

# ANATOMY OF A NEIGHBORHOOD: HOMEWOOD IN THE 21<sup>ST</sup> CENTURY

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March 2011



Project in support of the Homewood Children's Village  
report: *State of the Village*, 2011

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# Executive Summary

The Urban and Regional Analysis program at the University Center for Social and Urban Research (UCSUR) has been engaged in a number of projects involving Pittsburgh neighborhoods, with its Pittsburgh Neighborhood and Community Information System (PNCIS) serving as a valuable resource for these projects.

Homewood is a neighborhood in Pittsburgh's East End that has experienced tremendous change since the 1940s, as suburbanization, population loss and post-industrial restructuring of the Pittsburgh region have deeply affected this community. This report summarizes collaboration between UCSUR and the Homewood Children's Village in 2010. Information from this study will also be part of the Homewood Children's Village *State of the Village* (2011).<sup>1</sup> Some prominent changes and trends analyzed in this report include:

- Homewood continues to lose population. Between 2000 and 2010, Homewood's population dropped 30.6 percent, to 6,600 residents. In Homewood South and Homewood West, residents aged 65 and over make up nearly a third of the population.
- The average sales price for existing residential homes in Homewood was \$9,060 in 2009, one-tenth the average price for a home in the City of Pittsburgh. This 2009 price represents a substantial loss of home equity from twenty years earlier, when the average home sold for over \$22,000 in current (2010) dollars.
- In 2009, 46 percent of residential property sales, or 58 sales, were below \$500, and 41.2 percent of residential property sales, or 52 sales, were between \$1,000 and \$10,000.
- Nearly ninety percent of homes sold in Homewood in 2009 were assessed at values significantly greater than current market rates. Because of this, the average home buyer in 2009 paid an average of \$664 more in property taxes than if the assessment were based on the market value of the home.
- Reflecting a declining population, most movers to and from Homewood move from or remain in the nearby area. Nearly three quarters of movers to and from Homewood moved 2.5 miles or less in the 2007 – 2009 time period.
- Vacant property is pervasive in Homewood in multiple ways that have adverse impacts on neighborhood conditions:

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<sup>1</sup> The Homewood Children's Village project would like to thank the support of the Provost's Development Fund at the University of Pittsburgh and the R.K. Mellon Foundation for this work, which also includes analysis of other programmatic data on children and families in Homewood.

- Of Homewood's 5,183 total parcels, 2,257, or 44 percent of all parcels, held no structure. A public entity (most commonly the City of Pittsburgh or Urban Redevelopment Authority of Pittsburgh) owned 676 of these parcels.
- Vacancy in Homewood is more than empty lots, as 1,324 residential addresses were vacant in 2010, a full 30 percent of all residential addresses in the neighborhood. Of these, 94 percent were unoccupied for more than one year.
- Of all taxable properties in Homewood, 57 percent, or 2,492 properties, were delinquent in their City of Pittsburgh and Pittsburgh Public School taxes in 2009. Furthermore, owners of half of these properties have not made a tax payment in the past five years.
- Nearly sixty percent of residential properties in Homewood were affected by some sort of physical or fiscal abandonment in 2009. Our comprehensive measure included data on vacancy, foreclosure, or tax delinquency.
- Approximately 1,500 non-vacant residential parcels in the neighborhood (61 percent) may be owner occupied, even if relatively few owners filed for their homestead exemption, an Allegheny County property tax break available to all homeowners. This tax reduction appears not to be taken by many eligible households.

## **About the University Center for Social and Urban Research**

The University Center for Social and Urban Research (UCSUR) was established in 1972 to serve as a resource for researchers and educators interested in the basic and applied social and behavioral sciences. As a hub for interdisciplinary research and collaboration, UCSUR promotes a research agenda focused on the social, economic and health issues most relevant to our society. UCSUR maintains a permanent research infrastructure available to faculty and the community with the capacity to: (1) conduct all types of survey research, including complex web surveys; (2) carry out regional econometric modeling; (3) analyze qualitative data using state-of-the-art computer methods, including web-based studies; (4) obtain, format, and analyze spatial data; (5) acquire, manage, and analyze large secondary and administrative data sets including Census data; and (6) design and carry out descriptive, evaluation, and intervention studies. UCSUR plays a critical role in the development of new research projects through consultation with faculty investigators.

## **About the Pittsburgh and Neighborhood and Community Information System (PNCIS)**

The Pittsburgh Neighborhood and Community Information System (PNCIS) is a property information system that collects integrated information on community conditions and provides it to local stakeholders. The PNCIS empowers community leaders through the regular, direct use of information on a wide array of topics and issues.

The Pittsburgh Neighborhood and Community Information System (PNCIS) is a partnership of the University Center for Social and Urban Research (UCSUR) at the University of Pittsburgh, the Pittsburgh Partnership for Neighborhood Development (PPND), the City of Pittsburgh, and other stakeholders. UCSUR operates PNCIS in agreement with the City of Pittsburgh and PPND, a leader in community development in Pittsburgh. PPND was instrumental in securing the financial support to build the PNCIS and expand and develop it over the years.

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## Overview

The Urban and Regional Analysis program at the University Center for Social and Urban Research (UCSUR) has been engaged in a number of projects involving Pittsburgh neighborhoods, with its Pittsburgh Neighborhood and Community Information System (PNCIS) serving as a valuable resource for these projects. This report summarizes recent collaboration between UCSUR and the Homewood Children's Village in 2010.

The Homewood Children's Village is a comprehensive social service, health and education initiative whose mission is to "simultaneously improve the lives of Homewood's Children and to reweave the fabric of the community in which they live" (Homewood Children's Village, 2011). For over two years, a number of community, nonprofit, educational, foundation, and government leaders have been working to adapt and apply the Harlem Children's Zone model to Homewood. The board chair and driving force behind the Children's Village is Professor John Wallace of the University of Pittsburgh's School of Social Work. Information from this study will also be part of the Homewood Children's Village *State of the Village* report (2011).

In the spring and summer 2010, UCSUR worked with Professor Wallace and his students to document and study neighborhood conditions in Homewood using parcel-level neighborhood data from the PNCIS. This information was also used by Professor Wallace's community-based participatory research class for their direct neighborhood observations, evaluations, and assessments of conditions.

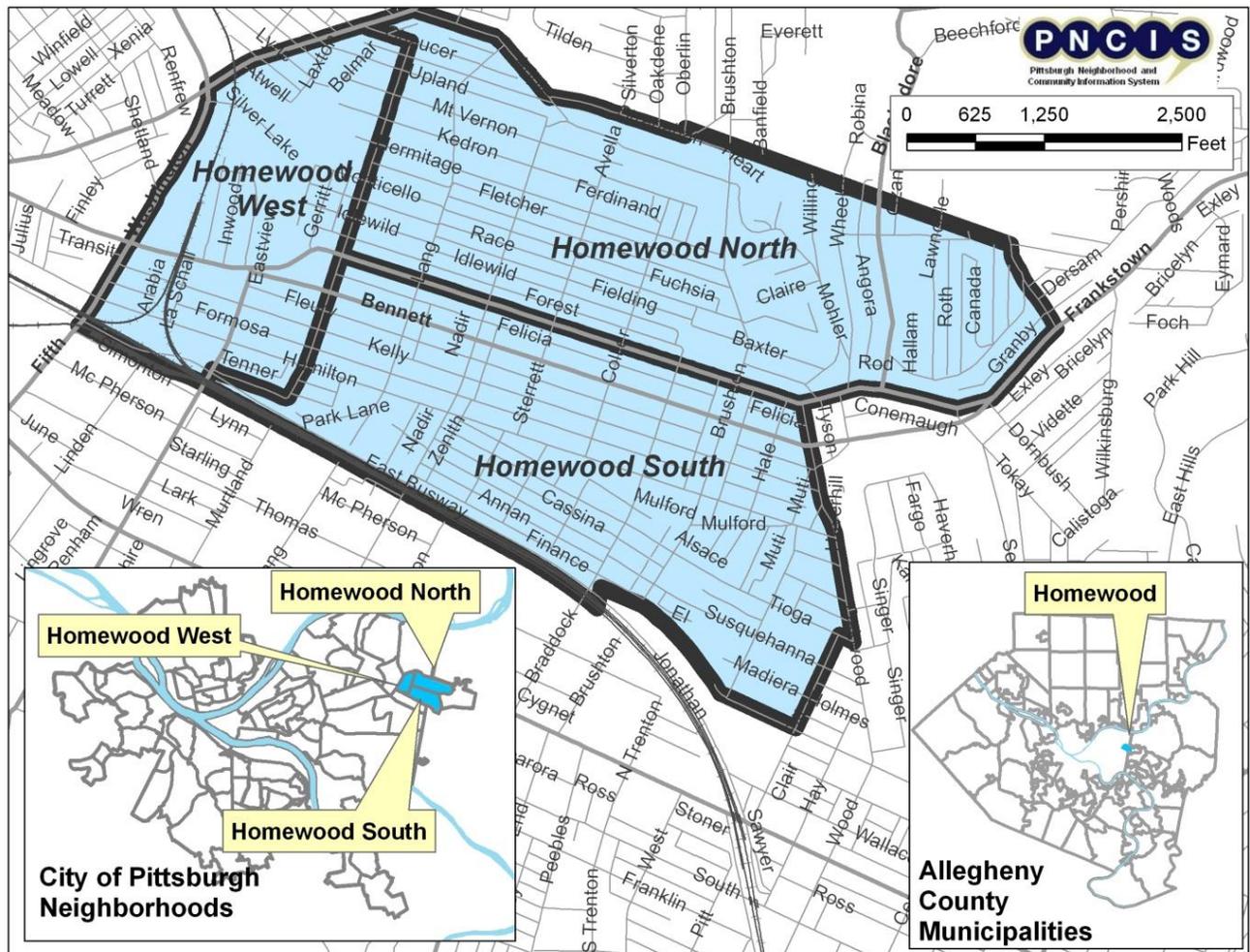
The information in this report focuses largely on property conditions in Homewood under a number of indicators. The report concludes with an application of Gigapan photography to document neighborhood conditions and solicit resident feedback in Homewood.

## Context and Background

Homewood is a community at the edge of the City of Pittsburgh's East End, approximately five and one-half miles east of Downtown Pittsburgh. Homewood is composed of three neighborhoods, as defined by the city's Department of City Planning: Homewood North, Homewood South, and Homewood West (see Figure 1). Adjacent communities include the City neighborhoods of Lincoln-Lemington-Belmar, Larimer, East Hills and North Point Breeze, and the municipalities of Penn Hills and Wilkinsburg.

Homewood's history spans the development and changes in industrializing Pittsburgh (Pittsburgh Neighborhood Alliance, 1977; Snyder, 1993; Lubove, 1996). Largely farmland through most of the 19<sup>th</sup> century, Homewood was annexed to the city of Pittsburgh in 1868, and connected by street car in the 1890s, with building and expansion proceeding rapidly through the early 20<sup>th</sup> century. Indeed, today, the average age of a residential property in Homewood dates from 1920.

