

*An Atlas of the St. Clair Village and Mt. Oliver
Neighborhoods of Pittsburgh 1977*



ST. CLAIR VILLAGE - MT. OLIVER NEIGHBORHOOD

PITTSBURGH NEIGHBORHOOD ATLAS

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INTRODUCTION

The Pittsburgh Neighborhood Alliance was formed in 1969 by a number of neighborhood organizations that were concerned with improving the city's neighborhoods and their relations with city government. The members of the Alliance recognized that in order to negotiate effectively with city government about such major concerns as public service needs, capital improvements and transportation, it was necessary to obtain accurate, up-to-date information about the neighborhoods. Unfortunately, this information was not available.

To remedy this situation, the Alliance developed its Pittsburgh Neighborhood Atlas project. First, the boundaries of the city's neighborhoods had to be determined. The Pittsburgh Neighborhood Atlas asked people attending community meetings to name and describe the boundaries of the neighborhoods in which they lived. This information was also provided by an Atlas-initiated survey. Responses from every voting district of the city were analyzed to assure citizen involvement at the neighborhood level. Seventy-eight neighborhoods were thus identified, each made up of one or more whole voting districts in order to comply with provisions in Pittsburgh's home rule charter relating to the election of community advisory boards.

The Atlas then gathered a body of useful and up-to-date information for every neighborhood. It is the beginning of a neighborhood information system that more closely reflects neighborhood boundaries as defined by residents instead of by public officials. In the past, statistics about sections of the city have been based on information published for relatively large areas such as census tracts. For the atlas, much of the material describing neighborhood characteristics came from figures compiled for smaller areas: voting districts or census blocks. As a result, detailed information is now available for neighborhoods whose boundaries differ substantially from census tract boundaries.

The information in this atlas provides an insight into current neighborhood conditions and the direction in which the neighborhood is moving. The best indicators showing the health of the neighborhood are provided by citizen satisfaction with the neighborhood, and changes in residential real estate transaction prices. Comparison of these statistics to those for the entire city provide a basis to begin understanding issues of neighborhood stability. In the years to come, as additional data are gathered for each of these indicators, trends will become more obvious.

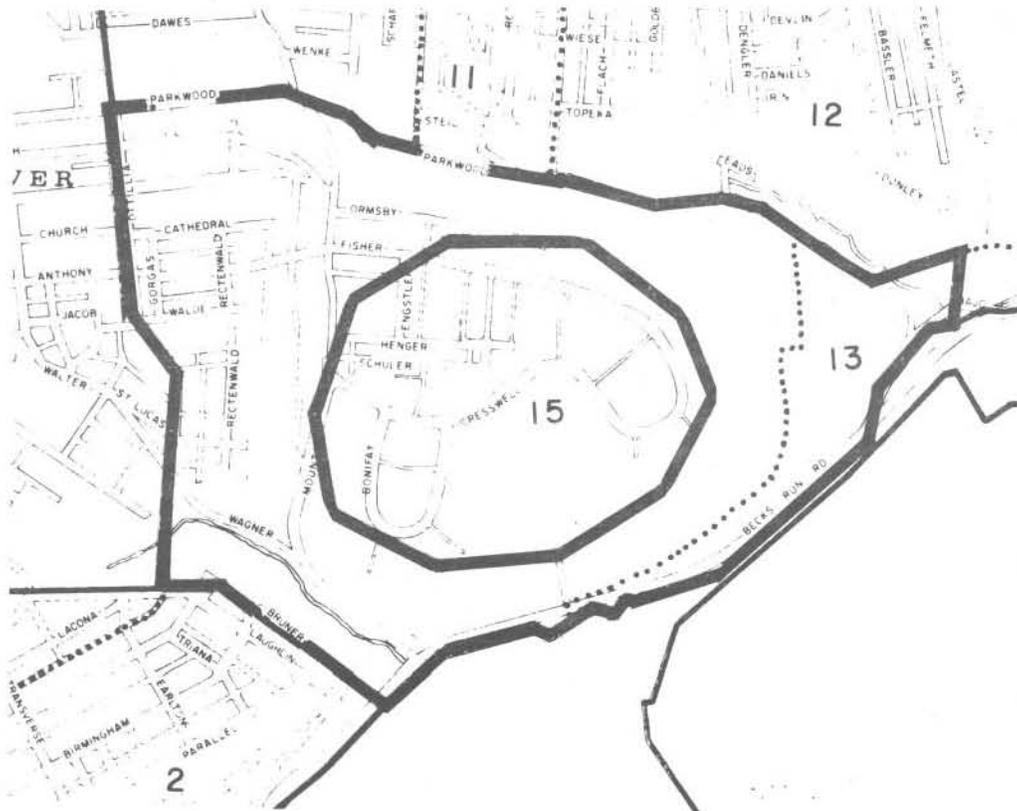
It is important to recognize that neighborhood change is a complex process and that one indicator by itself may not be useful. Neighborhoods may be healthy regardless of their level of income, and therefore income-related statistics may not be useful guides by themselves. Neighborhoods must be viewed over time in terms of relative changes compared to the city as a whole, and any analysis of neighborhood conditions must focus upon all of the data in order to provide a comprehensive understanding.

