

Mooncrest

Economic & Market
Study Analysis

July 2015



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This report was prepared by Fourth Economy Consulting. Fourth Economy is a national economic development consulting firm specializing in action-oriented strategy formation, regional collaboration, and market analytics for sustainable economic planning. For more information visit www.fourtheconomy.com.

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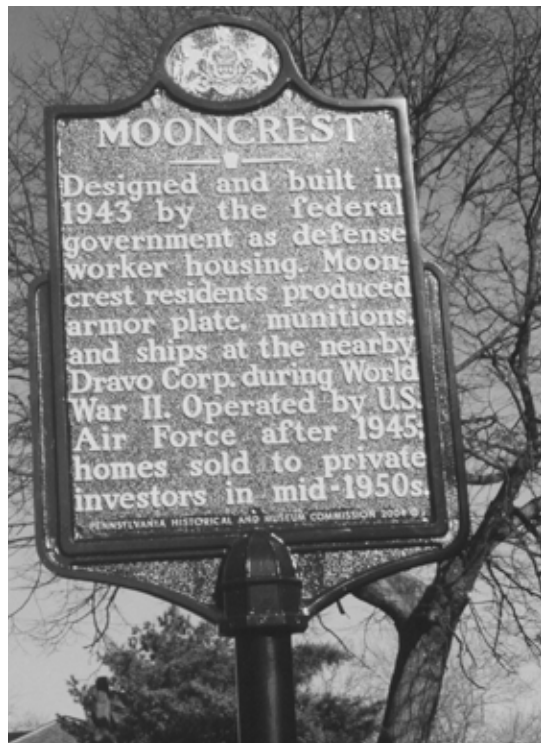
01. Introduction

Moon Township hired Fourth Economy Consulting, with assistance from T&B Planning, to conduct a market analysis of the historic Mooncrest neighborhood and prepare strategic recommendations to improve its economic stability. The market analysis provides input to determine financially viable or feasible mixed uses and which uses support the health and stability of the community. As part of this effort, Fourth Economy examined the neighborhood and the surrounding area to answer the following questions:

- What are the factors affecting the community?
- What is the opportunity for housing development or improvement?
- What is the opportunity for office space in the area?
- What kinds of retail could be supported?
- What public facilities and services are available?

The goal of this analysis was to define opportunities for the community that comply with the historic district and develop a strategy to achieve them. T&B Planning reviewed the findings and strategy to ensure compliance with the historic district regulations.

This plan is intended to complement the strategic plan for the Mooncrest Neighborhood Programs that is driving improvements in community and social services.



BACKGROUND

Mooncrest's establishment dates to 1943 when the federal government initiated the defense worker housing project known as "the Mooncrest Plan" on a bluff overlooking the Ohio River. It was constructed under the Landham Act to house war production workers at the Dravo shipyards in Neville Township, American Bridge, regional steel mills, and military personnel assigned to the U.S. Air Force base (formerly U.S. Army Air Corps). At that time, the housing plan was a progressive design, incorporating 396 housing units as well as its own grocery store, school, community center, and parks. It was known as a compact village complete with neighborhood-serving amenities.

Mooncrest also contained Moon Township's first official municipal services building, containing police and government offices. In 1969, the township offices moved from the Mooncrest housing plan into a dedicated building on Beaver Grade Road that was later joined by a separate building for the township police, leaving Mooncrest without these uses. Over time, the community has evolved as a residential neighborhood with private ownership of multi-unit structures but has experienced general disinvestment, decline, and deferred maintenance.

In 2001, the Felician Sponsored Ministries partnered with the Mooncrest Neighborhood Association to promote opportunities for neighborhood residents. The Mooncrest Neighborhood After-School Program began operations in the fall of 2002, eventually enrolling 26 children in that first year. In 2004 the current Mooncrest Community Building was renovated in partnership with the Township of Moon, the Felician Sponsored Ministries, the Allegheny County Library Association and the Mooncrest Neighborhood Association. The renovated building provided a new home for the Felician Programs and the Library Association's Knowledge Connection program. The Knowledge Connection program now falls under the Township's Parks and Recreation Department. The After-School Program currently serves approximately 50 children and the

Knowledge Connection is free and open to the public. The Felician programs also includes a GED program, parenting classes, fitness sessions, faith-sharing and socials. The Felician Sisters and the Mooncrest Neighborhood Programs have prepared a strategic plan for the next three to five years that will further enhance the social and community foundations of the neighborhood and increase opportunities for the residents.

Because of its historic significance and to help stabilize the community as a historic asset, Moon Township designated Mooncrest as a local historic district in 2004. In 2013, Mooncrest was listed in the National Register of Historic Places. It is the only resource in Moon Township that is currently listed in the National Register or that is regulated by a local historic district ordinance. The strategic recommendations outlined in this report address the physical needs of the community and complement the social work of the Felician Sisters by increasing the ability of the community to maintain the housing stock.

OVERVIEW OF THE PROCESS

In addition to the data collection, research, and analysis to answer the questions previously mentioned, the consulting team met regularly with the Historic Architecture Review Board and township staff. Progress reports were provided on a monthly basis. Meetings were held to collect resident input on March 26, 2015 and May 21, 2015, and additional meetings were held with landlords and property owners on May 21, 2015 and May 26, 2015. The draft report was presented for final community input on June 9, 2015.

OVERVIEW OF FINDINGS

Local Conditions Analysis (Page 9)

- Community services and outdoor amenities are centrally located and accessible.
- River views and open space are assets that can be better leveraged.
- Mooncrest provides access to good schools with affordable housing costs, but the closure of Hyde Elementary School may impact the community.
- The neighborhood fabric is fraying from vacancy and disrepair.
 - › There is a high number of vacant units (80), at least another 40 temporarily unoccupied buildings with many buildings in disrepair.
- Many renovations are out of compliance with the historic guidelines, but there are few examples of positive renovation.
- External perceptions about the neighborhood and its residents needs improvement.
- The community is isolated from public transit, services, and jobs.
- The historic district is not fully understood by the community residents.
- There is progress to build on...
 - › The Felician Sisters have been very engaged in the community center and invigorating the Mooncrest Neighborhood Programs.
 - › The Community Center, Knowledge Connection, community gardens, park, and playground at the core of the community provide an opportunity to engage the small but passionate core of owners and residents.

Public Facilities Analysis (Page 13)

- Mooncrest offers access to a full range of public facilities for residents with access to a private vehicle, but options are more limited for residents without a private vehicle who rely on public transportation or other means of travel.

Housing Market Analysis (Page 23)

- Mooncrest is a distinct rental residential community that is unique in Moon Township and Allegheny County.
- Mooncrest offers a substantial number of affordable, entry-level rental housing with a high-quality school district.
- The high-level of vacancy in Mooncrest is severely depressing the market and contributing to deferred maintenance and unkempt properties.
- Diverging from Moon Township market conditions, properties in Mooncrest are deteriorating and losing value, for a total net loss of \$1.65 million to date.
 - › Without intervention, if the current trends continue over the next ten years, tax revenues for the township will see a total decline of more than \$47,000 and \$324,000 for the school district. This assumes that the trend of steady decline continues, but there is also a risk of a collapse of property values for the entire neighborhood, which would be far more costly (see page 30).
- Deficiencies in housing are similarly distributed across rental and owner occupied housing and generally result from the aging of the housing stock.
- Other defense worker housing in the region has operated as cooperatives, which provides shared resources and a common pool of funds for maintenance.

Retail Market Analysis (Page 42)

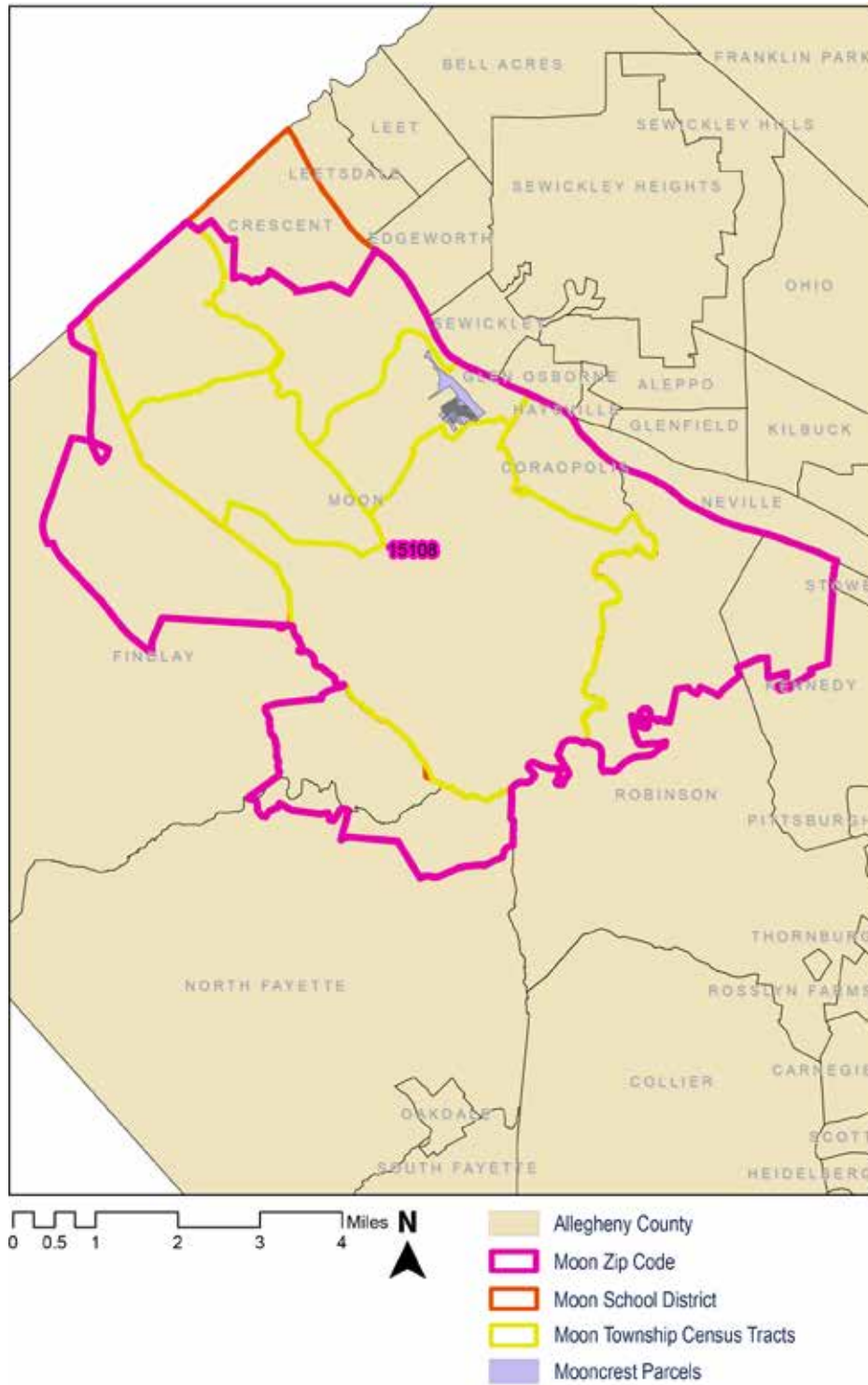
- Retail expenditures from Mooncrest residents are not sufficient to support any type of small retail at this time.
- In total, Mooncrest residents spend an estimated \$300,000 per year on village and neighborhood retail (Table 9). At current income and vacancy levels, any small retail businesses established in Mooncrest will not be financially viable even if they capture all of the potential resident spending.
- Retail operations in Mooncrest would require road improvements and parking infrastructure that does not currently exist.
- The retail analysis concluded that changing the zoning code to allow retail businesses is not recommended.
- Home based businesses, including web-based businesses, that do not generate traffic, noise, or pollution and do not require on-site employees or customers other than the resident(s), would likely be compatible with the neighborhood and historic guidelines.

Commercial Office Market Analysis (Page 46)

- Mooncrest could provide office space for small firms (less than five employees) in a limited set of industries. Parking would need to be accommodated.
- The total demand for office space in those industries in the local market is calculated to be only an additional 8,500 SF per year.
- The inventory of available office space in the local market (117,000 SF) is more than sufficient for the kind of commercial office space that Mooncrest could absorb.
- Commercial office space in Mooncrest would not be competitive with the existing inventory. Established office space in the local market would generally be more desirable to businesses than new small office spaces in Mooncrest.



Figure 1: Geographic Overview



02. Local Conditions Analysis

Mooncrest has a Community Center, a small library branch with a computer lab — the Knowledge Center — centrally located on Hemlock Drive. The Community Center provides after-school care and other programming for children and families. The Knowledge Center and Community Center are located next to each other and provide complementary programming.

Playground and field space is also located adjacent to the Community Center but there are several pockets of open space available throughout the neighborhood that could be utilized as passive park and recreational space (Figure 3). The neighborhood also offers some scenic views, such as the river views along Hemlock and undeveloped open space that could be leveraged to add more value to the neighborhood (Figure 4). Additional information about public facilities can be found on page 13.

Figure 2: Community Facilities



Figure 3: Playgrounds, Parks and Open Space



Figure 4: Assets to Leverage – River Views, Churches and Open Space



The majority of the housing was built in 1943, and the housing generally shows signs of aging and deferred maintenance. However, there are several examples of high quality restorations aligned with the historic character of the housing that have occurred in the neighborhood (Figure 5). Unfortunately there are far more examples

of restorations that have changed the façades inconsistent with the Mooncrest Historic District Design Guidelines (Figure 6).

Figure 5: Historic Restorations



Figure 6: Non-Compliant Renovations



Examples of vacant buildings, deferred maintenance and conditions of disrepair exist on nearly every street (Figure 7). The deferred maintenance is fraying the neighborhood fabric and depressing property values. One homeowner bought

their property for \$30,000 in the 1970s and it is now assessed at \$20,000. Additional information about these impacts can be found on page 28.

Figure 7: Vacancy and Disrepair



Figure 8: Services are Lacking



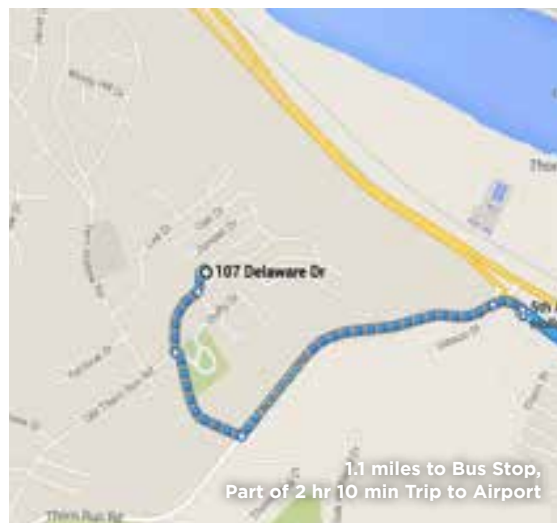
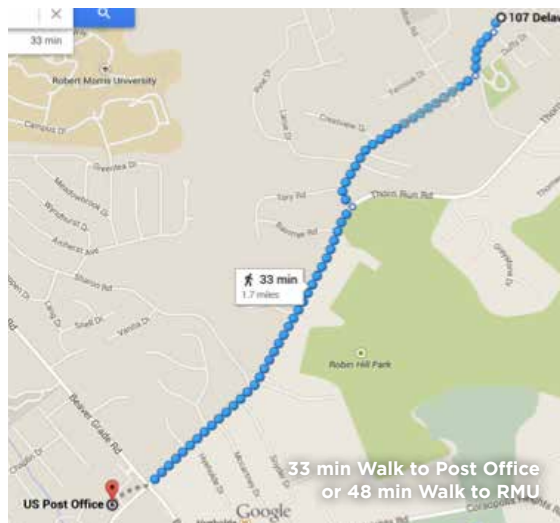
At one time a market served the neighborhood, but that facility has been closed for some time. Another business operates at the site, but it does not serve the community. The closest services are located at the mini plaza at Old Thorn Run and Fern Hollow (Figure 8).

The neighborhood was once served by transit, but service reductions at the Port Authority resulted in the elimination of buses serving Mooncrest. Currently no transit access for the community exists.

A resident attempting to access Pittsburgh International Airport would have to walk 1.1 miles to the nearest bus stop, take a bus routed through downtown Pittsburgh to get to the Airport. This trip would take nearly two hours, while the Airport is located only 2.5 miles away (as the crow flies), or 10-miles by car.

Transportation in Mooncrest has suffered since the cancellation of a Port Authority bus route that served the area (Figure 9). Of the more than 2,000 households in the census tract area, 113 (5.5 percent) have no access to a personal vehicle.

Figure 9: Lack of Transit



03. Public Facilities & Services Analysis

This section of the report is designed to analyze whether or not Mooncrest residents have adequate access to the public facilities that residents require, identify potential gaps in public facilities, and determine if shortages or surpluses in services are present. Services should be available in a timely manner and should take into consideration the needs of specific user groups.

The types of public facilities included are:

- Police, Fire, Medical Services
- Food Access and Social Services
- Parks, Playgrounds, and Recreation
- Schools, Libraries, and Education Resources

With the exception of police, fire, and medical services, Mooncrest residents do not have adequate access to the services available in Moon Township, Coraopolis, and surrounding areas. Even though children have access to bus services to school, if parents need to attend a conference or pick their children up in event of an emergency, public transportation options for Mooncrest residents do not exist. Creative options such as bike sharing, car sharing, or other programs could be considered as part of a long-term plan to get access to services for Mooncrest residents.

