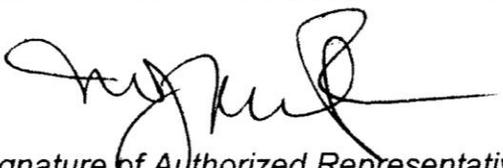


## Consolidated Plan

<b>Plan Period:</b>  <b>January 1, 2015 – December 31, 2019</b>	<b>Name and Address of Grantee:</b>  <b>Borough of State College 243 South Allen Street State College, PA 16801</b>
<b>Grant:</b>  <b>CDBG HOME</b>	<b>Thomas J. Fountaine, II</b> Borough Manager  <i>Name and Title of Authorized Representative</i>
 <i>Signature of Authorized Representative</i>	<b>814-234-7110</b>  <i>Telephone</i>  May 5, 2015  <i>Date</i>



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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

Federal regulations require communities that receive entitlement Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds from the U.S Department of Housing and Urban Development (HUD) to complete a Consolidated Plan (CP), which is a five-year planning document that identifies a community's overall housing and community development needs and a strategy to meet those needs. This is the CP for the Borough of State College (Borough) covering the period from 2015-2019. Also included is the 2015 Consolidated Annual Action Plan (Action Plan), which describes the activities to be undertaken with CDBG and HOME funds during the year.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives of the CP are to meet the community's priority needs relating to: decent, affordable housing; a suitable living environment; and economic opportunities. The outcomes of the CP relate to: availability/accessibility; affordability; and sustainability.

To identify priority needs a needs assessment has been completed. Following are the priority needs identified and the corresponding objectives and outcomes to address these needs.

##### Objective of Decent Affordable Housing:

##### Priority Need of Affordable Housing:

##### Goal of Rehab: Single-Unit Residential:

Owner-Occupied Rehab Program: funds will be used to address code deficiencies, energy efficiency, barrier removal for persons with disabilities, overcrowding and incipient improvements to increase the affordability of decent housing for extremely low, low, and moderate income small or large family owner-occupied households.

2015: 1

2015-2019: 5

##### Goal of Acquisition for rehab:

State College Borough First Time Homebuyer Program (Low Income): funds will be used to provide down payment and closing cost assistance to increase the affordability of decent housing for 1 moderate-income small or large family renter households. (60-80% of AMI)

2015: 1

2015-2019: 5

State College Community Land Trust Homebuyer Program: funds will be used for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for low to moderate-income small or large family renter households. (50-80% of AMI)

2015: 1

2015-2019: 8

Temporary Housing Foundations' First Time Homebuyer Program: funds will be used for the acquisition and rehabilitation of single-family housing units and resale to income eligible households to increase the affordability of decent housing for low to moderate-income small or large family renter households. (50-80% of AMI)

2015: 1

2015-2019: 5

Goal of Rehab: Multi-Unit Residential:

Bellaire Court Rehab Project: funds will be used for the rehabilitation of Bellaire Court Apartments, an 18-unit rental property, to improve the sustainability of decent housing of rental units available to elderly renter households making <60% of AMI.

2015-2016: 18

#### Objective of Suitable Living Environment:

Priority Need of Homeless:

Goal of Human Service Agencies:

Centre County Women's Resource Centre: Shelter Staffing Program: funds will be used to cover overnight and weekend staffing costs for the Sylvia Stein emergency shelter for victims of domestic abuse, to provide accessibility to a suitable living environment to presumed low-mod persons.

2015: 125

2015-2019: 625

Housing Transitions, Inc.: Employment & Housing Services: funds will be used to cover staffing costs for the Centre House emergency shelter for homeless individuals and families, to provide accessibility to a suitable living environment to presumed low-mod persons.

2015: 70

2015-2019: 350

Burrowes Street Youth Haven: Shelter Staffing Program: funds will be used to cover staffing costs for the Burrowes Street Youth Haven emergency shelter for homeless youth, to provide accessibility to a suitable living environment to low-mod persons.

2015: 30

2015-2019: 150

Stepping Stone Transitional Living Program: Staffing Program: funds will be used to cover staffing costs for the Stepping Stone Transitional Living Program for homeless youth, to provide accessibility to a suitable living environment to low-mod persons.

2015: 10

2015-2019: 50

Priority Need of Non-Homeless Special Needs:

Goal of Human Service Agencies:

House of Care: Staffing Program: funds will be used to cover staffing costs for this personal care home, to provide accessibility to a suitable living environment to presumed low-mod persons

2015: 5

2015-2019: 25

Priority Need of Public improvements & infrastructure and public facilities:

Goal of Infrastructure Improvements:

FY2015 CDBG Infrastructure Project: funds will be used for infrastructure improvements on Beaver Ave., from "H" Alley to Burrowes St. to improve the availability/accessibility of suitable living environment for 2,395 persons, 90.61% are low-mod persons.

2015-2019: 21,240 persons; 92.54% are low-moderate income persons

**3. Evaluation of past performance**

During the 2010-2014 consolidated plan time period, the State College Community Land Trust's First-Time Homebuyer (FTHB) Program is the only Borough funded FTHB program on track to meet its multi-year goal. Despite marketing efforts such as including information on the Borough's Owner-Occupied Rehab Program in water bills, this program has also struggled to find participants to meet its multi-year goal. There were also a number of projects included in the 2010-2014 Consolidated Plan for which funding was never realized, such as setting up a TBRA Program. Smaller acquisition and rehab rental projects have been successful, such as the Kemmerer Road Apartments mixed-income rental project.

During the 2010-2014 consolidated plan time period, the Borough has consistently supported local non-profit agencies which provide housing-related services, including the 3 area homeless shelters, using the 15% CDBG funding cap on public services.

During the 2010-2014 consolidated plan time period, the CDBG-funded infrastructure projects identified in the Capital Improvements Program have been completed.

**4. Summary of citizen participation process and consultation process**

Consultations were conducted to request needed information and to increase the amount of participation from the housing and human service agencies. The consultation process not only gathered quantitative information regarding services the agencies provide, but also asked them for their opinions regarding the unmet needs, priority needs and obstacles to meeting the needs of the homeless and special needs populations.

It is the policy of the Borough of State College (Borough) in the preparation and implementation of its CP to encourage and provide for the participation of all residents of the community. All actions taken to involve citizens in the community development planning process will follow the CDBG/HOME Citizen Participation Plan, which is in compliance with 24 CFR Part 91.105. Citizen input is encouraged in the development of the CP, any substantial amendment to the plan, and the CAPER.

A public hearing was held on June 3, 2014 during a noon CDBG Citizen's Advisory Committee meeting. The purpose of this hearing was to receive input on local housing, community development needs and on the development of proposed activities during the process of outlining our five-year community development goals and objectives and our one-year action plan. Special outreach took place to invite municipal and county officials, human service agencies and interested parties, including those who serve minorities, non-English speaking persons and persons with disabilities.

Copies of the 2015-2019 Consolidated Plan and the 2015 Annual Action Plan are made available for public review and comment at the State College Municipal Building Planning Department, Room 221, 243 South Allen Street, and at Schlow Memorial Library during normal business hours as well as on the Borough's website. Notification of the availability of the plan for public review is provided on C-NET, the local government access channel as well as on the Borough of State College's website. The 2015-2019 Consolidated Plan and the 2015 Annual Action Plan were made available for public review and comment from October 3, 2014 through November 3, 2014, during which no comments were received. Changes to the documents triggered another public review and comment period from April 4, 2015 through May 4, 2015.

Borough Council held a public hearing on October 6, 2014 to receive any public comments. Due to changes made to the documents since then, another public hearing was held on May 4, 2015. No comments were received.

Borough Council, without comment, approved the 2015-2019 Consolidated Plan and the 2015 Annual Action Plan at its May 4, 2015 meeting.

## **5. Summary of public comments**

1) At June 3<sup>rd</sup> CAC public hearing:

a) The North Central Sight Services and Sight Loss Support Group have expressed interest in forming a partnership and obtaining office space in the Borough. There is also interest in accessing local funding to provide affordable housing for persons with sight loss disabilities. The Borough is working with the groups in looking at ways this can be funded.

b) SCCLT working towards partnering with the Borough and Penn State on an affordable housing construction project incorporating green technologies. FY2015 General Funds have been allocated to assist in the acquisition of the land for this project.

2) At the October 6<sup>th</sup> Borough Council public hearing the Vice Chair of the SCCLT thanked Council for supporting homeownership and affordable housing; however, she noted that there was still a lot of work to be done, including more affordable and diverse housing. The Borough continues to support affordable housing in the Borough using both federal and local funds.

