

Centre County Affordable Housing Needs Assessment:
A Blueprint for Action

Analysis of the Seven Planning Regions

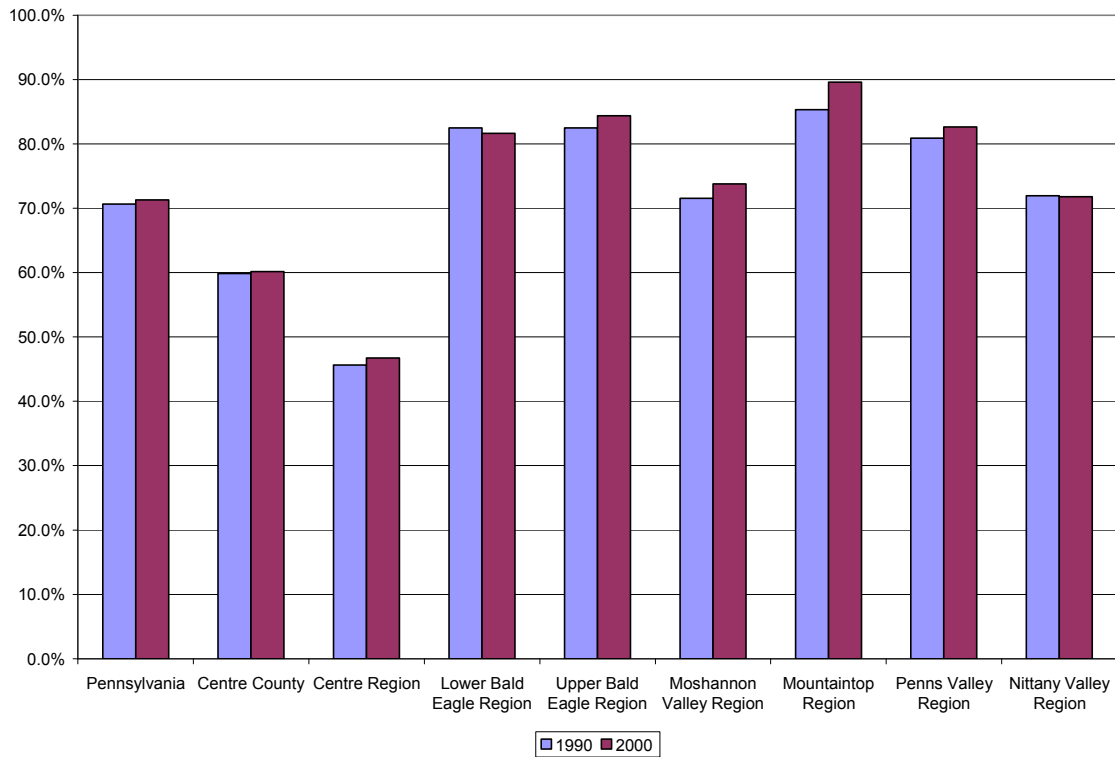
Centre County is divided into seven planning regions. Each planning region reflects unique geography and populations. The population density and therefore, the housing stock, also varies widely from one region to the next. The Centre Region contains over half of all households and housing units in the County. State College Borough alone has over a quarter of all housing units in the County and the Mountaintop and Upper Bald Eagle Regions have the fewest housing units. The housing vacancy rate in the County is lower than that in Pennsylvania. However, vacancy rates reported in the Census include seasonal housing, which accounts for the high vacancy rates in Penns Valley Region, Lower Bald Eagle Region, Moshannon Valley Region and Mountaintop Region.

As shown in Table 4 of Appendix F, the rate of growth in the number of housing units in Centre County over the past decade significantly exceeds that for Pennsylvania as a whole. Only the Moshannon Valley Region shows slower growth in housing units than Pennsylvania.

The percentage of households owning their homes is lower in Centre County than in Pennsylvania. This is largely due to the large student population living in the Centre Region. Since the Centre Region contains over half the population of the County, the overall rate of owning a home looks low. However, in all of the other planning regions, the percentage of households owning a home is equal to or far above the state percentage. In four regions---Lower and Upper Bald Eagle, Mountaintop and Penns Valley, the rate of homeownership exceeds 80%.