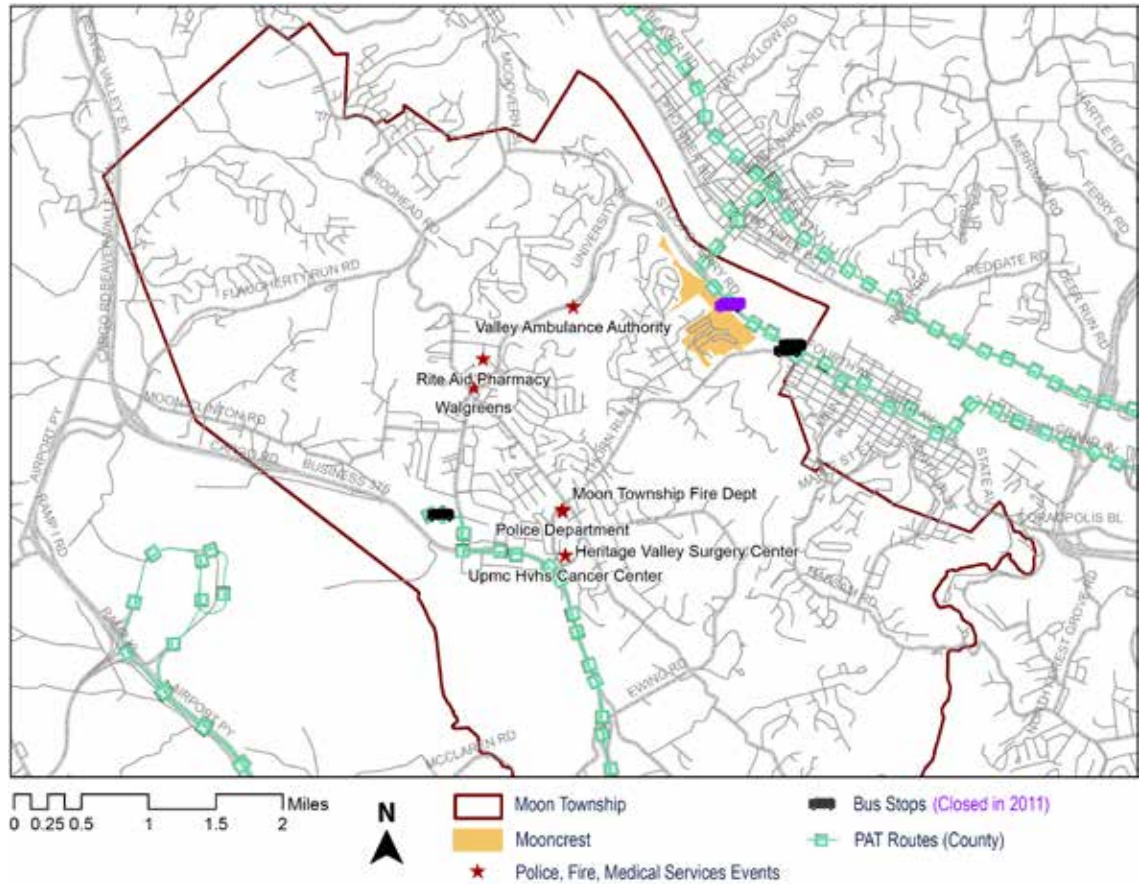
POLICE, FIRE, AND MEDICAL SERVICES

Moon Township has lower crime than the average crime in Pennsylvania. There is about a 2.4 percent crime rate in Moon Township. The Commonwealth of Pennsylvania has approximately a 3.7 percent crime rate. There is a perception of crime and drugs in Mooncrest, however the rate of reported crime is low. The average city in Pennsylvania has a ratio of about 893 people for every officer. In Moon Township, there are about 713 people for every officer, meaning Moon Township has more coverage than the average Pennsylvania community. The combination of low crime and high coverage indicates that there is not a shortage of police services available to Mooncrest residents.

Fire protection for Mooncrest Community is provided by the Moon Township Volunteer Fire Company (MTVFC). They operate out of four stations located geographically throughout the Township. There are 15 pieces of firefighting apparatus. The fire company has 50 active fire fighters, all trained to the basic level and taught at the Allegheny County Fire Academy. Several of its members are trained to the levels of Fire Fighter 1 and three members are trained to the level of Fire Fighter 2. Fire Fighters 1 and 2 levels are all nationally, pro-board certified.

Mooncrest is an older community in the Township. All structures are multi-family units, with brick exterior and plaster walls on the inside. Many of the units are two-stories with bedrooms on the second floor with a common attic that runs the length of the building. Many of the units have had renovations done to them during the years.

Figure 10: Police, Fire, and Medical Services



There have been fires of all types in Mooncrest over the years. MTVFC is a well-trained fire company, both in operations and tactics. All fires have been handled by its fire fighters and, when needed, mutual aid companies have been brought in to support the MTVFC.¹

Because emergency services do not require transportation on the part of residents, this report finds that there are adequate access to police, fire, and medical services for Moon Township residents. Police patrols in the community occur regularly and police are generally responsive to resident calls, however the topography and non-street rights of way between properties can frustrate public safety efforts.

Another challenge for public safety is the limited access into the Mooncrest community and confusing address numbering of the units. Signage could improve wayfinding for emergency vehicles and deliveries, including deliveries of medical supplies.

¹ Provided by the MTVFC, Memo 07/24/15.

SCHOOLS, LIBRARIES, AND EDUCATIONAL RESOURCES

As of 2013, nearly 30 percent of the population in the Mooncrest census tract (a little larger than the neighborhood itself) consists of minor children who need some form of schooling, afterschool care, or daycare services. The number of school age minors has decreased by 5 percent over the past five years. In 2009, about 35 percent of the population required these services. Currently, there are about 190 minors living in Mooncrest and enrolled in school.

For families, the Community Center and Knowledge Connection offer some after-school care. The Knowledge Connection is a small learning center offering some resources to the community. However, they have limited staff and hours of operation. The public library offers a wider array of services to Mooncrest residents. The library is open six days a week until 8:00 PM with four hours of library

services available on Sundays. Both college students and enrolled public school students would benefit from access to the Moon Township public library. Currently getting from Mooncrest to the public library is not possible via public transit. It is naturally possible to walk, but the two-hour long walk requires travel along dangerous roadways, making it almost impossible for younger children and highly unlikely for college students. If the college student attends Robert Morris University, then it is a closer walk to that library. However, Mooncrest families do not have that option.

Moon Township has a very good school district. Even though children have access to bus services to school, if parents needed to attend a conference or pick their children up in case of emergency, there is no public transportation option for Mooncrest residents.

Figure 11: Schools, Libraries, and Education

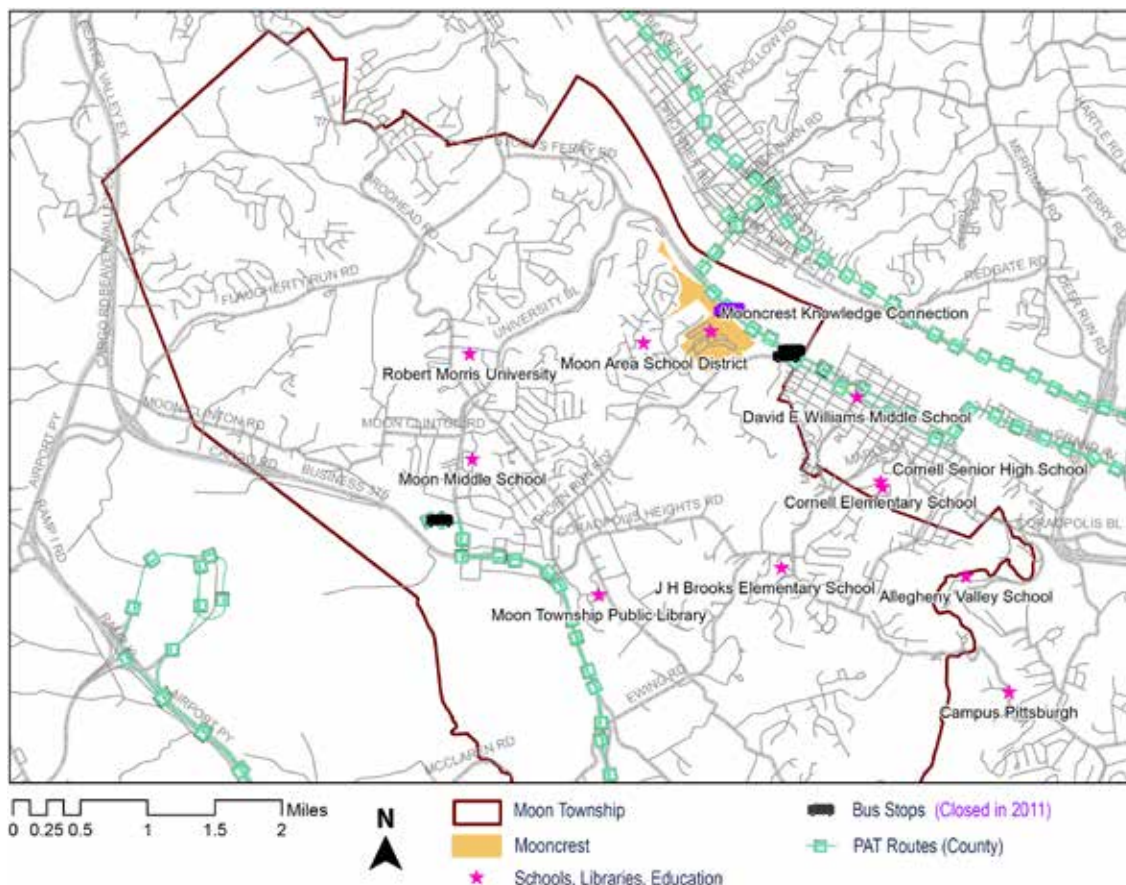
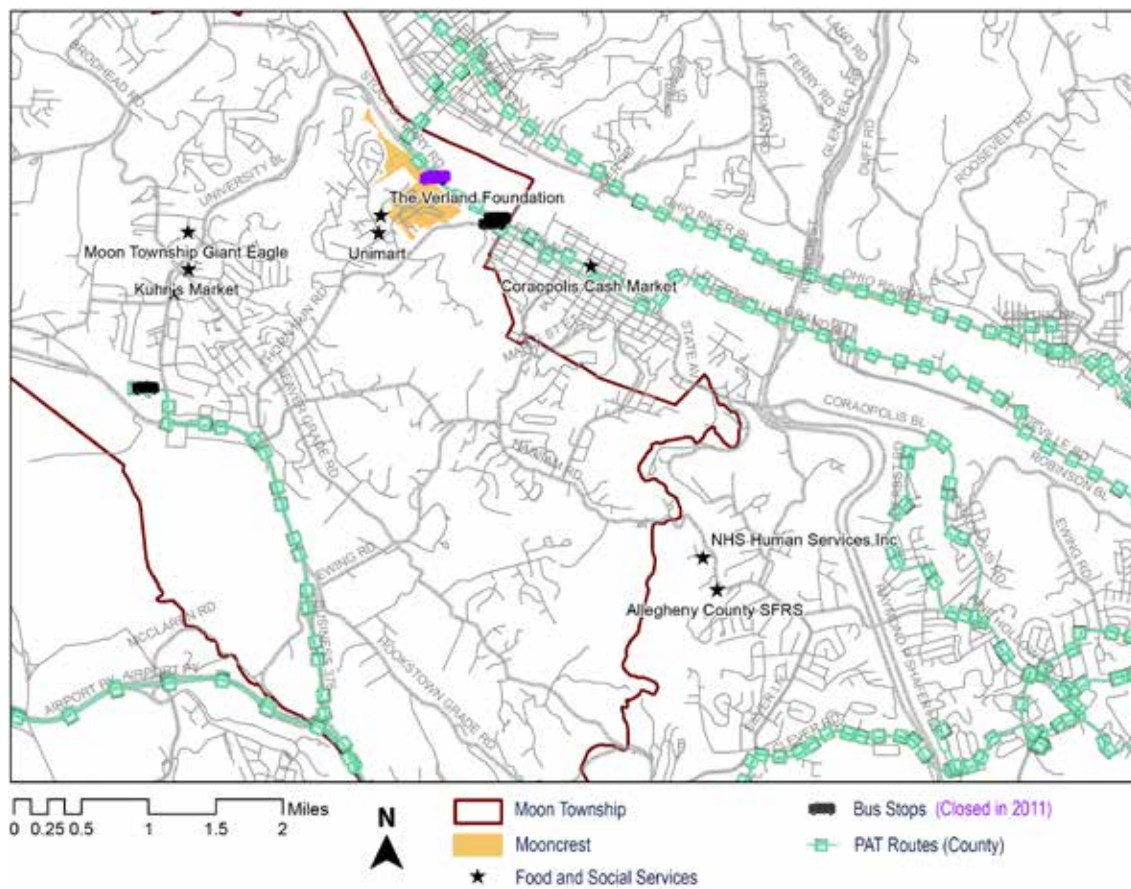


Figure 12: Food and Social Services



FOOD ACCESS AND SOCIAL SERVICES

Food and social services are conveniently located for residents with access to private vehicles. The types of services within a ten-mile drive of Mooncrest include:

- Grocery stores
- Senior services
- Public assistance
- Day care and after-school care

PARKS, PLAYGROUNDS, AND RECREATION

The Mooncrest Community Center includes playground space and, a community garden. Another unimproved park in the neighborhood provides open space and could be developed into a sport field, but it will not support a regulation size football or soccer field.

The total park space inside the neighborhood includes the 2.19 acre parcel on Hemlock, adjacent to the community, which contains a playground and a significant amount of undeveloped space. The undeveloped field on Cedar adds another 6.34 acres (Figure 14). This total park space provides 672 SF of park space per resident, which far exceeds Pittsburgh's 436 SF per person and would rank Mooncrest ahead of Columbus, Ohio and behind Milwaukee, Wisconsin (Figure 15).

