Hilltop Housing Market Analysis

July, 2013

Prepared for the Hilltop Alliance

University of Pittsburgh Center for Social and Urban Research

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Executive Summary

This report presents information on the current condition of the housing market in the Hilltop communities of South Pittsburgh. The Hilltop consists of 12 South Pittsburgh neighborhoods home to 38,000 residents in 2010. Data was collected from a number of local, state, and federal data sources by the University of Pittsburgh Center for Social and Urban Research. Key findings include:

- In 2010, 54% of Hilltop households owned their own home. While the homeownership rate in the Hilltop is higher than in the City of Pittsburgh, it has down from 61% of all households over the past decade. About one in three homeowners was over age 65 in 2010.
- Homes in the Hilltop sell for less than half the price of the average home in the City of
 Pittsburgh. The average price of a Hilltop home in 2012 was approximately \$50,000, compared
 to \$120,000 in the City. In all but two Hilltop communities (Mt. Washington and the South Side
 Slopes), the median price of a home was under \$40,000.
- About one of every 24 homes in the Hilltop is sold each year. This turnover in the Hilltop is lower than what is experienced in many healthy housing markets around the United States.
- About half of homes recently sold in the Hilltop are purchased by housing investors. About half
 of these properties were sold to an investor by a homeowner. Overall, 40 percent of sales occur
 between homeowners.
- About one in three Hilltop residential properties were purchased using a mortgage between 2009-11, compared to one in two City properties. Cash purchases were especially common in some of the lowest-price communities, led by Beltzhoover, Allentown, and Knoxville.
- Hilltop buyers purchasing with a mortgage also have incomes below the average City buyer.
- Many of the investors with properties in the Hilltop do not hold more than a handful of properties, although there are a few investors with over 40 properties under common ownership or management. With 46 properties, RE 360 owns/manages the largest number of Hilltop residential properties.
- Many of the properties held by these large investors/managers are geographically concentrated.
 The report contains maps of the portfolios held or managed by the largest owners, counts of properties owned by neighborhood, and listings of the most-active sellers and buyers.
- Many stakeholders interviewed as part of this analysis felt that crime and deteriorating property conditions are major issues in parts of the Hilltop, and negatively affect the overall housing market.

Introduction

This report presents a picture South Pittsburgh's Hilltop housing market conducted in the Winter and Spring of 2013 by the University of Pittsburgh's Center for Social and Urban Research (UCSUR). UCSUR would like to acknowledge the contributions of University of Pittsburgh students Rick Hopkinson and Abigail Stark to this report.

This analysis will help the Hilltop Alliance and stakeholders in member neighborhoods better-understand the underlying market dynamics at work in the area, and also serve to inform community housing plans and strategies. It is our hope that this analysis will inform effective strategies for improving the attractiveness and livability of South Pittsburgh's neighborhoods.

Using data available through the Pittsburgh Neighborhood and Community Information System (PNCIS) and other sources, this analysis explores neighborhood demographics, physical conditions, and market dynamics. UCSUR's analysis of housing market dynamics includes an exploration of transaction dynamics by neighborhood. This analysis of transaction dynamics will include an exploration of sales prices, homeownership, mortgage borrowing, investor dynamics, and housing turnover.

In addition to this data analysis, a series of interviews with 12 stakeholders was conducted. Stakeholders include community leaders, Realtors, property owners, residents, service providers, and others whose experience and insight can lend additional perspective to the data analysis.

The study area of the "Hilltop" region includes Mt. Oliver Borough, along with the City of Pittsburgh neighborhoods of Allentown, Arlington, Arlington Heights, Beltzhoover, Bon Air, Carrick, Knoxville, Mount Oliver, Mount Washington, Southside Slopes, and St. Clair. Please see Fig. 19 for a larger map of the Hilltop.

Allentown Souths ide Slopes

Belt:rhoover Knoxville Mough Oliver Borough Mt, Oliver St. Clair

Carrick N

O 3 6 Miles

Figure 1: Map of the Hilltop Region and the City of Pittsburgh

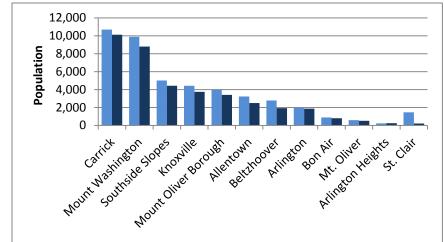
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■ 2000 ■ 2010

Figure 2: Population by Hilltop Neighborhood in 2000 and 2010

• The total population in the Hilltop Neighborhoods decreased from 45,138 in 2000 to 38,549 in 2010. This was a change of -14.6 percent. As shown in Figure 2, All neighborhoods in the Hilltop except Arlington Heights lost population between 2000 and 2010, with the largest percentage losses occurring in St Clair (-86%), Beltzhoover (-31%), and Allentown (-22%).

• In 2010 the share of the population under age 18 in the Hilltop (20%) is larger than the City of Pittsburgh's share (16 %). Mt. Washington and the South Side Slopes were the only Hilltop neighborhoods with a share below the City's (Figure 3).

Figure 3: Population under 18 by Hilltop Neighborhood and the City of Pittsburgh, 2010

Source: U.S. Census Bureau

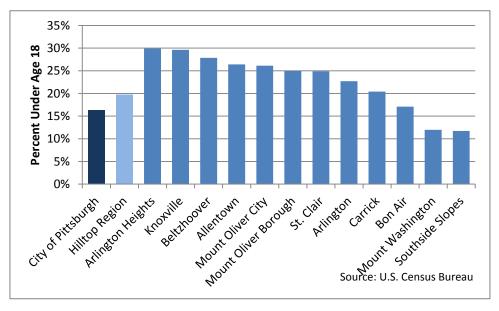
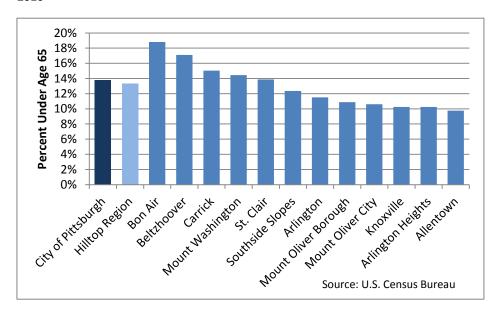


Figure 4: Population over 65 by Hilltop Neighborhood and the City of Pittsburgh, 2010



• The share of the Hilltop's population over age 65 in 2010 (13%) is in-line with the City's share (Figure 4). The share of residents over age 65 in Bon Air, Beltzhoover, Carrick, Mt. Washington, and St. Clair eclipsed the City's 14 percent share.

 Homeownership rates in the Hilltop (54%) were higher than the overall rate of 48 percent in the City of Pittsburgh in 2010. Of all Hilltop communities, only Mt. Washington, Mt. Oliver Borough, Allentown, and Arlington Heights had homeownership rates at or below the City average.

Figure 5: Homeownership Rate by Hilltop Neighborhood and the City of Pittsburgh, 2010

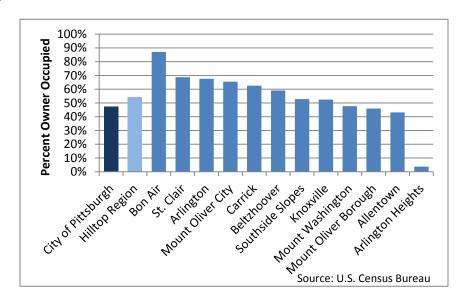


Table 1: Homeownership Rates by Hilltop Neighborhood and the City of Pittsburgh Between 2000 and 2010

	2000	2000 Home-	2010	2010 Home-
	Owner-	ownership	Owner-	ownership
Community	occupied	Rate	occupied	Rate
City of Pittsburgh	74,927	52%	64,807	48%
Hilltop Region	12,160	61%	9,408	54%
Allentown	743	57%	446	43%
Arlington	603	75%	518	68%
Arlington Heights	116	21%	5	4%
Beltzhoover	725	68%	471	59%
Bon Air	378	94%	317	87%
Carrick	3,202	69%	2,778	62%
Knoxville	1,140	68%	766	53%
Mount Oliver Borough	944	56%	672	46%
Mount Oliver City	216	88%	127	66%
Mount Washington	2,562	54%	2,127	48%
Southside Slopes	1,440	64%	1,124	53%
St. Clair	91	21%	57	69%

• As seen in Table 1, most Hilltop neighborhoods have experienced a decline in homeownership rates and the number of owner-occupied units between 2000 and 2010, as has the City of Pittsburgh. In the Hilltop, the number of owneroccupied properties fell by over 2,755 units, and the homeownership rate fell from 61 % to 54% over the ten-year period.

Source: U.S. Census Bureau

In both the Hilltop and the City of Pittsburgh, about one in three homeowners was over age 65 in the 2006-2010 period (Figure 6). In the combined Census Tracts of Bon Air/Beltzhoover and Arlington/Arlington Heights, about half of all homeowners were over age 65. In other communities, less than one-third of owners were over age 65.

Figure 6: Share of Homeowners over age 65 in the Hilltop Neighborhood and the City of Pittsburgh, 2006-2010

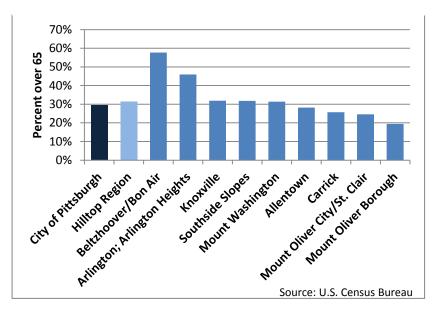


Figure 7 shows the share of a Hilltop neighborhood's housing units that are vacant, but not currently for sale, for rent, or temporarily unoccupied (such as a vacation property). The U.S. Census Bureau classifies these properties' status as "other vacancy". The Hilltop has higher "other" vacancy rates compared to the City of Pittsburgh. St. Clair, Beltzhoover, Mount Oliver City, and Knoxville had over ten percent of housing units classified as "other vacant."

Figure 7: Share of Housing Units "Other Vacancy Status" by Hilltop Neighborhood and the City of Pittsburgh, 2010

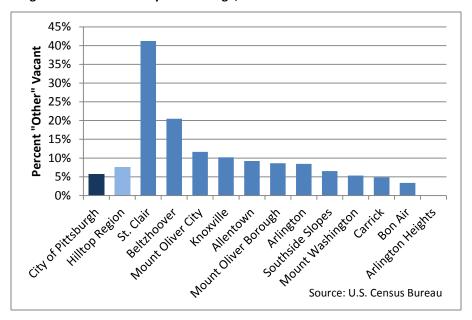
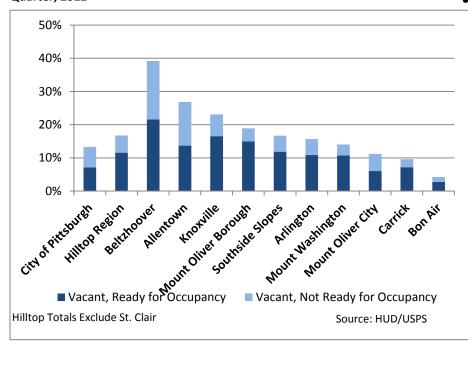


Figure 8: Percent of Vacant Residential Addresses, South Pittsburgh Hilltop, 4th Quarter, 2012



• Data from the U.S. Postal Service can also provide a look at property vacancy. In the Hilltop, 17 percent of residential mailing addresses (3,535 total) were vacant in the 4th quarter, 2012 (Figure 8). About 30 percent were classified as "not ready for occupancy." In the City neighborhoods of Beltzhoover, Allentown, and Mt. Oliver, over 40 percent of vacant addresses were classified as not ready for occupancy. Due to large scale vacancy related to public housing demolition, St. Clair was excluded from the analysis.

In the Hilltop, 84 percent of all vacant adddresses have been empty for over one year in the 4th quarter, 2012 (Figure 9). By comparison, 92 percent of the City of Pittsburgh's vacant addresses sat empty for over 1 year. Under 80 percent of vacant addresses in Arlington, Carrick, Knoxville, and Mt. Oliver Borough were vacant over more than one year.

Figure 9: Share of Vacant Residential Addresses With Vacancy Duration Over 12 Months by Hilltop Neighborhood, 4th Quarter, 2012

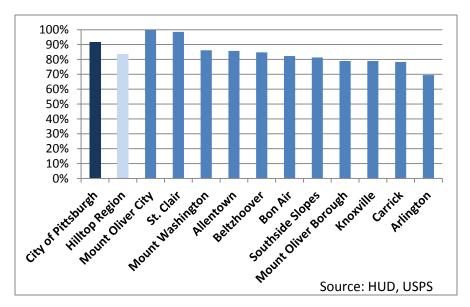
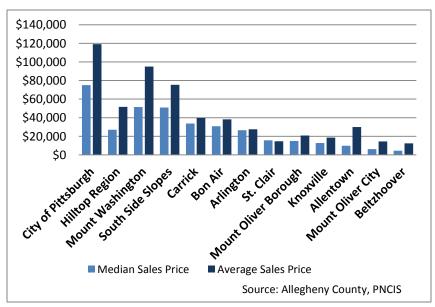


Figure 10: Average and Median Sales Prices by Hilltop Neighborhood and the City of Pittsburgh, 2012



Housing in the Hilltop is very inexpensive relative to the City of Pittsburgh, as Figure 10 shows.
 Neither average and median prices in the Hilltop exceeded \$60,000 in 2012 (\$52,000 and \$27,000, respectively). With the exception of Mount Washington and South Side Slopes, the average and median sales prices are below \$40,000 in each Hilltop neighborhood.

Table 2: Ratio of Residential Properties to Sales, 2009-2011

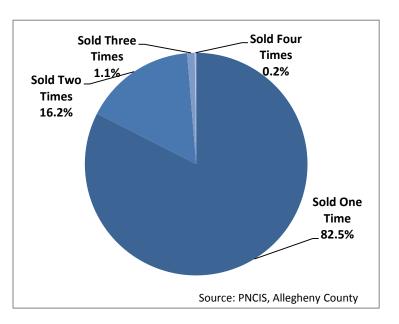
	Total Properties	Average Sales	Properties/Sales
City of Pittsburgh	93,231	3,774.0	24.7
Hilltop Region	15,090	610.3	24.7
Allentown	985	44.3	22.2
Arlington	755	30.0	25.2
Beltzhoover	933	28.3	33.0
Bon Air	384	6.0	64.0
Carrick	3,733	137.7	27.1
Knoxville	1,385	50.3	27.5
Mount Oliver Brough	1,164	53.3	21.8
Mount Oliver City	211	6.7	31.5
Mount Washington	3,449	160.3	21.5
Soutside Slopes	2,003	89.3	22.4
St. Clair	88	4.0	22.0

^{*}Counts of properties include only single family parcels; sales include only parcels with a sale price ≥ \$500 to exclude most non-arms-length sales.

• About one in 25 residential properties in the Hilltop and City of Pittsburgh was sold per year on average between 2009 and 2011 (Table 2). Housing researcher Alan Mallach suggests that under normal market conditions, communities with a ratio over 15 properties/sales may see low levels of absporption for properties entering the market.

"Flipping" of properties is a business strategy used by some investors, where properties are purchased, then resold soon after the initial purchase. Frequent sales on a property can either be an indicator of "flipping" activity, or transactions related to a mortgage foreclosure. Over 80% of properties that sold in the Hilltop between 2008 and 2012 were only sold once, as seen in Figure 11. 16% of properties sold twice, with less than two percent experiencing more than two sales in the fiveyear period.

Figure 11: Residential Property Sales Frequency in the Hilltop Region, 2008-2012



 Assessment data allowed for the categorization of tenure for each residential property sold in the Hilltop, first in January 2008 and again in October 2012. In the Hilltop, 40 percent of properties selling between those periods remained owner occupied. About one in four properties that sold were transfers between investors (26%). Transfers from owner to investor occurred on nearly one in quarter of properties sold (23%).

Figure 12: Ownership Status Change for Hilltop Residential Sales Jan. 2008- Oct. 2012

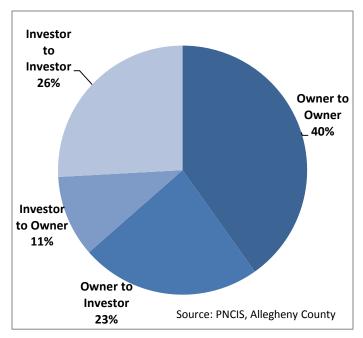
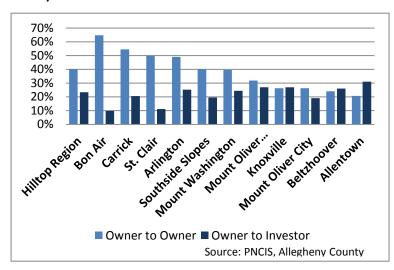
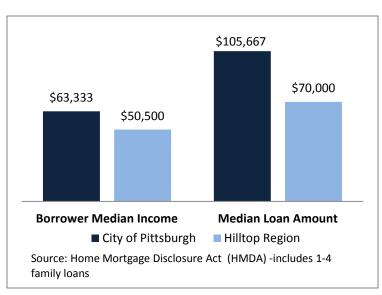


Figure 13: Ownership Change for All Hilltop Residential Properties Sold by a Homeowner Between Jan. 2008 and Oct. 2012



• As Figure 13 shows, the dynamics of these sales by homeowners differs greatly across neighborhoods. In Carrick, Bon Air, St. Clair, and Arlington, at least half of all properties sold by a homeowner between 2008 and 2012 remained in the hands of a homeowner. In some neighborhoods such as Beltzhoover and Allentown, a larger share of properties transferred from homeowners to investors than between two homeowners.

