


**CITIES OF BETHLEHEM,
EASTON, ALLENTOWN, AND
NORTHAMPTON COUNTY**



**ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE**

ALLENTOWN, PA



**FOR SUBMISSION TO: THE U.S.
DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT (HUD)**



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REGIONAL PARTNERSHIP

The City of Allentown is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG), HOME Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) programs and is required to affirmatively further fair housing under Section 808 of the Fair Housing Act. To affirmatively further fair housing, the City must conduct an analysis to identify impediments to fair housing choice within the jurisdiction and take appropriate actions to overcome the effects of any impediments identified through the analysis.

The cities of Allentown, Bethlehem, and Easton, in partnership with Northampton County, are preparing a joint Analysis of Impediments to Fair Housing Choice. The partnership is recognized as the Bethlehem, Easton, Allentown, Northampton ("BEAN") Fair Housing Partnership. An Analysis of Impediments is a planning document that examines any public or private actions that have the effect of restricting housing choice, or the availability of housing, based on an individual's race, color, religion, sex, disability, familial status, or national origin.

The BEAN Fair Housing Partnership includes representatives from three (3) federal entitlement communities and three (3) local public housing authorities (PHAs) in the Lehigh Valley to identify the impediments to fair housing choice and develop strategies to address the impediments. Each participant will use the AI document to create their own unique annual Action Plan to affirmatively further fair housing.

The Analysis of Impediments to Fair Housing Choice participants are the following:

- Northampton County
- Northampton County Housing Authority
- City of Allentown
- Allentown Housing Authority
- City of Bethlehem
- City of Easton
- Easton Housing Authority

The City of Allentown last participated in a Regional Analysis to Impediments (RAI) in December of 2014 in coordination with Lehigh County and the Cities of Allentown, Bethlehem, and Easton. The AI was a regional analysis that examined a number of factors that affected housing opportunities and housing choices from the larger community perspective and how the area as a whole could collaborate on addressing barriers to fair housing choice. The majority of the past participants chose to continue the regional approach and collaborated on this AI to work together on fair housing planning, as well as improving the regional fair housing infrastructure to address fair housing issues that extend beyond jurisdictional boundaries. Lehigh County prepared its own Analysis of Impediments to Fair Housing Choice; which was completed in 2019.

The Analysis of Impediments to Fair Housing Choice fits into a larger collaborative effort between the participants to work jointly on comprehensive planning efforts. Through partnerships, the City can best achieve its housing, community and economic development goals.

Fair housing is a right. The City is committed to promoting housing choice which entails increasing free and equal access to residential housing throughout the Lehigh Valley. The City will direct federal funds to address impediments to housing choice that inhibits an individual's pursuit of personal, educational, and employment goals. If you have any questions or comments, please send them to the City's Fair Housing Designated Officer:

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Executive Summary

Northampton County, the City of Allentown, and the City of Bethlehem are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that an entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to address those impediments. HUD advises communities that the Analysis of Impediments to Fair Housing Choice should address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.

The HUD Fair Housing and Equal Opportunity (FHEO) Office advises federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the entitlement communities, as part of its Annual Action Plan, must sign certifications that the jurisdictions will affirmatively further fair housing. This means that the entitlement communities will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

During FY 2018, Northampton County requalified for entitlement status as an urban county for FYs 2019-2021. The County is comprised of thirty-eight (38) municipalities, which includes two (2) cities, nineteen (19) boroughs, and seventeen (17) townships. All jurisdictions are members of the urban county entitlement program except for the City of Bethlehem, which is a federal CDBG, HOME and ESG entitlement community. The City of Bethlehem is located in Lehigh and Northampton Counties. The City of Easton, a previous federal CDBG entitlement community, and Northampton County entered into a



cooperation agreement on 8/16/2018 that recognized the City's decision to opt in as an urban county participant. As such, the Consolidated Plan and AI is the responsibility of Northampton County and covers both entities. The City of Allentown is located in Lehigh County and is a federal CDBG, HOME, ESG, and HOPWA entitlement community.

Northampton County, Lehigh County, the City of Allentown, the City of Bethlehem, and the City of Easton previously prepared a Regional Analysis of Impediments to Fair Housing Choice in December 2014. On July 16, 2015, the U.S. Department of Housing and Urban Development (HUD) published its final rule on Affirmatively Furthering Fair Housing. This rule attempted to establish a standardized process for fair housing planning. On May 23, 2018, due to deficiencies in the requirements, information available, and public participation HUD announced the withdrawal of the AFFH Rule, eliminating the AFH Tool, and requiring communities to revert back to the preparation of an Analysis of Impediments to Fair Housing Choice (AI). This plan was prepared following HUD's Office of Fair Housing and Equal Opportunity's Fair Housing Planning Guide. Lehigh County did not participate in the BEAN partnership and prepared its own Analysis of Impediments to Fair Housing Choice in 2019.

This analysis focuses on the status and interaction of six (6) fundamental conditions within the Lehigh Valley:

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

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing.



The methodology employed to undertake this Analysis of Impediments included:

- **Research**

- Review of the 2014 Regional Analysis of Impediments to Fair Housing Choice, Zoning Ordinances, Comprehensive Plans, Five Year Consolidated Plans, Annual Action Plans, and Consolidated Annual Performance Evaluation Reports.
- Review of the Housing Authorities' Five Year and Annual PHA Plans.
- Review of the most recent demographic data for the area from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- Review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
- Review of the residential segregation data.
- Review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
- A review of the real estate and mortgage practices.
- Home mortgage foreclosure data.

- **Interviews & Meetings**
 - Meetings and interviews were conducted with various City and County Departments; Housing Authorities; community, social service, and advocacy agencies, as well as public meetings.
 - Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - Distribution by location of public and assisted housing units were analyzed and mapped.
 - The location of CDBG, HOME, ESG, and HOPWA expenditures throughout the area were analyzed.
 - Five Year Consolidated Plan Goals and Objectives were reviewed.

- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments were analyzed.

- **Citizen Participation**
 - A public survey was publicized by the various participating jurisdictions, public meetings were held, and copies of the draft AI were placed on public display to encourage citizen input.
 - The public survey was available at the following link <https://www.surveymonkey.com/s/BEANAI> from May 1, 2019 until July 31, 2019.

- **Key Findings**
 - The population in the Lehigh Valley is growing more rapidly than the Commonwealth of Pennsylvania's population growth.
 - The median age in the urban areas of the Lehigh Valley is younger than the median age in the County and Commonwealth of Pennsylvania.

- The number of households has been decreasing in the urban areas while the population is growing and the number of households in the County has been increasing more rapidly than the population increase.
- The housing stock in the Lehigh Valley is older and in need of rehabilitation.
- There are areas of minority housing concentration that correspond to areas of lower income concentration.
- There are areas of renter-occupied housing (urban areas) and owner-occupied housing (non-urban areas) concentration.
- Communication issues exist for Limited English Proficiency (LEP) persons.
- Households incomes have increased at slower rates than housing costs.
- There are restrictive zoning provisions that discourage fair housing choice.
- There is a lack of new housing construction to meet housing demand.

The Bethlehem, Easton, Allentown, Northampton ("BEAN") Fair Housing Partnership's FY 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment. The following Impediments are specific to the local jurisdictions (excluding the housing authorities which are addressed under Impediment 6):

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

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

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

Strategies: In order to meet this goal, the following actions should be undertaken:

- **1-A:** Educate residents of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Educate realtors, bankers, housing providers, and other real estate professionals of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Educate policy makers and municipal staff about the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).

- **1-D:** Support fair housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.
- **1-E:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.

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

In the Allentown-Bethlehem-Easton, PA-NJ Metro Area, over one out of every two (52.2%) renter households in the area is paying over 30% of their monthly incomes on housing costs. Nearly, one out of every three (29.5%) owner households with a mortgage is paying over 30% of their monthly income on housing costs. The number of households that are housing cost burdened significantly increases as household income decreases.

Goal: Increase the supply of decent, safe, and sanitary housing that is affordable and accessible through the new construction and rehabilitation of various types of housing, especially housing that is affordable to lower income households.

Strategies: In order to meet this goal, the following actions should be undertaken:

- **2-A:** Support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable mixed-income housing.
- **2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the area for households below 80% AMI.
- **2-C:** Support homebuyer education, training programs, and closing cost/down payment assistance to increase the number of owner-occupied housing units.
- **2-D:** Support tenant education and maintenance training programs to encourage and support healthy rental housing units.
- **2-E:** Create a landlord marketing program to encourage lower income rental housing participation.
- **2-F:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support higher loan to value ratios for minority homebuyers.

- **2-G:** Participate in the regional housing database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.
- **2-H:** Create affirmative marketing procedures that include the development of community networks to attract protected classes that are least likely to apply for new affordable housing opportunities.

- **Impediment 3: Need for Accessible Housing**

There is a lack of accessible housing units in the area as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons with disabilities.

Strategies: In order to meet this goal, the following actions should be undertaken:

- **3-A:** Promote the need for accessible and visitable housing by supporting and encouraging private developers and non-profits to develop, construct, or rehabilitate housing that is accessible to persons with disabilities.
- **3-B:** Provide financial assistance for accessibility improvements to renter-occupied and owner-occupied housing units to enable seniors and persons with disabilities to remain in their homes.
- **3-C:** Promote and enforce the ADA and Fair Housing requirements for landlords to make "reasonable accommodations" to their rental properties so are accessible to tenants.
- **3-D:** Create affirmative marketing procedures that include the development of community networks to attract persons with disabilities that are least likely to apply for new affordable housing opportunities.

- **Impediment 4: Public Policy**

The local Zoning Ordinances need additional definitions and provisions concerning Fair Housing.

Goal: Revise local Zoning Ordinances to promote the development of various types of affordable housing throughout the area.

Strategies: In order to meet this goal, the following actions should be undertaken:

- **4-A:** Revise local Zoning Ordinances to include the Lehigh Valley Planning Commission's model zoning provisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the area.
- **4-D:** Encourage LMI, minority, and protected class resident participation in the various local Boards and Commissions
- **4-E:** Specific to the County; the County will provide support, including fair housing education, to local municipalities to update their Zoning Ordinances to encourage fair housing choice.

• **Impediment 5: Regional Approach to Fair Housing**

There is a need for a regional collaborative approach to affirmatively further fair housing in the area.

Goal: Form a regional cooperative fair housing consortium to affirmatively further fair housing in the area.

Strategies: In order to meet this goal, the following actions should be undertaken:

- **5-A:** Form a regional fair housing consortium to encourage fair housing choice throughout the area.
- **5-B:** Through the regional fair housing consortium create regional fair housing activities and projects.
- **5-C:** Create a database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.
- **5-D:** Work collaboratively with affordable housing developers/providers to ensure affirmative fair marketing plans and deconcentration policies are created and implemented.
- **5-E:** Support (financially and structurally) the local housing authority to address, "Impediment 6: Housing Authority Fair Housing."

The following Impediment is specific to the local public housing authorities:

- **Impediment 6: Housing Authority Fair Housing**

There is a need to improve the knowledge and implementation of fair housing rights and responsibilities as it pertains to housing authority activities.

Goal: Improve the housing authorities' actions to affirmatively further fair housing in the area.

Strategies: In order to meet this goal, the following actions should be undertaken:

- **6-A:** Provide annual fair housing training to all housing authority employees and staff.
- **6-B:** Provide annual fair housing and landlord training to all landlords participating in their voucher program.
- **6-C:** Informational resources will be made available to housing authority residents concerning fair housing, especially reasonable accommodations.
- **6-D:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.
- **6-E:** Create a local affordable housing development corporation to develop decent, safe, and sanitary housing that is affordable and accessible.
- **6-F:** Continue to rehabilitate and modernized existing public housing units.
- **6-G:** Partner with local jurisdictions to provide residential rehabilitation funding for participation or interested voucher landlords.
- **6-H:** Continue to encourage homeownership opportunities to housing authority residents through their Family Self-Sufficiency (FSS) programs.
- **6-I:** Promote Section 3 Opportunities (jobs and training) to housing authority residents.

I. Introduction

HUD defines “fair housing choice” as:

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

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

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

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or

implementing land use policies that exclude or discriminate against persons of a protected class.

The participating entitlement communities previously prepared a Regional Analysis of Impediments to Fair Housing Choice in 2014. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the participating entitlement communities into sequence with their FY 2019-2023 Five Year Consolidated Plans. The document is designed to act as a planning tool, providing the participating entitlement communities with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the Lehigh Valley, the participating entitlement communities recognized that they must look beyond their jurisdictional boundaries and coordinate fair housing with other Lehigh Valley jurisdictions. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in the Lehigh Valley.

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II. Background Data

The Lehigh Valley is a Metropolitan Statistical Area containing the eastern Pennsylvania Counties of Carbon, Lehigh and Northampton and the western New Jersey County of Warren. The Lehigh Valley is the third most populous Metropolitan Statistical Area in the Commonwealth of Pennsylvania and the 64th most populated metropolitan area in the United States. The Lehigh Valley is named for the Lehigh River, a tributary of the Delaware River, and is designated a Pennsylvania Scenic River. The traditional bounds of the region are the Pocono Mountains to the north, the Delaware River to the east, the Berks County/Montgomery County to the southwest, and Bucks County to the south. The Lehigh Valley is located approximately 60 miles north of Philadelphia, 80 miles northeast of Harrisburg, and 90 miles west of New York City. The Lehigh Valley is known historically for its production of steel, Portland cement and apparel.

The Lehigh Valley's principal cities are Allentown, Bethlehem, and Easton. The City of Allentown is the largest city on the Lehigh Valley. The City of Allentown is located in the southeastern portion of Pennsylvania in Lehigh County and is the county seat. It is Pennsylvania's third most populous city and the 231st largest city in the United States. The City of Bethlehem is the county seat for Northampton County. The City of Easton is located west of the Delaware River and borders the State of New Jersey.

For this document, demographic, housing, economic, and social data was analyzed, including statistics from the 2000 and 2010 U.S. Census, 2009-2013 and 2013-2017 American Community Survey (ACS) Five-Year Estimates, 2009-2013 Comprehensive Housing Affordability Strategy (CHAS), Association of Religious Data, U.S. Department of Housing and Urban Development (HUD), HUD CPD Maps, HUD AFFH Tool, RealtyTrac, and the participation jurisdictions. All data sets used in the analysis are documented in the section the data is presented. This data was used to evaluate the area's community and housing characteristics as a basis for determining and identifying any existing impediments to fair housing choice.

A. Population, Race, Ethnicity, and Religion:

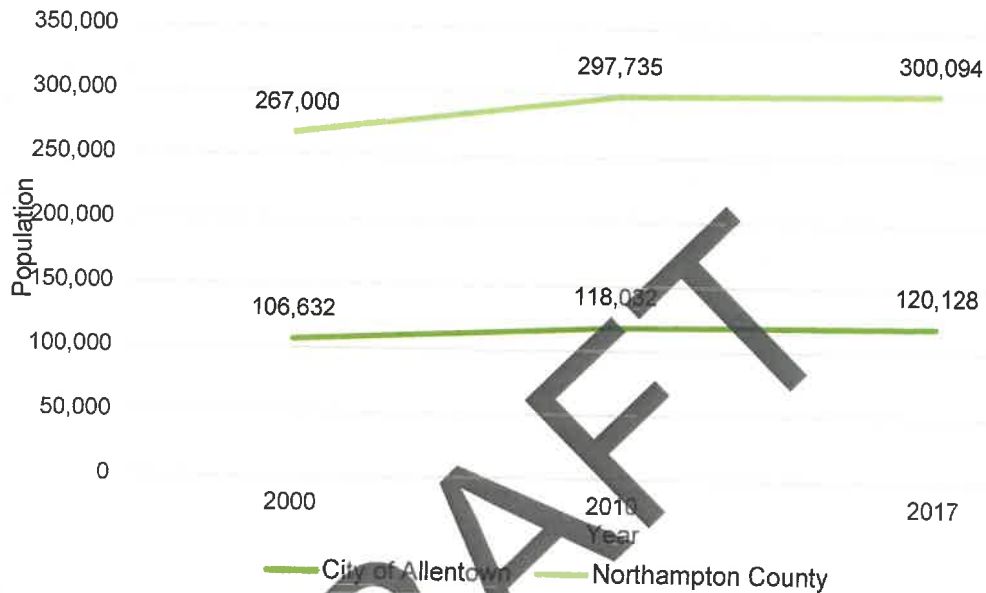
Population – Allentown

The City of Allentown's population increased from 106,632 people in 2000 to 118,032 in 2010 (an increase of 10.69%) and increased from 118,032 in 2010 to 120,128 people in 2017 (an increase of 1.78%).

Northampton County's population increased from 267,000 people in 2000 to 297,735 in 2010 (an increase of 11.51%) and increased from 297,735 in 2010 to 300,941 people in 2017 (an increase of 1.08%).

The Commonwealth of Pennsylvania's population increased from 12,281,054 people in 2000 to 12,612,705 in 2010 (an increase of 2.7%) and increased from 12,612,705 in 2010 to 12,790,505 people in 2017 (an increase of 1.41%).

Population Change for the City of Allentown



Source: 2010 U.S. Census and 2013-2017 ACS

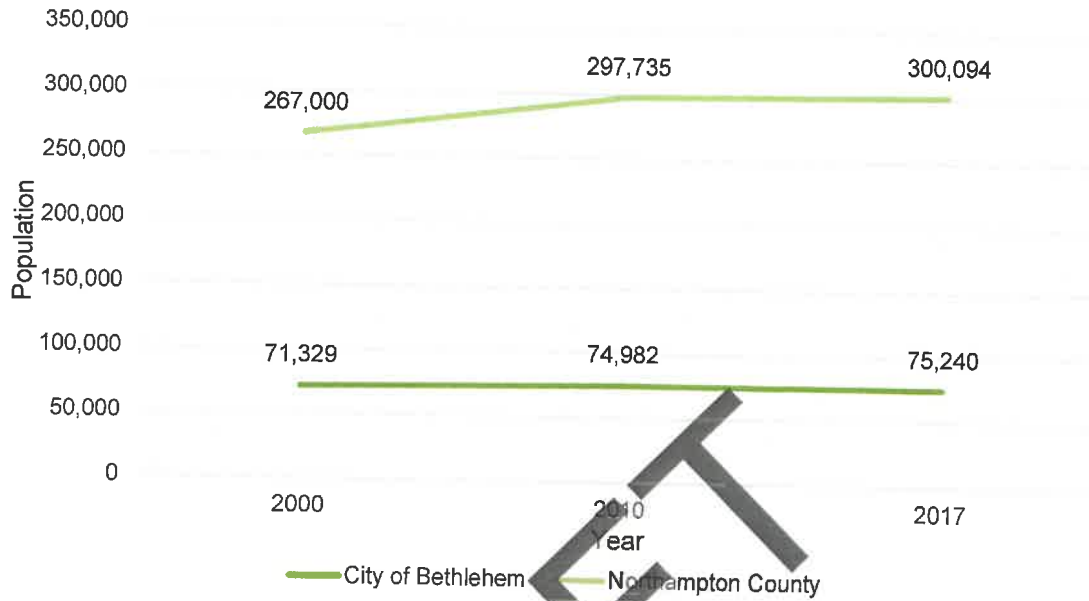
Population – Bethlehem

The City of Bethlehem's population increased from 71,329 people in 2000 to 74,982 in 2010 (an increase of 5.12%) and increased from 74,982 in 2010 to 75,240 people in 2017 (an increase of 0.34%).

Northampton County's population increased from 267,000 people in 2000 to 297,735 in 2010 (an increase of 11.51%) and increased from 297,735 in 2010 to 300,941 people in 2017 (an increase of 1.08%).

The Commonwealth of Pennsylvania's population increased from 12,281,054 people in 2000 to 12,612,705 in 2010 (an increase of 2.7%) and increased from 12,612,705 in 2010 to 12,790,505 people in 2017 (an increase of 1.41%).

Population Change for the City of Bethlehem



Source: U.S. Census Data (2000, 2010 and 2013 – 2017 ACS)

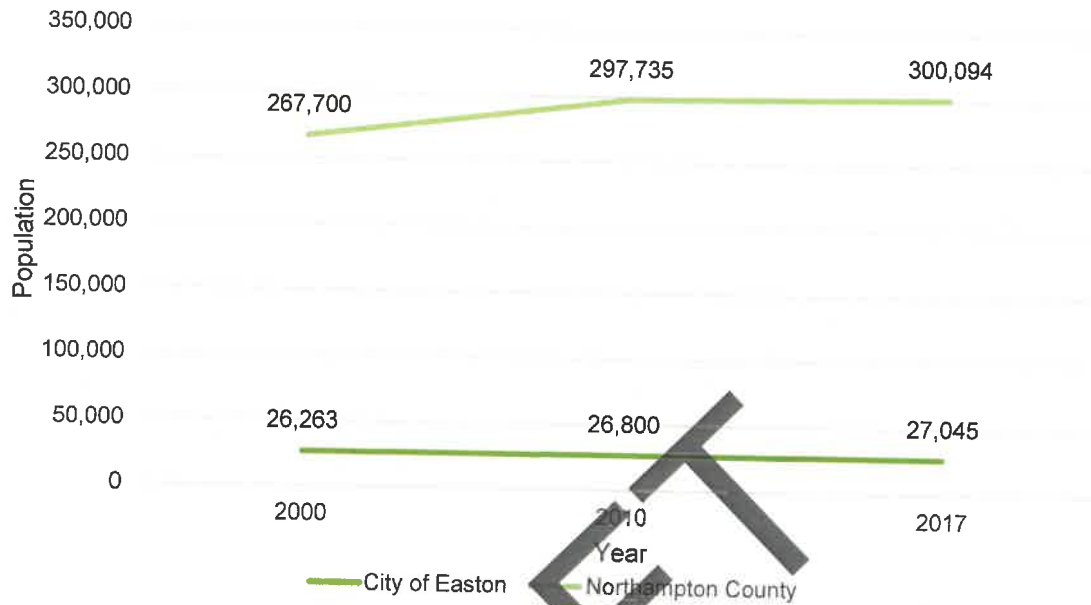
Population – Easton

The City of Easton's population increased from 26,263 people in 2000 to 26,800 in 2010 (an increase of 2.04%) and increased from 26,800 in 2010 to 27,045 people in 2017 (an increase of 0.91%).

Northampton County's population increased from 267,000 people in 2000 to 297,735 in 2010 (an increase of 11.51%) and increased from 297,735 in 2010 to 300,941 people in 2017 (an increase of 1.08%).

The Commonwealth of Pennsylvania's population increased from 12,281,054 people in 2000 to 12,612,705 in 2010 (an increase of 2.7%) and increased from 12,612,705 in 2010 to 12,790,505 people in 2017 (an increase of 1.41%).

Population Change for the City of Easton



Source: U.S. Census Data (2000, 2010 and 2013 – 2017 ACS)

Race – Allentown

The following table highlights the racial composition of the City of Allentown as shown in the 2010 U.S. Census and in 2017.

Race and Hispanic or Latino Population in the City of Allentown

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	118,032	-	120,128	-
One Race	112,119	95.0%	114,618	95.4%
White Alone	69,061	58.5%	71,112	59.2%
Black or African American Alone	14,812	12.5%	16,914	14.1%
American Indian and Alaska Native Alone	893	0.8%	558	0.5%
Asian Alone	2,542	2.2%	2,559	2.1%
Native Hawaiian and Other Pacific Islander Alone	55	0.0%	102	0.1%

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Some Other Race Alone	24,756	21.0%	23,373	19.5%
Hispanic or Latino	50,461	42.8%	60,800	50.6%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the City of Allentown in 2010 was White Alone with 69,061 residents comprising 58.5% of the population. The second most common race identified in the City of Allentown in 2010 was Some Other Race Alone with 24,756 residents comprising 21.0% of the population.

The most common race identified in the City of Allentown in 2017 was White Alone with 71,112 residents comprising 59.2% of the population. The second most common race identified in the City of Allentown in 2017 was Some Other Race Alone with 23,373 residents comprising 19.5% of the population.

It is notable that the percentage of Hispanic or Latino residents increased by 7.8% between 2010 and 2017 (50,461 persons, 42.8% in 2010 to 60,800 persons, 50.6% in 2017).

Race – Bethlehem

The following table highlights the racial composition of the City of Bethlehem as shown in the 2010 U.S. Census and in 2017.

Race and Hispanic or Latino Population in the City of Bethlehem

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	74,982	-	75,240	-
One Race	72,422	96.6%	71,212	94.6%
White Alone	57,305	76.4%	59,196	78.7%
Black or African American Alone	5,199	6.9%	5,296	7.0%
American Indian and Alaska Native Alone	259	0.3%	267	0.4%
Asian Alone	2,143	2.9%	2,219	2.9%
Native Hawaiian and Other Pacific Islander Alone	31	0.0%	0	0.0%
Some Other Race Alone	7,485	10.0%	4,234	5.6%
Hispanic or Latino	18,268	24.4%	21,455	28.5%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the City of Bethlehem in 2010 was White Alone with 57,305 residents comprising 76.4% of the population. The second most common race identified in the City of Bethlehem in 2010 was Some Other Race Alone with 7,485 residents comprising 10.0% of the population.

The most common race identified in the City of Bethlehem in 2017 was White Alone with 59,196 residents comprising 78.7% of the population. The second most common race identified in the City of Bethlehem in 2017 was Black or African American Alone with 5,296 residents comprising 7.0% of the population.

It is notable that the percentage of Hispanic or Latino residents increased by 4.1% between 2010 and 2017 (18,268 persons, 24.4% in 2010 to 21,455 persons, 28.5% in 2017).

Race – Easton

The following table highlights the racial composition of the City of Easton as shown in the 2010 U.S. Census and in 2017.

Race and Hispanic or Latino Population in the City of Easton

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	26,800	-	27,045	-
One Race	25,492	95.1%	25,125	92.9%
White Alone	17,997	67.2%	18,579	68.7%
Black or African American Alone	4,506	16.8%	4,063	15.0%
American Indian and Alaska Native Alone	106	0.4%	341	1.3%
Asian Alone	639	2.4%	879	3.3%
Native Hawaiian and Other Pacific Islander Alone	28	0.1%	29	0.1%
Some Other Race Alone	2,216	8.3%	1,234	4.6%
Hispanic or Latino	5,331	19.9%	5,873	21.7%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the City of Easton in 2010 was White Alone with 17,997 residents comprising 67.2% of the population. The second most

common race identified in the City of Easton in 2010 was Black or African American Alone with 4,506 residents comprising 16.8% of the population.

The most common race identified in the City of Easton in 2017 was White Alone with 18,579 residents comprising 68.7% of the population. The second most common race identified in the City of Easton in 2017 was Black or African American Alone with 4,063 residents comprising 15.0% of the population.

It is notable that the percentage of Hispanic or Latino residents increased by 1.8% between 2010 and 2017 (5,331 persons, 19.9% in 2010 to 5,873 persons, 21.7% in 2017).

Race – Northampton

The following table highlights the racial composition of the County of Northampton as shown in the 2010 U.S. Census and in 2017.

Race and Hispanic or Latino Population in the County of Northampton

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	297,735		300,941	-
One Race	291,080	97.8%	291,302	96.8%
White Alone	256,895	86.3%	259,314	86.2%
Black or African American Alone	14,986	5.0%	16,204	5.4%
American Indian and Alaska Native Alone	609	0.2%	1,100	0.4%
Asian Alone	7,203	2.4%	8,328	2.8%
Native Hawaiian and Other Pacific Islander Alone	98	0.0%	53	0.0%
Some other race Alone	11,289	3.8%	6,303	2.1%
Hispanic or Latino	31,179	10.5%	37,343	12.4%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the County of Northampton in 2010 was White Alone with 256,895 residents comprising 86.3% of the population. The second most common race identified in the County of Northampton in 2010 was Black or African American Alone with 14,986 residents comprising 5.0% of the population.

The most common race identified in the County of Northampton in 2017 was White Alone with 259,314 residents comprising 86.2% of the population. The second most common race identified in the County of Northampton in 2010 was Black or African American Alone with 16,204 residents comprising of 5.4% of the population.

It is notable that the percentage of Hispanic or Latino residents increased by 1.9% between 2010 and 2017 (31,179 persons, 10.5% in 2010 to 37,343 persons, 12.4% in 2017).

Ethnicity – Allentown

The following table highlights the ethnicities of Allentown residents as of 2010 and 2017.

Ethnicity and Ancestry in the City of Allentown

Ancestry	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Population	116,398	-	120,128	-
Afghan	0	0.0%	0	0.0%
Albanian	125	0.1%	20	0.0%
Alsatian	9	0.0%	0	0.0%
American	3,325	2.9%	3,029	2.5%
Arab	3,073	2.6%	3,698	3.1%
Armenian	15	0.0%	50	0.0%
Assyrian/Chaldean/Syriac	20	0.0%	8	0.0%
Australian	120	0.1%	20	0.0%
Austrian	1,440	1.2%	981	0.8%
Basque	0	0.0%	0	0.0%
Belgian	20	0.0%	16	0.0%
Brazilian	43	0.0%	164	0.1%
British	217	0.2%	224	0.2%
Bulgarian	47	0.0%	9	0.0%
Cajun	0	0.0%	0	0.0%

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Canadian	64	0.1%	82	0.1%
Carpatho Rusyn	0	0.0%	0	0.0%
Celtic	0	0.0%	0	0.0%
Croatian	24	0.0%	38	0.0%
Cypriot	0	0.0%	0	0.0%
Czech	163	0.1%	151	0.1%
Czechoslovakian	338	0.3%	137	0.1%
Danish	57	0.0%	38	0.0%
Dutch	2,721	2.3%	1,452	1.2%
Eastern European	110	0.1%	171	0.1%
English	4,215	3.6%	2,436	2.0%
Estonian	0	0.0%	10	0.0%
European	264	0.2%	263	0.2%
Finnish	15	0.0%	17	0.0%
French (except Basque)	1,293	1.1%	1,057	0.9%
French Canadian	185	0.2%	177	0.1%
German	20,029	17.2%	14,238	11.9%
German Russian	0	0.0%	0	0.0%
Greek	573	0.5%	270	0.2%
Guyanese	79	0.1%	88	0.1%
Hungarian	1,829	1.6%	1,073	0.9%
Icelander	0	0.0%	0	0.0%
Iranian	56	0.0%	76	0.1%
Irish	8,860	7.6%	7,652	6.4%
Israeli	0	0.0%	10	0.0%
Italian	7,606	6.5%	5,397	4.5%
Latvian	0	0.0%	12	0.0%
Lithuanian	232	0.2%	323	0.3%
Luxemburger	11	0.0%	0	0.0%

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Macedonian	19	0.0%	0	0.0%
Maltese	0	0.0%	7	0.0%
New Zealander	0	0.0%	0	0.0%
Northern European	38	0.0%	8	0.0%
Norwegian	141	0.1%	68	0.1%
Pennsylvania German	4,292	3.7%	2,955	2.5%
Polish	3,566	3.1%	2,278	1.9%
Portuguese	136	0.1%	193	0.2%
Romanian	147	0.1%	72	0.1%
Russian	919	0.8%	781	0.7%
Scandinavian	1	0.0%	76	0.1%
Scotch-Irish	913	0.8%	243	0.2%
Scottish	970	0.8%	564	0.5%
Serbian	24	0.0%	0	0.0%
Slavic	13	0.0%	14	0.0%
Slovak	1,543	1.3%	1,366	1.1%
Slovene	78	0.1%	9	0.0%
Soviet Union	10	0.0%	0	0.0%
Subsaharan African	562	0.5%	1,075	0.9%
Swedish	502	0.4%	257	0.2%
Swiss	242	0.2%	144	0.1%
Turkish	53	0.0%	71	0.1%
Ukrainian	1,122	1.0%	784	0.7%
Welsh	1,050	0.9%	821	0.7%
West Indian (except Hispanic groups)	1,333	1.1%	1,736	1.4%
Yugoslavian	25	0.0%	22	0.0%
Other groups	56,336	48.4%	72,011	59.9%
Unclassified or not reported	8,417	7.2%	11,919	9.9%

Source: 2006-2010 ACS and 2013-2017 ACS

The most common specific ancestral group identified in the City of Allentown in 2010 was “German” with 20,029 residents comprising 17.2% of the population. The second most common specific ancestral group identified in the City of Allentown in 2010 was “Irish” with 8,860 residents comprising 7.6% of the population.

The most common specific ancestral group identified in the City of Allentown in 2017 was “German” with 14,238 residents comprising 11.9% of the population. The second most common specific ancestral group identified in the City of Allentown 2017 was “Irish” with 7,652 residents comprising 6.4% of the population.

The majority of respondents identified as, “Other Groups” and “Unclassified or Not Reported.” This classification accounted for 55.6% of the population in 2010 and 69.8% in 2017. The only notable change in proportional representation of the ancestral groups in the City of Allentown from 2010 to 2017 was the 5.3% decrease in the proportion of residents who identify as German (20,029 persons, or 17.2% in 2010 to 14,238 persons, or 11.9% in 2017).

Ethnicity – Bethlehem

The following table highlights the ethnicities of Bethlehem residents as of 2010 and 2017.

Ethnicity and Ancestry in the City of Bethlehem

Ancestry	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Population	74,752	-	75,240	-
Afghan	103	0.1%	0	0.0%
Albanian	0	0.0%	45	0.1%
Alsatian	0	0.0%	29	0.0%
American	1,759	2.4%	3,687	4.9%
Arab	564	0.8%	697	0.9%
Armenian	21	0.0%	37	0.0%
Assyrian/Chaldean/Syriac	8	0.0%	0	0.0%
Australian	9	0.0%	22	0.0%
Austrian	783	1.0%	482	0.6%

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Basque	12	0.0%	11	0.0%
Belgian	14	0.0%	26	0.0%
Brazilian	39	0.1%	192	0.3%
British	446	0.6%	283	0.4%
Bulgarian	10	0.0%	23	0.0%
Cajun	0	0.0%	0	0.0%
Canadian	147	0.2%	100	0.1%
Carpatho Rusyn	13	0.0%	0	0.0%
Celtic	11	0.0%	9	0.0%
Croatian	75	0.1%	169	0.2%
Cypriot	0	0.0%	0	0.0%
Czech	415	0.6%	211	0.3%
Czechoslovakian	166	0.2%	120	0.2%
Danish	97	0.1%	113	0.2%
Dutch	1,828	2.4%	1,343	1.8%
Eastern European	103	0.1%	157	0.2%
English	4,562	6.1%	3,922	5.2%
Estonian	0	0.0%	26	0.0%
European	487	0.7%	472	0.6%
Finnish	29	0.0%	74	0.1%
French (except Basque)	1,480	2.0%	1,129	1.5%
French Canadian	86	0.1%	136	0.2%
German	16,986	22.7%	15,111	20.1%
German Russian	0	0.0%	0	0.0%
Greek	657	0.9%	798	1.1%
Guyanese	173	0.2%	9	0.0%
Hungarian	3,458	4.6%	2,079	2.8%
Icelander	0	0.0%	0	0.0%
Iranian	64	0.1%	65	0.1%

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Irish	10,563	14.1%	8,904	11.8%
Israeli	0	0.0%	44	0.1%
Italian	8,252	11.0%	7,438	9.9%
Latvian	8	0.0%	23	0.0%
Lithuanian	430	0.6%	270	0.4%
Luxemburger	0	0.0%	0	0.0%
Macedonian	16	0.0%	6	0.0%
Maltese	0	0.0%	11	0.0%
New Zealander	14	0.0%	0	0.0%
Northern European	0	0.0%	30	0.0%
Norwegian	232	0.3%	174	0.2%
Pennsylvania German	2,599	3.5%	1,574	2.1%
Polish	3,725	5.0%	3,363	4.5%
Portuguese	625	0.8%	623	0.8%
Romanian	76	0.1%	34	0.0%
Russian	1,042	1.4%	773	1.0%
Scandinavian	22	0.0%	85	0.1%
Scotch-Irish	935	1.3%	452	0.6%
Scottish	1,079	1.4%	733	1.0%
Serbian	43	0.1%	100	0.1%
Slavic	80	0.1%	56	0.1%
Slovak	2,574	3.4%	2,032	2.7%
Slovene	316	0.4%	177	0.2%
Soviet Union	0	0.0%	0	0.0%
Subsaharan African	413	0.6%	601	0.8%
Swedish	556	0.7%	555	0.7%
Swiss	285	0.4%	208	0.3%
Turkish	184	0.2%	328	0.4%
Ukrainian	864	1.2%	734	1.0%

BEAN Fair Housing Partnership

Welsh	1,433	1.9%	996	1.3%
West Indian (except Hispanic groups)	428	0.6%	738	1.0%
Yugoslavian	63	0.1%	0	0.0%
Other groups	23,637	31.6%	27,753	36.9%
Unclassified or not reported	5,152	6.9%	8,310	11.0%

Source: 2006-2010 ACS and 2013-2017 ACS

The most common specific ancestral group identified in the City of Bethlehem in 2010 was "German" with 16,986 residents comprising of 22.7% of the population. The second most common specific ancestral group identified in the City of Bethlehem in 2010 was "Irish" with 10,583 residents comprising of 14.1% of the population.

The most common specific ancestral group identified in the City of Bethlehem in 2017 was "German" with 15,111 residents comprising of 20.1% of the population. The second most common specific ancestral group identified in the City of Bethlehem 2017 was "Irish" with 8,904 residents comprising of 11.8% of the population.

