

# Housing

## INTRODUCTION

The Housing Element includes policies to ensure the availability of safe, affordable, and accessible housing for all current and future residents of the Centre Region. The provision of an adequate supply of housing for current residents and future populations is an important municipal responsibility and is a requirement of the Municipalities Planning Code. Activities to ensure an adequate supply of housing may include conserving the existing housing inventory, rehabilitating older or run-down housing stock in declining neighborhoods, coordinating and linking housing with transportation, and providing opportunities for new housing of varied types and densities. Municipalities are assisted in their housing responsibilities by local, county, state, and federal government agencies, as well as nonprofit and private contractors.

There is no single solution for providing safe, affordable, and accessible housing opportunities in the Centre Region, and this plan recognizes that housing issues transcend jurisdictional boundaries. Meeting the housing needs for all residents will require close coordination, cooperation, and communication among municipalities and other public and private entities. This Element of the Comprehensive Plan has been prepared in that context.

The Housing Element is organized into the following sections:

- **Key Issues and Findings**
- **Goals, Objectives and Policies**
  - **Supply**
  - **Variety/Affordability**
  - **Location**
  - **Design**
  - **Independence**



## KEY ISSUES AND FINDINGS

Adequate housing is a basic need for the health, safety, and welfare of residents in the Centre Region. In preparing the Inventory and Assessment of Existing Conditions, the following issues emerged as key findings regarding the current status of our housing stock. These key findings point the way to the development of goals, objectives, and policies that will ensure a continued supply of safe, accessible, and affordable housing for all.

1. The Centre Region is home to 92,000 residents and contains over 34,000 housing units. Housing stock is fairly evenly divided between rental housing (55%) and owner-occupied housing (45%) across the Centre Region; however, in State College Borough, the mix is approximately 75% renter occupied and 25% owner occupied. This fact drives many of the priorities in the Borough with respect to land use, enforcement, and other programs and services. Population growth in the community has been steady since the 1970s, at approximately 1% per year, and construction of new housing units has kept pace with that growth. Until the recent recession of 2008, the Centre Region's housing inventory was absorbed as it was built.
2. The housing market has fluctuated significantly in the last decade. In the early to mid-2000s, a strong housing market caused a surge in home prices and building activity in the Centre Region. Household incomes during this period did not keep pace with rising home costs, resulting in an affordability gap for many families. Municipalities responded by exploring regulations intended to encourage the development of new affordable housing.
3. In 2009, the Centre Region began to feel the effects of the national recession on the housing market. A decline in the local real estate sales market resulted in a higher inventory of available homes and a slow-down in new home construction. Yet housing affordability continued to be an issue, particularly for those seeking affordable rental housing.
4. The Centre Region offers a wide variety of housing opportunities, from single-family homes to apartment units, and many choices in between. Diversity in housing type, price, and style varies by proximity to the urban core and Penn State University. The outlying areas of the Centre Region are typically characterized by large-lot, single-family homes, while areas closer to the urban core include a higher percentage of apartments and townhomes.
5. From 1970 through 2010, the Centre Region experienced a steady increase in its housing stock, from 13,675 housing units in 1970 to 34,000 in 2010. The greatest increase in housing stock occurred between 1970 and 1980, with over 6,000 new units added.
6. Compared with Pennsylvania and Centre County, the Centre Region has a relatively high percentage of rental housing units. In Pennsylvania, 29% of housing is occupied by renters, compared with 40% in Centre County and 55% in the Centre Region. The cost to build a new home in the Centre Region escalated rapidly in the early to
7. mid-2000s, as prices for materials, infrastructure, and site development rose, and the size of new homes grew. Construction costs for a new single-family home—excluding land—were \$171,000 in 2000 compared with \$258,000 in 2010. Annual Median Income is not keeping pace with housing costs, making housing affordability an on-going challenge for many who want to live near employment and services in the urban core of the Centre Region.



## GOALS, OBJECTIVES, AND POLICIES



"Housing is affordable when a family pays no more than 30% of its monthly income for total housing costs (rent or mortgage, taxes, insurance)."

