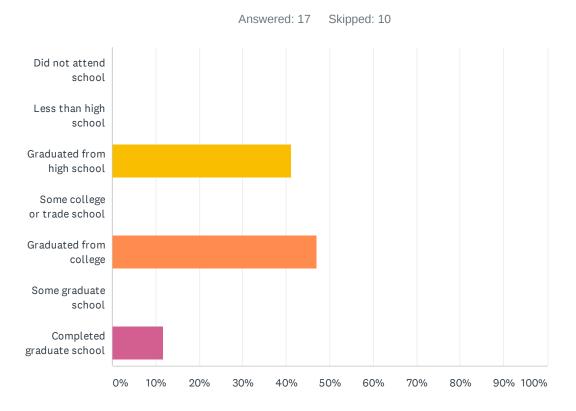
Q75 How would you describe the quality of public schools in your community?

Answered: 15   Skipped: 12
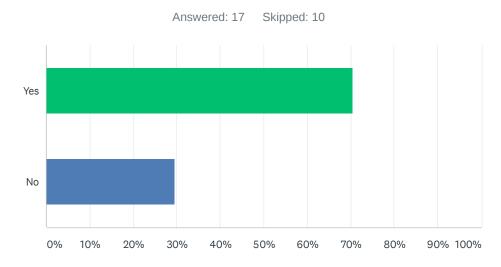
ANSWER CHOICES	RESPONSES	
Excellent	13.33%	2
Very Good	33.33%	5
Good	53.33%	8
Below Average	0.00%	0
Poor	0.00%	0
TOTAL		15

Q76 What is the highest level of education you completed?

Answered: 17   Skipped: 10

ANSWER CHOICES	RESPONSES	
Did not attend school	0.00%	0
Less than high school	0.00%	0
Graduated from high school	41.18%	7
Some college or trade school	0.00%	0
Graduated from college	47.06%	8
Some graduate school	0.00%	0
Completed graduate school	11.76%	2
TOTAL		17

Q77 Are you the head of your household?

Answered: 17   Skipped: 10

ANSWER CHOICES	RESPONSES	
Yes	70.59%	12
No	29.41%	5
TOTAL		17

Q78 How many people currently live in your household?
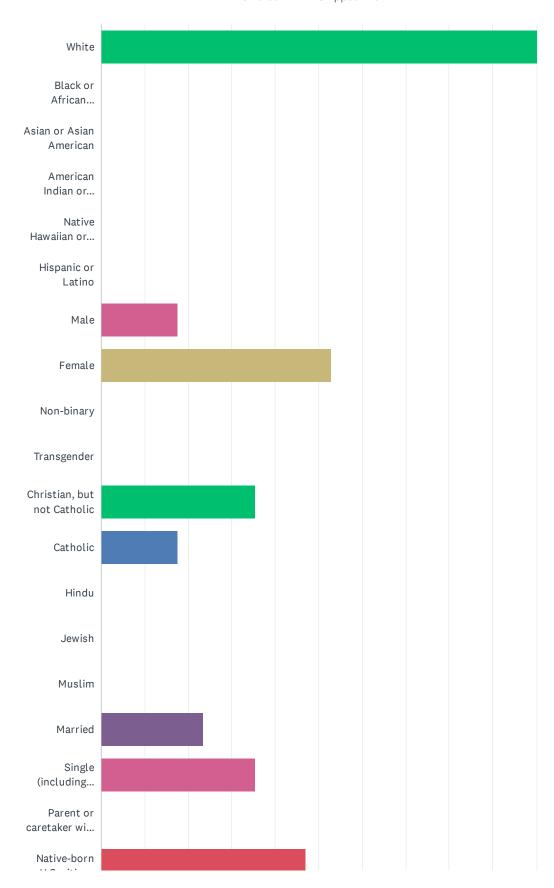
Q79 What is your approximate annual gross (before taxes) income?
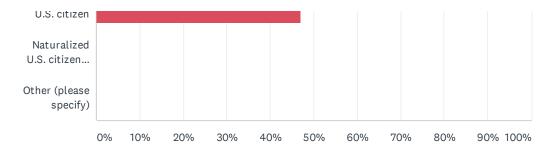
Combined responses are shown below. Responses were received from residents with a variety of levels of income.