3) Received a letter from the Centre Regional Planning Agency / Centre County Metropolitan Planning Organization which includes a determination that the 2015-2019 Consolidated Plan and 2015 Annual action Plan are consistent with the 2013 Centre Region Comprehensive Plan and supports the public infrastructure project included in the 2015 Annual Action Plan.

4) Received a letter from the Centre County Planning and Community Development Office which includes a determination that the 2015-2019 Consolidated Plan is consistent with the Centre County Comprehensive Plan, Phase I as well as the Centre County Affordable Housing Needs Assessment: A Blueprint for Action.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments and/or views are accepted and have been taken into consideration.

**7. Summary**

The Borough of State College will use CDBG and HOME funding to address the priority needs identified in the Consolidated Plan through implementation of the goals and objectives noted above. Through the activities outlined in the plan the Borough aims to improve the lives of its low-and moderate-income residents.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	STATE COLLEGE	

Table 1 – Responsible Agencies

### Consolidated Plan Public Contact Information

Ed LeClear, Planning Director

Phone: 814-234-7109

Email: [planningdept@statecollegepa.us](mailto:planningdept@statecollegepa.us)

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

#### **Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

Enhancing coordination between public and private housing and supportive service providers is achieved through the Borough's involvement with various coalitions, committees, partnerships, etc., including the following.

##### Centre County Affordable Housing Coalition

The Borough is a member of the Centre County Affordable Housing Coalition. The mission of the CCAHC is to inform the community of the value, need, and availability of affordable housing for all residents. The vision is to be a collective and coordinate voice providing leadership, education and information on affordable housing resources, and to promote housing opportunities within the local communities. Five committees were created to further the CCAHC mission: Workforce Housing, Housing Ladder, Education, Membership and Events. The CCAHC is the primary mechanism through which the Borough seeks to enhance coordination between public and private housing and social service agencies.

##### Centre County Council for Human Services

The Centre County Council for Human Services (CCCHS) is a non-profit organization which promotes coordination between human service agencies. CCCHS provides or facilitates action based on the needs of the community. The CCCHS produces a Directory of Human Services, and sponsors an Annual Volunteer Dinner and four training events each year for staff members of human service agencies. The training events are well attended and cover topics that serve as continuing education for those working in the field. There is also a Centre County Community Safety Net within the CCCHS that works to meet needs in emergency situations. CCCHS serves as a model of agency cooperation around the Commonwealth of Pennsylvania. Other counties have copied Centre County's example because of its effectiveness in improving services that are given to those who need them. In 2013, there were over 90 members. The Borough is a member of this organization and interacts frequently with the group.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Borough takes an active role in supporting the Continuum of Care (CoC) approach to combat homelessness. The CoC, as implemented by HUD, is an approach to breaking the cycle of homelessness. For homeless persons (including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth), the purpose of the CoC is to ensure a variety of local options ranging from outreach and assessment, to emergency and transitional housing and services, to permanent housing, are available.

In addition to participating in local efforts, the Borough participates in the Altoona/Central Pennsylvania CoC – PA 507, which is part of the Commonwealth of Pennsylvania's Regional Homeless Assistance Process that covers the state's 53 rural jurisdictions. It is through this process that the strategies, goals and action steps for ending chronic homelessness are formulated. The Pennsylvania Steering Committee on Homelessness establishes policy and,

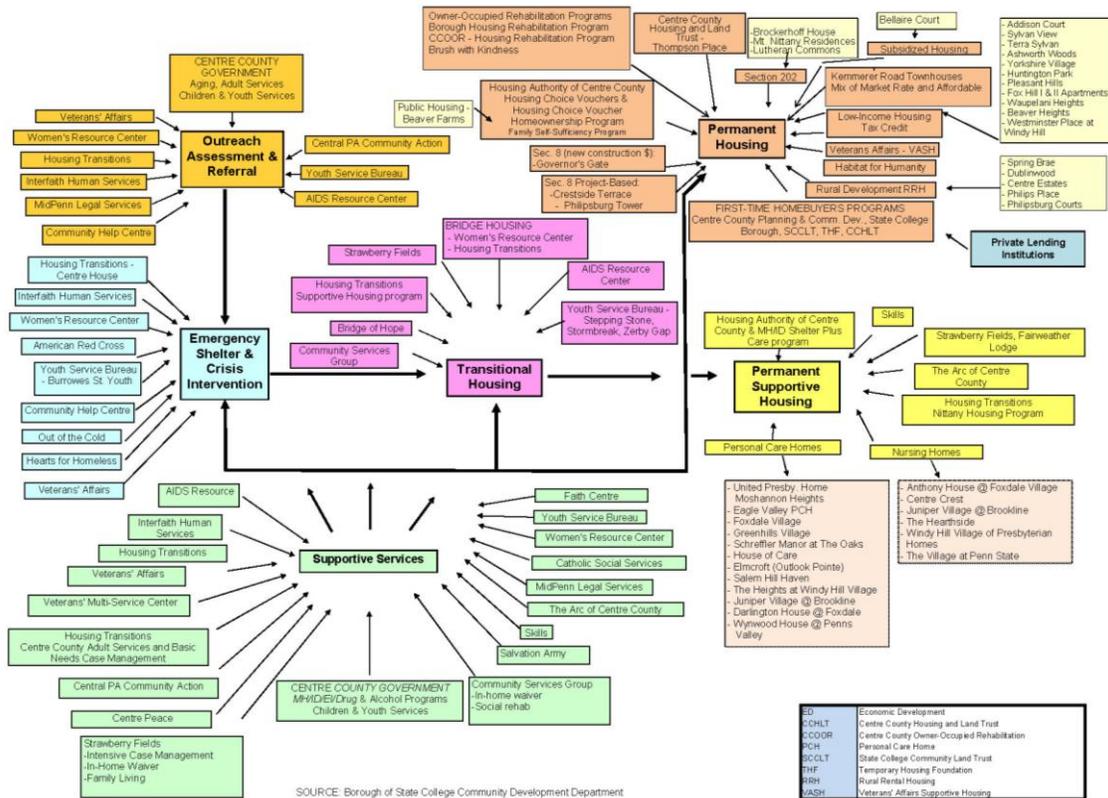
among other things, leads the 10 Year Planning Process. It is through a sub-committee of the 10-Year Homelessness Plan Steering Committee of the South Central RHAB that the Borough is working to develop policies and protocols for the discharge of persons from publicly funded institutions or systems of care in order to prevent such discharge from immediately resulting in homelessness for such persons.

In addition to its participation in Pennsylvania Regional Homeless Assistance Process, the Borough is an active member of the Centre County Affordable Housing Coalition. The CCAHC membership includes a number of offices of Centre County government, other local government representatives, non-profit agencies, faith-based organizations, lenders, Realtors® and others who work together to improve and sustain a coordinated and comprehensive community-based approach to service delivery for homeless programs. The local service delivery system is shown below.

### South Central Regional Homeless Advisory Board

The South Central RHAB is an all volunteer entity that identifies regional and local homeless issues; implements CoC action plans; and reviews and ranks projects funded for the Altoona/Central Pennsylvania CoC. The RHAB generally meets monthly to work on goals established by the State Steering Committee. Current members represent a diverse group of housing practitioners and target populations. A Borough of State College Planning Staff member serves on the RHAB, as do five other representatives from Centre County. Two are from HTI and one from Centre County Office of Adult Services, Youth Service Bureau, and the Housing Authority.

HOUSING SERVICES CONTINUUM OF CENTRE COUNTY



**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Borough of State College does not receive ESG grant funding.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Due to the length of the table listing the agencies, groups, and organizations who participated in the development of the CP, the information has been included as an appendix (Agencies, Groups, Organizations Who Participated).

**Identify any Agency Types not consulted and provide rationale for not consulting**

Efforts were made to include all types of agencies in the consultation process. Since there are no public housing units in the Borough, the consultation with the local public housing authority was limited to general information on the services they provide.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Altoona/Central Pennsylvania CoC – PA507	To combat homelessness, the Borough takes an active role in supporting the Continuum of Care approach to breaking the cycle of homelessness. For example, Borough staff has consistently assisted in the annual Point-In-Time Surveys. The data from these surveys is used to determine needs for additional beds for chronically homeless and for rapid rehousing services.
Capital Improvements Program	Borough of State College	The goals for infrastructure improvements and public facilities are identified through the Borough’s Capital Improvements Program.

**Table 2 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

**Note: For local governments, provide a short summary of efforts made to coordinate with the state and other governments in the metropolitan area to implement the Consolidated Plan**

Borough of State College Public Works Department

Borough CD staff works with the Public Works Department to meet the non-housing community development objectives. The CIP is used to identify the long range non-housing community development objectives. This includes future objectives to upgrade public facilities, complete infrastructure improvements, and increase accessibility in public buildings and facilities. As mentioned above, Public Works is responsible for the design and specifications for the projects. The department also coordinates the bidding process and monitors the work of the contractors. CD staff documents federal compliance and monitors labor compliance.

