

# HOMES WITHIN REACH



# TOOLKIT

*A Source of Options for Centre County  
Municipal Officials and Developers*

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# INTRODUCTION

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At its most basic, a home is a permanent structure that shelters one from the elements and provides a place to sleep and store one's belongings. It could be a single-family house or an apartment in a multi-family building. Having a safe, decent place to call home is something many people take for granted. It is, however, out of reach for many in Centre County.



Those looking for affordable housing options in Centre County include school bus drivers, nurses, sales clerks, hairdressers, police officers, clergy, and teachers. People with disabilities and those surviving on fixed-incomes also need housing. Construction of homeowner and rental housing is needed to fulfill the need, according to the November 2005 Centre County Affordable Housing Needs Assessment.

From a consumer's point of view, the supply of homes and rental units on the market in Centre County is not fulfilling the demand of all consumers. Actual demand for housing spans the economic scale. In order to satisfy current demand, a variety and supply of homes is needed in Centre County.

Fulfilling this demand is most likely to occur when all stakeholders, including municipalities, developers, human service agencies, potential homebuyers, and long-time community residents work together. Each of these stakeholder groups has a unique perspective that contributes to the housing market dialogue.

There are many reasons that it is difficult to fulfill the demand for homes in Centre County. These reasons are seen as barriers by many of the stakeholders. If barriers to affordable housing were removed, more public money could be used to assist additional families at lower ends of the communities' income bracket. In addition, developers may fulfill housing needs more regularly without the assistance of local government.

Educating the public about the need for affordable housing is vital. This can happen in a variety of ways. Successful projects can be showcased. Residents may feel more comfortable with the idea of affordable housing in their communities if they understood that, according to a majority of studies, affordable housing does not have a negative impact on the value of surrounding market-rate homes<sup>1</sup>.

This toolkit was created as a place to begin a dialogue between stakeholders, and more specifically, developers and municipal officials—two of the main players in the creation of affordable housing. It offers information about who lives in affordable housing, what developers see as some of the barriers to building it, and ideas for land use planning that encourage its creation. The design portfolio provides examples that range from multi-family development to mixed-use communities to single-family developments that match the surrounding rural landscape. Additional resources are plentiful throughout the document, as well as in the Resources section. Throughout the document, words that are highlighted in bold text are defined in Section 9: Definitions.

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<sup>1</sup> Habitat for Humanity, <http://www.habitat.org/how/propertyvalues.aspx>

It is our hope that the information provided in this toolkit inspires new ideas, new collaborations, and new success stories. If you have suggestions for how to improve it, please contact the Centre County Affordable Housing Coalition at 814-355-6791.



## Resources:

### **Housing Coordinator**

Office of Planning and  
Community Development  
Bellefonte, PA  
814-355-6791

[http://www.co.centre.pa.us/  
151.asp](http://www.co.centre.pa.us/151.asp)

### **Home Affordability— A Challenge for Pennsylvania Families**

A Fact Sheet by the  
Housing Alliance of  
Pennsylvania

[http://www.housingalliance  
pa.org/var/resourcefile/file/  
30-  
Home%20Affordability%20  
Fact%20Sheet.pdf](http://www.housingalliancepa.org/var/resourcefile/file/30-Home%20Affordability%20Fact%20Sheet.pdf)

### **Community Development and Housing Division**

Borough of State College  
Planning Office  
243 S. Allen St.  
State College, PA 16801  
814-234-7109

[http://www.statecollegepa.  
us](http://www.statecollegepa.us)

# 1: DEFINING AFFORDABLE HOUSING

## **Why is affordable housing important?**

**Affordable housing** is essential to a healthy, vibrant community. Retail and service industries, industrial concerns, schools, and hospitals are impacted by the existence of affordable housing in a community. Affordable housing is crucial to maintaining an adequate labor force and also creates opportunities for people to contribute to their community. It expands the tax base, decreases commuter miles, and attracts new businesses by providing a range of housing options for employees.

The populations in Centre County that are in need of affordable housing include working families of moderate to low income, elderly households, very-low income households, single-parent families of moderate to low income, and persons who are homeless or have other special needs.

When residents experience a housing **cost burden** paying more than 30 percent of their income, several situations tend to occur.

- Residents rent instead of own, thus losing opportunities to experience the financial benefits of owning a home.
- They have less disposable income to spend on items beyond fulfilling their immediate needs.
- They live in less expensive regions in the county, typically a greater distance from employment opportunities, which results in increased transportation costs.
- They live in housing that is substandard or in poor physical condition.

## **What is affordable housing?**

**Affordable housing is defined as housing that the occupant is paying no more than 30 percent of his or her gross income for housing costs.**

A family of three living on 50 percent of the 2005 **area median income (AMI)** for Centre County (\$26,600) can afford to pay no more than \$665 per month (including utilities) for a two-bedroom residence.

## A. Rental Housing<sup>2</sup>

<i>Hourly Wage Necessary to Afford Rental Housing in Centre County</i>				
<b>Zero Bedroom</b>	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
<b>\$10.87</b>	\$12.12	\$14.27	\$17.06	\$17.58

<i>Annual Salary Necessary to Afford Rental Housing in Centre County</i>				
<b>\$22,600</b>	\$25,200	\$29,680	\$35,480	\$36,560

## B. Homeownership Housing

In 2006, the average sales price of a home in Centre County was \$200,081 according to the Centre County Association of REALTORS<sup>3</sup>. The estimated monthly payment for a house at this price with a 6.0% thirty-year mortgage is \$1,476<sup>4</sup>. To afford this mortgage, a family would have to earn at least \$63,236.

<sup>2</sup> National Low Income Housing Coalition <http://www.nlihc.org/oor2006/>

<sup>3</sup> Centre County Association of REALTORS

<sup>4</sup> Includes taxes and insurance



**Resources:**

**Housing Coordinator**  
Office of Planning and  
Community Development  
Bellefonte, PA  
814-355-6791  
[http://www.co.centre.pa.us/  
151.asp](http://www.co.centre.pa.us/151.asp)

**United States Census  
Bureau**  
U.S. Department of  
Commerce  
<http://www.census.gov/>

**National Low Income  
Housing Coalition  
(NLIHC)**  
727 15<sup>th</sup> St. NW, 6<sup>th</sup> Floor  
Washington, DC 20005  
202-662-1530  
202-393-1973  
<http://www.nlihc.org/>

## 2: WHO NEEDS AFFORDABLE HOUSING?

In Centre County in 2007, the **fair market rent (FMR)** for a two-bedroom apartment is \$742<sup>5</sup>. In order to afford this level of rent and utilities, without spending more than 30% of income on housing, a household must earn \$2,473 monthly or \$29,680 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly **housing wage** of \$14.27.

In Centre County, the estimated mean wage for a renter is \$7.81 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 73 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.8 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly **supplemental security income (SSI)** payments for an individual in Centre County are \$603<sup>6</sup>. If SSI represents an individual's sole source of income, by applying the 30 percent rule for affordable housing, this individual can afford \$181 in rent per month, while the FMR for a one-bedroom is \$630.

**On the ownership side, a family of four earning 60 percent of AMI (\$37,020 per year) in 2006 could afford to purchase a home costing approximately \$110,000—58 percent below the 2006 average sale price of \$190,358 of a home in Centre County.**

The median hourly rate for the following job titles is less than the hourly housing wage of \$14.27 per hour:

- |   |                           |
|---|---------------------------|
| Architectural/civil drafters              | Hairstylists              |
| Bakers                                    | Home health aides         |
| Billing clerks                            | Landscapers               |
| Bookkeepers                               | Licensed practical nurses |
| Butchers                                  | Medical assistants        |
| Carpenters                                | Pharmacy techs            |
| Child/family social workers               | Preschool teachers        |
| Counselors, social &<br>religious workers | Receptionists             |

It is estimated that through the year 2010, the highest growth rates will occur in the following occupations: education; training;

<sup>5</sup> HUD 2007 Fair Market Rents <http://www.huduser.org/datasets/fmr.html>

<sup>6</sup> Adjustments are made based on other sources of income or earnings.

library occupations; sales and related occupations; office and administrative support occupations; and food preparation and serving occupations.

