

## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Allentown to affirmatively further fair housing choice in the area. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment.

The Bethlehem, Easton, Allentown, Northampton (“BEAN”) Fair Housing Partnership’s FY 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, goals, and strategies to affirmatively further fair housing:

- **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 additional definitions, statements, and revisions.
  - **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.

## VI. Certifications

### City of Allentown Signature Page:

I hereby certify that this FY 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
Ray O'Connell, Mayor, City of Allentown, PA

\_\_\_\_\_  
Date

DRAFT

**City of Bethlehem Signature Page:**

I hereby certify that this FY 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
Robert J. Donchez, Mayor, City of Bethlehem, PA

\_\_\_\_\_  
Date

DRAFT

**City of Easton Signature Page:**

I hereby certify that this FY 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
Sal Panto, Jr., Mayor, City of Easton, PA

\_\_\_\_\_  
Date

DRAFT

**Northampton County Signature Page:**

I hereby certify that this FY 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
Lamont G. McClure, Jr., County Executive, Northampton County, PA

\_\_\_\_\_  
Date

**DRAFT**

## VII. Maps

The following maps are attached:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Housing Density by Block Group
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group
- Low- and Moderate-Income and Minority Percentage by Block Group

DRAFT



# CITY OF ALLENTOWN, LEHIGH COUNTY, PA PERCENT WHITE POPULATION BY BLOCK

**LEGEND:**

- █ Census Tracts
- █ Block Groups
- █ Major Roads
- █ Railroads
- █ City Streets/Roads
- █ Rivers

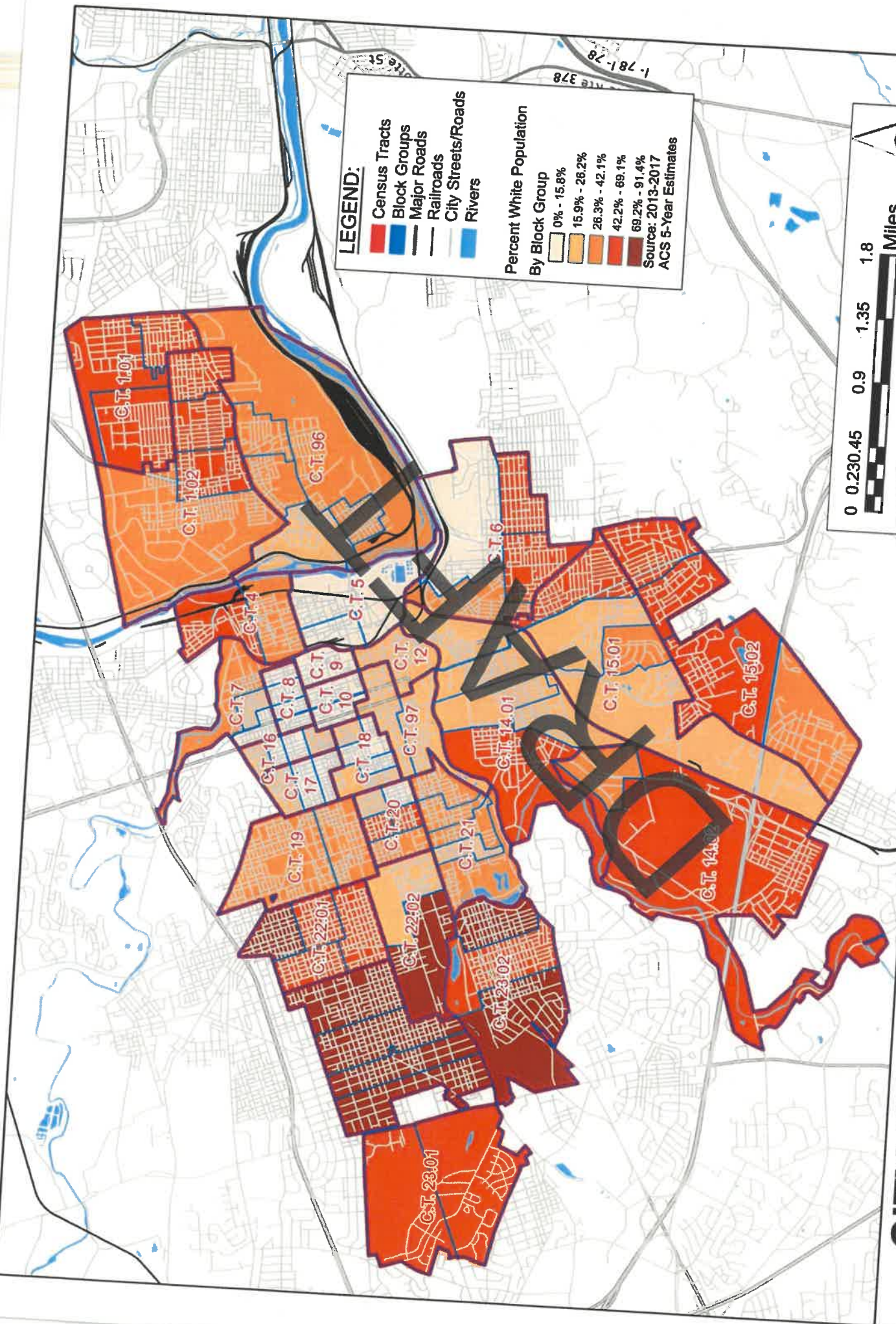
**Percent White Population  
By Block Group**

█	0% - 15.8%
█	15.9% - 28.2%
█	28.3% - 42.1%
█	42.2% - 69.1%
█	69.2% - 91.4%

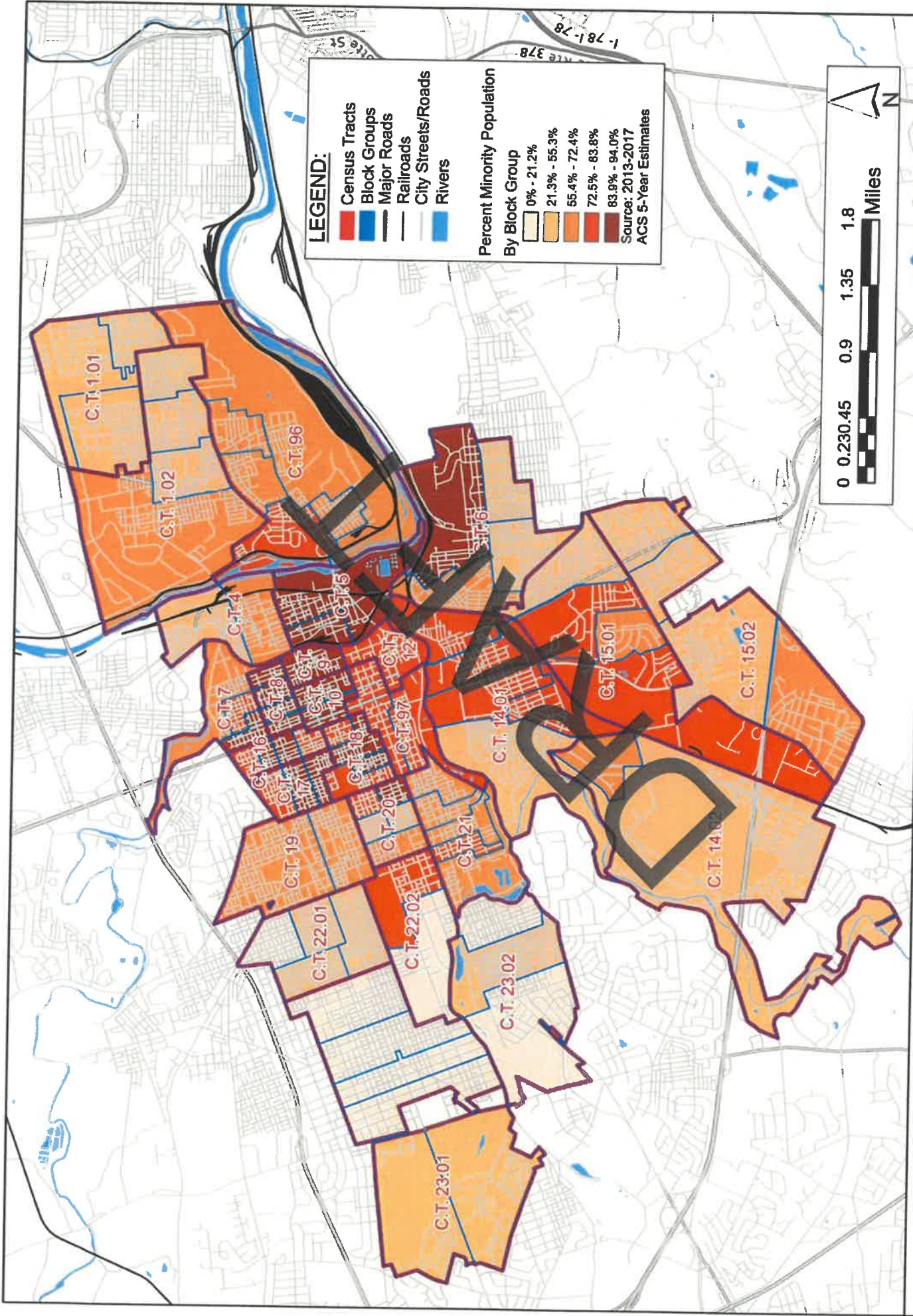
Source: 2013-2017  
ACS 5-Year Estimates

0 0.23045 0.9 1.35 1.8 Miles

N



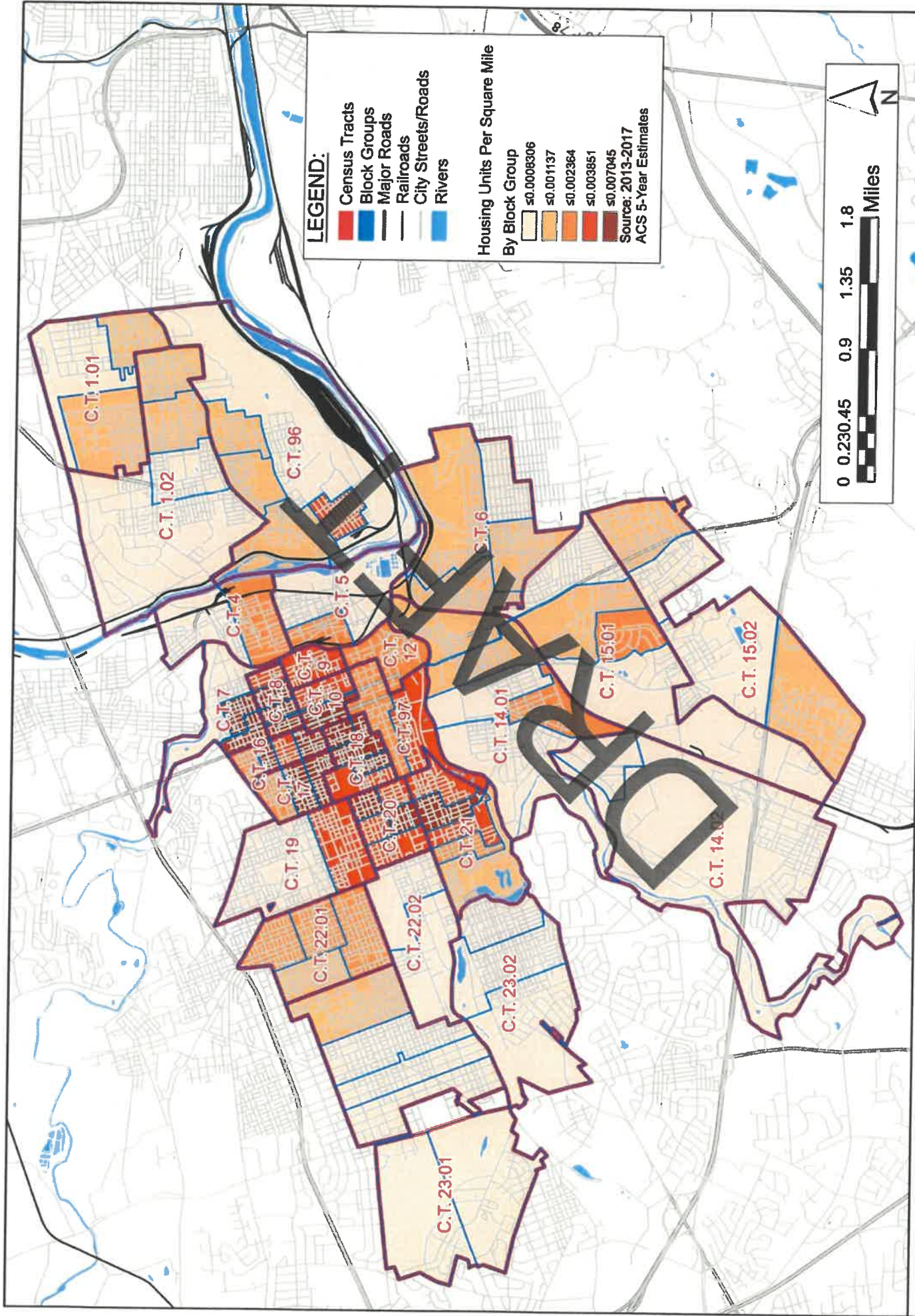






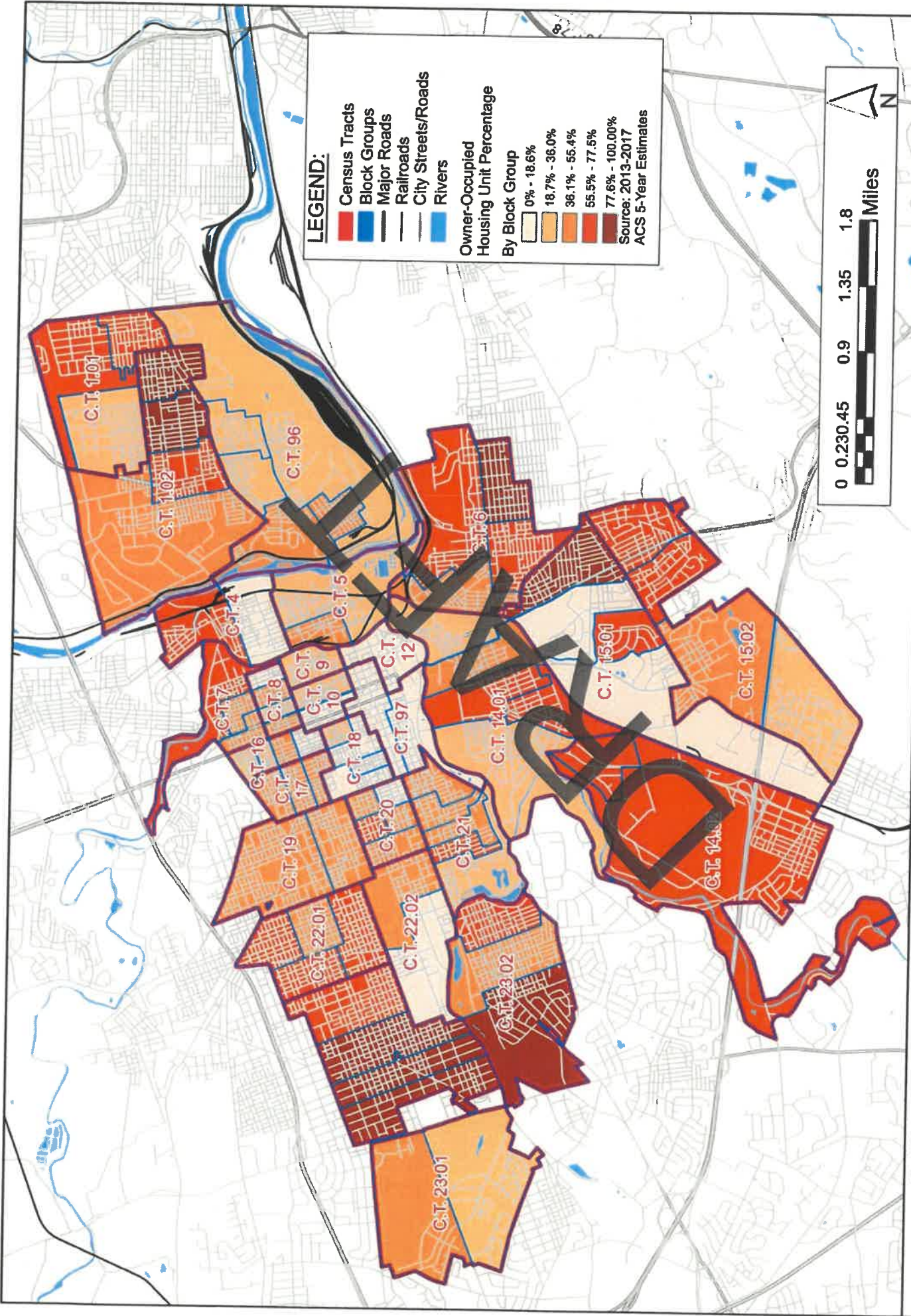






# CITY OF ALLENTOWN, LEHIGH COUNTY, PA HOUSING UNIT DENSITY BY BLOCK GROUP





**CITY OF ALLENTOWN, LEHIGH COUNTY, PA  
OWNER-OCCUPIED HOUSING BY BLOCK GROUP**

**URBAN DESIGN VENTURES**



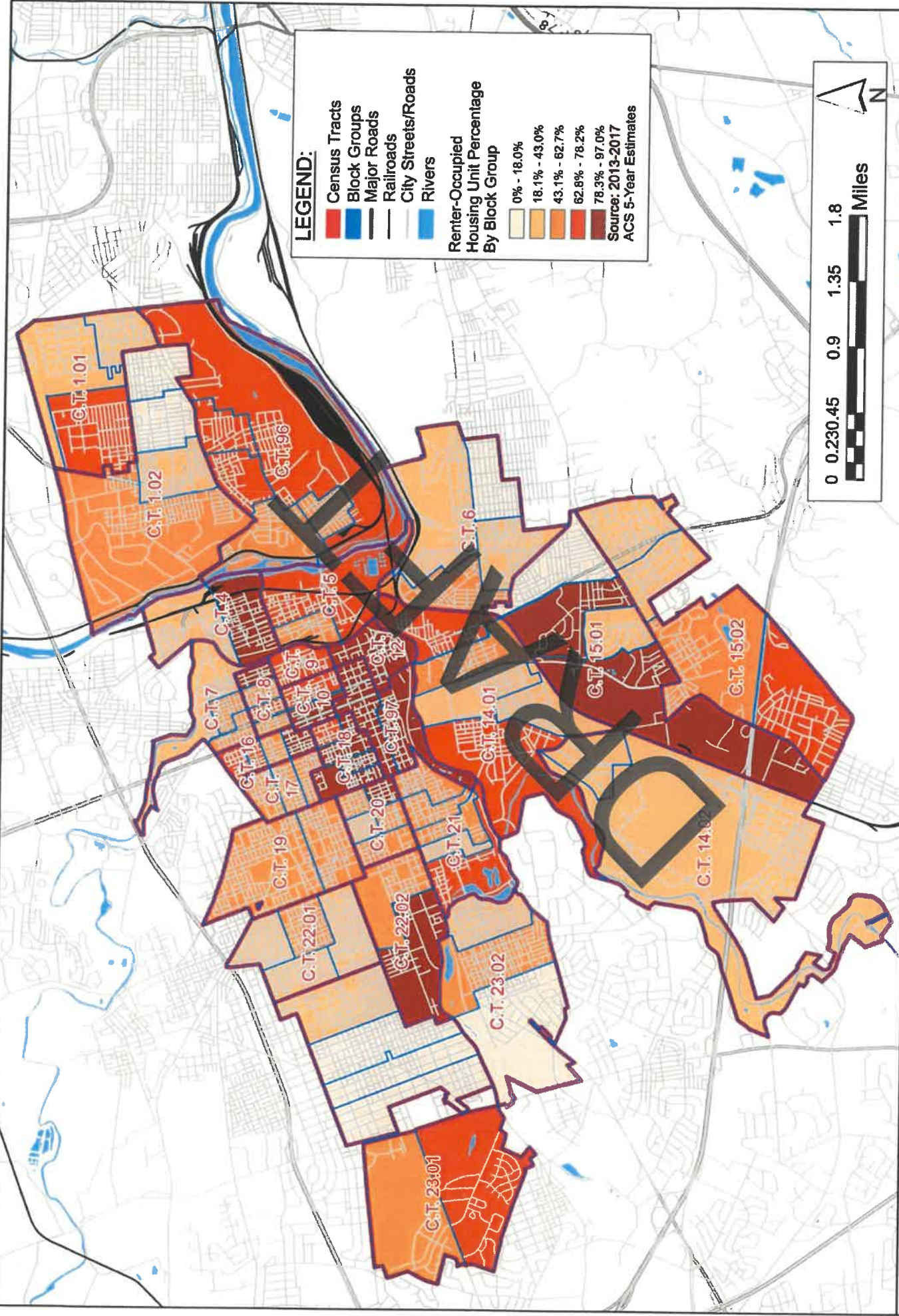
**LEGEND:**

- Census Tracts
- Block Groups
- Major Roads
- Railroads
- City Streets/Roads
- Rivers

