

# Centre Region State of Housing Report 2016



**CRPA**

Centre Regional  
Planning Agency

# Centre Region State of Housing Report 2016

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## **INTRODUCTION**

The Centre Region State of Housing Report provides an annual update to specific data points for public policy makers and housing-related professionals in the community, related to the implementation of the Comprehensive Plan and the Pennsylvania Municipalities Planning Code (MPC) objectives.

The MPC states that comprehensive plans shall address the housing needs of both current residents and the future population, at all income levels, through such actions as the conservation and rehabilitation of existing housing stock and the accommodation of anticipated new housing development. The MPC also states that local zoning ordinances shall be designed to provide for residential housing of various dwelling types, including single family, multi-family, and mobile homes. These objectives can be implemented through a number of measures, including historic preservation ordinances and property maintenance codes, which can aid in the conservation of existing housing stock. Additionally, the provision of new housing stock in the form of particular dwelling types to meet anticipated demand can be encouraged through incentives, such as density bonuses and flexible development standards.

Future iterations of the Report are anticipated to respond to questions, identify areas of focus, and propose regionally-based approaches to meet current and future housing demand, in addition to providing updates to data points. These data points will include the characteristics of the existing housing inventory, income groups, conservation measures, rehabilitation efforts, current and projected population, permitting trends, and projected housing demand.

## **EXECUTIVE SUMMARY**

The State of Housing Report is divided into three sections. Section One, *Existing Housing Data*, provides a summary of the distribution, age, and characteristics of existing housing units. Characteristics include tenure, rent, value, monthly cost, and cost-to-income ratio with regard to existing housing stock. Additionally, an assessment of the existing conditions of housing units and regional conservation efforts is included.

Section Two, *Housing Analysis*, provides projections for housing demand in the 2040 planning period based upon population, the housing delivery process, permitting trends, and student housing needs.

Section Three, *Housing Affordability Assessment*, provides an inventory of housing units and programs directed toward vulnerable populations within the Centre Region, including the disabled, elderly and those residents who comprise lower income groups. Additionally, local jurisdictional regulations concerning “affordable” or “workforce” housing are summarized.

## **SECTION ONE: FINDINGS**

1. The primary source of data utilized within the Centre Region continues to be estimates, aggregates, and derivations of Census Bureau data. This highlights the need for current and reliable data to be gathered the local level. The CRPA will be working with the Centre Region Code Administration (CRCA) and the Centre County Planning and Community Development Office (CCPCDO) to provide reliable local data in future years.

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2. Single-family attached and detached homes constitute approximately 57% of the total number of housing units within the Centre Region.
3. The majority of housing units within the Centre Region are renter-occupied (52%).
4. Almost one-third of reported vacant housing units in the Centre Region are identified as “seasonal, recreational or occasional”.
5. Approximately 87% of rental units within Centre County with reported monthly rents of more than \$1,000 are located within the Centre Region.
6. The median value of owner-occupied units in the Centre Region is \$265,000, with 61% of those mortgaged units having monthly housing cost more than \$1,500.
7. The median household income is \$73,675; median family income is \$99,972; and median non-family income is \$36,718.
8. The *Property Maintenance Code* is being amended and any changes will be reflected in the 2017 Report.
9. A regional inventory of structures potentially eligible for the National Register of Historic Places and/or local registers has not been completed. This may be a consideration to further protect existing housing stock throughout the Centre Region. Conservation efforts could be strengthened in areas of the Centre Region located outside the Borough.
10. The Borough of State College has established redevelopment areas. Regional rehabilitation efforts, including redevelopment guidelines, could be strengthened outside the Borough.

### **SECTION TWO: FINDINGS**

1. The Centre Region continues to gain population, experiencing an increase of 3,471 persons between the 2010 and 2015 ACS reporting periods. An increase occurred in all six municipalities, with the largest numbers Ferguson and Patton Townships.
2. It is projected that there will be a Regional demand for 4,525 additional housing units over the period between 2020 and 2040.
3. New student housing developments are providing additional housing options for students. It is anticipated that this might contribute to an increase in housing options for owner-occupied or family-rental single family homes.
4. The largest population change was the decrease in the population of 25-44 year-olds, with the actual number decreasing by 115 individuals. This represents a 3.3% decrease in the percentage of this age group’s portion of the population. The largest increase was the change in the population of 45-54 year-olds with the actual number increasing by 7,539, which represents a 2.7% increase in the percentage of the age group’s portion of the population.
5. The 2017 Report will provide additional clarity regarding the characteristics of housing units in greatest demand.
6. The 2017 Report will include trend data for the issuance of certificates of occupancy, which will translate the permitting data into what types of units are actually being built and at what rate.
7. It is anticipated that the locations of “student homes” will be made available for a map to be produced and included within the 2017 Report.



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8. CRPA staff has reached out to Penn State University to begin a dialogue regarding student housing issues in the Centre Region, the result of which will be included in the 2017 Report.

### SECTION THREE: FINDINGS

1. There are a significant number of housing programs which target the vulnerable populations within the community.
2. The largest percentage of residents who have a gross housing cost-to-income ratio of 30% or more is among renter households in both the Centre Region (64%) and the County (60%), indicating that the majority of rental housing units are cost burdened. 82% of these cost-burdened households are located within the Region.
3. Definitions of affordability are related to data applicable at a national level in order to distribute funding for federal housing programs. Local definitions could be more appropriate.
4. The *Centre County Affordable Housing Needs Assessment*, completed in 2005, identifies workforce households between the ages of 24 and 55 years old as the priority population group within the Centre Region in particular.
5. An update to the *Centre County Affordable Housing Needs Assessment* is warranted to evaluate the implementation of the recommendations.
6. The average sale price of housing units within the Centre Region has increased steadily over the last 24 months. The 2017 Report is anticipated to include sales data by type and age of residential unit as well.

### CONCLUSION

The Report will be updated annually. Data points will include the characteristics of the existing housing inventory, income groups, conservation measures, rehabilitation efforts, current and projected population, permitting trends, and projected housing demand. In addition to updating the data points, the 2017 Housing Report will address applicable findings in this Report, which may include the following objectives:

1. Review the amended *Property Maintenance Code* and include any relevant changes.
2. Utilize locally generated data to analyze the characteristics of housing units projected to be in greatest demand.
3. Complete an accurate inventory of existing mobile home units.
4. Identify off-campus student housing locations through coordination with Penn State and local permitting information.
5. Utilize local trend data for the issuance of certificates of occupancy, and correspond to construction permitting data.
6. Map the locations of student homes with permits.
7. Identify local changes to municipal regulations related to housing.
8. Identify sales data by type of residential unit and unit age by coordinating with the Centre Region Association of Realtors.

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9. Coordinate with the Centre Region Code Administration (CRCA) and the Centre County Planning and Community Development Office (CCPCDO) to provide reliable local data for housing indicators that are specific to the Centre Region.
10. The *Centre County Affordable Housing Needs Assessment* was completed in 2005. Review and evaluate the implementation of the recommendations made in the Assessment.
11. Evaluate the housing needs of residents who have a gross housing cost-to-income ratio of 30% or more, which is 64% of renter households the Centre Region and 82% of these cost-burdened households countywide.
12. The *Centre County Affordable Housing Needs Assessment*, completed in 2005, identifies regional workforce households between the ages of 24 and 55 years old as the priority population group within the Centre Region in particular. Evaluate the specific housing needs of this population group.
13. Explore the definition of affordability in the Centre Region. A local definition may be more applicable in order to reflect that many households whose housing costs exceed 30 % of annual income are choosing to allocate larger shares of income to larger homes with more amenities. Evaluate how the large population of students could affect a local definition of affordability.

## **SECTION ONE: EXISTING HOUSING DATA**

Section One, *Existing Housing Data*, provides a summary of the distribution, age, and characteristics of existing housing units. Characteristics include tenure, rent, value, monthly cost, and cost-to-income ratio with regard to existing housing stock. Additionally, an assessment of the existing conditions of housing units and regional conservation and rehabilitation efforts is included.

Housing and household characteristics of the Centre Region are shown using the American Community Survey (ACS) 5-year Estimates (2006-2010 and 2011-2015), as provided by the U.S. Census Bureau, and as aggregated in Tables 1.1 through 1.8, below.

The ACS Estimates are released in 1-year, 1-year supplemental, and 5-year updates. The 5-year update is considered the most reliable, in most cases, because it includes data for all areas, rather than only areas with more than 65,000 people (1-year) or 20,000 people (1-year supplemental), and it contains the largest sample size of the Census Bureau data updates. The ACS 5-year Estimates are more current than the last decennial census (2010), although slightly less reliable.

The primary source of data utilized within the Center Region continues to be estimates, aggregates, and derivations of Census Bureau data. This highlights the need for current and reliable data to be gathered the local level. The CRPA will be working with the Centre Region Code Administration (CRCA) and the Centre County Planning and Community Development Office (CCPCDO) to provide reliable local data in future years.

### **Distribution of Housing Units by Type**

Table 1.1 on Page 6 shows that the housing stock within the Centre Region constitutes a significant share of the countywide total; approximately 55% of the 64,489 total housing units countywide are located within the Centre Region.

The mix of housing unit types within the Centre Region includes single-family detached, single-family attached, multi-family, and mobile homes. The following definitions are provided to clarify the difference between these housing types:

*Single-family (SF) attached units* are residential units that are one unit structures with one or more walls extending from the ground to the roof separating it from adjoining structures. In row houses (also called townhouses), double houses (duplexes), or houses attached to nonresidential structures, each unit is a separate, attached structure if the common dividing wall goes from ground to roof.

*Multi-family (MF) units* are residential units within structures that contain 2 or more units, built one on top of another and those built side-by-side, which do not have a ground-to-roof wall and/or have common facilities (i.e., attic, basement, heating plant, plumbing, etc.)

**Table 1.1 - Comparison of Housing Type Distribution in the Centre Region and Centre County**

Unit Type	5-year ACS Estimate	Centre Region			Centre County	
		Number of Units	Percent	Percentage of County Total	Number of Units	Percent
SF Detached	2015	16,322	46%	44%	37,481	58%
	2010	15,490	45%	43%	35,828	58%
SF Attached	2015	3,868	11%	76%	5,092	8%
	2010	3,296	10%	78%	4,221	7%
MF 2	2015	1,026	3%	48%	2,150	3%
	2010	1,125	3%	56%	2,003	3%
MF 3-4	2015	1,477	4%	71%	2,083	3%
	2010	1,088	3%	56%	1,946	3%
MF 5-9	2015	2,306	6%	77%	2,976	5%
	2010	2,650	8%	77%	3,430	6%
MF 10-19	2015	3,618	10%	94%	3,859	6%
	2010	3,463	10%	92%	3,751	6%
MF 20-49	2015	3,227	9%	87%	3,696	6%
	2010	3,305	10%	94%	3,507	6%
MF 50+	2015	3,300	9%	95%	3,469	5%
	2010	3,575	10%	96%	3,741	6%
Mobile Home	2015	550	2%	15%	3,683	6%
	2010	568	2%	16%	3,461	6%
Total	2015	35,694	100%	55%	64,489	100%
	2010	34,571	100%	56%	61,899	100%

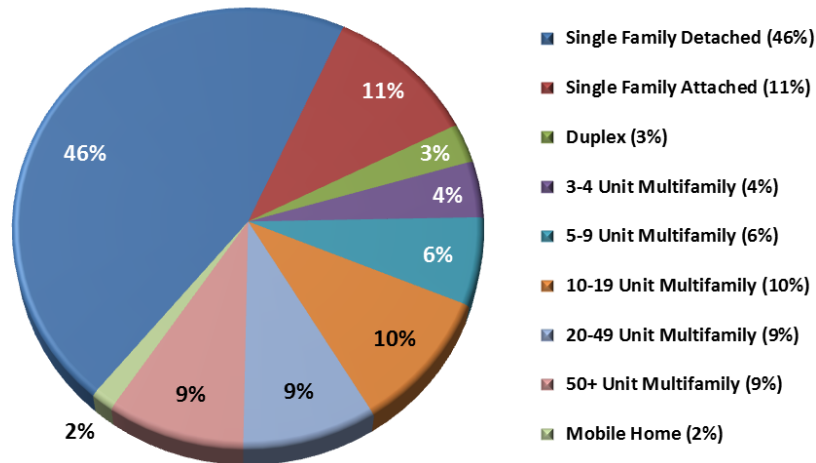
Source: U.S. Census Bureau, 2010 and 2015 American Community Survey 5-year Estimates

As shown in Table 1.1, the total number of housing units in the Centre Region was 35,694, which reflects an increase of 1,123 units above the 34,571 units reported in the 2010 ACS 5-year Estimates. Single-family detached homes constituted 46% of the total number of housing units within the Centre Region, while townhomes made up 11% and multi-family units constituted an additional 42% of the total. The distribution of existing housing units in the Centre Region is illustrated in Figure 1.1.

It is noted that, although Table 1.1 reflects a decrease in the number of mobile home units, the number has actually decreased substantially since 2010 due to the closing of several mobile home parks. Preliminary estimates at the local level place the number at approximately 100. An accurate inventory, utilizing local permitting data, will be included in the 2017 Report.

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Figure 1.1 - Housing Units in the Centre Region by Type



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Table 1.2 - Distribution of Housing Units in the Centre Region

Unit Type	5-year ACS Estimate	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total	Percent
SF Detached	2015	2,809	4,454	949	1,780	3,079	3,251	16,322	46%
	2010	3,039	4,162	871	1,631	2,768	3,019	15,490	49%
SF Attached	2015	387	1,156	6	241	1,028	1,050	3,868	11%
	2010	379	767	0	144	931	1,075	3,296	10%
MF 2	2015	190	153	6	49	128	500	1,026	3%
	2010	143	289	0	21	173	499	1,125	3%
MF 3-4	2015	122	250	0	79	299	727	1,477	4%
	2010	141	212	0	66	148	521	1,088	3%
MF 5-9	2015	112	388	7	53	449	1,297	2,306	6%
	2010	94	450	0	81	507	1,518	2,650	8%
MF 10-19	2015	7	954	0	26	1,241	1,390	3,618	10%
	2010	40	670	0	11	1,414	1,328	3,463	10%
MF 20-49	2015	163	243	0	0	498	2,323	3,227	9%
	2010	79	191	0	0	606	2,429	3,305	10%
MF 50+	2015	154	104	0	8	134	2,900	3,300	9%
	2010	192	278	0	0	154	2,951	3,575	10%
Mobile Home	2015	49	131	40	0	243	87	550	2%
	2010	95	227	17	18	200	11	568	2%
Total	2015	3,993	7,833	1,008	2,236	7,099	13,525	35,694	100%
	2010	4,202	7,246	888	1,972	6,901	13,362	34,571	100%

Source: U.S. Census Bureau, 2010 and 2015 American Community Survey 5-year Estimates

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### Household Characteristics

Characteristics of existing housing units within the Centre Region, including occupancy, gross rents, housing value, monthly homeowner cost, and housing cost-to-income ratio, are compared to the same characteristics exhibited countywide in Tables 1.3-1.6 and Table 1.8.

