Affirmatively Furthering Fair Housing
An Examination of Planning Documents for Twenty-one Non-Entitlement Jurisdictions in Rural Western Pennsylvania

Prepared by
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Introduction

The West Penn Rural Fair Housing Initiative, through a Fair Housing Education and Outreach Grant (#FH400G11097) provided by the United States Department of Housing and Urban Development (“HUD”), has prepared the following report examining the relevant planning documents promulgated by the twenty-one (21) non-entitlement jurisdictions located within our 24 county coverage area in Western Pennsylvania.

The non-entitlement jurisdiction consist of the counties of Armstrong, Bedford, Blair, Butler, Cambria, Centre, Clarion, Clearfield, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, and Warren, located in Western Pennsylvania. They are designated as non-entitlement jurisdictions in that they do not receive CDBG funding directly from the federal government, but rather they receive CDBG funding from the Commonwealth of Pennsylvania, which itself receives direct federal funding, and as a consequence are charged with reporting various required information to the Commonwealth.

These requirements include, as part of the Pennsylvania Municipalities Planning Code, to report on the following:

1) Inventory of Housing Stock – identifying housing needs, inventories and trends;
2) Housing Types – reporting on type of dwellings, such as single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures
3) Housing Characteristics – providing data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes;
4) Future Housing Needs – providing an assessment of future housing requirements to provide important information not only to community officials, but also builders in community that build residential dwellings;
5) Housing Ownership and Funding – identifying and analyzing ownership patterns and trends to enable builders, developers and community officials to better understand the dynamics of the community housing stock;
6) Housing Needs and Affordability – comparing personal income levels to housing costs to determine housing affordability data;
7) Housing Occupancy and Vacancy Study – assessing housing occupancy and vacancy rates and projecting future needs and trends;
8) Housing Quality Value and Needs Assessment – providing data about housing costs and dollars value per unit of the housing stock; and
9) Residential Neighborhood Patterns – identifying community housing patterns and densities in understanding the role of housing in the well being for the larger community, and recognizing housing mobility, changes and shifts in housing patterns.

Additionally, jurisdictions are required to take certain action steps to affirmatively address barriers to fair housing (e.g. designating a Fair Housing Officer for any housing-related bias or discrimination complaints) and to identify at least one (1) housing activity to be undertaken (e.g. providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws) relating to that effort.

In preparing the examination, staff members from the West Penn Rural Fair Housing Initiative studied and reviewed the Comprehensive Plans and other planning documents from the non-entitlement counties. In an effort to expand knowledge in the subject area, several staff members attended the National Community Reinvestment Coalition (“NCRC”) training event Supporting Inclusive Communities Through Fair Housing Planning in Orlando, Florida. Staff members produced a report for each non-entitlement jurisdiction identifying their performance against the standards set forth above, and identifying how jurisdictions used federal funds received from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013, including evidence of any action they have taken to meet their requirement under those grants to affirmatively further fair housing.
With further funding, these reports will serve as the basis for an evaluation and analysis and final report, offering guidance to these jurisdictions on improving and strengthening their plans to address barriers to fair housing in their counties.
Checklist for Comprehensive Plan

County: ____________ Armstrong County __________________________

Date of Plan: __Comprehensive Plan (2005), Housing Needs Analysis (2008)___

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☑ Housing Needs and Affordability

☑ Housing Types ☑ Housing Occupancy and Vacancy Study

☑ Housing Characteristics ☑ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☑ Residential Neighborhood Patterns

☑ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified a series of housing policy statements, goals and objectives, including:

1. Encourage various types of residential units to meet the needs of present and future residents, including special needs populations.
   a) Support mixed use developments (e.g. residential, commercial and institutional uses, as a means of reducing transportation needs, maximizing investments in public infrastructure, preserving open space through cluster development, etc.) as a means of meeting the housing needs of current and future residents.
      1) Encourage municipalities with zoning ordinances to permit higher density housing near employment centers in areas with public utilities and adequate road access and capacity;
      2) Provide technical assistance to municipalities to amend existing zoning ordinances to permit mixed use developments.
   b) Encourage municipalities with zoning ordinances to update them and ensure that they allow for a variety of affordable housing types.
      1) Provide technical assistance to municipalities to facilitate updating ordinances.
c) Promote improved coordination and collaboration among housing practitioners and providers - non-profit agencies, private sector developers, public housing authorities, etc.
   1) Facilitate regular meetings of housing practitioners and providers;
   2) Provide technical assistance or information to private sector developers to facilitate residential development.

d) Conduct a feasibility study concerning the adaptive reuse of vacant buildings, e.g. former schools, for residential purposes.

2. Use zoning classifications or land use criteria to guide residential development and to establish funding priorities regarding the extension of utilities.
   a) Use municipal zoning classification or land use criteria as a criterion in the CDBG funding decision making process.

3. Preserve and improve existing housing stock.
   a) Identify deteriorated housing stock and establish housing preservation and rehabilitation areas.
      1) Target areas of continued deterioration for improvement through rehabilitation and spot demolition, as needed.
   b) Encourage the adoption and enforcement of property maintenance codes.
      1) Provide technical assistance to municipalities to help prepare such codes, including the preparation of funding applications, e.g. the Shared Municipal Services Program.
   c) Support residential rehabilitation by participating in tax abatement programs for improvements to existing homes.

4. Promote homeownership.
   a) Increase awareness of homeownership opportunities, including financial assistance available.
      1) Market homebuyer programs and homeownership counseling courses being offered by lending institutions and other entities.

5. In rural areas, continue existing housing development patterns (low density detached single-family housing) except in areas where public sewer and water infrastructure permits higher density residential development.
   a) Evaluate current subdivision ordinance with regard to its impact on the location and nature of future development in relation to existing housing and land development.

The Plan also indicated a series of needs/trends reported through survey of County housing practitioners and providers, including:

1. There can be improvement made in communication and collaboration amongst housing practitioners;
2. There is little or no demand for new housing sales;
3. There is some residential building activity, but it is minimal;
4. Some demand is being generated by people migrating from Allegheny and Westmoreland Counties in search of lower property taxes;
5. There is some demand for second homes;
6. There is a link between economic development and housing; prospective employers need to offer new housing to their employees;
7. If any, the demand for new housing sales would be for homes in the $150,000 and lower range;
8. There may be a demand for homes in the $150,000 to $300,000 range at Northpointe if this development creates upper-income jobs;
9. Efforts should be undertaken to expand homeownership;
10. A smaller-scale publicly-funded homeownership project would be appropriate for Armstrong County;
11. County Commissioners would probably support a public homeownership project;
12. Achievable rents in this market are too low for developers to justify the construction of new market rent apartments; any new development will have to be subsidized;
13. There is no need for luxury apartments;
14. There is a need for additional affordable elderly units (especially non-high rise apartments);
15. There is also a need for affordable family units;
16. There is a need for affordable special needs units;
17. There is one shelter for victims of domestic violence located in Kittanning (HAVIN); there is no other homeless shelter in the County;
18. The unmet housing needs in Armstrong County are:
   a) An affordable homeownership program, including first-time homebuyers;
   b) Affordable elderly rental housing with supportive services;
   c) Homeownership rehabilitation program, including emergency repairs;
   d) Property tax relief for seniors; and
   e) Affordable rental units for low-income residents.
19. The highest priority housing projects should be:
   a) Projects that make homeownership affordable;
   b) New construction in the southern portion of the county;
   c) Supportive housing for the elderly; and
   d) Emergency home repair program.

The 2008 Housing Needs Analysis in many instances restated the 2000 statistics and reformulated the findings from the 2005 Comprehensive Plan. The Needs Analysis did include an “Executive Summary” that described a number of conclusions about the state of housing in the County, including:
1. A lackluster economy adversely impacts the Armstrong County housing market;
2. Future housing demand may be limited due to population decrease;
3. Household incomes are low in Armstrong County;
4. Household incomes are not keeping up with increases in housing value;
5. Housing cost burden is high in Armstrong County;
6. The county’s housing stock is becoming less diverse;
7. Condition of the county’s housing stock is aging.

The Analysis also listed “Barriers to New Housing Development,” including:

1. Lack of jobs;
2. High property taxes;
3. Cost and quality of public education;
4. Organizational capacity;
5. Lack of water and sewer infrastructure;
6. Quality of existing housing stock;
7. Inadequate funding for affordable housing projects;
8. Access to jobs, goods and services;
9. Resident and political opposition;
10. Land costs.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

In 2000, the County had 32,387 housing units, a 4.3% increase since 1980. 77.5% of total units [approx. 25,100] were single-family units; 9.7% [approx. 3,140] were multi-family units; and 12.2% [approx. 3,950] were mobile homes. New housing is primarily constructed in the townships and is primarily single-family, while the boroughs are primarily experiencing either conversion of single-family homes to multi-family units, or demolition of single-family units.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

In 2000, of 32,387 total housing units, 36.4% [approx. 11,788] were built in 1939 or earlier; 22.2% [approx 7,190] were built in 1940-1959; 24.0% [approx. 7,770] were built in 1960-1979; and 17.5% [approx. 5,670] were built in 1980 to 2000.
The Plan noted that “along with the age of a housing unit, over-crowdedness (having more than 1.01 persons per room) and lack of complete plumbing facilities are general indicators of housing quality. Although they do not necessarily constitute substandard housing, housing units that are overcrowded or lack plumbing facilities may be at risk for becoming substandard. Older housing stock without updated facilities that is overcrowded leads to increased wear and tear on a structure, requires additional maintenance, and often results in deteriorated homes of lesser value.” Only 196 units (0.6% of county total) lack complete plumbing.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan, in a section titled “Conclusions,” identified that:

1. Single-family housing is the overwhelming preference of most current and anticipated future county residents and will remain the predominant housing type throughout the county;
2. The need for affordable elderly housing, family units, and rental properties cited by both housing practitioners and countywide phone survey participants will necessitate an increase in the development of multi-family units. This development will be most appropriate in locations with adequate public infrastructure, transportation facilities, and employment opportunities, e.g. the Central District and the Route 28 corridor;
3. Improved coordination and collaboration of housing practitioners and providers will facilitate the development of the needed housing types in appropriate locations;
4. The continued aging of the county’s housing, coupled with the relative lack of new single-family housing construction, will increase the need for preservation/maintenance/rehabilitation of existing housing units to improve the county’s housing stock. Some targeted rehabilitation and spot demolition may be needed in areas of concentrated deteriorated housing. Adoption and enforcement of property maintenance codes may also be required;
5. The conversion of single-family homes to multi-family units is not a major issue countywide, but it seems to be a growing concern in some of the county’s older boroughs. Municipalities need to monitor this situation and adopt/enforce ordinances to regulate such conversions;
6. Although some regional meeting attendees expressed concerns about potential aesthetics issues concerned with mobile homes, these units do provide affordable housing for many county residents. Concerns about public health and safety issues
can be addressed through subdivision regulations and health codes that control the density of development and water and sewage issues;

7. Although limited, there is some market for new homes in the $150,000+ range that housing developers need to charge in order to make a profit. Townhouses may be a more affordable option for county residents. Only 10% of countywide phone survey respondents thought there was an adequate supply of townhouses in their areas;

8. Homeownership remains a goal for many county residents, and the county can promote homeownership by increasing awareness of homeownership opportunities;

9. Water and sewage issues are crucial for meeting safe and affordable future housing needs.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identified several ownership trends in an “Executive Summary,” including:

1. Although single-family housing is the overwhelming preference of most current and anticipated future county residents, there is nonetheless a need for affordable housing, including multi-family units, rental properties, and special needs housing (e.g. elderly housing);

2. The continued aging of the county’s housing stock will increase the need for preservation, maintenance and rehabilitation of existing housing;

3. The conversion of single-family homes to multi-family units is a growing concern in some of the county’s older boroughs;

4. Mobile homes do provide affordable housing for many county residents, but they have raised controversy relating to aesthetics and public health and safety issues, e.g. sanitary sewer concerns;

5. There is a market for new residential units, including homes in the $150,000+ price range;

6. Armstrong County homeownership rates are higher than the statewide average, and residents of varying income levels want to have the ability to become homeowners.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified that the median household income in 2000 was $31,557, and that 11.7% of the population [total 72,392] lived below the poverty rate [approx. 8,470].
The Plan noted that “an analysis of home ownership, age and income was made to determine ‘achievable home prices’ or ‘achievable rents’- the price a person could afford to pay in order to own or rent in Armstrong County. The analysis was based on the standard that one should not spend more than 33% of ones income on housing.

When private developers were questioned about the construction of multi-family housing in the County, the response was that achievable rents are too low to justify the construction of new rental units. …For renters under 65 years of age…the average achievable rent was $792/month… for renters 65 years and older…the average achievable rent was $517/month….for homeowners under 55 years… the average home purchase price as $137,933…for homeowners 55 years and older, … the average home purchase price was $90,300.

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

In 2000, of 32,287 total housing units, 89.6% [approx. 28,930] were occupied, and the vacancy rate was 10.4% [approx. 3,355]; 45.2% of vacant units [approx. 1,515] were categorized as seasonal or recreational.

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

The Plan contained no information.

The Housing Needs Analysis identified that in 2000, there were 16,785 owner-occupied units in Armstrong County: 5,468 (32.6%) were valued at less than $50,000; 8,406 (50.1%) were valued at $50,000 to $99,999; 1,890 (11.3%) were valued at $100,000 to $149,999; 771 (4.6%) were valued at $150,000 to $199,999; 186 (1.1%) were valued at $200,000 to $299,999; and 64 units (0.3%) were valued at over $300,000. The estimated median value in 2005 for owner-occupied property was $85,000, compared to the state average of $131,900 (in 2000 it was $64,500, compared to state average of $97,000).
The Needs Analysis identified that the median gross rent in 2000 was $395. Of 6,274 total units, 532 (8.5%) paid less than $200; 780 (12.4%) paid $200 to $299; 2,972 (47.4%) paid $300 to $499; 1,131 (18.0%) paid $500 to $749; 140 (2.2%) paid $750 to $999; 33 (0.5%) paid over $1,000; and 686 units (10.9%) paid no cash rent. Of the 6,274 total units, 1,940 (30.9%) were cost burdened, with 925 having an average household income below $10,000; 923 having an income of $10,000 to $19,999; and 92 having an income of $20,000 to $34,999.

The Needs Analysis identified that *Out of Reach*, an annual report compiled and published by the National Low Income Housing Coalition (NLIHC) is a side-by-side comparison of wages and rents in every county, Metropolitan Statistical Area (MSA), combined non-metropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit of a range of sizes (0-4 bedrooms) at the area’s Fair Market Rent (FMR) based on the generally accepted affordability standard of paying no more than 30 percent of income for housing costs. FMRs are determined by HUD on an annual basis. From these calculations, the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is called the Housing Wage.

In Armstrong County, an extremely low income four-person household earning $13,920 (30% of the area median income of $46,400 in 2006) could afford monthly rent of no more than $348, while the FMR for a two-bedroom unit was $526. A minimum wage earner (earning $5.15 an hour) could afford monthly rent of no more than $268. An SSI recipient (receiving $603 monthly) could afford monthly rent of no more than $181, while the FMR for a one-bedroom unit was $476.

In Armstrong County, a worker earning the minimum wage must work 79 hours per week in order to afford a two-bedroom unit at the area’s FMR. In reality, the 2006 housing wage in Armstrong County was $10.12. This is the amount a full-time worker (40 hours per week) must earn per hour in order to afford a two-bedroom unit at the FMR of $526 per month. This is equivalent to 196% of the minimum wage.
In 2006, 23% of all county households were renters. Based on the methodology used by the NLIHC in its report, the annual median income among renters was $24,257. In order to afford a two-bedroom unit at the area’s FMR, a typical renter household would have required a minimum annual income of $21,103. This was equivalent to 87% of the median renter income, thereby far exceeding the cost burden standard of 30% of income for housing costs.

The Needs Analysis identified the median family income in 2007 as $47,100, and for various income sub-groups, identified the income level, Housing Affordability Range (the monthly housing cost a household could pay without being cost burdened) and the Home Purchase Price range. For Extremely Low Income (0-30% MFI), the income level was $0-14,130, the Housing Affordability Range was $353, and the Home Purchase Price was $50,200. For Very Low Income (31-50% of MFI), the annual income level was $14,601 to $23,550, the Housing Affordability Range was $365 to $589, and the Home Purchase Price was $51,800 to $83,600. For Low Income (51-80% of MFI), the annual income level was $24,021 to $37,680, the Housing Affordability range was $601 to $942, and the Home Purchase Price was $85,300 to $133,800. For Moderate Income (81-115% of MFI), the annual income level was $38,151 to $54,165, the Housing Affordability Range was $954 to $1,354, and the Home Purchase Price was $135,400 to $192,300.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan identified several housing pattern trends, including:

1. Number of housing units: the county is gaining housing units overall, but older, more densely populated areas (e.g. the Central and South Districts) are losing units, while more rural areas are gaining units;
2. Type of housing units: taken as a percentage of total housing units, the county’s overall mix of single-family units, multi-family units and mobile homes is not changing. Many boroughs (41%) are losing single-family units, while most townships (79%) are gaining them;
3. Vacancy rates: there has been little change in the county’s overall housing vacancy rates and almost half of the vacancies are seasonal in nature. More than half (53%) of the boroughs had increased vacancy rates, as did 39% of the townships;
4. Owner/renter ratios: County owner-occupancy rates have risen slightly since 1990, with the borough’s owner-occupancy rates declining slightly and the townships’ owner-occupancy rates increasing slightly. Over half (53%) of the boroughs experienced lower owner-occupancy rates, as did 32% of the townships;

5. Age of housing: the county’s housing stock continues to age. The percentage of housing units less than 20 years old decreased 10.5%, and the percentage of pre-1940 built units remains high (36.4%). The majority of the housing stock in 10 of the county’s 17 boroughs was built before 1940, but this condition exists in only one (1) township.

DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? no mention

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? no mention

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? no mention

Who do they refer complaints to?

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area

Where, how, and when has this been done? no mention

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? no mention

What is the status of their Marketing Plan?
Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

_____________ no mention ________________

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
• Further Fair Housing and Address Community Opposition
• Improve Water and Sewer Infrastructure Systems
• Provide Critical Street Improvements
• Develop Needed Community Facilities
• Develop Economic Opportunities
• Build Capacity of Community-Based Organizations and Local Governments

**Priorities** (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

____________ no mention____________
Checklist for Comprehensive Plan

County: Bedford County

Date of Plan: Comprehensive Plan (2006)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☑ Housing Needs and Affordability

☐ Housing Types ☑ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☑ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

In the 2006 Comprehensive Plan, the Plan noted, in a section titled “Recent Housing Development Trends,” that “Between 1980-2000, nearly one-third of the new housing units constructed in Bedford County were built in three (3) townships- Bedford, East St. Clair and Kimmel Townships. During the same time period, most of the County’s boroughs lost housing. Kimmel Township has experienced both a high percentage rate and number of housing growth. While Pavia Township had the highest percentage increase in housing units (82%), Bedford Township had the greatest increase in number of housing units. The fastest rate of housing growth is occurring in the municipalities that are bordering other counties. Most of the housing growth in the County is occurring along the PA Route 56 and US Routes 30 and 220 Corridors. With public sewage facilities expanding in the growth corridor and more land now able to support growth, this trend is expected to continue at a faster rate.
In a summary of housing findings, the Plan reported:

1. One third of the new housing units constructed in Bedford County between 1990 and 2000 were built in three (3) townships;
2. It can be expected that many home owners and renters will continue to choose mobile homes;
3. Overcrowding is not a major problem;
4. The average household size has decreased between 1970 (3.2) and 2000 (2.5);
5. 80% of our housing units are owned rather than rented;
6. Renting is going to become a serious consideration;
7. The vast majority of our vacant housing (63%) is for seasonal and recreational use only;
8. In the 60 years following WWII, Bedford County quadrupled its housing stock;
9. Our housing stock is relatively new compared to neighboring counties;
10. 1,062 of our housing units lack complete plumbing facilities;
11. Now, all new construction is required to meet a Building Code;
12. There are no housing codes to address even fire safety in older homes;
13. There is a narrower range of housing values in boroughs than in townships;
14. Median housing values begin at $27,500 in Coaldale Borough and rise to $99,200 in Bedford Township;
15. Median contract rent rises to a high of $411 in Schellsburg Borough;
16. More than 2,000 households in Bedford County earned less than $10,000;
17. There are 10,660 households in Bedford County below the median income of $32,730;
18. Renters: 431 households are paying above 50% of their income for housing;
19. Owners: 474 households are paying above 50% of their income for housing;
20. 84% of our population is located in townships.

**Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.**

The Plan identified that in 2000 the County had a total housing stock of 23,529 units. 17,110 units (72.7%) were single unit detached; 278 units (1.1%) were single unit attached; 1,971 units (8.3%) were multi-units, and 4,170 units (17.7%) were mobile homes.
Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

As of 2000, 30.5% of total housing units [approx. 7,176] had been built in 1939 or earlier; 16.1% were built in 1940 to 1959; 11.4% were built in 1960 to 1969; 16.9% were built in 1970 to 1979; 11.3% were built in 1980 to 1989; and 13.9% were built in 1990 to 2000.

In 2000, 1,062 units (4.5% of total) lacked complete plumbing facilities; 975 units (4.1% of total) lacked complete kitchen facilities; and there was no information on telephone service.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan noted that:

“Quality shelter is based more than just on the physical structure of the home but also on the services available, including adequate sewage treatment, quality and quantity of water, security, road accessibility and surrounding land uses- the total environment.