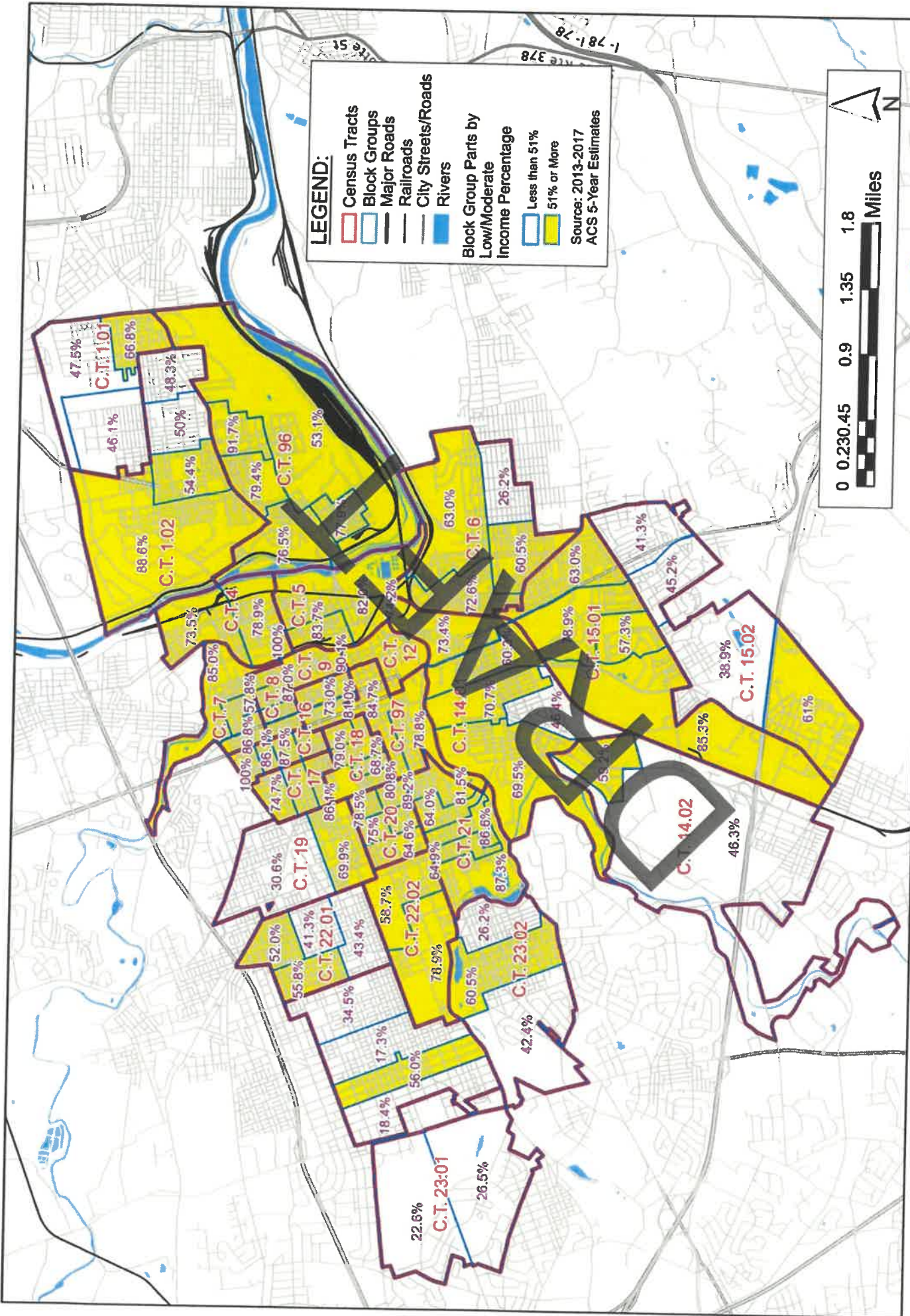
**Renter-Occupied Housing Unit Percentage By Block Group**

- 0% - 18.0%
- 18.1% - 43.0%
- 43.1% - 62.7%
- 62.8% - 78.2%
- 78.3% - 97.0%

Source: 2013-2017 ACS 5-Year Estimates







# CITY OF ALLENTOWN, LEHIGH COUNTY, PA 2019 CDBG ELIGIBLE CENSUS BLOCK GROUPS



**LEGEND:**

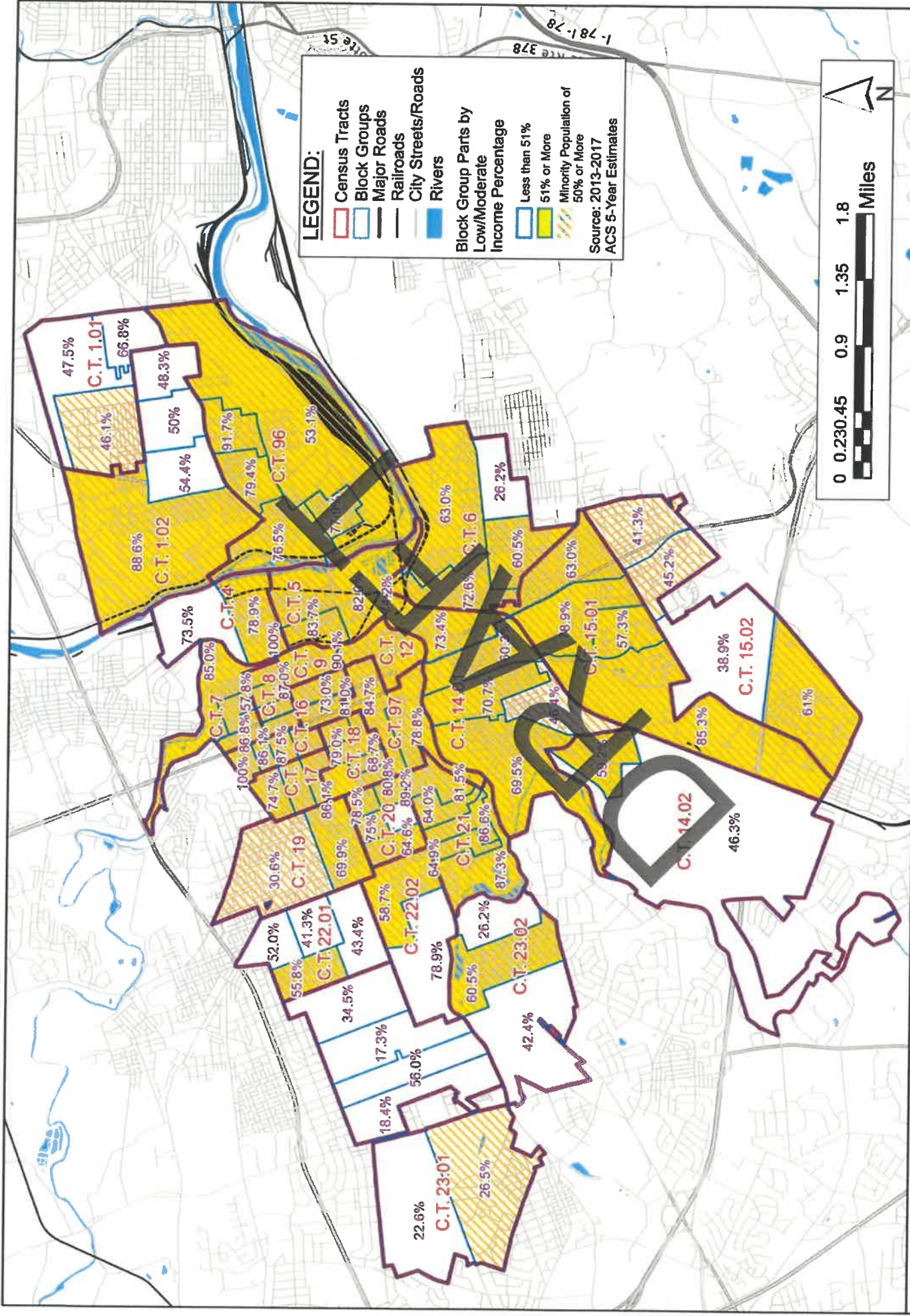
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Major Roads
- ▭ Railroads
- ▭ City Streets/Roads
- ▭ Rivers

**Block Group Parts by Low/Moderate Income Percentage**

- ▭ Less than 51%
- ▭ 51% or More
- ▭ Minority Population of 50% or More

Source: 2013-2017 ACS 5-Year Estimates

0 0.23045 0.9 1.35 1.8 Miles



**CITY OF ALLENTOWN, LEHIGH COUNTY, PA**  
**2019 CDBG ELIGIBLE CENSUS BLOCK GROUPS**

URBAN DESIGN VENTURES  
 URBAN EXPERIENCE

## VIII. Appendix

The following documents are attached:

- U.S. Census Data
- CHAS Data
- HMDA Data
- Citizen Participation

DRAFT

# U.S. Census Data

DRAFT





**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:**  
**Reference Report Area Name:**

For Allentown (Place)  
For Lehigh County

**Demographic**

**Summary Information for Basic Demographic and Socioeconomic Characteristics**

	Target	Reference
Total Population:	120,128	360,774
Total Households:	41,935	137,239
Homeownership Rate:	43	65
Average Household Size of Occupied Housing Units:	3	3
Average Household Size of Owner occupied Housing Units:	3	3
Average Household Size of Renter occupied Housing Units:	3	2
Median Household Income In The Past 12 Months:	38,522	60,116
Aggregate Household Income In The Past 12 Months:	2,176,138,400	10,918,714,900
Median Family Income In The Past 12 Months:	41,892	71,857
Median Nonfamily Household Income In The Past 12 Months:	27,071	36,337

2011-15 ACS

**Person-level Information**

	Target	Reference
	Number	Percentage
Population 5 years and over that speak English 'not at all':	2,821	3,396
Persons in Poverty (Universe: Persons whose poverty status is determined):	31,325	46,596
Poverty Rate:	27.29%	13.26%
Persons in Poverty in Family Households:	25,705	36,272
Persons in Poverty in non-Family Households:	5,620	10,324
		77.84%
		22.16%

2011-15 ACS

Demographic

Race	Target		Reference	
	Number	Percentage	Number	Percentage
White alone (not Hispanic)	41,316	34.39%	239,931	66.50%
Black or African American alone (not Hispanic)	12,468	10.38%	19,488	5.40%
American Indian and Alaska Native alone (not Hispanic)	209	0.17%	345	0.10%
Asian alone (not Hispanic)	2,538	2.11%	11,785	3.27%
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	-	0.00%	10	0.00%
Some other race alone (not Hispanic)	229	0.19%	599	0.17%
Two or more races (not Hispanic)	2,568	2.14%	6,511	1.80%
Persons of Hispanic Origin	60,800	50.61%	82,105	22.76%
<b>Total</b>	<b>120,128</b>		<b>360,774</b>	

2011-15 ACS

Age	Target		Reference	
	Number	Percentage	Number	Percentage
Population Age 0-17	31,895	26.55%	82,388	22.84%
Population Age 18-24	14,961	12.45%	33,207	9.20%
Population Age 25 - 64	59,139	49.23%	187,748	52.04%
Population Age 65 and over	14,133	11.76%	57,431	15.92%
<b>Total</b>	<b>120,128</b>		<b>360,774</b>	

2011-15 ACS

Household-level Information	Target		Reference	
	Number	Percentage	Number	Percentage
Households with one or more people under 18 years:	16,140	38.49%	44,503	32.43%
Households with one or more people 60 years and over:	13,713	32.70%	53,578	39.04%
One person Household:	11,711	27.93%	36,634	26.69%

2011-15 ACS

Demographic

Household Income in the Past 12 Months

	Target		Reference	
	Number	Percentage	Number	Percentage
Less than \$14,999	8,043	19.18%	14,040	10.23%
\$15,000 to \$24,999	5,809	13.85%	12,859	9.37%
\$25,000 to \$34,999	5,396	12.87%	12,783	9.31%
\$35,000 to \$44,999	4,131	9.85%	11,645	8.49%
\$45,000 to \$59,999	5,456	13.01%	17,140	12.49%
\$60,000 to \$74,999	4,616	11.01%	15,452	11.26%
\$75,000 to \$99,999	4,218	10.06%	18,464	13.45%
\$100,000 to \$124,999	1,958	4.65%	11,890	8.66%
\$125,000 to \$149,999	1,032	2.46%	7,670	5.59%
\$150,000 or more	1,284	3.06%	15,296	11.15%
<b>Total</b>	<b>41,935</b>		<b>137,239</b>	

2011-15 ACS

Family-level Information

	Target		Reference	
	Number	Percentage	Number	Percentage
Families with Income in the past 12 months below poverty level:	6,314		9,208	
Families in poverty, owner occupants:	1,043	16.52%	2,381	25.86%
Families in poverty, renter occupants:	5,271	83.48%	6,827	74.14%

2011-15 ACS

Income

	0-30%		>30-50%		>50-80%		>80-100%		>100%	
	HAMFI	Number	HAMFI	Number	HAMFI	Number	HAMFI	Number	HAMFI	Number
Total Households	9,925	7,610	7,610	8,175	8,175	4,760	4,760	11,465	11,465	11,465
Small Family Households*	3,875	2,900	2,900	3,620	3,620	2,150	2,150	5,390	5,390	5,390
Large Family Households*	1,165	1,225	1,225	1,120	1,120	465	465	935	935	935
Household contains at least one person 62-74 years of age	1,555	1,180	1,180	1,485	1,485	895	895	2,320	2,320	2,320
Household contains at least one person age 75 or older	1,040	1,225	1,225	980	980	450	450	935	935	935
Households with one or more children 6 years old or younger**	2,515	1,890	1,890	2,145	2,145	925	925	1,080	1,080	1,080

\*\*the highest income category for these family types is >80% HAMFI

2011-15 CHAS

Demographic

Income (Reference)	0-30%		>30-50%		>50-80%		>80-100%		>100%	
	HAMFI		HAMFI		HAMFI		HAMFI		HAMFI	
Total Households	16,865		16,420		22,825		15,315		65,815	
Small Family Households*	5,485		4,865		8,420		6,025		34,385	
Large Family Households*	1,415		1,565		2,005		1,125		5,800	
Household contains at least one person 62-74 years of age	3,340		3,495		5,560		3,635		14,310	
Household contains at least one person age 75 or older	2,475		4,185		4,205		1,880		4,555	
Households with one or more children 6 years old or younger*	3,340		2,495		3,875		2,305		6,630	

\*the highest income category for these family types is >80% HAMFI

2011-15 CHAS

DRAFT



**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:**  
**Reference Report Area Name:**

For Allentown (Place)  
For Lehigh County

**Housing Needs**

**Occupancy**

	Target		Reference	
	Number	Percentage	Number	Percentage
Households with 1 or more occupants per room:	1,822	4.34%	2,763	2.01%
Owner Households with 1.00 or less occupants per room	17,797	97.81%	88,850	99.22%
Owner Households with 1.01 to 1.50 occupants per room	333	1.83%	584	0.65%
Owner Households with 1.51 or more occupants per room	65	0.36%	116	0.13%
Renter Households with 1.00 or less occupants per room	22,316	94.00%	45,626	95.67%
Renter Households with 1.01 to 1.50 occupants per room	1,210	5.10%	1,494	3.13%
Renter Households with 1.51 or more occupants per room	214	0.90%	569	1.19%

2011-15 ACS

**Costs**

	Target		Reference	
	Number	Percentage	Number	Percentage
Paying > 30%	19,208	45.80%	45,842	33.40%
Earning Less than \$34,999 paying > 30%	14,995	35.76%	29,332	21.37%
Earning More Than \$35,000 paying > 30%	4,213	10.05%	16,510	12.03%
Owner Occupied Earning Less than \$35,000 paying > 30%	3,518	19.33%	10,380	11.59%
Owner Occupied Earning More than \$35,000 paying > 30%	2,137	11.74%	11,381	12.71%
Renter Occupied Earning Less than \$35,000 paying > 30%	11,477	48.34%	18,952	39.74%
Renter Occupied Earning More than \$35,000 paying > 30%	2,076	8.74%	5,129	10.76%

2011-15 ACS

Housing Needs

Housing Problems	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
<b>Households with one of the listed needs (renter)</b>					
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	45	4	30	225
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	15	25	15	200
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	475	420	165	125	1,210
Housing cost burden greater than 50% of income (and none of the above problems)	5,225	1,330	80	-	6,640
Housing cost burden greater than 30% of income (and none of the above problems)	685	2,740	1,755	190	5,475
Zero/negative Income (and none of the above problems)	670	-	-	-	670
					2011-15 CHAS
<b>Households with one of the listed needs (renter) (Reference)</b>					
Substandard Housing - Lacking complete plumbing or kitchen facilities	395	240	260	100	1,130
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	150	35	100	85	465
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	515	440	275	155	1,495
Housing cost burden greater than 50% of income (and none of the above problems)	7,480	2,805	445	80	10,915
Housing cost burden greater than 30% of income (and none of the above problems)	960	4,290	3,920	865	10,480
Zero/negative Income (and none of the above problems)	835	-	-	-	835
					2011-15 CHAS

Housing Needs

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
<b>Households with one of the listed needs (owner)</b>					
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	10	35	-	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	30	15	-	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	4	45	80	335
Housing cost burden greater than 50% of income (and none of the above problems)	1,135	505	260	4	2,005
Housing cost burden greater than 30% of income (and none of the above problems)	350	895	1,335	230	3,275
Zero/negative Income (and none of the above problems)	65	-	-	-	65

2011-15 CHAS

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
<b>Households with one of the listed needs (owner) (Reference)</b>					
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	10	110	-	320
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	30	15	25	115
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	65	95	90	585
Housing cost burden greater than 50% of income (and none of the above problems)	3,100	1,840	1,510	295	7,020
Housing cost burden greater than 30% of income (and none of the above problems)	830	2,645	4,180	1,750	13,255
Zero/negative Income (and none of the above problems)	425	-	-	-	425

2011-15 CHAS

Housing Needs

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (renter)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Having 1 or more of four housing problems	5,895	1,815	275	175	8,275
Having none of four housing problems	1,595	3,500	3,925	1,965	14,795
Household has negative income, but none of the other housing problems	670	-	-	-	670

2011-15 CHAS

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (Renter) (Reference)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Having 1 or more of four housing problems	8,545	3,525	1,075	415	14,000
Having none of four housing problems	2,675	5,780	8,340	4,885	32,855
Household has negative income, but none of the other housing problems	835	-	-	-	835

2011-15 CHAS

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (Owner)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Having 1 or more of four housing problems	1,230	640	350	85	2,495
Having none of four housing problems	470	1,655	3,620	2,540	15,635
Household has negative income, but none of the other housing problems	65	-	-	-	65

2011-15 CHAS

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (Owner) (Reference)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Having 1 or more of four housing problems	3,235	1,950	1,730	405	8,040
Having none of four housing problems	1,155	5,170	11,680	9,605	81,085
Household has negative income, but none of the other housing problems	425	-	-	-	425

2011-15 CHAS



Housing Needs

**Cost Burden**

	0-30% AMI	30-50% AMI	50-80% AMI	All Households
<b>Cost Burden &gt; 30% (renter)</b>				
Small Related	2,890	2,010	925	5,960
Large Related	935	910	180	2,029
Elderly	1,055	650	200	2,000
Other	1,590	945	535	3,140
<b>Total Households by Income</b>	<b>8,160</b>	<b>5,315</b>	<b>N/A</b>	<b>23,740</b>

2011-15 CHAS

**Cost Burden > 30% (renter) (Reference)**

	0-30% AMI	30-50% AMI	50-80% AMI	All Households
Small Related	3,595	3,115	1,785	8,885
Large Related	1,120	1,005	315	2,510
Elderly	1,920	1,825	1,205	5,570
Other	2,590	1,705	1,325	6,065
<b>Total Households by Income</b>	<b>12,050</b>	<b>9,300</b>	<b>N/A</b>	<b>47,690</b>

2011-15 CHAS

**Cost Burden > 30% (owner)**

	0-30% AMI	30-50% AMI	50-80% AMI	All Households
Small Related	535	510	875	2,190
Large Related	109	215	135	504
Elderly	650	575	390	1,829
Other	285	220	250	935
<b>Total Households by Income</b>	<b>1,765</b>	<b>2,295</b>	<b>3,970</b>	<b>18,195</b>

2011-15 CHAS

**Cost Burden > 30% (owner) (Reference)**

	0-30% AMI	30-50% AMI	50-80% AMI	All Households
Small Related	1,235	1,015	2,590	7,810
Large Related	164	365	505	1,534
Elderly	1,830	2,525	1,975	7,735
Other	805	635	685	3,430
<b>Total Households by Income</b>	<b>4,815</b>	<b>7,120</b>	<b>13,405</b>	<b>89,550</b>