**Figure 1. Neighborhoods of Homewood**



Like many other communities in Pittsburgh, the neighborhood changed profoundly in the decades following World War II. Urban renewal and the demolition of the Lower Hill District in the late 1950s forced a predominantly African American population of 8,000 to relocate to other locations in Pittsburgh (Deitrick and Ellis, 2001). Many moved to neighborhoods in the City’s East End, including Homewood. The change in Homewood’s population was dramatic. In 1940, Homewood was home to 4,344 minority residents, accounting for 14 percent of the neighborhood’s population. By 1960, the minority population had grown to 19,989 people, with nearly three quarters of the neighborhood’s residents African American (City of Pittsburgh Department of City Planning, 1994).

In the 1980s, redevelopment efforts led by the Homewood Brushton Revitalization and Development Corporation, the neighborhood community development corporation, focused on creating retail and commercial opportunities along Homewood Avenue’s business district and constructing nearly 50 housing units in surrounding blocks. Crime and other operational

challenges were blamed for the subsequent failure of many of the businesses these efforts helped to recruit and establish (Lubove, 1996).

Other recent improvement efforts by neighborhood-based organizations have focused on building new housing units near the East Busway and improving community institutions (Hicks et al, 2002). These institutional improvement efforts include renovations to Westinghouse High School (2001) and the Homewood Branch of the Carnegie Library (2003), and new facilities for the YWCA (1998), Afro American Music Institute (2003), and YMCA (2005). New institutions were also created, including the Homewood campus of the Community College of Allegheny County, established in 1981, and Faison School, opened in 2004 as a neighborhood elementary school. While improving the lives of many residents, these more recent redevelopment efforts have not been able to stabilize or reverse property market trends, including large-scale vacancy, pervasive disinvestment, and declining home equity.

DRAFT

## Demographic Profile

Homewood reflects the late Roy Lubove’s characterization of the mill towns twenty years ago after the collapse of steel – smaller, poorer, older (Lubove, 1996). Since 1940, Homewood’s population has fallen by over 79 percent, to 6,442 residents in 2010 (see Table 1). In just the past ten years, the population dropped by 30.6 percent (see Table 2).

**Table 1. Homewood Population: 1940 - 2010**

	1940	1950	1960	1970	1980	1990	2000	2010
<b>Homewood North</b>	13,599	13,316	11,775	8,645	7,057	5,331	4,522	3,280
<b>Homewood West</b>	4,639	4,309	3,733	2,745	1,873	1,369	1,114	818
<b>Homewood South</b>	13,022	12,610	11,463	8,876	6,228	4,811	3,647	2,344
<b>Total</b>	31,260	30,235	26,971	20,266	15,158	11,511	9,283	6,442

Source: US Census Bureau

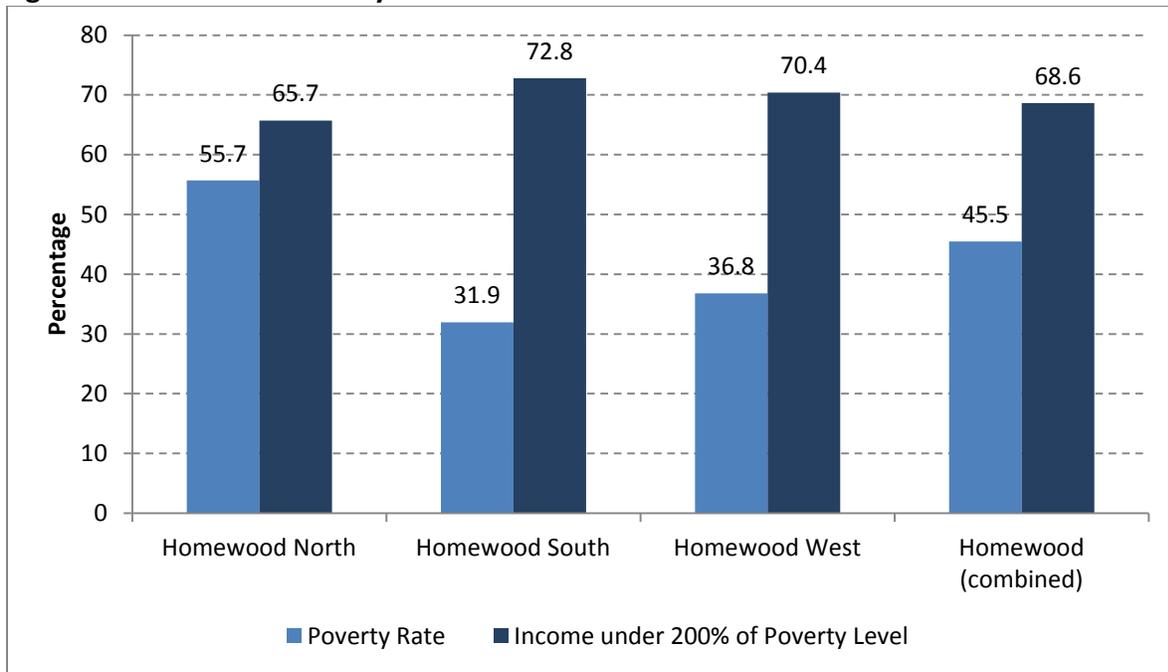
**Table 2. Homewood Population Change: 1940 – 2010 (percent)**

	1940-1950	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000	2000-2010
<b>Homewood North</b>	-2.1%	-11.6%	-26.6%	-18.4%	-24.5%	-15.2%	-27.5%
<b>Homewood West</b>	-7.1%	-13.4%	-26.5%	-31.8%	-26.9%	-18.6%	-26.6%
<b>Homewood South</b>	-3.2%	-9.1%	-22.6%	-29.8%	-22.8%	-24.2%	-35.7%
<b>Total</b>	-3.3%	-10.8%	-24.9%	-25.2%	-24.1%	-19.4%	-30.6%

Source: US Census Bureau

The poverty rate of Homewood was approximately 45 percent in the 2005-2009 period, according to data compiled from the U.S. Census Bureau’s American Community Survey program. Furthermore, if one expands the understanding of living in poverty to include those within 200 percent of the official poverty mark, just over two-thirds of the population in Homewood is included in this broader measure of poverty conditions (see Figure 2).

**Figure 2. Homewood Poverty Rates 2005-2009**



Source: US Census Bureau 5 Year American Community Survey 2005-2009

Finally, changes in Homewood are also revealed by the age structure of the neighborhood. In 2010, Homewood South and Homewood West reflected the combination of declining population and aging, sometimes described by demographers as naturally occurring retirement communities, or “NORCs.” In Homewood South and Homewood West in 2010, 30 percent or more of the residents were age 65 or older (see Table 3), compared to 14.9 percent in the City of Pittsburgh in 2010.

**Table 3. Homewood Age Structure 2005-2009**

	Population < 18		Population >=65	
	Number	Percent	Number	Percent
<b>Homewood North</b>	1,116	31.3%	390	10.9%
<b>Homewood South</b>	445	21.1%	628	29.7%
<b>Homewood West</b>	265	28.9%	307	33.4%
<b>Total</b>	1,826	27.7%	1,325	20.1%

Source: US Census Bureau 5-Year 2009 American Community Survey

# Housing Market

Housing values in Homewood are among the lowest in the City, and reflect market failure caused by population decline, blight and disinvestment, rooted in the region's economic restructuring. Homewood's low housing values have persisted for at least two decades, but now exhibit further decline. These low values provide Homewood's homeowners with no opportunity to build wealth and equity, provide few financial incentives for maintaining and improving a property, and reflect continued low demand for housing in the neighborhood.

Here, we examine residential property sales from 2009. There were a total of 126 residential property sales in 2009. *All totaled, in 2009, 46 percent of residential property sales, or 58 sales, were below \$500, and 41.2 percent, or 52 sales, were between \$1,000 and \$10,000 in 2009.*

After excluding sales under \$1,000 to eliminate love and trust transactions, 68 residential properties in Homewood sold for more than \$1,000 in 2009 (see Table 4).

The values stand out. Fully half the properties sold for less than \$5,000, with a median sales price of \$4,325 for the neighborhood. This compares to a median sales price of \$55,000 for the City of Pittsburgh, modestly low, but much higher than Homewood's values. The average sales price for residential properties in 2009 was only slightly higher, at \$9,060, again a value that falls well below the City average of \$90,491.

**Table 4. Homewood Existing Residential Property Sales and Prices, 2009**

Item	Homewood North	Homewood South	Homewood West	Homewood Total
Sales Under \$500	24	27	7	58
Sales \$500- \$999	0	0	0	0
Sales \$1,000 - \$4,999	21	10	6	37
Sales \$5,000 - \$9,999	7	7	1	15
Sales \$10,000-\$29,999	4	3	2	9
Sales \$30,000 and over	4	2	1	7
Total sales	60	49	17	126
Total sales over \$1,000	36	22	10	68
Median price*	\$4,125	\$5,000	\$3,984	\$4,325
Average price *	\$8,795	\$9,672	\$8,664	\$9,060

\*Excludes sales under \$1,000.

Source: Allegheny County Office of Property Assessments

Furthermore, of the 68 homes selling for over \$1,000 in 2009, only seven, or 10 percent, sold for more than \$30,000. In 1989, the average residential house sold for \$12,759 in Homewood, according to City Source Associates, a value just over \$22,000 in today's dollars.

Unfortunately, for many Homewood property owners, the assessed value of their property for tax purposes exceeds the current market price. This has occurred in other declining neighborhoods and communities in Allegheny County, where property values have decreased, and today homeowners are paying property taxes on an assessed value that is greater than the market value of their home. (Allegheny County property taxes are fixed to base-year 2002 assessed values).

The average existing residential property sold in Homewood in 2009 was assessed at \$31,779, even though the average sales price was \$9,215. This implies that, on average, a new homeowner paid \$664 more in property taxes than if the house assessment were based on the actual 2009 sales price (see Table 5). For the average residential property sold in 2009 in Homewood, the assessed value was over three times greater than the market sales price, and three quarters of these properties had an assessed value 250% above the sale price (see Table 6). Because of these large inequities in communities where property values have fallen, the Pennsylvania Supreme Court found Allegheny County’s base-year property assessment system to be unconstitutional and ordered a County-wide reassessment.

**Table 5. Average Residential Property Sales Prices Compared to Average Assessed Values, Homewood, 2009**

<b>Average assessed value</b>	\$31,779
<b>Average sales price</b>	\$9,215
<b>Combined 2009 property tax millage rate city/school/county</b>	29.41
<b>Property tax bill based on average assessed value</b>	\$935
<b>Property tax bill based on average sale price</b>	<u>\$271</u>
<b>Difference in tax bill between average assessed value and average sale price calculations</b>	\$664

Excludes sales of newly- constructed homes, sales under \$500, and sales of vacant land.  
Source: Allegheny County Office of Property Assessments

**Table 6. Homewood 2009 Existing Residential Property Sales – Comparison of Assessed Value and Sales Price**

<b>Assessed Value as Percent of 2009 Sales Price</b>	<b>Number of Sales</b>	<b>Percent of All Sales</b>
<b>&gt; 1,000%</b>	21	31.8%
<b>500% to 1,000%</b>	17	25.8%
<b>250% to 500%</b>	12	18.2%
<b>100% to 250%</b>	8	12.1%
<b>≤100%</b>	8	12.1%
<b>Total</b>	66	100.0%

Data included for properties sold in 2009, and excludes sales of newly- constructed homes, sales under \$500, and sales of vacant land.