Source: U.S. Department of Housing and Urban Development

### Housing Supply

An adequate supply of safe, affordable, and accessible housing is an essential component of a healthy community, and is a reflection of the economic and social condition of a community. The U.S. Department of Housing and Urban Development defines housing as being affordable if a family pays no more than 30% of its monthly income for total housing costs (rent or mortgage, taxes, insurance). Housing supply is often the key driver in any decision to locate to or within a community or neighborhood. The goals of this Element of the Comprehensive Plan are to ensure that residents of the Centre Region have an adequate supply of housing to meet their needs.

**GOAL 1** - There is an adequate supply of housing to meet the needs of existing and future Centre Region residents.

Total Housing Units by Municipality	
State College	13,007
Ferguson	7,501
Patton	7,306
College	3,907
Harris	2,148
Halfmoon	963
<b>Centre Region</b>	<b>34,832</b>

Source: US Census Bureau 2010

### Objective 1.1

**Ensure that sufficient, appropriately zoned land is available within the Centre Region to serve the forecasted population growth and housing demand for the next 20 to 30 years.**

#### Policy 1.1.1

Regularly update the Regional Development Capacity Report to identify the location and amount of land available for new construction of single-family, two-family, and multi-family development.

#### Policy 1.1.2

Using U.S. Census, American Community Survey, Building Permit, and other available data, monitor population and housing statistics for the Centre Region to determine the ability to meet future housing demand.

#### Policy 1.1.3

Evaluate municipal zoning regulations and recommend changes where necessary to ensure that a sufficient amount of land is available and zoned at appropriate locations and densities for residential development, redevelopment, and mixed-use opportunities.



## Policy 1.1.4

Develop a methodology for projecting future population at specific points in time to assure that a sufficient supply and type of housing are available to meet future needs of the community.

## Objective 1.2

**Revitalize existing neighborhoods through infill, rehabilitation programs, and other techniques, such as conversion to owner occupancy from student rentals, to enhance the quality of the existing housing stock, maintain an adequate housing supply, and expand housing choice.**

### Policy 1.2.1

Protect established single-family neighborhoods from conversion to multi-unit rentals.

### Policy 1.2.2

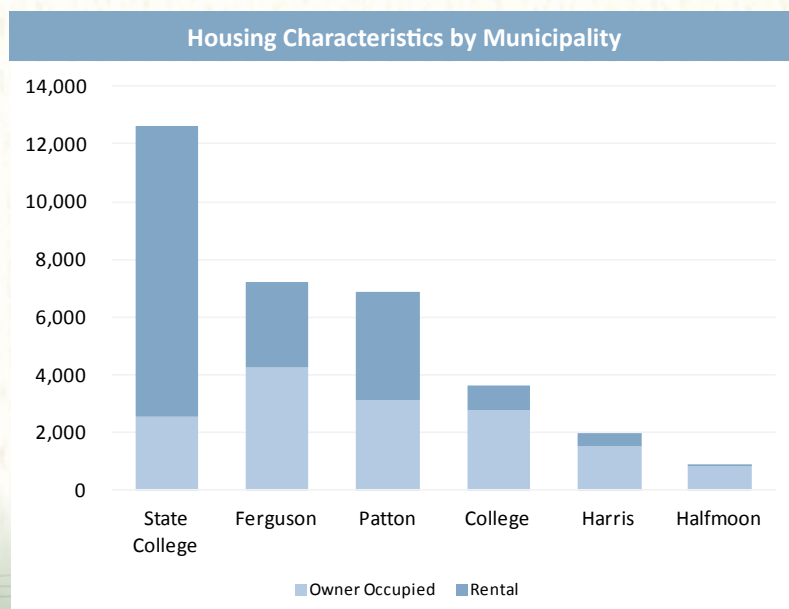
Encourage a higher level of publicity regarding housing loans and other programs, such as the Centre County and State College Borough First Time Homebuyer Programs, the State College Community Land Trust and the Centre County Housing and Land Trust programs, and others offered by municipal and non-profit agencies that support reinvestment and homeownership opportunities within existing neighborhoods.

### Policy 1.2.3

Encourage student rentals in higher-density districts as a strategy for preserving existing neighborhoods.