2011-15 CHAS

Housing Needs

<b>Cost Burden &gt; 50% (renter)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>All Households</b>
Small Related	2,745	585	25	3,355
Large Related	915	230	-	1,145
Elderly	730	245	35	1,010
Other	1,380	350	20	1,750
<b>Total Households by Income</b>	<b>8,160</b>	<b>5,315</b>	<b>N/A</b>	<b>23,740</b>

2011-15 CHAS

<b>Cost Burden &gt; 50% (renter) (Reference)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>All Households</b>
Small Related	3,420	1,075	95	4,605
Large Related	1,085	260	-	1,345
Elderly	1,440	785	270	2,675
Other	2,265	820	125	3,210
<b>Total Households by Income</b>	<b>12,050</b>	<b>9,300</b>	<b>N/A</b>	<b>47,690</b>

2011-15 CHAS

<b>Cost Burden &gt; 50% (owner)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>All Households</b>
Small Related	465	250	130	860
Large Related	105	90	-	195
Elderly	440	175	110	729
Other	205	85	20	310
<b>Total Households by Income</b>	<b>1,765</b>	<b>2,295</b>	<b>3,970</b>	<b>18,195</b>

2011-15 CHAS

<b>Cost Burden &gt; 50% (owner) (Reference)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>All Households</b>
Small Related	1,140	605	580	2,555
Large Related	160	170	120	490
Elderly	1,230	785	635	2,825
Other	660	285	190	1,260
<b>Total Households by Income</b>	<b>4,815</b>	<b>7,120</b>	<b>13,405</b>	<b>89,550</b>

2011-15 CHAS

Housing Needs

**Crowding**

<b>Crowding - More than one person per room (renter)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	440	330	175	120	1,095
Multiple, unrelated family households	130	105	15	20	305
Other, non-family households	-	-	-	15	30
<b>Total Households by Income</b>	<b>8,160</b>	<b>5,315</b>	<b>N/A</b>	<b>2,140</b>	<b>23,740</b>

2011-15 CHAS

**Crowding - More than one person per room (renter)  
(Reference)**

	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	540	360	330	185	1,575
Multiple, unrelated family households	130	105	15	20	305
Other, non-family households	30	10	45	90	190
<b>Total Households by Income</b>	<b>12,050</b>	<b>9,300</b>	<b>N/A</b>	<b>5,305</b>	<b>47,690</b>

2011-15 CHAS

**Crowding - More than one person per room (owner)**

	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	20	30	40	60	185
Multiple, unrelated family households	55	4	15	20	204
Other, non-family households	4	-	-	-	4
<b>Total Households by Income</b>	<b>1,765</b>	<b>2,295</b>	<b>3,970</b>	<b>2,620</b>	<b>18,195</b>

2011-15 CHAS

**Crowding - More than one person per room (owner)  
(Reference)**

	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	20	95	80	95	450
Multiple, unrelated family households	59	4	30	20	248
Other, non-family households	4	-	-	-	8
<b>Total Households by Income</b>	<b>4,815</b>	<b>7,120</b>	<b>13,405</b>	<b>10,010</b>	<b>89,550</b>

2011-15 CHAS



**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:** For Allentown (Place)  
**Reference Report Area Name:** For Lehigh County

**Housing Supply**

**Summary Information for Characteristics of the Housing Stock**

	Target	Reference
Total housing units:	45,790	145,096
Vacancy Rate:	N/A	N/A
Median value for owner-occupied units:	124,000	196,000
Median value for owner-occupied units with a mortgage:	123,200	201,600
Median value for owner-occupied units without a mortgage:	126,000	185,900
Median contract rent for renter-occupied units:	788	841
Median age of structure for renter-occupied units:	1,960	1,966
Median number of rooms for owner-occupied units:	6.4	6.9
Median number of rooms for renter-occupied units:	4.3	4.3

2011-15 ACS

**Simple Tabulations of Housing Characteristics**

**Number and percentage of occupied housing units by structure type**

	Owner	Pct	Renter	Pct	Total	Percentage
1-unit Detached	7,816	42.96%	1,537	6.47%	9,736	21.26%
1-unit Attached	9,778	53.74%	6,264	26.39%	17,603	38.44%
2 to 4 Units	415	2.28%	7,343	30.93%	8,874	19.38%
5 to 19 Units	46	0.25%	5,611	23.64%	6,260	13.67%
20 or More Units	21	0.12%	2,966	12.49%	3,179	6.94%
Other (mobile home, RV, etc.)	119	0.65%	19	0.08%	138	0.30%
<b>Total</b>	<b>18,195</b>		<b>23,740</b>		<b>45,790</b>	

2011-15 ACS

Housing Supply

Simple Tabulations of Housing Characteristics

Number and percentage of occupied housing units by structure type (Reference)

	Owner	Pct	Renter	Pct	Total	Percentage
1-unit Detached	61,957	69.19%	5,591	11.72%	70,008	48.25%
1-unit Attached	23,499	26.24%	10,778	22.60%	36,610	25.23%
2 to 4 Units	936	1.05%	11,479	24.07%	13,814	9.52%
5 to 19 Units	531	0.59%	13,660	26.55%	14,078	9.70%
20 or More Units	130	0.15%	6,716	14.21%	7,489	5.16%
Other (mobile home, RV, etc.)	2,497	2.79%	405	0.85%	3,097	2.13%
<b>Total</b>	<b>89,550</b>		<b>47,689</b>		<b>145,096</b>	

2011-15 ACS

Number and percentage of occupied housing units by bedrooms

	Number	Percentage	Target	Percentage	Number	Percentage
No bedroom	988	2.36%	2,391	1.74%	2,391	1.74%
1 bedroom	8,552	20.39%	17,248	12.57%	17,248	12.57%
2 bedrooms	11,325	27.01%	29,494	21.49%	29,494	21.49%
3+ bedrooms	24,925	59.44%	95,963	69.92%	95,963	69.92%
<b>Total</b>	<b>41,935</b>		<b>137,239</b>		<b>137,239</b>	

2011-15 ACS

Number and percentage of owner-occupied housing units by bedrooms

	Number	Percentage	Target	Percentage	Number	Percentage
No bedroom	25	0.14%	66	0.07%	66	0.07%
1 bedroom	292	1.60%	1,113	1.24%	1,113	1.24%
2 bedrooms	2,670	14.67%	11,346	12.67%	11,346	12.67%
3+ bedrooms	15,208	83.58%	77,025	86.01%	77,025	86.01%
<b>Total</b>	<b>18,195</b>		<b>89,550</b>		<b>89,550</b>	

2011-15 ACS

Housing Supply

Number and percentage of renter-occupied housing units by bedrooms

	Target		Reference	
	Number	Percentage	Number	Percentage
No bedroom	759	3.20%	2,007	4.21%
1 bedroom	7,418	31.25%	14,874	31.19%
2 bedrooms	7,576	31.91%	15,757	33.04%
3+ bedrooms	7,987	33.64%	15,051	31.56%
<b>Total</b>	<b>23,740</b>		<b>47,689</b>	

DRAFT

2011-15 ACS

Number and percentage of renter-occupied units by contract rent

	Target		Reference	
	Number	Percentage	Number	Percentage
No cash rent	541	2.28%	1,623	3.40%
\$0-\$499	3,256	13.72%	5,534	11.60%
\$500-\$599	2,045	8.61%	3,068	6.43%
\$600-\$699	2,942	12.39%	5,294	11.10%
\$700-\$799	3,764	15.86%	6,422	13.47%
\$800-\$899	4,133	17.41%	6,691	14.03%
\$900-\$999	2,820	11.88%	5,423	11.37%
\$1000-\$1249	3,003	12.65%	7,704	16.15%
\$1250-\$1499	700	2.95%	2,954	6.19%
\$1500-\$1999	468	1.97%	2,290	4.80%
\$2000 or More	68	0.29%	686	1.44%
<b>Total</b>	<b>23,740</b>		<b>47,689</b>	

2011-15 ACS

**Renter-occupied units by contract rent and bedrooms**

	<b>Bedrooms</b>	<b>Number</b>	<b>Percent</b>
Less Than \$200	None	136	17.92%
Less Than \$200	1	797	10.74%
Less Than \$200	2	203	2.68%
Less Than \$200	3+	72	0.90%
\$200-\$499	None	107	14.10%
\$200-\$499	1	714	9.63%
\$200-\$499	2	244	3.22%
\$200-\$499	3+	281	3.52%
\$500-\$999	None	445	58.63%
\$500-\$999	1	5,076	68.43%
\$500-\$999	2	3,882	51.24%
\$500-\$999	3+	1,580	19.78%
\$1000 or More	None	71	9.35%
\$1000 or More	1	781	10.53%
\$1000 or More	2	3,073	40.56%
\$1000 or More	3+	5,737	71.83%
No Cash Rent	None	-	0.00%
No Cash Rent	1	50	0.67%
No Cash Rent	2	174	2.30%
No Cash Rent	3+	317	3.97%

2011-15 ACS

DRAFT

**Renter-occupied units by contract rent and bedrooms (Reference)**

	Bedrooms	Number	Percent
Less Than \$200	None	254	12.66%
Less Than \$200	1	1,516	10.19%
Less Than \$200	2	271	1.72%
Less Than \$200	3+	111	0.74%
\$200-\$499	None	221	11.01%
\$200-\$499	1	1,320	8.87%
\$200-\$499	2	324	2.06%
\$200-\$499	3+	401	2.66%
\$500-\$999	None	1,097	54.66%
\$500-\$999	1	9,250	62.19%
\$500-\$999	2	6,087	38.63%
\$500-\$999	3+	2,544	16.90%
\$1000 or More	None	343	17.09%
\$1000 or More	1	2,622	17.63%
\$1000 or More	2	8,719	55.33%
\$1000 or More	3+	10,986	72.99%
No Cash Rent	None	92	4.58%
No Cash Rent	1	166	1.12%
No Cash Rent	2	356	2.26%
No Cash Rent	3+	1,009	6.70%

2011-15 ACS



Housing Supply

Cross-tabulations of Multiple Characteristics

Number of occupied housing units by tenure and household size		Owner	Pct	Renter	Pct	Total	Pct
1 Person Household	4,268	23.46%	7,443	31.35%	11,711	27.93%	
2 Person Household	6,439	35.39%	5,603	23.60%	12,042	28.72%	
3 Person Household	2,655	14.59%	3,943	16.61%	6,598	15.73%	
4 Person Household	2,540	13.96%	3,100	13.06%	5,640	13.45%	
5 Person Household	1,261	6.93%	1,261	6.93%	3,385	8.07%	
6+ Person Household	1,032	N/A	1,527	N/A	2,559	6.10%	
<b>Total</b>	<b>18,195</b>	<b>43.39%</b>	<b>23,740</b>	<b>56.61%</b>	<b>41,935</b>		

2011-15 ACS

Number of occupied housing units by tenure and household size (Reference)

	Owner	Pct	Renter	Pct	Total	Pct
1 Person Household	18,735	20.92%	17,899	37.53%	36,634	26.69%
2 Person Household	34,080	38.06%	12,129	25.43%	46,209	33.67%
3 Person Household	14,671	16.38%	7,024	14.73%	21,695	15.81%
4 Person Household	13,384	14.95%	5,636	11.82%	19,020	13.86%
5 Person Household	5,783	6.46%	5,783	6.46%	8,843	6.44%
6+ Person Household	2,897	N/A	1,941	N/A	4,838	3.53%
<b>Total</b>	<b>89,550</b>	<b>65.25%</b>	<b>47,689</b>	<b>34.75%</b>	<b>137,239</b>	

2011-15 ACS

Number of occupied housing units by tenure and year structure built

	Owner	Pct	Renter	Pct	Total	Pct
Built 2000 or later	795	4.37%	2,253	9.49%	3,048	7.27%
Built 1980-1999	1,165	6.40%	2,548	10.73%	3,713	8.85%
Built 1950-1979	6,738	37.03%	9,998	42.11%	16,736	39.91%
Built 1949 or earlier	9,497	52.20%	8,941	37.66%	18,438	43.97%
<b>Total</b>	<b>18,195</b>	<b>43.39%</b>	<b>23,740</b>	<b>56.61%</b>	<b>41,935</b>	

2011-15 ACS

Housing Supply

**Number of occupied housing units by tenure and year structure built(Reference)**

	Owner	Pct	Renter	Pct	Total	Pct
Built 2000 or later	13,567	15.15%	5,722	12.00%	19,289	14.06%
Built 1980-1999	20,067	22.41%	7,240	15.18%	27,307	19.90%
Built 1950-1979	32,447	36.23%	19,981	41.90%	52,428	38.20%
Built 1949 or earlier	23,469	26.21%	14,746	30.92%	38,215	27.85%
<b>Total</b>	<b>89,550</b>	<b>65.25%</b>	<b>47,689</b>	<b>34.75%</b>	<b>137,239</b>	

2011-15 ACS

**Number of occupied housing units by tenure and presence of selected housing conditions\***

	Owner	Pct	Renter	Pct	Total	Pct
None of the selected housing conditions	12,424	68.28%	9,993	42.09%	22,417	53.46%
1 selected conditions	5,596	30.76%	12,694	53.47%	18,290	43.62%
2 selected conditions	175	0.96%	995	4.19%	1,170	2.79%
3 selected conditions	-	0.00%	58	0.24%	58	0.14%
4 selected conditions	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>18,195</b>	<b>43.39%</b>	<b>23,740</b>	<b>56.61%</b>	<b>41,935</b>	

2011-15 ACS

\*Selected housing conditions = (1. lacks complete plumbing facilities, 2. lacks complete kitchen facilities, 3. housing costs greater than 30% of household income 4. more than one person per room)

**Number of occupied housing units by tenure and presence of selected housing conditions\* (Reference)**

	Owner	Pct	Renter	Pct	Total	Pct
None of the selected housing conditions	68,252	76.22%	23,207	48.66%	91,459	66.64%
1 selected conditions	20,947	23.39%	22,650	47.50%	43,597	31.77%
2 selected conditions	346	0.39%	1,663	3.49%	2,009	1.46%
3 selected conditions	5	0.01%	140	0.29%	145	0.11%
4 selected conditions	-	0.00%	29	0.06%	29	0.02%
<b>Total</b>	<b>89,550</b>	<b>65.25%</b>	<b>47,689</b>	<b>34.75%</b>	<b>137,239</b>	

2011-15 ACS

\*Selected housing conditions = (1. lacks complete plumbing facilities, 2. lacks complete kitchen facilities, 3. housing costs greater than 30% of household income 4. more than one person per room)

Housing Supply

**Units Affordable to Households Earning**

	Owner	Renter
30% HAMFI	No Data	2,055
50% HAMFI	3,055	6,340
80% HAMFI	8,020	18,315
100% HAMFI	10,935	No Data

2011-15 CHAS

**Units Affordable to Households Earning (Reference)**

	Owner	Renter
30% HAMFI	No Data	3,315
50% HAMFI	5,455	9,805
80% HAMFI	20,090	29,560
100% HAMFI	31,575	No Data

2011-15 CHAS

**Households with Children Present**

	Owner	Renter
0-30% HAMFI	135	2,380
30%-50% HAMFI	225	1,665
50%-80% HAMFI	695	1,450
80%-100% HAMFI	510	415
> 100% HAMFI	485	595
<b>Total</b>	2,505	6,505

2011-15 CHAS

**Households with Children Present (Reference)**

	Owner	Renter
0-30% HAMFI	340	3,000
30%-50% HAMFI	420	2,075
50%-80% HAMFI	1,595	2,280
80%-100% HAMFI	1,435	870
> 100% HAMFI	4,790	1,840
<b>Total</b>	11,095	10,065

2011-15 CHAS



**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:**  
**Reference Report Area Name:**

For Allentown (Place)  
For Lehigh County

**Economic Context**

**Summary Information about Economic Conditions**

	Target	Reference
Total In Civilian Labor Force	57,222	187,955
Civilian employed population 16 years and over	50,125	174,705
Unemployment Rate	12.4	7.05
Average travel time to work	23.55	24.73

2011-15 ACS

**Simple Tabulations of Economic Conditions**

**Unemployment by Age Group**

	Target Number	Target Rate	Reference Number	Reference Rate
Age 16-24	2,681	33.82%	4,657	24.11%
Age 25-65	4,256	7.20%	8,226	4.38%
Over Age 65	160	1.13%	367	0.64%
<b>Total</b>	<b>7,097</b>	<b>12.40%</b>	<b>13,250</b>	<b>7.05%</b>

**Occupation**

	Number	Percentage	Median Income
Management, business, and financial occupations	6,461	12.89%	49,633
Farming, fishing and forestry occupations	2,918	5.82%	32,675
Service occupations	6,668	13.30%	36,850
Sales and office occupations	12,443	24.82%	22,165
Construction, extraction, maintenance, and repair occupations	3,439	6.86%	36,163
Production, transportation, and material moving occupations	5,110	10.19%	41,227
<b>Total</b>	<b>50,125</b>		

2011-15 ACS

Economic Context

Occupation (Reference)	Number	Percentage	Median Income
Management, business, and financial occupations	38,488	22.03%	67,012
Farming, fishing and forestry occupations	7,606	4.35%	37,008
Service occupations	17,236	9.87%	43,179
Sales and office occupations	43,104	24.67%	26,740
Construction, extraction, maintenance, and repair occupations	12,005	6.87%	44,951
Production, transportation, and material moving occupations	12,203	6.98%	45,789
<b>Total</b>	<b>174,705</b>		

2011-15 ACS

Travel Time to Work	Target		Reference	
	Number	Percentage	Number	Percentage
Less than 30 minutes	33,989	72.97%	114,338	69.95%
30 to 59 minutes	9,402	20.19%	36,278	22.19%
60 or more minutes	3,186	6.84%	12,844	7.86%
<b>Total</b>	<b>46,577</b>		<b>163,460</b>	

2011-15 ACS

Educational Attainment	2011-15 ACS				
	Age 18-24	Age 25-34	Age 35-44	Age 45-64	Age 65+
Less than 9th grade	174	881	1,109	1,904	2,178
9th to 12th grade no diploma	2,518	2,662	1,854	3,342	1,944
High school graduate, GED, or alternative	4,827	6,414	5,739	9,464	5,660
Some college, no degree	6,288	4,198	2,931	4,425	1,815
Associate's Degree	488	1,787	1,189	2,342	481
Bachelor's Degree	655	2,178	1,419	2,571	1,185
Graduate or Professional Degree	11	735	538	1,457	870

2011-15 ACS

Economic Context

Educational Attainment (Reference)	Age 18-24	Age 25-34	Age 35-44	Age 45-64	Age 65+
Less than 9th grade	363	1,156	1,480	2,881	5,093
9th to 12th grade no diploma	4,208	3,486	2,506	6,359	6,040
High school graduate, GED, or alternative	10,944	12,316	12,445	32,402	23,673
Some college, no degree	12,542	9,732	8,222	16,148	7,126
Associate's Degree	1,732	4,862	5,028	10,015	2,837
Bachelor's Degree	3,249	10,222	9,035	17,248	6,938
Graduate or Professional Degree	169	4,506	6,026	11,673	5,724

2011-15 ACS

**Educational Attainment**

	Median Earnings in the Past 12 Months	
	Target	Reference
Less than high school graduate	21,509	22,604
High school graduate (includes equivalency)	25,064	30,943
Some college or Associate's Degree	30,367	36,943
Bachelor's Degree	37,461	53,576
Graduate or Professional Degree	57,010	74,498

2011-15 ACS

**Educational Attainment**

	In Labor Force -		In Labor Force -		Not In Labor	
	Civilian	Employed	In Labor Force -	Unemployed	Force	Force
Less than high school graduate	5,799	847	5,799	847	5,106	5,106
High school graduate (includes equivalency)	13,959	1,727	13,959	1,727	5,931	5,931
Some college or Associate's degr	11,857	1,263	11,857	1,263	3,716	3,716
Bachelor's degree or high	7,199	419	7,199	419	1,273	1,273

2011-15 ACS

**Educational Attainment (Reference)**

	In Labor Force -		In Labor Force -		Not In Labor	
	Civilian	Employed	In Labor Force -	Unemployed	Force	Force
Less than high school graduate	9,255	1,184	9,255	1,184	7,429	7,429
High school graduate (includes equivalency)	40,615	2,941	40,615	2,941	13,539	13,539
Some college or Associate's degr	42,324	2,503	42,324	2,503	9,125	9,125
Bachelor's degree or high	49,752	1,598	49,752	1,598	7,353	7,353