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Chart 13: Percentage of Households Owning their Homes by Planning Region



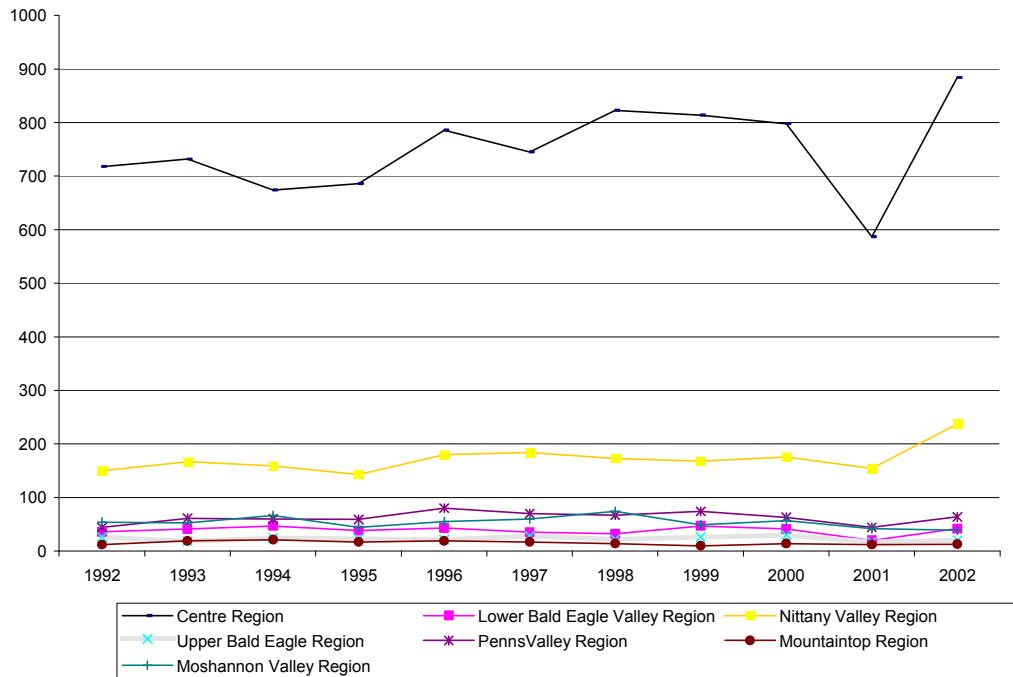
Source: U.S. Bureau of the Census 2000

There are two sources of data available from the County that describe changes in housing inventories and prices. The first are real estate transfers and the second are values of new homes listed in building permits. Real estate transfers are homes that have been sold at least one time after being developed. These data illustrate the turnover of existing housing units and the prices existing houses command in the regional markets. Seasonal housing and trailers are not included in these data.

Not surprisingly, from 1992 through 2002, 64% to 69% of all housing transfers in the County took place in the Centre Region, with a significant drop in 2001. All other regions have very stable numbers of transfers each year. The Nittany Valley Region had an upward tick in 2002 along with the Centre Region. The number of residential transfers increased by 50% of the previous year's housing transfer total in the Nittany Valley Region.

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Chart 14: Patterns of Residential Transfers by Region 1992 to 2002



Source: Centre County

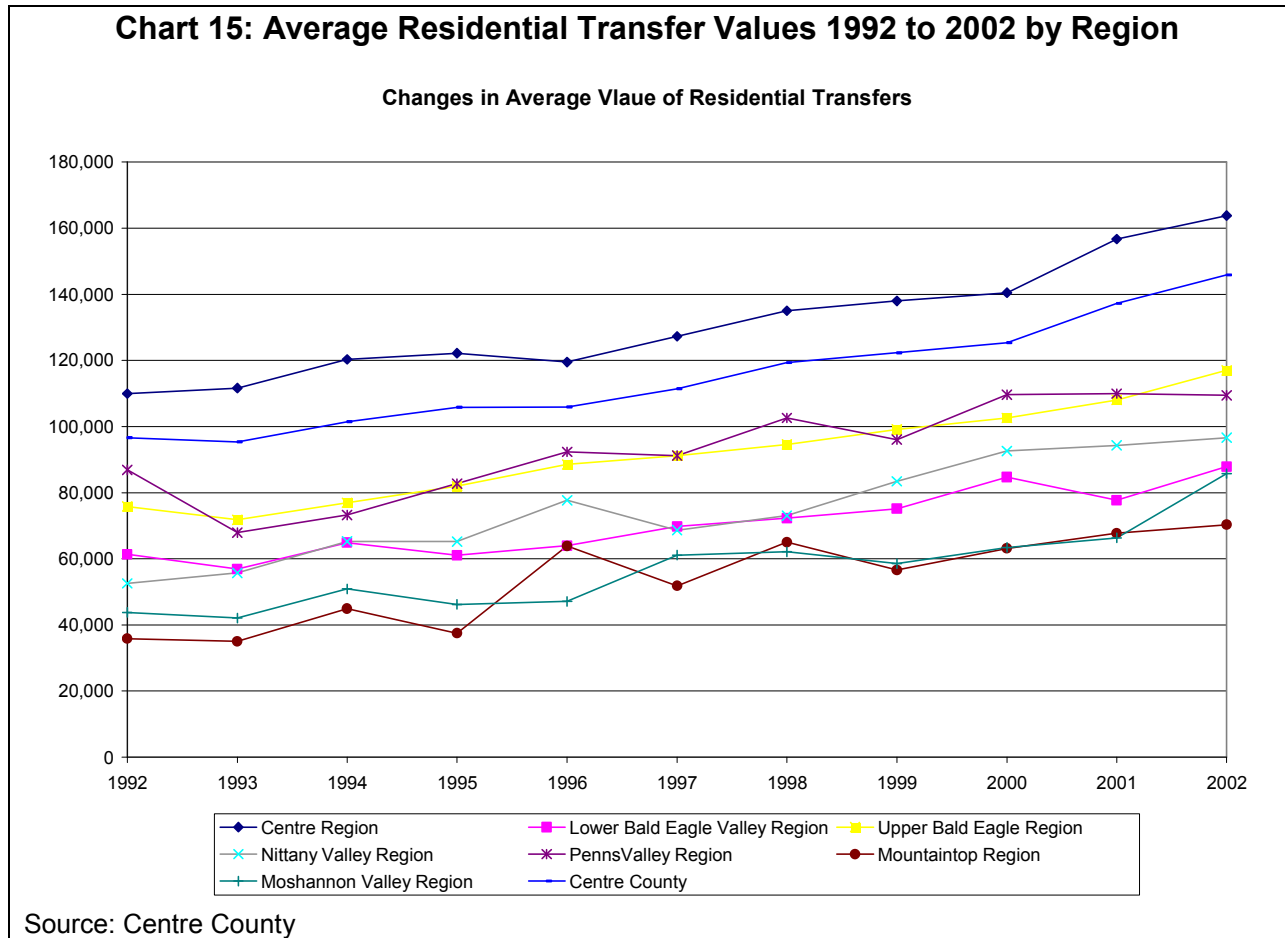
Changes in average values of residential transfers show an upward trend across all planning regions, although Penns Valley Region had the slowest rate of increase in residential transfer prices. The average residential transfer prices in all other regions were about 60% higher in 2002 compared to 1992. In 2002, the average transfer price varied from \$70,285 in the Mountaintop Region to \$163,752 in the Centre Region.

