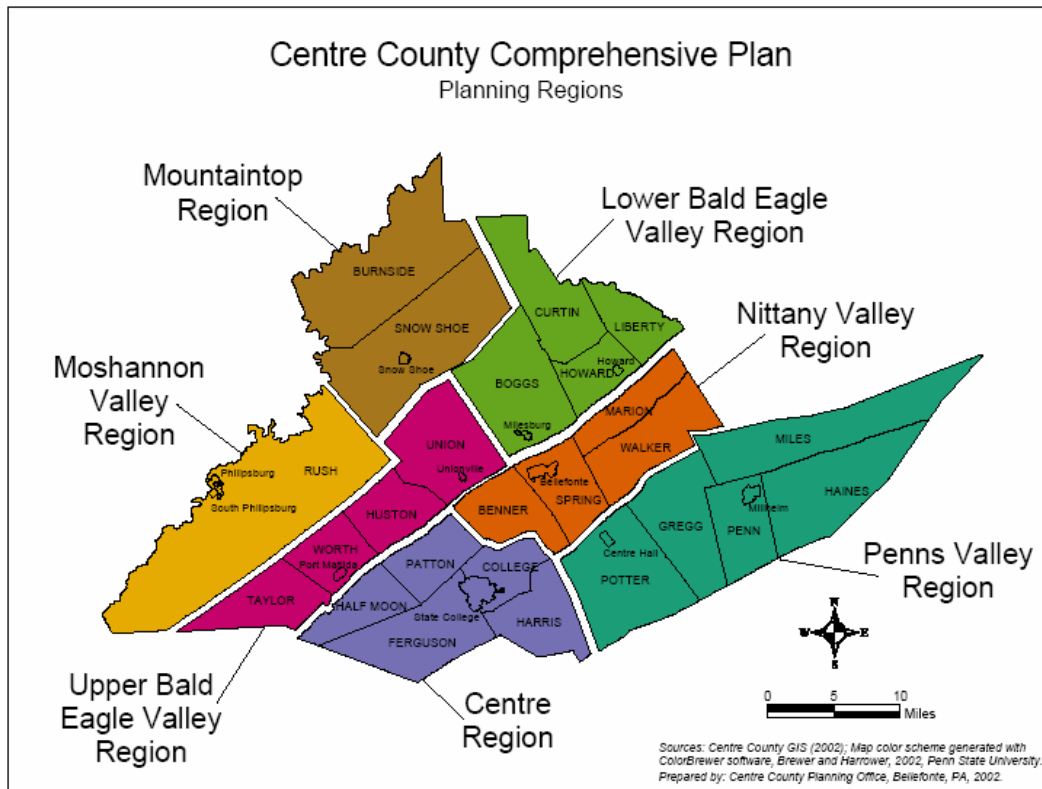


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Public Policy Barriers to Affordable Housing Development

Map 1: Centre County and its Seven Planning Regions



Source: Center County Planning Office

This section takes a closer look at six municipalities selected by the County Planning Office to identify public policy barriers to affordable housing. The six municipalities are:

- Bellefonte Borough
- Walker Township
- Potter Township
- State College Borough
- Worth Township
- Rush Township

Each of the municipalities examined has populations with high housing costs compared to household income, known as housing cost burden.

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Public policy that might impact affordable housing development are:

- Ease of obtaining information and permits
- Zoning, generally inclusive of denser housing development
- Minimum Lot size
- Minimum setback
- Regional Planning process in place
- Mixed commercial & residential uses permitted
- Accessory apartments permitted
- Multi-family housing permitted
- Specific set asides for affordable housing
- Incentives for development of affordable housing
- Specific populations granted conditional use or exception
- Adoption of a fair housing ordinance
- Sufficient infrastructure for affordable housing

Subdivision and land development activities can be carried out by both the county and its municipalities. In Centre County, the Centre County Planning Office performs a dual function concerning its involvement with subdivision and land development activity. The Planning Office staff administers and enforces the *Centre County Subdivision and Land Development Ordinance*, applicable throughout much of Centre County. They also receive, review or monitor for review all plans originating from those municipalities having adopted their own subdivision and land development regulations. Presently, there are nine (9) municipalities within the County that administer their own subdivision and land development ordinances, with the remaining twenty-seven (27) municipalities under the jurisdiction of the County's Ordinance.

In cooperation with the County Recorder of Deeds Office, the Planning Office monitors all subdivision and land development plans to verify if they have been properly approved by the appropriate municipal officials prior to recording. Subdivision and land development ordinances, whether under the jurisdiction of the County or a locally adopted ordinance, require the developers to address such items as storm water management, the design of street systems, sanitary sewage, water supply, etc.

In addition to subdivision and land development ordinances, many of the municipalities in Centre County have adopted other land use controls in the form of a zoning ordinance and/or storm water management ordinance, street standards ordinance, highway occupancy permit ordinance, etc. These ordinances are adopted and administered at the local level (i.e., township or borough).

Finally, the Centre County Planning Office is required to charge processing fees for the review of applicable subdivision and land development plans and for the reviews of applicable Pennsylvania Department of Environmental Protection

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Sewage Facilities Planning Modules (per the *Pennsylvania Sewage Facilities Act*).

The following section provides a background on each municipality, identifies the most vulnerable persons who need housing and then examines policy barriers. The section concludes with a summary of the findings across the six municipalities.

Background information on the six municipalities

On the following page is Table 21 that summarizes population trends, income, and cost burden in each of the municipalities examined.

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Table 21: Comparative Information Among Six 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%
Public Transportation	Provided	No Service	Park-N-Ride being planned for Old Fort area	Provided	No Service	No Service	NA	NA

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

BELLEFONTE BOROUGH

Bellefonte Borough is a historical town proud of its preservation of older, historic buildings. Bellefonte is north and slightly east of Sate College Borough in the

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Nittany Valley Region. All types of housing are available here, from large historic single family homes and until a recent fire, to buildings supplying single room occupancy for tenants. The trip between downtown Bellefonte and downtown State College takes less than 25 minutes under normal traffic conditions. The Centre County Government is located here. The soon to be completed I-99 creates a development corridor that runs above State College and skims the eastern boundaries of Bellefonte Borough. Bellefonte will gain new possibilities for commercial, industrial and to a lesser extent residential development associated with the expansion in traffic and ease in traveling.