Family Size	Income
2	--
1	$35,000
1	--
1	$32,000
2	$2,040
2	
2	
1	$12,500
4	$32,500
3	$45,000
2	$200,000
2	$80,000
5	$120,000
1	
3	$68,000

Q80 How do you identify yourself? Check all that apply.

Answered: 17 Skipped: 10
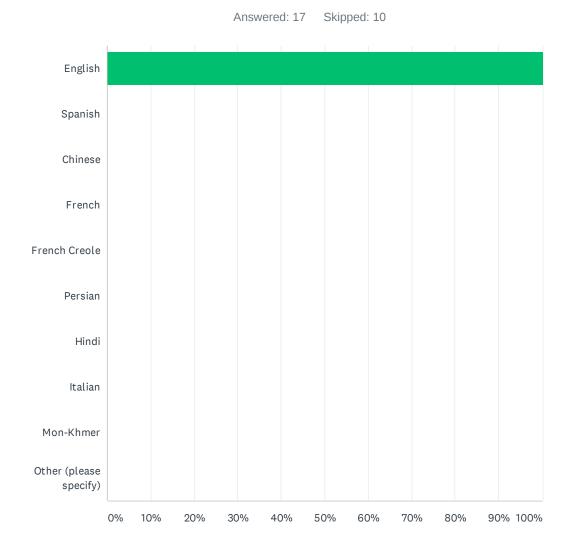
ANSWER CHOICES	RESPONSES	
White	100.00%	17
Black or African American	0.00%	0
Asian or Asian American	0.00%	0
American Indian or Alaska Native	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Hispanic or Latino	0.00%	0
Male	17.65%	3
Female	52.94%	9
Non-binary	0.00%	0
Transgender	0.00%	0
Christian, but not Catholic	35.29%	6
Catholic	17.65%	3
Hindu	0.00%	0
Jewish	0.00%	0
Muslim	0.00%	0
Married	23.53%	4
Single (including divorced, separated, widowed)	35.29%	6
Parent or caretaker with children under 18 at home	0.00%	0
Native-born U.S. citizen	47.06%	8
Naturalized U.S. citizen (born abroad)	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 17		

Q81 What languages do you and others in your household speak on a regular basis? Check all that apply.

Answered: 17   Skipped: 10

English	
Spanish	
Chinese	
French	
French Creole	
Persian	
Hindi	
Italian	
Mon-Khmer	
Other (please specify)	

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

ANSWER CHOICES	RESPONSES	
English	100.00%	17
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: 17		
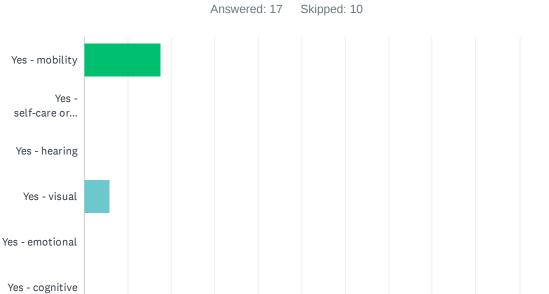
Q82 Do you have a disability?

Answered: 17   Skipped: 10
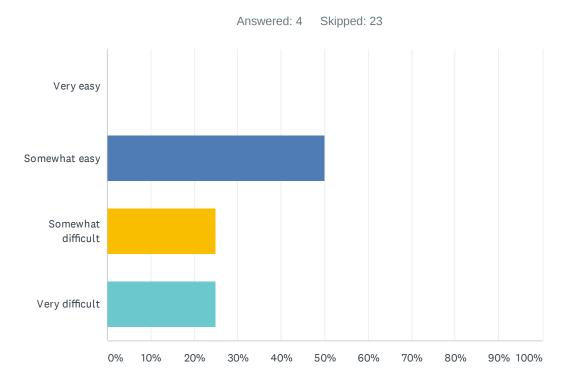
ANSWER CHOICES	RESPONSES	
Yes - mobility	17.65%	3
Yes - self-care or independence	0.00%	0
Yes - hearing	0.00%	0
Yes - visual	5.88%	1
Yes - emotional	0.00%	0
Yes - cognitive	0.00%	0
No, I don't have a disability	70.59%	12
Other (please specify)	5.88%	1
TOTAL		17

Q82 Do you have a disability? (other responses)
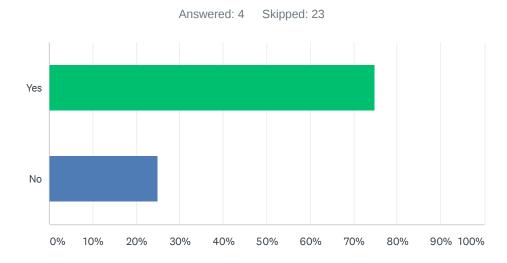
- Multiple Sclerosis, but work full time

Q83 How easy or difficult is it for you to get around your neighborhood?