### Occupational Employment, Centre County Estimated 2000, Projected 2010

Occupational Title	Employment		
	Estimated 2000	Projected 2010	Percent change
Education, Training and Library	9,670	11,650	20.5
Food Preparation and Serving Related	5,210	6,270	20.3
Sales and Related	6,340	7,620	20.2
Office and Administrative Support	11,970	13,210	10.4

Occupational Title	Average Annual Openings		
	Due to Growth	Due to Replacement (1)	Total (2)
Education, Training and Library	198	227	425
Food Preparation and Serving Related	106	242	348
Sales and Related	128	207	335
Office and Administrative Support	124	273	397

Source: Centre County Affordable Housing Needs Assessment; Pennsylvania Department of Labor and Industry, Center for Workforce Information and Analysis

(1) Labor force net replacements due to death, retirement, disability, or withdrawal for personal reasons

(2) Total openings equal replacements plus annual growth

According to the 2004 Mean Annual Wages by Occupation<sup>7</sup>, the average salary for these occupations is summarized here:

- Educational workers, not including hourly employees, earn from \$32,160 to \$47,700 annually.

<sup>7</sup> Center for Workforce Information and Analysis

<http://www.paworkstats.state.pa.us/analyzer/session/session.asp?cat=OCC>



- Those who prepare and serve food are among the lowest paid workers, earning mean hourly wages of just \$8.13.
- The largest group of sales employees, retail salespersons, also earns on average just \$9.30 an hour.
- The largest single occupational group in Centre County, office and administrative support occupations, employ one in six workers at a mean annual salary of \$26,820.

## Profiles

People who live in affordable housing in Centre County find themselves in greatly varying situations. Here are a few examples.

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Mike Packard (age 40) and his wife, Jane (age 38), live together in Philipsburg with their two children, ages 14 and 12. Mike has a high school education and has worked for many years driving equipment for a coal company. He lost his job three years ago when the coal company went out of business. He has worked for the past two years for a landscaping company. From early spring through late fall, Mike makes about \$12.00 per hour. If the company that he works for is successful in bidding a wage-rate job, Mike can make more money, but he never knows far in advance whether that will happen. In the winter, Mike continues to work for the landscape company clearing snow from private homes and commercial establishments and preparing for the coming season. Depending on the weather, Mike might work thirty hours a week doing this work.

Mike has been offered a job in the Office of Physical Plant at Penn State earning \$12.50 per hour and receiving good benefits. The benefits are very attractive because his current job offers minimal health coverage and one of the children has asthma.

Jane works twenty hours a week for a social service agency as a bookkeeper/receptionist where she earns \$7.00 per hour. Last year the Packards' gross income was about \$31,000. The Packards have rented a three-bedroom house for the last five years at \$300 per month plus all utilities. Due to increasing gasoline prices, Mike would like to move closer to State College to be near his new job. He and Jane have looked for housing in the State College area but have not been able to find any rental properties for less than \$500 per month. Even with the

increased hourly rate and dependable hours, Mike will only gross \$26,000 in his new job. Together with Jane's income, the family will gross about \$33,000. The family's income is too low to qualify for State College Borough's first-time homebuyer programs. For the time being, the Packards will continue to live in Philipsburg where they can afford the rent, and Mike will commute to his new job, which will add to the family's transportation costs.

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Mary Smith is a 30-year-old single woman with no children. She has used a wheel chair for five years due to a progressive neuro-muscular disease that affects her legs and causes extreme weakness in all of her extremities. She receives Supplemental Security Income (SSI) of \$603 per month. She supplements her income by working from home two to three hours a day stuffing envelopes for a mail order advertising business. She makes \$5.15 per hour and works about twelve hours a week, depending on her energy level. Her total monthly gross income is about \$850.00. Mary lives alone in a one-bedroom apartment with a rent of \$575 per month. Fortunately, the apartment is in a federally subsidized building, so Mary pays only 30 percent of her adjusted income for rent. This leaves Mary approximately \$600 per month for all of her other basic needs, including food, out-of-pocket medical costs, and clothing. Without her housing subsidy, Mary would not have enough money for these basic needs.

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Steve and Luanne Sharp and their two small children relocated to State College a few years ago to be near family. Steve is employed by a small non-profit organization and makes \$37,000 a year. Luanne stays home with the children. The Sharps have been renting an apartment for \$800 per month but want to buy a house in a residential neighborhood and become more involved in the community. Steve and Luanne have applied for assistance through the State College Borough's First-Time Homebuyer program and the State College Community Land Trust. They have been approved to purchase a State College Community Land Trust home for \$100,000. They will buy the house and will lease the land it sits on for \$15.00 per month. They will pay approximately \$900 per month in mortgage and tax escrow.



**Senior Housing Resources:**

**Pennsylvania Dept. of Public Welfare, Long Term Care-Partnership with Life**

1401 N. 7<sup>th</sup> Street  
Harrisburg, PA 17102  
717-772-2525  
<http://www.state.pa.us>

**U.S. Dept. of Housing and Urban Development**

The Wannamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380  
215-656-  
<http://www.hud.gov>

**USDA Rural Development**

206 Spring Run Road  
Mill Hall, PA 17751  
570-726-3196  
<http://www.rurdev.usda.gov/pa>

**Centre County Office of Aging**

420 Holmes Street,  
Willowbank Building  
Bellefonte, PA 16823  
814-355-6716  
<http://www.co.centre.pa.us>

### 3: TARGET POPULATIONS

Affordable housing is needed for the workforce, as well as additional segments of the population including senior citizens, persons with disabilities, and single heads of household. Many people in these groups live on fixed incomes.

#### ELDERLY



- Ø 65 years of age and older
- Ø Fastest growing age group in Centre County
- Ø 4 percent of the population is over age 75
- Ø Cost burdens are increasing in townships outside of State College, suggesting residents are aging in place and home improvement loans and grants may be in order

#### WORKFORCE



- Ø Ages 25 to 54
- Ø Most likely have children under the age of 18
- Ø 65 percent homeownership rate
- Ø Large tenant families (5 or more members) have fewer resources to purchase a home

#### FEMALE-HEADED



- Ø More likely to have low incomes
- Ø Less likely to be homeowners
- Ø Those with children in Centre County had a poverty-rate of 31.6 percent in 1990 and 28.2 percent in 2000
- Ø Working female-headed households have a median income of \$31,000 versus all families at \$50,557<sup>8</sup>

#### HOMELESS

- Ø Could be prevented with provisions for housing for the lowest income Centre County residents
- Ø Minimizes need for emergency shelter and transitional housing services

<sup>8</sup> Centre County Affordable Housing Needs Assessment, 2005



Accessibility Resources:

**Center for Independent Living**

210 Market Street, Suite A  
Williamsport, PA 17701-6633  
570-327-9070  
<http://www.cilncp.org>

**VisitAbility in Pennsylvania**

c/o Lift  
503 Arch Street  
St. Marys, PA 15857-1779  
1-800-341-5438  
<http://www.visitabilitypa.com>

**Self-Determination Housing Project of Pennsylvania, Inc.**

717 E. Lancaster Avenue  
Downingtown, PA 19335  
610-873-9595  
<http://www.sdhp.org/>

**DISABLED**



- Ø 9.3 percent of Centre County residents reported disabilities in 2000, including those with mental and physical handicaps
- Ø Those living on fixed income would need to spend 97.2 percent of their income to rent a one-bedroom apartment in Centre County<sup>9</sup>
- Ø Often have special needs for home accessibility

**YOUNG ADULTS**



- Ø 18 to 24 year-olds
- Ø Tend to be students with low incomes that spend a greater portion of their budget on housing
- Ø One of every three tenants in Centre County fall within this age group
- Ø Can be controversial to target

**Everyone Deserves to Have a Decent Place to Live**

Since the need for affordable housing in Centre County is great and the number of private market units that are affordable to low- to moderate-income households is very low, public subsidies in many forms are currently utilized to assist in providing rental and ownership options.

The addition of more affordable private market units would create more options for low- to middle-income residents of Centre County and it may free more public money for other purposes.

**Unmet Need is Expanding**

Centre County is experiencing rising housing values without an equivalent rise in wages and income. Population is expected to continue to grow by about 42,000 residents through 2030.

<sup>9</sup> Ibid.