### Policy 1.2.4

Promote policies and codes that require regular maintenance and rehabilitation of rental properties to conserve the current housing stock.



Source: US Census Bureau 2010



## Housing Variety & Affordability

A healthy and vibrant community offers a range of housing types, sizes, and prices to appeal to residents at various stages of life. Housing that is affordable to local workers and close to work directly impacts the ability of employers to recruit and retain staff. Housing that is close to schools and parks is an attractive option for families with young children. Housing that is safe and comfortable appeals to older residents who seek the opportunity to age in place, in close proximity to family and in-home support services. The variety and affordability of housing options enhances the livability and diversity of the community. The goals of this Element of the Comprehensive Plan are to foster the development of and to maintain a variety of housing types at prices that are attractive to a diversity of ages, incomes, and household types.



Housing variety in State College Borough Neighborhoods.

**GOAL 2** - In the Centre Region, a variety of housing types and prices is available to give current and future residents greater choice in both ownership and rental opportunities.

### Objective 2.1

**Promote strategies for development of residential neighborhoods that incorporate an integrated mix of dwelling types and prices.**

#### Policy 2.1.1

Encourage residential development proposals to offer a variety of rental and for-sale housing and to provide a mix of market rate and affordable prices.

#### Policy 2.1.2

Identify vacant or underutilized structures that have the potential for redevelopment as medium to high-density housing, and explore incentives to encourage redevelopment of such structures.

#### Policy 2.1.3

Include higher-density housing in areas where jobs, services, and recreational opportunities are accessible by transit, bicycle, and walking.



#### Policy 2.1.4

Encourage municipalities to reduce regulatory barriers and incorporate innovative design concepts for street standards, lot sizes, storm water facilities, and other residential site development features to encourage the development of new affordable housing and to ensure the integration of affordable and market rate housing units within all residential zoning districts.

#### Policy 2.1.5

Encourage municipalities to incorporate incentives, such as density bonuses, smaller lot sizes, reduced street widths or reduced parking requirements, in exchange for the inclusion of a minimum percentage of affordable housing units in all residential zoning districts.

#### Policy 2.1.6

Investigate strategies that can be implemented on a regional basis to address housing affordability. Examples include expanding existing programs such as the State College Community Land Trust, the Centre County Housing and Land Trust and local first-time homebuyer programs, establishing a regional clearinghouse to identify resources and assets available at the local or regional level to meet housing needs, exploring approaches for municipalities to establish a dedicated funding source for land trusts and other affordable housing initiatives, and exploring interest in creating a regional housing authority.

#### Policy 2.1.7

Identify affordable housing alternatives to assist residents in the transition from aging mobile home parks to rental or home-ownership opportunities in close proximity to daily services, transit, and employment.

#### Policy 2.1.8

Study mechanisms, including use of the State College Borough Redevelopment Authority, for providing municipal funding to local community land trusts to address acquisition, rehabilitation, and administration of affordable housing.

#### Policy 2.1.9

Develop a regional strategy for identifying and prioritizing areas that are suitable for redevelopment and revitalization as future mixed-use neighborhoods.

#### Policy 2.1.10

Develop a process to assure that housing units that are built as a result of municipal inclusionary and workforce housing ordinances remain in the affordable housing inventory.

### Objective 2.2

**Promote federal, state, county, and municipal programs that facilitate the availability of affordable homeownership and rental housing options.**



## Policy 2.2.1

Support the efforts of the Centre County Affordable Housing Coalition to provide continuing education for elected officials, planning commissioners, community leaders, and developers regarding the need for and benefit of affordable housing development.

## Policy 2.2.2

Continue to support affordable housing initiatives, such as the State College Borough Community Land Trust, the Centre County Housing and Land Trust, and other first-time homebuyer programs that offer rental and ownership opportunities for a wide segment of the population.

## Policy 2.2.3

Promote financial literacy programs offered by local lenders and non-profits that help prepare residents for future homeownership.

## Policy 2.2.4

Explore and promote opportunities for employer-assisted housing programs that offer incentives to employers who establish programs to assist new recruits and existing employees seeking affordable housing within close proximity to their workplace.