Figure 14: Median Borrower Income and Median Loan Amount for the City of Pittsburgh and the Hilltop, 2009-2011



• Data on home mortgage lending activity from 2009-11 shows that Hilltop homebuyers using a mortgage to finance their purchase have a median household income of about \$50,000 per year. This trails the City's median homebuyer income by \$13,000. At \$70,000, median loan amounts for home purchase mortgages are also lower in the Hilltop, as shown in Figure 14.

Many property sales in the Hilltop are cash-only, and do not involve a mortgage. In many communities, this is a sign of high investor activity. In the City of Pittsburgh, nearly one in two property sales were to a buyer with a mortgage between 2009-11. As seen in Figure 15, one in three Hilltop sales were to a buyer with a mortgage. In Knoxville, Allentown, and Beltzhoover, fewer than one in seven sales was financed using a mortgage.

Figure 15: Sales/Mortgage Originations, 2009-2011

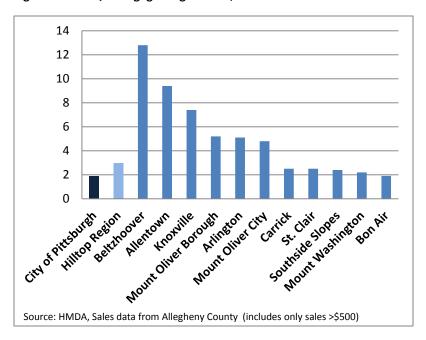
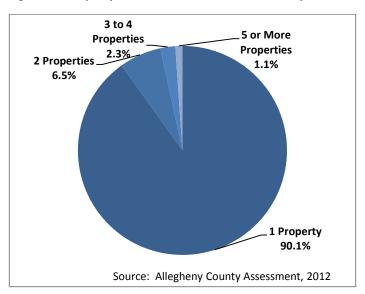


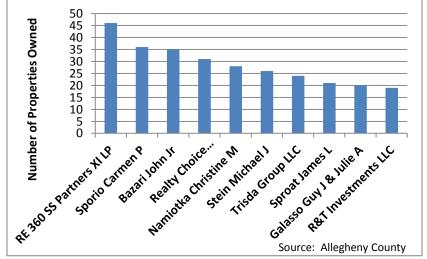
Figure 16: Property Owner Portfolio Size in the Hilltop, 2012



• Figure 16 shows that about 90 percent of the residential properties in the Hilltop are owned by someone that owns no other properties in the community. One percent of properties are held by owners holding at least five Hilltop properties.

owners in the Hilltop with the largest number of properties owned or managed. RE360 is the top property owner/manager with 46 properties. Maps (see Figure 23) show that these owners/managers often have concentrated holdings in one or two neighborhoods. Several of these entities continue to provide property management services when they flip properties to a new owner.

Figure 17: Top Property Owners/Managers in the Hilltop, 2012



• The Hilltop property owners/managers with the highest numbers of City of Pittsburgh building permits issued in 2011 and 2012 is shown in Tables 3 and 4, below. RE360 has the highest number of permits in both years.

Table 3: Hilltop Property Owners/Managers with the Most Building Permits Issued 2011

Owner					Count
Address	City	St.	Zip	Owner Names	Count
2200 Sarah St*	Pittsburgh	PA	15203	Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360 SS Partners VI LP; RE 360 SS Partners VII LP; RE 360 SS Partners X LP; RE 360 SS Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	11
201 Penn Center Blvd Ste 400*	Pittsburgh	PA	15235	Eco Engineering INC ; Gomes Salvatore; Gomes Salvatore R	5
1224 E Carson St	Pittsburgh	PA	15203	Big Ham Group INC	3
PO Box 81065	Pittsburgh	PA	15217	Erus Holdings LLC; IHHWT LLC; Kharitonov Alexey; Ocean View Property Management & Recovery Services LLC	3

Source: City of Pittsburgh, Allegheny County

Table 4: Hilltop Property Owners/Managers with the Most Building Permits Issued 2012

Owner Address	City	St.	Zip	Owner Names	Count
2200 Sarah St*	Pittsburgh	PA	15203	Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360 SS Partners VI LP; RE 360 SS Partners XI LP; RE 360 SS Partners XI LP; RE 360 SS Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	9
180 Woodhaven Dr	Pittsburgh	PA	15228	McCloskey John & Jean (W); McCloskey John F & Jean S (W)	3
3300 Ponoka Rd*	Pittsburgh	PA	15241	Hawk James; Hawk James O ; Hawk James O & Evelyn R (W); Hawk Zachary R	3

Source: City of Pittsburgh, Allegheny County

• Similar to Tables 5 and 6 with the Building Permits, Figures 21 and 22 show the largest number of Hilltop owners with Property Maintenance Code Violations issued in 2011 and 2012.

Table 5: Hilltop Property Owners/Managers with the Most Property Maintenance Code Violations, 2011

Owner Address	City	State	Zip	Owner Names	Count
4019 Mayflower Ct	Murrysville	PA	15668	Bazzone Michael L	2
5106 Janie Dr	Pittsburgh	PA	15227	Coyne David J & Kimberly A (W)	2

Source: City of Pittsburgh, Allegheny County

Table 6: Hilltop Property Owners/Managers with the Most Property Maintenance Code Violations, 2012

Owner Address	City	State	Zip	Owner Names	Count
231 Southern Ave	Monaca	PA	15061	Angelo Steven	2

Source: City of Pittsburgh, Allegheny County

• In the Hilltop, about half of one percent of all City parcels received a building permit in 2012, as shown in Table 7. About 1 percent of all parcels received an electrical permit.

Table 7: City of Pittsburgh Building Permits Issued by Hilltop Neighborhood, 2012

	Permits								
	Bui	ilding	Ele	ctrical	H	VAC			
	Permits	% of Parcels	Permits	% of Parcels	Permits	% of Parcels			
Hilltop Region*	63	0.5%	152	1.1%	30	0.2%			
Allentown	2	0.2%	11	1.1%	1	0.1%			
Arlington	5	0.7%	10	1.3%	1	0.1%			
Arlington Heights	0	0.0%	0	0.0%	0	0.0%			
Beltzhoover	2	0.2%	9	1.0%	0	0.0%			
Bon Air	0	0.0%	0	0.0%	0	0.0%			
Carrick	3	0.1%	39	1.0%	2	0.1%			
Knoxville	4	0.3%	20	1.4%	1	0.1%			
Mount Oliver City	0	0.0%	4	1.9%	0	0.0%			
Mount Washington	20	0.6%	29	0.8%	10	0.3%			
Southside Slopes	27	1.3%	28	1.4%	15	0.7%			
St. Clair	0	0.0%	2	2.3%	0	0.0%			

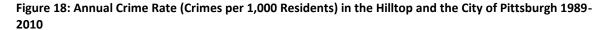
Source: City of Pittsburgh, Allegheny County Note: Does not include Mt. Oliver Borough data

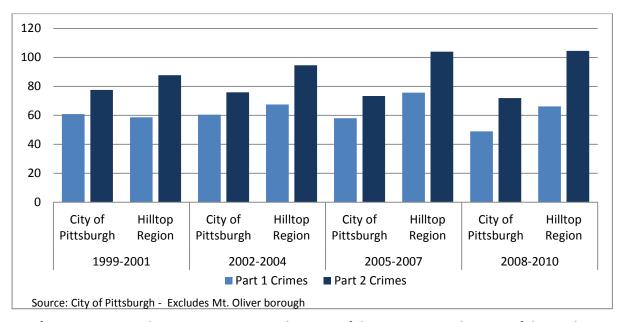
• Code enforcement citations issued in the Hilltop were issued to less than one percent of all properties. The City of Pittsburgh's code enforcement efforts have been described as reactive, and only targeting properties receiving complaints from residents.

Table 8: City of Pittsburgh Code Enforcement Violations Issued by Hilltop Neighborhood, 2012

	Building Violations						
		gerous ditions	Property Maintenance Code Notices				
	Permits	% of Parcels	Permits	% of Parcels			
Hilltop Region*	14	0.10%	20	0.10%			
Allentown	2	0.20%	1	0.10%			
Arlington	1	0.10%	1	0.10%			
Arlington Heights	0 0.0%		0	0.0%			
Beltzhoover	0	0.00%	0	0.00%			
Bon Air	0	0.00%	0	0.00%			
Carrick	6	0.20%	3	0.10%			
Knoxville	3	0.20%	6	0.40%			
Mount Oliver City	1	0.50%	2 0				
Mount Washington	0	0.00%	3	0.10%			
Southside Slopes	1	0.00%	4	0.20%			
St. Clair	0	0.00%	0	0.00%			

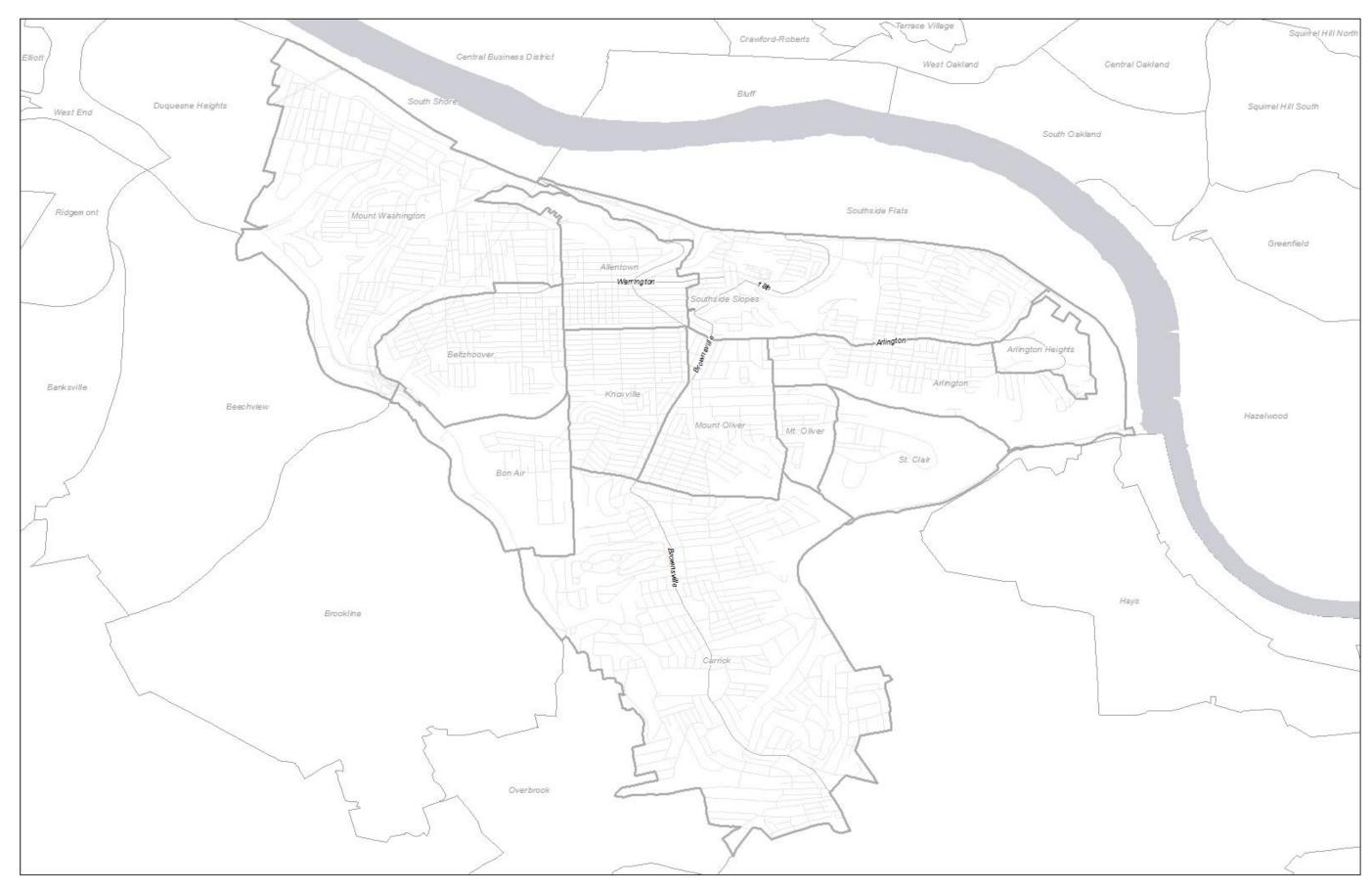
Source: City of Pittsburgh, Allegheny County Note: Does not include Mt. Oliver Borough data





• Safety was expressed as an important issue by many of those interviewed as part of this study. Figure 18 depicts the average annual crime rate for Part 1 and Part 2 crimes in three year groupings from 1999-2010 in the Hilltop and the City of Pittsburgh. Part 1 and Part 2 crime rates in the City of Pittsburgh have decreased since 1999. In the Hilltop, the crime rates have slightly increased, and now exceed the City of Pittsburgh in both Part 1 and Part 2 crimes.

