

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

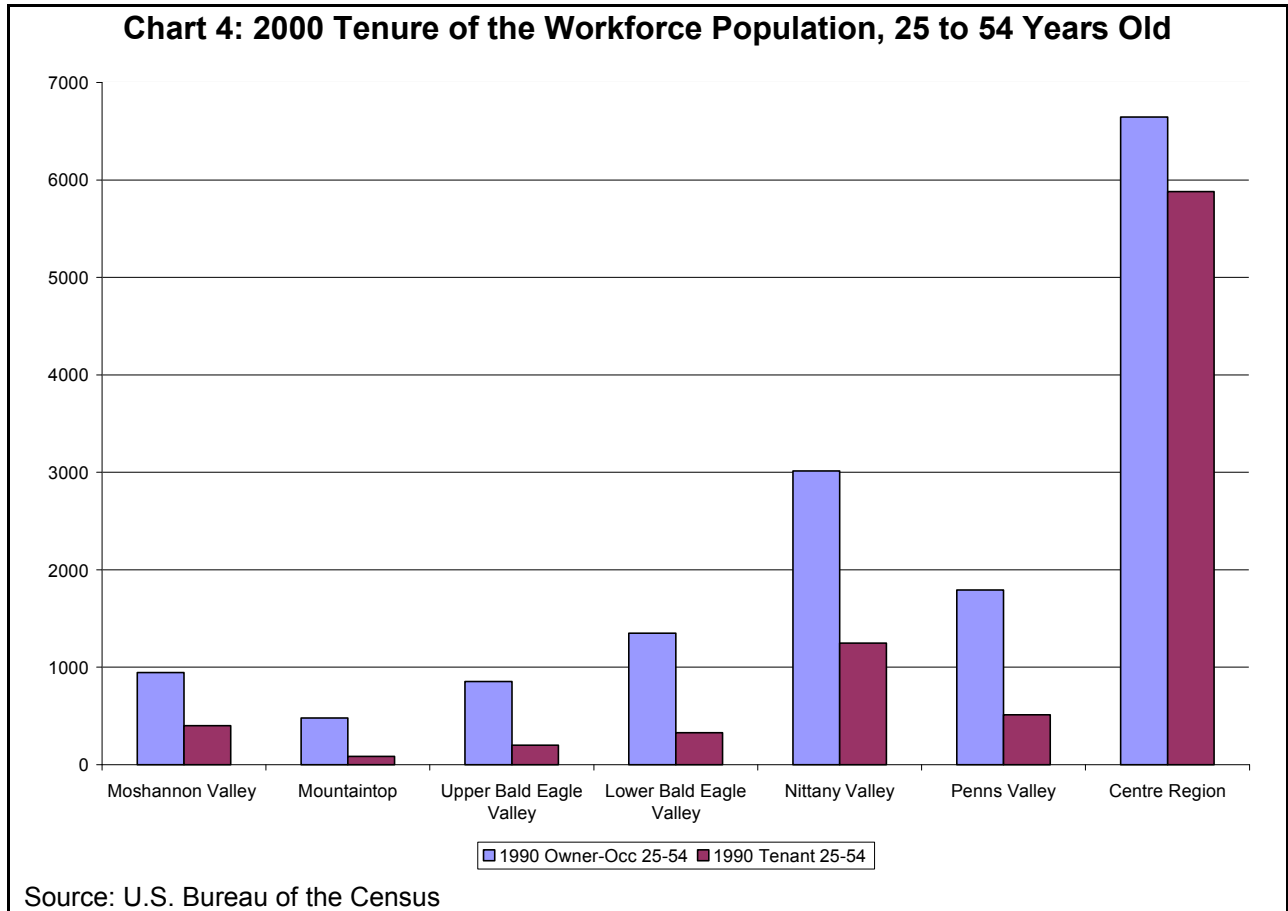
Highlights of Targeted Populations

This section of the report provides a profile of six targeted population groups: workforce households, elderly, female-headed households, youth, people with disabilities, and homeless families and individuals.

WORKFORCE POPULATION

Workforce populations are defined here as those between the ages of 25 and 54. In Centre County, this age group makes 44.8 of the population, compared with 51.7% in Pennsylvania as a whole. While they are also the largest group of homeowners, 58.5% of homeowners, a smaller percentage of the workforce households are homeowners, 65%, compared with 83% of households of residents 55 years and older. For Pennsylvania 69% of households 25 to 64 are homeowners compared with 79% of households 55 and older. Centre County residents 55 and older are more likely to be homeowners and residents 25 to 54 are less likely to be homeowners than are those in the same age groups in the rest of Pennsylvania.

