



HOUSING

HOUSING GOAL

Ensure decent, safe, sanitary and affordable housing which is in suitable living surroundings and compatible with the natural environment, for every individual, regardless of age, sex, income, religious or ethnic background.

HOUSING ELEMENT

The face of Centre County continues to change as the physical landscape is altered to keep pace with a growing population and changing economic conditions. These changes present new challenges with one of the most pressing being the provision of safe, sanitary housing for all of our County's residents.

Since 1980 the number of housing units¹ in Centre County has increased by 34%² and yet the supply of housing in some of the County's planning regions is insufficient to meet the multiple and diverse needs of the regions' population. These unmet housing needs are attributed to one or more factors, i.e., housing costs, substandard housing, land use controls, and location of housing. Addressing these barriers, in light of historical and future trends, is key to improving the supply and condition of housing stock in Centre County.

This Plan Element will highlight population and housing trends, current and future housing concerns, methods for reducing local land use barriers to affordable housing and detail specific recommendations for the future of housing in Centre County.

The geographic breakdown for this analysis will be the County's seven planning regions³ as

¹ Housing unit is defined by the US Census of Population and Housing 2000 as, "A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters."

² US Census of Population: 1970, 1980, 1990 and 2000

³ Bald Eagle and Nittany Valley Regions were formerly named as subregions of the Inter-Valley Region

shown in Figure 1. The lines on the map delineating these regions are not random but based on the municipalities within these regions having common traits, i.e., socio-economic characteristics, school districts, and topography. Each planning region is different which presents challenges when planning for the County as a whole. This analysis will look at the trends and issues in the individual regions which will then serve as the basis for the recommendations.

CENTRE COUNTY PLANNING REGIONS

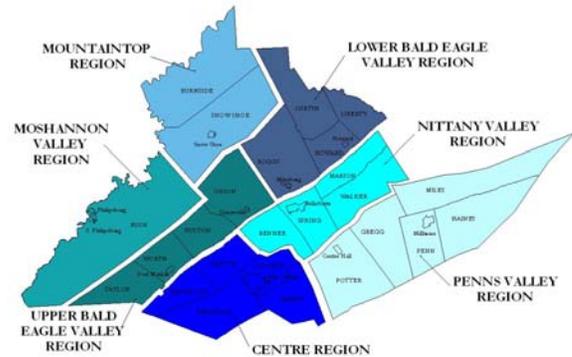


Figure 1. Centre County Planning Regions

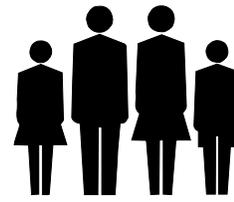
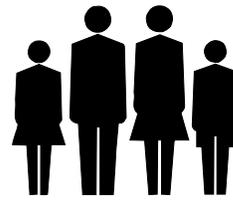
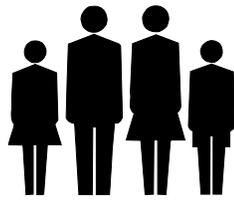
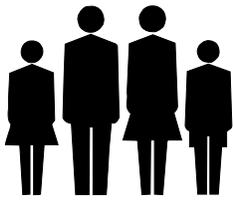
Population Trends

Population growth in Centre County has been steady since 1980 (Figure 2); however, US Census figures show fluctuations in the population between 1980 and 2000 for the individual planning regions.

The population fluctuations (numerically shown in Figure 1) in the Moshannon Valley and Mountaintop Regions during the 1980s are the result of economic downturns in the coal, garment and cigar industries; smaller family size, and an out-migration of youth and unemployed persons. The Upper Bald Eagle Valley Region's slight drop in population appears to be due to a trend towards smaller family size. The other regions of the County have continued to experience growth.

Average Family Size

Although the County's population continues to grow the average family size (Figure 3) is on the decline. This decline may be attributed to County residents having fewer children and a growing retiree population which in turn affects the enrollment in the local school districts.



POPULATION COMPARISONS

	1980	1990	2000	%Change 1980-90	%Change 1990-00
Pennsylvania	11,863,895	11,881,643	12,281,054	0.1%	3.4%
Centre County	112,761	124,812	135,758	10.7%	8.8%
Centre	62,015	71,633	79,406	15.5%	10.9%
Lower Bald Eagle Valley	7,475	7,846	8,025	5.0%	2.3%
Upper Bald Eagle Valley	4,594	4,553	5,038	-0.9%	10.7%
Moshannon Valley	7,490	6,897	6,960	-7.9%	0.9%
Mountaintop	3,201	2,946	2,941	-8.0%	-0.2%
Nittany Valley	18,086	20,318	22,006	12.3%	8.3%
Penns Valley	9,899	10,619	11,382	7.3%	7.2%

Figure 2: Population Comparisons, 1980-2000, US Census 1980, 1990 and 2000

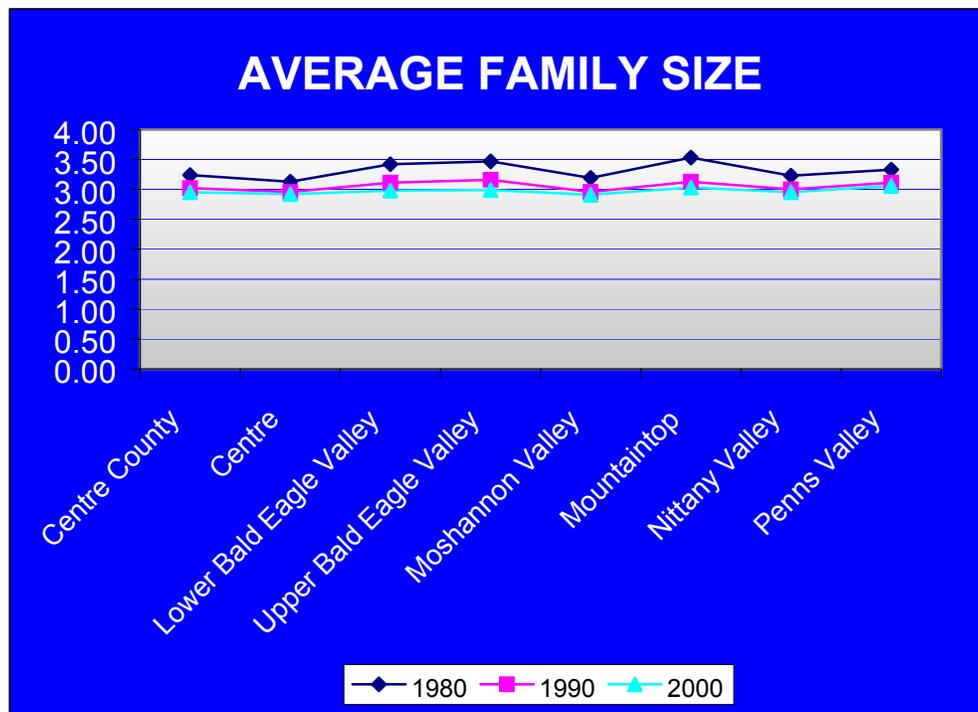


Figure 3: Average Family Size; US Census 1980, 1990, and 2000



Housing Trends

The number of housing units in Centre County increased by 34% since 1980. The Centre Region (45.4%) and the Nittany Valley Region (31.5%) experienced the most significant increases in the number of residential units over the past 20 years.

Between 1990 and 2000, 6,966 (15.1% increase) housing units were added to Centre County's housing stock as reported by the US Census of Population and Housing⁴. The number of new housing units per region as well as percentage increase are as follows: Centre Region, 4,438 (18.0%); Lower Bald Eagle Valley Region, 365 (11.7%); Nittany Valley Region, 1,039 (13.9%); Moshannon Valley Region, 118 (3.6%); Mountaintop Region, 159 (12.0%); Penns Valley Region, 536 (11.7%); and Upper Bald Eagle Valley Region, 311 (17%).

Figure 5 provides a comparison of the number of housing units in Centre County from 1980-2000.

The increase in the number of new housing units particularly in the Nittany Valley Region may be deceiving particularly as it relates to forecasting public school student enrollment. One controlling factor is average family size which has been decreasing over the past 20 years. However, one of the unknowns is the impact I-99 will have on this and other planning regions in terms of both housing and population growth.

⁴ US Census of Population and Housing-1990 and 2000

As of 2000, there are a total of 53,161 housing units in Centre County.

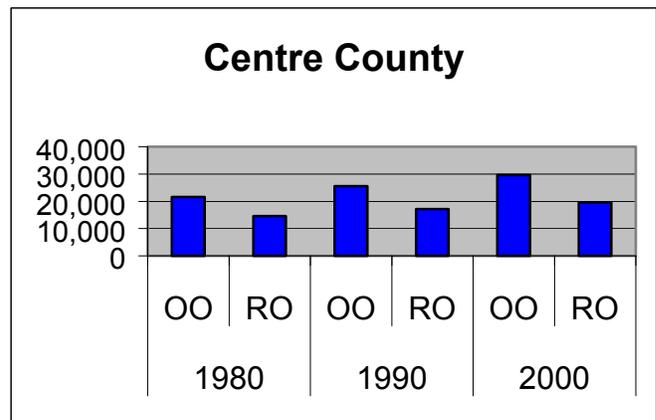
The map in Figure 6 shows the percentage change in housing units from 1990 to 2000 for the individual municipalities in Centre County. Philipsburg Borough (-0.2%) and Millheim Borough (-6.7%) show a decrease in the number of housing units counted in 2000 as compared to the number of units available in 1990. The loss of units may be attributed to upper level apartments in downtown structures no longer being used as rental units, conversion of residential units to another use, or substandard units rendered unsuitable for occupancy.

Housing Tenure

The term 'Housing Tenure' is used to distinguish between owner-occupied and renter-occupied housing units. The US Census Bureau⁵ defines tenure as, "A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is 'owner occupied' only if the owner or co-owner lives in it. All other occupied units are classified as 'renter occupied,' including rented for cash rent and those occupied without payment of cash rent."