Bellefonte has less than two square miles in area. The population has been very stable with no growth between 1990 (6,358 residents) and 2000 (6,359 residents) and an estimated decline of 7 residents between 2000 and 2003. As might be expected, the population density is much higher in the borough than in the other parts of the Nittany Valley Region (about 3,500 persons per square mile).

Homeowners lived in 49.5% of occupied units as reported by the 2000 Census, a decline from 52% in 1990. Elderly homeowners increased from 62% in 1990 to over 68% in 2000. The percentage of homeowners between the ages of 25 and 55 fell by about 2% to 44% in 2000 from 46% in 1990. Almost half (48%) of tenant occupied homes had a single occupant in 2000, indicating the high number of students and single persons living in the Borough.

Elderly residents 65 years old and older were 18% of the population in the 2000 Census. Twenty-one percent of residents were under the age of 18. Those residents 25 years old to 54 years old are almost 43% of the total population. Eighteen to 24 years old residents were 9.5% of the total borough population in 2000.

In the 2000 Census, 6.8% of families living with related children under 18 years old were below the poverty level. Almost 7% of elderly residents were below the poverty level in 2000. Median household income was \$33,216 in 2000 and mean household income was significantly higher at \$40,738. Median family income was \$42,578 and mean family income was also much higher than the median at \$51,467 in 2000. Eighteen percent of households had incomes between \$50,000 and \$74,999 in 2000. Over 29% of households earned less than \$20,000. Some of these low incomes may be attributed to Penn State students living in Bellefonte.

Almost 10% of all households had housing costs greater than 50% of their income in 2000. Forty-three percent of those with incomes 30% below the median family income had housing cost burdens greater than 50%. This was higher for tenants (46%) than for homeowners (43%). For residents with incomes equal to or above 30% income and under 50% of the median family and with housing cost burdens greater than 50%, tenants (14%) fared better than

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homeowners (16.4%). Higher household cost burdens affected more elderly households than other residents, both owners and tenants.

Bellefonte Borough still has some, though few, developable lots. All of these lots have access to public sewer and water. Empty residential lots currently listed in the multiple listings average \$49,000 for a third of an acre.

Bellefonte has several affordable housing developments in its boundaries: Bockerhoff House (elderly Section 202), Crestside Terrace (elderly Section 8) and Beaver Farms (family public housing).

Codes: Bellefonte Borough Zoning Ordinance

The Borough has 12 zoning districts. Of relevance, five of these are residential districts and three of these are commercial districts. R2 zoning districts (medium density residential and medium density residential/office zones) include single family homes, duplexes and townhouses. The R3 zone allows these and apartment buildings. Village Commercial and Central business commercial districts allow mixed use. Residential units are not permitted on the first floor front of the building unless the building was built exclusively as a residential unit. Heights may not exceed 35 feet in all the residential districts (2 stories) or 65 feet in the commercial zone for mixed-use buildings.

Table 33: Bellefonte Borough Residential Zones	
Zone	Types of Residential Structures
R1- Low density residential	Single family detached units, side-by-side duplexes
R2- Medium density residential	Single family detached units, all duplexes, townhouses
RO2– Medium density residential office district	Single family detached units, all duplexes, townhouses
R3– High density residential district	Single family detached units, all duplexes, townhouses, apartment houses
RO3– High density residential office district	Single family detached units, all duplexes, townhouses, apartment houses
VC– Village commercial district	Single family detached units, all duplexes, townhouses – except no residential units in the front, street level of office buildings
C1– Central business district	Single family detached units, all duplexes, townhouses, apartment houses townhouses – except no residential units in the front, street level of office buildings
Source: Bellefonte Borough Zoning Ordinance	

Bellefonte has a local historic district which must comply with the same demolition regulations as other properties in the Borough.

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Recent code changes require parking as a part of any new rental property: rehabilitated or newly developed. Two parking spaces are required for each residential unit. Given the tight space in Bellefonte Borough, this is a challenge for future residential development.

Codes permit accessory apartments only attached to the primary dwelling. The Borough allows up to two occupants and requires an additional parking space.

Bellefonte has a good deal of housing that does not conform to the current zoning because of the age of the buildings. The mix of housing often changes block-to-block, i.e. row homes for part of a block then detached single family homes on the next block. Parking is often on-the-street. This diversity offers a wide range of housing choices in the Borough and allows more dense development in these mixed areas without fundamentally altering the character of the neighborhood.

The Nittany Valley Region is developing a regional zoning ordinance to control growth and land use (see the Nittany Valley Region Comprehensive Plan, September 2004). The impact on Bellefonte would be to expand opportunities for mixing more dense housing in existing residential districts as long as these changes do not alter the basic feel and value of the neighborhood. Other possible changes in zoning might move some residential districts into commercial districts and allow for multi-family housing mixed with commercial space. Suggestions for uniform zoning across the Nittany Valley Planning Region would also designate a residential zone, R-4, specifically for multifamily housing.

Property Maintenance: All properties must meet the building, zoning and safety codes enforced in the Borough. A once-a-year inspection is required of all rental properties.

Fair Housing Ordinances: None known.

Building and accessibility codes: Bellefonte uses the Pennsylvania Uniform Construction Code. A third party building inspector grants a building permit at a price consistent with the International Building Code construction factor formula. The accessibility code follows the Pennsylvania guidelines.

Residential Process: Bellefonte manages all development through the zoning office in the municipal offices. Forms and information are readily accessible. Staff are knowledgeable. The procedures are as follows:

- Submit a zoning permit application along with a site plan and pay for the zoning permit.
- The zoning officer gives the developer a building permit application and the contact information for the building inspector.

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- A building permit is issued and construction begins
- A final inspection for compliance with codes is made before granting an occupancy permit

Fees:

Zoning permit: \$15.00 (includes all inspections.)

Building permit: Calculated at a rate consistent with the majority of the county using International Building Code multiplication factors for structure types.

Sewer tapping fee: \$500

Water tapping fee: \$500.