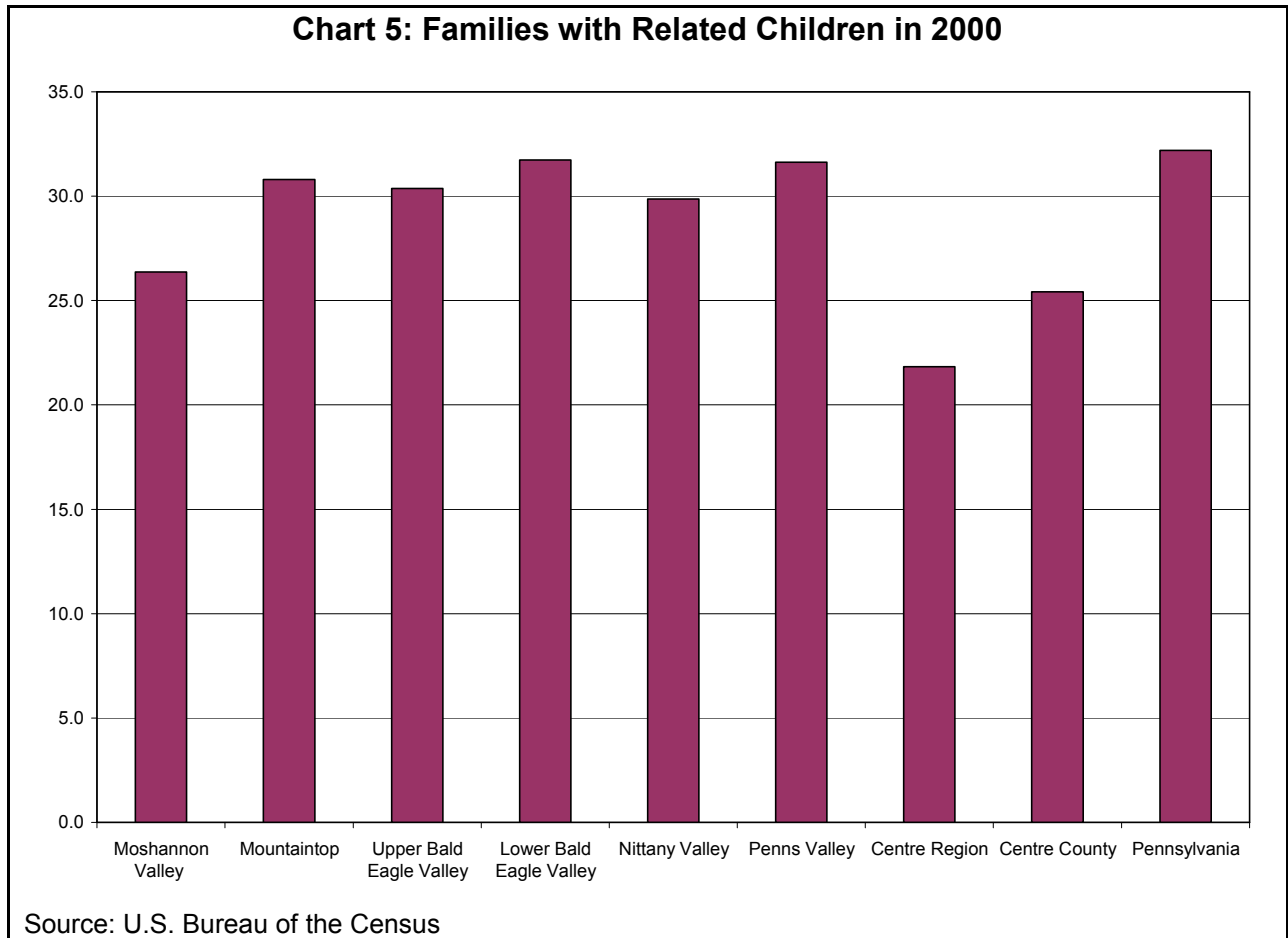
The Census data do not separate the amount of housing cost burden (costs to income) for workforce households. Tenants fare worse than homeowners and large families are more likely to pay more than 30% of their income for housing costs than are small families of 2 to 4 persons (CHAS databook).



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Households in this age group of 25 to 54 are most likely to have children under the age of 18 than either younger or older age groups. The percentage of households with related children ranges from 22% of households in the Centre Region where many students live to 32% in Lower Bald Eagle Valley Region and in the Penns Valley Region. The Centre Region has the largest *number* of families with children, but the lowest *percentage* of total households with children. As shown in the chart below, the Moshannon Valley Region has a significantly lower percentage of households with children, perhaps a reflection of the larger elderly population.

Families with children in poverty are scattered across the county. The Centre Region has the lowest percentage of children in poverty according to the 2000 Census data even though more families with children live in this planning region. Over 10% of children living in families in State College Borough are in families with incomes below the federal poverty level, compared with 12% in Pennsylvania as a whole.



Centre County is served by the following primary and secondary schools:

- Bald Eagle Area School District
- Bellefonte Area School District

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- Central PA Institute for Science & Technology
- Centre Learning Community Charter School
- Penns Valley Area School District
- State College Area School District
- Philipsburg-Osceola Area School District (Philipsburg and Clearfield County)
- Keystone Central School District
- Tyrone Area School District

Student populations did not change significantly for the major Centre County school districts between 2001 and 2002. As shown in the table below, the highest rate of poverty among school-aged children, 19.3% is in the Tyrone Area School District serving Taylor Township in the Upper Bald Eagle Valley Region. The State College School District has the lowest percentage of children in poverty 6.1%.

Table 13: Poverty of School-Aged Children 2002 by School District				
Centre County School District	Population	School-aged Children 5-17	School –aged Children in poverty 5-17	% School children in poverty
Bald Eagle Area School District	13,440	2,284	259	11.3
Bellefonte Area School District	22,778	3,368	388	11.5
Penns Valley School District	11,875	2,185	258	11.8
State College School District	83,025	8,329	507	6.1
Keystone Central School District	35,995	5,455	903	16.6
Philipsburg-Osceola School District	14,546	2,241	374	16.7
Tyrone Area School District	12,487	2,096	405	19.3
U.S. Census: Small Area Income & Poverty Estimates				

ELDERLY

Ten percent of the population in Centre County is 65 years of age or older and about 4% of the population is over age 75. These percentages are lower than for Pennsylvania as a whole where 16% of the population is 65 years or older and 7.7% is over 75. Since students at the Penn State University Park campus in State College Borough make up over 25% of the county population (2004 enrollments Penn State University), the percentages of elderly in Centre County as a whole do not reflect the actual prominence of elderly residents living in some areas of Centre County. For example in 2000 in Rush Township 20.5% of the population was 65 or older up from 17% in 1990, partly due to the presence of several elderly housing developments. In

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contrast in Benner Township where family housing predominates, the percentage of residents 65 years of age or older has remained consistently low over the past decade, roughly 8% of the population.