Centre County has seen a rise in the number of both owner-occupied and renter-occupied units in the past 20 years. From 1990 to 2000 the owner-occupied housing units (Figure 4) increased by 16.2% and the number of renter-occupied units

Figure 4: Number of Owner-occupied (OO) and Renter-occupied (RO) housing units in Centre County



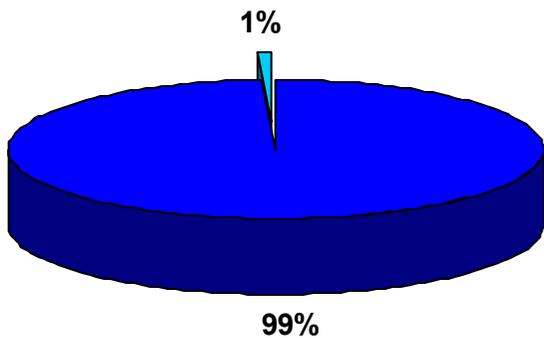
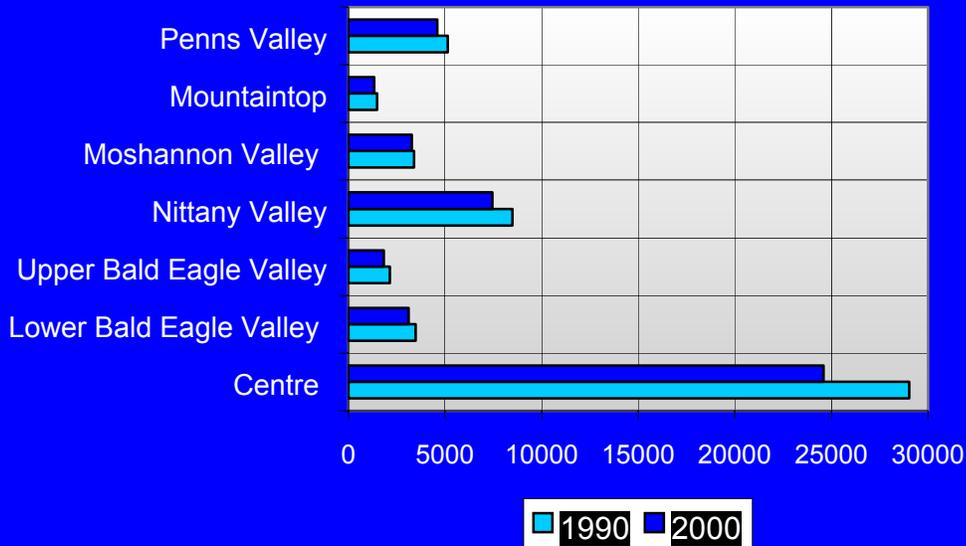
⁵ US Census Bureau, Housing Vacancy Survey, 2000

HOUSING TRENDS IN CENTRE COUNTY

HOUSING UNITS

Planning Regions	1980 Housing Units	1990 Housing Units	2000 Housing Units	New Units 1980-1990	New Units 1990-2000	% Change	
						1980-1990	1990-2000
Centre	19,961	24,593	29,031	4,632	4,438	23.2%	18.01%
Lower Bald Eagle Valley	2,712	3,113	3,478	401	365	14.8%	11.7%
Upper Bald Eagle Valley	1,703	1,826	2,137	123	311	7.2%	17.0%
Moshannon Valley	3,221	3,279	3,397	58	118	1.8%	3.6%
Mountaintop	1,286	1,329	1,488	43	159	3.3%	12.0%
Nittany Valley	6,486	7,455	8,494	969	1,039	14.9%	13.9%
Penns Valley	4,195	4,600	5,136	405	536	9.7%	11.7%

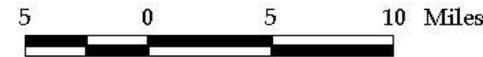
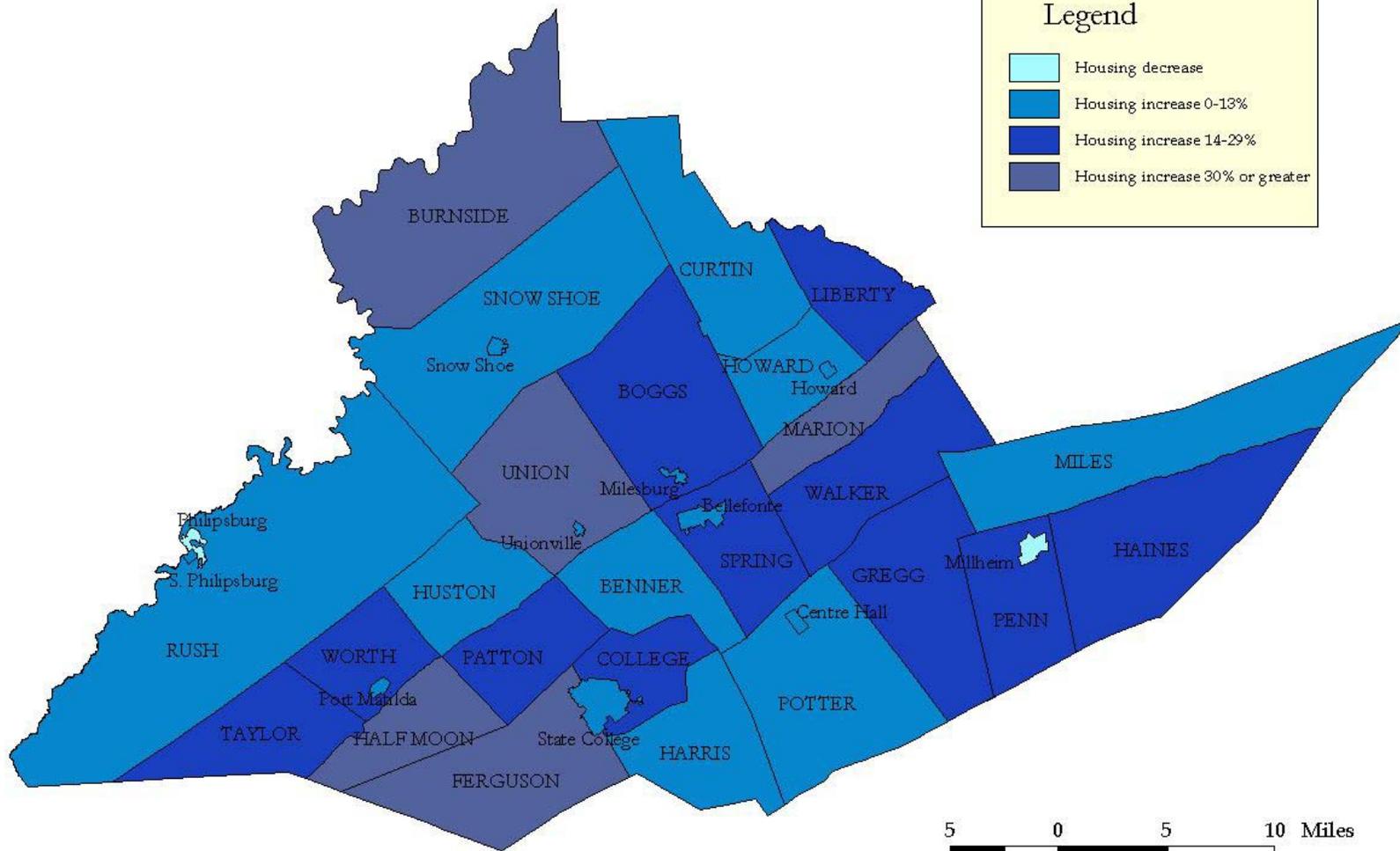
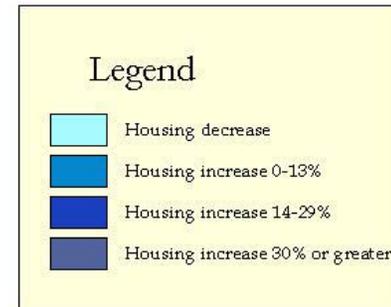
1990 and 2000 HOUSING UNITS



	1990 Housing Units	2000 Housing Units
Pennsylvania	4,938,140	5,249,750
Centre County	46,195	53,161

Figure 5: Number of housing units comparisons for Centre County, US Census 1980, 1990 and 2000

HOUSING UNITS PERCENT CHANGE: 1990 - 2000



Sources: Centre County GIS and U. S. Census Bureau

Map Create d: Rev 001 3\28\02

increased by 14.5%. The homeownership rate for Centre County is 60.2% trailing behind the statewide rate for Pennsylvania which is 71.3%.

The Planning Regions experienced either net gains or losses over the past two decades with respect to the number of owner-occupied and rental residential properties. Housing growth in the Nittany Valley Region is the result of Benner, Spring and Walker Townships becoming bedroom communities to the State College area. The same holds true for the western portion of the Penns Valley and Upper Bald Eagle Valley Regions where the number of owner-occupied units increased by as much as 53.4%.

The Moshannon Valley and Mountaintop Regions experienced growth in owner-occupied housing and a decline in the number

of occupied rental units which appears to be due to the economic conditions of both areas.

Figure 7 compares the number of owner-occupied and renter-occupied housing units in Centre County and its seven planning regions. Examples of owner and renter occupied housing are shown in Figure 8.

Individuals and families moving into the outlying areas of the County is becoming a growing trend. Housing is more affordable in these areas and the amenities of the rural communities and values of rural life are becoming more attractive to a larger percentage of our residents. In addition, sewer service has either recently been made available or extended further into portions of the Nittany Valley, Penns Valley and Upper Bald Eagle Valley Regions. Sewer service serves an engine for growth particularly the development of housing.