To learn about specific sections of the neighborhood, figures by individual voting district or census tract may be obtained. Additional information on the neighborhood or the information system is available through the Center for Urban Research of the University of Pittsburgh, which has made an outstanding contribution to the development of this atlas.

NEIGHBORHOOD DESCRIPTION

This atlas presents information about two Pittsburgh neighborhoods, St. Clair Village and Mt. Oliver Neighborhood, which are approximately 2½ miles east of downtown. St. Clair Village is made up of voting district #15, Ward 16; Mt. Oliver Neighborhood, of voting district #13, Ward 16. Together, the neighborhoods have an estimated area of 289.0 acres, containing 0.8% of the city's land and 0.8% of its 1974 population.

In the following section, the findings of the Citizen Survey are published separately for each neighborhood. For technical reasons explained in the appendix, the statistics in the remaining sections are compiled for the area as a whole, St. Clair Village plus Mt. Oliver Neighborhood. The census tract that coincides with this area is # 1605.



NEIGHBORHOOD HISTORY
ST. CLAIR VILLAGE - MOUNT OLIVER NEIGHBORHOOD

St. Clair Village was named for Arthur St. Clair, a prominent figure in early American history. St. Clair fought in both the French and Indian War and the Revolution, presided over the Continental Congress under the Articles of Confederation and was appointed governor of the Northwest Territory.

St. Clair Village is a low rent housing community. Built at a cost of 13 million dollars by the Housing Authority of the City of Pittsburgh, it opened in September of 1953 after two years of construction. Upon its completion, St. Clair Village housed 1,089 families. St. Clair Village today is predominately black. Ninety-four percent of those employed hold sales, clerical, service or trade positions.

Mount Oliver Neighborhood receives its name from the adjacent borough of Mount Oliver. Mt. Oliver was once called Ormsby Manor for John Ormsby, known as "the first citizen of Pittsburgh", who owned most of what is today the South Side. During the campaign against the French of Fort Duquesne, Ormsby served as commissary of provisions under General Forbes. When his son, Oliver, was born in 1767, he named the nearby hilly area in the baby's honor. Ormsby later became a trader and supplied goods to troops on Lake Erie during the Revolution.

Mount Oliver Neighborhood is ethnically mixed, with many persons of German and Polish extraction.

St. Clair Village and Mt. Oliver Neighborhood, along with much of Arlington-Arlington Heights, once comprised St. Clair Borough, which was annexed to the City of Pittsburgh on January 1, 1923.

ST. CLAIR VILLAGE AND MT. OLIVER NEIGHBORHOOD
SUMMARY STATISTICS

	<u>Neighborhoods</u>	<u>Pittsburgh</u>
Population (1974)	3,910	479,276
% Change (1970-1974)	-25%	-8%
% Black population (1970)	60%	20%
Housing units (1974)	1,454	166,625
% Vacant	21%	6%
% Owner-occupied housing units (1974)	45%	54%
Average sales price of owner-occupied dwellings (1975)	\$10,574	\$23,518
% Residential real estate transactions with mortgages provided by financial institutions (1975)	42%	59%
Crime rate (1975)	0.058	0.053
Average family income (1969)	\$ 6,300	\$10,500
Income index as % of city index (1974)	86%	

CITIZEN SURVEY

The purpose of the citizen survey was to obtain attitudes about the quality of the neighborhood environment. Citizens were asked to respond to questions concerning the neighborhood as a whole, neighborhood problems, and public services. The attitudinal data, heretofore not available, are key indicators of the relative health of the neighborhood. By specifying neighborhood problems or public service needs, the information may be a useful guide for public investment or service delivery decisions.