Although these areas are addressed in other plan sections, rural non-farm persons tend to cluster. For example examine the 13 boroughs and over 50 villages in Bedford County. The trend to live outside the boroughs and villages has increased since the 1950s with 26% of the population residing in the boroughs then; and 16% in the year 2000. 84% of Bedford County’s present population is located in townships. The boroughs have barely held their own in population and housing growth; in most cases they have declined.

The Bedford County Fair Housing Plan emphasizes that new development, particularly affordable housing locating next to major work centers, accompanying infrastructure and services would not only decrease the households’ transportation costs but also decrease the housing units lacking plumbing facilities and further promote greater efficiencies in public works financing. This also applies to all housing types. New housing is not located next to existing villages but in more remote areas of the county, many along road frontages. This type of development is referred to as “Linear Development” in the Land Use section of this Plan.
As stated in other plan sections this sprawl type of development is steering the county growth heritage of villages toward more of a shotgun or linear type of development pattern. Not only does this type of development slowly erode the visual reasons such as the beauty and vistas of the county and force inefficient provision of public services but will eventually remove the reason why metro people travel here to spend their dollars - tourism.

This type of large lot single family housing is also expensive to develop and purchase which brings us back to the affordability of housing.

No one is alluding that single-family home development on large lots will discontinue; actually, developers state that there is a demand for large lot developments by affluent immigrants. This type of development nevertheless promotes inefficiencies in services and at the same time devours substantial portions of open space that could have been enjoyed by all, even from only an aesthetic viewpoint. From one economic viewpoint, it destroys productive agriculture ground at the present rate of over 4,000 acres a year since 1954.”

**Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.**

No specific section in the Plan on housing ownership trends, other than noted above as to recent development being larger, single-family units in certain townships.

**Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.**

The Plan notes that “in general, there is a narrower range of housing values in boroughs than in townships. One explanation is that boroughs have more rental units, housing is older, many boroughs are built out and usually mobile homes are discouraged.”

The County Median Housing Value in 2000 was $80,200, with a median value of $63,746 in boroughs and $76,412 in townships. The County Median Contract rent is $310, with a median rent of $303 in boroughs and $299 in townships.
With a County Median Household Income of $32,731, which translates at 30% to $9,819 per year in reasonable expected housing costs; most existing housing (Median Value of $80,200) should be affordable for purchase by new families. Subtracting the Median Owner Costs (30%-11% or $9,819 - $3,600 = $6,219) of households without a mortgage, the result is 19% or $6,219 available per year for new housing purchase. $6,219 would allow a household at the median household income of $32,730 to purchase a $90,000 property with a house and payments of $518m per month over 30 years at 5.62% interest. Presently, there are 10,660 households in Bedford County below the median income.

$2,073 per year would allow a household at a household income of $10,910 to purchase a $62,000 property with a house with payments of $175 per month over 30 years at 5.62% interest. Does a $10,910 household income seem impossibly low? More than 2,000 households in Bedford County earned less than $10,000 in the year 2000. Obviously a household in this income level will not be able to afford new stick built housing, and will invest greater than 30% of their income in buying shelter, or will rent, purchase a mobile home, or share living costs/space.

Looking in more detail: for renters, 2,113 households are within the 30%-34% limit and are living in housing they can afford, 324 households are paying out between 35% and 49% of their income for housing, and 431 households are paying above 50% of their income for housing; for owners with mortgages, 4,198 households are within the 30%-34% limit and are living in housing they can afford; 536 households are paying out between 35% and 49% of their income for housing, and 474 households are paying above 50% of their income for housing.

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

In 2000, 80.1% of occupied housing units were owner-occupied, and 19.9% were renter-occupied. 1.5% of homeowner units and 6.4% of rental-occupied units were vacant. Of vacant units, 63.5% were seasonal, and 36.5% were other vacant.
The Plan noted that “the vacancy rate serves as a measure of the housing market. Frank S. So states in his 1988 publication titled *The Practice of Local Government Planning*, ‘vacancy is an important housing indicator because it indicates the degree of choice available. Too high a vacancy rate can be disastrous for owners trying to sell or rent. Too low a vacancy rate can force up prices. Vacancies between four and five percent are usually considered healthy.’”

The Plan also noted that “with the owner vacancy rate for the County at 1.5% and the renter vacancy rate at 6.4%, (both less than the State’s rates and both less than most of the counties surrounding us) this bodes both good and bad news. The good news is that housing is not sitting idle for long, the bad news is that coupled with the decrease in percent of older homes and the replacement of the stick built housing stock with more expensive new housing, affordable housing is not readily available. This does not pose a problem to affluent second home builders or affluent immigrants to our county but does cause concern for a large portion of our resident population and their children. To emphasize our concern of the lack of available housing, the majority of Bedford County’s vacant housing (63%) is for seasonal and recreational use only.

Eleven townships in Bedford County have less than 30% of their vacant units available for full time sale or rent.

The continued decrease in the person per household figures [3.18 (1970), 2.85 (1980), 2.64 (1990) and 2.04 (2000)], coupled with lower birth rates, and increase in the elderly cohorts point to a demand for more smaller and efficient housing units. This need has been partially addressed by conversion of some single family housing to apartments, the proliferation of mobile homes and the construction of elderly housing complexes. In 1970 there were 1,180 mobile homes in the county. In 1990 there were 4,297, an increase of 3,117 or nearly 279% in 20 years.”

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

Some of this information is captured above, in Housing Needs and Affordability.
The Plan included a survey, in 2000, of 9,941 specified owner-occupied units, broken down incrementally by value. Of this total, 1,621 units (16.3% of total) were valued at less than $50,000; 5,501 units (or 55.3% of total) were valued at $50,000 to $99,999; 1,992 units (or 20% of total) were valued at $100,000 to $149,999; and 827 units (or 8.3% of total) were valued at greater than $150,000. Of Specified Owner-Occupied Value, the Lower Value Quartile was $60,000 (state average $65,300); the Median Value was $80,200 (state $97,000); and the Upper Value Quartile was $106,800 (state $145,900). The Median Value Mobile Homes only was $25,500 (state $24,400). For Specified Renter-Occupied Value, the Lower Contract Rent Quartile was $232 (state $318); the Median Contract Rent was $310 (state $438); and the Upper Contract Rent Quartile was $380 (state $593). Bedford’s figures were higher than the surrounding counties of Blair, Cambria, Huntingdon and Somerset, and slightly lower than Fulton.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No specific information.

DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done?  no mention

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer?  Bob Harbaugh

- Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  They file an annual fair housing newspaper ad

Who do they refer complaints to?
Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area

Where, how, and when has this been done? ______no mention__________

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ______no mention__________

What is the status of their Marketing Plan? ________________________

Housing Activities Required by DCED (minimum of one must be identified)

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
- Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

______no mention__________

Details on what activity or activities have been performed:
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals do they address?

no mention
Checklist for Comprehensive Plan

County: ______ Blair County _____________________

Date of Plan: ______ Comprehensive Plan (2005) ____________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☐ Inventory of Housing Stock ☒ Housing Needs and Affordability

☐ Housing Types ☐ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☐ Future Housing Needs ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified several housing objectives and strategies, with accompanying time frame over next 5-10 years, and responsible parties (generally the Planning Commission), including:

1. Preserve and enhance the existing housing stock throughout the County so that it remains in sound and livable condition.
   a) Encourage redevelopment planning in urban areas and villages to identify neighborhoods for targeted housing improvements. Develop and implement neighborhood plans that outline strategies for acquisition of blighted areas, demolition of buildings that are beyond repair, rehabilitation for those for which it is economically feasible, and promotion of new construction on infill sites;
   b) Support municipal efforts in rural areas to identify and map vacant lots and buildings in need of demolition in order to identify priority sites for infill development. Ensure that local zoning ordinances provide adequate flexibility to enable infill development to take place;
c) Work with public and non-profit partners to expand housing rehabilitation programs in the County, targeting urban areas and villages;

d) Encourage Municipal Officials and Planning Commissions to participate in the Elm Street Program, which provides funding for enhancement of residential neighborhoods in close proximity to a downtown shopping district. Establishment of a Main Street Program is a criteria for participation in the Elm Street Program;

e) Work with local non-profits and housing authorities to expand home ownership programs in conjunction with acquisition, rehab and resale programs;

f) Promote homeownership throughout the County in order to encourage residents to take pride in their home and community, improve community image and aesthetics, increase property values, and support the tax base;

g) Encourage the on-going maintenance of the housing stock through homeowner education programs and code enforcement.

2. Support development efforts that provide for a variety of housing types at a range of affordability levels to meet the changing housing needs of Blair County residents.

a) Continue to support efforts of the Blair County Housing and Redevelopment Authority, the Altoona Housing Authority, and Improved Dwellings for Altoona in the administration of affordable housing programs for families and the elderly;

b) Work with municipalities to evaluate zoning ordinances to ensure that a range of housing types and densities are provided for to accommodate disabled persons, families, retirees and elderly people. Municipalities should allow for the development of assisted living facilities, multi-family dwellings, townhouses/duplexes, and quads/patio homes that provide variation in choice for housing. Land use ordinances should provide for housing options that suit the growing elderly population in Blair County;

c) Encourage redevelopment efforts in the urban and village areas to include a mix of housing types that fit within the character of the community. Identify redevelopment areas and opportunities for infill housing for senior citizens, young professionals and families;

d) Engage in dialogue with developers to gauge the market for varying housing types and identify opportunities and challenges for alternatives to single-family housing;

e) Review local comprehensive plans and land use ordinances within the context of the Area wide Plan to ensure consistency with the goal of providing for a variety of housing options;

f) Encourage and support the development of market rate housing in urban areas in order to provide for a mix of incomes and diversity in urban areas;
g) Support affordable housing programs that provide extended services to low-income persona and families in the form of job training, educational opportunities, and social and mental health services.

3. Promote new housing development in identified growth areas by implementing alternatives to conventional residential development patterns through land use tools that preserve open space and promote compact design.
   a) Encourage the creation of higher density urban housing through zoning that is consistent with existing neighborhood design and community character in redevelopment of Blair County’s core communities;
   b) Work with suburban municipalities to ensure that alternatives to conventional single-family subdivisions are offered through zoning. Promote innovative housing development alternatives such as Conservation Subdivision Design and Traditional Neighborhood Development;
   c) Encourage multi-municipal planning to coordinate local objectives for residential development along the I-99 corridor extension to State College, and implement corresponding land use tools that are consistent with local objectives;
   d) Promote efficient and orderly residential land development in rural areas with minimal fragmentation of prime farmland by promoting new residential development within and near existing boroughs and villages;
   e) In rural areas with limited public infrastructure, limit the number of residential lots on a site to a reasonable number that can be adequately supported by on-lot septic systems without producing negative environmental and public health impacts;
   f) Maintain a database to track residential land development in Blair County over time to assess trends in land consumption relative to population. Such a database is useful in assessing the effectiveness of county and local land use policies regarding residential development;
   g) Work with municipalities to prioritize the use of county, state and federal funding for housing projects to areas with existing infrastructure and within close proximity to existing community facilities.

4. Promote neighborhood development that is consistent and compatible in design and architecture with the surrounding community.
   a) Provide assistance to municipalities to update land use ordinances and design standards for sidewalks, setbacks, height, and parking to promote redevelopment in Blair County’s core urban areas that is consistent with existing development patterns. Zoning in urban areas should accurately reflect existing housing patterns, seek to preserve the unique characteristics of the community, and offer flexibility in order to generate investment;
b) Explore the application of form-based codes and mixed-use zoning districts in municipalities striving to achieve more flexibility in permitted uses, while encouraging design that is consistent with the community character;

c) Work with municipalities to ensure that zoning ordinances adequately protect the integrity and historic character of designated Historic districts, including those in Hollidaysburg, Altoona, Tyrone Borough, Williamsburg Borough and Roaring Spring Borough;

d) Increase education and awareness of municipal officials, homebuilders, realtors and homeowners on the impact on neighborhood design on property values and desirability of the neighborhood;

e) Encourage the development of a local group of historic preservation contractors that are experienced in historically appropriate renovation and repair work that meet the Historic Architectural Review Board (HARB) approval. Currently, there is a lack of contractors with historic preservation training in Blair County and property owners in historic districts are waived of the district requirements due to the high cost and lack of trained contractors.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan identified that in 2000, Blair County had a total housing stock of 55,061 units, which increased from 54,349 units in 1990. 38,600 units (70.1%) were single-family-detached; 2,000 units (3.6%) were single-family attached; there were 10,497 multiple units (19.1%); and 3,959 (7.2%) mobile homes. From 1990 to 2000 the disposition of dwelling types remained relatively unchanged.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

As of 2000, 21,987 housing units (39.9% of total) had been built in 1939 or earlier; 11,333 units (20.6%) were built between 1940 and 1959; 11,943 units (21.7%) were built between 1960 and 1979; and 9,798 units (17.8%) were built between 1980 and 2000. The City of Altoona has seen the least recent new housing. There was no information on other housing characteristics, such as plumbing and kitchen facilities.
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

In the Plan’s Executive Summary the following were identified:

Strengths:
  a. Affordable housing;
  b. Low income housing assistance;
  c. Well-designed urban neighborhoods with amenities (streetlights, sidewalks, alleys, parks, etc);
  d. Low housing vacancy rate;
  e. Strong, viable neighborhoods.

Weaknesses:
  a. Vacant, dilapidated and poorly maintained housing;
  b. Lack of affordable market rate housing for elderly residents;
  c. Underserved areas of the County for low income housing;
  d. Housing construction has been on the high end.

Opportunities:
  a. Affordable, quality housing along the I-99 corridor;
  b. Explore alternatives to conventional subdivisions;
  c. Housing rehabilitation;
  d. Providing a range of housing types and styles for elderly and disabled residents.

Threats:
  a. New construction is more economical than rehabilitation;
  b. Sprawling residential development patterns threaten farmland and open space;
  c. Home conversions and renovations that are not consistent with the neighborhood architectural styles.
Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identified the following housing needs from key person interviews:

1. The varying types of elderly housing are changing with new options for the elderly, such as assisted living facilities, but these facilities are not often provided on a low-income basis;
2. There is a gap between meeting the needs of elderly people who qualify for low-income housing assistance and those who earn just above the income limits (50-80% of the area mean income);
3. There is a need for one-story affordable homes for the elderly and retired that reduce the risk level for injury and falls;
4. New construction in Blair County has been on the high end of the housing market, but there remains a need for middle and low income housing as well;
5. The expansion of I-99 will open-up parts of Tyrone for development, which will need to be carefully planned in order to avoid negative impacts from increased development of this region.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified that in 2000 the County Median Household Income was $32,861, the Median Family Income was $40,160, and the Per Capita Income was $16,743. All figures were approximately 20% below the state averages.

In 1999, 5,940 households (11.5% of total) had annual incomes less than $10,000; 4,903 households (9.5%) had incomes between $10,000 and $15,000; 8,458 households (16.4%) had incomes between $15,000 and $25,000; 17,812 households (34.5%) had incomes between $25,000 and $50,000; 12,116 households (23.5%) had incomes between $50,000 and $100,000; and 2,393 households (4.6%) had incomes greater than $100,000. The median gross rent in 2000 was $411, and the median housing value was $73,600.
Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

In 2000, Blair County had 55,061 housing units. There were 37,554 owner-occupied units (72.9% of total occupied units) and 13,963 renter-occupied units (27.1%). The vacancy rate was 6.4%.

Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

Of 31,614 specified housing units in 2000, 7,802 (24.7%) were valued at less than $50,000; 15,453 units (48.9%) were valued at $50,000 to $99,999; 5,705 units (18.0%) were valued at $100,000 to $149,000; and 2,654 units (8.4%) were valued at greater than $150,000. There was no information on owner costs.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan identified that:

“The majority of housing stock in Blair County is single-family detached units. This type of housing makes up just over 70% of the housing stock in the county. However, the residential density patterns vary throughout Blair County. Generally, housing is concentrated at higher densities in the City of Altoona, Hollidaysburg, and the boroughs, with village and urban development patterns that include grid layouts, sidewalks, short setbacks, on-street parking, street trees and alleyways. Residential patterns in the townships tend to exhibit greater lot sizes and lower densities that are characteristic of a more rural environment. Generally housing in rural areas does not contain the same neighborhood amenities found in the boroughs and villages due to the lower densities. Suburban style housing patterns and densities are increasingly common in the more rural townships, where the majority of new housing growth is taking place.
DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? ___ no mention ___________

☒ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? _____ Mr. Furmancheck _____

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? ____ no mention ___________

Who do they refer complaints to? ________________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area

Where, how, and when has this been done? ____ no mention ___________

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ____ no mention ___________

What is the status of their Marketing Plan? ________________________________

Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

____________________ no mention____________________

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth's Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments
**Priorities** (guides the Commonwealth in its selection of applicants)

1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

_________no mention_________
Checklist for Comprehensive Plan

County: Butler County
Date of Plan: Comprehensive Plan (2002)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

- [ ] Inventory of Housing Stock
- [ ] Housing Needs and Affordability
- [ ] Housing Types
- [ ] Housing Occupancy and Vacancy Study
- [ ] Housing Characteristics
- [ ] Housing Quality Value and Needs Assessment
- [x] Future Housing Needs
- [ ] Residential Neighborhood Patterns
- [ ] Housing Ownership and Funding

The Comprehensive Plan listed no statistical or demographic information, and was largely a narrative with some listing of current and future housing needs.

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan concluded with a summary of key recommendations, including:

1. Encourage urban and small town areas with zoning to re-examine policies to solidify single-family neighborhoods. Develop model standards for conversion of single-family dwellings into apartments different from new construction;
2. Encourage zoned Commercial Highway areas to permit conversion of remaining single-family dwellings into multiple-family dwellings;
3. Work with communities that wish to adopt existing structure or rental codes to develop administrative hurdles and processes model standards;
4. Work with municipal coalitions and local lenders to develop a simplified, locally controlled first-time home-buyers program;
5. Work with local lenders and educators to begin a Countywide credit counseling education effort;
6. Consider Act 137 funds for locally controlled housing programs;
7. Encourage targeted housing rehabilitation as an alternative to scattered sites. Consider a comprehensive residential neighborhood revitalization pilot project;
8. Create modern zoning and subdivision model standards for:
   a) Minimum lot sizes gauged to community setting;
   b) Quality mobile home parks; and
   c) Alternative development of planned residential developments or traditional neighborhood developments;
9. Support and participate in select residential real estate tax abatements;
10. Construct an education program in cutting-edge trends in housing development aimed at both municipal officials and the development community.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

No information provided.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

No information provided.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

   The Plan included a section on accommodating the needs of new housing, setting forth future growth issues including:

1. As the current population ages, their housing needs may change. Whether regarded as “empty nesters” or young retirees, households currently lodged as detached, single-family dwelling on a suburban lot will begin to look for low maintenance, smaller units in increasing numbers;
2. There will continue to be a special needs population of low-income persons, handicapped persons, and elderly persons who need some form of assisted living;
3. Families looking for affordable single-family, detached dwellings will continue to migrate to Butler County. This will continue to maintain or raise real estate values and may ultimately create problems in the cost of housing.
Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

No information provided.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

No information provided.

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

No information provided.

Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

No information provided.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information provided.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? ______ no mention_________

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? ______ no mention_________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? ______ no mention_________
Who do they refer complaints to?

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area

Where, how, and when has this been done? ______no mention________

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ______no mention________

What is the status of their Marketing Plan? __________________________

Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA
Details on what activity or activities have been performed:

no mention

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

**Priorities** (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

no mention
Checklist for Comprehensive Plan

County: ______ Cambria County ________________________________

Date of Plan: ______ Comprehensive Plan (2010) ____________________________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock  ☒ Housing Needs and Affordability

☐ Housing Types  ☒ Housing Occupancy and Vacancy Study

☒ Housing Characteristics  ☐ Housing Quality Value and Needs Assessment

☒ Future Housing Needs  ☒ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan concludes the housing chapter with a summary of housing listing major findings and trends, including:

1. The County’s housing market was stagnant between 2000 and 2010 with a 0.2% decrease in housing units;
2. The County’s housing stock is approximately 90% occupied with just over 10% vacant;
3. The County’s occupied housing stock is predominantly owner-occupied (74%) with 26% being occupied by renters;
4. The estimated median value of owner-occupied housing in Cambria County as per the ACS (2005/09) is $82,300, an inflation adjusted increase of around 5% over the documented 2000 Census value;
5. The estimated median monthly rent in Cambria County as per the ACS (2005/09) is $488, an inflation adjusted increase of 9% over the documented 2000 Census value;
6. Around 38% of the County’s housing stock was built before 1940;
7. Just under 3% of the County’s housing stock was built after 2000;
8. A total of 717 (8.7%) structures were identified in the 10 Boroughs surveyed as having some type of exterior deterioration; 538 had Minor Deterioration and 179 had major deterioration;
9. Deteriorated units in the Forest Hills region are concentrated in the Boroughs of South Fork and Ehrenfeld and around villages/towns in the Townships;
10. Deteriorated units in the Central Cambria region are located in Jackson Township along Wagner Road, Benshoff Hill Road, Pike Road, Whitetail Road, and Lyle Street and in many of the villages within Cambria Township.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan contained no information on housing types.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan stated that “information on age of housing stock is particularly relevant for planning purposes when the ‘extremes’ are examined, that being the percent of housing stock built prior to 1940 and the percent built since 2000. Each depicts different potential planning needs. The former denotes a number of factors including areas where infill, redevelopment, code enforcement, fire safety and housing rehabilitation may be especially prevalent, while the latter may reflect recent housing activity and the location of possible land use and land development issues.