Centre Regional Planning Agency

The CRPA facilitates cooperation and coordination among its member municipalities (the Borough of State College, College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township). The CRPA prepares the Centre Region Comprehensive Plan (CR Comprehensive Plan) which provides a framework for regional coordination in all aspects of comprehensive planning and community decision making. The Regional planning process involves municipalities, authorities, the school district, inter-governmental agencies and the surrounding communities within Centre County and Central Pennsylvania. The CRPA is sent a copy of the Consolidated Plan and subsequent Annual Action Plans for their review and comment.

Centre County Metropolitan Planning Organization

The Centre County Metropolitan Planning Organization (CCMPO), the local entity responsible for the Executive Order 12372 (State non-housing) review, is consulted to review the 5-year consolidated plans and the annual action plans for consistency with the Centre County Transportation Improvement Program (TIP) and the adopted Centre County Long Range Transportation Plan (LRTP). The CCMPO, through the CRPA, is sent a copy of the Consolidated Plan and subsequent Annual Action Plans for their review and comment.

Centre County Planning and Community Development Office

The Centre County Planning and Community Development Office, which is responsible for carrying out the duties set forth in the Pennsylvania Municipalities Code, is sent a copy of the Consolidated Plan and subsequent Annual Action Plans for their review and comment.

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

It is the policy of the Borough of State College (Borough) in the preparation and implementation of its Consolidated Plan (CP) to encourage and provide for the participation of all residents of the community. All actions taken to involve citizens in the community development planning process will follow the CDBG/HOME Citizen Participation Plan, which is in compliance with 24 CFR Part 91.105. Citizen input is encouraged in the development of the CP, any substantial amendment to the plan, and the CAPER.

The Borough has a long-standing commitment to citizen participation in the formulation and implementation of policies in all aspects of its operations. Approximately 150 resident volunteers serve on 21 separate authorities, boards, and commissions. The Borough is also represented on 8 regional authorities, boards, and commissions. This is ample testimony of the commitment by successive Borough Councils to provide for high levels of citizen participation in the business of their local government.

The focus of citizen participation in the CDBG and HOME Programs has been the Community Development Block Grant Citizens' Advisory Committee (CAC). Established in January 1984, this body of seven Borough residents has been active in formulating policy and budget recommendations for Borough Council regarding the use of CDBG and HOME funds. The CAC will continue to be the advisory committee which is responsible for these functions for the CP.

The CAC holds two public hearings each year as required. This includes a public hearing on program performance and a public hearing on housing and community development needs and development of proposed activities. Municipal and county officials, human service agencies and interested parties, including those who serve minorities, non-English speaking persons and persons with disabilities are notified in advance about these public hearings, and both hearings are advertised in the local newspaper and on the local government access channel.

Borough Council (Council) furthers citizen participation in the CP process through the conduct of public hearings on the CP and any amendments thereto. In addition to formal public hearings, at each of Council's public meetings, the opportunity is provided for the hearing of citizens on any issue the citizen(s) wishes to bring to Council's attention. It is also Council's policy to encourage citizens to contact its members directly with ideas, suggestions, or grievances regarding current or proposed municipal activities.

To broaden access to the CP, during the public review period the draft CP is posted on the Borough's website. Notification in advance of Council's public hearing held during the preparation of the CP includes advertising in the local newspaper and on the local government access channel.

Citizen participation has also been facilitated by the policy of CD staff providing technical assistance to all low- and moderate-income groups, individuals, agencies, or organizations that request assistance under the consolidated submission.

Finally, citizen participation has been furthered through the unwritten but long-standing policy of the Borough to be as responsive to the needs of State College residents as is possible within the limitations of the human and other resources available.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>Other - CAC Public Hearing</p> <p>Date: June 3, 2014</p> <p>Time: 12:00 p.m.</p> <p>Location: State College Municipal Building</p> <p>How public notified:            1) Public Notice published            2) invitation emailed to municipal and county officials, human service agencies and interested parties, including those who serve minorities, non-English speaking persons and persons with disabilities</p>	<p>Minorities            Non-English speaking persons – (through Global Connections)            Persons with disabilities            Residents of Public/Assisted Housing            Other - human service agencies            Other – area governmental entities</p>	<p>Attendance: 5 CAC members            3 Borough staff members            10 citizens and human service agency representatives</p> <p>1) Response: General Funds have been identified in the CIP to assist in the acquisition of land for this project.</p>	<p>1) SCCLT working towards partnering with the Borough and Penn State on an affordable housing construction project incorporating green technologies</p>	<p>n/a</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Newspaper Ad  Public notice of citizen Comment Period  Date: September 25, 2014	Non-targeted/broad community	n/a	None.	n/a	
	Publication of the Plan	Non-targeted/broad community Other: copies sent to CRPA/CCMPO & CCPCDO	Received letters from:  1) CRPA/CCMPO  2) CCPCDO	1) CRPA/CCMPO review determined 2015-2019 CP & 2015 AP are consistent with the 2013 Centre Region Comprehensive Plan and supports the public infrastructure project included in the 2015 AP.  2) CCPCDO review determined 2015-2019 CP & 2015 AP are consistent with the Centre County Comprehensive Plan, Phase I as well as the Centre County Affordable Housing Needs Assessment.	n/a	<a href="http://www.statecollegepa.us">www.statecollegepa.us</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>Citizen Comment Period</p> <p>Dates: October 3, 2014 through November 3, 2014</p>	Non-targeted/broad community	n/a	No comments received.	n/a	<a href="http://www.statecollegepa.us">www.statecollegepa.us</a>
	<p>Other: Borough Council Public Hearing</p> <p>Date: October 6, 2014</p> <p>Time: 7:30 p.m.</p> <p>Location: State College Municipal Building</p> <p>How public notified: Public notice published September 25, 2014</p>	Non-targeted/broad community	<p>Attendance: The Mayor; 7 Borough Council members &amp; the UPUA Student Representative; the Borough Solicitor; the Borough Manager &amp; 11 members of Borough Staff Plus "...numerous journalism students and members of the media." (BC meeting minutes)</p> <p>1) The Borough continues to support affordable housing in the Borough using both federal and local funds.</p>	1) The Vice Chair of the SCCLT thanked Council for supporting homeownership and affordable housing; however she noted that there was still a lot of work to be done, including more affordable and diverse housing.	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Newspaper Ad  Public notice of Second Citizen Comment Period  Date: April 4, 2015	Non-targeted/broad community	n/a	None.	n/a	
	Citizen Comment Period  Dates: April 4, 2015 through May 4, 2015	Non-targeted/broad community	n/a	No comments received.	n/a	<a href="http://www.statecollegepa.us">www.statecollegepa.us</a>
	Other: Borough Council Public Hearing  Date: May 4, 2015  Time: 7:30 p.m.  Location: State College Municipal Building  How public notified: Public notice published April 4, 2015	Non-targeted/broad community	Attendance: The Mayor; 6 Borough Council members & the UPUA Student Representative; the Borough Solicitor; the Borough Manager & 9 members of Borough Staff Plus "...members of the public, numerous journalism students and members of the media." (BC meeting minutes)	No comments received.	n/a	

**Table 3 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan provides a clear picture of a jurisdiction's needs related to affordable housing, special needs housing, community development, and homelessness. From the Needs Assessment the Borough should identify those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

### Housing Needs Assessment

Provides a concise summary of the Borough's estimated housing needs projected for the ensuing five-year period.

Affordable housing is (one of) the greatest needs in the Borough. It was mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems Table as well as the Household Type by Income Level and the Cost Burden by Income Level and Household Type tables. Affordability is a housing problem when a household is paying more than 30% of gross monthly income for housing costs. It is a severe housing problem when a household is paying more than 50% of gross monthly income for housing costs.

In the Borough, there were a total of 1,760 family renter households (elderly (510), small family (1,165), and large family (85) households combined); 1,150 are extremely low, low, or moderate-income. A total of 64% (739) of these family renter households are paying over 30% of their income on housing; and 34% (395) are paying over 50%.

There are a total of 1,954 family owner-occupied households in the Borough (elderly (860), small family (1,020), and large family (74) households combined); 374 are extremely low, low or moderate-income. A total of 71% (264) of these households have a cost burden over 30%; 49% (184) have a cost burden over 50%.

### Disproportionately Greater Need

Provides an assessment for each disproportionately greater need identified. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

With regard to the four housing problems (lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%), the only disproportionate need identified was for the Black/African American population with household income 80-100% AMI (20 households). However, this income group is not eligible for CDBG or HOME funded assistance programs.

