

**Centre County Affordable Housing Needs Assessment:
A Blueprint for Action**

Executive Summary

The Centre County Commissioners contracted with Diana T. Myers and Associates, Inc. to conduct an Affordable Housing Needs Assessment to identify the County's critical housing needs and to provide information that can be used to address those needs within the County's 36 municipalities over the next ten years.

What is Affordable Housing?

According to the U.S. Department of Housing and Urban Development, housing is affordable if a family pays no more than 30% of its monthly income for total housing costs. When housing prices rise faster than incomes, an affordability gap is created. As seen in the chart below, such a gap exists in Centre County, where a total of 14,641 or 29.7% of the households were paying more than 30% of their incomes for housing in 2000. Even more distressing, 7,245 households or 14.7% of the households were paying in excess of 50% of their incomes for housing. Both of these percentages are considerably higher than for the state of Pennsylvania as a whole.

Table 1: Cost Burdened Owners and Renters by Region 2000

	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Pennsylvania	698,268	20.5%	460,443	33.6%	1,158,711	24.3%
Centre County	5,579	18.8%	9,062	46.2%	14,641	29.7%
Moshannon Valley	387	18.4%	172	24.1%	559	19.8%
Mountaintop	259	23.8%	36	22.4%	295	23.6%
Upper Bald Eagle Valley	482	26.6%	80	20.9%	562	25.6%
Lower Bald Eagle Valley	597	22.2%	130	20.9%	727	22.0%
Nittany Valley	1,099	18.8%	570	25.3%	1,668	20.4%
Penns Valley	1,007	27.0%	218	27.2%	1,225	27.1%
Centre Region	2,136	16.4%	7,924	53.6%	10,061	24.3%
	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Pennsylvania	262,276	7.7%	228,851	23.2%	452,330	9.5%
Centre County	1,988	6.7%	5,237	26.7%	7,245	14.7%
Moshannon Valley	155	7.4%	72	10.1%	227	8.1%
Mountaintop	124	11.4%	16	9.9%	140	11.2%
Upper Bald Eagle Valley	204	11.3%	32	8.4%	236	10.8%
Lower Bald Eagle Valley	258	9.6%	46	7.4%	305	9.2%
Nittany Valley	340	5.8%	249	11.0%	582	7.2%
Penns Valley	399	10.7%	84	10.5%	483	10.6%
Centre Region	744	5.7%	4,759	32.2%	6,406	15.8%

Source: U.S. Bureau of the Census, 2000

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Who is most likely to need affordable housing? Low and moderate-income working families, elderly, people with disabilities and homeless families and individuals are all facing critical needs for affordable housing in Centre County. Low and moderate-income households are those whose incomes are below 80% of the County median, or \$29,650 for households and about \$40,500 for families.

What is Work Force Housing?

The most prominent need for affordable housing is sales housing for the County's work force, defined by the Pennsylvania Housing Alliance as housing that is affordable to the typical Pennsylvania worker. In 2004 the typical Centre County working family earned \$50,557. Using the Fannie Mae affordability calculation, a household at this income could purchase a home costing no more than \$128,545. This is far short of the median priced home in Centre County, which was \$156,000 according to a 2004 HUD Regional Analysis. If we apply the lending convention that a household can afford to purchase a home that costs three times its annual income, only those earning over \$52,000 can afford the median priced home. Families with incomes less than \$52,000 are virtually priced out of the homebuyers' market. It is estimated that over 15,000 Centre County working families fall into this category, including accountants and auditors, police, ambulance drivers, dental assistants, cashiers, waiters and waitresses, home health aides and crossing guards. And families such as that of Mark, his wife, Christina, and their two children.

Mark earns in the low \$40,000's and he and his family currently live in a three-bedroom apartment in Toftrees. He says "We currently pay \$825 a month for rent plus utilities, which leaves little room to save for a down payment on a house as well as car payments, student loans (for me and my wife) and anything else unexpected. We have found that in the Centre Region this rent and our situation is pretty common. We have looked at just renting a house for a while and the costs associated with that are absurd."