The majority of respondents identified as "Other Groups" and "Unclassified or Not Reported." This classification accounted for 38.5% of the population in 2010 and 47.9% in 2017. There was not any change in proportional representation in the City of Bethlehem from 2010 to 2017 that was larger than 5.0 percentage points.

Ethnicity – Easton

The following table highlights the ethnicities of Easton residents as of 2010 and 2017.

Ethnicity and Ancestry in the City of Easton

Ancestry	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Population	26,902	-	27,045	-
Afghan	0	0.0%	0	0.0%
Albanian	0	0.0%	0	0.0%
Alsatian	0	0.0%	12	0.0%
American	1,439	5.3%	2,616	9.7%

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Arab	165	0.6%	417	1.5%
Armenian	8	0.0%	12	0.0%
Assyrian/Chaldean/Syriac	0	0.0%	0	0.0%
Australian	0	0.0%	14	0.1%
Austrian	100	0.4%	91	0.3%
Basque	9	0.0%	29	0.1%
Belgian	0	0.0%	0	0.0%
Brazilian	0	0.0%	20	0.1%
British	49	0.2%	41	0.2%
Bulgarian	0	0.0%	60	0.2%
Cajun	0	0.0%	0	0.0%
Canadian	41	0.2%	17	0.1%
Carpatho Rusyn	0	0.0%	0	0.0%
Celtic	0	0.0%	0	0.0%
Croatian	17	0.1%	5	0.0%
Cypriot	0	0.0%	0	0.0%
Czech	228	0.8%	106	0.4%
Czechoslovakian	22	0.1%	0	0.0%
Danish	13	0.0%	11	0.0%
Dutch	783	2.9%	446	1.6%
Eastern European	57	0.2%	131	0.5%
English	1,496	5.6%	1,335	4.9%
Estonian	0	0.0%	0	0.0%
European	149	0.6%	170	0.6%
Finnish	24	0.1%	19	0.1%
French (except Basque)	369	1.4%	339	1.3%
French Canadian	61	0.2%	75	0.3%
German	5,845	21.7%	4,974	18.4%
German Russian	0	0.0%	11	0.0%

BEAN Fair Housing Partnership

Greek	92	0.3%	146	0.5%
Guyanese	32	0.1%	62	0.2%
Hungarian	507	1.9%	537	2.0%
Icelandic	0	0.0%	0	0.0%
Iranian	0	0.0%	0	0.0%
Irish	3,456	12.8%	3,101	11.5%
Israeli	0	0.0%	24	0.1%
Italian	3,632	13.5%	3,161	11.7%
Latvian	0	0.0%	31	0.1%
Lithuanian	100	0.4%	46	0.2%
Luxemburger	0	0.0%	0	0.0%
Macedonian	0	0.0%	6	0.0%
Maltese	0	0.0%	0	0.0%
New Zealander	0	0.0%	0	0.0%
Northern European	0	0.0%	3	0.0%
Norwegian	73	0.3%	113	0.4%
Pennsylvania German	711	2.6%	354	1.3%
Polish	1,144	4.3%	945	3.5%
Portuguese	46	0.2%	143	0.5%
Romanian	52	0.2%	112	0.4%
Russian	434	1.6%	203	0.8%
Scandinavian	0	0.0%	0	0.0%
Scotch-Irish	216	0.8%	121	0.4%
Scottish	325	1.2%	183	0.7%
Serbian	0	0.0%	21	0.1%
Slavic	8	0.0%	0	0.0%
Slovak	111	0.4%	117	0.4%
Slovene	0	0.0%	17	0.1%
Soviet Union	0	0.0%	0	0.0%

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Subsaharan African	243	0.9%	143	0.5%
Swedish	299	1.1%	121	0.4%
Swiss	64	0.2%	83	0.3%
Turkish	0	0.0%	10	0.0%
Ukrainian	115	0.4%	201	0.7%
Welsh	272	1.0%	228	0.8%
West Indian (except Hispanic groups)	574	2.1%	312	1.2%
Yugoslavian	0	0.0%	0	0.0%
Other groups	9,593	35.7%	11,314	41.8%
Unclassified or not reported	2,670	9.9%	2,356	8.7%

The most common specific ancestral group identified in the City of Easton in 2010 was "German" with 5,854 residents comprising of 21.7% of the population. The second most common specific ancestral group identified in the City of Easton in 2010 was "Italian" with 3,632 residents comprising of 13.5% of the population.

The most common specific ancestral group identified in the City of Easton in 2017 was "German" with 4,974 residents comprising of 18.4% of the population. The second most common specific ancestral group identified in the City of Easton in 2017 was "Italian" with 3,632 residents comprising of 13.5% of the population.

The majority of respondents identified as, "Other Groups" and "Unclassified or Not Reported." This classification accounted for 45.6% of the population in 2010 and 50.5% in 2017. There was not any change in proportional representation in the City of Easton from 2010 to 2017 that was larger than 5.0 percentage points.

Ethnicity – Northampton

The following table highlights the ethnicities of Northampton residents as of 2010 and 2017.

Ethnicity and Ancestry in the County of Northampton

Ancestry	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Population	294,536	-	300,941	-

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Afghan	48	0.0%	4	0.0%
Albanian	108	0.0%	65	0.0%
Alsatian	0	0.0%	41	0.0%
American	13,101	4.4%	19,240	6.4%
Arab	2,466	0.8%	2,234	0.7%
Armenian	151	0.1%	161	0.1%
Assyrian/Chaldean/Syriac	31	0.0%	20	0.0%
Australian	82	0.0%	68	0.0%
Austrian	3,315	1.1%	3,216	1.1%
Basque	59	0.0%	40	0.0%
Belgian	176	0.1%	115	0.0%
Brazilian	337	0.1%	164	0.1%
British	1,247	0.4%	1,098	0.4%
Bulgarian	103	0.0%	445	0.1%
Cajun	0	0.0%	2	0.0%
Canadian	527	0.2%	530	0.2%
Carpatho Rusyn	30	0.0%	7	0.0%
Celtic	0	0.0%	28	0.0%
Croatian	370	0.1%	455	0.2%
Cypriot	11	0.0%	0	0.0%
Czech	1,619	0.5%	1,075	0.4%
Czechoslovakian	683	0.2%	499	0.2%
Danish	471	0.2%	573	0.2%
Dutch	10,041	3.4%	7,312	2.4%
Eastern European	440	0.1%	678	0.2%
English	23,264	7.9%	19,727	6.6%
Estonian	105	0.0%	14	0.0%
European	1,869	0.6%	1,856	0.6%
Finnish	142	0.0%	323	0.1%

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French (except Basque)	5,181	1.8%	5,043	1.7%
French Canadian	683	0.2%	747	0.2%
German	87,044	29.6%	77,391	25.7%
German Russian	12	0.0%	62	0.0%
Greek	2,427	0.8%	1,654	0.5%
Guyanese	260	0.1%	236	0.1%
Hungarian	11,314	3.8%	9,541	3.2%
Icelandic	0	0.0%	14	0.0%
Iranian	127	0.0%	130	0.0%
Irish	43,124	14.6%	40,781	13.6%
Israeli	59	0.0%	83	0.0%
Italian	45,169	15.3%	44,920	14.9%
Latvian	102	0.0%	93	0.0%
Lithuanian	1,185	0.4%	1,012	0.3%
Luxemburger	0	0.0%	0	0.0%
Macedonian	16	0.0%	12	0.0%
Maltese	0	0.0%	62	0.0%
New Zealander	30	0.0%	0	0.0%
Northern European	76	0.0%	79	0.0%
Norwegian	1,482	0.5%	1,328	0.4%
Pennsylvania German	14,088	4.8%	9,984	3.3%
Polish	17,349	5.9%	15,476	5.1%
Portuguese	1,877	0.6%	1,990	0.7%
Romanian	338	0.1%	433	0.1%
Russian	3,387	1.1%	3,813	1.3%
Scandinavian	166	0.1%	258	0.1%
Scotch-Irish	3,388	1.2%	1,961	0.7%
Scottish	4,300	1.5%	3,375	1.1%
Serbian	152	0.1%	186	0.1%

BEAN Fair Housing Partnership

Slavic	411	0.1%	231	0.1%
Slovak	7,016	2.4%	6,764	2.2%
Slovene	412	0.1%	327	0.1%
Soviet Union	0	0.0%	0	0.0%
Subsaharan African	1,061	0.4%	1,062	0.4%
Swedish	1,823	0.6%	1,857	0.6%
Swiss	1,304	0.4%	902	0.3%
Turkish	460	0.2%	543	0.2%
Ukrainian	4,375	1.5%	4,000	1.3%
Welsh	6,030	2.0%	5,556	1.8%
West Indian (except Hispanic groups)	1,567	0.5%	2,529	0.8%
Yugoslavian	206	0.1%	238	0.1%
Other groups	54,311	18.4%	65,487	21.8%
Unclassified or not reported	21,046	7.1%	35,221	11.7%

Source: 2006-2010 ACS and 2013-2017 ACS

The most common specific ancestral group identified in the County of Northampton in 2010 was "German" with 87,044 residents comprising of 29.6% of the population. The second most common specific ancestral group identified in the County of Northampton in 2010 was "Italian" with 45,169 residents comprising of 15.3% of the population.

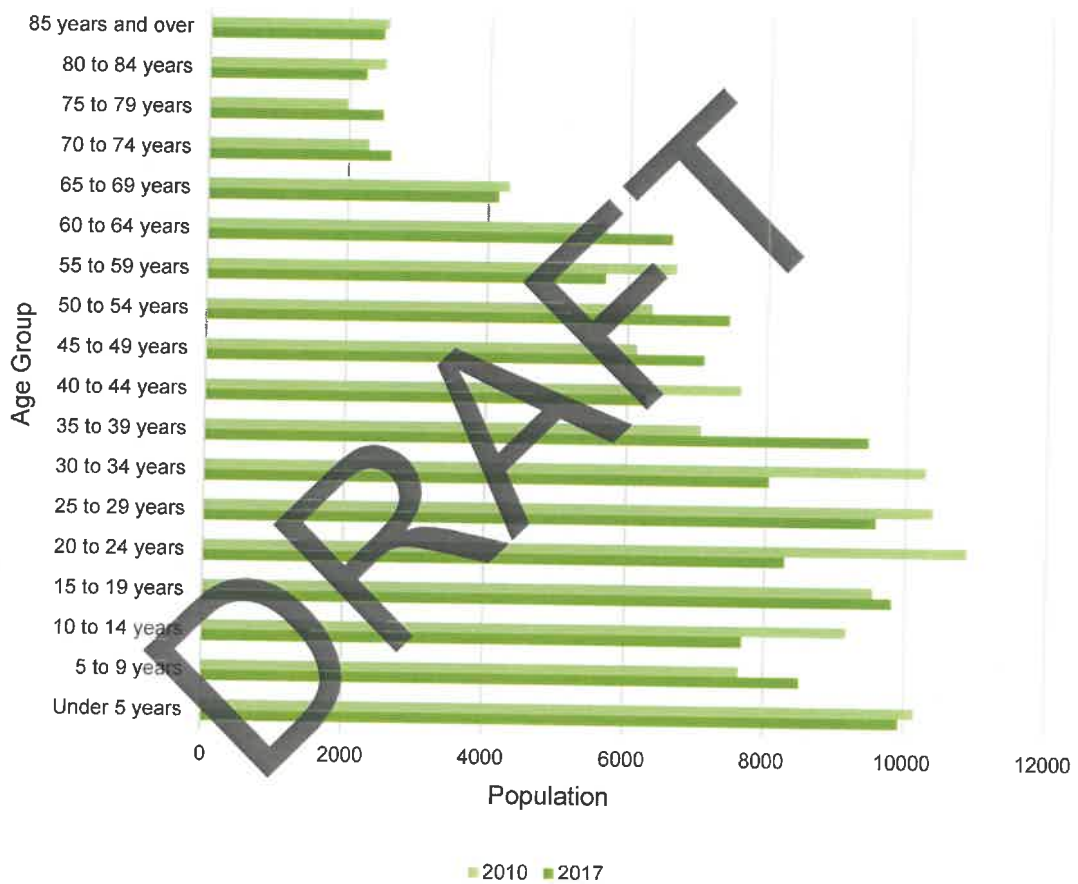
The most common specific ancestral group identified in the County of Northampton in 2017 was "German" with 77,391 residents comprising of 25.7% of the population. The second most common specific ancestral group identified in the County of Northampton 2017 was "Italian" with 44,920 residents comprising of 14.9% of the population.

The majority of respondents identified as, "Other Groups" and "Unclassified or Not Reported." This classification accounted for 25.5% of the population in 2010 and 33.5% in 2017. There was not any change in proportional representation in the County of Northampton from 2010 to 2017 that was larger than 5.0 percentage points.

Age – Allentown

The following chart illustrates age distribution in the City of Allentown at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 30.2% of the population; 38.2% of the population is between 20 and 45 years of age; 20.5% of the population is 45 to 65; and 11.2% of the population is 65 years of age and older.

Age Distribution Change for the City of Allentown

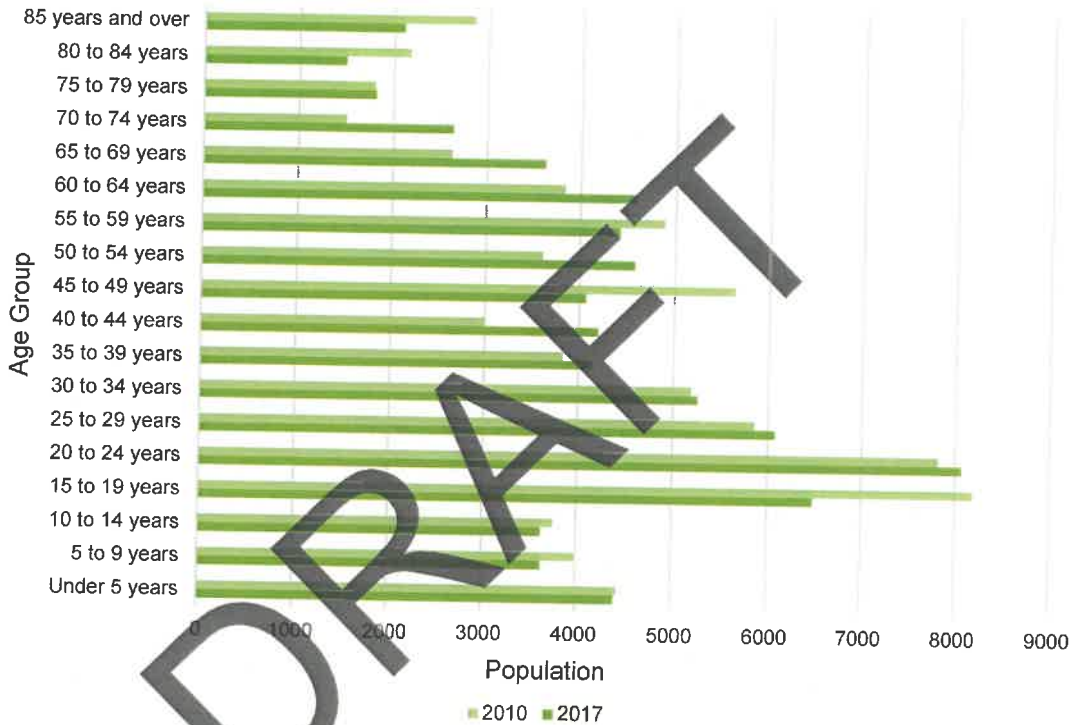


Source: 2010 U.S. Census and 2013-2017 ACS

Age – Bethlehem

The following chart illustrates age distribution in the City of Bethlehem at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 24.1% of the population; 36.9% of the population is between 20 and 45 years of age; 23.5% of the population is 45 to 65; and 15.5% of the population is 65 years of age and older.

Age Distribution Change for the City of Bethlehem

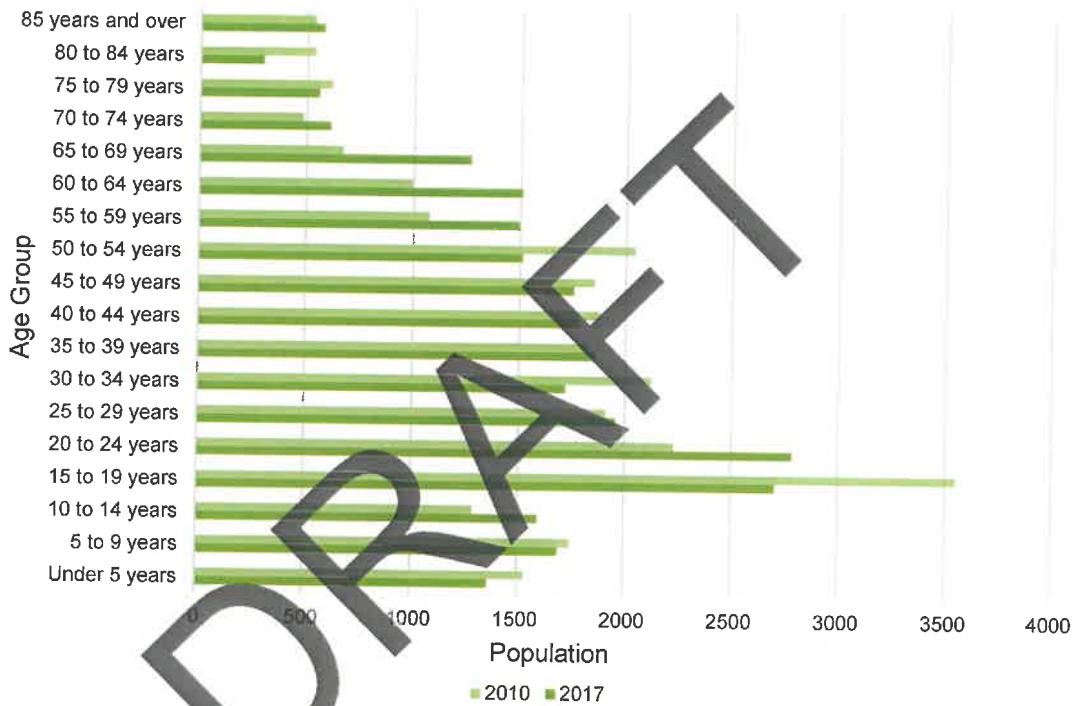


Source: 2010 U.S. Census and 2013-2017 ACS

Age – Easton

The following chart illustrates age distribution in the City of Easton at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 27.2% of the population; 37.4% of the population is between 20 and 45 years of age; 23.2% of the population is 45 to 65; and 12.3% of the population is 65 years of age and older.

Age Distribution Change for the City of Easton

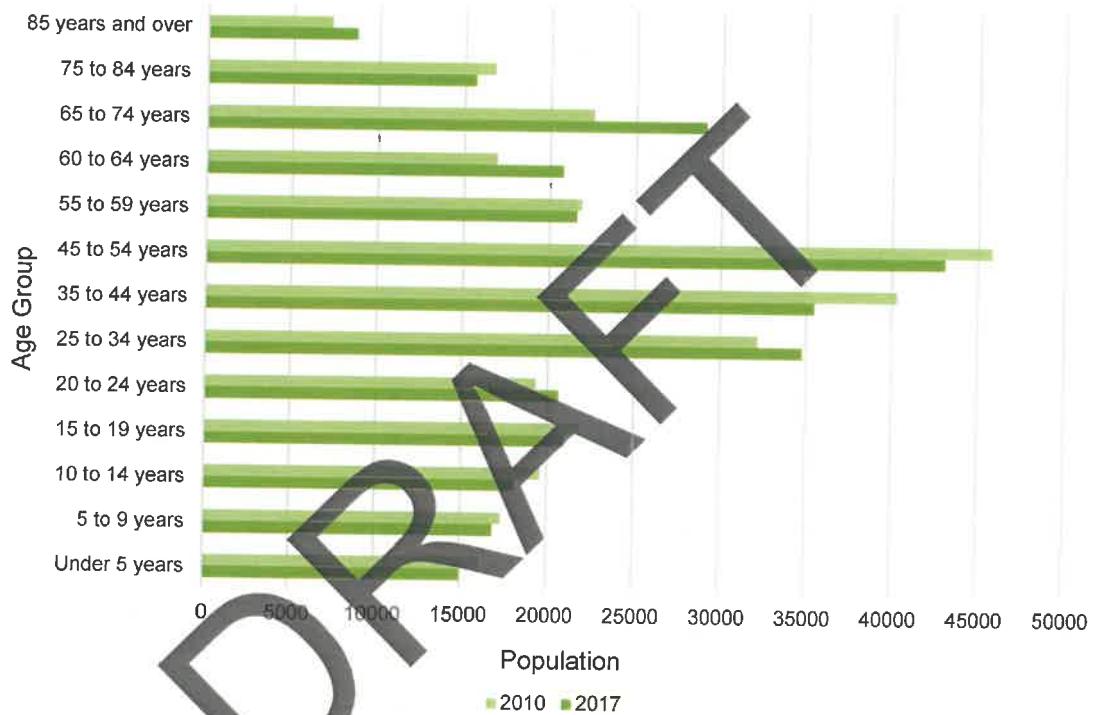


Source: 2010 U.S. Census and 2013-2017 ACS

Age – Northampton

The following chart illustrates age distribution in the County of Northampton at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 23.6% of the population; 30.3% of the population is between 20 and 45 years of age; 28.4% of the population is 45 to 65; and 17.8% of the population is 65 years of age and older.

Age Distribution Change for the County of Northampton



Source: 2010 U.S. Census and 2013-2017 ACS

Religion – Allentown-Bethlehem-Easton, PA-NJ, Metropolitan Statistical Area

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

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

Religious Affiliation in Northampton County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	19,108	3.0%	25,216	3.7%	22,090	3.0%	44,186	5.4%
Black Protestant	556	0.1%	556	0.1%	0	0.0%	1,132	0.1%
Mainline Protestant	216,142	34.0%	197,190	28.7%	175,099	23.6%	145,769	17.8%
Catholic	187,653	29.5%	190,025	27.7%	230,329	31.1%	190,201	23.2%
Orthodox	840	0.1%	615	0.1%	7,959	1.1%	5,239	0.6%
Other	10,388	1.6%	10,400	1.5%	12,757	1.7%	24,795	3.0%
Total Adherents:	434,687	68.4%	424,002	61.7%	448,234	60.5%	411,322	50.0%
Unclaimed (% of total population)	200,794	31.6%	262,686	38.3%	292,161	39.5%	409,854	49.9%
Total Population	635,481	-	686,688	-	740,395	-	821,173	-

Source: The Association of Religion Data

The most common religious affiliation identified in the County of Northampton in 1980 was "Mainline Protestant" with 216,142 adherents comprising of 34.0% of the population. The second most common religious affiliation identified in the

County of Northampton in 1980 was “Unclaimed” with 200,794 non-adherents comprising of 31.6% of the population. The “Catholic” religious affiliation, although technically the third largest, should be noted as well as 187,653 adherents comprising of 29.5% of the population identified as “Catholic”.

The most common religious affiliation identified in the County of Northampton in 2010 was “Unclaimed” with 409,854 non-adherents comprising of 49.9% of the population. The second most common religious affiliation identified in the County of Northampton in 2010 was “Catholic” with 190,201 adherents comprising of 23.2% of the population. The “Mainline Protestant” religious affiliation, although technically the third largest, should be noted as well as 145,769 adherents comprising of 17.8% of the population identified as “Mainline Protestant”.

There were three changes in proportional representation of the religious groups in the County of Northampton from 1980 to 2010 that were larger than 5.0 percentage points. First, there was a 18.3% increase in the number of residents who identify as “Unclaimed” which included 200,764 persons, or 31.6%, in 1980 to 409,854 persons, or 49.9%, in 2010. Second, there was a 16.3% decrease in the number of residents who identify as “Mainline Protestant” which included 216,142 persons, or 34.0% in 1980 to 145,769 persons, or 17.8%, in 2010. Third, there was a 6.4% decrease in the number of residents who identify as “Catholic” which included 187,653 persons, or 29.5%, in 1980 to 190,201 persons, or 23.2%, in 2010. It is important to note that although the nominal number of “Catholics” in Northampton County increased from 1980 to 2010, the percentage of Northampton County residents who identify as “Catholic” decreased.

B. Households:

The following table highlights the changes in the number of households and population in the area over the past seventeen (17) years.

Year	HOUSEHOLDS		POPULATION	
	#	Change	#	Change
Allentown				
2000	42,032	-	106,632	-
2010	44,013	4.7%	118,032	10.7%
2017	41,935	-4.7%	120,128	1.8%
Bethlehem				

2000	28,116	-	71,329	-
2010	29,349	4.4%	74,982	5.1%
2017	28,936	-1.4%	75,240	0.3%
Easton				
2000	9,544	-	26,263	-
2010	9,226	-3.3%	26,800	2.0%
2017	9,521	3.2%	27,045	0.9%
Northampton				
2000	101,541	-	267,700	-
2010	111,706	10.0%	297,735	11.2%
2017	113,827	1.9%	300,094	0.8%

Source: 2000 U.S. Census, 2010 U.S. Census, and 2013-2017 ACS

Household Tenure – Allentown

According to the 2000 U.S. Census, there were 45,960 housing units in the City of Allentown. Of these housing units, 42,032 (91.5%) were occupied and 3,928 (5.6%) were unoccupied. Of the occupied housing units, 22,284 (53.0%) were owner-occupied and 19,748 (47.0%) were renter-occupied.

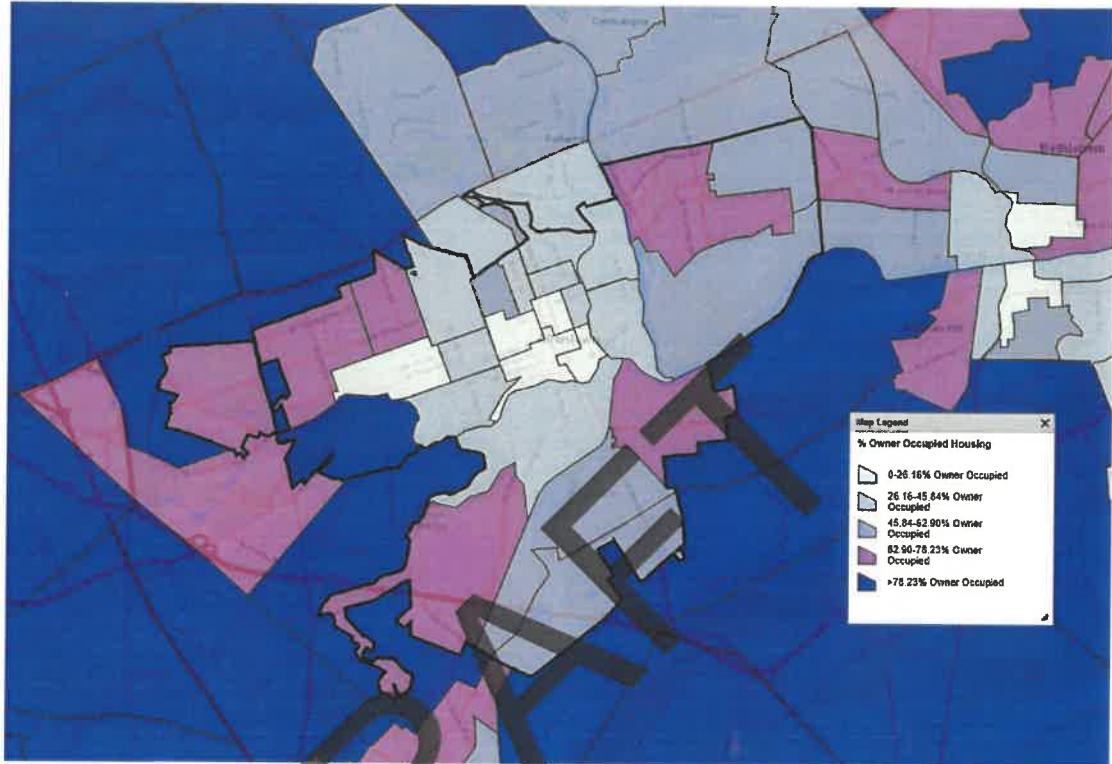
According to the 2010 U.S. Census, the total number of housing units increased to 46,921; a 2.1% increase. Of the total housing units, 42,804 (91.2%) units were occupied and 4,117 (8.8%) were unoccupied. Of the occupied housing units in 2010, 20,730 (48.4%) were owner-occupied and 22,074 (51.6%) were renter-occupied. The increase in housing units between 2000 and 2010 was 961 units.

According to the 2017 ACS 5-Year estimates, there were 45,790 housing units in the City of Allentown; a 2.4% decrease. Of the total housing units, 41,935 (91.6%) were occupied and 3,855 (8.4%) were unoccupied. Of the occupied housing units, 18,195 (43.4%) were owner-occupied and 23,740 (56.6%) were renter-occupied. From 2010 to 2017 there was a 1,131 unit decrease in the total number of housing units; a 869 unit decrease (2.6%) in the number of occupied units; and a 262 unit decrease (6.4%) in the number of unoccupied housing units. The number of owner-occupied units decreased by 2,535 units (12.2%) and the number of renter-occupied units increased by 1,666 (7.5%).

The maps below illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are accentuated by a darker color. In Allentown, owner-occupied units increase

towards the outskirts of the city and renter-occupied units increase towards the city center.

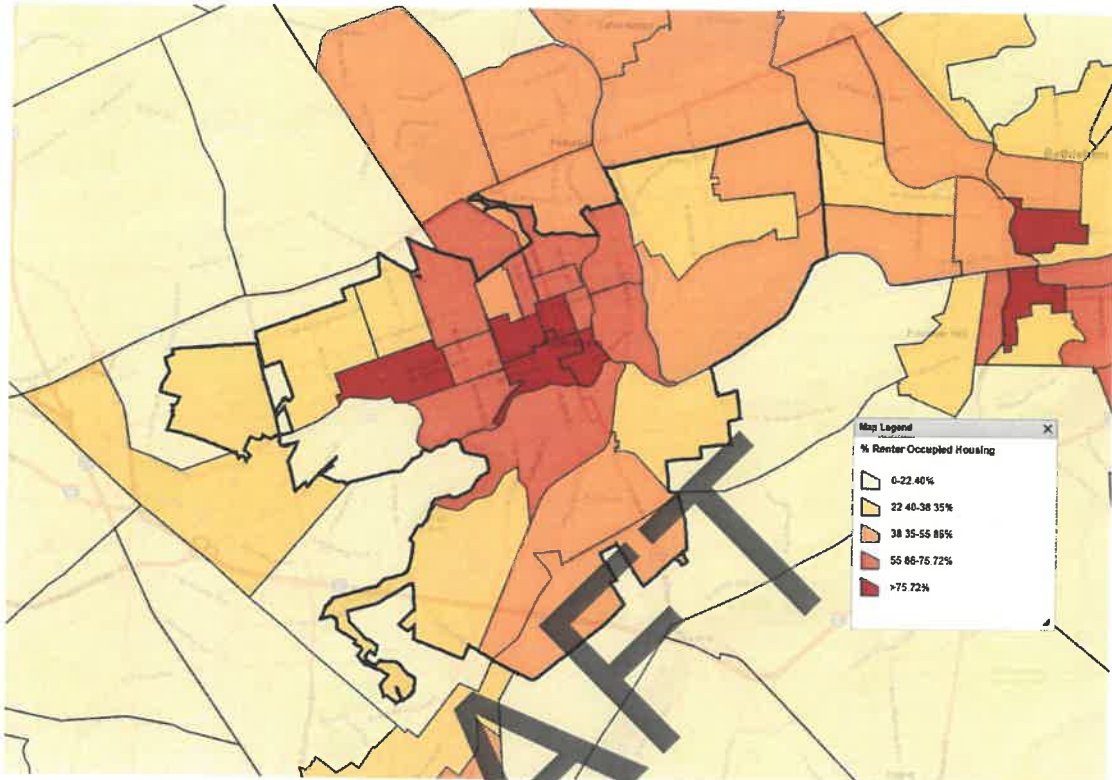
Percentage Owner-Occupied Housing



Source: HUD CPD Maps

DRAFT

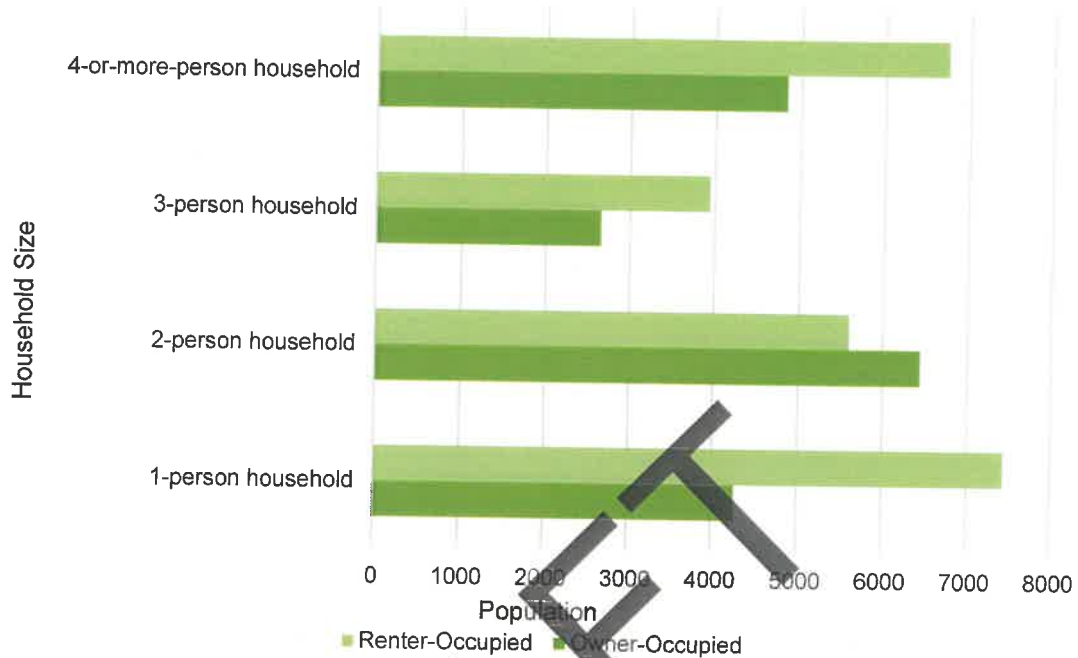
Percentage Renter-Occupied Housing



Source: HUD CPD Maps

In 2000, the average household size was 2.42 persons and the average family size was 3.09 persons. In 2010, the average household size was 2.64 persons and the average family size was 3.29 persons. In 2017, the average household size was 2.74 persons and the average family size was 3.36 persons.

Household Tenure by Size in Allentown



Source: 2013-2017 ACS

Significant household shifts in Allentown included the 2,535 unit decrease in owner-occupied units from 2010 to 2017 and the 1,666 unit increase in renter-occupied units from 2010 to 2017. Family and household sizes have increased since 2000. While owner-occupancy rates are declining, for an urban city, there still is a healthy balance between owner-occupied and renter-occupied housing units. The number of households has been declining over the past 17 years at the same time as the population has increased. The decrease in households and increase in population has put more housing supply pressure on the renter-occupied housing market.

Household Tenure – Bethlehem

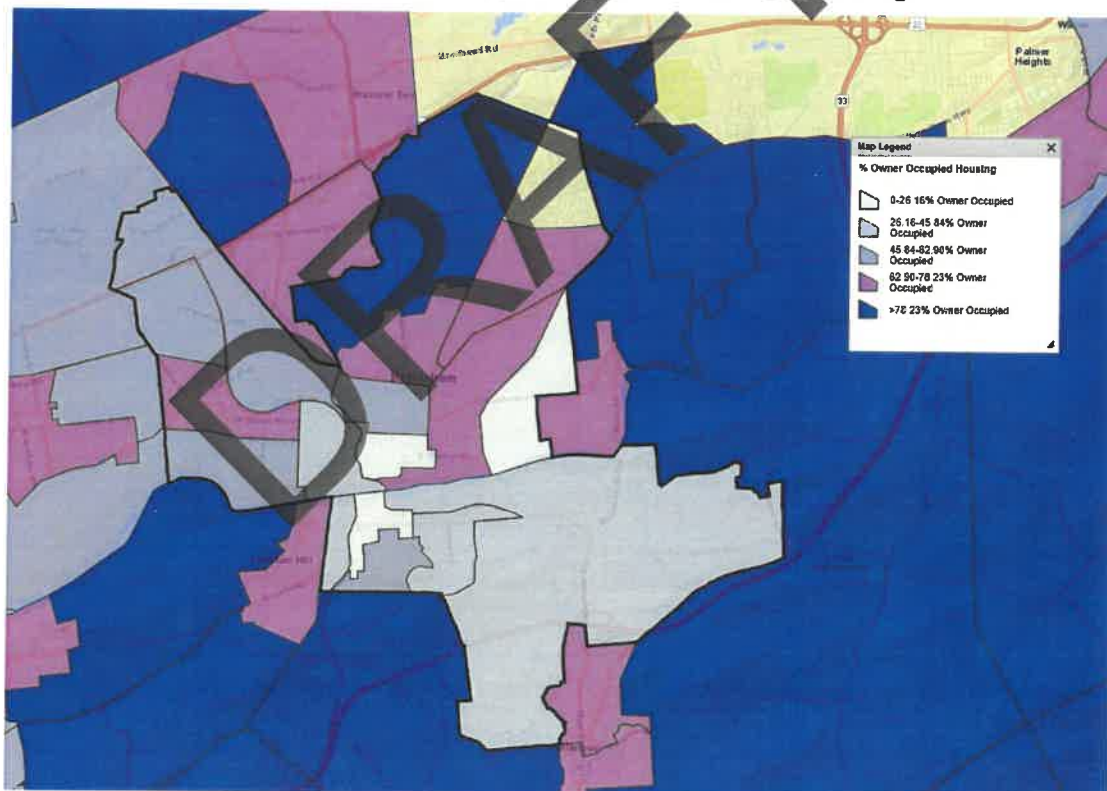
According to the 2000 U.S. Census, there were 29,631 housing units in the City of Bethlehem. Of these housing units, 28,116 (94.9%) were occupied and 1,515 (5.1%) were unoccupied. Of the occupied housing units, 16,327 (58.1%) were owner-occupied and 11,789 (41.9%) were renter-occupied.