With regard to severe housing problems (lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%), a disproportionate need was identified for the Black/African American population (90 households),

the American Indian, Alaska native population (10 households), and the Hispanic population (110 households) with household income 0-30% AMI. A disproportionate need was also identified for the Black/African American (10 households) and American Indian/Alaska Native populations (4 households) with household income 80-100% AMI. However, this income group is not eligible for CDBG or HOME funded assistance programs.

#### Public Housing

Provides a concise summary of the needs of public housing residents within the Borough. Since there are no public housing units in the Borough, this section is not applicable.

#### Homeless Needs Assessment

Provides a description of the nature and extent of unsheltered and sheltered homelessness within the Borough.

According to data provided by the area's three emergency shelters, following is a breakdown of those experiencing homelessness in 2013: 106 persons in households with adult(s) and child(ren); 96 persons in households with only adults; and 23 unaccompanied youth. A total of 21 were chronically homeless individuals; 21 were chronically homeless families; and 10 were veterans. The Continuum of Care's Point-in-Time Survey conducted on January 30, 2013 identified 2 unsheltered persons. Both were chronically homeless individuals.

#### Non-Homeless Special Needs Assessment

Describes the level of housing need for persons who are not homeless but require supportive housing. Special Needs Populations include: elderly; frail elderly; persons with disabilities; persons with alcohol or other drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking.

According to anecdotal information, affordable housing has been identified as a need for all special needs populations. The supportive housing needs of the special needs populations are addressed through County offices and local non-profit agencies.

#### Non-Housing Community Development Needs

Provides a description of the Borough's priority non-housing community development needs, including: public facilities, public improvements, and public services.

The Borough's need for public facilities and public improvements are addressed through the Borough's Capital Improvement Program. The Borough's need for Public Services has historically focused on supporting local non-profit human service agencies which provide housing-related public services, including supporting the three area emergency shelter.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Affordable housing is (one of) the greatest needs in the Borough of State College. It is mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems table, the Household Type by Income Level table, and the Cost Burden by Income Level and Household Type table.

### Demographics Table

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	38,420	41,876	9%
Households	12,059	11,627	-4%
Median Household Income	\$21,186.00	\$23,513.00	11%
Median Family Income (AMI)	\$44,200.00	\$66,300.00	50%

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,220	1,805	1,860	795	2,945
Small Family Households *	265	190	480	140	1,115
Large Family Households *	4	60	30	25	40
Household contains at least one person 62-74 years of age	40	60	110	40	445
Household contains at least one person age 75 or older	40	125	130	60	400
Households with one or more children 6 years old or younger *	100	84	85	30	115

**Table 5 - Total Households Table**

**Data Source:** 2006-2010 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	40	45	4	169	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	15	0	0	25	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	260	55	105	0	420	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	3,195	765	100	0	4,060	75	65	85	0	225
Housing cost burden greater than 30% of income (and none of the above problems)	195	620	605	80	1,500	10	55	70	40	175
Zero/negative Income (and none of the above problems)	340	0	0	0	340	10	0	0	0	10

**Table 6 – Housing Problems Table**

Data Source: 2006-2010 CHAS

### 2. Housing Problems 2

(Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,540	875	250	4	4,669	75	65	85	0	225
Having none of four housing problems	245	785	1,335	660	3,025	10	80	190	130	410
Household has negative income, but none of the other housing problems	340	0	0	0	340	10	0	0	0	10

**Table 7 – Housing Problems 2**

Data Source: 2006-2010 CHAS

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	209	125	175	509	10	20	70	100
Large Related	0	60	0	60	4	0	20	24
Elderly	15	85	70	170	60	60	20	140
Other	3,455	1,200	520	5,175	10	40	35	85
Total need by income	3,679	1,470	765	5,914	84	120	145	349

**Table 8 – Cost Burden > 30%**

Data Source: 2006-2010 CHAS

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	205	80	10	295	10	20	60	90
Large Related	0	45	0	45	4	0	0	4
Elderly	15	30	10	55	50	15	0	65
Other	3,255	680	80	4,015	10	30	20	60

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,475	835	100	4,410	74	65	80	219

Table 9 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	10	10	0	0	20	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	260	55	105	0	420	0	0	0	0	0
Total need by income	270	65	105	0	440	0	0	0	0	0

Table 10 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	7	4	3	14	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source: 2006-2010 CHAS, Table 13

### What are the most common housing problems?

#### Household Type by Income Level

		Elderly	Small Family	Large Family	Other	Total
0-30% HAMFI	Renters	15	255	0	3,855	4,125
	Owners	60	10	4	20	94

	Subtotal	75	265	4	3,875	4,219
>30-50% HAMFI	Renters	105	165	60	1,335	1,665
	Owners	85	20	0	40	145
	Subtotal	190	185	60	1,375	1,810
>50-80% HAMFI	Renters	135	405	10	1,035	1,585
	Owners	100	75	20	70	265
	Subtotal	235	480	30	1,105	1,850
>80-100% HAMFI	Renters	45	105	15	500	665
	Owners	55	35	10	30	130
	Subtotal	100	140	25	530	795
>100% HAMFI	Renters	210	235	0	785	1,230
	Owners	560	880	40	235	1,715
	Subtotal	770	1,115	40	1,020	2,945
Subtotal Renters		510	1,165	85	7,510	9,270
Subtotal Owners		860	1,020	74	395	2,349
Total		1,370	2,185	159	7,905	11,619

Source: 2006-2010 CHAS, Table 7

### Cost Burden by Income Level and Household Type

Household Type	Extremely Low-Income Households 0-30% HAMFI			Low-Income Households >30-50% HAMFI			Moderate-Income Households >50-80% HAMFI			
	Total	Cost Burden >30%- 50%	Cost Burden > 50%	Total	Cost Burden > 30%- 50%	Cost Burden > 50%	Total	Cost Burden > 30%- 50%	Cost Burden > 50%	
RENTERS	Elderly	15	0	15	105	55	30	135	60	10
	Small Family	255*	4	205	165	45	80	405	165	10
	Large Family	0	0	0	60	15	45	10	0	0
	Other Renters	3,855*	200	3,255	1,335	520	680	1,035	440	80
	Total Renters	4,125*	204	3,475	1,660	635	835	1,585	665	100
OWNERS	Elderly Family	60	10	50	85	20	40	100	20	0
	Small Family	10	0	10	20	0	20	75	10	60
	Large Family	4	0	4	0	0	0	20	20	0
	Other Owners	20*	0	10	40	10	30	70	15	20
	Total Owners	100*	10	74	145	30	90	275	65	80

Source: 2006-2010 CHAS, Table 7

Elderly Household: Household with person(s) age 62 or over

Small Family Household: 2 persons, neither person 62 years or over, or 3 or 4 persons

Large Family Household: 5 or more persons

Other Type Household: non-elderly non-family

The most common housing problems in the Borough are related to cost burden. Affordability is a housing problem when a household is paying more than 30% of gross monthly income for housing costs. It is a severe housing problem when a household is paying more than 50% of

gross monthly income for housing costs. For renters, housing cost is gross rent (contract rent plus utilities) and for owners, housing costs includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Supplemental table Household Type by Income Level provides information on the number of renter and owner households by income level and household type. Supplemental table Cost Burden by Income Level and Household Type provides information on the cost burden experienced by extremely low, low, and moderate-income Borough residents. A total of 80% (5,914) of the Borough's extremely low, low, and moderate-income renter households are living in housing that is not affordable. And, 67% of extremely low, low and moderate-income homeowners have housing problem associated with a cost burden.

In the Borough, there were a total of 1,760 family renter households [elderly (510), small family (1,165), and large family (85) households combined]; 1,150 are extremely low, low, or moderate-income. A total of 64% (739) of these family renter households are paying over 30% of their income on housing; and 34% (395) are paying over 50%.

There are a total of 1,954 family owner-occupied households in the Borough [elderly (860), small family (1,020), and large family (74) households combined]; 374 are extremely low, low or moderate-income. A total of 71% (264) of these households have a cost burden over 30%; 49% (184) have a cost burden over 50%.

#### **Are any populations/household types more affected than others by these problems?**

Renter households with an income of 0-30% of AMI are more affected than others. According to the Housing Problems 2 table, 72% (3,540) of all households with one or more severe housing problems and 76% of renter households with one or more severe housing problems have an income of 0-30% of AMI.

#### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Characteristics of low-income individuals and families with children, especially extremely low-income (30% AMI or less) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered include: families living doubled up; job instability; under-employment; loss of a family member; mental health issues (ex: child with mental health issues so parent cannot keep a job); abuse or neglect; multi-generational poverty.