2011-15 ACS

Economic Context

Business Activity	Number of		Share of		Jobs Less	
	Workers	Jobs	Workers (%)	Jobs (%)	Workers (%)	Jobs (%)
<b>Business by Sector</b>						
Agriculture, Mining, Oil and Gas Extraction	N/A	N/A	N/A	N/A	N/A	N/A
Arts, Entertainment, Accommodations	N/A	N/A	N/A	N/A	N/A	N/A
Construction	N/A	N/A	N/A	N/A	N/A	N/A
Education and Health Care Services	N/A	N/A	N/A	N/A	N/A	N/A
Finance, Insurance, and Real Estate	N/A	N/A	N/A	N/A	N/A	N/A
Information	N/A	N/A	N/A	N/A	N/A	N/A
Manufacturing	N/A	N/A	N/A	N/A	N/A	N/A
Other Services [except Public Administration]	N/A	N/A	N/A	N/A	N/A	N/A
Professional, Scientific, Management Services	N/A	N/A	N/A	N/A	N/A	N/A
Public Administration	N/A	N/A	N/A	N/A	N/A	N/A
Retail Trade	N/A	N/A	N/A	N/A	N/A	N/A
Transportation and Warehousing	N/A	N/A	N/A	N/A	N/A	N/A
Wholesale Trade	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

2015 Location Employment Data (LED) (Workers), 2015 LED (Jobs)

Economic Context

Business by Sector (Reference)	Number of Workers	Number of Jobs	Share of Workers (%)	Share of Jobs (%)	Jobs Less Workers (%)
Agriculture, Mining, Oil and Gas Extraction	N/A	N/A	N/A	N/A	N/A
Arts, Entertainment, Accommodations	N/A	N/A	N/A	N/A	N/A
Construction	N/A	N/A	N/A	N/A	N/A
Education and Health Care Services	N/A	N/A	N/A	N/A	N/A
Finance, Insurance, and Real Estate	N/A	N/A	N/A	N/A	N/A
Information	N/A	N/A	N/A	N/A	N/A
Manufacturing	N/A	N/A	N/A	N/A	N/A
Other Services [except Public Administration]	N/A	N/A	N/A	N/A	N/A
Professional, Scientific, Management Services	N/A	N/A	N/A	N/A	N/A
Public Administration	N/A	N/A	N/A	N/A	N/A
Retail Trade	N/A	N/A	N/A	N/A	N/A
Transportation and Warehousing	N/A	N/A	N/A	N/A	N/A
Wholesale Trade	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	N/A	N/A	N/A	N/A	N/A

2015 Location Employment Data (LED) (Workers), 2015 LED (Jobs)



Special Needs



**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:**  
**Reference Report Area Name:**

For Allentown (Place)  
For Lehigh County

**Special Needs**

**Homelessness (only available for CoC target jurisdictions)**

**Population experiencing homelessness on a given night**

	Target		Reference
	Sheltered	Unsheltered	
Persons in Households with Adult(s) and Child(ren)	N/A	N/A	N/A
Persons in Households with Only Children	N/A	N/A	N/A
Persons in Households with only Adults	N/A	N/A	N/A
Chronically Homeless Individuals	N/A	N/A	N/A
Chronically Homeless Families	Available 2014	Available 2014	N/A
Veterans	N/A	N/A	N/A

2017 Point in Time (PIT) Data

	Emergency Shelter		Transitional Housing Beds		Permanent Supportive Housing Beds	
	Round Beds (Current and New)	Seasonal/Overflow Beds	(Current and New)	(Current and New)	Under Development	Under Development
Facilities Targeted to Homeless Persons						
Households with Adult(s) and Children	N/A	N/A	N/A	N/A	N/A	N/A
Households with Only Children	N/A	N/A	N/A	N/A	N/A	N/A
Households with Only Adults	N/A	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Households	N/A	N/A	N/A	N/A	N/A	N/A
Veterans	N/A	N/A	N/A	N/A	N/A	N/A

2017 Housing Inventory Count (HIC)

Special Needs

	Emergency Shelter Round Beds (Current and New)	Emergency Shelter Voucher/ Seasonal/ Overflow Beds	Transitional Housing Beds (Current and New)	Permanent Supportive Housing Beds (Current and New)	Permanent Supportive Housing Beds Under Development
<b>Facilities Targeted to Homeless Persons (Reference)</b>					
Households with Adult(s) and Children	N/A	N/A	N/A	N/A	N/A
Households with Only Children	N/A	N/A	N/A	N/A	N/A
Households with Only Adults	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Households					
Veterans	N/A	N/A	N/A	N/A	N/A

2017 Housing Inventory Count (HIC)

**HOPWA Data (only available for HOPWA target jurisdictions)**

Current HOPWA Formula Data	Target	Reference
Cumulative cases of AIDS reported	N/A	N/A
Area incidence of AIDS	N/A	N/A
Rate per population	N/A	N/A
Number of new cases prior year (3 years of data)	N/A	N/A
Rate per population (3 years of data)	N/A	N/A

CDC Surveillance Data

Current HOPWA Surveillance Data	Target	Reference
Number of Persons living with HIV (PLWH)	N/A	N/A
Area Prevalence (PLWH per population)	N/A	N/A
Number of new HIV cases reported last year	N/A	N/A

CDC HIV Surveillance Data

Special Needs

**HOPWA Assistance Baseline**

**Type of HOPWA Assistance**

**Number of Units Designated or Available for People with HIV/AIDS and their families**

	Target	Reference
Tenant based rental assistance	N/A	N/A
Permanent housing in facilities	N/A	N/A
Short-term Rent, Mortgage, and Utility	N/A	N/A
Short-term or transitional housing facilities	N/A	N/A
Permanent housing placement	N/A	N/A

*HOPWA Grantee CAPER and HOPWA Beneficiary Verification Worksheet*

**HIV Housing Need**

**Type of HOPWA Assistance**

	Target	Estimates of Unmet Need Reference
Tenant based rental assistance	N/A	N/A
Short-term Rent, Mortgage, and Utility	N/A	N/A
Facility Based Housing (Permanent, short-term or transitional)	N/A	N/A

*HOPWA Grantee CAPER and HOPWA Beneficiary Verification Worksheet*

Geographies



**City of Allentown, Pennsylvania**  
U.S. Census Data



**Target Report Area Name:**  
**Reference Report Area Name:**

**Target Geographies**  
Allentown

**For Allentown (Place)**  
**For Lehigh County**

**Reference Geographies**  
Lehigh

DRAFT

Map

City of Allentown, Pennsylvania

U.S. Census Data  Reference

 Target

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



May 13, 2021

 Override 1

**CHAS Data**

**DRAFT**



Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: MCD

Created on: May 13, 2021

Data for: Allentown city, Lehigh County, Pennsylvania

Year Selected: 2011-2015 ACS

Income Distribution Overview				
	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	1,520	7,950	9,470	
Household Income >30% to less-than or= 50% HAMFI	2,525	5,230	7,755	
Household Income >50% to less-than or= 80% HAMFI	4,235	3,940	8,175	
Household Income >80% to less-than or=100% HAMFI	2,375	1,960	4,335	
Household Income >100% HAMFI	8,355	3,155	11,510	
Total	19,005	22,240	41,245	
Housing Problems Overview 1				
	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	6,435	13,365	19,800	
Household has none of 4 Housing Problems	12,520	8,955	20,875	
Cost burden not available, no other problems	50	520	570	
Total	19,005	22,240	41,245	
Severe Housing Problems Overview 2				
	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	2,720	7,870	10,590	
Household has none of 4 Severe Housing Problems	16,235	13,845	30,080	
Cost burden not available, no other problems	50	520	570	
Total	19,005	22,240	41,245	
Housing Cost Burden Overview 3				
	Owner	Renter	Total	
Cost Burden less-than or= 30%	12,790	8,810	21,600	
Cost Burden >30% to less-than or= 50%	3,770	5,775	9,545	
Cost Burden >50%	2,380	7,099	9,479	
Cost Burden not available	65	555	620	
Total	19,005	22,240	41,245	
Income by Housing Problems (Owners and Renters)				
	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problem	Total
Household Income less-than or= 30% HAMFI	7,860	1,040	570	9,470



Household Income >30% to less-than or= 50% HAMFI	6,195	1,565		7,755
Household Income >50% to less-than or= 80% HAMFI	3,615	4,560		8,175
Household Income >80% to less-than or= 100% HAMFI	975	3,360		4,335
Household Income >100% HAMFI	1,160	10,350		
<b>Total</b>	<b>19,800</b>	<b>20,875</b>	<b>570</b>	<b>41,245</b>
<b>Income by Housing Problems (Renters only)</b>	<b>Household has at least 1 of 4</b>	<b>Household has none of</b>	<b>Cost Burden not available,</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>4 Housing Problems</b>	<b>no other housing problem</b>	
Household Income less-than or= 30% HAMFI	6,515	915	520	7,950
Household Income >30% to less-than or= 50% HAMFI	4,535	700		5,230
Household Income >50% to less-than or= 80% HAMFI	1,655	2,285		3,940
Household Income >80% to less-than or= 100% HAMFI	425	1,535		1,960
Household Income >100% HAMFI	235	2,920	0.0	3,155
<b>Total</b>	<b>13,365</b>	<b>8,355</b>	<b>520</b>	<b>22,240</b>
<b>Income by Housing Problems (Owners only)</b>	<b>Household has at least 1 of 4</b>	<b>Household has none of</b>	<b>Cost Burden not available,</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>4 Housing Problems</b>	<b>no other housing problem</b>	
Household Income less-than or= 30% HAMFI	1,345	125	50	1,520
Household Income >30% to less-than or= 50% HAMFI	1,660	865		2,525
Household Income >50% to less-than or= 80% HAMFI	1,960	2,275		4,235
Household Income >80% to less-than or= 100% HAMFI	550	1,825		2,375
Household Income >100% HAMFI	925	7,430		8,355
<b>Total</b>	<b>6,435</b>	<b>12,520</b>	<b>50</b>	<b>19,005</b>
<b>Income by Cost Burden (Owners and Renters)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	7,740	6,640	9,470	
Household Income >30% to less-than or= 50% HAMFI	6,155	2,175	7,755	
Household Income >50% to less-than or= 80% HAMFI	3,435	490	8,175	

Household Income >80% to less-than or= 100% HAMFI	780	125	4,335	
Household Income >100% HAMFI	915	55	11,510	
Total	19,025	9,479	41,245	
<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	6,420	5,600	7,950	
Household Income >30% to less-than or= 50% HAMFI	4,495	1,375	5,230	
Household Income >50% to less-than or= 80% HAMFI	1,560	105	3,940	
Household Income >80% to less-than or= 100% HAMFI	269	4	1,960	
Household Income >100% HAMFI	130	15	3,155	
Total	12,874	7,099	22,240	
<b>Income by Cost Burden (Owners only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	1,320	1,040	1,520	
Household Income >30% to less-than or= 50% HAMFI	1,660	800	2,525	
Household Income >50% to less-than or= 80% HAMFI	1,880	385	4,235	
Household Income >80% to less-than or= 100% HAMFI	510	120	2,375	
Household Income >100% HAMFI	780	35	8,355	
Total	6,150	2,380	19,005	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

**HMDA Data**

**DRAFT**





Loans origi	47	5976	24	2464	32	3182	9	158	1	147	4	230	0	0	0	86	52
Apps appr	0	0	1	117	6	770	0	0	0	0	0	0	0	0	0		
Apps denie	13	1712	8	883	23	2705	7	218	0	0	4	490	0	0	0		
Apps withc	8	1006	7	725	12	1302	1	25	0	0	3	256	0	0	0		
Files close	1	142	0	0	15	1847	1	50	0	0	2	141	0	0	0		
PA-NJ/Lehigh County/00007.00																	
Loans origi	14	1152	10	570	5	263	1	3	1	53	9	437	0	0	0		
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	3	319	2	71	8	631	5	59	0	0	4	89	0	0	0		
Apps withc	1	108	2	119	3	214	0	0	0	0	2	119	0	0	0		
Files close	0	0	0	0	1	53	1	42	0	0	2	95	0	0	0		
PA-NJ/Lehigh County/00008.00																	
Loans origi	11	861	9	639	4	257	4	231	2	796	5	333	0	0	0	89	30
Apps appr	0	0	0	0	0	0	0	0	1	150	0	0	0	0	0		
Apps denie	3	256	3	218	9	711	4	86	0	0	0	284	0	0	0		
Apps withc	1	40	1	126	9	726	1	20	0	0	3	253	0	0	0		
Files close	1	64	0	0	3	277	0	0	0	0	1	150	0	0	0		
PA-NJ/Lehigh County/00009.00																	
Loans origi	4	247	8	587	3	187	1	5	0	0	3	170	0	0	0	83	46
Apps appr	0	0	0	0	1	108	0	0	0	0	0	0	0	0	0		
Apps denie	1	126	1	105	3	286	1	3	0	0	1	3	0	0	0		
Apps withc	1	123	4	166	2	128	0	0	0	0	3	157	0	0	0		
Files close	0	0	0	0	3	235	0	0	0	0	1	68	0	0	0		
PA-NJ/Lehigh County/0010.00																	
Loans origi	3	213	9	622	7	755	1	300	1	1073	10	797	0	0	0	90	29
Apps appr	0	0	1	60	1	64	0	0	0	0	1	60	0	0	0		
Apps denie	1	90	1	60	5	351	1	105	1	1140	3	278	0	0	0		
Apps withc	0	0	2	97	4	199	0	0	1	540	6	790	0	0	0		
Files close	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
PA-NJ/Lehigh County/0012.00																	
Loans origi	0	0	1	48	3	315	0	0	0	0	2	158	0	0	0	73	46
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	0	0	0	0	0	0	1	66	0	0	1	66	0	0	0		
Apps withc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Files close	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
PA-NJ/Lehigh County/0014.01																	
Loans origi	42	4987	41	4337	27	2169	4	271	2	1188	26	2468	0	0	0	68	56
Apps appr	2	295	1	132	2	96	0	0	0	0	1	40	0	0	0		
Apps denie	11	1456	9	934	11	1134	19	478	0	0	5	318	0	0	0		
Apps withc	8	1051	3	312	13	1505	1	89	0	0	1	176	0	0	0		
Files close	1	147	0	0	3	614	1	7	0	0	1	206	0	0	0		
PA-NJ/Lehigh County/0014.02																	
Loans origi	17	2657	19	2490	20	2189	4	125	0	0	3	300	0	0	0	36	79
Apps appr	1	116	0	0	3	357	0	0	0	0	0	0	0	0	0		
Apps denie	1	123	0	0	10	1104	5	85	0	0	0	0	0	0	0		
Apps withc	1	142	0	0	7	763	0	0	0	0	1	94	0	0	0		
Files close	1	132	0	0	5	584	0	0	0	0	1	113	0	0	0		
PA-NJ/Lehigh County/0015.01																	
Loans origi	35	4425	30	2955	24	2189	5	130	1	247	8	577	0	0	0	66	52
Apps appr	1	108	1	44	4	367	1	20	0	0	2	129	0	0	0		
Apps denie	2	264	6	623	11	1151	7	165	0	0	1	78	0	0	0		
Apps withc	1	101	3	184	14	1465	4	151	0	0	5	484	0	0	0		



















Apps denied	6	724	2	334	18	2717	4	270	0	0	0	4	876	0	0	0	0	0	0
Apps with c	3	287	5	595	12	1362	1	170	0	0	0	1	92	0	0	0	0	0	0
Files closed	3	418	0	0	4	620	0	0	0	0	0	1	149	0	0	0	0	0	0
PA-NJ/Lehigh County/0096.00																			
Loans origi	36	4375	25	2232	25	2183	4	177	0	0	0	9	670	0	0	0	0	0	70
Apps appr	0	0	0	0	4	397	2	80	0	0	0	0	0	0	0	0	0	0	0
Apps denied	5	523	7	532	14	1545	5	43	0	0	0	4	259	0	0	0	0	0	0
Apps with c	7	906	0	0	10	1128	3	114	0	0	0	3	339	0	0	0	0	0	0
Files close	1	123	0	0	7	635	1	15	0	0	0	1	132	0	0	0	0	0	0
PA-NJ/Lehigh County/0097.00																			
Loans origi	3	230	11	1254	1	80	2	30	2	962	11	1179	0	0	0	0	0	0	82
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	0	0	0	0	2	128	2	17	0	0	0	2	43	1	2	0	0	0	0
Apps with c	0	0	2	98	2	322	0	0	1	210	5	630	0	0	0	0	0	0	0
Files close	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0101.00																			
Loans origi	19	3529	34	5218	14	1906	3	79	3	26035	7	123	0	0	0	0	0	0	35
Apps appr	0	0	0	0	5	737	0	0	0	0	2	240	0	0	0	0	0	0	0
Apps denied	2	336	6	805	5	715	6	75	0	0	2	110	0	0	0	0	0	0	0
Apps with c	4	772	6	923	7	1018	1	201	0	0	2	371	0	0	0	0	0	0	0
Files close	1	123	0	0	3	495	1	149	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0102.00																			
Loans origi	6	1402	41	9923	24	5123	9	374	0	0	2	244	0	0	0	0	0	0	17
Apps appr	0	0	1	238	3	659	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	2	288	7	1682	9	2357	6	386	0	0	0	130	0	0	0	0	0	0	0
Apps with c	2	401	14	3121	8	2614	0	0	0	0	0	0	0	0	0	0	0	0	0
Files close	0	0	2	572	9	2515	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0103.00																			
Loans origi	18	3319	32	3771	24	3370	4	300	0	0	0	7	613	0	0	0	0	0	19
Apps appr	0	0	0	0	5	742	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	0	0	4	818	19	2703	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps with c	3	709	4	726	11	1586	4	315	0	0	0	2	229	0	0	0	0	0	0
Files close	0	0	0	0	6	674	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0104.00																			
Loans origi	26	4762	48	8339	43	6460	10	1026	0	0	0	3	348	0	0	0	0	0	17
Apps appr	0	0	1	136	2	218	2	38	0	0	0	0	0	0	0	0	0	0	0
Apps denied	3	514	5	663	8	1483	7	175	0	0	0	0	0	0	0	0	0	0	0
Apps with c	3	550	3	739	14	2191	3	151	0	0	1	150	0	0	0	0	0	0	0
Files close	2	422	2	344	5	425	1	153	0	0	2	181	0	0	0	0	0	0	0
PA-NJ/Northampton County/0105.00																			
Loans origi	3	362	9	985	7	638	1	3	3	29550	2	142	0	0	0	0	0	0	77
Apps appr	1	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	1	103	0	0	3	285	2	7	0	0	2	7	1	2	0	0	0	0	0
Apps with c	0	0	1	50	5	465	0	0	0	0	2	206	0	0	0	0	0	0	0
Files close	0	0	0	0	2	243	0	0	0	0	1	117	0	0	0	0	0	0	0
PA-NJ/Northampton County/0106.00																			
Loans origi	56	8199	54	7603	46	5435	7	246	0	0	17	2018	0	0	0	0	0	0	35
Apps appr	3	491	1	70	7	864	0	0	0	0	1	70	0	0	0	0	0	0	0
Apps denied	3	400	4	430	20	2787	7	308	0	0	3	222	0	0	0	0	0	0	0
Apps with c	7	1023	10	1288	19	2730	3	157	0	0	7	873	0	0	0	0	0	0	0
Files close	1	243	0	0	12	1524	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0107.00																			
Loans origi	19	3529	34	5218	14	1906	3	79	3	26035	7	123	0	0	0	0	0	0	34
Apps appr	0	0	0	0	5	737	0	0	0	0	2	240	0	0	0	0	0	0	0
Apps denied	2	336	6	805	5	715	6	75	0	0	2	110	0	0	0	0	0	0	0
Apps with c	4	772	6	923	7	1018	1	201	0	0	2	371	0	0	0	0	0	0	0
Files close	1	123	0	0	3	495	1	149	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0108.00																			
Loans origi	6	1402	41	9923	24	5123	9	374	0	0	2	244	0	0	0	0	0	0	17
Apps appr	0	0	1	238	3	659	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	2	288	7	1682	9	2357	6	386	0	0	0	130	0	0	0	0	0	0	0
Apps with c	2	401	14	3121	8	2614	0	0	0	0	0	0	0	0	0	0	0	0	0
Files close	0	0	2	572	9	2515	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0109.00																			
Loans origi	18	3319	32	3771	24	3370	4	300	0	0	0	7	613	0	0	0	0	0	19
Apps appr	0	0	0	0	5	742	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	0	0	4	818	19	2703	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps with c	3	709	4	726	11	1586	4	315	0	0	0	2	229	0	0	0	0	0	0
Files close	0	0	0	0	6	674	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0110.00																			
Loans origi	26	4762	48	8339	43	6460	10	1026	0	0	0	3	348	0	0	0	0	0	17
Apps appr	0	0	1	136	2	218	2	38	0	0	0	0	0	0	0	0	0	0	0
Apps denied	3	514	5	663	8	1483	7	175	0	0	0	0	0	0	0	0	0	0	0
Apps with c	3	550	3	739	14	2191	3	151	0	0	1	150	0	0	0	0	0	0	0
Files close	2	422	2	344	5	425	1	153	0	0	2	181	0	0	0	0	0	0	0
PA-NJ/Northampton County/0111.00																			
Loans origi	3	362	9	985	7	638	1	3	3	29550	2	142	0	0	0	0	0	0	77
Apps appr	1	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denied	1	103	0	0	3	285	2	7	0	0	2	7	1	2	0	0	0	0	0
Apps with c	0	0	1	50	5	465	0	0	0	0	2	206	0	0	0	0	0	0	0
Files close	0	0	0	0	2	243	0	0	0	0	1	117	0	0	0	0	0	0	0
PA-NJ/Northampton County/0112.00																			
Loans origi	56	8199	54	7603	46	5435	7	246	0	0	17	2018	0	0	0	0	0	0	35
Apps appr	3	491	1	70	7	864	0	0	0	0	1	70	0	0	0	0	0	0	0
Apps denied	3	400	4	430	20	2787	7	308	0	0	3	222	0	0	0	0	0	0	0
Apps with c	7	1023	10	1288	19	2730	3	157	0	0	7	873	0	0	0	0	0	0	0
Files close	1	243	0	0	12	1524	0	0	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0113.00																			
Loans origi	19	3529	34	5218	14	1906	3	79	3	26035	7	123	0	0	0	0	0	0	34
Apps appr	0	0	0	0	5	737	0	0	0	0	2	240	0	0	0	0	0	0	0
Apps denied	2	336	6	805	5	715	6	75	0	0	2	110	0	0	0	0	0	0	0
Apps with c	4	772	6	923	7	1018	1	201	0	0	2	371	0	0	0	0	0	0	0
Files close	1	123	0	0	3	495	1	149	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Northampton County/0114.00																			
Loans origi	6	1402	41	9923	24	5123	9	374	0	0	2	244	0	0	0	0	0	0	17
Apps appr																			