The estimated portion of the County wide housing stock built prior to 1940 is just under 38%...as would be expected the figure is the highest in the older boroughs and the City, but also moderately high in several of the townships probably due to the existence of older villages within their boundaries…at the opposite extreme, just under 3% of the County housing stock was built since 2000.”
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

In a section titled “Toward a Sustainable Future 2010-2030 - Community Sustainability Issues, Opportunities, Goals, Objectives and Recommendations,” the Plan set forth:

Issues:
1. Housing growth is non-existent in the County for the second decade in a row, with notable declines in urban communities in the southwest area, in the larger Boroughs throughout the county, and also in several more rural townships;
2. Housing deterioration has been identified in a number of older boroughs, with field studies under this planning process identifying 717 deteriorated units (8.7% of housing stock) in 10 targeted older boroughs;
3. Residential development is diffused and uneven with compact or concentrated development in the urbanized Johnstown area and in and around older boroughs, and newer low-density development in adjacent townships and more recently in rural areas.

Opportunities:
1. Housing growth is especially noteworthy in central Cambria County, as well as in the northern Townships of Chest and White and Richland Township and Southmont Borough in the south;
2. Housing deterioration is nearly non-existent in Cresson Borough, an older community that recently benefitted from a housing rehabilitation program carried out by the Cambria County Redevelopment Authority. This reinforces the importance of rehabilitation in general and targeting in practice.

Goals/Objectives:
1. Encourage development of housing stock/housing options to serve the older population of the Study Area;
2. Promote the rehabilitation of dilapidated housing via code enforcement measures;
3. Improve the housing stock to better accommodate the maturing population especially in the boroughs;
4. Encourage higher density residential development around those areas with public sewer and water service as a means to help preserve the agricultural/natural areas in the Study Area;
5. Enact SALDO ordinances in all Municipalities that will facilitate the managed development of housing in the Region.
Recommendations:
1. Carry out assisted housing rehabilitation activities, targeted and prioritized in relation to needs identified in the County Plan Update;
2. Assist communities in developing Subdivision/Land Development regulations, prioritizing delineated Growth Area municipalities and/or other municipalities experiencing residential development pressures;
3. Encourage private sector provision of age-restricted housing that addresses demographic maturation pressures and frees up existing housing stock for younger homeowners;
4. Assist municipalities in enacting property maintenance codes;
5. Coordinate with the Redevelopment Authority of Cambria County (RACC) in the development of housing in areas not experiencing private sector housing development;
6. Encourage moderate- to higher-density and infrastructure-dependent residential development in the delineated Growth Areas;
7. Utilize County Community Development Entitlement Block Grant funds to improve and enhance housing, water and sanitary sewer infrastructure to meet identified needs.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan included a “Housing Change Map” and identified specific areas that were having significant or moderate growth, no growth, and loss of population.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified the estimated median value of owner-occupied property as per the 2005/09 ACS as $82,300, a 31% increase over 2000. The average median rent was $448, compared to $361 in 2000.

Housing Occupancy and Vacancy Study- This element assesses housing occupancy and vacancy rates and projects future needs and trends.

In 2010 the total County housing stock was 65,650. 74% of the housing stock was occupied by homeowners. The vacancy rate is 2010 was 10.2%.
**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

The plan provided no information.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

In a section titled “Ensuring the Sustainability of Cambria County through 2030, Goals, Objectives and Recommendations,” under the topic “Life-cycle housing: demographic trends and housing market changes due to national trends have created issues and opportunities within Cambria County,” the Plan stated:

1. The County was minimally impacted by recent housing market issues largely because there were no real spikes in value and new housing development leading up to the Great Recession;
2. Newer developing townships mostly outside of the Johnstown Urbanized Area and/or in rural sections of the County have seen housing development since 1990, while many communities within the Urbanized Area have experienced flat or no growth in housing, relatively high vacancy rates and/or instances of residential blight;
3. At the same time as many people find themselves forced out of the homeownership market, the supply and location of non-subsidized middle- and higher-income rental housing is severely limited;
4. The maturation of the County population results in a continuing decline in household sizes that has created a market for the development of smaller age-restricted housing units, although the net out-migration of younger families has limited the market for potential buyers of those houses coming on the market;
5. There are areas of residential blight especially involving tax-delinquent housing especially among some of the older-settled communities in the County requiring targeted rehabilitation, demolition and/or code enforcement activities;
6. Higher-density new housing development should be prioritized in those identified Growth Areas having the infrastructure capacity, with low-density development not requiring a public infrastructure outside of the Growth Areas;
7. Technical assistance for planning, land use and subdivision regulations and new housing developments should be prioritized to those communities within and/or having identified Growth Areas.
**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? ______ no mention___________

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? ______ no mention___________

- Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? ______ no mention___________

Who do they refer complaints to? ____________________________

- Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area

Where, how, and when has this been done? ______ no mention___________

- Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ______ no mention___________

What is the status of their Marketing Plan? ____________________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

________ no mention________

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth's Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments
Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals do they address?

_________no mention__________
Checklist for Comprehensive Plan

County: ____________________________ Centre County ____________________________

Date of Plan: ____________________________ Comprehensive Plan (2003) ____________________________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock ☐ Housing Needs and Affordability

☐ Housing Types ☒ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☒ Future Housing Needs ☐ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan included a series of housing objectives and recommendations, centered around the housing goal to ensure decent, safe, sanitary and affordable housing which is in suitable living surroundings and compatible with the natural environment, for every individual, regardless of age, sex, income, religious or ethnic background, including:

1. Eliminate housing deficiencies through programs of construction, rehabilitation, maintenance and flexible municipal code enforcement;
   a) Establish a countywide housing rehabilitation program.
2. Monitor the countywide housing market to determine changing physical, social and economic conditions and their immediate and future effect on the housing situation;
   a) Analyze population and market trends as they relate to housing type, cost and availability;
   b) Provide trend analyses to local governments, and public, private and non-profit entities administering housing programs and/or developing affordable housing.
3. Encourage enactment and enforcement of appropriate flexible building, plumbing, electrical, housing, zoning and subdivision and land development codes;
   a) Promote adoption of flexible municipal code enforcement that ensures building safety and housing affordability.

4. Promote adequate, safe and affordable housing for low and moderate-income populations, the elderly and persons with special needs which would complement community growth patterns and provide convenient access to necessary facilities and services;
   a) Coordinate public, private and non-profit housing programs to better serve the low to moderate-income residents of Centre County;
   b) Provide local governments with tools to plan for affordable housing opportunities;
   c) Expand the Centre County First Time Home Buyer Program by leveraging the program funds;
   d) Amend the Centre County Subdivision and Land Development Ordinance taking into consideration provisions that discourage development of affordable housing and offer design alternatives that encourage a mix of housing types for all income levels;
   e) Identify areas for development of affordable and accessible housing which are served by infrastructure and public transportation;
   f) Recognize manufactured housing as being similar to conventionally built single-family homes in meeting the affordable housing needs of Centre County;
   g) Partner with public, private and non-profit sectors to develop elderly housing in all regions of the County;
   h) Encourage adaptive reuse of vacant structures for affordable housing opportunities;
   i) Increase Centre County housing Authority staffing to accommodate additional Section 8 housing vouchers;
   j) Promote infill development of housing compatible with existing communities and cluster-mixed use type development in the outlying areas of the County;
   k) Encourage municipalities and municipal authorities to work with developers of affordable housing by extending water and sewer lines and streets within growth areas for new housing construction;
   l) Work with other public, private and non-profit housing programs to increase public awareness of affordable housing needs;
   m) Explore ways to reduce the tax burden for low-income homeowners.
Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan had no information on housing types. Except for a breakdown of annual building permits from 1990 and 2000- the latter year showing 459 single family permits, 453 multi-family units, 61 mobile homes and 38 seasonal, for a total of 944.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

No information.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan identified a series of housing issues, including:

1. Insufficient supply of affordable, permanent housing for low to moderate-income persons;
2. Unavailability of land for low to moderate-income housing;
3. Insufficient subsidized elderly housing in all parts of the County;
4. No countywide housing rehabilitation program;
5. Location of housing stock often causes persons to relocate away from extended family and other support;
6. Limited eligibility for the County’s First Time Home Buyer Program to persons who fall within 80% or above median income;
7. Need for additional coordination between government agencies responsible for housing programs;
8. Increase staffing to handle additional Section 8 vouchers when made available through HUD.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan states that “the face of Centre County continues to change as the physical landscape is altered to keep pace with a growing population and changing economic conditions. These changes present new challenges with one of the most pressing being the provision of safe, sanitary housing for all of our County’s residents.
Since 1980 the number of housing units in Centre County has increased by 34% and yet the supply of housing in some of the County’s planning regions is insufficient to meet the multiple and diverse needs of the regions’ population. These unmet housing needs are attributed to one or more factors, i.e. housing costs, substandard housing, land use controls and location of housing.”

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan only notes that “availability of decent, affordable permanent housing for very-low, low and moderate-income persons is the number one housing issue in Centre County.”

The June 2006 Report of the Centre County Task Force on Affordable Housing did speak to affordable housing, stating “according to the U.S. Department of Housing and Urban Development, housing is affordable if a family pays no more than 30% of its monthly gross income for total housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities. When housing prices rise faster than incomes, an affordability gap is created. Such a gap exists in centre County, where a total of 14,641 or 29.7% of the households were paying more than 30% of their incomes for housing in 2000. Even more distressing, 7,245 households or 14.7% of the households were paying in excess of 50% of their incomes for housing. Both of these percentages are considerably higher than for the state of Pennsylvania as a whole.

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

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

There is also a sizable gap between the cost of housing and the incomes of households seeking affordable rental housing. In fact a full 46.2% of the County’s renters are paying in excess of 30% of their incomes for housing, which is in part effected by the large student population. This is far greater than the number of owners who are cost burdened, which is 18.8%. 26% of renters are paying over 50% of their incomes for housing compared to 6.7% of the owners. Using the affordability standard that a household should not spend more than 30% of its income on total housing costs, only those earning over $25,520 can afford the average two-bedroom apartment in Centre County that rents for $638. (This is the median gross rent from the 2000 census adjusted according to HUD Fair Market rent increases.)

Among these households are the elderly, female-headed households, the disabled and homeless. In fact the elderly aged 65 years and older are the fastest growing population group in Centre County. Their numbers increased by almost 3,000 persons between 1990 and 2000 and are expected to continue to be the fastest growing age group through the year 2030. Of elderly renters, 35% or 677 households are cost burdened, paying in excess of 30% of their income for housing. Since elderly prefer to age in place, the greatest challenge is to subsidize their current housing and to ensure access to assistance with bathing, dressing, shopping, meal preparation and other activities of daily living.

In addition to the elderly, people with disabilities living on SSI (Social Security Income) or SSDI (Social Security Disability Income), and homeless households with no or very low
incomes, are in dire need of affordable housing since their incomes are also significantly below $25,520. In fact, according to the Technical Assistance Collaborative study *Priced Out* in 2004, an individual living on SSI in State College earns only 17.2% of the local median income and would have to spend 87.3% of their income for an efficiency apartment and 97.2% for a one-bedroom unit.

Compounding the problem is that in addition to affordable housing, many of these households need accessible housing and/or access to supportive services in order to remain in the community.

Projections for Centre County show an increase of 42,000 residents or about 16,091 households (at 2.61 persons per housing unit) by the year 2030. If homeowners remain a consistent 60% of households in the county, there will be a demand for 9,654 sales units and 6,437 rental units. Further, if 83% of the projected owners want single-family homes, there will be a demand for 8,013 single-family homes. If the homeowner units that are currently vacant become occupied, that number can be reduced to 7,276 new single-family homes needed to meet the demand by 2030. This is more single-family homes than there were residents in any of the municipalities outside the Centre region in 2000. In 2000, 13,200 or 27% of the 49,323 households in Centre County were earning less than $52,000. Applying that same percentage to the demand for new single-family units, we project that 1,964 of these homes need to be affordable to low and moderate-income households.”

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

The Plan notes that there was a total county housing stock of 53,161 units in 2000. There were 29,678 owner-occupied units, 19,645 renter-occupied units, 1,536 seasonal units, and 3,838 vacant units.

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

No information.
Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)
  
  Where, how, and when has this been done?  
  _______no mention________

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints
  
  Who is the Fair Housing Officer?  
  Linda Marshall

- Referring complaints and assist in filing complaint with either HUD or PHRC
  
  Have they assisted in filing complaints?  
  _______no mention________

  Who do they refer complaints to?  
  __________________________

- Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoke by eligible families within the service area
  
  Where, how, and when has this been done?  
  _______no mention________

- Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes
  
  Has this been completed?  
  _______no mention________

  What is the status of their Marketing Plan?  
  __________________________
Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
• Improve Financial Literacy
• Further Fair Housing and Address Community Opposition
• Improve Water and Sewer Infrastructure Systems
• Provide Critical Street Improvements
• Develop Needed Community Facilities
• Develop Economic Opportunities
• Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

no mention
Checklist for Comprehensive Plan

County: Clarion County

Date of Plan: Comprehensive Plan (2004)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☐ Housing Needs and Affordability

☐ Housing Types ☐ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified two (2) principal housing trends:

Housing Affordability: especially in terms of rental housing, Clarion County has a potential problem with housing affordability. Both statistical analyses derived from the census and problems identified by citizens confirmed this. The lack of affordable rental housing can be attributed almost wholly to the presence of Clarion University of Pennsylvania (CUP) and the need of its students for off-campus housing. Owners of rental property find that they can easily receive rents of $1,000 or even $1,500 per month, by charging numerous students to occupy a single unit. Students accept the situation because they are a captive market, (at least while they are attending CUP), and need proximity to the University. Their individual rents are also less costly because of their willingness to share quarters with three (3) or more students.
Housing Quality: while older homes are not necessarily lower-quality homes, as housing ages, it requires more maintenance. Thus, areas of the County with concentrations of older homes may be thought of as a sort of “watch list” where the housing stock may be in danger of deterioration. Watch list areas are primarily the boroughs and sections of both the extreme northern and southern portions of the County.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan does not provide any information on housing types.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan provides no information on type of construction or specifications. There is age information for four select communities: the percent of pre-1940 housing in Redbank (20.5%), Paint (6.9%), Hawthorn (14%), and Limestone (4.2%). As these communities are split between the southern and central areas of the County, the Plan then generalizes that there are significant differences in the income of residents, their age, their familial status, and the regions relationship to housing, with the result in the southern tier being greater abandonment of housing and less money to repair housing.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan includes an action plan for housing, which includes:

1. Utilize affordable housing as a tool to assist young people with remaining in the community;
2. Utilize new standards for mobile home parks in the County SALDO;
3. Determine if there is a greater market for new, middle-income rental housing units targeted towards non-students;
4. Focus Housing Conservation Assistance in southern Clarion County communities, small villages outside the central Clarion core, and boroughs;
5. Develop new comprehensive Neighborhood Assistance Program;
6. Develop a homebuyer program in concert with local banks.
Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan does discuss innovative approaches to increasing home ownership:

A major impediment to homeownership is the amount of down payment traditionally required by lenders. A low-to-moderate income (LMI) family may be able to afford the monthly mortgage payment for a home, but they cannot assemble a down payment. Many local banks in other communities have formed public/private partnerships in cooperation with local governments to accept rehabilitation assistance grants in lieu of a traditional down payment. This approach may work well in Clarion County, as there are several locally owned banks.

Another approach to creating homeownership would be a cooperative venture between lenders, realtors and owners of vacant property, prospective homebuyers and the County. The County has pockets of older vacant homes. Some are for sale, but many are just vacant. Realtors also have older homes that are not selling because the condition of the houses. If the homes are vacant, it may be easier to rehabilitate them under lead-based paint abatement regulations. The owners would need to agree to sell the home to a LMI buyer for the pre-rehabilitation program. If the lender would accept the value of the rehabilitation work in lieu of a down payment, a credit-worthy LMI buyer could purchase the unit. There may be other approaches as well. Indiana County has pioneered a number of homebuyer initiatives. Meetings between the two (2) counties could yield a strategy for Clarion County.

Other ways to encourage homeownership is to examine the options in alternative affordable housing. One means to homeownership for many Clarion County residents (16% according to the 2000 Census) is to own a mobile home on a lot they own, or a leased lot in a mobile home park. The 1983 edition of the Clarion County Subdivision and Land Development Ordinance has extensive standards for mobile home parks. Among these are minimum total park sizes and required recreation areas. If density standards were revised to the same level as single-family housing, recreation lands would not be needed. The County should investigate standards.
for lower-density “mini” mobile home parks. Mobile home parks that provide more individual space can be released from standards requiring that they reserve recreation space.

The student market will continue to inflate rental-housing costs. Student housing areas are usually not environments where non-students wish to live. Under certain circumstances, however, private developers do not need to rent to students (students are not a protected class under fair housing laws). While county or local government will probably never get into the market rate housing business, it is appropriate for local governments to point out potentially profitable opportunities. It is recommended that the County do a modest rental housing price and availability survey to provide market analysis for those private developers who may wish to develop non-student, multi-family housing. In general, there is probably a market for new family-oriented, middle-income apartment developments within the County.

Finally, it is essential that Clarion County fully review housing deterioration in the boroughs, and potentially deteriorating areas in the southern tier. The consultant recommends that Clarion County undertake a comprehensive neighborhood assessment initiative and target multiple resources in areas with characteristics of “at-risk” housing stock, poverty, and out-migration. In the past, CDBG funds have dealt separately with individual neighborhood components, such as water, sewer and housing. Instead, the County should assess small neighborhoods, and then simultaneously rebuild housing, streets, sidewalks, water and sewer lines (or other identified needs) simultaneously. The process should include significant participation by neighborhood residents, including “sweat equity” or match.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

No information.

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

No information.
Housing Quality Value and Needs Assessment- This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

No information.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done?  _____ no mention _________

☒ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer?  _____ Twila Riferberrick ________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  _____ no mention _________

Who do they refer complaints to?  ____________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?  _____ no mention _________
Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ____________________________

What is the status of their Marketing Plan? ______________________________

Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

________________________ no mention __________________________
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

CDBG funds have been spent on improving water and sewer infrastructure problems.
Checklist for Comprehensive Plan

County: _____ Clearfield County
Date of Plan: _____ Update (2006)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

- Inventory of Housing Stock
- Housing Needs and Affordability
- Housing Types
- Housing Occupancy and Vacancy Study
- Housing Characteristics
- Housing Quality Value and Needs Assessment
- Future Housing Needs
- Residential Neighborhood Patterns
- Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Update provides a section titled “Housing Inventory,” on p. 1-2, which identifies that the total number of housing units in the County increased 10.36% from 1990 [34,300 units] to 2000 [37,855]. The Update reports 303 building permits issued in 2004, but then identify these as 112 multi-family and 247 single-family residential new constructions, which adds up to 359. The Update identifies the numbers of houses in Sandy Township, where purportedly most of the County’s growth has occurred, by age.

A section titled “Public/Special Needs Housing,” at p. 13-16, identifies the public housing developments in the County, the total numbers of units, and the numbers of available units. A narrative section titled “housing needs identified through key stakeholder interviews” states that Area Agency on Aging said there is a need for non-subsidized elderly housing, and identified, as recent construction, a private elderly housing complex called Graystone in Lawrence Township, which was fully booked before construction was completed, and a new continuing care retirement community at Christ the King Manor of DuBois; Community Action
identified needs for additional rental housing assistance, and more transitional housing such as emergency shelters; DuBois Housing Authority noted a lack of emergency housing for the homeless and domestic abuse victims; and the Clearfield County Housing Authority said they were limited in the services they could provide due to lack of sufficient government funding.

The Update provides some information on housing inventories and stakeholder description of needs.

The 2011 Housing Needs and Market Assessment, at p. 21, included a Housing Stock Analysis. In 2010, there were 38,644 housing units [which would be a 2.08% increase over the previous decade], of which 24,765 were owner-occupied, and 7,463 renter-occupied. Charts were provided analyzing owner-occupied and renter-occupied housing unit tenure by household size and age of householder. Numbers of vacant units, by reason of vacancy (seasonal, etc.), were identified [total vacant units were 6,356]. The Assessment also identified municipalities with the greatest number of housing units; least number occupied housing units and greatest vacancy rates. In 2010, 124 new building permits were issued, all for single-family construction (p. 6).

The 2011 Housing Needs and Market Assessment, at p. 16, identified that in 2009 the County Commissioners had announced three (3) housing initiatives aimed at preventing homelessness. These initiatives, and action taken through 2011, were:

1. Support and encourage affordable housing options. In 2009, the County established an Affordable Housing Trust Fund, utilizing a small increase in the fee for the recording of deeds and mortgages. Three (3) projects were announced in late 2011, for action in 2012: a) Con-Clear Child Services, a specialized housing counseling initiative, to fund a counselor to serve 60 low-income families in determining housing needs, providing counseling and training, and linking them to housing services; b) Central PA Community Action, to assist low-income homeowners with repairs needed to keep them in their homes; and c) City of DuBois Redevelopment Authority, to acquire and rehabilitate blighted properties;

2. Support efforts to improve the quality of housing. In 2009 the County established a task force comprised of key housing service providers and stakeholders, which helped develop the 2011 Housing Needs Assessment;
3. Support efforts that ensure an adequate supply of housing. The County applied in 2009 and received HPRP funds, utilized to provide rental and utility assistance.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Update includes a chart, at p. 4, quantifying the housing types existing in 2004, as single-family detached (28,184); mobile homes (5,055); multi-family (4,019); single-family attached (515); and boats/RVs/vans (82).

The 2011 Housing Needs Assessment, at p. 6, identified that there were 38,644 housing units in the County in 2010; 75% were single-unit detached structures [approx. 28,983], 12% were multi-unit structures [approx. 4,637], and 12% were mobile homes [approx. 4,637].

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

There is no section identified as Housing Characteristics in the Update. There is one (1) chart on housing age in one municipality (Sandy Township), a graph under “Housing Quality” on p. 10, showing the percentage of homes in the County lacking complete plumbing/kitchen/telephone facilities, but there is no “analysis of housing characteristics.”