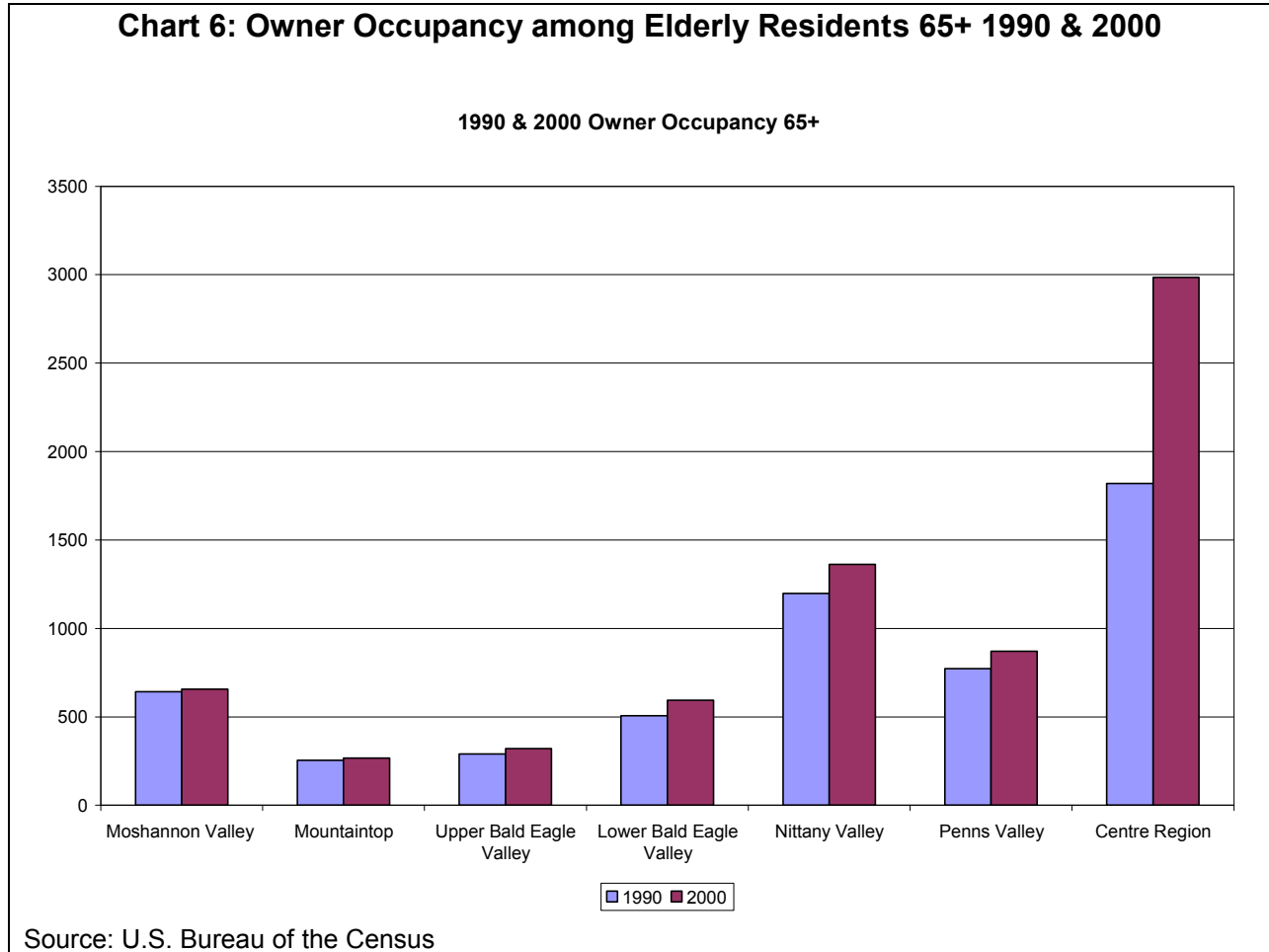
For Centre County as a whole, 5.9% of residents 65 and older lived in poverty in 2000 compared with 9.1% for the state as a whole.. The 2000 Census data find that the highest concentrations (more than 10%) of elderly residents age 65 or older with incomes below the poverty level lived in the following communities:

Table 14: Elderly in Poverty in 2000		
Planning Region	% in poverty	% population 65+
<u>Lower Bald Eagle Valley Region</u>		
Boggs Township	12.6	11.8
Curtin Township	14.3	14.7
Liberty Township	14.0	13.9
<u>Moshannon Valley Region</u>		
Philipsburg Borough	13.8	20.4
<u>Mountaintop Region</u>		
Burnside Township	14.7	13.2
<u>Nittany Valley Region</u>		
Marion Township	18.2	8.4
Walker Township	15.6	11.3
<u>Upper Bald Eagle Valley Region</u>		
Taylor Township	12.0	10.8
Worth Township	13.4	12.5
Source: U.S. Bureau of the Census		