Table 15: Average Residential Transfer Values 1992 and 2002 by Region

Region	1992	2002
Centre County	96,637	145,774
Centre Region	109,935	163,752
Lower Bald Eagle Valley Region	61,358	87,882
Upper Bald Eagle Region	75,839	116,965
Nittany Valley Region	52,546	96,645
Penns Valley Region	86,878	109,387
Mountaintop Region	35,850	70,285
Moshannon Valley Region	43,805	85,759

Source: Centre County

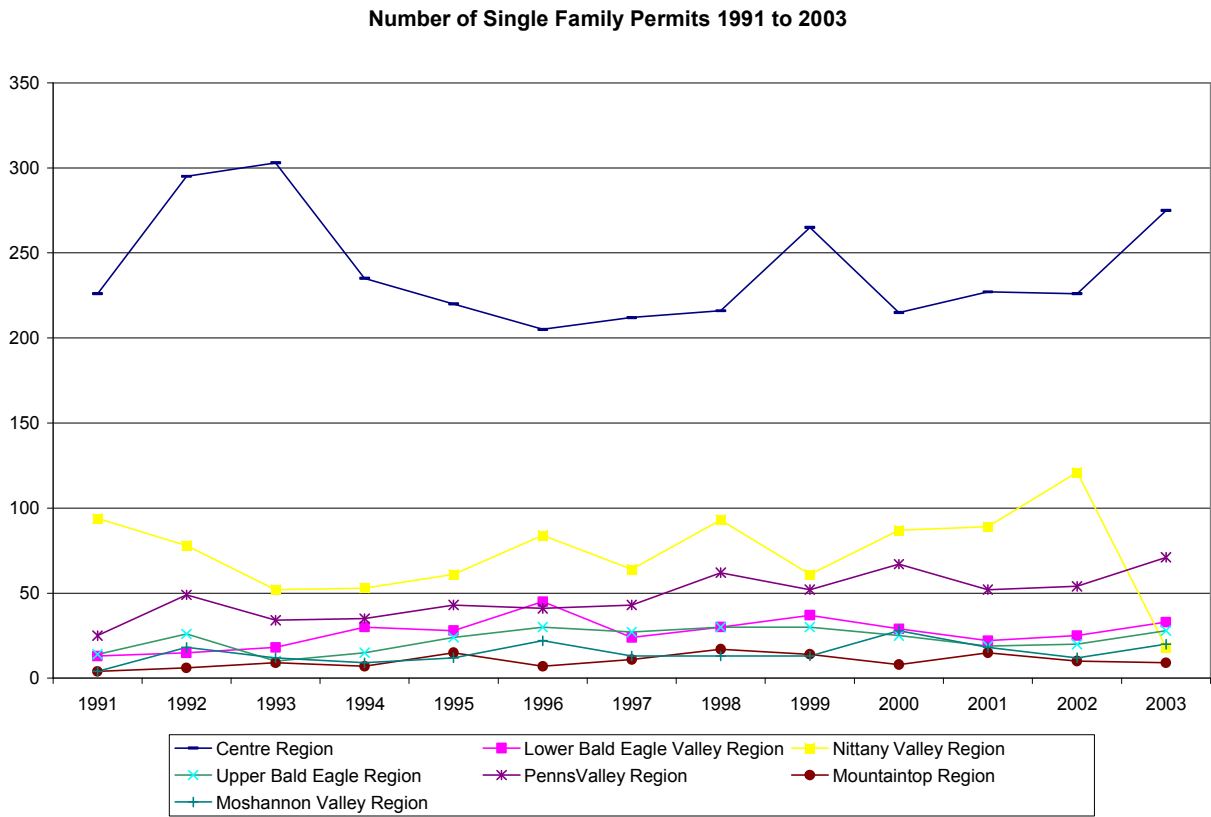
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The number of building permits for new single family homes varied from year to year but over time, continue at a fairly constant number (Chart 16). Average prices for new single family homes also fluctuated from year to year but showed steady gains through the 12-year time period (Chart 17). Average prices for new single family homes rose fastest in the Moshannon Valley Region from 1991 through 2003 and slowest in the Lower Bald Eagle Region. The Centre Region had the highest average prices for new single family homes throughout this 12-year period, up to twice as high as the prices in several other regions.