Figure 13: Parks, Playgrounds, and Recreation

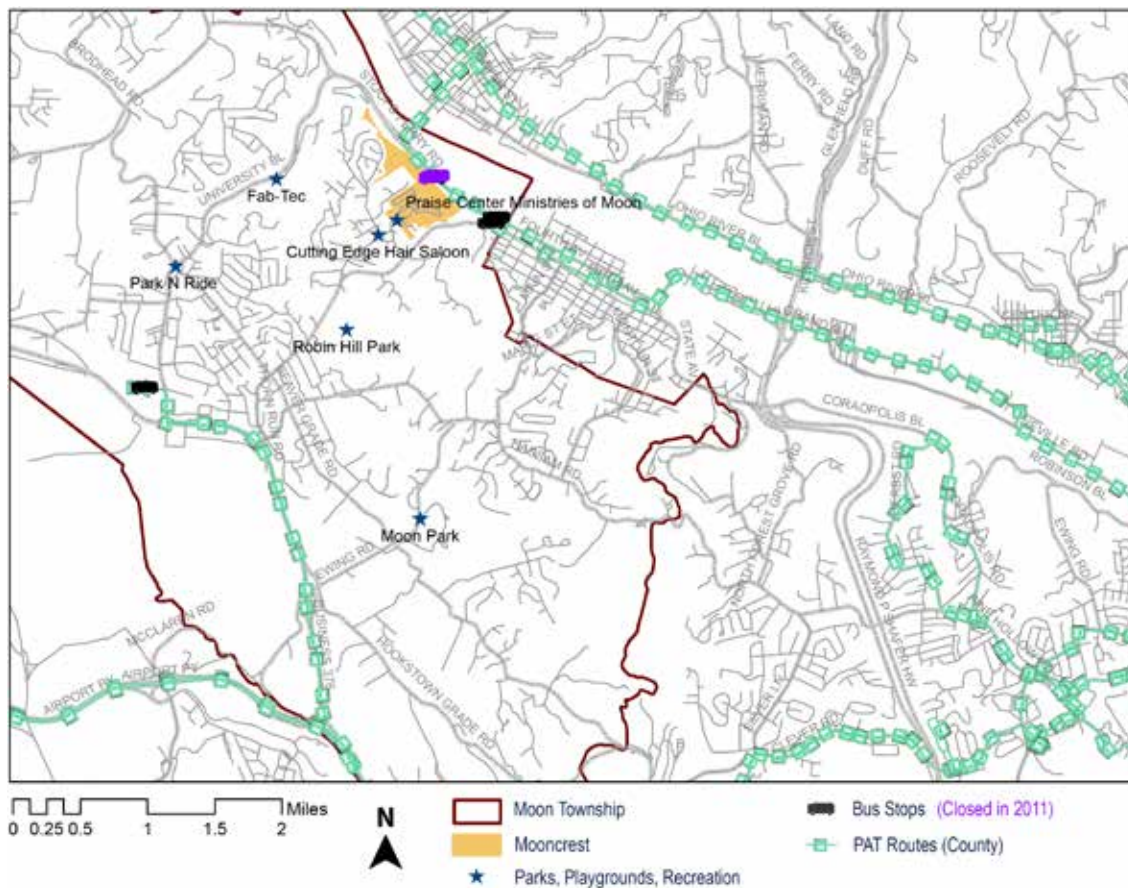


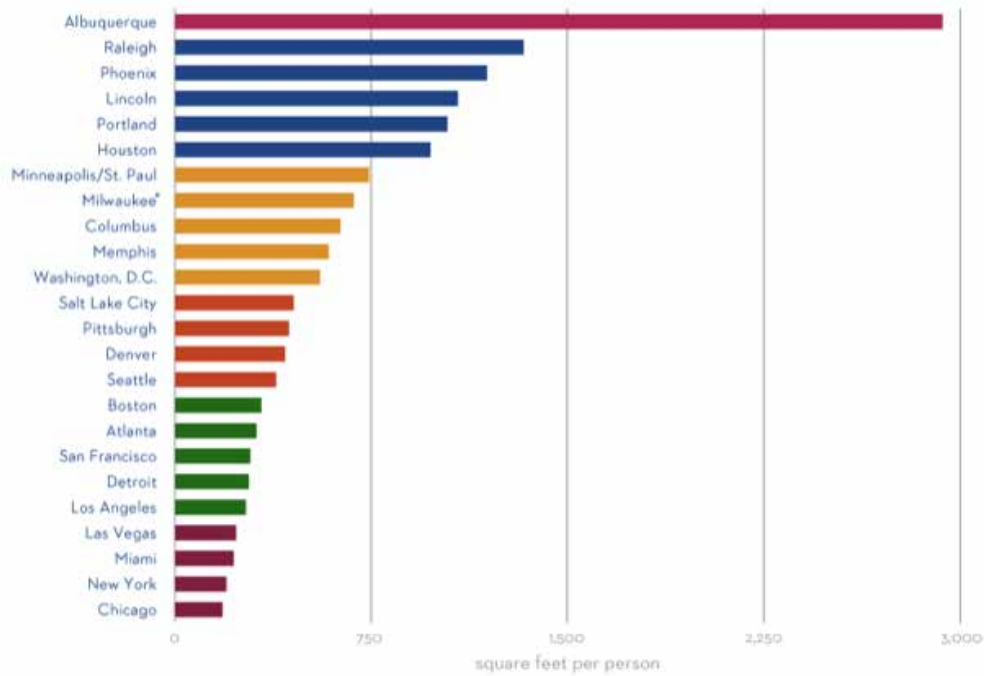
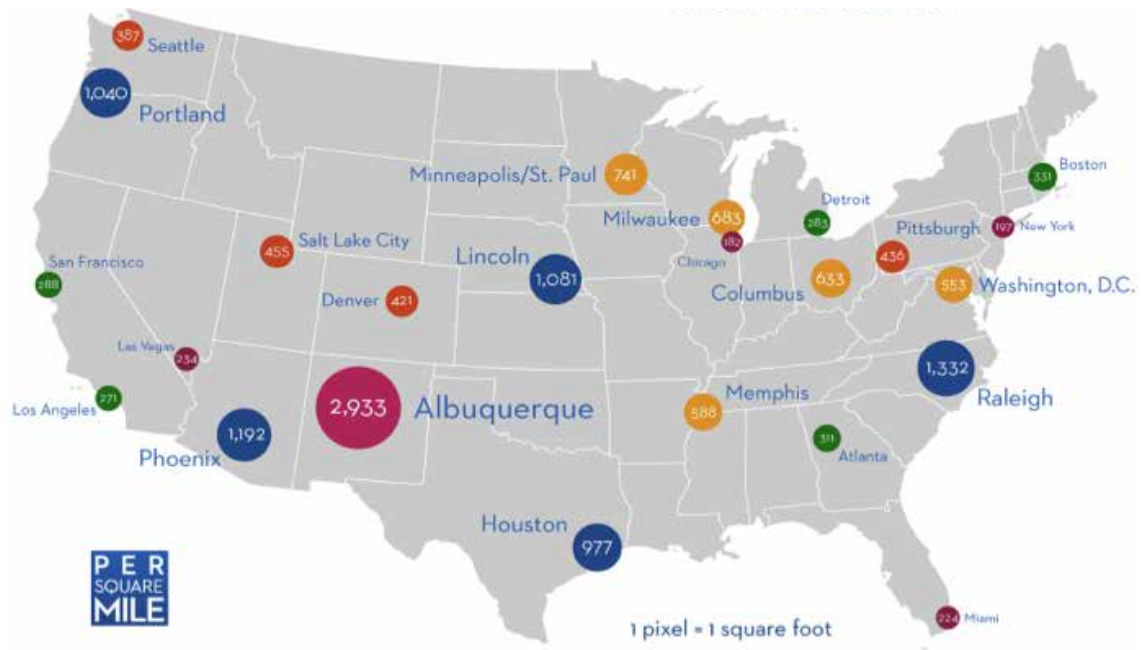
Figure 14: Park Space in Mooncrest



While this total park space is a fair comparison in that the parkland estimates per capita for other cities include unimproved and essentially unusable space in their calculations, it is not a complete reflection of the actual experience of

Mooncrest residents and might better reflect the potential for park assets in the community. Excluding parking lots, hillsides, and other unusable park space in these two parcels the total usable park space is more realistically 78,000 SF, or 140 SF per resident.

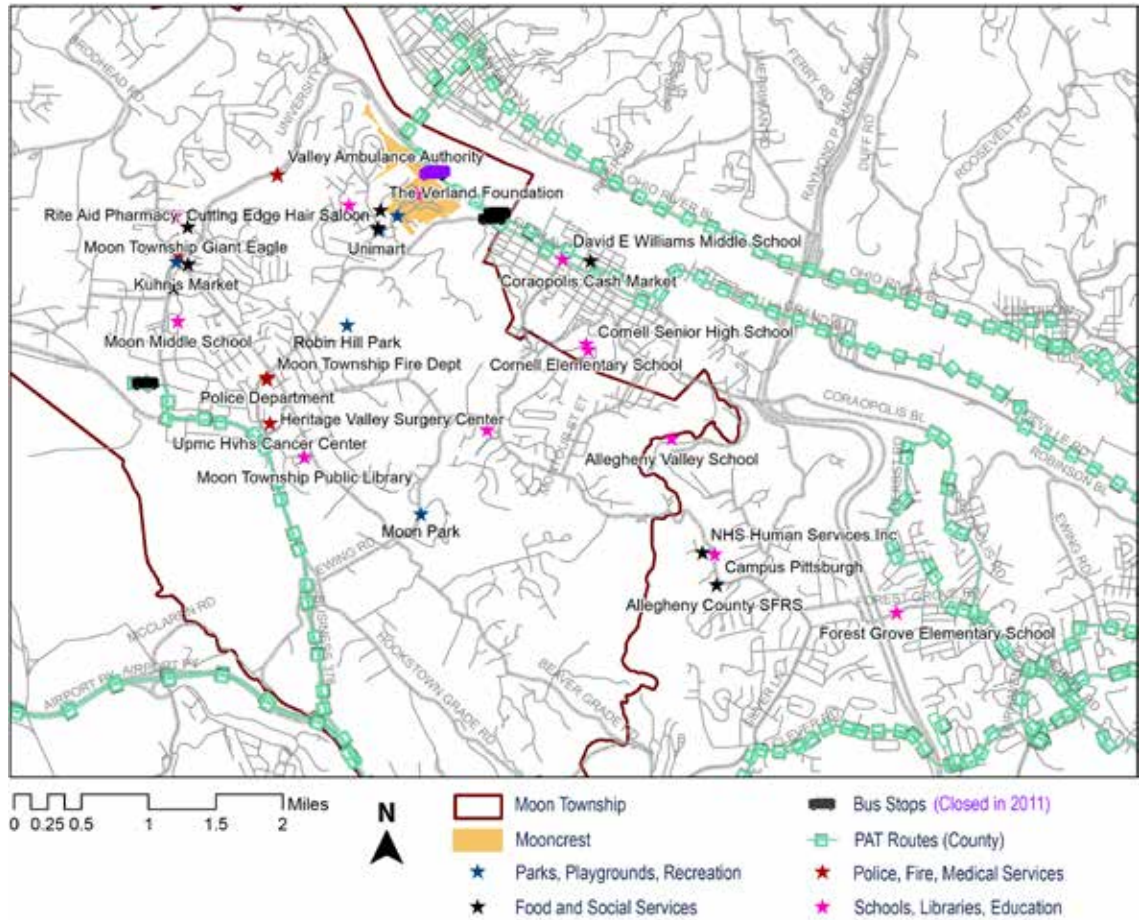
Figure 15: Parkland Per Person



*Milwaukee encompasses the county park system and entire population of Milwaukee County.
 Sources: U.S. Census; The Trust for the Public Land; 2010 City Park Facts; Salt Lake City Parks and Public Lands

©2014 The Trust for the Public Land

Figure 16: Overall Public Facilities



Overall the public facilities located within ten miles of Mooncrest are included in Figure 16.

OTHER ISSUES AND OBSERVATIONS

- The neighborhood is isolated from transit, services, and jobs.
- The Unimart is the only source of food within convenient and relatively safe walking distance of the neighborhood.
- The closure of the Hyde Elementary School may impact the community unless supportive community or educational programming is based in the former school facility.
- Mooncrest offers affordable housing in a high-quality school district.
- Neighborhood streets are narrow with little room for on-street parking.
- The majority of houses in the neighborhood are in need of repair. Only a few of the houses in the neighborhood have garages; therefore, vehicles are either parked in driveways or partly in streets and on sidewalks.
- Approximately 75 percent of the properties are rental properties.



04. Progress to Build On

Despite the challenges that have accumulated in Mooncrest, there are a number of positive signs and progress that can be built on for the future. Mooncrest also has a number of built-in advantages that will serve it well in the future. The historic district ensures that the neighborhood will maintain its character. Furthermore, there is a trend towards smaller families and houses that align with Mooncrest's buildings.

Leveraging these physical assets for the future, will require that Mooncrest has an active community and social infrastructure. That work is largely being done through the Mooncrest Neighborhood Programs operated by the Felician Sisters and their 60 volunteers.

In 2001, the Felician Sponsored Ministries partnered with the Mooncrest Neighborhood Association to promote opportunities for neighborhood residents. The Mooncrest Neighborhood After-School Program began operations in the fall of 2002, eventually enrolling 26 children in that first year. The Center currently serves approximately 50 children. The Center also includes a GED program, parenting classes, fitness sessions, faith-sharing, and socials. The Felician Sisters are currently working on a plan to expand the capacity of the Center to accommodate more programming for children and families.

The Felician Sisters and the Mooncrest Neighborhood Programs have prepared a strategic plan for the next three to five years that will further enhance the social and community foundations of the neighborhood and increase opportunities for the residents. Through their efforts, the Community Center has been renovated and revitalized with programming for children and adults. Their commitment to the neighborhood was solidified with the renovation of housing where several Felician Sisters now reside. More recently, community gardens were added to the Community Center and the Knowledge Connection.

The Knowledge Connection, which is now a Moon Parks and Recreation run program, demonstrates that Moon Township has made a commitment to the neighborhood. This facility is staffed through Moon Parks year round and provides significant community services such as tutoring, educational and creative activities, as well as access to books and computers.

Finally, there is a small group of passionate owners and residents that are maintaining their properties, investing in renovations, or even taking care of orphaned lots. A number of these residents are also engaged in the social and community work going on in the neighborhood.

The energy and positive progress that is happening on the social dimension needs to be matched by an equivalent effort on the physical side to stop — and ultimately reverse — the deterioration of the neighborhood. This plan seeks to do that.

05. Housing Market Analysis

ESTIMATING THE POPULATION

Mooncrest is a small portion of Moon Township and the housing and demographics of the community are not reflected in the surrounding geography. Data for the ZIP Code, the census tract, and even the block group include neighborhoods that are very different from, and larger than, Mooncrest. It can be useful to contrast Mooncrest with its surrounding geographies to highlight its uniqueness, but there are few ready sources of reliable information about the neighborhood.

An estimate for the population and income for Mooncrest was based on residential records from A to Z Business and analysis of the parcel-level property data from the Allegheny County assessment records. Combining this detailed household, parcel and building-level data has enabled the following estimates for the neighborhood.

- 556 Residents²
- 282 Estimated Total Households³
- 406 Estimated Housing Units⁴
- 124 Transitional and Vacant Units
 - › Difference between estimated housing units and households
 - › This is higher than the previous estimate of 80 vacant units. These additional units are more likely to be only transitionally vacant
- 218 Parcels
- 208 Buildings (including many multi-family or multi-unit buildings)

ESTIMATING RESIDENT INCOME

The census tract and other published data do not reflect the actual income for residents. Fourth Economy estimated resident income based on the housing values in Mooncrest. Households in the Census Tract 4511.02 spend nearly 36 percent of their income on housing. This ratio was used to estimate the household income in Mooncrest based on the actual housing values from the County assessment data. This may overestimate the values for renters but it is a better reflection than the Census tract estimates, and non-resident owners and investors do not distort it. All of the households are well below the median income for Census Tract 4511.02, which is \$56,146. Incomes in Mooncrest are calculated to range from \$6,280 to \$30,494 (Table 1).

^{2,3} Analysis of residential data from A to Z Business.

⁴ Analysis of Allegheny County assessment data by parcel.

Table 1: Housing Values and Resident Income

Housing Value	Count	Average Value	Estimated Annual Income
Less than \$25,000	114	\$17,461	\$6,280
\$25,000-49,000	32	\$39,191	\$14,096
\$50,000-74,000	57	\$61,867	\$22,252
Greater than \$75,000	5	\$84,780	\$30,494
Total Buildings	208	\$34,591	\$12,442

Given the low-income levels, it is not surprising that nearly three fourths of parcels in the community are rental properties (Table 2). The few owner-occupied housing units are scattered throughout the community with one cluster of homeowner-occupied housing along Hemlock Drive (Figure 17).

Table 2: Occupancy

Occupancy by Parcel	Number	Percent
Owner occupied	46	21%
Likely rental	162	74%
Non-residential	10	5%
Total Parcels	218	100%



Figure 17: Owner and Rental Housing

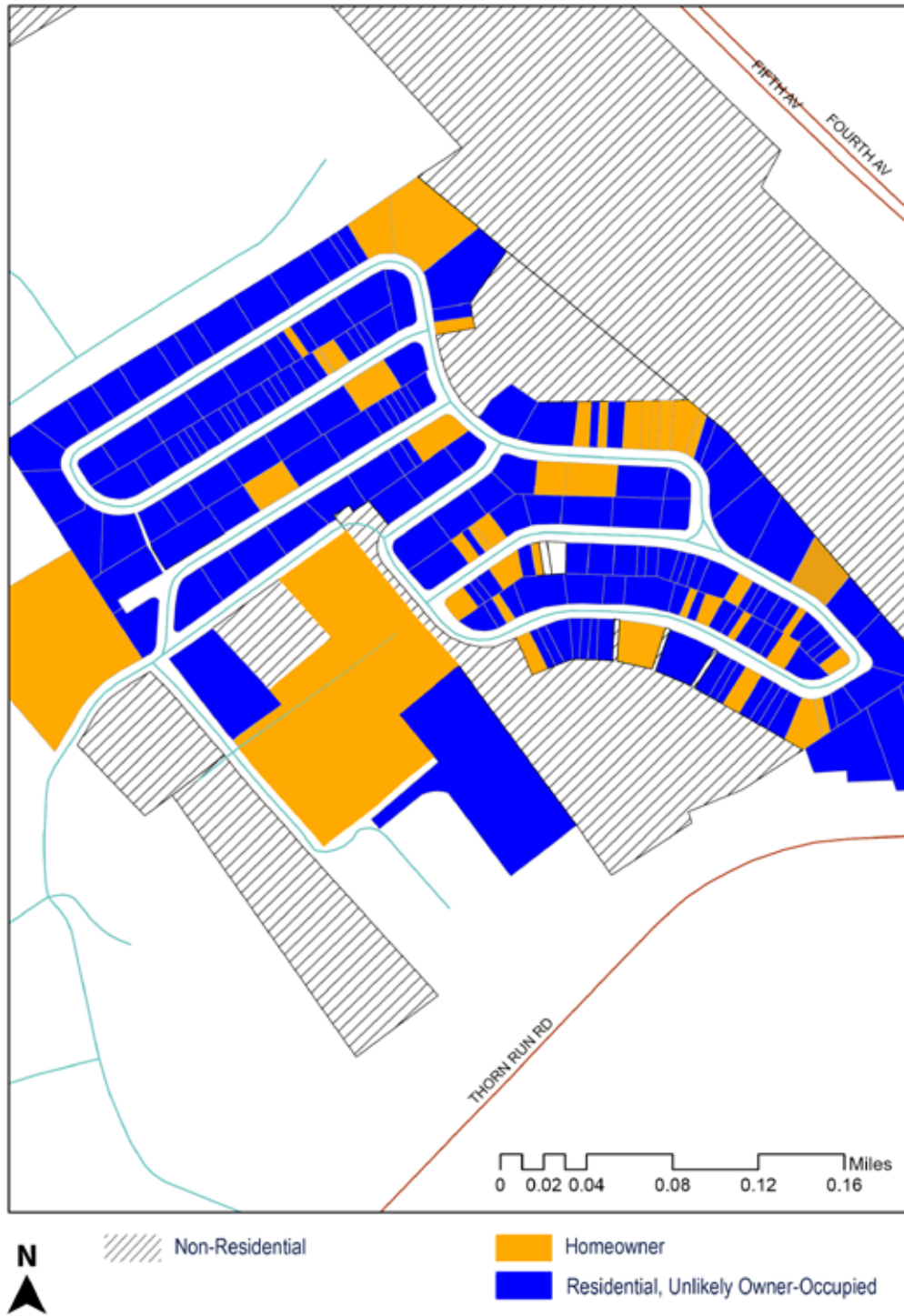
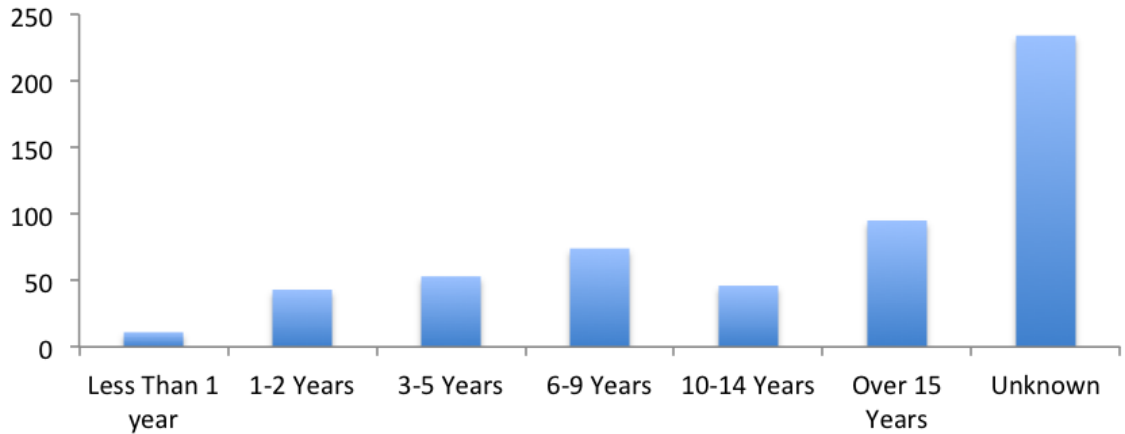


Figure 18: Length of Residency



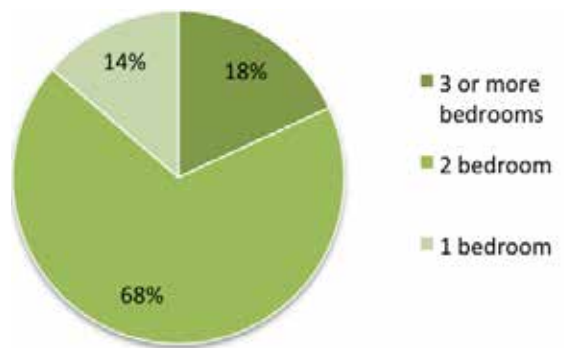
Consistent with a community where three out of four units are rentals, the length of residency is unknown for a majority of the residents, which likely means they are short-term, or transient, residents (Figure 18).