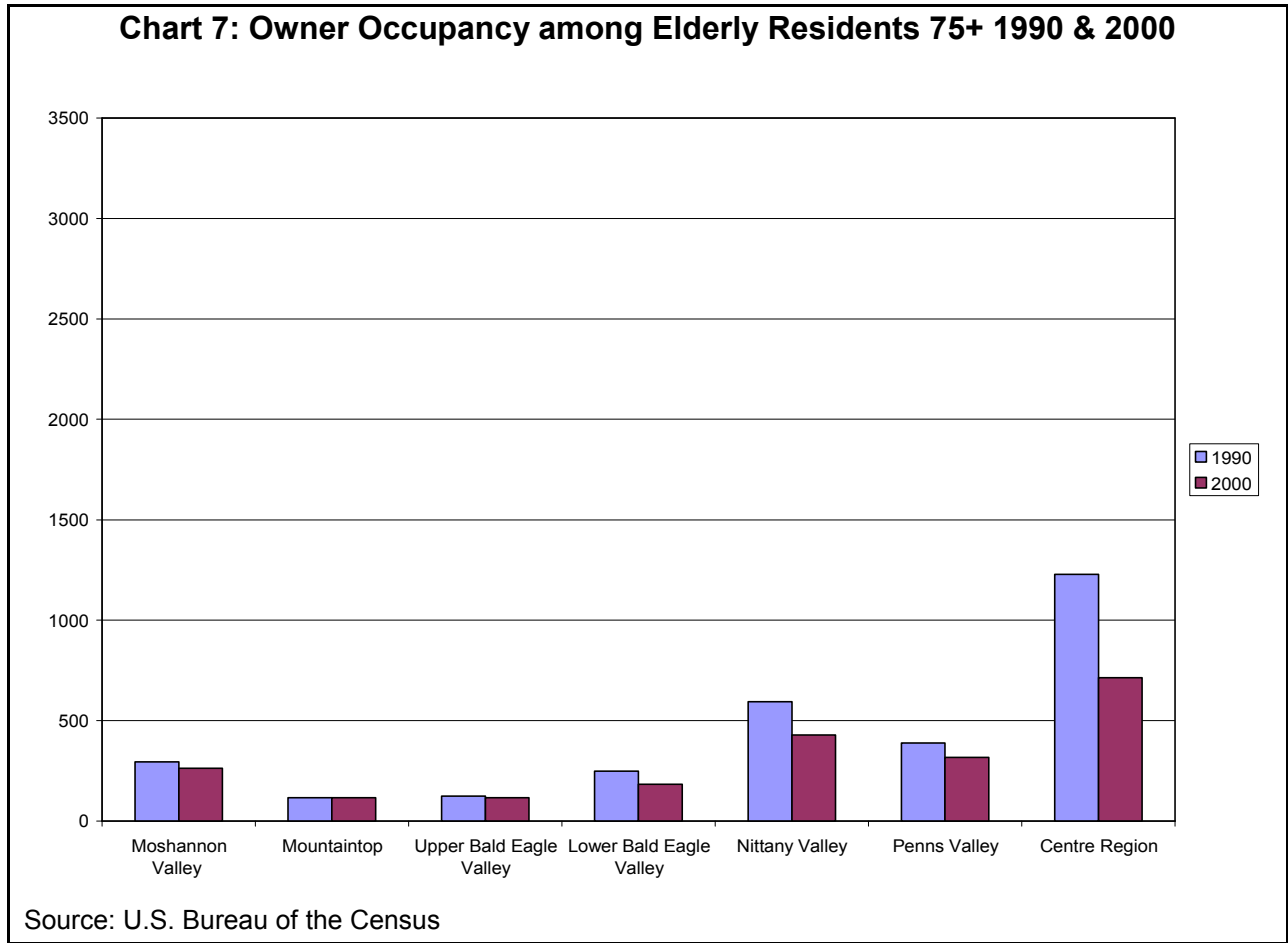
The Centre Region and Penns Valley Region do not have high percentages of elderly residents in poverty. Philipsburg Borough has larger concentrations of low-income elderly residents partially because of the developments of low-income housing for elderly there: Phillips Place, Phillipsburg Court and Philipsburg Tower. Other housing developments for elderly residents are located in Bellefonte and State College. Neither of these boroughs had a large percentage of elderly in poverty and lower counts of persons 65 years or older in poverty than found in Philipsburg Borough.

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Due to its attraction as a retirement community, the number of persons 65 and older increased by 26% in Centre County from 1990 to 2000 as compared to a 5% increase in Pennsylvania during the same time period. The number of homeowners 65 and older increased by 1,388 between 1990 and 2000 in Centre County; an increase of 24% as compared to 4% in the state.



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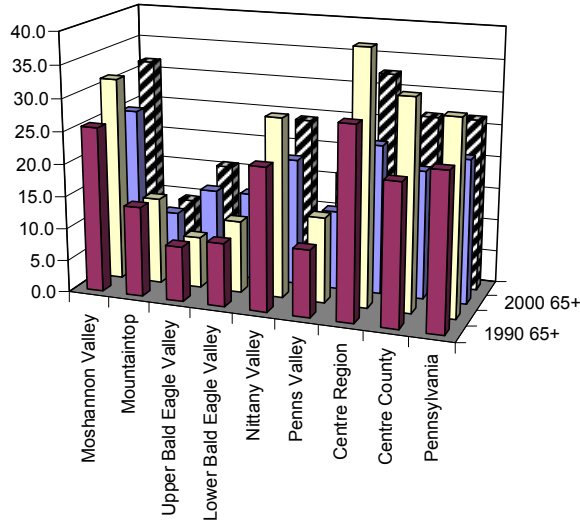
Although elderly households were increasingly homeowners from 1990 to 2000 there has been a trend toward those over 75 to be renters rather than owners. Overall in 1990 26% of households over 75 were renters compared with 32% in 2000.

The pattern of tenants is changing across regions. Renters 65 years old and older are 23% of households 65 years and older in the Centre Region and 25% in the Moshannon Valley Region. Between 1990 and 2000 the Moshannon Region remained stable in the percentage of elderly households renting their homes. The Mountaintop, Nittany and Centre Regions experienced a decrease in the percentage of renters to homeowners from 1990 to 2000 while Upper Bald Eagles Valley, Lower Bald Eagle Valley, and Penns Valley all had increasing percentages of elderly tenant households despite the growth in homeownership shown above.