#### *Occupancy*

Comparative tenure statistics reported in the 2015 ACS 5-year Estimates are presented in Table 1.3. Of the 35,694 housing units within the Centre Region, 32,340 (or 91%) were reported as occupied. Of the occupied housing units, an estimated 15,429 units, or 48%, were owner-occupied, while 16,911 units, or 52%, were renter-occupied. It is noted that 75% of the renter-occupied units within Centre County are located within the Centre Region.

Approximately 9% of housing units (3,354 units) were classified as vacant in the Centre Region. In relation to the total housing stock, the Centre Region has an occupied housing rate slightly greater than that of Centre County, 91% compared to 89%, with a substantially higher rate of renter-occupancy than Centre County at 52%, compared to 40%.

A general guideline is that a vacancy rate between 6% and 7 % is considered “healthy” and indicates that there is an adequate number of housing units available for prospective tenants. It is noted that, although the Centre Region vacancy rate is approximately 9%, almost one-third of these vacant units are reported as “seasonal, recreational or occasional.”

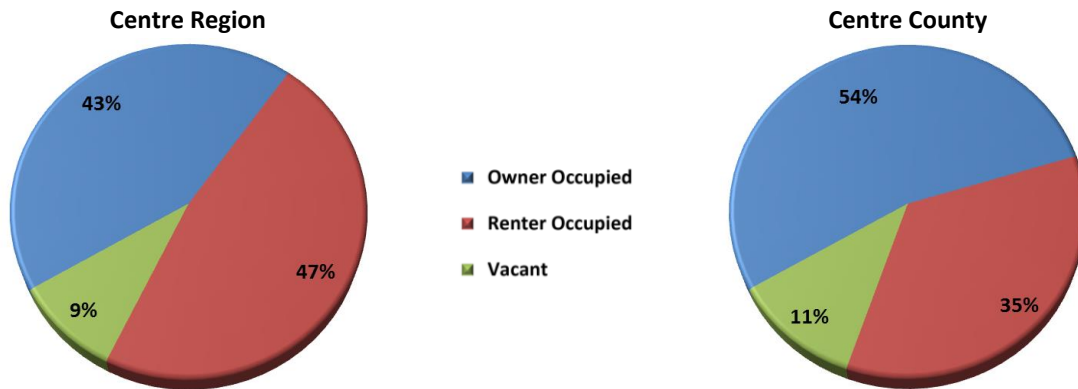
**Table 1.3 - Housing Tenure Characteristics**

	Centre Region			Centre County	
	Units	Percent	Percentage of County Total	Units	Percent
<b>TOTAL</b>	<b>35,694</b>	<b>100%</b>	<b>55%</b>	<b>64,489</b>	<b>100%</b>
<b>Occupied</b>	<b>32,340</b>	<b>91%</b>	<b>57%</b>	<b>57,183</b>	<b>89%</b>
Owner Occupied	15,429	48%	45%	34,606	60%
Renter Occupied	16,911	52%	75%	22,577	40%
<b>Vacant</b>	<b>3,354</b>	<b>9%</b>	<b>46%</b>	<b>7,306</b>	<b>11%</b>
For Rent	210	6%	48%	433	6%
Rented not occupied	1,427	43%	92%	1,557	21%
For sale only	203	6%	43%	469	6%
Sold not occupied	15	.5%	33%	45	1%
Seasonal/Recreational/Occasional	937	28%	30%	3,157	43%
Other vacant	562	16.5%	34%	1,645	23%

*Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates*

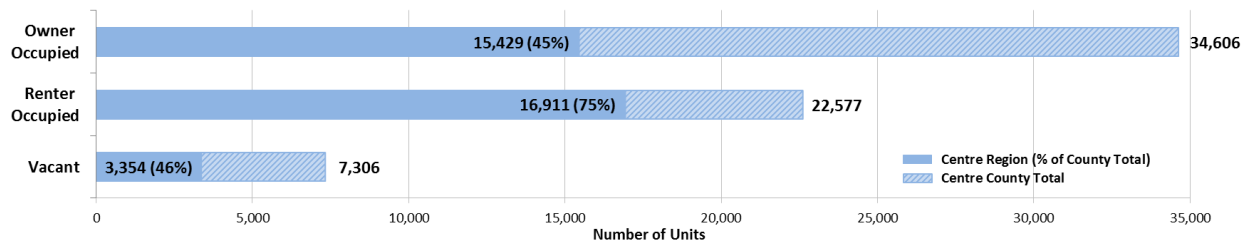
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Figure 1.2 - Housing Tenure Characteristics



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Figure 1.3 - Comparative Housing Tenure Characteristics



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Gross Rents

Comparative monthly gross rent data for Centre County as a whole and the Centre Region are presented in Table 1.4. The median monthly gross rent in the Centre Region was reported as \$1,060 per month, compared to \$900 per month for Centre County.

Table 1.4 - Gross Monthly Rents of Specified Renter-Occupied Units

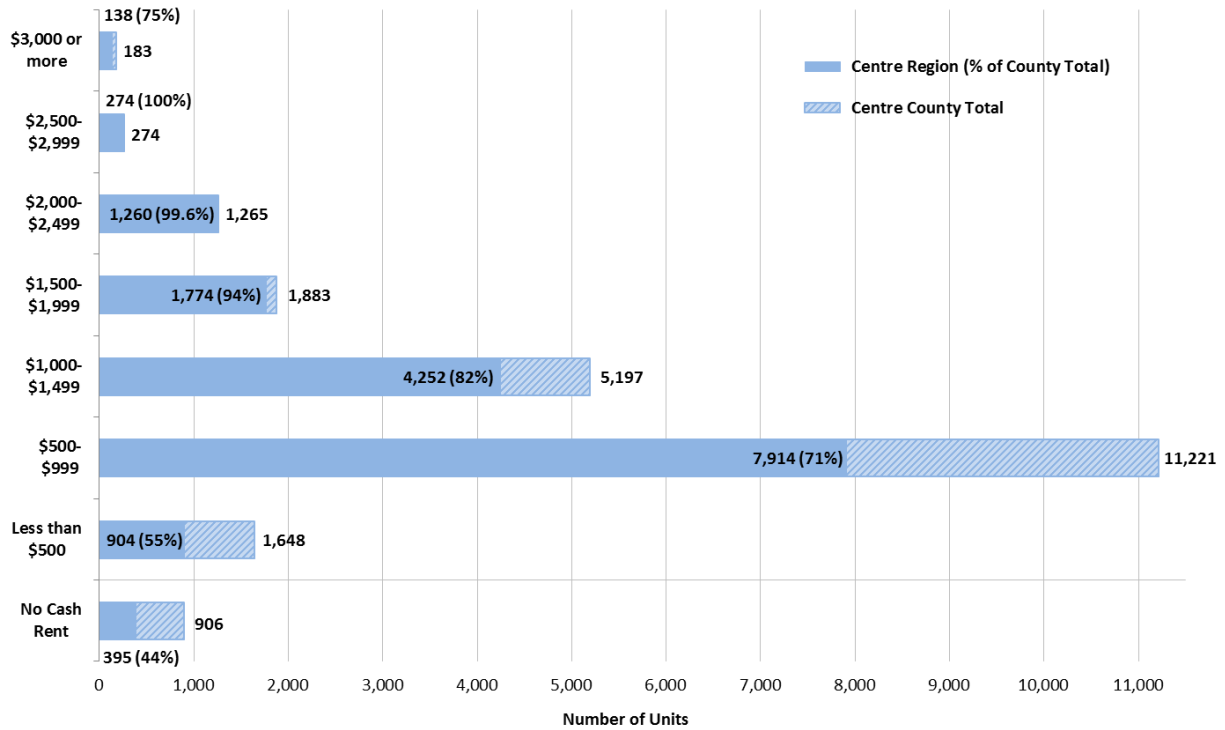
Gross Monthly Rent Range	Centre Region			Centre County	
	Units	Percent	Percentage of County Total	Units	Percent
Less than \$500	904	5%	55%	1,648	8%
\$500-\$999	7,914	48%	75%	11,221	49%
\$1,000-\$1,499	4,252	26%	82%	5,197	24%
\$1,500-\$1,999	1,774	11%	94%	1,883	9%
\$2,000-\$2,499	1,260	8%	99%	1,265	6%
\$2,500-\$2,999	274	2%	100%	274	1%
\$3,000 or more	138	1%	75%	183	1%
Total	16,516	100%	76%	21,671	100%
Median	\$1,060			\$900	
No Cash Rent	395	NA	44%	906	NA

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

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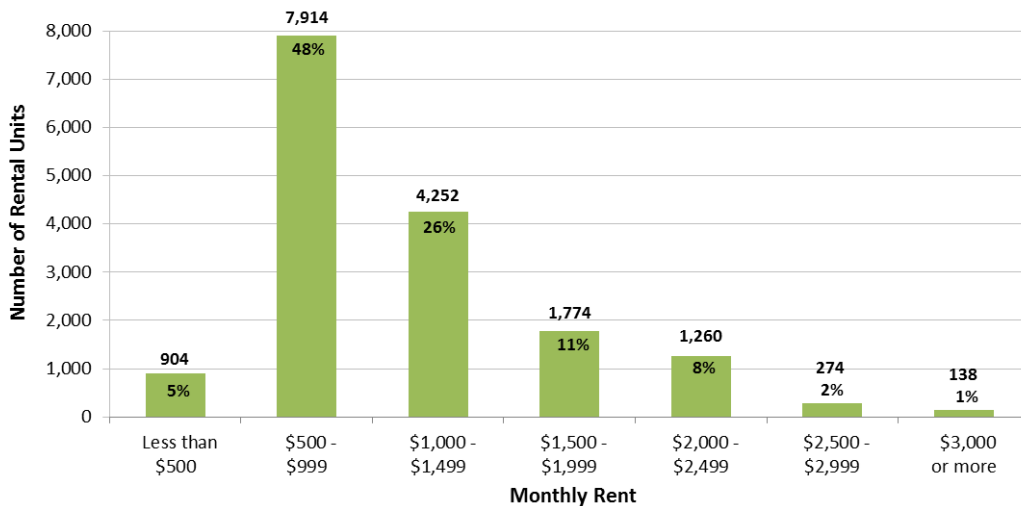
The distribution of rents within both the Centre Region and the County is similar, with the majority of rents being less than \$1,000. However, a substantial majority of the units within Centre County that have rents more than \$1,000 are located within the Centre Region (87%). The largest percentage group in both the Centre Region and the County reports rents between \$500 and \$999 per month, of which 75% are located within the Centre Region.

**Figure 1.4 - Comparative Gross Monthly Rents of Specified Renter-Occupied Units**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Figure 1.5 - Gross Monthly Rents of Specified Renter-Occupied Units in the Centre Region**

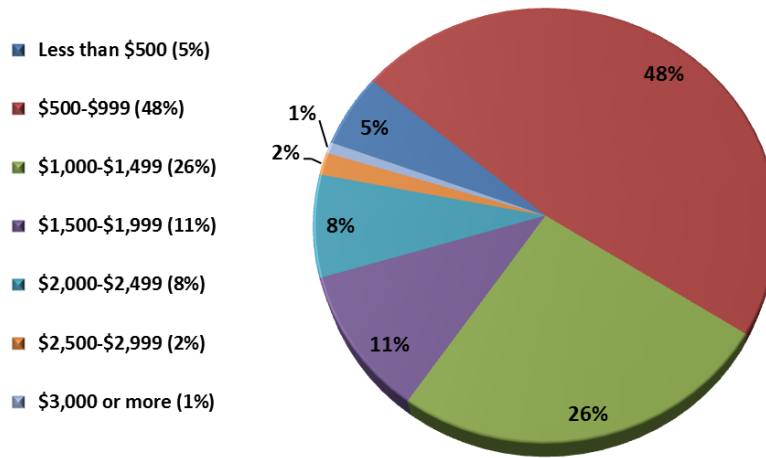


Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates



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**Figure 1.6 - Gross Monthly Rents of Specified Renter-Occupied Units in the Centre Region**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

*Housing Value*

Comparative housing value data for Centre County and the Centre Region are presented in Table 1.5. The reported median value of owner-occupied units within the Centre Region was \$265,000, compared to \$197,200 countywide. It is noted that the majority of all owner-occupied housing units within the County that are valued above \$200,000 are located within the Centre Region (65%).