The city-wide survey was mailed to a randomly selected sample of registered voters. Of approximately 35,000 households contacted 9,767 responded. The sample provides a 5% response rate for each of the city's 423 voting districts. (See Appendix for a profile of the respondents as well as for statistics on voter registration.)

I. Neighborhood Satisfaction

St. Clair Village residents are generally less satisfied with their neighborhood than residents city-wide. Table 1-A shows that 14% of the citizens responding to the survey were satisfied with their neighborhood compared to 41% in all city neighborhoods. When asked to state whether the neighborhood is better or worse than two years ago, 10% said that it was better which was less than the city-wide response of 12%. Given the opportunity to move from the neighborhood, 10% said they would continue to live there compared to a response of 45% for the city as a whole. The responses to these satisfaction questions indicate a negative attitude of residents toward their neighborhood compared to citizens city-wide.

TABLE 1-A

Neighborhood Satisfaction St. Clair Village

Question 1: Generally, how satisfied are you with conditions in the neighborhood?			
	Satisfied (%)	Dissatisfied (%)	Neither (%)
St. Clair Village	14	81	5
All neighborhoods	41	37	21
Question 2: Do you think this neighborhood has gotten better or worse over the past two years?			
	Better (%)	Worse (%)	Not Changed (%)
St. Clair Village	10	86	5
All neighborhoods	12	49	36
Question 3: If you had your choice of where to live, would you continue living in this neighborhood?			
	Yes (%)	No (%)	Not Sure (%)
St. Clair Village	10	86	5
All neighborhoods	45	32	18

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer.

II. Neighborhood Problems

In order to identify specific neighborhood problems, residents were asked to consider twelve problems usually associated with urban communities and rate them for the neighborhood. Table 2-A compares the problem ratings of the respondents from St. Clair Village to those from all city neighborhoods. Areas of particular concern for the neighborhood include burglary, vandalism, rats, and trash and litter.

III. Satisfaction with Public Services

Table 3-A shows the satisfaction of St. Clair Village residents with their public services and compares the responses to data for all city neighborhoods. City-wide, residents are least satisfied with street and alley maintenance. St. Clair Village residents are more satisfied with respect to the fire department and garbage collection, and less satisfied with respect to the police, public transportation, and parks and recreation.

The Citizen Survey also asked the respondents to list the services with which they were the least satisfied and to explain the reasons for their dissatisfaction. Residents from St. Clair Village gave the greatest number of reasons for dissatisfaction to the services listed below. Included is a summary of the major reasons for their dissatisfaction.

1. Police: Insufficient police services; not enough police protection.
2. Public transportation: Need for more efficient transportation system; need better bus scheduling.

TABLE 2-A

Neighborhood Problems
St. Clair Village

Problem Category	Problem Rating - Percent Response		
	<u>Not A Problem</u>	<u>Minor or Moderate</u>	<u>Big or Very Serious</u>
Unsafe streets			
St. Clair Village	5	29	57
All neighborhoods	25	45	21
Vandalism			
St. Clair Village	5	10	71
All neighborhoods	13	49	28
Rats			
St. Clair Village	5	14	81
All neighborhoods	34	33	12
Burglary			
St. Clair Village	5	14	76
All neighborhoods	14	44	29
Poor roads			
St. Clair Village	29	14	43
All neighborhoods	17	41	33
Trash and litter			
St. Clair Village	10	10	76
All neighborhoods	27	41	24
Vacant buildings			
St. Clair Village	19	5	67
All neighborhoods	49	24	13
Undesirable people moving into the neighborhood			
St. Clair Village	10	10	62
All neighborhoods	42	28	15
Stray dogs			
St. Clair Village	5	14	67
All neighborhoods	25	38	18
Dog litter			
St. Clair Village	10	10	62
All neighborhoods	21	38	32

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer. The problem categories of alcoholism and drug abuse are not included in the table because the response rates to these questions were low.