**Development Resources:**

**Pennsylvania Housing Finance Agency**

2101 North Front Street  
Harrisburg, PA 17110  
717-780-3948

<http://www.phfa.org>

**U.S. Department of Housing and Urban Development**

Philadelphia Office  
The Wannamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380

215-656-0500

<http://www.hud.gov>

**Fannie Mae**

39 Public Square, Suite 1000

Wilkes-Barre, PA 18701  
570-830-4360

<http://www.fanniemae.com>

**Federal Home Loan Bank of Pittsburgh**

601 Grant Street  
Pittsburgh, PA 15219-4455

412-288-3400

<http://www.fhlp-pgh.com>

## 4: DEVELOPMENT COSTS

Affordable housing projects, both rental and homeownership, have the same types of costs associated with their development. The first is land. Here is an estimate of land costs inside and outside of the Centre Region.<sup>10</sup> These costs include sewer and water.

Cost of Land			
One Acre		Appx. 1/4 Acre Lot	
Centre Region	Outside CR	Centre Region	Outside CR
45-50K	12-20K	45-150K	35-65K

The first three development costs—acquisition, construction, and building permit fees—can be barriers to affordable housing for different reasons that are stated below. Price ranges in several categories vary based upon local and national economics. These costs are per dwelling unit (PDU) and include:

**Acquisition – Potential Barrier**

The cost of land for housing, as well as fees associated with its acquisition (legal, title and recording, and realtor).

Acquisition costs are determined at the local and regional level and can be high depending on the supply and demand of land or buildings in the area. If the area is seeing successful development with high housing costs, such as Centre County, availability of land and buildings decrease and demand rises. As land and related development costs increase, it becomes increasingly attractive for a developer to choose land options with the highest return.



**Construction - Potential Barrier**

Involves all site work—grading, installing utilities, storm water detention, parking, and excavation for the building footprint. It also includes costs

<sup>10</sup> All estimated development costs provided by Andrew Haines, Vice President for Affordable Housing, S&A Homes





Development Resources:

**USDA Rural Development**

206 Spring Run Road  
Mill Hall, PA 17751  
570-726-3196

<http://www.rurdev.usda.gov/pa>

**PA Department of Community and Economic Development**

420 North Street, 4<sup>th</sup> Floor  
Commonwealth Keystone Building  
Harrisburg, PA 17120-0225

<http://www.newpa.com>

associated with building the structure (also known as vertical costs, or labor and material). Site work can be the “wildcard” in any development. Increased paving, rock in the soil, poor soil, or local design requirements can result in higher costs.

Construction costs are often determined at the national level. High energy prices and natural disasters affect the cost of building materials. Subcontractor availability also determines cost, for if the subcontractor base is active, construction costs are higher due to competition.

■ **Building permits, tap fees and review fees – Potential Barrier**

This includes building permit fees, sewer and water tap fees, and any review fees owed to the Municipality. Many municipalities require developers to pay for the municipalities’ engineering review fees.

Building permits and tap, review, and engineering fees can be a major issue. Almost all sewer and water authorities require tap fees. The higher the tap fee, the more it has an affect on the development.

■ **Design fees** - Expenditures for hiring an architect and engineer to design the site and the structures.

■ **Soft costs** - Includes environmental reports, soil testing, surveys, legal assistance, and other costs related to building the project.

■ **Financing fees** - Fees paid to banks and/or Housing Finance Agencies for loans. Some banks will reduce their fees for affordable housing projects. This also includes interest on the loans necessary to fund a project. The longer the project takes, the higher the interest cost.

■ **Reserves** - Most lenders or agencies require a set aside of funds for an operating reserve or a development extra contingency reserve to ensure that the project is built on time and remains on budget.

■ **Development fees** - On multi-family or affordable housing projects, most developers earn a fee that is capped by the State Agency or local agency providing the funds. This is akin to factoring in a risk salary for the developer and is paid at the end of the project. If the



Economic Obstacle Resources:

**PennSCAPES:**  
**Pennsylvania Strategies, Codes, and People Environments**  
 Hamer Center for Community Design Assistance  
[www.pennscapes.psu.edu](http://www.pennscapes.psu.edu)

other budget line items exceed their budgeted amount, extra funds are taken out of development fees.

	Single Family		Multifamily	
	CR	Outside CR	CR	Outside CR
<b>Acquisition*</b>	\$5-20K	\$2.5-10K	\$10-35K	\$1-3K
<b>Construction*</b>	\$80-120K	\$80-120K	\$75-100K	\$75-100K
<b>Building permits, etc.*</b>	\$1-5K	\$1-5K	\$1-5K	\$1-5K
<b>Design Fees</b>	\$8-10K	\$8-10K	\$8-10K	\$8-10K
<b>Soft Costs</b>	\$1K	\$1K	\$1K	\$1K
<b>Financing Fees</b>	\$1-5K	\$1-5K	\$1-5K	\$1-5K
<b>Reserves</b>	n/a	n/a	\$500	\$500
<b>Development Fees</b>	n/a	n/a	\$10K	\$5K
<b>TOTALS</b>	<b>\$96-161K</b>	<b>\$93.5-151K</b>	<b>\$106.5-166.5</b>	<b>\$92.5-129.5</b>

\* Potential barrier

### Timing Obstacles

Most funding for affordable housing development includes requirements that often create timing conflicts. In the case of **low-income housing tax credits**, the main source of funding for affordable housing, the project must be completed within a two-year time frame. **HOME funds**, which are also used for development of affordable housing, must be spent by developers within five years.

As part of this process, the following can cause delays for development.

1. Municipal and county meetings and review procedures.
2. Delays in sewer and water approval. Sewer and water authorities can impose moratoriums due to capacity issues. They are not often sensitive to the importance of timing in order to keep a development on schedule.



**Suggestion A:** Fast track approval of an application within a certain length of time, i.e. six months from the date of receipt.

**Suggestion B:** If a project has not been processed within a set timeframe, it is deemed approved.

# Development Barriers in Local Municipalities

Local and regional areas also experience the same types of timing and economic obstacles discussed above, including excessive land development requirements, high tap fees, etc. Affordable housing development faces additional obstacles that include **NIMBYism** (Not In My Back Yard), lack of public support, and misconceptions about affordable housing. Timing and zoning can also be obstacles. Municipal ordinances and policies can delay the approval process and create economic burdens on developers that can result in a loss of project funding.

In order to keep development costs at an affordable level for developers, timing is particularly important. Developers need to decide when delays are significant enough to impede the completion of a project and when to seek legal advice about their rights. For example, if a developer finds that parking requirements are excessive for a particular development, how can he prove it and is it cost-effective to do so? To address this, it would be advantageous to be ready to point out why this development is important to the specific community it is intending to serve based on local and individual factors.



## Economic Obstacles



Development requirements that can be costly in an affordable housing development are often set at the municipal level and can include open space, percentage of impervious surfaces, landscaping, parking, and traffic impact studies.

**1. Open Space** – Some municipalities have adopted requirements for open space or recreational requirements that may increase development costs. For multi family development to be worthwhile, typically the structures must be high density, and open space may prohibit this from happening.

**Suggestion A:** *Density can be increased as part of a conservation design/cluster subdivision to allow for affordable housing.*



**Suggestion B:** *Parkland fee in lieu requirements may be waived by the municipality or reduced for affordable housing units. Alternatively, affordable housing can be developed near existing parks and recreational facilities.*

**2. Impervious Surfaces** – The term impervious defines paved surfaces that water cannot pass through. Most municipalities restrict building sites to a maximum of 70 percent impervious surfaces. This requirement can have a high impact on developer costs.

**Suggestion:** *Percentage of impervious surface coverage may be increased to allow for additional density of multi-family units.*

**3. Landscaping** - some municipalities have certain tree and caliper (width of tree) requirements that result in added costs to the developer.

**Suggestion:** *Allow for the use of native, drought resistant trees, and reduce caliper requirements.*

**4. Parking requirements** - Some municipalities have high parking requirements for multi-family housing. One municipality requires two spaces per bedroom, which would equate to six parking spaces for a three-bedroom unit, thus far exceeding standard planning and zoning practices.