According to the 2010 U.S. Census, the total number of housing units increased to 31,221; a 5.4% increase. Of the total housing units, 29,365 (94.1%) were occupied and 1,856 (5.9%) were unoccupied. Of the occupied housing units in 2010, 15,727 (53.6%) were owner-occupied and 13,638 (46.4%) were renter-occupied. The increase in housing units between 2000 and 2010 was 1,590 units.

According to the 2017 ACS 5-Year estimates, there were 31,260 housing units in the City of Bethlehem; a 0.1% increase. Of the total housing units, 28,936 (92.6%) were occupied and 2,324 (7.4%) were unoccupied. Of the occupied housing units, 14,955 (51.7%) were owner-occupied and 13,981 (48.3%) were renter-occupied. From 2010 to 2017 there was: a 39 unit increase in the total number of housing units; a 429 unit decrease (1.5%) in the number of occupied units; and a 468 unit increase (25.2%) in the number of unoccupied housing units. The number of owner-occupied units decreased by 772 units (4.9%) and the number of renter-occupied units increased by 343 (2.5%).

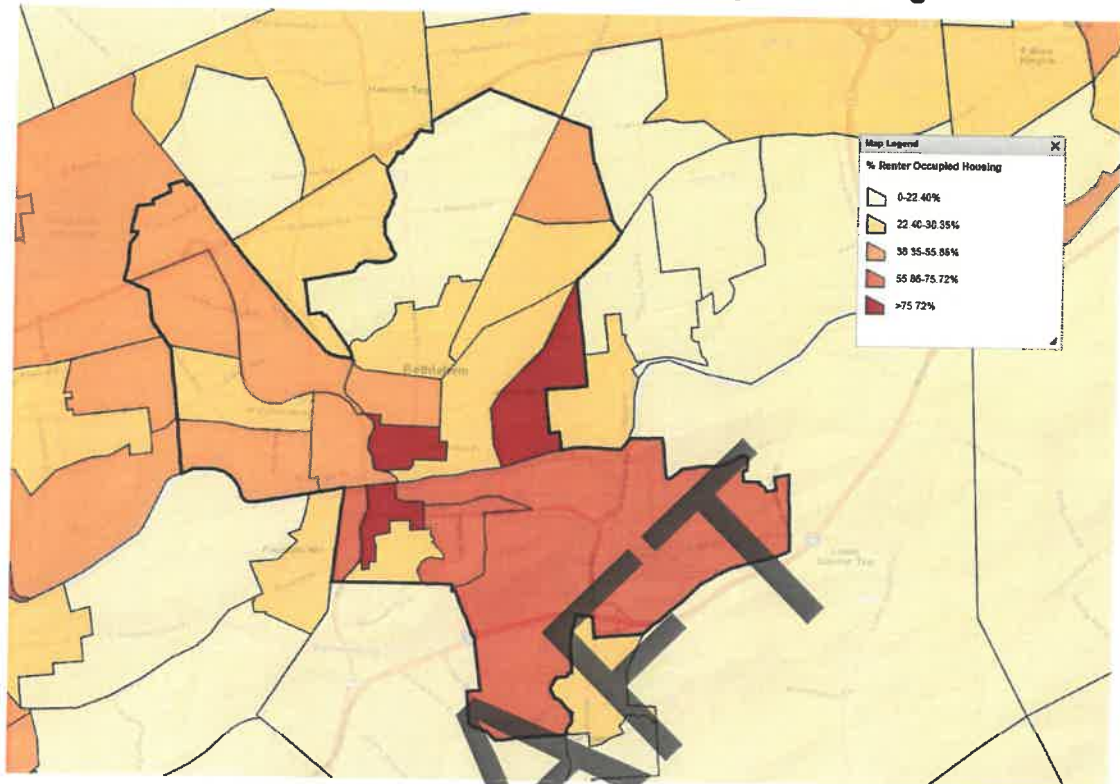
The maps below illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are accentuated by a darker color. In Bethlehem, owner-occupied units are more prevalent in the northern and outlying areas of the city and renter-occupied units are more prevalent in the southern and city center.

Percentage Owner-Occupied Housing



Source: HUD CPD Maps

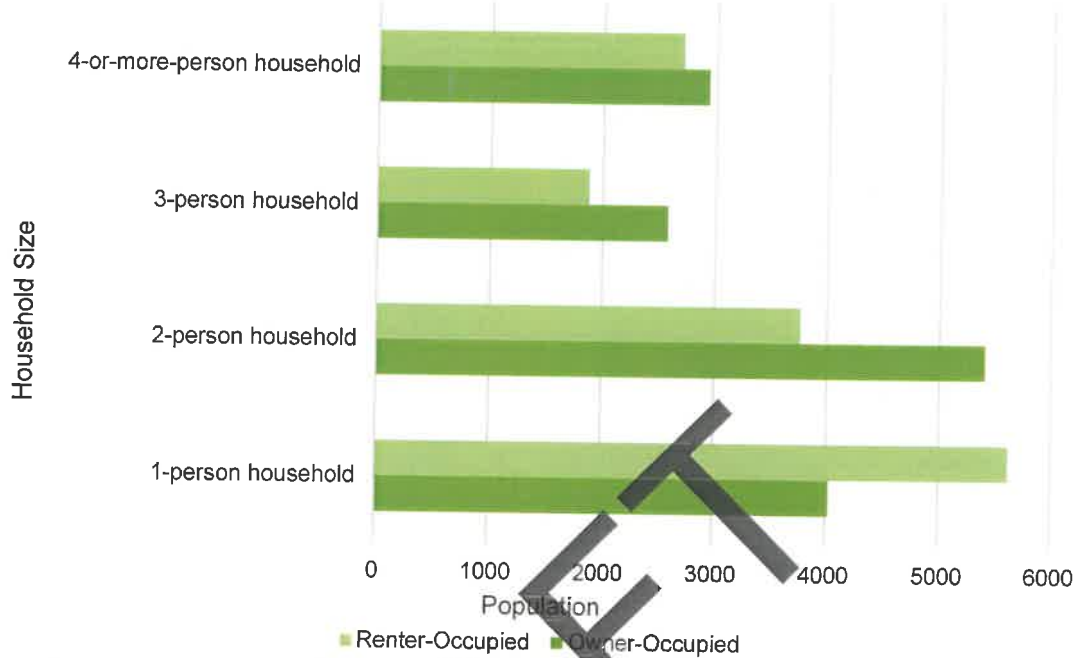
Percentage Renter-Occupied Housing



Source: HUD CPD Maps

In 2000, the average household size was 2.34 persons and the average family size was 2.95 persons. In 2010, the average household size was 2.31 persons and the average family size was 2.95 persons. In 2017, the average household size was 2.39 persons and the average family size was 3.07 persons.

Household Tenure by Size in Bethlehem



Source: 2013-2017 ACS

Family and household sizes have remained relatively constant since 2000 but the number of households and residents has increased since 2000. Owner-occupancy rates are declining and renter-occupancy rates are increasing. The current ratio is close to 1 for 1 and for an urban city, this ratio represents a healthy balance between owner-occupied and renter-occupied housing units. The number of housing units has remained relatively stable over the past 17 years while households and residents have increased in the area applying housing supply pressure to both the owner-occupied and renter-occupied housing market.

Household Tenure – Easton

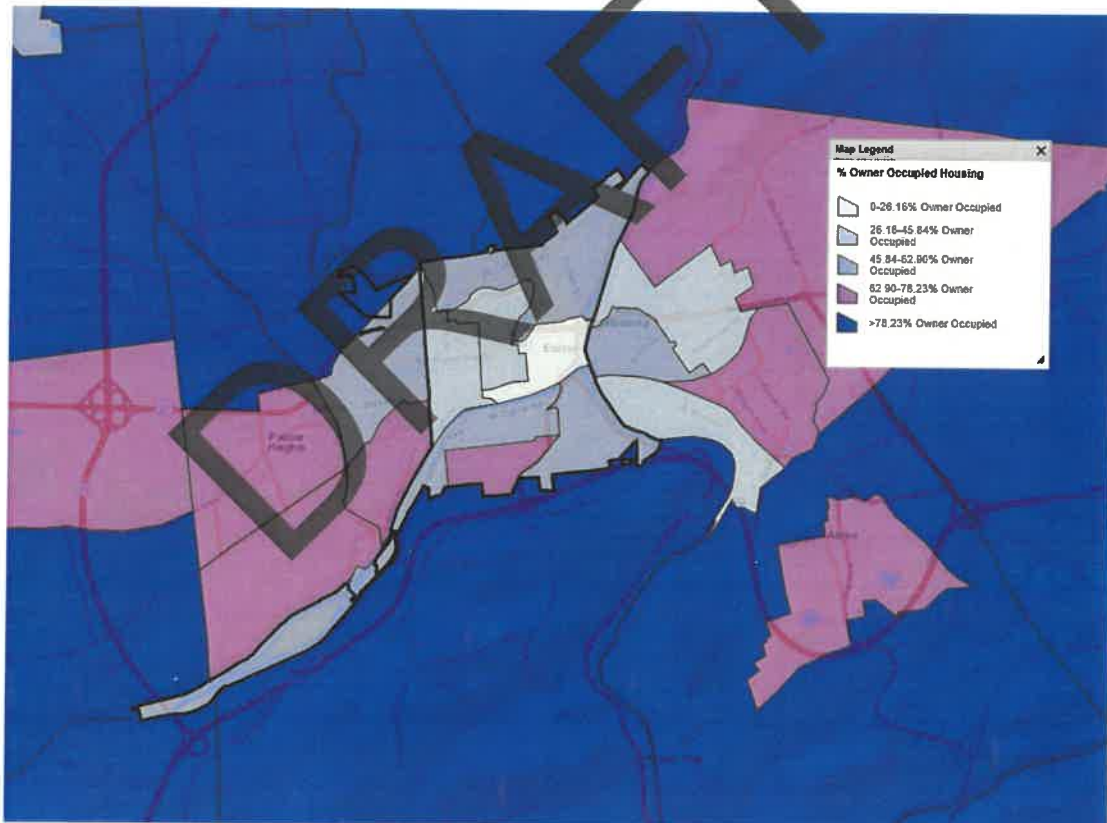
According to the U.S. Census for 2000, there were 10,545 housing units in the City of Easton. Of these housing units, 9,544 (90.5%) were occupied and 1,001 (9.5%) were unoccupied. Of the occupied housing units, 4,632 (48.5%) were owner-occupied and 4,912 (51.5%) were renter-occupied.

According to the 2010 U.S. Census, the total number of housing units decreased to 10,356, a 1.8% decrease. Of the total housing units, 9,307 (89.9%) were occupied and 1,049 (10.1%) were unoccupied. Of the occupied housing units in 2010, 4,325 (46.5%) were owner-occupied and 4,982 (53.5%) were renter-occupied. The decrease in housing units between 2000 and 2010 was 189 units.

According to the 2017 ACS 5-Year estimates, there were 11,125 housing units in the City of Easton; a 1.1% increase. Of the total housing units, 9,521 (85.6%) were occupied and 1,604 (14.4%) were unoccupied. Of the occupied housing units, 4,326 (45.4%) were owner-occupied and 5,195 (54.6%) were renter-occupied. From 2010 to 2017 there was: a 769 unit increase in the total number of housing units; a 214 unit increase (4.3%) in the number of occupied units; and a 555 unit increase (4.3%) in the number of unoccupied housing units. The number of owner-occupied units increased by 1 unit (0.0%) and the number of renter-occupied units increased by 213 (4.3%).

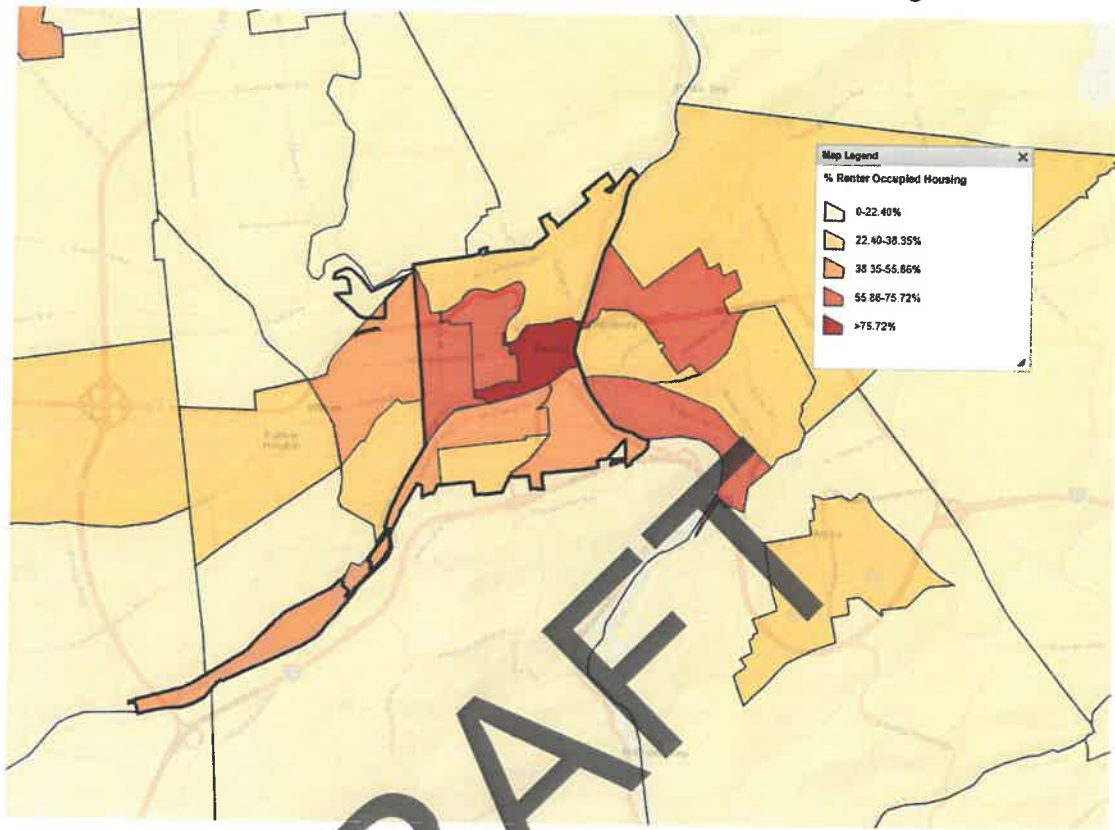
The maps below illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are accentuated by a darker color. In Easton, owner-occupied units are most prevalent in the northern and southern sections of the city and renter-occupied units are most prevalent in the city center.

Percentage Owner-Occupied Housing



Source: HUD CPD Maps

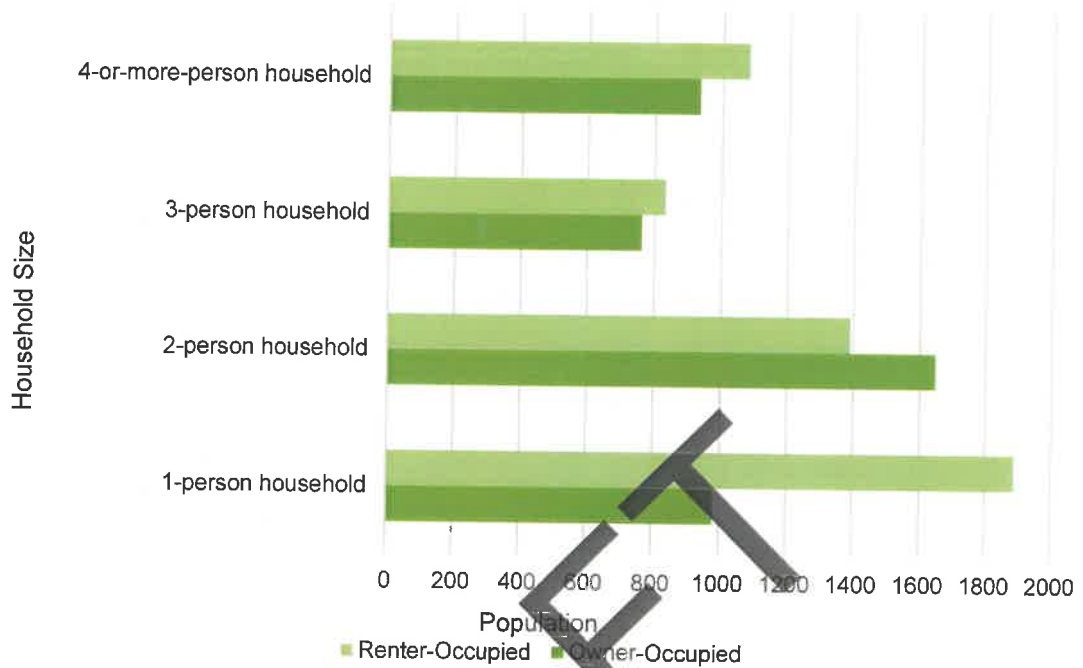
Percentage Renter-Occupied Housing



Source: HUD CPD Maps

In 2000, the average household size was 2.46 persons and the average family size was 3.10 persons. In 2010, the average household size was 2.55 persons and the average family size was 3.20 persons. In 2017, the average household size was 2.48 persons and the average family size was 3.14 persons.

Household Tenure by Size in Easton City



Source: 2013-2017 ACS

The number of housing units in the City of Easton has increased slightly since 2000. Family and household sizes have remained relatively stable since 2000. Owner-occupancy rates have been declining while renter-occupancy rates have increased. The current ratio is still close to 1:1. Of note, the amount of unoccupied housing units has increased by 60.2% (from 1,001 units to 1,604 units) since 2000.

Household Tenure – Northampton County

According to the U.S. Census for 2000, there were 106,710 housing units in Northampton County. Of these housing units, 101,541 (95.2%) were occupied and 5,169 (4.8%) were unoccupied. Of the occupied housing units, 74,464 (73.3%) were owner-occupied and 27,077 (26.7%) were renter-occupied.

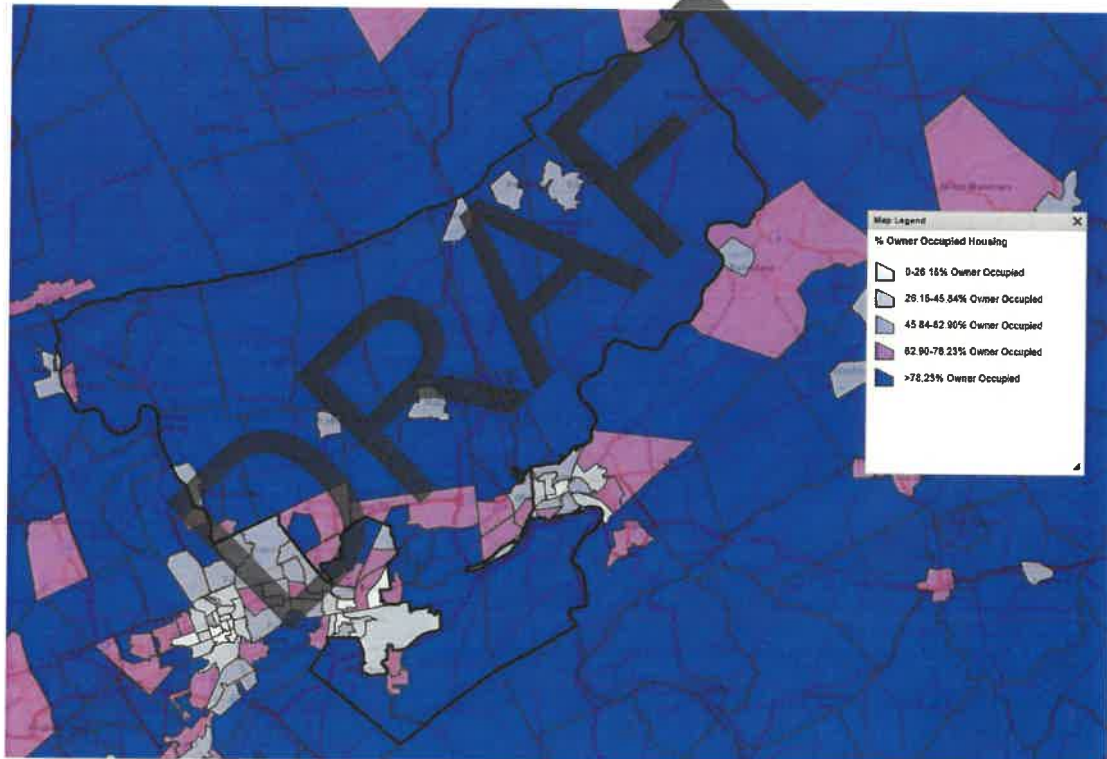
According to the 2010 U.S. Census, the total number of housing units increased to 120,363; a 12.8% increase. Of the total housing units, 113,565 (94.4%) were occupied and 6,798 (5.6%) were unoccupied. Of the occupied housing units in 2010, 82,719 (72.8%) were owner-occupied and 30,846 (27.2%) were renter-occupied. The increase in housing units between 2000 and 2010 was 13,653 units.

According to the 2017 ACS 5-Year estimates, there were 122,452 housing units in Northampton County; a 1.7% increase. Of the total housing units, 113,827 (93.0%) were occupied and 8,625 (7.0%) were unoccupied. Of the occupied

housing units, 81,540 (72.8%) were owner-occupied and 32,287 (28.4%) were renter-occupied. From 2010 to 2017 there was a 2,089 unit increase in the total number of housing units, a 262 unit increase (0.2%) in the number of occupied units, and a 1,827 unit increase (26.9%) in the number of unoccupied housing units. The number of owner-occupied units decreased by 1,179 units (1.4%) and the number of renter-occupied units increased by 1,441 (4.7%).

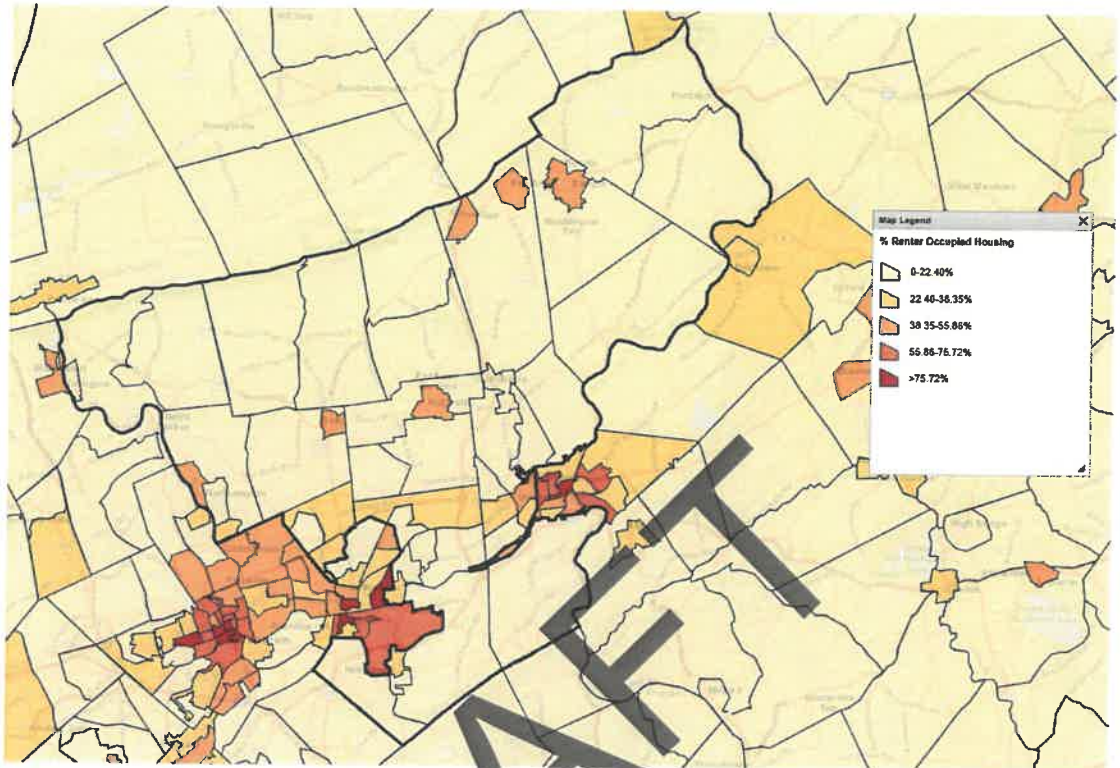
The maps below illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are accentuated by a darker color. In Northampton County, owner-occupied units are most prevalent in the rural areas and renter-occupied units are most prevalent in the urban areas and along the Rt. 22 and Hwy 78 corridor between Allentown and Easton.

Percentage Owner-Occupied Housing



Source: HUD CPD Maps

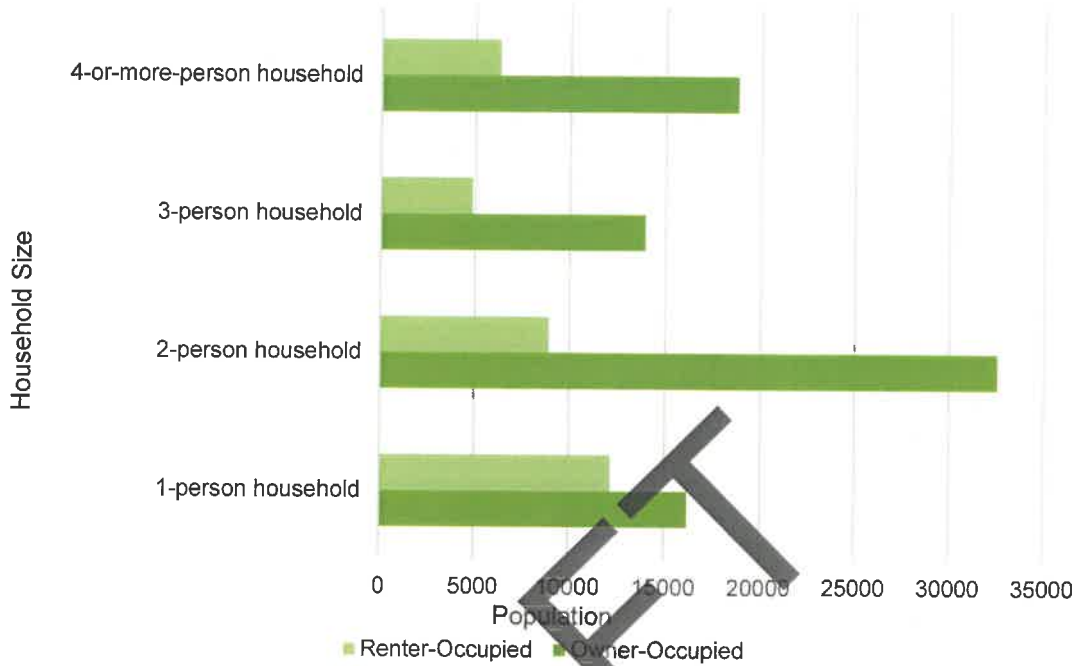
Percentage Renter-Occupied Housing



Source: HUD CPD Maps

In 2000, the average household size was 2.53 persons and the average family size was 3.02 persons. In 2010, the average household size was 2.52 persons and the average family size was 3.00 persons. In 2017, the average household size was 2.55 persons and the average family size was 3.05 persons.

Household Tenure by Size in Northampton County



Source: 2013-2017 ACS

The number of housing units in Northampton County increased by 15% since 2000. Family and household sizes have remained relatively stable since 2000. Owner-occupancy and renter-occupancy rates have also remained level since 2000. The ratio of owner-occupied to renter-occupied housing units is 3:1. Homeownership rates are traditionally higher in rural areas. Across the northeastern United States, rates are around 80%. The percentage of owner-occupied housing units in the County is within this average rate. Of note, the amount of unoccupied housing units has increased by 66.9% (from 5,169 units to 8,625 units) since 2000.

Household Tenure by Race and Ethnicity – Allentown

The table below compares homeowners and renters by race and ethnicity in Allentown. White households represent 65.5% of all households, 75.8% of homeowners, and 57.7% of renters. Black or African American households represent 13.0% of all households, 7.6% of homeowners, and 17.1% of renters. Hispanic or Latino households represent 41.2% of all households, 28.5% of homeowners, and 51.0% of renters.

Household Tenure by Race and Ethnicity in the City of Allentown

Cohort	2010 U.S. Census		2013-2017 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	77.9%	56.8%	75.8%	57.7%
Householder who is Black or African American alone	7.0%	14.5%	7.6%	17.1%
Householder who is American Indian and Alaska Native alone	0.4%	0.8%	0.6%	0.5%
Householder who is Asian alone	2.0%	1.9%	2.4%	2.1%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.1%
Householder who is some other race alone	10.4%	22.1%	11.4%	19.7%
Householder who is two or more races	2.4%	3.9%	2.2%	2.8%
Householder who is Hispanic or Latino	18.3%	39.7%	28.5%	51.0%

Source: 2010 U.S. Census and 2013-2017 ACS

Homeownership rates continue to decline in Allentown. Homeowners represented 53.0% (22,284 households) of all households in 2000, 48.4% (20,730 households) of all households in 2010, and 43.4% (18,195 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 47.0% (19,748 households) of all households in 2000, 51.6% (22,074 households) of all households in 2010, and 56.6% (23,740 households) of all households in 2017.

Significant shifts in Allentown include the 2,535 unit decrease in owner-occupied units from 2010 to 2017 was a 5.0% decrease and the 1,666 unit increase in renter-occupied units from 2010 to 2017 was a 5.0% increase. Additionally, there was a 543 unit (10.2% increase) increase in the number of Hispanic or Latino Householder owner-occupied units, a 4,852 unit (10.2% decrease) decrease in the number of not Hispanic or Latino Householder owner-occupied units, a 2,767 unit (11.3% increase) increase in the number of Hispanic or Latino Householder renter-occupied units, and a 5,102 unit (14.2% decrease) decrease in the number of Hispanic or Latino Householder renter-occupied units.

Household Tenure by Race and Ethnicity – Bethlehem

The table below compares homeowners and renters by race and ethnicity in Bethlehem. White households represent 83.9% of all households, 89.6% of homeowners and 77.8% of renters. Black or African American households represent 5.5% of all households, 2.9% of homeowners and 8.2% of renters. Hispanic or Latino households represent 23.1% of all households, 13.5% of homeowners and 33.3% of renters.

Household Tenure by Race and Ethnicity in the City of Bethlehem

Cohort	2010 U.S. Census		2013-2017 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	90.1%	71.5%	89.6%	77.8%
Householder who is Black or African American alone	3.1%	8.9%	2.9%	8.2%
Householder who is American Indian and Alaska Native alone	0.2%	0.4%	0.2%	0.5%
Householder who is Asian alone	1.2%	3.6%	1.2%	2.8%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.0%
Householder who is some other race alone	4.2%	12.7%	3.4%	6.2%
Householder who is two or more races	1.2%	2.8%	2.7%	4.4%
Householder who is Hispanic or Latino	13.7%	25.5%	13.5%	33.3%

Source: 2010 U.S. Census and 2013-2017 ACS

Homeownership rates continue to decline in the Bethlehem. Homeowners represented 58.1% (16,327 households) of all households in 2000, 53.6% (15,727 households) of all households in 2010, and 51.7% (14,955 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 41.9% (11,789 households) of all households in 2000, 46.4% (13,638 households) of all households in 2010, and 48.3% (13,981 households) of all households in 2017.

Significant shifts in Bethlehem include the 1,121 unit increase in renter-occupied units whose Householder is White alone from 2010 to 2017 was a

6.3% increase and the 860 unit decrease in renter-occupied units whose Householder is Some Other Race alone from 2010 to 2017 was a 6.5% decrease. Additionally, there was a 852 unit (7.8% increase) increase in the number of Hispanic or Latino Householder renter-occupied units, and a 2,225 unit (8.8% decrease) decrease in the number of not Hispanic or Latino Householder renter-occupied units.

Household Tenure by Race and Ethnicity – Easton

The table below compares homeowners and renters by race and ethnicity in Easton. White households represent 75.2% of all households, 84.6% of homeowners and 67.6% of renters. Black or African American households represent 13.5% of all households, 8.5% percent of homeowners and 17.7% of renters. Hispanic or Latino households represent 18.6% of all households, 10.5% of homeowners and 25.4% of renters.

Household Tenure by Race and Ethnicity in the City of Easton

Cohort	2010 U.S. Census		2013-2017 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	80.6%	66.0%	84.3%	67.6%
Householder who is Black or African American alone	11.1%	20.1%	8.5%	17.7%
Householder who is American Indian and Alaska Native alone	0.1%	0.7%	0.1%	1.1%
Householder who is Asian alone	1.9%	1.5%	2.4%	1.6%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.0%	0.3%
Householder who is some other race alone	3.9%	8.3%	2.7%	6.6%
Householder who is two or more races	2.2%	3.4%	2.0%	5.1%
Householder who is Hispanic or Latino	8.2%	17.5%	10.5%	25.4%

Source: 2010 U.S. Census and 2013-2017 ACS

Homeownership rates continue to decline in Easton. Homeowners represented 48.5% (4,632 households) of all households in 2000, 46.5% (4,325 households) of all households in 2010, and 45.4% (4,326 households) of all households in 2017. In response, rental rates increased in the City. Renters

represented 51.5% (4,912 households) of all households in 2000, 53.5% (4,982 households) of all households in 2010, and 54.6% (5,195 households) of all households in 2017.

The only shift larger than 5.0 percentage points in Easton City was the 432 unit increase in owner-occupied units whose Householder is not Hispanic or Latino from 2010 to 2017 which was a 7.9% increase.

Household Tenure by Race and Ethnicity – Northampton County

The table below compares homeowners and renters by race and ethnicity in Northampton County. White households represent 89.9% of all households, 92.7% of homeowners and 82.7% of renters. Black or African American households represent 4.3% of all households, 2.8% of homeowners and 8.0% of renters. Hispanic or Latino households represent 9.8% of all households, 5.4% of homeowners and 20.9% of renters.

Household Tenure by Race and Ethnicity in Northampton County

Cohort	2010 U.S. Census		2013-2017 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	93.2%	80.3%	92.7%	82.7%
Householder who is Black or African American alone	2.7%	8.1%	2.8%	8.0%
Householder who is American Indian and Alaska Native alone	0.1%	0.3%	0.1%	0.6%
Householder who is Asian alone	1.7%	2.1%	2.2%	1.7%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.1%
Householder who is some other race alone	1.4%	6.9%	1.1%	3.7%
Householder who is two or more races	0.8%	2.3%	1.0%	3.2%
Householder who is Hispanic or Latino	4.7%	15.2%	5.4%	20.9%

Source: 2010 U.S. Census and 2013-2017 ACS

The total number of owner-occupied units in Northampton County increased from 2000 to 2010 and then decreased slightly from 2010 to 2017, with the overall total number of owner-occupied units in 2017 being greater than the

number in 2000 but fewer than the total number in 2010. However, the percentage of units that were owner-occupied has decreased steadily from 2000 to 2017. Homeowners represented 73.3% (74,464 households) of all households in 2000, 72.8% (82,719 households) of all households in 2010, and 71.6% (81,540 households) of all households in 2017. The total number of renter-occupied units have increased steadily from 2000 to 2017 as have the rental rates increased in the County. Renters represented 26.7% (27,077 households) of all households in 2000, 27.2% (30,846 households) of all households in 2010, and 28.4% (32,287 households) of all households in 2017.

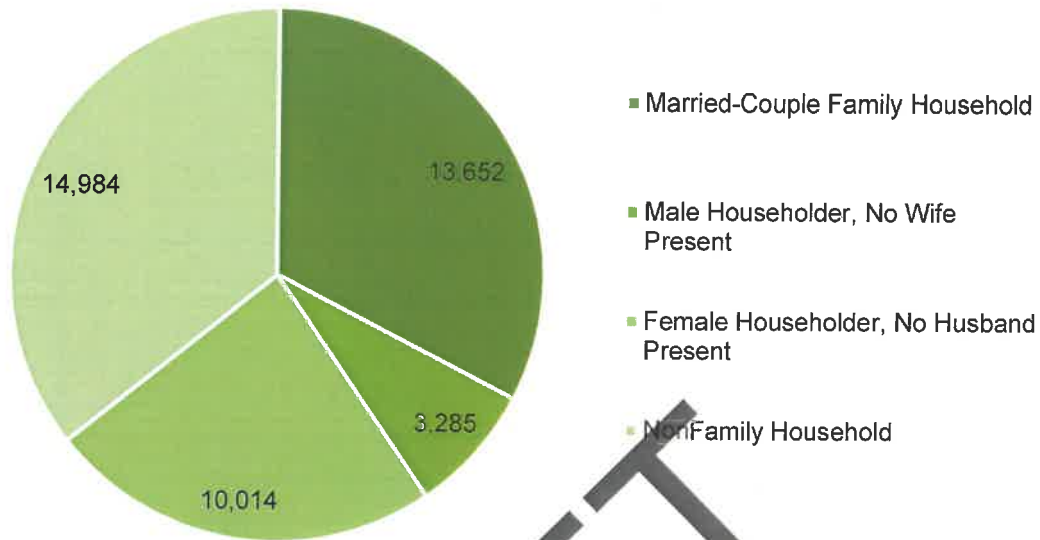
The only shift larger than 5.0 percentage points in Northampton County was the 1,776 unit increase in renter-occupied units whose Householder is Hispanic or Latino from 2010 to 2017 which was a 5.7% increase.