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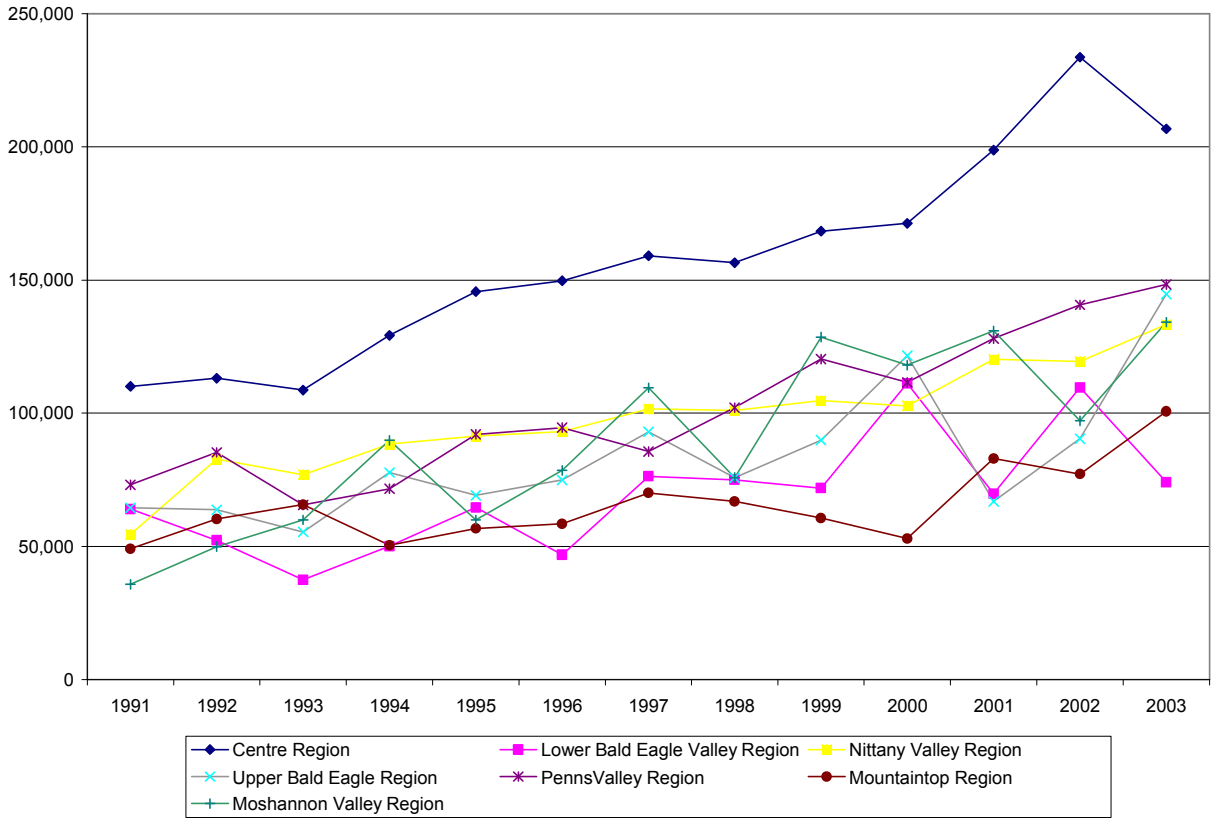
Chart 16: Number of Permits for New Single Family Homes by Region



Source: Centre County

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Chart 17: Average Prices for New Single Family Homes 1991 to 2003 by Region



Source: Centre County

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Region	1992	2002
Centre County	\$98,830	\$164,708
Centre Region	108,711	233,592
Lower Bald Eagle Valley Region	37,500	109,627
Upper Bald Eagle Region	76,887	119,444
Nittany Valley Region	55,482	90,419
Penns Valley Region	65,551	140,659
Mountaintop Region	65,730	77,170
Moshannon Valley Region	59,958	97,176

Source: Centre County

In 1992 the average residential transfer price for an existing single family home in the Centre Region (\$109,935) was greater than the average price in the County for a new single family home (\$98,830). In 2002, only in the Nittany Valley Region did the average residential price of transferred homes exceed the average new single family home price. In all other regions in 2002, average single family home prices exceeded average existing home (transferred homes) prices. The difference between the average price of new single family homes and the average price of transferred homes in the Centre Region increased from \$1,224 in 1992 to a whopping \$69,840 in 2002.