**Suggestion:** *Adjust parking requirements, i.e. base the number of required spaces on square footage instead of on a per unit basis, or require a parking study by the developer to determine parking needs for each individual development.*

**5. Traffic Impact Studies** - Some municipalities require studies that note a development's impact on traffic.

**Suggestion:** *As an incentive for affordable housing, grants or low interest loans should be explored to offset the cost of any needed improvements.*

## **Zoning**

**Zoning** classifications adopted by municipalities determine where affordable housing can be built. The following are common land use barriers.

- Land zoned for residential use should be developable and should not have physical constraints such poor soil, steep slopes, and the absence of sewer or water.

- Subdivision or lot requirements - Certain municipalities may have minimum or maximum requirements on subdividing lots. Minimum lot sizes effect density and create a situation that makes affordable housing development uneconomical.
- **Variance**, conditional uses, and special exceptions - Some municipalities require a variance for minor issues that can result in timing delays and additional engineering and design costs.

## Summary

Development obstacles in affordable housing are difficult to quantify. They can be difficult to predict and can vary from one municipality to the next.

All affordable housing projects have certain costs associated with their development. These costs, including construction, design, and tap and sewer fees, can range from *\$96,000 to \$166,500 PDU in the Centre Region and \$93,500 to \$151,000 PDU outside of it*. Some of these costs can be barriers to affordable housing development. Acquisition, construction, and building and tap fees, as well as the timing of sewer and water approval and municipal review procedures, can be expensive and time-consuming steps. They directly affect cost and project schedules that can in turn jeopardize funding and add interest to financing.

Neighborhood opposition, lack of public support, and misconceptions about affordable housing are not uncommon. Development requirements adopted at the local level to protect resident quality of life such as parking, landscaping, and open space can add significant cost to an affordable housing development. Finally, some zoning requirements such as minimum lot size may make affordable housing development impractical.

The importance of developers and municipal officials working together on affordable housing development cannot be overstated. Developers and municipalities that have been creative and used sophisticated bargaining techniques prove that these barriers can be overcome.



## 5: LAND USE PLANNING: An Inclusionary Approach

### Zoning Resources:

A list of **Centre County Borough and Township zoning officers, telephone number and addresses** is available at

<http://www.co.centre.pa.us>.

On the top navigation bar, find Municipal Directory and click to search. You can also print a PDF version of the directory.

### **Pennsylvania Municipalities Planning Code**

Governor's Center for Local Government Services

[mpc.landuselawinpa.com/](http://mpc.landuselawinpa.com/)

### **PennSCAPES: Pennsylvania Strategies, Codes, and People Environments**

Hamer Center for Community Design Assistance

[www.pennscapes.psu.edu](http://www.pennscapes.psu.edu)

### **Affordable Housing Techniques: A Primer for Local Governments**

Report Number 22, April 1992

From Municipal Research and Service Center of Washington

<http://www.mrsc.org/Publications/textaht.aspx>

Standard zoning and land use planning has been known to limit the development of affordable housing in Pennsylvania, yet regulations can increase housing choice by providing the opportunity to construct more diverse and cost-effective housing to meet the needs of low- and moderate-income residents.

A wide range of planning tools is available to municipalities for the provision of affordable housing. Tools can be mandatory or voluntary; however, voluntary options have only proven effective when tied to subsidies. Mandatory options do have a track record of increasing the affordable housing stock in communities throughout the country.

Both mandatory and voluntary options present opportunities for cooperation, partnerships, and, ultimately, the development of **inclusionary housing**. The opportunities created will result in a better mix of housing types and income levels within municipal or multi-municipal jurisdictions.

Location, location, location is important for affordable housing just as it is with any real estate. As it relates to land use planning, good locations for affordable housing include sewer and water service and, where available, public transportation, as well as opportunities for scattered-site development. Doing so:

- Reduces sprawl.
- Strengthens communities.
- Fosters housing diversity.
- Creates efficiency of services.

## LOTS

### A. Minimum Lot Size:

Reduce minimum lot size for smaller single-family homes to 3,500-6,000 square feet.

**Reason:** *Lowers residential development costs and appeals to many of today's smaller households.*

### B. Maximum Lot Size:

Encourage the creation of smaller lots for the development of smaller homes through maximum lot size requirements.

Major subdivision plan requirements could include a percentage set aside of small lots with maximum lot size requirements.

**Reason:** *Lowers residential development costs.*

### C. Minimum Lot Width:

Permit minimum lot widths up to 50 feet.

**Reason:** *Reduces costs for paving, storm water control, utility installation, and sidewalks, where applicable.*

### D. Front Yard Setback:

Reduce front yard setbacks to 0-5 feet.

**Reason:** *Allows for lower cost utility installation, paving, site clearance, and landscaping, while creating a human scale environment that encourages walking.*

### E. Side Yard Setback-Zero Lot Line:

Reduce side yard setbacks to 0 (zero lot line) to 10 ft. with zero setback on one side yard lot line and 10 ft. setback from the other side yard line.

**Reason:** *Transfers more useable outdoor space to the other side of the house rather than having a smaller space on each side.*

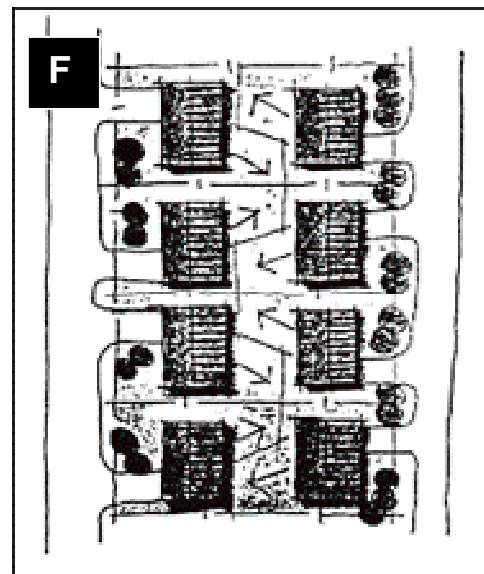
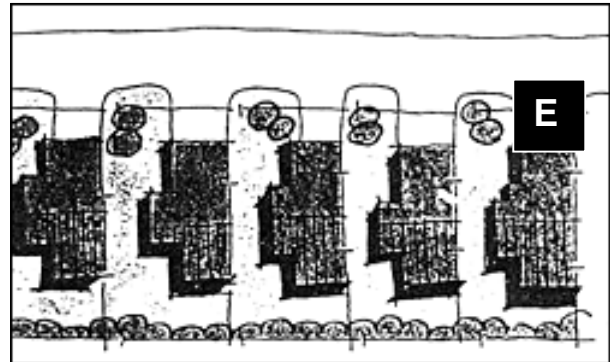
### F. Zipper Lot:

The rear lot line alternatively jogs back and forth. Creates more open space in one portion of the lot.

**Reason:** *Increases density while keeping some backyard private for each house.*



Source: <http://www.pedbikeimages.org/>



Source for E and F:

[http://knowlton.osu.edu/studentwork/CRPstudent/Cowley764/Zer%20Lot%20Line%20Housing\\_files/frame.htm](http://knowlton.osu.edu/studentwork/CRPstudent/Cowley764/Zer%20Lot%20Line%20Housing_files/frame.htm)

# STREETS

## A. Right-of-Way Widths:

Require right-of-way widths of 35-45 feet for residential streets.

**Reason:** Uses land more efficiently to create a friendlier, safer atmosphere where eye contact can be established between motorists and pedestrians.

## B. Street Widths:

Reduce cartway width to 18-22 feet for residential streets.

**Reason:** Reduces site development costs, reduces traffic speeds, maintenance, and plowing costs, as well as creating a friendlier atmosphere where eye contact can be established between motorists and pedestrians.

## C. Cul-de-sacs:

Eliminate or reduce cul-de-sac radius.

**Reason:** Cul-de-sacs limit transportation and pedestrian throughways.

## D. T-Turnarounds (hammerheads):

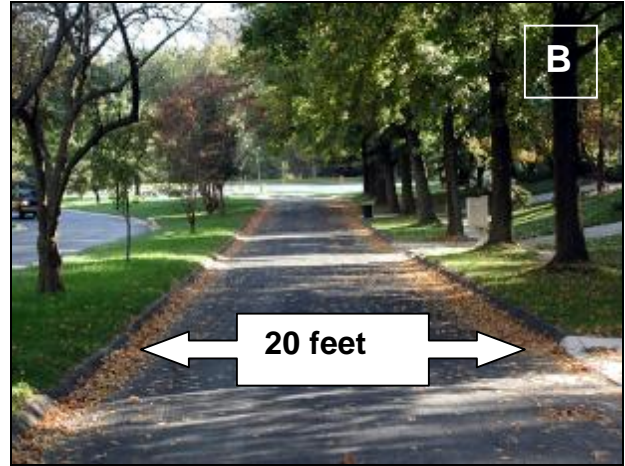
If a street must dead-end, encourage these instead of cul-de-sacs, with two straight 45 foot back up lengths to accommodate fire trucks.