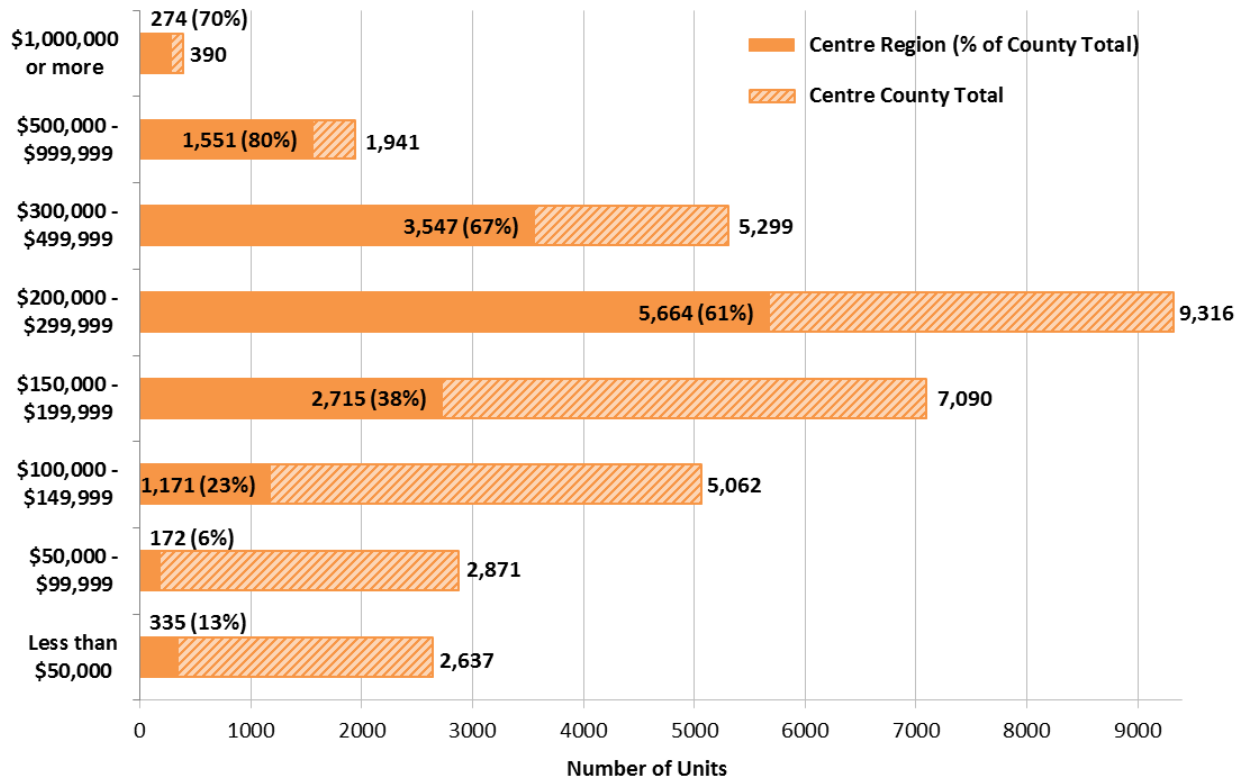
**Table 1.5 - Value of Owner-Occupied Units**

Value Range	Centre Region			Centre County	
	Units	Percent	Percentage of County Total	Units	Percent
Less than \$50,000	335	2%	13%	2,637	8%
\$50,000-\$99,999	172	1%	6%	2,871	8%
\$100,000-\$149,999	1,171	8%	23%	5,062	15%
\$150,000-\$199,999	2,715	18%	38%	7,090	20%
\$200,000-\$299,999	5,664	37%	61%	9,316	27%
\$300,000-\$499,999	3,547	23%	67%	5,299	15%
\$500,000-\$999,999	1,551	10%	80%	1,941	6%
\$1,000,000 or more	274	2%	70%	390	1%
<b>Total</b>	<b>15,429</b>	<b>100%</b>	<b>45%</b>	<b>34,606</b>	<b>100%</b>
<b>Median Value</b>	<b>\$265,000</b>			<b>\$197,200</b>	

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

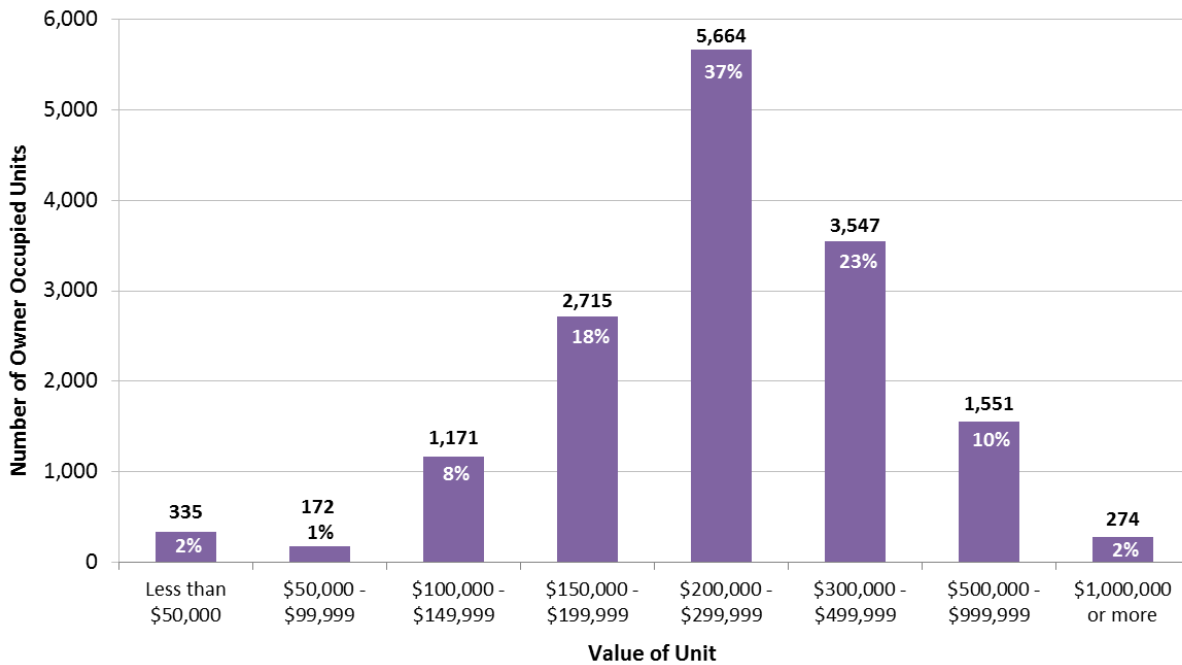
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Figure 1.7 - Comparative Value of Owner-Occupied Units



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Figure 1.8 - Value of Owner-Occupied Units in the Centre Region



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

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*Monthly Homeowner Cost*

Comparative monthly owner cost data for Centre County and the Centre Region is presented in Table 1.6. Regional census-based estimates of the median monthly cost of housing for homeowners is \$1,670 for those units with a mortgage, and \$576 per month for those units without a mortgage, in the Centre Region.

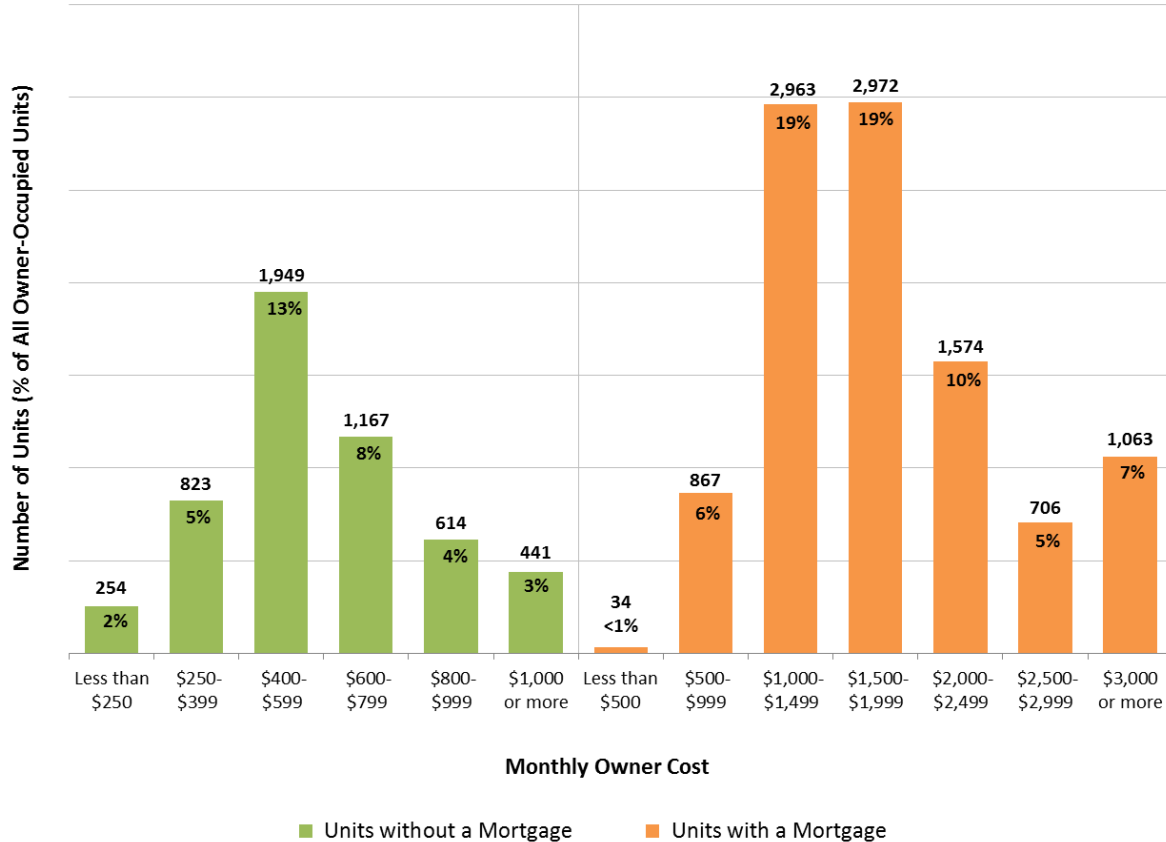
Approximately 47% owners with a mortgage countywide had a monthly cost of over \$1,500 a month, compared to 61% of owners within the Centre Region. However, cost was reported as less than \$1,500 for 68% of homeowners with a mortgage who reside in the County outside the Centre Region, compared to 38% within the Centre Region; 78% as less than \$600 for those without a mortgage, compared to 56% within the Centre Region. Although the majority of housing units are located within the Centre Region, 43% of the owner-occupied units countywide are located here, with 38% of the mortgage-free units.

**Table 1.6 - Comparative Monthly Owner Cost of Specified Owner Occupied Units**

Mortgage Status and Selected Monthly Owner Cost	Centre Region			Centre County	
	Units	Percent	Percentage of County Total	Units	Percent
<b>A. Mortgaged Units</b>					
Less than \$500	34	0.5%	11%	298	1%
\$500 - \$999	867	9%	23%	3,792	18%
\$1,000 - \$1,499	2,963	29%	42%	7,138	34%
\$1,500 - \$1,999	2,972	29%	57%	5,232	25%
\$2,000 - \$2,499	1,574	15%	68%	2,300	11%
\$2,500-\$2,999	707	7%	62%	1,130	5%
\$3,000 or more	1,063	10%	87%	1,222	6%
<b>Total</b>	<b>10,180</b>	<b>100%</b>	<b>48%</b>	<b>21,112</b>	<b>100%</b>
<b>Median per Month</b>	<b>\$1,670</b>			<b>\$1,453</b>	
<b>B. Units Without a Mortgage</b>					
Less than \$250	254	5%	23%	1,090	8%
\$250 - \$399	823	16%	25%	3,241	24%
\$400 - \$599	1,950	37%	38%	5,082	38%
\$600 - \$799	1,167	22%	47%	2,486	18%
\$800 - \$999	614	12%	63%	975	7%
\$1,000 or more	441	8%	71%	620	5%
<b>Total</b>	<b>5,249</b>	<b>100%</b>	<b>39%</b>	<b>13,494</b>	<b>100%</b>
<b>Median per Month</b>	<b>\$576</b>			<b>\$491</b>	

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Figure 1.9 - Monthly Owner Cost of Specified Owner Occupied Units in the Centre Region



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

*Household Income Distribution*

Household income distribution data from the 2015 ACS Estimate is presented in Tables 1.7 and 1.8. In addition to median household income, the tables show median family income and median non-family income. The following definitions, provided by the U.S. Department of Housing and Urban Development (HUD), help to clarify these categories:

*Household* – The sum of the income of all people 15 years and older living in the household. A household includes related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.

*Family* – The sum of the income of all family members 15 years and older living in the household. Families are groups of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

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*Non-family* - A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Table 1.7 shows the distribution of household income within the Centre Region, and identifies the percentage of total units within the specified income group in the Centre Region (\*) and in Centre County (\*\*).