Figure 19: Map of the Hilltop Region



Parcel Sales Frequency, South Pittsburgh Hilltop, 2008-2012

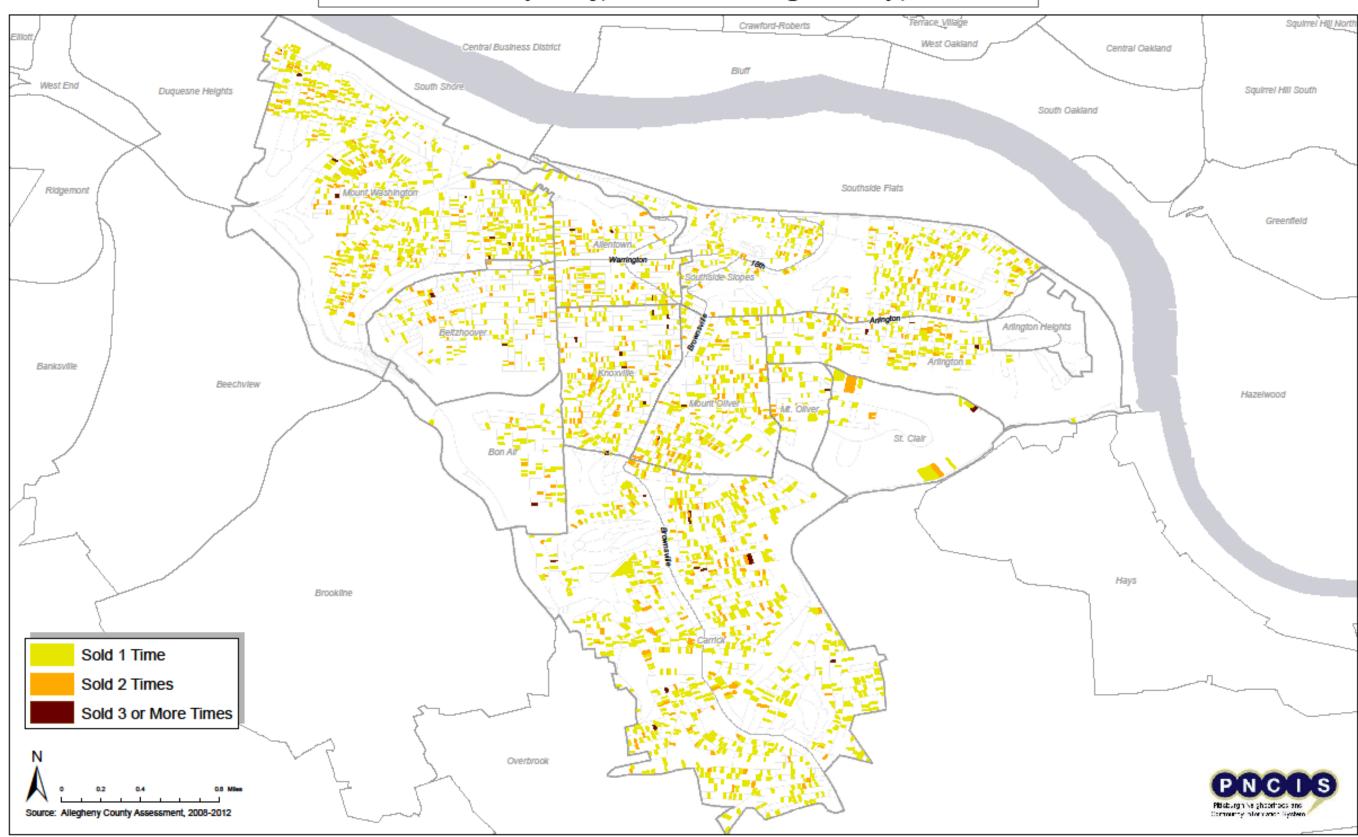


Figure 21: Building Permits, South Pittsburgh Hilltop, 2011-2012

Building Permits, South Pittsburgh Hilltop, 2011-2012

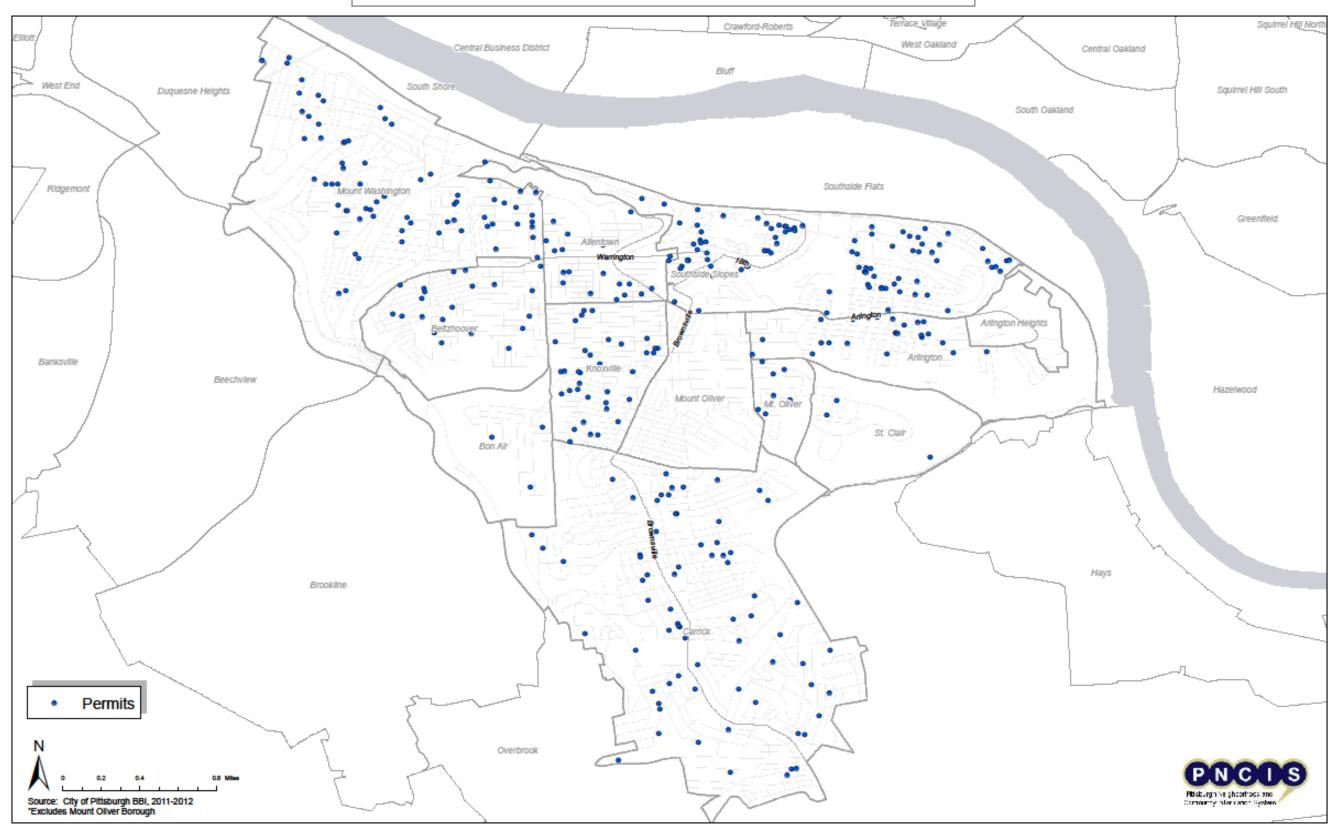


Figure 22: Building Code Violations, South Pittsburgh Hilltop, 2011-2012

Building Code Violations, South Pittsburgh Hilltop, 2011-2012

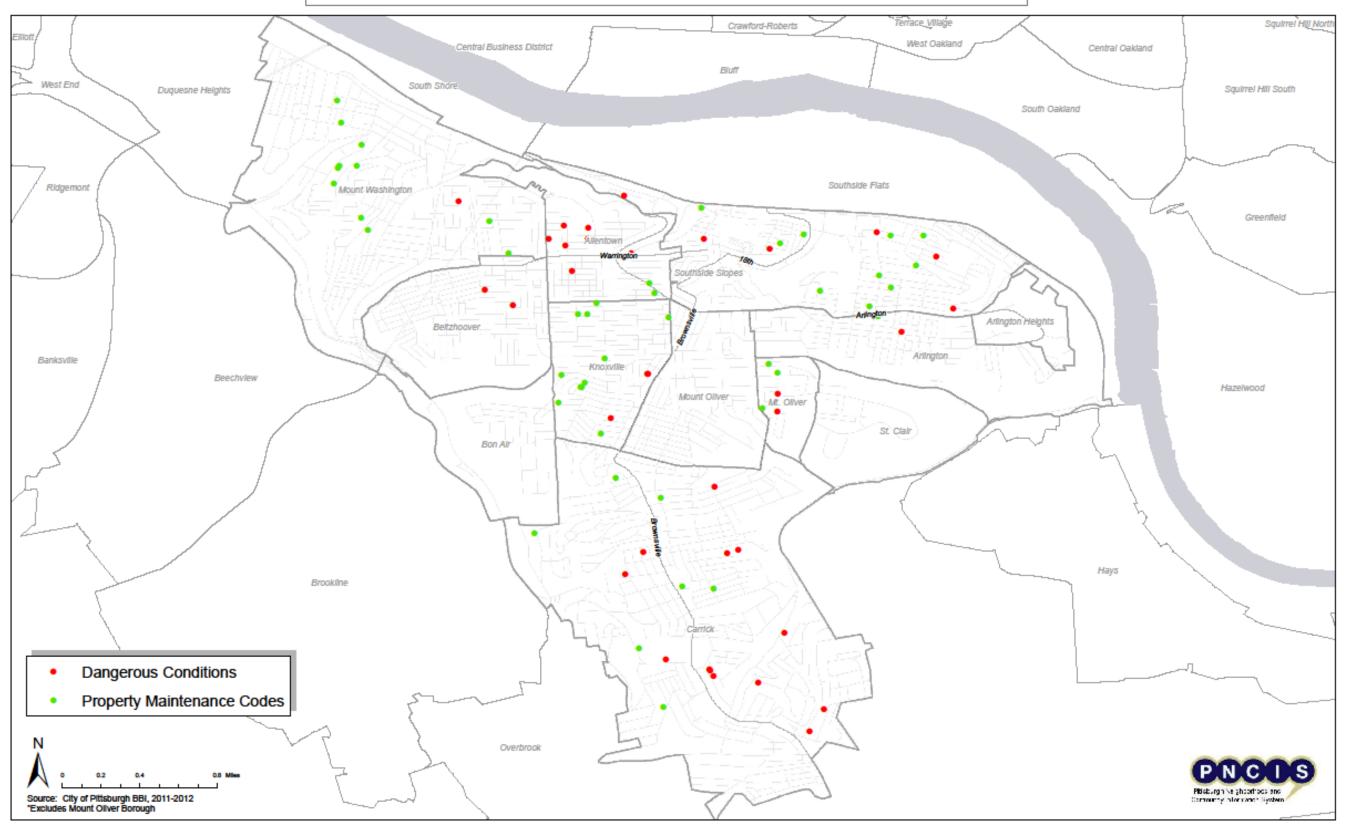
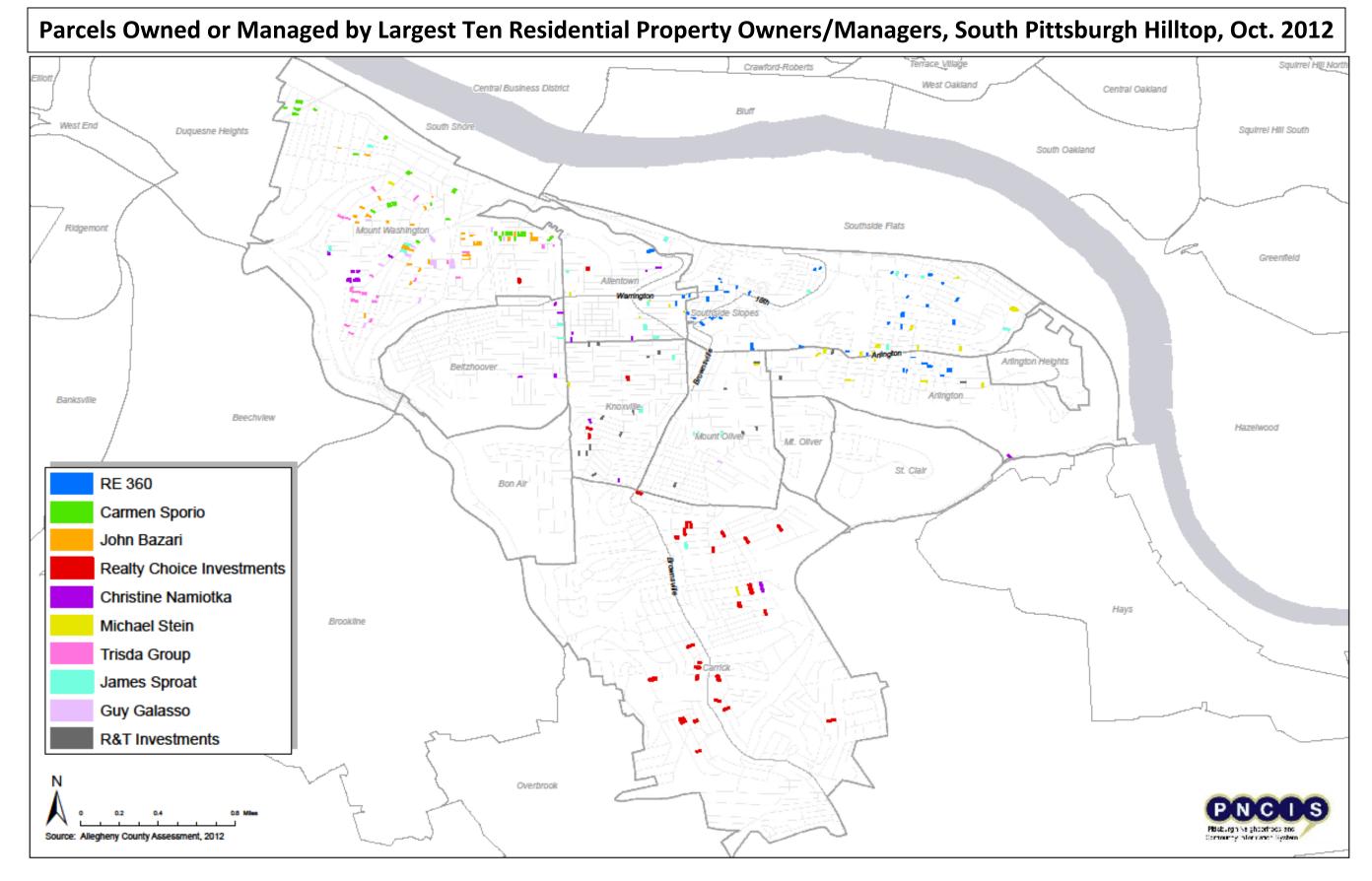
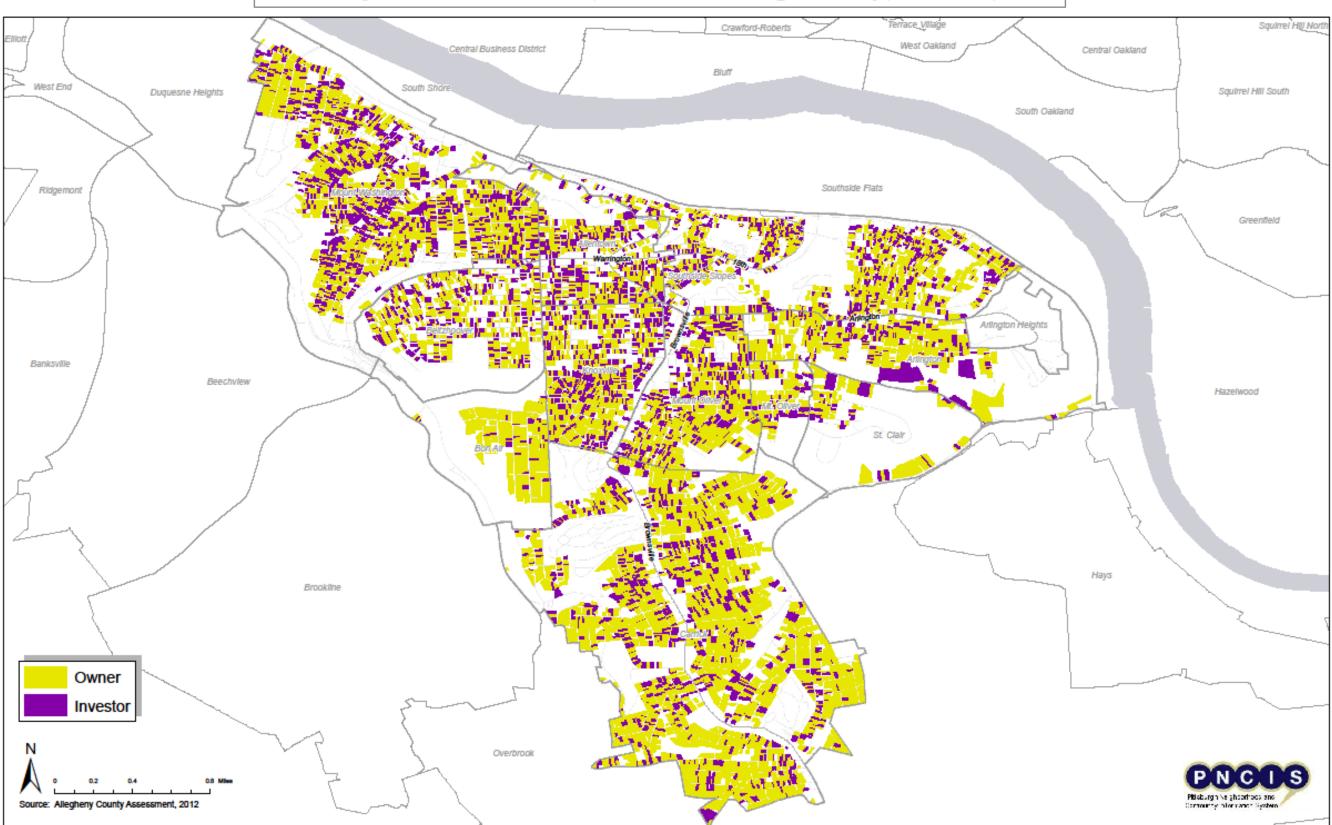


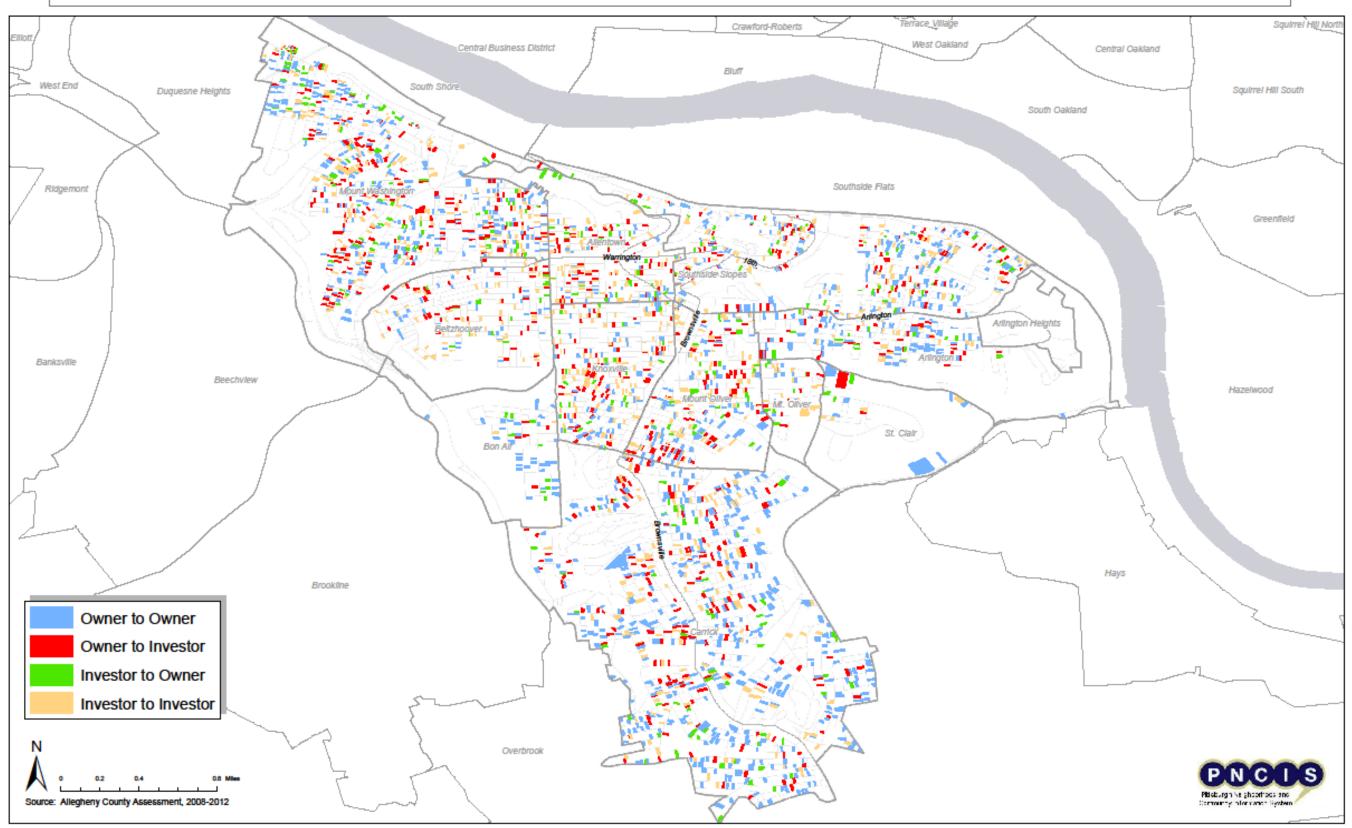
Figure 23: Parcels Owned or Managed by Largest Ten Residential Property Owners/Managers, South Pittsburgh Hilltop, October, 2012