Furthermore, the majority of buildings in Mooncrest are small one- or two-bedroom units (Figure 19). The larger units tend to be multi-family housing that is generally divided into smaller one- or two-bedroom units.

Nearly all housing was built in 1943 (Figure 20). As a result, the housing is showing signs of age. Since the housing was all built at the same time, all of the usual maintenance and repairs are essentially needed on the same schedule.

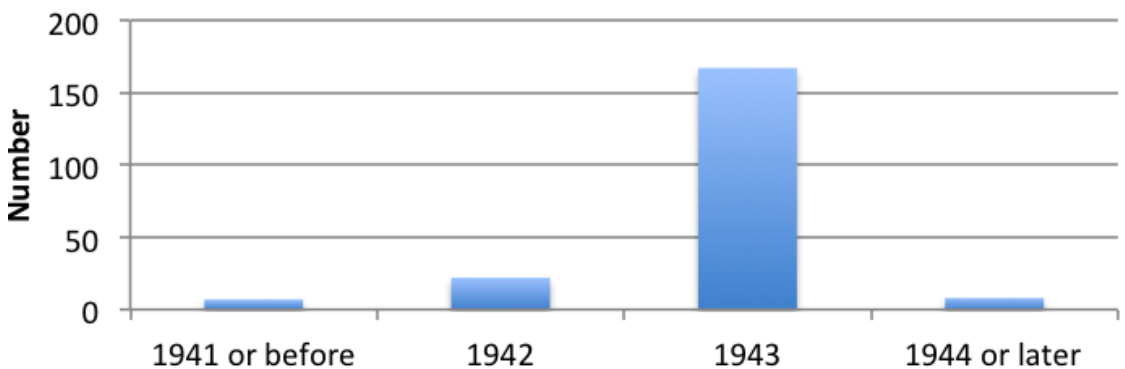
This maintenance has been deferred and conditions of the buildings are suffering. The majority of buildings are considered in "Fair" condition (Figure 21), which means that

Figure 19: Bedrooms per Unit



"significant repairs are needed, many items need refinishing or overhauling, deferred maintenance is obvious, and inadequate building utility and services all shortening the life expectancy and increasing the effective age."⁵

Figure 20: Year Built



⁵ Definition of housing in "Fair" condition from the County Assessment guidelines.

Figure 21: Condition of Buildings on Parcels



Table 3: Condition Grade of Mooncrest Buildings

Condition Grade	Rental	Owner Occupied	Grand Total
A	4		4
C+		1	1
C	1	1	2
C-	3	5	8
D+	2		2
D	148	37	185
D-	1		1
Not Applicable	5		5
Total Buildings	164	44	208
D Grades	151	37	188
Percent	92%	84%	90%

The issues with the quality of the housing stock are not related to their status as homeowner or rental properties. There are more rental properties receiving the worst condition grades, with 92 percent of the rental properties receiving the lowest score (Table 3). However, 84 percent of owner-occupied properties also received the lowest score. Statistically the difference is not large enough to attribute the decline to rental properties.

Very few properties in Mooncrest are valued at more than \$50,000 (Figure 22). The majority of properties sold for less than \$20,000. While this is very affordable, the low housing prices reflect the depression in value caused by deterioration more than affordability.

Figure 22: Home Values

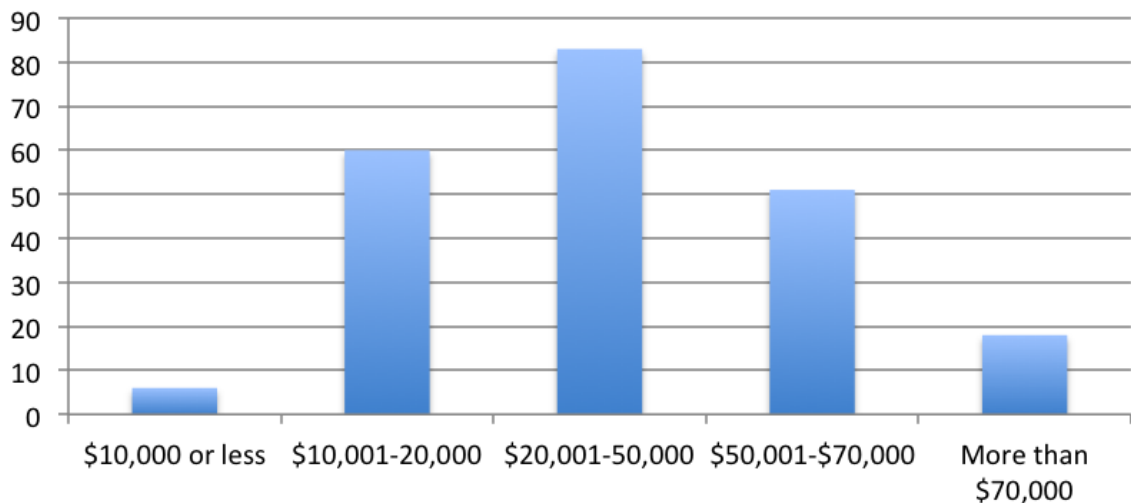


Figure 23: Fair Market Building Values

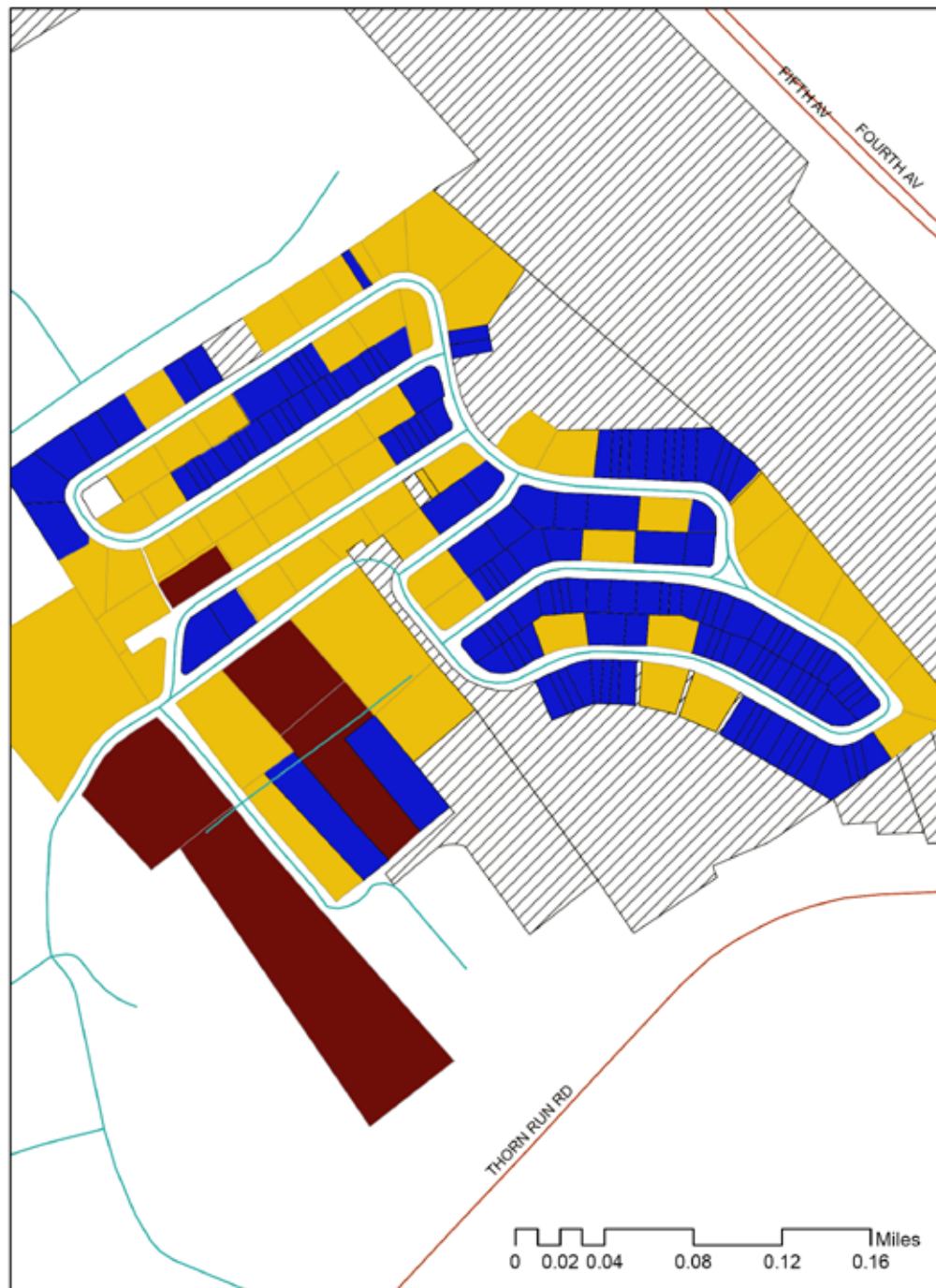
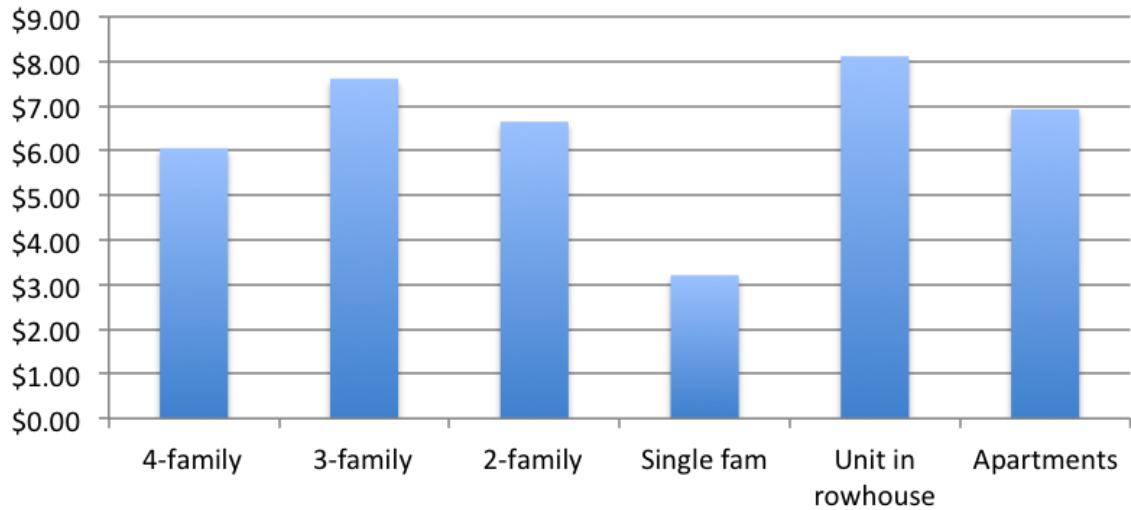


Figure 24: Average Values per Square Foot



The low value buildings are found on nearly every street or block in the neighborhood (Figure 23). Smaller properties tend to have lower total values, but the value per square foot is actually higher for the rowhouses and multi-family units (Figure 24).

In order to see how declining property conditions are hurting residents, the community, and Township revenue, Fourth Economy examined the difference between properties at their last sale date and the 2013 assessed value. For each sale price, the value was converted to current year dollars to reflect that \$30,000 in 2000 is

comparable to \$40,192 in today's market. The analysis excluded properties that sold for amounts less than \$1,000, generally including title transfers; love and affection sales; foreclosures; or related actions. For the remaining 165 parcels, 111 had lost value averaging \$20,968, for a total decrease in value of \$2.3 million (Table 4). Fifty-four properties did gain in real value, adding, on average, \$12,521, for a total gain of \$676,128. The total net loss of \$1.65 million is 23 percent of the total residential property value in Mooncrest (\$7.2 million).

Table 4: Changes in Property Values

	Count	Average Change	Total
Properties Losing Value	111	\$(20,968)	\$(2,327,432)
Properties Gaining Value	54	\$12,521	\$676,128
Net Change			\$(1,651,304)

Table 5: Comparison of Projected Taxes

	Current Trend (-1.7% /yr)	Trend in Moon (+2.5% /yr)
Total Residential Value 2015	\$7,194,900	\$7,194,900
Estimated Residential Value 2025	\$6,038,436	\$9,210,080
Direct Loss or Gain 2015 to 2025	\$(1,156,464)	\$2,015,180
Opportunity Cost from Current Trend		\$(3,171,644)
Township Taxes		
2015	\$19,714	\$19,714
2025	\$16,545	\$25,236
Direct Loss or Gain 2015 to 2025	\$(3,169)	\$5,522
Opportunity Cost from Current Trend		\$(8,690)
School District		
2015	\$135,596	\$135,596
2025	\$113,801	\$173,574
Direct Loss or Gain 2015 to 2025	\$(21,795)	\$37,978
Opportunity Cost from Current Trend		\$(59,773)

If the current trends are projected forward at the current millage rates, by 2025 this erosion in value will cost the municipality \$3,000 per year in lost tax revenue and the school district nearly \$22,000 in lost tax revenue per year (Table 5). These estimates represent direct losses from the decline in property values. The lost value is even more severe when inflation and the rising cost of public services are factored into the trend — nearly \$8,700 per year for the Township and nearly

\$60,000 for the school district. Over the ten-year period, the Township will see a total loss of more than \$47,000 and the school district \$324,000. This assumes, of course, that the trend of steady decline continues, but there is also a risk of a collapse of values for the entire neighborhood, which would be far more costly.

One-third of the properties in Mooncrest are controlled by 11 owners (Table 6). Most of these owners have been engaged in Mooncrest for five years or more, so they represent committed investors. The initial tipping point for catalyzing action or redevelop is to get 20 percent of the homes or properties on a block or in a community fixed up. Since these owners represent one-third of the property in Mooncrest, they provide a more than sufficient base to mobilize improvements that can begin to transform the neighborhood and spark further improvements and reinvestment in the community.



Table 6: Major Property Owners

Property Owner	Number Owned	Average Sale Price	Average Years Owned
Massung Howard G	21	\$15,943	11
Nadzam John E	10	\$42,950	13
Shaffer Real Estate LP	10	\$56,547	8
Jador LLC	6	\$5,932	5
Burns Earl H	4	\$5,025	7
Necay Partners LLC	4	\$25,875	2
Pennsylvania American Legion Housing for Homeless Veterans Corporation	4	\$20,000	27
Bala Properties	3	\$59,000	14
Elkhart Hill Properties LLC	3	\$23,500	2
Lynx Homes Corporation	3	\$13,420	5
Moon Township	3	\$15,492	38

Source: Allegheny County Assessment Data

Table 7: Summary Statistics on Parcel Sales

Parcel Sales	Total	Percent
Average of Last Sale		
Avg years since sale	17	
Avg sale price (not incl L&A sales)	\$34,354	
# of love & trust sales	47	
Parcel sale price ranges		
\$500 or less	47	22%
\$501-20,000	70	32%
\$20,001-50,000	66	30%
\$50,001-\$70,000	18	8%
More than \$70,000	17	8%
Parcel values		
\$10,000 or less	6	3%
\$10,001-20,000	60	28%
\$20,001-50,000	83	38%
\$50,001-\$70,000	51	23%
More than \$70,000	18	8%
Last sale price by decade sold		
2010 or later	\$39,218	
2000-2009	\$34,451	
1990-1999	\$35,641	
1980-1989	\$18,900	
1979 or earlier	\$28,989	

NOTE: Current value per square foot using lot area. Does not include L&A sales

OVERVIEW OF THE MOON TOWNSHIP HOUSING MARKET

Mooncrest is a unique and historic part of Moon Township and it is important to understand the trends in the housing market for Moon Township, as a whole. The neighborhood is physically isolated from the rest of the Township by topography, lack of transit, and one point of access and egress, however these conditions are common to many Township subdivisions. Where Mooncrest differs the most is in the age, size, and price of housing. The following section reviews the Moon Township housing market to show contrasting conditions and experience with the Mooncrest neighborhood.

The housing market crisis hit Moon Township harder than the rest of Allegheny County; median sale prices dropped from a high of \$197,000 in December 2008 to a low of \$134,000. Since 2009 median sale price has hovered in the \$161,000 range.

Over the past ten years, the premium Moon Township homes command over Allegheny County average has slowly declined. Moon Township houses once sold for a median price of almost 40 percent more than Allegheny County houses as a whole. Today, that premium has dropped to just over 20 percent, suggesting buyers no longer see Moon as one of Allegheny County's more desirable areas.