**Table 1.7 - Annual Household Income Distribution in the Centre Region**

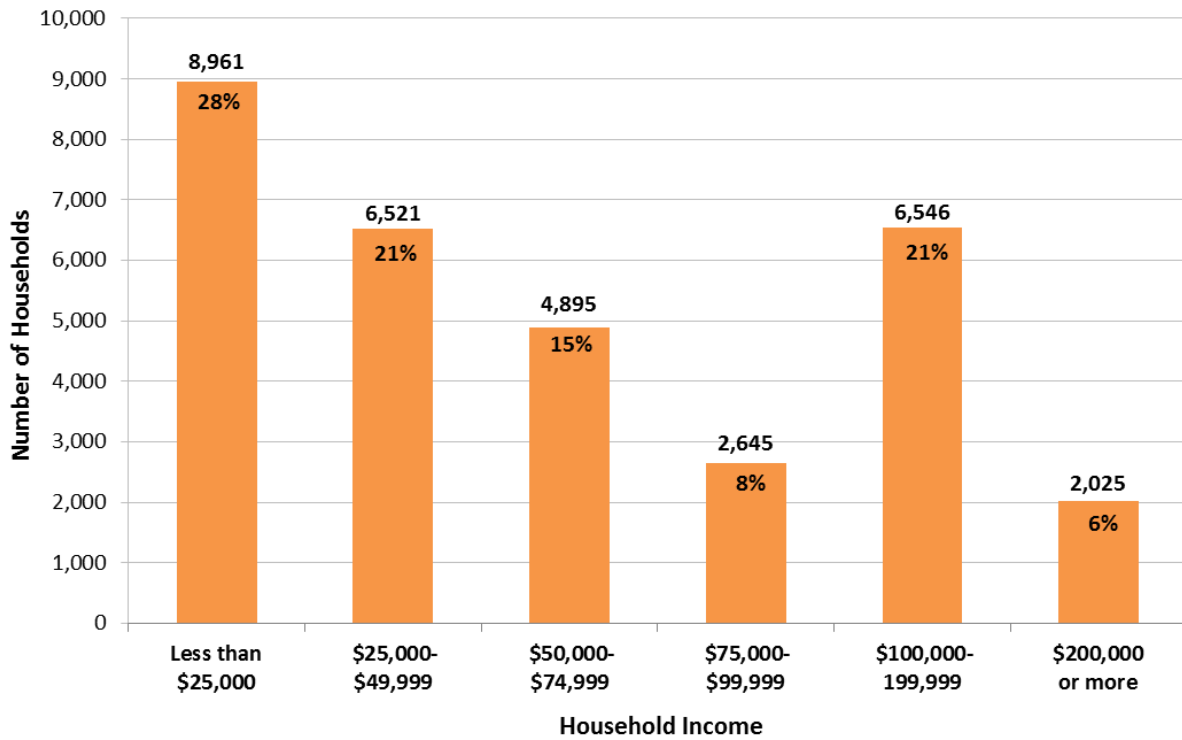
Income Range	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough
Less than \$25,000	433/12%* 5%**	1,617/22% 18%	36/4% 0.5%	144/7% 2%	1,322/21% 15%	5,368/44% 60%
\$25,000 - \$49,999	569/16% 9%	1,239/17% 19%	124/13% 2%	378/19% 6%	1,566/25% 24%	2,645/22% 41%
\$50,000 - \$74,999	679/19% 14%	1,133/15% 23%	127/13% 3%	267/13% 5%	1,115/18% 23%	1,574/13% 32%
\$75,000 - \$99,999	623/17% 18%	915/13% 27%	128/13% 4%	239/12% 7%	728/11% 21%	759/6% 22%
\$100,000 - 199,999	988/27% 15%	1,863/26% 28%	407/42% 6%	671/33% 10%	1,173/18% 18%	1,444/12% 22%
\$200,000 or more	373/10% 18%	493/7% 24%	104/11% 5%	304/15% 15%	437/7% 22%	314/3% 16%
Total	3,665	7,260	967	2,003	6,341	12,104
<b>Median Household Income</b>	<b>\$81,179</b>	<b>\$66,170</b>	<b>\$104,239</b>	<b>\$96,375</b>	<b>\$58,220</b>	<b>\$29,450</b>
Family	\$102,163	\$97,781	\$112,321	\$106,031	\$80,133	\$73,276
Non-Family	\$39,420	\$29,775	\$42,750	\$47,569	\$34,016	\$20,305

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimate

Approximately 28% of the households within the Centre Region were estimated to earn less than \$25,000 per year, compared to 24% of total households countywide, with 64% of those households located within the Centre Region. Approximately 83% of households with reported median annual incomes of greater than \$200,000 are located within the Centre Region. The annual median household income as reported for the Centre Region is \$73,675, and is \$52,186 in Centre County.

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Figure 1.10 - Annual Household Income Distribution in the Centre Region



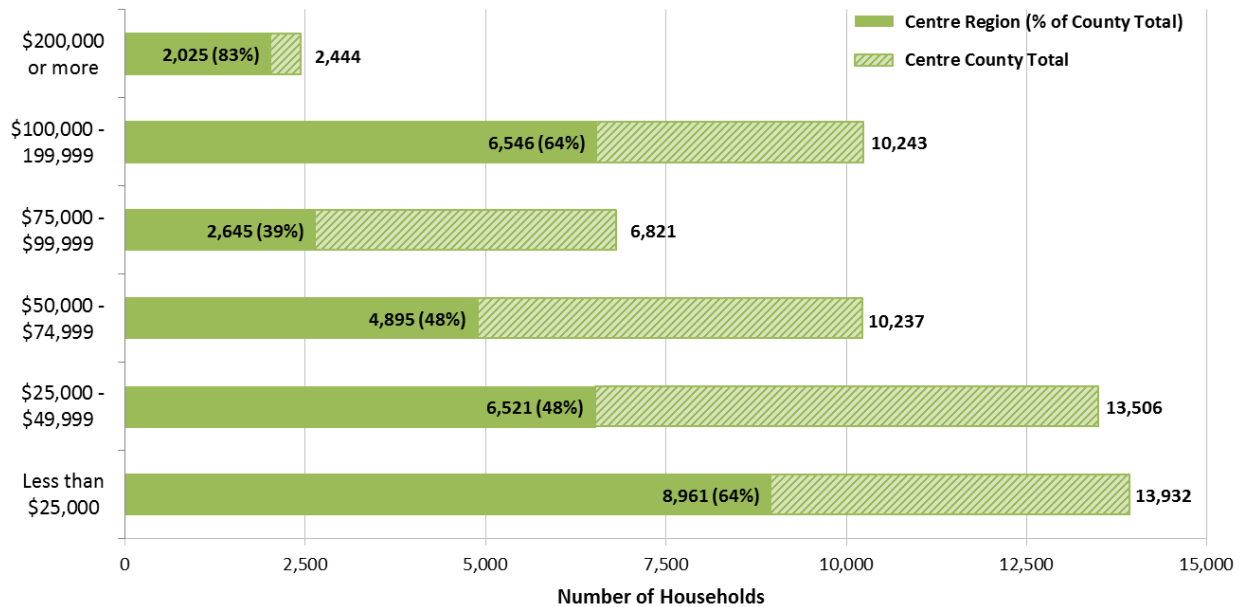
Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

Table 1.8 - Annual Household Income Distribution in Centre County

Income Range	Centre Region			Centre County	
	Households	Percent	Percentage of County Total	Households	Percent
Less than \$25,000	8,961	28%	64%	13,932	24%
\$25,000 - \$49,999	6,521	21%	48%	13,506	24%
\$50,000 - \$74,999	4,895	15%	48%	10,237	18%
\$75,000 - \$99,999	2,645	8%	39%	6,821	12%
\$100,000 - 199,999	6,546	21%	64%	10,243	18%
\$200,000 or more	2,025	6%	83%	2,444	4%
Total	31,593	100%		57,183	100%
<b>Median</b>	<b>\$73,675</b>			<b>\$52,186</b>	
Family	\$99,972			\$74,118	
Non-Family	\$36,718			\$27,440	

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Figure 1.11 - Comparative Annual Household Income Distribution**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Additional Housing Types**

*Assisted Living Facilities*

The Assisted Living Federation of America defines assisted living as a combination of housing, personalized supportive services and health care designed to meet the individual needs of persons who need help with the activities of daily living, but do not need the skilled medical care provided in a nursing home. Table 1.9 identifies existing assisted living facilities located within the Centre Region.

**Table 1.9 – Inventory of Assisted Living Facilities**

Facility	Location
Renaissance Residential	1105 Plaza Drive
Greenhills Village	301 Farmstead Lane
Elmcroft of State College	150 Farmstead Lane
Juniper Village at Brookline	1930 Cliffside Drive
House of Care	515 West Beaver Avenue
Foxdale Village	500 East Marylyn Avenue

Source: CRPA Staff 2016

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*Student Housing*

Penn State’s University Park Campus, located within the Centre Region, provides on-campus housing which includes dormitory-style residence halls and apartment complexes. First-year students must live on campus. The following Tables 1.10-1.13 show on-campus living facilities.

Table 1.10 shows the cost of housing for undergraduate students for the Fall 2016/Spring 2017 semesters; this includes utilities and rates are per person, per semester. A meal plan must also be purchased to live in the residence halls.

**Table 1.10 - University Park Undergraduate Residence Halls Housing Rates**

Room	Rate Per Person	Standard Occupancy
Double, traditional	\$2,970	2
Double, renovated	\$3,230	2
Small Double, traditional	\$2,230	2
Triple, traditional	\$2,675	3
Single, traditional	\$4,070	1
Supplemental	\$2,375	4-8
Supplemental w/bath	\$2,670	6
<b>Nittany Suites</b>		
2-Bedroom suite w/bath	\$3,510	4
<b>North Suites</b>		
2-Bedroom suite w/bath	\$3,770	4
2-Bedroom suite w/bath	\$4,990	2
Supplemental	\$3,015	6
<b>Eastview Terrace</b> (sophomore/junior/senior status)		
Single with bath	\$5,180	1
Large single with bath	\$5,565	1

Source: [http://hfs.psu.edu/fall-2016spring-2017#up\\_undergrad](http://hfs.psu.edu/fall-2016spring-2017#up_undergrad)

Table 1.11 shows the undergraduate apartment rates per person, per semester:

**Table 1.11 - University Park Undergraduate Apartments Housing Rates**

Apartment	Rate Per Person	Standard Occupancy
Nittany Apartments, 2-Bedroom Garden	\$3,600	4
Nittany Apartments, 4-Bedroom Garden	\$4,050	4
Nittany Apartment, 4-Bedroom Townhouse	\$4,195	4
White Course, 4-Bedroom	\$4,195	4

Source: [http://hfs.psu.edu/fall-2016spring-2017#up\\_undergrad](http://hfs.psu.edu/fall-2016spring-2017#up_undergrad)



Table 1.12 shows rates per person, per month, including utilities:

**Table 1.12 - White Course Apartments - Single Student Housing Rates**

Apartment	Rate Per Person	Standard Occupancy
4-Bedroom furnished	\$880	4

Source: [http://hfs.psu.edu/fall-2016spring-2017#up\\_undergrad](http://hfs.psu.edu/fall-2016spring-2017#up_undergrad)

Table 1.13 shows rates per month, including utilities, for students with families:

**Table 1.13 - White Course Apartments - Students with Families Housing Rates**

Apartment	Rate	Standard Occupancy
1-Bedroom unfurnished, 1 bath	\$1,100	3
1-Bedroom furnished, 1 bath	\$1,200	3
2-Bedroom, unfurnished, 1 bath	\$1,250	5
3-Bedroom, unfurnished, 1 bath	\$1,400	6
3-Bedroom, unfurnished, 2 bath	\$1,415	6

Source: [http://hfs.psu.edu/fall-2016spring-2017#up\\_undergrad](http://hfs.psu.edu/fall-2016spring-2017#up_undergrad)

The University Office of Off-Campus Living serves over 38,000 students. This diverse group of students, who live off-campus, is comprised of undergraduate, graduate, returning adult learners, and international students. The office provides online classifieds and information on local landlords, property managers, rental agencies, and other businesses. An associated “Off-Campus Student Union” also provides resources.

Additional data will be provided in the 2017 Report to provide detail regarding off-campus student housing resulting from coordination with Penn State University and Centre Region Code Administration (CRCA) permitting information.

### Existing Conditions of Housing Stock

There are several measures which can be used to evaluate housing stock and living conditions within the Centre Region, including structural integrity, the age and value of a structure, overcrowding, and the lack of certain necessary facilities.

#### *Structural Integrity*

The Centre Region Code Administration (CRCA) is responsible for the review, permit issuance, and inspection of building construction, rental housing, and commercial fire safety in the Centre Region through the enforcement of the locally adopted and state mandated codes. The *Centre Region Building Safety & Property Maintenance Code, 2010 Edition* (Code) is enforced in all local jurisdictions within the Centre Region. Additionally, the municipalities have adopted the *Pennsylvania Uniform Construction*

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Code, which currently adheres to the 2009 International Family of Codes. It is noted that the Code is being amended and any changes will be reflected in the 2017 Report.

Specific indicators of potential substandard housing or living conditions for the remaining measures are as follows:

*Age and Value of Structure* – A housing unit constructed prior to 1950, which is valued at less than \$50,000.

*Lacking Facilities* – A housing unit lacking complete plumbing facilities, heating and cooking facilities and/or complete kitchen facilities.

*Overcrowding* – 1.01 persons per room or more within a dwelling unit is a generally accepted standard that can be applied using Census data.

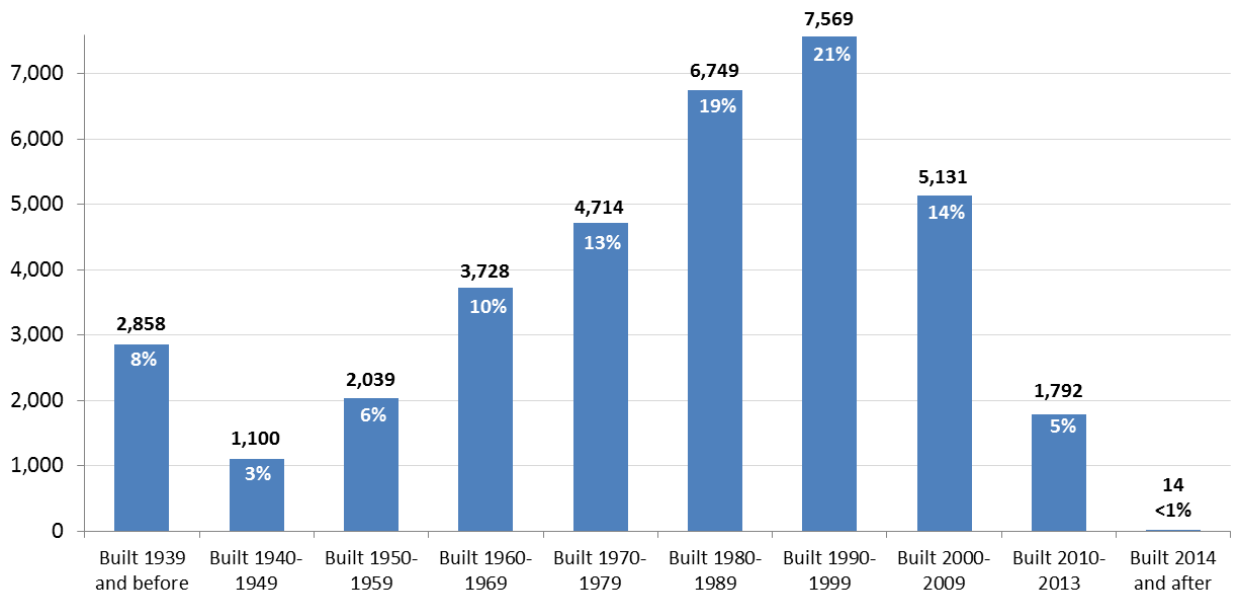
Existing housing stock within the Centre Region, by age of structure, is summarized in Table 1.14. Approximately 40% of the housing stock was built prior to 1979; 27% prior to 1970. It is noted that housing units constructed over fifty years ago are eligible to be listed as historic, and as such would help to preserve existing housing stock.