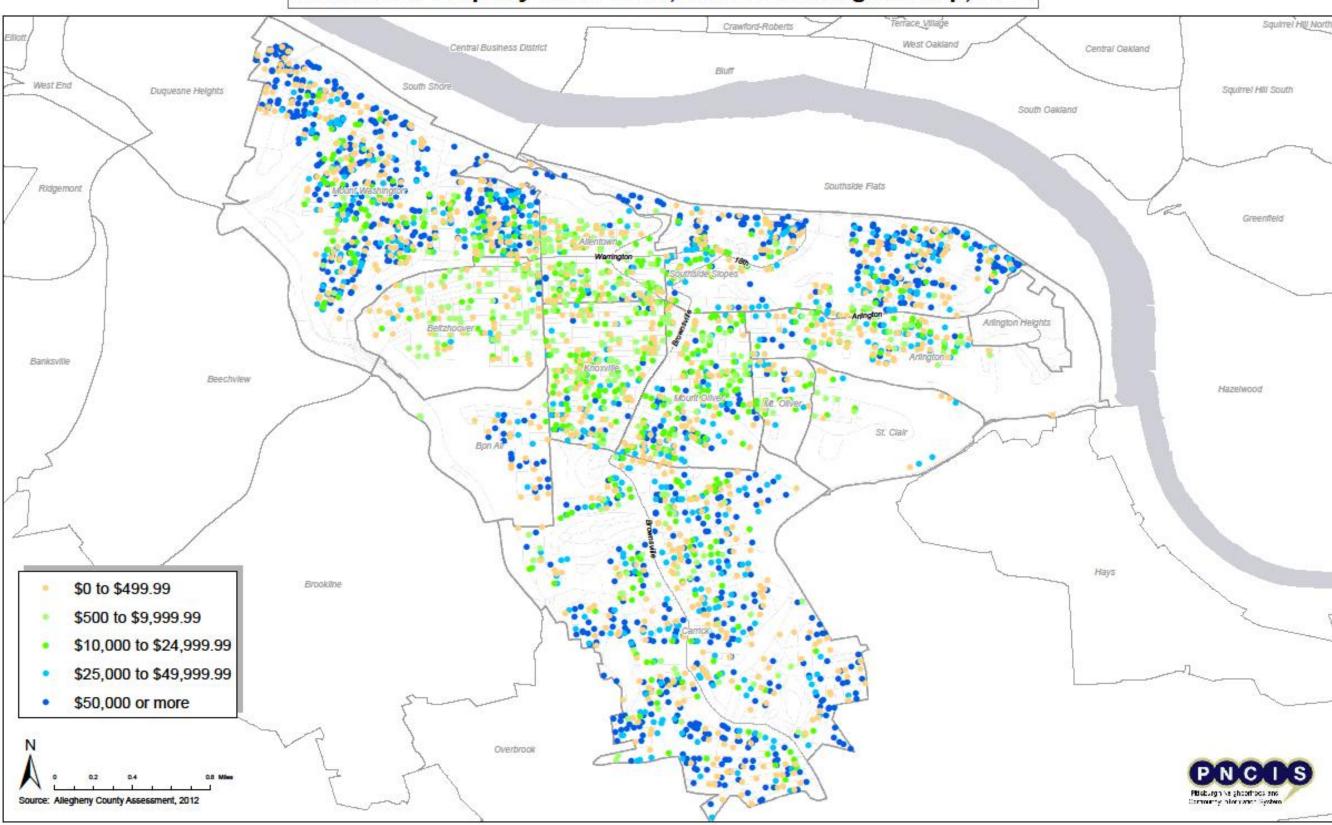
Tenure by Residential Parcel, South Pittsburgh Hilltop, October, 2012



Housing Tenure Change, South Pittsburgh Hilltop, Residential Properties Sold January 2008 to June 2012



Residential Property Sales Price, South Pittsburgh Hilltop, 2012



Hilltop Stakeholder Interview Summary

University Center for Social and Urban Research

For this market analysis, a total of twelve people were interviewed from February 6 through March 8. These interviews were done as one-on-one interviews. The interviews were conducted to gain insight on the market dynamics of the Hilltop communities, understand the community support and impact, and to acquire information of how the community is seen by community leaders. Realtors, real estate professionals, City department staff, elected officials staff, community organization staff, community leaders, local business leaders, and local community members were all interviewed to gain insight into the Hilltop's housing market. The following section of the report summarizes their comments in these interviews.

Housing Situation

- Knoxville These big and brick homes have "great bones."
- Allentown This community typically has frame homes. Some interviewed have said that Allentown could be "the next big thing." Getting the T back in Allentown could be beneficial to the growth of the community.
- Mt. Washington The housing market is in good condition along Grandview Avenue but the rest can be
 indistinguishable from the other Hilltop communities. In some cases, the difference between Mt.
 Washington and Allentown is perception. On Warrington Ave, the same types of homes on one side of the
 street sell for a lot more than the other homes just because of the name of the community.
- Beltzhoover These homes are typically old frame homes. These homes often require large investment to make them more livable.
- Arlington The presence of public housing hurt the attractiveness of the neighborhood among potential residents. Neighborhood homes often are in need of investment.
- Bon Air This community has always had a reputation of being a good community a suburb in the city, but it seems to have issues regarding housing maintenance.

"There are so many properties where they could be a good business or a nice home, but the population isn't there and the investment into the communities isn't there. So these places just sit vacant and get boarded up which brings down the community."

Population

- There is an older population that either couldn't or didn't want to leave these communities. They are not doing anything to their homes to make them better because they don't have the resources.
- A City employee pointed out that residents are not taking out permits when they work on their homes.

Why People Move Here

- The common theme pointed out in interviews is that people move to these communities because of the affordability and because they have familiarity with the neighborhoods and relationships with other residents.
- One realtor believes that the central location of the Hilltop communities attracts people. It is easy to get to job centers and many highways from these communities.
- One City employee said that "People choose to live in Carrick and Bon Air because of the value of the home; they can get a lot of house compared to other areas."

Renting vs. Own

• Interviewees remarked that they have seen the percentage of rentals on the rise in these communities.

Transportation

- There is the infrastructure for the T in many of these neighborhoods and the hope is that the investment and housing will increase to get the cut lines back.
- The proximity to downtown for these neighborhoods is a prime location and all that is needed is good transportation to get in and out of downtown easily. If these neighborhoods want to attract young professionals, there will need to have good transportation to attract and keep them.
- A local economic development leader thinks that one of the first selling points when it comes to housing is the accessibility to transit. Transit is one of the biggest draws when it comes to attracting people to a neighborhood. If it isn't easy to get in and out of the city for residents, they won't want to live there.

Code Enforcement

- There is little proactive code enforcement. Most activity is driven by complaints.
- Some feel that the systems aren't working or talking together.
- The broken windows theory takes hold of these communities and it can be difficult to promote the community then.
- One community leader believes that code enforcement can only do so much.

Investors

- There were a lot of foreclosures in this area, and investors came in and bought them. Some investors would flip them to new owners. Some would invest in the properties, but not all investors do that.
- Realty Choice is an investor cited by the Post-Gazette with a history of not maintaining their homes. They sell them to foreign nationals..
- ED Investments was the example of a landlord going belly up, which really hurt these communities.
- The City's Bureau of Building Inspection tries to work with owners facing economic hardships but they
 don't have the money to invest into their house and they end up getting taken to court. Usually those who
 aren't responsive to citations will be taken to court.

One community leader said that in some cases, there are investors who just buy the property and try to
rent it. But, there are some who will invest because they want to help the community - those are the
investors that are needed. There are some properties that are being rented that don't have anyone
maintaining them. Residents aren't watching for foundation issues or being aware of the issues that are
taking place in these homes.

Public Safety

. It quickly became obvious that public safety is an issue in the area. Almost every interview mentioned the issue of public safety without a leading question about it.

- One realtor believes that public safety is needed to bring quality housing.
- A City employee feels that the biggest issue in these communities is the threat of violence.
- "People won't want to move here when they know and hear on the news how often crime happens in these neighborhoods."
- A local community member told the story of feeling threatened living in Knoxville.

Community Support

- One community leader stated that "The neighborhoods need to develop a mentality that is "we" not "I.""
- Resident engagement is uneven across most Hilltop communities. Carrick has some strong resident and political leadership, and Mt. Washington (through the CDC) has larger organizational capacity than most.

What needs to be done?

Generating economic development and dealing with public safety are key themes in each of the conversations.

- Work on the grocery stores, libraries, and schools to promote the area. Develop the business district on Brownsville Road to make it a walkable community. Have a good marketing strategy.
- One realtor believes that Pittsburgh needs to rethink these neighborhoods. The city doesn't have the
 population or housing market in these communities so these communities need to be reinvented. "These
 communities were built to last for 100 years, now we have to find out how to prepare and design for the
 next 100 years."
- Some believe that the communities can attract good home owners if the economic development is there.
- The URA is not investing in homeowners with small investments to help with their home like they used to.
 Vinyl siding could go a long way in these communities. Many of the homes are eyesores and with some vinyl siding, the change could be dramatic. The responsibility of this though would fall into the hands of the URA or an aggressive CDC in the area.

Table 9: Interview Summary Matrix by Stakeholder Type

	Real Estate Professionals	Community	City Employees		
Safety	There needs to be public safety to attract quality housing.	People will need to feel safe to move to these communities. The issue is both perceived and real.	 People need to feel safe in these communities. "People won't want to move here when they know and hear on the news how often crime happens in these neighborhoods." 		
Housing Situation	The biggest issue is the lack of quality housing stock.	 There are homes with "good bones" and "bad bones." In some cases, vacant properties would be a great business or home. 	There are many vacant homes in these communities.		
Why people move here	People are attracted to the central location to the city and other areas of Pittsburgh.	People are attracted to these communities because they are familiar with the area and affordable	The low cost of the homes and an existing connection to the community draws people here.		
Population	 The people who move here are working class and often first time home owners because of the affordability. 	There are both extremes in these communities. There are old and young. The old are usually the people who never left.	The people who live in these communities are the people who have never left.		
Renting/Own	 People aren't having a hard time getting mortgages right now so they can buy homes in the area. 		People are renting more and homeownership is decreasing.		
Code enforcement		There is little code enforcement in the area. The code enforcement is only there when called.	Residents are calling the wrong people when they have code enforcement complaints.		
Investors	The realtors work with investors to make them aware of the opportunities in these neighborhoods.	 Investors will just buy to rent out and they won't put any money in. "In some cases, there are investors who just buy the property and try to rent it. But, there are some who will invest because he wants to help the community and those are the investors that are needed." 	"The percentage of rentals is on the rise. There were a lot of foreclosures in this area so investors came in to take them. Some investors would flip them to improve the overall quality, but many wouldn't do any of that."		

What needs to be done?	The neighborhoods need to be reinvented.	•	There needs to be more business development and public safety needs to be dealt with.	•	There needs to be more business development and public safety needs to be dealt with.
Community Support	There is only community support in the area, but they community can only do so much.	•	Carrick doing well with community support. Allentown has small but dedicated support. Mt. Oliver Borough working to organize volunteers.	•	Communities are trying, but don't have a strong enough voice.

APPENDIX

Table 10: Population by Age by Hilltop Neighborhood and the City of Pittsburgh, 2010

	Total		Total Under:		18 to 24		25 to 44		45 to 64		65 and over	
		2010	2010		2010		2010		2010		2010	
City of Pittsburgh		305,704	49,799	16.3%	57,745	18.9%	83,730	27.4%	72,279	23.6%	42,151	13.8%
Hilltop Region	45,138	38,549	7,612	19.7%	4,951	12.8%	10,535	27.3%	10,312	26.8%	5,139	13.3%
Allentown	3,220	2,500	660	26.4%	315	12.6%	623	24.9%	658	26.3%	244	9.8%
Arlington	1,999	1,869	424	22.7%	216	11.6%	490	26.2%	524	28.0%	215	11.5%
Arlington Heights	238	244	73	29.9%	50	20.5%	43	17.6%	53	21.7%	25	10.2%
Beltzhoover	2,783	1,925	536	27.8%	178	9.2%	402	20.9%	480	24.9%	329	17.1%
Bon Air	889	808	138	17.1%	71	8.8%	183	22.6%	264	32.7%	152	18.8%
Carrick	10,685	10,113	2,064	20.4%	920	9.1%	2,633	26.0%	2,975	29.4%	1,521	15.0%
Knoxville	4,432	3,747	1,110	29.6%	406	10.8%	885	23.6%	962	25.7%	384	10.2%
Mount Oliver Borough	3,970	3,403	850	25.0%	341	10.0%	882	25.9%	960	28.2%	370	10.9%
Mount Oliver City	584	509	133	26.1%	57	11.2%	123	24.2%	142	27.9%	54	10.6%
Mount Washington	9,878	8,799	1,053	12.0%	1,518	17.3%	2,806	31.9%	2,152	24.5%	1,270	14.4%
Southside Slopes	5,007	4,423	519	11.7%	861	19.5%	1,427	32.3%	1,070	24.2%	546	12.3%
St. Clair	1,453	209	52	24.9%	18	8.6%	38	18.2%	72	34.4%	29	13.9%

Source: U.S. Census Bureau

Table 11: Occupancy Status by Hilltop Neighborhood and the City of Pittsburgh, 2010

	Total	Occupied		Vacant		
City of Pittsburgh	156,165	136,217	87.2%	19,948	12.8%	
Hilltop Region	20,627	17,339	84.1%	3,288	15.9%	
Allentown	1,291	1,033	80.0%	258	20.0%	
Arlington	886	767	86.6%	119	13.4%	
Arlington Heights	148	135	91.2%	13	8.8%	
Beltzhoover	1,085	797	73.5%	288	26.5%	
Bon Air	387	364	94.1%	23	5.9%	
Carrick	5,041	4,444	88.2%	597	11.8%	
Knoxville	1,857	1,460	78.6%	397	21.4%	
Mount Oliver Borough	1,808	1,464	81.0%	344	19.0%	
Mount Oliver City	232	194	83.6%	38	16.4%	
Mount Washington	5,175	4,468	86.3%	707	13.7%	
Southside Slopes	2,552	2,130	83.5%	422	16.5%	
St. Clair	165	83	50.3%	82	49.7%	

Source: U.S. Census Bureau

Table 12: Vacancy Status by Hilltop Neighborhood and the City of Pittsburgh, 2010

	Total	For	Rent	N	nted, lot upied	For Sa	le Only	Sold, Occu	, Not ipied	Recrea	asonal, ational, asional se	Mig	or grant rkers	Other '	Vacant
City of Pittsburgh	19,948	6,512	32.6%	546	2.7%	1,915	9.6%	1,012	5.1%	941	4.7%	5	0.0%	9,017	45.2%
Hilltop Region	3,288	1,017	30.9%	84	2.6%	383	11.6%	160	4.9%	86	2.6%	1	0.0%	1,557	47.4%
Allentown	258	72	27.9%	3	1.2%	34	13.2%	23	8.9%	6	2.3%	1	0.4%	119	46.1%
Arlington	119	28	23.5%	3	2.5%	10	8.4%	3	2.5%	0	0.0%	0	0.0%	75	63.0%
Arlington Heights	13	12	92.3%	1	7.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Beltzhoover	288	33	11.5%	0	0.0%	20	6.9%	10	3.5%	3	1.0%	0	0.0%	222	77.1%
Bon Air	23	1	4.3%	1	4.3%	1	4.3%	5	21.7 %	2	8.7%	0	0.0%	13	56.5%
Carrick	597	205	34.3%	27	4.5%	98	16.4%	15	2.5%	7	1.2%	0	0.0%	245	41.0%
Knoxville	397	117	29.5%	6	1.5%	64	16.1%	18	4.5%	3	0.8%	0	0.0%	189	47.6%
Mount Oliver Borough	344	144	41.9%	6	1.7%	30	8.7%	6	1.7%	2	0.6%	0	0.0%	156	45.3%
Mount Oliver City	38	4	10.5%	3	7.9%	2	5.3%	1	2.6%	1	2.6%	0	0.0%	27	71.1%
Mount Washington	707	270	38.2%	12	1.7%	58	8.2%	41	5.8%	50	7.1%	0	0.0%	276	39.0%
Southside Slopes	422	124	29.4%	22	5.2%	59	14.0%	38	9.0%	12	2.8%	0	0.0%	167	39.6%
St. Clair	82	7	8.5%	0	0.0%	7	8.5%	0	0.0%	0	0.0%	0	0.0%	68	82.9%

Source: U.S. Census Bureau

Table 13: Vacant Residential Addresses, Ready and Not Ready for Occupancy, South Pittsburgh Hilltop, 4th Quarter, 2012

	Total R	Residential	Vacant	, Ready for	Vacant, N	lot Ready for	Tota	l Vacant
	Add	dresses	Occ	upancy	Occ	upancy		
	Number	% of Total Residential Addresses	Number	% of Total Residential Addresses	Number	% of Total Residential Addresses	Number	% of Total Residential Addresses
City of Pittsburgh	162,893	100.0%	11,633	7.1%	10,048	6.2%	21,681	13.3%
Hilltop Region	21,594	100.0%	2,455	11.4%	1,493	6.9%	3,948	18.3%
Allentown	1,409	100.0%	193	13.7%	185	13.1%	378	26.8%
Arlington	920	100.0%	100	10.9%	44	4.8%	144	15.7%
Beltzhoover	1,227	100.0%	265	21.6%	216	17.6%	481	39.2%
Bon Air	401	100.0%	11	2.7%	6	1.5%	17	4.2%
Carrick	5,039	100.0%	362	7.2%	123	2.4%	485	9.6%
Knoxville	1,910	100.0%	316	16.5%	125	6.5%	441	23.1%
Mount Oliver Borough	1,887	100.0%	283	15.0%	74	3.9%	357	18.9%
Mount Oliver City	232	100.0%	14	6.0%	12	5.2%	26	11.2%
Mount Washington	5,394	100.0%	580	10.8%	177	3.3%	757	14.0%
Southside Slopes	2,693	100.0%	319	11.8%	130	4.8%	449	16.7%
St. Clair	482	100.0%	12	2.5%	401	83.2%	413	85.7%

Vacant properties can be defined by the mail carrier either as unoccupied addresses ready for immediate occupancy, or uninhabbitable vacant addresses. Many vacant residential addresses (officially classified as "no stat" in the Postal Service data) are either abandoned properties in poor condition or actively under construction.