Answered: 4   Skipped: 23

ANSWER CHOICES	RESPONSES	
Very easy	0.00%	0
Somewhat easy	50.00%	2
Somewhat difficult	25.00%	1
Very difficult	25.00%	1
TOTAL		4

Q84 Is your home fully accessible to you given your disability?

Answered: 4   Skipped: 23
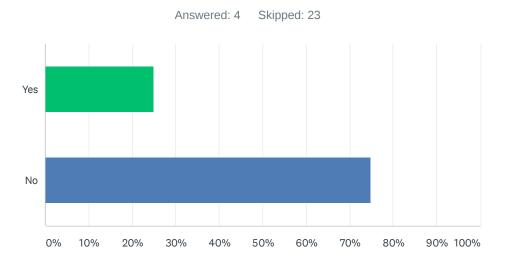
ANSWER CHOICES	RESPONSES	
Yes	75.00%	3
No	25.00%	1
TOTAL		4

Q85 Explain your answers above.
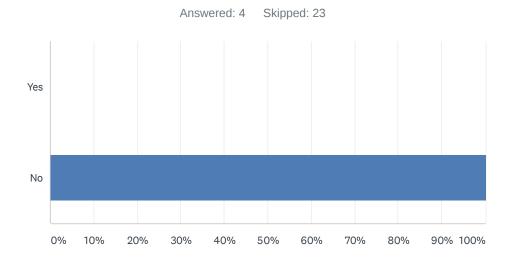
- because of my knee I have a problem walking and standing. I live alone.
- working on it

Q86 Are you aware that a person who has a disability has the right to request a housing accommodation?

Answered: 4　　　Skipped: 23

ANSWER CHOICES	RESPONSES	
Yes	25.00%	1
No	75.00%	3
TOTAL		4

Q87 Have you ever requested such an accommodation?

Answered: 4   Skipped: 23

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	4
TOTAL		4

Q88 What kind of accommodation did you request?

Answered: 0   Skipped: 27

⚠ 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		
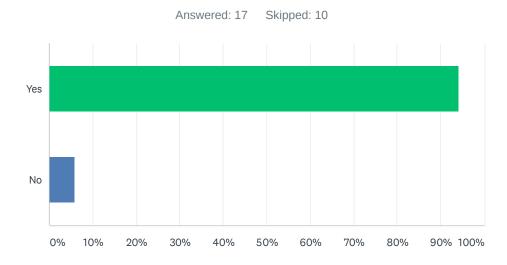
Q89 Were you satisfied with the outcome of your request?

Answered: 0   Skipped: 27

⚠ No matching responses.
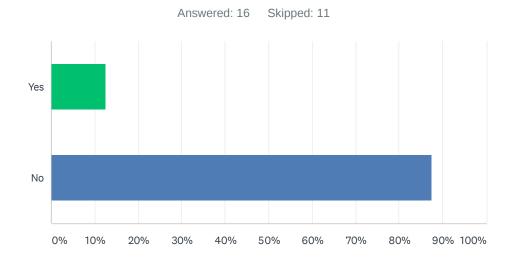
ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
TOTAL		0

Q90 Do you own or have regular access to a vehicle?

Answered: 17   Skipped: 10

ANSWER CHOICES	RESPONSES	
Yes	94.12%	16
No	5.88%	1
TOTAL		17

Q91 Do you rely on family or friends for transportation?

Answered: 16   Skipped: 11

ANSWER CHOICES	RESPONSES	
Yes	12.50%	2
No	87.50%	14
TOTAL		16

Q92 Is there anything else you would like to share?