**Table 1.14- Age of Housing Stock in the Centre Region**

Year Built	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total	Percent
2014 and after	0	14	0	0	0	0	14	0.04%
2010 - 2013	176	123	16	63	54	1,360	1,792	5%
2000 - 2009	571	1,337	207	443	1,514	1,059	5,131	14%
1900 - 1999	556	1,872	271	242	1,409	3,219	7,569	21%
1980 - 1989	987	1,144	238	439	1,263	2,678	6,749	19%
1970 - 1979	360	1,138	99	235	1,422	1,460	4,714	13%
1960 - 1969	498	1,052	52	285	704	1,137	3,728	10%
1950 - 1959	250	482	9	365	216	717	2,039	6%
1940 - 1949	171	142	13	45	49	680	1,100	3%
1939 and before	424	529	103	119	468	1,215	2,858	8%
<b>Total</b>	<b>3,993</b>	<b>7,833</b>	<b>1,008</b>	<b>2,236</b>	<b>7,099</b>	<b>13,525</b>	<b>35,694</b>	<b>100%</b>

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Figure 1.12 - Age of Centre Region Housing Stock**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

*Age and Value of Structure*

The following outlines the rationale used for preparing a discussion of “standard” and “substandard” living conditions in terms of the measures listed above. From Table 1.14, it is observed that there are 3,958 units (11% of the housing stock) within the Centre Region that were constructed prior to 1950. Further, from Table 1.5, there were 335 owner-occupied units (2% of the total) in the Centre Region valued at less than \$50,000. It can be concluded that “age of structure” and “value,” in combination, indicates that substandard living and housing conditions could be an issue in a few areas of the Centre Region.

*Lacking Facilities*

The 2015 ACS 5-year Estimates reported that high percentages of the year-round housing stock had both complete plumbing facilities (99.5%) and complete kitchen facilities (99%). Due to the high level of availability, it is concluded that “lack of facilities” does not, in and of itself, raise any issues regarding overall substandard living and housing conditions within the Centre Region.

Additionally, any arising issue of complete facilities would be addressed by Section 502.1 of the Code, which states that every dwelling unit shall contain its own bathtub or shower, lavatory, water closet, and kitchen sink which shall be maintained in a sanitary, safe working condition. Additionally, Section 504.1 states that all plumbing fixtures shall be properly installed and maintained in working order, and shall be kept free from obstructions, leaks, and defects and be capable of performing the function for which such plumbing fixtures are designed. All plumbing fixtures shall be maintained in a safe, sanitary, and functional condition.

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*Overcrowding*

An overcrowded condition is defined to occur when there are more than 1.01 persons per room in a dwelling unit (excluding bathrooms, open porches, utility rooms, unfinished attics, etc.; rooms not used for “living” purposes).

According to Table 1.15, 1,033 households, or 3% of the total occupied units, reportedly have an occupancy of more than 1.01 persons per room. This rate is slightly higher than the countywide percentage of 2.5%. Overcrowding may be an issue of concern regarding overall substandard living and housing conditions within some areas of the Centre Region.

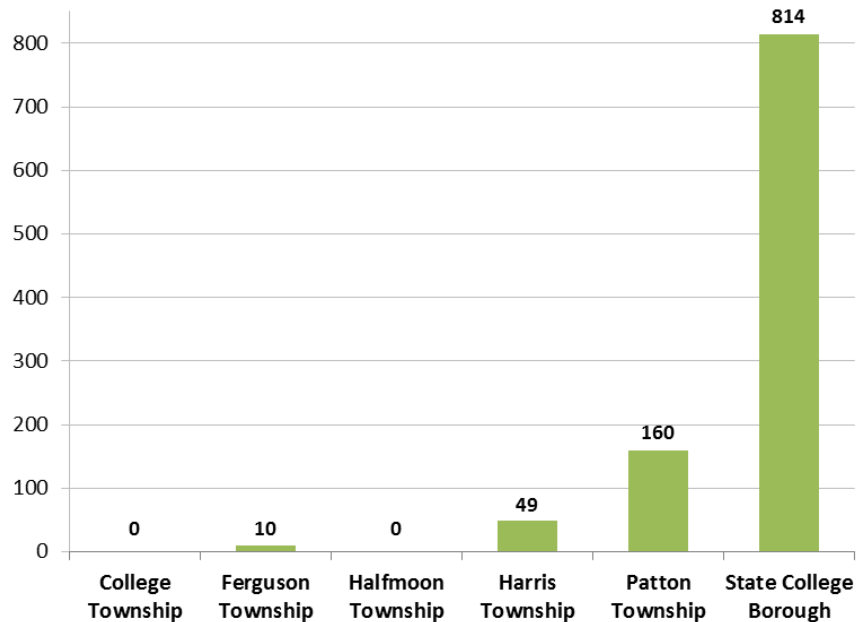
This concern may be remedied by Section 404.5 of the Code, which states that the number of persons occupying a dwelling unit shall not create conditions that, in the opinion of the Code Official, endanger the life, health, safety or welfare of the occupants. The Code goes on to establish a minimum gross floor area for residential occupancy of 200 square feet and a minimum habitable space requirement for properties receiving rental housing permit after January 2003.

**Table 1.15 - Distribution of Occupied Units with more than 1.01 Occupants per Room in the Centre Region**

Occupants Per Room	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total Units	Percent of Total Occupied Units
1.01 or more	0	10	0	49	160	814	1,033	3%

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Figure 1.13 - Number of Units with more than 1.01 Occupants per Room**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Conservation Measures**

Regional property maintenance codes and historic preservation ordinances aid in the conservation of existing housing stock.

*Property Maintenance*

The *Centre Region Building Safety & Property Maintenance Code* applies to all existing residential and non-residential structures, and all existing premises, to ensure the minimum requirements and standards are met for structures, equipment and facilities for light, ventilation, space, heating, sanitation, protection from the elements, life safety, safety from fire and other hazards and for the safe and sanitary maintenance.

The Centre Region Code Administration (CRCA) has established a Rental Housing Program which is enforced in the municipalities of Patton, College, Ferguson, and Harris Townships and the Borough of State College within the Centre Region, and in the Borough of Bellefonte in Centre County. Most rental properties are inspected at least once every 36-months within the Centre Region; in Bellefonte Borough, rental properties are inspected every 24 months. The difference in frequency is due to the fact that there are substantially more rental units in the Centre Region (18,188) compared to Bellefonte (1,343).

*Historic Preservation*

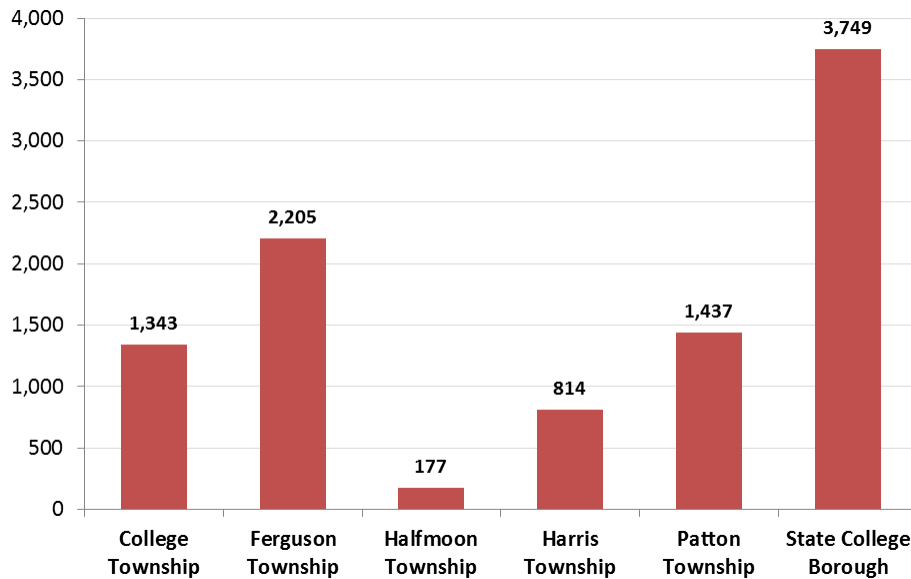
Approximately 27% of the housing stock located within the Centre Region was reportedly built prior to 1970 and is considered eligible for listing in the National Register of Historic Places. Since 1961, Pennsylvania municipalities have had the opportunity to preserve and rehabilitate historic structures, buildings, and neighborhoods that possess historical and architectural significance. Table 1.16 shows housing units within the Centre Region constructed prior to 1970, by municipality.

**Table 1.16 - Number of Units Eligible for Listing**

Year Built	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total
1960-1969	498	1,052	52	285	704	1,137	3,728
1950-1959	250	482	9	365	216	717	2,039
1940-1949	171	142	13	45	49	680	1,100
1939 and before	424	529	103	119	468	1,215	2,858
<b>Total</b>	<b>1,343</b>	<b>2,205</b>	<b>177</b>	<b>814</b>	<b>1,437</b>	<b>3,749</b>	<b>9,725</b>
Percent	14%	23%	2%	8%	15%	39%	100%

Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

**Figure 1.14 - Number of Units Eligible for Listing on the National Register of Historic Places**



Source: U.S. Census Bureau, 2015 American Community Survey 5-year Estimates

According to the National Trust for Historic Preservation, in the last three decades of the 20th century, the national inventory of older and historic homes lost 6.3 million year-round housing units. Additionally, in order to replace the older and historic homes currently occupied by households below the poverty level, using the most cost-effective of federal housing programs, it would cost American taxpayers \$335 billion. The following are examples provided by the Trust of the contribution of older and historic neighborhoods to housing affordability in general:

- 32 % of households below the poverty line live in older and historic homes;
- 31 % of homeowners whose household income is less than \$20,000 per year live in older and historic homes;
- 34 % of renters whose household income is less than \$20,000 per year live in older and historic homes;
- 29 % of elderly homeowners live in older and historic homes;
- 53 % of all owner occupied older and historic homes have monthly housing costs less than \$500;
- 48 % of tenant occupied older and historic homes rent for less \$500 per month.

There are 64 places listed in the National Register of Historic Places in Centre County; 19 of those, or approximately 30%, are located within the Centre Region. Table 1.17 identifies the Listed Resources within the Centre Region.

**Table 1.17 - Centre Region Listed National Register of Historic Places**

Municipality	Resource	Year Listed	Location
College Township	General John Thompson House	1978	East Branch Road
	Lemont Historic District	1979	Lemont
	Oak Hall Historic District	1979	Oak Hall
	Felix Dale Stone House	1982	Southside Route 871, Lemont
	Tudek Site	1982	Along Orchard Road
	Houserville Site	1986	1300 Block of East College Ave
Ferguson Township	Bucher Ayres Farm	1980	Whitehall Road SW Pine Grove Mills
Halfmoon Township	Abraham Elder Stone House	1977	Route 550, Stormstown
	George Wilson Homestead	1982	Route 550, SW of Centennial
Harris Township	Boalsburg Historic District	1977	US 322, Boalsburg
	Hill House (Col. James Johnston House)	1977	Tennis Street, Boalsburg
	Boal Mansion	1978	US 322 and Route 45
	Linden Hall Historic District	1990	Linden Hall
Patton Township	John Gray House	1975	
State College Borough	Centre Furnace Mansion House	1979	1001 East College Ave
	Ag. Hill Complex, Penn State University	1979	University Park
	Camelot	1979	520 South Fraser Street
	Farmers' High School, Penn State University	1981	University Park
	College Heights Historic District	1995	
	Holmes-Foster/Highland Historic District	1995	

Source: *Municipal Websites 2016*

There are several historic districts which include residential neighborhoods that are located in College and Harris Townships and the Borough of State College. There are approximately 1,270 structures located within these preservation districts.

#### COLLEGE TOWNSHIP

The Lemont Historic District is home to many historic homes and several businesses. The district includes 103 contributing buildings. The district is almost exclusively residential with a few community buildings. The Oak Hall Historic District consists of the western portion of the small village of Oak Hall. There are five principal historic buildings in the district, associated outbuildings, and artificial landscape features; two other visually compatible older houses; and two intrusions.

## HARRIS TOWNSHIP

The Linden Hall Historic District incorporates the historic village of Linden Hall, which dates from the late 1700s. The resources within the district, which total 33 structures, range in date from 1810 to 1919. The Boalsburg Historic District includes 140 contributing buildings in the central business district and surrounding residential areas of Boalsburg, predominantly dating from 1803 to 1870.

## STATE COLLEGE BOROUGH

The College Heights Historic District and the Holmes-Foster and Highlands Historic District. Within these two historic districts, there are 987 contributing structures representing the quality of architecture that was constructed in the Borough between the 1850s and 1950s. While these districts are not regulatory in the ability to prevent demolition or redevelopment, local policies are in place to help protect these structures and ensure that their modernization is in keeping with the character of the districts in which they are located. For example, the Borough's Historic Resources Commission maintains Design Guidelines for Historic Properties, reviews demolition and renovation plans for historic properties, and encourages residents to enroll in the historic plaque program (*2013 State College Neighborhood Plan*).

It is noted that the College Heights Historic District was listed with 278 contributing properties, but due to the demolition of four contributing buildings this number is down to 274. The Holmes Foster/ Highlands Historic District was listed with 727 contributing properties, but due to the demolition or fire of fourteen contributing buildings, this number is down to 713.

### *Local Regulations*

Local governments can invigorate historic preservation activities by participating in the Certified Local Government (CLG) program; however, there are no certified local governments within the Centre Region. Most of the existing local ordinances protect historic resources and structures only once they are listed. One exception is that in the Borough of State College, the Historic Resources Commission advises the elected officials on historic resources, advocates for the preservation of those resources, and serves as a clearinghouse for information and education on such matters.

The *Centre County Comprehensive Plan* includes an implementation strategy to preserve historic and cultural resources countywide, including preservation planning prior to designation. Additionally, the *Centre Region Comprehensive Plan* includes the following related objectives and policies:

*Objective 3.2* Protect historical and cultural resources that reflect the history and cultural character of the Centre Region.