Source: US Department of Housing and Urban Development, US Postal Service

Table 14: Vacant Residential Addresses, Length of Vacancy, South Pittsburgh Hilltop, 4th Quarter, 2012

		Vacant	Less tha	n 3 Months	3 to 12	2 Months	More than	n 12 Months
		resses						
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of	21,681	100.0%	332	1.5%	1,444	6.7%	19,905	91.8%
Pittsburgh								
Hilltop Region	3,948	100.0%	67	1.7%	575	14.6%	3,306	83.7%
Allentown	378	100.0%	0	0.0%	54	14.3%	324	85.7%
Arlington	144	100.0%	3	2.1%	41	28.5%	100	69.4%
Beltzhoover	481	100.0%	3	0.6%	70	14.6%	408	84.8%
Bon Air	17	100.0%	0	0.0%	3	17.6%	14	82.4%
Carrick	485	100.0%	12	2.5%	93	19.2%	380	78.4%
Knoxville	441	100.0%	27	6.1%	66	15.0%	348	78.9%
Mount Oliver	357	100.0%	10	2.8%	65	18.2%	282	79.0%
Borough								
Mount Oliver	26	100.0%	0	0.0%	0	0.0%	26	100.0%
City								
Mount	757	100.0%	10	1.3%	95	12.5%	652	86.1%
Washington								
Southside Slopes	449	100.0%	2	0.4%	82	18.3%	365	81.3%
St. Clair	413	100.0%	0	0.0%	6	1.5%	407	98.5%

Vacant properties can be defined by the mail carrier either as unoccupied addresses ready for immediate occupancy, or uninhabbitable vacant addresses. Many vacant residential addresses (officially classified as "no stat" in the Postal Service data) are either abandoned properties in poor condition or actively under construction.

Source: US Department of Housing and Urban Development, US Postal Service

Table 15: Mortgage Status by Hilltop Census Tract and the City of Pittsburgh, 2006-2010

Tract	Neighborhood(s)	Total	Housing u	nits with a	Housing unit	s without a
			mort	gage	mortg	gage
-	City of Pittsburgh	45520	27622	60.7%	17898	39.3%
-	Hilltop Region	10450	5959	57.0%	4491	43.0%
160800	Southside Slopes	700	352	50.3%	348	49.7%
170600	Southside Slopes	480	324	67.5%	156	32.5%
180300	Allentown	547	295	53.9%	252	46.1%
180700	Mount Washington	442	237	53.6%	205	46.4%
190300	Mount Washington	725	497	68.6%	228	31.4%
191400	Mount Washington	563	343	60.9%	220	39.1%
191500	Mount Washington	511	299	58.5%	212	41.5%
290100	Carrick	632	385	60.9%	247	39.1%
290200	Carrick	1239	775	62.6%	464	37.4%
290400	Carrick	1310	833	63.6%	477	36.4%
300100	Knoxville	869	438	50.4%	431	49.6%
481000	Mount Oliver Borough	768	454	59.1%	314	40.9%
561600	Arlington; Arlington Heights	495	225	45.5%	270	54.5%
561700	Mount Oliver City/St. Clair	256	123	48.0%	133	52.0%
562400	Beltzhoover/Bon Air	913	379	41.5%	534	58.5%

Source: American Community Survey

Table 16: Tenure by Age of Householder – Owner Occupied Households - Hilltop Census Tract and the City of Pittsburgh, 2006-2010

Tract	Neighborhood(s)	Total	Owner C	ccupied	Und	er 25	25 to	o 44	45 to	64	65 and	lover
-	City of Pittsburgh	88,655	45,520	51.3%	451	1.0%	11,924	26.2%	19,721	43.3%	13,425	29.5%
-	Hilltop Region	17,552	10,450	59.5%	48	0.5%	2,594	24.8%	4,517	43.2%	3,291	31.5%
160800	Southside Slopes	1,129	700	62.0%	0	0.0%	170	24.3%	286	40.9%	244	34.9%
170600	Southside Slopes	954	480	50.3%	0	0.0%	88	18.3%	261	54.4%	131	27.3%
180300	Allentown	876	547	62.4%	0	0.0%	121	22.1%	272	49.7%	154	28.2%
180700	Mount Washington	897	442	49.3%	0	0.0%	103	23.3%	190	43.0%	149	33.7%
190300	Mount Washington	1,139	725	63.7%	0	0.0%	205	28.3%	298	41.1%	222	30.6%
191400	Mount Washington	1,505	563	37.4%	0	0.0%	148	26.3%	271	48.1%	144	25.6%
191500	Mount Washington	974	511	52.5%	10	2.0%	66	12.9%	248	48.5%	187	36.6%
290100	Carrick	954	632	66.2%	0	0.0%	197	31.2%	252	39.9%	183	29.0%
290200	Carrick	1,825	1239	67.9%	8	0.6%	435	35.1%	473	38.2%	323	26.1%
290400	Carrick	1,834	1,310	71.4%	0	0.0%	378	28.9%	621	47.4%	311	23.7%
300100	Knoxville	1,355	869	64.1%	11	1.3%	146	16.8%	435	50.1%	277	31.9%
481000	Mount Oliver Borough	1,517	768	50.6%	19	2.5%	170	22.1%	430	56.0%	149	19.4%
561600	Arlington; Arlington Heights	869	495	57.0%	0	0.0%	98	19.8%	170	34.3%	227	45.9%
561700	Mount Oliver City/St. Clair	470	256	54.5%	0	0.0%	72	28.1%	121	47.3%	63	24.6%
562400	Beltzhoover/Bon Air	1,254	913	72.8%	0	0.0%	197	21.6%	189	20.7%	527	57.7%

Table 17: Tenure by Age of Householder - Renter Occupied Hilltop Census Tract and the City of Pittsburgh, 2006-2010

Tract	Neighborhood(s)	Total	Renter C	Occupied	Und	er 25	25 to	o 44	45 to	64	65 an	d over
-	City of Pittsburgh	88655	43136	48.7%	7753	18.0%	18065	41.9%	10738	24.9%	6579	15.3%
-	Hilltop Region	17552	7075	40.3%	987	14.0%	3211	45.4%	2024	28.6%	880	12.4%
160800	Southside Slopes	1129	429	38.0%	97	22.6%	144	33.6%	188	43.8%	0	0.0%
170600	Southside Slopes	954	474	49.7%	167	35.2%	226	47.7%	40	8.4%	41	8.6%
180300	Allentown	876	329	37.6%	11	3.3%	177	53.8%	130	39.5%	11	3.3%
180700	Mount Washington	897	455	50.7%	72	15.8%	261	57.4%	113	24.8%	9	2.0%
190300	Mount Washington	1139	414	36.3%	96	23.2%	184	44.4%	97	23.4%	37	8.9%
191400	Mount Washington	1505	942	62.6%	110	11.7%	395	41.9%	164	17.4%	273	29.0%
191500	Mount Washington	974	436	44.8%	100	22.9%	189	43.3%	141	32.3%	33	7.6%
290100	Carrick	954	322	33.8%	83	25.8%	107	33.2%	100	31.1%	32	9.9%
290200	Carrick	1825	586	32.1%	63	10.8%	141	24.1%	181	30.9%	201	34.3%
290400	Carrick	1834	524	28.6%	46	8.8%	159	30.3%	224	42.7%	95	18.1%
300100	Knoxville	1355	486	35.9%	35	7.2%	351	72.2%	100	20.6%	0	0.0%
481000	Mount Oliver Borough	1517	749	49.4%	61	8.1%	282	37.7%	328	43.8%	78	10.4%
561600	Arlington; Arlington Heights	869	374	43.0%	10	2.7%	209	55.9%	124	33.2%	31	8.3%
561700	Mount Oliver City/St. Clair	470	214	45.5%	25	11.7%	152	71.0%	24	11.2%	13	6.1%
562400	Beltzhoover/Bon Air	1254	341	27.2%	11	3.2%	234	68.6%	70	20.5%	26	7.6%

Table 18: Tenure by Year Householder Moved In – Owner Occupied Hilltop Census Tract and the City of Pittsburgh, 2006-2010

Tract	Neighborhood(s)	Total	Ow	ner	200	5 or	200	0 to	199	0 to	198	0 to	197	'0 to	196	9 or
			Occu	pied	la	ter	20	04	19	99	19	89	19	79	ea	rlier
-	City of Pittsburgh	88655	45520	51.3%	757	16.6	750	16.5	992	21.8	658	14.5	572	12.6	8198	18.0%
					4	%	5	%	5	%	8	%	9	%		
-	Hilltop Region	17552	10450	59.5%	128 1	12.3 %	157 3	15.1 %	200 4	19.2 %	160 9	15.4 %	148 5	14.2 %	2498	23.9%
160800	Southside Slopes	1129	700	62.0%	103	14.7	95	13.6	71	10.1	135	19.3	120	17.1	176	25.1%
100800	Southside Slopes	1129	700	62.0%	103	14.7 %	95	13.6	/1	10.1 %	133	19.3	120	17.1 %	1/6	25.1%
170600	Southside Slopes	954	480	50.3%	163	34.0	59	12.3	54	11.3	61	12.7	74	15.4	69	14.4%
						%		%		%		%		%		
180300	Allentown	876	547	62.4%	21	3.8%	49	9.0%	145	26.5	75	13.7	91	16.6	166	30.3%
100700	Manust Washington	007	442	40.20/	21	4.00/	87	10.7	01	% 10.3	79	47.0	68	% 15.4	100	24.00/
180700	Mount Washington	897	442	49.3%	21	4.8%	87	19.7 %	81	18.3 %	79	17.9 %	68	15.4 %	106	24.0%
190300	Mount Washington	1139	725	63.7%	128	17.7	214	29.5	147	20.3	111	15.3	36	5.0%	89	12.3%
130300	Would Washington	1133	, 23	03.770	120	%		%	117	%		%	30	3.070	03	12.570
191400	Mount Washington	1505	563	37.4%	78	13.9	47	8.3%	186	33.0	84	14.9	41	7.3%	127	22.6%
						%				%		%				
191500	Mount Washington	974	511	52.5%	82	16.0 %	81	15.9 %	49	9.6%	74	14.5 %	53	10.4 %	172	33.7%
290100	Carrick	954	632	66.2%	36	5.7%	151	23.9	100	15.8	137	21.7	61	9.7%	147	23.3%
290100	Carrick	954	032	00.2%	30	3.7%	151	23.9 %	100	15.8	157	21.7 %	01	9.7%	14/	23.5%
290200	Carrick	1825	1239	67.9%	206	16.6	236	19.0	185	14.9	151	12.2	153	12.3	308	24.9%
						%		%		%		%		%		
290400	Carrick	1834	1310	71.4%	155	11.8	208	15.9	317	24.2	205	15.6	155	11.8	270	20.6%
						%		%		%		%		%		
300100	Knoxville	1355	869	64.1%	145	16.7	71	8.2%	105	12.1	133	15.3	210	24.2	205	23.6%
****		4545	760	F0.50/		%	440	45.4	4	%	100	%	100	%	440	45.50/
481000	Mount Oliver Borough	1517	768	50.6%	88	11.5 %	118	15.4 %	177	23.0 %	136	17.7 %	130	16.9 %	119	15.5%
561600	Arlington; Arlington	869	495	57.0%	22	4.4%	37	7.5%	128	25.9	96	19.4	54	10.9	158	31.9%
301000	Heights	509	455	37.076		7.7/0	٠,٠	1.5/0	120	23.9 %	50	%	24	10.9 %	130	31.5/6
561700	Mount Oliver	470	256	54.5%	0	0.0%	39	15.2	74	28.9	42	16.4	28	10.9	73	28.5%
	City/St. Clair							%		%		%		%		
562400	Beltzhoover/Bon Air	1254	913	72.8%	33	3.6%	81	8.9%	185	20.3	90	9.9%	211	23.1	313	34.3%
										%				%		

Table 19: Tenure by Year Householder Moved In – Renter Occupied Hilltop Census Tract and the City of Pittsburgh, 2006-2010

Tract	Neighborhood(s)	Total	Ren	iter	200	5 or	200	0 to	199	00 to	198	0 to	197	'0 to	19	69 or
			Occu	pied	lat	ter	20	04	19	999	19	89	19	79	ea	ırlier
-	City of Pittsburgh	88655	43135	48.7%	26759	62.0%	9077	21.0 %	4460	10.3%	1628	3.8%	698	1.6%	514	1.2%
-	Hilltop Region	17552	7075	40.3%	4337	61.3%	1576	22.3 %	789	11.2%	186	2.6%	107	1.5%	107	1.5%
160800	Southside Slopes	1129	429	38.0%	260	60.6%	77	17.9 %	43	10.0%	25	5.8%	0	0.0%	24	5.6%
170600	Southside Slopes	954	474	49.7%	277	58.4%	120	25.3 %	20	4.2%	16	3.4%	25	5.3%	16	3.4%
180300	Allentown	876	329	37.6%	137	41.6%	192	58.4	0	0.0%	0	0.0%	0	0.0%	0	0.0%
180700	Mount Washington	897	455	50.7%	330	72.5%	117	25.7 %	8	1.8%	0	0.0%	0	0.0%	0	0.0%
190300	Mount Washington	1139	414	36.3%	230	55.6%	56	13.5 %	90	21.7%	8	1.9%	21	5.1%	9	2.2%
191400	Mount Washington	1505	942	62.6%	614	65.2%	151	16.0	140	14.9%	26	2.8%	0	0.0%	11	1.2%
191500	Mount Washington	974	436	44.8%	355	81.4%	75	17.2 %	11	2.5%	11	2.5%	11	2.5%	0	0.0%
290100	Carrick	954	322	33.8%	126	39.1%	146	45.3 %	50	15.5%	0	0.0%	0	0.0%	0	0.0%
290200	Carrick	1825	586	32.1%	278	47.4%	184	31.4 %	112	19.1%	12	2.0%	0	0.0%	0	0.0%
290400	Carrick	1834	524	28.6%	347	66.2%	81	15.5 %	69	13.2%	19	3.6%	0	0.0%	8	1.5%
300100	Knoxville	1355	486	35.9%	327	67.3%	82	16.9	40	8.2%	22	4.5%	0	0.0%	15	3.1%
481000	Mount Oliver Borough	1517	749	49.4%	544	72.6%	101	13.5 %	46	6.1%	8	1.1%	50	6.7%	0	0.0%
561600	Arlington; Arlington Heights	869	374	43.0%	218	58.3%	93	24.9 %	63	16.8%	0	0.0%	0	0.0%	0	0.0%
561700	Mount Oliver City/St. Clair	470	214	45.5%	75	35.0%	47	22.0 %	76	35.5%	16	7.5%	0	0.0%	0	0.0%
562400	Beltzhoover/Bon Air	1254	341	27.2%	219	64.2%	54	15.8 %	21	6.2%	23	6.7%	0	0.0%	24	7.0%

Table 20: Homeownership Rates by Hilltop Neighborhood and the City of Pittsburgh, 2000 and 2010

Community	2000 Owner- occupied properties	2000 Homeownership Rate	2010 Owner-occupied properties	2010 Homeownership Rate
City of Pittsburgh	74,927	52%	64,807	47.6%
Hilltop Region	12,160	61%	9,408	54.3%
Allentown	743	57%	446	43.2%
Arlington	603	75%	518	67.5%
Arlington Heights	116	21%	5	3.7%
Beltzhoover	725	68%	471	59.1%
Bon Air	378	94%	317	87.1%
Carrick	3,202	69%	2,778	62.5%
Knoxville	1,140	68%	766	52.5%
Mount Oliver Borough	944	56%	672	45.9%
Mount Oliver City	216	88%	127	65.5%
Mount Washington	2,562	54%	2,127	47.6%
Southside Slopes	1,440	64%	1,124	52.8%
St. Clair	91	21%	57	68.7%

Source: U.S. Census Bureau

Table 21: Residential Property Sales Frequency by Hilltop Neighborhood, 2008-12

	Total	Sold O	ne Time	Sold T	wo Times	Sold Th	ree Times	Sold Fo	ur Times
Hilltop Region	3151	2601	82.5%	510	16.2%	34	1.1%	6	0.2%
Allentown	203	156	76.8%	44	21.7%	2	1.0%	1	0.5%
Arlington	151	123	81.5%	25	16.6%	3	2.0%	0	0.0%
Beltzhoover	150	115	76.7%	33	22.0%	2	1.3%	0	0.0%
Bon Air	51	43	84.3%	7	13.7%	1	2.0%	0	0.0%
Carrick	756	639	84.5%	107	14.2%	9	1.2%	1	0.1%
Knoxville	259	202	78.0%	49	18.9%	7	2.7%	1	0.4%
Mount Oliver Borough	267	210	78.7%	55	20.6%	1	0.4%	1	0.4%
Mount Oliver City	42	33	78.6%	8	19.0%	0	0.0%	1	2.4%
Mount Washington	788	667	84.6%	112	14.2%	8	1.0%	1	0.1%
Southside Slopes	466	400	85.8%	66	14.2%	0	0.0%	0	0.0%
St. Clair	18	13	72.2%	4	22.2%	1	5.6%	0	0.0%