OWNER-OCCUPIED (OO) AND RENTER-OCCUPIED (RO) HOUSING UNITS

PLANNING REGIONS	1980		1990		2000		% Change 1980-1990		% Change 1990-2000	
	OO	RO	OO	RO	OO	RO	OO	RO	OO	RO
	Centre County	21,558	14,564	25,531	17,152	29,678	19,645	18.4%	17.8%	16.2%
Centre	8,305	10,588	10,644	12,671	13,046	14,870	28.2%	19.7%	22.6%	17.4%
Lower Bald Eagle Valley	2,009	464	2333	496	2509	565	16.1%	6.9%	7.5%	13.9%
Upper Bald Eagle Valley	1,190	310	1,377	293	1,628	301	15.7%	-5.5%	18.2%	2.7%
Moshannon Valley	2,029	780	1,991	792	2,146	763	-1.9%	1.5%	7.8%	-3.7%
Mountaintop	867	155	913	157	1,007	117	5.3%	1.3%	10.3%	-25.5%
Nittany Valley	4,425	1,627	5,142	2,004	5,816	2,287	16.2%	23.2%	13.1%	14.1%
Penns Valley	2,733	640	3,131	739	3,526	742	14.6%	15.5%	12.6%	0.4%

Figure 7: Comparison of owner-occupied and renter-occupied housing units, US Census 1980, 1990 and 2000



Figure 8: Owner-occupied home in Patton Township, Habitat for Humanity project (Left); Park Crest Terrace, renter-occupied units in Ferguson Township (Right)

SEASONAL HOUSING UNITS					
	1980	1990	2000	%Change 1980-90	% Change 1990-00
Pennsylvania	87,099	144,359	148,230	65.7%	2.7%
Centre County	1,322	1,443	1,536	9.2%	6.4%
Centre	68	126	279	85.3%	121.4%
Lower Bald Eagle Valley	55	163	236	196.4%	44.8%
Upper Bald Eagle Valley	103	62	103	-39.8%	66.1%
Moshannon Valley	224	245	247	9.4%	0.8%
Mountaintop	204	197	302	-3.4%	53.3%
Nittany Valley	85	71	82	-16.5%	15.5%
Penns Valley	583	579	287	-0.7%	-50.4%

Figure 9: Number of Seasonal Housing Units and Percentage Change, US Census 1980, 1990 and 2000

Seasonal Housing

Seasonal housing is having more of a presence in Centre County as recreation and tourism opportunities continue to be developed and promoted in Central Pennsylvania. Hunting, fishing, boating, snowmobiling as well as other outdoor activities have spurred this type of housing development particularly in the outlying regions of the County.

The Moshannon Valley and Mountaintop Regions are where new seasonal housing is currently being planned. Traditionally, these two regions are where the highest numbers of seasonal units have been built as noted in Figure 9. The map in Figure 10 shows the numerical range of seasonal units in each of the 36 municipalities.

Seasonal housing is intended for occasional use and not be to confused with year-round housing. The units are typically 'rustic' in nature, and sewage disposal is, for the most part, handled by holding tanks rather than on-lot systems. The exception to this are single-family homes, apartments and condominiums in the Centre Region which are classified as 'seasonal' and used only on Penn State football weekends or for other special events.

Vacant Housing

The US Census Bureau⁶ defines 'vacant housing units' as, "... a unit that no one is living

⁶ Housing Vacancy Survey, Second Quarter 2001: Definitions and Explanations; US Census Bureau

in at the time of the interview, unless its occupants are only temporarily absent." This definition also includes seasonal housing.

Centre County had 3,838 vacant housing units in 2000. The percentage of vacant units in Centre County is 7.2% which is 1.8% below the statewide average. This type of housing may include houses on the real estate market, inadequate shelter for habitation, or the owner's choice to allow the unit to remain as vacant.

The following is the average percentage of vacant units for the seven Planning Regions: Centre (4.2%), Lower Bald Eagle Valley (12.8%), Nittany Valley (4.6%), Moshannon Valley (11.3%), Mountaintop (26.2%), Penns Valley (16.8%), and Upper Bald Eagle Valley (9.3%).

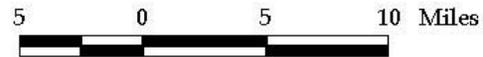
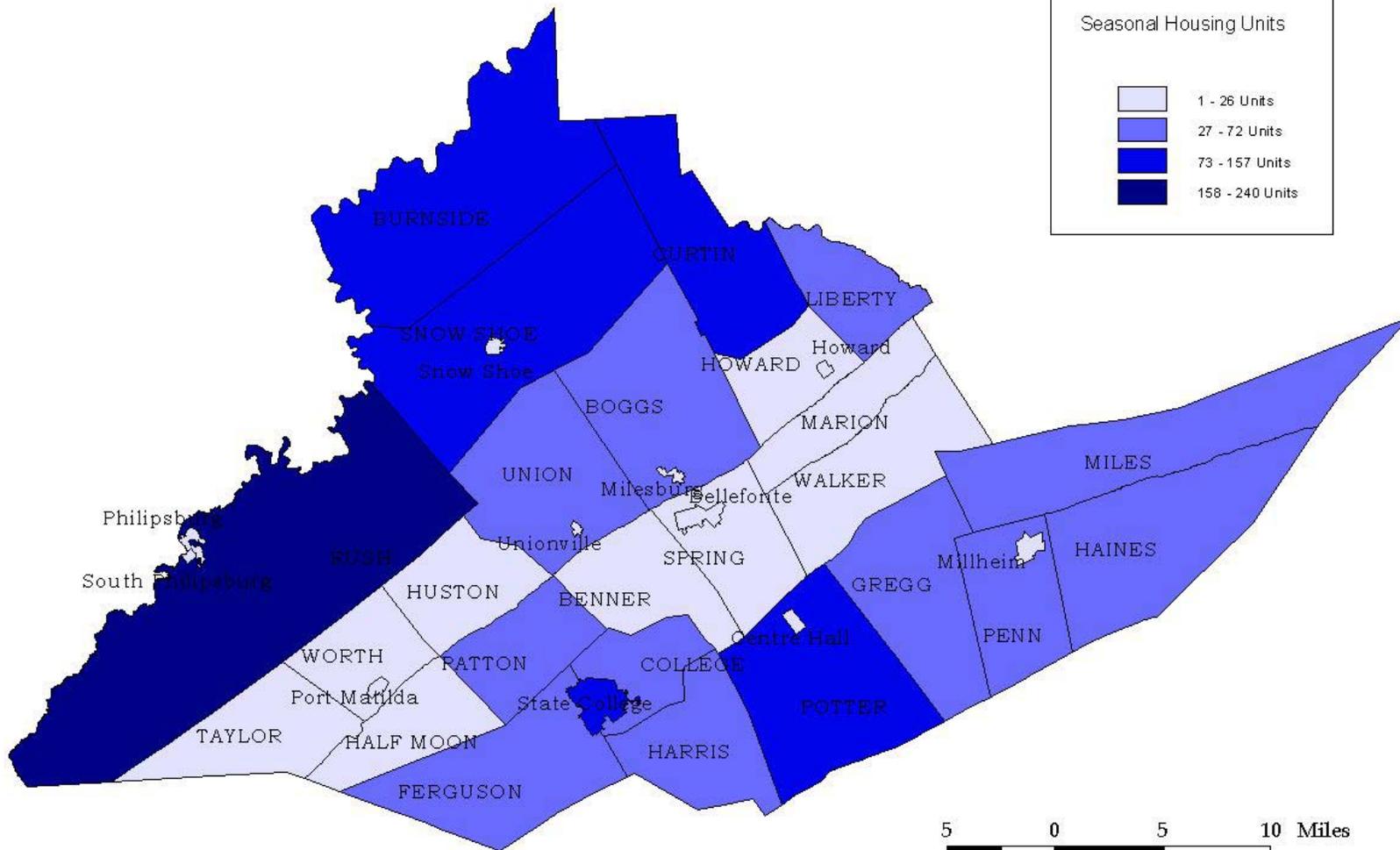
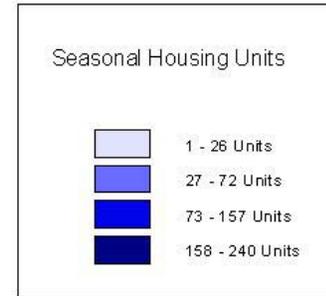
Building Permits

Comparing the number of permits issued and housing units built in 1990 and 2000 is another indicator of Centre County's steady growth (Figure 11).

Duplexes, townhouses and multi-family development are typically found in the Centre Region. Permits for mobile homes and seasonal units have traditionally been issued in greater numbers in the rural municipalities of the County as noted in Figure 11.



Seasonal Housing Units in Centre County



Sources: Centre County GIS and U. S. Census Bureau

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ANNUAL BUILDING PERMITS-1990 AND 2000

TYPE OF UNIT	CENTRE COUNTY		CENTRE REGION		LOWER BALD EAGLE VALLEY		NITTANY VALLEY		MOSHANNON VALLEY		MOUNTAINTOP		PENNS VALLEY		UPPER BALD EAGLE VALLEY	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
SINGLE FAMILY																
1 Unit/Permit	369	459	182	215	34	29	79	87	13	28	1	8	46	67	14	25
DUPLEXES																
No. of Units	2	38	2	36	0	0	0	2	0	0	0	0	0	0	0	0
No. of Permits	2	20	2	19	0	0	0	1	0	0	0	0	0	0	0	0
MULTIFAMILY																
No. of Units	316	156	316	140	0	0	0	0	0	16	0	0	0	0	0	0
No. of Permits	20	9	20	8	0	0	0	0	0	1	0	0	0	0	0	0
TOWNHOUSES*																
No. of Units	95	192	95	174	0	0	0	9	0	0	0	0	0	9	0	0
No. of Permits	95	38	95	35	0	0	0	2	0	0	0	0	0	1	0	0
MOBILE HOMES																
1 Unit/Permit	126	61	8	7	69	8	8	4	9	1	11	5	13	14	8	22
SEASONAL																
No. of Units	19	38	0	0	10	11	0	0	0	0	1	23	6	2	2	2
No. of Permits	19	38	0	0	10	11	0	0	0	0	1	23	6	2	2	2
NEW UNITS	927	944	603	572	113	48	87	102	22	45	13	36	65	92	24	49
PERMITS	631	625	307	284	113	48	87	94	22	30	13	36	65	84	24	49

*1990-One permit/townhouse unit
 2000-One permit/townhouse project

Figure 11. Comparison of Annual Building Permit Data, 1990 and 2000

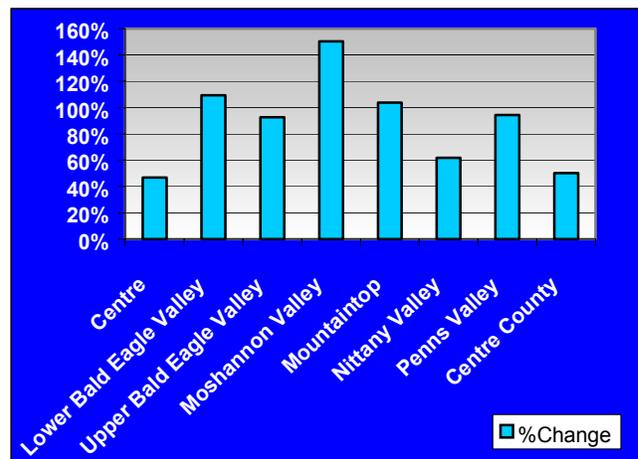
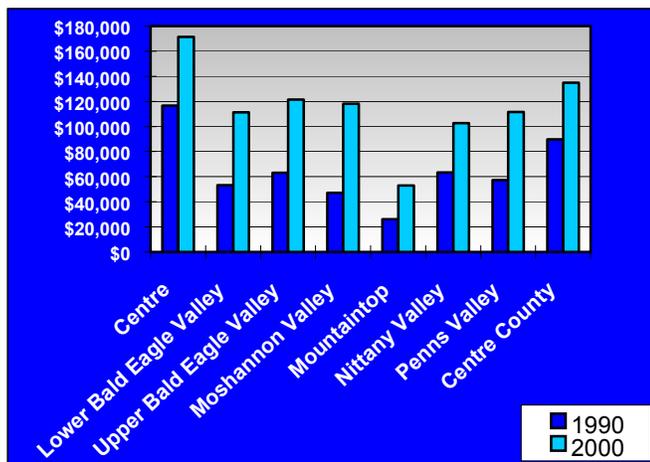


Figure 12: Average cost of building a single-family home for 1990 and 2000 and the percentage change. Cost does not include the price of land.