Loans origi	27	6820	50	11149	58	12735	15	1388	1	2175	5	2658	0	0	25	113
Apps appr	0	0	3	825	5	1177	2	194	0	0	0	0	0	0	0	0
Apps denie	6	1187	7	1578	21	4716	9	454	0	0	0	0	0	0	0	0
Apps withc	11	2208	6	1521	22	4926	3	460	0	0	1	310	0	0	0	0
Files close	1	278	1	258	12	2763	2	539	0	0	0	0	0	0	0	0
PA-NJ/Warren County/0320.00																
Loans origi	31	5692	45	7285	33	6070	5	180	1	281	8	782	0	0	6	142
Apps appr	0	0	0	0	3	582	0	0	0	0	0	0	0	0	0	0
Apps denie	8	1529	5	680	28	4372	5	101	1	270	2	193	1	25	0	0
Apps withc	8	1466	8	1246	17	3478	5	811	0	0	4	782	0	0	0	0
Files close	1	172	2	356	6	1180	0	0	0	0	0	0	0	0	0	0
PA-NJ/Warren County/0321.01																
Loans origi	4	1144	22	6595	16	3711	9	661	0	0	2	15	0	0	0	0
Apps appr	0	0	1	110	0	0	1	272	0	0	0	0	0	0	0	0
Apps denie	1	316	8	3644	13	3293	10	1123	0	0	0	420	1	14	0	0
Apps withc	2	612	11	3172	7	1873	0	0	0	0	0	0	0	0	0	0
Files close	1	221	1	222	4	1076	1	164	0	0	0	0	0	0	0	0
PA-NJ/Warren County/0321.02																
Loans origi	18	5077	41	11310	52	13256	9	595	0	0	1	199	0	0	17	159
Apps appr	0	0	3	695	4	1042	0	0	0	0	0	0	0	0	0	0
Apps denie	5	1596	5	1086	19	5020	5	84	0	0	3	316	0	0	0	0
Apps withc	3	1023	7	1561	23	7046	5	271	0	0	0	0	0	0	0	0
Files close	1	385	1	264	9	2337	1	35	0	0	0	0	0	0	0	0
PA-NJ/Warren County/0322.00																
Loans origi	43	9215	69	14632	63	13410	20	1157	0	0	0	691	0	0	17	130
Apps appr	3	565	1	328	3	630	0	0	0	0	0	0	0	0	0	0
Apps denie	5	1083	15	3492	28	6103	15	882	0	0	4	1310	0	0	0	0
Apps withc	6	1184	13	2513	28	6466	2	435	0	0	6	1238	0	0	0	0
Files close	0	0	5	1720	19	3139	1	25	0	0	2	187	0	0	0	0
PA-NJ/Warren County/0323.00																
Loans origi	11	2195	18	2645	30	4759	4	196	1	4000	9	5137	0	0	10	100
Apps appr	0	0	1	82	4	457	1	30	0	0	1	82	0	0	0	0
Apps denie	2	330	7	1730	15	2976	1	139	0	0	3	658	0	0	0	0
Apps withc	5	752	5	1209	14	3656	1	39	0	0	1	93	0	0	0	0
Files close	0	0	0	0	4	1009	1	4	0	0	0	0	0	0	0	0
PA-NJ/Warren County/0324.00																
Loans origi	9	1526	10	1512	15	2426	4	196	1	60	6	665	0	0	10	98
Apps appr	0	0	0	0	1	105	0	0	0	0	0	0	0	0	0	0
Apps denie	5	862	2	255	7	974	0	78	0	0	0	0	0	0	0	0
Apps withc	0	0	2	106	9	1230	2	51	0	0	1	161	0	0	0	0
Files close	2	298	1	105	1	123	1	21	0	0	1	123	0	0	0	0
PA-NJ/Warren County/0325.00																
Loans origi	5098	914221	8632	1686382	11728	2046285	3063	201685	3063	201685	3063	201685	3063	201685	3031	200262
Apps appr	3691	668351	6488	1269893	5468	950484	1601	107653	1601	107653	1601	107653	1601	107653	1601	107653
Apps denie	5098	914221	8632	1686382	11728	2046285	3063	201685	3063	201685	3063	201685	3063	201685	3031	200262
Apps withc	5079	911826	8604	1683530	11701	2043196	3040	200726	3040	200726	3040	200726	3040	200726	3036	200569
Files close	5084	912688	8605	1683684	11707	2043974	3043	200804	3043	200804	3043	200804	3043	200804	3031	200262
PA-NJ/Warren County/0326.00																
Loans origi	5080	912338	8605	1683636	11691	2042639	3036	200569	3036	200569	3036	200569	3036	200569	3031	200262
Apps appr	5080	912354	8599	1682750	11684	2041890	3031	200262	3031	200262	3031	200262	3031	200262	3031	200262

Table 2: Loans purchased, by location of property and type of loan, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ  
 CENSUS TR Loans on 1-to 4-Family and Manufactured Home Dwellings

Home Purchase Loans			Refinancings			Home Improvement Lx Loans on Dwellings For Nonoccupant Loans Fr Loans On Manufactured Home Dwellings From Columns A, B, C, & D								
FHA, FSA/RHS & Conventional			D			E			F			G		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
PA-NJ/Cart	14	1641	2	200	2	315	0	0	0	0	2	200	0	0
PA-NJ/Cart	17	2656	8	1335	13	2048	0	0	0	0	6	1055	0	0
PA-NJ/Cart	56	6910	31	3947	10	1235	0	0	0	0	23	2689	1	86
PA-NJ/Cart	6	864	21	3705	3	902	0	0	0	0	21	3719	0	0
PA-NJ/Cart	7	971	3	291	2	245	0	0	1	98	0	0	0	0
PA-NJ/Cart	23	1814	3	381	2	133	1	133	0	0	0	0	0	0
PA-NJ/Cart	7	410	0	0	2	94	0	0	0	0	0	0	0	0
PA-NJ/Cart	29	5428	6	1131	10	1561	0	0	0	0	0	420	1	144
PA-NJ/Cart	21	2304	1	68	3	341	1	70	0	0	0	0	0	0
PA-NJ/Cart	14	2107	9	1512	4	494	0	0	0	0	0	0	1	117
PA-NJ/Cart	23	4004	10	1771	10	1454	2	124	0	0	1	75	0	0
PA-NJ/Cart	23	2717	6	1062	1	136	0	0	0	0	0	0	0	0
PA-NJ/Lehi	14	1764	5	700	3	252	1	131	0	0	0	481	0	0
PA-NJ/Lehi	20	2391	4	410	3	252	0	0	0	0	1	49	0	0
PA-NJ/Lehi	10	858	1	76	1	89	0	0	0	0	0	0	0	0
PA-NJ/Lehi	1	38	2	64	0	0	0	0	0	0	0	0	0	0
PA-NJ/Lehi	36	4402	6	687	2	269	0	0	0	0	1	42	0	0
PA-NJ/Lehi	13	1017	0	0	0	0	0	0	0	0	0	38	0	0
PA-NJ/Lehi	9	703	1	56	2	132	0	0	0	0	0	0	0	0
PA-NJ/Lehi	4	255	1	41	0	0	0	0	0	0	1	41	0	0
PA-NJ/Lehi	3	197	1	43	0	0	0	0	0	0	1	43	0	0
PA-NJ/Lehi	0	0	1	48	0	0	0	0	0	0	1	48	0	0
PA-NJ/Lehi	34	3700	13	1806	8	954	0	0	0	0	8	773	0	0
PA-NJ/Lehi	13	1971	6	961	6	766	0	0	0	0	0	0	0	0
PA-NJ/Lehi	26	2988	6	577	6	645	0	0	0	0	0	0	0	0
PA-NJ/Lehi	25	4147	3	507	8	1277	0	0	0	0	1	55	0	0
PA-NJ/Lehi	8	610	4	247	1	104	0	0	0	0	0	0	0	0
PA-NJ/Lehi	19	1665	5	430	2	129	0	0	1	99	1	40	0	0
PA-NJ/Lehi	12	1078	8	670	1	71	1	96	1	171	2	140	1	56
PA-NJ/Lehi	17	2016	4	569	2	183	1	8	0	0	5	412	0	0
PA-NJ/Lehi	18	2058	2	344	6	614	1	69	0	0	1	47	0	0
PA-NJ/Lehi	26	2972	6	525	5	454	0	0	0	0	2	165	0	0
PA-NJ/Lehi	25	3182	11	1552	5	745	0	0	0	0	3	263	0	0
PA-NJ/Lehi	3	344	2	218	1	109	2	326	2	252	0	0	0	0
PA-NJ/Lehi	8	1531	25	5128	15	3195	0	0	0	0	3	547	0	0
PA-NJ/Lehi	25	4209	11	1865	3	578	0	0	0	0	0	0	0	0
PA-NJ/Lehi	27	3009	7	783	6	815	0	0	0	0	1	97	0	0
PA-NJ/Lehi	22	3940	10	2327	12	2241	0	0	0	0	2	349	0	0
PA-NJ/Lehi	10	1690	4	534	7	1167	1	25	0	0	2	289	1	146
PA-NJ/Lehi	9	1680	3	667	7	1725	0	0	0	0	0	0	0	0
PA-NJ/Lehi	5	1509	3	1181	3	758	0	0	0	0	0	0	0	0
PA-NJ/Lehi	10	2922	14	4203	6	961	1	40	0	0	0	0	0	0
PA-NJ/Lehi	4	1109	11	2942	5	1537	0	0	0	0	0	0	0	0
PA-NJ/Lehi	7	1566	19	4459	7	1541	0	0	0	0	0	0	0	0
PA-NJ/Lehi	9	1892	10	2441	6	1201	0	0	0	0	1	226	0	0







PA-NJ/Nort	2	251	7	1052	3	477	0	0	0	0	0	0	2	300	0	0	0
PA-NJ/Nort	13	2904	16	4083	9	1851	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Nort	8	1673	19	6093	6	1515	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Nort	9	1613	10	2153	7	1843	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/Nort	10	2058	3	859	6	947	1	156	0	0	0	0	0	0	0	0	0
PA-NJ/Nort	19	3581	10	1660	6	1147	1	100	0	0	0	0	1	94	0	0	0
PA-NJ/War	14	2163	6	923	7	998	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	12	1312	7	504	2	284	1	98	0	0	0	0	4	282	0	0	0
PA-NJ/War	11	1622	2	256	7	1114	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	1	133	3	328	2	546	2	226	0	0	0	0	0	0	0	0	0
PA-NJ/War	17	4925	15	2945	14	3469	0	0	0	0	0	0	1	196	0	0	0
PA-NJ/War	7	1897	11	2926	7	1471	0	0	0	0	0	0	1	202	0	0	0
PA-NJ/War	27	6030	32	7118	21	4733	1	150	0	0	0	0	0	0	0	0	0
PA-NJ/War	14	3600	17	3846	3	534	1	198	0	0	0	0	0	0	0	0	0
PA-NJ/War	19	4119	41	8954	9	2000	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	18	4442	11	2388	3	641	0	0	0	0	0	0	0	153	0	0	0
PA-NJ/War	8	1581	7	1486	7	1498	1	216	0	0	0	0	1	140	0	0	0
PA-NJ/War	12	2571	5	1379	10	2077	1	25	0	0	0	0	0	0	0	0	0
PA-NJ/War	13	3377	6	1268	8	1427	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	13	2460	8	1451	3	580	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	14	2602	0	0	4	651	0	0	0	0	0	0	0	0	0	0	72
PA-NJ/War	3	764	1	194	2	425	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	14	3390	13	3065	12	2935	1	97	0	0	0	0	0	0	0	0	0
PA-NJ/War	21	3235	8	1449	9	1477	0	0	0	0	0	0	0	0	0	0	0
PA-NJ/War	4	1225	7	2201	5	1375	0	0	0	0	0	0	0	87	0	0	0
PA-NJ/War	14	4347	7	2089	6	1402	2	310	0	0	0	0	0	0	0	0	0
PA-NJ/War	31	6039	22	4449	20	3980	0	0	0	0	0	0	1	144	0	0	0
PA-NJ/War	10	1609	5	860	8	1231	0	0	0	0	0	0	1	50	0	0	0
PA-NJ/War	6	886	1	151	3	336	0	0	0	0	0	0	0	0	0	0	0

DRAFT



Joint (Male)	62	13970	44	9968	0	0	5	1354	10	2252	3	396
<b>Total</b>	<b>64</b>	<b>14239</b>	<b>46</b>	<b>10237</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1354</b>	<b>10</b>	<b>2252</b>	<b>3</b>	<b>396</b>
<b>Race Not Available</b>												
Male	150	25301	91	15087	5	970	27	4859	27	4385	0	0
Female	89	13816	53	8402	4	351	18	3008	12	1800	2	255
Joint (Male)	86	17759	62	12980	2	562	10	1903	12	2314	0	0
<b>Total</b>	<b>543</b>	<b>96189</b>	<b>338</b>	<b>60723</b>	<b>12</b>	<b>2049</b>	<b>110</b>	<b>18377</b>	<b>76</b>	<b>13510</b>	<b>7</b>	<b>1530</b>
<b>ethnicity</b>												
<b>Hispanic or Latino</b>												
Male	492	74760	350	53935	5	648	65	9468	59	8996	13	1713
Female	250	33948	180	24610	7	722	38	5373	20	2787	5	456
Joint (Male)	193	33877	132	23506	1	144	31	5528	24	3845	5	854
<b>Total</b>	<b>938</b>	<b>143213</b>	<b>664</b>	<b>102591</b>	<b>13</b>	<b>1514</b>	<b>134</b>	<b>20369</b>	<b>104</b>	<b>15716</b>	<b>23</b>	<b>3023</b>
<b>Not Hispanic or Latino</b>												
Male	1562	286404	1137	209116	33	5683	161	28778	192	35248	39	7579
Female	916	144899	668	106522	13	1941	93	13981	70	18772	22	3683
Joint (Male)	1082	229224	848	180066	11	2012	87	48648	124	25919	12	2579
<b>Total</b>	<b>3564</b>	<b>661271</b>	<b>2655</b>	<b>496162</b>	<b>57</b>	<b>9636</b>	<b>342</b>	<b>61492</b>	<b>437</b>	<b>80140</b>	<b>73</b>	<b>13841</b>
<b>Joint (Hispanic or Latino/Not Hispanic or Latino)</b>												
Male	2	587	2	587	0	0	0	0	0	0	0	0
Female	2	349	1	172	0	0	0	0	1	177	0	0
Joint (Male)	73	16403	63	14121	0	0	2	361	7	1771	1	150
<b>Total</b>	<b>77</b>	<b>17339</b>	<b>66</b>	<b>14880</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>361</b>	<b>8</b>	<b>1948</b>	<b>1</b>	<b>150</b>
<b>Ethnicity Not Available</b>												
Male	108	18937	71	12220	5	970	13	2533	19	3214	0	0
Female	72	11254	44	7064	3	265	9	1577	14	2057	2	291
Joint (Male)	72	15010	52	10729	2	562	5	1193	13	2526	0	0
<b>Total</b>	<b>468</b>	<b>83794</b>	<b>297</b>	<b>53547</b>	<b>11</b>	<b>1963</b>	<b>82</b>	<b>13910</b>	<b>71</b>	<b>12808</b>	<b>7</b>	<b>1566</b>
<b>MINORITY STATUS</b>												
<b>White Non-Hispanic</b>												
Male	1392	251653	1020	185268	27	4096	137	24022	172	31242	36	7025
Female	796	124818	590	93300	12	1713	73	10749	102	15962	19	3094
Joint (Male)	1029	216877	814	171581	10	1784	75	16522	121	25098	9	1892
<b>Total</b>	<b>3220</b>	<b>593745</b>	<b>2425</b>	<b>450260</b>	<b>49</b>	<b>7593</b>	<b>286</b>	<b>51378</b>	<b>396</b>	<b>72503</b>	<b>64</b>	<b>12011</b>
<b>Others, Including Hispanic</b>												
Male	22	2661	14	1641	0	0	4	438	4	582	0	0
Female	8	997	5	716	0	0	2	253	0	0	1	28
Joint (Male)	10	1730	9	1563	0	0	0	0	1	167	0	0
<b>Total</b>	<b>40</b>	<b>5388</b>	<b>28</b>	<b>3920</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>691</b>	<b>5</b>	<b>749</b>	<b>1</b>	<b>28</b>
income												
Less than 5	720	78272	486	52431	15	1649	126	14138	77	8389	16	1665

50-79% of	1635	239950	1196	174769	27	3776	185	27776	193	28415	34	5214
80-99% of	870	158010	635	115109	16	2489	83	14684	117	21844	19	3884
100-119% of	639	131200	478	98829	7	1524	50	10247	94	18732	10	1868
120% or more	1183	298185	887	226042	16	3675	116	29287	139	33232	25	5949
Income No	0	0	0	0	0	0	0	0	0	0	0	0

HEAVY

Table 4-2: Disposition of applications for conventional home-purchase loans 1- to 4- family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

race	Number	\$000's	Number	\$000's	Loans Originated	Number	\$000's	Apps. Approved But Not Applications Denied	Number	\$000's	Applications Withdrawn Files Closed for Incompleteness	Number	\$000's
<b>American Indian/Alaska Native</b>													
Male	15	1906	10	1387	0	0	2	271	3	248	0	0	0
Female	3	373	2	269	0	0	1	104	0	0	0	0	0
Joint (Male)	4	1098	2	791	0	0	0	0	2	307	0	0	0
<b>Total</b>	<b>22</b>	<b>3377</b>	<b>14</b>	<b>2447</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>375</b>	<b>5</b>	<b>555</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Asian</b>													
Male	178	38020	133	27713	0	0	23	3934	17	5344	5	1029	0
Female	72	13132	53	9820	1	180	9	1211	9	1921	0	0	0
Joint (Male)	126	28072	102	23143	2	858	6	1784	7	939	9	1858	0
<b>Total</b>	<b>377</b>	<b>79539</b>	<b>288</b>	<b>60676</b>	<b>3</b>	<b>1038</b>	<b>38</b>	<b>6429</b>	<b>34</b>	<b>8509</b>	<b>14</b>	<b>2887</b>	<b>0</b>
<b>Black or African American</b>													
Male	96	18411	66	12831	4	798	14	2318	12	2464	0	0	0
Female	58	9361	40	6716	3	178	8	1373	7	1094	0	0	0
Joint (Male)	39	8478	29	6041	0	0	6	1098	2	557	2	782	0
<b>Total</b>	<b>194</b>	<b>36323</b>	<b>136</b>	<b>25661</b>	<b>7</b>	<b>976</b>	<b>28</b>	<b>4789</b>	<b>21</b>	<b>4115</b>	<b>2</b>	<b>782</b>	<b>0</b>
<b>Native Hawaiian or Other Pacific Islander</b>													
Male	12	2196	5	1188	0	0	3	351	3	592	1	65	0
Female	6	1300	1	297	0	0	1	131	4	872	0	0	0
Joint (Male)	2	267	1	73	0	0	1	194	0	0	0	0	0
<b>Total</b>	<b>20</b>	<b>3763</b>	<b>7</b>	<b>1558</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>676</b>	<b>7</b>	<b>1464</b>	<b>1</b>	<b>65</b>	<b>0</b>
<b>White</b>													
Male	2369	418305	1754	317950	48	8482	241	34632	271	48176	55	9065	0
Female	1508	243402	1115	183801	46	5825	161	19593	165	30670	21	3513	0
Joint (Male)	2835	619910	2254	499790	66	16240	181	30801	297	65337	37	7742	0
<b>Total</b>	<b>6719</b>	<b>1283640</b>	<b>5127</b>	<b>1002540</b>	<b>161</b>	<b>30785</b>	<b>584</b>	<b>85676</b>	<b>734</b>	<b>144319</b>	<b>113</b>	<b>20320</b>	<b>0</b>
<b>2 or more minority races</b>													
Male	3	799	3	799	0	0	0	0	0	0	0	0	0
Female	3	601	0	0	0	0	0	0	3	601	0	0	0
Joint (Male)	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>6</b>	<b>1400</b>	<b>3</b>	<b>799</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>601</b>	<b>0</b>	<b>0</b>	<b>0</b>