Needs for this population include: rental assistance, guidance in management of household finances; transportation; child care;

The needs of the formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include additional stabilization services to assist in the management of household finances.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates: N/A**

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Characteristics linked with instability and an increased risk of homelessness include: not enough variety of housing; people with vouchers tend to keep them rather than improving their circumstances and moving on; family is at risk if they have a family member come back from prison and they live in HUD housing or have a voucher; waiting to ask for help until they are really far behind in rent; afraid to work with CC Office of Child & Youth Services due to fear they will lose their kids; demand for student rentals increase rental costs.

**Discussion:**

**Describe the number and type of single person households in need of housing assistance.**

Per 2006-2010 ACS 5-year estimates, single person households represents 38% (4,466) of all occupied housing units in the Borough; the largest percentage of renter-occupied housing units in the Borough (41%, 3,765 households); and the second largest percentage of owner-occupied housing units (30%, 701 households). The 15-54 years age group represents the largest percentage of all single person occupied housing units (81%, 3,639 households), and single person renter-occupied housing units (90%, 3,425 households). The 75 years and over age group represents the largest percentage of single person owner-occupied housing units (32%, 223 households).

Per 2006-2010 ACS 5-year estimates, the median household income in the past 12 months (in 2010 inflation-adjusted dollars) for all households in the Borough is \$23,513. For single person households, this is estimated at \$16,246. This is below the Very Low (50%) Income Limit for a 1 person household in 2010, \$23,250.

Per HUD, the Fair Market Rent for FY2010 for an efficiency was \$637 and \$710 for a one-bedroom. For a household making the median income of \$16,246, this would represent 47% of their annual income for an efficiency and 52% for an one-bedroom.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Per 2008-2012 ACS 5-Year Estimates data, of the 1,978 persons with disabilities in the civilian noninstitutionalized population in the Borough: 984 were male; 994 were female; 121 were under the age of 18; 1,332 were 18-64 years of age; 525 were 65 years of age and over. Race and ethnicity information on those with a disability: 1,701 were White alone; 26 were Black or African American alone; 18 were American Indian or Alaska Native alone; 117 were Asian alone; 52 were some other race alone; 64 were two or more races; and 132 were Hispanic or Latino.

Of the Borough population 20-64 years old with a disability and income in the past 12 months below poverty level, 112 were unemployed and 1,273 were not in the labor force.

Estimation of the number and type of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and/or stalking are based on the number of clients served in 2013 by the Centre County Women's Resource Center's emergency shelter. Of the 133 persons served: 78 were female head of households; 27 had a disability; 117 were extremely low income; 10 were low income; 5 were moderate income and 1 was other income. Race and ethnicity information on those served: 83 were White; 27 were Black or African American; 1 was American Indian or Alaskan Native; 6 were Asian; 1 was American Indian or Alaska Native and White; 4 were Black or African American and White; 3 were American Indian or Alaska Native and Black; 8 were other multi-racial; and 13 were Hispanic.

According to information gathered by MidPenn Legal Services through client surveys conducted upon the completion of their cases, 18% of the domestic violence clients surveyed in Centre County were unable to stay in their homes as a result of the Protection from Abuse case.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The calculation used to determine the percentage of housing problems experienced by each group is the number of households with a housing problem within the group divided by the total of households with a housing problem and those without a housing problem.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,330	35	92%	350
White	3,705	35	93%	255
Black / African American	90	0	100%	0
Asian	370	0	80%	95
American Indian, Alaska Native	10	0	100%	0
Pacific Islander	0	0	0	0
Hispanic	110	0	100%	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,520	150	91%	0
White	1,305	120	92%	0
Black / African American	60	0	100%	0
Asian	105	35	75%	0
American Indian, Alaska Native	4	0	100%	0
Pacific Islander	0	0	0	0
Hispanic	25	0	100%	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	810	1,045	44%	0
White	725	735	50%	0
Black / African American	20	50	29%	0
Asian	65	155	30%	0
American Indian, Alaska Native	0	15	0%	0
Pacific Islander	0	0	0	0
Hispanic	0	39	0%	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	490	18%	0
White	80	380	17%	0
Black / African American	20	14	59%	0
Asian	0	55	0%	0
American Indian, Alaska Native	4	25	14%	0
Pacific Islander	0	0	0	0
Hispanic	0	20	0%	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

Table 13 – Disproportionately Greater Need 0%-30% AMI

92% of the jurisdiction as a whole has one or more of four housing problems. There is no racial or ethnic group with a disproportionate need.

Table 14- Disproportionately Greater Need 30%-50% AMI

91% of the jurisdiction as a whole has one or more of the four housing problems. There is no racial or ethnic group with a disproportionate need.

Table 15 – Disproportionately Greater Need 50%-80% AMI

44% of the jurisdiction as a whole has one or more of the four housing problems. There is no racial or ethnic group with a disproportionate need.

Table 16 – Disproportionately Greater Need 80%-100% AMI

18% of the jurisdiction as a whole has one or more of the four housing problems. A disproportionate need has been identified, with 59% (20 households) of the Black/African American population in this income group experiencing one or more of the four housing problems.

This income group is not eligible for CDBG or HOME funded assistance programs.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### Introduction

Severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The calculation used to determine the percentage of housing problems experienced by each group is the number of households with a severe housing problem within the group divided by the total of households with a severe housing problem and those without a severe housing problem.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,105	255	87%	350
White	3,505	230	88%	255
Black / African American	90	0	100%	0
Asian	345	25	74%	95
American Indian, Alaska Native	10	0	100%	0
Pacific Islander	0	0	0	0
Hispanic	110	0	100%	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	750	920	45%	0
White	685	740	48%	0
Black / African American	20	45	31%	0
Asian	50	90	36%	0
American Indian, Alaska Native	0	4	0%	0
Pacific Islander	0	0	0	0
Hispanic	0	25	0%	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	250	1,605	13%	0
White	250	1,210	13%	0
Black / African American	0	70	0%	0
Asian	0	220	0%	0
American Indian, Alaska Native	0	15	0%	0
Pacific Islander	0	0	0	0
Hispanic	0	39	0%	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29	560	5%	0
White	15	440	3%	0
Black / African American	10	24	29%	0
Asian	0	55	0%	0
American Indian, Alaska Native	4	25	14%	0
Pacific Islander	0	0	0	0
Hispanic	0	20	0%	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

Severe Housing Problems 0%-30% AMI

87% of the jurisdiction as a whole has a severe housing problem.

A disproportionate need has been identified, with 100% (90 households) of the Black/African American population, 100% (10 households) of the American Indian, Alaska native population, and 100% (110 households) of the Hispanic population in this income group experiencing a severe housing problem.

Severe Housing Problems 30%-50% AMI

45% of the jurisdiction as a whole has a severe housing problem.

There is no racial or ethnic group with a disproportionate need.

Severe Housing Problems 50%-80% AMI

13% of the jurisdiction as a whole has a severe housing problem.

There is no racial or ethnic group with a disproportionate need.

Severe Housing Problems 80%-100% AMI

5% of the jurisdiction as a whole has a severe housing problem.

A disproportionate need has been identified, with 29% (10 households) of the Black/African American and 14% (4 households) of the American Indian, Alaska Native populations in this income group experiencing a severe housing problem.

This income group is not eligible for CDBG or HOME funded assistance programs.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The calculation used to determine the percentage of housing problems experienced by each group is the number of households with a severe housing problem within the group divided by the total of households with a severe housing problem and those without a severe housing problem.

### Housing Cost Burden

Housing Cost Burden	<=30% No Cost Burden / % of Pop	30-50% Cost Burden	>50% Severe Cost Burden	Population	No / negative income (not computed)
Jurisdiction as a whole	4,025 / 36%	1,950 / 17%	4,880 / 43%	10,855	395
White	3,350 / 35%	1,580 / 17%	4,240 / 45%	9,170	300
Black / African American	95 / 33%	75 / 26%	120 / 41%	290	0
Asian	350 / 34%	210 / 20%	380 / 37%	940	95
American Indian, Alaska Native	45 / 76%	4 / 7%	10 / 17%	59	0
Pacific Islander	10 / 100%	0	0	10	0
Hispanic	110 / 44%	45 / 18%	95 / 38%	250	0

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

### Discussion:

36% of the jurisdiction as a whole has no cost burden; 17% spends 30-50% of their household income on housing; and 43% spends over 50%.

There is no disproportionately greater need among any racial or ethnic group.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

### 0%-30% AMI

A disproportionate need has been identified, with 100% (90 households) of the Black/African American population, 100% (10 households) of the American Indian, Alaska native population, and 100% (110 households) of the Hispanic population in this income group experiencing a severe housing problem.