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Chart 8: Change in Tenant Counts for Residents 65+, 75+

Percent of elderly Households renting in 1990 and 2000



	Moshannon Valley	Mountaintop	Upper Bald Eagle Valley	Lower Bald Eagle Valley	Nittany Valley	Penns Valley	Centre Region	Centre County	Pennsylvania
■ 1990 65+	25.5	13.9	8.5	9.8	22.0	10.3	29.4	21.8	24.1
□ 1990 75+	31.5	13.3	7.9	11.2	27.7	13.2	39.0	32.4	30.0
■ 2000 65+	25.1	9.2	13.5	13.5	19.6	12.2	23.1	19.8	22.2
■ 2000 75+	31.7	9.4	15.6	15.4	24.3	16.3	32.5	26.4	26.5

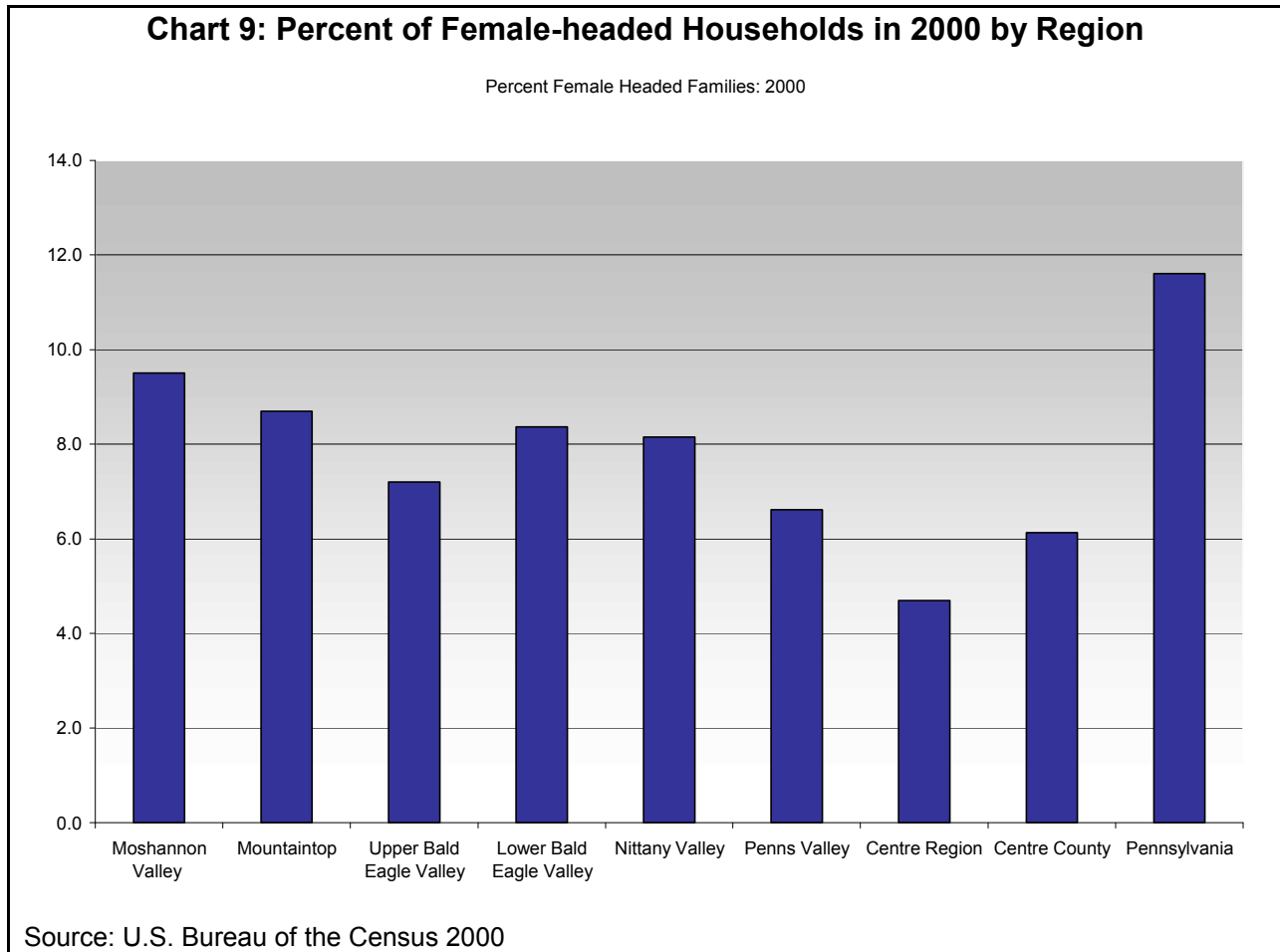
Source: U.S. Bureau of the Census 2000

Housing cost burdens, those households spending over 30% of their income for housing, also vary by region. Elderly homeowners in all parts of the county except the Centre and Nittany Regions experience pockets of high housing costs (mortgage, insurance and taxes) to income. In Marion Township over a third of all elderly homeowners pay more than 80% of their income to housing costs. The small number of tenants in most of the county makes it difficult to ascertain how difficult it is to meet rent plus utilities. The percentage of elderly households paying 80% or more of their income for housing costs for places in the county with 150 or more elderly (65 or older) households ranges from 10.6% (Phillipsburg) to 18.4% (College Township).

FEMALE-HEADED HOUSEHOLDS

There were 2,861 Female-headed Households in Centre County in 2000 or just less than 6% of all households. This is lower than in Pennsylvania as a whole, where nearly 12% of households are headed by a female. Female-headed Households are less likely to be homeowners and generally earn lower incomes than two-parent or other households. The median income in 2000 for all households in Centre County was \$36,165, \$54,946 for married couples and \$26,533 for female-headed households.