School tax: 36.9861 mils (to increase to 38.986 mils)

Municipal real estate taxes: 7.925 per mil based on assessed values. Homestead provisions would reduce taxes for residents whose primary home is in the borough.

Particular issues: The Borough is mostly developed. Bellefonte is particularly proud of its historical homes. Much of the housing is older, which means they are generally more difficult to maintain. Some of the older homes are converted from single family units to duplexes. A few of these are being converted back. Mobile homes are allowed in approved mobile home parks only. There are no provisions for detached accessory units in the zoning. The borough is open to adaptive reuse of unused commercial buildings and encouraging residential units over and behind commercial storefronts.

WALKER TOWNSHIP

Walker Township is also located in the Nittany Valley Planning Region, east and north of Bellefonte Borough. The township's population density is well below that of Spring and Benner Townships, part of the same planning region. Total population was 3,299 in the 2000 Census and was estimated to be 3,581 in 2003. Walker Township has one of the higher population growth rates in the county. Total population increased by almost 18% between 1990 and 2000 and by another 8.5% between 2000 and 2003.

Walker has an extremely high rate of homeownership. Homeowners made up 88% of households in 1990 and 89.5% of households in 2000. The percentage of householders 65 years or older who were homeowners increased from 89% in 1990 to 94% in 2000.

In 1990, 10.8% of residents were 65 or older and in 2000, 11.3% of the population was 65 years or older. Residents of Walker Township between the

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ages of 18 and 24 were 7% of the population. Over a quarter of the population (25.4%) was under age 18. Families make up 81% of all households.

Median household income was \$48,835 in 2000. Mean household income was not much higher at \$51,594. Median family income was \$54,613 in 2000 and mean family income was \$56,236. Almost 41% of households had income between \$50,000 and \$99,999. Twenty-seven percent had incomes between \$50,000 and \$74,999.

Only 3.3% of families living with related children under 18 years old were below the poverty level. Elderly residents 65 years and older were more likely than younger groups to be below the poverty level (15.6%) in 2000. Likewise, elderly householders (10%) were slightly more likely to have housing cost burdens over 50% than all households (8.6%). Poorer households had higher levels of housing costs to income. Almost half of households earning less than 30% of the median income had housing burdens greater than 50% and 16.5% of households earning from 30% up to less than 50% of median family income had housing burdens great than 50%.

Unlike Bellefonte Borough, that expects community revitalization from commercial and industrial growth associated with the I99 corridor but little residential growth, Walker Township is struggling to slow the rapid residential development. Population is expected to grow from 3,299 in 2000 to 4,159 in 2030, an increase of over a quarter of the 2000 population. The Nittany Valley Region Comprehensive Plan forecasts an even faster growth in population.

Table 23: Forecast Population Growth in Walker Township			
	2000	2010	2020
Population	3299	3800	4301
Cumulative Change		501	1,002
Source: Nittany Valley Region Comprehensive Plan, September 2004			

Codes:

There are 10 zoning districts in Walker Township, including the Floodplain overlay district. Walker Township has prime farmland within its boundaries. Parts of the township are designated rural residential and agriculture to preserve use for farming. Almost half the township area is zoned as a woodland /conservation area. These areas have steep slopes and no access to public sewer. The degree of the slope determines the minimum lot size for residential units subject to meeting perk requirements for on-site sewers.

Of the 10 zoning districts, six permit residential dwellings. Access to public sewer dictates the density of the residential areas. Geographically, the township has constraints on the number and type of on-site sewer systems both because of the high water table and because of the porous limestone formations that allow

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surface water to quickly reach underground springs. The minimum size of residential lots reduces by about half in areas served by public sewers compared to areas without. All townhouses, multifamily dwellings, cluster developments and mobile home parks must tap into public sewer and water systems. Two parking spaces are required for each residential unit, except in the Village district.

Table 24: Walker Township Residential Zones	
Zone	Types of Residential Structures
RR – Rural residential district	Single family detached homes, mobile homes on individual lots; <u>Special exceptions:</u> duplexes, conversion apartments up to 2 units, group homes; <u>Conditional uses:</u> residential clusters of above housing types with open space requirement
SR – Suburban residential district	Single family detached homes, mobile homes on individual lots, duplexes, conversion apartments up to 2 units; <u>Special exceptions:</u> more than 2 conversion apartments, townhouses up to 4 units, apartment buildings with up to 4 units, group homes; <u>Conditional uses:</u> residential clusters of above housing types with open space requirement, multifamily housing developments
UR – Urban residential district	Single family detached homes, mobile homes on individual lots, duplexes, conversion apartments up to 2 units; <u>Special exceptions:</u> more than 2 conversion apartments, townhouses up to 8 units, apartment buildings with up to 8 units; group homes, institutional homes <u>Conditional uses:</u> multifamily housing developments, mobile home parks
V – Village district	Single family detached homes, mobile homes on individual lots, duplexes, conversion apartments up to 2 units; <u>Special exceptions:</u> more than 2 conversion apartments, boarding or rooming homes; <u>Conditional uses:</u> institutional developments
A – Agricultural district	Single family detached homes, mobile homes on individual lots; <u>Special exceptions:</u> duplexes, conversion apartments up to 2 units, group homes
W/C – Woodland/conservation district	Single family detached homes, mobile homes on individual lots, seasonal dwellings; <u>Special exceptions:</u> group homes; <u>Conditional uses:</u> residential clusters of above housing types with open space requirement
Source: Walker Township Zoning Ordinance	

The Spring, Benner, Walker Joint Authority serves Walker Township and connects to the Bellefonte Borough Municipal Authority. At the eastern end of the township, the East Nittany Valley Joint Municipal Authority provides service. However, due to storm water inflows, only limited access is available to this

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system. Currently, there is sufficient capacity for development; in fact, some of the service area reaches prime agricultural land. To inhibit suburban style sprawl along the service area that reaches farms, zoning is mainly agricultural or rural residential. A new public sewer is planned for Hublersburg midway in the Township along Route 64 where zoning will permit mostly rural residential, agricultural or medium density residential development (in the town).