*Policy 3.2.1* Create municipal regulations that protect existing structures located in identified historic areas. Regulations should protect existing structures and encourage new development within or adjacent to existing districts to be consistent with the pattern and character of the original village or rural center that contain the resource(s).



*Policy 3.2.5* Modify municipal regulations to permit and promote the adaptive reuse of historic structures.

*Policy 3.2.6* Encourage the protection of historic and cultural districts and sites from degradation, destruction, or demolition through neglect.

Efforts to preserve existing structures could be strengthened in areas of the Centre Region that are located outside the Borough of State College.

### *Rehabilitation Efforts*

Municipal redevelopment guidelines can preserve existing housing stock and promote consistency with existing character and design within established areas. Guidelines are especially important in relation to hazard mitigation efforts to rebuild unexpected destruction of existing structures.

The Borough of State College Redevelopment Authority recommended a series of Community and Economic Development Goals in 2013, including utilizing tools and programs that will support the preservation of single-family, owner-occupied housing and creating new opportunities for affordable and workforce housing. Several areas of the Borough were identified to be analyzed in greater detail by the Planning Commission for certification as redevelopment areas, redevelopment plans, and other activities through a joint meeting of the Borough Council, Planning Commission, and Redevelopment Authority in 2006.

Regional rehabilitation efforts, including redevelopment guidelines, could be strengthened outside the Borough of State College.

## **SECTION ONE: FINDINGS**

1. The primary source of data utilized within the Center Region continues to be estimates, aggregates, and derivations of Census Bureau data. This highlights the need for current and reliable data to be gathered the local level. The CRPA will be working with the Centre Region Code Administration (CRCA) and the Centre County Planning and Community Development Office (CCPCDO) to provide reliable local data in future years.
2. Single-family attached and detached homes constitute approximately 57% of the total number of housing units within the Centre Region.
3. The majority of housing units within the Centre Region are renter-occupied (52%).
4. Almost one-third of reported vacant housing units in the Centre Region are identified as “seasonal, recreational or occasional”.
5. Approximately 87% of rental units within Centre County with reported monthly rents of more than \$1,000 are located within the Centre Region.
6. The median value of owner-occupied units in the Centre Region is \$265,000, with 61% of those mortgaged units having monthly housing cost more than \$1,500.
7. The median household income is \$73,675; median family income is \$99,972; and median non-family income is \$36,718.

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8. The *Property Maintenance Code* is being amended and any changes will be reflected in the 2017 Report.
9. A regional inventory of structures potentially eligible for the National Register of Historic Places and/or local registers has not been completed. This may be a consideration to further protect existing housing stock throughout the Centre Region. Conservation efforts could be strengthened in areas of the Centre Region located outside the Borough.
10. The Borough of State College has established redevelopment areas. Regional rehabilitation efforts, including redevelopment guidelines, could be strengthened outside the Borough.

**SECTION TWO: HOUSING ANALYSIS**

Section Two, *Housing Analysis*, provides projections for the anticipated housing demand in the 2040 planning period based upon population trends, the housing delivery process, permitting reports, student housing needs, and household characteristics.

**Population Trends**

The Centre Region continues to gain population, experiencing an increase of 3,471 between the 2010 and 2015 ACS reporting periods. Table 2.1 shows that an increase occurred in all six municipalities, with the largest numbers in Ferguson and Patton Townships.

**Table 2.1 - Population Change**

	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total
2011-2015	9,864	18,238	2,707	5,162	15,644	42,129	93,744
2006-2010	9,199	17,092	2,615	4,845	14,646	41,876	90,273
<b>Delta</b>	<b>+665</b>	<b>+1,146</b>	<b>+92</b>	<b>+317</b>	<b>+998</b>	<b>+253</b>	<b>+3,471</b>

Source: U.S. Census Bureau, 2010 and 2015 American Community Survey 5-year Estimates

Table 2.2 reflects the population forecast completed by the Centre Regional Planning Agency (CRPA) in 2011. The total 2040 population for the Centre Region of 114,110 was determined using variables such as the potential build-out of existing zoning classifications and permitting trends, in addition to demographic data.

**Table 2.2 - CRPA Population Forecast 2010-2040**

	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total
2040	12,893	24,704	4,031	7,281	20,648	44,553	114,110
2010	9,521	17,690	2,667	4,873	15,311	42,034	92,096
<b>Delta</b>	<b>+3,372</b>	<b>+7,014</b>	<b>+1,364</b>	<b>+2,408</b>	<b>+5,337</b>	<b>+2,519</b>	<b>+22,014</b>

Source: CRPA 2011; 2010 Census-based population projections

Table 2.3 reflects projections for Pennsylvania counties by the Pennsylvania State Data Center (PaSDC), released in 2015. The population for Centre County is anticipated to increase from 153,990 in 2010 to 188,564 in 2040.

In order to infer the correlating growth within the Centre Region for the same time period, the 2010 Census population of 92,096 was utilized; this is 60% of the County population number. The increase was projected throughout the planning period, using 60% of the County number. Table 2.3 reflects a population increase for the Centre Region to 113,138 in 2040, which is consistent with the 2011 CRPA forecast.

**Table 2.3 - Pennsylvania State Data Center Population Projection 2010-2040**

	2010 Census	2015 Projection	2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
<b>Centre County<sup>1</sup></b>	153,990	161,413	168,182	174,547	180,148	184,804	188,564
<b>Centre Region<sup>2</sup></b>	92,096 *	96,848	100,909	104,728	108,089	110,882	113,138

Source: <sup>1</sup>PaSDC 2015 Abstract; <sup>2</sup>CRPA

Note: \* 60% of Centre County Population

### Housing Delivery Process

Housing stock in the Centre Region has historically been constructed by the private sector. Although public housing is not located in the Centre Region, construction has been completed more recently by a combination of private-public partnerships and not-for-profit organizations, such as Habitat for Humanity. It can be concluded that these types of entities will continue to provide the housing stock necessary to accommodate the projected population growth throughout the long range planning period.

An analysis of vacant residential land and the expectation of development consistent with existing zoning lead to the conclusion that adequate residential land is available in the Centre Region to accommodate the projected population growth to 2040. Increased density may also contribute to maintaining growth inside the existing Regional Growth Boundary and Sewer Service Area. Future residential development will consist primarily of the build-out of remaining vacant land, with a small portion from the result of redevelopment and mixed-use development.

The CRPA does not play a direct role in the housing delivery process, per se. One of the potential results of future State of Housing Reports will be to determine whether there is a specific role for the CRPA. The role of the Centre Region Council of Governments in the housing delivery process will be to continue to work with the municipalities to ensure that there are a variety of zoning districts to provide a variety of housing types and to ensure that minimum housing standards are maintained through Code enforcement.

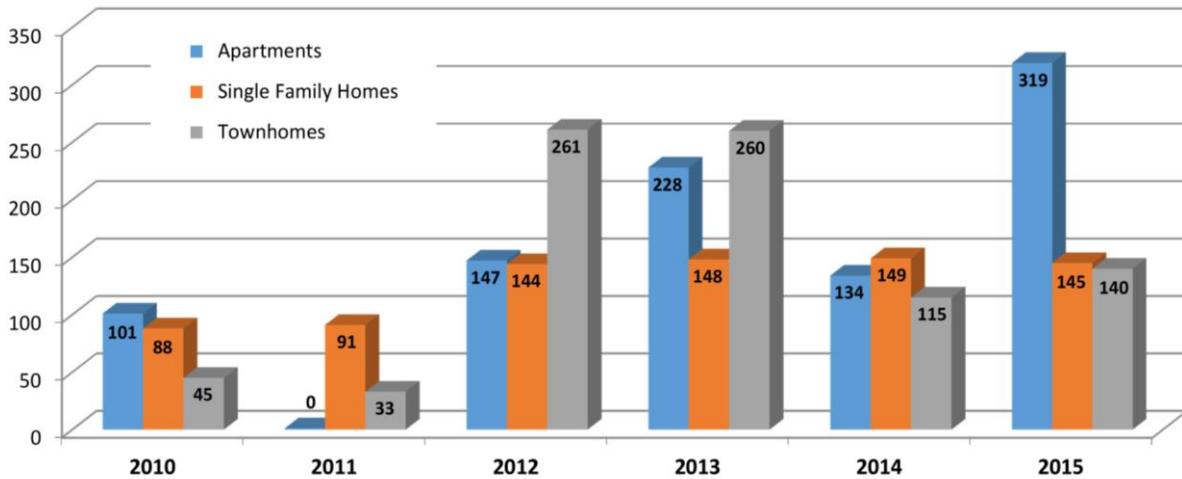
### Permitting Reports

The residential permitting trend over the past five years shows that a mix of housing types is being constructed within the Centre Region. Figure 2.1 shows that the permitting numbers for single-family homes has remained relatively constant, while sharp increases have occurred for multi-family and single-family attached (townhome) units. It is noted that definitions for housing types in the Centre Region have not been established; therefore, the types may not correspond to the Census data.

Permitting reports for 2016, which are not reflected in Figure 2.1, show an annual total of 126 single-family detached units, 43 single-family attached units, and 29 multi-family units. 2,746 housing units have been permitted during the period between 2010 and 2016, an average of 392 units per year.

These reports provide a portion of local data regarding the regional housing inventory. There may be development approvals for additional housing units that have not been permitted as of yet. Additionally, although a unit has received a permit, it may not have been constructed as of yet. Certificates of occupancy provide a more accurate number with regard to increases in the housing inventory.

**Figure 2.1 - Centre Region Residential Building Permits**



Source: CRCA; CRPA 2016

The 2017 State of Housing Report will include trend data for the issuance of certificates of occupancy, in addition to permitting, which will translate the permitting data into the types of permitted units that are actually being completed and at what rate.

**Alternative Housing Issues**

New housing marketed to students dominates the increase in apartments in the Centre Region. It is anticipated that this may contribute to an increase in housing options for owner-occupied or family-rental single-family homes. However, the data does not reflect any changes at this time. Table 2.4 on Page 32 shows a comparison of family and non-family households in the Centre Region.

State College Borough is in the process of implementing Ordinance 2029, which is the student license ordinance, adopted by Council in November of 2013. The ordinance requires that all current and future student homes, as defined by the State College Borough Zoning Ordinance, submit an application for a student home license. The Planning Department has notified property owners of all one- and two-family dwellings with a valid student home of this requirement. The license was distributed to these student homes throughout September 2016. It is anticipated that the locations will be made available for a map to be produced and included in the 2017 Report.

Additionally, CRPA reached out to Penn State University to begin a dialogue regarding student housing issues in the Centre Region, the result of which will also be included in the 2017 Report.

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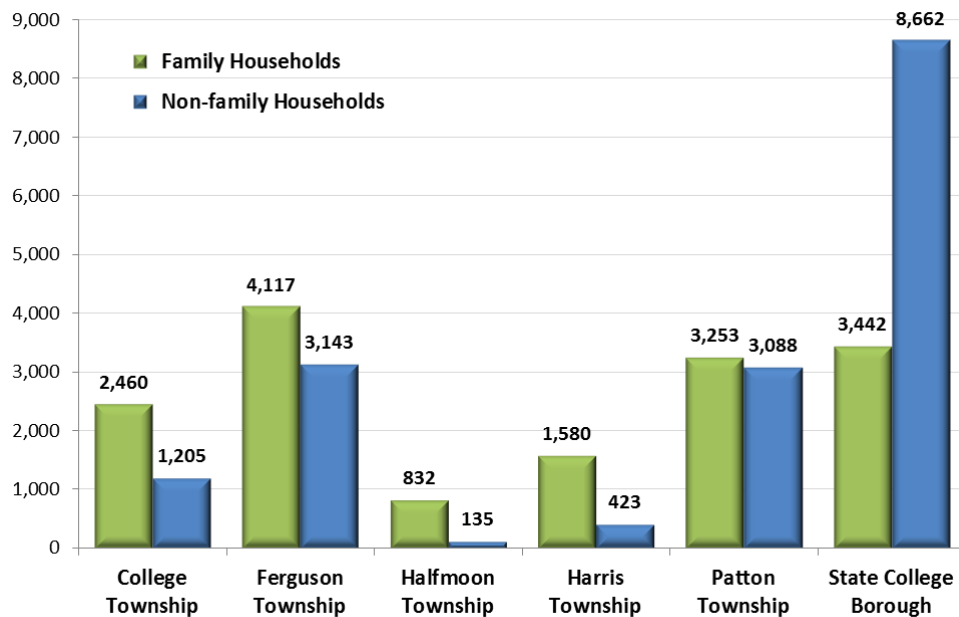
Table 2.4 shows that all of the municipalities have experienced an increase in both family and non-family households, except for a decrease in non-family households in College Township and a slight decrease in family households in Ferguson Township. The household mix in the Centre Region is 48% family households and 52% non-family households.

**Table 2.4 - Comparison of Family vs. Non-family Households in the Centre Region**

	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total
<b>2011-2015</b>							
Family Households	2,460	4,117	832	1,580	3,253	3,442	15,684
Non-family Households	1,205	3,143	135	423	3,088	8,662	16,656
<b>2006-2010</b>							
Family Households	2,415	4,196	751	1,385	3,200	3,058	15,005
Non-family Households	1,510	2,728	120	408	3,085	8,569	16,420

Source: U.S. Census Bureau, 2010 and 2015 American Community Survey 5-year Estimates

**Figure 2.2 - Family vs. Non-family Households in the Centre Region**



Source: CRCA; CRPA 2016

**Housing Projections**

Table 2.5 shows that the Centre Region experienced an increase of 1,123 housing units between the 2010 and 2015 ACS reporting periods, with growth occurring in each municipality except for College Township, which reportedly experienced a reduction of 209 units. Local permitting and occupancy reports will clarify this type of result from Census data in future State of Housing Reports.

**Table 2.5 - Housing Unit Change**

	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	State College Borough	Total
2011-2015	3,993	7,833	1,008	2,236	7,099	13,525	35,694
2006-2010	4,202	7,246	888	1,972	6,901	13,362	34,571
<b>Delta</b>	<b>-209</b>	<b>+587</b>	<b>+120</b>	<b>+264</b>	<b>+198</b>	<b>+163</b>	<b>+1,123</b>

Source: U.S. Census Bureau, 2010 and 2015 American Community Survey 5-year Estimates

Table 2.6 projects the demand for housing units within the Centre Region, utilizing the correlated population projection from Table 2.3 and the 2010 Census total housing unit numbers for the County and the Region. The number of housing units in the County in 2010 was 63,297, or 41% of the total population. The number of housing units in the Centre Region in 2010 was 34,435, or 37% of the total population. The ratio is also consistent with the average household size.