They have been looking for a home in the Centre Region for close to two years with no success. The majority of homes in Mark's price range are either mobile homes, located in Philipsburg (too far from work), or "they just didn't have what we were looking for, such as a yard or in move-in condition." He concludes: "I have little hope at best that my family and I will find a house in the Centre Region that we can afford to buy and we have only slightly better hope for the Bellefonte area. For now we will continue to rent and in fact we are thinking of moving to a townhouse soon where there are sidewalks and parks and maybe even a few less college kids. My long-term outlook isn't that great for finding a home in the Region either. My family's plan is to be permanently settled by the time the kids are in first or second grade, but if that doesn't happen we will probably move back home to Buffalo where you can buy two houses for the price of one in Centre County."

This is a distressing situation, not only for Mark and his family, but also for Centre County, which stands to lose good workers and possibly more businesses if it does not increase its work force housing.

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Who Else Needs Affordable Housing in Centre County?

Unfortunately, Mark and other workers attempting to purchase their first homes are not the only ones challenged by the lack of affordable housing in Centre County. There is also a sizable gap between the cost of housing and the incomes of households seeking affordable rental housing. In fact a full 46.2% of the County's renters are paying in excess of 30% of their incomes for housing, which is in part affected by the large student population. This is far greater than the number of owners who are cost burdened, which is 18.8%. Twenty-six percent of renters are paying over 50% of their incomes for housing compared to 6.7% of the owners. Using the affordability standard that a household should not spend more than 30% of its income on total housing costs, only those earning over \$25,520 can afford the average two-bedroom apartment in Centre County that rents for \$638. (This is the median gross rent from the 2000 census adjusted according to HUD Fair Market Rent increases).

Among these households are the elderly, female-headed households, the disabled and homeless. In fact the elderly aged 65 years and older are the fastest growing population group in Centre County. Their numbers increased by almost 3000 persons between 1990 and 2000 and are expected to continue to be the fastest growing age group through the year 2030. Of elderly renters, 35% or 677 households are cost burdened, paying in excess of 30% of their income for housing. Since elderly prefer to age in place, the greatest challenge is to subsidize their current housing and to ensure access to assistance with bathing, dressing, shopping, meal preparation and other activities of daily living.

In addition to the elderly, people with disabilities living on SSI (Social Security Income) or SSDI (Social Security Disability Income), and homeless households with no or very low incomes, are in dire need of affordable housing since their incomes are also significantly below \$25,520. In fact, according to the Technical Assistance Collaborative study *Priced out in 2004*, an individual living on SSI in State College earns only 17.2% of the local median income and would have to spend 87.3% of his or her income for an efficiency and 97.2% for a one-bedroom unit. Compounding the problem is that in addition to affordable housing, many of these households need accessible housing and/or access to supportive services in order to remain in the community.

Are There Significant Municipal and Regional Differences?

Centre County has seven planning regions that vary greatly in their rates of growth, housing costs, incomes and affordability. By far the greatest affordability problems are in the Centre Region, in which 58% of the County's population resides. There are 10,061 households in the Centre Region that are cost burdened, representing 69% of the total households in the County that are paying in excess of 30% of their incomes for housing. Other major regional differences are in homeownership rates. While most of the regions meet or far exceed the Pennsylvania homeownership rate of 71.3%, in 2000 the rate in the Centre Region was only 59% due to the high number of students. The other regions of the County have homeownership rates equal to or higher than the state, some as high as 83%. In some regions such as Mountaintop, Upper and Lower

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Bald Eagle Valley, and Lower Penns Valley high percentages the homeowners are low and moderate income elderly and disabled households who are cost burdened, which means there is a greater need for home improvement and home modification loan and grant assistance.

There are also significant demographic, economic and housing needs on the municipal level in Centre County. The following chart enumerates differences among six selected municipalities:

	Bellefonte	Walker Twp	Potter Twp	State College	Worth Twp	Rush Twp	Centre County	PA
Population								
1990	6,358	2,801	3,020	38,923	709	3,411	123,784	11881643
2000	6,359	3,299	3,339	38,420	835	3,466	135,758	12,281,054
Estimated 2003	6,352	3,581	4,858	39,728	860	3,542	141,636	12,352,083
Elderly 65+	18.0%	11.3%	12.0%	5.8%	12.5%	20.5%	10.4%	15.6%
Workforce (25 - 55)	43%	44.6%	45.0%	20.3%	47.2%	42.20%	37.6%	42.4%
18-24	9.5%	7.0%	6.1%	65.5%	8.1%	6.60%	26.8%	8.9%
<18	21.0%	25.4%	26.0%	5.8%	23.4%	20.3%	18.0%	24.0%
Owner Occupancy								
1990	52%	88%	83%	22.8%	84%	86.3%	59.8%	68.5%
2000	49.5%	89.5%	88%	24%	82.4%	86.0%	60.2%	71.3%
Elderly Owner Occ								
1990	62%	89%	92%	64.6%	86%	91%	78.2%	75.9%
2000	68%	94%	90.4%	65.1%	93.6%	88%	80.2%	77.8%
Workforce Age Owner Occ								
1990	46%	87.0%	80.0%	30.0%	81.0%	84.7%	64.3%	68.50%
2000	44%	87.0%	86.0%	29.8%	83.0%	86.6%	65.0%	69.50%
Below the Poverty Level								
Families w/ children	18.8%	3.3%	8.5%	8.5%	7.8%	8.4%	8.7%	12.1%
Elderly	6.8%	15.6%	8.2%	2.2%	13.4%	7.4%	5.9%	9.1%
Median Household Income								
	\$ 33,216	\$ 48,835	\$ 43,556	\$ 21,186	\$ 42,250	\$ 35,239	\$ 36,165	\$ 40,106
Mean Household Income								
	\$ 40,738	\$ 51,594	\$ 55,613	\$ 35,400	\$ 49,686	\$ 38,712	\$ 47,820	\$ 52,682
Cost Burden								
>30% of Inc. on Hsg	25.2%	21.8%	26.3%	49.9%	25.9%	21.2%	29.7%	24.3%
>50% of Inc on Hsg	10.0%	8.6%	10.6%	30.0%	10.4%	9.8%	14.7%	10.3%

Source: U.S. Bureau of the Census, 1990, 2000, Small Area Estimations, 2003

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How Many New Units are Needed by 2030?

Projections for Centre County show an increase of 42,000 residents or about 16,091 households (at 2.61 persons per housing unit) by the year 2030. If homeowners remain a consistent 60% of households in the county, there will be a demand for 9,654 sales units and 6,437 rental units. Further, if 83% of the projected owners want single-family homes, there will be a demand for 8,013 single-family homes. If the homeowner units that are currently vacant become occupied, that number can be reduced to 7,276 new single-family homes needed to meet the demand by 2030. This is more single-family homes than there were residents in any of the municipalities outside the Centre Region in 2000. In 2000, 13,200 or 27% of the 49,323 households in Centre County were earning less than \$52,000. Applying that same percentage to the demand for new single-family units, we project that 1,964 of these homes need to be affordable to low and moderate-income households. This is a very conservative estimate, since it excludes families with male heads and no wife present as well as families with female heads and no husband present since it is difficult to determine if these families have workers.

Type of family	% earning less than \$ 52,000	Approximate number earning less than \$52,000
Married, both working	36%	9,000
Married, Husband only works	52%	3,700
Married, wife only works	73%	500
Total working families		13,200
Total households in Centre Co.		49,323

Source: U.S. Bureau of the Census, 2000

What are the Greatest County Strengths and Obstacles?

Over thirty individuals were interviewed as part of the Needs Assessment in order to gather anecdotal data on the County. Key among the information obtained from these interviews are the major obstacles facing the County in addressing affordable housing, and its strengths in overcoming those obstacles.

A major obstacle is the lack of public awareness of and support for the planning and development of affordable housing in the County. The high cost of land in the Centre Region, the lack of developable land in most of the County's Boroughs and the lack of public improvements in the more rural parts of the County are also problematic. The critical lack of rental subsidies is an obstacle to the many families who are cost burdened as well as to the production of new affordable units.

Analysis of policy barriers to the development of affordable housing in six of the County's municipalities (Bellefonte and State College Boroughs, and Potter, Rush, Worth and Walker Townships) revealed that current regulatory practices inhibit the production of affordable housing. The preservation of agricultural and farmland are priorities in many areas, and there are few if any parcels in the growth areas that are

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zoned high density or that permit multi-family housing development by right outside of the Centre Region. At present, State College is the only municipality that proactively addresses the development of affordable housing by providing financial assistance to developers and individuals.

Finally, there is no single entity or individual currently responsible for creating and implementing housing policy nor for identifying and brokering resources, nor for encouraging partnerships for the planning and development of affordable housing.