Families - Allentown

In 2000, there were a total of 42,032 households in Allentown. Non-family households comprised 40.2% (16,905 households) of all households. In 2010, there were a total of 44,013 households, an increase of 1,981 households, and the percentage of non-family households had decreased to 39.0% (17,151 households) even though the total number of non-family households increased. In 2017, there were a total of 41,935 households, of which 35.7% (14,984 households) were non-family households. The total number of households in Allentown decreased by 2,078 households from 2010 to 2017, as did the total number of non-family households, a decrease of 3.2% (2,167 households). A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 35.7% of all households, married-couple family households comprised 32.6% of all households, female householders with no husband present comprised 23.9% of all households, and male householders with no wife present comprised 7.8% of all households in the City. The chart below illustrates the breakdown of households by type in the City of Allentown as of 2017 using data from the 2013-2017 ACS.

Households in Allentown



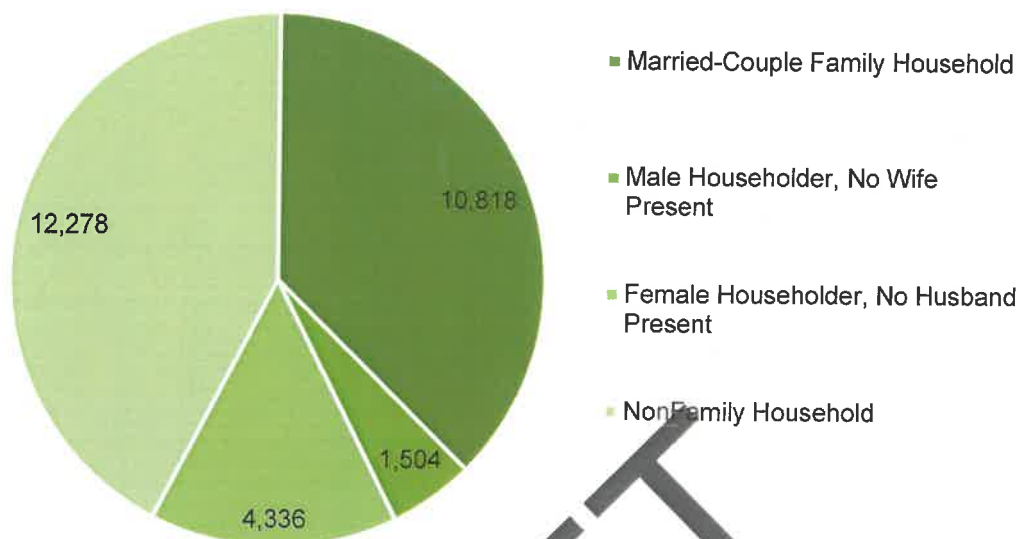
Source: 2013-2017 ACS

Families – Bethlehem

In 2000, there were a total of 28,116 households in Bethlehem. Non-family households comprised 39.2% (11,026 households) of all households. In 2010, there were a total of 29,349 households, an increase of 1,233 households, and the percentage of non-family households had increased to 41.5% (12,191 households). In 2017, there were a total of 28,936 households, of which 42.4% (12,278 households) comprised of non-family households. The total number of households in Bethlehem decreased by 413 units from 2010 to 2017, whereas the total number of non-family households increased by 87 units, an increase of 0.9%. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 42.4% of all households, married-couple family households comprised 37.4% of all households, female householders with no husband present comprised 15.0% of all households, and male householders with no wife present comprised 5.2% of all households in the City. The chart below illustrates the breakdown of households by type in the City of Bethlehem as of 2017 using data from the 2013-2017 ACS.

Households in Bethlehem City



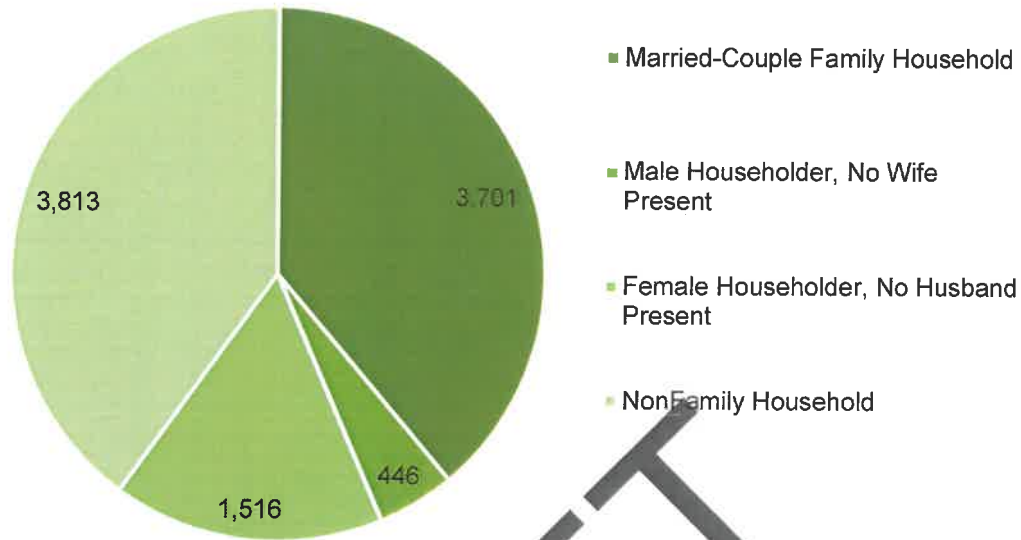
Source: 2013-2017 ACS

Families – Easton

In 2000, there were a total of 9,544 households in Easton. Non-family households comprised 39.9% (3,806 households) of all households. In 2010, there were a total of 9,226 households, a decrease of 318 households, and the percentage of non-family households had decreased to 37.4% (3,447 households). In 2017, there were a total of 9,521 households, of which 40.0% (3,813 households) comprised of non-family households. The total number of households in Easton increased by 295 units from 2010 to 2017, and the total number of non-family households increased by 366 units, an increase of 2.7%. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 40.0% of all households, married-couple family households comprised 38.9% of all households, female householders with no husband present comprised 16.4% of all households, and male householders with no wife present comprised 4.7% of all households in the City. The chart below illustrates the breakdown of households by type in the City of Easton as of 2017 using data from the 2013-2017 ACS.

Households in Easton



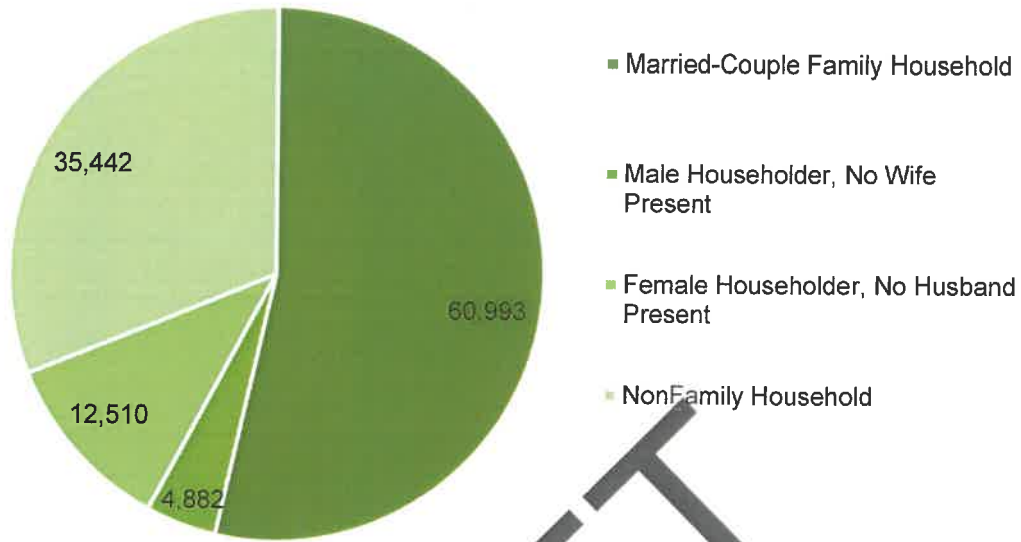
Source: 2013-2017 ACS

Families – Northampton County

In 2000, there were a total of 101,541 households in Northampton County. Non-family households comprised 30.0% (30,467 households) of all households. In 2010, there were a total of 111,706 households, an increase of 10,165 households, and the percentage of non-family households had increased to 31.7% (4,941 households). In 2017, there were a total of 113,827 households, of which 31.1% (35,442 households) comprised of non-family households. The total number of households in Northampton County increased by 2121 units from 2010 to 2017, and the total number of non-family households increased by 34 units, but the percentage of non-family households declined by 0.6%. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 31.1% of all households, married-couple family households comprised 53.6% of all households, female householders with no husband present comprised 11.0% of all households, and male householders with no wife present comprised 4.3% of all households in the County. The chart below illustrates the breakdown of households by type in the County of Northampton as of 2017 using data from the 2013-2017 ACS.

Households in Northampton



Source: 2013-2017 ACS

C. Income and Poverty:

Household Income – Allentown

The median household income for the City of Allentown increased by 6.4% over the time period of 2010 to 2017 from \$36,202 in 2010 to \$38,522 in 2017.

The median household income for Northampton County increased by 11.3% over the same time period from \$58,762 in 2010 to \$65,390 in 2017

The median household income for the Commonwealth of Pennsylvania increased by 13.0% over the same time period from \$50,398 in 2010 to \$56,951 in 2017.

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Allentown

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	43,738	-	41,935	-
Less than \$10,000	5,061	11.6%	4,601	11.0%
\$10,000 to \$14,999	3,761	8.6%	3,442	8.2%
\$15,000 to \$24,999	6,584	15.1%	5,809	13.9%
\$25,000 to \$34,999	5,707	13.0%	5,396	12.9%
\$35,000 to \$49,999	7,468	17.1%	6,057	14.4%
\$50,000 to \$74,999	7,186	16.4%	8,146	19.4%
\$75,000 to \$99,999	4,165	9.5%	4,218	10.1%
\$100,000 to \$149,999	2,735	6.3%	2,982	7.1%
\$150,000 to \$199,999	619	1.4%	722	1.7%
\$200,000 or more	452	1.0%	562	1.3%
Median Household Income	\$36,202	-	\$38,522	-

Source: 2006-2010 and 2013-2017 ACS

Household Income – Bethlehem

The median household income for the City of Bethlehem increased by 17.1% over the time period of 2010 to 2017 from \$44,310 in 2010 to \$51,880 in 2017.

The median household income for Northampton County increased by 11.3% over the same time period from \$58,762 in 2010 to \$65,390 in 2017

The median household income for the Commonwealth of Pennsylvania increased by 13.0 percent over the same time period from \$50,398 in 2010 to \$56,951 in 2017.

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Bethlehem

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	29,584	-	28,936	-
Less than \$10,000	2,476	8.4%	2,210	7.6%
\$10,000 to \$14,999	2,118	7.2%	1,680	5.8%
\$15,000 to \$24,999	4,048	13.7%	3,197	11.0%
\$25,000 to \$34,999	3,272	11.1%	3,083	10.7%
\$35,000 to \$49,999	4,444	15.0%	3,864	13.4%
\$50,000 to \$74,999	5,881	19.9%	5,423	18.7%
\$75,000 to \$99,999	3,475	11.7%	3,466	12.0%
\$100,000 to \$149,999	2,623	8.9%	3,804	13.1%
\$150,000 to \$199,999	735	2.5%	1,220	4.2%
\$200,000 or more	512	1.7%	989	3.4%
Median Household Income	\$44,310	-	\$51,880	-

Source: 2006-2010 and 2013-2017 ACS

Household Income – Easton

The median household income for the City of Easton increased by 21.3% over the time period of 2010 to 2017 from \$38,613 in 2010 to \$46,835 in 2017.

The median household income for Northampton County increased by 11.3% over the same time period from \$58,762 in 2010 to \$65,390 in 2017

The median household income for the Commonwealth of Pennsylvania increased by 13.0 percent over the same time period from \$50,398 in 2010 to \$56,951 in 2017.

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Easton

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	9,222	-	9,521	-
Less than \$10,000	946	10.3%	641	6.7%
\$10,000 to \$14,999	689	7.5%	710	7.5%
\$15,000 to \$24,999	1,331	14.4%	1,401	14.7%
\$25,000 to \$34,999	1,137	12.3%	1,134	11.9%
\$35,000 to \$49,999	1,589	17.2%	1,148	12.1%
\$50,000 to \$74,999	1,722	18.7%	1,827	19.2%
\$75,000 to \$99,999	780	8.5%	995	10.5%
\$100,000 to \$149,999	752	8.2%	1,057	11.1%
\$150,000 to \$199,999	171	1.9%	319	3.4%
\$200,000 or more	105	1.1%	289	3.0%
Median Household Income	\$38,613	-	\$46,835	-

Source: 2006-2010 and 2013-2017 ACS

Household Income – Northampton County

The median household income for Northampton County increased by 11.3% over the time period from \$58,762 in 2010 to \$65,390 in 2017

The median household income for the Commonwealth of Pennsylvania increased by 13.0% over the same time period from \$50,398 in 2010 to \$56,951 in 2017.

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Northampton County, PA

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	111,929	-	113,827	-
Less than \$10,000	5,244	4.7%	4,741	4.2%
\$10,000 to \$14,999	5,108	4.6%	4,106	3.9%
\$15,000 to \$24,999	10,982	9.8%	10,410	9.1%
\$25,000 to \$34,999	10,593	9.5%	9,609	8.4%
\$35,000 to \$49,999	15,494	13.8%	14,393	12.6%
\$50,000 to \$74,999	22,730	20.3%	21,114	18.5%
\$75,000 to \$99,999	16,040	14.3%	15,940	14.0%
\$100,000 to \$149,999	16,764	15.0%	19,117	16.8%
\$150,000 to \$199,999	5,159	4.6%	7,549	6.6%
\$200,000 or more	3,815	3.4%	6,548	5.8%
Median Household Income	\$58,762	-	\$65,390	-

Source: 2006-2010 and 2013-2017 ACS

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family

Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The Median Income for a family income in Northampton County was \$79,209 for 2017.

The table below identifies the FY 2019 HUD Income Limits applicable to the City of Allentown, the City of Bethlehem, and the City of Easton, these cities are part of the Allentown-Bethlehem-Easton-Northampton Census Tract, MD HUD Metro FMR Area.

**FY 2019 Income Limits Allentown-Bethlehem-Easton, PA
MSA HUD Metro FMR Area**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$16,450	\$18,800	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
Very Low (50%) Income Limits	\$27,450	\$31,400	\$35,300	\$39,200	\$42,350	\$45,500	\$48,650	\$51,750
Low (80%) Income Limits	\$43,900	\$50,200	\$58,450	\$62,700	\$67,750	\$72,750	\$77,750	\$82,800

Source: U.S. Department of Housing and Urban Development

On February 14, 2019, HUD CPD-19-02 Notice that updated the Department's Low- and Moderate-Income Summary Data (LMISD) based on the American Community Survey 2011-2015 5-year estimates (2015 ACS). This data replaced the prior LMISD based on the American Community Survey 2006-2010 5-year estimates (2010 ACS) for the purposes of demonstrating compliance with the CDBG National Objective of providing benefit to low- and moderate-income persons on an area basis ("Area Benefit" or LMA). The table below highlights the current low- and moderate-income populations in the Cities of Allentown, Bethlehem, Easton, and Northampton County. The block groups that have a population of more than 51% low- and moderate-income are **highlighted and bold**.

The City of Allentown has an overall low- and moderate-income population of 65.67%. The City of Bethlehem has an overall low- and moderate-income population of 50.58%. The City of Easton has an overall low- and moderate-income population of 59.10%. Northampton County has an overall low- and moderate-income population of 35.77%. Northampton County qualifies as an Upper Quartile Exception Criteria Community. Any Census Tracts and Block

Groups that exceeds LMI% of 46.58% qualifies as LMA as established by HUD for Northampton County.

Low- and Moderate-Income Population FY 2019 for Allentown, Bethlehem, Easton, and Northampton County

PLACE	COUNTY	CT	BG	LMI	TOT POP	PERCENT
Allentown	Lehigh County	000101	1	540	1,135	47.58%
Allentown	Lehigh County	000101	2	600	1,300	46.15%
Allentown	Lehigh County	000101	3	615	920	66.85%
Allentown	Lehigh County	000102	1	940	1,060	88.68%
Allentown	Lehigh County	000102	2	580	1,065	54.46%
Allentown	Lehigh County	000102	3	735	1,520	48.36%
Allentown	Lehigh County	000102	4	385	770	50.00%
Allentown	Lehigh County	000400	1	945	1,285	73.54%
Allentown	Lehigh County	000400	2	1,965	2,490	78.92%
Allentown	Lehigh County	000500	1	1,260	1,535	82.08%
Allentown	Lehigh County	000500	2	825	985	83.76%
Allentown	Lehigh County	000600	1	1,925	3,055	63.01%
Allentown	Lehigh County	000600	2	320	1,220	26.23%
Allentown	Lehigh County	000600	3	460	760	60.53%
Allentown	Lehigh County	000600	4	1,140	1,570	72.61%
Allentown	Lehigh County	000700	1	825	970	85.05%
Allentown	Lehigh County	000700	2	1,070	1,850	57.84%
Allentown	Lehigh County	000700	3	1,415	1,630	86.81%
Allentown	Lehigh County	000800	1	790	790	100.00%
Allentown	Lehigh County	000800	2	1,045	1,200	87.08%
Allentown	Lehigh County	000800	3	900	1,170	76.92%
Allentown	Lehigh County	000800	4	530	765	69.28%
Allentown	Lehigh County	000900	1	1,275	1,415	90.11%
Allentown	Lehigh County	001000	1	1,165	1,595	73.04%

BEAN Fair Housing Partnership

Allentown	Lehigh County	001000	2	1,005	1,240	81.05%
Allentown	Lehigh County	001200	1	935	1,260	74.21%
Allentown	Lehigh County	001401	1	1,040	1,495	69.57%
Allentown	Lehigh County	001401	2	1,890	3,130	60.38%
Allentown	Lehigh County	001401	3	955	1,350	70.74%
Allentown	Lehigh County	001401	4	595	810	73.46%
Allentown	Lehigh County	001401	5	850	1,830	46.45%
Allentown	Lehigh County	001402	1	565	1,220	46.31%
Allentown	Lehigh County	001402	2	415	700	59.29%
Allentown	Lehigh County	001501	1	700	1,110	63.06%
Allentown	Lehigh County	001501	2	1,815	2,300	78.91%
Allentown	Lehigh County	001501	3	1,110	1,300	85.38%
Allentown	Lehigh County	001501	4	1,230	2,145	57.34%
Allentown	Lehigh County	001502	1	805	1,945	41.39%
Allentown	Lehigh County	001502	2	495	1,095	45.21%
Allentown	Lehigh County	001502	3	570	1,465	38.91%
Allentown	Lehigh County	001502	4	1,580	2,590	61.00%
Allentown	Lehigh County	001600	1	785	785	100.00%
Allentown	Lehigh County	001600	2	1,085	1,260	86.11%
Allentown	Lehigh County	001600	3	595	680	87.50%
Allentown	Lehigh County	001600	4	630	785	80.25%
Allentown	Lehigh County	001700	1	725	970	74.74%
Allentown	Lehigh County	001700	2	1,805	2,840	63.56%
Allentown	Lehigh County	001700	3	1,180	1,370	86.13%
Allentown	Lehigh County	001800	1	840	1,020	82.35%
Allentown	Lehigh County	001800	2	1,360	1,720	79.07%
Allentown	Lehigh County	001800	3	615	895	68.72%
Allentown	Lehigh County	001800	4	995	1,230	80.89%
Allentown	Lehigh County	001900	1	420	1,370	30.66%

BEAN Fair Housing Partnership

Allentown	Lehigh County	001900	2	2,095	2,995	69.95%
Allentown	Lehigh County	002000	1	640	815	78.53%
Allentown	Lehigh County	002000	2	830	930	89.25%
Allentown	Lehigh County	002000	3	430	565	76.11%
Allentown	Lehigh County	002000	4	1,170	1,810	64.64%
Allentown	Lehigh County	002000	5	705	940	75.00%
Allentown	Lehigh County	002100	1	1,215	1,490	81.54%
Allentown	Lehigh County	002100	2	980	1,530	64.05%
Allentown	Lehigh County	002100	3	1,135	1,310	86.64%
Allentown	Lehigh County	002100	4	640	985	64.97%
Allentown	Lehigh County	002100	5	825	945	87.30%
Allentown	Lehigh County	002201	1	480	860	55.81%
Allentown	Lehigh County	002201	2	395	955	41.36%
Allentown	Lehigh County	002201	3	685	1,575	43.49%
Allentown	Lehigh County	002201	4	450	865	52.02%
Allentown	Lehigh County	002202	1	470	800	58.75%
Allentown	Lehigh County	002202	2	655	830	78.92%
Allentown	Lehigh County	002301	1	535	1,550	34.52%
Allentown	Lehigh County	002301	2	135	780	17.31%
Allentown	Lehigh County	002301	3	415	740	56.08%
Allentown	Lehigh County	002301	4	455	1,715	26.53%
Allentown	Lehigh County	002301	5	180	795	22.64%
Allentown	Lehigh County	002301	6	130	705	18.44%
Allentown	Lehigh County	002302	1	350	825	42.42%
Allentown	Lehigh County	002302	2	775	1,280	60.55%
Allentown	Lehigh County	002302	3	160	610	26.23%
Allentown	Lehigh County	009600	1	1,505	1,930	77.98%
Allentown	Lehigh County	009600	2	1,190	2,240	53.13%
Allentown	Lehigh County	009600	3	1,210	1,580	76.58%

BEAN Fair Housing Partnership

Allentown	Lehigh County	009600	4	830	905	91.71%
Allentown	Lehigh County	009600	5	600	755	79.47%
Allentown	Lehigh County	009700	1	1,030	1,215	84.77%
Allentown	Lehigh County	009700	2	1,775	2,250	78.89%
Bethlehem	Lehigh County	009100	1	455	1,300	35.00%
Bethlehem	Lehigh County	009100	2	390	565	69.03%
Bethlehem	Lehigh County	009100	3	520	1,100	47.27%
Bethlehem	Lehigh County	009200	1	710	1,620	43.83%
Bethlehem	Lehigh County	009200	2	320	1,295	24.71%
Bethlehem	Lehigh County	009200	3	375	945	39.68%
Bethlehem	Lehigh County	009300	1	335	1,000	33.50%
Bethlehem	Lehigh County	009300	2	200	660	30.30%
Bethlehem	Lehigh County	009300	3	345	730	47.26%
Bethlehem	Lehigh County	009300	4	160	705	22.70%
Bethlehem	Lehigh County	009400	1	600	1,170	51.28%
Bethlehem	Lehigh County	009400	2	590	735	80.27%
Bethlehem	Lehigh County	009400	3	490	1,105	44.34%
Bethlehem	Lehigh County	009400	4	930	1,300	71.54%
Bethlehem	Lehigh County	009500	1	160	815	19.63%
Bethlehem	Lehigh County	009500	2	390	830	46.99%
Bethlehem	Lehigh County	009500	3	585	1,060	55.19%
Bethlehem	Lehigh County	009500	4	410	895	45.81%
Bethlehem	Lehigh County	009500	5	295	885	33.33%
Bethlehem	Northampton County	010100	1	625	1,545	40.45%
Bethlehem	Northampton County	010100	2	455	1,030	44.17%
Bethlehem	Northampton County	010100	3	505	1,325	38.11%
Bethlehem	Northampton County	010200	1	415	2,065	20.10%
Bethlehem	Northampton County	010200	2	215	1,510	14.24%
Bethlehem	Northampton County	010300	1	120	640	18.75%

BEAN Fair Housing Partnership

Bethlehem	Northampton County	010300	2	320	695	46.04%
Bethlehem	Northampton County	010300	3	265	790	33.54%
Bethlehem	Northampton County	010300	4	265	780	33.97%
Bethlehem	Northampton County	010400	1	205	1,195	17.15%
Bethlehem	Northampton County	010400	2	465	1,090	42.66%
Bethlehem	Northampton County	010400	3	265	780	33.97%
Bethlehem	Northampton County	010400	4	310	1,420	21.83%
Bethlehem	Northampton County	010400	5	145	775	18.71%
Bethlehem	Northampton County	010500	1	395	985	40.10%
Bethlehem	Northampton County	010500	2	1,170	1,240	94.35%
Bethlehem	Northampton County	010500	3	985	1,325	74.34%
Bethlehem	Northampton County	010500	4	455	565	80.53%
Bethlehem	Northampton County	010600	1	195	510	38.24%
Bethlehem	Northampton County	010600	2	470	735	63.95%
Bethlehem	Northampton County	010600	3	250	960	26.04%
Bethlehem	Northampton County	010600	4	430	725	59.31%
Bethlehem	Northampton County	010600	5	1,075	2,000	53.75%
Bethlehem	Northampton County	010600	6	500	1,095	45.66%
Bethlehem	Northampton County	010600	7	1,000	1,510	66.23%
Bethlehem	Northampton County	010700	1	580	1,455	39.86%
Bethlehem	Northampton County	010700	2	1,030	1,905	54.07%
Bethlehem	Northampton County	010700	3	255	405	62.96%
Bethlehem	Northampton County	010700	4	380	805	47.20%
Bethlehem	Northampton County	010800	1	330	705	46.81%
Bethlehem	Northampton County	010800	2	930	1,370	67.88%
Bethlehem	Northampton County	010900	1	1,155	1,445	79.93%
Bethlehem	Northampton County	010900	2	1,000	1,850	54.05%
Bethlehem	Northampton County	011000	1	700	835	83.83%

BEAN Fair Housing Partnership

Bethlehem	Northampton County	011000	2	380	465	81.72%
Bethlehem	Northampton County	011000	3	1,275	1,540	82.79%
Bethlehem	Northampton County	011100	1	140	160	87.50%
Bethlehem	Northampton County	011200	1	1,405	1,830	76.78%
Bethlehem	Northampton County	011200	2	1,220	1,460	83.56%
Bethlehem	Northampton County	011200	3	865	1,065	81.22%
Bethlehem	Northampton County	011200	4	810	1,270	63.78%
Bethlehem	Northampton County	011300	1	925	2,465	37.53%
Bethlehem	Northampton County	011300	2	1,765	1,940	90.98%
Northampton County	Northampton County	014100	1	185	775	23.87%
Northampton County	Northampton County	014100	2	245	935	26.20%
Northampton County	Northampton County	014100	3	300	725	41.38%
Northampton County	Northampton County	014100	4	135	985	13.71%
Northampton County	Northampton County	014200	1	465	855	54.39%
Northampton County	Northampton County	014200	2	700	1,005	69.65%
Northampton County	Northampton County	014200	3	1,200	1,415	84.81%
Northampton County	Northampton County	014200	4	1,140	1,625	70.15%
Northampton County	Northampton County	014200	5	360	715	50.35%
Northampton County	Northampton County	014300	1	855	1,235	69.23%
Northampton County	Northampton County	014300	2	1,495	1,585	94.32%
Northampton County	Northampton County	014300	3	580	735	78.91%
Northampton County	Northampton County	014400	1	530	845	62.72%
Northampton County	Northampton County	014400	2	335	430	77.91%
Northampton County	Northampton County	014400	3	410	745	55.03%
Northampton County	Northampton County	014500	1	1,005	2,120	47.41%
Northampton County	Northampton County	014500	2	530	955	55.50%
Northampton County	Northampton County	014600	1	705	1,250	56.40%

BEAN Fair Housing Partnership

Northampton County	Northampton County	014600	2	1,640	2,035	80.59%
Northampton County	Northampton County	014700	1	505	1,385	36.46%
Northampton County	Northampton County	014700	2	665	1,315	50.57%
Northampton County	Northampton County	015201	1	1,270	2,050	61.95%
Northampton County	Northampton County	015201	2	690	1,115	61.88%
Northampton County	Northampton County	015201	3	860	1,660	51.81%
Northampton County	Northampton County	015201	4	660	1,670	39.52%
Northampton County	Northampton County	015201	5	300	400	75.00%
Northampton County	Northampton County	015300	1	475	2,400	19.79%
Northampton County	Northampton County	015300	2	370	1,580	23.42%
Northampton County	Northampton County	015300	3	440	1,055	41.71%
Northampton County	Northampton County	015400	1	165	1,185	13.92%
Northampton County	Northampton County	015400	2	370	935	39.57%
Northampton County	Northampton County	015400	3	385	970	39.69%
Northampton County	Northampton County	015500	1	650	2,320	28.02%
Northampton County	Northampton County	015500	2	545	2,015	27.05%
Northampton County	Northampton County	015500	3	440	1,810	24.31%
Northampton County	Northampton County	015600	1	565	1,765	32.01%
Northampton County	Northampton County	015600	2	265	440	60.23%
Northampton County	Northampton County	015600	3	935	1,320	70.83%
Northampton County	Northampton County	015700	1	510	865	58.96%
Northampton County	Northampton County	015700	2	185	1,035	17.87%
Northampton County	Northampton County	015700	3	445	810	54.94%
Northampton County	Northampton County	015801	1	295	2,245	13.14%
Northampton County	Northampton County	015801	2	385	2,985	12.90%
Northampton County	Northampton County	015802	1	240	1,480	16.22%
Northampton County	Northampton County	015802	2	360	1,615	22.29%
Northampton County	Northampton County	015901	1	660	1,260	52.38%

BEAN Fair Housing Partnership

Northampton County	Northampton County	015901	2	650	1,715	37.90%
Northampton County	Northampton County	015901	3	210	1,010	20.79%
Northampton County	Northampton County	015901	4	665	1,790	37.15%
Northampton County	Northampton County	015902	1	385	1,435	26.83%
Northampton County	Northampton County	015902	2	450	1,220	36.89%
Northampton County	Northampton County	015902	3	420	955	43.98%
Northampton County	Northampton County	016001	1	390	1,615	24.15%
Northampton County	Northampton County	016001	2	485	2,400	20.21%
Northampton County	Northampton County	016001	3	575	2,005	28.68%
Northampton County	Northampton County	016002	1	555	1,550	35.81%
Northampton County	Northampton County	016002	2	180	580	31.03%
Northampton County	Northampton County	016002	3	465	1,335	34.83%
Northampton County	Northampton County	016002	4	255	940	27.13%
Northampton County	Northampton County	016100	1	270	710	38.03%
Northampton County	Northampton County	016100	2	305	1,390	21.94%
Northampton County	Northampton County	016201	1	285	1,370	20.80%
Northampton County	Northampton County	016201	2	430	1,185	36.29%
Northampton County	Northampton County	016201	3	940	1,370	68.61%
Northampton County	Northampton County	016201	4	1,290	1,715	75.22%
Northampton County	Northampton County	016202	1	420	1,720	24.42%
Northampton County	Northampton County	016202	2	950	2,530	37.55%
Northampton County	Northampton County	016300	1	490	1,120	43.75%
Northampton County	Northampton County	016300	2	620	1,715	36.15%
Northampton County	Northampton County	016400	1	375	1,670	22.46%
Northampton County	Northampton County	016400	2	450	2,845	15.82%
Northampton County	Northampton County	016500	1	115	580	19.83%
Northampton County	Northampton County	016500	2	265	2,595	10.21%
Northampton County	Northampton County	016500	3	495	1,675	29.55%
Northampton County	Northampton County	016600	1	635	1,285	49.42%

BEAN Fair Housing Partnership

Northampton County	Northampton County	016600	2	820	1,325	61.89%
Northampton County	Northampton County	016700	1	270	2,305	11.71%
Northampton County	Northampton County	016700	2	305	2,395	12.73%
Northampton County	Northampton County	016700	3	205	1,090	18.81%
Northampton County	Northampton County	016800	1	270	1,210	22.31%
Northampton County	Northampton County	016800	2	880	1,880	46.81%
Northampton County	Northampton County	016800	3	225	770	29.22%
Northampton County	Northampton County	016800	4	725	1,710	42.40%
Northampton County	Northampton County	016901	1	170	890	19.10%
Northampton County	Northampton County	016901	2	405	2,315	17.49%
Northampton County	Northampton County	016902	1	265	1,595	16.61%
Northampton County	Northampton County	016902	2	125	1,020	12.25%
Northampton County	Northampton County	017000	1	240	1,155	20.78%
Northampton County	Northampton County	017000	2	190	990	19.19%
Northampton County	Northampton County	017101	1	305	2,965	10.29%
Northampton County	Northampton County	017101	2	160	745	21.48%
Northampton County	Northampton County	017101	3	485	2,700	17.96%
Northampton County	Northampton County	017102	1	840	3,525	23.83%
Northampton County	Northampton County	017102	2	670	1,735	38.62%
Northampton County	Northampton County	017102	3	745	3,415	21.82%
Northampton County	Northampton County	017200	1	525	1,020	51.47%
Northampton County	Northampton County	017200	2	1,195	2,390	50.00%
Northampton County	Northampton County	017200	3	325	805	40.37%
Northampton County	Northampton County	017200	4	970	2,100	46.19%
Northampton County	Northampton County	017300	1	635	1,295	49.03%
Northampton County	Northampton County	017300	2	670	1,415	47.35%
Northampton County	Northampton County	017401	1	360	1,605	22.43%
Northampton County	Northampton County	017401	2	530	925	57.30%

BEAN Fair Housing Partnership

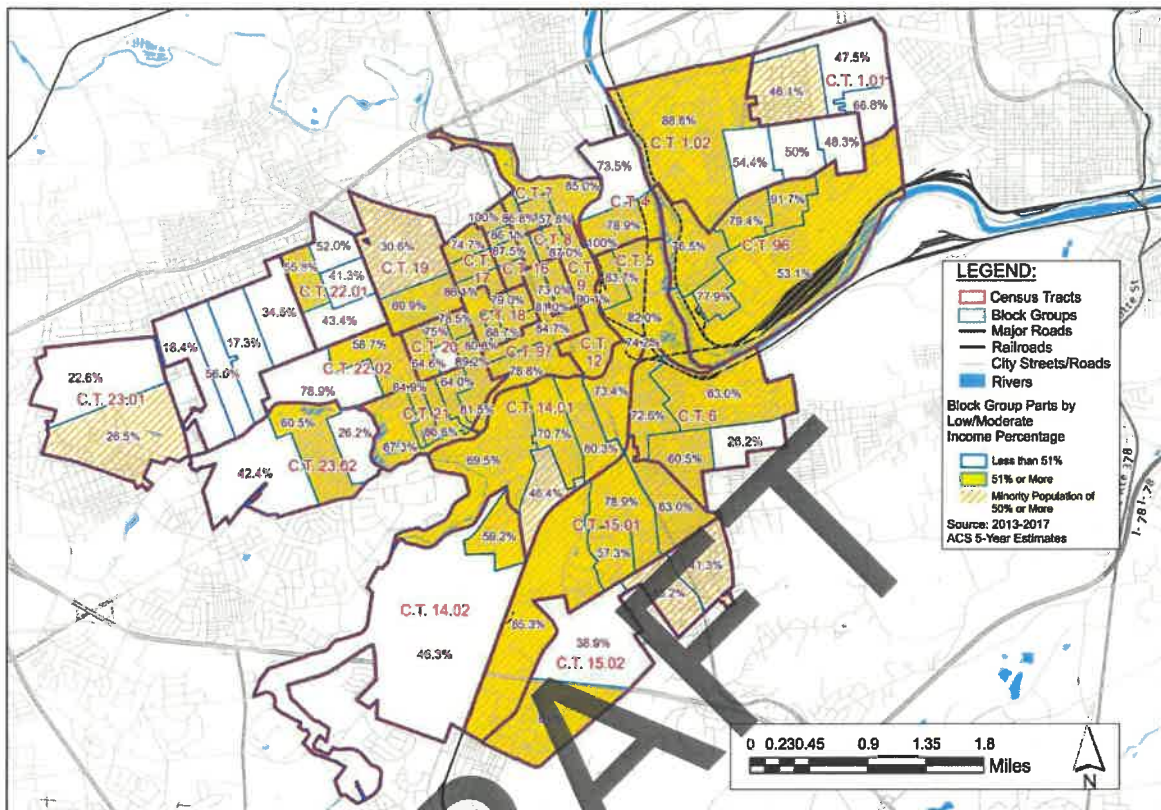
Northampton County	Northampton County	017401	3	530	3,155	16.80%
Northampton County	Northampton County	017401	4	95	2,040	4.66%
Northampton County	Northampton County	017402	1	360	1,115	32.29%
Northampton County	Northampton County	017402	2	420	1,975	21.27%
Northampton County	Northampton County	017402	3	340	730	46.58%
Northampton County	Northampton County	017501	1	580	1,690	34.32%
Northampton County	Northampton County	017501	2	425	1,370	31.02%
Northampton County	Northampton County	017501	3	310	735	42.18%
Northampton County	Northampton County	017502	1	550	1,915	28.72%
Northampton County	Northampton County	017502	2	865	2,580	33.53%
Northampton County	Northampton County	017502	3	245	880	27.84%
Northampton County	Northampton County	017603	1	410	1,315	31.18%
Northampton County	Northampton County	017603	2	365	1,190	30.67%
Northampton County	Northampton County	017603	3	75	555	13.51%
Northampton County	Northampton County	017603	4	245	745	32.89%
Northampton County	Northampton County	017604	1	345	1,665	20.72%
Northampton County	Northampton County	017604	2	455	1,170	38.89%
Northampton County	Northampton County	017604	3	345	1,405	24.56%
Northampton County	Northampton County	017605	1	570	2,295	24.84%
Northampton County	Northampton County	017605	2	195	1,300	15.00%
Northampton County	Northampton County	017606	1	340	2,905	11.70%
Northampton County	Northampton County	017606	2	230	2,025	11.36%
Northampton County	Northampton County	017607	1	550	2,810	19.57%
Northampton County	Northampton County	017607	2	125	1,760	7.10%
Northampton County	Northampton County	017607	3	670	2,040	32.84%
Northampton County	Northampton County	017702	1	320	2,255	14.19%
Northampton County	Northampton County	017703	1	130	490	26.53%
Northampton County	Northampton County	017703	2	665	2,260	29.42%
Northampton County	Northampton County	017704	1	855	3,785	22.59%