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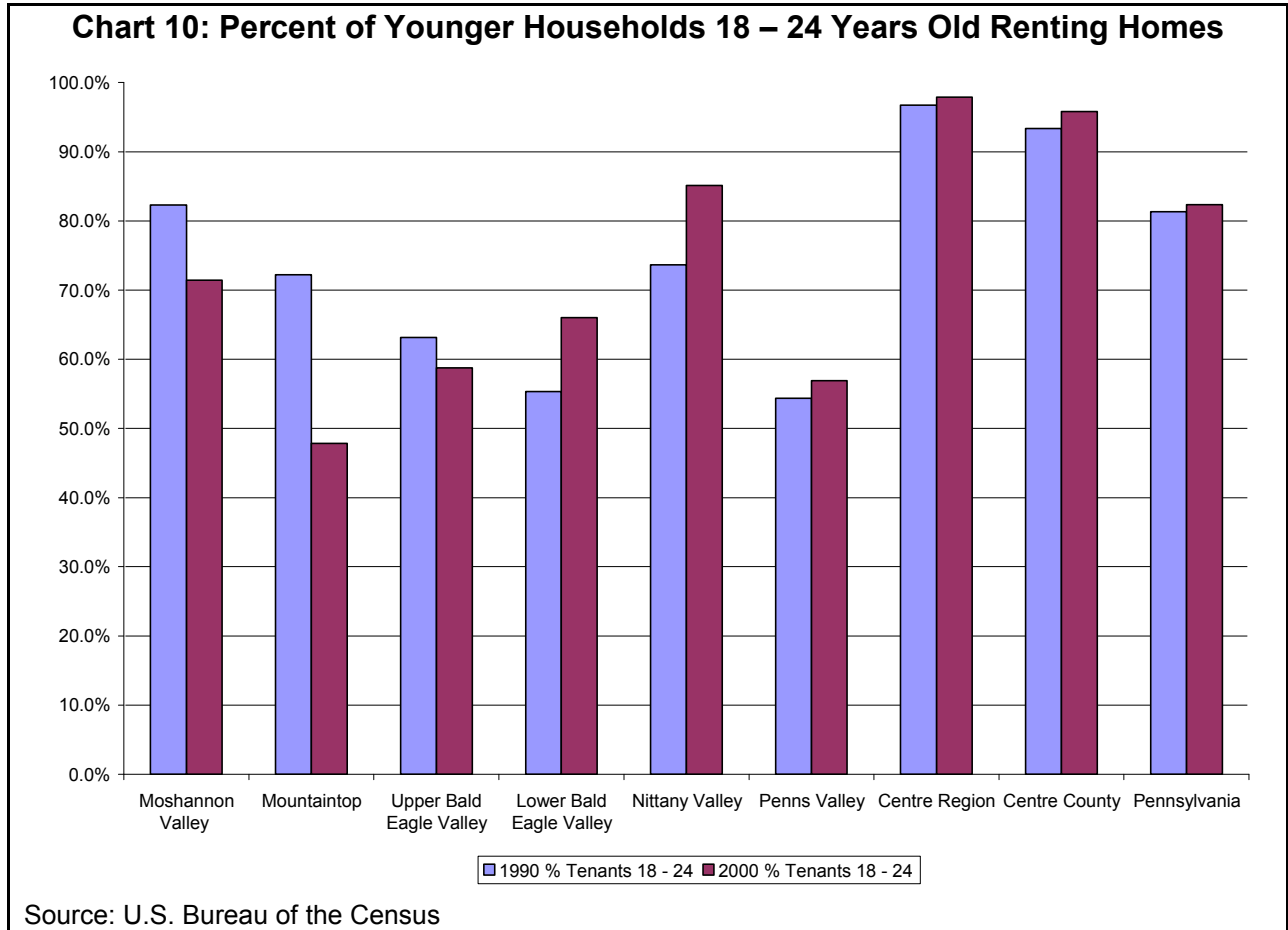
Sixty-four percent of female-headed households are homeowners, in contrast to 84% percent of married couples who are homeowners and 80% of male-headed households who are homeowners in Centre County. Working women heads of families without a spouse earned significantly less than married couples or working men who headed families without a spouse. The median income for working women heads of households was about \$31,000 in 2000 as compared to \$39,000 for working men who headed families and about \$48,000 for married couples with only the husband working (Public Use Microdata, Census 2000).

YOUTH (AGES 18 – 24)

While the age group of 18-24 year olds, is significant to this study as future homeowners, this groups is most likely to be students, In Centre County 26.8% of the population is between the ages of 18 and 24 as compared with 8.9% in the state. As expected, State College Borough has by far the largest percentage of youth as a percentage of the population, 65.5% mainly students living off-campus associated with the university. (Students living in University dormitories are not counted as households in the Census data.) This age group is overwhelmingly tenants. As shown in the graph below, a comparison between the percentage of tenants in 1990 and 2000 shows that these younger residents are increasingly becoming homeowners in the western parts of

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the county (Moshannon Valley, Mountaintop and Upper Bald Eagle Regions) and increasingly tenants in the eastern and northern regions.