Figure 25: Median Sales Price

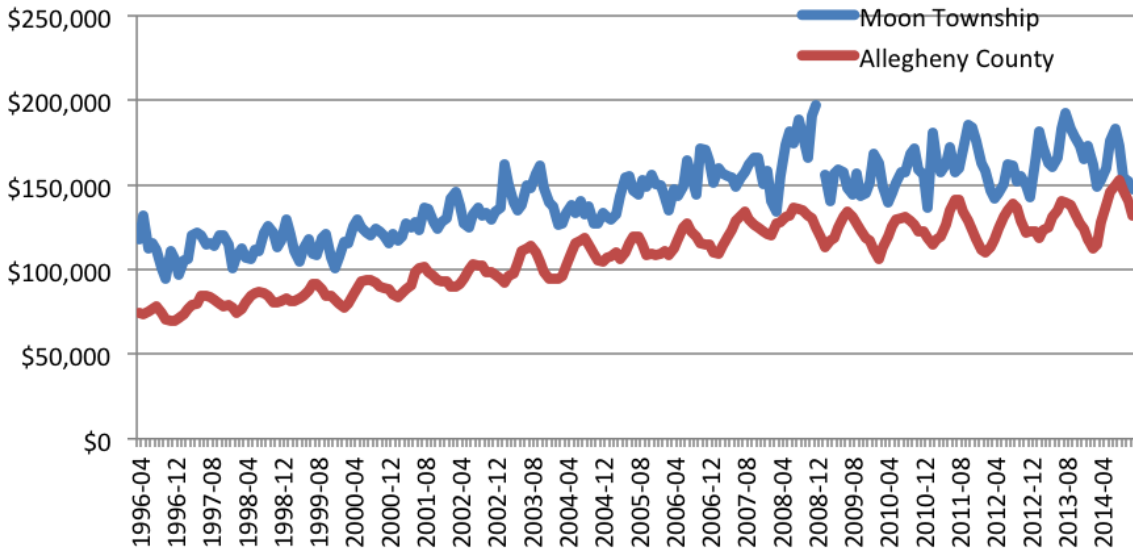


Figure 26: Moon vs. County for Median Sales Price (2001–2014)

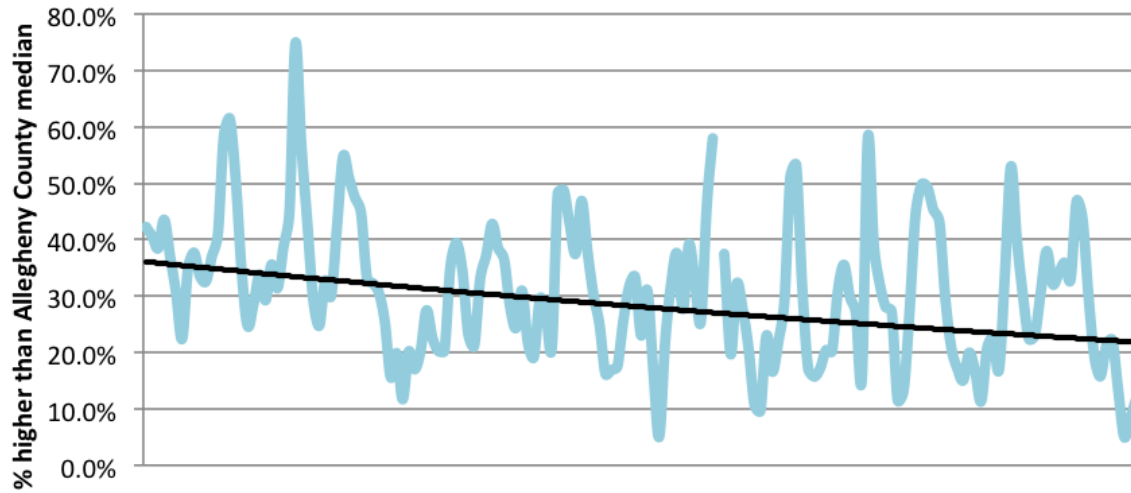
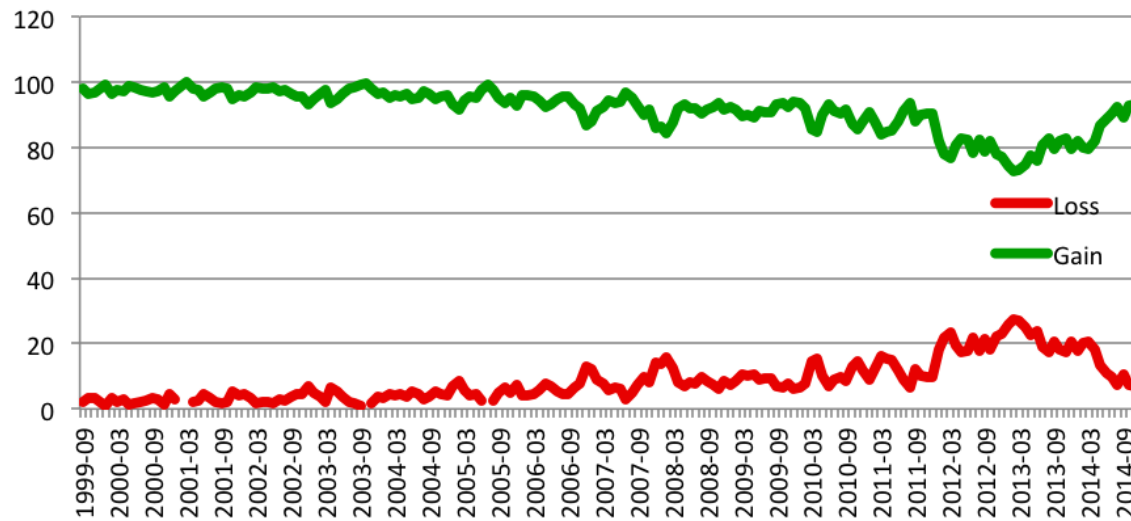


Figure 27: Sales for Gain and Loss



HOUSING COMPARABLES

The housing in Mooncrest is generally smaller and more affordable than in the remainder of Moon Township. Nearly 78 percent of the units in Mooncrest are rental properties compared to only 41 percent in Census Tract 4511.02. Mooncrest serves a unique niche in the county in that the community offers relatively affordable rental housing in a high-quality school district. An analysis of the entry-level rental market in similar school districts demonstrates how unique Mooncrest is in that regard.

Comparing household incomes, home values, and school district ratings results in four districts comparable to Moon Township on at least two of those dimensions (Table 8). In three of the four communities, there are rental properties available at a price point below \$1,000 per month, but there are a limited number of options at these price points. In many of these communities, the supply of affordable rental stock, while limited, offers more amenities than is found in Mooncrest. The primary advantage Mooncrest has is the quality of affordable supply.

Table 8: Overview of Comparable Districts

School	Similarity to Moon				Number with rents < \$1,000 / month
	Income	Home Value	Great Schools Rating	Rental \$ / Month	
Bethel Park	Yes	Yes	9	\$625-\$2,500	2
Penn Trafford (Harrison City)	Yes	Yes	9	None	0
Canon McMillan (Canonsburg)		Yes	9	\$600-\$3,000	2
Plum	Yes		9	\$560-\$1,200	1

OVERVIEW OF ENTRY-LEVEL RENTALS IN COMPARABLE COMMUNITIES

For each of the comparable communities, information on the affordable entry-level rentals and the amenities they offer are detailed below. No affordable rental properties were identified for Penn Trafford.

Bethel Park - Bethel Terrace Apartments

Floor Plan	Bedrooms	Baths	Sq. Ft.	Rent From
	1	1	500	\$649+

PROPERTY DETAILS

*pet fees, restrictions and deposits apply
Located on Logan Road in Bethel Park, the Bethel Terrace Apartments offer: Freshly Painted Apartments, Large Closets, Air Conditioning, Electric Stove and Refrigerator, Laundry in Every Building, Free Storage Locker, 24 Emergency Maintenance Service, Logan T Stop at your door.

Nearby attractions include Trax Farms, South Hills Village Mall and the South Park Shops.

UNIT FEATURES

- Disposal
- Dryer
- Washer
- Hardwood Floors

Bethel Park - Sandy Creek Apartments

Floor Plan	Bedrooms	Baths	Sq. Ft.	Rent From
	2	1	-	\$725+

PROPERTY DETAILS

Sandy Creek Apartments are located on Library Road in Bethel Park. They offer central heating & air conditioning, new carpet, custom paint, great closets, a private balcony or patio, laundry in every building, off street parking, plus on-site management and maintenance. We are just across the street from the West Library T Stop. Nearby attractions include Trax Farms, Simmons Park, Snap Fitness a 24 Hour Gym, South Hills Village Mall and numerous restaurants.

UNIT FEATURES

- Dishwasher
- Disposal
- Washer

Canonsburg - 20 W College Street, Unit 2

Floor Plan	Bedrooms	Baths	Sq. Ft.	Rent From
	2	1	-	\$600

PROPERTY DETAILS

2nd level unit located in the middle of Canonsburg. Large rooms w/additional storage area. Close to Rt.19, I-79, Southpointe, shopping, restaurants, entertainment and much more.

GENERAL INFORMATION

- Property Type - Multi-Family Home
- Style - 2 Story Or 2 Level

BUILDING AND CONSTRUCTION

- House Style: 2 Story Or 2 Level
- Levels or Stories: 2
- Insulation Type: Unknown
- Insulation

GARAGE AND PARKING

- Off-Street Parking
- Parking Spaces: 1

HEATING AND COOLING

- Gas
- Forced Air Heating

Bethel Park - 10 Brown Ave, Apt 4

Floor Plan	Bedrooms	Baths	Sq. Ft.	Rent From
	2	2	-	\$850

PROPERTY DETAILS

2 Bedrooms 2 Full Baths, Laundry Room with Washer and Dryer, Garbage Disposal, Stove, Refrigerator and Dishwasher included, Walk-In Closet, Central Air, Updated 2008, Neutral interior decor, \$850.00 + All Utilities NO PETS -- Credit Check with Minimum 1 Year Lease -- No Short Term Leases First Floor apartment.

GENERAL INFORMATION

- Property Type Multi-Family Home

BUILDING AND CONSTRUCTION

- House Style: Garden Apartment
- Insulation Type: Fiberglass
- Insulation

GARAGE AND PARKING

- Off-Street Parking
- Parking Spaces: 2

HEATING AND COOLING

- Electric
- Heat Pump
- Central Cooling
- Electric Cooling

Plum - 795 Pine Valley Drive, Suite 10

Floor Plan	Bedrooms	Baths	Sq. Ft.	Rent From
	1	1	660	\$560+

PROPERTY DETAILS

Experience the best in comfort, service and affordability. Choose between a 1 or 2 bedroom apartment or of our different designs of 2 and 3 bedroom townhomes. Near Pittsburgh, PA, shopping and transportation. We make finding your new home easy.

GENERAL INFORMATION

- Beds 1 - 3 Bed
- Price \$560 - \$980
- Baths 1 - 1.5 Bath
- Floor Plan Size 660 - 800 Sq Ft

COMMUNITY FEATURES

- Call For Pet Details
- Cats Allowed
- Close to Public Transportation
- Near Banks & Medical
- Near Major Roadways
- Near Shopping Areas

UNIT FEATURES

- Air Conditioning (most units)
- Cable Availability
- Fireplaces in Luxury Townhomes
- Mini-Blinds
- Off-Street Parking
- Wall-to-Wall Carpeting

BENCHMARKING OTHER DEFENSE HOUSING COMMUNITIES

Mooncrest was developed as defense housing. Beginning in 1941, defense housing was constructed so workers could be close to industries important to the war effort. As part of the defense housing effort, the federal housing program emphasized improvements and innovations in housing standards and design. One of the key elements is that defense housing was priced to be affordable at 25 percent of total monthly income in 1941, and this affordability remains a key feature of Mooncrest. Brief profiles of other defense-housing communities are provided below.



Van Buren Homes Vanport, Beaver County

- Originally built by the federal government to house workers during World War II
- Incorporated in September 1955 when a group of residents bought it to start the cooperative
- Accumulated debt, which the Van Buren Homes Inc. housing cooperative started to restructure in January 2014
- Houses are similar to Mooncrest
- Located close to center of Beaver but cut off by 68
- 1 share in co-op = \$4,000, but the individual owns the home
- Average monthly fees = \$400, plus gas and electric
- Homes in the Van Buren development range from \$45,000 to \$55,000, with some larger properties at or above \$120,000
- Single-family homes on surrounding streets average \$145,000
- Beaver Area Senior High School, rates 9 out of 10 from Great School



Aluminum City Terrace New Kensington, Westmoreland County

- Built between 1941 and 1942
- More mixed use than Mooncrest
- 250 multifamily units, an office and a community room on a hilly 45 acre site
- 38 one- and two-story buildings
- Site is accessed from a single winding road
- Located 2.5 miles from Alcoa's production works
- Featured prefabricated construction and was to have been a prototype for postwar development
- 1 share in co-op = \$5,000
- Average monthly fees = \$340, plus gas and electric
- Single family homes on surrounding streets average \$102K
- Valley Senior High School, rates 4 out of 10 from Great Schools

06. Retail Market Analysis

Estimated Retail Spending for Residents and Workers and Average Revenues for Type of Establishment

For the village type businesses desired for Mooncrest, there are no businesses that can be supported solely by the spending of local residents. In total, Mooncrest residents spend an estimated \$300,000 per year on the village and neighborhood retail (Table

9). At current income and vacancy levels, these businesses will not be financially viable even if they capture all of the potential resident spending. For example, residents spend an estimated \$58,000 on restaurants and food away from home, which is not enough to support a small coffee shop that requires nearly \$250,000 in annual revenue.

Table 9: Revenue Requirements and Estimated Resident Expenditures

	Annual Revenue Needed for an Average Business	Estimated Resident Expenditures
Restaurants		\$58,373
Limited-Service Restaurants	\$2,500,000	
Small Café	\$345,865	
Coffee Shops	\$241,427	
Clothing and Accessories		\$45,588
Clothing / Boutiques	\$854,398	
Ethnic / Small Grocer / Baker		\$139,888
Small Grocer	\$1,595,000	
Small Repair / General Merchandise		\$12,449
Shoe Repair	\$117,209	
Personal, Household Goods Repair	\$200,000	
Health, Barber & Beauty		\$20,100
Barber Shops	\$175,000	
Beauty Salons	\$466,667	
Other Personal Care Services	\$285,714	
Cosmetics, Beauty Supplies	\$186,000	
Coin-Operated Laundry	\$200,000	
Hobby, Book, and Music		\$25,416
Hobby Stores	\$708,032	

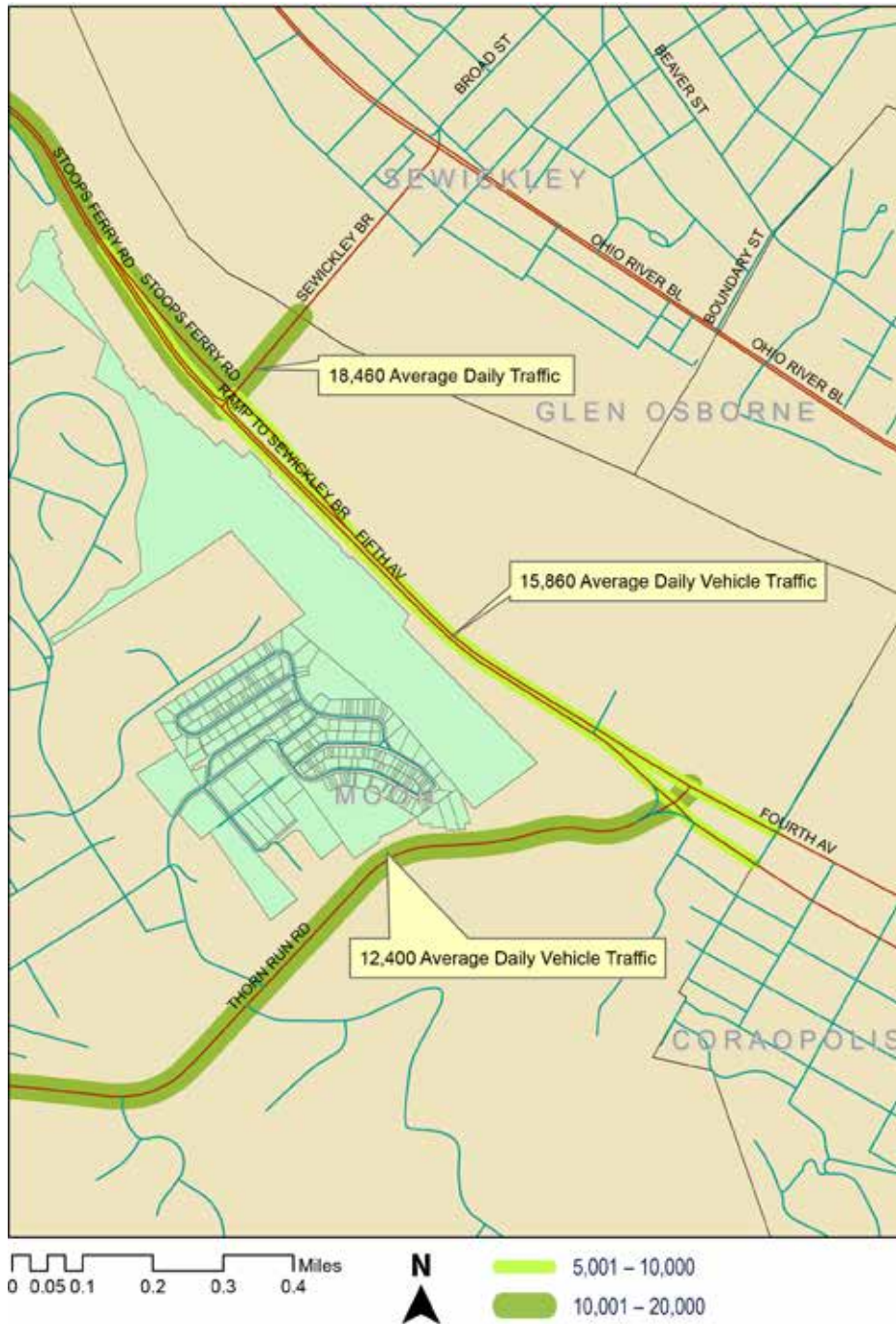
Resident spending was estimated based on the population and income estimates on page 24. Fourth Economy used consumer expenditure patterns by income, along with the estimated number of resident households by income to determine resident expenditure estimates. Similarly, Fourth Economy calculated the average revenue for each type of small business in Allegheny County to estimate average revenue to support a business of each type.