At the same time, the County has a number of notable strengths, including the quality of life in the County, and the presence of Pennsylvania State University, which brings a plethora of resources to the area. There is outstanding collaboration among key stakeholders through the Affordable Housing Coalition, and the existing housing, planning and human service offices are engaged. There are substantial financial resources available, including a high level of charitable giving in the county and an active United Way. Volunteerism is high and there are several nonprofit developers who are interested in expanding their affordable housing activities in the County. Most notably, the avid interest and support of the County Commissioners and the Borough of State College in addressing the issue of affordable housing are major assets.

What Should be Done to Address the Situation?

Centre County is in the forefront of taking on the issue of affordable housing. The County Commissioners and the members of the Centre County Affordable Housing Coalition (AHC) in particular are to be commended for their commitment and dedication to addressing the issue. The *Centre Daily Times* should also be commended for helping to bring the affordable housing issue to the attention of the public. These are excellent beginnings, but many challenges lay ahead.

Successfully meeting these challenges requires a paradigm shift--- a shift in the set of assumptions, concepts, values, and practices that surround the issue of housing. The community needs to fully understand the impact of the lack of affordable housing and support its expansion in all areas of the County with unmet needs. The County housing delivery system needs to be strengthened. Clear policies, strategies, priorities and action steps must be established and resources must be generated and targeted to accomplish the priorities identified. In other words, the County needs to place itself in the driver's seat in expanding affordable housing for its citizens.

Unfortunately there is no magic bullet for increasing affordable housing for the work force and other populations in need. Rather, the county must adopt a range of policies and undertake a series of actions that together will impact on affordability. The report recommendations provide a blueprint for implementing such an approach. They range from major to minor actions, and can be carried out in whole or individually. Our objective is to provide an array of recommendations to stimulate discussion and facilitate community involvement in addressing the challenge of expanding affordable housing in

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Centre County over the next ten years. The following summarizes the recommendations found in the body of the report:

Summary of Recommendations

1- Strengthen the County Housing Delivery System

The County should have a single agency or entity responsible for housing policy, program coordination and resource development. These functions could either be assigned to existing agencies and staff or to a newly established Office of Housing and Community Development (OHCD). Either option would require at least one full-time staff person with affordable housing development experience (Housing Coordinator/Director of OHCD) and aggressive pursuit of grants and financing for housing programs and development projects. The County Commissioners should also appoint a “Housing Cabinet” to determine policy and priorities and to review and monitor programs. The Affordable Housing Coalition should continue to be a strong partner, serving as advisory to the Cabinet, identifying unmet needs and providing input on policy and other issues. Finally, the County Commissioners should also consider appointment of a redevelopment authority, which has unique powers under state law that can be indispensable for housing efforts that involve the revitalization of older communities.

2- Facilitate Affordable Housing Development

The County needs to take concrete steps to expand the number of active development entities and to stimulate and support affordable housing development. They should support expansion of local non-profit developers by ensuring that they have the resources to attract and retain experienced staff and by providing or assisting them to obtain core operating support and/or predevelopment funds. The County should also assist in formation of partnerships by maintaining an inventory of entities interested in producing affordable housing in Centre County and by sponsoring periodic meetings in which potential partners can be brought together. The County should continue to provide data to facilitate the private sector’s development of affordable housing as well as other information such as the inventory of vacant lots with R-zoning within the county’s designated growth areas.

They should provide information on current financial resources available for affordable housing and should develop a financing strategy for future development that incorporates the use of all public and private, federal, state and local resources for affordable housing development, operations and rental subsidies.

It is specifically recommended that a revolving loan fund be capitalized for use by non-profit developers for the acquisition of land and buildings for the development of affordable housing and that the County initiate an Employer Assisted Housing Program (EAH), which enables employers to participate in providing housing for their employees.

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3- Increase Understanding of and Support for Affordable Housing

The Centre County Affordable Housing Coalition has been doing a laudatory job of bringing the issue of affordable housing to the attention of members of the housing industry and the general public. These efforts need to be continued and expanded. There is a need to educate the public as well as individual interest groups such as lenders, developers, builders, municipal planners, realtors, elected and other local officials. Information should be presented in a variety of media and formats so as to be embraced by as wide an audience as possible.