The 2011 Needs Assessment, at p. 26, identified various housing characteristics, providing county-wide information on numbers of bedrooms, vehicles available, house heating fuel, plumbing/kitchen/telephone availability and occupancy per room.

**Future Housing Needs** – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

Under “Future Growth,” at p. 11-12, the Update provides projections of future housing requirements in 2005, 2010 and 2015 [from a 2000 baseline] for 24 municipalities [out of a total of 51] identified as having experienced growth from 1990 to 2000. The Update presumes that “municipalities that did not grow will not need additional housing units based on this formula.” The Update provides an incomplete assessment of future housing needs.
The Needs Assessment, at p. 79, included a section titled “Needs Assessment,” identifying 19 specific needs in Clearfield County. Examples included more affordable and available rental units are needed in general but particularly for lower income renters; additional home buyer counseling programs and first time home buyer down payment/closing costs assistance programs are needed; and additional transition housing is needed. Twenty six recommendations are given, including support and promote fair housing initiatives; support and encourage foreclosure prevention programs; and encourage and support the development of transitional, homeless and emergency shelter housing.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

There is no section identified as Housing Ownership and Funding and no information provided in the Update on analysis of ownership patterns and trends.

The 2011 Needs Assessment, at p. 42, includes a section titled “Housing Market Analysis,” which identifies and analyzes ownership patterns and trends in the County. For home ownership, the Assessment analyzes national, regional (Mid-Atlantic states) and Clearfield County data on the rate of homeownership, finding that, nationally, general homeownership and minority homeownership rates had declined [approx. 1% each] in the past year; regionally, home sales and home construction had declined in the past year; and in Clearfield County, homeownership had declined from 79.2% to 76.9% over the previous decade.

In the mortgage foreclosure area, the Assessment analyzed mortgage lending and foreclosure rates in Pennsylvania and Clearfield County over the past three (3) and five (5) years. And the Assessment analyzed housing market activity, including numbers of homes sold, and sales prices, for the County and 10 specified local areas.
The Assessment itself did not identify specific trends, but the information provided would allow builders, lenders and community leaders to better understand current housing dynamics.

**Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.**

The Update contains a section identified as “Housing Affordability,” at p. 9, which reports the median family income for Clearfield County to be $35,800, and then states:

“In general, housing is said to be ‘affordable’ if 30% or less of the household income is needed to pay shelter costs, including mortgage or rent, and monthly utility costs. According to the 2000 Census, in Clearfield County, the median monthly owner cost, $736, represents 28% of the median household income, and for renters, $643, 25% of median household income. The median numbers are dangerously close to the 30% ‘affordable’ line.”

The Update fails to give any meaningful information or analysis on housing needs and affordability.

The Needs Assessment, at p. 52, provided a section titled “Home Affordability and Availability,” including comprehensive information on income levels and housing costs to evaluate housing affordability. Amongst the study’s conclusions were that Clearfield County fared much better than most regional counties on severe cost burdens, but that conditions faced by the lowest income renters in the state and county deteriorated from the beginning to the middle of the previous decade. In Clearfield County, a household must include 1.5 minimum wage earners working 40 hours per week in order to afford a two (2) bedroom unit at a Fair Market rental.

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

In a section identified “Housing Opportunity/Vacancy,” at p. 3, the Update identifies that in the County 25,968 housing units [68.6%] are owner occupied, 6,817 [18.0%] are renter-occupied, and 5,070 [13.4%] are vacant. Although no date is given, the total of 37,855 units
corresponds to 2000. The Update goes on to identify 54.4% of the vacant units as seasonal/recreational, and 45.6% as other vacant.

The Update does assess occupancy and vacancy rates, but offers no projection of future needs and trends, other than the section on needs at pg. 13-16.

The 2011 Housing Needs Assessment, at p. 5, identifies that in 2010 there were 38,644 housing units in the County; 64% were owner-occupied [approx. 24,732], 19% were renter-occupied [approx. 7,342], and 17% were vacant [approx. 6,569]. At p. 6, the Assessment identifies that in 2010, the County had 32,288 occupied housing units, with 24,825 (77%) owner-occupied, and 7,463 (23%) renter-occupied. At p. 22, the Assessment identified that there were 6,356 vacant housing units; of these, 625 were available for rent; 483 were available for sale; 3,460 were seasonal/recreational/occasional use; and 1,487 were “other vacant.”

**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

In a section identified as “Housing Value” at p. 5-8, the Update identifies the number of housing units, and % of total housing stock, at various housing value levels [e.g. 6,608 units, 33.56%, at $0 -$49,999], and the median housing values in 1990 and 2000, and % change, for each of the County’s 51 municipalities. The Update provides data on housing costs and values.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Update provides no information on this topic.

As identified above, the 2011 Needs Assessment, at p. 42, includes a section titled “Housing Market Analysis,” which identifies and analyzes ownership patterns and trends in the County. For home ownership, the Assessment analyzes national, regional (Mid-Atlantic states) and Clearfield County data on the rate of homeownership, finding that, nationally, general homeownership and minority homeownership rates had declined [approx. 1% each] in the past
year; regionally, home sales and home construction had declined in the past year; and in Clearfield County, homeownership had declined from 79.2% to 76.9% over the previous decade.

In the mortgage foreclosure area, the Assessment analyzed mortgage lending and foreclosure rates in Pennsylvania and Clearfield County over the past three and five years. And the Assessment analyzed housing market activity, including numbers of homes sold, and sales prices, for the County and ten specified local areas.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? no mention

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? no mention

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? no mention

Who do they refer complaints to?

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? no mention

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? no mention

What is the status of their Marketing Plan?
**Housing Activities Required by DCED (minimum of one must be identified)**

- [ ] Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- [ ] Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- [ ] Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- [ ] Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- [ ] Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- [ ] Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- [ ] Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
- [ ] Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

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**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

**Priorities** (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

Improve the Quality of Housing Stock - the 2011 Housing Needs Assessment identified that some funding from the County’s Affordable Housing Trust Fund was given to the City of DuBois Redevelopment Authority to acquire strategic blighted properties to rehabilitate for the purpose of getting the properties back into the hands of responsible homeowners. Other funds were given to Central PA Community Action to improve housing stock by assisting low-income families with necessary repairs to keep them in their homes.

In 2009, the County received $426,318 in Neighborhood Stabilization Program funds from PA DCED to help stabilize neighborhoods by addressing foreclosure and abandoned properties in Clearfield Borough and the City of DuBois.

There was no mention of federal funds.
Checklist for Comprehensive Plan

County: Crawford County

Date of Plan: Comprehensive Plan (2000), Update (2008)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑️ Inventory of Housing Stock ☐ Housing Needs and Affordability

☐ Housing Types ☐ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑️ Future Housing Needs ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The 2000 Plan established a number of housing objectives, with associated policies. The 2008 Update repeated these objectives and policies, with one (1) minor addition:

1. To encourage home ownership.
   a) Encourage participation in county, state, and federal programs that assist first-time homebuyers, low-income families, and handicapped persons;
   b) Encourage additional economic opportunity through low down payment, low interest, long-term mortgages for new homes and home repairs;
   c) Promote the Crawford County Housing Authorities as repositories of information on housing programs, which could serve the residents with the vital information about loan, and lending programs throughout the state and Federal government.

2. To promote owner-occupied housing rehabilitation programs.
   a) Encourage use of federal, state or local assisted housing rehabilitation programs;
   b) Encourage additional economic opportunity through low interest loans for new or rehabilitated housing;
c) Encourage uses of a building permit system and BOCA compliance in each municipality;
d) Promote the [City of Meadville and the Titusville- added in 2008] Redevelopment Authorities as repositories of information on housing programs, which could serve the residents with the vital information about loan, and lending programs through the State and Federal government.

3. To encourage housing development, including housing for all needs and living styles.
   a) Provide technical assistance to those governmental entities that want to pursue housing development;
   b) Promote the provision of affordable housing for all residents and add a wider choice of low-moderate income housing;
   c) Through ordinances, have developer bonuses and requirements for percentage of development towards moderate income housing in planned subdivisions.

4. To minimize housing unit losses in Meadville, Titusville and larger boroughs due to neglect, expansion of institutions and conversion to commercial uses.
   a) Encourage the development of market rate and subsidized in-fill [in-fill development is defined as the reuse of vacant lots scattered throughout developed areas, as opposed to the constructing of multiple housing unit subdivisions or commercial strip sites on the outskirts of developed areas] housing in underutilized lands in the greater Meadville and Titusville areas and in larger boroughs;
   b) The cities Meadville and Titusville, through their Redevelopment Authorities or Planning Departments, should delineate vacant, deteriorated or underused residential building lots for the purpose of targeting housing rehabilitation efforts, market and subsidized in-fill development, and housing development incentives. Areas identified containing a significant percentage of deteriorated structures should be considered for land banking to attract new housing development;
   c) The cities of Titusville and Meadville should work closely with Habitat for Humanity and other organizations involved with home building for income eligible residents to insure that new houses are constructed in prime in-fill development sites within the cities. In this light, the cities of Meadville and Titusville could provide a tax disincentive to owners of vacant lots, or surface parking lots. This can be done by reassessing the level that both land and buildings are valued and taxed within the cities;
   d) Develop a strategy of financial incentives and transfer the ownership of the properties to municipalities, redevelopment authorities or other groups positioned to rehabilitate the properties and return them to the tax roles.

5. To minimize Meadville and Titusville’s population declines as families buy housing on the outskirts of those cities and into the hinterlands.
a) Increase and expand incentives for persons to buy housing in Meadville and Titusville;
b) Apply the LERTA ordinances tax abatement) in both Meadville and Titusville to residential development carefully targeting the use of LERTA toward identified distressed neighborhoods;
c) Continue to subsidize closing costs and down payments for low/moderate income persons through the CDBG and HOME programs;
d) Make all tax incentives, grants and targeted housing improvement areas known to area realtors and lending institutions;
e) Develop a brochure outlining the programs and showing the locations of delineated housing improved areas.

6. To improve rental housing conditions in Meadville and Titusville, which are especially vulnerable to neglect and deterioration.
   a) Increase the quality of the County’s rental housing, especially in the cities and boroughs through a combination of increased code enforcement and low cost rehabilitation programs;
   b) Step up code enforcement of rental properties by providing periodic inspection of such properties. Require certification of rental properties based on meeting local building codes. Increased enforcement can be funded through the CDBG program in Meadville and Titusville;
   c) Increase funding available for the rehabilitation of rental units. Link the rental certification program with the rental rehabilitation program to provide an option for financially vulnerable landlords facing the cost of bringing their properties up to code. Titusville and Meadville can increase the amount of CDBG funds available for rental housing rehabilitation by tapping into other funding sources to finance owner occupied housing rehabilitation (i.e. Home Investment Partnership Program) which is currently funded via the CDBG program in both cities.

7. To preserve and extend existing housing through BOCA standards and implementation.
   a) Explore the possibility of establishing a “circuit rider” code enforcer who works with a number of rural municipalities. CDBG funding can be used to establish this program;
   b) Work with rural municipalities through the comprehensive planning process to encourage the development of building and property maintenance codes.

8. To assist the many rural residents who are able to live on very little means, but find it financially difficult to maintain their houses.
   a) Continue to support, expand and streamline the countywide housing rehabilitation program through a combination of grant funding and low interest loans;
b) Enumerate all of the programs available through direct grants, low interest loans, loan guarantees and in-kind contribution that can be used to rehabilitate housing in Crawford County. Devise a comprehensive strategy to increase communication between lending institutions, government agencies, and non-profits in order to combine and target the various programs in order to maximize the number of households being served. For example, low interest loan programs may be targeted to households having moderate incomes (50% to 80% HUD defined median income) while grant programs may be targeted to households having low incomes (below 50% HUD defined median income).

9. To minimize the dispersed manner in which most of the County’s new housing is developing in the townships surrounding Meadville and Titusville.
   a) Through the Comprehensive Planning process, identify and target areas in the County that are poised for future residential growth that have existing utilities or are in feasible range for the extension of utilities. These areas should be situated to complement developed areas and reduce sprawl;
   b) Use the Comprehensive Plan to direct the extension of sewer lines, exercising the County Planning Commission’s role in commenting on municipal Act 537 Plans, zoning amendments, subdivisions, local land use ordinances, etc.;
   c) The Crawford County Planning Staff should identify obstacles, if any, to residential development in targeted growth areas (i.e. zoning restrictions) and assist municipalities in amending their ordinances, if necessary.

10. To manage rural residential land use as utility service extensions and technologies solve rural development factors currently inhibiting growth.
   a) Work with municipalities to better prepare them for this impact through improved or new zoning and other land use ordinances;
   b) Encourage the principals of “greener growth” and the clustering of subdivisions as advocated by the Pennsylvania Growing Greener legislation;
   c) The Crawford County Planning Office should proactively work to prepare amendments to local zoning and subdivision ordinances that overcome the obstacles and better encourage the development of clustered subdivisions.

11. To assist the many families in Crawford County that are not eligible for public housing because of poor tenant records, credit history or other life skills problems.
   a) Support the development of transitional housing and an increase in the number of housing counselors and caseworkers to prepare more families for public housing;
   b) The County should support efforts to develop transitional housing by the Crawford County Coalition on Housing.
12. To better utilize the public agency’s housing resources surplus of two and three bedroom public housing units, and support the development of one bedroom subsidized apartment units for single persons.
   a) Explore the option of transforming public housing units to private owner occupied units, special needs housing, or one-bedroom units;
   b) The various County Housing Authorities should work closely with other housing related agencies and social services organizations to develop strategies and feasibility studies on the best use of the Housing Authority’s units that are experiencing persisting vacancies;
   c) Support the creation of additional subsidized housing units for single and special needs persons;
   d) The various County Housing Authorities should consider the feasibility of converting some of their two and three bedroom housing units into single bedroom units to address this need.

13. To mitigate the problems associated with the County’s many public housing units that are poorly situated for their residents to access public services and retail establishments.
   a) Improve the pedestrian and transportation linkages between public housing sites and retail and social services;
   b) The Crawford Area Transportation Authority should carefully explore the feasibility of establishing a fixed-route service within the Titusville area that accesses not only the City’s public and subsidized housing sites, but serves a large cross-section of the residential, commercial, and industrial areas as well.

14. To investigate the perception that there is some duplication of services available to tenants facing eviction or homelessness.
   a) Improve tracking of clients using such housing programs as the emergency shelter program or rental assistance program. Increase communication among the various providers;
   b) Center for Family Services, Inc., a non-profit organization that serves families and persons facing eviction, homelessness and other financial or housing problems, is in the process of developing a system to track clients. As this system is developed, it should be expanded to include all organizations in Crawford County that serve the homeless or near homeless. Information gathered from this program should be used to streamline existing programs, eliminate duplicated programs, and develop new programs that address identified gaps in service.

15. To insure every senior citizen has access to adequate housing appropriate to his/her particular needs.
a) Promote “aging in place” initiatives to assist the growing numbers of elderly to be able to remain in their own homes with any available means of assistance;
b) Support federal, state and local efforts to reduce the property tax burden on older persons dependent on low incomes;
c) Support housing improvement/renovation subsidies for older persons desiring to remain in their own homes. Enumerate all of the programs available through direct grants, low interest loans, loan guarantees and in-kind contribution that can be used to rehabilitate housing in Crawford County;
d) Devise a comprehensive strategy to increase communication between lending institutions, government agencies, and non-profits in order to combine and target the various programs in order to maximize the number of households being served. For example, low interest loan programs may be targeted to households having moderate incomes (50% to 80% HUD defined median income) while grant programs may be targeted to households having low incomes (below 50% HUD defined median income).

16. To insure adequate rental units are available for low-income persons, families and elderly and those having other special needs.
   a) Publicize funds, which are available for rental rehabilitation like rental rehabilitation programs;
   b) Consider additional housing development for income eligible seniors;
   c) Enumerate all of the programs available through direct grants, low interest loans, loan guarantees, and in-kind contribution that can be used to rehabilitate housing in Crawford County.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

There is no information on housing types, other than a chart showing that the number of total housing units increased over 14% from 1980 to 1990, increased 5% from 1990 to 2000, and increased 2% from 2000 to 2008.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

No information.
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Update stated, in general, that “the general goals, objectives and actions serve the general good of housing residents in Crawford County. They could not be categorized into the other categories included in this section, which are urban housing, rural housing, market rate housing and subsidized and special needs housing. There is a belief at every level of government that every family should have a choice of affordable housing available to them.”

Under “Urban Housing,” the Update stated “urban housing is defined as the existing housing stock situated within the municipal boundaries of Crawford County’s two cities and its larger boroughs (Cambridge Springs, Linesville, Cochranton, Saegertown, etc.). In these communities, issues generally center on an aging housing stock, a larger percentage of rental housing than the countywide average, and a net loss of housing units due to population loss, deterioration, and the expansion of businesses and institutions. As a result, the policy objectives and implementation strategies put forth in this plan center around attracting home builders and home buyers into urban areas, targeting blighted neighborhoods with carefully planned in-fill development and housing rehabilitation, and encouraging renters to buy their own homes.

Under “Rural Housing,” the Update stated “rural housing is defined as housing located in the townships and smaller boroughs of Crawford County, beyond the feasible range of existing community sewer and water systems. Crawford County’s rural housing stock is marked by great contrasts. There are many older farmhouses and rural residences in desperate need of rehabilitation. There are an ever-increasing number of manufactured homes on individual lots as opposed to commonly owned manufactured home parks. Mobile home parks and cluster developments of manufactured homes have maintained stagnate, if not a declining presence, in the County. It is therefore assumed that as this trend continues there should be an emphasis on planning for the lack of these developments using local subdivision and land development ordinances. Finally, Crawford County’s state and township roads are becoming increasingly attractive locations to middle class and wealthy city and suburban residents wanting a place in the country. Whether a rural resident lives in a 30 year old, poorly insulated mobile home, or a
high-priced dream house, it is generally recognized that people live in the country by choice. It is also recognized that with lower land values and the lack of municipal services, it is possible to live in rural areas of the county on very little means. Therefore, the policy objectives and implementation strategies offered in this section focus on helping low and moderate rural residents to stay in their homes by assisting in needed housing repairs. Another focus of this section is to encourage the adoption of PA BOCA in the rural areas of the county. New programs that encourage first time homebuyers should primarily be targeted to urban areas of the county due to existing infrastructure and housing stock as well as the availability of services and employment opportunities.

**Housing Ownership and Funding** – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

No information.

**Housing Needs and Affordability** – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

No information.

**Housing Occupancy and Vacancy Study** – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

No information.

**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

No information.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information.
DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? ______ no mention_________

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? ______ no mention_________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? ______ no mention_________

Who do they refer complaints to? _________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? ______ no mention_________

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ______ no mention_________

What is the status of their Marketing Plan? _________________________

Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments
**Priorities** (guides the Commonwealth in its selection of applicants)

1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

The Crawford County Coalition on Housing Needs, Inc., a countywide nonprofit community housing development organization, has built some affordable housing units, both buildings and single-family homes, over the previous ten years. The County Planning Commission’s 2011 Annual Report identified CDBG-funded projects over the previous three years, including water and sewer line construction and rehabilitation, and blight removal.
Checklist for Comprehensive Plan

County: ___ Erie County __________________________________________

Date of Plan: ___ Erie County Housing Plan (2008) _______________________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock ☒ Housing Needs and Affordability

☒ Housing Types ☒ Housing Occupancy and Vacancy Study

☒ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☒ Future Housing Needs ☒ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan offered six (6) general housing policies with recommendations:

1. Promote sound maintenance and rehabilitation of existing housing.
   a) Focus revitalization efforts (including productive use of available funding, code enforcement programs and targeted demolition);
   b) Address deteriorated housing (target the highest areas on the housing rehab matrix);
   c) Initiate code enforcement and demolition programs;
   d) Consider establishing Housing Court (for prosecution of housing code violations).

2. Promote a diversity of housing options that meet a wide range of needs and income levels for county residents. Encourage environmentally friendly, “sustainable” development.
   a) Address the need for market rate housing in the City of Erie;
   b) Promote housing diversity through planning and regulatory efforts;
   c) Promote the concept of sustainable development in housing.
3. Support affordable housing activities within Erie County, including construction of affordable housing units, rehabilitation of existing housing, homeownership programs and training, and renter education programs.
   a) Continue to use Act 137 funds for eligible, affordable housing projects;
   b) Consider creating an additional housing trust fund;
   c) Support the Housing Alliance of Pennsylvania;
   d) Support educational and counseling assistance programs;
   e) Consider a countywide Section 8 homeownership program;
   f) Consider community land trust models;
   g) Prepare for utility rate changes;
   h) Encourage the reduction of regulatory barriers to affordable housing.

4. Provide assistance and support for residents with special needs, including the homeless.
   a) Support the creation of additional housing options, where needed;
   b) Develop a special needs housing exchange;
   c) Explore the concept of “visitability” in housing (refers to accessibility of entrances, hallways and washrooms);
   d) Explore Housing First options (secure housing for homeless and then provide services).

5. Support housing assistance and a full range of housing choices for seniors.
   a) Explore aging-in-place options for seniors;
   b) Promote elderly housing options in traditional neighborhoods;
   c) Promote elderly housing options and assistance programs in rural areas.