<b>Joint (White/Minority Race)</b>															
Male	4	527	4	527	0	0	0	0	0	0	0	0	0	0	0
Female	3	851	3	851	0	0	0	0	0	0	0	0	0	0	0
Joint (Male)	93	19957	69	14886	2	660	11	2212	11	2199	0	0	0	0	0
<b>Total</b>	<b>100</b>	<b>21335</b>	<b>76</b>	<b>16264</b>	<b>2</b>	<b>660</b>	<b>11</b>	<b>2212</b>	<b>11</b>	<b>2199</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Race Not Available</b>															
Male	184	34629	119	23652	6	1042	19	2633	35	6421	5	881			
Female	92	14791	61	9824	2	386	16	1992	11	2053	2	536			
Joint (Male)	182	43460	121	28282	3	672	15	3707	39	9630	4	1169			
<b>Total</b>	<b>911</b>	<b>180066</b>	<b>612</b>	<b>121456</b>	<b>16</b>	<b>3239</b>	<b>108</b>	<b>17954</b>	<b>145</b>	<b>29737</b>	<b>32</b>	<b>7680</b>			
<b>ethnicity</b>															
<b>Hispanic or Latino</b>															
Male	340	50498	229	34823	4	421	52	7631	44	6372	11	1731			
Female	164	23029	107	15540	5	904	37	4683	12	1662	3	240			
Joint (Male)	125	20681	87	14493	1	694	16	2723	19	2502	2	269			
<b>Total</b>	<b>630</b>	<b>94458</b>	<b>423</b>	<b>64856</b>	<b>10</b>	<b>2019</b>	<b>106</b>	<b>15307</b>	<b>75</b>	<b>10036</b>	<b>16</b>	<b>2240</b>			
<b>Not Hispanic or Latino</b>															
Male	2358	432114	1767	331470	47	8265	224	32413	269	51288	51	8678			
Female	1498	246856	1113	186778	45	5209	144	17771	178	33755	18	3273			
Joint (Male)	2874	636490	2298	515106	63	45592	178	30898	292	65434	43	9460			
<b>Total</b>	<b>6740</b>	<b>1317992</b>	<b>5184</b>	<b>1035033</b>	<b>156</b>	<b>29374</b>	<b>547</b>	<b>81246</b>	<b>741</b>	<b>150928</b>	<b>112</b>	<b>21411</b>			
<b>Joint (Hispanic or Latino/Not Hispanic or Latino)</b>															
Male	3	495	2	231	0	0	1	264	0	0	0	0			
Female	0	0	0	0	0	0	0	0	0	0	0	0			
Joint (Male)	109	23344	79	16982	6	1472	9	1780	12	2011	3	1099			
<b>Total</b>	<b>112</b>	<b>23839</b>	<b>81</b>	<b>17213</b>	<b>6</b>	<b>1472</b>	<b>10</b>	<b>2044</b>	<b>12</b>	<b>2011</b>	<b>3</b>	<b>1099</b>			
<b>Ethnicity Not Available</b>															
Male	160	31686	96	19523	7	1636	25	3811	28	6085	4	631			
Female	84	14148	55	9260	2	386	15	1950	10	2016	2	536			
Joint (Male)	174	41057	115	26755	3	672	17	3895	35	9012	4	723			
<b>Total</b>	<b>869</b>	<b>173706</b>	<b>576</b>	<b>114629</b>	<b>17</b>	<b>3833</b>	<b>114</b>	<b>19514</b>	<b>131</b>	<b>28746</b>	<b>31</b>	<b>6984</b>			
<b>MINORITY STATUS</b>															
<b>White Non-Hispanic</b>															
Male	2045	368549	1540	284993	43	7467	189	26710	229	42045	44	7334			
Female	1351	220642	1012	168254	41	4921	126	15089	154	29105	18	3273			
Joint (Male)	2695	595956	2159	483462	65	15546	164	28579	275	61467	32	6902			
<b>Total</b>	<b>6095</b>	<b>1186132</b>	<b>4713</b>	<b>937320</b>	<b>150</b>	<b>28172</b>	<b>479</b>	<b>70378</b>	<b>659</b>	<b>132753</b>	<b>94</b>	<b>17509</b>			
<b>Others, Including Hispanic</b>															

Male	14	2047	9	1449	0	0	4	560	1	38	0	0
Female	10	1142	6	644	0	0	3	425	1	73	0	0
Joint (Male)	4	566	2	338	0	0	0	0	2	228	0	0
Total	28	3755	17	2431	0	0	7	985	4	339	0	0
income												
Less than 5	644	59241	422	39783	15	1014	137	12165	58	5199	12	1080
50-79% of i	1599	200299	1161	149814	40	3879	194	21332	170	22052	34	3222
80-99% of i	1033	161013	752	121841	26	3467	116	14675	118	17805	21	3225
100-119% i	873	155373	666	119639	13	1634	84	13160	97	18422	13	2518
120% or m	4202	1034069	3263	800654	95	26704	246	56779	516	128243	82	21689
Income No	0	0	0	0	0	0	0	0	0	0	0	0

DRAFT

Table 4-3: Disposition of applications to refinance loans on 1- to 4- family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

race	Loans Originated		Apps. Approved But N. Applications Denied		Applications Withdrawn Files Closed for Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's
<b>American Indian/Alaska Native</b>						
Male	25	4058	4	410	11	1974
Female	9	1272	3	386	3	222
Joint (Male)	6	1838	5	1523	0	0
<b>Total</b>	<b>40</b>	<b>7168</b>	<b>12</b>	<b>2319</b>	<b>14</b>	<b>2196</b>
<b>Asian</b>						
Male	97	22070	44	8872	19	5456
Female	37	5786	18	2842	8	1240
Joint (Male)	79	18065	40	8581	12	2608
<b>Total</b>	<b>213</b>	<b>45921</b>	<b>102</b>	<b>20295</b>	<b>39</b>	<b>9302</b>
<b>Black or African American</b>						
Male	135	23591	43	8668	42	6359
Female	108	16102	37	5902	34	4731
Joint (Male)	71	12995	28	5054	18	3571
<b>Total</b>	<b>314</b>	<b>52688</b>	<b>108</b>	<b>19624</b>	<b>94</b>	<b>14661</b>
<b>Native Hawaiian or Other Pacific Islander</b>						
Male	14	2739	2	468	6	1064
Female	7	1100	3	490	2	274
Joint (Male)	2	270	1	45	0	0
<b>Total</b>	<b>24</b>	<b>4269</b>	<b>6</b>	<b>1003</b>	<b>8</b>	<b>1338</b>
<b>White</b>						
Male	2888	498510	1232	211293	630	108656
Female	1609	225513	763	105727	361	49478
Joint (Male)	3545	658066	1921	351158	623	114726
<b>Total</b>	<b>8074</b>	<b>1387609</b>	<b>3932</b>	<b>670540</b>	<b>1625</b>	<b>274984</b>
<b>2 or more minority races</b>						
Male	2	468	0	0	1	83
Female	3	248	2	172	1	76
<b>Total</b>	<b>5</b>	<b>716</b>	<b>2</b>	<b>172</b>	<b>2</b>	<b>159</b>

Joint (Male)	3	283	0	0	0	0	0	0	0	0	0	283	0	0
<b>Total</b>	<b>8</b>	<b>999</b>	<b>2</b>	<b>172</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>159</b>	<b>4</b>	<b>668</b>	<b>0</b>	<b>668</b>	<b>0</b>	<b>0</b>

**Joint (White/Minority Race)**

Male	3	614	1	165	0	0	1	226	0	0	1	223
Female	5	829	1	147	0	0	3	357	1	325	0	0
Joint (Male)	91	19629	38	9029	8	1696	23	4429	18	4004	4	471
<b>Total</b>	<b>100</b>	<b>21401</b>	<b>41</b>	<b>9670</b>	<b>8</b>	<b>1696</b>	<b>27</b>	<b>5012</b>	<b>19</b>	<b>4329</b>	<b>5</b>	<b>694</b>

**Race Not Available**

Male	298	53085	100	17148	13	2650	72	12654	76	12974	37	7659
Female	154	23026	46	6398	4	615	50	8058	34	5128	20	2817
Joint (Male)	232	43574	92	16397	5	992	50	8122	55	14134	20	3929
<b>Total</b>	<b>1627</b>	<b>285214</b>	<b>642</b>	<b>110830</b>	<b>61</b>	<b>10494</b>	<b>463</b>	<b>78435</b>	<b>311</b>	<b>57361</b>	<b>150</b>	<b>28094</b>

**ethnicity**

<b>Hispanic or Latino</b>	297	43574	102	14508	18	2787	80	11988	71	9989	26	4302
Male	169	21295	56	7383	6	657	49	5321	39	5279	19	2655
Female	155	23513	57	8183	4	794	41	5890	38	6162	15	2484
<b>Total</b>	<b>622</b>	<b>88511</b>	<b>215</b>	<b>30074</b>	<b>28</b>	<b>4238</b>	<b>171</b>	<b>23328</b>	<b>148</b>	<b>21430</b>	<b>60</b>	<b>9441</b>

**Not Hispanic or Latino**

Male	2935	519684	1244	217557	177	32709	648	115233	576	103751	290	50434
Female	1658	236138	784	109127	77	11448	380	54007	307	46494	110	15062
Joint (Male)	3520	663000	1911	354347	169	32049	607	113390	579	113254	254	49960
<b>Total</b>	<b>8141</b>	<b>1423429</b>	<b>3951</b>	<b>682839</b>	<b>424</b>	<b>76354</b>	<b>1646</b>	<b>284665</b>	<b>1466</b>	<b>264115</b>	<b>654</b>	<b>115456</b>

**Joint (Hispanic or Latino/Not Hispanic or Latino)**

Male	4	658	1	182	0	0	0	0	0	0	3	476
Female	0	0	0	0	0	0	0	0	0	0	0	0
Joint (Male)	160	30004	75	13367	13	2642	38	7378	25	5049	9	1568
<b>Total</b>	<b>166</b>	<b>31243</b>	<b>78</b>	<b>14130</b>	<b>13</b>	<b>2642</b>	<b>38</b>	<b>7378</b>	<b>25</b>	<b>5049</b>	<b>12</b>	<b>2044</b>

**Ethnicity Not Available**

Male	227	41350	80	14908	7	1389	54	9251	58	10193	28	5609
Female	105	16443	33	5554	5	748	33	5118	25	3857	9	1166
Joint (Male)	197	38862	84	16238	8	1373	40	6796	47	10261	18	4194
<b>Total</b>	<b>1475</b>	<b>262876</b>	<b>604</b>	<b>107889</b>	<b>59</b>	<b>9759</b>	<b>417</b>	<b>70716</b>	<b>266</b>	<b>49686</b>	<b>129</b>	<b>24826</b>

**MINORITY STATUS**





Table 4-4: Disposition of applications for home improvement loans, 1- to 4- family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

race	Loans Originated		Apps. Approved But Nt Applications Denied		Applications Withdrawn Files Closed for Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's
<b>American Indian/Alaska Native</b>						
Male	14	306	5	45	0	0
Female	6	78	3	53	0	0
Joint (Male)	2	35	1	20	0	0
<b>Total</b>	<b>22</b>	<b>419</b>	<b>9</b>	<b>118</b>	<b>0</b>	<b>0</b>
<b>Asian</b>						
Male	19	1908	6	519	1	21
Female	17	1080	5	458	1	93
Joint (Male)	17	2317	11	1485	0	0
<b>Total</b>	<b>53</b>	<b>5305</b>	<b>22</b>	<b>2462</b>	<b>2</b>	<b>114</b>
<b>Black or African American</b>						
Male	38	1663	12	294	0	0
Female	38	1039	6	80	3	354
Joint (Male)	20	1429	7	505	0	91
<b>Total</b>	<b>97</b>	<b>4219</b>	<b>26</b>	<b>967</b>	<b>3</b>	<b>445</b>
<b>Native Hawaiian or Other Pacific Islander</b>						
Male	4	63	0	0	0	0
Female	1	4	0	0	0	0
Joint (Male)	4	107	1	5	0	25
<b>Total</b>	<b>9</b>	<b>174</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>25</b>
<b>White</b>						
Male	892	51035	452	24812	28	2870
Female	510	25198	245	12652	10	1143
Joint (Male)	1030	82387	670	52953	30	4058
<b>Total</b>	<b>2444</b>	<b>160254</b>	<b>1374</b>	<b>91569</b>	<b>63</b>	<b>8258</b>
<b>2 or more minority races</b>						
Male	3	159	1	4	0	0
Female	0	0	0	0	0	0
Joint (Male)	1	15	0	0	1	0
<b>Total</b>	<b>4</b>	<b>174</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>0</b>

<b>Joint (White/Minority Race)</b>														
Male	1	65	0	0	0	0	1	65	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint (Male)	35	2603	18	1194	0	0	13	889	2	461	2	59	59	59
<b>Total</b>	<b>36</b>	<b>2668</b>	<b>18</b>	<b>1194</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>954</b>	<b>2</b>	<b>461</b>	<b>2</b>	<b>59</b>	<b>59</b>	<b>59</b>
<b>Race Not Available</b>														
Male	52	3850	12	631	0	0	26	1274	11	1893	3	52	52	52
Female	25	904	7	465	0	0	17	432	0	0	1	7	7	7
Joint (Male)	27	3562	13	1364	0	0	9	1340	3	319	2	539	539	539
<b>Total</b>	<b>308</b>	<b>22763</b>	<b>120</b>	<b>8160</b>	<b>8</b>	<b>377</b>	<b>118</b>	<b>6897</b>	<b>16</b>	<b>5788</b>	<b>16</b>	<b>1541</b>	<b>1541</b>	<b>1541</b>
<b>ethnicity</b>														
<b>Hispanic or Latino</b>														
Male	99	3705	30	1503	0	0	55	1208	10	817	4	180	180	180
Female	68	2289	14	584	0	0	47	1115	3	159	4	431	431	431
Joint (Male)	40	2733	18	1099	1	5	15	787	3	618	3	274	274	274
<b>Total</b>	<b>207</b>	<b>8727</b>	<b>62</b>	<b>3186</b>	<b>1</b>	<b>5</b>	<b>117</b>	<b>3057</b>	<b>16</b>	<b>1594</b>	<b>11</b>	<b>885</b>	<b>885</b>	<b>885</b>
<b>Not Hispanic or Latino</b>														
Male	881	52422	442	23837	23	1629	308	14671	81	9615	26	2670	2670	2670
Female	507	24693	243	12450	14	524	200	7026	35	3527	15	1166	1166	1166
Joint (Male)	1026	84995	666	53583	29	1763	229	17366	76	8111	26	4172	4172	4172
<b>Total</b>	<b>2422</b>	<b>163193</b>	<b>1356</b>	<b>90368</b>	<b>66</b>	<b>3916</b>	<b>740</b>	<b>39273</b>	<b>193</b>	<b>21628</b>	<b>67</b>	<b>8008</b>	<b>8008</b>	<b>8008</b>
<b>Joint (Hispanic or Latino/Not Hispanic or Latino)</b>														
Male	1	5	0	0	0	0	1	5	0	0	0	0	0	0
Female	2	122	2	122	0	0	0	0	0	0	0	0	0	0
Joint (Male)	39	2225	21	1374	0	0	10	353	5	342	3	156	156	156
<b>Total</b>	<b>42</b>	<b>2352</b>	<b>23</b>	<b>1496</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>358</b>	<b>5</b>	<b>342</b>	<b>3</b>	<b>156</b>	<b>156</b>	<b>156</b>
<b>Ethnicity Not Available</b>														
Male	44	2935	17	973	1	8	19	1216	5	645	2	93	93	93
Female	21	1209	7	552	0	0	12	412	2	245	0	0	0	0
Joint (Male)	31	2587	16	1470	0	0	9	613	4	334	2	170	170	170
<b>Total</b>	<b>305</b>	<b>21817</b>	<b>131</b>	<b>9437</b>	<b>9</b>	<b>385</b>	<b>108</b>	<b>6177</b>	<b>42</b>	<b>4425</b>	<b>15</b>	<b>1393</b>	<b>1393</b>	<b>1393</b>
<b>MINORITY STATUS</b>														
<b>White Non-Hispanic</b>														
Male	810	47478	420	22994	22	1599	274	12955	69	7281	25	2649	2649	2649
Female	457	22752	232	11991	10	377	169	6225	34	3397	12	762	762	762
Joint (Male)	988	79878	649	51536	29	1763	215	16068	70	6706	25	3805	3805	3805
<b>Total</b>	<b>2262</b>	<b>150816</b>	<b>1306</b>	<b>87019</b>	<b>61</b>	<b>3739</b>	<b>660</b>	<b>35458</b>	<b>173</b>	<b>17384</b>	<b>62</b>	<b>7216</b>	<b>7216</b>	<b>7216</b>
<b>Others, Including Hispanic</b>														

Male	10	150	1	15	0	0	8	115	1	20	0	0
Female	8	145	1	10	0	6	85	85	0	0	1	50
Joint (Male)	10	455	3	250	0	5	174	174	0	0	2	31
Total	28	750	5	275	0	19	374	374	1	20	3	81
income												
Less than 5	355	12036	112	3262	9	207	201	6005	22	1855	11	707
50-79% of l	563	28539	249	10954	13	959	227	10422	52	4688	22	1516
80-99% of l	393	20890	207	10470	10	481	134	6094	29	2447	13	1398
100-119% of l	331	18609	176	9940	11	596	102	3570	34	3564	8	939
120% or more	1334	116015	828	69861	33	2063	312	22774	119	15435	42	5882
Income No	0	0	0	0	0	0	0	0	0	0	0	0

RETRAD

Table 5-1: Disposition of applications for FHA, FSA/RHS, and VA home-purchase loans, 1- to 4-family and manufactured home dwellings, by income, race and ethnicity of applicant, 2017  
MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

INCOME, R Applications Received Loans Originated Apps. Approved But N Applications Denied Applications Withdrawn Files Closed for Incompleteness  
Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's

Less than 50% of MSA/MD median

Race	2	1	66	0	0	1	99	0	0	0	0
American I	2	165	1	66	0	0	1	99	0	0	0
Asian	5	639	5	639	0	0	0	0	0	0	0
Black or Af	31	3363	20	2149	0	0	9	905	2	309	0
Native Hav	3	311	1	42	0	0	1	154	1	115	0
White	591	63897	411	44392	14	1541	89	9710	61	6659	16
2 or more	0	0	0	0	0	0	0	0	0	0	0
Joint (Whit	1	89	1	89	0	0	0	0	0	0	0
Race Not A	87	9808	47	5054	1	108	26	3270	16	1376	0
Total	720	78272	486	52431	15	1649	126	14138	77	8389	16
Percentages			67.50%		2.08%		17.50%		10.69%		2.22%
Ethnicity											
Hispanic or	276	28804	190	19676	6	563	47	5267	29	2578	7
Not Hispan	374	41745	252	27929	8	978	65	7131	40	4762	9
Joint (Hisp	1	107	1	107	0	0	0	0	0	0	0
Ethnicity n	69	7616	43	4719	1	108	14	1740	11	1049	0
Minority Status											
White Non	342	37958	234	25856	8	978	54	5841	37	4338	9
Others, Inc	9	923	6	584	0	0	3	339	0	0	0

50-79% of MSA/MD median

Race	3	476	2	339	0	0	1	137	0	0	0
American I	3	476	2	339	0	0	1	137	0	0	0
Asian	7	1384	6	1168	0	0	0	0	1	216	0
Black or Af	99	13921	67	9603	3	375	16	2039	12	1781	1
Native Hav	9	1323	7	1053	0	0	0	0	2	270	0
White	1344	197388	1001	146429	19	2790	131	19780	161	23391	32
2 or more	1	147	1	147	0	0	0	0	0	0	0
Joint (Whit	10	1562	8	1234	0	0	2	328	0	0	0
Race Not A	162	23749	104	14796	5	611	35	5492	17	2757	1
Total	1635	239950	1196	174769	27	3776	185	27776	193	28415	34
Ethnicity											
Hispanic or	346	49408	256	36693	2	265	44	6446	35	4837	9
Not Hispan	1137	168596	838	123436	20	2900	114	17246	141	21096	24
Joint (Hisp	15	2304	13	1957	0	0	1	235	1	112	0
Ethnicity n	137	19642	89	12683	5	611	26	3849	16	2370	1
Minority Status											
White Non	1027	151903	765	112233	17	2525	93	14239	129	19111	23
Others, Inc	18	2157	13	1566	0	0	2	190	3	401	0