The majority of new multifamily units were built in the Centre Region. 1,765 units were built in the ten-year period 1993 to 2003 with 738 of those units were added in a single year ---1995. In 1999, another 326 units were added. The Nittany Valley Region had the second greatest number, 124 units, of multifamily units built over the ten-year period.

Housing Cost Burden

Housing cost burdens occur when households pay more than 30% of their income for housing costs. Those households with lower incomes have few alternatives if housing values and rental prices are high compared to the wages they can expect to earn. The trade-off may be to:

- Rent housing instead of buying a home
- Use a larger share of household income than 30% to pay for housing
- Live in lesser expensive regions and commute further to work
- Live in housing that is not in good physical condition

For homeowners, spending too great a share for housing may lead to failure to maintain a home, reducing its value and leading to dangerous or unhealthy conditions. It may also lead to foreclosure if families get behind in mortgage payments. For tenants paying large shares of their income for rent and utilities there is little possibility of buying a home, as demonstrated in the case study of Mark and his family. Insufficient income

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to cover rent and utilities may lead to living in rental properties that are poorly managed and not well maintained and in the extreme, can lead to homelessness. In Centre County, some tenants with high housing burdens may be students attached to the university. However, as shown in the tables below, there are many other residents – including families with children and elderly households that struggle with high housing costs.

The Census provides information on households paying in excess of 30% of their income for housing, considered cost burdened by HUD. They also provide data on those who are extremely cost burdened—paying in excess of 50% of their income for housing. The tables below contain estimates of the numbers and percentages of households who experienced housing cost burdens in 2000.

Table 17: Estimated Numbers and Percentages of Households with Housing Costs Greater than 30% of Household Income by Household Type, 2000

Pennsylvania	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	227,619	23.1%	131,700	43.7%	359,319	27.9%
Small Families	283,545	16.8%	135,497	28.8%	419,042	19.4%
Large Families	66,044	20.0%	28,080	31.3%	94,124	22.4%
Other Households	120,447	29.9%	165,362	32.5%	285,808	31.4%
All Households	698,268	20.5%	460,443	33.6%	1,158,711	24.3%
Total Households in Pennsylvania	3,406,185		1,370,366		4,776,551	

Centre County	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	1,411	17.7%	677	35.0%	2,087	21.1%
Small Families	2,653	17.2%	1,347	28.7%	4,001	19.9%
Large Families	5,136	20.2%	154	29.3%	5,290	20.4%
Other Households	993	26.8%	6,891	55.3%	7,884	48.8%
All Households	5,579	18.8%	9,062	46.2%	14,641	29.7%
Total Households - Centre County	29,673		19,615		49,288	

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Table 17: Estimated Numbers and Percentages of Households with Housing Costs Greater than 30% of Household Income by Household Type, 2000 (con't)

Moshannon Valley	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	106	16.2%	51	23.7%	157	18.1%
Small Families	178	17.0%	55	25.6%	233	18.5%
Large Families	31	19.4%	8	50.0%	39	22.1%
Other Households	71	29.2%	58	21.5%	129	25.2%
All Households	387	18.4%	172	24.1%	559	19.8%
Total Households - Moshannon Valley	2,100		715		2,815	

Mountaintop	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	82	28.7%	0	0.0%	82	26.1%
Small Families	99	17.4%	16	26.3%	115	18.2%
Large Families	36	28.6%	4	25.0%	40	28.2%
Other Households	42	39.6%	16	28.6%	58	35.8%
All Households	259	23.8%	36	22.4%	295	23.6%
Total Households - Mountaintop	1,089		161		1,250	

Upper Bald Eagle Valley	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	144	33.2%	20	26.3%	164	32.2%
Small Families	194	20.5%	32	17.9%	226	20.1%
Large Families	64	32.8%	4	20.0%	68	31.6%
Other Households	80	33.9%	24	22.2%	104	30.2%
All Households	482	26.6%	80	20.9%	562	25.6%
Total Households - Upper Bald Eagle Valley	1,812		383		2,195	

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Table 17: Estimated Numbers and Percentages of Households with Housing Costs Greater than 30% of Household Income by Household Type, 2000 (con't)