**Table 2.6 - Projected Housing Unit Demand Based on Centre County Population Projections  
2010-2040**

	Apr 1, 2010 Census	2015 Projection	2020 Projection	2025 Projection	2030 Projection	2035 Projection	2040 Projection
<b>Centre County</b>	153,990	161,413	168,182	174,547	180,148	184,804	188,564
<b>Housing Units</b>	63,297 (41% of County POP)	66,179	68,955	71,564	73,861	75,770	77,311
<b>Centre Region</b>	92,096 (60% of County POP)	96,848	100,909	104,728	108,089	110,882	113,138
<b>Housing Units</b>	34,435 (37% of Centre Region POP)	35,834	37,336	38,749	39,993	41,026	41,861

Source: 2010 Census; PaSDC 2015 Abstract

Note: POP "population"

Table 2.6 reflects that housing demand for 2040 will be 41,861 units. Table 2.7 breaks demand into ten-year increments, showing that the majority of future housing demand in the County will continue to be within the Centre Region.

**Table 2.7 – Summary of Projected Housing Unit Demand 2010-2040**

	April 1, 2010	2010-2020	2020-2030	2030-2040	Total Projected Housing Unit Increase
	Total Units 2010 Census	Projected Demand	Projected Demand	Projected Demand	
Centre County	63,297	5,658	4,906	3,450	14,014
Centre Region	34,832	2,901 (51%) <sup>1</sup>	2,657 (54%)	1,868 (54%)	7,426 (53%)

Source: 2010 Census; PaSDC 2015 Abstract

Note: <sup>1</sup>Percentage of the County

As previously stated, 2,746 housing units have been permitted during the period between 2010 and 2016. Table 2.7 shows that the projected demand for the period between 2010 and 2020 is 2,901, or an additional 155 housing units by the year 2020, and an average of 52 units a year. This is well under the trend of an average of 392 units per year.

### Household Characteristics Projections

Growth trends within population age groups can help to project demand for certain housing types. The 2015-2019 Fair Housing Analysis Update, completed by the Borough of State College, presents an overview of the community in general and fair housing practices specifically for both the Borough and the Centre Region. The report provides the following related summary:

- According to the Census 2010 data on age, the Borough had the largest percentage of people age 18-24 (70.6%); and the lowest percentages of people in the under 18 (5.1%), the 25-44 (13.1%), the 45-54 (3.3%), the 55-64 (3.2%) and in the 65 and over (4.7%) age groups.
- Ferguson Township had the highest percentage of people in the 25-44 (27.4%) age group.
- Halfmoon Township had the highest percentage of people in the under 18 (28.4%) and the 45-54 (22.5%) age groups; and the lowest percentage of people in the 18-24 (5.7%) age group.
- Harris Township had the highest percentage of people in the 55-64 (16.1%) age group.
- College Township had the largest percentage of people 65 and over (16.1%) age group.
- According to Census 2010, the age distribution of the population in the Centre Region in 2010 was close to what it was in 2000. Between 2000 and 2010, the overall number of the 18-24, 45-54, 55-64, and 65 and over populations increased; and the number of 18 and under, and 25-44 population decreased.
- Despite these changes, the percentages these numbers represent show that the distribution of the age groups did not change dramatically. The largest change was the decrease in the population of 25-44 year-olds, with the actual number decreasing by 115 individuals. This represents a 3.3% decrease in the percentage of this age group's portion of the population. The largest increase was the change in the population of 45-54 year-olds with the actual number increasing by 7,539, which represents a 2.7% increase in the percentage of the age group's portion of the population.



The 2017 Report will include projections related to particular housing characteristics, although it is anticipated that percentage of units in relation to the characteristic of tenure, rent, value, monthly cost, and cost-to-income ratio will directly relate to population projections.

## **SECTION TWO: FINDINGS**

1. The Centre Region continues to gain population, experiencing an increase of 3,471 persons between the 2010 and 2015 ACS reporting periods. An increase occurred in all six municipalities, with the largest numbers in Ferguson and Patton Townships.
2. It is projected there will be a Regional demand for 4,525 additional housing units over the period between 2020 and 2040.
3. New student housing developments are providing additional housing options for students. It is anticipated that this might contribute to an increase in housing options for owner-occupied or family-rental single family homes.
4. The largest population change was the decrease in the population of 25-44 year-olds, with the actual number decreasing by 115 individuals. This represents a 3.3% decrease in the percentage of this age group's portion of the population. The largest increase was the change in the population of 45-54 year-olds, with the actual number increasing by 7,539, which represents a 2.7% increase in the percentage of this age group's portion of the population.
5. The 2017 Report will provide additional clarity regarding the characteristics of the housing units in greatest demand.
6. The 2017 Report will include trend data for the issuance of certificates of occupancy, which will translate the permitting data into the types of units that are actually being built and at what rate.
7. It is anticipated that the locations of "student homes" in State College Borough will be made available for a map to be produced and included within the 2017 Report.
8. CRPA staff has reached out to Penn State University to begin a dialogue regarding student housing issues in the Centre Region, the result of which will be included in the 2017 Report.

### SECTION THREE: HOUSING AFFORDABILITY ASSESSMENT

Section Three, *Housing Affordability Assessment*, provides an inventory of current housing units and programs that are directed toward vulnerable populations within the Centre Region, including the disabled, elderly, and those residents who comprise lower income groups. Additionally, local jurisdictional regulations concerning “affordable” or “workforce” housing are summarized.

The *Centre Region Comprehensive Plan* was updated in 2013, and during that process community residents responded to a survey intended to identify the level of importance to be given to certain attributes of the Region. 69% of respondents identified “affordable rental or for-sale housing” as the most important characteristic with regard to the subject of housing.

The U.S. Department of Housing and Urban Development (HUD) has concluded that for housing to be affordable, total housing costs should fall below 30% of a family’s gross income. As a result, a gross housing cost-to-income ratio of more than 30% is indicative of an excessive household expenditure (i.e. “cost burden”) for housing costs, while a ratio of more than 50% is termed “severe cost burden.” These criteria evolved from the United States National Housing Act of 1937. The Act created the public housing program, a program that was designed to serve those “families in the lowest income group.”

The Pennsylvania Municipalities Planning Code (MPC) identifies the following formula to further determine the monthly housing cost considered to be affordable:

*Monthly rents or monthly mortgage payments, including property taxes and insurance, that do not exceed 30% of the area median income for households within the metropolitan statistical area, divided by 12.*

The Area Median Income, or AMI, is determined by HUD as a result of an estimate of the median family income for an area, in each current year, and adjusting that amount to correspond to different family sizes, so that family incomes may be expressed as a percentage of the area median income. HUD utilizes the median income for families in order to calculate income limits for eligibility for a variety of federal housing programs. The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median.

Further, HUD provides the following definitions to determine income levels in relation to the AMI:

Very low income – Households whose incomes do not exceed 50% of the AMI

Low Income – Households whose incomes are between 51% and 80% of the AMI

Moderate Income – Households whose incomes are between 81% and 95% of the AMI

The State College Metropolitan Statistical Area (MSA), which consists of Centre County, has an AMI of \$73,600 for the year 2016 (2017 AMI has not yet been released). Utilizing the MPC formula, the affordability threshold is a total housing cost below \$1,840 per month for a family of four. The AMI of \$73,600 is based upon a family income and is comparable to the Median Family Income, as provided in the 2014 ACS 5-year update, for the Centre Region (\$87,967) and Centre County (\$72,454).

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HUD provides the following definitions for additional clarity:

*Household* – The sum of the income of all people 15 years and older living in the household. A household includes related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.

*Family* – The sum of the income of all family members 15 years and older living in the household. Families are groups of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

*Non-family* – A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Table 3.1 illustrates the monthly cost considered affordable for residents with very low to moderate income in accordance with the HUD definition above, utilizing the 2016 AMI release. HUD will incorporate the 2015 ACS 5-year Estimates in the 2017 release. In order to complete a consistent comparison, the 2014 ACS 5-year Estimates are utilized in Table 3.1. It is noted, however, that the median family income in both the County and the Centre Region is reported as higher in the 2015 ACS update; Median Family Income is reported as \$99,972 for the Centre Region and as \$74,118 for the County. An affordable housing cost for families would be slightly less than the AMI result in the County, while a higher housing cost is more affordable in the Centre Region.

**Table 3.1 - Affordable Housing Cost**

Centre Region Median Income	Centre County Median Income	MSA Median Income*			
			Very Low Income*	Low Income*	Moderate Income*
Household \$70,019	Household \$50,295	AMI \$73,600*	Less than \$36,800	\$37,536 - \$58,880	\$59,616 - \$69,920
<b>Family \$87,967</b>	<b>Family \$72,454</b>		<b>Total Monthly Housing Cost</b>	Less than \$920	\$938 - \$1,472
Non-family \$38,178	Non-family \$26,736				

Source: 2014 ACS 5-year Estimates; HUD 2016 MSA AMI \*Family of four;

Table 3.2 on Page 38 utilizes the 2014 ACS 5-year Estimates in order to maintain continuity of the discussion of affordability. The table shows that 5,651 households, or 36% of the total renters within the Centre Region, paid less than 30% of gross household income for housing costs. Further, 7,865 specified owner-occupied households, or 78% of total units with a mortgage, paid less than 30% of gross household income for gross housing costs.

**Table 3.2 - Comparative Cost Burden Characteristics**

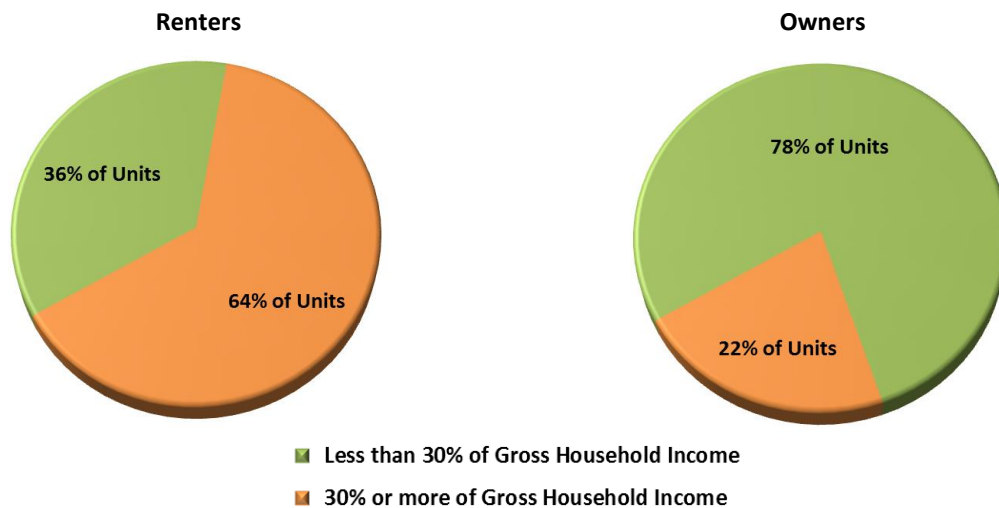
Percentage of Gross Household Income	Centre Region			Centre County	
	Units	Percent	Percentage of County Total	Units	Percent
<b>A. Gross Rent as a Percentage of Household Income</b>					
Less than 20%	2,712	17%	69%	3,910	19%
20% - 29.9%	2,939	19%	68%	4,291	21%
30% or more	10,011	64%	82%	12,205	60%
Total	15,662	100%		20,406	100%
<b>B. Selected Monthly Owner Cost as a Percentage of Household Income (units with a mortgage)</b>					
Less than 20%	4,848	48%	53%	9,231	43%
20% - 29.9%	3,017	30%	46%	6,553	31%
30% or more	2,201	22%	39%	5,573	26%
Total	10,066	100%		21,357	100%

Source: 2014 ACS 5-year Estimates

The largest percentage of residents who have a gross housing cost-to-income ratio of 30% or more is among renter households in both the Region (64%) and the County (60%), indicating that the majority of rental housing units are cost burdened. Further, 82% of the countywide cost-burdened households are located within the Region.

22% of owner households with a mortgage have cost above 30% in the Region, compared to 26% countywide. 39% of the total households with a mortgage with cost above 30% are located within the Centre Region.

**Figure 3.1 - Cost Burden Characteristics of Households in the Centre Region**



Source: 2014 ACS 5-year Estimates

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Table 3.3 summarizes local regulations within the Centre Region related to affordable housing. Any changes made to local regulations will be reflected in the 2017 Report.