BEAN Fair Housing Partnership

Northampton County	Northampton County	017704	2	395	2,455	16.09%
Northampton County	Northampton County	017800	1	650	1,460	44.52%
Northampton County	Northampton County	017800	2	575	1,120	51.34%
Northampton County	Northampton County	017901	1	230	880	26.14%
Northampton County	Northampton County	017901	2	200	510	39.22%
Northampton County	Northampton County	017901	3	370	815	45.40%
Northampton County	Northampton County	017901	4	690	1,415	48.76%
Northampton County	Northampton County	017902	1	195	630	30.95%
Northampton County	Northampton County	017902	2	415	885	46.89%
Northampton County	Northampton County	017902	3	185	705	26.24%
Northampton County	Northampton County	018001	1	245	605	40.50%
Northampton County	Northampton County	018001	2	695	2,125	32.71%
Northampton County	Northampton County	018001	3	495	1,335	37.08%
Northampton County	Northampton County	018002	1	195	1,515	12.87%
Northampton County	Northampton County	018002	2	345	1,335	25.84%
Northampton County	Northampton County	018002	3	160	1,930	8.29%
Northampton County	Northampton County	018002	4	450	1,845	24.39%
Northampton County	Northampton County	018100	1	465	1,520	30.59%
Northampton County	Northampton County	018100	2	530	1,585	33.44%
Northampton County	Northampton County	018100	3	160	1,710	9.36%
Northampton County	Northampton County	018100	4	210	1,565	13.42%
Northampton County	Northampton County	018200	1	835	2,210	37.78%
Northampton County	Northampton County	018200	2	525	1,280	41.02%
Northampton County	Northampton County	018300	1	210	535	39.25%
Northampton County	Northampton County	018300	2	390	975	40.00%
Northampton County	Northampton County	018300	3	560	1,180	47.46%
Northampton County	Northampton County	018300	4	695	2,240	31.03%

Source: U.S. Department of Housing and Urban Development

Low- and Moderate-Income Population for the City of Allentown



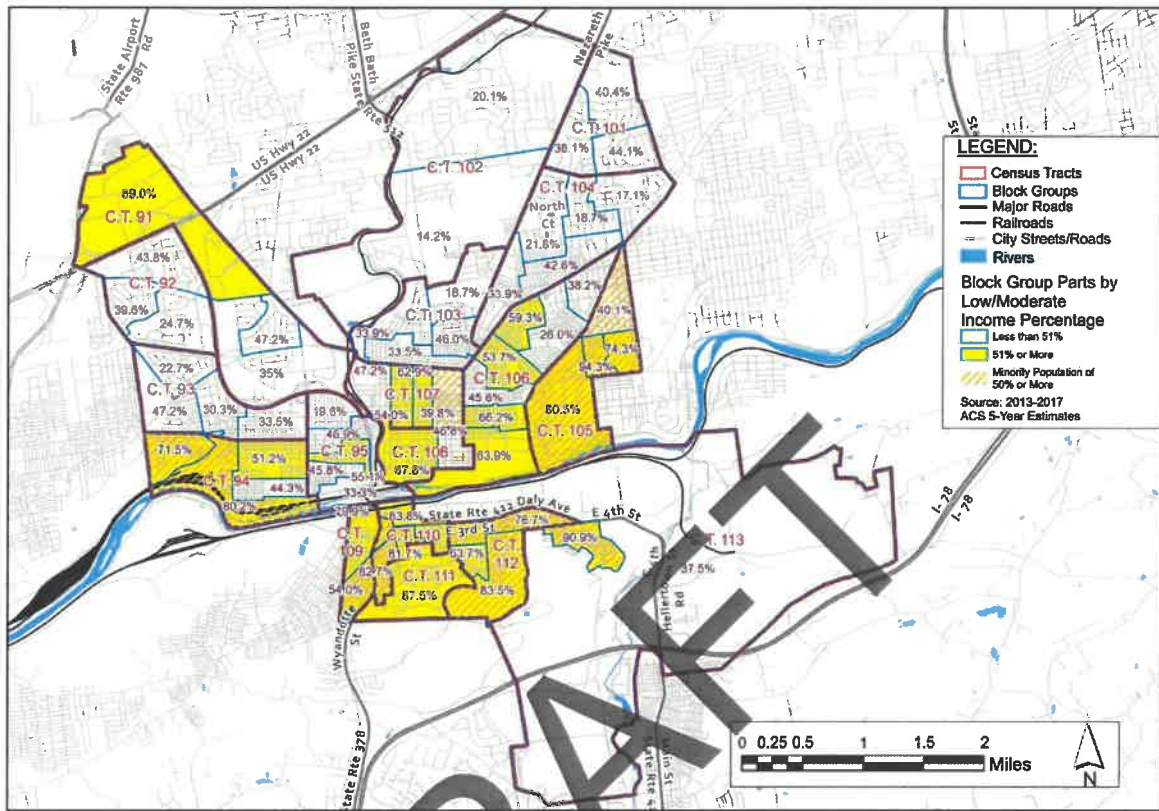
Source: U.S. Department of Housing and Urban Development

The low- and moderate-income census tracts are generally located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the central and eastern sections of the City.

The percentage of families living in poverty experienced an increase from 21.1% in 2010 to 23.4% in 2017, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 48.8% in 2010 and 47.3% in 2017, according to U.S. Census and ACS data.

There was an increase in all people whose income level was below poverty level from 18.5% in 2000 to 24.6% in 2010 and then an additional increase to 27.3% in 2017, according to U.S. Census and ACS data. Individuals under the age of 18 whose income was below the poverty level was 14.6% in 2000, 35.8% in 2010 and 39.9% in 2017, according to U.S. Census and ACS data.

Low- and Moderate-Income Population for the City of Bethlehem



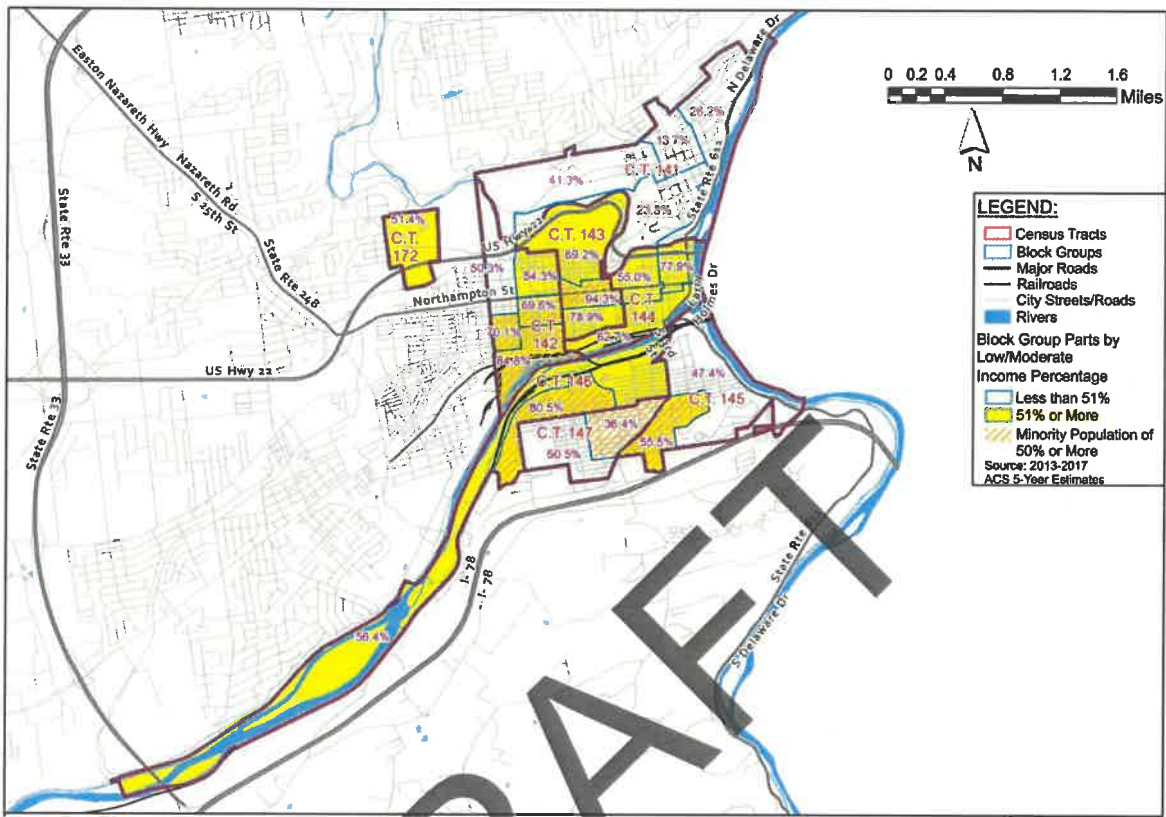
Source: U.S. Department of Housing and Urban Development

The low- and moderate-income census tracts are generally located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the south-central sections of the City.

The percentage of families living in poverty experienced a decrease from 18.5% in 2010 to 11.4% in 2017, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 46.2% in 2010, and 24.1% in 2017, according to U.S. Census and ACS data.

There was an increase in all people whose income level was below poverty level from 15.0% in 2000 to 16.8% in 2010 and then a decrease to 15.8% in 2017, according to U.S. Census and ACS data. Individuals under the age of 18 whose income was below the poverty level was 20.7% in 2000, 24.3% in 2010 and 22.2% in 2017, according to U.S. Census and ACS data.

Low- and Moderate-Income Population 2019 for the City of Easton



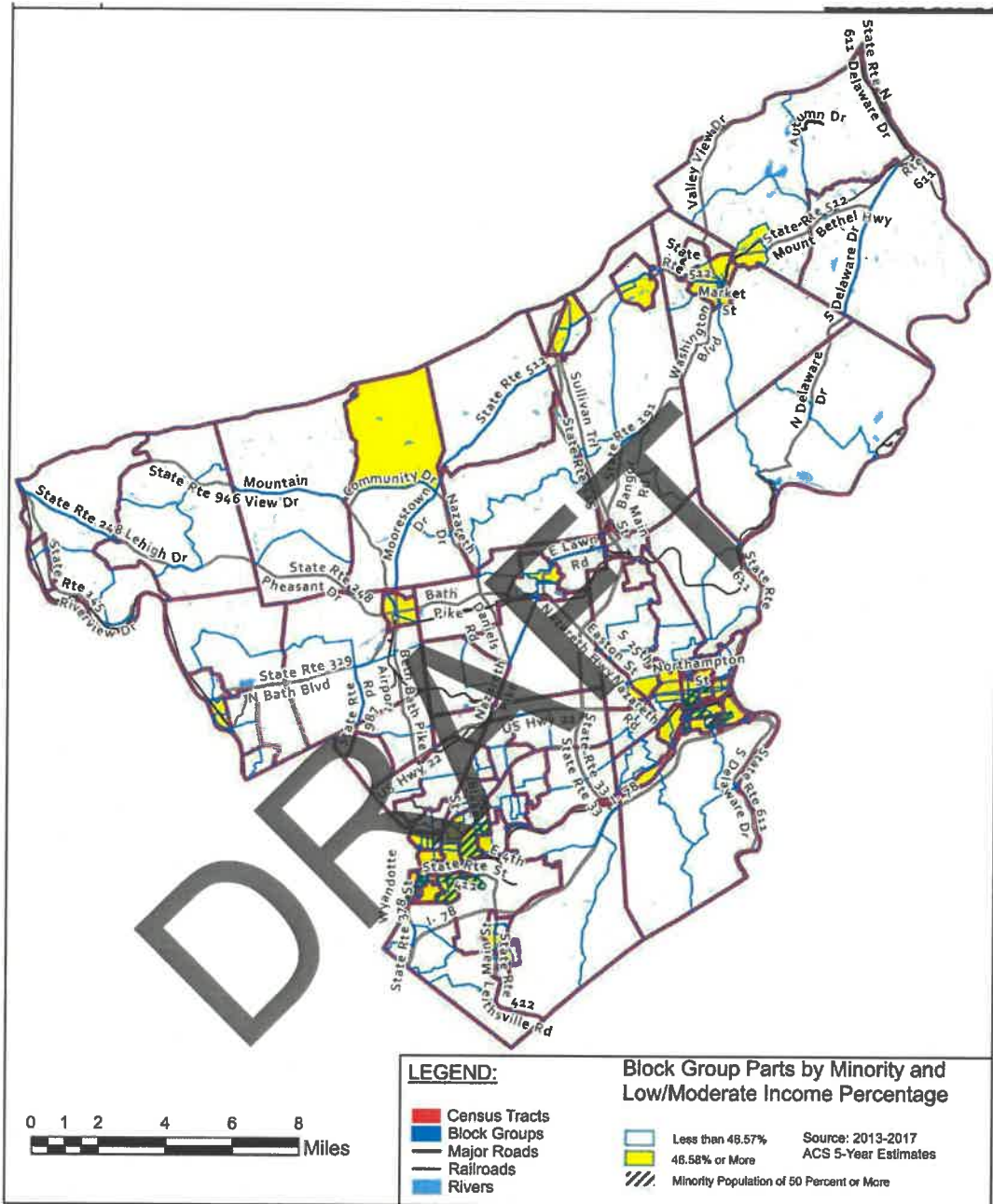
Source: U.S. Department of Housing and Urban Development

The low- and moderate-income census tracts are generally located in the central and southern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the south-central sections of the City.

The percentage of families living in poverty experienced a decrease from 25.3% in 2010 to 14.8% in 2017, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 41.7% in 2010, and 35.5% in 2017, according to U.S. Census and ACS data.

There was an increase in all people whose income level was below poverty level from 16.0% in 2000 to 25.4% in 2010 and then a decrease to 18.6% in 2017, according to U.S. Census and ACS data. Individuals under the age of 18 whose income was below the poverty level was 21.3% in 2000, 40.5% in 2010 and 29.2% in 2017, according to U.S. Census and ACS data.

Low- and Moderate-Income Population 2019 for Northampton County



Source: U.S. Department of Housing and Urban Development

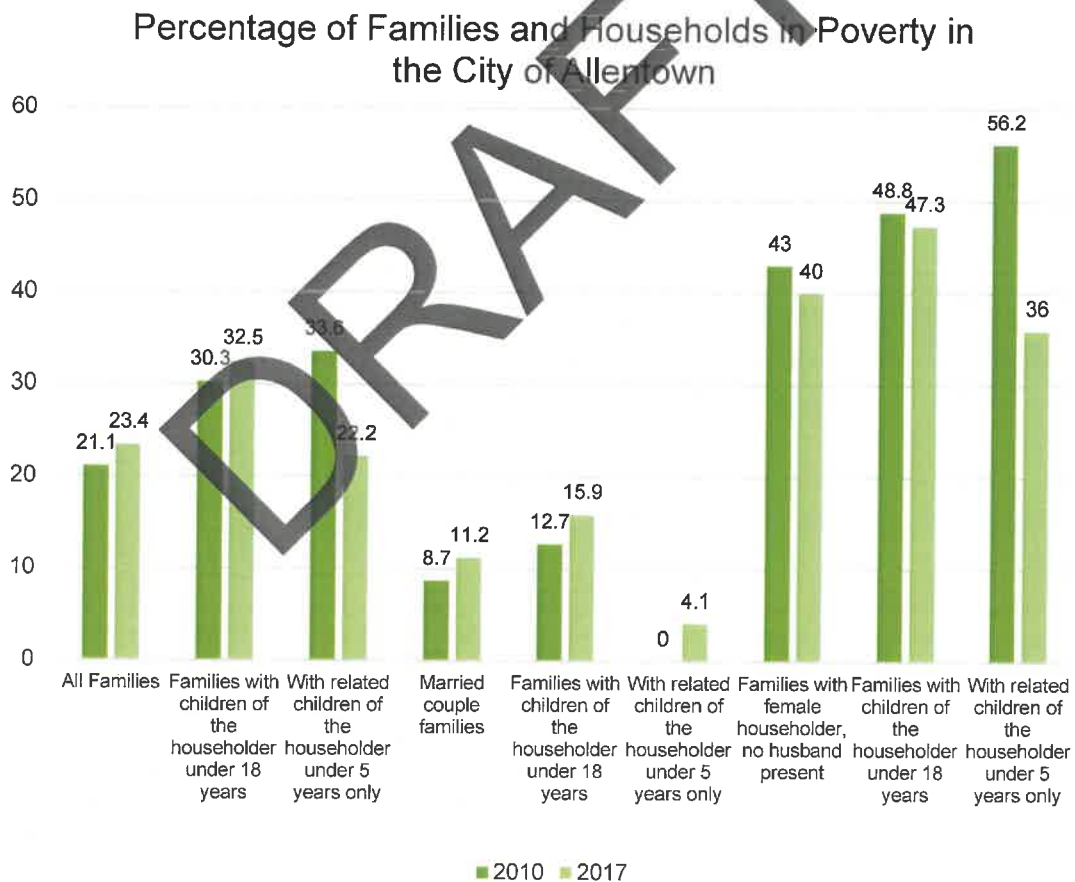
The low- and moderate-income census tracts are generally located in urban centers, though there are a string of low- and moderate-income census tracts in the northern part of the County. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the urban centers.

The percentage of families living in poverty experienced a decrease from 9.1% in 2010 to 6.6% in 2017, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 30.5% in 2010, and 21.7% in 2017, according to U.S. Census and ACS data.

There was an increase in all people whose income level was below poverty level from 7.9% in 2000 to 8.8% in 2010 and then an additional increase to 9.2% in 2017, according to U.S. Census and ACS data. Individuals under the age of 18 whose income was below the poverty level was 9.8% in 2000, 12.0% in 2010 and 13.6% in 2017, according to U.S. Census and ACS data.

Family and Household Poverty – Allentown

Allentown’s poverty statistics for families with children are highlighted in the chart below.

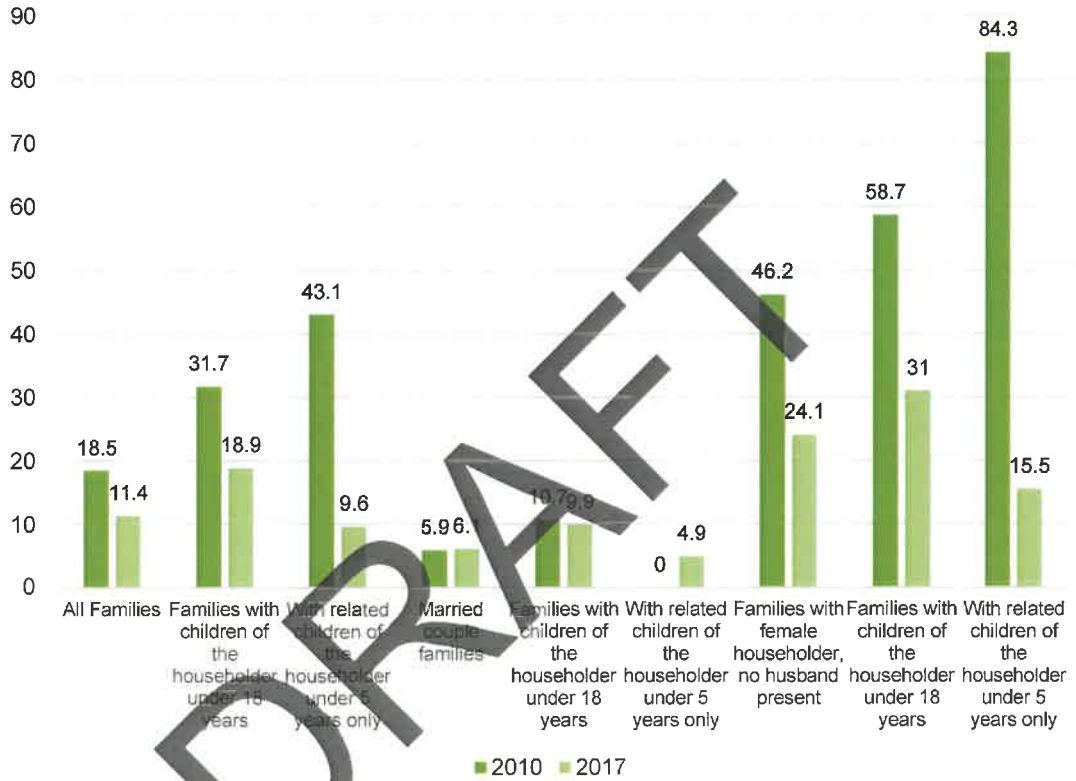


Source: 2006-2010 and 2013-2017 ACS

Family and Household Poverty – Bethlehem

Bethlehem City’s poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Households in Poverty in the City of Bethlehem



Source: 2006-2010 and 2013-2017 ACS

Family and Household Poverty – Easton

Easton City's poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Households in Poverty in the City of Easton

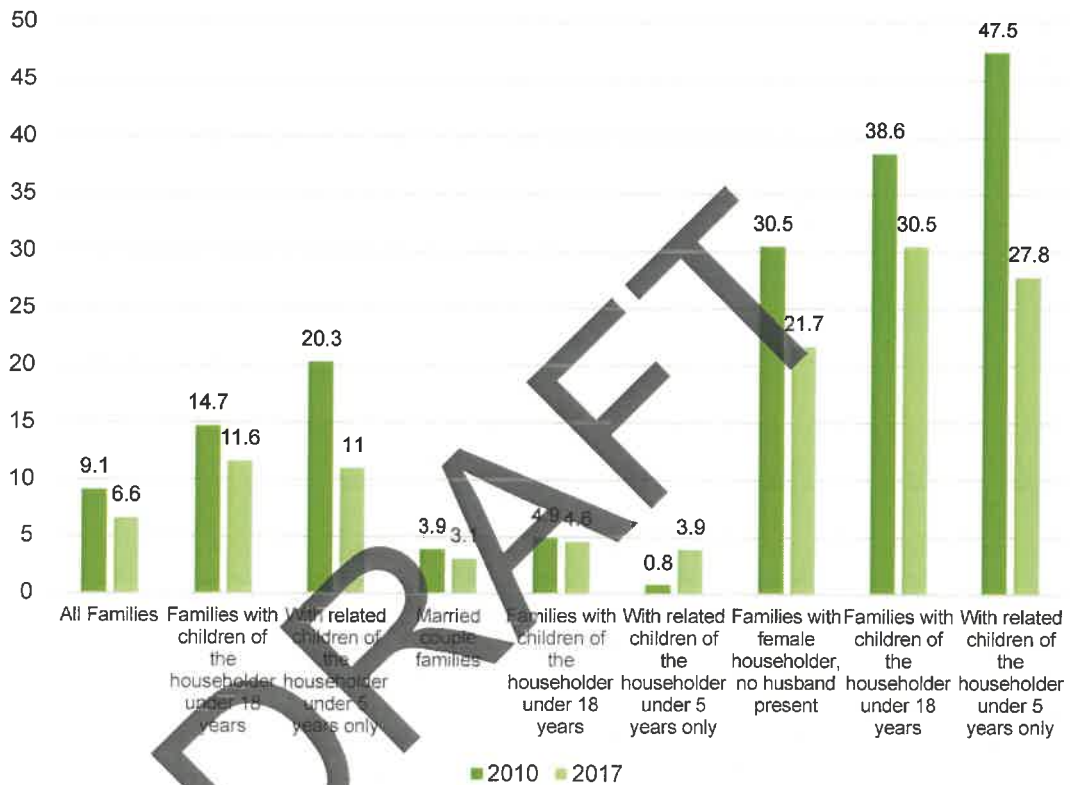


Source: 2006-2010 and 2013-2017 ACS

Family and Household Poverty – Northampton County

Northampton County’s poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Households in Poverty in Northampton County



Source: 2006-2010 and 2013-2017 ACS

D. Employment:

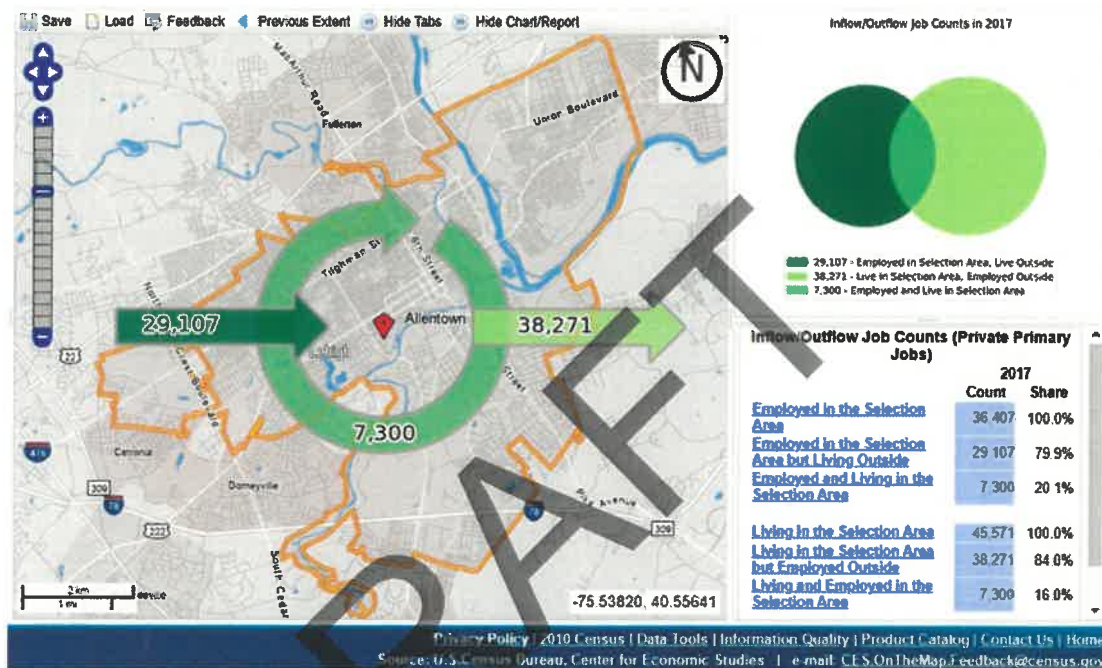
Occupation – Allentown

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Allentown was 89,921 persons. In 2010, 61.9% (55,689 persons) of eligible workers were active in the labor force and 10.2% (9,160 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Allentown was 91,604 persons. In 2017,

62.5% (57,265 persons) of eligible workers were active in the labor force and 7.7% (7,097 persons) of eligible workers in the work force were unemployed.

Workers in 2017 had a mean travel time to work of 23.6 minutes. The following labor market resident inflow/outflow data as of 2017 applied to the City of Allentown. There were a total of 36,407 jobs in the City and 7,300 (20.1%) of those jobs were held by residents of the City.

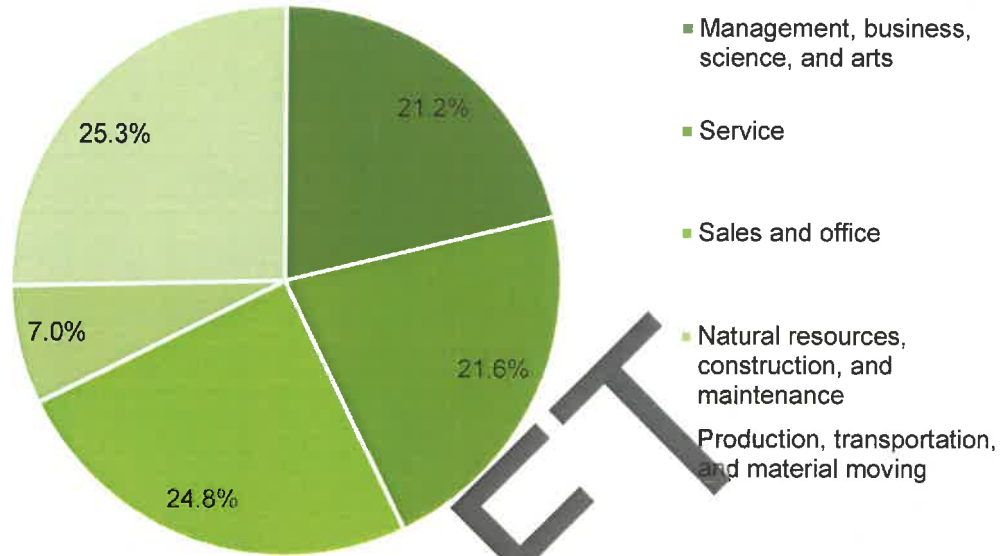


(Source: <https://onthemap.ces.census.gov/>)

According to the 2013-2017 American Community Survey, an estimated 30.7 percent (12,859 households) of households in the City of Allentown receive income from Social Security. The mean Social Security Income for 2017 was \$15,481.

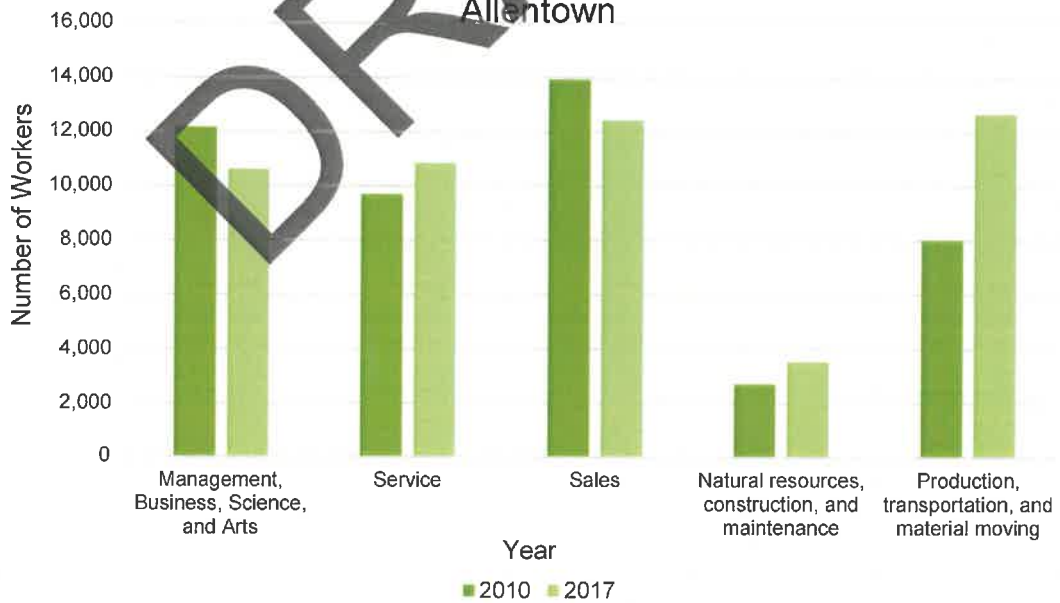
The following charts outline the distribution of Allentown workers by occupation.

Occupations in the City of Allentown



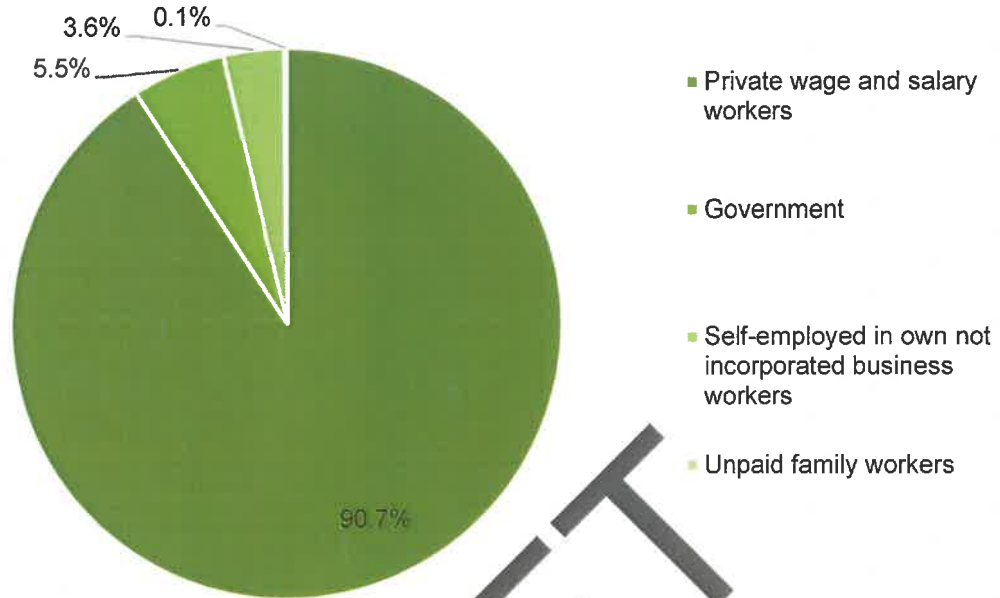
Source: 2013-2017 ACS

Worker Distribution by Occupation in the City of Allentown



Source: 2006-2010 ACS and 2013-2017 ACS

Worker Class in the City of Allentown



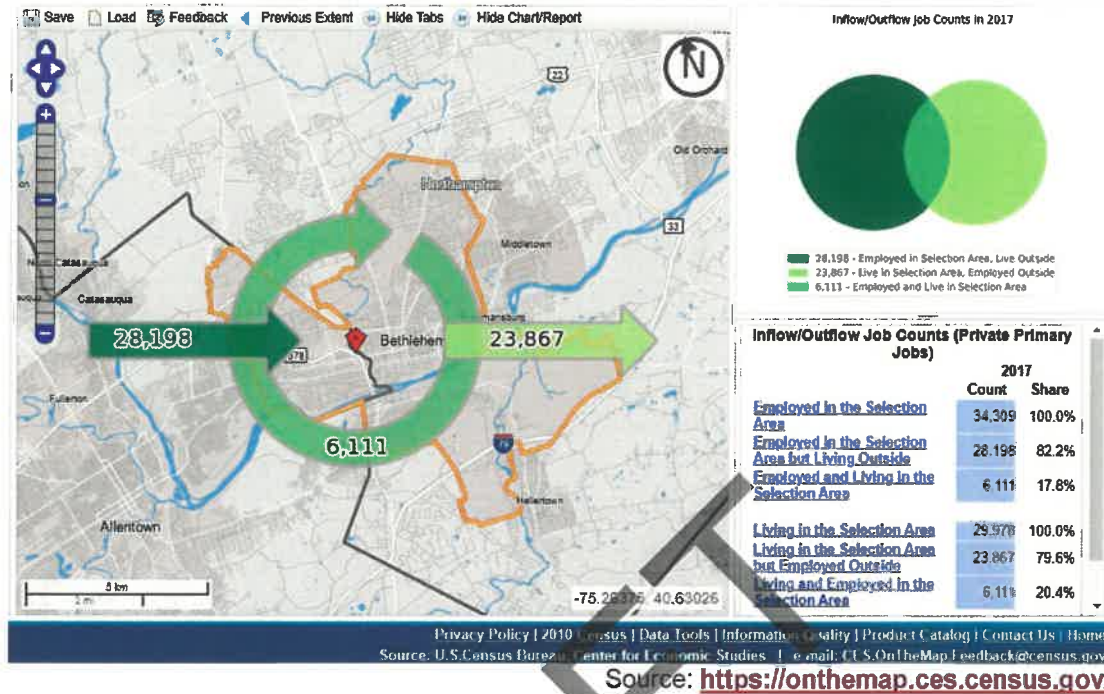
Source: 2006-2010 ACS and 2013-2017 ACS

Occupation – Bethlehem

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Bethlehem was 62,224 persons. In 2010, 56.1% (34,906 persons) of eligible workers were active in the labor force and 6.9% (4,295 persons) of eligible workers in the work force were unemployed.