Lower Bald Eagle Valley	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	219	30.0%	20	18.9%	239	28.6%
Small Families	238	17.1%	54	18.7%	292	17.4%
Large Families	52	19.8%	8	12.9%	60	18.5%
Other Households	88	29.1%	48	29.1%	136	29.1%
All Households	597	22.2%	130	20.9%	727	22.0%
Total Households - Lower Bald Eagle Valley	2,685		622		3,307	

Nittany Valley	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	286	18.6%	78	20.7%	364	19.0%
Small Families	553	17.4%	158	19.2%	712	17.8%
Large Families	83	19.5%	43	30.7%	126	22.3%
Other Households	177	24.9%	295	30.8%	472	28.3%
All Households	1,099	18.8%	570	25.3%	1,668	20.5%
Total Households - Nittany Valley	5,855		2,256		8,153	

Penns Valley	Owners		Renters		Total	
	housing cost > 30% of Income		housing cost > 30% of Income		housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	258	24.5%	56	38.9%	314	26.2%
Small Families	472	25.4%	64	19.2%	536	24.5%
Large Families	108	30.4%	28	27.7%	136	29.8%
Other Households	169	36.3%	70	31.4%	239	34.7%
All Households	1,007	27.0%	218	27.2%	1,225	27.0%
Total Households - Penns Valley	3,730		801		4,531	

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Table 17: Estimated Numbers and Percentages of Households with Housing Costs Greater than 30% of Household Income by Household Type, 2000 (con't)

Centre Region	Owners housing cost > 30% of Income		Renters housing cost > 30% of Income		Total housing cost > 30% of Income	
	Number	Percent	Number	Percent	Number	Percent
	Elderly	498	14.2%	441	42.0%	939
Small Families	972	14.9%	1,022	36.0%	1,994	21.3%
Large Families	237	19.6%	73	35.3%	310	21.9%
Other Households	427	24.1%	6,387	59.8%	6,813	54.7%
All Households	2,136	16.4%	7,924	53.6%	10,061	36.2%
Total Households - Centre Region	25,672		14,783		27,785	

*Note: These data include large rounding error introduced in the process of protecting the confidentiality of households for small areas – these are not exact numbers.
Elderly are 1 or 2 persons together, at least 1 of whom is 62 years or older
Small Families are 2 – 4 related household members living together
Large households are 5 or more related household members living together

Source: 2000 CHAS Databook

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Table 18: Estimated Numbers and Percentages of Households with Housing Costs Greater than 50% of Household Income by Household Type, 2000

Pennsylvania	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	98,537	10.0%	64,192	21.3%	162,729	12.6%
Small Families	91,139	5.4%	65,396	13.9%	156,535	7.3%
Large Families	20,804	6.3%	13,726	15.3%	34,530	8.2%
Other Households	51,562	12.8%	85,988	16.9%	137,551	15.1%
All Households	262,276	7.7%	228,851	16.7%	491,127	10.3%
Total Households in Pennsylvania	3,406,185		985,365		4,391,550	

Centre County	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	558	7.0%	269	13.9%	827	8.3%
Small Families	787	5.1%	606	12.9%	1,392	6.9%
Large Families	1,754	6.9%	73	13.9%	1,828	7.0%
Other Households	463	12.5%	4,299	34.5%	4,762	29.5%
All Households	1,988	6.7%	5,237	26.7%	7,225	14.7%
Total Households - Centre County	29,673		19,615		49,288	

Moshannon Valley	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	34	5.2%	19	8.8%	53	6.1%
Small Families	54	5.2%	18	8.4%	72	5.7%
Large Families	12	7.5%	4	25.0%	16	9.1%
Other Households	55	22.6%	31	11.5%	86	16.8%
All Households	155	7.4%	72	10.1%	227	8.1%
Total Households - Moshannon Valley	2,100		715		2,815	

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Table 18: Estimated Numbers and Percentages of Households with Housing Costs Greater than 50% of Household Income by Household Type, 2000 (con't)

Mountaintop	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	36	12.6%	0	0.0%	36	11.5%
Small Families	46	8.1%	4	6.6%	50	7.9%
Large Families	24	19.0%	4	25.0%	28	19.7%
Other Households	18	17.0%	8	14.3%	26	16.0%
All Households	124	11.4%	16	9.9%	140	11.2%
Total Households - Mountaintop	1,089		161		1,250	

Upper Bald Eagle Valley	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	56	12.9%	16	21.0%	72	14.1%
Small Families	84	8.9%	8	4.5%	92	8.2%
Large Families	32	16.4%	4	20.0%	36	16.8%
Other Households	32	13.6%	4	3.7%	36	10.5%
All Households	204	11.3%	32	8.4%	236	10.8%
Total Households - Upper Bald Eagle Valley	1,812		383		2,195	

Lower Bald Eagle Valley	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	99	3.8%	4	13.6%	103	12.3%
Small Families	103	7.6%	22	7.4%	125	7.4%
Large Families	24	6.5%	4	9.1%	28	8.6%
Other Households	32	9.7%	16	10.6%	48	10.3%
All Households	258	7.4%	46	9.6%	304	9.2%
Total Households - Lower Bald Eagle Valley	2,685		622		3,307	