**Reason:** Take up less space and reduce street costs.

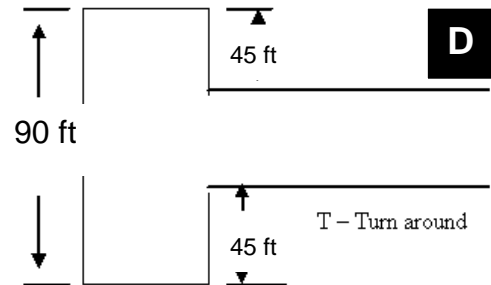
## E. Sidewalks:

At a minimum, require sidewalks on one side of the street only.

**Reason:** Installing sidewalks is an expensive part of developing a neighborhood; if used in conjunction with narrower street width, neighborhood quality is maintained.



Source: <http://www.pedbikeimages.org/>



Source: <http://www.pedbikeimages.org/>



## HOUSING TYPE

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### A. Accessory Units:

Provide for self-contained housing units that are contained on the same lot as the structure of a single-family dwelling or business.

**Reason:** *Increases supply of affordable housing, especially for the elderly, one or two-person households, or persons with disabilities; provides supplemental income to the owner; integrates well with existing houses; and encourages housing maintenance.*

### B. Semi-detached Units:

Allow semi-detached units where one wall is shared with the neighboring house.

**Reason:** *Reduces lot size needs and wall costs per unit.*



Source: <http://www.brendanmcglynn.com/viewprop.php?id=550>

### C. Live/work:

Permit spaces within buildings that are used jointly for commercial and residential purposes where the residential use is secondary or accessory to the primary use as a place of work.

**Reason:** *Lowers the cost of living and doing business by eliminating the need for separate spaces and commuting. Promotes both central business districts and village revitalization.*

### D. Manufactured:

Allow factory-built, single-family structures that are manufactured under the authority of 42 U.S.C. Sec. 5401, the National Manufactured Home Construction and Safety Standards Act; are transportable in one or more sections, and built on a permanent chassis.

**Reason:** *Production costs are substantially lower than conventional built housing while still providing attractive, safe, and durable dwellings.*



Source: <http://www.libertyhomesinc.com/showroom.php>

### E. Modular:

Encourage dwelling units that are constructed on-site in accordance with code and composed of components substantially assembled in a manufacturing plant and transported to the building site for final assembly on a permanent foundation.

**Reason:** *Production costs are substantially lower than conventional housing construction while still providing attractive, safe, and durable dwellings.*



Source: <http://www.havenhomes.com/homes/category.php?id=3>

### **F. Apartments Above Storefronts**

Promote housing units in village commercial areas and central business districts on the top floors of commercial storefronts.

**Reason:** *Infill promotes the live/work lifestyle and healthy commercial areas; allows access to public transportation.*



Source: <http://www.pedbikeimages.org/>

### **G. Elder Cottage Housing Opportunity (ECHO):**

Small, free-standing, barrier-free, energy-efficient, and removable units designed to be installed adjacent to existing single-family dwellings.

**Reason:** *Allows for care and living cost reduction for elderly and disabled persons related to occupant of principal dwelling.*

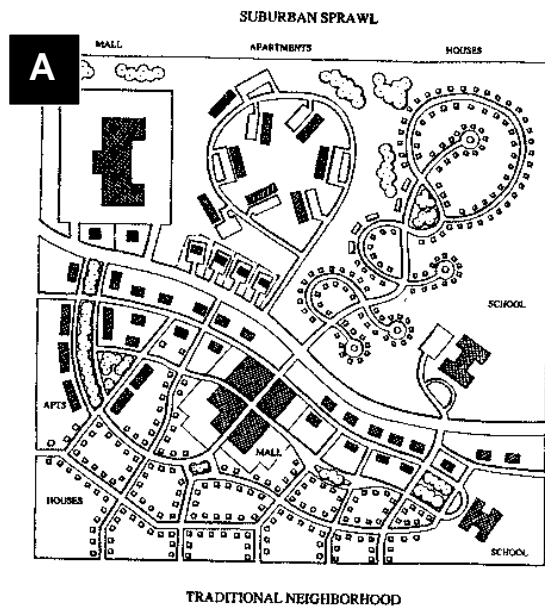
## OTHER OPTIONS

Many of the following options can facilitate the development of mixed income developments. See **Section 6: Tools for Maintaining Affordability** for additional options to consider using in conjunction with these to create long-term affordability.

### A. Traditional Neighborhood Development:

Incorporate a percentage of affordable housing units (set-aside) in the area of land to be developed that would include a compatible mixture of residential, nonresidential commercial, and workplace uses in a development that is compact, limited in size, and oriented toward pedestrian activity.

**Reason:** Coordinates housing for all incomes with jobs, transportation, and services.



Source: [http://www.sactaqc.org/resources/literature/landuse/urban\\_form\\_travel.htm](http://www.sactaqc.org/resources/literature/landuse/urban_form_travel.htm)

### B. Set-Aside Program:

Calls for a set-aside (typically 10-20 percent) of affordable housing units in

every development of a predetermined size. These programs can be voluntary or mandatory, and may include incentives. Visit

<http://www.ci.emeryville.ca.us/gov/pdf/ord-affordhsng.pdf> for an example ordinance.

### C. Density Bonus:

Generally an incentive that allows for additional dwelling units in exchange for a percentage set aside for affordable housing units.

**Reason:** Makes it more economical to produce affordable housing units, often in places it wouldn't have existed otherwise; promotes economically diverse communities.

#### Density Bonus Examples:

1. Mt. Joy Borough, Lancaster County, adopted a Traditional Neighborhood Development Ordinance that allows for an increase in density of one unit per acre if the developer provides, at a minimum, at least 10 percent of the total dwelling units to be sold or leased as affordable housing to individuals earning less than 80% of the Lancaster County AMI.

2. Ferguson Township, Centre County, adopted a Traditional Town Development that includes a workforce housing requirement. Workforce housing shall comprise an element of each development and will be incorporated at a minimum rate of 1 in 10 residential units. Housing shall not be segregated or clustered within a neighborhood and, from the exterior, shall provide no evidence that distinguishes it from market-rate units. No more than 2 adjacent lots may contain such units. No more than 4 lots along any one block width or block length may contain such units.

The bonuses provided through this ordinance include:



- A density of 20 units per acre;
- Providing for a mix of uses;
- Reduced cartway width; and opportunity to build a variety of housing types.

**D. Overlay Zone:**

A district established by ordinance to prescribe special regulations to be applied to a site in combination with the underlying or base district.

**Reason:** Requires affordable housing development in a specific, pre-established area.

**E. Conservation Design:**

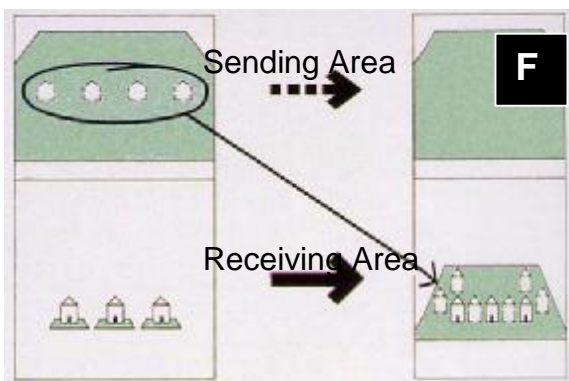
Cluster development having the potential to lower housing costs through reduced infrastructure while conserving special features and open space specific to each site.

**Reason:** Allows for the same amount or more of development on a site while preserving open, shared space without penalizing developers and landowner for more dense development.