Tied in with the steady growth is the increase in the average cost of constructing a new single-family home which in Centre County jumped by roughly \$45,000 from \$89,854 to \$134,905 since 1990. Figure 12 shows the percentage change in the average building cost for these two years. The significant change in the construction cost of a single-family residential home makes housing affordability an ever-growing problem in Centre County.

Housing Programs and Challenges

Availability of decent, affordable permanent housing for very-low, low and moderate-income persons is the number one housing issue in Centre County. This issue was identified through a series of interviews held with key persons in Centre County who either administer housing programs and/or develop affordable housing.

Affordable housing is defined as “housing available for rental or purchase to low-or moderate income families at 30% of their income. Low-income persons are defined as those earning 50% of the area median income (AMI), while moderate –income families are classified as those earning less than 100 percent of area median income (AMI). Most state and federal regulations contain separate definitions for very-low-, low-, and moderate-income families, as follows:

- Very-low = < 50% AMI
- Low = 50-80% AMI
- Moderate = 81-100% AMI⁷

Public, private and non-profit programs are in place to provide or assist with the purchase of affordable housing for lower income persons; however, the demand is not being met. The hurdles include: unavailability of land,

regulatory constraints, lack of coordination between the entities administering housing programs, and no countywide housing rehabilitation program.

The following serves to provide a snapshot of the housing programs in Centre County and their limitations. The intent of addressing each program’s limitations is part of the process of exploring ways to overcome barriers to affordable housing. This snapshot is not all inclusive of the housing programs but provides a representative sample.

One such program is the Centre County First-Time Homebuyer Program instituted in 1996. Through this program, a homebuyer may receive a maximum of \$10,000, or 10% of the purchase price (whichever is less) towards the down payment and closing costs. The purchase price cannot exceed \$100,000. Monies for this program are made available through fees collected by the Centre County Recorder of Deeds as provided for by Pennsylvania law⁸.



Figure 13: Home purchased through the Centre County First Time Home Buyer Program

Two limitations of this program are 1) the population served and 2) the maximum purchase price. First, the program only serves moderate-income persons, i.e., a family of four persons income may not exceed \$45,125. Second, the maximum purchase price, Figure 11, Average cost of building a new single-family home in 2000,

illustrates the fact that many averages for the County’s planning regions’ exceed \$100,000.

Despite these limitations, the County’s program has made owning a home a reality for more than 121 individuals and families. Figure 13 is one example of a home that was purchased through the Centre County First-Time Homebuyer Program.

⁷ Mark S. White, Affordable Housing, Proactive & Reactive Planning Strategies, APA Planning Advisory Service, Report Number 441

⁸ Pennsylvania Act 137 of 1992

PENNSYLVANIA HOUSING FINANCE AGENCY	Statewide Homeownership Program	Lower Income Homeownership and Closing Cost Assistance Program
Maximum Annual Income (based on one-or two member households)	\$46,000	\$31,000
Maximum Annual Income (based on three or more member households)	\$53,000	Add \$1,000 for each additional person)
Maximum Purchase Price New Home	\$140,000	\$110,000
Maximum Purchase Price Existing Home	\$105,000	\$85,000

Figure 14: Pennsylvania Housing Finance Agency's Requirements, April 2001

Another governmental housing program, formerly known as Farmers Home Administration, is Rural Development, an office of the United States Department of Agriculture.

Rural Development offers federal mortgage loans, directly funded by the government, for low-income persons.

In Centre County a family of four's income cannot exceed \$36,100 in order to be eligible for this program. In addition, the loan cannot exceed \$140,000 or 100% of the appraised value of the house.

Participation in this program has declined in Centre County. This may be attributed to Rural Development relocating its office from Centre County to Mill Hall in Clinton County and the agency's telephone number not being listed in the local directory. The name change has also had an effect on the level of participation as well as the false perception that the loan process entails excess paperwork.

In addition to the visibility and accessibility issues, Rural Development does not offer closing cost assistance.

One other federal program, which is important to note, is the VA-Guaranteed Home Loan for Veterans offered through the US Department of Veterans Affairs. Eligible veterans may purchase a home through this program with no down payment required and a freely negotiable

fixed interest rate competitive with conventional mortgage interest rates. Lenders generally limit the maximum VA loan to \$203,000.

At the state level, Pennsylvania offers a wide range of housing opportunities through the Pennsylvania Housing Finance Agency (PHFA).

Two of the state's programs as noted in Figure 14 are: Statewide Homeownership Program and Lower Income Homeownership and Closing Cost Assistance Program.

PHFA finances its mortgage loans from the proceeds of bond sales to investors.

The only local government in Centre County which has its own homebuyer program is State College Borough. The Borough's First-Time Home Buyer Program provides down payment and closing cost assistance to households earning 80% of area median income or less, as well as households earning between 80% and 115% of area median income. The first is provided using Community Development Block Grant Funds; the second is provided using local funds. A mortgage subsidy is available for lower income households.

Lack of developable land for new construction, affordable housing stock and eligible families who want to live in the Borough of State College are the limiting factors of its housing programs. In addition, these programs are forced to compete with rental property owners for the purchase of eligible housing stock.

Since 1995, this program has helped 21 families.

Non-profits are also playing an important role in meeting the County's housing needs. Two of the non-profits focus their efforts in the Borough of State College (Temporary Housing Foundation and State College Community Land Trust) and the other, Tri-County Habitat for Humanity, concentrates on building or renovating homes in the outlying regions of the County.

Temporary Housing Foundation (THF) works with persons whose income is at or below 80% of the area median. Monies for this permanent housing program come from the federal government. As with the Borough of State College's First-Time Home Buyer Program, THF is finding it increasing more difficult to acquire appropriate housing to rehabilitate and resale to eligible buyers. This program's other limitation is that it is confined within the Borough's municipal boundary.

THF provides a homebuyer education program in order to counsel buyers on the financial responsibilities of home ownership. This service provided by THF is also offered to homebuyers of the Borough's First-Time Home Buyer Program as well as the State College Community Land Trust.

The State College Community Land Trust is somewhat of a unique program in Centre County in that the property on which the home resides belongs to the Trust, and the home is sold to an eligible buyer.

Through this program, low to moderate-income persons may purchase a home at a lower purchase price since the cost of the land on which the house sits is not included. For example, a traditional purchase price for a home may be \$105,000; however, the Trust's contribution, which is equal to the value of the land, would be \$36,750 or roughly 30% of the total purchase price. The eligible buyer would then mortgage \$68,250. This is one method of lowering the cost of homeownership as well as attracting families to reside in the Borough of State College.

Since 1996, the Trust has purchased nine homes and land.

The Trust's limitations are the same as the Borough's First-Time Home Buyer and Temporary Housing Programs.

Tri-County Habitat for Humanity works in partnership with families in building affordable homes. Families are required to invest 500 hours of sweat equity, make a \$500 down payment and pay a monthly mortgage from \$300-350 which includes home insurance and property taxes. The mortgage is solely based on the cost of materials to build the house which ranges from \$45,000 to \$55,000. Habitat has provided homes for low-income persons in 13 out of the County's 36 municipalities.

This non-profit targets families with children in the 50% below median income bracket (\$24,000 per year). A list of approximately 100 families is maintained; however, Tri-County Habitat for Humanity is limited by the unavailability of land for low-income housing. Habitat's goal is to build 4 houses per year.

Two examples of housing provided through Habitat for Humanity are shown in Figures 8 and 15.



Figure 15: Tri-County Habitat for Humanity Project, Milesburg Borough

Housing Rehabilitation



Housing rehabilitation programs keep older homes in our communities livable and affordable as well as reducing the risk of blight. To date, there is no countywide housing rehabilitation program in Centre County; however, the Moshannon Valley

Economic Development Partnership has been successfully rehabilitating homes in the Philipsburg and South Philipsburg Boroughs and Rush Township for the past several years.

With the aide of federal dollars, the Partnership is able to rehab 12-14 housing units per year. Rehabilitation includes roof replacement and installation of a new furnace, plumbing and electrical service.



Figure 16: Before and after photos of a property in Philipsburg Borough rehabilitated under the Phase II Philipsburg Area Housing Rehabilitation Program (Moshannon Valley Economic Development Partnership-Annual Report, FY 1999)

Older communities with a high percentage of low to moderate-income particularly elderly households are prime candidates for this type of program. Housing rehabilitation not only improves the living conditions for the homeowner, but it also improves the appearance of the neighborhood as illustrated in Figure 16. In addition, the potential for resale of the property is increased.

Another example is the participation of the villages of Orviston (Curtin Township) and Monument (Liberty Township) in a housing

rehab program administered by SEDA-COG (Susquehanna Economic Development Authority-Council of Governments). Both of these communities underwent public water system improvements, and this is the next step in revitalizing the two villages.

The only other housing rehab program in Centre County is in the Borough of State College. One of the Borough's goals through its programs is to convert rental properties to single family homes and attract families to live in the Borough by rehabilitating the structures.

Housing rehabilitation on a countywide basis would not be without its challenges. One option would be for the Centre County Housing Authority to contract with an entity such as the Moshannon Valley Economic Development Partnership or SEDA-COG. This option may result in increased project administration and delivery costs due to their locations not being centralized. Grant agencies funding housing rehab projects typically limit these expenses by a set percentage. Both the administrative and delivery costs issues are related to the size of the County.

The Centre County Housing Authority is in the process of laying the foundation for such a program by exploring resources available to implement a countywide housing rehabilitation program.