TABLE 3-A

Satisfaction with Public Services
St. Clair Village

Service	Percent Response		
	<u>Satisfied</u>	<u>Neither</u>	<u>Dissatisfied</u>
Parks and Recreation			
St. Clair Village	10	5	57
All neighborhoods	51	15	23
Schools			
St. Clair Village	29	14	43
All neighborhoods	46	12	21
Street maintenance			
St. Clair Village	43	14	33
All neighborhoods	32	15	49
Alley maintenance			
St. Clair Village	24	5	29
All neighborhoods	20	13	39
Garbage collection			
St. Clair Village	62	5	29
All neighborhoods	74	10	13
Police			
St. Clair Village	10	10	72
All neighborhoods	51	17	23
Public transportation			
St. Clair Village	29	10	62
All neighborhoods	61	11	23
Fire Department			
St. Clair Village	57	10	19
All neighborhoods	78	7	3
Sewage system			
St. Clair Village	29	10	43
All neighborhoods	63	10	13
Condition and cost of housing			
St. Clair Village	38	14	38
All neighborhoods	44	17	22

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer. Public health and mental health/mental retardation services are not included in the table because the response rates to these questions were low.

IV. Neighborhood Satisfaction

Mt. Oliver Neighborhood residents are generally less satisfied with their neighborhood than residents city-wide. Table 1-B shows that 27% of the citizens responding to the survey were satisfied with their neighborhood compared to 41% in all city neighborhoods. When asked to state whether the neighborhood is better or worse than two years ago, 9% said that it was better which was less than the city-wide response of 12%. Given the opportunity to move from the neighborhood, 23% said they would continue to live there compared to a response of 45% for the city as a whole. The responses to these satisfaction questions indicate a negative attitude of residents toward their neighborhood compared to citizens city-wide.

TABLE 1-B

Neighborhood Satisfaction
Mt. Oliver Neighborhood

Question 1: Generally, how satisfied are you with conditions in the neighborhood?

	Satisfied (%)	Dissatisfied (%)	Neither (%)
Mt. Oliver Neighborhood	27	50	18
All neighborhoods	41	37	21

Question 2: Do you think this neighborhood has gotten better or worse over the past two years?

	Better (%)	Worse (%)	Not Changed (%)
Mt. Oliver Neighborhood	9	55	32
All neighborhoods	12	49	36

Question 3: If you had your choice of where to live, would you continue living in this neighborhood?

	Yes (%)	No (%)	Not Sure (%)
Mt. Oliver Neighborhood	23	55	18
All neighborhoods	45	32	18

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer.

V. Neighborhood Problems

In order to identify specific neighborhood problems, residents were asked to consider twelve problems usually associated with urban communities and rate them for the neighborhood. Table 2-B compares the problem ratings of the respondents from Mt. Oliver Neighborhood to those from all city neighborhoods. Areas of particular concern for the neighborhood include unsafe streets, burglary, vandalism, and poor roads.

VI. Satisfaction with Public Services

Table 3-B shows the satisfaction of Mt. Oliver Neighborhood residents with their public services and compares the responses to data for all city neighborhoods. City-wide, residents are least satisfied with street and alley maintenance. Mt. Oliver Neighborhood residents are more satisfied with respect to the fire department, garbage collection, and the sewage-sewer system, and less satisfied with respect to street and alley maintenance, parks and recreation, and the police.

The Citizen Survey also asked the respondents to list the services with which they were the least satisfied and to explain the reasons for their dissatisfaction. Residents from Mt. Oliver Neighborhood gave the greatest number of reasons for dissatisfaction to the services listed below. Included is a summary of the major reasons for their dissatisfaction.

1. Parks and recreation: No recreational facilities close by.
2. Street and alley maintenance: Poor maintenance; need better street repair program.
3. Police: Insufficient police services; not enough police protection.