Source: Allegheny County Office of Property Assessments

## Migration

We examine the movers to and from Homewood from 2007 to 2009 through data provided by Zenit Solutions.<sup>2</sup> Data based on change of address records shows that Homewood does not attract many new residents from a great distance. Of all movers to an address in Homewood captured in the 2007-2009 data, 72 percent traveled no more than 2.5 miles, with only nine percent coming from outside the region (see Figure 3). For the sake of comparison, up to one-third of residents moving to some of the City's highest-value neighborhoods previously lived outside the Pittsburgh region. Of all movers to Homewood, 36 percent moved from another address in Homewood, and an additional 32 percent moved from another City neighborhood, with next door Wilksburg and Penn Hills the most common origins for movers from suburban communities. Suburban communities accounted for 23 percent of all moves to a Homewood address.

The change of address data can also be used to explore where people leaving Homewood moved over the same 2007-2009 period. Again, the data shows that 72 percent of movers travelled less than 2.5 miles from Homewood (see Figure 4). A sizable proportion of all movers remained in Pittsburgh -- 26 percent remaining in Homewood and 30 percent moving to another City neighborhood. One-third, or 33 percent of previous Homewood residents, moved to a suburban municipality, with Wilksburg, Penn Hills, and Swissvale as the most-frequent destinations. Finally, eleven percent of all movers from Homewood in the 2007 – 2009 period left the Pittsburgh region.

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<sup>2</sup> Zenit Solutions data include only those movers who have a credit history and old and new address captured; thus these data do not include all movers to and from Homewood in the 2007-2009 period.

Figure 3. Map of Movers to Homewood by Origin

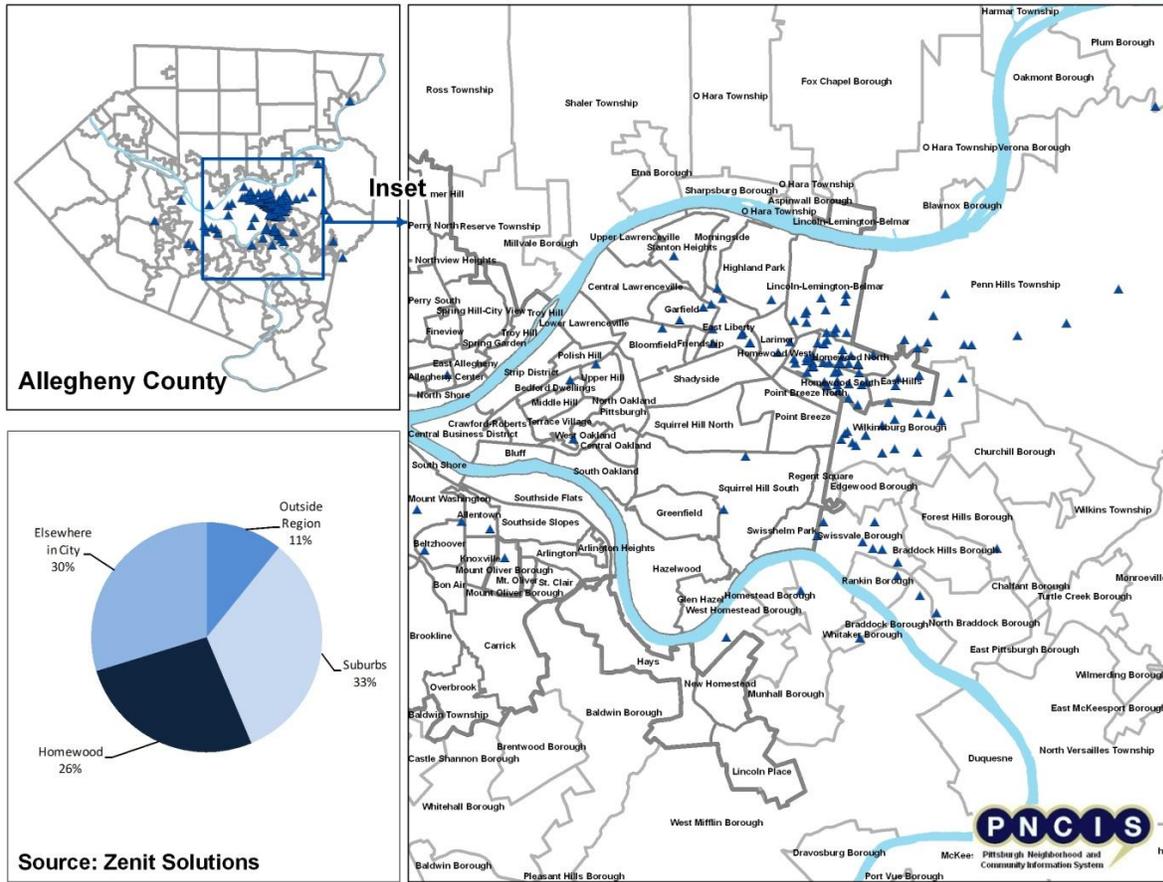
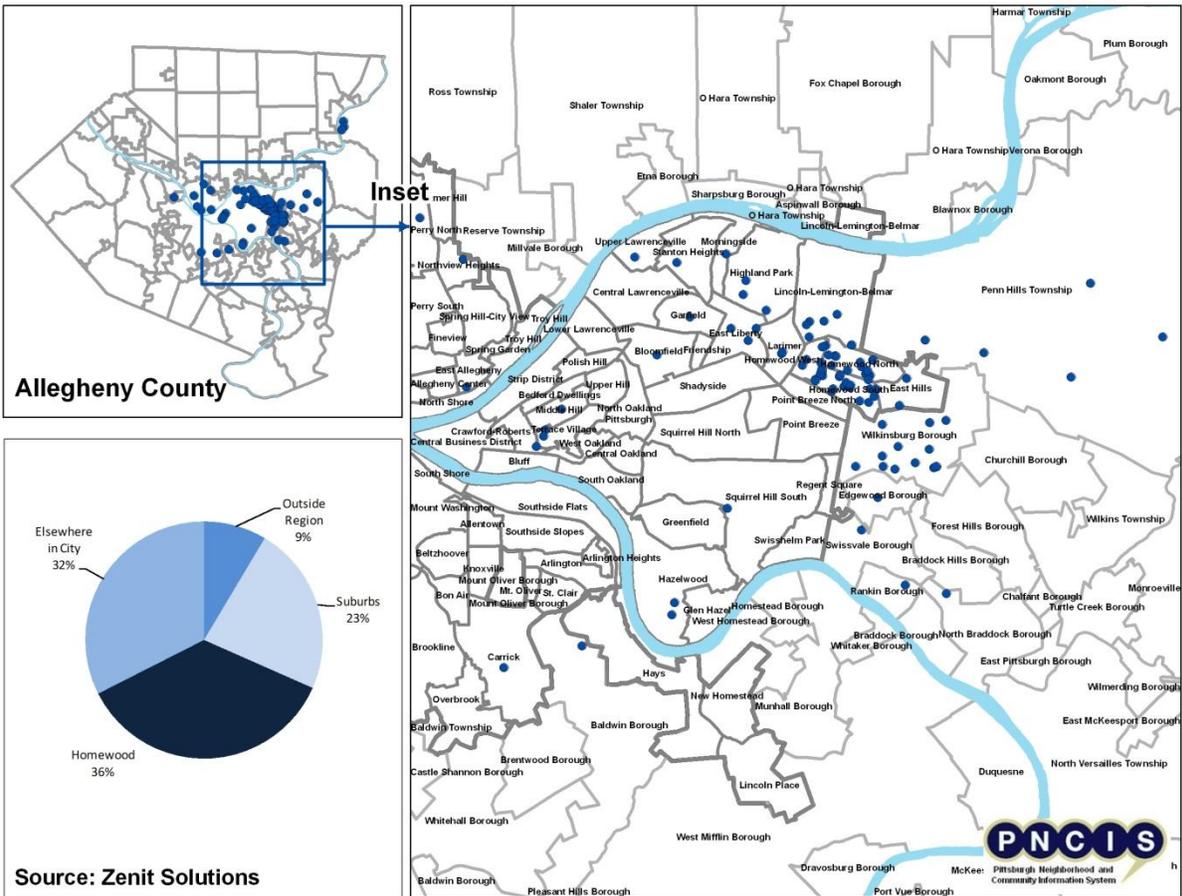


Figure 4. Map of Movers from Homewood by Destination



## Vacant and Publicly-Owned Land

Vacant property is often a negative influence on a neighborhood. Large numbers of vacant parcels can sap the confidence of residents and potential investors, driving-down demand and causing declines in property values. As a result, surrounding property owners lose equity, and the tax base of the area is eroded. Unmaintained vacant properties also pose a threat to health and safety in the community, and are a burden for local governments and neighborhood organizations as they try to maintain or demolish a growing number of abandoned structures.

We estimate the number of vacant parcels in Homewood at 2,254, or 43.5 percent of the neighborhood's total parcels (see Table 7). The level of vacancy is similar across Homewood North, Homewood South, and Homewood West (see Figure 5)<sup>3</sup>, and is double the comparable figure of 22 percent in the City of Pittsburgh.

**Table 7. Homewood Vacant Parcels: January 2010**

Item	Homewood North	Homewood South	Homewood West	Total
<b>Total parcels</b>	2,542	1,926	715	5,183
<b>Vacant parcels (vacant land)</b>	1,077	828	349	2,254
<b>Percent vacant land</b>	42.4%	43.0%	48.8%	43.5%

Source: Allegheny County Office of Property Assessments

Often, the public sector emerges as an owner of last resort for unwanted property. In Homewood, 676 parcels (13 percent of all parcels and 30 percent of vacant parcels) were owned by a public entity in January 2010 (see Table 8 and Figure 6). Nearly 90 percent of government-owned parcels in Homewood, or 594 parcels, were vacant. Ninety-three percent of these publicly-owned vacant parcels were held by either the City of Pittsburgh or the Urban Redevelopment Authority of Pittsburgh.

**Table 8. Publicly-Owned Parcels: January 2010**

	Homewood North	Homewood South	Homewood West	Total	Percent of total parcels	Percent of vacant parcels
<b>Total parcels</b>	2,542	1,926	715	5,183	100.0%	
<i>Vacant parcels</i>	1,077	828	349	2,254	43.5%	100.0%
<i>Publicly-owned parcels<sup>1</sup></i>	424	185	67	676	13.0%	30.0%
<i>Publicly-owned vacant parcels<sup>1</sup></i>	375	159	60	594	11.5%	26.4%

<sup>1</sup> Owned by local, state and federal government, school district, or related authority (redevelopment, housing, etc.)

Source: Allegheny County Office of Property Assessments

<sup>3</sup> Maps in the text do not show all of Homewood owing to page size and scale limitations. Please see the report on the UCSUR Web page with complete map representation at: [www.ucsur.pitt.edu](http://www.ucsur.pitt.edu).