6. Improve communication, coordination and/or contact between governmental agencies and practitioners in the field.
   a) Continue the “Housing Summit” meetings;
   b) Develop an e-mail exchange or listserv;
   c) Develop a “Housing database”;
   d) Coordinate planning efforts.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

In 2000, Erie County had 114,322 total housing units. 73,551 (64.3%) were single-family detached units; 3,217 (2.8%) were single-family attached; 29,786 (26.1%) were multifamily units; 7,724 (6.7%) were mobile homes; and 44 were “other.” In Erie City 58% of homes were single-family. The Plan identified areas where mobile homes were 25% of the total stock, versus areas such as Erie City where they were less than 1%. 
**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan identifies that “an aging housing stock, if not well maintained, can be detrimental to an area for several reasons:

1. Many buyers do not want “fixer uppers.” Most homeowners prefer to buy a built-to-their-specifications home, or at least a newer home;
2. Houses built before 1978 are likely to have lead hazards;
3. Houses built before 1940 are likely to have the most problems, since maintenance on older homes can be an issue, especially in older, less prosperous neighborhoods.

The plan provided a median year built for each municipality in the County, with the County having a median age of 1957. The Plan did not provide specific numbers as to age ranges, and did not provide any information on incomplete plumbing/heating/telephone utilities.

**Future Housing Needs** – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan states that “the county’s population is projected to increase from 280,842 in 2000, to 303,384 in 2030. The demand for housing was estimated based on this projection, with consideration also being given to other factors such as estimated vacancy rates and an estimate of the number of homes likely to be taken off the market as a result of fires, neglect or changes in use. Net new housing demand has been projected in five-year increments, starting in 2005 and ending in 2030. The projected trend is for demand to steadily decrease from 4,000 additional units needed between 2005 and 2010 to just 1,200 units between 2025 and 2030.

In 2000, single-family units made up 67% of the county’s housing units. Multiple family dwellings comprised approximately 26%, while mobile homes comprised 7% of the county’s housing stock. Trends suggest that single-family homes will continue to generate the greatest demand, while the demand for mobile homes is expected to decrease slightly. In the future, alternatives to the conventional single-family home, such as condominiums and patio homes are likely to become more popular.
The County of Erie recognizes the importance of promoting sound maintenance and rehabilitation of its existing, older housing stock. The need for housing rehabilitation in a community can be estimated by correlating the age of the dwellings, median household income, and the value of owner-occupied homes. These criteria were used to estimate housing rehabilitation needs in each municipality. Based on this analysis, Union City Borough, Wattsburg Borough, the City of Corry, and the City of Erie have the greatest need for rehabilitation services.”

**Housing Ownership and Funding** – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identifies that “growth continues to follow the I-90 and I-79 corridors and where there is a concentration of higher education facilities (e.g. Edinboro University and Penn State Behrend) as first noted in 2001, areas along Routes 19 and 97 in Summit and Waterford Townships are growing. Housing unit losses are primarily in Erie City and small urban communities.” The Plan noted the specific municipalities with the largest growth increases and decreases.

**Housing Needs and Affordability** – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan stated that: “the affordability of housing is defined most meaningfully when household incomes are compared to housing costs in a specific area. Affordability is a measure of how much income is required for a household to purchase or rent a home. Two (2) mechanisms for calculating affordability are the Purchase Price Index (PPI) for home purchases, and the Rent-to-Income Ratio (RIR), for rentals.

The PPI is calculated by dividing the Median Home Value by the Median Household Income, generating a number, in years. For example, the Median Home Value ($82,500) in Erie County [in 2000] is divided by the Median Household Income ($36,625) to yield a PPI of 2.25. In other words, it would take the “median” homebuyer in the county two (2) years and three (3)
months to purchase a median-valued home (assuming no other expenses). The state PPI is 2.36 years.

The RIR works similarly. For example, in the state, if the median Annual Contract rent ($5,256) is divided by the Median Household Income ($40,106), it generates an index of 13.10%, indicating that just under 15% of a renter’s income is used to pay a median rent. The RIR in Erie County is 11.79% [Annual Contract Rent of $4,320 ($360/month)].”

The Plan goes on to give PPIs and RIRs for various municipalities in the County.

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

The Plan states that “the county continues to be a place of homeownership. The overall rate of homeownership in Erie County is 69%, which compares to 71% for the state, and 66% for the nation. Homeownership levels are especially high in rural areas. …rental units are again located predominantly in urban areas.”

The Plan also states “there is a natural flow in the housing market as people rent, buy or build. At any given time, some units will be vacant. In times of weak housing markets, vacancies tend to be high. A nominal vacancy rate of 5% is assumed for future housing needs. This is below the census-measured 6.8% in 2000 and 6.5% in 1990 in Erie County.”

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

No information.
Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan discusses housing patterns and projections in terms of three (3) general classes of homeowners:

1. **The Baby Boom Generation**: “as Boomers age, they are likely to downsize and seek out condominiums where little or no outside maintenance is required. Still, for their first downsized home they are likely to want homes that look and feel like a traditional home…If Erie County wants to retain seniors, housing providers will need to address both the types of housing units offered and the amenities that are provided. This generation of seniors has much different expectations regarding aging than its predecessors. Additionally, these opportunities should be made available, whenever possible, to seniors at all income levels;”

2. **Young Urban Professionals (The Creative Class)**: “although young buyers make up a different demographic, they also often look for homes where there is little homeowner maintenance required. New urban professionals, especially, are interested in innovative, live/work arrangements recreated from old industrial buildings, or revitalized neighborhoods. …these residents are more likely to seek neighborhoods that they can call home from the start….such buyers are increasingly likely to want housing that is “green” and is designed with some community garden or available open space;”

3. **Low-income residents**: “the low-income buyers and renters are perhaps more vocal about their preferences and expectations now than in the past…many disabled individuals prefer to live in single-family homes, rather than in group homes…there is a shortage of housing in the county that meets these expressed desires….agencies and others could consider Community Land Trust organizations, where homeowners lease the land on a 99-year lease.”

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? no mention
Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? ______ no mention

Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? ______ no mention

Who do they refer complaints to? _______________________

Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? ______ no mention

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? ______ no mention

What is the status of their Marketing Plan? __________________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
-Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

- Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

  no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

  no mention
Checklist for Comprehensive Plan

County: __________ Fayette County _______________________

Date of Plan: ___Housing Portion of Comprehensive Plan (2000)___

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock ☒ Housing Needs and Affordability

☒ Housing Types ☐ Housing Occupancy and Vacancy Study

☒ Housing Characteristics ☒ Housing Quality Value and Needs Assessment

☒ Future Housing Needs ☐ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan concludes, at p. 21-22, with a section titled “Community Development Objectives.” After review of the 1998 Fayette County Strategic Plan, October 1999 SPC Regional Planning Committee report, 1968 Fayette County Comprehensive Plan, 1991 Fair Housing Analysis of Fayette County, and 1998 Regional Input meetings, a consensus of community development objectives were identified, including:

1. Provide access to an adequate and diverse supply of affordable, well-maintained housing- diverse supply includes the opportunity to choose from a full range of housing types, at a variety of densities, in areas that do not exclude people due to unnecessary costs, density or housing type restrictions;
2. Allow for a range of housing types at a range of densities in appropriate areas on land sufficient to accommodate anticipated growth- the County should permit, through zoning, a range of densities, house types and structures to meet the housing needs of persons at all income and age levels;
3. Coordinate housing development with appropriate new infrastructure construction and improvements to existing systems- limited availability of sanitary sewer service
provides little opportunity for the development of higher density, more affordable housing, and infrastructure improvement should be prioritized;

4. Develop and maintain a supply of decent, permanent housing affordable to low- and moderate-income persons through efforts at preservation, rehabilitation and reconstruction;

5. Develop a phased program to preserve and enhance selected unincorporated settlements related to the coal/coke industry- “coal patches,” if renovated and brought up to modern standards, could provide economical, decent housing and homeownership possibilities for people who live at the edge of the economic scale;

6. Create a revolving loan fund for housing revitalization;

7. Upgrade and enforce uniform housing and building codes;

8. Reinvest in and revitalize neighborhoods in urban centers;

9. Increase community awareness about housing problems and issues within the County;

10. Promote economy and efficiency in the housing development process- updating the existing County subdivision and Land Development Ordinance to allow construction of housing affordable to all income levels;

11. Initiate a program for tax reform- resolving inequitable real estate taxes.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan, at p. 1, identified that in 1990, of 61,404 County housing units, 45,080 were single-unit structures, 6,760 were mobile homes, and 9,564 were multi-unit structures. 5,296 housing units, or 9% of total, were vacant.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan did provide information on housing characteristics in 1990, some data taken from the 1990 U.S. Census. 83% of the County’s housing units were served by public water, with the majority of the remaining units relying on well water. Nearly one-half of the total housing units were served by public sewerage systems, with the remainder relying on septic/cesspool systems, package treatment plants or other means of sewage disposal. 46% of housing units relied on gas as their source of heating fuel, 11% on electric, 34% on fuel oil, 7% on coal, and 2% on wood. There was no identification of the numbers of units lacking complete plumbing/heating facilities. 52% of the County’s Housing Units were constructed prior to 1950.
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

Future housing needs, without proposed goals or outcomes, were identified in the section on “Community Development Objectives.”

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan provided, on p. 9, that the median housing value in 1990 was $39,700, and that the 1991 Fair Housing Analysis had reported that median home values were highest in the eastern and central sections of the County. Several real estate agents had reported that refurbishment of existing housing had become increasingly popular over the previous decade.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan did not identify median family income, but did state, at p. 9, that according to local real estate agents, the County had a wide variety of housing opportunities in terms of size, cost and style, with an exception in a lack of housing in the $70,000 to $100,000 range. Homes in this price range remained on the market for the shortest period of time, with homes priced $150,000 and over remaining on market the longest, and the bulk of recent sales ranging from $50,000 to $80,000. The lack of homes in the $70,000 to $100,000 range was reported as the result of limited new residential development due to limited public sewage and water.

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan identified that in 1990 the County had 61,404 housing units, and provided numbers by size of unit [see above]. Approximately 66% were owner-occupied, 25% were renter-occupied, and 9% were vacant. Of approximately 5,300 vacant housing units, 2,400 were on the market for rent or sale; of the remaining 2,900 units, 1,700 were seasonal/recreational, and 1,700 were listed as “other.” Charts provided housing occupancy rates, in percentages, for each municipality in the County.
Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

The Plan identified, in a section titled “Housing Ownership and rental Costs” at p. 9, that the median housing value in the County in 1990 was $39,700, and the median contract rent was $196. A chart identified numbers of housing units for a given range of value [e.g. 3,104 units at $0-14,999; 20,124, or 32.7%, at $0-49,999. A similar chart identified the numbers of rental housing units by contract rent [e.g. 1,909 units at less than $100].

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan provided no information on this topic.

DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? _______no mention_________

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? _______no mention_________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? _______no mention_________

Who do they refer complaints to? ___________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? _______no mention_________
Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?  __no mention________

What is the status of their Marketing Plan?  ______________________

**Housing Activities Required by DCED (minimum of one must be identified)**

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

____ no mention _____
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals do they address?

no mention
Checklist for Comprehensive Plan

County: ☐ Forest County

Date of Plan: ☐ Comprehensive Plan (2012)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☑ Housing Needs and Affordability

☐ Housing Types ☑ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☑ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan reported that “the most important housing trend is that the County’s population is aging. In the 2010 Census, there were 1,418 people age 65 or older, comprising 18.4% of the population [with a total population of 7,716]. This compares to an average of 15.6% statewide. In addition, Forest’s median age is 45 years, compared to 38 years in Pennsylvania as a whole. This trend is due to two (2) factors, the first is the effect of long term out migration by young people. Married homeowners in the County are more likely to age in place, while the young leave to seek economic opportunity elsewhere. The second reason is due to in-migration. As mentioned [earlier], Forest County has become a retirement home destination.”

Other trends noted were that the number of county housing units was growing, and that the conversion of seasonal units (hunting camps) to year round use was continuing.
Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan identified a total County housing stock of 8,445 dwelling units in 1990, 8,701 in 2000, and 8,760 in 2010. Most were seasonal, with 6,560 units (75.4% in 2000, and 5,962 units (68% in 2010). There was no information on the numbers of types of homes, such as single-family.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

No information.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan established a series of housing goals and objectives, including:

1. Develop among the residents of Forest County a sense of community self-interest and encourage the provision of housing units to meet the needs of all segments of the responsibility for providing decent housing to meet the needs of all County residents;
2. Continue to assess conditions, establish standards, and enforce regulations designed to improve the quality of new housing and new residential development, while, at all times, avoiding unnecessary barriers to affordable housing;
3. Establish minimum standard guidelines and provide a framework for enforcement of regulations designed to improve the quality of residential conversion from seasonal to residential, while, at all times, avoiding unnecessary barriers to affordable housing;
4. Provide improved sewer and water service to residential concentrations in the County. Explore and promote innovative solutions to geological and geographical limitations in regards to improvement of sewer and water service to citizens in the County;
5. Continue to seek improvement of the health, safety and general welfare in residential environments by removing blighting influences such as illegal dumping, abandoned vehicles, ramshackle and dilapidated structures, and abandoned oil and gas equipment;
6. Efforts must be undertaken to work toward a reformed tax system which will encourage, rather than discourage, housing improvements and routine maintenance practices;
7. Continue to investigate data resources and establish a mechanism for the improvement of the quality of demographic, economic and housing data in Forest County.

**Housing Ownership and Funding** – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

No information.

**Housing Needs and Affordability** – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The estimated median household income in 2009 was $34,055, compared to a state average of $49,520. 16.4% of residents were below the poverty line, compared to a state average of 11%. 50.1% of residents have a social security income, compared to a state average of 31.2%. The median home value was $57,300 in 2000 and $79,700 in 2010.

**Housing Occupancy and Vacancy Study** – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The 2010 Census reported a total of 8,760 dwelling units, of which 5,962 (68%) were seasonal units (hunting camps). There were 2,511 occupied dwelling units, leaving a 71.3% vacancy rate. 81% of occupied dwelling units (approx. 2,034) were owner-occupied [leaving approx. 477 renter-occupied units].

**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

In 2010, the median home value was $79,700 and the median monthly rental cost was $445.
Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan identified a Summary of Key Policies and Actions, including:

1. Recognizing that the population is aging, and Forest County is becoming an increasingly popular retirement home destination, the County will support continued efforts to broaden housing choice for older residents. The County will support efforts to construct elderly housing in identified growth and future growth areas. Such housing should provide a full range of continuing care options so that older citizens may remain within the community as their housing and daily care needs change;
2. As funding is available, the County supports efforts to develop assistance for elderly residents who wish to remain in their homes but may need assistance with transportation and other needs;
3. The County supports continued development of new, low density, single family dwellings in both private rural resource areas and identified growth and future growth areas. In particular, private lands along river front areas that are not impacted by slope or floodplain would provide a setting that would add value to residential investment. River front housing can be accommodated in a manner that is environmentally sensitive to the County’s rural resources;
4. Whether on a river front or in an upland area, new housing should be constructed on larger lots to ensure that adequate on-lot water ad sewage disposal can be provided. The County will examine land development policies encouraging lower density than the historic pattern of substandard lots, consistent with rural resource area densities contained within the Pa. Municipalities Planning Code of no more than one dwelling unit per acre;
5. The County will continue to pursue means to further encourage the consolidation of substandard lots that are too small to meet on-lot sewage disposal regulations;
6. The County will examine the effect of statewide building code regulations upon townships and its possible role as a mediator;
7. The County supports efforts by constituent municipalities to establish basic housing property maintenance, rental ordinances and nuisance ordinances. The County Planning Commission will search for and collect ordinances that are appropriate for small rural townships.
**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)
  
  Where, how, and when has this been done?  
  
  - no mention

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints
  
  Who is the Fair Housing Officer?  
  
  - no mention

- Referring complaints and assist in filing complaint with either HUD or PHRC
  
  Have they assisted in filing complaints?  
  
  - No- the Plan found that there were no regulatory barriers to fair housing, that from 2004 to 2010 there were no housing complaints filed with the PHRC, and “so fair housing does not appear to be a pertinent issue.”

- Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area
  
  Where, how, and when has this been done?  
  
  - no mention

- Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes
  
  Has this been completed?  
  
  - no mention

  What is the status of their Marketing Plan?  
  
  -

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments
Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

Identified projects for funding include infrastructure [communication tower, school buildings, and train station] and water/sewer line construction.
Checklist for Comprehensive Plan

County: Greene County

Date of Plan: Comprehensive Plan (2008), Housing Plan (2012)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock  ☒ Housing Needs and Affordability

☒ Housing Types  ☒ Housing Occupancy and Vacancy Study

☒ Housing Characteristics  ☒ Housing Quality Value and Needs Assessment

☒ Future Housing Needs  ☒ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified a series of housing goals and strategies, including:

1. Enhance the County’s knowledge and oversight of residential trends.
   a) Work with HUD to develop a countywide housing study to assess housing needs, availability and condition of housing units across the entire population;
   b) Develop a GIS database to record all subdivisions and potential developable sites with access to water and sewerage infrastructure in the county;
   c) Coordinate with the County Recorder of Deeds to develop an enhanced recording system based on the GIS capabilities and to review sewage management plans prior to approving new subdivisions;
   d) Work with the county housing authority and proposed development authority, community housing development organization (CHDO) or Community Development Corporation to solicit and direct public subsidies for affordable/workforce housing development, rehabilitation and demolition;
   e) Develop a public funding strategy to encourage for-profit and non-profit housing developers to rehabilitate residential dwelling units;
   f) Develop a countywide system to compile information related to housing, crime, school statistics, land use regulations, code enforcement, etc.;
g) Plan for outgrowth of residential development from the bordering counties of West Virginia.

2. Create a one-stop-shop for housing development.
   a) Identify responsible agency/county department;
   b) Collect and become familiar with all local and county ordinances and permit requirements;
   c) Develop an easy to read brochure for all potential developers and residents;
   d) Provide information on potential building sites.

3. Encourage a variety of housing options for all populations.
   a) Develop appropriate infrastructure to encourage housing options ranging from high density to rural residential in the Jefferson Morgan School District, Carmichaels School District, and Central Greene School District;
   b) In older communities, identify parcels that can be combined to offer more attractive lots for building new houses or infill development;
   c) Develop new housing programs targeted at assisting the special needs population;
   d) Work with developers to identify the feasibility of or market for senior/retirement living communities, possibly in or near Waynesburg Borough and Greensboro Borough.

4. Rehabilitate and revitalize older housing areas.
   a) Establish a Greene County Redevelopment Authority or similar agency such as a Community Development Corporation (CDC). The Pennsylvania Redevelopment Law allows governing bodies to authorize an entity to redevelop and improve blighted areas under the governing body’s jurisdiction;
   b) Identify parcels that can be combined to offer more attractive lots for building new houses or infill development;
   c) Focus housing rehabilitation and revitalization efforts to at-risk areas and locations with appropriate infrastructure. For the most part, the boroughs have the highest percentage of older homes (at least 30 years old) that have appropriate infrastructure. Neighborhoods identified as being “At-Risk” include, but are not limited to, the Southside of Waynesburg, Bobtown, Nemacolin, Crucible, Carmichaels, and Clarksville. Locations that have available infrastructure include, but are not limited to, Jefferson Borough, Waynesburg Borough, Greensboro Borough, Rices Landing Borough, Mt. Morris and Rogersville;
   d) Develop a revolving loan program that offers low-interest loans to residents to rehabilitate their homes;
   e) Increase the effectiveness of the housing rehabilitation program by developing a public education campaign to increase awareness of this beneficial program;
f) Formally organize the Greene County Housing Collaborative to initiate a grassroots campaign to improve housing conditions;
g) Support community-based efforts to revitalize historic homes by providing information on available funding sources for such programs.

5. Amend the County’s SALDO to allow the use of conservation residential subdivisions.
   a) The County will amend their SALDO to include conservation design including: existing features and site analysis map, yield plan to show proposed housing density, conceptual sketch plan that show all conservation/preservation areas, and comparison of traditional subdivision plan and a PRD sketch plan with cost analysis.

6. Increase awareness of the UCC requirements.
   a) Identify responsible agency/county department;
   b) Conduct workshops to educate municipalities of UCC mandates;
   c) Develop a list of certified inspectors;
   d) Create an easy to read UCC brochure.

The 2012 Housing Plan identified the following issues:

1. Age and blighted structures – 35% of the housing stock in Greene County was built prior to 1939 with the median age of a home being over 55 years old. The Western Greene area itself has 72% of its dwellings built prior to 1939. 15% of our population lives in poverty (2000 Census). The entire County only has approximately 30 Housing Choice Vouchers. 1.2% of our housing stock lacks plumbing and 2.4% does not have phone service;

2. Rental vs. homeownership- estimates suggest that up to 45% of our population is considered a “tenant” and does not own the structure they live in;

3. Affordable housing – over 5,000 households within the County are eligible for affordable housing;

4. Senior housing – 25% of our homeowners are seniors with an increase to 7,500 senior households by 2015. A recent market study indicates that a senior development that has between 44 and 88 units is warranted in the County.

**Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.**

The Plan identified that the County had a total of 15,060 occupied housing units in 2000 [and 16,702 total units]. 69% [approx. 10,391] were single-unit detached, with another 3.2% [approx. 482] being single-unit attached. 10.1% [approx. 1521] were multi-unit properties, and 17.7% [approx. 2666] were mobile homes. The Plan noted that single-family and mobile homes
are scattered throughout the County, while multi-family homes (apartments, duplexes, town houses, etc.) can be found in and around the boroughs, such as Carmichaels and Waynesburg.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan noted that “the age of the housing units can predict the condition of the housing stock in terms of physical needs and historical significance. Housing units build before current building codes may present potential hazards from faulty wiring or lead based paint. On a positive note, older homes can also indicate that the structures have historical significance, which can lend to a desirable community character.” In 2000, 35% of Greene County structures were built before 1939 (compared to a state average of 29.9%), with 10.4% built from 1990 to 2000 (state average 10.4%). The median age of a Greene County structure was 1955. 17.8% of residents had moved into their structure in 1969 or earlier. The Plan further noted that “Greene County experienced a significant transition period between 1995 and 1998 [20.8% moved in, although state average was 23.9%]. During this period, most of the study area also had a high rate of people moving into their existing unit.”