**F. Transferable Development Rights (TDR):**

Allows for additional density where development is wanted (receiving area) in exchange for development rights in areas to preserve (sending area).

**Reason:** Allow a density increase for affordable housing in TDRs.



Source: [http://www.gsd.harvard.edu/research/projects/la/monroe/pics/pic\\_44a.htm](http://www.gsd.harvard.edu/research/projects/la/monroe/pics/pic_44a.htm)



**Conventional Design**



**Conservation Design**

Source: <http://www.csc.noaa.gov/alternatives/printVersions/cenarios.html>



### Maintaining Affordability Resources:

#### **Shared Equity Homeownership**

John Emmeus Davis,  
Research Fellow  
National Housing Institute  
<http://www.nhi.org/policy/SharedEquity.html>

#### **Institute for Community Economics**

57 School Street  
Springfield, MA 01105  
(413) 746-8660  
<http://www.iceclt.org/>

#### **Burlington Associates in Community Development**

P.O. Box 994  
Burlington, VT 05402  
e-mail:  
mbrown@burlingtonassociates.com  
<http://www.burlingtonassociates.com/>

#### **The E. F. Schumacher Society**

140 Jug End Road  
Great Barrington, MA  
01230  
413-528-1737  
<http://www.smallisbeautiful.org>

#### **National CLT Network**

Lisa Byers, President  
<http://www.nationalclt.org>

## 6: TOOLS FOR MAINTAINING AFFORDABILITY

**Shared equity homeownership** ensures long-term home affordability for lower income households by restricting the appreciation that the owner can retain. This preserves affordable housing in areas where rising prices are forcing lower income households out of the market. Other terms for this type of housing are limited equity housing, third sector housing, or permanently affordable homeownership. Simply put, it is resale restricted, owner-occupied housing. The benefits of limited equity homeownership include:

- Maintaining affordability
  - Provides more homeownership opportunities in the present while preserving affordability for future homebuyers.
- Increasing stability
  - Provides an extended community for new buyers at various income levels, thus increasing long-term success.
  - Increases homebuyers assets through equity-building savings and capital gains at time of sale
  - Provides stability for the greater neighborhood by “stabilizing property values, protecting owner-occupancy, and preventing the displacement of lower-income households in neighborhoods experiencing speculative reinvestment and gentrification.”<sup>11</sup>
- A return on the community’s investment
  - The subsidy placed in the property is kept in the home due to the restricted sales price, unlike when a subsidized property is sold as at market-rate with all capital gains going to the first-time homebuyer.

### **Deed Restrictions for Affordable Housing**

- Legally binding restriction to the use, activity, and/or limitation of property rights, recorded at the registry of deeds.
- Lowers the administrative costs of monitoring affordability covenants in the deeds.

<sup>11</sup> Shared Equity Homeownership, John Emmeus Davis, p.7

Inclusionary mandates and regulatory incentives have expanded the use of deed restrictions for affordable housing. Deed restrictions can state how long a property must remain affordable, thus retaining public subsidy for the term of the resale restriction.

### Community Land Trust (CLT)

- Community-based nonprofit organization that holds title to land sharing equity between one income-qualified owner and the next; and
- stabilizes communities and preserves investment in affordable housing for the benefit of future generations.

CLTs generally sell the homes on the land to eligible homebuyers and enter into long-term ground leases that offer residents the benefits traditionally associated with homeownership, while limiting the resale price of the home, thus maintaining its affordability for future low- or moderate-income buyers.

### CLT Purchase and Sale Example

Appraised Value of Property	\$145,000
Improvements	\$95,000
Land	\$50,000
<b>Sales Price to First Buyer</b>	<b>\$95,000</b>

*Note: Buyer is purchasing improvements only*

The homeowner decides to add a bathroom to the house with the approval of the CLT Board of Directors. These improvements are valued at \$10,000. The credit to the homeowner is negotiated at the time the construction takes place.

The first homeowner then decides to sell the home, so the CLT orders an appraisal.

Appraised Value of Property	\$170,000
Improvements	\$115,000
Land	\$55,000
<b>Sales Price to First Buyer</b>	<b>\$115,000</b>

To break this down further:

New Appraised Value of Improvement	\$115,000
Minus the Original Value of Improvements	\$95,000
Equals	\$20,000
Multiplied by Equity Percentage in Land Lease	50.00%
<b>Equals Equity Homeowner Takes with Him or Her**</b>	<b>\$10,000</b>

Therefore, the sales price to the second buyer is broken down as follows:

Original Sales Price	\$95,000
Add Credit for Home Improvement	\$10,000
Add Homeowner Share of Equity	\$10,000
<b>Equals Sales Price to Second Buyer</b>	<b>\$115,000</b>



### Affordable Design Resources Online:

#### **Design Matters: Best Practices in Affordable Housing**

<http://www.uic.edu/aa/cdc/AHDC/website/>

#### **Affordable Housing Design Advisor**

The U.S. Dept. of housing and Urban Development

<http://www.designadvisor.org/>

#### **Livable and Affordable: Good Design in Affordable Housing**

From *Shelterforce: The Journal of Affordable Housing and Community Building*

<http://www.nhi.org/online/issues/124/gooddesign.html>

#### **Affordable Housing: Designing an American Asset**

Exhibit of the National Building Museum

Feb. 28-Aug. 8, 2004

Exhibit Script available online at

[www.nbm.org/Exhibits/current/Affordable\\_Housing\\_Exhibition\\_Script.pdf](http://www.nbm.org/Exhibits/current/Affordable_Housing_Exhibition_Script.pdf)

## 7: DESIGN PORTFOLIO

Good design and affordable housing can go together, and when they do, the results are integrated with the environment, the effects are lasting, and the entire community is enhanced.

Benefits of good design in affordable housing:

- improved potential for value appreciation
- stabilizing influence on the neighborhood
- reduced chance of community resistance during development
- welcoming feeling fostered while preserving residents' privacy
- increased pride among residents
- greater support of planning officials



These examples of good design demonstrate diversity, a range of housing types, and sensitivity to the distinctive history, context, site, and population of the community and neighborhood.



## DEVELOPMENT: Tower Apartments in Rohnert Park, California

### Highlights:

- Composed of two- and three-story buildings framing two courtyards, the site plan makes use of virtually every foot of space.
- At 25 dwelling units per acre, this apartment complex is three times the density of surrounding developments, yet feels comfortable both from the street and inside the complex.
- The frontage on the main street has two-story townhouses and three-story buildings with townhouses over flats line the courts. A combination of surface and "tuck-under" parking occupies the edges of the site.

### Appropriate for:

- Workforce, female-headed, homeless and young adult populations (see Section 3 for descriptions of these groups)



#### RESIDENT PROFILE:

Low-income families, incomes \$13,500-28,000.

DENSITY: 25 units per acre

Type	#/Units	Size (sf)	Rents
1 BR	8	500	\$270-375
2 BR	14	825	\$300-445
3 BR	24	1,150	\$335-520
4 BR	4	1,350	\$390-580
Total	50		

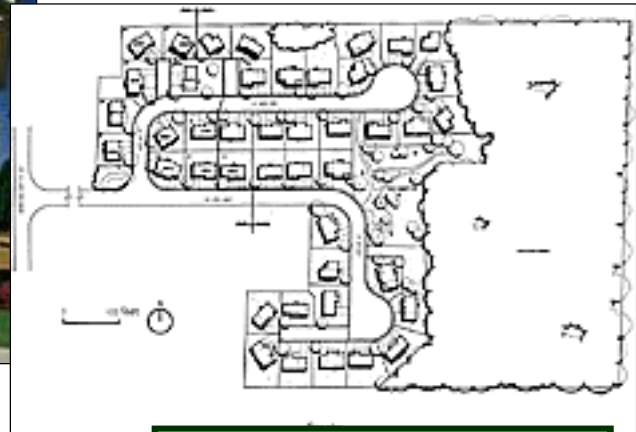
## DEVELOPMENT: Benson Glen in Renton, Washington

### Highlights:

- Single-family development with forty-three houses on 11.62 acres.
- Buyers could choose from four different models.
- Parking requirements were reduced from four to two spaces per house.
- The local municipality reduced developer land costs by:
  - reducing lot width in order for the garages to be placed on one side of the site;
  - reducing setbacks; and
  - reducing lot size to 3,600 feet.
- Restoring wetlands next to the site added cost to the housing.