The proposed uniform zoning suggested by the Nittany Valley Region Comprehensive Plan would expand rural residential districts along the length of the township and low-density residential (R1) districts especially along Zion at the southwestern end of the township while preserving prime farmland. Sites for Multifamily housing R-4 are also proposed for Pleasant Gap.

Property Maintenance: All properties must meet the building, zoning and safety codes enforced in the township.

Fair Housing Ordinances: None known.

Building and Accessibility Codes: Walker Township uses the Pennsylvania Uniform Construction Code. A third party building inspector grants a building permit at a price consistent with the International Building Code construction factor formula. The accessibility code follows the Pennsylvania guidelines.

Residential Process: Walker Township manages all development through the zoning office in the municipal offices. The zoning officer has hours Mondays and Wednesdays, though he is often out of the office during these hours. Other staff have access to information in his absence. Forms and information are generally available. The process is as follows:

- Submit a zoning permit application along with a site plan. Pay for the zoning permit.
- The zoning officer gives the developer a procedures list that describes the required process and contacts for securing a building permit
- A building permit is issued and construction begins
- A final inspection for compliance with codes is made before granting an occupancy permit

Fees:

Zoning permit: \$20.00 for all construction under \$1,000.

\$2. per \$1,000 of construction costs for projects over \$1,000.
(includes all inspections.)

Building permit: Calculated at a rate consistent with the majority of the county using International Building Code multiplication factors for structure types.

Water tapping fee: \$2,500

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Sewer tapping fee: varies from \$1,800 for each residential unit, \$790 for each residential units in developments (Spring, Benner, Walker Joint Authority), to \$2,500 per residential unit for the East Nittany Valley Joint Municipal Authority.

School tax: 36.9861 mils (to increase to 38.986 mils)

Municipal real estate taxes: 1.34 per mil based on assessed values. 1.00 of this amount is fire and safety tax. Homestead provisions would reduce taxes for residents whose primary home is in the borough.

Particular issues: Preservation of farmland while expanding residential areas is the primary goal of the township. Unlike other rural areas in the County, Walker Township has adequate public sewer to serve large areas where residential growth may occur. Areas around Pleasant Gap are expected to contain the densest residential, commercial and industrial growth. Future land use forecasts reflecting suggested changes in zoning show rural residential growth in areas now designated as woodland/conservation

POTTER TOWNSHIP

Potter Township is part of the Penns Valley Planning Region. It is adjacent to the Centre Region and to the Nittany Valley Region. Between the 1990 Census and the 2000 Census and through the 2003 Census estimates, Potter Township experienced population growth similar to that of the county as a whole and lower than that of the Centre Region. Population was recorded as 3,339 people in the 2000 Census and was estimated to be 3,481 people in 2003. Projected population is 4,858 in 2030.

Homeowners dominate with 83% of all households owning their own homes and 17% renting their homes in 1990. Homeownership increased to over 88% of all households by 2000. Almost 92% of households with a person 65 or older (a total of 194 households) were homeowners in 1990. This rate fell slightly to 90.4% of households with a person 65 or older (a total of 261) in 2000.

Persons 65 years or older accounted for about 12% of the total population. Young people 18 to 24 made up 6.1% of residents . The largest concentration of residents by age is between 35 years old to 49 years old making up 26% of the township population. Residents 25 to 54 years old made up 45% of total residents. Another 26% of the population in Potter Township was under age 18 in 2000.

Eight and a half percent of families living with related children were below the poverty level in 2000. The median household income was \$43,556 in 2000 and the mean household income was significantly higher at \$55,613. Twenty-two percent of households earned between \$50,000 and \$74,999. Almost 11% of all

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homeowners experienced housing burdens (costs to income) greater than 50% of their income. More elderly homeowners (21.4%) had high housing burdens greater than 50% than did younger homeowners. As expected, those homeowners with the lowest incomes had the highest rate of housing costs, greater than 50% of their incomes: 60.2 % of families with incomes below 30% of the median family income and 44.1% of families with incomes of 30% to less than 50% of the median family income.

Less than 4% of land in Potter Township was residential in 2000. The vast majority of the Township is used for agricultural purposes or for conservation as State Game Lands and State Forests. There are a large number of seasonal homes in Potter Township and also the largest mobile home park in the Penns Valley Planning Region is in the Township. Potter Township surrounds the Borough of Centre Hall. Route 45 is an east/west corridor that connects State College with the Lewisburg area.

The Centre Hall-Potter Sewer Authority serves the area closest to Center Hall Borough and along Route 45. Originally developed to replace failing on-site systems, it provides services to new development as well. A second public sewer located in the Country Club Park subdivision serves just the 28 homes in that development. There are no plans to expand this system.

The fast pace of population growth in Potter Township led to concerns about suburbanization of the rural areas. Potter Township sits closest to the Centre Region of the municipalities in the Penns Valley Region. Growth expands outward from State College Borough across the region. The County Comprehensive Plan finds that preservation of the agricultural and woodland areas of the township are served by having public sewer located closely to Centre Hall Borough and not spread throughout the township.

Potter Township's Comprehensive Plan focuses on maintaining the rural character of the township and limiting growth to areas where past growth has already created some density. Zoning mostly prohibits strip commercial or residential development along Route 45, the main artery of the township. Potter Township has 10 zoning districts. Two of these, the floodplain district and the Water Quality District, are overlying districts. Five of the zoning districts allow residential development. According to the Penns Valley Region Comprehensive Plan, the proposed future land use shows the majority of the township zoned agricultural or open-space. Minimum lot sizes for single family dwellings in agricultural zones are 3 acres and for open-space zones 2 acres.

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Table 25: Potter Township Residential Zones	
Zone	Types of Residential Structures
A – Prime agricultural district	One-family detached dwellings
O – Open space/forest district	One-family detached dwellings, seasonal homes; <u>Conditional use:</u> mobile home parks
RR – Rural residential district	One family detached dwellings, conversion apartments/duplexes; <u>Conditional uses:</u> multifamily housing developments, mobile home parks
R – Residential district	One family detached dwellings, conversion apartments/duplexes; <u>Conditional uses:</u> multifamily housing developments, multifamily dwellings (3 or more units)
V – Village district	One family detached dwellings, conversion apartments/duplexes
Source: Potter Township	

Property Maintenance: All properties must meet the building, zoning and safety codes enforced in the township. Bonds or “other financial arrangements” are required to insure the maintenance of onsite sewage disposal system for any multifamily housing or mobile home park.