## Policy 2.2.5






Assist the Centre County Affordable Housing Coalition and other non-profit housing agencies in educating landlords regarding the benefits of existing programs to help meet demands for affordable rental housing.

## Policy 2.2.6

Identify opportunities to improve efficiency of the land-development review process by implementing the Best Practices Manual for Development Review and Permitting and encouraging design professionals to submit complete, accurate proposals in order to reduce costs and minimize delays for residential projects that include a minimum percentage of affordable units.

## Policy 2.2.7

Increase awareness of existing housing voucher programs and support the efforts of the Centre County Affordable Housing Coalition to educate landlords about their programs and encourage them to rent to voucher holders.

Average Square Footage New Single Family Home		
1950		983 sq. ft.
1970		1,500 sq. ft.
1990		2,080 sq. ft.
2000		2,438 sq. ft.
2010		2,505 sq. ft.

The average single family home has more than doubled in size since the 1950s.

Source: National Association of Home Builders.



## Housing Location

Housing that is located in close proximity to employment, public transportation, community facilities, and essential services contributes to the quality of life for all residents of the community. Residential neighborhoods that provide easy access to daily services broaden affordability for residents by reducing the costs of automobile maintenance and gasoline, as well as time spent in transit. Employers may also realize benefits in hiring and retention efforts when employees live near the workplace. The focus of this housing goal is to ensure that residents have an opportunity to live near employment and have convenient access to daily services.



**GOAL 3** - Housing in the Centre Region is located near employment, transportation facilities, and daily services, such as schools, medical offices, grocery stores, and pharmacies.

### Objective 3.1

**Direct new residential development to sites within the Regional Growth Boundary and Sewer Service Area to facilitate convenient access to schools, jobs, medical facilities, shopping, and public transit services.**

#### Policy 3.1.1

Integrate housing with retail, office, and institutional uses in order to share infrastructure costs among uses and reduce transportation costs.

#### Policy 3.1.2

Ensure through the Official Map and plan review process that new developments offer opportunities for bicycle and pedestrian access within and among neighborhoods, schools, parks, transit, employment, and shopping.

#### Policy 3.1.3

Encourage development of diverse and affordable housing options near public transportation and employment centers.

#### Policy 3.1.4

Evaluate opportunities for municipalities to revise zoning ordinances where appropriate to broaden the list of permitted uses within non-residential zoning districts to allow a mix of uses, including a variety of residential uses.

#### Policy 3.1.5

Promote limited mixed-use development in rural villages to expand the range of services available to rural neighborhoods and to reduce transportation costs.



## Housing Design

The benefits of good residential site design and construction are not always obvious, but are nonetheless important to the community. Well-designed structures minimize the impact on the environment, both during and after construction. They are more energy efficient, affordable, and healthier for residents. The focus of this housing goal is to ensure that municipalities and developers employ best management practices in residential site design and construction.



Conservation or Rural Preservation techniques protect natural resources such as floodplains, wetlands, steep slopes, hedgerows and agricultural lands by incorporating them into permanent open spaces within development projects. The preserved land offers opportunities for inter-connected networks of open space for public or private use.

**GOAL 4** - New residential developments in the Centre Region are designed to make efficient use of resources.

### Objective 4.1

**Encourage innovative concepts in residential site design to ensure that new development is compatible with the proposed site rather than manipulating the site to fit the development.**

#### Policy 4.1.1

Prepare revisions to municipal land development regulations to incorporate innovative design concepts for street standards, lot sizes, storm-water facilities, and other residential site development considerations.

#### Policy 4.1.2

Develop and recommend adoption of neighborhood planning guidelines that encourage creativity in design, minimize disturbance to sensitive natural features, and reduce impervious coverage.

### Objective 4.2

**Encourage resource conservation and energy efficiency in new and renovated residential development.**

#### Policy 4.2.1

Promote and identify incentives to encourage energy efficiency, alternative energy sources, and energy-efficient building-design standards in the construction of housing to improve long-term affordability and sustainability.