TABLE 2-B

Neighborhood Problems
Mt. Oliver Neighborhood

Problem Category	Problem Rating - Percent Response		
	<u>Not a Problem</u>	<u>Minor or Moderate</u>	<u>Big or Very Serious</u>
Unsafe streets			
Mt. Oliver Neighborhood	9	32	55
All neighborhoods	25	45	21
Vandalism			
Mt. Oliver Neighborhood	14	36	50
All neighborhoods	13	49	28
Rats			
Mt. Oliver Neighborhood	27	32	23
All neighborhoods	34	33	12
Burglary			
Mt. Oliver Neighborhood	14	27	59
All neighborhoods	14	44	29
Poor roads			
Mt. Oliver Neighborhood	14	32	50
All neighborhoods	17	41	33
Trash and litter			
Mt. Oliver Neighborhood	27	55	18
All neighborhoods	27	41	24
Vacant buildings			
Mt. Oliver Neighborhood	86	9	0
All neighborhoods	49	24	13
Undesirable people moving into the neighborhood			
Mt. Oliver Neighborhood	50	23	18
All neighborhoods	42	28	15
Stray dogs			
Mt. Oliver Neighborhood	23	41	36
All neighborhoods	25	38	18
Dog litter			
Mt. Oliver Neighborhood	23	41	36
All neighborhoods	21	38	32

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer. The problem categories of alcoholism and drug abuse are not included in the table because the response rates to these questions were low.

TABLE 3-B

Satisfaction with Public Services
Mt. Oliver Neighborhood

Service	Percent Response		
	<u>Satisfied</u>	<u>Neither</u>	<u>Dissatisfied</u>
Parks and Recreation			
Mt. Oliver Neighborhood	5	9	59
All neighborhoods	51	15	23
Schools			
Mt. Oliver Neighborhood	64	9	9
All neighborhoods	46	12	21
Street maintenance			
Mt. Oliver Neighborhood	23	14	64
All neighborhoods	32	15	49
Alley maintenance			
Mt. Oliver Neighborhood	18	14	36
All neighborhoods	20	13	39
Garbage collection			
Mt. Oliver Neighborhood	77	14	9
All neighborhoods	74	10	13
Police			
Mt. Oliver Neighborhood	14	23	50
All neighborhoods	51	17	23
Public transportation			
Mt. Oliver Neighborhood	32	23	36
All neighborhoods	61	11	23
Fire Department			
Mt. Oliver Neighborhood	73	0	9
All neighborhoods	78	7	3
Sewage system			
Mt. Oliver Neighborhood	73	9	5
All neighborhoods	63	10	13
Condition and cost of housing			
Mt. Oliver Neighborhood	36	18	5
All neighborhoods	44	17	22

SOURCE: Citizen Survey, 1976.

NOTE: The percent responses to each question do not add up to 100%. The difference is accounted for by the following: "don't know", "unable to evaluate", or no answer. Public health and mental health/mental retardation services are not included in the table because the response rates to these questions were low.

CRIME RATE

The crime rate for major crimes has decreased over the last three years (Table 4.) In 1973 the number of major crimes per capita was .077 compared to .058 in 1975. The crime rate in St. Clair Village and Mt. Oliver Neighborhood was greater than the city per capita rate of .053 in 1975.

TABLE 4

Crime Rate: Major Crimes
St. Clair Village and Mt. Oliver Neighborhood

<u>Year</u>	<u>Major Crimes</u>	<u>Crime Rate</u>	
	<u>Number</u>	<u>Neighborhoods</u>	<u>Pittsburgh</u>
1973	301	.077	.043
1974	241	.062	.047
1975	226	.058	.053

SOURCE: City of Pittsburgh, Bureau of Police.

NOTE: Major crimes are murder, rape, robbery, assault, burglary, and theft. The crime rate for the neighborhoods is computed by dividing the number of crimes committed in census tract #1605 by its adjusted population for 1974.

THE PEOPLE

Table 5 and Table 6 present data on the characteristics of the population of St. Clair Village and Mt. Oliver Neighborhood and compare them to city-wide statistics.