Fair Housing Ordinances: None known.

Building and Accessibility Codes: Potter Township uses the Pennsylvania Uniform Construction Code. A third party building inspector grants a building permit at a price consistent with the International Building Code construction factor formula. The accessibility code follows the Pennsylvania guidelines.

Residential Process: Potter Township manages all development through the zoning officer. Since the zoning officer does not have hours or an office in the municipal building, and staff at the municipal building do not have copies of zoning information, forms and information can be difficult to access. The process for development is:

- Submit a zoning permit application along with a site plan (and the necessary documents for onsite septic and water where needed). Pay for the zoning permit.
- The zoning officer gives the developer referrals to third party building inspectors who can issue a building permit
- A building permit is issued and construction begins
- The zoning officer is required to inspect the development during construction for compliance to all codes.
- A final inspection for compliance with codes is made before granting an occupancy permit

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Fees:

Zoning permit: \$100.00 (includes all inspections.)

Building permit: Calculated at a rate consistent with the majority of the county using International Building Code multiplication factors for structure types.

Sewer tapping fee: \$ 3,500 in the tapping area (higher for extending the line)

Water tapping fee: \$ 1,265.65.

School tax: 37.87 mils

Municipal real estate taxes: 1.58 per mil based on assessed values. 1.00 of this amount is fire and safety tax. Proposed homestead provisions would reduce taxes for residents whose primary home is in the borough.

Particular development issues: Preservation of farmland and woodland areas are high priorities of the Township. Much of the expanding residential areas are confined to the area around Centre Hall Borough where there is access to public sewer. Maintaining adequate commercial development is also a concern to ease taxes on residential properties without creating strip development along Route 45.

STATE COLLEGE BOROUGH

State College Borough has the largest number of residents of any municipality (township or borough) in Centre County. Total population was 38,420 residents in 2000, over 28% of the county total. Population was about 1% lower in 1990 but was estimated to increase by about 3.4% (1,308 residents) from 2000 to 2003. University Park, Penn State University's largest campus, is located in State College. About 12,128 single students and over 200 families were housed in university housing in 2004 (Lynn DuBois, Associate Director Penn State Housing). University housing is not included in tenant and owner-occupant statistics. Only 24% of residents were homeowners in 2000, although this is up from 22.8% in 1990 according to Census data. Tenants between 15 years old and 34 years old made up 82% of all tenants in 2000. Only 5.2% of tenants are 65 years old or older. Homeowners 65 years and older were almost a third (33.1%) of all homeowners. About 65% of all householders 65 or older were homeowners in 2000 up just a fraction from 1990. In 2000, 65.5% (25,182) of all residents were 18 to 24 years old, 5.8% (2,247) were over 65 years old and 5.8% were younger than 18 years old.

About 8.5% of families with related children were below the poverty level in 2000. Almost all the single persons under the poverty level (88%) are 18 to 24 years old. Only 43 persons (2.2%) 65 years old and older were reported to be under the poverty level in the 2000 Census. Median household income was \$21,186 and mean household income was \$35,400 in 2000. These poverty levels and low

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incomes reflect the large student population living in the borough. The median family income was \$54,949 in 2000 and the mean income was significantly higher at \$67,881. A third of all households made between \$50,000 and \$99,999.

Household cost burdens of 50% affect 30% of all households. Eighteen percent (117 residents) of one and two member householders 65 years old or older spend more than 50% of their income on housing costs. Elderly renters are three times more likely than home owners to spend more than 50% of their income on housing costs. In 2000, elderly tenants with income below 30% of the median family income (157 elderly households) had the greatest probability (83.3%) of any group of tenants to face 50% or higher housing cost burdens. Low-income elderly homeowners fared better in 2000, but over 90% of other non elderly homeowners with incomes below 30% of the median income (50 households) had housing cost burdens of over 50%.

The Centre Region Planning Agency projected growth in the borough through 2030 given existing zoning ordinances. The Agency projects an increase in population of 1,550 and an increase of 750 residential units. Their projections include sufficient detail to plan for capital improvement projects including sewer and roadway projects.

There are 18 zoning categories in State College Borough and few remaining lots to be developed. Parking is a difficulty for development. In 1991, Diana T. Myers & Associates conducted a Fair Housing Analysis for the State College Planning and Community Development Department that found the following impediments to fair housing:

- A lack of affordable housing and financing
- An inadequate supply of family-sized units
- A lack of local fair housing enforcement, focus and support
- Zoning barriers to affordable housing
- Non-specific acts of housing discrimination

An update report by the Department details the significant progress made to address these impediments. This report also identifies new trends around housing.

Penn State University housed over 12,000 single persons in university housing in Fall 2004. They recently developed an additional 806 beds for students. Now that these are occupied, older housing units are being renovated and are therefore not presently occupied. Renovation will reduce the number of beds in existing developments. The net increase will be about 450 beds for singles. Family units are also under going renovation. There are over 200 family apartments in university housing at this time (Lynn DuBois, Associate Housing Director, Penn State University). Some rental property owners are reporting higher vacancy rates in the borough. However, it is unlikely that increased

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university housing is competing at this time given the number of units removed from use due to renovation.

There are four affordable housing developments in State College Borough: Arnold Addison Court (elderly and disabled housing, multiple funding sources), Bellaire Court (elderly, multiple funding sources), Waupelani Heights (families, multiple funding sources) and Yorkshire Village (families, multiple funding sources). Just outside of the borough are three more low-income housing developments: Pheasant Glenn (families, low-income housing tax credits), Park Crest Terrace (families, low-income housing tax credits) and Sylvan View (families, low-income housing tax credits). Other housing assistance in State College Borough includes: the First Time Homebuyer Program, the Temporary Housing Foundation, and Community Land Trust. Homeless services are also provided by a number of nonprofit organizations.