Figure 5. Map of Vacant Land in Homewood, January 2010

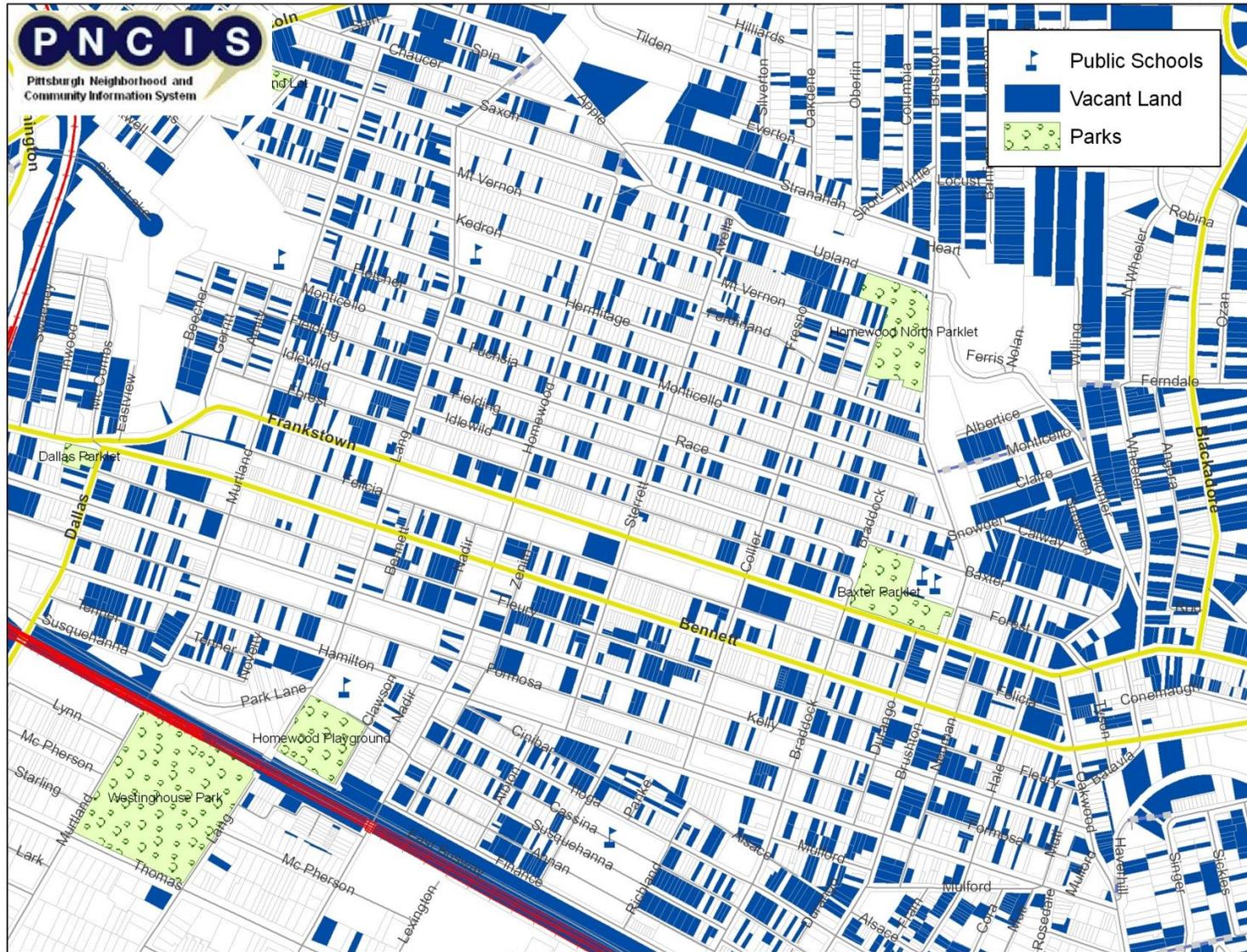
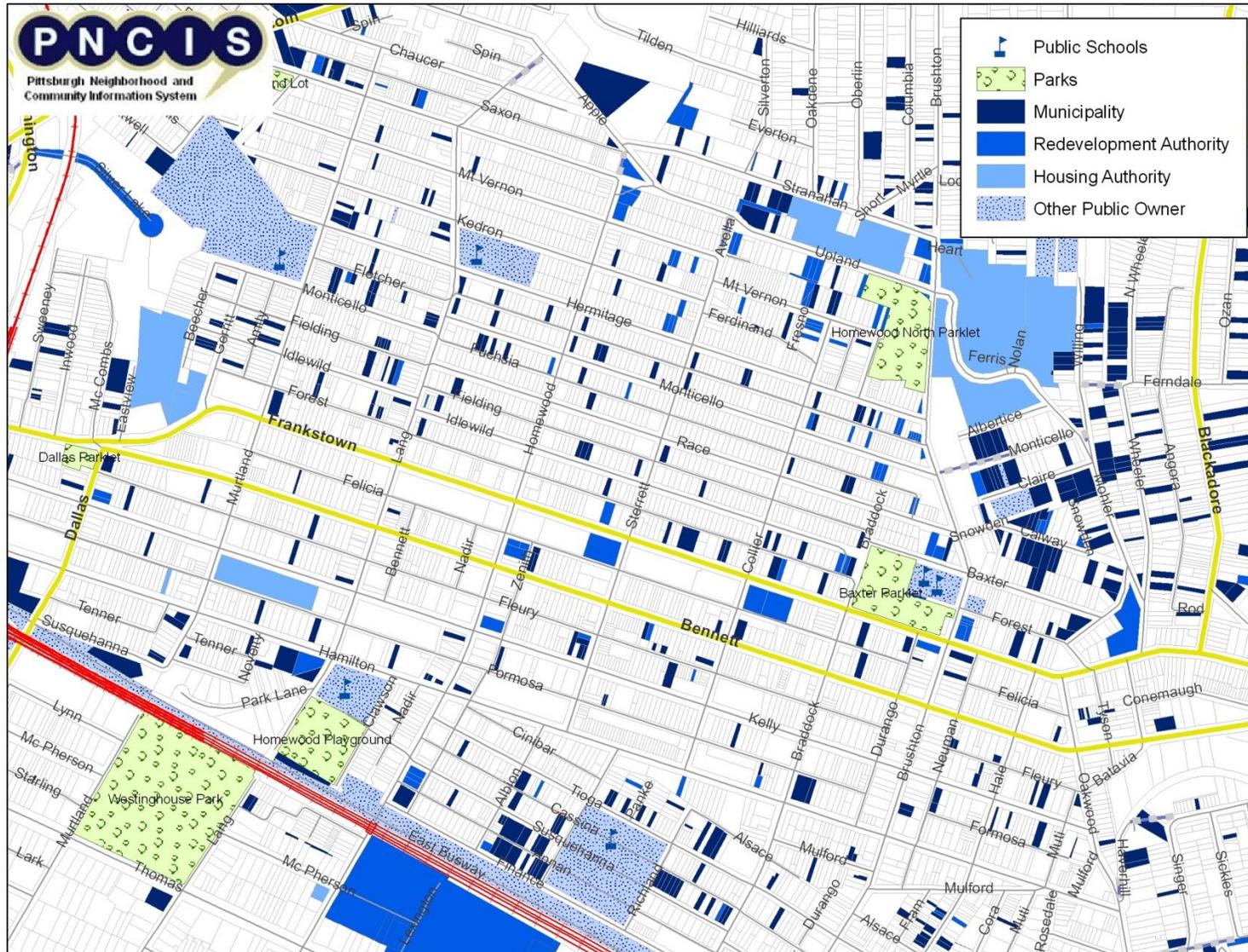


Figure 6. Map of Public Land in Homewood, as of January 2010



Another problem confronting Homewood is the large numbers of empty housing units. Through estimates provided by the U.S. Postal Service in the third quarter of 2010, there are 1,324 residential addresses no longer receiving mail in Homewood, accounting for 30 percent of all residential addresses (see Table 9). The vacancy rate in the City of Pittsburgh was half the rate of Homewood (14 percent). Most vacancies in Homewood are not related to short-term vacancy common in a normally-functioning housing market. Long-term vacancy is pervasive in Homewood and Pittsburgh; the vast majority of vacant residential addresses in Homewood (94 percent) have remained unoccupied for one year or more compared to 77 percent in Pittsburgh.

**Table 9. Vacant Residential Addresses in the City of Pittsburgh and Homewood, 2010 Q3**

	<b>Homewood</b>	<b>City of Pittsburgh</b>
<b>Residential addresses</b>	4,422	159,951
<b>Vacant residential addresses</b>	1,324	22,620
<b>Residential addresses vacant over one year</b>	1,240	17,397
<b>Percent of residential addresses vacant</b>	30%	14%
<b>Percent of residential vacant addresses with vacancy over one year</b>	94%	77%

Source: United States Postal Service and US Department of Housing and Urban Development

Additionally, just released 2010 Census data show block-level residential vacancy in the U.S. For Homewood, once again, vacancy is pervasive across the neighborhood (see Figure 7). Throughout Homewood at the time of the Census in April 2010, over 40 percent of residential housing units were vacant.



# Property Tax Delinquency

Real estate tax delinquency is a sign of fiscal abandonment of a property. In addition to non-payment of taxes, fiscal abandonment can also be defined as a failure to pay utilities, mortgages, and other costs incurred in owning and maintaining a home. Rising levels of delinquency transfers the burden of supporting public services to taxpaying residents and businesses, and increases the cost of collecting property taxes.

In Homewood, owners of 2,492 of the neighborhood’s parcels were delinquent on their city and school district property taxes as of September 2009 (see Table 10). Tax delinquent parcels in Homewood accounted for 57 percent of the neighborhood’s taxable parcels, a much higher proportion than in the City of Pittsburgh, where, by comparison, 21 percent of all taxable properties were delinquent in 2009. Every corner of Homewood is experiencing severe fiscal abandonment, with over half of all taxable properties delinquent in each neighborhood (see Figure 8).