In 1974, the estimated population of the neighborhoods was 3,910, down by 25% since 1970. This compares to a city-wide population decline of 8% during the same period. Information on the racial composition of the neighborhoods is not available for 1974; however, the number of Black households in St. Clair Village and Mt. Oliver Neighborhood increased during the decade of the sixties, and the Black population was 59.9% of the total population in 1970, compared to a 20.2% for the city.

The average household size in St. Clair Village and Mt. Oliver Neighborhood was 3.06 persons in 1974, down from 1970. The percentage of the population 65 years and older was 8.2% in 1970, compared to 13.5% for the city as a whole.

TABLE 5

Population and Housing Characteristics, 1970 and 1974
St. Clair Village and Mt. Oliver Neighborhood

	<u>Neighborhoods</u>		<u>Pittsburgh</u>	
	<u>1970</u>	<u>1974</u>	<u>1970</u>	<u>1974</u>
Population				
% Black	59.9%	....	20.2%	....
% 65 years and over	8.2%	....	13.5%	....
Households				
% One-person households	18.5%	21.9%	25.4%	25.5%
% Retired head-of-household	....	27.4%	....	26.3%
% Households with children	....	41.5%	....	32.7%
% Female head-of-household with children	....	20.8%	....	6.4%
% In owner-occupied housing unit	22.2%	45.4%	50.3%	54.2%
% Households changing place of residence within past year	....	49.0%	....	27.0%
Average household size	3.47	3.06	2.82	2.67

SOURCES: U. S. Census (1970) and R. L. Polk & Co. (1974).

NOTE: Dotted lines (....) indicate data unavailable for that year.

The turnover rate of households in St. Clair Village and Mt. Oliver Neighborhood exceeds that for all of the city's neighborhoods. During 1973, 49.0% of the households changed their place of residence compared to a rate of 27.0% for the city. (The figures represent households who have moved within the neighborhoods or city as well as those moving into or out of the neighborhoods or city.)

Female-headed households with children in 1974 comprised 20.8% of the total households in St. Clair Village and Mt. Oliver Neighborhood compared to 6.4% for the city as a whole. In 1974, one-person households consisted of 21.9% of the total households in the neighborhoods compared to 25.5% city-wide and to 18.5% for the neighborhoods in 1970.

TABLE 6

Neighborhood Change: 1960-1970 and 1970-1974
St. Clair Village and Mt. Oliver Neighborhood

	<u>Number</u>	<u>Percent Change</u>	
	<u>Neighborhoods</u>	<u>Neighborhoods</u>	<u>Pittsburgh</u>
Population			
1960	6,158		
1970	5,203	-16	-14
1974	3,910	-25	- 8
Households ¹			
1960	1,501		
1970	1,494	less than - 1	- 6
1974	1,145	-23	-12
Black households ²			
1960	353		
1970	791	+124	+15
1974	(not available)		
Housing units			
1960	1,548		
1970	1,526	- 1	- 3
1974	1,454	- 5	-12

SOURCES: U. S. Census (1960; 1970) and R. L. Polk & Co. (1974).

NOTE: The population figures reported by Polk are adjusted to account for under-reporting. Population includes persons living in institutions and other group quarters, such as nursing homes, dormitories or jails. Differences in the population, household, or housing unit count between 1970 and 1974 are due primarily to changes occurring in the neighborhoods. A small percentage of the difference may be accounted for, however, by variations in data gathering techniques. Census statistics were compiled from information provided by all city households answering a standard questionnaire either by mail or interview on or about April 1, 1970. R. L. Polk collected its information by a door-to-door survey carried out over a period of several months. (See Appendix.)

¹The number of occupied housing units equals the number of households.

²Non-white households in 1960.

NEIGHBORHOOD INCOME

The average family income in St. Clair Village and Mt. Oliver Neighborhood was \$6,300, 60% of the city average, for the year 1969. For each city census tract, R. L. Polk and Company computes an income index that is based on the occupation of heads of households. In 1974, the index for tract #1605, which is made up of St. Clair Village and Mt. Oliver Neighborhood, was 86% of the figure for the city as a whole.