- Having been a landlord, finding people who are respectful of the lease are rare. When tenant problems arise, the landlord/tenant rules lean toward the tenant. During the 2 to 3 months it takes to get them out the landlord has to hope damage isn't done. The landlord will lose income. At hearings, landlords are usually awarded but getting the tenant out and collecting back rent is still up to the landlord. Ultimately, the landlord loses the back rent, has to pay for repairs, clean up, and lose 2-3 months income. It's understandable that landlords are scared to rent to questionable people.
- how about bus services in town
- I have family who live in neighborhood. They do not have access to the internet so I feel like i need to be their voice of reason. They do not make a great deal of an income. They are older in age, taking care of two children. They finally found a place to live after a long time waiting that they could afford. I feel like I speak for ALOT of people when saying there needs to be some sort of affordable housing for families in our small towns, boroughs. I feel like there also needs to be a means for reliable transportation for those who need help getting to and from work in our small towns.
- I would like to suggest looking into the Landlord ordinance as it pertains to Fair Housing
- I would love help with mowing and plowing. I would request help which would allow me to stay in my current home.
- not at this time

APPENDIX B: FOCUS GROUPS

Three focus groups were held:

- Thursday, March 5th at 9 a.m.
- Thursday, March 5th at 1 p.m.
- Tuesday, March 10th at 6 p.m.

Seventy-seven (77) 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 Borough Hall.

Focus group participants were asked the following questions:

- What are the greatest housing problems and needs in the Borough?
- Are there any groups that experience specific problems related to housing or other opportunities in the Borough?
- 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 Borough?
- Is there generally support for affordable housing in the Borough? What concerns do residents, business owners, and others have about affordable housing?
- Are you aware of any practices related to discrimination in the Borough?

Sign-in sheets and notes from each focus group follow.

Borough of Berwick
Analysis of Impediments to Fair Housing Choice
Focus Group
March 5, 2020 at 9 a.m.

Name	Organization/Company
Greg Harkins	Berwick Borough
Damien Scoblink	Berwick Borough
Autumn Gueniewie	The Women's Center
Major Sheryl Hershey	The Salvation Army Berwick
Karen Verdith	Senator John Gordner
Josh Nespoli	Community Strategies Group
Holly Morrison	Central Susquehanna Community Foundation
Marc Nespoli	EXP Realty

Borough of Berwick
Analysis of Impediments to Fair Housing Choice
Focus Group
March 5, 2020 at 9 a.m.

Name	Organization/Company
Tyler Dombrosk.	SEDA - COG

Berwick Focus Group #1
Thursday, March 5th at 9 a.m.
Berwick Borough Hall

Attendees:
- Tyler Dombrowski, SEDA-COG
- Damien Scoblink, Berwick Borough
- Greg Harkins, Berwick Borough
- Autumn Grenewich, The Women's Center
- Major Sheryl Hershey, The Salvation Army Berwick
- Karen Venditti, Senator John Gordner
- Josh Nespoli, Community Strategies Group
- Holly Morrison, Central Susquehanna Community Foundation
- Marc Nespoli, EXP Realty

Facilitators:
- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:
- There is an inventory shortage; currently, there are only 39 homes for sale in Berwick
- There is a lack of middle income housing
- Existing housing stock is old
- Affordable older homes are run down and lack first floor living space
- Maintaining older homes is expensive
- There is a lot of blight; in the past 18 months, six houses have been demolished; five more are on the list to be demolished; 40 are on the list to be deemed blighted
- Homes that were ADA accessible years ago no longer meet requirements/needs; many ADA-accessible units do not meet the needs of all people with disabilities; "mobility accessible" units are needed
- Safe housing for people in recovery is needed
- Lack of affordable housing for emergency situations (i.e. people leaving domestic violence)
- It is too expensive to build without subsidy; for example, it costs $170,000 to build a 2 bedroom, 2 bath home but this is not affordable to buyer or profitable to builder
- Affordable housing needed for single parents
- Need lots with water and sewer to build
- A lot of properties will go up for judicial sale
- People are living in vacant, blighted homes with very unsafe conditions i.e. holes in walls, open burning
- There is a two year waitlist for Section 8; the only option while people are waiting for Section 8 is often trailers which can be predatory
- Section 8 tenants don't report problems - fear of retaliation

Contributing Factors:
- The population is aging
- Neighborhoods that had a lot of crime in the past are still perceived to be unsafe
- Lack of sufficient income
- Lack of credit, especially victims of domestic violence
- There are a lot of new regulations related to mobile homes
- Increase in victims of domestic violence who have disabilities

Current Initiatives:
- 29 new affordable homes were recently built in Berwick; five (5) of these are fully accessible to people with disabilities
- Borough has a HOME housing rehabilitation program but there is a very long waiting list; applications go through SEDA-COG; it is usually first come, first serve but there is some room to address emergencies