State College Borough is the center of the public transportation system. This system provides free service around the Loop and fare travel outside the loop.

The State College Planning Department posts the local zoning ordinances and a map indicating differently zoned lots on the website. In addition, The Department also posts applications and information on their website listing the steps from application through approval of a development project. Two different organizations have jurisdiction over developments in State College Borough. The Borough Planning Department approves and enforces zoning. The Centre Region Code Office is responsible for enforcing the International Building Code with the amendments approved by the Borough. Penn State University must meet all zoning requirements of the Borough, but enforcement of the building code is the responsibility of the Pennsylvania Department of Labor and Industry. State College Borough actively enforces its zoning code.

Of the 18 zoning districts, the commercial districts are most likely to have larger multifamily buildings of up to six stories. The R2 residential zone allows for duplexes, but these must meet all zoning requirements. Commercial districts allow for mixed use buildings with both commercial and residential spaces.

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Table 26: State College Borough Residential Zones	
Zone	Types of Residential Structures
R1 – Residential district	Family dwelling, family dwelling with a single apartment attached, student home with 3 or fewer unrelated students- 1 building on a lot <u>Conditional uses:</u> elderly housing of not more than 6 row homes
R2 – Residential district	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home <u>Conversion use:</u> conversion of existing fraternity housing to a home for elderly persons <u>Conditional uses:</u> elderly housing of not more than 6 row homes
R3 – Residential district (R, R3-A, R3-B)	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home, fraternity/sorority house, multiple dwelling except row dwellings exceeding 6 units in length, group dwelling project <u>Conversion use:</u> conversion of existing fraternity housing to a home for elderly persons <u>Special exceptions:</u> elderly housing development (R3, R3-B only)
R3H – Historic district	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home, small personal care home for adults; <u>Special exceptions:</u> mixed use (commercial and residential) as permitted in the overlay district
R4 – Residential district	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home, fraternity/sorority house, multiple dwelling except row dwellings exceeding 6 units in length, group dwelling project, boarding/rooming homes <u>Special exceptions:</u> housing for elderly persons

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RO – Residential-office district	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home, fraternity/sorority house, multiple dwelling except row dwellings exceeding 6 units in length, group dwelling project, boarding/rooming homes <u>Special exceptions:</u> housing for elderly persons
RO-A -- Residential-office district	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, 3-family dwellings not exceeding 2 bedrooms per unit, small personal care homes for adults, student home, mixed use, rooming houses (not more than 5 persons)
UPD – University planned district	Student residence halls and other student housing units, non-student housing (in designated subdistricts)
P – Public district	<u>Special exceptions:</u> housing for the elderly or persons with disabilities, conversions of existing school buildings for housing for the elderly or persons with disabilities
CP-1&2 – Planned commercial districts	Family dwelling, family dwelling with a single apartment attached, 2-family dwelling, student home, fraternity/sorority house, multiple dwelling except row dwellings exceeding 6 units in length, group dwelling project
MP – Planned industrial district	Dwellings for caretakers and supervisory or maintenance personnel
C -- General commercial district	Mixed use: All dwelling types that meet height, width and other space requirements where no ground floor is residential
M – Industrial district	Dwellings for caretakers
UV – Urban village district	Mixed use: residential uses may not be expanded or created with less than 3,000 square feet in gross floor area and are limited in the amount of building used for residential purposes
Source: State College Borough	

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Conditional use permits may be issued for elderly housing in commercial districts. These permits reduce the parking requirements for the building and increase the ratio of residential living space to other spaces.

In residential zones R-3, R-3B and R-4, zoning requirements for lot area, width and yard requirements may be modified (reduced) through a special exception from the Zoning Hearing Board. These buildings must be built for persons 62 years or older and non-elderly people who have a disability. These residential districts also allow multi-family dwellings that meet the height requirements of the zoning district and that do not exceed 6 attached units side-by-side.

Accessory units are permitted in State College Borough. They are limited to one accessory unit in-house or separate accessory unit for a single family home. There must be two parking places for every residential unit on a property. Providing parking that meets code can be a challenge in State College Borough.

Property Maintenance: State College Borough has a property maintenance code. The Borough adopted the International Property Maintenance Code except where it conflicts with Pennsylvania law or regulations. Structural complaints about maintenance are enforced by the Centre Region Code Administration Office. If properties are not being used for the purpose intended, the State College zoning officer investigates these.

Fair Housing Ordinances: State College has a Fair Housing Ordinance and enforces it through the Planning Department.

Building and accessibility codes: State College uses the Pennsylvania Uniform Construction Code. The code is enforced by the Centre Region Code Office.

Approval process. Securing a building permit requires the following five-step process.

1. Complete the application. The Borough makes application forms available at two locations or from the website.
2. Obtain a sewer tapping permit by paying the required fee at the Borough Engineer's Office.
3. Get zoning approval by taking the completed application, the sewer tapping permit, receipt for payment of the sewer tapping fee and a plot plan to the Planning Office. The plot plan must show property lines, location of the driveway, curb cuts and building setbacks.
4. Obtain a water permit from the State College Borough Water Authority.
5. Obtain a building permit by taking the completed application, the sewer tapping permit, water permit, zoning permit, two sets of construction plans and paying the building permit fee to the Centre Region Code Administration Office.

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Time period to move through the steps is about 3 months for a new building. Plans to rehabilitate a property take several weeks because no land use plan or tapping permits are needed.

Fees:

Sewer tapping fees: There is a \$5,990 sewer tapping fee for each residential connection. For multifamily development the cost per units is calculated based on the number of units multiplied by the equivalent dwelling unit at \$5,990 per dwelling unit. All other users are based on the estimated water usage. There is a \$100 permit fee.

Water permit: Single-family homes cost \$570 for a tap connection and \$550 in tapping fees. For multifamily housing the fee is \$570 for the connection and a \$550 tapping fee for each unit.

Zoning permit: Fees are \$100 for approval of the concept (initial phase) and \$225 for the final land use plan.

Building permit fee: Building permits are issued based on the type of residential structure. For new construction the fees are calculated based on square footage and the type of construction. A schedule of fees is available from the Centre Region Code Office. Fees are consistent with the rest of the county.