The Plan identified heating sources as of 2000, with 57.8% utility gas; 5.1% bottled, tank or LP gas; 13.9% electricity; 18.6% fuel oil/kerosene; 0.8% coal or coke; 3.3% wood; and 0.5% other or none.

The Plan also identified that, in 2000, 1.2% of houses lacked complete plumbing facilities, 0.5% lacked complete kitchen facilities, and 2.4% had no telephone service.

**Future Housing Needs** – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan notes that neighboring counties, Washington County, Pennsylvania and Monongalia County, West Virginia, are growing at a much higher rate than Greene County, which will effect residential development in Greene. Washington County has a recent housing increase (4.8%) higher than its population increase (1.7%), which should cause a smaller amount
of people to move to Greene. Monongalia County had a population increase (3.5%) higher than its housing increase (3.1%), which suggests a higher rate of new homeowners from this county because their housing needs will not keep up with their growing population.

Other factors impacting housing growth in Greene County include:

1. Restraints to the land – Morgantown developers are having a difficult time building on slopes and prime land is being used very rapidly;
2. Economic development strategies in place with West Virginia University and the Department of Defense (close proximity and access with I-79);
3. Infrastructure expansion (water and sewer) along I-79 corridor – Mt. Morris area will have water within two (2) years and sewerage soon after. On the other hand, Ruff Creek northern Greene expects a long term infrastructure upgrade (5+ years).

**Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.**

The Plan noted that “Greene County has been economically dependent upon the coal mining industry. By examining housing construction and economic data, it is easy to see that housing growth rates have mirrored the rise and fall of the mining industry. The population of Greene County grew in the early 20th Century as a result of the mining industry and the jobs that were created as a result. During the 1950’s and 1960’s the industry began declining causing the County to lose population. Since 1960, both Greene County’s population and housing construction peaked between 1970 and 1980.”

Home construction is declining [2,775 new homes built in the 1970’s; 1,810 built in the 1980’s; 1,746 built in the 1990’s; and 870 new units projected for 2000-2010]. The average value of a new housing unit was increasing from $64,563 in 2001 to $116,865 in 2006.
Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan noted that:

“Comparing housing affordability is somewhat difficult due to inflation and other factors that contribute to differences in income and value. However, by using some standards regarding multipliers and percentages of household income, the change in affordability can be demonstrated. Banks typically use a multiplier of either 2.4 or 2.6 times a family’s annual income to determine the maximum amount that it can spend on purchasing a home. Note: the multiplier may be lowered if a small or no down payment is made on the home. In 1970, the median family income was $7,337 as compared to $37,435 in 2000. By using 2.4 as a multiplier, the median family could afford a home costing $17,608 in 1970 and $89,844 in 2000. The 1979 Comprehensive Plan cites new homes in 1977 generally starting at $40,000 and typically selling between $50,000 and $65,000. Modular “no frills” homes could be purchased as low as $21,000, which is still higher than what most families could afford. In 2000, the median housing value in Greene County was $56,900, with 42% of homes valued at less than $50,000 and 42.5% of homes being valued between $50,000 and $99,000. By looking at just these figures, it appears that while housing has become more affordable in 2000, the housing available to residents is worth much less than many families can afford. Over 80% of the housing stock is valued at less than $99,000, while the median family can afford a home valued at $89,844.

A multiplier used in determining affordability for rental housing is that a family’s monthly housing expenses should not exceed 25% of their monthly income. A household is considered by HUD to be cost burdened if the total monthly housing costs are 30% of the monthly income and severely cost burdened if it exceeds 35%. While data is not available for 1970, in 2000 32.5% of renters were cost burdened, with 25.3% of them severely cost burdened. Median monthly rent was $367 in 2000, meaning that almost one third of renters had trouble affording the rent.

Families and households that cannot afford to purchase homes or even rent homes based on these figures are in need of public assistance. In 1977, it was estimated that over 3,000 low-
and moderate-income households were in need of housing in the $18,000 to $30,000 range or rentals for between $100 and $300 a month. Low-income households are those whose annual income does not exceed 80% of the areas’ median household income. In 2000, it is estimated that just over 6,000 households were considered to be low-income, or having a household income less than $24,999. Approximately 37% of Greene County households are low-income, however a household making $24,999 annually can afford a $59,997 home, which is still higher than the median housing value in Greene County.”

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

The Plan noted that:

“HUD defined a fluid housing market as one having a vacancy rate of four to eight percent, where vacant only included those units for sale or for rent. A vacancy rate below four percent is considered to be a tight housing market. In 1977, the housing market in Greene County was considered to be tight, as only 2.4% of the housing units were classified as vacant. The tight market led to an estimated 20 to 35% increase in the sales price of homes between 1967 and 1977. In 2000, Greene County had a vacancy rate of 3.2%, which means that while the housing market is slightly more open than in 1977, it remains tight. There are just 42 more homes for sale and 125 more rental units in 2000 than in 1970. The lack of available vacant housing units for sale or rent may lead to an inflation of housing values due to the demand for housing and thereby cause a shortage of affordable homes.

The housing market vacancy rate only accounts for units that are vacant and for sale or for rent, whereas the U. S. Census counts include units that are vacant for other reasons, such as for recreational or occasional use; personal reasons of the owner; use by caretaker or janitor; settlement of estates; and awaiting occupancy and similar reasons. The overall vacancy rate in Greene County was 9.7% in 2000. In 2000, Greene County had 417 homes, or 2.5% of total housing units, vacant due to homes being only used for seasonal/recreational uses. While it is unknown whether these homes are owned by residents of Greene County or elsewhere, it is rather significant that the County has seen such a large increase in homes being used for
seasonal/recreational uses. While the Census does not inventory the type of vacant homes, it would be interesting to see if mobile homes comprise a large percentage of the seasonal homes, as mobile homes are often used for camps. If so, this would at least account for a portion of the high percentage of mobile homes in the County.

Greene County maintains a 74/26 percent ratio of owner to renter occupied homes. The 1979 Comprehensive Plan predicted the need for a substantial number of rental units to be constructed in order to house the influx of inexperienced miners and low to moderate income workers. Census data shows that rental units increased by less than 600 units between 1970 and 2000. One explanation may be that, due to the decline of the mining industry, Greene County never experienced the population growth that was expected. Another explanation is that quick and cheap housing was offered at an affordable price, such as mobile homes, which allowed residents to purchase homes and negated the need for the construction of rental units.”

In 2000, the County had 90.3% occupied housing units [of a total of 16,678] with 9.7% vacant; of the vacant units, 20.2% were vacant for rent; 12.7% were vacant for sale; 9.5% were rented/sold but not occupied; 25.8% were seasonal/recreational vacant; and 31.8% were vacant for other reasons.

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

The Plan noted that in 2000, 46.7% of Greene County households had selected monthly owner costs at less than 15% of their household income; 16.7% had costs at 15-19%; 10.9% at 20-24%; 7.0% at 25-29%; 4.5% at 30-34%; and 13.1 % at 35% or more of household income. The median monthly rent was $367. And when comparing gross rent as a percentage of household income, 19.9% of residents were at less than 15% of household income; 11.4% were at 15-19%; 12.7% were at 20-24%; 8.0% were at 25-29%; 7.2% were at 30-34%; 25.3% were at 35% or more of income; and 15.4% were not computed. County rates were generally less than state averages.
The Plan noted that in 2000, of 6,999 specified owner-occupied units, 42.0% [approx. 2,940] were valued at less than $50,000; 42.5% [approx. 2,975] were valued at $50,000 to $99,999; 10.7% [approx. 749] were valued at $100,000 to $149,999; and 4.6% were valued at $150,000 and above. The median housing value was $56,900. 51.3% of owners had a mortgage, at a median monthly cost of $713.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan included a chart, at Figure 8.1: “Greene County Housing Density,” which shows housing units per acre for 2000 by Census blocks. Most of the higher density housing (greater than 5 units per acre) can be found in Waynesburg Borough and also in and around the other five (5) boroughs. The majority of the County has less than one (1) housing unit per 10 acres, with the second highest percentage of the County having less than 2.5 units per acre.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? _____no mention________

☑ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? ___Karen Bennett________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? _____no mention________

Who do they refer complaints to? __________________________
Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? no mention

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? no mention

What is the status of their Marketing Plan?

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
- Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals do they address?

________ no mention________
Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan included a section titled “Community Development Needs Housing” that surveyed housing inventories, trends and needs over the previous 20 years. Among the findings were:

1. There had been improvement in the quality of County housing stock. A 1977 Planning Commission survey found that 2,301 dwelling units (17% of stock) were considered substandard; of this total, 2,058 units were considered to be suitable for rehabilitation, while 243 units were recommended for removal. By 1995, the percentage of substandard units had fallen to 9%. The need for owner-occupied housing rehabilitation was projected to increase in the future as homeowners increased in age [in 1990, 48.5% of County homeowners were 55 years of age or older]. A 1998 update showed approximately 1700 units needing rehabilitation;

2. There was a need for enhanced municipal subdivision and zoning ordinances to guide the quality of housing development and alleviate substandard housing;

3. Vacancies were a continuing and growing issue. In 1980, 1,092 out of 15,551 total housing units were vacant [7%]. By 1990, 3,759 of 19,286 total units [19%] were vacant. One reason for this trend had been the increase in seasonal vacancies;
4. An improvement in the quality and quantity of rental housing is needed; the lack of quality rental units was identified in 1999 as a hindrance to recruiting qualified young professionals to the County;

5. Increased housing options are needed for elderly county residents. A 1998 Quality of Life survey identified a need for additional housing units designed for the needs of elderly citizens. A desired option was Continuing Care Retirement Communities with independent living quarters;

6. A 1996 survey identified a need for emergency shelter for homeless and victims of domestic abuse, housing for developmentally and physically disabled, and other low- and middle-income housing programs.

The Plan claimed that housing discrimination was not a problem, and that a 1996 analysis had found that the County was void of discrimination, although the Plan recommended education and outreach.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The only information provided in the Plan was that the percentage of seasonal housing and mobile homes in the County were significantly higher than state averages, and that there is a lack of quality rental housing. No numbers were given.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan did not provide any information on age, other than to say that the County housing stock generally is older than state average. The Plan did not provide any information on type of construction or specifications.
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan included a section titled “Countywide Housing Needs” which set the goal “to encourage the provision of decent, safe and affordable housing for all the residents of Huntingdon County regardless of age, sex, income, religious or ethnic background,” and identified as needs:

1. Upgraded maintenance of the housing stock throughout the County;
2. Provision of a wider choice of housing types, for ownership and rental, throughout the County;
3. Demolition of a number of dilapidated structures throughout the County;
4. Attraction of housing developers to the county to construct a variety of housing and rental units;
5. Provision of certain types of housing, e.g. family, elderly, low income, emergency shelter, transitional, physically/developmentally disabled;
6. Identification of suitable sites for building reuse and conversion for housing throughout the County;
7. Improve access to affordable housing for low and moderate income families throughout the county, including:
   a) Increase awareness of fair housing rights and requirements;
   b) Development of housing options specifically targeted to the needs of the elderly; and
   c) Municipal guidance for housing development including land use plans and building and maintenance codes and code enforcement.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identified the median housing value in 1990 at $43,100, compared to the state average of $69,700. 24% of the county housing stock was valued at less than $50,000, while 2% was valued at $100,000 or more.

The Plan identified a concern over future ownership trends as a need for increased owner-occupied housing rehabilitation, and increased options for housing for elderly county residents; 48.5% of all county homeowners were 55 years of age or older in 1990.
**Housing Needs and Affordability** – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified the County median per capita income in 1989 at $11,872, compared to the state average of $17,387. The Plan did not identify a median family income, but it presumably is also low. The Plan included a chart showing 1990 municipality percentages for low/moderate income population. Of 24 municipalities, the lowest percentage was 20.8%; 16 municipalities had percentages of 40% or greater. The Plan identified that Welfare Reform in the 1990s had reduced the percentage of county residents receiving cash assistance from 4.8% to 1.1%; most of these leaving assistance are working at part time jobs with low pay and no benefits. The Plan also noted that, given the local economy, it is difficult to find entry level positions that pay enough to support a family.

The Plan did not directly connect personal income levels to housing costs. The high poverty rates identified do correspond to the low overall value of the housing stock noted above. Future housing goals include provision of a wider choice of housing types for ownership and rental, and improved access to affordable housing for low and moderate income families.

**Housing Occupancy and Vacancy Study** – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan identified that there were 15,551 year-round housing units in 1980; 14,459 (92.9%) were occupied, and 1,092 (7.1%) were vacant. By 1990, the County had 19,286 housing units, 15,527 (80.5%) were occupied, and 3,759 (19.5%) were vacant. The Plan identified a significant reason for the increase in vacancy rates as being an increase in seasonal housing units (from 8% to 12.8% of vacant houses). However, this opinion does not fully confirm with the Plan’s observation that, in 1990, 2,463 of the 3,759 vacant units were seasonal; 2463 is 12.8% of the 19,286 unit total, and 8% of the 1980 total stock of 15,551 is 1,244, which is higher than the 1,092 vacant housing total that was given.

The increase in vacant units, from 1,092 in 1980 to 3,759 in 1990, is also suspicious when the number of units found substandard but suitable for rehabilitation decreased from 2,058 in 1977 to 1700 in 1998.
The Plan further identified that the proportion of occupied rental housing fell from 28.9% in 1970, to 25.0% in 1980, to 23.7% in 1990. This would suggest partial numbers of 3,887 occupied rental units in 1980, and 4,570 occupied rental units in 1990. This would further seem to suggest 10,572 owner-occupied units in 1980 and 10,957 owner-occupied units in 1990.

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

The Plan identified the median housing value in 1990 at $43,100, compared to the state average of $69,700. 24% of the county housing stock was valued at less than $50,000, while 2% was valued at $100,000 or more. There was no information about the numbers of housing units at particular values, other than the broad comparisons to state averages noted above.

**Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.**

The Plan did not identify residential housing plans or housing mobility per se. However, in a section titled “Sewer and Water Facilities,” the Plan noted that “Huntingdon County consists primarily of a rural landscape dotted with small, and often historic, concentrations of population. Many of these villages and boroughs have on lot septic systems on small lots near to neighbors. When aged septic systems malfunction, neighboring residential water wells are commonly contaminated. Three (3) of the 16 municipal sewer systems are inadequate in capacity for expansion: Huntingdon Borough, Shirley Township and Hesston. The first two of these systems are particularly important to the quality for life in Huntingdon County due to the business and industrial parks they serve.” The Plan then identifies 11 population concentrations in need of municipal sewer treatment facilities, with plans for construction in six (6).

The Plan additionally noted that poor water quality exists in many of the county’s small boroughs, and identified ongoing plans for new construction. Construction of new sewage and water facilities would lead to changes and shifts in housing patterns, by new construction and rehabilitation being centered in those locales.
DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done?    ____no mention_____

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer?    ____no mention_____

☒ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?    The County website in their planning department section posts a fair housing notice (identifying discriminatory actions) and gives the PHRC Harrisburg address for the filing of complaints. No complaint history is given._____

Who do they refer complaints to?    _____________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?    ____no mention_____

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?    ____no mention_____

What is the status of their Marketing Plan?    _____________________________

Housing Activities Required by DCED (minimum of one must be identified)

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

The Plan claimed that a 1996 update to their 1991 Fair Housing analysis found that the County was void of discrimination, but still recommended that local governments do more to educate the public concerning laws affecting fair housing and fair housing services

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
• Improve Water and Sewer Infrastructure Systems
• Provide Critical Street Improvements
• Develop Needed Community Facilities
• Develop Economic Opportunities
• Build Capacity of Community-Based Organizations and Local Governments

**Priorities** (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

The Plan identified that in FYs 2003-2005, community development funds were allocated to a number of projects, including six (6) sewer/water projects, one (1) sidewalk rehabilitation project, building an addition to a senior citizens center, purchasing two (2) parcels or existing buildings to be improved by Habitat for Humanity for resale to very low income families, and reconstruction of a community facility at the Homecoming Grounds.

The County’s 2012 CDBG Fact Sheet, posted on the County website, identified as eligible projects: 1) acquisition or sale of real property; 2) public facility acquisition or improvement (water/sewer systems); 3) clearance or demolition of buildings; 4) public services; 5) removal of barriers to the handicapped; 6) housing rehabilitation; 7) historic preservation; 8) commercial or industrial building rehabilitation; and 9) economic development. The County’s FY 2003-2005 projects addressed project numbers 2, 4, 6 and 8.
Checklist for Comprehensive Plan

County: ___Indiana County_____________________

Date of Plan: ___Considering 2013 revision to 1960s Comprehensive Plan_____________________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☐ Housing Needs and Affordability

☑ Housing Types ☐ Housing Occupancy and Vacancy Study

☑ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☐ Residential Neighborhood Patterns

☑ Housing Ownership and Funding

Indiana County currently identifies that in 2012 they began a planning process towards a revision of a Comprehensive Plan drafted in the 1960s. A draft is available but has not yet been adopted. As a draft, it is very limited as to demographic/statistical information.

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The 2013 Draft includes an area titled Housing Policy Statement, with Goals, Objectives and Action Plans:

Goal #1: increase the range of affordable and diverse housing choices for current and future residents of Indiana County.

1. Preserve existing housing stock
   a) Conduct an inventory of existing housing stock in Indiana County. Map building conditions and building footprints;
   b) Continue to administer housing rehabilitation and home ownership programs for low-to-moderate income individual and families in Indiana County;
   c) Target rehabilitation assistance to communities identified in the draft Housing Plan;
   d) Investigate demolition options discussed in the draft Housing Plan.
2. Increase affordable housing options.
   a) Amend existing land development ordinances taking into consideration provisions that discourage affordable housing and offer alternatives that encourage a mix of housing types for all income levels;
   b) Provide incentives, such as density bonuses, fee waivers and expedited reviews to encourage developers to build affordable units in new developments;
   c) Review and amend development approval processes to ensure that those projects that provide for affordability and diversity can move forward in an expedited manner.

3. Improve the balance between jobs and housing.
   a) Encourage municipalities to reduce restrictions in existing land development ordinances and provide incentives for more mixed use development;
   b) Coordinate housing and economic development strategies to ensure workforce housing is located near employment centers;
   c) Conduct a Livable Communities Assessment to identify areas in need of community improvements;
   d) Develop employer-assisted housing programs to encourage County employees to own or rent in neighborhoods adjacent to their work place;
   e) Encourage institutions and large employers to develop employer-assisted housing programs to encourage employees to own or rent in neighborhoods adjacent to their work place.

4. Encourage development of housing that meets the needs of an aging population.
   a) Provide incentives, such as density bonuses, fee waivers and expedited reviews to encourage infill development or adaptive reuse aging in place units in existing communities with access to public transportation;
   b) Review existing land use regulations to ensure they allow development of accessory dwelling units;
   c) Encourage developers and builders to incorporate Universal Design features in all housing projects.

5. Encourage development of housing that meets current housing preferences.
   a) Integrate housing and land use strategies to ensure that developments incorporate open space, recreational opportunities, pedestrian accommodation and proximity to public transportation;
   b) Encourage developers and builders to provide housing choices that include smaller homes and lots;
   c) Develop an Energy Plan that includes guidelines for energy efficient housing standards.
Goal #2: Balance new development with conservation objectives.

1. Encourage in-fill development.
   a) Provide incentives (density bonuses, fee waivers, expedited reviews) to encourage infill development in Designated Growth Areas;
   b) Encourage municipalities to expand nonresidential district regulations to allow for residential adaptive reuse;
   c) Identify underperforming shopping centers and encourage municipalities to adopt incentives that permit and encourage the conversion of underutilized retail space into multi-family housing;
   d) Identify opportunities to de-concentrate traditional public housing and replace with development of mixed-income in Designated Growth areas.

   a) Develop and/or expand existing land development ordinances to ensure Conservation Design is encouraged;
   b) Develop and enact a TDR program.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Draft Plan noted that “single-family detached homes are the predominant housing type in Indiana County. Current trends indicate a greater need for infill development and adaptive reuse, which includes apartments above stores and offices, workforce housing, and accessory dwelling units. An accessory dwelling unit is a self-contained apartment in an owner-occupied single family home/lot that is either attached to the principle dwelling or in a separate structure on the same property. Many terms are used to describe accessory dwelling units or apartment. For instance, they are commonly known as granny flats, garage apartments and ancillary units.

Accessory dwelling units offer many benefits. They can provide rental income for single-family homeowners, increase affordable options and increase dwelling densities while maintaining community character. Maintaining or increasing the number of people per household unit as well as the number of households per lot in existing neighborhoods reduce the costs for municipalities to extend utilities and services, and preserves land. Municipalities gain additional tax revenue from accessory dwelling units since improvements to the existing housing stock increase the value of the properties.
Public input received from local housing groups indicates a need for more aging-in-place units, shared housing and single room occupancy units, and permanent, safe and affordable housing units. The Armstrong-Indiana County Mental health Plan (FY 2009-12) indicates a need for the development of additional specialized housing capacity. This capacity is particularly for targeted populations that are diagnosed with two (2) of the following: Mental Health/Mental Retardation (MH/MR), sexually offending behavior, and/or dementia.”

In 2010, the County had 38,236 housing units, with no further breakdown of type, other than to state that the single-family detached home was the most common type of housing developed in the County over the past twenty years, and that multiple-family dwellings are concentrated in a few municipalities and target the student population or 55-plus age group.

**Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.**

The Draft Plan does not provide any specific numbers, but does state that over 30% of the County’s housing stock was built prior to the end of World War II [approx. 11,470], and most of it is concentrated in the boroughs and coal towns; that over half of the housing stock was built after 1960 [approx. 22,941] and is concentrated in the townships; that many neighborhoods bordering the IUP campus, since there is limited University housing, saw changes from single-family homes to multi-tenant student rentals; and that the percentage of manufactured homes in Indiana County is three (3) times the state average.

**Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.**

The Draft Plan identifies that “as determined in the draft Housing Plan, Indiana County will need a total of 6,838 new housing units to accommodate anticipated growth over the next 20 years. These new units are likely to be different than housing built during the past 20 years, and must reflect current housing preferences for the type, size and location of units.
The process of building new housing units in established neighborhoods through the reuse of underutilized or vacant sites is considered ‘in-fill housing.’ Encouraging in-fill housing in existing communities already served by roads, other public infrastructure and services makes more sense than building new suburban developments on undeveloped land. In-fill housing reduces land consumption, preserves agricultural and natural resources, results in lower public service costs, reduces personal transportation costs for residents, and revitalizes traditional downtowns and boroughs. Many opportunities for in-fill development exist on vacant lots, in upper levels of downtown retail and commercial buildings, and on underutilized properties.

**Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.**

The Draft Plan noted that “since World War II, development patterns changed dramatically with the proliferation of the automobile, the building of highways, and federal loan guarantees favoring suburban housing which spurred low density growth in outlying townships. Over half of the County’s housing stock was built after 1960 and is concentrated in its townships. Many traditional downtowns and boroughs throughout the County experienced population decreases, infrastructure deterioration, business closings and a decline in the physical condition of housing stock as residents and businesses moved to the suburbs.”

The Draft Plan also noted that “growth in housing outpaced the County’s population during the past decade. This reflects a national trend of decreasing household size and an increased demand for housing units….Although both boroughs and townships had gains in housing units, the majority of the gains were seen in townships….Decades of downtown disinvestment and the historical conversion of single-family homes to multi-tenant student rental housing in White Township and Indiana Borough have resulted in the degradation of the physical condition of the housing stock in Indiana County.”
Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The median household income in 2010 was $41,162, and the median family income was $51,227. The Draft Plan also noted that “affordable housing is a concern for low-income households and many residents of Indiana County. Moderate-income individuals and families employed in service sector jobs often face challenges when looking for affordable housing that is relatively close to their place of employment.”

Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

Between 2000 and 2010 the total County housing stock increased from 37,250 to 38,235 [2.64%], the number of occupied units increased from 34,123 to 34,310, and the number of vacant units increased from 3,127 to 3,937.

Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

In 2010, the median value of owner-occupied units was $108,000, and the median gross rent was $562. The Draft Plan noted that “a combination of lower incomes and greater cost burdens result in greater local housing cost burdens than in neighboring counties. Student populations significantly impact these figures in the Indiana Borough and White Township areas, and more recently in the Blairsville Borough and Burrell Township areas.”

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Draft Plan noted that “development in the County has occurred at densities of 5-20 housing units per acre in urban areas. In suburban areas, densities have been two (2) housing units per acre and, in some cases, one (1) unit on anywhere from one (1) to 15 acre lots or greater. Proposing high density development without desirable amenities such as good design and open space, often results in a negative image of compact development. High density development combined with compensating amenities can help the County achieve its vision of
having a prosperous economy while maintaining its rural character and small town quality of life.”

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? _____ no mention___________

☒ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? _____ Randy Foster_________

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? _____ no mention___________

Who do they refer complaints to? ____________________________

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? _____ no mention___________

☐ Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? _____ no mention___________

What is the status of their Marketing Plan? ____________________________

**Housing Activities Required by DCED (minimum of one must be identified)**

☐ Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
☐ Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

☐ Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

☐ Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

☐ Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

☐ Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

☐ Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

☐ Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

______ no mention ________

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**

- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
• Develop Economic Opportunities
• Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
  1. Effective targeting of resources
  2. Leveraging other funds and supportive efforts from other programs
  3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals do they address?

no mention
Checklist for Comprehensive Plan

County: ___________ Jefferson County __________________________

Date of Plan: ___________ Comprehensive Plan Update (2005) __________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☒ Housing Needs and Affordability

☑ Housing Types ☒ Housing Occupancy and Vacancy Study

☑ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☐ Residential Neighborhood Patterns

☑ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified, as major localized housing issues:

1. Funding constraints are facing housing and social service programs;
2. Housing rehabilitation is critical, although there is no current effort to rehabilitate rental housing and the prospects for such an effort appear to be slim;
3. There appears to be a need to further encourage efforts towards first-time homeownership;
4. The aging population poses special housing issues, in that declining housing condition findings may be the result of the elderly unable to maintain their homes.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan identified that the total County housing stock in 2000 was 22,104 units. 14,276 units, or 77.7% of total, were single unit detached dwellings. 237 units, or 1.3%, were single family attached units. 2,185 units, or 11.9%, were multi-unit dwellings. 1,668 units, or 9.1%, were mobile homes, and there were nine (9) units placed in the “other” category.
Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan did not provide any information on the age of the housing stock, other than to say that in both 1990 and 2000, the median year built was 1952. The Plan also stated that “Brookville shows a slight decrease in the age of housing overall, while the same is not true for the County or Punxsutawney.” The Plan identified that, as of 2000, family households were 70% of the total in the County, compared to the state average of 67.2%, and that 30% of households were non-family. The average household size in 2000 was 2.45; there was a chart identifying numbers and percentages of households by age of householder [the largest component, at 3,844 households and 20.9% of total] was age 35-44 years. 26.6% of households were one-person households, and 5,288 households (28.8%) were age 65 or older. 1,562 households, or 8.5% of total, were without vehicles.

The Plan stated that “for housing units to be safe, structures must be physically adequate, protected from the elements, structurally sound, and not contain hazards such as faulty wiring, lead paint or inadequate heating.” Rating housing units from the roadside in 2004, a survey of 23 selected villages and towns found that 1,743 of 9,793 units, or 17.8%, were considered deteriorated.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan identified a number of future objectives and recommendations, including:

Short Term (0-2 years):

1. Maintain and expand programs for housing rehabilitation for low- and moderate-income homeowners, and to focus on the resolution of housing rehabilitation needs that include concentrated rehabilitation needs in sections of the Boroughs and older villages in the County (recommendation: consider targeting of housing rehabilitation programs over a multi-year period in selected identified villages);

2. Provide a mechanism by which new residents, young families and other prospective homeowners on moderate incomes may acquire and rehabilitate existing housing.
units coming available on the market via first-time homeowner programs (conduct first-time homebuyer workshops in County promoting program and receiving input);

3. Provide for the maintenance of the existing housing stock/exterior property condition by the enactment and enforcement of property maintenance/existing residential structures ordinances by municipalities (encourage the enactment of the BOCA Property Maintenance Code);

4. Encourage enactment/enforcement of municipal land use regulations that provide for an adequate supply/location of residential units in relation to local/regional needs (consider the interest in and alternative types of land use and land development ordinances);

5. Encourage the retention of the architectural integrity of the residential structures in the older Boroughs, especially during renovation, partitioning and rehabilitation activities (develop a manual and sponsor training addressing revisions of zoning ordinances in relation to architectural/historical preservation, for communities having or interested in Zoning);

6. Consider the implementation of alternate funding sources to provide housing assistance to County residents and agencies involved in housing assistance (consider the enactment of the Pennsylvania Housing Trust Fund, as authorized by Act 137 of 1992, to assist in the provision of affordable housing).

Mid-term recommendations (3-5 years):

1. Continuation of targeted programs for housing rehabilitation for low- and moderate-income homeowners (continued targeting of housing rehabilitation programs over a multi-year period);

2. Maintain a first-time homeowner program (continued program administration/workshops);

3. Encourage enactment/enforcement of municipal land use regulations that provide for an adequate supply/location of residential units in relation to local/regional needs; encourage the development of residential subdivisions in concert with the concept of Conservation Subdivisions in the Townships; and encourage the development of seasonal homes/cabins and other forms of light density second-home residential development (begin the preparation and eventual enactment of land use and land development ordinances);

4. Coordinate and integrate future residential area planning with components of the comprehensive community planning process (include a regular review of housing conditions, infrastructure issues affecting housing and special housing needs.
Long-term recommendations (6-10 years):

1. Continuation of targeted programs for housing rehabilitation for low- and moderate-income homeowners (continue targeting of housing rehabilitation programs over a multi-year period);
2. Maintain a first-time homeowner program (continued program administration/workshops);
3. Develop an inter-agency and interdisciplinary review and technical assistance approach to future subdivisions and land developments, via the enactment and implementation of County-wide Subdivision and Land development regulations, and/or working with constituent municipalities in the administration of municipal regulations (maintain an inter-agency technical assistance and review committee to review projects and proposals);
4. Coordinate and integrate future residential area planning with components of the comprehensive community planning process (include a regular review of housing conditions, infrastructure issues affecting housing and special housing needs).

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identified that in 2000, of a total housing stock of 22,104 units, 18,375 units (83.1%) were occupied, and 3,729 units (16.9%) were vacant. Of the occupied units, 14,168, or 77.1%, were owner-occupied and 4,207 units, or 22.9%, were renter-occupied.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

In 2000, the median value of owner units was $59,100, and the median monthly gross rent was $377.

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan identified that in 2000, of a total housing stock of 22,104 units, 18,375 units (83.1%) were occupied, and 3,729 units (16.9%) were vacant. Of the occupied units, 14,168, or 77.1%, were owner-occupied and 4,207 units, or 22.9%, were renter-occupied. Of the 3,729 vacant units, 301 (8.1%) were for rent; 290 (7.8%) were for sale; 172 (4.6%) were rented/sold
but not occupied; 2,404 (64.5%) were seasonal or occasional use; and 562 (15.1%) were “other vacant.”

**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

No information provided.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information provided.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? no mention

☐ Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer? no mention

☐ Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints? no mention

Who do they refer complaints to?

☐ Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? no mention
Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? __ no mention __

What is the status of their Marketing Plan? ______________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
- Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

__ no mention __________
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals they address?

_____ no mention _____
Checklist for Comprehensive Plan

County: __Lawrence County______________________________

Date of Plan: __Comprehensive Development Plan (2003)______________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

- Inventory of Housing Stock  - Housing Needs and Affordability
- Housing Types  - Housing Occupancy and Vacancy Study
- Housing Characteristics  - Housing Quality Value and Needs Assessment
- Future Housing Needs  - Residential Neighborhood Patterns
- Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan identified several goals and objectives, including:

1. Continue to support federal and state housing rehab programs for low to moderate-income families;
2. Consider the pooling of Certified Housing Inspectors as an on call service to communities which “opt out” of the new building codes mandate;
3. Create a limited partnership for affordable housing between County housing agencies and private sector residential contractors;
4. Explore needs for all types of housing in the County.

Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan identified that the County had a total housing stock of 39,635 units in 2000. The only statistical information provided was that there were 7,192 households with one (1) or two (2) residents in the City of New Castle, with 4,009 other households, containing three (3) or more. The Plan noted that “some large, single-family houses are being converted to several
dwelling units when the original occupant is housed in an adult care facility” and that “while conversion housing is a recognized trend in older boroughs and villages, in rural areas, farm houses and older multi-bedroom single-family dwellings are not as readily adopted for reuse. Wood frame construction dominates in rural areas to the extent that building code requirements applicable at the time of renovation or conversion may make the conversion cost prohibitive. In addition, home sites are often located off of tractor or logging roads or unpaved secondary roads, making many inaccessible to the public.”

**Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.**

The Plan noted that according to the 2000 Census the great majority of County housing was built prior to 1959. More than 64.3% of all units [approx. 25,485] was built prior to 1959, and 35% [approx. 13,870] was constructed before 1940. There was no information on plumbing or other facilities.

**Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.**

The Plan stated that “during the past two decades, communities in several of the School District Planning Units posted significant gains in the total number of dwelling or housing units. This was, of course, in contrast to the continuing trend in the older urban centers, the City of New Castle and Ellwood City Borough, where the rate of new housing starts has been stagnant throughout the last two decades. …While the urban centers continue to lose people seeking a quieter, rural life and good schools, the townships that provide a variety of municipal services are the popular choice of the private sector when planning residential subdivisions. So the population has been largely redistributed.”

**Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.**

No further information.
Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan stated that “a positive trend in housing characteristics in every planning unit is the median housing value, which indicates that property values have continued to rise throughout Lawrence County….For the entire County, the median value grew by 16.5% between 1990 and the 2000 according to the primary Census data. The Profile of Selected Housing Characteristics puts the increase at more than 75% between 1990 and 2000.”

Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan stated that in 2000 77.5% of occupied housing units were owner-occupied. Of the total 39,635 units, 37,091 were occupied and 2,544 (6.4%) were vacant.

Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

The median rent in 1990 was $298. The average housing value (no date given) was less than $50,000. In 2000, 13,539 units (34.2%) were valued under $50,000. 17 of 27 municipalities had a majority of their housing in this range.

Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

☐ Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

Where, how, and when has this been done? ___no mention_______
Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

Who is the Fair Housing Officer?  _____no mention________

Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  _____no mention________

Who do they refer complaints to?  ______________________

Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?  _____no mention________

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?  _____no mention________

What is the status of their Marketing Plan?  ______________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas

Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

no mention
Checklist for Comprehensive Plan

County:  ___________Mercer County_______________________
Date of Plan:  __2005 Comprehensive Plan (updated April 2006)_______

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☐ Inventory of Housing Stock  ☑ Housing Needs and Affordability

☐ Housing Types  ☑ Housing Occupancy and Vacancy Study

☐ Housing Characteristics  ☑ Housing Quality Value and Needs Assessment

☐ Future Housing Needs  ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Plan offers an “Executive Summary” with a number of goals. Housing is not identified as a subject issue for these goals. Many of the goals do speak at least in a limited fashion to housing issues:

1. Adopt and implement the County Comprehensive Plan, the Open Space Plan, and the Long Range Transportation Plan.
   a) Provides a Mercer County Land Use Vision;
   b) Provides guidance for natural and historic resource protection;
   c) Addresses need for pro-active, long-range transportation planning;
   d) Identifies potential funding sources for a variety of infrastructure improvements;
   e) Prioritizes revitalization of neighborhoods and traditional economic centers of the County.

2. Implement a county-level GIS System.
   a) Provides a much needed data analysis tool for a variety of mercer County organizations;
b) Allows for more accurate identification of natural, historic and cultural resources;

c) Allows for better monitoring of several Mercer County indicators, including changes in land use.

3. Provide technical guidance to local officials by assisting with the development of local ordinances, design guidelines and regional comprehensive plans.
   
a) Modernize local ordinances;
   
b) Focuses on higher quality built environmental and protecting the natural environment;
   
c) Ensures greater consistency throughout the county.

4. Prioritize maintenance and improvements to existing infrastructure in the county’s older communities when budgeting limited financial resources.
   
a) Protects historic investment in the county’s infrastructure, including sewer, water and transportation;
   
b) Allows for infill development in the county’s cities and boroughs by addressing DEP consent orders first.

5. Be strategic when considering infrastructure expansion investments to ensure consistency with targeted growth areas and community objectives.
   
a) Prioritizes and focuses expansion projects;
   
b) Helps to minimize sprawl development;
   
c) Reflects the desire for incorporating smart growth principles.

6. Prioritize revitalization efforts in Mercer County’s traditional downtowns and older neighborhoods when providing technical, financial and grant writing assistance to local officials and community groups.
   
a) Consistent with target growth concepts;
   
b) Protects traditional neighborhoods and downtown centers;
   
c) Protects natural resources by discouraging sprawl.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan identified that in 2000 the County had 49,859 total housing units. Nearly 75%, or over 36,000 units, were single-family detached. Single-family attached were 2% [approx. 990], multi-family units were 14% [approx. 6,940], and mobile homes, etc were 9% [approx. 4,487].
Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan identified that 33% of total units [approx. 16,453] were built in 1939 or earlier, 10% [approx. 498] were built in 1940-1949, 16% [approx. 7,977] were built in 1950-1959; 11% [approx. 5,484] were built in 1960-1969, 14% [approx. 6,980] were built in 1970-1979, 7% [approx. 3,490] were built in 1980-1989, and 9% [approx. 4,487] were built in 1990-2000.

According to 2000 data, 1% of total homes had incomplete plumbing facilities, and 1% had incomplete kitchen facilities. 68% of occupied units used utility gas, 15% used fuel oil and kerosene, and 10% used electricity as their primary heating fuel.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

No mention.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan does not provide significant information here, but does noted that the County’s 4.6% increase in total housing units between 1980 and 2000 was lower than the state average, and of most of the surrounding counties. The Plan did identify growth in housing units within each of six (6) regions in the County (e.g. Northern Tier Area, Shenango Valley Area) and the individual rates for municipalities within these regions, which would allow one to identify fast-growing areas. There is no accompanying analysis.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan notes that “generally speaking, if a household is spending 30% or more of their income on monthly housing costs, they are considered Cost Burdened. If this percentage is 50% or more, they would be Extremely Cost Burdened.” Mercer County in 2000 had 16% of its homeowners as Cost Burdened, less than the state average (21%) and most surrounding counties;
the Plan concluded that “there is a good range of affordable housing for those wishing to buy a home.” However, 34% of renter-occupied homes were Cost Burdened, and 15% were Extremely Cost Burdened, comparable to state and neighboring county figures.

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

In 2000, of 49,859 total housing units, 93.7% [approx. 46,717] were occupied, leaving a vacancy rate of 6.3%. 60% of vacant housing is “for rent,” “for sale only,” or “rented or sold-not occupied.” 18% of vacant units are considered seasonal.

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

The Plan provides a bar chart identifying approximately 27,000 housing units by value in 2000. Approximately 6,200 were valued at less than $50,000; 13,000 units were $50,000-$99,999; 6,000 units were $100,000-$174,999; and 1,800 units were $175,000 or greater.

**Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.**

The Plan did briefly note that “housing unit density for all of Mercer County in 2000 was just over 74 houses per square mile… there is a wide variation of housing densities at both the regional and municipal levels.”

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

  Where, how, and when has this been done? ______ no mention________

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

  Who is the Fair Housing Officer? ______ no mention________
Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  ___no mention__________

Who do they refer complaints to?  ________________

Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?  _____no mention________

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?  ___no mention________

What is the status of their Marketing Plan?  ________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

no mention
Checklist for Comprehensive Plan

County: __________ Somerset County ________________

Date of Plan: __________________________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☑ Housing Needs and Affordability

☑ Housing Types ☑ Housing Occupancy and Vacancy Study

☑ Housing Characteristics ☑ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☑ Residential Neighborhood Patterns

☑ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Comprehensive Plan identified a number of housing trends and issues, including:

1. Housing unit growth has outpaced population and household growth since 1990;
2. The majority of housing built during the 1990s was owner-occupied;
3. Vacancy rates in Somerset County are higher than what experts consider healthy and may depress market values;
4. Somerset County residents tend to live in larger, detached single-family homes;
5. Due to its age, the housing stock in Somerset County may require significant maintenance and upgrades in order to provide safe, healthful living environments;
6. Somerset County households are typically served by public water and private sewer systems;
7. County households are decreasing in size;
8. Most of the County’s owner-occupied housing is affordable to residents; and
9. Somerset County’s median contract rent values fall below the state average.
Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

The Plan provided a statistical chart and a narrative identifying that, in 2000, there were 25,828 single-family detached housing units, 69.5% of the total stock of 37,163 units. An additional 5% of units were 1-unit single-family attached, 11.9% were multi-family units, and 13.6% were mobile homes. The range of multi-family structures was 4.1% 2 units, 2.5% 3-4 units, 2.7% 5-9 units, 1.1% 10-19 units, and 1.5% 20+ units.

Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan identified that the number of total county housing units increased from 33,409 in 1980, to 35,713 in 1990, to 37,163 in 2000. Housing unit density, defined as housing units per square mile, increased from 31.1 in 1980, to 33.2 in 1990; to 34.6 in 2000 [the state average in 2000 was 117.1].

A chart identified the age of housing units as of 2000 as 33.8% built in 1939 or older, 20.1% 1940 to 1959, 9.8% 1960 to 1969, 16.2% 1970 to 1979, 10.0% 1980 to 1989, and 10.1% 1990 to 2000.

No information was given on the types of building materials used in house construction. 77.6% of housing units contain five (5) or more rooms, including traditional two-story single family residential dwellings. 15.5% of total units contained four (4) rooms, 5.1% contained three (3) rooms, 1.3% contained two (2) rooms, and 0.6% contained one (1) room.

42.5% of housing units used public sewage systems, and 57.5% non-public systems. 57.5% of units used public water systems, and 42.5% non-public systems. Although no numbers were given, the Plan identified that “considering that over three fourths of Somerset County’s housing units were build before 1980, many of these structures may require electrical, heating and plumbing system upgrades. More importantly, it is possible that many of these homes contain lead-based paint… the cost of removing these lead-based paints, however, is often beyond the budget of small landlords and lower income homeowners who face problems of
limited equity in their properties and a lack of access to financing.” One of the County’s Action Plans was to assist low-income residents in locating funding for property maintenance.

**Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.**

The Comprehensive Plan includes an “Executive Summary” that identifies various goals. Under “Housing,” with the broad title “Develop a Market Rate Housing Program,” the goal is identified as “provide a broad range of housing options for County residents that meets modern lifestyle demands and code requirements.” Under “Objective,” the Plan states that housing options in Somerset County are limited. Lack of quality, modern, affordable housing is limiting the County’s economic development potential: 1) new and renovated housing needs to be of good quality, modern and affordable as well as diverse in type; 2) housing should be oriented near existing towns; 3) develop a mix of housing types, townhomes, apartments, etc.; 4) develop a mix of owner and renter housing for all economic strata.