If any of these types of businesses were located within the Mooncrest neighborhood, they would need to attract workers from the immediate area, as well as a portion of spending from the residents and workers within five miles of Mooncrest. However, if they attract spending from residents and workers within a five-mile area, it would increase traffic to and through the community, which is beyond the capacity of the current roads and parking.

Table 10: Revenue Requirements and Market Area Expenditures

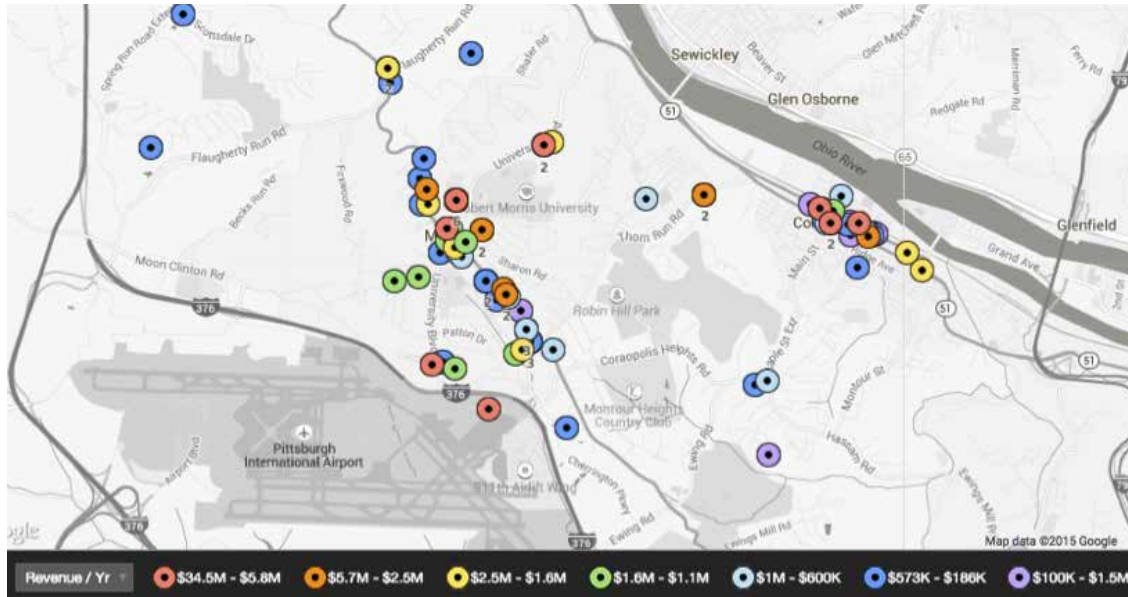
	Annual Revenue Needed for an Average Business	Workers in Tract 4511.02	5Mi Residents	5Mi Workers
Restaurants		\$116,336	\$5,908,632	\$4,191,044
Limited-Service Restaurants	\$2,500,000			
Small Café	\$345,865			
Coffee Shops	\$241,427			
Clothing and Accessories		\$95,603	\$4,270,535	\$3,143,593
Clothing / Boutiques	\$854,398			
Ethnic / Small Grocer / Baker		\$253,311	\$11,197,105	\$7,922,473
Small Grocer	\$1,595,000			
Small Repair / General Merchandise		\$24,911	\$1,058,786	\$795,065
Shoe Repair	\$117,209			
Personal, Household Goods Repair	\$200,000			
Health, Barber & Beauty		\$41,375	\$1,839,648	\$1,339,412
Barber Shops	\$175,000			
Beauty Salons	\$466,667			
Other Personal Care Services	\$285,714			
Cosmetics, Beauty Supplies	\$186,000			
Coin-Operated Laundry	\$200,000			
Hobby, Book, and Music		\$52,007	\$2,332,965	\$1,659,455
Hobby Stores	\$708,032			

Figure 28: Traffic Counts



Twelve thousand cars pass by the entrance to Mooncrest on Thorn Run Road per day (Figure 28), but the secluded nature of the neighborhood and the winding access road make it highly unlikely that the flow-by traffic can be captured for any significant retail spending without significantly changing the access and signage at the gateway at Thorn Run.

Figure 29: Retail Locations and Sales near Mooncrest



Any retail development in Mooncrest will have a difficult time attracting the spending of the nearby workers and residents. Mooncrest is sandwiched between two much larger retail concentrations on Beaver Grade road and in downtown Coraopolis (Figure 29).

These retail centers aggregate customers and attract spending to them. Fourth Economy employed Reilly's Model of Retail Gravity to estimate the potential trade area and how much spending could be captured by additional retail in or near Mooncrest. Shoppers are attracted to locations that are both convenient in terms of their direct travel routes, but which also offer the opportunity to satisfy multiple needs in one trip. These retail concentrations suggest that retail development in or near Mooncrest could capture less than ten percent of resident spending within one to two miles of Mooncrest. Even if new retail development captured all of the resident spending within the immediate one to two mile trade area, it would not be sufficient to comfortably support a small café or Laundromat. Retail development would have to capture spending from within a five-mile radius to

support a viable business, which is not likely with current road capacity and competition.

The existing businesses at Old Thorn Run and Fern Hollow could be upgraded in terms of their food offerings and services, but this will not attract new or additional spending but, merely shift spending to different options. It could also trigger a zoning review for a noncompliant use in a residential zone if any building permit were required for renovations for a new operator or business.

Seasonal farm stands could be operated at this site, vacant lots in Mooncrest, or at the Community Center to provide fresh food and potentially provide a venue to change community perceptions, but this would require more physical improvements to the neighborhood before non-residents would frequent a seasonal market. There is also significant competition for the time of local farmers to display at these markets and it is not clear if there would be sufficient interest and capacity to add a niche farm stand.

07. Commercial Office Market Analysis

Mooncrest can accommodate only small firms, generally firms with less than five employees. Other types of businesses and businesses with more than five employees would require a building size or operational footprint that is too large for Mooncrest or would generate more traffic and parking than Mooncrest can support.

For each of these types of firms, Fourth Economy estimated the annual growth rate for small businesses in the area to estimate the annual demand for office space for small firms in that industry. While there are some pockets of demand, there are also sectors that are contracting. Overall, there is net demand for 8,473 SF of office space for small firms in the 15108 ZIP Code (Table 11).

Table 11: Office Space Demand

	Space Need per Small Firm	Annual Growth	Estimated Annual Demand
Retail Trade	570	3%	915
Information	570	29%	4,156
Finance and Insurance	1,323	6%	2,213
Real Estate and Rental and Leasing	1,323	0%	-
Management of Companies Enterprises	2,810	5%	727
Administrative, Support or Waste Management & Remediation Services	1,323	-1%	(643)
Health Care and Social Assistance	1,323	0%	-
Arts, Entertainment, and Recreation	1,323	13%	827
Accommodation and Food Services	1,323	6%	2,986
Other Services	1,323	-2%	(2,708)
Total Demand	8,473		\$(1,651,304)

Table 12: Inventory of Available Space

Address	Property Type	Space Available
200 Corporate Drive, Coraopolis, PA	Office Building	9,514 SF
300 Cherrington Center Drive, Coraopolis, PA	Office Building	6,345 SF
500 Cherrington Center Drive, Coraopolis, PA	Office Building	10,105 SF
600 Corporate Center Drive, Coraopolis, PA	Office Building	67,000 SF
400 Corporate Center Drive, Coraopolis, PA	Office Building	19,400 SF
1136 Thorn Run Road, Moon Township, PA	Strip Center	5,276 SF
Total		117,640 SF

But, there is more than 117,000 SF of space currently vacant within close proximity to the Mooncrest neighborhood (Table 12). Most of this space is located in the Cherrington complex, a developed office park near the old airport. The current inventory available for lease includes space that offers parking and other amenities that would not be available in Mooncrest.

Whether or not any office developed for Mooncrest would compete with the current inventory is an open question. Mooncrest would more likely appeal to a different type of business than facilities like Cherrington. However, it does not make sense to encourage office development or conversion of existing residential space to office development in Mooncrest while there is so much other ready space available.



08. Municipal Code & Historic District Analysis

ZONING

The primary zoning districts that underlie the Mooncrest neighborhood are R-5 High Density Residential, R-2 Suburban Residential, and Open Space (OS). A sliver of R-4 Urban Residential occurs along the community's southeastern edge.

Figure 30: Zoning Districts



According to Moon Township Municipal Code Article II, District Regulations (the Zoning Ordinance), conventional lot densities for the R-5 Zoning District consist of a minimum lot area per family of 3,630 SF and a maximum lot conventional density of 12.00 dwelling units per acre (DU / AC). Permitted uses for the R-5 zoning district generally consist of an apartment complex; townhouse; quad-plex and duplex dwellings; mobile home park; group residences; no impact home-based business; and public parks and playgrounds. Conventional lot densities for the R-2 Zoning District consist of 20,000 SF minimum lot area per family and 2.2 DU / AC. Permitted uses for the R-2 district are generally cluster lot development; cottage home development; group residence; single-family dwelling; no-impact home-based business; and public parks and playgrounds. Few uses other than open spaces, parks and playgrounds are permitted in the OS Open Space Zoning District. Refer to Zoning Code Article II §208-203, Table 1 for a complete list of permitted and conditional uses and uses for special exception. The existing physical structure of Mooncrest is compatible with these designations.

T&B Planning conducted an analysis of Moon Township's Municipal Code to determine if a different zoning district that allows a wider range of permitted uses would be more appropriate. The review determined that none of the Township's established zoning districts would be more appropriate than the zones already applied. In particular, the M-X Mixed Use Zoning District (refer to Municipal Code §208-203, and Table 1) was determined to be inappropriate because it permits and conditionally permits uses such as car rental lots; bars and nightclubs; large corporate offices; and other uses that would not be compatible with the physical structure and historic significance of the community. Mooncrest's existing physical fabric of high density residential with small lots, narrow streets, and no street parking is not well suited for the M-Z Zone.

The only potentially advantageous zoning designation change would be to tailor a zoning overlay district to Mooncrest similar the overlay that was established for Carnot Village (Ordinance No. 585). Such an overlay, if pursued, would need to maintain a large majority of the existing dimensional requirements and permitted and conditional use provisions of the R-5 High Density Residential and R-2 Suburban Residential Zoning Districts, but allow a wider range and size of low-impact and low-traffic generating uses that are compatible with the community's residential character. Such an approach would allow the buildings to retain/restore their exterior appearance while accommodating interior modifications (including combining the interiors of several adjacent small units into larger single units) to accommodate low-impact uses that require more space. Such an overlay also would need to address accommodations for off-street parking. However, given that the economic analysis sections of this report determined that there a small demand for non-residential use in Mooncrest, the pursuit of a complex zoning overlay for the entire community may not be worth the effort.

It would be more advantageous to simply add a "Low-Impact Business" definition to the Municipal Code and apply it as a conditional or permitted use in Mooncrest. Currently, the Municipal Code has a No-Impact Home-Based Business definition that allows a home business as an "accessory use which is clearly secondary to the use as a residential dwelling." By contrast, a "Low-Impact Business" would allow a business as a primary use, with limitations on number of employees, hours of operation, nuisances, and performance standards to ensure compatibility in a residential environment. While no statistics are available on home occupations and low-impact businesses in the area, with Moon Township's educated labor force, accessibility to high-speed internet infrastructure, proximity to the Pittsburgh International Airport, and large business centers, Mooncrest may be suited to hosting low-impact businesses as a primary use. Such uses could include consulting offices, web-based/computer-based businesses, and entrepreneurial endeavors.

HISTORIC DISTRICT ORDINANCE

Moon Township designated Mooncrest as a local historic district in 2004 (Ordinance 579). In 2013, Mooncrest was listed in the National Register of Historic Places. It is the only resource in Moon Township that is currently encumbered by a local historic district ordinance and the only resource in Moon Township listed in the National Register of Historic Places.

Pursuant to Ordinance 579, exterior alterations to structures in the Mooncrest Historic District are required to meet a set of design standards and receive a "Certificate of Appropriateness" (COA) from the township before the exterior alterations can be made. This process is overseen by a Historic Architectural Review Board (HARB), which makes recommendations to the Township's Board of Supervisors. A review of the Mooncrest Historic District Guidelines was conducted and the guidelines do not appear overly burdensome, overly restrictive, or present an obstacle for the community's stabilization. Since a primary goal is to maintain the historic significance of the community, the guidelines and Ordinance 579 are appropriate. It may be necessary, however, for the HARB to identify areas of the community that could be modified to serve as additional off-street parking areas. Establishing parking lots for potential low-impact based businesses in appropriate locations is preferred to paving the entire frontage of a building to accommodate parking. As stated in the design guidelines, each Mooncrest unit was historically allotted one, single, outdoor parking area. This is a character-defining feature that should be retained.



Because Mooncrest is listed in the National Register of Historic Places, the federal Rehabilitation Investment Tax Credit (RITC) program applies. It provides for a 20 percent federal tax credit on the cost of major rehabilitation work to buildings used for income-producing purposes (such as office or rental housing). The Pennsylvania Historical and Museum Commission (PHMC) Bureau for Historic Preservation administers Pennsylvania's historic preservation program. Major rehabilitation projects in Mooncrest are encouraged to take advantage of the RITC.

09. Public Participation & Community Input

In addition to the data collection, research, and analysis to answer the questions of the project, the consulting team met regularly with the Historic Architectural Review Board (HARB) and Township staff (Moon).

Mooncrest Economic Study and Market Analysis Steering Committee

Carl Griffith (HARB)

Charlie Belgie (HARB)

Lora Dombrowski (Moon Community Development Dept.)

Arnold D. Jones (HARB)

Patrick Kelly (HARB)

Rebecca Kiernan (Moon)

Lisa Shaughnessy (Moon/Mooncrest Knowledge Connection)

John Whitmire (HARB)

Ellen Levin (HARB)

Shannon Debes (Planning Commission)

Felician Sponsored Ministries

Sister Renee Procopio

Sister Clarence Borkoski

Nancy Lawry

Public and community meetings were held at two different locations and at different times to provide a range of opportunities for participation. The meetings were advertised through the Community Center, the Knowledge Connection, and signs placed throughout the neighborhood. For the meeting on May 21, 2015, every occupied



building received a flyer advertising the meeting. In addition, all property owners received a personal mailing regarding the meetings.

Mooncrest Community Center

- March 26, 2015, 6:00 PM to 8:00 PM
- May 21, 2015, 6:00 PM to 8:00 PM
- June 9, 2015, 6:00 PM to 8:00 PM (Presentation of Draft Report and Recommendations)

Moon Township Municipal Building

- May 21, 4:00 PM to 5:00 PM
- May 26, 8:30 AM to 9:30 AM

SUMMARY OF PUBLIC COMMENTS

Mooncrest residents and other concerned citizens identified and discussed community opportunities, assets, and concerns. In turn, they identified program and infrastructure improvements related to what they would like to see for Mooncrest over the next ten years.