People must not only understand the need for affordable housing, but also be willing to support the development of affordable housing. We recommend establishment of a blue ribbon task force composed of community leaders to participate in community education as well as identifying potential development sites, and a group of satisfied neighbors of existing affordable housing developments that will be prepared to go to public meetings and hearings in support of future developments.

4- Develop A County Housing Policy, Strategies and Priorities

If the County is to take the driver's seat in meeting affordable housing needs, the next step must be to develop and adopt housing policies, strategies and priorities that can be used to develop action plans. Most important, these policies, strategies and priorities must be used to determine the allocation and targeting of existing County housing resources as well as to direct the pursuit of additional resources.

5- Reduce Development Barriers to the Production of Affordable Housing

The analysis reveals that current regulatory practices in the municipalities studied inhibit the production of affordable housing. HUD has identified a wide range of regulatory practices that can be used to reduce barriers to the development of affordable housing, few of which are currently being used in Centre County. The consultant recommends that the County Planning Office convene a group to consider the HUD recommended methods for reducing regulatory barriers; identify those that are most applicable to Centre County municipalities; identify existing or draft model ordinances/regulations; and develop a strategy for continuing to educate municipalities about regulatory reform. We also recommend that the County work with one or two municipalities that are willing to adopt and test regulations that promote the development of work force housing; provide financial and other incentives to those municipalities; and document and showcase the results of these demonstration projects.

6- Continue to Increase Homeownership Options

At this time, both the County and State College Borough have homeownership programs. Although these programs are highly effective in assisting individuals to purchase existing housing, they do not stimulate the production of new sales housing to meet the need of the many working families identified in this study. Further, Borough

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officials have noted the difficulty in finding homes for sale that can be made affordable even with sizable subsidies. We recommend that:

- The County promote land use and zoning regulations that allow for the development of townhouses and other attached housing
- The development of infill housing and small land parcels be promoted as more affordable housing options, especially in State College, Bellefonte and other Boroughs.
- The County promote mixed income housing developments where lower-income housing is a percentage of the housing built such as in Montgomery County, Maryland; we suggest this be done on a voluntary basis with a target of 15-20% affordable units in each new development.
- Federal, state and local dollars be used to subsidize the construction of new sales housing so that the units are affordable to working families and other low and moderate-income households.
- The County better utilize Fannie Mae, Pennsylvania Housing Finance Agency, Federal Home Loan Bank and Rural Development sales housing programs, including those for sweat equity.
 - The County investigate the feasibility of fostering ownership through condominium and limited equity cooperatives vehicles in order to extend the benefits of ownership to a broader segment of the population,
- The County investigate establishment of Tax Abatement Programs for units constructed or rehabilitated in designated areas of the county.

7- Expand the Number of Home Improvement Loans and Grants

The County should pursue additional resources to expand its home improvement program, targeting areas outside of State College Borough. Since the state is prioritizing community revitalization, we suggest that the County take a targeted approach to the home improvement program in order to attract additional funds from the Commonwealth. We recommend that the County expand its program to include the rehabilitation of rental properties occupied by elderly and disabled households and use funds for home modifications as well as for home improvements.

8- Promote Rental Housing in Targeted Submarkets

It is crucial that the Centre County Housing Authority (PHA) be extremely aggressive in pursuing any and all opportunities to increase the number of housing vouchers available through HUD. There is a need for tenant-based vouchers as well as for project-based vouchers that attach to the unit. Under current HUD regulations, a public housing authority (PHA) can project-base up to 20% of its vouchers. In Centre County that means that 20% of 624, or up to 125 vouchers could be project-based. We recommend that:

- The PHA include project-basing as an option in their Administrative Plan and prepare an RFP seeking interested property owners and developers.

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- Other resources for rental subsidies be pursued such as state and State College Borough HOME funds, which could be an excellent resource for subsidies to bridge the period between leaving transitional housing and obtaining a PHA housing voucher.
- The County promote zoning incentives (e.g. density bonuses) for developments that include not only affordable sales housing, but also affordable rental housing.
- The County promote the development of units of varying sizes in mixed developments, including for very-low income families and single individuals.
- Public dollars be used to subsidize the construction or rehabilitation of new rental housing so that the units are affordable to households identified as high priorities in the County housing policy, such as working families and elderly.
- The County should examine the feasibility of non-traditional housing options such as the development of group shared residences for more active elderly residents.

9- Increase Housing Opportunities for People with Disabilities and Homeless Households.