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Table 18: Estimated Numbers and Percentages of Households with Housing Costs Greater than 50% of Household Income by Household Type, 2000 (con't)

Nittany Valley	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	92	6.0%	35	9.3%	127	6.6%
Small Families	151	4.7%	74	9.0%	225	5.6%
Large Families	18	4.2%	10	7.2%	28	5.0%
Other Households	171	24.0%	130	13.6%	301	18.0%
All Households	340	5.8%	249	11.0%	589	7.2%
Total Households - Nittany Valley	5,855		2,256		8,153	

Penns Valley	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	151	14.3%	28	19.5%	179	14.9%
Small Families	134	7.2%	24	7.2%	158	7.2%
Large Families	40	11.3%	8	7.9%	48	10.5%
Other Households	74	15.9%	24	10.8%	98	14.2%
All Households	399	10.7%	84	10.5%	483	10.7%
Total Households - Penns Valley	3,730		801		4,531	

Centre Region	Owners		Renters		Total	
	housing cost > 50% of Income		housing cost > 50% of Income		housing cost > 50% of Income	
	Number	Percent	Number	Percent	Number	Percent
Elderly	197	5.6%	164	15.6%	361	7.9%
Small Families	255	3.9%	470	16.6%	725	7.7%
Large Families	78	6.5%	43	20.8%	121	8.6%
Other Households	214	12.1%	4,084	38.2%	4,298	34.5%
All Households	744	5.7%	4,759	32.2%	5,503	19.8%
Total Households - Centre Region	25,672		14,783		27,785	

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*Note: These data include large rounding error introduced in the process of protecting the confidentiality of households for small areas – these are not exact numbers.
Elderly are 1 or 2 persons together, at least 1 of whom is 62 years or older.
Small Families are 2 – 4 related household members living together.
Large households are 5 or more related household members living together.
Source: 2000 CHAS Databook

Corresponding to differences in housing prices, affordability varies in different parts of the County. Countywide, of those earning less than 80% median area income, 2,129 or just over 9% of all owner-occupants paid more than 30% of their income for housing including taxes and insurance. In Ferguson Township, only 7.5% of all homeowners with incomes below 80% of the median area income paid more than 30% of their income to housing costs. Lower income households are less likely to be homeowners in some regions of the county. In State College Borough just 16% (358) of total homeowners out of 2,295 had incomes under 80% of the median value as compared to 24% (400) out of 1,688 homeowners in Spring Township. Tenants also have widely different experiences. In Patton Township, fifty-four percent of renter occupied units had tenants with less than 80% of the median as compared to 61% in Ferguson Township where rental units have increased rapidly over the past 15 years.

In Centre County as a whole, 46 % of all renters paid more than 30% of their income for rent and 19% of all homeowners paid more than 30% of their incomes for housing costs. The percentage of cost burdened renters exceeded that in the state as whole but was slightly lower for homeowners. Looking across the seven planning regions, the largest cost burden is among renters in the Centre Region where 53.6% are cost burdened. The largest percentage of elderly renters experiencing a cost burden are in Penns Valley (39%) and the Centre Region (42%). While these are high percentages within the context of Center County where overall 35% of elderly tenants are rent burdened, they are lower than for the state as a whole where nearly 44% of elderly renters are paying more than 30% of their income for rent. Elderly homeowners in Centre County also had a lower percentage of cost burden than the state as a whole, 18% in Centre County versus 23% for the state. However, the rates were significantly higher in several of the planning regions: in Upper Bald Eagle, 33% of elderly homeowners were cost burdened, in Lower Bald Eagle, 30% and in Mountaintop, 29%.

Households Experiencing One or More Burdens in 2000

In order to provide a more in depth look at housing deficiencies in Centre County, we looked at households of varying incomes that were experiencing one or more of the following in 2000: that paid more than 30% of their income to housing; were overcrowded; were without complete kitchen facilities; and/or were without complete plumbing facilities. Households with incomes below 50% are considered low income, and those with incomes below 30% of the median are considered very low income. Not surprisingly, the lower the income, generally the more likely a household is to experience one or more housing burden.

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There were 1,195 families of two to four family members with incomes equal to or less than 50% of the HUD median area income renting housing in 2000 that faced housing problems. Larger tenant households with five or more family members also experienced problems, with 195 families with incomes equal to or less than 50% of the HUD median area income facing housing problems in 2000. Elderly tenants and non-elderly tenants with daily living limitations also had more problems with their housing if their income was at or below 50% of the HUD median area income.