Table 7 shows the number of households in St. Clair Village and Mt. Oliver Neighborhood receiving cash grants in 1974, 1975 and 1976 under the public assistance program of the Pennsylvania Department of Welfare. Public assistance in the form of food stamps, Medicaid, and various social services are also available to these households, as well as to other households in need. Public assistance payments were made to 69.2% of the households in 1976, a higher proportion than for the city overall and an increase since 1974.

TABLE 7

Public Assistance: Households Receiving Cash Grants
St. Clair Village and Mt. Oliver Neighborhood

<u>Year</u>	<u>Neighborhoods</u>		<u>Pittsburgh</u>
	<u>Number</u>	<u>Percent</u>	<u>Percent</u>
1974	780	68.1	16.0
1975	769	67.2	17.2
1976	792	69.2	18.0

SOURCE: Allegheny County Board of Assistance.

NOTE: The percentages are based on 1974 Polk households. Only households receiving cash grants under Aid to Dependent Children, Aid to Dependent Children-Unemployed Parent; General Assistance, and State Blind Pension programs are tabulated. The count is of those on assistance as of April 5, 1974, February 28, 1975, and February 27, 1976; households whose grants were terminated between reporting dates are not included.

HOUSING

Table 6 shows that the number of housing units in St. Clair Village and Mt. Oliver Neighborhood decreased during the decade of the sixties and decreased from 1970 to 1974. Of the occupied housing units, 45.4% were owner-occupied in 1974, compared to a city-wide rate of 54.2%. The vacancy rate for the neighborhood was 21.3%, which was greater than the rate for the city as a whole. (See Table 8.)

The average value of owner-occupied housing in the neighborhoods was \$10,700 in 1970, compared to a city-wide average of \$14,800.

A housing expenditure greater than 25% of household income is often considered to be excessive and a problem associated with low income households. In 1970, for the city as a whole, less than 1% of renter households earning \$10,000 or more a year spent 25% or more of this income for rent; of those earning less than \$10,000, 43.7% spent 25% or more of their income on rent. In St. Clair Village and Mt. Oliver Neighborhood, 48.4% of renter households in the lower income category paid out 25% or more of their income on rent. These percentages suggest a lack of housing choice for renters with limited incomes, both in the neighborhoods and the city.

TABLE 8

Housing Characteristics, 1970 and 1974
St. Clair Village and Mt. Oliver Neighborhood

	<u>Neighborhoods</u>		<u>Pittsburgh</u>	
	<u>1970</u>	<u>1974</u>	<u>1970</u>	<u>1974</u>
Housing units				
% Vacant	2.1	21.3	6.2	6.2
% One-unit structures	45.3	....	52.9	....
Occupied housing units				
% Owner-occupied	22.2	45.4	50.3	54.2
Average value: owner-occupied units ¹	\$10,700	....	\$14,800	....

SOURCES: U. S. Census (1970) and R. L. Polk & Co. (1974).

¹ Average value rounded to nearest one hundred dollars.

REAL ESTATE AND MORTGAGE LOAN TRANSACTIONS

The average sales price of owner-occupied housing was \$10,574 in 1975. (See Table 9.) Although the average price was less than the city-wide average, the implications of this divergence are difficult to judge because of variations in the quality and size of the structures among city neighborhoods. As additional data are obtained, however, the trend in real estate prices for the neighborhoods can be compared to the trend for the city as a whole in order to determine relative differences.

In order to evaluate the extent to which private lenders are involved in the neighborhoods, the number of mortgage loans made on residential property each year must be divided by the number of residential real estate transactions for that year. The percentage of residential real estate transactions financed through financial institutions was 42% in 1975 in St. Clair Village and Mt. Oliver Neighborhood, compared to a city-wide rate of 59%. The implications of the difference between the two rates are difficult to discern because of variations in risk factors and income levels among city neighborhoods. However, as additional data become available, trends in lending activity within the neighborhoods compared to other neighborhoods or to the city as a whole can be assessed.