**Table 3.3 - Local Affordable Housing Regulations**

	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township	*** State College Borough
<b>Regulations</b>	Yes	Yes	No	Yes	Yes	Yes
<b>Intended Income Group *</b>	100% of AMI <sup>1</sup> : \$73,600  TMHC <sup>2</sup> up to: \$1,840	80% - 120% AMI: \$58,880 - \$88,320  TMHC up to: \$1,472 - \$2,208	N/A	60% - 100% AMI: \$44,160 - \$73,600  TMHC up to: \$1,104 - \$1,840	Up to 120% AMI: \$88,320  TMHC up to: \$2,208	60% - 120% AMI: \$44,160 - \$88,320  TMHC up to: \$1,104 - \$2,208
<b>Local Median Income **</b>	Household: \$82,643  Family: \$101,013  Non-Family: \$42,951	Household: \$61,096  Family: \$89,428  Non-Family: \$29,034	Household: \$118,034  Family: \$118,618  Non-Family: \$43,250	Household: \$78,942  Family: \$86,505  Non-Family: \$48,618	Household: \$52,944  Family: \$75,809  Non-Family: \$33,405	Household: \$26,627  Family: \$74,444  Non-Family: \$19,669
<b>Required</b>	Residential development with density of 5 DU <sup>3</sup> per acre or more	Mixed-use developments proposed as Traditional Town Developments (TTDs)	N/A	N/A	N/A	Provision of a percentage of inclusionary units for developments of 6 DUs or more
<b>Optional</b>	N/A	Mixed-use developments proposed in the Terraced Streetscape District (TSD).	N/A	Residential development in the Agriculture District, a percentage of DUs may be designated as workforce housing	Residential development is permitted as a Conditional Use if 16% of the tract is donated to the community land trust	N/A
<b>Area</b>	Township-wide	Mixed Use Districts - TTDs and TSD	N/A	Parcels of 30 acres or more, zoned Agriculture, within the Sewer Service Area	Commercial Transitional District	Multiple Zoning Districts throughout the Borough
<b>Incentives</b>	Allows for a reduction in certain zoning requirements for applicable residential development upon the provision of workforce housing within a development	TTD: for each DU above the requirement, 2 DUs on lots of between 15,000 and 20,000 square feet  TSD: additional building height and reduction in parking requirements	N/A	Reduced open space requirement	Residential development permitted as a Conditional Use in the District	Additional DU per inclusionary housing unit; flexible development standards related to housing type

Source: Centre Region Planning Agency

Notes: <sup>1</sup>Area Median Income; <sup>2</sup>Total Monthly Housing Cost; <sup>3</sup>Dwelling Unit

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**Assisted Housing**

Assisted housing units include public and subsidized units. There are no public housing developments within the Centre Region. The Centre County Housing Authority owns and operates 20 townhouse units, known as Beaver Farm Apartments, and two Elderly Disabled Housing projects, Crestside Terrace with 40 one-bedroom units and Brockerhoff House with 28 one-bedroom and five efficiency units. All of these units are located in Bellefonte. Table 3.4 identifies residential developments within the Centre Region that have received assistance:

**Table 3.4 - Centre Region Assisted Housing Inventory**

Name	Target Population	Total Units	Elderly Units	Family Units	Accessible Units	Funding Source(s)	Eligibility % of Median Income
Arnold Addison Court	Elderly/Non-Elderly Disabled	89	89	0	13	LIHTC <sup>1</sup> , CDBG <sup>2</sup>	60% \$44,160
Ashworth Woods - Phase I	Large Family	60	0	60	0	LIHTC	60% \$44,160
Ashworth Woods - Phase II	Large Family	24	0	24	0	LIHTC	60% \$44,160
Beaver Court	Senior	89	89	0	-	LIHTC	-
Bellaire Court	Elderly	18	18	0	1	Bond, CETA <sup>3</sup> Labor	60% \$44,160
Centre Estates	Small Family	80	0	75	5	Farmer's Home Administration	50% \$36,800
Huntington Park	Small/Large Family	42	0	42	0	LIHTC	60% \$44,160
Kemmerer Road (MXD)	Small/Large Family	5	0	5	0	CDBG/Financing	80%
Limerock Court	Small/Large Family	36	36	31	4	LIHTC, PHFA <sup>4</sup> PennHOMES <sup>5</sup>	60% \$44,160
Mt. Nittany Residences	Senior	150	150	0	15	Section 202/8	50% \$36,800
Park Crest Terrace	Small/Large Family	240	0	240	10	LIHTC	60% \$44,160
Stonebridge	Senior	58	58	0	-	LIHTC	-
Pheasant Glenn	Small/Large Family	92	0	92	2	LIHTC	60% \$44,160
Pleasant Pointe	Permanent Supportive Housing	48	-	48	-	LIHTC, PennHOMES	-
Sylvan View	Small/Large Family	49	0	49	0	LIHTC	60% \$44,160
Waupelani Heights	Small/Large Family	35	0	35	2	LIHTC, HOME <sup>6</sup>	60% \$44,160
Yorkshire Village	Small/Large Family	40	0	40	2	LIHTC, HOME	60% \$44,160
<b>Total Units</b>		<b>1,155</b>	<b>440</b>	<b>741</b>	<b>54</b>		

Source: Centre County Assisted Rental Housing Inventory <http://centrecountypa.gov/DocumentCenter/View/33> and State College Borough Department of Planning and Community Development

Notes: <sup>1</sup>Low Income Housing Tax Credit; <sup>2</sup>Community Development Block Grant (HUD); <sup>3</sup>Comprehensive Employment and Training Act (U.S. Department of Labor); <sup>4</sup>Pennsylvania Housing Finance Agency; <sup>5</sup>PHFA 0% interest, deferred payment loans; <sup>6</sup>HOME Investment Partnerships Program

## CENTRE REGION STATE OF HOUSING REPORT 2016

The Borough of State College Department of Planning and Community Development provides the following summary:

Ferguson Township has the largest total number of assisted housing units with 381. All of these units are targeted toward families. College Township has the largest number of units targeted for the elderly, with 186. The Borough has 187 units: 107 for elderly and 80 for families; eighteen of which are accessible to persons with disabilities.

### **Housing Programs**

A summary of housing programs within the Centre Region that address the needs of vulnerable populations are as follows:

#### Housing Authority of Centre County

The Housing Authority operates a Section 8 Rental Assistance Program to help low income families/individuals (less than \$58,900 for family; \$41,250 for individual, per the Centre County website) with their rent, along with providing descent, safe and sanitary housing through Housing Quality Standards Inspections. The various programs available are Housing Choice Voucher Program, Family Self-Sufficiency, Family Unification, Homeless, Public Housing (Beaver Farm Apartments), and Elderly-Disabled Housing (Brockerhoff House, Crestside Terrace). The programs are based on income, and are mostly managed through a waiting list. The Housing Authority has a Preference Waiting List on a referral basis from Housing Transitions Inc. and Women's' Resource Center.

#### Housing Transitions, Inc.

Housing Transitions is a nonprofit corporation that offers a variety of housing services to Centre County residents who are in need. In the 2014-2015 fiscal year, Housing Transitions provided housing-related services to 1,172 families (2,041 individuals). In total, Housing Transitions provides nearly 7,000 nights of service at Centre House and in transitional housing and permanent supportive housing apartments each year.

#### Centre County Women's Resource Center

The Centre County Women's Resource Center operates a shelter for women and children who need a safe place to stay.

#### Interfaith Human Services, Inc.

Interfaith Human Services, Inc. provides financial assistance for rent, security deposit, or utility payments to Centre County residents who are homeless or near homeless.

Centre Communities Chapter of the American Red Cross

The American Red Cross addresses the needs of residents who have lost food or clothing or shelter because of a fire, flood, or other natural disaster. The Red Cross also provides emergency assistance for servicemen/women and their families.

A summary of housing programs within the Centre Region which correlate units within the housing inventory with lower income groups within the community are as follows:

State College Community Land Trust

For 20 years, the State College Community Land Trust (SCCLT) has partnered with over 50 individuals and families to become successful homeowners in the Borough of State College. The SCCLT acquires homes and land, rehabilitates homes for durability and energy efficiency, educates and counsels homebuyers, and promotes the well-being of the neighborhoods. The SCCLT buys a house and the land, and sells only the house to an applicant who meets federal income guidelines. The land is leased to the homeowner in a long-term agreement to ensure its use for home ownership.

Centre County Housing and Land Trust

The Centre County Housing and Land Trust (CCHLT) develops and preserves affordable homeownership opportunities through their stewardship of resale-restricted, owner-occupied housing. The CCHLT provides affordable housing for first-time homebuyers, Centre County's workforce.

Habitat for Humanity

Habitat for Humanity of Greater Centre County (HFHGCC) is one of 1,500 independent affiliates of Habitat for Humanity International (HFHI). Since launching in the greater Centre County region, HFHGCC has built, renovated, or repaired 60 homes in partnership with qualified families.

Pennsylvania Housing Finance Agency

The Pennsylvania Housing Finance Agency (PHFA) works to provide affordable homeownership and rental apartment options for senior adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state.

Since its creation by the legislature in 1972, PHFA has generated more than \$12.5 billion of funding for nearly 163,000 single-family home mortgage loans, helped fund the construction of 127,447 rental units, and saved the homes of nearly 48,500 families from foreclosure.



USDA Rural Development (formerly Farmers Home Administration)

*Single-Family Housing Programs* provide direct loans or loan guarantees to help low- and moderate-income rural Americans buy safe, affordable housing in rural areas; offers loans and grants to help rural residents make health and safety repairs to homes.

*Multi-Family Housing Programs* offer loans to provide affordable rental housing for very-low-, low- and moderate-income residents, the elderly, and persons with disabilities; rental assistance to help eligible rural residents with their monthly rental costs.

**Affordable Housing Demand**

The *Centre County Affordable Housing Needs Assessment*, completed in 2005, identifies working families, the frail elderly, people with disabilities, and homeless families and individuals as the populations most in need of affordable housing in Centre County. The findings of the *Needs Assessment* clearly demonstrate that given the high cost of market rate housing in most areas of the County, government subsidies are essential to making housing affordable for all residents, including working families. It is also evident that those government subsidies are limited and competitive.

With regard to the Centre Region in particular, the *Needs Assessment* identifies regional workforce households between the ages of 24 and 55 years-old as the priority population group. While the home ownership rate in this group remained relatively stable at roughly 65% from 1990 to 2000, there were 2,244 more homeowners aged 25 to 54 in 2000 than in 1990, based on the growth of this segment of the population. “A major need identified is for work force housing for those working in Centre County, especially in the Centre Region and in particular, in State College Borough where there is the largest concentration of employment opportunities.”

The majority of rental units in the Centre Region and Countywide are cost burdened. The largest percentage of residents who have a gross housing cost-to-income ratio of 30% or more is among renter households in both the Region (64%) and the County (60%), indicating that the majority of rental housing units are cost burdened. 82% of the cost-burdened households are located within the Region.

**Supplemental Housing Supply Characteristics**

The average sale price of housing units within the Centre Region has increased steadily over the last 24 months. Table 3.5 on Page 44 shows the monthly comparison of the average list and sales price, as well as the average days on the market and number of units closed for the years 2015 and 2016.

The 2017 State of Housing Report is anticipated to include sales data by type of residential unit and unit age as well.

**Table 3.5 - Regional Housing Sales Prices**

	Average List Price 2016 / 2015	Average Sale Price 2016 / 2015	Average Days on the Market 2016 / 2015	Units Closed 2016 / 2015
January	\$306,296 / \$268,014	\$296,410 / \$251,976	93 / 76	33 / 30
February	\$313,694 / \$277,852	\$304,819 / \$260,945	60 / 87	33 / 31
March	\$304,097 / \$275,634	\$290,589 / \$263,924	71 / 59	51 / 45
April	\$303,129 / \$290,101	\$297,724 / \$279,315	37 / 61	78 / 68
May	\$298,808 / \$301,380	\$292,958 / \$290,706	33 / 51	83 / 85
June	\$357,116 / \$299,309	\$344,883 / \$287,569	45 / 36	98 / 122
July	\$313,910 / \$292,131	\$303,998 / \$281,378	42 / 43	114 / 122
August	\$311,110 / \$291,671	\$300,849 / \$275,101	38 / 52	81 / 100
September	\$297,694 / \$308,857	\$283,441 / \$293,701	73 / 68	50 / 51
October	\$296,179 / \$294,032	\$282,711 / \$279,436	52 / 64	56 / 47
November	\$274,477 / \$320,493	\$258,902 / \$308,016	68 / 67	42 / 42
December	\$297,862 / \$323,918	\$284,331 / \$301,329	51 / 62	55 / 51

Source: Centre County Association of Realtors 2016

### SECTION THREE: FINDINGS

1. There are a significant number of housing programs which target vulnerable populations within the community.
2. The largest percentage of residents who have a gross housing cost-to-income ratio of 30% or more is among renter households in both the Centre Region (64%) and the County (60%), indicating that the majority of rental housing units are cost burdened. 82% of these cost-burdened households are located within the Region.
3. Definitions of affordability are related to data applicable at a national level in order to distribute funding for federal housing programs. Local definitions could be more appropriate.
4. The *Centre County Affordable Housing Needs Assessment*, completed in 2005, identifies workforce households between the ages of 24 and 55 years old as the priority population group within the Centre Region in particular.
5. An update to the *Centre County Affordable Housing Needs Assessment* is warranted to evaluate the implementation of the recommendations.
6. The average sale price of housing units within the Centre Region has increased steadily over the last 24 months. The 2017 Report is anticipated to include sales data by type and age of residential unit as well.

## CONCLUSION

The Report will be updated annually. Data points will include the characteristics of the existing housing inventory, income groups, conservation measures, rehabilitation efforts, current and projected population, permitting trends, and projected housing demand. In addition to updating data points, the 2017 Housing Report will address applicable findings in this Report, which may include the following objectives:

1. Review the amended *Property Maintenance Code* and include any relevant changes.
2. Utilize locally generated data to analyze the characteristics of housing units projected to be in greatest demand.
3. Complete an accurate inventory of existing mobile home units.
4. Identify off-campus student housing locations through coordination with Penn State and local permitting information.
5. Utilize local trend data for the issuance of certificates of occupancy, and correspond to construction permitting data.
6. Map the locations of student homes with permits.
7. Identify local changes to municipal regulations related to housing.
8. Identify sales data by type of residential unit and unit age by coordinating with the Centre Region Association of Realtors.
9. Coordinate with the Centre Region Code Administration (CRCA) and the Centre County Planning and Community Development Office (CCPCDO) to provide reliable local data for housing indicators that are specific to the Centre Region.
10. The *Centre County Affordable Housing Needs Assessment* was completed in 2005. Review and evaluate the implementation of the recommendations made in the Assessment.
11. Evaluate the housing needs of residents who have a gross housing cost-to-income ratio of 30% or more, which is 64% of renter households the Centre Region (64%) and 82% of these cost-burdened households countywide.
12. The *Centre County Affordable Housing Needs Assessment*, completed in 2005, identifies regional workforce households between the ages of 24 and 55 years old as the priority population group within the Centre Region in particular. Evaluate the specific housing needs of this population group.
13. Explore the definition of affordability in the Centre Region. A local definition may be more applicable in order to reflect that many households whose housing costs exceed 30 % of annual income are choosing to allocate larger shares of income to larger homes with more amenities. Evaluate how the large population of students could affect a local definition of affordability.