Centre County	Number of households Experiencing One or More of Four Housing Problems				
	< 30.0%	30.1% - 50%	50.1% - 80.0%	80.1% - 95.0%	>95%
Elderly Family HH 62+	10	30	10	0	25
Elderly Non-Family HH 62+	180	260	115	20	50
Xtra Elderly HH 75+ w/limitation	60	35	30	15	15
Xtra Elderly HH 75+ no limitation	65	150	40	4	55
Elderly HH 62-74 w/limitation	30	30	4	0	0
Elderly HH 62-74 no limitation	30	70	45	0	4
Non-elderly HH w/limitation	245	85	65	10	20
Non-elderly HH no limitation	4190	2875	1275	150	185
Non-elderly small family HH	635	560	275	20	40
Non-elderly large family HH	100	95	25	4	35
Non-elderly non-family HH	3700	2305	1035	135	135
*Note: These data include large rounding error introduced in the process of protecting the confidentiality of households for small areas – these are not exact numbers.					
<u>Elderly</u> are 1 or 2 persons together, at least 1 of whom is 62 years or older					
<u>Small Families</u> are 2 – 4 related household members living together					
<u>Large households</u> are 5 or more related household members living together					
Source: 2000 CHAS Databook					

Owner Occupants in the County also struggled to afford housing. There were 775 small families with two to four family members and incomes at or below 50% of the HUD median area income who paid more than 30% of their income for mortgage, taxes, homeowner insurance and utilities or were overcrowded, were without complete kitchen facilities and/or were without complete plumbing facilities in 2000. There were 235 larger families with five or more family members who faced similar problems. For homeowners, not having a mortgage does not necessarily relieve household burdens. Elderly persons owning their homes and living alone or with unrelated persons were more likely to be poor and struggle with housing than those living with related family members.

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Centre County	Number of households Experiencing One or More of Four Housing Problems				
Income Compared to HUD Median Area Income	< 30.0%	30.1% - 50%	50.1% - 80.0%	80.1% - 95.0%	>95%
Elderly Family HH 62+	140	135	145	50	160
Elderly Non-Family HH 62+	410	225	85	55	40
Xtra Elderly HH 75+ w/limitation with a mortgage	40	35	20	10	4
Xtra Elderly HH 75+ no limitation with a mortgage	10	10	20	10	15
Elderly HH 62-74 w/limitation with a mortgage	20	45	25	10	30
Elderly HH 62-74 no limitation with a mortgage	60	80	125	70	130
Non-elderly HH w/limitation with a mortgage	90	70	105	40	90
Non-elderly HH no limitation with a mortgage	325	645	1080	440	1195
Xtra Elderly HH 75+ w/limitation no mortgage	90	45	4	0	0
Xtra Elderly HH 75+ no limitation no mortgage	130	70	4	0	10
Elderly HH 62-74 w/limitation no mortgage	70	15	10	4	10
Elderly HH 62-74 no limitation no mortgage	135	60	20	0	4
Non-elderly HH w/limitation no mortgage	55	4	10	4	4
Non-elderly HH no limitation no mortgage	195	50	15	20	10
Non-elderly small family HH	305	470	705	370	890
Non-elderly large family HH	85	150	205	80	185
Non-elderly non-family HH	280	150	305	60	230
Source: CHAS data, U.S. Census 2000					

For the lowest income groups, both tenants and homeowners experienced housing burdens, either due to cost burdens or poor household conditions in 2000. As expected, as incomes increase the percentage of households experiencing housing burdens fall. There are far fewer homeowners in the very lowest income groups than there are tenants. This is also to be expected.

As shown in Tables 5 to 12 in Appendix F, the planning regions experienced a varied rate of problems among homeowners. The tables are estimates from HUD tables that come from samplings of households. For this reason, the seven regions do not sum to equal the county data. However, these data provide a good idea of the differences

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between the regions and an estimate within about 10 of the total number of households affected by housing problems.

The Centre Region both contains the largest number of households and the largest percentage of tenants. For both homeowners and tenants, over 50% of households with income at or below 60% of the local area median income had housing problems. Households with higher income than in other regions struggled more to own and maintain their housing than elsewhere in the county. Tenants in the Centre Region had by far the highest housing burdens in the county with 57% of all tenant households reporting problems. The modal category of income for tenants with housing problems is less than or equal to 20% of the median area income reflecting in part, the student population.

Both the Nittany Valley Region and Penns Valley Region had more than 50% of tenants with incomes at or below 50% of the median area income with housing problems. These two regions have many fewer tenants than the Centre Region. None of the other four planning regions had such high percentages of tenants experiencing housing problems at 50% of median area income.

Homeowners in all but the Centre Region had more problems with housing. In the Centre Region 17% of homeowners experienced housing problems in 2000, while almost 27% of homeowners in the Penns Valley Region had housing problems and almost 26% of homeowners in the Upper Bald Eagle Region. The distribution of households among the income levels that experience housing problems varies by region. Almost 95% of homeowners in the Moshannon Valley Region with incomes at or below 20% of the median area income had housing problems, but only 64% of homeowners in the same income group in the Penns Valley Region had similar problems.