Proposed Initiatives:
- Community Health Choices (Medicaid) may be able to pay for housing rehab; the paperwork is extensive
- Land bank
- The Foundation can provide funding to support housing initiatives but that funding can only go to nonprofit organizations and government, not individuals
- Incentives to the private sector for building; the nonprofit sector can't solve the problem alone
- Cottage community

Knowledge of Discrimination:
- No reports of discrimination
- There is resistance to affordable housing; some local residents are concerned that the Borough will attract "people who don't look like us"
- Local residents resist growth because Berwick will become the place "they" will come to
- Certain neighborhoods (i.e. LaSalle Street) are perceived to be unsafe
- Some local residents resent the use of tax dollars for projects like affordable housing

Other Notes:
- The Point-in-Time count does not count unsheltered homeless because of the County is large and rural and the location of all encampments is not known
- There is resistance to growth

Borough of Berwick
Analysis of Impediments to Fair Housing Choice
Focus Group
March 5, 2020 at 1 p.m.

Name	Organization/Company
Tyler Dombrosk:	SEDA-COG
David Albertson	North Penn Legal Services
Christopher Zlobik	First Keystone Community Bank
KEVIN KRIEGER	FIRST KEYSTONE COMMUNITY BANK
Teresa Conrad	Berwick School District
Krunal Thakore	Gate House Transitional Housing and Care Center
Damren Sablik	Berwick Borough
BoB Lewis	Berwick Borough

Borough of Berwick
Analysis of Impediments to Fair Housing Choice
Focus Group
March 5, 2020 at 1 p.m.

Name	Organization/Company
Rich Kisner	Community Strategies Group
Bob Fox	MyCIL: (Center for Independent Living) – Scranton

Berwick Focus Group #2
Thursday, March 5th at 1 p.m.
Berwick Borough Hall

Attendees:
- Tyler Dombrowski, SEDA-COG
- Damien Scoblink, Berwick Borough
- Bob Lewis, Berwick Borough
- David Albertson, North Penn Legal Services
- Christopher Zlobik, First Keystone Community Bank
- Kevin Kreiger, First Keystone Community Bank
- Teresa Conrad, Berwick School District
- Krunal Thakore, Gate House Transitional Housing and Care Center
- Rich Kisner, Community Strategies Group
- Bob Fox, MyCIL (Center for Independent LIving) - Scranton

Facilitators:
- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:
- There is a lot of affordable housing but it is not "desirable"
- Housing quality is not good
- New construction can only occur with subsidy because it is not profitable
- There are two small trailer parks in Berwick, their reputation is low quality and high crime; some trailers are not insulated with holes in the floor
- People with a criminal history aren't eligible for Section 8 for five years
- More landlords are doing criminal background checks
- Lack of turnover in inventory
- Homes that are accessible to people with physical disabilities
- Evictions
- Increased need for shelter services
- 40 houses are on the demo list
- Section 8 landlords sometimes do the minimum required to pass inspection
- Section 8 tenants may not report violations of minimum quality standards because they are afraid they will be evicted
- Not enough landlords accept Section 8
- Increasing homeless students
- Banks want to help first time homebuyers but they need help finding the people

Contributing Factors:
- Generational poverty; young people at the shelter apply for SSI/SSD
- Credit history is the biggest problem for people seeking a mortgage loan
- Assistance with budgeting is needed

- People have difficulty paying utility bills; it is expensive to heat older homes; few homes in Berwick have gas hookup
- Young adults aging out of foster care
- Zoning makes creating new housing opportunities difficult i.e. no new second floor apartments downtown
- There is a lot of resistance to change; people come out to say "no" but not to say "yes"
- There is an influx of people moving to the area from larger cities
- People are moving to the area for Section 8

Current Initiatives:
- The bank analyzes applicants that are not approved
- The Gate House and CSO offer credit counseling; however, there are no HUD-approved credit counseling services in the area
- Community Strategies Group doing LIHTC program and is working to expand housing opportunities

Proposed Initiatives:
- Educate landlords about Section 8
- Raze larger, older homes to create "right size" houses
- Partnership to identify first time homebuyers and connect them with lenders
- Educate students through the school or teen center about staying in Berwick after graduation; connect them with local employers
- Local companies pay for kids to go to college
- Encourage people with disabilities to work so they are connected to the community
- Employer Assisted Housing
- Manufactured housing - cooperative community - will zoning support this?
- Cottage community