#### Policy 4.2.2

Revise municipal land-use regulations to permit the onsite generation of alternative energy such as wind, solar, geothermal, or other alternative power in residential zoning districts.



Solar roof panels help reduce energy costs and improve affordability

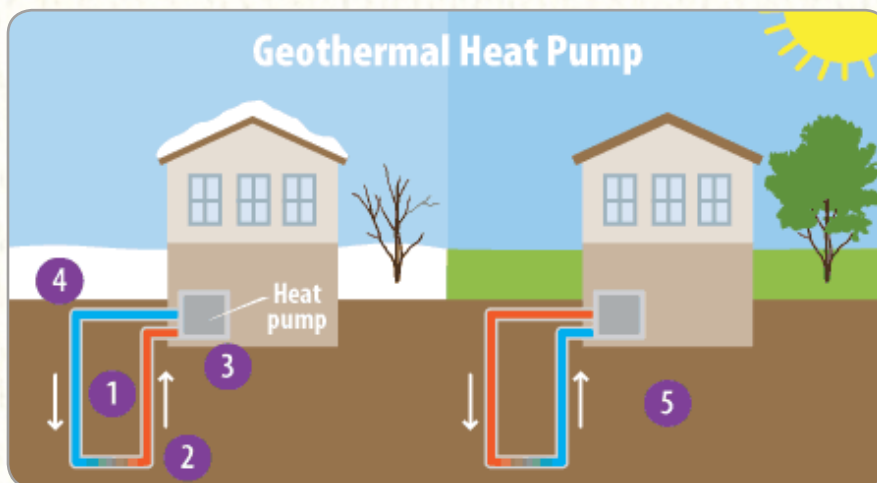


## Policy 4.2.3

Identify vacant or underutilized structures that have the potential for redevelopment.

## Policy 4.2.4

Encourage construction practices that result in resilient housing to withstand the effects of natural disasters, such as hurricanes and other weather events, and enable residents to be self-reliant and shelter in place until emergency responders can report to the scene.



Source: U.S. Department of Environmental Protection

### Geothermal Heat Pump

1. Water moves through a loop of pipes.
2. When the weather is cold, the water heats up as it travels through the part of the loop that's buried underground.
3. Once it gets back above ground, the warmed water transfers heat into the building.
4. The water cools down after its heat is transferred. It is pumped back underground where it heats up starting the process again.
5. On a hot day, the system can run in reverse.

## Housing Independence

Data provided by the U.S. Census Bureau, the Centre Region Code Agency, and the Centre Regional Planning Agency indicate that over the last several decades, the Centre Region's new residential developments have consisted mostly of moderately priced, single-family homes built in traditional suburban and rural subdivisions. Looking forward, the Centre Region should encourage development of a wider variety of housing types to meet the needs of a diverse population and changing demographics. Reflecting national trends, the population of the Centre Region is aging. As a result, the need for affordable and specialized housing for older residents will continue to grow. In addition, many residents with physical and/or mental challenges are living independently or semi-independently. The focus of this housing goal is to ensure a range of housing choices to support all segments of the population.

**GOAL 5** - A wide range of housing opportunities is available for Centre Region residents with physical and/or mental challenges, older residents who want to age in place, and residents who require continuous care.



## Objective 5.1

Encourage residential development that offers independent living options in close proximity to supportive services, transportation, shopping, and jobs for older residents and people with physical and/or mental challenges.

### Policy 5.1.1

Support and promote programs offered by federal, state, county, municipal, and non-profit agencies to assist physically challenged or elderly homeowners with maintenance and repair needs.

### Policy 5.1.2

Support and promote housing opportunities for special-needs populations to assist with the transition to independent living.

### Policy 5.1.3

Support and promote opportunities for permanent supportive housing for the chronically homeless population.

### Policy 5.1.4

Support and foster, where appropriate, innovative and non-traditional housing alternatives such as shared housing, live/work housing, and accessory dwelling units.

### Policy 5.1.5

Encourage construction and design features in new and existing homes, such as zero-step entrances and wider interior doors/hallways, to improve accessibility and visitor convenience.



Foxdale Village and The Village at Penn State offer seniors independent, assisted and skilled care living.