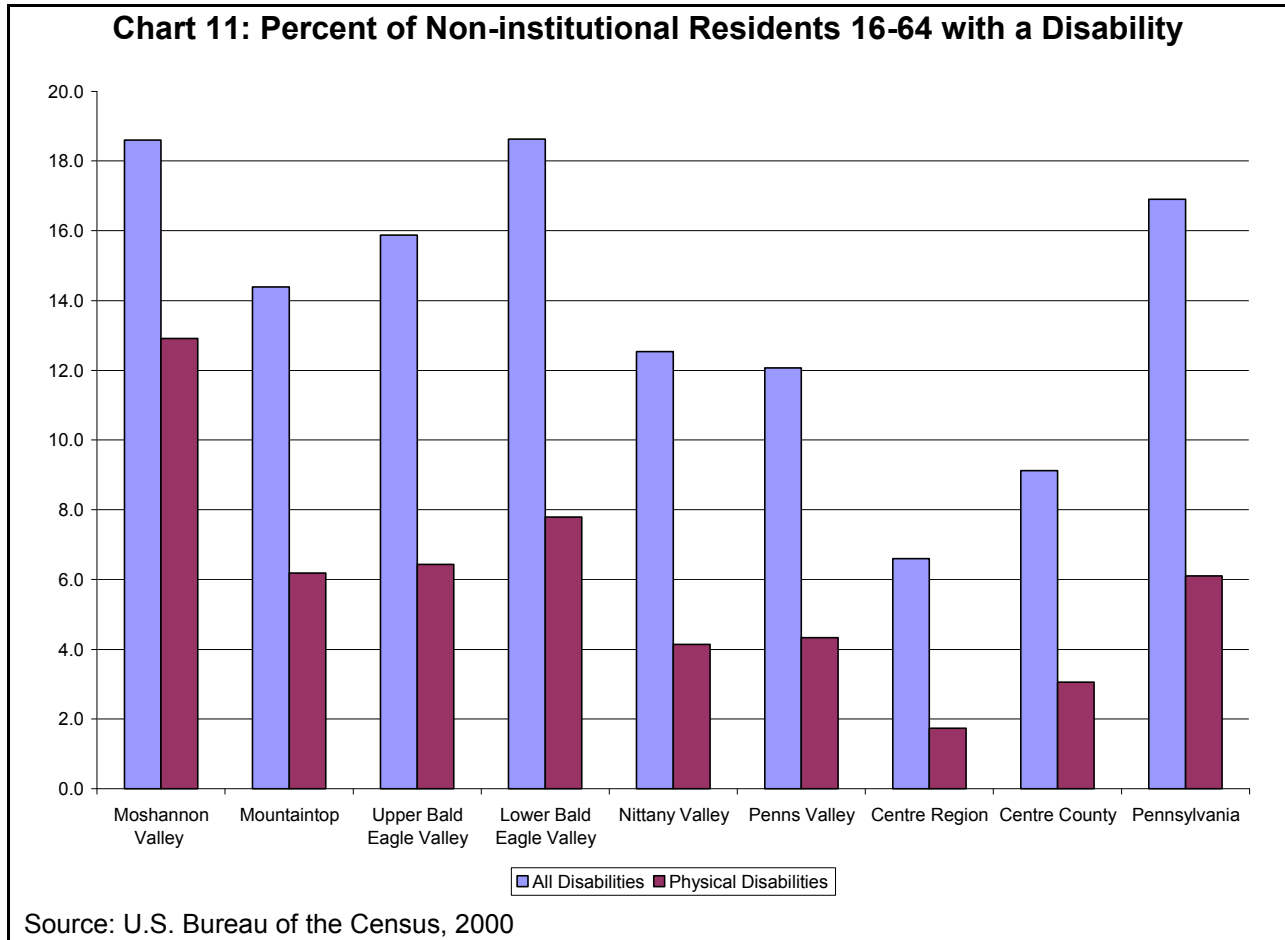
In 2000, the Census reported 11,398 students living in college dorms. The percentage of students living on campus has increased in recent years. University Park has 42 dormitories that house about 12,500 students. There is a requirement that all first-year undergraduate students live on campus. In addition, the university has several off campus apartment complexes managed by independent property managers.

PEOPLE WITH DISABILITIES

The number of residents in Centre County ages 16 years old to 64 years old reporting a disability is about 10% of the population, well below the national level of 19% and to the Pennsylvania percentage of about 17% of the population 16 to 64 years old. The number of non-institutional residents with a disability ages 16 years old to 64 years old differs by region. The Moshannon Valley Region has by far the highest percentage of residents in this age group (18.6%) reporting a disability in the 2000 Census and the Centre Region has the lowest percentage of residents with a disability in this age group (6.6%). In general, residents with physical disabilities follow the same pattern across regions as all residents with a disability. In the Centre Region, persons 16 to 64 with

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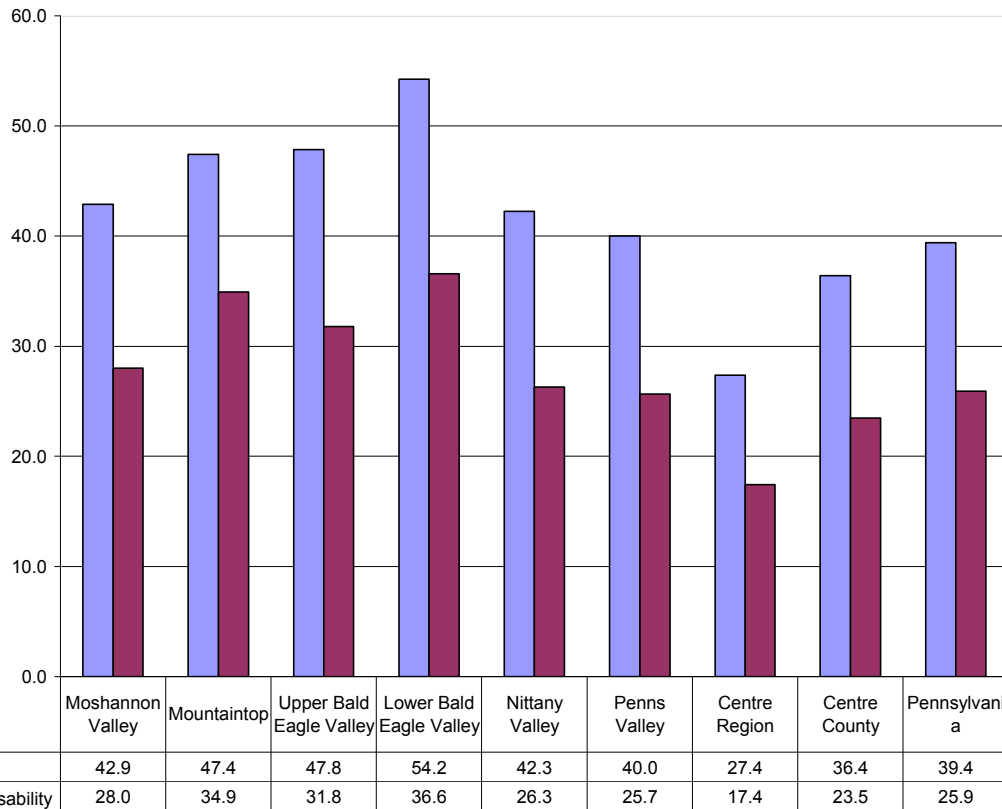
physical disabilities are 1.7% of residents this age while in the Moshannon Valley residents 16 to 64 with physical disabilities account for 12.9% of this age group.