**Table 10. City and School District Property Tax Delinquency, 2009**

Item	Homewood North	Homewood South	Homewood West	Homewood Total	City of Pittsburgh
<b>Total taxable parcels</b>	2,093	1,655	616	4,364	124,488
<b>Taxable delinquent parcels</b>	1,255	887	350	2,492	20,281
<b>Percent delinquent</b>	60.0%	53.6%	56.8%	57.1%	20.5%

Source: Pittsburgh Department of Finance Real Estate Division  
Delinquency measured in October

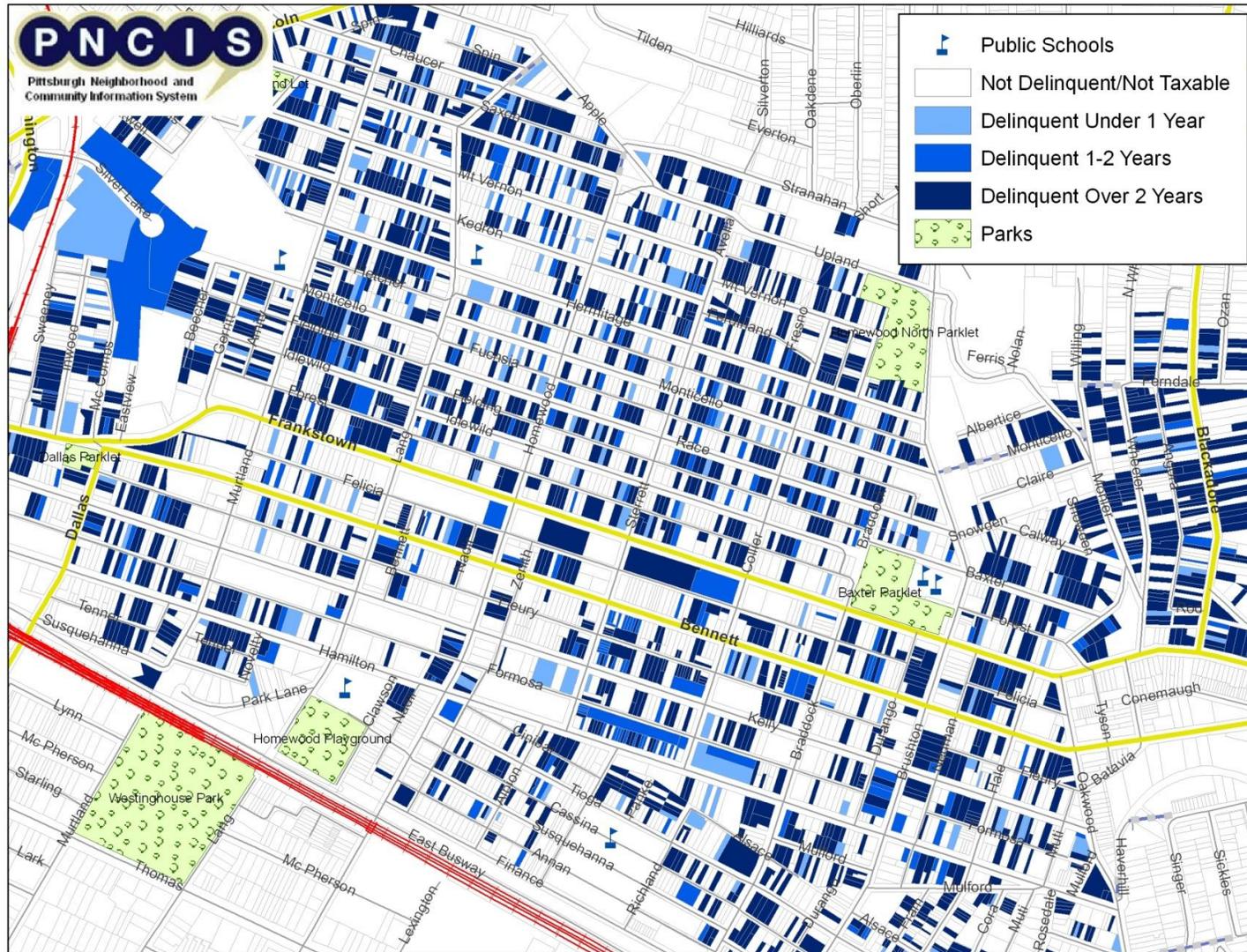
Among all tax delinquent properties in Homewood, over half have not had taxes paid in at least five years (see Table 11). The City of Pittsburgh’s Treasurer’s Office considers properties whose taxes have not been paid in this period of time as uncollectable. Citywide, a comparable 40 percent of all delinquent parcels have not made a payment since 2004.

**Table 11. Long Term Tax Delinquency: No Tax Payments Since January 1, 2005**

Item	Homewood North	Homewood South	Homewood West	City of Pittsburgh
<b>Tax delinquent with no payment in previous five years</b>	571	399	150	6,774
<b>Tax delinquent</b>	1,052	744	275	16,919
<b>Percent of delinquent with no payment in previous five years</b>	54.3%	53.6%	54.5%	40.0%

Source: City of Pittsburgh Mayor’s Office, City Department of Finance  
Data as of December 31, 2009. For this reason, totals differ from October data included elsewhere in this report

Figure 8. Map of Tax Delinquent Property in Homewood, as of October, 2009



A large majority of Homewood's vacant properties are tax delinquent. Seventy percent of all vacant residential parcels, as classified by data from the Allegheny County Office of Property Assessments had a city and school district property tax delinquency in October 2009 (see Table 12).

**Table 12. Tax Delinquent Vacant Residential Property, 2009**

Item	Homewood North	Homewood South	Homewood West	Total
<b>Taxable vacant residential parcels</b>	651	545	235	1,431
<b>Tax delinquent vacant residential parcels</b>	506	342	161	1,009
<b>Percent of vacant residential parcels with tax delinquency</b>	77.7%	62.8%	68.5%	70.5%

Source: City of Pittsburgh Mayor's Office, City Department of Finance, Allegheny County Office of Property Assessment

Data reported as of October, 2009

On average, for vacant tax delinquent properties in Homewood, the value of the cumulative delinquency exceeds the value of the property by a factor more than double. The average market value of vacant land (as measured by assessed value) hovered just below \$1,900 (\$1,895), while the aggregate delinquency of delinquent vacant properties approached \$5,000 (\$4,847) (see Table 13).

**Table 13. Average Cumulative Tax Delinquency and Assessed Value of Vacant Parcels, 2009**

Item	Homewood North	Homewood South	Homewood West	City of Pittsburgh
<b>Cumulative tax delinquency</b>	\$4,807	\$5,088	\$4,425	\$4,847
<b>Assessed value</b>	\$1,831	\$2,306	\$1,156	\$1,895
<b>Ratio of cumulative delinquency to assessed value</b>	2.6	2.2	3.8	2.6

Source: City Department of Finance, Real Estate Division

Cumulative delinquency data dates to mid-1980's. Data obtained in October 2009

## Property Ownership

Homeowners are vital to the strength of many Pittsburgh neighborhoods, and Homewood is no exception. However, it appears that many eligible homeowners in Homewood have not filed for their homestead exemption tax break, designed to provide property tax relief to homeowners. Properties qualifying for the Allegheny County homestead exemption receive a \$15,000 reduction in a home's assessed value when County property taxes are calculated. The annual savings from the homestead exemption total \$70 on properties whose assessed value is greater than \$15,000, the value of the exemption.

We estimate the number of homeowners who appear eligible for the County's homestead exemption, but have not filed for this tax savings. In the County's real estate records, the address listed to receive the property tax bill's change notice most often reflects the property-owner's address. Where the tax billing address for a residential dwelling matches the address of the parcel, it indicates the parcel is likely an owner-occupied structure. Thus, 1,298 properties (45%) meet our broader threshold for homeownership. All told, just over 60% of residential parcels containing a structure in Homewood are possibly owner-occupied.

In Homewood, just 392 residential properties in Homewood filed for a homestead exemption in 2010 (see Table 14). If all potential 1,134 owner-occupied properties not currently claiming the tax break received the full value of the homestead exemption, an additional \$79,380 would be collectively returned to the neighborhood's homeowners each year. An additional senior homestead exemption is available to low-income owners ages 60 and over.

**Table 14. Ownership of Occupied Property in Homewood - January 2010**

Item	Homewood North	Homewood South	Homewood West	Total	Percent
<b>Non-vacant residential parcels</b>	1,352	852	307	2,511	100.0%
<b>Tax address = parcel address</b>	709	433	156	1,298	51.7%
<b>Homestead exemption</b>	214	120	58	392	15.6%
<b>Senior homestead exemption<sup>1</sup></b>	75	35	14	124	4.9%
<b>Home-owner residential properties<sup>2</sup></b>	828	514	184	1,526	60.8%

<sup>1</sup> Properties with senior exemptions are also included in the homestead exemption statistics.

<sup>2</sup> Properties included in the homeowner definition include those whose billing address = the parcel address and/or those with a homestead exemption.

Source: Allegheny County Office of Property Assessment

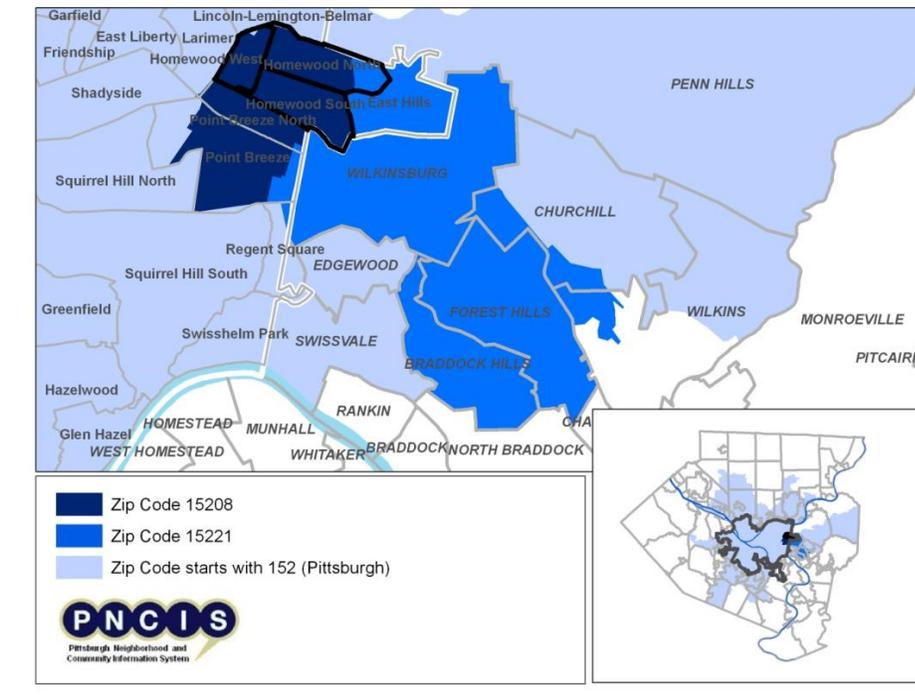
Over half of Homewood’s non-vacant properties are held by an owner whose address lies within one of the two Zip Codes used in the neighborhood (15208 or 15221), and including these properties, over four-fifths of Homewood’s non-vacant properties are held by an owner with an address in or near the City of Pittsburgh (Zip Codes start with “152”). Seven percent of Homewood properties are owned by a Pennsylvanian not living in a Pittsburgh Zip Code, and only eight percent of the neighborhood’s properties are held by an out-of-state owner (see Table 15). (Figure 9 includes a map of Homewood and Pittsburgh Zip Codes.)

**Table 15. Property Owner by Zip Code, Privately-Held Non-Vacant Residential Parcels: January 2010**

Location (based on tax bill change notice)	Parcels	Percent
<b>Zip Code for Homewood (15208, 15221)</b>	1,640	66.1%
<b>Other Pittsburgh Zip Code (starting with 152)</b>	471	19.0%
<b>Other Zip Codes in Pennsylvania</b>	165	6.6%
<b>Out of state</b>	206	8.3%
<b>Total Non-Vacant Residential</b>	<b>2,482</b>	<b>100.0%</b>

Source: Allegheny County Office of Property Assessment

**Figure 9. Map of Homewood Zip Codes**



Further analysis of assessment data is able to identify private property owners or management companies holding or managing over seven residential parcels in the neighborhood. Twelve large property owners held 226 properties in Homewood, accounting for five percent of the neighborhood's 4,364 total taxable parcels.

Seven of these 12 property owners or managers held at least one tax-delinquent property in their Homewood portfolio. One company, RFS Investment, LLC, based in the Los Angeles area, was nearly two years tax delinquent in their city and school district taxes on all 33 of their parcels in Homewood, largely concentrated on Hamilton Ave. and Sterrett St., as records from September 2009 show (see Figure 10). The total delinquency on their holdings was \$13,542.