American I	1	320	1	320	0	0	0	0	0	0	0	0
Asian	14	4260	9	2599	1	341	1	344	2	665	1	311
Black or AI	71	19052	48	13277	2	942	12	3127	8	1678	1	28
Native Haw	3	785	2	505	0	0	0	0	0	280	0	0
White	949	237731	733	184995	9	1624	81	20760	108	25761	18	4591
2 or more	2	492	0	0	0	0	0	0	1	180	1	312
Joint (Whit	30	8186	20	5512	0	0	3	1026	5	1402	2	246
Race Not A	110	26708	72	18355	4	768	18	3858	14	3266	2	461
Total	1180	297534	885	225563	16	3675	115	29115	139	33232	25	5949

Ethnicity												
Hispanic or	99	24400	69	17922	2	174	13	3064	11	2702	4	538
Not Hispan	948	238827	724	183024	11	2819	86	22582	108	25452	19	4950
Joint (Hisp	34	10251	30	8882	0	0	0	0	4	3469	0	0
Ethnicity n	102	24707	64	16214	3	682	17	3641	16	3703	2	461

Minority Status												
White Non	853	216021	668	168042	8	1536	72	18825	99	23529	16	4089
Others, Ind	4	774	3	746	0	0	0	0	0	0	1	28

		67.50%		2.08%	17.50%		10.68%		2.22%
		73.15%		1.65%	11.31%		11.80%		2.08%
		72.99%		1.84%	9.54%		13.45%		2.18%
		74.76%		1.10%	7.84%		14.73%		1.57%
		75.00%		1.36%	9.75%		11.78%		2.12%

Total Apps Loans Origin Approved / Denied / Withdrawn / Closed for Incompleteness

<50%MSA	2909	1394	107	390	391	127
50-79% MSA	5893	3498	175	1131	817	272
80-99% MSA	3638	2220	113	621	514	170
100-119%	3109	1903	98	514	661	133
120% MSA	11216	7343	377	1426	1556	514
Total Total	26765	16358	870	4582	3939	1216

	47.97%	3.68%	30.59%	13.44%	4.37%
	59.36%	2.97%	19.19%	13.86%	4.62%
	61.02%	3.11%	17.07%	14.13%	4.67%
	61.21%	3.15%	16.53%	21.26%	4.28%
	65.47%	3.36%	12.71%	13.87%	4.58%
	61.12%	3.25%	17.12%	14.72%	4.54%



White Non	1145	142709	857	110933	32	2836	113	11279	123	16116	20	1545
Others, Inc	5	734	3	520	0	0	1	93	1	121	0	0

**80-99% of MSA/MD median**

**Race**

American I	6	825	3	469	0	0	1	211	2	145	0	0
Asian	39	7398	29	5636	0	0	6	952	2	372	2	438
Black or Af	29	4862	16	2725	3	235	4	874	6	1028	0	0
Native Haw	2	181	0	0	0	0	1	116	0	0	1	65
White	838	128998	626	100392	21	2971	86	9894	91	13772	14	1969
2 or more	3	601	0	0	0	0	0	0	0	601	0	0
Joint (Whit	10	1627	7	1113	1	117	2	397	0	0	0	0
Race Not A	106	16521	71	11506	1	144	16	2231	14	1887	4	753
Total	1033	161013	752	121841	26	3467	116	14675	118	17805	21	3225

**Ethnicity**

Hispanic or	70	9733	43	6589	1	196	10	1439	13	1280	3	229
Not Hispanic	850	133499	633	102699	22	2758	87	10458	93	15081	15	2493
Joint (Hispa	15	2949	9	1880	2	369	3	696	1	4	0	0
Ethnicity n	98	14832	67	10673	1	144	16	2072	11	1440	3	503
Minority Status												
White Non	773	120105	585	93965	20	2775	76	8848	81	12777	11	1740
Others, Inc	5	571	1	5	0	0	2	421	2	145	0	0

**100-119% of MSA/MD median**

**Race**

American I	2	210	0	0	0	0	0	0	2	210	0	0
Asian	25	5446	17	3874	1	238	2	369	3	641	2	324
Black or Af	18	3520	13	2706	0	0	5	814	0	0	0	0
Native Haw	4	825	3	819	0	0	0	0	1	6	0	0
White	709	124366	550	96937	12	3396	68	10895	68	12944	11	2194
2 or more	1	300	1	300	0	0	0	0	0	0	0	0
Joint (Whit	12	1934	7	1257	0	0	2	197	3	480	0	0
Race Not A	102	18772	75	13746	0	0	7	885	20	4141	0	0
Total	873	155373	666	119639	13	1634	84	13160	97	18422	13	2518

**Ethnicity**

Hispanic or	59	9973	42	7168	0	0	8	1573	8	1094	1	138
Not Hispanic	702	124440	544	97475	13	1634	66	9872	67	13079	12	2380
Joint (Hispa	20	3861	15	3078	0	0	2	417	3	366	0	0
Ethnicity n	92	17099	65	11918	0	0	8	1298	19	3883	0	0
Minority Status												
White Non	647	113476	506	89307	12	1396	59	8795	60	11922	10	2056



Table 5-3: Disposition of Applications to Refinance Loans on 1-to-4 Family and Manufactured Home Dwellings, by Income, Race, and Ethnicity of Applicant, 2017  
MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

INCOME, R Applications Received Loans Originated Apps. Approved But Not Applications Denied Applications Withdrawn Files Closed for Incompleteness  
Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's

Less than 50% of MSA/MD median

Race	10	892	2	133	1	110	5	493	1	78	1	78
American I	10	892	2	133	1	110	5	493	1	78	1	78
Asian	13	1433	3	263	0	0	4	586	6	584	0	0
Black or Af	51	5618	6	580	4	292	20	1957	16	1897	5	852
Native Haw	1	226	0	0	0	0	0	0	1	226	0	0
White	919	94455	317	29265	55	6039	309	34609	176	18785	62	5757
2 or more r	2	172	2	172	0	0	0	0	0	0	0	0
Joint (Whit	9	995	1	78	0	0	6	727	0	0	2	190
Race Not A	185	20230	43	4280	8	902	82	9318	34	3510	18	2220
Total	1190	124021	374	34771	68	7343	426	47730	234	25080	88	9097

Ethnicity

Hispanic or	145	14463	39	3847	4	584	58	5946	33	2949	11	1087
Not Hispanic	895	93200	299	27221	55	5822	303	34683	173	18943	65	6531
Joint (Hisp	10	1244	4	638	1	17	2	307	3	282	0	0
Ethnicity n	140	15114	32	3065	8	870	63	6794	25	2906	12	1479
Minority Status												
White Non	807	83486	285	26033	49	5354	269	30830	149	16192	55	5077
Others, Inc	10	1065	2	135	0	0	6	727	2	205	0	0

50-79% of MSA/MD median

Race

American I	11	1473	5	622	0	0	5	649	1	202	0	0
Asian	34	5447	14	2180	1	52	10	1859	8	1308	1	48
Black or Af	81	10443	23	2767	2	383	29	3660	17	2479	10	1154
Native Haw	7	1145	0	0	0	0	5	809	1	140	1	196
White	1624	212918	722	88334	83	11846	374	51791	304	41544	141	19403
2 or more r	1	76	0	0	0	0	1	76	0	0	0	0
Joint (Whit	9	1343	2	183	0	0	6	1075	0	0	1	85
Race Not A	331	42090	126	15590	9	1069	97	12403	71	9012	28	4016
Total	2098	274935	892	109676	95	13350	527	72322	402	54685	182	24902

Ethnicity



Hispanic or	167	21027	68	8261	11	1440	38	4832	36	4594	14	1900
Not Hispanic	1606	212570	706	86893	72	10196	391	55178	300	41643	137	18660
Joint (Hispa	26	2989	11	993	3	599	7	773	3	451	2	173
Ethnicity n	300	38445	108	13625	9	1115	91	11539	63	7997	29	4169
Minority Status												
White Non	1469	193294	662	80984	70	9980	338	47569	272	37326	127	17435
Others, Inc	13	1626	5	500	0	0	5	682	3	444	0	0

**80-99% of MSA/MD median**

Race													
American I	5	753	0	0	1	157	1	140	2	222	1	234	
Asian	22	3334	11	1654	2	316	3	663	2	210	4	491	
Black or Af	38	5840	16	2602	3	352	11	1763	5	623	3	500	
Native Haw	4	546	1	168	0	0	2	261	1	117	0	0	
White	1058	159581	503	71392	46	6816	211	32528	205	33138	93	15707	
2 or more	1	83	0	0	0	0	1	83	0	0	0	0	
Joint (Whit	7	1311	4	792	0	0	3	519	0	0	0	0	
Race Not A	207	31586	91	12874	9	1525	56	8842	35	5884	16	2461	
Total	1342	203034	626	89482	61	9166	288	44799	250	40194	117	19393	
Ethnicity													

Hispanic or	77	10374	21	2546	4	544	27	3454	18	2881	7	949
Not Hispanic	1063	162515	509	73540	50	7353	208	32651	200	32625	96	16346
Joint (Hispa	14	2263	7	1023	0	0	4	795	1	152	2	293
Ethnicity n	189	28013	90	12504	7	1269	49	7899	31	4536	12	1805
Minority Status												
White Non	987	150267	477	63332	44	6500	190	29656	190	31181	86	14618
Others, Inc	6	614	1	168	1	80	3	310	1	56	0	0

**100-119% of MSA/MD median**

Race													
American I	0	0	0	0	0	0	0	0	0	0	0	0	
Asian	25	4463	12	1795	2	434	4	1137	4	772	3	325	
Black or Af	27	4760	14	2469	1	196	9	1620	1	96	2	379	
Native Haw	5	673	3	365	1	160	0	0	1	148	0	0	
White	1007	162417	481	73414	51	8517	201	33226	195	32700	79	14560	
2 or more	1	74	0	0	0	0	0	0	1	74	0	0	

Joint (White)	9	1253	4	749	2	201	2	217	1	86	0	0
Race Not A	194	33012	70	12270	10	1295	63	10667	33	5516	18	3264
Total	1268	206652	584	91062	67	10803	279	46867	236	39392	102	18528

<b>Ethnicity</b>												
Hispanic or	85	12469	27	3838	3	427	25	3740	23	3515	7	949
Not Hispanic	975	158717	474	73080	51	8491	188	31479	183	30978	79	14689
Joint (Hispanic)	19	2803	11	1474	1	186	5	920	2	223	0	0
Ethnicity not	189	32663	72	12670	12	1699	61	10728	28	4676	16	2890
Minority Status												
White Non	917	148491	448	68424	48	7977	174	28831	176	29835	71	13424
Others, Inc	4	569	2	274	0	0	1	147	1	148	0	0

**120% or more of MSA/MD median**

<b>Race</b>												
American Indian	14	4050	5	1564	2	548	2	914	2	515	2	509
Asian	119	31244	62	14403	6	1741	18	5057	23	7053	10	2990
Black or African American	117	26027	49	11206	6	1045	25	5621	24	5202	13	2953
Native Hawaiian	7	1679	2	470	0	0	1	268	4	941	0	0
White	3466	758238	1909	408135	188	41799	530	122830	571	129146	268	56328
2 or more races	3	594	0	0	0	0	0	0	3	594	0	0
Joint (White)	66	16499	30	7868	6	1495	10	2474	18	4243	2	419
Race Not A	710	158296	312	65816	25	5703	165	37205	138	33439	70	16133
Total	4502	996627	2369	509462	233	52331	752	174369	783	181133	365	79332

<b>Ethnicity</b>												
Hispanic or	148	30178	60	11582	6	1193	23	5356	38	7491	21	4556
Not Hispanic	3602	796427	1963	422105	196	44492	556	130674	610	139926	277	59230
Joint (Hispanic)	97	21944	45	10002	8	1840	20	4583	16	3941	8	1578
Ethnicity not	657	148641	302	66025	23	4806	153	33756	119	29571	60	14483
Minority Status												
White Non	3307	721764	1841	393336	176	39276	504	116632	536	120324	250	52196
Others, Inc	14	2717	8	1718	0	0	2	239	2	340	2	420

31.43% 42.52% 46.65% 46.06% 52.62%

5.71% 4.53% 4.55% 5.28% 5.18%

35.80% 25.12% 21.46% 22.00% 16.70%

19.66% 19.16% 18.63% 18.61% 17.39%

7.39% 8.67% 8.72% 8.04% 8.11%

Table 5-4: Disposition of Applications for Home Improvement Loans, 1-to-4 Family and Manufactured Home Dwellings, by Income, Race, and Ethnicity of Applicant, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

INCOME, R Applications Received Loans Originated  
 Number \$000's Number \$000's  
 Apls. Approved But N. Applications Denied Applications Withdrawn Files Closed for Incompleteness  
 Number \$000's Number \$000's Number \$000's Number \$000's

Less than 50% of MSA/MD median

Race	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
American I	5	28	0	0	0	0	0	0	0	0
Asian	8	494	2	34	1	120	5	340	0	0
Black or Af	24	1256	1	3	2	20	16	346	4	837
Native Hav	3	88	0	0	0	0	3	88	0	0
White	284	9041	107	3207	6	67	147	4487	15	702
2 or more	1	120	0	0	0	0	1	120	0	0
Joint (Whit	0	0	0	0	0	0	0	0	0	0
Race Not A	30	1009	2	18	0	0	24	599	3	316
Total	355	12036	112	3262	9	207	201	6003	22	1855
Ethnicity										
Hispanic or	53	1311	4	133	0	0	44	934	2	26
Not Hispanic	278	9770	106	3112	9	207	140	4335	16	1503
Joint (Hispa	2	45	1	10	0	0	2	35	0	0
Ethnicity n	22	910	1	7	0	0	16	501	4	326
Minority Status										
White Non	253	8213	104	3085	6	67	123	3962	13	686
Others, Inc	11	232	0	0	0	0	9	162	1	20

Race	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
American I	6	51	4	28	0	0	2	23	0	0
Asian	11	550	5	253	0	0	6	297	0	0
Black or Af	24	516	8	171	0	0	16	345	0	0
Native Hav	2	47	0	0	0	0	2	47	0	0
White	452	24187	212	9768	12	949	171	8331	40	3878
2 or more	0	0	0	0	0	0	0	0	0	0
Joint (Whit	3	107	0	0	0	0	2	54	0	0
Race Not A	63	2951	20	734	1	10	26	1195	12	810
Total	561	28409	249	10954	13	959	225	10292	52	4688
Ethnicity										
Hispanic or	59	2398	18	978	0	0	33	872	4	303
Not Hispanic	449	23535	213	9340	12	949	172	8593	37	3625

50-79% of MSA/MD median

Race	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
American I	6	51	4	28	0	0	2	23	0	0
Asian	11	550	5	253	0	0	6	297	0	0
Black or Af	24	516	8	171	0	0	16	345	0	0
Native Hav	2	47	0	0	0	0	2	47	0	0
White	452	24187	212	9768	12	949	171	8331	40	3878
2 or more	0	0	0	0	0	0	0	0	0	0
Joint (Whit	3	107	0	0	0	0	2	54	0	0
Race Not A	63	2951	20	734	1	10	26	1195	12	810
Total	561	28409	249	10954	13	959	225	10292	52	4688
Ethnicity										
Hispanic or	59	2398	18	978	0	0	33	872	4	303
Not Hispanic	449	23535	213	9340	12	949	172	8593	37	3625

Race	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
American I	6	51	4	28	0	0	2	23	0	0
Asian	11	550	5	253	0	0	6	297	0	0
Black or Af	24	516	8	171	0	0	16	345	0	0
Native Hav	2	47	0	0	0	0	2	47	0	0
White	452	24187	212	9768	12	949	171	8331	40	3878
2 or more	0	0	0	0	0	0	0	0	0	0
Joint (Whit	3	107	0	0	0	0	2	54	0	0
Race Not A	63	2951	20	734	1	10	26	1195	12	810
Total	561	28409	249	10954	13	959	225	10292	52	4688
Ethnicity										
Hispanic or	59	2398	18	978	0	0	33	872	4	303
Not Hispanic	449	23535	213	9340	12	949	172	8593	37	3625



Hispanic or	18	1717	8	829	1	5	6	454	2	329	1	100
Not Hispanic	271	14408	151	7920	9	565	79	2549	26	2683	6	691
Joint (Hispanic)	6	94	2	40	0	0	3	46	1	8	0	0
Ethnicity n	36	2390	15	1151	1	26	14	521	5	544	1	148
Minority Status												
White Non	255	13197	147	7641	9	565	70	2324	24	1997	5	670
Others, Inc	1	60	0	0	0	0	1	60	0	0	0	0

**120% or more of MSA/MD median**

Race												
American I	4	79	1	40	0	0	3	39	0	0	0	0
Asian	26	3546	13	1867	1	30	7	971	5	728	0	0
Black or Af	32	1512	15	769	0	0	13	348	3	304	1	91
Native Hav	2	30	1	5	0	0	0	0	0	0	1	25
White	1094	93393	712	60034	30	1823	224	16500	87	10274	31	4762
2 or more	1	4	1	4	0	0	0	0	0	0	0	0
Joint (White)	24	1823	15	980	0	0	7	552	1	285	1	6
Race Not A	151	15655	69	6154	2	210	49	4049	23	3844	8	998
Total	1334	116042	827	69853	33	2063	313	22809	119	15435	42	5882

**Ethnicity**

Hispanic or	54	2579	26	1095	0	0	22	580	5	879	1	25
Not Hispanic	1092	96946	705	60158	30	1845	236	18131	91	11740	30	5072
Joint (Hispanic)	30	1806	19	1441	0	0	5	120	3	89	3	156
Ethnicity n	158	14684	78	7167	3	218	49	3943	20	2727	8	629
Minority Status												
White Non	1029	89522	678	57641	29	1815	214	16008	78	9300	30	4758
Others, Inc	7	287	2	230	0	0	3	26	0	0	2	31

31.55%	56.62%	6.20%	3.10%
44.39%	40.11%	9.27%	3.92%
52.67%	34.10%	7.38%	3.31%
53.33%	30.61%	10.30%	2.42%
61.99%	23.46%	8.92%	3.15%



Table 7-1: Disposition of applications for FHA, FSA/RHS, and VA home-purchase loans, 1- to 4-family and manufactured home dwellings, by characteristics of census tract in which property is located, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ  
 TYPE OF CE Applications Received Loans Originated

Racial/Ethnic Composition	Number		Apprs. Approved But Not Applications Denied		Applications Withdrawn Files Closed for Incompleteness								
	\$000's	Number	\$000's	Number	\$000's	Number							
Less than 1	1512	285510	1086	208241	26	4405	169	30819	201	36152	30	5893	
10-19% mii	1514	300202	1122	223156	23	4369	146	28278	192	38237	31	6162	
20-49% mii	1376	244673	987	177227	17	2633	172	29825	167	29669	33	5319	
50-79% mii	573	73461	413	52601	10	1308	83	10694	59	7764	8	1094	
80-100% rr	130	11535	83	7126	5	398	27	2793	12	986	3	232	
Income Characteristics													
Low income	220	22779	153	15769	6	703	34	3712	22	2109	5	486	
Moderate i	1164	149753	830	107234	24	2754	155	19961	138	17760	17	2104	
Middle inc	2314	406170	1699	298876	35	6187	249	43482	274	47888	57	10037	
Upper inco	1407	336679	1009	246472	16	3469	159	35254	197	45411	26	6073	
Income & Racial/Ethnic Composition													
Low income	7	354	5	247	0	0	2	107	0	0	0	0	
Less than 1	0	0	0	0	0	0	0	0	0	0	0	0	
10-19% mii	0	0	0	0	0	0	0	0	0	0	0	0	
20-49% mii	0	0	0	0	0	0	0	0	0	0	0	0	
50-79% mii	145	16667	102	11683	3	516	21	449	16	1694	3	329	
80-100% rr	68	5758	46	3839	3	187	11	140	6	415	2	157	
Moderate income	154	19195	111	13981	1	39	49	2284	20	2578	3	313	
Less than 1	160	20342	109	14200	4	446	19	2189	25	3093	3	414	
10-19% mii	428	58923	310	42804	10	1266	48	6913	53	7047	7	893	
20-49% mii	360	45516	263	32962	7	794	53	5942	34	4411	3	409	
50-79% mii	62	5777	37	3287	2	211	16	1639	6	571	1	75	
80-100% rr	987	177102	716	130332	21	3783	107	18235	123	20921	20	3831	
Less than 1	762	130911	580	98584	10	1771	71	12818	84	14832	17	2906	
10-19% mii	497	86879	355	62004	1	633	62	11122	58	10176	18	2944	
20-49% mii	68	11278	48	7956	0	0	9	1307	9	1659	2	356	
50-79% mii	0	0	0	0	0	0	0	0	0	0	0	0	
80-100% rr	364	88859	254	63681	4	583	41	10193	58	12653	7	1749	
Less than 1	592	148949	433	110372	9	2152	56	13271	83	20312	11	2842	
10-19% mii	451	98871	322	72419	3	734	62	11790	56	12446	8	1482	
20-49% mii	0	0	0	0	0	0	0	0	0	0	0	0	
50-79% mii	0	0	0	0	0	0	0	0	0	0	0	0	
80-100% rr	0	0	0	0	0	0	0	0	0	0	0	0	
Small Coun	0	0	0	0	0	0	0	0	0	0	0	0	
All Other T	5105	915381	3691	668351	81	13113	597	102409	631	112808	105	18700	