Neighborhood Assets

- Affordability
- Community Center
 - › Good child support structure offered through the 6th grade
 - › After school program
 - › The Felician Sisters
 - › Community Garden
- Knowledge Center
- Availability of greenspace
- The view overlooking the river
- The neighborhood provides a natural 5K loop for a walk / run that could be used as a community fundraiser and to promote community awareness
- Good school district
- Proximity to shopping in Robinson
- Proximity to highways
- Nice backyards
- The district has character

Concerns

- Vacant Housing - there are a large number of vacant and unoccupied units
- Disrepair and deferred maintenance - a large number of properties are not being maintained in terms of basic lawn maintenance, tree trimming, weeds, poison ivy, and trash pickup, as well as structural maintenance of the homes
- Parking - there is not enough off-street parking for residents near their homes
- Safety - need to reduce crime / vandalism / drug activity and increase residents' sense of safety by increasing police presence / visibility.
- Public Awareness / Negative Perceptions - need to raise public awareness and educate the surrounding community about the Mooncrest neighborhood by telling the important history of Mooncrest and reduce negative external perceptions of the community

- Rights of Way - there are rights of way that connect different streets that are not lit and not safe creating safety and crime issues. These need to be examined to determine which to improve or close. There are also rights of way that provide access to the backyards for middle units but in some cases these are blocked by fences so lawn equipment and supplies have to go through the home.
- Lack of transportation with the Port Authority transit cuts
- Difficult to make the units energy efficient, especially the end units
- Buildings are costly to renovate and many need updates and renovations
- Lack of storage space, especially for outdoor equipment
- Aggressive dogs
- Cameras have helped but the new streetlights are not brighter

Desired Opportunities to Assess for Local Market Demand

(Note that subsequent analysis found insufficient demand for these businesses, see Retail Market Analysis on page 42)

- Small equipment / electronics / appliances repair
- Cobbler / shoe repair
- Laundry / Drycleaner
- Barber shop / hairdresser - specifically services geared toward African American residents
- Daycare (local, affordable, extended hours)
- Tailor / seamstress
- Book store, café combination w/ free WiFi
 - › Moon Township offers residents high speed WiFi service - a benefit for this rural area
- Small fitness center, yoga/stretching classes
- Small, home-based business (e.g. art studio)
- Field, playing field (e.g. soccer, skate park)
- Specialty food / ethnic grocery store (niche market)

Establishments Not Desired

- Bar (any adult-only retail)
- Art gallery
- Antiques
- Jewelry store
- Building materials store
- Big box, large commercial store
- Gas station

Programs and Activities to Enhance the Community

- Cleanup days
 - › One resident is offering free bikes to kids who help with the community clean up day
- Middle and high school programs / activities
- Adult classes
 - › GED
 - › Exercise
- Movie in the park

Infrastructure

- Playgrounds can be developed in vacant / open lots in Mooncrest
 - › Cedar Avenue and Oak Street have available land
 - › Add more swings/play equipment
- Open fields could be used for tag football or soccer field
 - › Where would those coming to the field park their cars?
- Open lots could be used for additional community gardens
- Skateboard park could be a good use of vacant land
- Restore the entrance / gateway to the community
- Improve signage leading into and around the neighborhood
- Clean up dead trees

More Difficult to Implement

- Parking is on-going issue for residents and visitors
 - › Not enough off street parking
 - › Not allowed to park cars in street
 - › Can open lots be used for parking?
- Transportation is greatly needed
 - › It will be very difficult to reinstate
 - › Will need to be financially supported
 - › Robert Morris may be a good partner
 - › Currently residents must walk to Beaver Grade Road or drive to park and ride for bus
 - › Currently trying to document need through Moon transportation survey
 - › Can't market Mooncrest as affordable if there is no public transportation

Additional Comments from Meeting Attendees

- Raise awareness and increase community cohesion
- Provide better communication between residents, landlords, and overall
- Increase inclusivity, bring people into Mooncrest even if it's just for a visit
 - › Create a field or a lot for the younger kids to play soccer or a half field with programming that would bring outside people to Mooncrest
- Community gardening
 - › What is the outreach strategy to include more members of the community?
 - › There are empty lots available in Mooncrest
 - › Skate park is an option for empty lot; there isn't a skate park in Moon

Additional Comments

from Meeting Attendees (continued)

- Marketing strategy
 - › Great, affordable neighborhood in a good school district
 - › Who should Mooncrest market to? What can residents do to help?
- Public transportation
 - › Lack of transportation has caused job loss for residents
 - › How can transportation be funded?
 - › Partnerships with Robert Morris, ACTA, engineering companies
 - › What are other transportation alternatives?
 - › Change from previous bus service may include reduction in the frequency of bus trips and stops throughout Mooncrest

Needed Partnerships

- Create a meeting / organization of Mooncrest landlords
- Build partnership with local schools (including Robert Morris)
- Create an anonymous tip line - enlist help of the mayor's office
- Residents and landlords working together for the betterment of Mooncrest
- The kids
- Township
- Police (community policing, foot patrol)
- Fire department
- Nonprofits: Pittsburgh History and Landmarks Foundation, Habitat for Humanity, Action Housing

Questions and Additional Ideas

- Would it be feasible to change some areas in Mooncrest to commercial zoning to accommodate / encourage business development?
- How much would it cost for Mooncrest to offer residents free WiFi? Would this be a good marketing strategy?
- Can the number of off street parking spaces be increased?
- Since safety is an issue, what more can police do?
 - › Participate in monthly spaghetti dinner, walk through the neighborhood, etc.
- How can public awareness / perception of Mooncrest improve / change?
 - › Look to best practice examples
- Are better surveillance cameras the answer to curtailing vandalism?
- How can Mooncrest Community Center, HARB, police better communicate with community residents?

10. Opportunity Definition & Recommendations

In order to reinvigorate the long-term health and vitality of Mooncrest, the following actions are recommended:

DEVELOP COMMUNITY CAPACITY

- There is a need for a new generation of community leaders; identify leadership training program to support the creation of a neighborhood association, cooperative, or other community engagement organization.
- Reformulate the Mooncrest Neighborhood Association with representation from property owners (3), tenants (3), the township (1), public safety (1), and the Historic Architecture Review Board (1). This will provide a board with nine representatives including key organizational members that will provide stability and encourage civility in the operations of the Association. The board should consider setting up additional committees with at least a Tenants Committee and an Owners Committee. The Felician Sisters should also be included either on the Board, committee, or through a formalized partnership arrangement.
 - › Partner with the Bayer Center for Nonprofit Management at Robert Morris University to provide leadership development and training for the association and the neighborhood in general. Additional resources may include the Coro Center, Duquesne University, or The Community Builders Inc.
- › The board should establish a structure of annual dues so that the association can begin to develop a pool of funds to provide for common maintenance and leverage grant funding from government and nonprofit sources. Stopping the negative effects of neglect is a common problem that requires collaborative community action: “Vacant property reduces market values by 6.5 percent citywide and by as much as 20 percent in neighborhoods with the most empty lots and structures.”⁶
- Partner with non-profit housing groups, such as Action Housing, Habitat for Humanity, or The Community Builders Inc., to advise and assist the neighborhood association with housing redevelopment and financing.
- Enlist the involvement of the Air Force Reserve 911th Airlift Wing. Gauge their interest in the history of Mooncrest as defense housing and request their involvement to restore and rehabilitate the neighborhood.
- Enlist the involvement of Robert Morris University and gauge their interest into partnering to rehabilitate the neighborhood and the potential use as graduate student housing. The University has already been engaged with the Felician Sisters and the Mooncrest Neighborhood Programs in the community needs assessment and as volunteers with their programs, which can provide a basis for expanding their involvement.

⁶ See <http://pittsburghquarterly.com/index.php/Region/the-cost-of-blight.html>.

PROVIDE RESOURCES FOR ONGOING MAINTENANCE

- Establish a tool library or bank to provide shared storage and access for common tools such as ladders, lawn movers, and other equipment essential to property maintenance. Many units in Mooncrest do not have places to store tools. As an example of an existing non-profit tool bank, we looked to the West Philly Tool Bank. This tool bank has 2,500 tools and over 800 members. The tool bank receives one-third of its funding from membership dues and late fees on borrowed items. In order for this model to work, you need either volunteer staff or staff lent by an existing organization to oversee the tool lending.
- Establish a contractor directory to provide references for qualified contractors able to perform historic renovations at a fair price.
- Leverage dues from the Neighborhood Association to get public, private, and nonprofit grants to provide for maintenance of common areas and provide basic property upkeep (lawn mowing, tree trimming, bulk waste pick up).
 - › Funds may be leveraged from the Allegheny Home Improvement Loan Program, Operation Urgent Care and Home Depot Community Impact Grants (see Appendix 3: Programs for Home Repair and Purchase).
 - › Conduct seasonal cleanup days and recruit participation from residents and owners.
 - › Identify community beautification projects such as community gardens.

AGGRESSIVELY TACKLE THE ABANDONED PROPERTIES

Mooncrest will require resources and partnerships to rehabilitate and occupy the vacant and abandoned properties. In 2014, Governor Corbett signed House Bill No. 1363 amending the act of November 26, 2008 (P.L.1672, No.135), also known as the Abandoned and Blighted Property Conservatorship Act. The act provides a mechanism for the rehabilitation of housing in Mooncrest as it allows the court to appoint a conservator to rehabilitate deteriorating residential, commercial, and industrial buildings. The conservator is then responsible for bringing buildings into municipal code compliance when owners fail to do so, and files plans, seeks permits, and submits applications. Conservators may be neighboring residents or business owners located within 2,000 feet of the subject property or a non-profit that participated in a prior rehabilitation project within a five-mile radius of the subject property.

- Explore a housing cooperative (like other defense housing in the region) to address the large block of vacant and unoccupied housing. The housing cooperative should be a related entity to the neighborhood association and could be appointed conservator of the abandoned and neglected properties. See Appendix 2: Community Structures - Neighborhood Associations and Housing Cooperatives, for more information on associations and cooperatives. This will ensure better maintenance and upkeep of the properties and provide for maintenance and improvement of common property - neighborhood gateway / entrance, signage, open space, etc.
 - › Continue partnerships with Robert Morris; explore graduate student housing to fill some of the vacant units, and eventually a shuttle service.
 - › Expand the partnership with Robert Morris and its students focused on historic preservation. Enlist student groups to explore additional grant and funding opportunities that may be available due to their involvement.

- › Develop a partnership with the Air Force Reserve 911th Airlift Wing to provide temporary or permanent housing for Air Reserve members and / or visitors to fill some of the vacant units.
- Dedicate a matching fund for homeowners and investors to provide a rehabilitation stimulus (\$1:\$1) with the goal to kick-start property improvements.
 - › Funding could be leveraged from the HUD Neighborhood Stabilization Program administered through Allegheny County, as well as funds for owners through Operation Urgent Care, Veterans Housing, Rehab Mortgage Insurance and the Allegheny Home Improvement Loan Program (see Appendix 3: Programs for Home Repair and Purchase for program eligibility).
 - › Goal of 20 percent improvement of the properties on each street up to good or very good condition
 - › Begin with the neighborhood gateway from Delaware – Sycamore – Hemlock to the Community Center.
 - › It would require an estimated \$16,000 to provide basic renovation to the façade and curb appeal for the average parcel (Table 13).
- › At the estimated investment of \$16,000, it would cost \$1.2 million to address 20 percent of the units in the neighborhood, or 76 units (Table 14). An initial start of renovations on Delaware would require \$64,000 to renovate 20 percent of the façades or \$768,000 to renovate all of the façades. At a minimum, the façade renovations would provide a powerful visual impact on residents and visitors entering the community.
- › Private property owners and / or entities in partnership with a private developer could provide access to the federal Rehabilitation Investment Tax Credit (RITC) program to offset part of the renovation costs. Certified historic structures are eligible for a credit equal to 20 percent of the cost of rehabilitation. Properties built before 1936 that are not eligible for individual listing on the National Register of Historic Places, nor eligible for inclusion in a certified historic district (considered non-historic, non-contributing structures) are eligible for a credit equal to 10 percent of the cost of rehabilitation. The units in Mooncrest should be eligible for the 20 percent credit.

Table 13: Estimated Renovation Costs per Unit

Item	Unit	Cost per Unit	Estimated Replacement	Renovation Cost
Repointing/Parging	Sq. Ft.	\$6.90	1,000 SF	\$6,900
Failed Roof Replacement	Sq. Ft.	\$2.10	1,500 SF	\$3,150
Gutters and Downspouts	Linear Ft.	\$11.75	200 LF	\$2,350
Wood Windows	Each	\$425.00	4 windows	\$1,700
Wood Doors	Each	\$450.00	1 door	\$450
Heaved Sidewalks	Sq. Ft.	\$11.10	100 SF	\$1,110
Heaved and Failed Outdoor Steps	Sq. Ft.	\$17.00	20 SF	\$340
Total Per Unit Renovation Cost				\$16,000

NOTE: These estimates are based on general data on the condition of the properties and several assumptions about the kinds and amount of work required to repair them. Actual estimates will have to be made on a property-by-property basis depending on the level of repair and the square footage.

Table 14: Residential Properties by Street

Row Labels	Total Parcels	Total Units	Average Living Area (SF)	20% Parcels	20% Units
Cedar Ave	1	2	1,832	0	0
Cedar Dr	66	111	1,524	13	22
Church Dr	2	1	500	0	0
Cypress Dr	24	39	1,473	5	8
Delaware Dr	21	48	2,152	4	10
Duffy Dr	5	5	1,031	1	1
Hemlock Dr	24	44	1,785	5	9
Juniper Dr	34	68	1,544	7	14
Mooncrest Dr	1	1	1,144	0	0
Oak Dr	26	69	2,525	5	14
Sycamore Dr	1	1	1,161	0	0
Grand Total	205	389	1,694	39	76

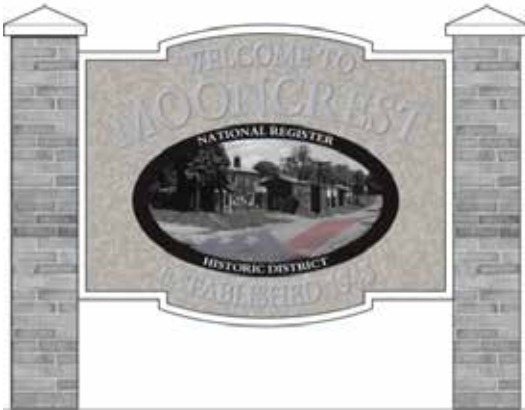
- › Use some of the vacant lots for overflow parking. Mooncrest suffers from an overall lack of parking, especially for an area that lacks transit service. Unfortunately, given the lack of space, too much of the street frontage has been converted to parking. Where it is available, many of the parking spaces in front of the vacant units are being used for overflow parking, but as these units are occupied, it will crowd the parking situation. Using the vacant lots to create visitor and overflow parking can help to break up the overpaving of the street fronts (Figure 32 on page 59) and add green space back onto the streets while also providing an much needed amenity for residents.

RESTORING THE GATEWAY

Specific recommendations to restoring the entrance to the neighborhood are provided below.

A key element will be to add signage at the gateway points. There is an opportunity for signage at the Thorn Run Road Extension within a triangular median next to an existing "Welcome to Moon Township" sign.

Figure 30: Potential New Signage for Mooncrest



The intersection of Thorn Run Road and Old Thorn Run Road offers a location for a directional sign. The location currently houses a large sign as shown below. Other potential locations are provided in the following figures.

Figure 31: Existing Sign at Thorn Run and Old Thorn Run



Figure 32: Add Signage at Old Thorn Run



Figure 33: Add Signage at Mooncrest Drive



Figure 34: Add Signage, Plantings, and Clear Dead Tree at Delaware



Figure 35: Restore Brick Façades and Add Plantings to Street Front



Figure 38: Restore Brick and Façades



Figure 36: Minor Brick Repairs and Plantings



Figure 39: Add Plantings (left) and Remove Dead Tree (right)



Figure 37: Restore Façades and Remove Fencing



Figure 40: Enhance Landscaping at Hemlock Drive



NO REZONING FOR RETAIL OR OFFICE

- Retail and office development are not recommended. Very few business types would be compatible with the historic district, but even small businesses would struggle based only on the local consumer demand (Retail Market Analysis on page 42). These businesses would have to attract customers from the surrounding area, which would require significant upgrades to the roads and parking, but even still they are not likely to draw enough of those customers to an out-of-the-way destination.
- Consider adding a “Low-Impact Business” definition to the Municipal Code and apply it as a conditional or permitted use in Mooncrest. These types of businesses would likely be internet-based and not require the attraction of on-site customers or more than a few (up to five) employees. A “Low-Impact Business” would allow a business as a primary use in a unit, as opposed to a No-Impact Home Based Business, which, as currently defined by the Municipal Code, must be accessory to a residential use.

IMPLEMENTATION TIMELINE

All of this cannot be accomplished in a year or two. It will require long-term partnerships to engage the community to align the physical repair of the neighborhood with its social development. A few physical interventions (signage and restoring the gateway) early on can help to ignite further progress, but it must be matched with the development of community capacity through leadership development and a reinvigorated neighborhood association.

This draft timeline provides a guide for that implementation framework. However the action plan and timeline will ultimately be the responsibility of the locally-based neighborhood association or community partnership.

Table 15: Implementation Timeline

	2015				2016				2017				2018				2019				2020					
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
Development Community Capacity																										
Leadership Training			•	•																						
Reform the Neighborhood Association					•	•	•																			
Partnerships for Leadership Training							•	•																		
Provide Ongoing Resources for Maintenance																										
Tool Library or Bank			•																							
Contractor Directory			•																							
Leverage Grant Funds							•	•	•																	
Conduct Seasonal Cleanup Days			•		•		•		•		•		•		•		•		•		•		•			
Community Beautification						•	•																			
Aggressively Tackle Abandoned Property																										
Housing Cooperative							•	•	•																	
Partnerships with RMU, 911th									•	•	•															
Create a Renovation Matching Fund									•	•	•	•	•													
Restore the Gateway																										
Add Signage					•	•																				
Cleanup the Entrance					•	•																				
Focus Renovations on Delaware													•	•	•	•	•	•								

Appendix

APPENDIX 1
DEFINITIONS OF PROPERTY ASSESSMENT CONDITION CODES

APPENDIX 2
COMMUNITY STRUCTURES - NEIGHBORHOOD ASSOCIATIONS AND HOUSING COOPERATIVES

APPENDIX 3
PROGRAMS FOR HOME REPAIR AND PURCHASE



Appendix 1

Definitions of Property Assessment Condition Codes

- + Excellent Condition - All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state of the art components, etc. With no functional inadequacies of any consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.
- + Very Good Condition - All items well maintained, many having been overhauled and repaired as they've showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.
- + Good Condition - No obvious maintenance required but neither is everything new. Appearance and utility are above the standard and the overall effective age will be lower than the typical property.
- + Average Condition - Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs are needed along with some refinishing. But with all major components still functional and contributing toward an extended life expectancy, effective age and utility is standard for like properties of its class and usage.
- + Fair Condition (Badly worn) - Much repair needed. Many items need refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.
- + Poor Condition (Worn Out) - Repair and overall needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities etc. (found only in extraordinary circumstances). Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age is near the end of the scale regardless of the actual chronological age.

Appendix 2: Community Structures - Neighborhood Associations and Housing Cooperatives

Neighborhood Associations

- Members pay voluntary membership dues
- Members vote on the distribution of the dues
- Dues can be used for shared maintenance and property improvements
- Individual owners maintain control of their property

Housing Cooperatives

- A housing coop is a non-profit corporation that owns housing and communal facilities
- Members buy and own shares of the corporation (but not the house or land)
- The shares give the member the right to live in a specific unit
- Each member gets a vote in the Coop.

Types of Housing Cooperatives

- Market Rate
 - Shares are sold at whatever price a buyer will pay
 - Most commonly used in downtown condo buildings
- Limited Equity
 - Share prices are restricted because members benefit from below-market loans or tax abatements
 - May use maximum income limits for membership
 - Similar to the housing cooperative that operates Van Buren Homes in Vanport.
- Leasing Cooperative
 - The nonprofit coop leases the property from an outside investor
 - There is no equity but it provides for stable, long-term leasing rates
 - May be used to acquire and rehabilitate a block of vacant property where the partnership with a private developer enables uses of historic tax credits while the nonprofit maintains affordability and provides stability for leasing

Benefits

- Affordability
- Savings - bulk buying power for utilities, contractors, etc.
- Shared maintenance
- Members have more control and rights than traditional tenants
- The liability for property mortgages is on the corporation, which enables lower income individuals to be members.