Storm water fees: \$500 -\$1000 is put in escrow. The unused portion is returned to the developer. A contracted expert does the assessment and bills from about \$400 – \$500.

Inspection fees: All inspections are included in the permits for both the building and the zoning.

School Taxes: School tax rate is 30.745 per \$1,000 of assessed value.

The Borough's real estate taxes are \$7.3 per \$1,000 of assessed value. The Borough has a higher real estate tax rate than the surrounding counties in the Centre Region, except for Patton Township. The average price of a residential transfer in State College in 1992 was \$101,589 as compared to \$109,935 for the Centre Region as a whole. By 2002, the average price of a residential transfer in State College was \$133,083 as compared to \$163,752 for the Centre Region. Existing home prices in State College rise more slowly than in the Centre Region.

Particular Development Issues: State College Borough has projected changes in growth and patterns of development through 2030. The Borough is sensitive to the need for housing for special populations like the elderly and persons with disabilities. The Borough allows mixed use in a number of districts. Difficulties arise in the need for sufficient parking for residential development and both the lack of and high prices of possible building sites.

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WORTH TOWNSHIP

Worth Township is west of State College Borough and east of Rush Township in the Upper Bald Eagle Valley Region. The I99 extension will pass through Worth Township just north of Port Matilda. The township has just less than 22 square miles with a population density under 39 persons per square mile. This is a small, less densely populated township with 709 residents in 1990, 835 residents in 2000 and an estimated 860 residents in 2003. Population growth (17%) was higher than most of the county between 1990 and 2000, but slowed to just under 3% as compared to 4% growth in the county as a whole from 2000 to 2003 according to Census estimates.

About 84% of all households were homeowners in 1990. The percentage of homeowners fell in 2000 to 82.4%. Eighty-six percent of elderly householders were homeowners in 1990 and unlike other households, more elderly householders were homeowners in 2000 (93.6%), a total of 50 households. Residents 65 years and older were 12.5% of the population in 2000. Younger residents 18 to 24 made up 8.1% of the population. There were 195 children under 18 years old in 2000 reported by the Census (23.4% of all residents).

Twenty-six families were under the poverty level in 1990. Families living with children had a poverty rate of 7.8% in 2000. Fifteen residents 65 years old or older were below the poverty level in 2000 (13.4%). Median household income was \$42,250 and mean household income was \$49,686 in 2000. Median family income was \$49,773 according to the 2000 Census data. Mean family income was \$4,552. Over 28% of all households earned between \$50,000 and \$74,999.

Over 10% of all households paid more than 50% of their income for housing costs. Sixteen percent of all householders 65 years old or older living in one or two member households had housing burdens greater than 50%. The lowest income families, those with less than 30% of the median family income, were more likely to pay a higher share of income to meet housing costs. Sixty percent of all households with income under 30% of the median paid more than 50% of their income for housing costs while 17.4% of households with incomes from 30% of the median to less than 50% of the median paid more than 50% of their income to pay housing costs.

Codes: Worth Township does not have a zoning ordinance. They come under the Centre County Subdivision and Land Development Ordinance. There is no zoning in the township for specific uses except where designated as State Land. A second draft of a zoning ordinance for the township completed in June 2001 was never adopted. Large areas of Worth Township are woodland and conservation districts. The zoning ordinance would have established 7 zoning districts. Of these, residential structures would have been permitted in the rural residential districts (low density), general residential district (medium density) and village residential district (higher density). However, there are few constraints

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over development on individual lots beyond meeting sewage, water and building codes.

Property Maintenance: No specified maintenance requirements.

Fair Housing Ordinances: None

Building and Accessibility Codes: Worth Township uses a third party approved building inspector who issues building permits consistent with the Pennsylvania UCC. In general, the building inspector also looks to be certain there are no violations of the County Subdivision and Land Development Ordinance.

Process: Worth Township has office hours by appointment. Contacting officials takes patience. Most have other jobs and cannot be available during the day. After the land is purchased, the developer:

- meets with township officials to get an information package on how to proceed with development and to discuss roadway access and other requirements
- presents plans to the building inspector for approval. After construction and a final inspection, the building inspector grants an occupancy permit.

Fees:

Building permit: Consistent with the rest of the county, calculated as a formula derived from the construction factors of the International Building Code

Tapping fees: The only access to sewer is close to Port Matilda Borough. All on-site sewage systems must be approved by the township engineer.

School tax: 34.43 per mil

Municipal real estate taxes: Information not available.

Particular Issues: The I99 corridor is expected to expand growth in Worth Township. Growth of a mix of residential, retail and lighter commercial along the corridor is restricted by the high water tables and steep slopes. Growth is not expected to expand much outside the interchange area and Port Matilda Borough. Multi-family housing and denser developments will require access to the Port Matilda Borough Authority Sewer System.

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RUSH TOWNSHIP

Rush Township is located in the Moshannon Valley Planning Region on the south western part of the county. The township makes up the vast geographic majority of this planning region with only Philipsburg and South Philipsburg included as part of the same region. Rush Township is the largest municipal area in Centre County with 149 square miles. The township is fairly sparsely populated with just over 23 residents per square mile. Population growth in Rush Township has been much slower than for other parts of the county. Total residents increased by less than 2% from 1990 to 2000 according to U.S. Census data and are estimated to have increased by just over 2% from 2000 to 2003. Total population in 2000 was 3,542. One in five residents (20.5%) was over the age of 65 in 2000 and the same percentage (20.3%) was under the age of 18. Residents between the ages of 18 and 24 years old were 6.6% of the total population.

Owner occupants made up 86% of all households. Homeowners made up 91% of all households with a head of household 65 years old or older in the 1990 Census. This percentage fell to 88% in 2000. The number of elderly householders 65 years or older increased from 365 in 1990 to 392 in 2000. Families with children under 18 made up 27.4% of the households.

Median household income was \$35,239 according to the 2000 Census and median family income was \$39,826. Mean household and family incomes were not a great deal higher at \$38,712 and \$44,245 respectively. Income is distributed fairly evenly across the lowest levels to under \$100,000. Eight percent of families with children under 18 years old were below the poverty level in 2000.