**Figure 10. RFS Investment LLC Homewood Portfolio Summary**



# Foreclosure

Between 2006 and 2010, 34 residential parcels are involved in a foreclosure filing each year on average in Homewood. The neighborhood has seen a reduction in the number of properties affected by a foreclosure, falling from 47 in 2006 to 23 in 2010 (see Table 16). Among the three neighborhoods, Homewood North consistently had the largest number of parcels involved in a filing.

**Table 16. Residential Parcels Involved in a Foreclosure Filing, Homewood, 2006-2010**

	2006	2007	2008	2009	2010	Annual average 2006-2010
<b>Homewood North</b>	24	22	12	17	12	17.4
<b>Homewood South</b>	9	11	13	11	10	10.8
<b>Homewood West</b>	14	6	4	3	1	5.6
<b>Homewood Total</b>	47	39	29	31	23	33.8

Source: Allegheny County Department of Court Records

In Homewood, the annual average foreclosure activity from 2006-2010 translates to one foreclosure filing for every 121 residential parcels. This comparable figure for the City of Pittsburgh over the same time was one foreclosure per 102 residential parcels. By comparison, some of the City’s most foreclosure-afflicted neighborhoods (e.g. Sheraden, Elliott, Knoxville, and Chartiers City) have registered one residential property in foreclosure for every 35 - 50 residential properties.

Excluding loan losses, the cost to complete a foreclosure on the average property in the U.S. starts at \$5,000 (Simmons, 2011) and can climb much higher (Mortgage Bankers Association, 2008). These costs may include legal fees, administrative costs, property taxes, property maintenance, and transaction costs, and likely exceed the sales price of the average property in Homewood. While no available data exist to determine if and how much low property values affect a lender’s willingness to foreclose on a delinquent loan, legal expenses in excess of the property’s value may serve as a disincentive for lenders to initiate foreclosure proceedings in low-value markets such as Homewood.

# Combined Distress Measures

The PNCIS also enables a look at how many properties in Homewood have experienced multiple signs of distress. In this report, we have defined vacancy, foreclosure, and tax delinquency as three major categories of distress. Each category is defined by a separate set of indicators, as shown below:

- 1. Vacancy:** Property was vacant in gas company winter survey between 2006 and 2008, was sealed by the City between 2005 and 2007, or demolished by the City between January 1997 and March 2009.
- 2. Foreclosure:** Property has at least one foreclosure filing between 2006 and May 2010.
- 3. Tax Delinquency:** Property delinquent in City/School property taxes September 2009.

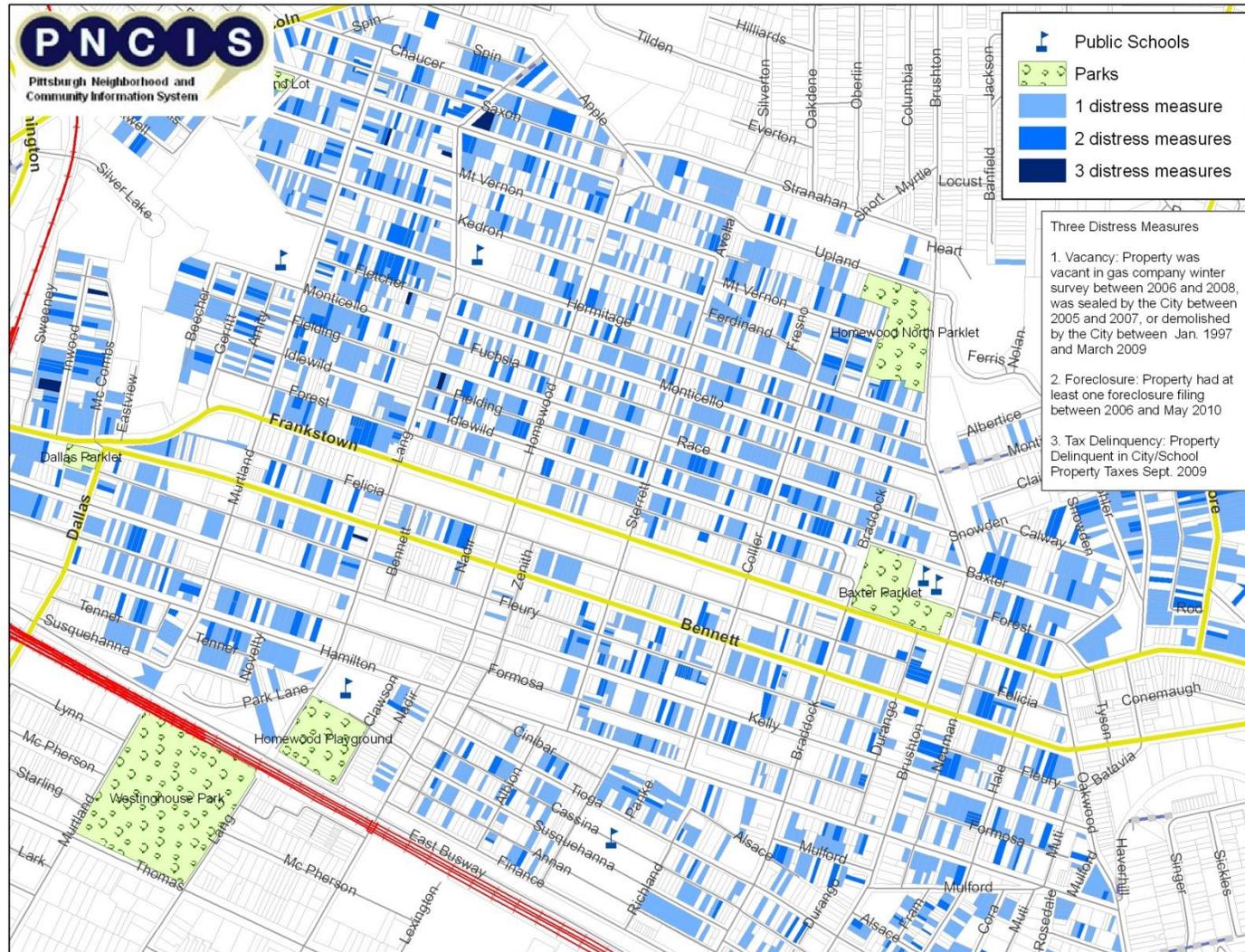
The data presented in Table 17 shows that just two in five residential properties in Homewood (41 percent) have experienced no sign of distress. Forty-seven percent of privately-held residential properties have experienced at least one sign of distress, with 12 percent experiencing two or more signs of distress. The following map (see Figure 11) shows the location of properties with distress measures.

**Table 17. Privately-Owned Residential Parcels by Number of Distress Measures in Homewood**

Distress Measures	Residential Properties	Percent
No Distress Measures	1,677	40.8%
1 Distress Measure	1,937	47.1%
2 Distress Measures	491	11.9%
3 Distress Measures	9	0.2%
<b>Total Properties</b>	<b>4,114</b>	<b>100.0%</b>

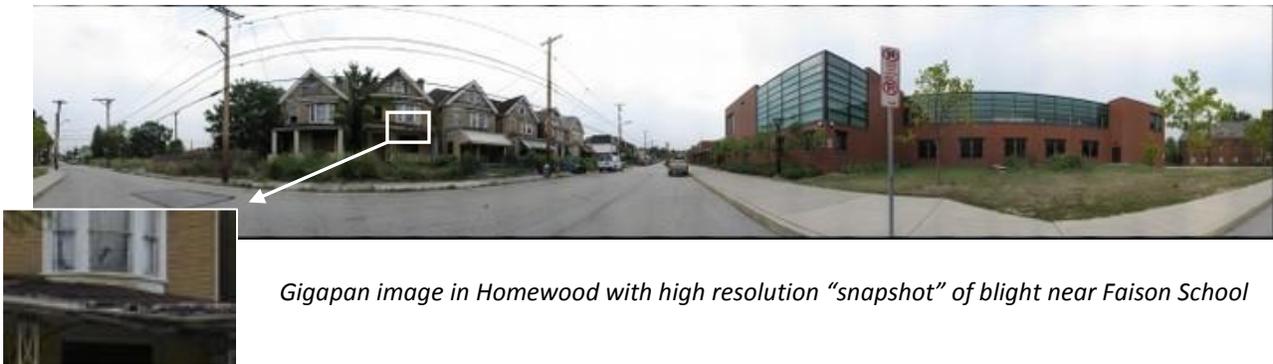
Sources: City of Pittsburgh Bureau of Building Inspection, City of Pittsburgh Treasurer, Allegheny County Department of Court Records, and gas utility winter survey

Figure 11. Map of Distress Measures in Homewood



## Using Gigapan to Document Neighborhood Conditions in Homewood

In Homewood, the Pittsburgh Neighborhood and Community Information System (PNCIS) has been using Gigapan to document conditions in the neighborhood in partnership with the Homewood Children's Village. Through its work with Gigapan in the spring and summer of 2010, the PNCIS has captured over 100 images in Homewood. Gigapan is a photographic technology that creates digital high resolution panoramic images. Gigapan device is a tripod-mounted robot that positions and operates any type of digital camera to capture a series of images that are then stitched into one large, zoomable, highly-detailed image using computer software.



*Gigapan image in Homewood with high resolution "snapshot" of blight near Faison School*

These photos will be used as part of the Children Youth and Families Master Plan being developed starting in September 2010. Images hosted on the Gigapan Website as well as large paper copies on display throughout the neighborhood will be used to engage the community and inform the planning process. Efforts are also underway to engage Homewood's younger residents in the planning process by training them how to capture and share Gigapan images. The project team will adopt effective practices used by the CREATE lab at Carnegie Mellon, whose staff has extensive experience engaging youth through the use of technology.

Gigapan images are also being used to document neighborhood conditions at the start of the Children's Village. Much of the change in neighborhoods is anecdotal in nature and often goes unrecorded. Having high-quality images of the neighborhood will allow the Children's Village to identify positive changes and investments, including reduced litter and property improvements that would otherwise go unrecorded. It is our plan to continue the documentation process at the outset of the project, returning in several years to update images to identify visible changes in the neighborhood since the start of the Village.

To view the collection of images, see appendix below and, also, enter "PNCIS" as the search term on the Gigapan Website (<http://gigapan.org/>).

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## **APPENDIX: Socio-Demographic Profiles of Homewood Neighborhoods and Gigapan Photos**

Here we provide more detailed socio-demographic and economic data on Homewood from the US Census Bureau's American Community Survey (ACS). The ACS is a new data product designed to take the place of the decennial Census' long form survey.

The five-year ACS estimate data presented here was based on surveys collected from a rolling annual sample of residents between January 1, 2005, and December 31, 2009. Data is reported for the five-year (2005-2009) period, and uses 2000 Census data as a baseline. Unlike the decennial Census, 5-year ACS data will be released each year.

For more details on the American Community Survey, please visit the US Census Bureau's American Community Survey Website, at <http://www.census.gov/acs/www/>.