Rental Housing

The provision of renter-occupied housing is just as important as owner-occupied housing. Rental housing provides a sense of permanence without the responsibility and costs of home ownership.

There are several rental housing programs in Centre County with the majority of the housing rental units located in the Centre Region, Bellefonte area and Philipsburg Borough.

The Centre County Housing Authority administers a housing voucher program known as the Section 8 Rental Assistance Program. Figure 17 shows the areas that have been assisted. Monies for this program are available through the US Department of Housing and Urban Development (HUD) to public housing

ASSISTED HOUSING LOCATIONS 2000	# of Vouchers
State College	170
Bellefonte	142
Boalsburg	59
Philipsburg	39
Port Matilda	14
Pleasant Gap	7
Milesburg	6
Centre Hall	5
Howard	3
Fleming	2
Julian	2
Millheim	2
Rebersburg	2
Aaronsburg	1
Coburn	1
Lemont	1
Mingoville	1
Pine Grove Mills	1
Spring Mills	1

Figure 17: Areas assisted in year 2000 through the Section 8 Rental Assistance Program (Source: Centre County Housing Authority)

agencies. Eligible households (family income not exceeding 50% of the median income) may apply through the Authority for a voucher and are placed on a waiting list. Voucher recipients rent a unit at fair market rent and pay 30% of their adjusted income with the County paying the remainder using federal subsidies.

Approximately 500 vouchers have been issued in Centre County and yet the demand is not being met with anywhere up to 260 applicants on the waiting list. In addition, the Centre County Housing Authority does not have the staff capacity to administer additional vouchers.

The Rural Housing Service, an office of the US Department of Agriculture, provides rent subsidies through its Rental Assistance Program. As with the Section 8 vouchers, eligible applicants pay no more than 30% of his or her income for housing. Properties assisted through this program are: Centre Estates, Crestside Terrace, Spring Brae (Figure 18) and Dublinwood. Figure 19 is a comprehensive listing of Centre County's Assisted Housing Stock and Figure 20 maps their locations.



Figure 18: Spring Brae Apartments, Spring Township



Figure 18: Spring Brae Apartments, Spring Township

Another rental program that is having more of a presence in the Centre Region is the Section 42, Low Income Housing Tax Credit Program. Developers of Section 42 housing receive a credit against federal tax owed in exchange for developing affordable rental housing. Developers typically sell their credits to investors for up-front cash that is put into project development. 636 rental units in Centre County are assisted through this program. The Section 42 properties developed are: Arnold Addition Court (State College Borough), Ashworth Woods (Harris Township), Huntingdon Park (Harris Township), Park Crest Terrace (Ferguson Township), Pheasant Glen (Ferguson Township), Sylvan View (Ferguson Township) and Yorkshire Village (State College Borough). Rental rates for these units are based on the median income of the area in which the units are being provided.

A tax credit bonus is available to developers who locate Section 42 projects in 'Difficult Development Areas'. These areas have high land, construction and utility costs in relation to the area median income. Difficult Development Areas are designated by the U.S. Department of Housing and Urban Development using a formula based on fair market rents, income limits and US Census population counts. Centre County qualifies as a Difficult Development Area.

AFFORDABLE HOUSING DEVELOPMENTS IN CENTRE COUNTY

Location	Name	Target Population	Total Units	Elderly Units	Family Units	Accessible Units	Funding Source(s)	Eligibility
								Percent of Median Income
UPPER BALD EAGLE VALLEY								
Milesburg Borough	Dublin Woods 137 Dublinwood Drive	Individuals, Small Family	40	0	40	2	Farmer's Home Admin.	50%
CENTRE								
College Township	Mout Nittany Residences 301 Rolling Ridge Drive	Elderly	150	150	0	15	Section 202/8	50%
Ferguson Township	Park Crest Terrace 1400 Martin Street	Small, Large Family	240	0	240	10	Housing Tax Credits	60%
	Pheasant Glenn 447 West Clinton Avenue	Small, Large Family	92	0	92	2	Housing Tax Credits	60%
	Sylvan View Blue Course Drive	Small, Large Family	49	0	49	0	Housing Tax Credits	60%
Harris Township	Ashworth Woods - Phase I Ashworth Lane	Large Family	60	0	60	0	Housing Tax Credits	60%
	Ashworth Woods - Phase II Ashworth Lane	Large Family	24	0	24	0	Housing Tax Credits	60%
	Centre Estates Jack's Mill Drive	Small Family	80	0	75	5	Farmer's Home Administration	50%
	Huntingdon Park 102 Huntingdon Park Drive	Small, Large Family	42	0	42	0	Housing Tax Credits	60%
State College Borough	Arnold Addison Court 120 East Beaver Avenue	Elderly/Non-elderly Disabled	89	71	18	6	Housing Tax Credits, CDBG	60%
	Bellaire Court 729-763 Bellaire Avenue	Elderly	18	18	0	1	Bond, CETA Labor	65%
	Yorkshire Village 913 Southgate Drive	Small, Large Family	40	0	40	2	Housing Tax Credits, HOME	60%
	Waupelani Heights 460 Waupelani Drive	Small, Large Family	34	24	10		Housing Tax Credits, HOME	
MOSHANNON VALLEY								
Philipsburg Borough	Philips Place 216 N. Second Street	Elderly	24	24	0	2	Farmer's Home Administration	60%
	Philipsburg Tower 300 N. Second Street	Elderly	102	91	0	11	Section 8 (Project-based)	60%
NITTANY VALLEY								
Bellefonte Borough	Beaver Farms 121 Beaver Farm Lane	Small, Large Family	20	0	20	2	Public Housing	50%
	Brockhoff House 105 S. Allegheny Street	Elderly	33	33	0	3	Section 202	50%
	Crestside Terrace 602 E. Howard Street	Elderly	40	40	0	4	Section 8/515	50%
Spring Township	Fox Hill Apartments (under construction)	Elderly	48	48	0	4	Housing Tax Credits	60%
	Governor's Gate 405 Governor's Park Road	Elderly, Small Family	66	30	36	0	Section 8 (Project-based)	50%
	Pleasant Hills (under construction)	Small, Large Family	40	0	40	2	Housing Tax Credits	60%
	Spring Brae 721 Blanchard Street	Individuals, Small Family	32	0	32	2	Farmer's Home Admin.	50%
TOTAL UNITS			1,363			73		

Source: State College Borough Community Development Department

The Centre Region Council of Governments, as noted in the August 22, 2001 Draft Report of the Centre Region Council of Governments Task Force on Section 42 Housing is in the process of addressing Section 42 Housing issues as it relates to long-range planning in the Centre Region.

Elderly Housing

Subsidized elderly housing in all parts of Centre County is one of the primary unmet needs of our elderly population. This need was identified in the Centre County Office of Aging's Needs Assessment, and the results of the assessment were published in the Four Year Plan 2000-2004.

Mount Nittany Residences, a federally assisted project in College Township, has a waiting list of up to two years.⁹ Residents pay 30% of their income for rent as do the tenants of the Brockerhoff House, another federally assisted project in Bellefonte Borough.

Local funds were used to develop Bellaire Court in State College Borough, and Arnold Addison Court was built by using Housing Tax Credits. Both of these projects target elderly and disadvantaged households.

Philipsburg Borough has two housing projects, a combined 115 units, for the elderly which are Philips Place and Philipsburg Tower.

The other two elderly projects are Crestside Terrace (Bellefonte Borough) and Governor's Gate (Spring Township).

It is important to note that all of the elderly projects are located in the County's population centers which suggests the need for additional subsidized elderly housing in the other regions of Centre County.

As with elderly housing, the location of subsidized rental housing, in general, can be problematic. Subsidized rental housing is typically situated in areas where there is infrastructure, i.e., public water and sewer and

public transportation, and not necessarily in the regions of the County where an individual or family desires to live. This is an important issue for all ages since the individuals or families moving into these units often leave behind family, friends, and his or her local church which serve as a support system.

Another form of elderly housing is personal care and nursing homes. There are 16 personal care homes throughout the County. This type of residential facility provides not only food and shelter but also assistance with personal care, management of medications and 24-hour supervision. Centre County's nursing home, Centre Crest (Figure 21), provides short and long term nursing care. This 240-bed facility, as well as the other nursing homes, serves as home for many of the County's residents. Other nursing home facilities in the County are: Fairways at Brookline Village, Anthony House at Foxdale Village, Presbyterian Home of Moshannon Valley and University Park Nursing Center.



Figure 21: Centre Crest Nursing Home, Bellefonte Borough

Emergency Housing

Short-term housing is available at shelters for homeless families and individuals, victims of domestic violence, and runaway youth. The demand for shelter for homeless persons has declined as a result of the County's healthy economy. However, shelter capacity for victims of domestic violence at the Women's Resource Center in the Borough of State College has been expanded to meet its growing needs for space

⁹ Draft Report of the Centre Region County of Governments Task Force on Section 42 Housing (August 22, 2001)

and security. The same holds true for a youth shelter owned by the Youth Service Bureau. Plans are underway for the expansion of its residential facility.

The 1999 Needs Assessment published by the United Way, *Voices, Values and Vision*, identifies gaps and limitations of the existing shelter services/programs. The following are denied these services and programs:

- Mental Health consumers with acute mental health service needs requiring intensive supervision;
- Persons who have a dependency on and are actively using drugs or alcohol;
- Persons being released from prison with criminal histories that include conviction for a crime of violence or a crime of a sexual nature; and,
- Transients and persons willing to relocate to Centre County without employment or resources.

Increased funding, new programs and coordination of services are needed to address this housing need.¹⁰

Transitional Housing

Transitional or 'bridge' housing provides independent living for a period of one to two years for persons who are between emergency shelter and more permanent housing.

Persons living in transitional housing receive rental housing subsidies and are involved in and educational or employment training program.

The locations of transitional housing are scattered.

One of the major gaps as noted in the United Way Needs Assessment Report is the, 'Lack of affordable housing alternatives creates

¹⁰ United Way Needs Assessment 1999; Voices, Values and Vision 2001

increased demand for existing transitional housing.¹¹

Supportive Housing

This housing option provides residential living for special needs populations in a variety of ways, i.e. rental assistance, supervised living arrangements, personal care, to name a few.

Lower-income and special needs persons have limited housing opportunities available in Centre County.

The gaps and limitations outlined by the United Way's Needs Assessment Final Report should be addressed by pursuing the Report's recommendations on a Countywide basis.