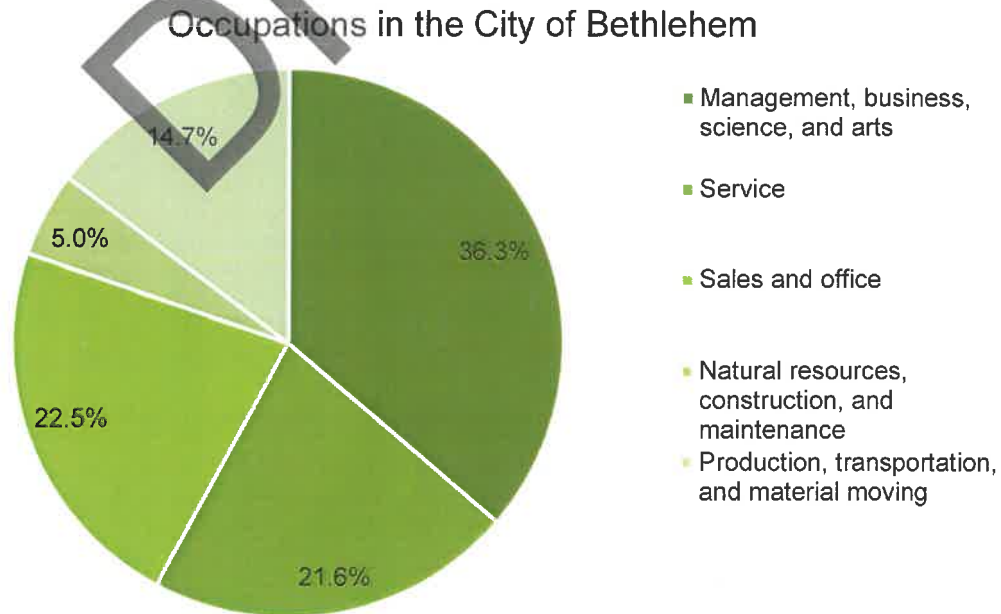
In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Bethlehem was 91,604 persons. In 2017, 62.5% (57,265 persons) of eligible workers were active in the labor force and 3.8% (2,378 persons) of eligible workers in the work force were unemployed.

Workers in 2017 had a mean travel time to work of 23.6 minutes. The following labor market resident inflow/outflow data as of 2017 applied to the City of Bethlehem. There were a total of 34,309 jobs in the City and 6,111 (17.8%) of those jobs were held by residents of the City.



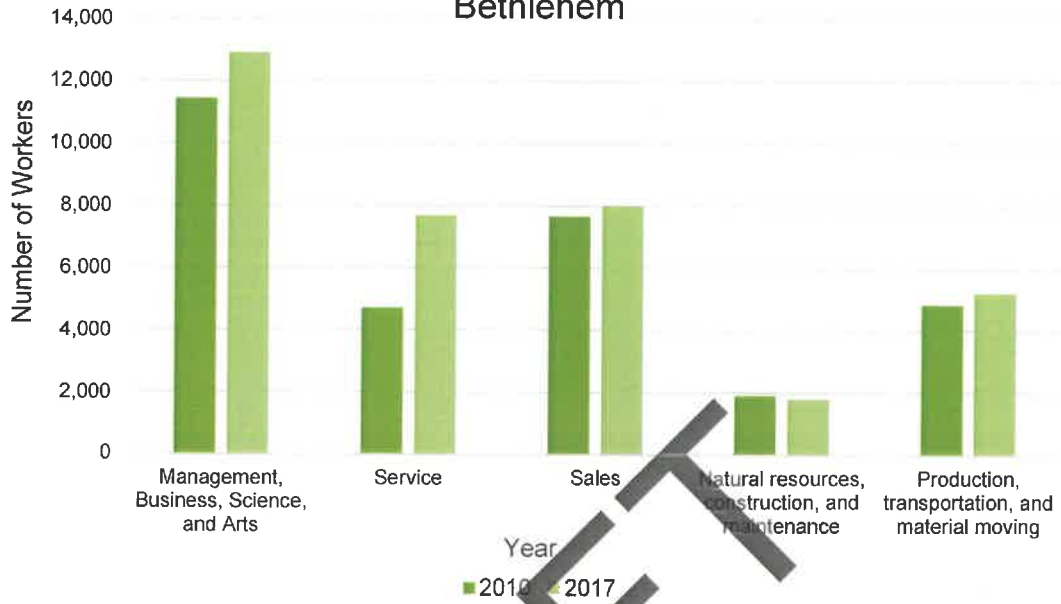
According to the 2013-2017 American Community Survey, an estimated 33% (9,560 households) of households in the City of Bethlehem receive income from Social Security. The mean Social Security income for 2017 was \$18,503.

The following charts outline the distribution of Bethlehem workers by occupation.



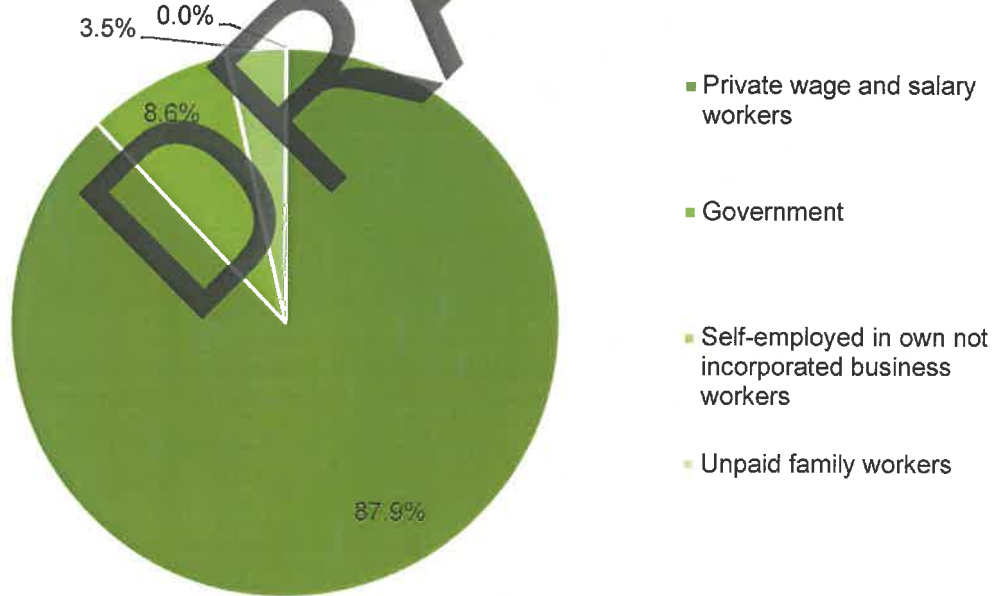
Source: 2013-2017 ACS

Worker Distribution by Occupation in the City of Bethlehem



Source: 2006-2010 ACS and 2013-2017 ACS

Worker Class in the City of Bethlehem



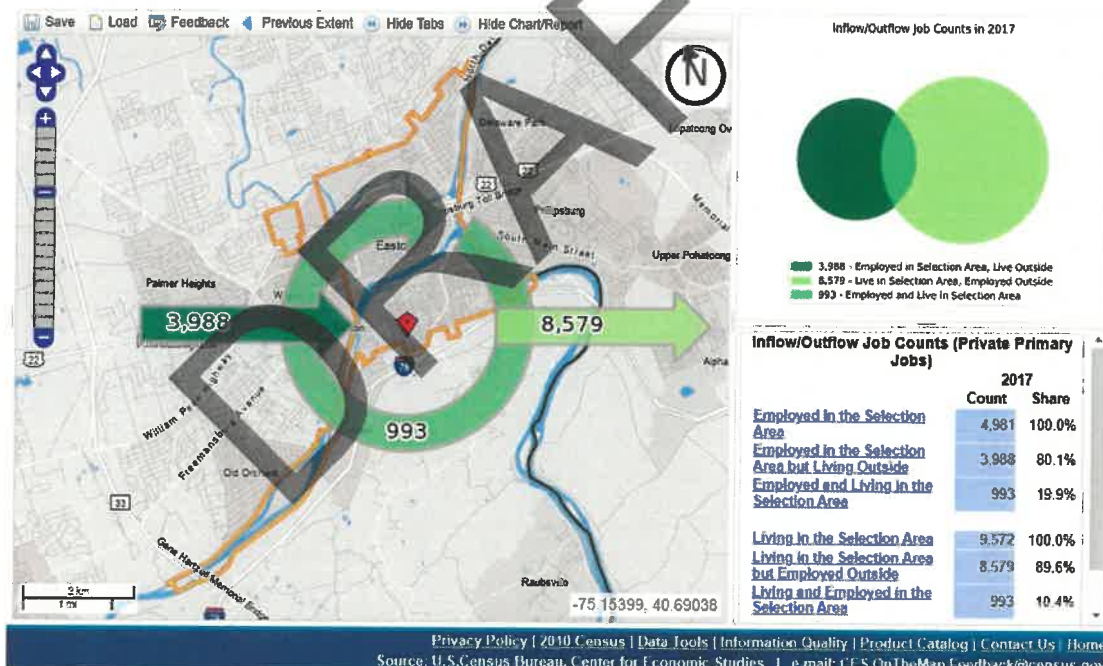
Source: 2013-2017 ACS

Occupation – Easton

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Easton was 22,062 persons. In 2010, 54.0 percent (11,907 persons) of eligible workers were active in the labor force and 7.3 percent (1,616 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Easton was 22,105 persons. In 2017, 60.3 percent (13,321 persons) of eligible workers were active in the labor force and 4.5 percent (1,002 persons) of eligible workers in the work force were unemployed.

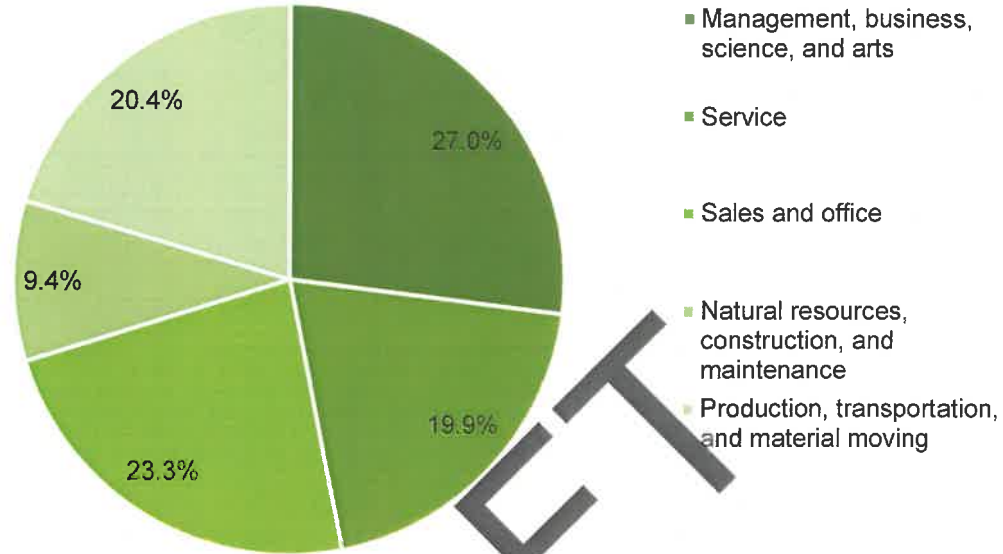
Workers in 2017 had a mean travel time to work of 24.8 minutes. The following labor market resident inflow/outflow data as of 2017 applied to the City of Easton. There were a total of 4,981 jobs in the City and 993 (19.9%) of those jobs were held by residents of the City.



According to the 2013-2017 American Community Survey, an estimated 30.1% (2,864 households) of households in the City of Easton receive income from Social Security. The mean Social Security Income for 2017 was \$17,311.

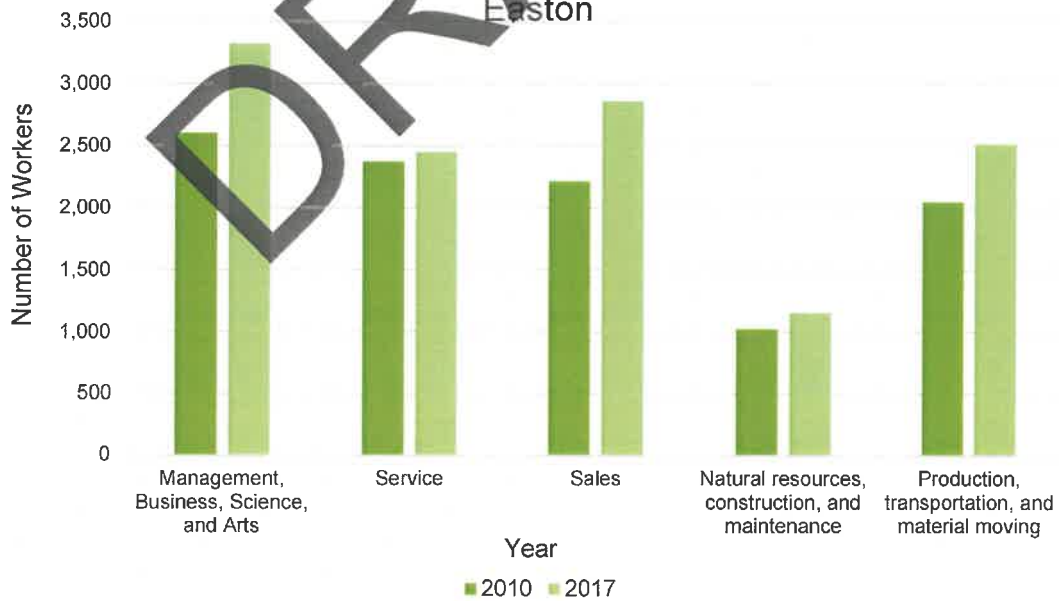
The following charts outline the distribution of Easton workers by occupation.

Occupations in the City of Easton

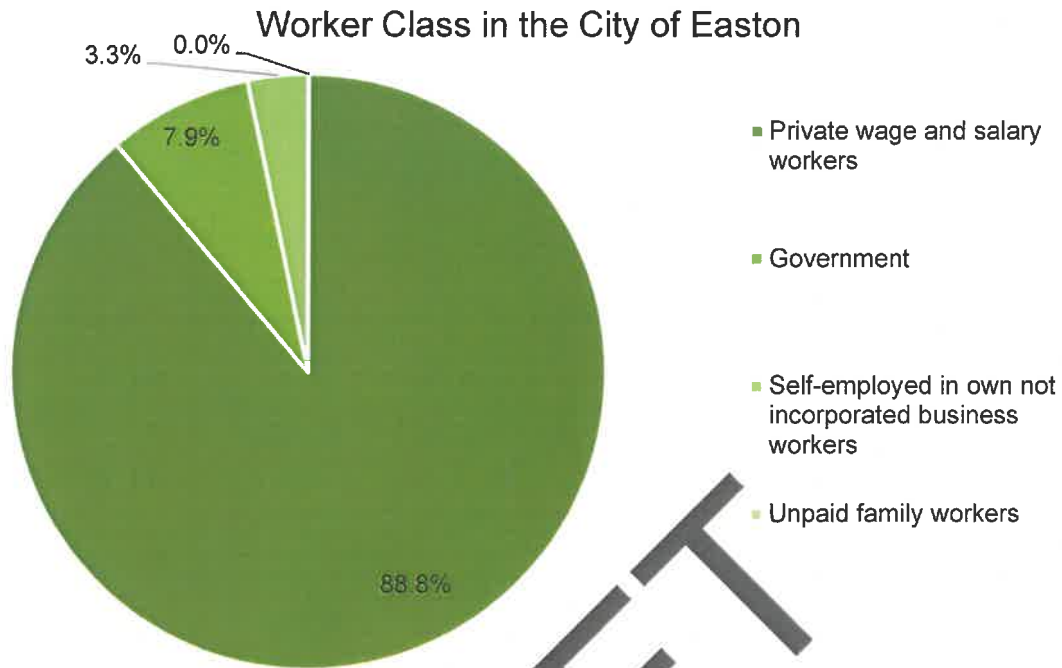


Source: 2013-2017 ACS

Worker Distribution by Occupation in the City of Easton



Source: 2006-2010 ACS and 2013-2017 ACS



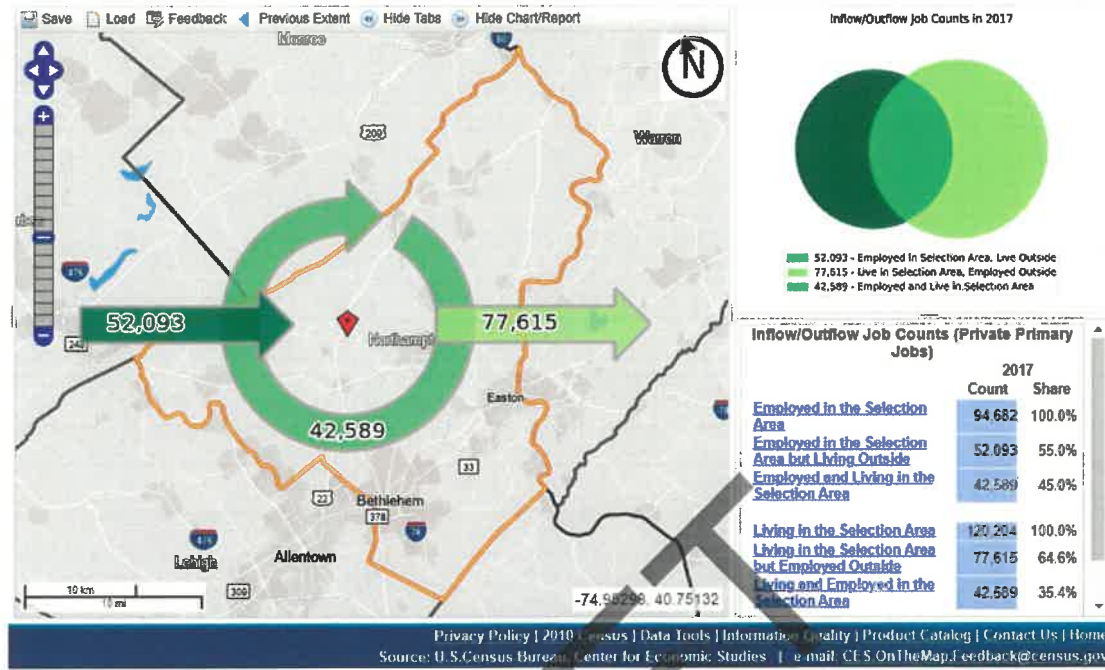
Source: 2013-2017 ACS

Occupation – Northampton County

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Northampton County was 241,347 persons. In 2010, 62.7 percent (151,388 persons) of eligible workers were active in the labor force and 6.2 percent (15,053 persons) of eligible workers in the work force were unemployed.

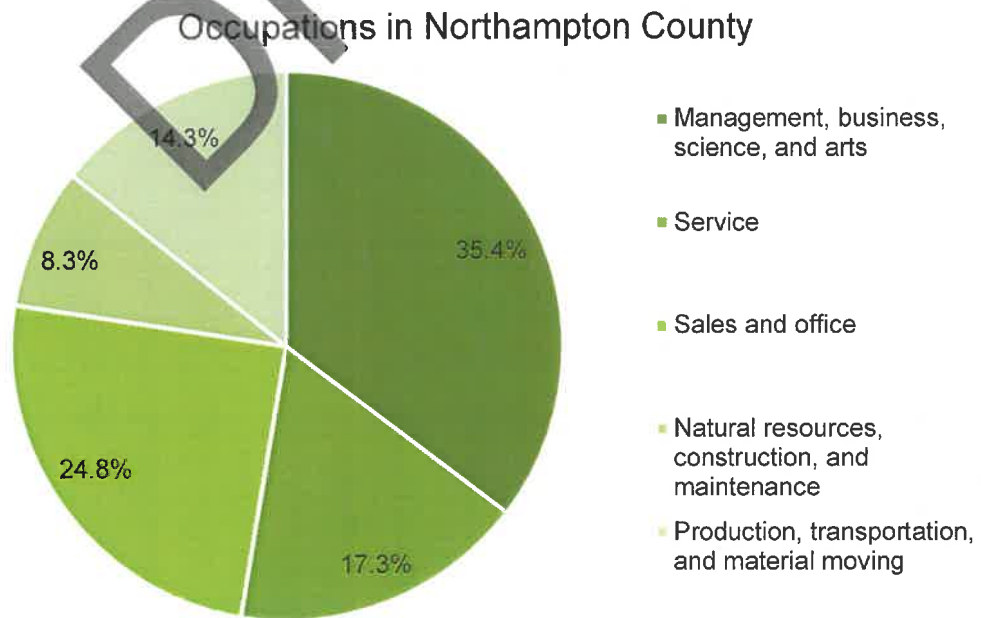
In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Northampton County was 246,901 persons. In 2017, 63.7 percent (157,337 persons) of eligible workers were active in the labor force and 3.7 percent (9,027 persons) of eligible workers in the work force were unemployed.

Workers in 2017 had a mean travel time to work of 27.6 minutes. The following labor market resident inflow/outflow data as of 2017 applied to Northampton County. There were a total of 94,682 jobs in the County and 42,589 (45.0%) of those jobs were held by residents of the County.



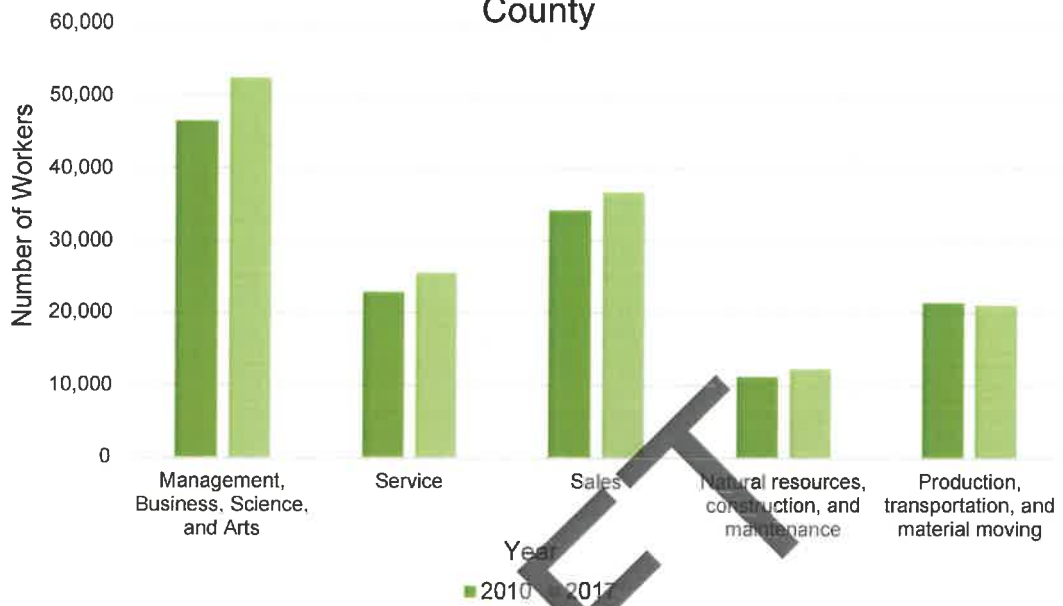
According to the 2013-2017 American Community Survey, an estimated 35.7% (40,628 households) of households in Northampton County receive income from Social Security. The mean Social Security Income for 2017 was \$20,771.

The following charts outline the distribution of Northampton workers by occupation.



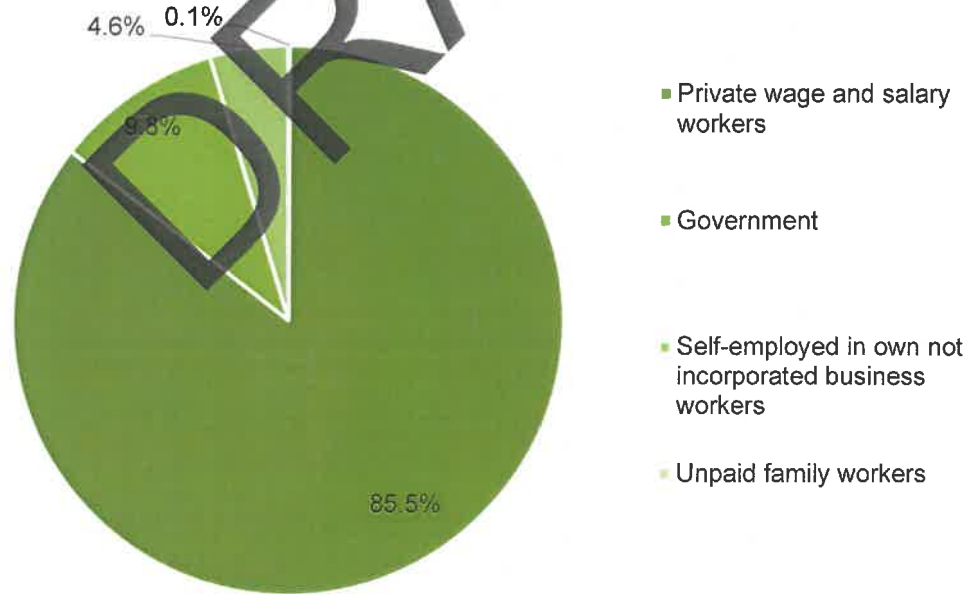
Source: 2013-2017 ACS

Worker Distribution by Occupation in Northampton County



Source: 2006-2010 ACS and 2013-2017 ACS

Worker Class in Northampton County



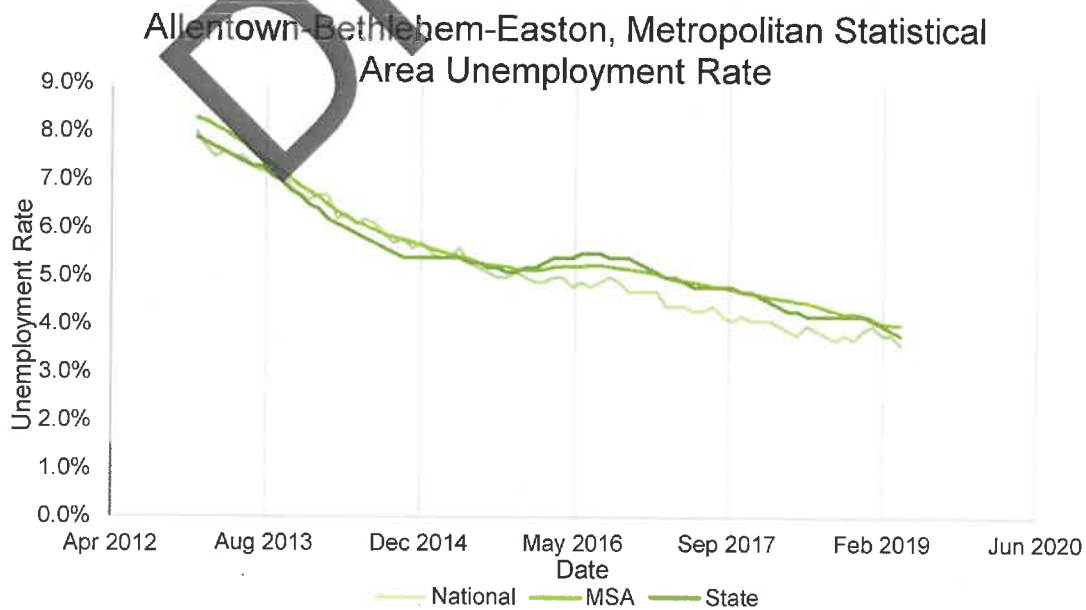
Source: 2013-2017 ACS

Unemployment Rate – Allentown-Bethlehem-Easton, PA-NJ MSA

The unemployment rates from January 2013 to April 2019 for the City of Allentown, the City of Bethlehem, and the City of Easton are all represented by the orange “MSA” (Metropolitan Statistical Area) line because data for the individual cities are not available. The most localized available data set that represents the individual cities is the collective count for all three cities which is the Metropolitan Statistical Area. The Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area data was provided by the St. Louis FRED Database as non-seasonally adjusted, so manual adjustment was required for comparison. The MSA data was only available as non-seasonally adjusted data, which is problematic when the objective is to compare said data to other data that is seasonally adjusted. The non-seasonally adjusted MSA data was manually adjusted to be seasonally adjusted by using weighting each data point against a moving pre-6th month and post-6th month average. By weighting each data point against a moving average, the data becomes seasonally adjusted by eliminating the consistent and cyclical increase in unemployment that is observed during the December-January-February month time frame.

The unemployment rate for the Commonwealth of Pennsylvania is represented by the blue “State” line. The state data was provided by the Bureau of Labor Statistics as seasonally adjusted, so manual adjustment was not required for comparison.

The national unemployment rate is represented by the red “National” line. The national data was provided by the Bureau of Labor Statistics as seasonally adjusted, so manual adjustment was not required for comparison.



Source: Bureau of Labor Statistics and St. Louis FRED Database

From January 2013 to May 2015, the MSA unemployment rate was slightly higher (an average of 1%) than the state unemployment rate and was on average with the national unemployment rate. All three unemployment rates trended downwards at roughly the same rate until approximately May 2015, at which point the state unemployment rate and the MSA unemployment rate remained steady between 5.0% and 6.0% until approximately May 2017 at which point the state and MSA unemployment rates dropped below 5.0%.

The trends suggest that since May 2016, the economic situation in the Commonwealth of Pennsylvania and in the Allentown-Bethlehem-Easton Metropolitan Statistical Area lagged the national average. Unemployment in Pennsylvania and the MSA remained higher than the national average through April 2019. Since June 2017, the unemployment rate in the Metropolitan Statistical Area has remained higher than the rate in the state and the national rate, suggesting that the MSA might not be benefiting from pro-growth policies as compared to the other regions.

Additionally, as of April 2019, both the national and the state unemployment level had dropped below 4.0%, whereas the MSA unemployment level remained above 4.0%. The slope of the MSA unemployment rate trendline is flatter than the slopes of the national and state trendlines, which could suggest that there will be further separation between the MSA unemployment rate and the state and national unemployment rates in the future.

E. Housing Profile:

Housing Profile – Allentown

Over one-third (35.9%, 15,060 units) of Allentown City’s housing stock was built prior to 1939, which is now over 80 years old. The second largest grouping (25.0%, 10,497 units) of Allentown City’s housing stock was built from 1940 to 1959.

The following table chart details the year that housing structures were built in the City of Allentown as of 2017.

Year Structure Built in the City of Allentown

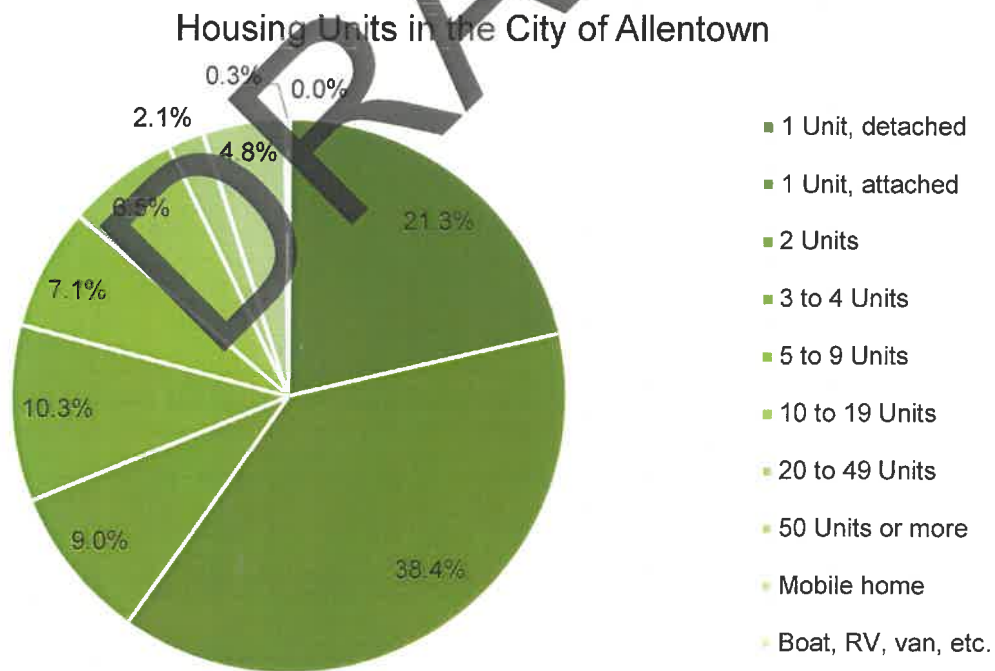
Year Structure Built	Number	Percentage
Built 2014 or Later	112	0.3%
Built 2010 to 2013	579	1.4%

Built 2000 to 2009	2,357	5.6%
Built 1980 to 1999	3,713	8.9%
Built 1960 to 1979	9,617	22.9%
Built 1940 to 1959	10,497	25.0%
Built 1939 or Earlier	15,060	35.9%
Total	41,935	-

Source: 2013-2017 ACS

The majority of housing units in the City of Allentown are 1-unit attached comprising 38.4% (17,603 units) of housing units. Multifamily residential structures of 10 or more units represent 13.5% (6,168 units) of housing units.

The following graph illustrates the composition of the housing stock in the City of Allentown as of 2017.



Source: 2013-2017 ACS

Housing Profile – Bethlehem

Slightly under one-third (29.0%, 8,381 units) of Bethlehem’s housing stock was built prior to 1939, which is now over 80 years old. The second largest grouping (28.8%, 6,868 units) of Bethlehem’s housing stock was built from 1940 to 1959.

The following table chart details the year that housing structures were built in the City of Bethlehem as of 2017.

Year Structure Built in the City of Bethlehem

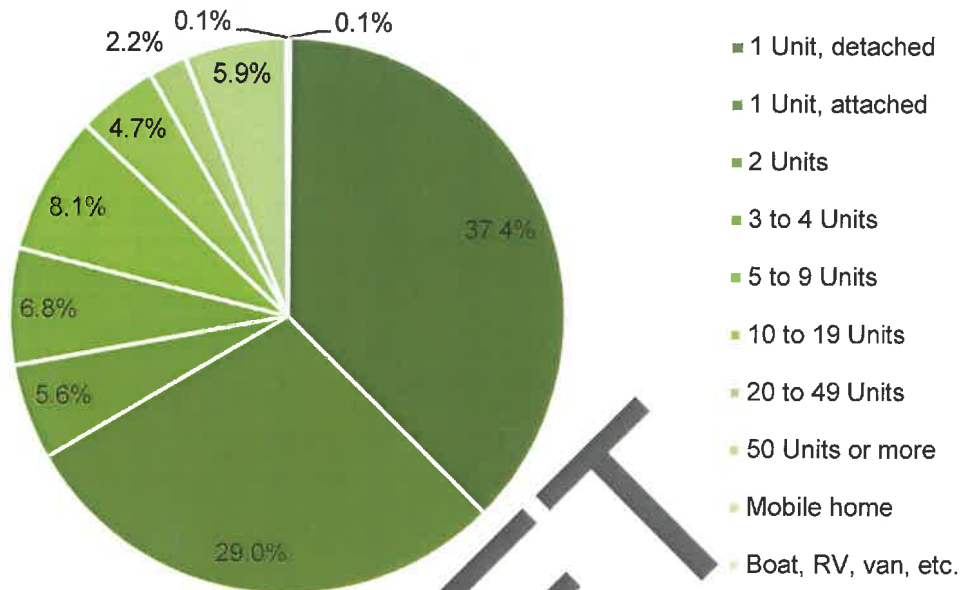
Year Structure Built	Number	Percentage
Built 2014 or Later	83	0.3%
Built 2010 to 2013	89	0.3%
Built 2000 to 2009	1,591	5.5%
Built 1980 to 1999	3,601	12.4%
Built 1960 to 1979	6,868	23.7%
Built 1940 to 1959	8,323	28.8%
Built 1939 or Earlier	8,381	29.0%
Total	28,936	-

Source: 2013-2017 ACS

The majority of housing units in the City of Bethlehem are 1-unit detached comprising 37.4% (11,701 units) of housing units. Multifamily residential structures of 10 or more units represent 12.8% (4,006 units) of housing units.

The following graph illustrates the composition of the housing stock in the City of Bethlehem as of 2017.

Housing Units in the City of Bethlehem



Source: 2013-2017 ACS

Housing Profile – Easton

Almost two-thirds (61.8%, 5,880 units) of Easton’s housing stock was built prior to 1939, which is now over 80 years old. The second largest grouping (15.8%, 1,505 units) of Easton’s housing stock was built from 1940 to 1959.

The following table chart details the year that housing structures were built in the City of Easton as of 2017.