The Borough allocates funds to public service activities that provide assistance to extremely low-income renter households and also uses CDBG funds to complete infrastructure improvements in low-income neighborhoods.

### 80%-100% AMI

A disproportionate need has been identified, with 59% (20 households) of the Black/African American population in this income group experiencing one or more of the four housing problems.

A disproportionate need has been identified, with 29% (10 households) of the Black/African American and 14% (4 households) of the American Indian/Alaska Native populations in this income group experiencing a severe housing problem.

This income group is not eligible for CDBG or HOME funded assistance programs.

**If they have needs not identified above, what are those needs?**

Three thousand, four hundred and seventy-five (82%) of the 4,125 renter households with an income 0%-30% AMI has a cost burden greater than 50%.

Eighty (12%) of the 665 renter households with an income >80-100% AMI has a cost burden greater than 30%.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Per the Borough's Areas of Minority Concentration data based on Census 2010 data, outside the Pennsylvania State University's University Park Campus (Census Tracts 121 and 122) , there are no areas of minority concentration for the Black/African American population. There are two areas of minority concentration for the American Indian/Alaska Native population outside campus, with 12 individuals residing in census tract 124 and 14 residing in census tract 128. These numbers are quite low.

## NA-35 Public Housing – 91.205(b)

### Introduction

The local public housing agency is the Housing Authority of Centre County (Housing Authority), a nonprofit organization located in Bellefonte. The Housing Authority is not a “troubled” agency and has been rated a high performer. There are no public housing units in within the boundaries of the Borough of State College. The Public and Indian Housing Information Center’s (PIC) data erroneously populates data relating to the Beaver Farm Apartments development, which is located in the Borough of Bellefonte, in the public housing tables. This data has been taken out. Since the Housing Authority and all public housing developments are located outside the Borough’s boundaries, the following CP requirements do not apply: address the physical condition of public housing units; address the restoration and revitalization needs; address the results from the Section 504 needs assessment; describe the public housing agency’s strategy for improving the management and operation of public housing and for improving the living environment of low and moderate-income families residing in public housing; identify the public housing developments in the jurisdiction that are participating in an approved HUD Comprehensive Grant program; and encourage public housing residents to become more involved in management and participation in homeownership.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	0	0	0	0	0	0

**Table 21 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	0	0	0	0	0
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	0	0	0	0	0
# of Disabled Families	0	0	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	0	0	0	0	0	0
Black/African American	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	0	0	0	0	0	0
Not Hispanic	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units: N/A**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders: N/A**

**How do these needs compare to the housing needs of the population at large: N/A**

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Data for the Sheltered/Unsheltered columns of the Homeless Needs Table comes from the Continuum of Care's Point In Time Survey dated January 30, 2013. Estimate data was provided by the area's three emergency shelters. Centre House is an emergency shelter for adults and families. The Sylvia Stein Shelter is an emergency shelter for victims of domestic violence. Burrowes Street Youth Haven is a shelter for runaway and homeless youth.

### Homeless Needs Table

Population	Sheltered	Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in households with adult(s) and child(ren)	27	0	106	119	60	36
Persons in households with only children	0	0	0	0	0	0
Persons in households with only adults	24	2	96	102	55	33
Chronically homeless individuals	2	2	21	31	10	40
Chronically homeless families	0	0	21	21	5	45
Veterans	2	0	10	10	10	40
Unaccompanied youth	0	0	23	30	20	14
Persons with HIV	0	0	0	0	0	0

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth): N/A

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Single Race Persons</b>		
White	165	
Black or African American	31	
Asian	6	
American Indian or Alaska Native	1	
Pacific Islander	5	
<b>Multi-Race Persons</b>		
American Indian or Alaska Native and White	1	
Asian and White		
Black or African American and White	4	
American Indian or Alaska Native and Black	3	
Other Multi-Racial	9	
<b>Ethnicity:</b>	<b>Sheltered:</b>	
Hispanic	20	
Not Hispanic	205	

Source: Emergency Shelter 2013 APRs

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Looking at the numbers experiencing homelessness each year, persons in households with adult(s) and child(ren) made up the majority of the homeless (106 persons), if they were all one adult with one child, this would equate to 53 households.

There were a relatively small number of veterans and their families which are homeless.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

According to 2013 information from the three area homeless shelters, approximately 73% percent of the homeless were White and 91% percent were Not Hispanic: 14% were Black or African American; 3% were Asian; 0% were American Indian or Alaska Native; 2% were Pacific Islander; and 9% were Hispanic.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The Point-In-Time Survey conducted on January 30, 2013 identified two unsheltered homeless individuals. Both were male and chronically homeless.

On the same night, there were 51 persons in the three emergency shelters. Twenty-seven were persons in households with adult(s) and child(ren) and 24 were persons in households with only adults. There were 2 chronically homeless individuals and 2 veterans in the shelters on that night.

The three area shelters estimated the number experiencing homelessness each year and the number of days persons experience homelessness as follows:

- 106 persons in households with adult(s) and child(ren) experience homelessness for an average of 36 days;
- 96 persons in households with only adults experience homelessness for an average of 33 days;
- 21 chronically homeless individuals experience homelessness for an average of 40 days;
- 21 chronically homeless families experience homelessness for an average of 45 days;
- 10 veterans experience homelessness for an average of 40 days; and
- 23 unaccompanied youth experience homelessness for an average of 14 days.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

**Introduction:** Information for this section was provided by various agencies which assist the special needs populations in our community and supplemented with ACS data.

### **Describe the characteristics of special needs populations in your community:**

#### Elderly

The 2012 census data shows that Centre County had 24,192 residents aged sixty and older. The population of elderly has grown at a faster rate than much of Pennsylvania. The 2010 census data showed a 40% growth rate in the 60+ population in a 10 year period of time.

Frail elderly (defined as an elderly person who required assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)

The 2012 census data shows that Centre County had 2,344 residents aged 85 and older. The population of elderly has grown at a faster rate than much of Pennsylvania. The 2010 census data showed a 44% growth rate in the 85+ population in a 10-year period of time. (Source: CCOA)

#### Persons with mental, physical, and/or developmental disabilities

2006-2010 ACS data does not include data on disabilities at the Borough level. 2008-2012 ACS data provides the following information on the characteristics of persons with a disability: 1,978 persons in the Borough reported having a disability: 392 with a hearing difficulty (deaf or having serious difficulty hearing); 394 with a vision difficulty (blind or having serious difficulty seeing, even when wearing glasses); 910 with a cognitive difficulty (because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions); 588 with an ambulatory difficulty (having serious difficulty walking or climbing stairs); 210 with a self-care difficulty (having difficulty bathing or dressing); and 550 with an independent living difficulty (because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping).

#### Persons with alcohol or other drug addiction

According to the Centre County Drug & Alcohol Office's Annual Report for 2011-2012, of the approximately 805 persons received treatment services for alcohol or other drug addictions, 71% were male, 72% were 21-44 years of age; and 94% were White. The Centre County Drug and Alcohol Office primarily serves persons who: have no insurance; are low-income; are on Medical Assistance.

#### Persons with HIV/AIDS and their families

According to statistics from AIDS Resource for their Centre County clients, of the 29 persons receiving assistance: 83% were male; 91% were White; and 66% were in their 40's. Since this is an income-based program, all clients have an income under \$58,000, but most (85-90%) are much lower than that, probably closer to 250% above the poverty line or less.

#### Victims of domestic violence, dating violence, sexual assault, and stalking

According to statistics on the 133 clients served in 2013 by the Centre County Women's Resource Center's emergency shelter: 59% were female heads of households; 62% were White; 88% were extremely low income households; and 20% reported having a disability.

Of the survivors of domestic violence in Centre County that MidPenn Legal Services served last fiscal year: 96% were female; 90% were white; 91% were between the ages of 18 and 59; and 29% reported monthly income between \$501-\$1,000.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

#### Elderly

The Centre County (CC) Office of Aging assists this population in assessing their needs. For those who are in their own homes, housing needs include assistance with home repairs and renovations to address accessibility. For renters the need is for affordable housing, especially with reasonable accommodations. Supportive service needs include: home care services; transportation; emergency planning; health insurance counseling; and information about agency services.

#### Frail elderly

The CC Office of Aging assists this population in assessing their needs. The housing needs are more extensive than the needs of other elderly. In-home services are required to allow those who are able to live at home as long as possible. For others, nursing or personal care home placement is required. Supportive service needs include: personal care; assistance with heavy home cleaning; transportation and escort services; and possibly Older Adult Protective Services.