The gaps and limitations are as follows:

- Availability of supportive housing services for special needs populations (MH/MR, D&A, criminal justice) is very limited and typically has restrictive qualifications.
- Waiting lists persist for developmentally disabled persons seeking in-home support services and community residential placement.
- Supportive housing specifically for low-income persons is time limited.
- Administration of permanent supportive housing programs is staff intensive. Paperwork and changing regulations make it difficult to initiate new programs.

The Shelter and Housing¹² section of this report is attached as an addendum so that its recommendations are taken into consideration in an effort to meet the County's housing needs for all its residents. It is important to note that this report is a result of a two-year study of human service needs in Centre County with shelter being identified as one of those most severe needs. This attached section (Addendum) on

¹¹ United Way Needs Assessment 1999; Voices, Values and Vision

¹² Copies of the entire report may be obtained at no charge by contacting the United Way office.

Shelter and Housing provides a more comprehensive listing of gaps and limitations and recommendations for the various housing components.

Group Quarters

The US Census Bureau defines 'group quarters' as, '...all people not living in households as living in group quarters. There are two types of group quarters: institutional (for example, correctional facilities, nursing homes, and mental hospitals) and non-institutional (for example, college dormitories, military barracks, group homes, missions and shelters).'¹³

The highest percentage of the County's group quarters population is in the Centre Region and the Nittany Valley Region with the location of the Rockview State Correctional Institution in Benner Township. College dormitories, group homes and nursing facilities account for Centre Region's high number of group quarters residents.



Figure 22: The Oaks at Pleasant Gap, Spring Township

Summary of Housing Issues

Coordination and cooperation are key to meeting the wide range of current and future housing needs of Centre County. The public, private and non-profits sectors need to work together in order to effectively meet these needs as well as to address the following eight issues presented in the inset box (Right).

HOUSING ISSUES



Insufficient supply of affordable, permanent housing for low to moderate-income persons.



Unavailability of land for low to moderate-income housing.



Insufficient subsidized elderly housing in all parts of the County.



No countywide housing rehabilitation program.



Location of housing stock often causes persons to relocate away from extended family and other support.



Limited eligibility for the County's First Time Home Buyer Program to persons who fall within 80% or above median income.



Need for additional coordination between government agencies responsible for housing programs.



Increase staffing to handle additional Section 8 vouchers when made available through the US Department of Housing and Urban Development.

¹³ American FactFinder Glossary, US Census Bureau

EXAMPLES OF AFFORDABLE RENTAL HOUSING



**Ashworth Woods
Harris Township**



**Governors Gate Apartments
Spring Township**



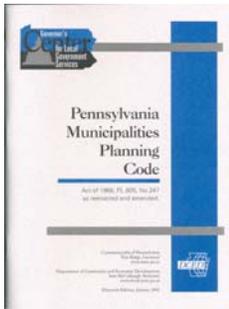
**Crestside Terrace Apartments
Bellefonte Borough**



**Pheasant Glen Apartments
Ferguson Township**

Options for Reducing Local Land Use Barriers to Affordable Housing

Twenty-two of Centre County's 36 municipalities have adopted zoning ordinances. Ten municipalities administer separate subdivision/land development regulations with the remaining municipalities coming under Centre County's Subdivision and Land Development Ordinance. There is no countywide zoning ordinance. This fragmented approach to land use controls in Centre County has traditionally made it more difficult to plan on a regional basis and also thwarts cooperation. Regional cooperation and planning are key to addressing the affordable housing needs of our County.

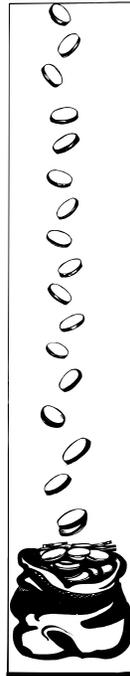


With the changes to the *Pennsylvania Municipalities Code* (MPC), a legal mechanism is now in place to facilitate multi-municipal cooperation. Municipalities participating in a multi-municipal plan may "...Plan for the accommodation of all categories of uses within the

area of the plan, provided, however, that all uses need not be provided in every municipality but shall be planned and provided for within a reasonable geographic area of the plan." Defining and designating these areas are the first steps to properly planning for our future.

Designation of growth areas in Centre County should be encouraged in the areas of our planning regions where infrastructure is in place. Two of the most important infrastructure elements for accommodating growth are public water and sewer. Figures 23 and 24 show the current and future water and sewer service areas in Centre County. Affordable housing should be developed within these service areas and where residential development would be appropriate. Based on the new provisions in the MPC, municipalities within each planning region could collectively decide on where affordable housing should be located within a particular region once a multi-municipal plan is in place.

Affordable housing comes in many forms which include: mixed use developments, high density dwellings, adaptive reuse of historic structures,



accessory units, a mix of housing types in a traditional neighborhood developments and planned residential development. However, one of the major hurdles is the cost of land in Centre County which prices affordable housing out of the housing market. This hurdle may be overcome through reducing local land use barriers.

Land use is, "the occupation or use of land or water area for any human activity or purpose". The framework for land use planning as it relates to housing is provided for in the *Pennsylvania Municipalities Planning Code, Section 301, which* "...requires municipal, multimunicipal or county

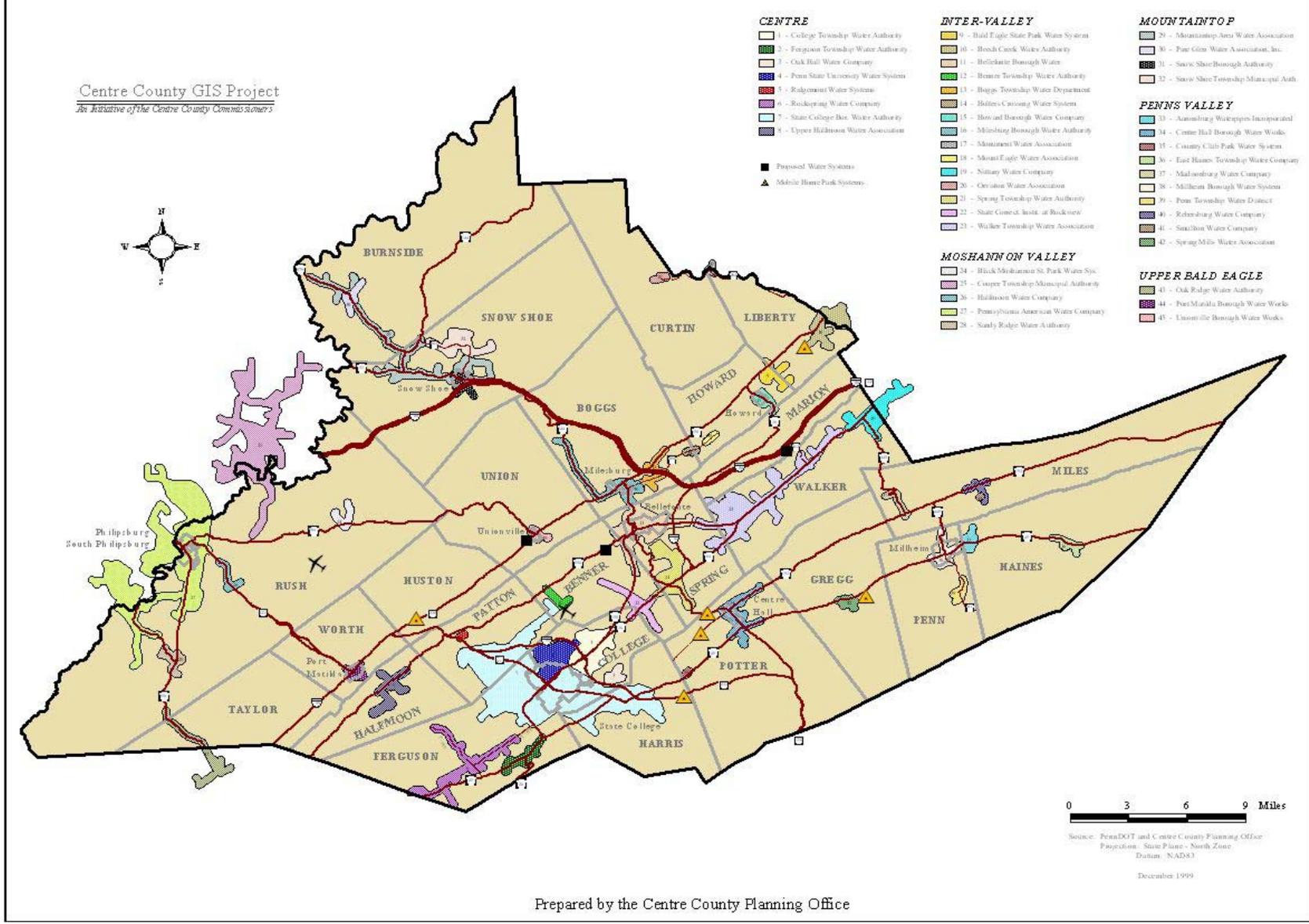
comprehensive plans to include a plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels." This requirement serves as the basis for the provision of safe and sanitary housing for Centre County's residents.

One type of land use control that tends to discourage the development of affordable housing is a zoning ordinance. A zoning ordinance regulates the use of land within a municipality as well as its location and intensity of development.

Another barrier is subdivision and land development regulations. Subdivision is "...the division or redivision of a lot, tract or parcel of land by any means into two or more lots, tracts, parcels...". Land development is "...the improvement of one lot or two or more contiguous lots, tracts or parcels of land for any purpose involving: (i) a group of two or more residential or nonresidential buildings, whether proposed initially or cumulatively ...". Both subdivision and land development regulations

CENTRE COUNTY WATER SERVICE AREAS: 1999

Centre County GIS Project
An Initiative of the Centre County Commissioners



Prepared by the Centre County Planning Office

CENTRE COUNTY SEWER SERVICE AREAS: 2001

Centre County GIS Project
An Initiative of the Centre County Commissioners



CENTRE

1 - University Area Joint Authority

INTER-VALLEY

- 2 - Bald Eagle State Park Sewer System
- 3 - Bellefonte Borough Authority
- 4 - Howard Borough Sewer Authority
- 5 - Liberty Township Sewer Authority
- 6 - Mid Centre County Authority
- 7 - Proposed East Nittany Valley Joint Municipal Authority
- 8 - Spring Branch Walker Joint Sewer Authority

Z Mobile Home Park Systems

* Approved plan, but system not constructed yet.