As described above, homeless and people with disabilities often face insurmountable obstacles in meeting their housing needs. Their housing costs need to be extremely affordable and they may need accessible housing and access to appropriate supportive services. We recommend that:

- The County require or provide incentives for a set-aside of a percentage of units in new affordable housing developments for people with disabilities.
- The County allocate funding through the Housing Trust Fund and/or through Project Based Housing Vouchers to provide rental subsidies to individuals with disabilities so that they can afford to live in projects developed through the low-income housing tax credit program.
- The Housing Authority watch for and be prepared to apply for Mainstream Section 8 Vouchers, which are an additional allocation of Section 8 Vouchers specifically for people with disabilities, if and when they become available in the future.
- The County encourage developers to pursue funding under the HUD Section 811 Program, which is the most significant financial resource for increasing the availability of affordable housing for individuals with disabilities.
- The County Housing Coordinator/Director of OHCD work closely with developers to identify and provide the services needed by the residents of proposed housing for the “frail elderly”.
- The County provide both education about accessibility and special incentives for projects that exceed the required Federal standard that 5% of units be wheelchair accessible and 2% be accessible for individuals with hearing or visual disabilities.
- The County Planning Office conduct a survey of the accessible subsidized rental units in the county to determine whether they are actually occupied by individuals needing the accessibility features and work to pro-actively market those units to households that need the accessibility features.

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- The County provides all single-family housing developers with information on Visitability and consider adopting a requirement that all new or substantially rehabilitated single-family homes receiving County or Borough assistance be made Visitable.
- The County Mental Health Administrator contact OMHSAS and request technical assistance in an assessment and planning effort to ensure the development of recovery-oriented housing and service options.
- The County establish a Local Housing Options Team as a subcommittee of the Affordable Housing Coalition to specifically target efforts to expand housing options for people with disabilities.
- The County Housing Authority apply for 10 to 15 additional slots of Shelter Plus Care in the 2006 application round of the HUD Continuum of Care Program.
- The Women's Resource Center assess the extent to which the women they serve have a disabling condition and begin to design a tenant-based rental assistance program to help meet the affordable housing needs of the families leaving their shelter and transitional housing program.
- The County require or provide incentives for a set-aside of units in new affordable housing developments for homeless individuals and families.
- The County Offices of Adult Services and Aging be involved in the planning and implementation of all housing for the homeless, frail elderly and others with disabilities and that consideration be given to the adequate funding of all necessary services.

10- Monitor and Evaluate Programs and Update Relevant Data

The County Housing Coordinator/OHCD Director should collect and analyze performance data annually with assistance from the County Planning Office. A countywide housing needs assessment should be conducted at least every ten years to update the findings of this study. Other data analysis should occur on an as needed basis in order to provide input to specific proposed activities or to evaluate existing programs and policies.

What Strategies Should Guide Future Housing Development?

Given Centre County's current situation and projected future growth, several strategies are strongly recommended. First, in order to maximize the effective use of existing resources, projects that involve adaptive reuse, in-fill development and revitalization of older areas should receive priority consideration. Second, new development should take place in designated growth areas with consideration for proximity to public transportation. Third, municipalities should be encouraged and assisted in adopting zoning ordinances and other regulations that support inclusionary communities with a mix of residential and non-residential, single-family and multi-family, sales and rental units. Requirements for a percentage of affordable units and for special needs populations should also be included.

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What are Potential First Projects?

The report enumerates criteria for a successful first affordable housing project and recommends six prototypes that would meet those criteria. The prototypes are offered as the “next steps” for the implementation of the recommendations in the Needs Assessment. Each of the projects is a model and has the prospect of being replicated at various locations throughout the county. Other projects that meet these criteria might also be considered for “first projects.” The six prototypes are:

1. Employer Assisted Housing
2. Adaptive Reuse
3. Work Force Housing
4. Countywide Rental Housing Rehabilitation For Elderly And Disabled Households
5. Scattered Site Housing And Services For “Frail” Elderly
6. Fairweather Lodge For Individuals With Mental Illness

In summary, Centre County faces serious challenges in expanding affordable housing in the County, especially in the Centre Region. However, the County has a solid base of resources as well as the support of the County Commissioners, the Affordable Housing Coalition and other public and private agencies. This report can serve as the County’s Blueprint for Action in meeting these challenges over the next ten years.