### Appropriate for:

- Elderly, workforce, female-headed



#### RESIDENT PROFILE:

Moderate-income families, incomes of 75-80 percent AMI.

DENSITY: 7.2 units per acre

Type	#/Units	Size (sf)	Price
2 BR	1	960	\$112,000
3 BR	24	1,147-1,342	\$123,000-134,000
Total	43		

## DEVELOPMENT: Battle Road Farm in Lincoln, Massachusetts

The town purchased a 24-acre tract of land for mixed-income housing. The decision to create affordable housing was made by consensus through an extensive planning process before a for-profit developer was selected.

### Highlights:

- The site contains wetlands and an open meadow.
- A village-like feel was created by the roads, which include two cul-de-sacs and one 24-foot wide road through the development's center.
- There are no garages, but each unit has two paved parking spaces beside it.
- Building types include fourplexes designed to recall the New England farmhouse and two-family structures with turn-of-the-century carriage houses.
- The original intent was to have a ratio of 60 percent affordable and 40 percent market rate homes. An adjustment was necessary due to the housing market, and the final result was 40 to 50 percent affordable.

### Appropriate for:

- Elderly, workforce, female-headed



#### RESIDENT PROFILE:

60% low- and moderate-income households, 40% market rate.

DENSITY: 10 units per acre

Type #/Units	Size (sf)	Price
2 BR 80	1,100-1,500	\$86,000-184,000
3 BR 40	1,400-1,800	\$130,000-234,500

**Total 120**



## DEVELOPMENT: The Farm in Soquel, California

### Highlights:

- Preserved the character and rural setting of the area.
- A common open space provides everyone a view of the surrounding landscape.
- This mixed-income development has market rate single-family homes alongside low-income rental townhouses and apartments.
- Larger units are located toward the back of the development.
- Required parking was lowered due to low auto ownership rates and a management-instituted parking management program.
- Meetings were held with the architect and community residents; opposition to the development faded once they saw the design plans.
- The six market-rate houses sold quickly for good prices.
- Developed by Mid-Peninsula Housing Coalition (develops affordable housing, manages properties, and provides services to residents).
- The development includes a child care center and a large playground.

### Appropriate for:

- Workforce, female-headed, homeless



#### RESIDENT PROFILE:

Up to 60 percent AMI

DENSITY: 13 units per acre

Type	#/Units	Size (sf)	Rents (2003)
1 BR	1	716	\$678
2 BR	16	906	\$439-816
3 BR	22	1,180	\$471-907
Other*	6	1,670-2,200	\$245,000-345,000
<b>Total</b>	<b>45</b>		

\*single-family market-rate homes



## **DEVELOPMENT: Third Street Cottages in Langely, Washington**

### Highlights:

- Development consisted of four standard single family lots (each 7,200 SF), these are.
- Utilized an innovative zoning code that allows a 100% density increase for smaller homes in all single-family residential zones.
- Consists of eight detached, two per lot, one bedroom plus loft owner-occupied, merchant-built cottages grouped around a garden courtyard with detached parking.
- There are four house plans with ground floors approx. 650 SF and lofts up to 200 SF.
- NOTE: This development is not specifically an affordable housing development.

This 'pocket neighborhood' is located in Langely, Washington. It is the result of cooperation among state government, local planning agency, an innovative architect, a sensitive developer, an enlightened banker, and a supportive community.

### Appropriate for:

- Elderly and young adult populations



## 8: RESOURCES

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### **DEVELOPMENT-Homeownership, Multifamily, Rehabilitation**

#### **Pennsylvania Housing Finance Agency**

2101 North Front Street  
Harrisburg, PA 17110  
717-780-3948  
<http://www.phfa.org>

#### **U.S. Department of Housing and Urban Development**

Philadelphia Office  
The Wannamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380  
215-656-0500  
<http://www.hud.gov>

#### **Fannie Mae**

39 Public Square, Suite 1000  
Wilkes-Barre, PA 18701  
570-830-4360  
<http://www.fanniemae.com>

#### **Federal Home Loan Bank of Pittsburgh**

601 Grant Street  
Pittsburgh, PA 15219-4455  
412-288-3400  
<http://www.fhfb-pgh.com>

#### **USDA Rural Development**

206 Spring Run Road  
Mill Hall, PA 17751  
570-726-3196  
<http://www.rurdev.usda.gov/pa>

#### **Pennsylvania Department of Community and Economic Development**

420 North Street, 4<sup>th</sup> Floor  
Commonwealth Keystone Building  
Harrisburg, PA 17120-0225  
<http://www.newpa.com>

#### **Borough of State College Homeowner Rehabilitation Program**

243 S. Allen Street  
State College, PA 16801  
814-234-7109  
<http://www.statecollegepa.us>

**SEDA-COG**

201 Furnace Road  
Lewisburg, PA 17837  
1-800-326-9310

<http://www.seda-cog.org>

**Moshannon Valley Economic Development**

200 Shady Lane  
Philipsburg, PA 16866  
814-342-2260

<http://www.mvedp.org>

**The Practice of Low Impact Development**

A publication of the U.S. Department of Housing and Urban Development (HUD)  
Office of Policy Development and Research

<http://www.huduser.org/publications/destech/lowImpactDevl.html>

**SENIOR HOUSING****Pennsylvania Department of Public Welfare, Long Term Care-Partnership with Life**

1401 N. 7<sup>th</sup> Street  
Harrisburg, PA 17102  
717-772-2525

<http://www.state.pa.us>

**U.S. Department of Housing and Urban Development**

The Wannamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380  
215-656-

<http://www.hud.gov>

**USDA Rural Development**

206 Spring Run Road  
Mill Hall, PA 17751  
570-726-3196

<http://www.rurdev.usda.gov/pa>

**Centre County Office of Aging**

420 Holmes Street, Willowbank Building  
Bellefonte, PA 16823  
814-355-6716

<http://www.co.centre.pa.us>

## ACCESSIBLE HOUSING REFERRAL SERVICES

### **Center for Independent Living of North Central Pennsylvania**

210 Market Street, Suite A  
Williamsport, PA 17701-6633  
570-327-9070

<http://www.cilncp.org>

### **VisitAbility in Pennsylvania**

c/o Lift  
503 Arch Street  
St. Marys, PA 15857-1779  
1-800-341-5438

<http://www.visitabilitypa.com>

### **Self-Determination Housing Project of Pennsylvania, Inc.**

717 E. Lancaster Avenue  
Downingtown, PA 19335  
610-873-9595

<http://www.sdhp.org/>

## ZONING

A listing of Centre County Borough and Township zoning officers, telephone number and addresses is available at <http://www.co.centre.pa.us>. On the top navigation bar, find Municipal Directory and click to search. You can also print a PDF version of the directory.

## LOCAL PLANNING INFORMATION

### **Centre County Comprehensive Plan**

Centre County Planning Office  
Willow Bank Building  
Bellefonte, PA 16823  
814-355-6791

<http://www.co.centre.pa.us>

### **Borough of State College Consolidated Plan**

State College Borough Planning Department  
243 S. Allen Street  
State College, PA 16801  
814-234-7109

<http://www.statecollegepa.us>

### **Centre Regional Planning Agency**

2643 Gateway Drive  
State College, PA 16801

814-231-3050  
<http://www.crcog.net>

**Housing Authority of Centre County Public Housing Agency Plan**  
Housing Authority of Centre County  
602 E. Howard Street  
Belleville, PA 16823  
814-355-6965  
<http://www.co.centre.pa.us>

## MARKET AND RESEARCH INFORMATION

**Centre County Association of REALTORS**  
1344 S. Atherton Street  
State College, PA 16801  
814-238-7266  
<http://www.happyvalleyhomes.org>

**Builders Association of Central PA**  
2038 Sandy Drive  
State College, PA 16803  
814-231-8813  
<http://www.centralpabuilders.com>

**Chamber of Business and Industry of Centre County (CBICC)**  
2565 Park Centre Boulevard, Suite 150  
State College, PA 16801  
814-238-5480  
<http://www.cbicc.org>

**Moshannon Valley Economic Partnership**  
200 Shady Lane  
Philipsburg, PA 16866  
814-342-2260  
<http://mvedp.org>

**Pennsylvania Housing Research Center**  
219 Sackett Building  
University Park, PA 16802  
814-865-2341  
<http://www.engr.psu.edu/phrc/>