MOSHANNON VALLEY

- 9 - Black Moshannon St. Park Sewer Sys.
- 10 - Moshannon Valley Joint Sewer Authority
- 11 - Philipsburg Borough Sewer System
- 13 - Rush Township Sewer System
- 12 - South Philipsburg Borough Sewer System

MOUNTAINTOP

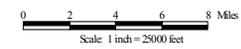
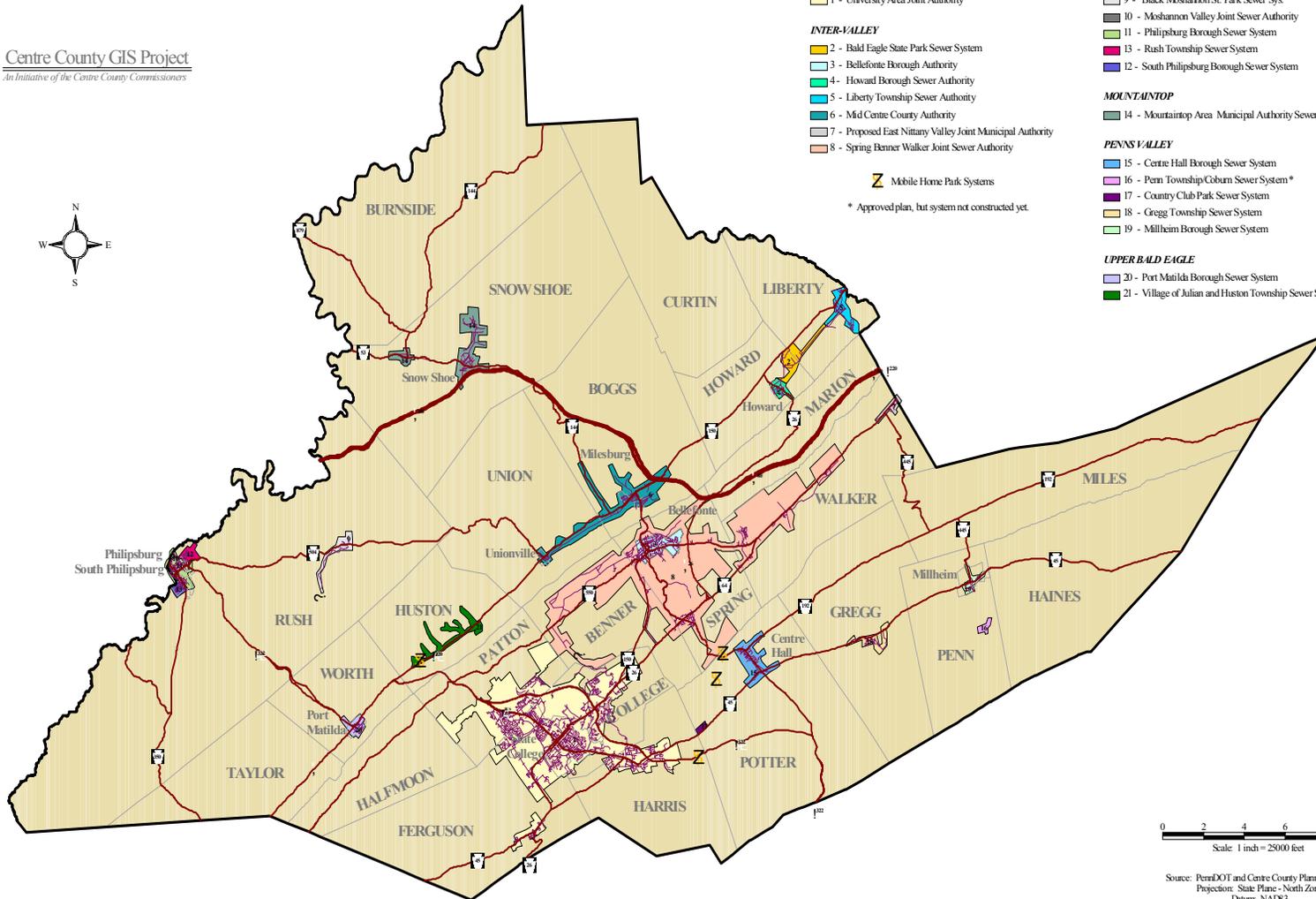
14 - Mountaintop Area Municipal Authority Sewer System

PENNS VALLEY

- 15 - Centre Hall Borough Sewer System
- 16 - Penn Township Coburn Sewer System*
- 17 - Country Club Park Sewer System
- 18 - Gregg Township Sewer System
- 19 - Millheim Borough Sewer System

UPPER BALD EAGLE

- 20 - Port Matilda Borough Sewer System
- 21 - Village of Julian and Huston Township Sewer System*



Source: PennDOT and Centre County Planning Office
Projection: State Plane - North Zone
Datum: NAD83
Map created: 2/21/200

Prepared by the Centre County Planning Office

combined are more commonly known as a Subdivision and Land Development Ordinance.

Local land use barriers may fall under either set of regulations. One way to eliminate these barriers is through the modification of zoning and subdivision/land development ordinances. Guidelines for suggested modifications are listed in Figure 25.

Through addressing these barriers, the goal is adoption of 'inclusionary' regulations that facilitate the construction of affordable housing. These regulations may also provide incentives, i.e., providing for density bonus for developers who construct a percentage of homes at prices affordable to lower income households in exchange for allowing the developer to build more units on a site.

Preferred methods for providing a density bonus as well as a mix of housing types for all incomes are noted in Figure 26.

PLANNED RESIDENTIAL DEVELOPMENT (PRD)	An area of land, controlled by a landowner, to be developed as a single entity for a number of dwelling units, or combination of residential and nonresidential uses..."
CONSERVATION DESIGN SUBDIVISION	Allows for a mix of housing types with the same density as traditional subdivisions only 50% or more of the land is set aside for open space
TRADITIONAL NEIGHBORHOOD DEVELOPMENT (TND)	An area of land for a compatible mixture of residential units for various income levels and nonresidential commercial and workplace uses, including some structures that provide for a mix of uses within the same building." ¹⁴

Figure 26: Planning techniques which encourage a mix of housing types

¹⁴ Department of Community and Economic Development, Pennsylvania Municipalities Code; Fifteenth Edition, January 2001

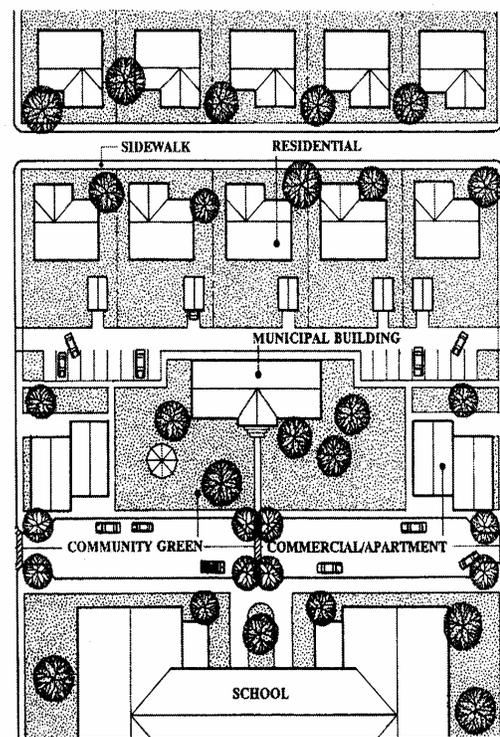
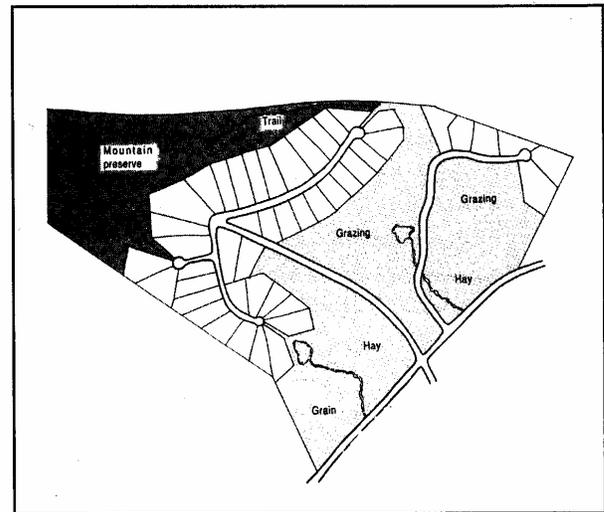


Figure 27: Cluster site plan from *Rural by Design*¹⁵ (Above); Traditional Neighborhood Development, Chester County Planning Commission, 1997¹⁶

¹⁵ Chesapeake Bay Program, Beyond Sprawl, Land Management Techniques to Protect the Chesapeake Bay, A Handbook for Local Governments, October 1997

¹⁶ *Ibid*, p. 61

GUIDELINES FOR REDUCING LAND USE BARRIERS TO PROMOTE AFFORDABLE HOUSING

LAND USE REGULATONS	BARRIERS	SUGGESTED SOLUTIONS
LOT SIZE	One half acre lots have a greater land value and are not cost-effective for development of affordable housing	Reduce minimum lot size for smaller single-family homes to 3,500-6,000 s.f. or eliminate lot size requirements and regulate units per acre.
MINIMUM LOT WIDTH	Large lots have larger minimum lot widths. Narrower lot widths allow for smaller single-family homes.	Permit minimum lot widths up to 50 ft.
FRONT YARD SETBACK	40-60 foot front yard setbacks increase a lot's development cost for service lines	Reduce front yard setbacks to 0-5 ft.
SIDEYARD SETBACK	Side yard setbacks are typically unused space and contribute to a larger lot size requirement	Reduce side yard setbacks to 0 (zero-lot line)-10 ft. with zero setback on one sideyard lot line and 10 ft setback from the other sideyard line.
RIGHT-OF-WAY WIDTHS	60 ft. right-of-way width decreases development potential for a subdivision	Require right-of-way widths of 35-45 ft. for residential streets
STREET WIDTH	Increases cost of development and installation of utilities	Reduce cartway width to 18-22 ft. for residential streets
CUL-DE-SACS	Cost of development is increased through added pavement costs	Eliminate or reduce cul-de-sac radius
SIDEWALKS	Sidewalks on both sides of the street increase development cost and decreases development potential	At a minimum, require sidewalks on one-side of the street only

Sources:

- S. Mark White, *Affordable Housing Proactive & Reactive Planning Strategies*; American Planning Association, Planning Advisory Service, Report Number 41, 1992
- Pennsylvania Department of Community and Economic Development, *Reducing Barriers to Affordable Housing*, Planning Series #10; Harrisburg, PA, February 1999
- Center for Watershed Protection, *Better Site Design: A Handbook for Changing Development Rules in Your Community*, August 1998

Figure 25

Planned residential development regulations encourage a variety of housing types arranged in a manner so that open space is also provided. With the efficient use of the land, street and utility infrastructure needed to serve the development is reduced.