Table 7-2: Disposition of applications for conventional home-purchase loans, 1- to 4-family and manufactured home dwellings, by characteristics of census tract in which property is located, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

TYPE OF CE Applications Received		Loans Originated		Apps. Approved But N Applications Denied		Applications Withdrawn Files Closed for Incompleteness						
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
<b>Racial/Ethnic Composition</b>												
Less than 1	2734	593479	2005	426650	60	10446	284	74054	328	71439	57	10890
10-19% mi	3032	637004	2323	486667	80	19658	234	43741	335	73462	60	13476
20-49% mi	2201	390246	1678	307200	43	6172	195	25801	245	43741	40	7332
50-79% mi	506	53511	369	40135	7	624	73	6793	50	5297	7	662
80-100% rr	164	12608	113	9241	5	365	24	1642	20	1303	2	57
<b>Income Characteristics</b>												
Low income	299	25920	213	19693	7	520	43	3310	30	2008	6	389
Moderate i	1172	135766	866	102421	25	2519	133	13726	131	19297	17	1803
Middle inc	3340	564119	2484	430024	85	12391	330	43063	388	68710	58	9931
Upper inco	3826	961043	2925	717755	78	21835	304	91932	354	109227	85	20294
<b>Income &amp; Racial/Ethnic Composition</b>												
<b>Low income</b>												
Less than 1	5	169	4	117	0	0	1	52	0	0	0	0
10-19% mi	0	0	0	0	0	0	0	0	0	0	0	0
20-49% mi	0	0	0	0	0	0	0	0	0	0	0	0
50-79% mi	171	15714	124	12084	2	155	27	2190	14	949	4	332
80-100% rr	123	10037	85	7492	5	365	15	1064	16	1059	2	57
<b>Moderate income</b>												
Less than 1	135	15230	103	12373	2	293	38	1444	11	1048	1	72
10-19% mi	262	33486	195	25282	4	306	71	2100	35	4344	7	754
20-49% mi	451	53355	336	40592	14	1451	44	4646	50	5859	7	807
50-79% mi	283	31124	204	22425	5	469	41	4258	31	3802	2	170
80-100% rr	41	2571	28	1749	0	0	9	578	4	244	0	0
<b>Middle income</b>												
Less than 1	1571	272693	1129	205208	42	5944	182	23423	189	34344	29	3774
10-19% mi	1035	170421	796	131102	31	4515	85	11279	108	19535	15	3990
20-49% mi	682	114332	518	88088	12	1932	58	8020	81	14285	13	2007
50-79% mi	52	6673	41	5626	0	0	5	341	5	546	1	160
80-100% rr	0	0	0	0	0	0	0	0	0	0	0	0
<b>Upper income</b>												
Less than 1	1023	305387	769	208952	16	4209	83	49135	128	36047	27	7044
10-19% mi	1735	433097	1332	330283	45	14837	128	29662	192	49583	38	8732
20-49% mi	1068	222559	824	178520	17	2789	93	13135	114	23597	20	4518
50-79% mi	0	0	0	0	0	0	0	0	0	0	0	0
80-100% rr	0	0	0	0	0	0	0	0	0	0	0	0
Small Coun	0	0	0	0	0	0	0	0	0	0	0	0
All Other T	8637	1686848	6488	1269893	195	37265	810	152031	978	195242	166	32417



All Other Ti 11746 2048715 5468 950484 578 103056 2442 414890 2179 388977 1079 191308

LEAVY RD

Table 7-4: Disposition of applications for home improvement loans, 1- to 4-family and manufactured home dwellings, by characteristics of census tract in which property is located, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

TYPE OF CE Applications Received		Loans Originated		Apps. Approved But N Applications Denied		Applications Withdrawn Files Closed for Incompleteness						
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
<b>Racial/Ethnic Composition</b>												
Less than 1	82831	654	44227	37	3049	351	19738	106	11036	42	4781	
10-19% mi	1010	70624	558	39650	17	847	324	16004	83	10347	28	3776
20-49% mi	618	39317	307	20171	18	580	224	11094	52	6188	17	1284
50-79% mi	196	7298	64	2730	5	130	100	2631	16	1040	11	767
80-100% rr	55	1765	18	875	0	0	33	762	2	28	2	100
<b>Income Characteristics</b>												
Low income	120	4208	43	2270	4	110	62	1385	7	275	4	168
Moderate i	419	17412	170	7050	12	651	193	6533	29	3149	15	829
Middle inc	1398	84413	740	45421	35	1798	449	18843	130	14401	44	3750
Upper inco	1132	95802	648	52912	26	2047	328	23468	93	11414	37	5961
<b>Income &amp; Racial/Ethnic Composition</b>												
<b>Low income</b>												
Less than 1	14	268	6	65	0	0	7	183	1	20	0	0
10-19% mi	0	0	0	0	0	0	0	0	0	0	0	0
20-49% mi	0	0	0	0	0	0	0	0	0	0	0	0
50-79% mi	64	2360	22	1399	4	110	31	514	4	227	3	110
80-100% rr	42	1580	15	806	0	0	24	688	2	28	1	58
<b>Moderate income</b>												
Less than 1	87	3920	47	1645	4	288	25	1072	8	725	3	190
10-19% mi	74	4609	36	2248	2	307	37	1387	4	586	5	181
20-49% mi	133	4819	49	1995	5	36	71	2270	7	493	1	25
50-79% mi	112	3879	35	1093	1	20	61	1830	10	545	5	391
80-100% rr	13	185	3	69	0	0	9	74	0	0	1	42
<b>Middle income</b>												
Less than 1	726	42996	395	23692	22	1328	116	9485	67	6492	26	1999
10-19% mi	429	24237	223	12882	8	176	155	6194	33	3899	10	1086
20-49% mi	223	16121	115	8609	5	294	70	2877	28	3942	5	399
50-79% mi	20	1059	7	238	0	0	8	287	2	268	3	266
80-100% rr	0	0	0	0	0	0	0	0	0	0	0	0
<b>Upper income</b>												
Less than 1	363	35647	206	18825	11	1433	103	8998	30	3799	13	2592
10-19% mi	507	41778	299	24520	7	364	142	8523	46	5862	13	2509
20-49% mi	262	18377	143	9567	8	250	83	5947	17	1753	11	860
50-79% mi	0	0	0	0	0	0	0	0	0	0	0	0
80-100% rr	0	0	0	0	0	0	0	0	0	0	0	0
Small Coun	0	0	0	0	0	0	0	0	0	0	0	0
All Other T	3069	201835	1601	107653	77	4606	1032	50229	259	28639	100	10708



Table 8-1: Reasons for denial of applications for FHA, FSA/RHS, and VA home-purchase loans, 1- to 4-family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017  
 MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

APPLICANT	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App.		Incomplete Mortgage Insurance		D. Other		Total			
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%		Number	%	
race																						
American Ii	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100	
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Black or Af	5	13	4	11	14	0	38	5	13	0	1	50	0	2	4	11	0	0	0	2	100	
Native Haw	0	0	1	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	100	
White	53	20	9	3	80	0	30	49	18	14	5	11	4	27	10	0	0	0	1	100	100	
2 or more i	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	265	100	
Joint (Whit	0	0	0	0	1	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Race Not A	17	19	8	9	18	0	20	14	15	7	6	6	10	2	50	0	1	25	4	100	100	
ethnicity																						
Hispanic or	20	21	7	7	29	0	30	17	17	5	3	3	8	0	0	0	0	0	9	88	100	
Not Hispan	43	18	7	3	68	0	29	42	18	11	4	10	4	27	11	0	0	6	6	95	100	
Joint (Hisp)	0	0	0	0	1	0	50	1	50	0	0	0	0	0	0	0	0	23	10	230	100	
Ethnicity N	12	16	8	11	15	0	21	10	14	5	7	6	8	9	12	0	0	0	8	71	100	
MINORITY STATUS																						
White Non	37	19	5	2	52	0	27	37	19	10	5	8	4	21	11	0	0	19	10	189	100	
Others, inc	0	0	2	50	0	0	0	2	50	0	0	0	0	0	0	0	0	0	0	4	100	
gender																						
Male	27	16	7	4	41	0	25	33	20	10	6	6	3	22	13	0	0	15	9	161	100	
Female	23	23	6	6	36	0	36	16	16	6	1	1	1	5	5	0	0	0	7	7	100	100
Joint (Male	14	16	5	5	26	0	29	13	14	2	7	7	10	10	11	0	0	10	11	87	100	
Gender No	11	22	4	8	10	0	20	8	16	3	6	5	10	6	12	0	0	6	6	50	100	
income																						
Less than 5	28	32	13	15	17	0	20	11	12	5	5	3	3	3	3	0	0	5	5	85	100	
50-79% of	22	20	3	2	31	0	28	24	22	9	8	5	9	9	8	0	0	4	4	108	100	
80-99% of	8	15	2	3	13	0	24	11	20	3	5	3	6	6	11	0	0	7	13	53	100	
100-119% i	6	17	2	5	7	0	20	8	22	4	0	5	7	5	20	0	0	3	8	35	100	
120% or m	9	10	2	2	16	0	18	15	17	4	4	6	7	18	21	0	0	15	17	85	100	
Income No	2	6	0	0	29	0	90	1	3	0	0	0	0	0	0	0	0	0	32	32	100	



Table 8-3: Reasons for denial of applications to refinance loans on 1- to 4-family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017  
MSA/MD: 10900 - Allentown-Bethlehem-Easton, PA-NJ

APPLICANT	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App.		Incomplete Mortgage Insurance		Other		Total			
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%		Number	%	
race																						
American Indian	7	70	0	0	0	0	1	10	0	0	0	0	0	0	2	20	0	0	0	0	10	100
Asian	8	27	0	0	6	6	34	20	0	0	0	0	0	0	3	10	0	0	6	29	100	
Black or African American	10	16	2	3	15	14	22	24	5	8	0	0	7	11	0	0	0	0	14	62	100	
Native Hawaiian	3	50	0	0	0	0	16	0	0	0	0	0	2	33	0	0	0	0	6	100	100	
White	237	22	6	0	261	24	256	24	23	25	2	20	1	165	15	1	0	106	9	1077	100	
2 or more races	1	33	0	0	2	66	0	0	0	0	0	0	0	0	0	0	0	0	0	3	100	
Joint (White)	7	38	0	0	3	16	4	22	0	0	0	0	2	11	0	0	0	2	11	18	100	
Race Not A	70	17	3	0	53	13	111	27	4	1	3	0	111	27	0	0	0	42	10	397	100	
ethnicity																						
Hispanic or Latino	48	34	1	0	27	19	26	18	2	1	2	1	21	15	0	0	0	0	9	140	100	
Not Hispanic or Latino	228	20	6	0	265	24	264	24	28	2	17	1	165	15	1	0	0	109	10	1087	100	
Joint (Hispanic)	4	16	0	0	4	16	4	16	1	4	1	4	4	29	0	0	0	3	12	24	100	
Ethnicity Not A	63	17	4	1	45	12	102	29	3	0	3	0	95	27	0	0	0	36	10	351	100	
MINORITY STATUS																						
White Non-Hispanic	204	21	5	0	235	24	236	24	22	2	18	1	145	10	1	0	0	96	9	962	100	
Others, Inc.	9	60	1	6	0	0	2	13	0	0	0	0	2	13	0	0	0	1	6	15	100	
gender																						
Male	129	24	3	0	114	21	116	21	8	1	8	1	99	18	1	0	0	58	10	536	100	
Female	76	22	1	0	89	26	70	20	7	2	6	1	46	13	0	0	0	39	11	334	100	
Joint (Male)	93	19	4	0	110	23	131	27	16	3	7	1	76	16	0	0	0	35	7	472	100	
Gender Not A	44	17	3	1	27	10	77	30	2	0	2	0	70	27	0	0	0	27	10	252	100	
Income																						
Less than 50-75% of Area Median Income	109	39	1	0	73	26	35	12	3	1	4	1	28	10	0	0	0	24	8	277	100	
75-100% of Area Median Income	82	25	4	1	74	22	66	20	7	2	3	0	54	16	1	0	0	33	10	324	100	
80-95% of Area Median Income	41	20	1	0	47	23	53	26	2	0	2	1	35	17	0	0	0	21	10	203	100	
100-119% of Area Median Income	36	18	2	1	38	20	58	30	1	2	1	1	34	17	0	0	0	16	8	190	100	
120% or more of Area Median Income	65	12	3	0	86	16	168	32	11	2	8	1	119	23	0	0	0	55	10	515	100	
Income Not A	10	10	0	0	23	24	16	17	7	7	3	3	22	23	0	0	0	12	12	93	100	

Table 8-4: Reasons for denial of applications for home improvement loans, 1- to 4-family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017

APPLICANT race	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance		Other		Total Number	%	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%			
American Indian	5	35	0	0	0	9	64	0	0	0	0	0	0	0	0	0	0	0	14	100	
Asian	10	52	0	0	0	6	31	1	5	0	0	0	0	0	0	0	0	0	19	100	
Black or African American	16	25	0	0	0	44	68	2	3	0	0	0	0	0	0	0	0	2	3	64	100
Native Hawaiian	3	37	0	0	0	4	50	0	0	0	0	0	0	0	0	0	0	0	12	100	
White	159	25	5	0	0	343	53	70	11	9	0	16	2	0	0	0	0	30	4	636	100
2 or more races	0	0	0	0	1	33	2	66	0	0	0	0	0	0	0	0	0	0	0	3	100
Joint (White)	1	10	0	0	0	5	50	3	30	0	0	0	0	0	0	0	0	1	10	100	
Race Not A	29	29	0	0	0	54	54	8	8	1	1	0	2	2	0	0	0	6	6	100	100
ethnicity																					
Hispanic or Latino	31	24	0	0	0	76	60	8	6	1	0	0	2	1	0	0	0	7	5	125	100
Not Hispanic or Latino	167	26	0	0	0	341	53	68	10	8	1	5	0	0	0	0	0	27	4	637	100
Joint (Hispanic)	0	0	0	0	0	7	77	0	0	1	11	0	0	0	0	0	0	0	11	9	100
Ethnicity Not A	25	29	0	0	0	44	51	9	10	0	0	0	1	1	0	0	0	6	7	85	100
MINORITY STATUS																					
White Non-Hispanic	141	25	5	0	0	291	52	62	11	8	1	4	0	16	2	0	0	27	4	554	100
Others, Inc	8	38	0	0	0	11	52	0	0	0	0	0	0	0	0	0	0	2	9	21	100
gender																					
Male	89	24	4	1	0	206	56	28	7	5	1	4	1	13	3	0	0	14	3	363	100
Female	67	27	1	0	0	150	61	12	4	1	0	1	0	4	1	0	0	6	2	242	100
Joint (Male/Female)	48	23	0	0	0	90	44	42	20	4	1	0	0	1	0	0	0	18	8	203	100
Gender Not A	18	39	0	0	0	21	45	3	6	0	0	0	1	1	2	0	0	3	6	46	100
Income																					
Less than 50-79% of Area Median Income	67	38	2	1	0	87	49	7	4	2	1	0	0	1	0	0	0	8	4	175	100
80-99% of Area Median Income	54	30	0	0	0	103	58	7	3	1	0	0	3	1	0	0	0	8	4	176	100
100-119% of Area Median Income	37	32	2	1	0	52	45	15	13	1	0	0	3	2	0	0	0	4	3	114	100
120% or more of Area Median Income	17	20	0	0	0	47	58	8	9	1	1	1	3	3	0	0	0	3	3	81	100
Income Not A	44	17	1	0	0	129	50	47	18	3	1	3	1	9	3	0	0	18	7	254	100
Income Not A	4	7	0	0	0	50	89	1	1	1	1	0	0	0	0	0	0	0	0	56	100

**Citizen Participation**

**DRAFT**



**Analysis of Impediments to Fair Housing Choice**

City of Bethlehem - Stakeholder Meeting

Monday, May 20, 2019 - 1:00 P.M

Location: City Hall Council Chamber

Name	Organization	Phone Number	Email Address
JILLIAN SEITZ	LVP	610-264-4544	jseitz@lvp.org
Grest Reese	LVP	610 264 4544	greese@lvp.org
Tracy Samuelson	City of Bethlehem	610-997-7637	tsamuelson@bethlehem-pa.gov
Jash Lotostansky	City of Bethlehem	484-862-6367	jdlut0@gmail.com
Alexander Karras	City of Bethlehem	610-865-7100	wkarras@bethlehem-pa.gov
Victoria Montero	Hispanic center Lehigh valley	484 764 9462	vmontero@HCLV.org

### Analysis of Impediments to Fair Housing Choice

City of Bethlehem

Monday, May 20, 2019 - 1:00 PM

Location: Stakeholder Meeting - City Hall Council Chambers

Name	Organization	Phone Number	Email Address
Jessica Elliott	Habitat LV	610-776-7737	jessica@habitatlv.org
Rosemary Velazquez	Center for Independent Living	610-770-9281 x.118	rosemaryvelazquez@vcil.org
Walter Wernick	Bethlehem Housing Plan	610-865-7083	Wernick@bethlehem-pa.gov
Elaine Radu	The Education Trust	610-419-6213	radu@edtrust.org
Amy Buchanan	COB	610-297-1130	abuchan@bethlehem-pa.gov
Anna Smith	Community Action Development Corp of Beth.	610-807-9337	asmith@each.org
Matt Padron	HDC on a historic	717-291-1911 x8015	m.padron@hdcweb.com
Clare Hicks	"	" x8020	Chicks@hdcweb.com

Analysis of Impediments to Fair Housing Choice

Bethlehem Public Meetings

Monday, May 20, 2019 - 5:00 PM

Location: Bethlehem Council Chamber

Name	Organization	Phone Number	Email Address
Chris Cassidy	CADCV	484-893-1247	ccassidy@cadcv.org
Diane Elliott	National Housing Association RHDAP Affiliates	610 360-3804	elliottdave@gmail.com
Alexander Lew	City of Bethlehem	(610) 997-5731	alexh@bethlehem-pa.gov
Dave Jordan	UPV	(717) 553-7477	dave@urban-design.com
Keith Patrigel	UPV	412.461.0710	keith@urban-design.com
Estefania Perdomo	CADCV	610-807-9337	eperdomo@cadcv.org

Analysis of Impediments to Fair Housing Choice  
East Stakeholder Mtg  
 Tuesday May 21 2019 - 2:00 PM

Location: \_\_\_\_\_

Name	Organization	Phone Number	Email Address
Tom Harper	Project of Easton	610-258-4361 x21	tharper@projecteaston.org
Kim Kmetz	Easton Main Street	610 330-9940	Kim@EastonQuarterTrust.org
Sara Eddings	Redevelopment Authority	610 250 2071	seddings@rda.easton-pa.gov
LISA BONICK	RDA Easton	610 250 6718	lbonick@rda.easton-pa.gov
Tina Smith	Northampton County	410.829.6310	TSmith@NorthamptonCounty.org
Shaquera Martin dale	RDA Easton	610 250-6717	smartin@rda.easton-pa.gov
Antoinette Cavaliere	Project of Easton	610-258-1100 415	acavaliere@projecteaston.org



Analysis of Impediments to Fair Housing Choice

Easton Public Meeting

TRF, May 21, 2019 - 6:00 PM

Location: Easton City Hall

Name	Organization	Phone Number	Email Address
Alicia Baratta	Dave J. Alliance	610 438 9422	abaratta@hudsonstreetalliance.org
Frank Spatz	City of Northampton		
Sara Eddings	Recreation Authority	610 250 2071	seddings@rda.easton-pa.gov
Dave Jordan	UDV	(717) 553-7477	
LISA Bonnick	RDA	610 250 7118	lbonnick@rda.easton-pa.gov
Keith Portugal	UDV	412 446 6916	Keith@urbandesignventures.com
Jen Haglund	UDV	(412) 952-2457	Jen@urbandesignventures.com