#### Persons with mental, physical, and/or developmental disabilities

##### Mental Disability

CC office of Mental Health assists this population in assessing their needs. Housing needs of this population include affordable accessible housing. A person with a severe disability requires highly structured supervision and physical assistance with self-care. Supportive service needs include: case management, psychiatric services, life skills training, education and vocational support, medication management, and transportation to services.

##### Developmental Disability

CC MH/ID/EI-D&A provides assessment of needs for this population. The type of housing and supportive service needs depends on the individual's level of functioning. Residential facilities for this population provide 24/7 supervision and assistance with daily living skills for those needing total physical care and assistance to those who need support with day-to-day life skills. Some individuals with low-level disability can usually live alone or in a semi-independent situation.

##### Physical Disability

CC Link to Aging and Disability Resources provides information and access to supportive services for individuals 18 to 59 with disabilities. Housing needs of this population center on accessible housing. Supportive service needs include: access to public transportation, job training, case management, and life skills training.

#### Persons with alcohol or other drug addiction

CC Drug and Alcohol Office provides screening and assessment services to those clients who request inpatient treatment and those uncertain of the level of care they want/need. The main housing need is affordable housing in a sober environment. Supportive service needs include: case management, substance abuse treatment, life skills training, job training, and child care.

#### Persons with HIV/AIDS and their families

AIDS Resource provides needs assessment for this population. Housing needs include access to affordable housing. Supportive service needs include education, transportation, and medical and dental healthcare assistance.

#### Victims of domestic violence, dating violence, sexual assault, and stalking

Needs assessment for this population is primarily provided through CC Women's Resource Center. This population needs safe and stable affordable housing. Supportive service needs include: transportation; childcare services; legal services; coordination of services through the assistance office; and flexible employment opportunities with a living wage.

#### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The Borough of State College is not a HOPWA grantee and therefore the size and characteristics of the population with HIV/AIDS and their families is included above.

#### **Discussion:**

According to anecdotal information, affordable housing has been identified as a need for all special needs populations. The supportive housing needs of the special needs populations are addressed through County offices and local non-profit agencies.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The Borough's need for Public Facilities is addressed through the development of the Borough's Capital Improvement Program (CIP).

### **How were these needs determined?**

The Borough is not required to complete a separate assessment for community development needs for public facilities, infrastructure improvements, or economic development. The community development strategic objectives are based on projects outlined in the Borough's Capital Improvements Program (CIP). The CIP is a five-year program which is updated each year. The priority needs identified in the CIP are developed through a collaborative process involving citizens, and staff.

The Borough's CIP is used to identify our long range non-housing community development objectives. The CIP is a planning document used to project revenue that will be available and expenditures that will be made to meet community development needs. This includes future objectives to upgrade public facilities, complete infrastructure improvements, and increase accessibility in public buildings and facilities.

The development of the CIP involves several entities. All Borough Authorities, Boards & Commissions (ABCs) and the public are given the opportunity to submit projects for the CIP.

Once comments are reviewed, Borough staff then utilizes the recommendations to develop a the proposed five-year CIP. The proposed CIP is presented to Borough Council which refers the document to the Borough Planning Commission, Transportation Commission, and any other ABC that requests the opportunity to review and comment. A summary from this process is submitted to the Borough Manager. Staff then prepares the CIP and a public hearing is held for citizen comment prior to adoption by Borough Council.

### **Describe the jurisdiction's need for Public Improvements:**

The Borough's need for Public Improvements is addressed through the development of the Borough's Capital Improvement Program (CIP).

### **How were these needs determined?**

See description of the development of the Borough's CIP under the Public Facilities section above.

### **Describe the jurisdiction's need for Public Services:**

The Borough's need for Public Services has historically focused on supporting local non-profit human service agencies which provide housing-related public services, including supporting the three area emergency shelter.

### **How were these needs determined?**

The Borough's Community Development Block Grant Citizens' Advisory Committee (CAC) conducts an annual public hearing on Housing and Community Development Needs and Development of Proposed Activities. The purpose of this hearing is to receive input on all

proposed community development activities to be included in the upcoming year's action plan. The action plan is drafted and made available to public for their review and comment. Borough Council holds a public hearing prior to approval.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the grantee must administer their programs and include the following sections:

#### General Characteristics of the Housing Market

The General Characteristics of the Housing Market section Provides a description of the significant characteristics of the Borough's housing market, including the supply, demand, condition and cost of housing.

While most of the housing stock is in good condition, the availability of affordable housing units does not meet the needs of the population. One of the issues identified in the housing section of the 2013 Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs.

According to data in the Cost of Housing table, the median home value increased 61% from 2000 to 2010. Comparing this information with 2008-2012 ACS data, the median home value increased an additional 9% from 2010 to 2012. Also, the median contract rent increased 32% from 2000 to 2010. Comparing this information with 2008-2012 ACS data, the median contract rent increased an additional 13% from 2010 to 2012.

#### Lead-Based Paint Hazards

Provides an estimation of the number of housing units within the jurisdiction that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.

Using 2006-2010 CHAS data and applying percentages from the 2011 American Healthy Homes Survey, 1,673 renter-occupied low or moderate income households and 1,816 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 88 renter-occupied low or moderate income households and 15 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards

#### Public and Assisted Housing

Since there are no public housing developments or public housing units in the Borough, this section is not applicable.

#### Facilities, Housing, and Services for Homeless Persons

Provides a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

### Special Need Facilities and Services

The Special Need Facilities and Services section provides a brief description of the supportive housing services and facilities available to persons with disabilities and other low-income persons with special needs, as well as programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

### Barriers to Affordable Housing

The Barriers to Affordable Housing section provides an analysis of any regulatory barriers to affordable housing, including policies that affect the cost of housing and the incentives to develop maintain, or improve affordable housing in the Borough.

### Non-Housing Community Development Assets

The Non-Housing Community Development Assets section provides an overview of the local economy and workforce.

### Needs and Market Analysis Discussion

The Needs and Market Analysis Discussion section provides information on areas where housing with multiple housing problems, low-mod income households, and minorities are concentrated.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

This section provides information on the type of housing available in the Borough.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,019	23%
1-unit, attached structure	1,075	8%
2-4 units	1,020	8%
5-19 units	2,846	21%
20 or more units	5,380	40%
Mobile Home, boat, RV, van, etc	22	0%
<b>Total</b>	<b>13,362</b>	<b>100%</b>

**Table 25 – Residential Properties by Unit Number**

Data Source: 2006-2010 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	635	7%
1 bedroom	45	2%	3,718	40%
2 bedrooms	166	7%	3,043	33%
3 or more bedrooms	2,149	91%	1,871	20%
<b>Total</b>	<b>2,360</b>	<b>100%</b>	<b>9,267</b>	<b>100%</b>

**Table 26 – Unit Size by Tenure**

Data Source: 2006-2010 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Following is information on the housing units located in the Borough of State College assisted with federal, state, and local funding:

**Assisted Housing Stock in the Borough of State College**

Name	Target Population	Total Units	Elderly Units	Family Units	Accessible Units	Funding Source(s)	Eligibility Percent of Median Income
Arnold Addison Court	Elderly/Non-Elderly Disabled	89	89	0	13	Housing Tax Credits, CDBG	60%
Bellaire Court	Elderly	18	18	0	1	Bond, CETA Labor	60%
Kemmerer Road	Small, Large Family	5	0	5	0	CDBG/Financing	80%
Yorkshire Village	Small, Large Family	40	0	40	2	Housing Tax Credits, HOME	60%
Waupelani Heights	Small, Large Family	35	0	35	2	Housing Tax Credits, HOME	60%
<b>Totals</b>		<b>187</b>	<b>107</b>	<b>80</b>	<b>18</b>		

There are five assisted housing projects in the Borough with a total of 187 units; 107 for elderly and 80 family units. Eighteen of the units are accessible to persons with physical disabilities.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

No units are expected to be lost during 2015-2019.

**Does the availability of housing units meet the needs of the population?**

No, the availability of affordable housing units does not meet the needs of the population. One of the housing issues identified in the Centre County Comprehensive Plan (adopted in December 2003) was the insufficient supply of affordable, permanent housing for low to moderate income persons. One of the issues identified in the housing section of the 2013 Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs.

**Describe the need for specific types of housing:**

According to the 2006-2010 ACS data, 40% of all the housing units are in structures with 20 or more units. When including the number of structures with 5-19 units to this, the total accounts for 62% of all residential properties in the Borough. For renters, 40% of the housing units are 1 bedroom units. For owners, 91% of the housing units are 3 or more bedroom units.

According to findings in the Centre County Housing & Land Trust Market Study (conducted November 2010 to February 2011), the majority of respondents who desire to move would prefer to purchase a single-family detached home. Townhomes were not as desirable, with 73% stating they would not be willing to live in a townhome in order to achieve homeownership sooner or in a better location.