Source: PNCIS, Allegheny County

Table 22: Residential Property Sales Ownership Status Change for all Hilltop Residential Properties Sold Between Jan. 2008 and Oct. 2012

	Total	Owner t	o Owner	Owner to	Investor	Investor t	o Owner	Investor to	Investor
Hilltop Region	3151	1268	40.2%	736	23.4%	333	10.6%	817	25.9%
Allentown	203	42	20.7%	63	31.0%	27	13.3%	71	35.0%
Arlington	151	74	49.0%	38	25.2%	13	8.6%	26	17.2%
Beltzhoover	150	36	24.0%	39	26.0%	14	9.3%	61	40.7%
Bon Air	51	33	64.7%	5	9.8%	9	17.6%	4	7.8%
Carrick	756	412	54.5%	156	20.6%	59	7.8%	129	17.1%
Knoxville	259	68	26.3%	70	27.0%	26	10.0%	95	36.7%
Mount Oliver Borough	267	85	31.8%	72	27.0%	27	10.1%	83	31.1%
Mount Oliver City	42	11	26.2%	8	19.0%	7	16.7%	16	38.1%
Mount Washington	788	311	39.5%	192	24.4%	90	11.4%	195	24.7%
Southside Slopes	466	187	40.1%	91	19.5%	58	12.4%	130	27.9%
St. Clair	18	9	50.0%	2	11.1%	3	16.7%	4	22.2%

Source: PNCIS, Allegheny County

Table 23: Foreclosure and Related Sales by Hilltop Neighborhood, 2008-12

	Total	Foreclosu	re Related	REO I	Buyer	REO	Seller
Hilltop Region	749.4	85.4	11.4%	50.0	6.7%	99.4	13.3%
Allentown	50.8	8.8	17.3%	4.4	8.7%	8.8	17.3%
Arlington	36.4	4.4	12.1%	2.4	6.6%	4.8	13.2%
Beltzhoover	37.4	4.2	11.2%	3.4	9.1%	5.4	14.4%
Bon Air	12.0	0.8	6.7%	0.8	6.7%	0.4	3.3%
Carrick	176.8	19.0	10.7%	14.8	8.4%	23.0	13.0%
Knoxville	65.0	10.4	16.0%	5.6	8.6%	12.4	19.1%
Mount Oliver Borough	65.4	12.6	19.3%	6.0	9.2%	14.2	21.7%
Mount Oliver City	10.6	2.0	18.9%	1.4	13.2%	1.8	17.0%
Mount Washington	183.8	16.2	8.8%	8.2	4.5%	20.2	11.0%
Southside Slopes	106.4	6.2	5.8%	2.4	2.3%	7.0	6.6%
St. Clair	4.8	0.8	16.7%	0.6	12.5%	1.4	29.2%

Source: PNCIS, Allegheny County

Foreclosure-related sale defined as a sale occurring in calendar year of a foreclosure filing, or calendar year following a filing. This is our attempt to capture a number of different sales, including sheriff sales, short sales, etc. Also measure transactions where a lender serves as buyer or seller.

Table 24: Loan Originations to Owner Occupants by Hilltop Neighborhood, 2009-2011 Annual Average

	Loan Originations	Owner Occupied	% Owner Occupied
City of Pittsburgh	1973.3	1710.0	86.6%
Hilltop Region	205.3	164.7	80.0%
Allentown	5.0	4.3	83.3%
Arlington	6.0	3.0	52.1%
Beltzhoover	2.3	2.3	100.0%
Bon Air	3.3	3.3	100.0%
Carrick	57.3	50.3	87.6%
Knoxville	7.3	5.3	72.0%
Mount Oliver Borough	10.7	7.0	64.8%
Mount Oliver City	1.3	1.0	83.3%
Mount Washington	72.7	56.7	77.9%
Southside Slopes	38.3	30.3	78.9%
St. Clair	1.0	1.0	100.0%

Source: Home Mortgage Disclosure Act, includes 1-4 family loans

Table 25: Loan Originations by Race of Primary Borrower by Hilltop Neighborhood, 2009-2011 Annual **Average**

	Total*	Wh	ite	African /	American	Ot	her
City of Pittsburgh	1723.7	1530.3	88.8%	127.3	7.4%	66.0	3.8%
Hilltop Region	178.3	160.7	90.1%	15.0	8.4%	2.7	1.5%
Allentown	5.0	4.0	80.0%	0.7	13.3%	0.3	6.7%
Arlington	3.7	3.0	81.8%	0.7	18.2%	0.0	0.0%
Beltzhoover	2.3	0.3	14.3%	2.0	85.7%	0.0	0.0%
Bon Air	3.0	2.7	88.9%	0.3	11.1%	0.0	0.0%
Carrick	51.7	47.3	91.6%	3.3	6.5%	1.0	1.9%
Knoxville	6.3	4.0	63.2%	2.3	36.8%	0.0	0.0%
Mount Oliver Borough	8.0	6.7	83.3%	1.0	12.5%	0.3	4.2%
Mount Oliver City	1.3	1.0	75.0%	0.3	25.0%	0.0	0.0%
Mount Washington	63.7	59.7	93.7%	3.3	5.2%	0.7	1.0%
Southside Slopes	32.3	31.3	96.9%	0.7	2.1%	0.3	1.0%
St. Clair	1.0	0.7	66.7%	0.3	33.3%	0.0	0.0%

Source: Home Mortgage Disclosure Act, includes 1-4 family loans

Table 26: Ratio of Residential Property Sales, 2009-2011

	Total Properties	Average Sales	Properties/Sales
City of Pittsburgh	93,231	3,774.0	24.7
Hilltop Region	15,090	610.3	24.7
Allentown	985	44.3	22.2
Arlington	755	30.0	25.2
Beltzhoover	933	28.3	33.0
Bon Air	384	6.0	64.0
Carrick	3,733	137.7	27.1
Knoxville	1,385	50.3	27.5
Mount Oliver Brough	1,164	53.3	21.8
Mount Oliver City	211	6.7	31.5
Mount Washington	3,449	160.3	21.5
Soutside Slopes	2,003	89.3	22.4
St. Clair	88	4.0	22.0
*Counts of properties include only single fam	nily parcels; sales include only single family p	arcels with a sale price ≥ \$500)

^{*}Includes loan data only where race reported

Table 27: Loan Originations - Median Income and Median Loan Amount by Hilltop Neighborhood, 2009-2011

	Borrower Median Income	Median Loan Amount
City of Pittsburgh	\$63,333	\$105,667
Hilltop Region	\$50,500	\$70,000
Allentown	\$39,833	\$44,333
Arlington	\$30,000	\$42,667
Beltzhoover	\$47,667	\$43,833
Bon Air	\$42,500	\$50,333
Carrick	\$40,333	\$63,167
Knoxville	\$31,333	\$39,667
Mount Oliver Borough	\$44,000	\$51,167
Mount Oliver City	\$44,000	\$52,833
Mount Washington	\$67,000	\$95,500
Southside Slopes	\$64,000	\$101,833
St. Clair	\$33,000	\$28,250

Source: Home Mortgage Disclosure Act, includes 1-4 family loans

Table 28: Loan-to-Income Ratio by Hilltop Neighborhood, 2009-2011 Annual Average

	Total Loans*		Loan Less than 2X borrower		2 to 2.49X borrower		2.5 to 2.99X borrower		3.49X ower	3.5 to 3.99X borrower		4 or more X borrower	
		inco	ome	inco	ome	inc	ome	inco	ome	income		income	
City of Pittsburgh	1896.3	1093.3	57.7%	335.3	17.7%	222.0	11.7%	117.7	6.2%	64.0	3.4%	63.7	3.4%
Hilltop Region	191.0	129.0	67.5%	29.3	15.3%	17.7	9.3%	6.3	3.3%	4.3	2.3%	3.7	1.9%
Allentown	4.7	3.7	78.7%	0.3	6.4%	0.3	6.4%	0.3	6.4%	0.0	0.0%	0.0	0.0%
Arlington	3.3	3.0	90.9%	0.3	9.1%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Beltzhoover	2.3	2.0	87.0%	0.0	0.0%	0.0	0.0%	0.3	13.0%	0.0	0.0%	0.0	0.0%
Bon Air	3.3	3.0	90.9%	0.0	0.0%	0.3	9.1%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Carrick	56.0	38.0	67.9%	9.7	17.3%	5.0	8.9%	1.7	3.0%	1.0	1.8%	0.7	1.3%
Knoxville	6.3	4.7	74.6%	1.0	15.9%	0.7	11.1%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Mount Oliver Borough	8.7	5.7	65.5%	1.7	19.5%	1.0	11.5%	0.3	3.4%	0.0	0.0%	0.0	0.0%
Mount Oliver City	1.0	1.0	100.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Mount Washington	68.0	43.7	64.3%	11.0	16.2%	5.3	7.8%	2.3	3.4%	2.0	2.9%	0.3	0.4%
Southside Slopes	35.7	23.3	65.3%	5.3	14.8%	1.7	4.8%	1.3	3.6%	1.3	3.6%	2.7	7.6%
St. Clair	1.0	1.0	100.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%

Source: Home Mortgage Disclosure Act, includes 1-4 family loans

^{*}Includes loan data only where income reported

^{*}Includes loan data only where income reported

Table 29: Residential Sales to Mortgages by Hilltop Neighborhood, 2009-2011 Annual Average

	Property Sales	Mortgage Originations	Sales/Mortgage Originations
City of Pittsburgh	3774.0	1973.3	1.9
Hilltop Region	610.3	205.3	3.0
Allentown	44.3	5.0	9.4
Arlington	30.0	6.0	5.1
Beltzhoover	28.3	2.3	12.8
Bon Air	6.0	3.3	1.9
Carrick	137.7	57.3	2.5
Knoxville	50.3	7.3	7.4
Mount Oliver Borough	53.3	10.7	5.2
Mount Oliver City	6.7	1.3	4.8
Mount Washington	160.3	72.7	2.2
Southside Slopes	89.3	38.3	2.4
St. Clair	4.0	1.0	2.5

Source: Home Mortgage Disclosure Act, Sales data from Allegheny County includes sales >\$500

For more information on this metric, please see Chapter Two of "Defining a Future for America's Cities Experiencing Severe Population Loss." Alan Mallach, Editor. The 110th American Assembly, Columbia University. April 2011. http://ced.msu.edu/resizingcities2011/definingfuture.pdf

Investor Tables

Using Allegheny County property assessment data (October, 2012), we were able to identify the owners holding the largest number of parcels in the Hilltop, along with a count by neighborhood. Because some owners operate under multiple names, we used the 'Owner Address' field to identify owners rather than the 'Owner Name' field. The owner's address also provides information on the property manager for those properties not managed by the owner – some property owners (i.e. Realty Choice Investments) routinely flip properties to a new investor while continuing to manage these housing units. The following tables list all owner names sharing a common owner address. The owner name appearing most frequently in the assessment data is shown in **BOLD**.

Table 30: Top Property Owners/Managers in the Hilltop

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
				Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah	
2200 Sarah St	Pittsburgh	PA	15203	LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360	46
2200 301011 31	Fittsbuigh	I FA	13203	SS Partners VI LP; RE 360 SS Partners VII LP; RE 360 SS Partners X LP; RE 360 SS	40
				Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	
1519 Gilmore Dr	Clairton	PA	15025	Sporio Carmen; Sporio Carmen P	36
256 Sweet Briar St	Pittsburgh	PA	15211	Bazari John; Bazari John Jr	35
				Arad Holdings LLC; Arad Moshe Zvi; Arad Shoshana; Avraham Daniel; Briar Hill Israel	
				LTD; Buskila Uri & Natalie Steriya (W); Dor Ilan; Finklstien Meir; Gavrieli Avihay;	
				Harow Ethan & Helena (W); Havivi Gil; Hugrin Karina; Jacob Ben Dror Elad; Keesing	
				Yecheil Neria; Leelko US INC; Moshe-Zvi Arad; Pflanzer Benjamin Zeev & Michal (W);	
PO Box 81955	Pittsburgh	PA	15217	Pinsky Uri Nachum & Orit (W); Realty Choice Investments LLC; Reiner Avraham Haim	31
				& Drorlee (W); Reinherz Yehezkel; Sea Management LLC; Sinai Yehuda & Sara (W);	
				Smoshkovitz David & Seina (W); Uspizai Michael; Weltfried Shai; Zcharia Nagar;	
				Zecharia Malka	
				Bright Future Management; Bright Future Management LLC; CMN Management LLC;	
120 Beltzhoover Ave	Pittsburgh	PA	15211	Namiotka Christine; Namiotka Christine M; Prevost Noel	28
71 Hartl Ln	Pittsburgh	PA	15227	J Michael INC; J Michael Incorporated; Stein Michael; Stein Michael J	26
730 Brookline Blvd	Pittsburgh	PA		Trisda Group LLC	24
1012 E Carson St Ste 4	Pittsburgh	PA		Sproat James L; Sproat James L & Della C (W); Sproat James L & Della C Sproat	21
310 Kramer Way	Pittsburgh	PA	15211	Galasso Guy J & Julie A (W); Galasso Guy Joseph & Julie A (W)	20
310 Kidillel Way	Pittsburgii	PA	13211		20
1706 Pioneer Ave	Pittsburgh	PA	15226	Colacitio Melinda; Mustang Investments LLC; Peluso Raymond; Peluso Raymond P;	19
				R&T Investments LLC	
				Bastianelli Lawrence A & Karen J (W); Carroll Thomas J; Compton P J; Eberlein Paul J	
				& M Diane (W); Gmiter John J Jr & Carol Ann (W); Green June E; Gutnick H Yale; Heiss	
1000 Grandview Ave	Pittsburgh	PA	15211	Kenneth P & Gail I (W); Kacher Frank Andrew; Marcus Philip H; McDonough Thomas J	17
				& Dorothy J (W); Plavan John C; Shearer Laurie G; Teresa Bataglia Revocable Trust;	
				Ulicny Joan	
414 Grant St Rm 200	Pittsburgh	PA	15219	City of Pittsburgh	17
				106 Grimes Family Trust (The); 2204 Arlington Family Trust; 237 Arabella Family	
				Trust; 240 Arabella Revocable Family Trust; 250 Charles Family Trust; 311 Charles	
				Family Trust (The); 317 Arabella Family Trust (The); 318 Moore Revocable Family	
PO Box 59281	Pittsburgh	PA	15210	Trust; 319 Arabella Family Trust (The); 321 Arabella Family Trust; 322 Arabella Family	17
				Trust Real Property Holdings LP; 412 Arabella Family Trust; 449 Ormsby Family Trust	
				(The); 605 Margaret Family Trust; 736 Lilian Family Trust (The); Mercutio Anthony J Jr	
				& Patricia (W)	
616 N Hale Ave	Fullerton	CA	92831	Gadd Bill; Gadd Deborah Lynn; Gadd William Andrew & Deborah L (W); Gadd	18
O10 N Hale Ave	Fullerton	CA	92031	William Andrew & Deborah Lynn (W); Oppenlander Tim	10
217 9th St	Pittsburgh	PA	15222	Berger Martin S & Judith M (W)	15
				Madeya Gerard; Madeya Gerard M & Demetrius Ristich; Ristich Demetrious ; Ristich	
2304 Mission St	Pittsburgh	PA	15203	Demetrious & Nancy (W); Ristich Demetrious & Nancy Demko (W); Ristich	15
				Demetrious & Nancy Demko-Ristich (W)	
PO Box 62336	Pittsburgh	PA	15241	JBD Management LLC; JBD Management USA LLC; Roja Investments LLC	15
				NAS Properties; NAS Properties LLC; Shialabba Ronald & Tara Gibson (W); Shialabba	
210 Revo Rd	Pittsburgh	PA	15236	Ronald & Taro O Gibson	14
				Winovich Peter J & Anina B Winovich; Winovich Peter J Jr & Anina (W); Winovich	
300 Oakwood Ct	Clairton	PA	15205	Peter J Jr & Anina B (W); Winovich Peter J Jr & Anina B Winovich	14
				Sites Richard; Sites Richard & Bonnie (W); Sites Richard R & Bonnie (W); Sites	
5099 Elmwood Dr	Pittsburgh	PA	15227	Richard R & Bonnie S (W); Sites Richard R & Bonnie S Sites	14
PO Box 622	Bethel Park	PA	15102	EZ Rentals LLC; Schweiger Debbie; Schweiger Deborah	14
		1		Edward W Schuerle Trust; Schuerle Edward; Schuerle Edward W	
1651 Williamsburg Cir	Pittsburgh	PA	15241		13
3534 Kellman Dr	Murrysville	PA	15668	Hamm Joel & Norma (W); Hamm Joel W; Hamm Joel W & Norma L (W); Hamm	13
]	Norma; Hamm Norma L; Hamm Ralph W	

Table 31: Top Property Owners/Managers in the Hilltop Region, 2012 (continued)