TABLE 9

Real Estate and Mortgage Loan Statistics
St. Clair Village and Mt. Oliver Neighborhood

	<u>Neighborhoods</u>	<u>Pittsburgh</u>
Average sales price: owner-occupied dwellings		
1974	\$13,700	\$21,582
1975	\$10,574	\$23,518
Number of residential mortgages		
1973	12	
1974	10	
1975	5	
% Residential real estate transactions with mortgages provided by financial institutions		
1974	59%	58%
1975	42%	59%

SOURCE: City of Pittsburgh, Department of City Planning.

APPENDIX

a. Data Sources: Information for the atlas was obtained from the 1960 and 1970 U. S. Census of Population and Housing; R. L. Polk and Company's "Profiles of Change" for Pittsburgh in 1974; Pittsburgh's Department of City Planning and Bureau of Police; the Allegheny County Board of Assistance, and Department of Elections and Voter Registration; Southwestern Pennsylvania Regional Planning Commission; and the Citizen Survey conducted by the Pittsburgh Neighborhood Atlas.

b. Neighborhood Census Tract: Part of #1605 (St. Clair Village) and part of #1605 (Mt. Oliver Neighborhood).

c. Methodology: The neighborhood boundaries were determined on the basis of whole voting districts. The opinions and characteristics of survey respondents, as well as voter registration, were recorded by voting district and compiled separately for St. Clair Village and Mt. Oliver Neighborhood. The other statistics in the atlas were compiled from data issued for census tract #1605, which conforms exactly to the area made up of the two neighborhoods. These figures therefore describe characteristics of the area as a whole and cannot be used to draw conclusions about one neighborhood or the other.

Although census data is also available for the census blocks that comprise a census tract, census blocks for tract #1605 do not match the boundaries of either St. Clair Village or Mt. Oliver Neighborhood. It was not feasible to collect detailed information for publication on a neighborhood basis, and users of this atlas must keep in mind that specific figures for St. Clair Village or Mt. Oliver Neighborhood cannot be extracted from the data as given in the population, housing or other sections which follow the survey material.

To compensate for under-reporting, the 1974 figure for the population of the neighborhoods has been increased by 1.11, a factor that was derived from the U. S. Bureau of the Census 1973 population estimate for Pittsburgh. An additional adjustment has been made where applicable, since Polk and Co. does not count persons living in institutions or other group quarters. To arrive at the total estimated population for 1974, the adjusted population was further increased by adding the number of persons in group quarters for census tract #1605 according to the 1970 Census.

d. Characteristics of the Sample: In St. Clair Village, 21 citizens answered the questionnaires. Based on the number of replies to each question, the characteristics of the respondents can be generally described as follows: an average age of 43; 91% female; 86% Black; 50% with at least four years of high school education; 0% homeowners; and an average of 11 years in the neighborhood. The median household income falls in the range of \$3,000 to \$4,999; the average household size is 4.19 persons; and 16% of the households have no members under 18 years old living in the home.

In Mt. Oliver Neighborhood, 22 citizens answered the questionnaires. Their characteristics are: an average age of 46; 54% female; 0% Black; 95% with at least four years of high school education; 85% homeowners; and an average of 27 years in the neighborhood. The median household income falls in the range of \$10,000 to \$14,999; the average household size is 4.38 persons; and 59% of the households have no members under 18 years old living in the home.

The total sample (all respondents to the survey) was over-represented by homeowners (68% compared to 50% for Pittsburgh in 1970) and under-represented by Blacks (14% compared to a city Black population of 20% in 1970).

APPENDIX (CONTINUED)

e. Voter Registration: The following list gives the number of neighborhood residents registered to vote in November 1975; the number registered in November, 1976; and the percent increase or decrease.

1. St. Clair Village: 624 (1975); 695 (1976); +11.1%
2. Mt. Oliver Neighborhood: 648 (1975); 636 (1976); - 1.9%

In this period, city registration increased by 1.3% to 233,028.

In the process of collecting data for this publication, the Pittsburgh Neighborhood Atlas staff was assisted by many community organizations. The following list reflects those organizations that we were able to make contact with in St. Clair Village:

St. Clair Village Citizens Council
910 Fisher Street
Pittsburgh, Pa. 15210 (1976)
481-0356

Fisher Street Bloc Club
942 Fisher Street
Pittsburgh, Pa. 15210 (February, 1976)

Note: Dates in parenthesis indicate when organization started.