

In 2003 the City of Williamsport undertook an update of the Fair Housing Analysis originally prepared in 1990. Based on a comparison of data from the United States Census' from 1980, 1990 and 2000, trends were discerned and implications for housing opportunity analyzed.

Based on the needs presented by this analysis, the following recommendations are being made:

1. The Fair Housing Commission, with the support of the real estate, lending and development community, under the leadership of the City, should be charged with the responsibility to promote housing education, credit repair and housing counseling, and act pro-actively to encourage homeownership in the community.
2. The West Branch Valley Board of Realtors will be asked to promote fair housing within its ranks and to educate consumers.
 - A more proactive approach should be taken to attract minorities to the real estate profession.
 - Bi-lingual services should be made available to Board of Realty members when needed with Spanish the primary second language. Arrangement could be made with local non-profits or local colleges to provide translators, sign-language interpreters and other support personnel.
 - Outreach to non-traditional markets for homeownership through a housing fair or educational seminar and on-going education needs to be undertaken. This activity could be coordinated through the Fair Housing Commission.
3. The lenders serving the City of Williamsport need to provide support for more extensive pre-purchase educational programs to better prepare loan applicants. The rate of denial of over 39% (HMDA, 2000) indicates that the general community needs to better understand the financial community's needs with regard to credit. In addition, lenders must maximize their flexibility in terms of documentation of credit use and responsibility.
4. The City will consider development of housing transfer inspection and rental property inspection programs to improve and protect the housing stock of affordable rental housing. Such programs will stem blight and allow for the more efficient scheduled inspection of rental housing. Program generated funds could allow additional code enforcement personnel to be hired to ensure that units are inspected on a regular basis.