Conservation design or cluster subdivisions are similar but apply more to rural settings. (Figure 27)

Although traditional neighborhood development (Figure 27) is a new provision in the MPC, the concept of 'traditional neighborhood development' (TND) is not. TND is patterned after neighborhoods developed prior to the 1950s. Streets are typically laid out in a grid pattern and the lots are smaller.

Adoption of these types of regulations gives developers a wider range of options for residential development. In addition, the regulations would be consistent with the housing plan requirements as provided for in the MPC and referenced in the beginning of this section by providing a mix of housing types.

At the same time, these regulations lend themselves to a municipality meeting its 'fair share' of housing for all categories of people as decided in the 1977 Pennsylvania Supreme Court Case, *Surrick vs. ZHB of Upper Providence Township*. *Surrick vs. ZHB of Upper Providence Township* requires municipalities to "plan for and provide land use regulations which meet the legitimate needs of all categories of people who may desire to live within its boundaries."¹⁷

Further, land use controls provide standards for the protection of public health, safety and general welfare of all residents within our communities.

Keeping housing costs affordable may also be achieved by allowing for an accessory apartment or an accessory unit on the same lot as the primary residence. Accessory housing provides lower cost housing for the tenant and

may serve to supplement the income of the property owner. A property owner, particularly an older or disabled person on a fixed income, would benefit from the additional income generated by an accessory housing unit since it may enable them to remain in their own home and in their community by helping meet their housing costs.

Village centers and downtowns throughout Centre County are classic examples of mixed-use communities. Commercial, office and residential uses serve to support a community as threads in a woven fabric. Residents living in our villages and downtowns bring life and vitality to these rural and urban centers. Apartments above storefronts, low-density apartment buildings and small-scale single-family homes in villages and downtowns all provide housing opportunities for lower income households.

Many of these villages and downtowns in Centre County are historically significant and rich in historic architecture. Adaptive reuse of historic structures is one way to preserve the building's history and its integrity. Retired school buildings, older homes, and downtown commercial buildings of historic significance provide another option for developing affordable housing (Figure 28). As an incentive for restoring these structures, property owners may take advantage of tax credits through the Federal Rehab Tax Credit Program for income producing residential rental properties. A state incentive in the form of a grant will soon be available for owner-occupied historic homes.



Figure 28: Example of adaptive reuse-former Bellefonte Elementary School converted to residential apartments

¹⁷ Department of Community and Economic Development, Reducing Land Use Barriers to Affordable Housing, Planning Series #10; Third Edition, February 1999

Manufactured housing developments are on the rise in Centre County not only in the outlying areas of the County but in the Centre Region as well. This type of housing is either constructed on owned or leased lots. Vista Woods shown in Figure 29 provides home ownership at a lower cost.

Independence Place (Figure 30) offers not only ownership of the lot and home but also amenities such as recreational facilities. The cost of these homes would be more suitable for moderate-income persons.

Bald Eagle Valley is also home to manufactured housing developments which are located along U.S. Route 220. These developments act as rural neighborhoods in the outlying regions of the County.



Figure 29: Vista Woods, Patton Township



Figure 30: Independence Place, College Township

Tax Implications

In addition to land use controls, tax burden is another barrier to housing affordability. As societal costs increase, so do our taxes. For existing and future homeowners, property taxes make up the lion's share of local taxation. Faced with rising costs and a limited tax base, the county, municipalities, and school districts are forced to increase property taxes to meet existing and future needs.

Public lands, Clean and Green Assessment, and exempt properties add to this burden. The higher the percentage of these properties within a taxing body's jurisdiction, the greater the impact it will have on taxpayers paying the full rate. High millage rates drive up the cost of homeownership, making it less affordable.



Summary

Permanent affordable housing is the number one housing issue in Centre County with low to moderate-income housing being in short supply in every Region of the County. In order to effectively address this housing problem, a coordinated effort between the public, private and non-profit sectors needs to be established with housing program administrators, developers and decision makers working together on finding ways to provide new housing opportunities. Centre County should play a role in facilitating that coordination.

New housing opportunities should be encouraged in the form of new or rehabilitated development in the County's existing communities and not in the form of sprawl. The goal is to integrate new housing into our rural and urban communities by providing a mix of housing types for all income levels. Doing so fosters a greater sense of community for everyone. Segregating disadvantaged populations should be discouraged.

The challenge is to overcome the limitations and barriers of affordable housing. Coordination is the key to meeting this challenge.

HOUSING OBJECTIVE AND RECOMMENDATIONS

In order to achieve the Housing Goal, ***Ensure decent, safe, sanitary and affordable housing which is in suitable living surroundings and compatible with the natural environment, for every individual, regardless of age, sex, income, religious or ethnic background***, the following objectives and recommendations should be met. It is important to note that the objectives and recommendations, in general, are meant to apply to a range of housing opportunities. This approach allows for flexibility in planning for the provision of housing for all of the County's residents.



OBJECTIVE: Eliminate housing deficiencies through programs of construction, rehabilitation, maintenance, and flexible municipal code enforcement.

Recommendation

Establish a countywide housing rehabilitation program.

The Centre County Housing Authority should work with the Moshannon Valley Economic Development Partnership and SEDA-COG to develop a countywide housing rehabilitation program. Another option would be for the County to contract with one or both of these program providers to offer housing rehabilitation services to the communities of Centre County.



OBJECTIVE: Monitor the countywide housing market to determine changing physical, social and economic conditions and their immediate and future effect on the housing situation.

Recommendations

Analyze population and market trends as they relate to housing type, cost and availability.

Compile and analyze data from the US Census, Annual Building Permit Report, and Land Use Surveys and identify housing trends.

Provide trend analyses to local governments, and public, private and non-profit entities administering housing programs and/or developing affordable housing.

Forward trend analyses reports to local governments and public, private and non-profit entities administering and/or developing affordable housing programs for planning purposes.



OBJECTIVE: Encourage enactment and enforcement of appropriate flexible building, plumbing, electrical, housing, zoning, and subdivision and land development codes.

Recommendation

Promote adoption of flexible municipal code enforcement that ensures building safety and housing affordability.

Municipal adoption of the Uniform Construction Code in 2002 will help ensure the safety of those living in new residential units. Local governments are encouraged to work with a housing rehabilitation provider to bring eligible, existing homes up to building code standards.



OBJECTIVE: Promote adequate, safe and affordable housing for low and moderate-income populations, the elderly and persons with special needs which would complement community growth patterns and provide convenient access to necessary facilities and services.

Recommendations

Coordinate public, private and non-profit housing programs to better serve the low to moderate-income residents of Centre County.

An umbrella organization under the auspices of the Centre County Housing Authority should be created to coordinate housing programs in Centre County. The organization would be charged with exploring ways to effectively work together to meet the affordable housing needs of our County's residents.

Provide local governments with tools to plan for affordable housing opportunities.

Develop a toolkit providing a wide range of options for the provision of affordable housing.

Expand the Centre County First Time Home Buyer Program by leveraging the program funds.

One option for expanding the program would be to use the Fund's dollars as a 25% match for HOME funds, accessed through the Pennsylvania Department of Community and Economic Development, which in turn could be used for down payment, closing cost and mortgage assistance. The HOME Program's (authorized under the National Affordable Housing Act) funds are federal dollars dedicated to the acquisition, rehabilitation and new construction of affordable housing. Other options should be explored through the Housing umbrella organization.

Amend the Centre County Subdivision and Land Development Ordinance taking into consideration provisions that discourage development of affordable housing and offer design alternatives that encourage a mix of housing types for all income levels.

Update the Centre County Subdivision and Land Development Ordinance providing flexible regulatory options for the provision of affordable housing.

Identify areas for development of affordable and accessible housing which are served by infrastructure and public transportation.

Map growth areas around infrastructure service areas and identify infill opportunities within these areas for the development of affordable housing.

Recognize manufactured housing as being similar to conventionally built single-family homes in meeting the affordable housing needs of Centre County.

Discourage local land use regulations which restrict manufactured housing.

Partner with public, private and/or non-profit sectors to develop elderly housing in all regions of the County.

Collaborate with other public, private and/or non-profit sector entities for the development of elderly housing. Pursue funding opportunities, identify suitable areas in the underserved portions of the planning regions, and combine resources where appropriate for this purpose.

Encourage adaptive reuse of vacant structures for affordable housing opportunities.

Identify opportunities for adaptive reuse of vacant structures within the growth areas for affordable housing. In addition, public awareness of the merits of adaptive reuse should be a priority.

Increase Centre County Housing Authority staffing to accommodate additional Section 8 housing vouchers.

The Centre County Housing Authority's rental housing assistance program is limited by the amount of staff resources available to administer the program. In order to accommodate additional Section 8 housing vouchers, the Housing Authority's staff capacity should be increased.

Promote infill development of housing compatible with existing communities and cluster-mixed use type development in the outlying areas of the County.

Development of affordable housing should be in the form of infill which is compatible with the scale and architecture of the existing community. Affordable housing developed in the outlying areas should be integrated into cluster-mixed use type communities.

Encourage municipalities and municipal authorities to work with developers of affordable housing by extending water and sewer lines and streets within growth areas for new housing construction.

Housing programs such as Habitat for Humanity have identified lots in Centre County's communities which are not buildable without sewer and water line extensions. Extending the lines within the growth areas would allow for infill development. Another option would be for municipal authorities to give consideration to waiving tap-on fees for affordable housing projects.

Work with other public, private and non-profit housing programs to increase public awareness of affordable housing needs.

Educate the public on population and housing trends and the importance of providing affordable housing.

Explore ways to reduce the tax burden for low-income homeowners.

Tax implications on housing should be studied and relief measures explored.



The Bockerhoff House, Bellefonte Borough

ADDENDUM

Voices, Values and Vision
2001

United Way
1999 Needs Assessment
Final Report