Just 9.81% of all homeowners reported housing burdens (costs to income) of 50% or more. Elderly homeowners had fewer problems with household burdens with 7.5% experiencing housing burdens over 50%. The lowest income groups experienced the highest housing burdens with 55.8% of households earning less than 50 percent of the median family income and another 14.4% of households earning between 30% to less than 50% of median family income reporting housing burdens greater than 50%.

Codes: Rush Township has no zoning ordinance at this time. The Township comes under the Centre County Subdivision and Land Development Ordinance. There is no zoning in the township for specific uses except where designated as State Land. There are few constraints over development on individual lots beyond meeting sewage, water and building codes.

Property Maintenance: No specified maintenance requirements.

Fair Housing Ordinances: None

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Building and Accessibility Codes: Rush Township uses a contracted Pennsylvania approved building inspector who issues building permits consistent with the Pennsylvania UCC. In general, the building inspector also looks to be certain there are no violations of the County Subdivision and Land Development Ordinance.

Process: Rush Township does not have a zoning officer, but provides guidance and information for development purposes. Given the lack of public sewer, most residential development requires an application for an on-site sewer system permit before proceeding with applying for a building code. The process is:

- the developer meets with the township and arranges for the sewage engineer to approve and grant a permit for an onsite system.
- the developer presents plans to the building inspector for approval. After construction and a final inspection, the building inspector grants an occupancy permit.

Fees:

Building permit: Consistent with the rest of the county, permits are calculated as a formula derived from the construction factors of the International Building Code

Sewer tapping fees: The access to public sewer is difficult. The Moshannon Valley Joint Sewer Authority has had overloading difficulties due to storm water and needs corrective action. The Black Moshannon State Park facility is a small system serving the State park and the mid-state airport. A new treatment plant in Clearfield County may expand possibilities for extending service through more of Rush Township. The permit for installing a new onsite system is \$160.

School tax: 37.26 mils

Municipal real estate taxes: None

Particular Issues: Very little of the land area in Rush Township is serviced by sewer systems. Some of the land area has a high water table limiting the ability to use septic systems. Large amounts of State land and forested areas also limit growth in the township.

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Analysis of the Public Barriers to Affordable Housing Development

The six municipalities reviewed in this section are very different in size and land use. The resources available to address zoning and planning vary widely as well. Development of affordable housing in each of these municipalities should reflect the goals of the local government in maintaining the character and quality of life for all residents. However, some special exceptions may be needed to facilitate affordable housing growth.

Increasing affordable housing in areas where access to public sewer systems is limited may be difficult if competition for the developable residential lots drives land prices higher. Likewise, in rural townships like Walker and Potter, efforts to maintain farmland and woodlands creates competition for land closer to villages where greater density is more in keeping with development goals. For State College and Bellefonte, the challenge is finding creative ways to include affordable housing given the limited developable land for residential growth.

Table 27: Population & Physical Barriers for Affordable Housing in Six Municipalities						
	Bellefonte Borough	Walker Township	Potter Township	State College Borough	Worth Township	Rush Township
Population 2000	6,395	3,299	3,339	38,420	835	3,466
Predicted Population 2030	7,434	4,159	4,858	41,166	1,281	4,313
Population increase	1,039	860	1,519	2,746	446	847
Populations with high housing burdens	Elderly home-owners & elderly tenants	Elderly home owners	Elderly home owners; families with children	Elderly tenants; home owners under 65	Families with children; elderly home owners	Families with children
Physical Limitations	Very few undeveloped lots; Many old homes; historic district	Woodland areas difficult to develop	Public sewer access very limited	Very few undeveloped lots	Limited access to public sewer; woodlands	Public sewer access very limited; large State land areas
Development goals	Develop commercial area with 199 growth; Maintain older housing	Limit housing development in farm areas; focus development in existing towns	Limit housing development to low density; focus development in existing towns	Maintain housing, both rental and owner occupied ; expand home ownership	Not clearly defined	Not clearly defined

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Table 28: Policy Barriers in Six Municipalities						
	Bellefonte Borough	Walker Township	Potter Township	State College Borough	Worth Township	Rush Township
Ease of obtaining information and permits	Very easy	Fairly easy	Difficult; zoning officer not in municipal offices	Very easy	Difficult; no municipal office	Fairly easy
Zoning generally inclusive of denser housing development	Yes	Some what in areas zoned residential with access to public sewer	No – limited access to public sewer for homes	Yes	No local zoning code	No local zoning code
Minimum Lot size Duplex with public sewer	10,000 square feet (R3)	10,000 square feet (V)	20,000 square feet (V)	8,000 square feet (R4)	8,500 square feet	8,500 square feet
Minimum setback	8 feet	20 feet or in-line with existing homes	15 feet	20 feet	½ the right of way width or 40 feet	½ the right of way width or 40 feet
Minimum lot width for both units	80 feet	60 feet	100 feet	75 feet	120 feet	120 feet
Regional Planning leading to suggest changes in zoning	Co-ordinate residential areas with public sewer; adaptive reuse of unused industrial structures	Yes, use rural residential to limit density; increase density around existing towns	Yes, keeping residential growth around existing public sewer	No – State College Borough rezones as needed	No	No
Mixed commercial & residential permitted	Yes	No	No	Yes	Yes	Yes
Accessory apartments permitted	Yes	No	No	Yes	Yes	Yes

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Table 28: Policy Barriers in Six Municipalities						
	Bellefonte Borough	Walker Township	Potter Township	State College Borough	Worth Township	Rush Township
Multi-family housing permitted	Yes	Yes, as a conditional use	Yes, as a conditional use	Yes	Yes	Yes
Specific set asides for affordable housing	No	No	No	No	No	No
Incentives for development of affordable housing	No	No	No	Uses Borough funds for development; partners with others	No	No
Specific populations granted conditional use or special exception	No	No	No	Elderly (over 62); group homes for adults	No	No
Fair Housing Ordinance	No	No	No	Yes	No	No
Sufficient infrastructure for affordable housing	Yes	Yes	Yes – but may be crowded out of public sewer areas	Yes	Limited access to public sewer	Almost no access to public sewer