Proposed Action Strategies include 1) target areas for new mixed-use and residential investment that is integrated into the existing towns’ fabric; 2) explore HUD programs to create new mixed-use income housing communities; 3) create standards and education programs for renovating older and historic structures; 4) create public/private financing with infrastructure support. Physical projects and Implementation Steps include 1) coordinate with “Nexis Center” plan to identify residential components of the overall development project; 2) identify other target areas in the County for residential sites; 3) prepare marketing pro forma for residential projects and promote site to regional and outside residential developers; 4) leverage public funds to support infrastructure investment, provide a mix of income to utilize HUD and other forms of public housing.

Other goals include transportation, to provide efficient and effective mobility for the County’s residents and businesses; zoning and land development ordinances, to ensure that new development conserves and maintains the positive character qualities of the County and its landscapes and to provide for growth which is consistent with infrastructure investments; utilities, to provide efficient and cost-effective utility services in the areas that are deemed
appropriate for growth and development; and redevelopment, to restore vibrancy and health to County boroughs and villages to promote economic investment and reduce sprawling development patterns.

County Goals for Housing to promote housing development and renovation include 1) develop housing options for seniors, 2) build new owner-occupied housing (all types), 3) build/renovate new rental units (all types) and, 4) renovate/upgrade existing housing stock with assistance programs.

**Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.**

The Plan identified the median county housing value for owner-occupied units in 2000 as $70,200 [out of 17,326 total owner-occupied units]. 4,698 units, or 27.1%, were valued at less than $50,000; 8,904 units, or 51.4%, were valued at $50,000 to $99,999, and 92 units [0.5%], were $300,000 or higher.

The County’s Housing Action Plan emphasizes the upgrade of existing housing stock, the creation of new modern housing, and the diversification of housing types for residents throughout the County. Projecting an additional 777 households by 2010, and another 822 by 2020, the County set a goal to “improve the quality and diversity of housing opportunities for residents across Somerset County” and an objective to “improve the quality of the County’s existing housing stock to encourage continued use and re-use in order to preserve the character and integrity of residential neighborhoods, especially in existing towns and villages.”

**Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.**

The Plan identified the median household income in Somerset County in 1989 as $21,674, and as $30,911 in 1999. The County per capita income was $10,422 in 1990 and $15,178 in 2000.
The Plan defines “affordable housing” as “housing that costs no more than 30% of a household’s gross annual income. According to the 2000 Census, Somerset County’s median household income for 2000 equals $30,911. Such a household, therefore, could afford a monthly mortgage payment of approximately $773, enough to purchase a home under $100,000… a majority (78.5%) of Somerset County’s housing stock falls under this affordable price range (under $100,000). An additional 14.3% of the housing stock fell within the price range of $100,000 to $149,000, making most homes affordable for a large portion of County residents.”

The 2000 Census also reported that Somerset County’s median contract rent value if $196 was well below the state average of $322.

**Housing Occupancy and Vacancy Study – This element assesses housing occupancy and vacancy rates and projects future needs and trends.**

The Plan identified 37,163 total County housing units in 2000, with 65.6% [approx. 24,379] owner-occupied, and 18.4% [6,838] renter occupied. The Plan noted that as the percentage of owner-occupied houses had increased 1.5% since 1990, and renter-occupied units had decreased 0.3%, “this trend suggests that much of the housing built during the 1990’s consisted on owner-occupied units, while renter-occupied units remained fairly constant.”

In 2000, 16% of the County’s units [approx. 5,946] were classified as vacant, a 0.7% decrease from 1990. In the 2000 Census, 3,753 vacant units were classified as seasonal/recreational.

The Plan quoted Frank S. So, in a 1988 publication titled The Practice of Local Government Planning, as saying “vacancy is an important housing indicator because it indicated the degree of choice available. Too high a vacancy rate can be disastrous for owners trying to sell or rent. Too low a vacancy rate can force up prices. Vacancies between four and five percent are usually considered healthy.” The Plan concluded, “Using the standards contained in So’s publication, Somerset County’s homeowner vacancy rates, as well as renter vacancy rates, are too high and may cause a decrease in market prices and renter rates in order to fill the vacancies.”
**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

The median household income as of 1999 was $30,911. As of 2000, the median home value was $70,200, and the median contract rent was $196. However, the Plan also identified that, for specified owner-occupied units [totaling 17,326], the lower value quartile was $28,600, the median value was $43,400, and the upper value quartile was $63,300.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

The Plan identified that housing growth was slowing, with an 11.2% increase in housing units from 1980 to 2000, but only a 4.1% increase from 1990 to 2000. Housing density remained fairly constant, at 34.6 housing units per square mile in 2000, compared to a state average of 117.13. Average household size declined from 2.6 in 1990 to 2.45 in 2000.

The Housing Action Plan proposed to improve the diversity of housing opportunities, with action strategies to encourage municipalities, especially boroughs, to permit a range of housing types and lot sizes, and to encourage municipalities to permit and promote mixed-use development (residential and other uses) and redevelopment.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)
  
  Where, how, and when has this been done? no mention

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints
  
  Who is the Fair Housing Officer? no mention
Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  _____no mention_______
Who do they refer complaints to?  ___________________________

Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?  _____no mention_______

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?  _____no mention_______
What is the status of their Marketing Plan?  ___________________________

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention

Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

The Comprehensive Plan identifies many of these as goals, but there are no specific projects listed and no outcomes.
Checklist for Comprehensive Plan

County: ________ Venango County ________________

Date of Plan: ______Community Development Plan (FY 2010)________

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☒ Inventory of Housing Stock ☐ Housing Needs and Affordability

☐ Housing Types ☒ Housing Occupancy and Vacancy Study

☒ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☒ Future Housing Needs ☐ Residential Neighborhood Patterns

☒ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The Venango County Community Development Plan presents a hybrid narrative, often giving county-wide statistics, such as the County having a total population of 57,565 in 2000, and at other times presenting statistics limited to the non-entitlement jurisdictions [excluding Oil City, Franklin, Cranberry Township and Sugarcreek Borough], with a population in 2000 of 26,504.

The Plan identifies a number of on-going trends that effect housing, including:

1. The County population has been steadily declining, from a high point of 65,328 in 1950, to 57,565 in 2000, and a 2008 estimate of 56,126. This long-term population drop is not due to natural decrease [more deaths than births] but rather to an out-migration of local residents, with large numbers of people, especially young adults, leaving in search of jobs and other opportunities;
2. In 2000, the County population had a median age of 40.2 years, with 16.8% of residents aged 65 or older. The preponderance of older residents is significant, because in general the retirement income of individuals is considerably less than their
working counterparts, and many elderly remaining in the County could not afford to migrate south;

3. Venango County has a poverty ratio higher than state average. In 1999, 13.5% of all County individuals and 10.4% of all County families were below the poverty level, compared to state averages of 11.0% of individuals and 7.8% of families;

4. Total housing units had actually decreased from 26,961 in 1990 to 26,904 in 2000.

The County has established an Affordable Housing Trust Board, which used DCED funding in 2009 to complete a Housing Market Analysis, which identified housing needs, including:

1. Build capacity to address housing issues;
2. Maintain affordable housing (repair and energy efficiency);
3. Remove blighted structures;
4. Preserve and improve rental properties;
5. Coordination or consolidation of housing authorities/policies;
6. Stabilize rental properties through better management and tenancy;
7. Conserve and improve homeowner properties;
8. Preserve neighborhoods as places of choice;
9. Encourage and support more stable homeownership;
10. Improve the livability of neighborhoods.

The Plan did identify that much of the housing work in Venango County has occurred within Franklin, Oil City, Sugarcreek Borough and Cranberry Township [the entitlement jurisdictions]. These four (4) communities have the staff and resources to locally address at least some of their housing difficulties.

**Housing Types – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.**

The Plan identified that there was a total County housing stock of 26,961 units in 1990 and 26,904 in 2000. There was no information quantifying the types of dwellings, such as single-family.

**Housing Characteristics – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.**

The Plan identifies a total county housing stock in 2000 of 26,904 units. 39.2% of this total had been built prior to 1940, compared to the state average of 30.3%. The Plan noted that,
generally the older the home, the greater the tendency for deterioration. There was no information on types of construction materials. The Plan did not provide any information on the numbers of homes lacking complete plumbing or heating facilities, but did note that aging and malfunctioning sewer facilities, and aging or contaminated water systems, are a problem throughout the County.

Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan identified a number of community development objectives, including:

1. To identify the existing water and sewage systems, especially those in rural areas, in need of repair and/or upgrading and review them based upon benefit to low-moderate income households;
2. To consider the extension of sewer and/or water lines, where adequate treatment and capacity are present, and when extensions will benefit low-moderate income households;
3. To continue projects which will provide needed special services to the low-moderate and very low-income residents of the County with an emphasis on maintaining or securing facilities to promote the overall well being of children and their families;
4. To assist low/moderate income communities with the upgrading and rehabilitation of their community parks, and with the provision and/or upgrading of community centers to continue providing low-moderate income citizens with local recreational opportunities;
5. To support projects which will remove architectural barriers to the handicapped at public buildings, facilities or recreation centers;
6. To consider projects and programs aimed at economic strengthening and development through the creation and/or retention of jobs for low-moderate income citizens;
7. To consider housing rehabilitation and energy savings activities in areas where no other such assistance is available to very low and low-moderate income families;
8. To continue projects which will provide needed special services to the low-moderate and very low-income residents of the County and those projects aimed at benefitting the elderly through the provision of special services or the upgrading of facilities for the elderly;
9. To continue to assist communities with other types of public improvements aimed at benefitting primarily low-moderate income persons and the County’s substantial population of elderly persons. Such projects would include sidewalk replacement and curbing installation;
10. To continue to update planning and grant procurement strategies to secure additional resources to leverage County and CDBG dollars to complete added projects.

**Housing Ownership and Funding** – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan identified that in 2000 the median housing value was $55,900, and that 42.8% of the housing stock was valued at less than $50,000, 53.8% of the housing stock was valued at $50,000 to $150,000, and that 3.4%, or 419 units, were valued at over $150,000.

The Plan noted that “all the data presented on housing, including the number, tenure/vacancy, age and value indicate the probability that there is housing stock in Venango County that is in poor condition. Beyond these specific housing statistics that demonstrate a need for housing rehabilitation are other factors including the incidence of LMI [low moderate income], poverty, age and income of County residents. The incidence of LMI, poverty and age emphasize that many County residents have limited means to invest in their homes and, unfortunately, these are usually the very homes that are most in need of attention.”

The Plan identified specific communities in which the County is implementing housing rehabilitation programs.

**Housing Needs and Affordability** – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified the median family income in 1989 at $27,161 and in 1999 as $39,442. The median home value in 1990 was $38,600 and in 2000 was $55,900. There was no discussion of housing affordability.

**Housing Occupancy and Vacancy Study** – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan identified 26,904 total housing units in Venango County in 2000. 84.5% [22,747] were occupied, and 15.5% [4,157] were vacant. “Venango County’s high vacancy rate can be attributed to a large number of seasonal, recreational and occasional use homes. It is the
conversion of these ‘seasonal’ homes to year-round occupancy that often creates problems. Unfortunately, many times these seasonal dwellings were constructed many, many years ago and are presently in a deteriorated state. Many are not properly insulated, wired, plumbed and in other ways not up to current building practices and standard codes. However, it is these very qualities that make ‘seasonal’ properties appear inexpensive and therefore affordable to persons of modest means. In reality, these so-called affordable properties are the most costly to heat and maintain. These factors decrease the overall quality of local housing stock.”

**Housing Quality Value and Needs Assessment – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.**

See Housing Needs above.

**Residential Neighborhood Patterns – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.**

There was no information on housing patterns and densities.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- [ ] Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

  Where, how, and when has this been done?  
  [ ] no mention

- [x] Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

  Who is the Fair Housing Officer?  
  [ ] Judith Downs

- [ ] Referring complaints and assist in filing complaint with either HUD or PHRC

  Have they assisted in filing complaints?  
  [ ] no mention

  Who do they refer complaints to?  
  [ ]
Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done? no mention

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed? no mention

What is the status of their Marketing Plan? 

**Housing Activities Required by DCED (minimum of one must be identified)**

- Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws
- Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws
- Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects
- Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission
- Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate
- Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas
- Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
- Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

no mention
Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania

Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?

Goals
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

Priorities (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

CDBG funds have been spent on: Improving water and sewer infrastructure systems and developing needed community facilities.
Checklist for Comprehensive Plan

County: ______Warren County__________________

Date of Plan: Comprehensive Plan (2005), Economic Development Blueprint (2007)

Pennsylvania Municipalities Planning Code Requirements for Housing Portion

☑ Inventory of Housing Stock ☑ Housing Needs and Affordability

☐ Housing Types ☑ Housing Occupancy and Vacancy Study

☐ Housing Characteristics ☐ Housing Quality Value and Needs Assessment

☑ Future Housing Needs ☐ Residential Neighborhood Patterns

☐ Housing Ownership and Funding

Inventory of Housing Stock – This element identifies housing needs, inventories and trends.

The 2005 Comprehensive Plan identified that, from 1990 to 2000, the county population decreased from 45,050 to 43,863, while the housing stock increased from 22,236 units to 23,058 units, and median housing value increased from $43,900 to $64,300. The Plan noted that “though the County’s population dropped -2.6%, its housing units actually increased by nearly 4%. Why? The most obvious reason is the continued reduction in household size [9%]. The reduction of average household size is a trend that has been evident in Western Pennsylvania for some years. Its causes are many. However, the primary reasons are: the general aging of the population with fewer children still at home, an increase in single-person households (especially in the 65-plus age category), and single-parent families. In 1990, a general population of 1,000 in the County needed 376 housing units; by 2000, that same population required 413 homes. That is an increase in housing demand by 37 units for the same population. Given the demographic profile of Warren County, this pattern of declining household size will likely continue, resulting in a continued demand for new dwellings.”
The Plan then noted the following trends:

1. The County’s population is aging. Consequently, the demand for new traditional single-family units should remain modest while the demand for condos or apartments is likely to increase;
2. Another consequence of an aging population will be an increase of homes entering the real estate market. “Empty nesters” and single-person households do not need larger homes;
3. Given the relative costs of homes, the real estate market should remain attractive.

In early 2007 the County Commissioners released *Compete Warren County: A Blueprint Guiding Future Economic Development*. The Report noted that as of 2005, population decreased to 42,033, and identified the following Housing trends:

1. Overall, Warren County has a relatively weak housing market, which stems from the County’s slow population growth rate and its aging population base;
2. Warren County has the smallest number of households of the 4 (local) counties. This trend again relates back to the County’s slow population growth rate;
3. Residential building permit activity within Warren and McKean Counties is very low, which again is a consequence of these counties’ slow population growth;
4. Interviews and focus group meetings for this project indicate that, affordable housing, including affordable condominiums, is a priority for the County, especially in areas like downtown Warren.

**Housing Types** – This data quantifies type dwellings, such as, single-family, two-family, manufactured homes and residential parks; range of multifamily residential structures.

No information.

**Housing Characteristics** – An analysis of housing characteristics provides data relevant to housing age, type of construction and specifications, such as manufactured, code standard, company homes.

The Plan identified 23,058 total housing units in 2000. The Plan noted that a 1991 survey of 370 structures found that 91% were sound or with only minor deterioration, a 1991 survey of 2,662 units found 8.5% to be dilapidated or in need of major work. The 2000 Plan included a selected survey of 593 units, finding that 86.3% of units were sound or had only minor defects, 12.8% had major defects, and 0.8% were dilapidated. There was no other information on age or other characteristics.
Future Housing Needs – An assessment of future housing requirements provides important information not only to community officials, but also builders in community that build residential dwellings.

The Plan identified General Housing Plan Goals as:

1. Maintain and improve the current housing stock;
2. Promote “First Time Homebuyers” Program;
3. Promote market rate housing options for seniors;
4. Examine the need for special housing markets.

Housing Ownership and Funding – Identifying and analyzing ownership patterns and trends enables builders, developers and community officials to better understand the dynamics of the community housing stock. Bankers and community leaders can better address funding needs and future requirements.

The Plan noted that “housing is inextricably linked to economic development. Deficiencies in the housing market may well adversely affect the County’s ability to hold and attract all types of workers. In a similar vein, the lack of senior housing options as well as the transient units noted above may well be a negative in the economic field. However, the common problem of all of these perceived needs, as presented in this section, is a lack of “bankable” market studies to determine the objective need for such facilities and their potential feasibility. This deficiency suggests the following actions: the County Planning Office, County Real Estate Interests, WCCBI, the Rouse Estate, Warren Hospital and any other interested stakeholders should engage a top-rate real estate marketing firm to prepare an objective housing market analysis. That study should:

1. Identify unmet housing needs in the areas outlined above;
2. Identify housing initiatives/developments that can be met through private investment;
3. Identify vital housing needs that cannot readily be met by traditional private-market means. Suggest private sector or public-private partnership strategies with preliminary pro-forma budgets.

Housing Needs and Affordability – This component of the plan compares personal income levels to housing costs to determine housing affordability data.

The Plan identified that between 1990 and 2000, median household income rose from $26,351 to $36,083, median home value rose from $43,900 to $64,300, and median contract rent rose from $228 to $307.
The Plan also noted that “though housing costs, especially of the owner-occupied units, increased by a rate greater than for the State or the cost of living, Warren County housing remains very affordable, when measured as a function of local income. There are two (2) affordability indexes. For purchased homes, cost in excess of two (2) years of income is considered high while rents under 15% of income are seen as affordable. The median cost of owner-occupied homes, per the 2000 Census, was indexed at 1.78- well under the 2.0 “affordable” levels. The median contract rent represented 10% of the median household income- also very affordable by any yardstick.”

**Housing Occupancy and Vacancy Study** – This element assesses housing occupancy and vacancy rates and projects future needs and trends.

The Plan noted that in 2000 there were 23,058 total housing units. There were 17,969 occupied housing units, of which 78.2% [approx. 14,052] were owner occupied, while 21.8% were renter occupied. There were 4,125 seasonal units. There was no information on vacancy.

**Housing Quality Value and Needs Assessment** – This type of inventory and analysis provides data about housing costs and dollars value per unit of the housing stock.

No information.

**Residential Neighborhood Patterns** – Community housing patterns and densities are useful in understanding the role of housing in the well being for the larger community. It is important to recognize housing mobility, changes and shifts in housing patterns, such as transitional housing stock can be identified and accommodated by a plan.

No information.

**DCED Required Action Steps to Affirmatively Address Barriers to Fair Housing**

- Advertising and publicizing that the agency adheres to Equal Housing Opportunities (using the Equal Opportunity Logo and the equal housing opportunity statement)

  Where, how, and when has this been done? ___no mention_________

- Designating a Fair Housing Officer for any housing-related bias or discrimination complaints

  Who is the Fair Housing Officer? ___no mention_________
Referring complaints and assist in filing complaint with either HUD or PHRC

Have they assisted in filing complaints?  ___no mention___________

Who do they refer complaints to?  ____________________________

Advertising the availability of housing and related assistance to population groups that are less likely to apply, both minority and non-minority groups, through various forms of media and using the variety of languages spoken by eligible families within the service area

Where, how, and when has this been done?  ____no mention_________

Developing an Affirmative Marketing Plan, including outreach to organizations and locations that have contact with protected classes

Has this been completed?  ____no mention___________

What is the status of their Marketing Plan?  _________________________

**Housing Activities Required by DCED (minimum of one must be identified)**

Providing training/educational programs about fair housing for financial, real estate, and property management professionals at local firms, including their obligations to follow non-discrimination laws

Developing mandatory employee acknowledgment that housing and lending professionals will adhere to affirmative-marketing plans and fair housing laws

Conducting meetings with advocacy groups on the availability of housing and determine housing needs to plan future projects

Establishing and/or funding fair housing organizations in areas where there are no such organizations, community-housing resource board or local human relations commission

Conducting fair housing testing to assure that local housing providers and/or lenders do not discriminate

Assisting Housing Choice Voucher program participants to help them find housing outside of minority and/or poverty concentrated areas

Conducting outreach to housing providers and housing developers to discuss housing needs in minority and poverty concentrated areas
Incorporating universal design as part of housing construction and/or provide accessible units at a level that is greater than that required by Section 504 or the ADA

Details on what activity or activities have been performed:

_________no mention_________

**Jurisdictional Spending of Federal Funds from the Commonwealth of Pennsylvania**

*Have the Jurisdictions used the Federal Funds from the Commonwealth of Pennsylvania to address the goals identified in the Commonwealth’s Consolidated Plan for Federal Fiscal Years 2009-2013?*

**Goals**
- Improve the Quality of Housing Stock through Rehabilitation
- Preserve Neighborhoods and Communities
- Provision of Supportive Services for and Service-Enriched Housing
- Improve Rental Housing Opportunities
- Assist Families and Individual to Become Homebuyers
- Use a Continuum of Care to Address the Economic, Social, and Health Problems of the Homeless
- Improve Financial Literacy
- Further Fair Housing and Address Community Opposition
- Improve Water and Sewer Infrastructure Systems
- Provide Critical Street Improvements
- Develop Needed Community Facilities
- Develop Economic Opportunities
- Build Capacity of Community-Based Organizations and Local Governments

**Priorities** (guides the Commonwealth in its selection of applicants)
1. Effective targeting of resources
2. Leveraging other funds and supportive efforts from other programs
3. Demonstrating a significant impact on the quality of life in a community

Please describe what projects have been funded and what goals to they address?

The Plan indicates that CDBG funding has been used for rehabilitation of income-eligible owner-occupied housing (7-10 annually, decreasing as years went by)