## Demographic Profile: Homewood North, 2005-2009

### Population by Race:

Total Population	3,570	100.0%
White alone	0	0.0%
Black or African American alone	3,425	95.9%
American Indian and Alaska Native alone	0	0.0%
Asian alone	39	1.1%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone		0.0%
Two or more races:	106	3.0%

### Family Structure

#### HOUSEHOLD TYPE (INCLUDING LIVING ALONE)

Universe: Households

Total:	1,515	100.0%
Family households:	915	60.4%
Married-couple family	345	22.8%
Other family:	570	37.6%
Male householder, no wife present	113	7.5%
Female householder, no husband present	457	30.2%
Nonfamily households:	600	39.6%
Householder living alone	551	36.4%
Householder not living alone	49	3.2%

### Population by Age

Age Group		
Under 5 years	321	9.0%
5 to 9 years	293	8.2%
10 to 14 years	325	9.1%
15 to 17 years	177	5.0%
18 and 19 years	132	3.7%
20 years	43	1.2%
21 years	20	0.6%
22 to 24 years	157	4.4%
25 to 29 years	155	4.3%
30 to 34 years	123	3.4%
35 to 39 years	357	10.0%
40 to 44 years	177	5.0%
45 to 49 years	310	8.7%
50 to 54 years	277	6.1%
55 to 59 years	172	3.3%
60 and 61 years	63	1.8%
62 to 64 years	78	2.2%
65 and 66 years	78	3.9%
67 to 69 years	47	1.3%
70 to 74 years	37	1.0%
75 to 79 years	123	3.4%
80 to 84 years	35	1.0%
85 years and over	70	2.0%
Under 18	1,116	31.3%
65 years and over	390	10.9%

### Place of Birth By Citizenship Status

Total Population:	3,570	100.0%
Native:	3,396	95.1%
Born in state of residence	2,826	79.2%
Born in other state in the United States:	570	16.0%
Born outside the United States:	0	0.0%
Puerto Rico	0	0.0%
U.S. Island Areas	0	0.0%
Born abroad of American parent(s)	0	2.5%
Foreign born:	174	4.9%
Naturalized U.S. citizen	132	3.7%
Not a U.S. citizen	42	1.2%

### Migration

#### GEOGRAPHICAL MOBILITY IN THE PAST YEAR

Universe: Population 1 year and over in the United States

Total Population:	3,504	100.0%
Same house 1 year ago:	2,810	80.2%
Moved within same county:	686	19.6%
Moved from different county within same state:	0	0.0%
Moved from different state:	8	0.2%
Moved from abroad:	0	0.0%

### Group Quarters Population:

Group Quarters	0	0.0%
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## Economic Profile: Homewood North, 2005-2009

### Household Income

HOUSEHOLD INCOME IN THE PAST 12 MONTHS  
IN 2009 INFLATION-ADJUSTED DOLLARS

Universe: Households

Total Households:	1,515	100.0%
Less than \$10,000	539	35.6%
\$10,000 to \$14,999	169	11.2%
\$15,000 to \$19,999	180	11.9%
\$20,000 to \$24,999	29	1.9%
\$25,000 to \$29,999	25	1.7%
\$30,000 to \$34,999	101	6.7%
\$35,000 to \$39,999	112	7.4%
\$40,000 to \$44,999	95	6.3%
\$45,000 to \$49,999	38	2.5%
\$50,000 to \$59,999	83	5.5%
\$60,000 to \$74,999	38	2.5%
\$75,000 to \$99,999	35	2.3%
\$100,000 to \$124,999	15	1.0%
\$125,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	29	1.8%
\$200,000 or more	27	1.8%

### Commuting

MEANS OF TRANSPORTATION TO WORK

Universe: Workers 16 years and over

Total:	1,174	100.0%
Drove alone	559	47.6%
Carpooled:	47	4.0%
Public transportation (excluding taxicab):	420	35.8%
Bicycle/Walked	91	7.8%
Taxicab, motorcycle, or other means	0	0.0%
Worked at home	57	4.9%

### Poverty

RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12  
MONTHS

Universe: Population for whom poverty status is  
determined

Total:	3,570	100.0%
Under .50	923	25.9%
.50 to .99	1,065	29.8%
1.00 to 1.24	73	2.0%
1.25 to 1.49	78	2.2%
1.50 to 1.84	207	5.8%
1.85 to 1.99	0	0.0%
2.00 and over	1,224	34.3%
Under 1.0	1,988	55.7%

### SCHOOL ENROLLMENT

Universe: Population 3 Years And Over

Nursery School Through Grade 8		
Public	626	70.3%
Private	265	29.7%
Grades 9-12		
Public	229	93.1%
Private	17	6.9%
College Undergraduate		
Public	160	94.7%
Private	9	5.3%
College Graduate		
Public	51	100.0%
Private	0	0.0%

### Educational Attainment

Universe: Population 25 Years and Over

Total:	2,102	100.0%
No schooling completed	0	0.0%
Nursery to 4th grade	12	0.6%
5th and 6th grade	50	2.4%
7th and 8th grade	12	.6%
9th grade	40	1.9%
10th grade	58	2.8%
11th grade	96	4.6%
12th grade, no diploma	64	3.0%
High school graduate, GED, or alternative	881	41.9%
Some college, less than 1 year	223	10.6%
Some college, 1 or more years, no degree	343	16.3%
Associates degree	107	5.1%
Bachelors degree	186	8.8%
Masters degree	15	0.7%
Professional school degree	15	0.7%
Doctorate degree	0	0.0%
Bachelors degree or higher	216	10.3%
Less than High school	332	15.8%

## Demographic Profile: Homewood South, 2005-2009

### Population by Race:

Total Population	2,114	100.0%
White alone	0	0.0%
Black or African American alone	1,890	89.4%
American Indian and Alaska Native alone	0	0.0%
Asian alone	14	0.7%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone		0.0%
Two or more races:	210	9.9%

### Family Structure

#### HOUSEHOLD TYPE (INCLUDING LIVING ALONE)

Universe: Households

Total:	1,087	100.0%
Family households:	573	52.7%
Married-couple family	205	18.9%
Other family:	368	33.9%
Male householder, no wife present	31	2.9%
Female householder, no husband present	337	31.0%
Nonfamily households:	514	47.3%
Householder living alone	492	45.3%
Householder not living alone	22	2.0%

### Population by Age

Age Group		
Under 5 years	214	10.1%
5 to 9 years	68	3.2%
10 to 14 years	67	3.2%
15 to 17 years	96	4.5%
18 and 19 years	42	2.0%
20 years	53	2.5%
21 years		0.0%
22 to 24 years	37	1.8%
25 to 29 years	44	2.1%
30 to 34 years	102	4.8%
35 to 39 years	86	4.1%
40 to 44 years	196	9.3%
45 to 49 years	97	4.6%
50 to 54 years	29	4.9%
55 to 59 years	193	5.7%
60 and 61 years	30	1.4%
62 to 64 years	41	1.9%
65 and 66 years	31	2.3%
67 to 69 years	129	6.1%
70 to 74 years	144	6.8%
75 to 79 years	130	6.1%
80 to 84 years	95	4.5%
85 years and over	99	4.7%
Under 18	445	21.1%
65 years and over	628	29.7%

### Place of Birth By Citizenship Status

Total Population:	2,114	100.0%
Native:	2,004	94.8%
Born in state of residence	1,506	71.2%
Born in other state in the United States:	481	22.8%
Born outside the United States:	17	0.8%
Puerto Rico	17	0.8%
U.S. Island Areas	0	0.0%
Born abroad of American parent(s)	0	5.5%
Foreign born:	110	5.2%
Naturalized U.S. citizen	65	3.1%
Not a U.S. citizen	45	2.1%

### Migration

#### GEOGRAPHICAL MOBILITY IN THE PAST YEAR

Universe: Population 1 year and over in the United States

Total Population:	2,092	100.0%
Same house 1 year ago:	1,950	93.2%
Moved within same county:	142	6.8%
Moved from different county within same state:	0	0.0%
Moved from different state:	0	0.0%
Moved from abroad:	0	0.0%

### Group Quarters Population:

Group Quarters	0	0.0%
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## Economic Profile: Homewood South, 2005-2009

### Household Income

HOUSEHOLD INCOME IN THE PAST 12 MONTHS  
IN 2009 INFLATION-ADJUSTED DOLLARS

Universe: Households

Total Households:	1,087	100.0%
Less than \$10,000	218	20.1%
\$10,000 to \$14,999	239	22.0%
\$15,000 to \$19,999	150	13.8%
\$20,000 to \$24,999	32	2.9%
\$25,000 to \$29,999	136	12.5%
\$30,000 to \$34,999	62	5.7%
\$35,000 to \$39,999	33	3.0%
\$40,000 to \$44,999	28	2.6%
\$45,000 to \$49,999	30	2.8%
\$50,000 to \$59,999	32	2.9%
\$60,000 to \$74,999	60	5.5%
\$75,000 to \$99,999	53	4.9%
\$100,000 to \$124,999	14	1.3%
\$125,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	0	0.0%
\$200,000 or more	0	0.0%

### Commuting

MEANS OF TRANSPORTATION TO WORK

Universe: Workers 16 years and over

Total:	598	100.0%
Drove alone	272	45.5%
Carpooled:	75	12.5%
Public transportation (excluding taxicab):	204	34.1%
Bicycle/Walked	26	4.3%
Taxicab, motorcycle, or other means	0	0.0%
Worked at home	21	3.5%

### Poverty

RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12  
MONTHS

Universe: Population for whom poverty status is  
determined

Total:	2,114	100.0%
Under .50	213	10.1%
.50 to .99	462	21.9%
1.00 to 1.24	376	17.8%
1.25 to 1.49	21	1.0%
1.50 to 1.84	296	14.0%
1.85 to 1.99	171	8.1%
2.00 and over	575	27.2%
Under 1.0	675	31.9%

### SCHOOL ENROLLMENT

Universe: Population 3 Years And Over

Nursery School Through Grade 8		
Public	135	79.4%
Private	35	20.6%
Grades 9-12		
Public	126	100.0%
Private	0	0.0%
College Undergraduate		
Public	49	56.3%
Private	38	43.7%
College Graduate		
Public	0	
Private	0	

### Educational Attainment

Universe: Population 25 Years and Over

Total:	1,537	100.0%
No schooling completed	43	2.8%
Nursery to 4th grade	9	0.6%
5th and 6th grade	54	3.5%
7th and 8th grade	22	1.4%
9th grade	12	.8%
10th grade	72	4.7%
11th grade	92	6. %
12th grade, no diploma	51	3.3%
High school graduate, GED, or alternative	592	38.5%
Some college, less than 1 year	104	6.8%
Some college, 1 or more years, no degree	202	13.1%
Associates degree	102	6.6%
Bachelors degree	121	7.9%
Masters degree	49	3.2%
Professional school degree	12	0.8%
Doctorate degree	0	0.0%
Bachelors degree or higher	182	11.8%
Less than High school	355	23.1%

## Demographic Profile: Homewood West, 2005-2009

### Population by Race:

Total Population	918	100.0%
White alone	0	0.0%
Black or African American alone	918	100.0%
American Indian and Alaska Native alone	0	0.0%
Asian alone		0.0%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone		0.0%
Two or more races:	0	0.0%

### Family Structure

#### HOUSEHOLD TYPE (INCLUDING LIVING ALONE)

Universe: Households

Total:	444	100.0%
Family households:	209	47.1%
Married-couple family	62	14.0%
Other family:	147	33.1%
Male householder, no wife present	20	4.5%
Female householder, no husband present	127	28.6%
Nonfamily households:	235	52.9%
Householder living alone	229	51.6%
Householder not living alone	6	1.4%