Residents 65 years old and older who report a disability also make up a smaller percentage of the population in Centre County (27.4%) as compared with the other regions and the State (39.4%). The Mountaintop Region and Upper Bald Eagle Region have the highest percentage of older residents reporting a disability (47.4% and 47.6% respectively) in the 2000 Census.

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Chart 12: Percent of Non-institutional Residents 65+ with a Disability



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

People with a disability often need special features in their homes. Persons with physical disabilities are most likely to need accessible homes. Almost 75% of households with a disabled person 16 or older are owner-occupants. Twenty-one percent rent their homes and 4% do not pay for their lodgings (Census Public Microdata).

Currently 81 units or 5.8% of the subsidized housing stock in Centre County are accessible, with 46 of these units located in housing for the elderly and 35 in family housing developments. This meets federal standards that 5% of subsidized units be accessible to people with physical disabilities.

To date, 48 households in Centre County have received grants through the DCED Access Program for home modifications to address their accessibility needs. There are an additional 39 households on the waiting list for modifications, 32 of whom are elderly and 7 non-elderly.

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PEOPLE WITH MENTAL ILLNESS

There are two facilities for individuals with mental illness in Centre County, a 7 bed Long Term Structured Residence (LTSR) operated by Community Services Group and a 12 bed Community Residential Rehab (CRR) operated by Strawberry Fields, Inc. Both of these programs are continuously at full –occupancy. The waiting list for mental health residential services is typically 10 to 15 individuals, including those awaiting discharge from the State Hospital and those living in the community and needing a higher level of care. Several of the individuals living in the residential programs have Section 8 Vouchers to cover a portion of their expenses while living in these programs. They can also use the vouchers when they are ready to move to the community.

Two additional individuals use a Section 8 subsidy to support their rent of a mobile home and receive mental health support services from the County. Further, as described below, 13 formerly homeless individuals with mental illness receive rental subsidies under the Shelter Plus Care Program.

PEOPLE WITH SUBSTANCE ADDICTION

There is one 25-bed halfway house in Philipsburg for women in recovery from substance addiction. The facility, operated by Pyramid, serves the entire state. There are no facilities for men in the county, so all men needing this type of service are referred to other counties. The women remain at Pyramid’s facility for approximately 6 months. Upon discharge, many choose to remain in the Philipsburg area because it is safer than their place of origin. This puts added pressure on the affordable housing market in the area.

PEOPLE WITH MENTAL RETARDATION

There are a total of 78 County licensed residential beds in community homes in Centre County, 51 of which are in State College. The homes are operated by three providers: Strawberry Fields, Inc., the Arc of Centre County, and Skills of Central PA, Inc. Each agency operates roughly the same number of beds. All of the homes are at full capacity. In addition there are five out of county placements, one in Lancaster County and four in Huntingdon County. According to the September 1, 2005 Prioritization of Urgency of Need for Services (PUNS), there are the following needs for residential placements for individuals with mental retardation:

Service Need: Independent Living (A living situation in which there is no supervision and resident lives independently).

Category of need: Emergency: 2

(Person needs services immediately. An example of this is when there is a death in the family and there is no other family member available to provide support)

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Critical:	6 (Person needs services within one year. Some examples are when a person has an aging or ill caregiver who soon will be unable to continue providing support; there has been a death in the family or some other family crisis reducing the capacity of the caregiver to provide care; or a person has a single caregiver who would be unable to work if services are not provided)
Planning:	21 (Person's need for service is more than a year away. Examples of this are when a person is eligible for services, is not currently in need of services, but will need service if something happens; or the person or the family has expressed a desire to move; the person is living in a large setting and needs community services; or the person or caregiver wants increased supports)
TOTAL:	29

Service Need: Out of home – group home or other

Category of need: Emergency:	12
Critical:	33
<u>Planning:</u>	<u>26</u>
TOTAL:	71

HOMELESS

The majority of homeless services in Centre County are located in State College Borough. There are 16 emergency shelter beds for single adults and 6 units for families with children. There are also 2 transitional housing beds for single adults and 10 units for families with children. These programs are operated by Centre County Women's Resource Center and Housing Transitions, Inc. Centre County Youth Service Bureau provides an additional 7 emergency shelter beds and 8 transitional housing beds specifically for homeless youth. This is one of very few agencies in the state that provides services for homeless youth. There is a total capacity of 45 emergency shelter beds and 36 transitional housing beds.

The Centre County Housing Authority, in cooperation with Centre County MH/MR operates a Shelter Plus Care Program, providing rental subsidies and services for previously homeless individuals with mental illness or with co-occurring mental illness and substance addiction. The co-occurring population is especially important because of the lack of drug and alcohol residential programs for men in the county. The grant requires that the Housing Authority serve 8 individuals at a time. However, the funds

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have been adequate to house 13 individuals at any point in time. Participants in the Shelter Plus Care program come from the shelters as well as from such “unsheltered” locations as a car, the streets or the woods. There are typically 10 to 15 individuals on the Shelter Plus Care waiting list. The County MH/MR Program and the Centre County Housing Authority are considering submitting an application for additional Shelter Plus Care subsidies in the spring of 2006 with funds available by spring 2007.

On the night of the Point-In-Time Survey of the Homeless, January 26, 2005, 14 single homeless persons and four homeless families (4 adults and 7 children) were reported as using emergency shelter or transitional housing for that evening, occupying a total of 25 beds. The vacancies in shelter and transitional housing beds were attributed to: the very cold weather on that night which resulted in people being doubled up with family and friends; some larger family units were occupied by single individuals rather than families; and some beds were vacant awaiting the completion of intake processing. The providers who completed the surveys estimated that there were between 4 and 45 *unsheltered* homeless individuals on that night.

Point-in-Time data is not a good measure of the actual utilization and need for shelter and transitional housing. Over the coming year, the State will begin implementing its Homeless Management Information System (HMIS) which will provide longitudinal data on the homeless system in Centre County and a mechanism to better evaluate the need for homeless services in the county.