PO Box 111	Bethel Park	PA	15102	Brilliant Properties; Zipf Morgan A	13
PO Box 42339	Pittsburgh	PA	15203	Blue Dog Alpha LP; Blue Dog Beta LP	13
PO Box 60027	Pittsburgh	PA	15211	Fundy Sandra K	12
PO Box 7971	Pittsburgh	PA	15216	P/4 Investments LP; P/7 Investments LP; Pirain Family Limited Partnership; RDJB Limited Partnership; Tanner Philip J	12
1410 High St	Pittsburgh	PA	15212	McCloskey John; McCloskey John & Jean (W); McCloskey John & Jean S (W); McCloskey John F; McCloskey John F & Jean S (W)	11
2901 Banksville Rd	Pittsburgh	PA	15216	501 Grandview Associates; Dipardo Daniele R & Lisa Maruca (W)	11
3300 Ponoka Rd	Pittsburgh	PA	15241	Hawk James; Hawk James O ; Hawk James O & Evelyn R (W); Hawk Zachary R	11
3540 Maplevue Dr	Bethel Park	PA	15102	Action Wireless Network INC; E & S Properties LLC; Emamzadeh Mehrouz & Maryam (W); EZ & SH Properties; EZ & SH Properties LLC	11
5704 Library Rd	Bethel Park	PA	15102	Dean Robert; Dean Robert A	11
60 Harwood St	Pittsburgh	PA	15211	Cirringione Carla; Krocke Aaron ; Krocke Aaron J; Krocke Aaron James	11
PO Box 186	Venetia	PA	15367	Winterhalter Bruce P	11
200 Revo Rd	Pittsburgh	PA	15236	Kayja Properties LLC; Reiss William & Christine; Reiss William & Christina (W)	10
201 Penn Center Blvd Ste 400	Pittsburgh	PA	15235	Eco Engineering INC; Gomes Salvatore; Gomes Salvatore R	10
2039 Rehman St	Pittsburgh	PA	15210	Blue Line Property Management LLC; Miller Frederick J	10
2041 Allison Dr	Pittsburgh	PA	15241	FF & J Properties LLC	10
4932 Young Dr	Pittsburgh	PA	15227	Sites George & Denise (W); Sites George & Denise M (W); Sites George Denise (W); Sites George F & Denise M (W); Sites George R	10
5118 Riviera Dr	Miami	FL	33146	Beamon Amanda J & Kevin M (H); Beamon Kevin M & Amanda J (W); Beamon Kevin Michael & Amanda J (W); Spring Street Rentals; Spring Street Rentals LP	10
856 Hulton Rd	Verona	PA	15147	Close James; Close James & Diana K (W); Close James & Diana K Close	10
944 Clifton Rd	Bethel Park	PA	15102	Laurash Phil; Laurash Phillip; Laurash Phillip E	10
PO Box 229	Huntingdon	VA	19006	Advanced Rental Properties INC; JRF Investments INC; Triple A Investment; Triple A Investments LLC	10
PO Box 59438	Pittsburgh	PA	15210	830 McLain Land Trust; Allegheny Preservation Trust; Laughlin Avenue Trust # 616; Simply Put LP; Simply Put Sync LP; Sun Land Trust	10
PO Box 971	Canonsburg	PA	15317	Standing Rock Holdings LLC	10

Table 32: Top Property Owners/Managers in Allentown, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
210 Revo Rd	Dittalaurah	PA	15/36	NAS Properties; NAS Properties LLC; Shialabba Ronald & Tara Gibson (W); Shialabba	
	Pittsburgh	PA		Ronald & Taro O Gibson	6
781 Bower Hill Rd	Pittsburgh	PA	15243	Davies James E & June L Riccardi (W)	6
868 Country Club Dr	Pittsburgh	PA	15228	Doas Dennis & Michelle (W); Doas Dennis G & Michelle D (W)	6
PO Box 79058	Pittsburgh	PA	15216	Meyers Raymond; Meyers Raymond K	6
120 Beltzhoover Ave	Pittsburgh	ο.	15311	Bright Future Management; Bright Future Management LLC; CMN Management LLC;	_
120 Bellzhoover Ave		PA	15211	Namiotka Christine; Namiotka Christine M; Prevost Noel	5
56 McCracken Hill Rd	Burgettstown	PA	15021	Butler David T; Butler David T & Debra D (W)	5
71 Hartl Ln	Pittsburgh	PA	15227	J Michael INC; J Michael Incorporated; Stein Michael; Stein Michael J	5
PO Box 622	Bethel Park	PA	15102	EZ Rentals LLC; Schweiger Debbie; Schweiger Deborah	5

Source: Allegheny County Assessment, 2012

Table 33: Top Property Owners/Managers in Arlington, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
71 Hartl Ln	Pittsburgh	PA	15227	J Michael INC; J Michael Incorporated; Stein Michael; Stein Michael J	8
				Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah	
2200 Sarah St	Pittsburgh	PA	15203	LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360	7
2200 341411 31		PA		SS Partners VI LP; RE 360 SS Partners VII LP; RE 360 SS Partners X LP; RE 360 SS	,
				Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	
231 Goldbach St	Pittsburgh	PA	15210	Grice Lee & Dana M Ventriglia; Ventriglia Dana M; Ventriglia Dana M & Lee Grice	5
F110 Divisors Dr	N di a mai		22446	Beamon Amanda J & Kevin M (H); Beamon Kevin M & Amanda J (W); Beamon Kevin	_
5118 Riviera Dr	Miami	FL	33146	Michael & Amanda J (W); Spring Street Rentals; Spring Street Rentals LP	5

Table 34: Top Property Owners/Managers in Beltzhoover, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
1738 Hallowell St	Pittsburgh	PA	15210	Oakes Donald; Oakes Donald H; Oakes Donald H & Helena A (W)	8
3671 Harlow Pl	Pittsburgh	PA	15204	William Thomas Jr; Williams Elaine; Williams Thomas; Williams Thomas Jr ; Williams Thomas Jr & Vivian E (W)	7
230 Chalfont St	Pittsburgh	PA	15210	McCrommon Mark; McCrommon Orlando; McCrommon Orlando V; Partlow Betty	6
308 Reifert St	Pittsburgh	PA	15210	Menefee Jonathan; Menefee Jonathan R Sr	6
120 Beltzhoover Ave	Pittsburgh	PA	15/11	Bright Future Management; Bright Future Management LLC; CMN Management LLC; Namiotka Christine; Namiotka Christine M; Prevost Noel	5
884 Bernd St	Pittsburgh	PA	15210	Walker Estella; Walker Fred W & William Walker; Walker William & Estella A (W)	5
PO Box 229	Huntingdon	VA	19006	Advanced Rental Properties INC; JRF Investments INC; Triple A Investment; Triple A Investments LLC	5

Table 35: Top Property Owners/Managers in Bon Air, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
. No own	er/mana	ger I	nolds	three or more properties in Bon Air	-

Source: Allegheny County Assessment, 2012

Table 36: Top Property Owners/Managers in Carrick, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
PO Box 81955	Pittsburgh	PA	21p 15217	Arad Holdings LLC; Arad Moshe Zvi; Arad Shoshana; Avraham Daniel; Briar Hill Israel LTD; Buskila Uri & Natalie Steriya (W); Dor Ilan; Finklstien Meir; Gavrieli Avihay; Harow Ethan & Helena (W); Havivi Gil; Hugrin Karina; Jacob Ben Dror Elad; Keesing Yecheil Neria; Leelko US INC; Moshe-Zvi Arad; Pflanzer Benjamin Zeev & Michal (W); Pinsky Uri Nachum & Orit (W); Realty Choice Investments LLC; Reiner Avraham Haim & Drorlee (W); Reinherz Yehezkel; Sea Management LLC; Sinai Yehuda & Sara (W); Smoshkovitz David & Seina (W); Uspizai Michael; Weltfried Shai; Zcharia Nagar;	26
				Zecharia Malka	
2039 Rehman St	Pittsburgh	PA	15210	Blue Line Property Management LLC; Miller Frederick J	7
5099 Elmwood Dr	Pittsburgh	PA	15227	Sites Richard; Sites Richard & Bonnie (W); Sites Richard R & Bonnie (W); Sites	7
	Tittsburgii			Richard R & Bonnie S (W); Sites Richard R & Bonnie S Sites	,
2122 Moredale St	Pittsburgh	PA	15210	Brookline Holdings LLC; Cunic George; Cunic George D & Lynn M (W)	6
350 Olancha Ave	Pittsburgh	PA	15227	Kennedy Christopher & Aimee (W); Wagler Robert C	6
105.61	B::: 1 1		45007	Gentilcore Danato & Antoinetta C (W); Gentilcore Daniel & Antonietta (W);	-
105 Stewart Ave	Pittsburgh	PA	15227	Gentilcore Donata & Antoinette (W); Gentilcore Donato & Antonietta (W)	5
127 Carrick Ave	Pittsburgh	PA	15210	Kohl Barbara J; Kohl Richard; Kohl Richard W & Barbara J (W); Kohl Richard W Sr & Bar	5
1613 Brownsville Rd	Pittsburgh	PA	15210	Eggerton Dan; Eggerton Dennis	5
1634 Mount Joseph St	Pittsburgh	PA	15210	Krapp James & Gemma (W); Krapp James R & Gemma J (W); Krapp Robert J & James R Krapp	
201 Thompsonville Rd	Canonsburg	PA	15317	1010 Development LLC; 323 Reifert Street 15210 Land Trust; Woodrow Properties LLC	5
211 Parkside Ave	Pittsburgh	PA	15228	Hoyek Nadim; Hoyek Nadim C; Hoyek Nadim C & Celia A (W)	5
3407 Library Rd	Pittsburgh	PA	15234	Inverso Joseph; Inverso Joseph A; Iverso Joseph	5

Table 37: Top Property Owners/Managers in Knoxville, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
PO Box 59281	Pittsburgh	PA	15210	106 Grimes Family Trust (The); 2204 Arlington Family Trust; 237 Arabella Family Trust; 240 Arabella Revocable Family Trust; 250 Charles Family Trust; 311 Charles Family Trust (The); 317 Arabella Family Trust (The); 318 Moore Revocable Family Trust; 319 Arabella Family Trust (The); 321 Arabella Family Trust; 322 Arabella Family Trust Real Property Holdings LP; 412 Arabella Family Trust; 449 Ormsby Family Trust (The); 605 Margaret Family Trust; 736 Lilian Family Trust (The); Mercutio Anthony J Jr	12
				& Patricia (W)	
470C Diamana A.	Dittahurah	PA	15226	Colacitio Melinda; Mustang Investments LLC; Peluso Raymond; Peluso Raymond P;	11
1706 Pioneer Ave	Pittsburgh			R&T Investments LLC	11
PO Box 111	Bethel Park	PA	15102	Brilliant Properties; Zipf Morgan A	9
944 Clifton Rd	Bethel Park	PA	15102	Laurash Phil; Laurash Phillip; Laurash Phillip E	8
PO Box 62336	Pittsburgh	PA	15241	JBD Management LLC; JBD Management USA LLC; Roja Investments LLC	8
1636 Amanda Ave	Pittsburgh	PA	15210	Fink Rudolph & Kim (W); Fink Rudolph J; Fink Rudolph J & James F Fink; Fink Rudolph J & Kim A Fink	6
731 1/2 N Franklin St	Washington	PA		Lutestanski Michael; Lutestanski Michael J; MJL Properties Management LLC	5
PO Box 971	Canonsburg	PA	15317	Standing Rock Holdings LLC	5

Table 38: Top Property Owners/Managers in Mount Oliver Borough, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
1651 Williamsburg Cir	Pittsburgh	PA	15241	Edward W Schuerle Trust; Schuerle Edward; Schuerle Edward W	9
132 S 25th St	Pittsburgh	PA	15203	Balser James S; Balser James Scott; Wagner Ann; Wagner Ann M	7
202 O.J. nov. A.J.	Dittalaumala	D.A	15210	Smith Donna M; Smith Donna Mary; Smith John W Jr; Smith Thomas A & Linda L (W);	_
302 Quincy Ave	Pittsburgh	PA	15210	Smith Thomas A Sr & Linda L (W)	6
PO Box 622	Bethel Park	PA	15102	EZ Rentals LLC; Schweiger Debbie; Schweiger Deborah	6
4706 Bi A	Dittalaala	D.A	45226	Colacitio Melinda; Mustang Investments LLC; Peluso Raymond; Peluso Raymond P;	-
1706 Pioneer Ave	Pittsburgh	PA	15226	R&T Investments LLC	5
25 40 Marrian Du	Dathal Davis	D.A.	45402	Action Wireless Network INC; E & S Properties LLC; Emamzadeh Mehrouz & Maryam	-
3540 Maplevue Dr	Bethel Park	PA	15102	(W); EZ & SH Properties; EZ & SH Properties LLC	5

Source: Allegheny County Assessment, 2012

Table 39: Top Property Owners/Managers in Mount Oliver City, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
1911 E Carson St	Pittsburgh	PA	15203	Murrer & Company INC; Murrer Daniel Austin 2001 Irrevocable Trust	3

Table 40: Top Property Owners/Managers in Mount Washington, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio
1519 Gilmore Dr	Clairton	PA	15025	Sporio Carmen; Sporio Carmen P	36
256 Sweet Briar St	Pittsburgh	PA	15211	Bazari John; Bazari John Jr	35
730 Brookline Blvd	Pittsburgh	PA	15226	Trisda Group LLC	24
310 Kramer Way	Pittsburgh	PA	15211	Galasso Guy J & Julie A (W); Galasso Guy Joseph & Julie A (W)	19
1000 Grandview Ave	Pittsburgh	PA	15211	Bastianelli Lawrence A & Karen J (W); Carroll Thomas J; Compton P J; Eberlein Paul J & M Diane (W); Gmiter John J Jr & Carol Ann (W); Green June E; Gutnick H Yale ; Heiss Kenneth P & Gail I (W); Kacher Frank Andrew; Marcus Philip H; McDonough Thomas J & Dorothy J (W); Plavan John C; Shearer Laurie G; Teresa Bataglia Revocable Trust; Ulicny Joan	17
217 9th St	Pittsburgh	PA	15222	Berger Martin S & Judith M (W)	15
120 Beltzhoover Ave	Pittsburgh	PA	15211	Bright Future Management; Bright Future Management LLC; CMN Management LLC; Namiotka Christine; Namiotka Christine M; Prevost Noel	13
PO Box 60027	Pittsburgh	PA	15211	Fundy Sandra K	12
PO Box 7971	Pittsburgh	PA	15216	P/4 Investments LP; P/7 Investments LP; Pirain Family Limited Partnership; RDJB Limited Partnership; Tanner Philip J	12
2901 Banksville Rd	Pittsburgh	PA	15216	501 Grandview Associates ; Dipardo Daniele R & Lisa Maruca (W)	11
60 Harwood St	Pittsburgh	PA	15211	Cirringione Carla; Krocke Aaron; Krocke Aaron J; Krocke Aaron James	11
2041 Allison Dr	Pittsburgh	PA	15241	FF & J Properties LLC	10

Table 41: Top Property Owners/Managers in the Southside Slopes, 2012

Owner Address	City	State	Zip	Owner Name(s)	Portfolio	
				Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah		
2200 Careb Ct	Dittalaumala	D.A	15203	LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360	35	
2200 Sarah St	Pittsburgh	PA		SS Partners VI LP; RE 360 SS Partners VII LP; RE 360 SS Partners X LP; RE 360 SS	33	
				Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC		
616 N Hale Ave	Fullerton	CA	CA 92831	Gadd Bill; Gadd Deborah Lynn; Gadd William Andrew & Deborah L (W); Gadd	14	
OTO IN Hale Ave	Fullerton	CA		William Andrew & Deborah Lynn (W); Oppenlander Tim	14	
141011; ab Ct	Pittsburgh	PA	15212	McCloskey John; McCloskey John & Jean (W); McCloskey John & Jean S (W);	11	
1410 High St Pittsburg		PA	15212	McCloskey John F; McCloskey John F & Jean S (W)	11	
				Madeya Gerard; Madeya Gerard M & Demetrius Ristich; Ristich Demetrious ; Ristich		
2304 Mission St	Pittsburgh	PA		Demetrious & Nancy (W); Ristich Demetrious & Nancy Demko (W); Ristich	11	
				Demetrious & Nancy Demko-Ristich (W)		
71 Hartl Ln	Pittsburgh	PA	15227	J Michael INC; J Michael Incorporated; Stein Michael; Stein Michael J	9	
3534 Kellman Dr	N.A www. co. cill o	PA	15668	Hamm Joel & Norma (W); Hamm Joel W; Hamm Joel W & Norma L (W); Hamm	8	
	Murrysville	FA	12008	Norma; Hamm Norma L; Hamm Ralph W	8	
1012 E Carson St Ste 4	Pittsburgh	PA	15203	Sproat James L; Sproat James L & Della C (W); Sproat James L & Della C Sproat	6	
1025 Saint Martin St	Pittsburgh	PA	15203	Navarro Anthony; Navarro Anthony C	6	
1032 Summerset Dr	Pittsburgh	PA	15217	Greenvue Development LP; Shriber Steven M	6	
180 Woodhaven Dr	Pittsburgh	PA	15228	McCloskey John & Jean (W); McCloskey John F & Jean S (W)	6	
PO Box 14944	Pittsburgh	PA	15234	Seiling Robert O; Seiling Robert O & Amy (W); Seiling Robert Ott	6	
PO Box 59020	Pittsburgh	PA	15210	Dragan Martin; Snail Houses LLC	6	
150 Pius St	Pittsburgh	PA	15203	Piso John D & Helen M (W)	5	
2716 Burham St	Pittsburgh	PA	15203	Richards Jon; Richards Jon T	5	
F110 Divisors Dr	N di a mai		221.46	Beamon Amanda J & Kevin M (H); Beamon Kevin M & Amanda J (W); Beamon Kevin	_	
5118 Riviera Dr	Miami	FL	33146	Michael & Amanda J (W); Spring Street Rentals; Spring Street Rentals LP	5	
6516 Bartlett St	Pittsburgh	PA	15217	Schaefer William W	5	
0425 Carataga Dr	Diatala l-	DA	15227	Hussak Kyrie & Kathleen (W); Hussak Kyrie & Kathleen Hussak; Hussak Kyrie G &	_	
9435 Saratoga Dr	Pittsburgh	PA	15237	Kathleen A (W)	5	
PO Box 876	Canonsburg	PA	15317	Millcreek Processing; Riva Ridge Enterprises LLC	5	

Using Allegheny County property assessment data (October, 2012), we were also able to identify which neighborhoods that larger investors are most active in based on the portfolio size of the property owners. The tables below depict this break-down by neighborhood, as well as the portfolio size of buyers and sellers in the Hilltop. We provide a listing of these top buyers and sellers by year.