### Population by Age

Age Group		
Under 5 years	50	5.4%
5 to 9 years	82	8.9%
10 to 14 years	116	12.6%
15 to 17 years	17	1.9%
18 and 19 years	13	1.4%
20 years		0.0%
21 years		0.0%
22 to 24 years	32	3.5%
25 to 29 years	20	2.2%
30 to 34 years	61	6.6%
35 to 39 years	23	2.5%
40 to 44 years	17	1.9%
45 to 49 years	29	3.2%
50 to 54 years	55	13.2%
55 to 59 years	39	0.7%
60 and 61 years		0.0%
62 to 64 years		0.0%
65 and 66 years	42	3.6%
67 to 69 years	44	4.8%
70 to 74 years	107	11.7%
75 to 79 years	22	2.4%
80 to 84 years	12	1.3%
85 years and over	80	8.7%
Under 18	265	28.9%
65 years and over	307	33.4%

### Place of Birth By Citizenship Status

Total Population:	0,918	100.0%
Native:	0,911	99.2%
Born in state of residence	0,710	77.3%
Born in other state in the United States:	194	21.1%
Born outside the United States:	7	0.8%
Puerto Rico	0	0.0%
U.S. Island Areas	7	0.8%
Born abroad of American parent(s)	0	8.1%
Foreign born:	7	0.8%
Naturalized U.S. citizen		0.0%
Not a U.S. citizen	7	0.8%

### Migration

#### GEOGRAPHICAL MOBILITY IN THE PAST YEAR

Universe: Population 1 year and over in the United States

Total Population:	918	100.0%
Same house 1 year ago:	795	86.6%
Moved within same county:	92	10.0%
Moved from different county within same state:	8	0.9%
Moved from different state:	23	2.5%
Moved from abroad:	0	0.0%

### Group Quarters Population:

Group Quarters	0	0.0%
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## Economic Profile: Homewood West, 2005-2009

### Household Income

HOUSEHOLD INCOME IN THE PAST 12 MONTHS  
IN 2009 INFLATION-ADJUSTED DOLLARS

Universe: Households

Total Households:	444	100.0%
Less than \$10,000	163	36.7%
\$10,000 to \$14,999	65	14.6%
\$15,000 to \$19,999	9	2.0%
\$20,000 to \$24,999	79	17.8%
\$25,000 to \$29,999	0	0.0%
\$30,000 to \$34,999	0	0.0%
\$35,000 to \$39,999	34	7.7%
\$40,000 to \$44,999	25	5.6%
\$45,000 to \$49,999	15	3.4%
\$50,000 to \$59,999	0	0.0%
\$60,000 to \$74,999	36	8.1%
\$75,000 to \$99,999	18	4.1%
\$100,000 to \$124,999	0	0.0%
\$125,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	0	0.0%
\$200,000 or more	0	0.0%

### Commuting

MEANS OF TRANSPORTATION TO WORK

Universe: Workers 16 years and over

Total:	285	100.0%
Drove alone	81	28.4%
Carpooled:	79	27.7%
Public transportation (excluding taxicab):	87	30.5%
Bicycle/Walked	31	10.9%
Taxicab, motorcycle, or other means	0	0.0%
Worked at home	7	2.5%

### Poverty

RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12  
MONTHS

Universe: Population for whom poverty status is  
determined

Total:	918	100.0%
Under .50	69	7.5%
.50 to .99	269	29.3%
1.00 to 1.24	163	17.8%
1.25 to 1.49	49	5.3%
1.50 to 1.84	67	7.3%
1.85 to 1.99	29	3.2%
2.00 and over	272	29.6%
Under 1.0	338	36.8%

### SCHOOL ENROLLMENT

Universe: Population 3 Years And Over

Nursery School Through Grade 8		
Public	153	53.9%
Private	131	46.1%
Grades 9-12		
Public	8	32.0%
Private	17	68.0%
College Undergraduate		
Public	59	83.1%
Private	12	16.9%
College Graduate		
Public	0	0.0%
Private	32	100.0%

### Educational Attainment

Universe: Population 25 Years and Over

Total:	608	100.0%
No schooling completed	18	3.0%
Nursery to 4th grade	33	5.4%
5th and 6th grade	8	1.3%
7th and 8th grade	10	1.6%
9th grade	40	6.6%
10th grade	19	3.1%
11th grade	35	5.8%
12th grade, no diploma	0	0.0%
High school graduate, GED, or alternative	186	30.6%
Some college, less than 1 year	63	10.4%
Some college, 1 or more years, no degree	77	12.7%
Associates degree	67	11.0%
Bachelors degree	46	7.6%
Masters degree	0	0.0%
Professional school degree	0	0.0%
Doctorate degree	6	1.0%
Bachelors degree or higher	52	8.6%
Less than High school	163	26.8%

## Demographic Profile: Homewood (Combined) , 2005-2009

### Population by Race:

Total Population	6,602	100.0%
White alone	0	0.0%
Black or African American alone	6,233	94.4%
American Indian and Alaska Native alone	0	0.0%
Asian alone	53	0.8%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone		0.0%
Two or more races:	316	4.8%

### Family Structure

#### HOUSEHOLD TYPE (INCLUDING LIVING ALONE)

Universe: Households

Total:	3,046	100.0%
Family households:	1,697	55.7%
Married-couple family	612	20.1%
Other family:	1,085	35.6%
Male householder, no wife present	164	5.4%
Female householder, no husband present	921	30.2%
Nonfamily households:	1,349	44.3%
Householder living alone	1,272	41.8%
Householder not living alone	77	2.5%

### Population by Age

Age Group		
Under 5 years	585	8.9%
5 to 9 years	443	6.7%
10 to 14 years	508	7.7%
15 to 17 years	290	4.4%
18 and 19 years	187	2.8%
20 years	96	1.5%
21 years	20	0.3%
22 to 24 years	226	3.4%
25 to 29 years	219	3.3%
30 to 34 years	286	4.3%
35 to 39 years	466	7.1%
40 to 44 years	390	5.9%
45 to 49 years	436	6.6%
50 to 54 years	361	6.7%
55 to 59 years	404	3.7%
60 and 61 years	93	1.4%
62 to 64 years	119	1.8%
65 and 66 years	151	3.3%
67 to 69 years	220	3.3%
70 to 74 years	288	4.4%
75 to 79 years	275	4.2%
80 to 84 years	142	2.2%
85 years and over	249	3.8%
Under 18	1,826	27.7%
65 years and over	1,325	20.1%

### Place of Birth By Citizenship Status

Total Population:	6,602	100.0%
Native:	6,311	95.6%
Born in state of residence	5,042	76.4%
Born in other state in the United States:	1,245	18.9%
Born outside the United States:	24	0.4%
Puerto Rico	17	0.3%
U.S. Island Areas	7	0.1%
Born abroad of American parent(s)	0	4.4%
Foreign born:	291	4.4%
Naturalized U.S. citizen	197	3.0%
Not a U.S. citizen	94	1.4%

### Migration

#### GEOGRAPHICAL MOBILITY IN THE PAST YEAR

Universe: Population 1 year and over in the United States

Total Population:	6,514	100.0%
Same house 1 year ago:	5,555	85.3%
Moved within same county:	920	14.1%
Moved from different county within same state:	8	0.1%
Moved from different state:	31	0.5%
Moved from abroad:	0	0.0%

### Group Quarters Population:

Group Quarters	0	0.0%
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## Economic Profile: Homewood (Combined) , 2005-2009

### Household Income

HOUSEHOLD INCOME IN THE PAST 12 MONTHS  
IN 2009 INFLATION-ADJUSTED DOLLARS

Universe: Households

Total Households:	3,046	100.0%
Less than \$10,000	920	30.2%
\$10,000 to \$14,999	473	15.5%
\$15,000 to \$19,999	339	11.1%
\$20,000 to \$24,999	140	4.6%
\$25,000 to \$29,999	161	5.3%
\$30,000 to \$34,999	163	5.4%
\$35,000 to \$39,999	179	5.9%
\$40,000 to \$44,999	148	4.9%
\$45,000 to \$49,999	83	2.7%
\$50,000 to \$59,999	115	3.8%
\$60,000 to \$74,999	134	4.4%
\$75,000 to \$99,999	106	3.5%
\$100,000 to \$124,999	29	1.0%
\$125,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	29	0.9%
\$200,000 or more	27	0.9%

### Commuting

MEANS OF TRANSPORTATION TO WORK

Universe: Workers 16 years and over

Total:	2,057	100.0%
Drove alone	912	44.3%
Carpooled:	201	9.8%
Public transportation (excluding taxicab):	711	34.6%
Bicycle/Walked	148	7.2%
Taxicab, motorcycle, or other means	0	0.0%
Worked at home	85	4.1%

### Poverty

RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12  
MONTHS

Universe: Population for whom poverty status is determined

Total:	6,602	100.0%
Under .50	1,205	18.3%
.50 to .99	1,796	27.2%
1.00 to 1.24	612	9.3%
1.25 to 1.49	148	2.2%
1.50 to 1.84	570	8.6%
1.85 to 1.99	200	3.0%
2.00 and over	2,071	31.4%
Under 1.0	3,001	45.5%

### SCHOOL ENROLLMENT

Universe: Population 3 Years And Over

Nursery School Through Grade 8		
Public	914	68. %
Private	431	32. %
Grades 9-12		
Public	363	91.4%
Private	34	8.6%
College Undergraduate		
Public	268	82. %
Private	59	18. %
College Graduate		
Public	51	61.4%
Private	32	38.6%

### Educational Attainment

Universe: Population 25 Years and Over

Total:	4,247	100.0%
No schooling completed	61	1.4%
Nursery to 4th grade	54	1.3%
5th and 6th grade	112	2.6%
7th and 8th grade	44	1. %
9th grade	92	2.2%
10th grade	149	3.5%
11th grade	223	5.3%
12th grade, no diploma	115	2.7%
High school graduate, GED, or alternative	1,659	39.1%
Some college, less than 1 year	390	9.2%
Some college, 1 or more years, no degree	622	14.6%
Associates degree	276	6.5%
Bachelors degree	353	8.3%
Masters degree	64	1.5%
Professional school degree	27	0.6%
Doctorate degree	6	0.1%
Bachelors degree or higher	450	10.6%
Less than High school	850	20.0%

## Gallery of Selected Gigapan Images

Clicking on the image in the electronic Adobe Acrobat version of the report will open the image on the Gigapan Website in your Web browser.



Tioga St. between Richland St. and Dunfermline St.



Fletcher Way and N. Murtland St. intersection



Mt. Vernon St. between N. Lang Ave. and N. Homewood Ave.



Hermitage St. between N. Murtland St. and N. Lang Ave.



Idlewild St. west of N. Murtland St.



Kedron St. between N. Lang Ave and N. Homewood Ave.



Tioga St. and Panke Ave. intersection



Hamilton Ave. between Sterrett St. and Collier St.



Hamilton Ave. between N. Lang Ave. and N. Homewood Ave.



Hamilton Ave. between N. Homewood Ave. and Sterrett St.