Knowledge of Discrimination:
- No reports of discrimination
- When people who are homeless seek housing, they face difficulty because of the stigma of being homeless - landlords assume they have a criminal history, mental health challenges, and/or drug problem
- Previous attempts to create transitional housing resulted in NIMBYism (15 years ago)
- There is a perception that people in need of affordable housing are from other communities and residents don't want to build for people from the 'outside'
- Certain neighborhoods are perceived to be 'less desirable,' once it starts, it snowballs
- There has been a slight increase in the Hispanic population but there hasn't been a negative response from community
- 'Communities that will succeed in the future are those that are the most diverse'

Other Notes:
- People in need of affordable housing that are unable to find it in Berwick often move to a trailer park in Briar Creek Borough and then are locked into an unaffordable financial obligation
- Making investments in smaller neighborhoods is important but subsidies are needed
- There are 413 Section 8 vouchers in the County and 400 are filled; there are always some unfilled because of turnover - this is full capacity; the wait list is about 2-3 years
- Millennials and empty nesters prefer walkable neighborhoods
- DRIVE, BIDA, and the Chamber overlap - need to work together

Borough of Berwick
Analysis of Impediments to Fair Housing Choice
Focus Group
March 10, 2020 at 6 p.m.

Name	Organization/Company
Scott Bower	Councilman
Jay Jarrell	Council
Nelson Learn	Council
Tim Burke	Mayor

Berwick Focus Group #3
Tuesday, March 10th at 6 p.m.
Berwick Borough Hall

Attendees:
- Scott Bower, Borough Council
- Jay Jarret, Borough Council
- Nelson Learn, Borough Council
- Tim Burke, Mayor
- Damien Scoblink, Borough Manager

Facilitators:
- Jessica R. Dreistadt, Hailstone Economic
- Sara Hailstone, Hailstone Economic

Housing Needs and Problems:
- Quality of housing stock is not great; older homes need a lot of upkeep
- Upper middle class isn't coming to Berwick - going to surrounding Townships
- Empty nesters don't want to buy big houses
- There are some upper level rentals but most people can't afford them
- Everything being built is for low- to moderate-income people
- It's more costly to rent than to make a mortgage payment
- A lot of out-of-town landlords; many aren't good about doing repairs
- CSG and Housing Authority have a wait list
- Many blighted properties; after ownership is transferred, new owners have a limited time to fix up the properties
- Lack of housing for people with physical disabilities
- Historical property designations - ADA exceptions
- Need more retirement homes
- People are taken advantage of through rent to own situation mostly in mobile home parks - doesn't fall under the rental ordinance; their hands are tied
- The women's shelter in Berwick doesn't provide housing to people from outside of the area but they will provide other assistance (the women's shelter in Bloomsburg will provide housing to people from outside the area)

Contributing Factors:
- Taxes are perceived to be high
- Aging population
- Low incomes
- Working poor don't qualify for housing subsidy
- Needs new industry; higher paying jobs

Current Initiatives:
- Housing Authority/CSG is very aggressive about addressing housing needs
- Using CDBG funding to remove condemned homes

Proposed Initiatives:
- None

Knowledge of Discrimination:
- None reported
- Lasalle Street still has a stigma as does 8th Street from Walnut to Fowler; 'my wife said she would live in a tent before she would live on Lasalle Street'
- Most 'problems' moved to Vine Street
- Berwick is a tolerant community
- People say 'don't bring those people' but 'those people are our people;' 'those people' are perceived to have problems with drugs
- Years ago, a local church wouldn't sell their property to be used for at-risk teen mothers
- 'It's not prejudice, it's parochialism'

Other Notes:
- Magistrates put people on payment plans; 'let them off easy'
- Williamsport is having a 'problem' with people coming from Philadelphia
- A lot of people move after tax time
- Berwick still has the reputation of being 'good hardworking people'

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 in-person 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 them, 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.

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 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 citizens 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 MyHousingSurvey.com. The survey will be available through March 13.

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 Borough of Berwick and Town of Bloomsburg will make every effort to make all programs and activities accessible to the learning, mobility, visually, hearing, language-impaired 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.

EQUAL HOUSING OPPORTUNITY

ext: 2020 ANALYSIS OF IMPEDIMENTS TO FAIR HSG

s) Published: 2/16/2020

James T Mich

worn and subscribed to before me
s __17__ day of __February__   20__20__.