Comparison of Association vs. Cooperative

	Neighborhood Association	Housing Cooperative
Ownership	Individual	Joint - Corporation
Membership fees	Lower (\$100-\$500 per year)	Higher (monthly mortgage or rent)
Voting rights	Yes	Yes
Maintain Affordability	No	Yes
Savings from Bulk Buying	Yes	Yes
Shared Maintenance	Some	All
Mortgage	Individual	Joint - Corporation

Programs for Home Repair and Purchase

June 2015

Prepared for Moon Township

Prepared by the team of:



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Homeowner: Weatherization

Action Housing Weatherization:

- Name of funding Agency: ACTION-Housing, INC
 - Submission Deadline: none listed
 - Contact:
 - **Allegheny County residents NOT in the City of Pittsburgh:**
Karen O'Hare:
(412) 281-2102 x2053
kohare@wea.actionhousing.org
- Type of funding: Free-of-charge weatherization services
- Max/Min Award: None specified
- Description: The Action Housing Weatherization program enables low-income homeowners and renters to weatherize their homes for no-charge in order to lower utility bills and improve comfort in the home
- Eligibility:
 - Live in City of Pittsburgh Ward, Allegheny County, Washington or Greene Counties
 - Have lived in home for 3 months and have 3 months of utility bills
 - Get approval of homeowner, if a renter
 - Complete weatherization application in its entirety
 - Income (by household size):
 - 1 person: \$22,980
 - 2 people: \$30,020
 - 3 people: \$39,060
 - 4 people: \$47,100
 - 5 people: \$55,140
 - Additional: Add \$7,920

Duquesne Light Home Weatherization Program:

- Name of Funding Agency: Duquesne Light
 - Submission Deadline: none listed
 - Contact:
 - **Allegheny County residents:**
Action Housing, Inc.
425 Sixth Ave., Suite 950
Pittsburgh, PA 15219-1819
412-227-3700
- Type of funding: free-of-charge weatherization services
- Min/max award: none specified
- Description: The Duquesne Light Home Weatherization Program offers free help from weatherization experts with all aspects of the process
- Eligibility:
 - Have landlord's permission, if a renter
 - Income: 200% of Federal Guidelines
 - 1 person: \$22,980
 - 2 people: \$30,020
 - 3 people: \$39,060

- 4 people: \$47,100
- 5 people: \$55,140
- 6 people: \$63,180
- 7 people: \$71,220
- 8 people: \$79,260

Homeowner: Home Renovation & Repair

Operation Urgent Care

- Name of Funding Agency: Rebuilding Together Pittsburgh
 - Submission Deadline: none listed
 - Contact:
 - 412-922-0953
 - <http://www.rtpittsburgh.org/programs-initiatives/operation-urgent-care-2/>
- Type of Funding:
 - Free repair services
- Max/min award:
 - Not specified
- Description: Operation Urgent Care provides free repair services, including emergency maintenance issues, to qualified homeowners
- Eligibility:
 - Homeowner is 60 years old or older, or has a documented disability
 - Owns a property in Allegheny County
 - Earns less than 150% of the Federal Poverty Guidelines
 - Current on all real estate taxes

Veterans Housing

- Name of Funding Agency: Rebuilding Together Pittsburgh
 - Submission Deadline: none listed
 - Contact
 - 412-922-0953
 - <http://www.rtpittsburgh.org/programs-initiatives/operation-urgent-care/>
- Type of Funding:
 - Free modification and repair services
- Max/min award:
 - Not specified
- Description: The Veterans Housing Program provides free modification and repair services to low-income veterans.
- Eligibility:
 - Veteran of the U.S. Armed forces
 - Owns a property in Allegheny County
 - Earns less than 150% of the Federal Poverty Guidelines
 - Current on all real estate taxes

Rehab Mortgage Insurance

- Name of Funding Agency: U.S. Department of Housing and Urban Development
 - Submission Deadline: none listed
 - Contact:
 - answers@hud.gov
 - (800) CALL-FHA (225-5342)
 - http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df
- Type of Funding:
 - Loan
- Max/Min Award:
 - Not specified
- Description: Rehab Mortgage Insurance provides homeowners with a loan that can cover both the acquisition and the rehabilitation of a property.
- Eligibility:
 - Cost of rehabilitation must be greater than \$5,000

Allegheny Home Improvement Loan Program

- Name of Funding Agency: Redevelopment Authority of Allegheny County/Allegheny County Economic Development
 - Submission Deadline: none listed
 - Contact:
 - <http://www.alleghenycounty.us/economic/residents/homeimproveloan.aspx>
 - (412) 350-1043 or (412) 350-6337
- Type of funding:
 - Loan; limited grants available
- Max/Min Award:
 - Emergency loans: \$1,000 - \$10,000
 - General Improvement Loan: \$3,000 - \$23,000
 - Grants: limited funding, not specified
- Description: The Allegheny Home Improvement Loan Program allows eligible homeowners to rehabilitate and improve their homes by providing low-interest loans and select grants for certain home improvement projects. The program has two types of loans: emergency loans, which are available to finance code violations or issues that arise that threaten the health/safety of the occupants, and general improvement loans, which may be used to support the rehabilitation and overall improvement of dwellings.
- Eligibility:
 - Must own a single-family home located in Allegheny County (excluding the City of Pittsburgh; the City of McKeesport, and the boroughs of Trafford, Penn Hills, Edgeworth, Ben Avon Heights and McDonald) that is your primary residence throughout the year
 - Property taxes must be paid/current/up to date.
 - Borrowers must have an acceptable credit history.
 - Building code violations and lead hazards must be repaired, whenever applicable.
 - Work must be completed by a professional contractor who meets AHILP minimum contractor requirements, including insurance requirements.

- Income (by household size):
 - 1 person: \$52,400
 - 2 person: \$59,900
 - 3 person: \$67,350
 - 4 person: \$74,850
 - 5 person: \$80,850
 - 6 person: \$86,850
 - 7 person: \$92,800
 - 8 person: \$98,800

Home Depot Community Impacts Grant Program

- Name of Funding Agency: Home Depot Foundation Community Impacts Grant Program
 - Submission Deadline: none listed
 - Contact:
 - Nonprofit organizations - [click here](#), or http://www.grantrequest.com/SID_248?SA=SNA&FID=35133
 - Government funded organizations (including cities, schools, churches, etc.) - [click here](#), or http://www.grantrequest.com/SID_248?SA=SNA&FID=35136
- Type of funding:
 - Grants
- Max/Min Award: up to \$5,000

Description:

Grants, up to \$5,000, are available to IRS-registered 501c designated organizations and tax-exempt public service agencies in the U.S. that are using the power of volunteers to improve the physical health of their community. Grants are given in the form of The Home Depot gift cards for the purchase of tools, materials, or services.

Priority will be placed on volunteer projects that fit the following criteria.

- Projects that serve veterans and their families, whether that's repairing homes or improving facilities
- Projects that involve veterans volunteering to help other veterans in the communities where they live.

Homeowners: Home Purchase

PHFA Programs

- Name of Funding Agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/hfaprograms.aspx>
- Type of Funding:
 - Low rate, fixed home loans
- Max/Min Award:

- Not specified
- Description: PHFA Programs offer low, fixed-rate mortgages for low-income homebuyers. Also offers a refinance option for homeowners looking to lower their current mortgage
- Eligibility
 - Must not have an ownership interest in any other residential dwelling at the time of loan closing
 - Must complete homebuyer education course prior to closing
 - Acceptable credit history and sufficient income to make monthly mortgage payments
 - Sufficient funds for down payment
 - Income:
 - Household of 1-2: \$66,600 - \$97,800, depending on county
 - Household of 3+: \$76,400 - \$114,100, depending on county
- Additional Comments:
 - Must have \$1,000 of own funds to put toward down payment

Keystone Home Loan Program

- Name of funding agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/khlprograms.aspx>
- Type of Funding:
 - Low rate, fixed home loan
- Max/Min Award:
 - Not Specified
- Description: The Keystone Home Loan Program offers low-rate, fixed loans for low-income home buyers, as well as counseling and advice throughout the home buying process
- Eligibility:
 - Either:
 - Buying a home in a targeted county or area
 - Are a discharged veteran of the United States Armed Forces
 - Or all of the buyers are first time homebuyers
 - Have an acceptable credit history and the ability to make mortgage payments
 - Have sufficient funds for a down payment
 - Income:
 - Household of 1-2: \$66,600 - \$97,800, depending on county
 - Household of 3+: \$76,400 - \$114,100, depending on county
- Additional Comments:
 - Purchase price limits are spelled out in detail on program's website

Keystone Government Loan Program

- Name of Funding Agency: Federal Housing Administration (FHA), Rural Development (RD), or the Department of Veterans' Affairs (VA)
 - Submission Deadline: none listed
 - Contact:

- <http://www.phfa.org/consumers/homebuyers/kglp.aspx>
- Type of Funding:
 - Low rate, fixed home loan
- Max/Min Award:
 - Not specified
- Description: The Keystone Government Loan Program is similar to the Keystone Home Loan program, except that the loan is provided through a federal agency.
- Eligibility
 - Dependent on requirements of respective federal agency underwriting loan
 - Loans from FHA requires a 3.5% down payment by the borrower

Purchase Improvement Loan

- Name of Funding Agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/purchaseimprovementloan.aspx>
- Type of funding:
 - Additional loan amount
- Max/Min Award:
 - \$1,000 - \$15,000
- Description: The Purchase Improvement Loan program allows buyers who qualify for a Keystone Home Loan to receive additional loan funding to cover the cost of repairs/improvements needed in the house they are purchasing with the Keystone Home Loan
- Eligibility:
 - Qualified buyer in the Keystone Home Loan Program
 - Repair is not for recreation or entertainment items
 - Purchase price of house plus cost of repairs must not exceed price limits set forth in Keystone Home Loan Program

Keystone Advantage Assistance Loan Program

- Name of Funding Agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/advantage.aspx>
- Type of funding:
 - Second mortgage
- Min/Max Award:
 - \$500- \$4,000
- Description: The Keystone Advantage Assistance Loan program provides a second mortgage loan, worth up to 2% of the home loan amount, to help cover the closing costs or down payment on a house purchase via an HFA Preferred Loan, a Keystone Home Loan, or a Keystone Government Loan
- Eligibility:
 - Qualifies for a PHFA first mortgage

- Borrowers' liquid assets must be less than \$50,000 after deducting funds that are used to close on the home loan

Mortgage Credit Certificate Program

- Name of Funding Agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/mcc.aspx>
- Type of funding:
 - Tax Credit
- Max/Min Award:
 - Maximum \$2,000 annually
- Description: The Mortgage Credit Certificate Program allows qualified homebuyers purchasing a house in conjunction with an HFA Preferred Risk Sharing, an HFA Preferred, or a Keystone Government Loan to receive a tax credit amounting to 50% of the mortgage interest paid per year. The tax credit will be valid for as long as the house remains the borrowers' primary residence.
- Eligibility:
 - Purchasing a house using an HFA Preferred Risk Sharing loan, an HFA Preferred loan, or a Keystone Government Loan
 - The borrower and all other adults who will be living in the house must be first-time homebuyers
 - The income of all of the adults who will be living in the home does not exceed the Keystone Home Loan Program income limit.
- Additional Comments:
 - A Mortgage Credit Certificate can not be used in conjunction with the Keystone Home Loan Program

HOMEstead Downpayment and Closing Cost Assistance Loan

- Name of Funding Agency: Pennsylvania Housing Finance Agency
 - Submission Deadline: none listed
 - Contact:
 - <http://www.phfa.org/consumers/homebuyers/homestead.aspx>
- Type of funding:
 - Second mortgage
- Max/Min Award:
 - \$1,000- \$10,000
- Description: The HOMEstead Downpayment and Closing Cost Assistance Loan program allows qualified borrowers to receive assistance for closing costs and down payments in the form of a no-interest, second mortgage loan
- Eligibility:
 - PHFA Keystone Home Loan borrower
 - Home must meet federal regulations for lead-based paint hazard reduction

Developer: Community Development

Neighborhood Stabilization Program

- Name of Funding Agency: U.S. Department of Housing and Urban Development
- Submission Deadline: none listed
- Contact:
 - Contact a Representative
Cassandra Collinge
Assistant Manager, Consumer Programs
Economic Development
425 6th Avenue, Suite 800
Pittsburgh, PA 15219
P: 412-350-1041
E: ccollinge@county.allegheny.pa.us
 - <https://www.hudexchange.info/nsp/nsp-eligibility-requirements>
- Type of Funding:
 - Grant
- Min/Max Award:
 - Not specified
- Description: NSP funding allows grantees to work to stabilize communities that have suffered from foreclosures and abandonment. Grantees may use funding to purchase and rehabilitate homes that will then be sold to low-income individuals, or to develop demolished or vacant properties to benefit low-income families.
- Eligibility:
 - All funding must be used to benefits persons whose income does not exceed 120% of area median income
 - NSP funds cannot be used directly by homeowners to purchase a house, but can be used to assist individuals in the home buying process

Developer / Owner: Rental Housing

Allegheny Housing Development Fund

The Allegheny Housing Development Fund is administered by Allegheny County Economic Development's Housing Development Division to provide gap-financing support for affordable housing developments. It's the most flexible housing program available to nonprofit and for-profit housing developers through the County.

This programs uses funding from state and federal sources, including the [Community Development Block Grant Program](#)(CDBG) and the HOME Investment Partnerships Program (HOME). In addition, developers can leverage private mortgage, equity funds, Pennsylvania Department of Community and Economic Development programs, and Pennsylvania Housing Finance Agency programs such as Low Income Housing Tax Credits.

Funding assistance is available in two forms: "front-end" construction subsidies (for rental projects) where developers agree to rent project units to qualified low/moderate-

income tenants for a period of up to 30 years; or “back-end” deferred second mortgages (targeted to for-sale housing projects) where developers agree to sell the units to qualified low/moderate-income households.

Projects submitted for AHDF financing can include the following:

- New construction of low/moderate-income, multifamily or elderly rental housing.
- Conversion of existing properties, such as old schools, warehouses and municipal buildings, into low/moderate-income, multifamily or elderly rental housing.
- Rehabilitation of vacant, existing multifamily rental housing developments (of ten units or more) for rent to low/moderate-income tenants.
- New construction of single-family residences or townhomes for purchase by low/moderate-income buyers.
- Rehabilitation for resale of existing single-family residences or townhomes for purchase by low/moderate-income buyers.

All the financing listed above is available in most areas of the County except opt-out municipalities. However, developments in McKeesport and Penn Hills are eligible for HOME-funded projects.

To be considered for financing, prospective developers/agencies should request an application from To Nathan Wetzel, Allegheny County Economic Development at (412) 350-3724 or by e-mail @nathan.wetzel@county.allegheny.pa.us. A staff review then determines if the project is financially feasible and consistent with the County’s Consolidated Plan. Upon preliminary approval, staff is assigned to assist the developer/agency with completion of the full application documentation and progress towards development.

Rehabilitation Tax Credit

The rehabilitation credit applies to costs you incur for rehabilitation and reconstruction of certain buildings. The tax credit is only available to properties that will be used for a business or other income-producing purpose, such as residential rental units, and a "substantial" amount must be spent rehabilitating the historic building.

Rehabilitation includes renovation, restoration, and reconstruction. It does not include enlargement or new construction. The amount of credit available is based on the [qualifying expenses](#) of your rehabilitation. Any expenditure for a structural component of a building will qualify for the rehabilitation tax credit. Treasury Regulation 1.48-1(e)(2) defines structural components to include walls, partitions, floors, ceilings, permanent coverings such as paneling or tiling, windows and doors, components of central air conditioning or heating systems, plumbing and plumbing fixtures, electrical wiring and lighting fixtures, chimneys, stairs, escalators, elevators, sprinkling systems, fire escapes, and other components related to the operation or maintenance of the building. In addition to the above named "hard costs", there are "soft costs" which also qualify. These include construction period interest and taxes, architect fees, engineering fees, construction management costs, reasonable developer fees, and any other fees paid that would normally be charged to a capital account.

Generally, the percentage of costs you can take as a credit is:

- 10% for buildings placed in service before 1936
- 20% for certified historic structures

- **Eligible costs include the following:**
 - Walls
 - Partitions
 - Floors
 - Ceilings
 - Permanent coverings, such as paneling or tiles
 - Windows and doors
 - Components of central air conditioning or heating systems
 - Plumbing and plumbing fixtures
 - Electrical wiring and lighting fixtures
 - Chimneys
 - Stairs
 - Escalators, elevators, sprinkler systems, fire escapes
 - Other components related to the operation or maintenance of the building

- **Expenses that do not qualify for the rehabilitation tax credit include:**
 - Acquisition costs
 - Appliances
 - Cabinets
 - Carpeting (if tacked in place and not glued)
 - Decks (not part of original building)
 - Demolition costs (removal of a building on property site)
 - Fencing
 - Feasibility studies
 - Financing fees
 - Furniture
 - Landscaping
 - Leasing Expenses
 - Moving (building) costs (if part of acquisition)
 - New construction costs or enlargement costs (increase in total volume)
 - Outdoor lighting remote from building
 - Parking lot
 - Paving
 - Planters
 - Porches and Porticos (not part of original building)
 - Retaining walls
 - Sidewalks
 - Signage
 - Storm sewer construction costs
 - Window treatments

- **Other requirements**
 - Your building needs to be certified as a historic structure by the National Park Service.
 - Rehabilitation work has to meet the [Secretary of the Interior's Standards for Rehabilitation](#), as determined by the National Park Service.