Year Structure Built in the City of Easton

Year Structure Built	Number	Percentage
Built 2014 or Later*	26	0.3%
Built 2010 to 2013	37	0.4%
Built 2000 to 2009	195	2.0%
Built 1980 to 1999	800	8.4%
Built 1960 to 1979	1,078	11.3%

BEAN Fair Housing Partnership

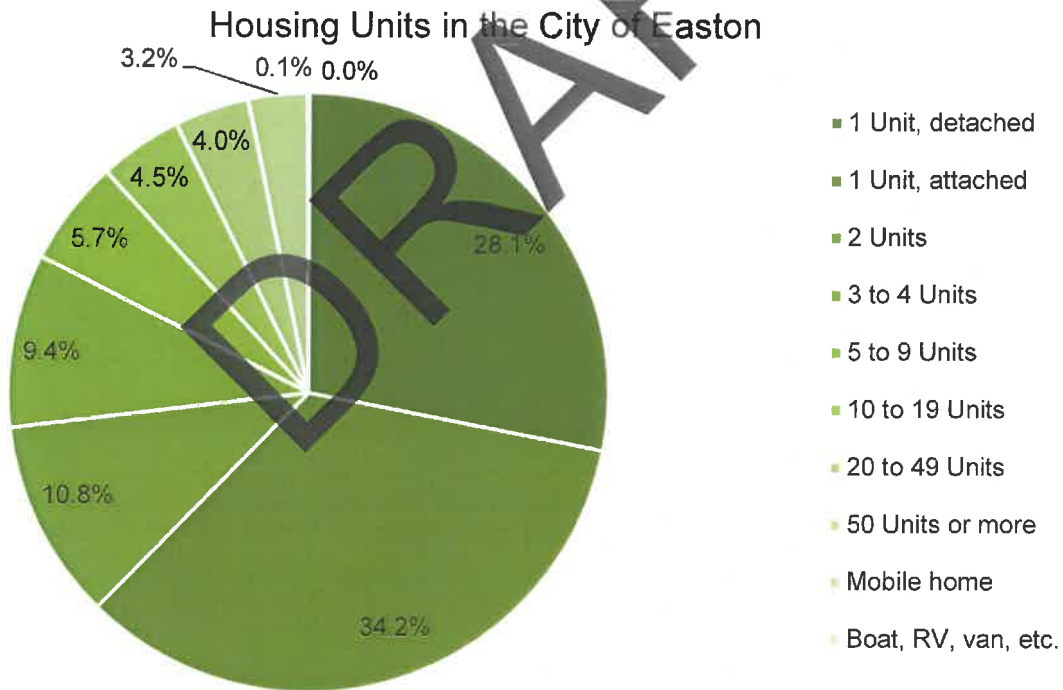
Built 1940 to 1959	1,505	15.8%
Built 1939 or Earlier	5,880	61.8%
Total	9,521	-

Source: 2013-2017 ACS

The majority of housing units in the City of Easton are 1-unit attached comprising 34.2% (3,807 units) of housing units. Multifamily residential structures of 10 or more units represent 11.7% (1,304 units) of housing units.

** Between 2010 and 2013, under the HOPE 6 Project, the Housing Authority built 53 structures containing 128 housing units. The table data above are estimates created by the U.S. Census Department and may not be representative of all construction activity.*

The following graph illustrates the composition of the housing stock in the City of Easton as of 2017.



Source: 2013-2017 ACS

Housing Profile – Northampton County

Under one-third (25.6%, 29,157 units) of Northampton County’s housing stock was built prior to 1939, which is now over 80 years old. The second largest

grouping (21.5%, 24,433 units) of Northampton County’s housing stock was built from 1980 to 1999.

The following table chart details the year that housing structures were built in Northampton County as of 2017.

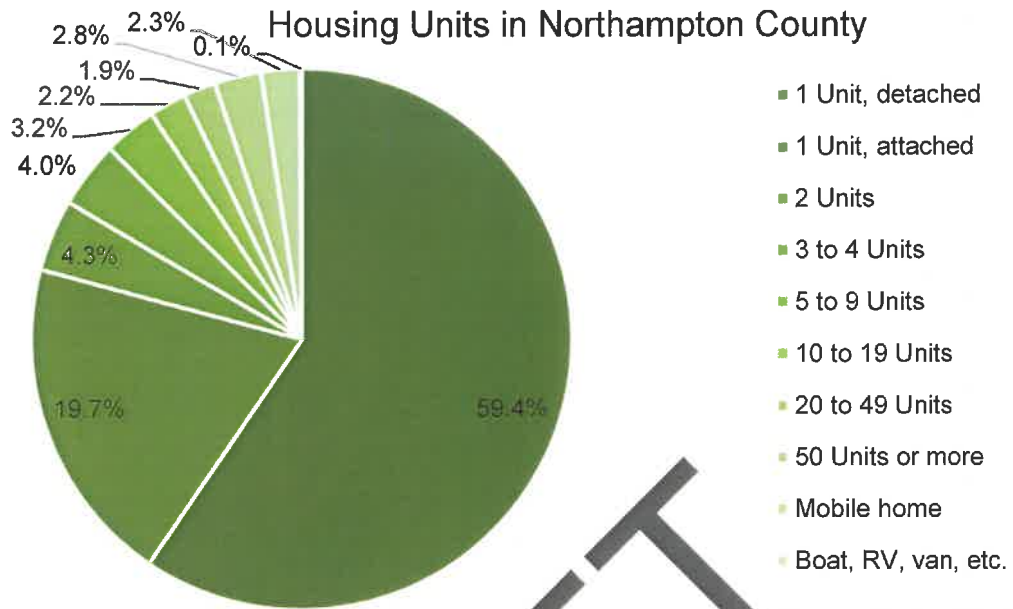
Year Structure Built in Northampton County

Year Structure Built	Number	Percentage
Built 2014 or Later	573	0.5%
Built 2010 to 2013	1,457	1.3%
Built 2000 to 2009	14,507	12.7%
Built 1980 to 1999	24,433	21.5%
Built 1960 to 1979	23,746	20.9%
Built 1940 to 1959	19,954	17.5%
Built 1939 or Earlier	29,157	25.6%
Total	113,827	-

Source: 2013-2017 ACS

The majority of housing units in Northampton County are 1-unit detached comprising 59.4% (72,731 units) of housing units. Multifamily residential structures of 10 or more units represent 6.9% (8,491 units) of housing units.

The following graph illustrates the composition of the housing stock in Northampton County as of 2017.



Source: 2013-2017 ACS

The table below contains data on the number of permits for residential construction issued by jurisdictions in the Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area which includes the cities of Allentown, Bethlehem, and Easton.

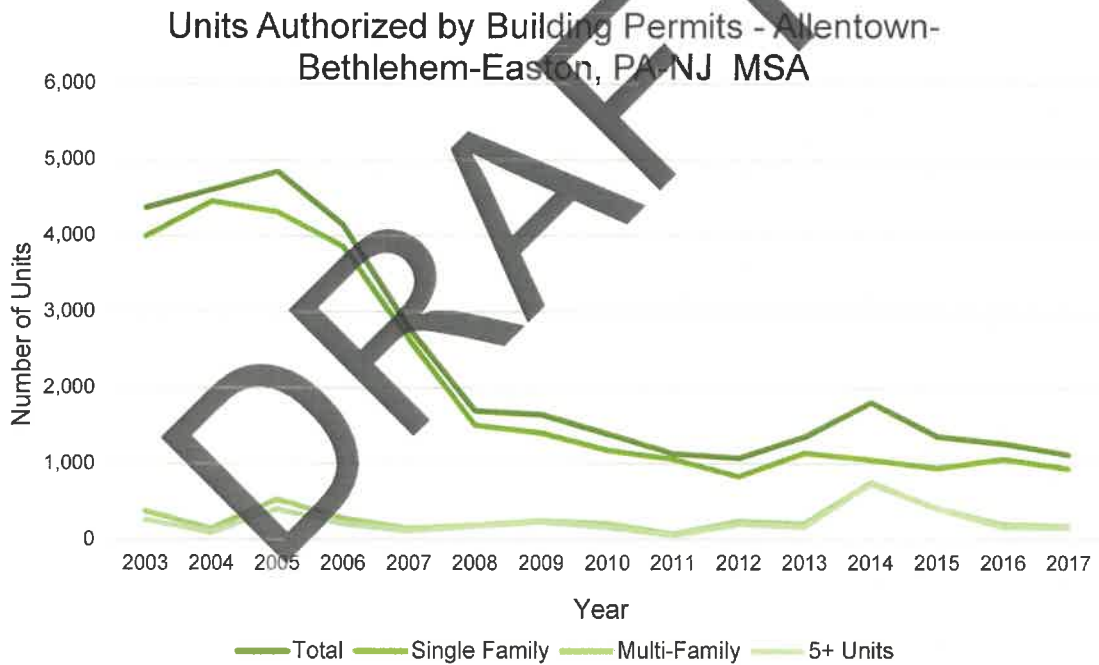
**Units Authorized by Building Permits –
Allentown-Bethlehem-Easton, PA-NJ MSA**

YEAR	Total	Single Family	Multi-Family	5+ Units
2017	1,118	938	180	158
2016	1,263	1,059	204	163
2015	1,356	943	413	406
2014	1,801	1,051	750	734
2013	1,350	1,139	211	164
2012	1,069	829	240	203
2011	1,133	1,059	74	54
2010	1,388	1,177	211	160

BEAN Fair Housing Partnership

2009	1,648	1,401	247	232
2008	1,694	1,508	186	174
2007	2,789	2,640	149	115
2006	4,144	3,860	284	206
2005	4,848	4,319	529	403
2004	4,612	4,461	151	93
2003	4,376	3,999	377	262

Source: SOCDS Building Permits Database, HUD



Source: SOCDS Building Permits Database, HUD

The area has seen an overall decrease in the total number of new units constructed; most notably for single family homes. Across the 15-year period, an average of 85.0% of new units each year were for single family units. As such, the trends seen in the total number of units authorized is very closely correlated with number of single-family units authorized, with the year 2014 being the exception. Multi-family units and 5+ units have remained relatively level over the past fifteen years with a massive spike in 2014.

The minimum points in the data were all between the years of 2011 and 2012, which aligns with the general lowest point in the national economy following the housing market crash of 2008-2009. The year with the highest number of units authorized was 2005 and the year with the highest number of single-family units was 2004. The average number of total units authorized per year in the years following the 2008-2009 housing crash are only one-fourth the average number of total units authorized per year in the years preceding the 2008-2009 housing crash. In general, this data would suggest that the Allentown-Bethlehem-Easton Metropolitan Statistical Area housing market has not fully recovered from the 2008-2009 market collapse.

F. Housing Costs:

Owner Costs – Allentown

The median monthly housing cost for owner-occupied households was \$887 in 2000; \$1,013 in 2010; and \$1,029 in 2017. The median monthly housing cost for owner-occupied households increased by 14.2% (\$126) from 2000 to 2010, increased by 1.58% (\$16) from 2010 to 2017, and overall increased by 16.0% (\$142) from 2000 to 2017.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Monthly Owner Costs in the City of Allentown

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	21,819	49.9%	18,195	43.4%
Less than \$300	1,047	4.8%	621	3.4%
\$300 to \$499	3,207	14.7%	2,168	11.9%
\$500 to \$799	3,818	17.5%	3,842	21.1%
\$800 to \$999	2,684	12.3%	2,087	11.5%
\$1,000 to \$1,499	5,695	26.1%	5,962	32.8%

BEAN Fair Housing Partnership

\$1,500 to \$1,999	3,535	16.2%	2,245	12.3%
\$2,000 or more	1,833	8.4%	1,270	6.9%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,013	-	\$1,029	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

**Monthly Owner Costs as a Percentage of Household Income
in the City of Allentown**

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	21,819	49.9%	18,195	43.4%
Less than \$20,000	2,793	12.8%	2,189	12.0%
Less than 20 percent	175	0.8%	126	0.7%
20 to 29 percent	415	1.9%	182	1.0%
30 percent or more	2,204	10.1%	1,881	10.3%
\$20,000 to \$34,999	3,687	16.9%	2,716	14.9%
Less than 20 percent	720	3.3%	614	3.4%
20 to 29 percent	720	3.3%	465	2.6%
30 percent or more	2,269	10.4%	1,637	9.0%
\$35,000 to \$49,999	3,753	17.2%	2,882	15.8%
Less than 20 percent	1,025	4.7%	864	4.7%
20 to 29 percent	1,200	5.5%	928	5.1%

BEAN Fair Housing Partnership

30 percent or more	1,527	7.0%	1,090	6.0%
\$50,000 to \$74,999	5,084	23.3%	4,481	24.6%
Less than 20 percent	2,138	9.8%	2,027	11.1%
20 to 29 percent	1,876	8.6%	1,635	9.0%
30 percent or more	1,069	4.9%	819	4.5%
\$75,000 or more	6,437	29.5%	5,864	32.2%
Less than 20 percent	4,320	19.8%	4,367	24.0%
20 to 29 percent	1,767	8.1%	1,269	7.0%
30 percent or more	349	1.6%	228	1.3%
Zero or negative income	87	0.4%	63	0.3%
No cash rent	-	-	-	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 34.0% (7,418 units) of owner-occupied units were cost burdened and 31.1% (5,655 units) of owner-occupied households in 2017 were cost burdened.

Renter Costs – Allentown

The median monthly housing cost for renter-occupied households was \$786 in 2010; and \$938 in 2017. The median monthly housing cost for renter-occupied households increased by 19.3% (\$152) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Selected Monthly Renter Costs in the City of Allentown

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage

Renter-Occupied Housing Units	21,919	50.1%	23,740	56.6%
Less than \$300	1,666	7.6%	1,208	5.1%
\$300 to \$499	1,732	7.9%	1,346	5.7%
\$500 to \$799	7,891	36.0%	4,730	19.9%
\$800 to \$999	4,822	22.0%	6,253	26.3%
\$1,000 to \$1,499	4,822	22.0%	7,921	33.4%
\$1,500 to \$1,999	460	2.1%	1,488	6.3%
\$2,000 or more	110	0.5%	253	1.1%
No Cash Rent	416	1.9%	541	2.3%
Median (dollars)	\$785	-	\$938	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in the City of Allentown

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	21,919	50.1%	23,740	56.6%
Less than \$20,000	8,351	38.1%	8,082	34.0%
Less than 20 percent	285	1.3%	216	0.9%
20 to 29 percent	811	3.7%	687	2.9%
30 percent or more	7,255	33.1%	7,179	30.2%

BEAN Fair Housing Partnership

\$20,000 to \$34,999	5,326	24.3%	5,149	21.7%
Less than 20 percent	197	0.9%	212	0.9%
20 to 29 percent	833	3.8%	639	2.7%
30 percent or more	4,274	19.5%	4,298	18.1%
\$35,000 to \$49,999	3,682	16.8%	3,145	13.2%
Less than 20 percent	592	2.7%	392	1.7%
20 to 29 percent	1,973	9.0%	1,242	5.2%
30 percent or more	1,118	5.1%	1,511	6.4%
\$50,000 to \$74,999	2,060	9.4%	3,637	15.3%
Less than 20 percent	1,140	5.2%	1,510	6.4%
20 to 29 percent	767	3.5%	1,583	6.7%
30 percent or more	153	0.7%	544	2.3%
\$75,000 or more	1,534	7.0%	2,542	10.7%
Less than 20 percent	1,381	6.3%	2,124	8.9%
20 to 29 percent	132	0.6%	397	1.7%
30 percent or more	0	0.0%	21	0.1%
Zero or negative income	592	2.7%	644	2.7%
No cash rent	416	1.9%	541	2.3%

Source: 2006-2010 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in the City of Allentown

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage

Rental Units paying rent	20,921	95.4%	22,555	95.0%
Less than 15 percent	1,459	7.0%	2,123	9.4%
15 to 19 percent	2,139	10.2%	2,331	10.3%
20 to 24 percent	2,356	11.3%	2,170	9.6%
25 to 29 percent	2,139	10.2%	2,378	10.5%
30 to 34 percent	2,253	10.8%	1,897	8.4%
35 percent or more	10,575	50.5%	11,656	51.7%
Not computed	998	4.8%	1,185	5.3%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 61.3% (12,828 units) of renter-occupied units were cost burdened and 60.1% (13,533 units) of renter-occupied households in 2017 were cost burdened.

In 2010, 34.0% (7,418 units) of owner-occupied households were cost burdened whereas 61.3% (12,828 units) of renter-occupied households were cost burdened.

In 2017, 31.1% (5,655 units) of owner-occupied households were cost burdened whereas 60.1% (13,533 units) of renter-occupied households were cost burdened.

Owner Costs – Bethlehem

The median monthly housing cost for owner-occupied households was \$1,010 in 2010 and \$1,141 in 2017. The median monthly housing cost for owner-occupied households increased by 13.0% (\$131) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Monthly Owner Costs in the City of Bethlehem

Monthly Owner Cost	2006-2010 ACS	2013-2017 ACS
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	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	16,380	55.4%	14,955	51.7%
Less than \$300	590	3.6%	568	3.8%
\$300 to \$499	2,244	13.7%	1,452	9.7%
\$500 to \$799	3,391	20.7%	2,872	19.2%
\$800 to \$999	1,884	11.5%	1,496	10.0%
\$1,000 to \$1,499	4,275	26.1%	4,075	27.2%
\$1,500 to \$1,999	2,342	14.3%	2,815	18.8%
\$2,000 or more	1,654	10.1%	1,677	11.3%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,010	-	\$1,141	-

Source: 2006, 2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Monthly Owner Costs as a Percentage of Household Income in the City of Bethlehem

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	16,380	55.4%	14,955	51.7%
Less than \$20,000	1,720	10.5%	1,190	8.0%
Less than 20 percent	66	0.4%	40	0.3%
20 to 29 percent	147	0.9%	96	0.6%

BEAN Fair Housing Partnership

30 percent or more	1,523	9.3%	1,054	7.0%
\$20,000 to \$34,999	2,260	13.8%	1,665	11.1%
Less than 20 percent	475	2.9%	352	2.4%
20 to 29 percent	622	3.8%	315	2.1%
30 percent or more	1,179	7.2%	998	6.7%
\$35,000 to \$49,999	2,441	14.9%	1,855	12.4%
Less than 20 percent	983	6.0%	691	4.6%
20 to 29 percent	524	3.2%	411	2.7%
30 percent or more	917	5.6%	753	5.0%
\$50,000 to \$74,999	3,817	23.3%	3,219	21.5%
Less than 20 percent	1,458	8.9%	1,532	10.2%
20 to 29 percent	1,458	8.9%	1,138	7.6%
30 percent or more	917	5.6%	549	3.7%
\$75,000 or more	6,061	37.0%	7,000	46.8%
Less than 20 percent	4,177	25.5%	5,325	35.6%
20 to 29 percent	1,556	9.5%	1,385	9.3%
30 percent or more	344	2.1%	290	1.9%
Zero or negative income	82	0.5%	26	0.2%
No cash rent	-	-	-	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 29.8% (4,881 units) of owner-occupied units were cost burdened and 24.4% (3,644 units) of owner-occupied households in 2017 were cost burdened.

Renter Costs – Bethlehem

The median monthly housing cost for renter-occupied households was \$821 in 2010; and \$993 in 2017. The median monthly housing cost for renter-occupied households increased by 21.0% (\$172) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Selected Monthly Renter Costs in the City of Bethlehem

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	13,204	44.6%	13,981	48.3%
Less than \$300	1,294	9.8%	1,179	8.4%
\$300 to \$499	1,162	8.8%	1,255	9.0%
\$500 to \$799	3,618	27.4%	1,854	13.3%
\$800 to \$999	3,037	23.0%	2,693	19.3%
\$1,000 to \$1,499	2,892	21.9%	5,022	35.9%
\$1,500 to \$1,999	555	4.2%	1,524	10.9%
\$2,000 or more	211	1.6%	232	1.7%
No Cash Rent	436	3.3%	222	1.6%
Median (dollars)	\$821	-	993	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

**Selected Monthly Renter Costs as a Percentage of Household Income
in the City of Bethlehem**

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	13,204	44.6%	13,981	48.3%
Less than \$20,000	4,344	32.9%	3,875	27.7%
Less than 20 percent	290	2.2%	60	0.4%
20 to 29 percent	607	4.6%	795	5.7%
30 percent or more	3,459	26.2%	3,020	21.6%
\$20,000 to \$34,999	3,063	23.2%	2,980	21.3%
Less than 20 percent	211	1.6%	159	1.1%
20 to 29 percent	634	4.8%	340	2.4%
30 percent or more	2,218	16.8%	2,481	17.7%
\$35,000 to \$49,999	1,994	15.1%	2,009	14.4%
Less than 20 percent	290	2.2%	250	1.8%
20 to 29 percent	990	7.5%	706	5.0%
30 percent or more	713	5.4%	1,053	7.5%
\$50,000 to \$74,999	2,007	15.2%	2,180	15.6%
Less than 20 percent	898	6.8%	764	5.5%
20 to 29 percent	924	7.0%	991	7.1%
30 percent or more	185	1.4%	425	3.0%
\$75,000 or more	1,228	9.3%	2,465	17.6%

Less than 20 percent	990	7.5%	1,955	14.0%
20 to 29 percent	211	1.6%	500	3.6%
30 percent or more	26	0.2%	10	0.1%
Zero or negative income	145	1.1%	250	1.8%
No cash rent	423	3.2%	222	1.6%

Source: 2006-2010 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in the City of Bethlehem

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	12,632	95.7%	13,509	96.6%
Less than 15 percent	1,153	9.1%	1,707	12.6%
15 to 19 percent	1,524	12.5%	1,481	11.0%
20 to 24 percent	1,455	11.5%	1,439	10.7%
25 to 29 percent	1,905	15.1%	1,893	14.0%
30 to 34 percent	1,307	10.3%	1,410	10.4%
35 percent or more	5,288	41.9%	5,579	41.3%
Not computed	572	4.3%	472	3.4%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 52.2% (6,595 units) of renter-occupied units were cost burdened and 51.7% (6,989 units) of renter-occupied households in 2017 were cost burdened.

In 2010, 29.8% (4,881 units) of owner-occupied households were cost burdened whereas 52.5% (6,595 units) of renter-occupied households were cost burdened.

In 2017, 24.4% (3,644 units) of owner-occupied households were cost burdened whereas 51.7% (6,989 units) of renter-occupied households were cost burdened.

Owner Costs – Easton

The median monthly housing cost for owner-occupied households was \$1,104 in 2010 and \$1,136 in 2017. The median monthly housing cost for owner-occupied households increased by 2.9% (\$32) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Monthly Owner Costs in the City of Easton

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	4,675	50.7%	4,326	45.4%
Less than \$300	89	1.9%	58	1.3%
\$300 to \$499	603	12.9%	388	9.0%
\$500 to \$799	669	14.3%	818	18.9%
\$800 to \$999	655	14.0%	456	10.5%
\$1,000 to \$1,499	1,300	27.8%	1,328	30.7%
\$1,500 to \$1,999	837	17.9%	743	17.2%
\$2,000 or more	524	11.2%	535	12.4%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,104	-	\$1,136	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

**Monthly Owner Costs as a Percentage of Household Income
in the City of Easton**

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	4,675	50.7%	4,326	45.4%
Less than \$20,000	594	12.7%	410	9.5%
Less than 20 percent	0	0.0%	13	0.3%
20 to 29 percent	94	2.0%	15	0.3%
30 percent or more	500	10.7%	382	8.8%
\$20,000 to \$34,999	809	17.3%	501	11.6%
Less than 20 percent	94	2.0%	102	2.4%
20 to 29 percent	168	3.6%	128	3.0%
30 percent or more	542	11.6%	271	6.3%
\$35,000 to \$49,999	631	13.5%	584	13.5%
Less than 20 percent	201	4.3%	109	2.5%
20 to 29 percent	126	2.7%	160	3.7%
30 percent or more	309	6.6%	315	7.3%
\$50,000 to \$74,999	1,099	23.5%	939	21.7%
Less than 20 percent	351	7.5%	456	10.5%
20 to 29 percent	341	7.3%	344	8.0%
30 percent or more	402	8.6%	139	3.2%
\$75,000 or more	1,515	32.4%	1,876	43.4%

Less than 20 percent	1,029	22.0%	1,488	34.4%
20 to 29 percent	393	8.4%	329	7.6%
30 percent or more	94	2.0%	59	1.4%
Zero or negative income	28	0.6%	16	0.4%
No cash rent	-	-	-	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 39.5% (1,847 units) of owner-occupied units were cost burdened and 27.0% (1,166 units) of owner-occupied households in 2017 were cost burdened.

Renter Costs – Easton

The median monthly housing cost for renter-occupied households was \$795 in 2010; and \$938 in 2017. The median monthly housing cost for renter-occupied households increased by 21.0% (\$143) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Selected Monthly Renter Costs in the City of Easton

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	4,547	49.3%	5,195	54.6%
Less than \$300	437	9.6%	285	5.5%
\$300 to \$499	327	7.2%	302	5.8%
\$500 to \$799	1,478	32.5%	917	17.7%
\$800 to \$999	1,069	23.5%	1,483	28.5%
\$1,000 to \$1,499	964	21.2%	1,730	33.3%

\$1,500 to \$1,999	118	2.6%	301	5.8%
\$2,000 or more	9	0.2%	16	0.3%
No Cash Rent	146	3.2%	161	3.1%
Median (dollars)	\$795	-	\$938	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in the City of Easton

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	4,547	49.9%	5,195	54.6%
Less than \$20,000	1,555	34.2%	1,634	31.5%
Less than 20 percent	136	3.0%	18	0.3%
20 to 29 percent	246	5.4%	207	4.0%
30 percent or more	1,173	25.8%	1,409	27.1%
\$20,000 to \$34,999	982	21.6%	1,187	22.8%
Less than 20 percent	14	0.3%	21	0.4%
20 to 29 percent	332	7.3%	189	3.6%
30 percent or more	637	14.0%	977	18.8%
\$35,000 to \$49,999	923	20.3%	564	10.9%
Less than 20 percent	109	2.4%	97	1.9%
20 to 29 percent	582	12.8%	298	5.7%

BEAN Fair Housing Partnership

30 percent or more	232	5.1%	169	3.3%
\$50,000 to \$74,999	614	13.5%	871	16.8%
Less than 20 percent	359	7.9%	356	6.9%
20 to 29 percent	250	5.5%	425	8.2%
30 percent or more	0	0.0%	90	1.7%
\$75,000 or more	282	6.2%	769	14.8%
Less than 20 percent	223	4.9%	660	12.7%
20 to 29 percent	59	1.3%	100	1.9%
30 percent or more	0	0.0%	9	0.2%
Zero or negative income	45	1.0%	9	0.2%
No cash rent	146	3.2%	161	3.1%

Source: 2006-2010 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in the City of Easton

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	4,355	95.8%	5,025	96.7%
Less than 15 percent	376	8.6%	579	11.5%
15 to 19 percent	466	10.7%	573	11.4%
20 to 24 percent	618	14.2%	586	11.7%
25 to 29 percent	849	19.5%	633	12.6%
30 to 34 percent	363	8.3%	443	8.8%

35 percent or more	1,683	38.6%	2,211	44.0%
Not computed	192	4.2%	170	3.3%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 46.9% (2,046 units) of renter-occupied units were cost burdened and 52.8% (2,654 units) of renter-occupied households in 2017 were cost burdened.

In 2010, 39.5% (1,847 units) of owner-occupied households were cost burdened whereas 46.9% (2,046 units) of renter-occupied households were cost burdened.

In 2017, 27.0% (1,166 units) of owner-occupied households were cost burdened whereas 52.8% (2,654 units) of renter-occupied households were cost burdened.

Owner Costs – Northampton County

The median monthly housing cost for owner-occupied households was \$1,248 in 2010 and \$1,291 in 2017. The median monthly housing cost for owner-occupied households increased by 3.4% (\$43) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Monthly Owner Costs in Northampton County

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	84,441	75.4%	81,540	71.6%
Less than \$300	2,111	2.5%	1,484	1.8%
\$300 to \$499	8,866	10.5%	5,574	6.8%
\$500 to \$799	15,030	17.8%	15,380	18.9%

\$800 to \$999	7,262	8.6%	7,528	9.2%
\$1,000 to \$1,499	17,986	21.3%	18,800	23.1%
\$1,500 to \$1,999	14,693	17.4%	14,860	18.2%
\$2,000 or more	18,493	21.9%	17,914	22.0%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,248	-	\$1,291	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Monthly Owner Costs as a Percentage of Household Income in Northampton County

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	84,441	75.4%	81,540	71.6%
Less than \$20,000	6,418	7.6%	5,124	6.3%
Less than 20 percent	169	0.2%	98	0.1%
20 to 29 percent	760	0.9%	383	0.5%
30 percent or more	5,404	6.4%	4,643	5.7%
\$20,000 to \$34,999	10,217	12.1%	7,850	9.6%
Less than 20 percent	2,027	2.4%	1,200	1.5%
20 to 29 percent	2,787	3.3%	2,106	2.6%
30 percent or more	5,404	6.4%	4,544	5.6%
\$35,000 to \$49,999	10,808	12.8%	9,182	11.3%

BEAN Fair Housing Partnership

Less than 20 percent	4,138	4.9%	2,592	3.2%
20 to 29 percent	2,111	2.5%	2,353	2.9%
30 percent or more	4,560	5.4%	4,237	5.2%
\$50,000 to \$74,999	18,070	21.4%	15,651	19.2%
Less than 20 percent	6,840	8.1%	6,459	7.9%
20 to 29 percent	5,404	6.4%	4,765	5.8%
30 percent or more	5,911	7.0%	4,427	5.4%
\$75,000 or more	38,674	45.8%	43,305	53.1%
Less than 20 percent	22,968	27.2%	29,616	36.3%
20 to 29 percent	11,400	13.5%	10,484	12.9%
30 percent or more	4,306	5.1%	3,205	3.9%
Zero or negative income	253	0.3%	428	0.5%
No cash rent	-	-	-	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 30.3% (25,586 units) of owner-occupied units were cost burdened and 25.8% (21,056 units) of owner-occupied households in 2017 were cost burdened.

Renter Costs – Northampton County

The median monthly housing cost for renter-occupied households was \$829 in 2010; and \$997 in 2017. The median monthly housing cost for renter-occupied households increased by 21.0% (\$168) from 2010 to 2017.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Selected Monthly Renter Costs in Northampton County

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	27,488	24.6%	32,287	28.4%
Less than \$300	2,034	7.4%	1,669	5.2%
\$300 to \$499	1,814	6.6%	1,988	6.2%
\$500 to \$799	8,219	29.9%	5,085	15.7%
\$800 to \$999	5,855	21.3%	6,830	21.2%
\$1,000 to \$1,499	6,460	23.5%	11,034	34.2%
\$1,500 to \$1,999	1,154	4.2%	3,351	10.4%
\$2,000 or more	385	1.4%	1,003	3.1%
No Cash Rent	1,567	5.7%	1,327	4.1%
Median (dollars)	\$829	-	\$977	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in Northampton County

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	27,488	24.6%	32,287	28.4%
Less than \$20,000	8,054	29.3%	7,937	24.6%

BEAN Fair Housing Partnership

Less than 20 percent	550	2.0%	170	0.5%
20 to 29 percent	990	3.6%	1,195	3.7%
30 percent or more	6,515	23.7%	6,572	20.4%
\$20,000 to \$34,999	5,855	21.3%	6,660	20.6%
Less than 20 percent	330	1.2%	181	0.6%
20 to 29 percent	1,457	5.3%	1,021	3.2%
30 percent or more	4,041	14.7%	5,458	16.9%
\$35,000 to \$49,999	4,536	16.5%	5,056	15.7%
Less than 20 percent	852	3.1%	530	1.6%
20 to 29 percent	2,282	8.3%	1,832	5.7%
30 percent or more	1,374	5.0%	2,694	8.3%
\$50,000 to \$74,999	4,398	16.0%	5,285	16.4%
Less than 20 percent	2,227	8.1%	1,876	5.8%
20 to 29 percent	1,814	6.6%	2,294	7.1%
30 percent or more	385	1.4%	1,115	3.5%
\$75,000 or more	2,831	10.3%	5,657	17.5%
Less than 20 percent	2,282	8.3%	4,568	14.1%
20 to 29 percent	495	1.8%	982	3.0%
30 percent or more	27	0.1%	107	0.3%
Zero or negative income	275	1.0%	365	1.1%
No cash rent	1,539	5.6%	1,327	4.1%

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates the housing costs for renter-households according to the 2006-2010 and 2013-2017 American Community Survey.

Gross Rent as a Percentage of Household Income in Northampton County

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	25,672	93.4%	30,595	94.8%
Less than 15 percent	2,664	10.4%	3,786	12.4%
15 to 19 percent	3,598	14.0%	3,539	11.6%
20 to 24 percent	3,235	12.6%	3,671	12.0%
25 to 29 percent	3,832	14.9%	3,653	11.9%
30 to 34 percent	2,274	8.9%	3,105	10.1%
35 percent or more	10,069	39.2%	12,841	42.0%
Not computed	1,816	6.6%	1,692	5.2%

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 45.0% (12,343 units) of renter-occupied units were cost burdened and 49.4% (15,946 units) of renter-occupied households in 2017 were cost burdened.

In 2010, 30.3% (25,586 units) of owner-occupied households were cost burdened whereas 45.0% (12,343 units) of renter-occupied households were cost burdened.

In 2017, 25.8% (21,056 units) of owner-occupied households were cost burdened whereas 49.4% (15,946 units) of renter-occupied households were cost burdened.

The 2017 HUD Fair Market Rents and HOME Rent Limits for the Allentown, Bethlehem, Easton, PA HUD Metro FM Area are shown in the table below.

FY 2017 Fair Market Rents (FMR) and HOME Rent Limits for the Allentown, Bethlehem, Easton, PA HUD Metro FM Area

Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Fair Market Rent	\$659	\$815	\$1,038	\$1,332	\$1,431
High HOME Rent	\$659	\$815	\$1,038	\$1,219	\$1,340
Low HOME Rent	\$642	\$688	\$826	\$954	\$1,065

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD's Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$997 according to the 2013-2017 ACS data, which is approximately the cost of a two-bedroom rental and within market expectations. The average rents posted commercially exceed the area median rent and fair market rents but only by a small factor. The rental market in Northampton County is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the County.

Foreclosures – Allentown

According to RealtyTrac (www.realtytrac.com) as of December 2019, the City of Allentown had 97 properties in some stage of foreclosure and a foreclosure rate of 1 in every 3,396 housing units. During calendar year 2019, foreclosures averaged 17 with a high of 28 foreclosures in January 2019 and a low of 9 foreclosures in October 2019.

Foreclosures – Bethlehem

According to RealtyTrac (www.realtytrac.com) as of December 2019, the City of Bethlehem had 65 properties in some stage of foreclosure and a foreclosure rate of 1 in every 2,659 housing units. During calendar year 2019, foreclosures averaged 13 with a high of 19 foreclosures in December 2019 and a low of 6 foreclosures in November 2019.

Foreclosures – Easton

According to RealtyTrac (www.realtytrac.com) as of December 2019, the City of Easton had 56 properties in some stage of foreclosure and a foreclosure rate of 1 in every 2,326 housing units. During calendar year 2019, foreclosures averaged 12 with a high of 18 foreclosures in February 2019 and a low of 7 foreclosures in March 2019.

Foreclosures – Northampton County

According to RealtyTrac (www.realtytrac.com) as of December 2019, Northampton County had 109 properties in some stage of foreclosure and a foreclosure rate of 1 in every 2,201 housing units. During calendar year 2019, foreclosures averaged 42 with a high of 60 foreclosures in December 2019 and a low of 30 foreclosures in June 2019.

G. Household Housing Problems:

Summary of Housing Needs – City of Allentown

From 1970 to 2000, Allentown's population shrank by 2,889 persons, or 2.6%. By comparison, Lehigh County grew by 22.2% and the Commonwealth of Pennsylvania grew by 4.1% over the same time 30-year time period. From 2000 to 2017 Allentown's population has grown by 13,496 persons or 12.6%. During the same period, Lehigh County grew at a slightly higher rate than the City at 15.6%, and both city and county grew at rates higher than Pennsylvania, which grew by 4.1%.

According to City records, Allentown has a total of 47,210 housing units with 57.1% being single family structures and 42.8% being multi-family structures. The 2013-2017 American Survey indicates that 8.4% of housing units were vacant. The ACS goes on to estimated 10.9% of the housing units were built since 1990.

Of the 45,384 occupied housing units, 18,195 (40.1%) are owner occupied and 27,189 (59.9%) are renter occupied. An estimated 79.2% of householders of these units had moved in since 2000. An estimated 65.5% of the owner-occupied units had a mortgage.

According to the 2013-2017 American Community Survey 5-Year Estimates, the median monthly housing costs for mortgaged owners was \$1,257, non-mortgaged owners \$534, and renters \$938. An estimated 35.7% of owners with mortgages, 22.6% of owners without mortgages, and 60.1% of renters in

Allentown, Pennsylvania spent 30 percent or more of their household income on housing.

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	125	40	4	0	169	30	0	45	0	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	25	45	15	150	10	25	30	0	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	500	225	60	140	925	80	10	35	45	170
Housing cost burden greater than 50% of income (and none of the above problems)	5,035	1,370	105	4	6,514	940	795	385	120	2,240
Housing cost burden greater than 30% of income (and none of the above problems)	795	2,875	1,440	265	5,375	280	835	1,465	390	2,970
Zero/negative Income (and none of the above problems)	520	0	0	0	520	50	0	0	0	50

Source: 2011-2015 CHAS

Housing Problems (Households with one or more Severe Housing Problems:

Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	5,725	1,660	215	160	7,760	1,060	825	490	165	2,540
Having none of four housing problems	1,710	3,570	3,725	1,805	10,810	405	1,700	3,740	2,210	8,055
Household has negative income, but none of the other housing problems	520	0	0	0	520	50	0	0	0	50

Source: 2011-2015 CHAS

Cost Burden Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,660	2,215	549	5,424	455	665	965	2,085
Large Related	845	795	130	1,770	150	165	225	540
Elderly	1,040	595	215	1,850	535	545	370	1,450
Other	1,875	890	660	3,425	180	290	320	790
Total need by income	6,420	4,495	1,554	12,469	1,320	1,665	1,880	4,865

Source: 2011-2015 CHAS

Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,495	630	4	3,129	400	370	165	935

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	810	135	0	945	135	55	30	220
Elderly	725	245	75	1,045	350	180	145	675
Other	1,570	365	25	1,960	155	195	45	395
Total need by income	5,600	1,375	104	7,079	1,040	800	385	2,225

Source: 2011-2015 CHAS

Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	455	185	85	95	820	19	35	19	45	118
Multiple, unrelated family households	94	50	20	45	209	65	0	35	0	100
Other, non-family households	15	10	0	15	40	4	0	0	0	4
Total need by income	564	245	105	155	1,069	88	35	54	45	222

Source: 2011-2015 CHAS

The most common housing problems in the City of Allentown are: a lack of affordable housing options and long waiting lists for income-restricted units; a high rate of households spending more than 30% of their gross household income on housing expenses; landlord discrimination, including discrimination against households with children and tenant-based housing voucher holders; and a lack of ADA accessible rental housing.

Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more likely to be affected by these housing problems.

Summary of Housing Needs – City of Bethlehem

There was a 0% increase in the population of the City of Bethlehem between the 2000 Census and 2011-2015 American Community Survey. Households grew by 3% and household income increased by 5%.

The following Comprehensive Housing Affordability Strategy (CHAS) data provides information concerning housing costs and quality. The most recent data set is 2011-2015 CHAS. The data set includes the City of Easton.

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	15	55	0	170	20	0	25	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	20	59	25	139	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	65	35	25	175	0	20	10	4	34
Housing cost burden greater than 50% of income (and none of the above problems)	2,335	840	130	0	3,305	710	410	230	50	1,400
Housing cost burden greater than 30% of income (and none of the above problems)	605	980	1,565	325	3,475	155	510	710	450	1,825
Zero/negative Income (and none of the above problems)	130	0	0	0	130	60	0	0	0	60

Source: 2011-2015 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,520	945	285	50	3,800	730	430	265	55	1,480
Having none of four housing problems	1,290	1,625	2,790	1,290	6,995	185	950	2,130	1,605	4,870
Household has negative income, but none of the other housing problems	130	0	0	0	130	60	0	0	0	60

Source: 2011-2015 CHAS

Cost Burden Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,225	745	700	2,670	195	220	315	730
Large Related	129	185	129	443	70	18	115	203
Elderly	604	429	374	1,407	359	600	290	1,249
Other	1,095	545	585	2,225	250	84	230	564
Total need by income	3,053	1,904	1,788	6,745	874	922	950	2,746

Source: 2011-2015 CHAS

Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,0025	345	40	1,410	160	115	75	350
Large Related	125	105	4	234	70	8	25	103

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	390	240	34	664	224	250	95	569
Other	920	215	50	1,185	250	35	40	325
Total need by income	2,460	905	128	3,493	704	408	235	1,347

Source: 2011-2015 CHAS

Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	85	75	64	50	274	0	20	10	4	34
Multiple, unrelated family households	0	10	4	0	14	0	0	0	0	0
Other, non-family households	0	0	25	0	25	0	0	0	0	0
Total need by income	85	85	93	50	313	0	20	10	4	34

Source: 2011-2015 CHAS

The cost of housing in Bethlehem is the most common housing problem; 4,840 households pay more than 50% of household income on housing in Bethlehem and a total of 9,491 households pay more than 30% of their income for housing costs. Cost burdens are especially affecting elderly households, 0-30% AMI households, and renter households.

Summary of Housing Needs – Northampton County

There was a 12.2% increase in the population of Northampton County between the 2000 Census and 2011-2015 American Community Survey. Households grew by 11.2% and household income significantly increased by 34.8%. According to the Bureau of Labor Statistics Consumer Price Index (CPI), prices in 2017 are 12.26% higher than average prices as compared to prices in 2010. The dollar experienced an average annual inflation rate of 1.67% during this period. This relationship equated to a decrease in housing unit supply and an increase in housing demand. Unfortunately, even with the increase in median household incomes, housing became more expensive in terms of real dollars for the average household in the County.

The following Comprehensive Housing Affordability Strategy (CHAS) data provides information concerning housing costs and quality. The most recent data set is 2011-2015 CHAS. The data set includes the City of Easton.

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	200	310	249	159	918	10	54	10	10	84
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	44	8	20	0	72	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	60	89	0	159	0	10	35	49	94
Housing cost burden greater than 50% of income (and none of the above problems)	1,624	1,029	271	10	2,934	2,297	1,674	1,534	447	5,952
Housing cost burden greater than 30% of income (and none of the above problems)	293	1,232	1,564	382	3,471	357	1,660	2,766	2,324	7,107
Zero/negative Income (and none of the above problems)	175	0	0	0	175	300	0	0	0	300

Source: 2011-2015 CHAS

Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,889	1,415	627	169	4,100	2,307	1,734	1,584	507	6,132
Having none of four housing problems	591	2,162	3,304	1,752	7,809	562	3,081	7,765	6,409	17,817
Household has negative income, but none of the other housing problems	175	0	0	0	175	300	0	0	0	300

Source: 2011-2015 CHAS

Cost Burden Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	755	879	815	2,449	410	846	1,693	2,949
Large Related	28	142	147	317	98	84	346	528
Elderly	694	973	640	2,307	1,698	1,978	1,519	5,195
Other	654	612	464	1,730	470	481	756	1,707
Total need by income	2,131	2,606	2,066	6,803	2,676	3,389	4,314	10,379

Source: 2011-2015 CHAS

Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	708	294	118	1,120	361	540	586	1,487

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	28	18	10	56	75	39	84	198
Elderly	527	598	207	1,332	1,464	751	577	2,792
Other	581	212	45	838	416	365	311	1,092
Total need by income	1,844	1,122	380	3,346	2,316	1,695	1,558	5,569

Source: 2011-2015 CHAS

Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	54	53	99	0	206	0	10	45	4	59
Multiple, unrelated family households	0	15	0	0	15	0	0	0	45	45
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	54	68	109	0	231	0	10	45	49	104

Source: 2011-2015 CHAS

The largest housing problem in the Northampton County is housing affordability. According to the 2013-2017 ACS, 60.3% of all renter households are cost burdened by 30% or more and 31.1% of owner households with a mortgage are cost burdened by 30% or more. Cost burdens are especially affecting 0-30% AMI households.

Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more likely to be affected by these housing problems.

H. Racial and Ethnic Housing Problems:

City of Allentown

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher than the percentage of persons in the jurisdiction as a whole. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the City of Allentown.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,860	1,040	570
White	2,275	510	270
Black / African American	1,160	25	30
Asian	85	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4,190	445	269

Source: 2011-2015 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,195	1,565	0
White	2,315	1,010	0
Black / African American	635	130	0
Asian	100	20	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	2,880	370	0

Source: 2011-2015 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,615	4,560	0
White	1,675	2,530	0
Black / African American	430	340	0
Asian	110	45	0
American Indian, Alaska Native	30	15	0
Pacific Islander	0	0	0
Hispanic	1,355	1,605	0

Source: 2011-2015 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	975	3,360	0
White	430	1,750	0
Black / African American	95	245	0
Asian	40	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	410	1,290	0

Source: 2011-2015 CHAS

The following disproportionately greater housing problems in Allentown were:

- 0%-30% of Area Median Income - The jurisdiction as a whole in this income category is experiencing one or more of the four (4) housing problems at a rate of eighty eight percent (88%). The only group of individuals experiencing one or more housing problems at a disproportionately higher rate is Black/African American at a rate of 98%.
- 30%-50% of Area Median Income - The jurisdiction as a whole in this income category is experiencing one or more of the four (4) housing problems at a rate of seventy nine percent (79%). No group of individuals experiencing one or more housing problems at a disproportionately higher rate.
- 50%-80% of Area Median Income - The jurisdiction as a whole in this income category is experiencing one or more of the four (4) housing problems at a rate of forty four percent (44%). Several races categories are experiencing one or more housing problems at a disproportionately higher rate. Specifically, Black/African American (55%), Asian (71%), American Indian, and Alaska Native (66%).
- 80%-100% of Area Median Income - The jurisdiction as a whole in this income category is experiencing one or more of the four (4) housing problems at a rate of twenty two percent (22%). The only group of

individuals experiencing one or more housing problems at a disproportionately higher rate is Asian at a rate of 44%.

City of Bethlehem

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher than the percentage of persons in the jurisdiction as a whole. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the City of Bethlehem.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,015	715	190
White	1,935	345	110
Black / African American	335	55	0
Asian	74	15	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,565	299	65

Source: 2011-2015 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,865	1,085	0
White	1,645	775	0
Black / African American	135	10	0
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	910	295	0

Source: 2011-2015 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,820	2,645	0
White	1,735	1,725	0
Black / African American	220	99	0
Asian	65	49	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	755	715	0

Source: 2011-2015 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	2,120	0
White	695	1,565	0
Black / African American	35	120	0
Asian	15	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	125	279	0

Source: 2011-2015 CHAS

The following disproportionately greater housing problems in Bethlehem were:

- Hispanic households have a disproportionately greater need in relation to housing problems compared to all other households earning between 0-30% of AMI. Approximately 39% of households earning between 0-30% of Area Median Income having one or more housing problems are Hispanic. Meanwhile among the general population, Hispanics make up approximately 28.5% of the population.
- White households have a disproportionately greater need in relation to housing problems compared to all other households earning between 80-100% of AMI. Approximately 78.5% of households earning between 80%-100% of Area Median Income that have one or more housing issues are White. Meanwhile among the general population, the White population makes up 60.1% of the population.
- White households have a disproportionately greater need in relation to severe housing problems compared to all other households earning between 80-100% of AMI. Approximately 78% of households earning between 50%-80% of Area Median Income that have one or more severe housing issue in Bethlehem are White. Meanwhile among the general population the White population makes up approximately 60.1% of population.

Northampton County

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the Northampton County. The data set includes the City of Easton.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,861	517	475
White	4,197	513	407
Black / African American	101	0	14
Asian	73	4	4
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0
Hispanic	328	0	15

Source: 2011-2015 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,039	2,393	0
White	5,348	2,333	0
Black / African American	178	0	0
Asian	132	15	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	344	29	0

Source: 2011-2015 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,535	6,735	0
White	5,785	6,410	0
Black / African American	238	89	0
Asian	160	8	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	257	185	0

Source: 2011-2015 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,365	5,472	0
White	2,984	5,006	0
Black / African American	127	89	0
Asian	55	125	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	112	223	0

Source: 2011-2015 CHAS

The racial/ethnic household composition of the County according to the 2011-2015 ACS was 89.9% White, 4.1% Black/African American, 2.2% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 9.1% Hispanic. None (0) of the racial/ethnic groups were disproportionately affected by housing problems.

I. Racial and Ethnic Housing Cost Burden:

City of Allentown

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the City of Allentown. The data set includes

the City of Easton.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,595	9,540	9,485	620
White	12,760	4,070	3,160	285
Black / African American	1,840	940	1,1310	40
Asian	450	160	160	0
American Indian, Alaska Native	80	30	0	0
Pacific Islander	0	0	0	0
Hispanic	6,280	4,110	4,620	290

Source: 2011-2015 CHAS

The following disproportionately greater housing problems in Allentown were:

- **Housing Cost to Income Ratio Less than 30%** - Approximately fifty two percent (52%) of all households in City have a housing cost to income ratio of less than 30% and are otherwise not cost burdened. The only group with a disproportionately lower rate of non-cost burdened households in this category are Hispanics with 41%.
- **Housing Cost to Income Ratio Between 30% and 50%** - Approximately twenty three percent (23%) of all households in the City have a housing cost to income ratio of between 30% and 50% and are otherwise cost burdened. There are no racial or ethnic groups with a disproportionately higher rate of cost burdened households in this category.
- **Housing Cost to Income Ratio Greater Than 50%** - Approximately twenty three percent (23%) of all households in the City have a housing cost to income ratio of more than 50% and are otherwise severely cost burdened. There are no racial or ethnic groups with a disproportionately higher rate of cost burdened households in this category. It is worth noting the Black/African American population (32% extremely cost burdened) is just 1 percentage point from meeting the definition for a disproportionate difference.

City of Bethlehem

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AML on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the City of Allentown.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,930	6,070	4,945	200
White	13,735	3,770	2,660	125
Black / African American	540	350	380	0
Asian	405	95	119	10
American Indian, Alaska Native	45	10	0	0
Pacific Islander	0	0	0	0
Hispanic	2,840	1,750	1,610	65

Source: 2011-2015 CHAS

As a City, 38% of the households in Bethlehem pay over 30% of their income toward housing costs. Of those that are not cost-burden, 76.6% of them are White, of all white households, the majority (68.1%) of them are not cost burdened. The only other racial or ethnic group where the majority of households are not cost burdened are Asian (65.4% non-cost burdened) and American Indian and Alaska Native (81.8%). Both Hispanic (54.2%) and Black/African American (57.5%) have a majority of households in Bethlehem being cost burdened.

The racial breakdown of households that are cost-burdened, correlates to the total percentage population racial cohorts in Bethlehem. Of those cost burdened between 30-50% of their income: 62.1% are White; 5.8% are Black/African American; 1.6% are Asian; and 28.8% are Hispanic. Of those

cost-burdened by over 50% of their income: the percentage of White households decreases a bit but remains the majority at 53.8%; Black/African-American increases slightly to 7.7%; Asian increases slightly to 2.4%; and Hispanic increases to 32.6%.

Black and Hispanic households have more households cost-burdened than not cost-burdened in Bethlehem. With the overall Bethlehem percentage of cost burden being 38%, and the Hispanic Cost Burden being 54.2% and the Black /African American cost burdened rate being 57.5%. In terms of cost burden, Black/African American and Hispanic households are disproportionately affected.

Northampton County

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the County's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in Northampton County. The data set includes the City of Easton.

Housing Cost Burden

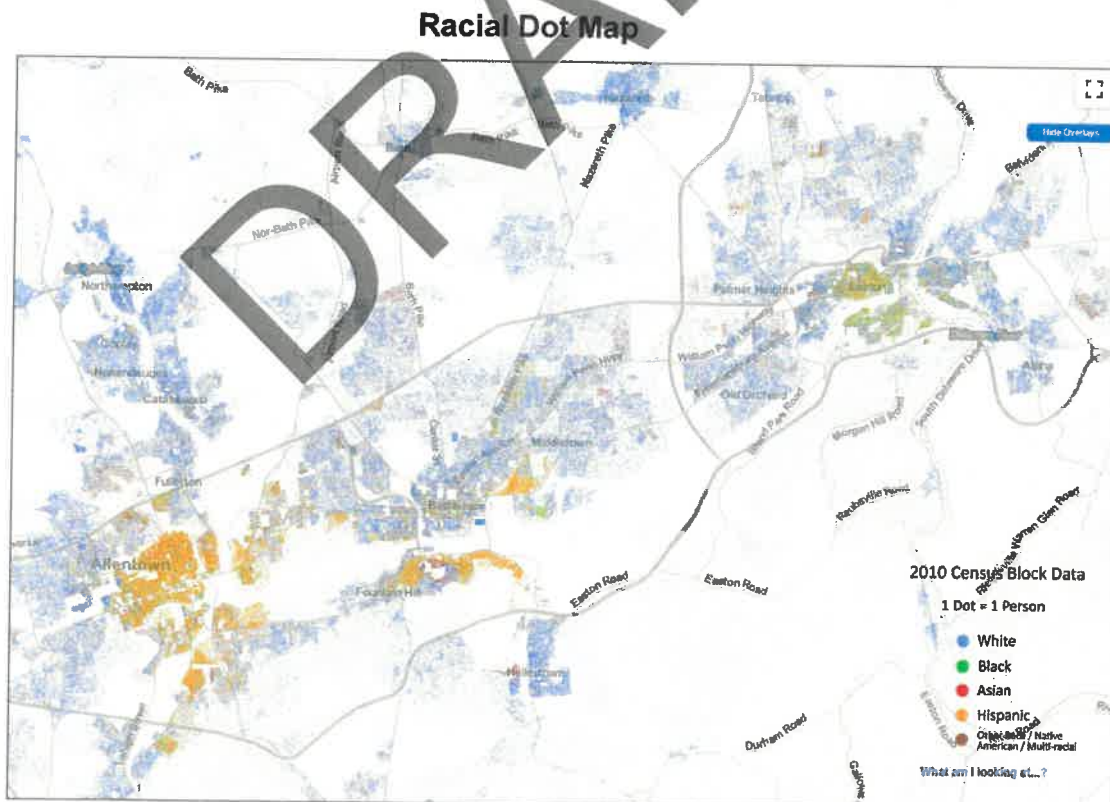
Housing Cost Burden	≤30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	56,822	15,639	9,890	475
White	52,290	13,542	8,783	407
Black / African American	1,103	587	262	14
Asian	1,204	428	137	4
American Indian, Alaska Native	10	14	24	0
Pacific Islander	0	0	0	0
Hispanic	1,945	965	435	15

Source: 2011-2015 CHAS

The racial/ethnic household composition of the County according to the 2011-2015 ACS was 89.9% White, 4.1% Black/African American, 2.2% Asian, 0.2% American Indian Alaska Native, 0.0% Pacific Islander and 9.1% Hispanic. None (0) of the racial/ethnic groups were disproportionately affected by housing cost burdens.

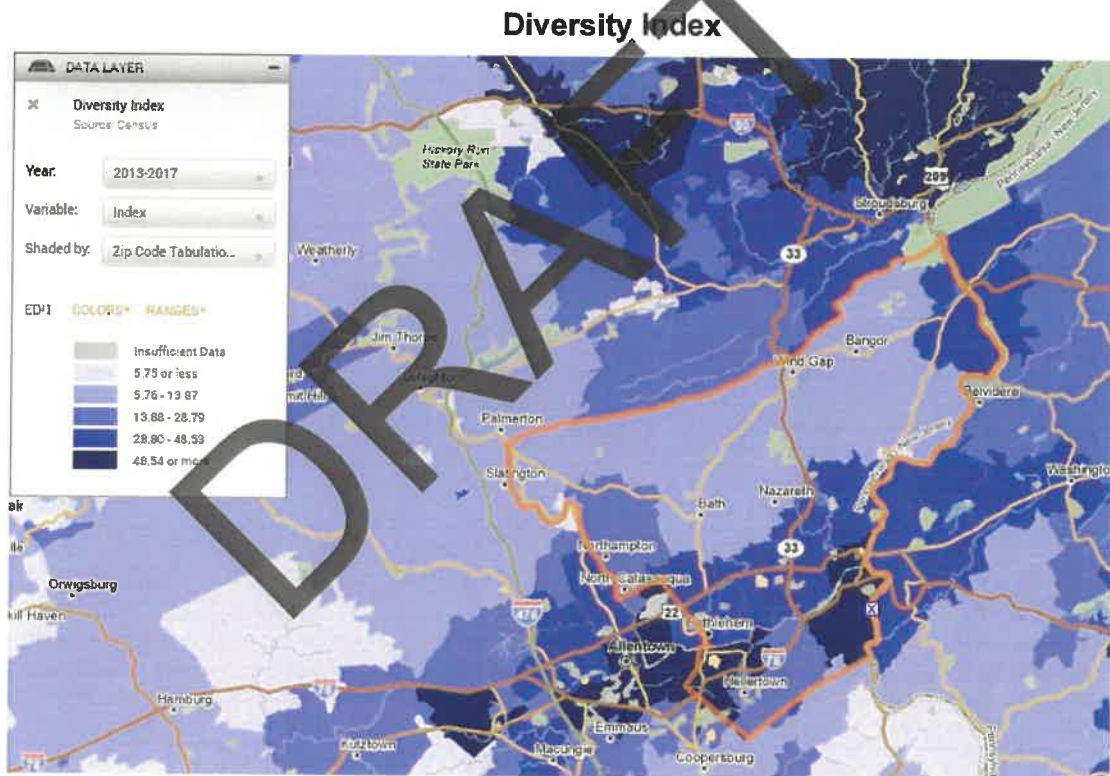
J. Segregation

The following map is a racial dot map representing one dot for every person counted during the 2010 Census. Each dot is color-coded by the individual's race and ethnicity. White individuals are coded as blue; Black individuals, green; Asian individuals, red; Hispanic individuals, orange; and all Other racial categories are coded as brown. The map was created by the University of Virginia Weldon Cooper Center for Public Service Demographics Research Group. The map provides a picture of any areas that may have a grouping of non-White residents. The City of Allentown has a high concentration of Hispanic individuals, as well as southern Bethlehem. The City of Easton has a high concentration of Hispanic and Black individuals. The non-urban areas have the highest concentrations of White individuals.



Source: demographics.coopercenter.org/racial-dot-map

The following map calculates the diversity index per Census Tract in the Lehigh Valley. “The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers. Data were obtained from the Census' American Community Survey 2013-2017 estimates and calculated by PolicyMap.” (Source: PolicyMap.com) The urban areas have diversity indices around and over 50, while the non-urban areas have diversity indices between 5 and 30.

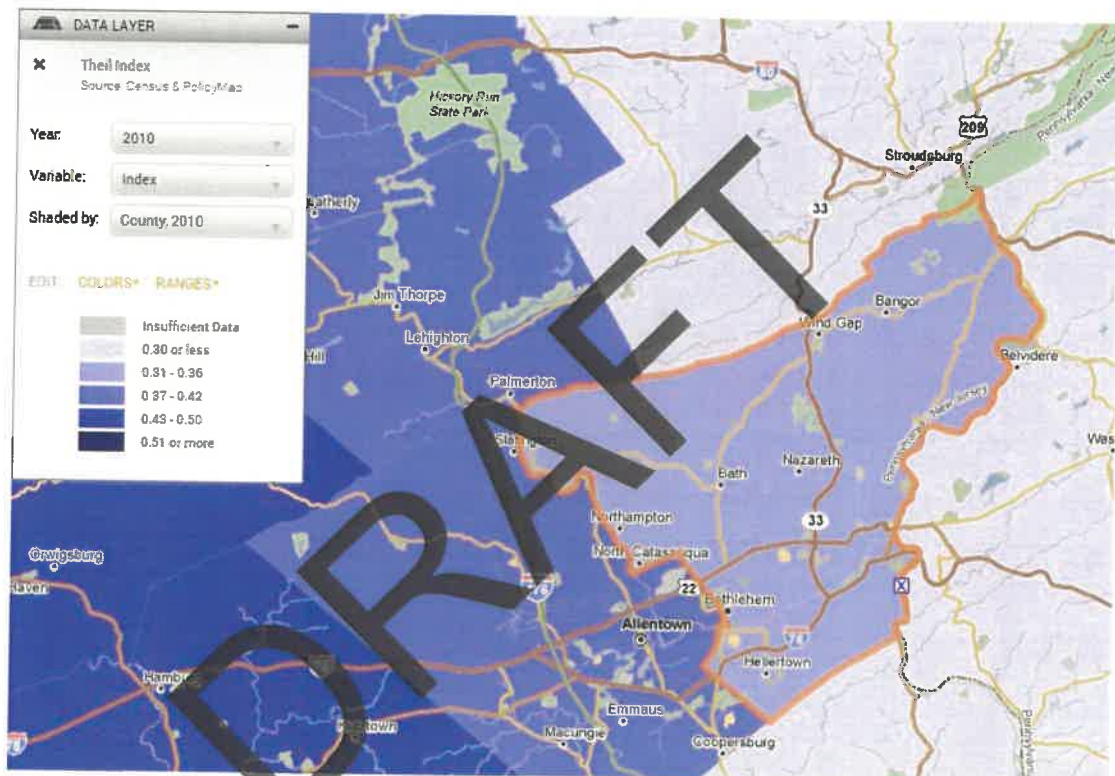


Source: www.policymap.com/maps

The following map provides the Theil Index calculations per Census Tract in the Lehigh Valley. “The Theil Index is an index ranging from 0 to 1 that displays information about racial segregation. Lower index values below .20 suggest less segregation and higher index values above .40 suggest more segregation. The Theil Index is a measure of how evenly members of racial and ethnic groups are distributed within a region, calculated by comparing the diversity of all sub-regions (Census Blocks) to the region as a whole. Patterns of racial

segregation can emerge as a result of systemic barriers and opportunities or localized individual preferences. For example, highly segregated areas may be indicative of discriminatory housing practices or other related barriers. Data used in the calculation of this index were derived from the U.S. Census Bureau's 2010 Decennial Census." (Source: PolicyMap.com) The Theil Index for all areas of the Lehigh Valley reveal moderate levels of segregation in the Lehigh Valley.

Theil Index



Source: www.policymap.com/maps

HUD defines a racially/ethnically concentrated area of poverty (R/ECAP) as a census tract where the number of families in poverty is equal to or greater than 40% percent of all families, or an overall family poverty rate equal to or greater than three times the metropolitan poverty rate, and a non-white population, measured at greater than 50 percent of the population. The following CTs are identified by HUD as R/ECAP:

- CT 000400 Allentown
- CT 000500 Allentown
- CT 000800 Allentown
- CT 000900 Allentown
- CT 001000 Allentown
- CT 001200 Allentown

- CT 001401 Allentown
- CT 001600 Allentown
- CT 001800 Allentown
- CT 009600 Allentown
- CT 009700 Allentown
- CT 010500 Bethlehem
- CT 011000 Bethlehem
- CT 011200 Bethlehem
- CT 014300 Easton

K. Data on Disability

Allentown

The following table includes the 2013-2017 ACS estimates for the number of individuals with disabilities in the City of Allentown. The total population of persons with disabilities in the City of Allentown is estimated to be 21,511 persons which represents 18.3% of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties. A hearing difficulty is defined as deaf or having serious difficulty hearing (DEAR). A vision difficulty is defined as blind or having serious difficulty seeing, even when wearing glasses (DEYE). A cognitive difficulty is defined as because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM). An ambulatory difficulty is defined as having serious difficulty walking or climbing stairs (DPHY). A self-care difficulty is defined as having difficulty bathing or dressing (DDRS).

Persons with Disabilities in the City of Allentown

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	115,455	-	117,844	-
Total Population with a disability	19,509	16.9%	21,511	18.3%
Population under 5 years	228	2.2%	63	0.7%
With a hearing difficulty	209	2.0%	45	0.5%

BEAN Fair Housing Partnership

With a vision difficulty	51	0.5%	18	0.2%
Population 5 to 17 years	2,365	10.8%	3,217	14.1%
With a hearing difficulty	140	0.6%	205	0.9%
With a vision difficulty	547	2.5%	506	2.2%
With a cognitive difficulty	1,833	8.4%	2,737	12.0%
With an ambulatory difficulty	130	0.6%	420	1.8%
With a self-care difficulty	221	1.0%	443	1.9%
Population 18 to 64 years	11,191	15.9%	13,025	34.7%
With a hearing difficulty	1,821	2.6%	2,042	2.8%
With a vision difficulty	2,897	4.1%	3,266	4.5%
With a cognitive difficulty	5,711	8.1%	7,113	9.8%
With an ambulatory difficulty	5,383	7.7%	5,323	7.3%
With a self-care difficulty	1,628	2.3%	2,100	2.9%
With an independent living difficulty	2,923	4.2%	3,435	4.7%
Population 65 years and over	5,725	44.2%	2,091	29.3%
With a hearing difficulty	1,900	14.7%	1,869	14.2%
With a vision difficulty	1,269	9.8%	1,253	9.5%
With a cognitive difficulty	1,209	9.3%	1,753	13.3%

BEAN Fair Housing Partnership

With an ambulatory difficulty	3,616	27.9%	3,224	24.4%
With a self-care difficulty	1,003	7.7%	1,139	8.6%
With an independent living difficulty	2,266	17.5%	2,074	15.7%
SEX				
Male	8,831	15.9%	9,794	17.2%
Female	10,678	17.8%	11,717	19.2%
HISPANIC/LATINO ORIGIN				
White alone	12,445	16.4%	13,330	19.2%
Black or African American alone	2,493	16.8%	2,703	16.3%
American Indian and Alaska Native alone	0	0.0%	52	9.4%
Asian alone	178	7.6%	312	12.2%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	23	22.5%
Some other race alone	3,632	19.8%	4,217	18.3%
Two or more races	818	16.8%	874	16.0%
White alone, not Hispanic or Latino	9,089	17.1%	7,898	19.8%
Hispanic or Latino (of any race)	7,998	17.3%	10,732	17.8%

Source: 2006-2010 and 2013 – 2017 American Community Survey

Bethlehem

The following table includes the 2013-2017 ACS estimates for the number of individuals with disabilities in the City of Bethlehem. The total population of persons with disabilities in the City of Bethlehem is estimated to be 10,472 persons which represents 14.1% of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties. A hearing difficulty is defined as deaf or having serious difficulty hearing (DEAR). A vision difficulty is defined as blind or having serious difficulty seeing, even when wearing glasses (DEYE). A cognitive difficulty is defined as because of a

physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM). An ambulatory difficulty is defined as having serious difficulty walking or climbing stairs (DPHY). A self-care difficulty is defined as having difficulty bathing or dressing (DDRS).

Persons with Disabilities in the City of Bethlehem

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	73,903	-	74,350	-
Total Population with a disability	9,459	12.8%	10,472	14.1%
Population under 5 years				
Population under 5 years	12	0.3%	0	0.0%
With a hearing difficulty	12	0.3%	0	0.0%
With a vision difficulty	0	0.0%	0	0.0%
Population 5 to 17 years				
Population 5 to 17 years	882	8.2%	1,006	10.3%
With a hearing difficulty	57	0.5%	16	0.2%
With a vision difficulty	177	1.6%	131	1.3%
With a cognitive difficulty	670	6.2%	895	9.2%
With an ambulatory difficulty	77	0.7%	103	1.1%
With a self-care difficulty	48	0.4%	171	1.8%
Population 18 to 64 years				
Population 18 to 64 years	4,705	9.8%	5,808	23.1%
With a hearing difficulty	953	2.0%	793	1.6%

BEAN Fair Housing Partnership

With a vision difficulty	830	1.7%	1,046	2.1%
With a cognitive difficulty	2,061	4.3%	3,074	6.2%
With an ambulatory difficulty	224	4.6%	2,836	5.8%
With a self-care difficulty	742	1.5%	1,042	2.1%
With an independent living difficulty	1,487	3.1%	2,193	4.5%
Population 65 years and over	3,860	35.1%	3,658	68.5%
With a hearing difficulty	1,492	13.6%	1,324	12.0%
With a vision difficulty	869	7.9%	802	7.3%
With a cognitive difficulty	817	7.4%	812	7.4%
With an ambulatory difficulty	2,279	20.7%	2,121	19.2%
With a self-care difficulty	830	7.5%	699	6.3%
With an independent living difficulty	2,030	18.4%	1,512	13.7%
SEX				
Male	3,876	11.1%	4,761	13.1%
Female	5,583	14.3%	5,711	15.0%
HISPANIC/LATINO ORIGIN				
White alone	7,258	12.5%	8,236	14.1%
Black or African American alone	545	10.5%	702	13.4%
American Indian and Alaska Native alone	0	0.0%	92	34.5%
Asian alone	0	0.0%	130	5.9%

Native Hawaiian and Other Pacific Islander alone	0	0.0%	0	0.0%
Some other race alone	1,200	20.3%	772	18.6%
Two or more races	324	16.0%	540	13.4%
White alone, not Hispanic or Latino	6,158	12.5%	5,971	13.4%
Hispanic or Latino (of any race)	2,780	15.5%	3,561	16.7%

Source: 2006-2010 and 2013-2017 American Community Survey

Easton

The following table includes the 2013-2017 ACS estimates for the number of individuals with disabilities in the City of Easton. The total population of persons with disabilities in the City of Easton is estimated to be 3,353 persons which represents 12.8% of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties. A hearing difficulty is defined as deaf or having serious difficulty hearing (DEAR). A vision difficulty is defined as blind or having serious difficulty seeing, even when wearing glasses (DEYE). A cognitive difficulty is defined as because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM). An ambulatory difficulty is defined as having serious difficulty walking or climbing stairs (DPHY). A self-care difficulty is defined as having difficulty bathing or dressing (DDRS).

Persons with Disabilities in the City of Easton

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	24,627	-	26,145	-
Total Population with a disability	4,222	17.1%	3,353	12.8%
Population under 5 years	0	0.0%	52	3.8%
With a hearing difficulty	0	0.0%	0	0.0%
With a vision difficulty	0	0.0%	52	3.8%

BEAN Fair Housing Partnership

Population 5 to 17 years	526	12.8%	242	5.8%
With a hearing difficulty	83	2.0%	0	0.0%
With a vision difficulty	0	0.0%	52	3.8%
With a cognitive difficulty	512	12.5%	214	5.2%
With an ambulatory difficulty	26	0.6%	6	0.1%
With a self-care difficulty	26	0.6%	23	0.6%
Population 18 to 64 years	2,606	15.7%	1,893	20.6%
With a hearing difficulty	272	1.6%	160	0.9%
With a vision difficulty	543	3.3%	306	1.7%
With a cognitive difficulty	1,096	6.6%	908	5.2%
With an ambulatory difficulty	1,348	8.1%	1,028	5.9%
With a self-care difficulty	265	1.7%	260	1.5%
With an independent living difficulty	720	4.3%	621	3.5%
Population 65 years and over	1,090	45.4%	1,166	79.7%
With a hearing difficulty	318	13.2%	320	10.3%
With a vision difficulty	297	12.4%	211	6.8%
With a cognitive difficulty	335	13.9%	335	10.8%
With an ambulatory difficulty	680	28.3%	859	27.7%

BEAN Fair Housing Partnership

With a self-care difficulty	292	12.2%	348	11.2%
With an independent living difficulty	595	24.8%	641	20.7%
SEX				
Male	1,930	21.2%	1,434	11.0%
Female	2,292	12.4%	1,919	14.6%
HISPANIC/LATINO ORIGIN				
White alone	3,430	0.0%	2,449	13.7%
Black or African American alone	567	0.0%	555	14.3%
American Indian and Alaska Native alone	0	0.0%	6	1.8%
Asian alone	0	0.0%	21	2.4%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	0	0.0%
Some other race alone	0	0.0%	118	9.7%
Two or more races	0	0.0%	204	10.8%
White alone, not Hispanic or Latino	2,830	19.9%	2,180	14.8%
Hispanic or Latino (of any race)	798	18.1%	577	10.0%

Source: 2006-2010 and 2013-2017 American Community Survey

Northampton County

The following table includes the 2013-2017 ACS estimates for the number of individuals with disabilities in Northampton County. The total population of persons with disabilities in Northampton County is estimated to be 37,083 persons which represents 12.4 percent of the total population of the County. The two largest disability types are cognitive and ambulatory difficulties. A hearing difficulty is defined as deaf or having serious difficulty hearing (DEAR). A vision difficulty is defined as blind or having serious difficulty seeing, even when wearing glasses (DEYE). A cognitive difficulty is defined as because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM). An ambulatory difficulty is defined

as having serious difficulty walking or climbing stairs (DPHY). A self-care difficulty is defined as having difficulty bathing or dressing (DDRS).

Persons with Disabilities in Northampton County

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	292,025	-	298,131	-
Total Population with a disability	35,103	12.0%	37,083	12.4%
Population under 5 years	30	0.2%	119	0.8%
With a hearing difficulty	12	0.1%	67	0.4%
With a vision difficulty	18	0.1%	110	0.7%
Population 5 to 17 years	3,297	6.7%	2,886	6.2%
With a hearing difficulty	390	0.8%	181	0.4%
With a vision difficulty	202	0.4%	395	0.9%
With a cognitive difficulty	2,782	5.7%	2,474	5.3%
With an ambulatory difficulty	207	0.4%	260	0.6%
With a self-care difficulty	416	0.8%	489	1.1%
Population 18 to 64 years	16,170	8.8%	17,336	17.2%
With a hearing difficulty	3,281	1.8%	2,909	1.6%

BEAN Fair Housing Partnership

With a vision difficulty	2,580	1.4%	2,930	1.6%
With a cognitive difficulty	6,392	3.5%	7,627	4.1%
With an ambulatory difficulty	8,022	4.4%	8,407	4.5%
With a self-care difficulty	2,656	1.5%	2,735	1.5%
With an independent living difficulty	5,369	2.9%	5,810	3.1%
Population 65 years and over	15,606	35.6%	16,742	67.8%
With a hearing difficulty	6,467	14.8%	6,259	12.1%
With a vision difficulty	2,726	6.2%	2,693	5.2%
With a cognitive difficulty	3,640	8.3%	4,115	8.0%
With an ambulatory difficulty	9,487	21.7%	10,503	20.4%
With a self-care difficulty	3,217	7.3%	3,641	7.1%
With an independent living difficulty	7,147	16.3%	7,613	14.8%
SEX				
Male	15,450	10.8%	17,208	11.7%
Female	19,653	13.1%	19,875	13.1%
HISPANIC/LATINO ORIGIN				
White alone	31,385	12.3%	32,571	12.7%
Black or African American alone	1,393	9.9%	2,003	12.6%
American Indian and Alaska Native alone	121	21.4%	151	13.7%
Asian alone	286	3.9%	496	6.0%

BEAN Fair Housing Partnership

Native Hawaiian and Other Pacific Islander alone	0	0.0%	14	26.4%
Some other race alone	1,326	14.6%	827	13.2%
Two or more races	592	10.0%	1,021	10.6%
White alone, not Hispanic or Latino	29,242	12.3%	29,402	12.7%
Hispanic or Latino (of any race)	4,119	13.9%	4,987	13.4%

Source: 2006-2010 and 2013–2017 American Community Survey

DRAFT