Albert Lee Jensen
(Notary Public)

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL
ALBERT LEE JENSEN, Notary Public
Scott Township, Columbia County
My Commission Expires April 21, 2020

nd now, _____, 20____, I
reby certify that the advertising and publication charges
nounting to $_____ for publishing the foregoing
tice and the fee for this affidavit have been paid in full.

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.

Ad Text: 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://tinyurl.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://tinyurl.com/BloomsburgAI. 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 Furnace 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, language-impaired 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.

EQUAL HOUSING OPPORTUNITY

Sworn and subscribed to before me this __2__ day of __April__ 20 _20_.

(Notary Public)

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.

Fair Housing Public Hearing

Monday, April 6, 2020 at 7 p.m.

Berwick Borough Hall, 1800 N. Market Street

Join us to share your experience and ideas related to fair housing choice in the **Borough of Berwick.** 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.

Borough of Berwick

Analysis of Impediments to Fair Housing Choice

Public Hearing

April 6, 2020

<u>Minutes</u>

Borough Manager Damien Scoblink read the authorization allowing Council to meet video from the Pennsylvania Department of Open Records.

The meeting was called to order at 7:03 p.m. by Council President Robert Lewis and roll call was taken.

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 Borough website on May 14th and that a second public hearing will take place in June.

Comments were received from Matthew Karchner who asked about the landlord-tenant ordinance which allows the council to vote or sue to evict tenants without protection related to the Violence Against Women Act (VAWA). He also asked if it was a fair housing issue to have different processes for tenants versus homeowners. Ms. Dreistadt stated that the ordinances will be reviewed as part of this process but that recommendations are not ready to be shared at this hearing.

Mr. Dombroski asked Ms. Dreistadt and Ms. Hailstone to provide findings from the focus groups. They shared that there were issues related to housing age, housing quality, aging in place, and accessibility, among others.
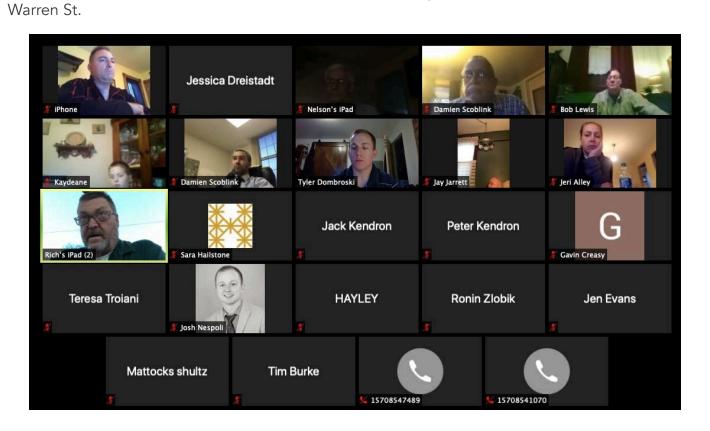
The hearing concluded at 7:24 p.m. when the meeting was turned over to Mr. Dombroski for discussion related to the Annual Action Plan.

Attendance List

April 6, 2020

Public hearing participants were asked to type their names and addresses into the chat box. Submitted information appears below.

19:14:03   From Tyler Dombroski : Tyler Dombroski - SEDA-COG

19:14:30   From Gavin Creasy : Gavin Creasy troop22

19:14:31   From Josh Nespoli : Josh Nespoli - Community Strategies Group

19:15:06   From Ronin Zlobik   to   Sara Hailstone(Privately) : Ronin Zlobik troop 22

19:15:16   From Jack Kendron : Jack Kendron 1608 Orange St. Berwick

19:15:42   From Peter Kendron   to   Sara Hailstone(Privately) : Peter Kendron, 1608 Orange St.

19:15:44   From Mattocks shultz   to   Sara Hailstone(Privately) : Mattocks Shultz. troop 22. 92 Bowers Rd.

19:15:51   From Jen Evans : Michael Evans Troop 22

19:15:56   From Gavin Creasy : Gavin Creasy troop 22 1314 west front street berwick

19:16:03   From Kaydeane : Kaydeane Boggs troop 22

19:17:04   From iPhone (2)   to   Sara Hailstone(Privately) : Melanie and Brandon Beck 226 S Warren St.

Insert advertisement for final public hearing

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