**HUD User**  
P.O. Box 23268  
Washington, DC 20026-3268  
1-800-245-2691  
<http://www.huduser.org>

**U.S. Census Bureau**  
<http://www.census.gov>

## **LEARN MORE ABOUT AFFORDABLE HOUSING**

**Housing Alliance of Pennsylvania**  
2 South Easton Road  
Glenside, PA 19038  
215-576-7044  
<http://www.housingalliancepa.org>

**National Association of Realtors**  
430 N. Michigan Avenue  
Chicago, IL 60611-4087  
1-800-874-6500  
<http://www.realtor.org/housopp.nsf>

**The Enterprise Foundation**  
10227 Wincopin Circle, Suite 500  
Columbia, MD 21044  
1-800-624-4298  
<http://enterprisefoundation.org>

**National Low Income Housing Coalition**  
727 15<sup>th</sup> Street NW, 6<sup>th</sup> Floor  
Washington, DC 20005  
202-662-1530  
<http://www.nlihc.org>

**Knowledge Plex**  
C/O Fannie Mae Foundation  
4000 Wisconsin Avenue NW  
Washington, DC 20016-2840  
<http://knowledgeplex.org>

**Centre County Affordable Housing Coalition**  
P.O. Box 499  
Lemont, PA  
814-355-6791 (Centre County Planning Office)

## **FAIR HOUSING**

**Centre County**  
Housing Authority of Centre County  
602 East Howard Street

Bellefonte, PA 16823  
814-355-6750

**Borough of State College**

Borough of State College  
Office of Planning and Community Development  
243 South Allen Street  
State College, PA 16801  
814-234-7109

**State**

Pennsylvania Human Relations Commission  
Harrisburg Regional Office  
Riverfront Office Center 5<sup>th</sup> Floor  
1101-1125 South Front Street  
Harrisburg, PA 17104-2515  
717-787-9784

**Federal**

Office of Fair Housing and Equal Opportunity  
Department of Housing and Urban Development  
Room 5204  
451 Seventh Street SW  
Washington, DC 20410-2000  
1-800-669-9777

Or

Fair Housing Hub  
Department of Housing and Urban Development  
The Wanamaker Building  
Philadelphia, PA 19107-3380  
215-656-0663 ext. 3260  
1-888-799-2085



## 9: DEFINITIONS

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**AMI:** Area median income, as calculated by the federal government and adjusted for household size and local cost of living.

**Accessory Unit:** A secondary dwelling unit established in conjunction with and clearly subordinate to a primary dwelling unit, whether a part of the same structure as the primary dwelling or a detached unit on the same lot.

*A Glossary of Zoning, Development, and Planning Terms, American Planning Association*

**Affordable Housing:** Housing that cost no more than 30 percent of a household's gross monthly income.

**Community Land Trust (CLT):** A private nonprofit corporation created to acquire and hold land for the benefit of the community and provide secure, affordable access to land and housing for community residents. In particular, CLTs attempt to meet the needs of residents least served by the real estate market.

*Institute for Community Economics*

**Cost Burden:** Fraction of a household's total gross income spent on housing costs. For renter's, housing costs include rent paid by the tenant plus utilities. For owner's, housing costs include mortgage payment, taxes, insurance, and utilities.

**Deed Restriction:** A legally binding restriction on the use, activity, and/or limitation of property rights, recorded at the registry of deeds.

**Density:** The number of dwelling units per acre of land.

*A Glossary of Zoning, Development, and Planning Terms, American Planning Association*

**Density Bonus:** Allows developers to build in specified areas densities that are higher

than normally allowed in exchange for building a percentage of affordable housing units.

**Development:** Any or all activities necessary for planning, land acquisition, demolition, construction, or equipment of a development.

**Fair Market Rent (FMR):** Housing market-wide rent estimates that provide housing opportunities throughout the geographic area in which rental units are in direct competition. [www.huduser.org](http://www.huduser.org)

**Fair Share Housing:** The planned allocation of subsidized housing units in every community within a metropolitan area.

**HOME Program:** The largest Federal block grant that provides formula grants to States and localities, which communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or provide direct rental assistance to low-income people.

**Housing Wage:** The amount a person working full-time must earn to afford the fair-market rent on a two-bedroom unit without paying more than 30 percent of his or her income in rent.

**Inclusionary Zoning:** A local initiative that requires a portion of housing units in a new real estate development to be reserved for affordable housing.

*Massachusetts Smart Growth Toolkit*

**Low Income Housing Tax Credit**

**(LIHTC):** A congressionally created tax credit (**Internal Revenue Code Section**

42) available to investors in low income housing designed to encourage investment that helps finance construction and rehabilitation of housing for low income renters. Enacted as part of the 1986 Tax Reform Act, the Low-Income Housing Tax Credit (LIHTC) is a vehicle by which the federal government funds the construction of new rental housing and the acquisition and rehabilitation of existing rental housing for low-income households. The LIHTC program is one of three federal programs that fund new construction of affordable rental housing, each in unique ways.

- a.) Section 202 Supportive Housing for the Elderly, provides capital advances to finance the construction and rehabilitation of projects that link housing with services for low-income older persons.
- b.) HOME Investment Partnerships program, provides grants to states and communities to build or rehabilitate affordable housing for rent or home ownership and/or to provide direct rental assistance to low-income persons.
- c.) The LIHTC program provides an incentive for developers to leverage additional financial resources to construct new and rehabilitate existing rental housing for low-income households.

**Manufactured Homes:** Homes built entirely in the factory under a federal building code administered by the U.S. Department of Housing and Urban Development (HUD). The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed. The federal standards regulate manufactured housing design and construction, strength and durability,

transportability, fire resistance, energy efficiency and quality. The HUD Code also sets performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. It is the only federally-regulated national building code. On-site additions, such as garages, decks and porches, often add to the attractiveness of manufactured homes and must be built to local, state or regional building codes.

**Mixed-Use Development:** Created in response to patterns of separate uses that are typical in suburban areas necessitating reliance on cars. Mixed use developments include residential, commercial, and business accommodations in one area.

**Modular Homes:** These factory-built homes are built to the state, local or regional code where the home will be located. Modules are transported to the site and installed.

**Mobile Homes:** This is the term used for factory-built homes produced prior to June 15, 1976, when the HUD Code went into effect. By 1970, these homes were built to voluntary industry standards that were eventually enforced by 45 of the 48 contiguous states.

**NIMBY (Not In My Backyard):** Opposition by residents and public officials alike to additional or different types of housing units in their neighborhoods and communities.

*Meek, Stuart; Retlaff, Schwab. Regional Approaches to Affordable Housing. American Planning Association, Planning Advisory Service Report #513/514*

**Overlay Zone:** An overlay district is created by the local legislature by identifying a special resource or development area and adopting new provisions that apply in that area in addition to the provisions of the zoning

ordinance. The provisions of an overlay district can be more restrictive or more expansive than those contained in the zoning district.

**Residential Cluster Development:** The grouping of a particular development's residential structures on a portion of the available land, reserving a significant amount of the site as protected open space.

**Scattered-site Development:** Houses or small apartment buildings located throughout the area, rather than concentrated on one site.

**Shared Equity Homeownership:** Methods to ensure that homes remain affordable to lower-income households on a long-term basis by restricting the appreciation that the owner can retain, preserving affordable housing in areas where rising prices are forcing lower income households out of the market.

Davis, John Emmeus, *Shared Equity Homeownership*

**Supplemental Security Income (SSI):** A federal income supplement program funded by general tax revenues (not Social Security taxes), designed to help aged, blind, and disabled people, who have little or no income; and it provides cash to meet basic needs for food, clothing, and shelter.

[Social Security Online](#)

**Variance:** The relaxation of requirements of a zoning district for a specific parcel or tract of land. Variances are issued to avoid unnecessary hardships to a landowner.

**Workforce Housing:** Housing that is affordable to households of low, moderate and above moderate income in a range of 60 -120% of AMI

[Urban Land Institute](#)

**Zoning:** Classification of land in a community into different areas and districts. Zoning is a legislative process that regulates building dimensions, density, design, placement and use within each district.