Table 42: Property Owner Portfolio Size by Neighborhood, 2012

	Total*	1 Pro	perty	2 Prop	erties	3 to 4 Pr	operties	5 to 9 Pro	operties	10 or more	Properties
Hilltop Region	15110	10981	89.6%	801	6.5%	283	2.3%	140	1.1%	45	0.4%
Allentown	986	731	88.5%	60	7.3%	27	3.3%	8	1.0%	0	0.0%
Arlington	757	628	92.8%	35	5.2%	10	1.5%	4	0.6%	0	0.0%
Beltzhoover	928	738	90.9%	55	6.8%	12	1.5%	7	0.9%	0	0.0%
Bon Air	386	366	97.3%	10	2.7%	0	0.0%	0	0.0%	0	0.0%
Carrick	3735	3246	94.5%	135	3.9%	41	1.2%	11	0.3%	1	0.0%
Knoxville	1380	1073	90.6%	72	6.1%	31	2.6%	6	0.5%	2	0.2%
Mount Oliver Borough	1166	945	92.0%	53	5.2%	23	2.2%	6	0.6%	0	0.0%
Mount Oliver City	211	196	96.6%	6	3.0%	1	0.5%	0	0.0%	0	0.0%
Mount Washington	3453	2450	89.4%	177	6.5%	68	2.5%	32	1.2%	12	0.4%
Southside Slopes	2020	1468	88.7%	121	7.3%	47	2.8%	16	1.0%	3	0.2%
St. Clair	88	74	94.9%	2	2.6%	1	1.3%	1	1.3%	0	0.0%
*Total includes those prope	rties where o	wner addres	s is given		•						•

Source: Allegheny County Assessment

Table 43: Buyer Portfolio Size in the Hilltop Region, 2008-2012

	Total	1 Pro	perty	2 Properties		3 to 4 Properties		5 to 9 Properties		10 or more Properties	
2008	915	690	89.7%	54	7.0%	20	2.6%	3	0.4%	2	0.3%
2009	840	681	92.9%	36	4.9%	10	1.4%	4	0.5%	2	0.3%
2010	785	615	91.5%	37	5.5%	16	2.4%	1	0.1%	3	0.4%
2011	771	617	92.1%	30	4.5%	15	2.2%	7	1.0%	1	0.1%
2012*	436	359	92.8%	20	5.2%	4	1.0%	4	1.0%	0	0.0%
AVG	749.4	592.4	91.7%	35.4	5.5%	13	2.0%	3.8	0.6%	1.6	0.2%
*Sales throu	gh June 201.	2									

Source: Allegheny County

Table 44: Seller Portfolio Size in the Hilltop Region, 2008-2012

	Total		1 Pro	perty	2 Prop	2 Properties		3 to 4 Properties		5 to 9 Properties		10 or more Properties	
2008	915	798	747	93.6%	36	4.5%	7	0.9%	6	0.8%	2	0.3%	
2009	840	716	673	94.0%	23	3.2%	11	1.5%	6	0.8%	3	0.4%	
2010	785	696	666	95.7%	17	2.4%	5	0.7%	7	1.0%	1	0.1%	
2011	771	664	623	93.8%	21	3.2%	13	2.0%	6	0.9%	1	0.2%	
2012*	436	393	375	95.4%	9	2.3%	7	1.8%	1	0.3%	1	0.3%	
AVG	749.4	653.4	616.8	94.4%	21.2	3.2%	8.6	1.3%	5.2	0.8%	1.6	0.2%	
*Sales throu	Sales through June 2012												

Source: Allegheny County

Table 46: Top Buyers in the Hilltop, 2008-2012

Buyer Name	Count
City of Pittsburgh	22
Go Invest Wiseley LLC	10
Fannie Mae	8
ATL Holdings LLC	5
Pahler Family Revocable Living Trust (The)	5
2009	
Buyer Name	Count
Trisda Group LLC	12
City of Pittsburgh	11
Fannie Mae	9
Davies James E and June L Riccardi (W)	8
US Bank National Association (Trustee)	8
RDJB Limited Partnership	5
2010	
Buyer Name	Count
Fannie Mae	15
Housing and Urban Development	11
City of Pittsburgh	10
Realty Choice Investments LLC	7
2011	
Buyer Name	Count
Eco Engineering Inc	10
RE 360 SS Partners XI LP	7
Blue Dog Enterprises Inc	6
Bartholomew Richard	5
FF & J Properties LLC	5
Housing and Urban Development	5
Trisda Group LLC	5
Zipf Morgan A	5
2012*	
Buyer Name	Count
Housing and Urban Development	6
RE 360 SS Partners IV LP	6
City of Pittsburgh	5
Federal National Mortgage Association	5
*Sales through June 2012	

Source: Allegheny County

Table 45: Top Sellers in the Hilltop, 2008-2012

Seller Name	Count
Fannie Mae	16
Housing & Urban Development	13
Federal Home Loan Mortgage Corporation	8
City of Pgh	6
City of Pittsburgh	6
US Bank National Association	6
LaSalle Bank National Association	5
US Bank National Association (Trustee)	5
2009	
Seller Name	Count
Fannie Mae	16
City of Pittsburgh	13
Deutsche Bank National Trust Company	11
US Bank National Trust Association (Trustee)	7
Federal Home Loan Mortgage Corporation	6
Wells Fargo Bank NA	6
David James E	5
Housing and Urban Development	5
HSBC Bank USA National Association	5
LaSalle Bank National Association	5
US Bank National Association	5
2010	
Seller Name	Count
Fannie Mae	25
Federal Home Loan Mortgage Corporation	8
City of Pittsburgh	6
Deutsche Bank National Trust Company	6
US Bank National Assocation (Trustee)	6
Bank of America National Association	5
CitiMortgage INC	5
Kiab Gildas A Jr & Danielle (W)	5
2011	
Seller Name	Count
City of Pittsburgh	16
Fannie Mae	13
Federal Home Loan Mortgage Corporation	9
Bartholomew Richard	6
Federal National Mortgage Association	6
Deutsche Bank National Trust Company	5
Go Invest Wiseley LLC	5
Housing and Urban Development	5
2012*	
Seller Name	Count
Federal National Mortgage Association	12
Realty Choice Investments LLC	7
*Sales through June 2012	
Sales allough saile 2012	

56 Source: Allegheny County

Table 47: Building Permits Issued to Hilltop Investors, 2011

Owner Address	City	State	Zip	Owner Names	Count
2200 Sarah St*	Pittsburgh	PA	15203	Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360 SS Partners VI LP; RE 360 SS Partners X LP; RE 360 SS Partners X LP; RE 360 SS Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	11
201 Penn Center Blvd Ste 400*	Pittsburgh	PA	15235	Eco Engineering INC; Gomes Salvatore; Gomes Salvatore R	5
1224 E Carson St	Pittsburgh	PA	15203	Big Ham Group INC	3
PO Box 81065	Pittsburgh	PA	15217	Erus Holdings LLC ; IHHWT LLC; Kharitonov Alexey; Ocean View Property Management & Recovery Services LLC	3

Source: City of Pittsburgh

Table 48: Building Permits Issued to Hilltop Investors, 2012

Owner		Stat			Coun
Address	City	е	Zip	Owner Names	t
2200 Sarah St*	Pittsburg h	PA	1520 3	Calloway Joseph G; Calloway Joseph G & Kelly M (W); Hajjah Holdings LLC; Hajjah LLC; RE 360 SS Partners III LP; RE 360 SS Partners IV LP; RE 360 SS Partners V LP; RE 360 SS Partners VI LP; RE 360 SS Partners XI LP; RE 360 SS Partners XI LP; Robinson Alexander W; SSHT Community Partners LLC	9
180 Woodhaven Dr	Pittsburg h	PA	1522 8	McCloskey John & Jean (W); McCloskey John F & Jean S (W)	3
3300 Ponoka Rd*	Pittsburg h	PA	1524 1	Hawk James; Hawk James O ; Hawk James O & Evelyn R (W); Hawk Zachary R	3

Source: City of Pittsburgh

Table 49: Hilltop Owners/Managers with Multiple Property Maintenance Code Violations Issued, 2011

Owner Address	City	State	Zip	Owner Names	Count
4019 Mayflower Ct	Murrysville	PA	15668	Bazzone Michael L	2
5106 Janie Dr	Pittsburgh	PA	15227	Coyne David J & Kimberly A (W)	2

Source: City of Pittsburgh

Table 50: Hilltop Owners/Managers Property Maintenance Code Violations Issued, 2012

Owner Address	City	State	Zip	Owner Names	Count
231 Southern Ave	Monaca	PA	15061	Angelo Steven	2

Source: City of Pittsburgh

Table 51: Building Code Violations and Permits by Neighborhood, 2011

		Building Violati	ons				Per	mits		
	Dangerou	PMC	Notices	Bu	Building		trical	HVAC		
Hilltop Region*	27	0.2%	35	0.3%	76	0.5%	159	1.1%	24	0.2%
Allentown	7	0.7%	1	0.1%	2	0.2%	10	1.0%	1	0.1%
Arlington	0	0.0%	0	0.0%	6	0.8%	9	1.2%	2	0.3%
Beltzhoover	2	0.2%	0	0.0%	1	0.1%	11	1.2%	0	0.0%
Bon Air	0	0.0%	0	0.0%	1	0.3%	3	0.8%	0	0.0%
Carrick	8	0.2%	5	0.1%	3	0.1%	33	0.9%	0	0.0%
Knoxville	0	0.0%	13	0.9%	1	0.1%	15	1.1%	1	0.1%
Mount Oliver City	1	0.5%	1	0.5%	1	0.5%	2	0.9%	0	0.0%
Mount Washington	1	0.0%	8	0.2%	12	0.3%	36	1.0%	4	0.1%
Southside Slopes	8	0.4%	7	0.3%	48	2.4%	39	1.9%	15	0.7%
St. Clair	0	0.0%	0	0.0%	1	1.1%	1	1.1%	1	1.1%

Source: City of Pittsburgh

Table 52: Building Code Violations and Permits by Neighborhood, 2012

		Building Violati	ons				Per	mits		
	Dangerous Conditions			C Notices	Bu	ilding	Elec	trical	HVAC	
Hilltop Region*	14	0.1%	20	0.1%	63	0.5%	152	1.1%	30	0.2%
Allentown	2	0.2%	1	0.1%	2	0.2%	11	1.1%	1	0.1%
Arlington	1	0.1%	1	0.1%	5	0.7%	10	1.3%	1	0.1%
Beltzhoover	0	0.0%	0	0.0%	2	0.2%	9	1.0%	0	0.0%
Bon Air	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carrick	6	0.2%	3	0.1%	3	0.1%	39	1.0%	2	0.1%
Knoxville	3	0.2%	6	0.4%	4	0.3%	20	1.4%	1	0.1%
Mount Oliver City	1	0.5%	2	0.9%	0	0.0%	4	1.9%	0	0.0%
Mount Washington	0	0.0%	3	0.1%	20	0.6%	29	0.8%	10	0.3%
Southside Slopes	1	0.0%	4	0.2%	27	1.3%	28	1.4%	15	0.7%
St. Clair	0	0.0%	0	0.0%	0	0.0%	2	2.3%	0	0.0%

Source: City of Pittsburgh

Table 53: Residential Sales Price Range by Neighborhood, 2012

	Total	Average	Median	\$0 to \$	\$0 to \$499.99		\$500 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 to \$99,999.99		000 or nter
City of Pittsburgh	5,005	\$119,088	\$75,000	1,388	27.7%	591	11.8%	385	7.7%	431	8.6%	739	14.8%	1,471	29.4%
Hilltop Region	809	\$51,706	\$27,000	211	26.1%	144	17.8%	127	15.7%	130	16.1%	120	14.8%	77	9.5%
Allentown	34	\$29,898	\$9,900	9	26.5%	13	38.2%	5	14.7%	5	14.7%	0	0.0%	2	5.9%
Arlington	39	\$27,641	\$26,500	9	23.1%	6	15.4%	7	17.9%	14	35.9%	3	7.7%	0	0.0%
Beltzhoover	39	\$12,341	\$4,550	15	38.5%	16	41.0%	4	10.3%	3	7.7%	1	2.6%	0	0.0%
Bon Air	19	\$38,180	\$30,750	9	47.4%	4	21.1%	1	5.3%	1	5.3%	3	15.8%	1	5.3%
Carrick	185	\$39,855	\$33,750	54	29.2%	26	14.1%	25	13.5%	28	15.1%	47	25.4%	5	2.7%
Knoxville	71	\$18,691	\$12,717	16	22.5%	15	21.1%	31	43.7%	7	9.9%	1	1.4%	1	1.4%
Mount Oliver Borough	83	\$20,909	\$15,000	20	24.1%	20	24.1%	19	22.9%	16	19.3%	8	9.6%	0	0.0%
Mount Oliver City	16	\$14,531	\$6,300	2	12.5%	8	50.0%	2	12.5%	4	25.0%	0	0.0%	0	0.0%
Mount Washington	182	\$94,969	\$51,500	40	22.0%	22	12.1%	19	10.4%	29	15.9%	32	17.6%	40	22.0%
Southside Slopes	136	\$75,385	\$51,000	35	25.7%	13	9.6%	13	9.6%	22	16.2%	25	18.4%	28	20.6%
St. Clair	5	\$14,683	\$15,673	2	40.0%	1	20.0%	1	20.0%	1	20.0%	0	0.0%	0	0.0%

Source: Allegheny County

residential sales include only sales of single family structures (use codes 010, 020, 050, 060, & 070). Sales under \$500 were excluded when calculating both the average and median sales price to exclude non arms-length sales.

Table 54: Annual Crime Rate per 1,000 Residents in the Hilltop and the City of Pittsburgh, 1999 to 2010

	1999-	-2001	2002-	-2004	2005-	2007	2008-2010		
	City of Pittsburgh			City of Pittsburgh	Hilltop Region	City of Pittsburgh	Hilltop Region		
	Crimes per 1,000 people								
Part 1 Crimes	60.8	58.7	60.4	67.5	57.9	75.6	48.9	71.9	
Part 2 Crimes	77.5	87.7	75.9	94.5	73.3	104.0	66.1	104.5	

Source: City of Pittsburgh – excludes Mt. Oliver Borough

Part 1 crimes include: murder, forcible rape, aggravated assault, robbery, burglary, larceny/theft, motor vehicle theft, and arson.

Part 2 crimes include: simple assaults, forgery, fraud, embezzlement, stolen property offenses, vandalism, weapons offenses, prostitution, sex offenses (excluding rape and prostitution), drug violations, gambling, offenses against families and children, liquor law violations, public drunkenness, disorderly conduct, vagrancy, loitering, and other offenses.

Table 55: Residential Properties with a Foreclosure Filing in the Hilltop and City of Pittsburgh, 2006-2012

	Residential 2006 Parcels		2007		2008		2009		2010		2011		2012		
City of Pittsburgh	118,352	1,379	1.2%	1,153	1.0%	1,238	1.0%	1,115	0.9%	905	0.8%	476	0.4%	638	0.5%
Hilltop Region	18,597	295	1.6%	264	1.4%	279	1.5%	235	1.3%	198	1.1%	96	0.5%	133	0.7%
Allentown	1,352	37	2.7%	33	2.4%	27	2.0%	14	1.0%	11	0.8%	7	0.5%	10	0.7%
Arlington	930	16	1.7%	13	1.4%	12	1.3%	12	1.3%	13	1.4%	8	0.9%	4	0.4%
Arlington Heights	7	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Beltzhoover	1,531	19	1.2%	15	1.0%	13	0.8%	17	1.1%	11	0.7%	4	0.3%	7	0.5%
Bon Air	422	4	0.9%	2	0.5%	3	0.7%	2	0.5%	4	0.9%	1	0.2%	1	0.2%
Carrick	4,240	63	1.5%	48	1.1%	66	1.6%	70	1.7%	45	1.1%	24	0.6%	37	0.9%
Knoxville	1,600	40	2.5%	37	2.3%	37	2.3%	26	1.6%	19	1.2%	8	0.5%	16	1.0%
Mount Washington	4,030	56	1.4%	45	1.1%	65	1.6%	45	1.1%	42	1.0%	16	0.4%	26	0.6%
Mt. Oliver	261	5	1.9%	7	2.7%	3	1.1%	3	1.1%	3	1.1%	3	1.1%	4	1.5%
Mt. Oliver Borough	1,331	36	2.7%	37	2.8%	30	2.3%	23	1.7%	31	2.3%	12	0.9%	14	1.1%
Southside Slopes	2,740	18	0.7%	25	0.9%	22	0.8%	21	0.8%	18	0.7%	13	0.5%	14	0.5%
St. Clair	153	1	0.7%	2	1.3%	1	0.7%	2	1.3%	1	0.7%	0	0.0%	0	0.0%

Source: Allegheny County Department of Court Records and Allegheny County Assessment