The Centre Region Comprehensive Plan Survey (conducted in the summer of 2011) asked participants to rank how important it was to increase the following housing types in the Centre Region. Following are the percentages selected as the top three most important:

Single-family detached homes:	78%
Condominiums or townhouses:	62%
Senior housing (55+):	57%
Duplexes:	40%
Apartments in single-family homes:	29%
Apartment buildings/complexes:	28%
Mobile homes:	6%

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

This section provides information relating to the cost and affordability of housing in the Borough.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change (2000-2010)	2008-2012 ACS	% Change (2010-2012)
Median Home Value	147,600	237,900	61%	259,100	9%
Median Contract Rent	563	743	32%	836	13%

**Table 27 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,170	12.6%
\$500-999	6,020	65.0%
\$1,000-1,499	1,173	12.7%
\$1,500-1,999	568	6.1%
\$2,000 or more	336	3.6%
<b>Total</b>	<b>9,267</b>	<b>100.0%</b>

**Table 28 - Rent Paid**

Data Source: 2006-2010 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	205	No Data
50% HAMFI	1,250	15
80% HAMFI	5,735	200
100% HAMFI	No Data	355
<b>Total</b>	<b>7,190</b>	<b>570</b>

**Table 29 – Housing Affordability**

Data Source: 2006-2010 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	716	784	964	1,263	1,310
High HOME Rent	716	784	964	1,119	1,229
Low HOME Rent	597	640	767	886	990

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

Fair Market Rent: Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). Calculated at the county level.

High HOME Rent: High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower.

Low HOME Rent: Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI

**Is there sufficient housing for households at all income levels?.**

**Affordability of Vacant Units**

	Type of Structure	Affordability: Value Affordable to Households with Incomes...	Number of Units
<b>Vacant For-Rent Units</b>	One unit in structure	≤30% AMI	0
		>30%-<50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	20
	2-4 units in structure	≤30% AMI	0
		>30%-<50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	5 or more units in structure	≤30% AMI	0
		>30%-<50% AMI	50
		>50%-<80% AMI	130
		>80% AMI	25
Other structure (mobile homes, etc.)	≤30% AMI	0	
	>30%-<50% AMI	0	
	>50%-<80% AMI	0	
	>80% AMI	0	
<b>Vacant For-Sale Units</b>	One unit in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	2-4 units in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	5 or more units in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	Other structure (mobile homes, etc.)	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0

Source: 2006-2010 CHAS, Tables 17A&B

According the 2006-2010 CHAS data presented in the Affordability of Vacant Units table, there were no vacant-for-sale housing units. Of the 225 vacant-for-rent housing units, none were

affordable to households with an income  $\leq 30\%$  AMI. Only vacant units in structures with 5 or more units were affordable to both households with an income of  $>30\%$ - $\leq 50\%$  AMI (50 units) and  $>50\%$ - $\leq 80\%$  AMI (130 units). None of the 20 one unit in structure housing units were affordable to households with an income  $\leq 80\%$  AMI.

**Renter Occupied Housing Units – Affordability by Type of Structure**

Type of Structure	Affordability: Value Affordable to Households with Incomes...	Number of Units
One unit in structure	$\leq 30\%$ AMI	185
	$>30\%$ - $\leq 50\%$ AMI	244
	$>50\%$ - $\leq 80\%$ AMI	625
	$>80\%$ AMI	349
	<b>Subtotal</b>	<b>1,403</b>
2-4 units in structure	$\leq 30\%$ AMI	30
	$>30\%$ - $\leq 50\%$ AMI	245
	$>50\%$ - $\leq 80\%$ AMI	390
	$>80\%$ AMI	240
	<b>Subtotal</b>	<b>905</b>
5 or more units in structure	$\leq 30\%$ AMI	235
	$>30\%$ - $\leq 50\%$ AMI	965
	$>50\%$ - $\leq 80\%$ AMI	4,230
	$>80\%$ AMI	1,495
	<b>Subtotal</b>	<b>6,925</b>
Other structure (mobile homes, etc.)	$\leq 30\%$ AMI	10
	$>30\%$ - $\leq 50\%$ AMI	0
	$>50\%$ - $\leq 80\%$ AMI	0
	$>80\%$ AMI	10
	<b>Subtotal</b>	<b>20</b>
<b>Total</b>		<b>9,253</b>

Source: 2006-2010 CHAS, Tables 18C  
 AMI: Area Median Income

According to 2006-2010 CHAS data presented in the Renter Occupied Housing Units – Affordability by Type of Structure table:

Of the 9,253 renter occupied housing units:

77% (7,159) are at a rent affordable to households with an income of  $\leq 80\%$  AMI;  
 21% (1,914) are at a rent affordable to households with an income of  $\leq 50\%$  AMI; and  
 5% (460) are at a rent affordable to households with an income of  $\leq 30\%$  AMI.

Of the occupied 1,403 one unit in structure renter occupied units:

75% (1,054) are at a rent affordable to households with an income of  $\leq 80\%$  AMI;  
 31% (429) are at a rent affordable to households with an income of  $\leq 50\%$  AMI; and  
 13% (185) are at a rent affordable to households with an income of  $\leq 30\%$  AMI.

Of the 905 2-4 units in structure renter occupied units:

57% (515) are at a rent affordable to households with an income of  $\leq 80\%$  AMI;  
 30% (275) are at a rent affordable to households with an income of  $\leq 50\%$  AMI; and  
 3% (30) are at a rent affordable to households with an income of  $\leq 30\%$  AMI.

Of the 6,925 5 or more units in structure renter occupied units:

78% (5,430) are at a rent affordable to households with an income of  $\leq 80\%$  AMI;  
 17% (1,200) are at a rent affordable to households with an income of  $\leq 50\%$  AMI; and  
 3% (235) are at a rent affordable to households with an income of  $\leq 30\%$  AMI.

Of the 20 other structure (mobile homes, etc.) renter occupied units:

50% (10) are at a rent affordable to households with an income of  $\leq 80\%$  AMI;  
 50% (10) are at a rent affordable to households with an income of  $\leq 50\%$  AMI; and  
 50% (10) are at a rent affordable to households with an income of  $\leq 30\%$  AMI.

### **Owner Occupied Housing Units – Affordability by Type of Structure**

<b>Type of Structure</b>	<b>Affordability: Value Affordable to Households with Incomes...</b>	<b>Number of Units</b>
<b>One unit in structure</b>	$\leq 50\%$ AMI	85
	$>50\% - <80\%$ AMI	395
	$>80\%$ AMI	1,780
	<b>Subtotal</b>	<b>2,260</b>
<b>2-4 units in structure</b>	$\leq 50\%$ AMI	0
	$>50\% - <80\%$ AMI	0
	$>80\%$ AMI	4
	<b>Subtotal</b>	<b>4</b>
<b>5 or more units in structure</b>	$\leq 50\%$ AMI	0
	$>50\% - <80\%$ AMI	20
	$>80\%$ AMI	58
	<b>Subtotal</b>	<b>78</b>
<b>Other structure (mobile homes, etc.)</b>	$\leq 50\%$ AMI	0
	$>50\% - <80\%$ AMI	0
	$>80\%$ AMI	0
	<b>Subtotal</b>	<b>0</b>
<b>Total</b>		<b>2,342</b>

Source: 2006-2010 CHAS, Tables 18A&B  
 AMI: Area Median Income

According to 2006-2010 CHAS data presented in the Owner Occupied Housing Units – Affordability by Type of Structure table:

Of the 2,342 owner occupied housing units:

21% (500) are at a value affordable to households with an income of  $\leq 80\%$  AMI; and  
 4% (85) are at a value affordable to households with an income of  $\leq 50\%$  AMI.

Of the occupied 2,260 one unit in structure owner occupied units:

21% (480) are at a value affordable to households with an income of  $\leq 80\%$  AMI; and  
 4% (85) are at a value affordable to households with an income of  $\leq 50\%$  AMI.

Of the occupied 4 2-4 units in structure owner occupied units:

0% (0) are at a value affordable to households with an income of  $\leq 80\%$  AMI

Of the occupied 78 5 or more units in structure owner occupied units:

26% (20) are at a value affordable to households with an income of  $\leq 80\%$  AMI; and  
 0% (0) are at a value affordable to households with an income of  $\leq 50\%$  AMI.

There were no other structure (mobile homes, etc.) owner occupied units.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Home values continue to increase. According to data in the Cost of Housing table, the median home value increased 61% from 2000 to 2010. Comparing this information with 2008-2012 ACS data, the median home value increased an additional 9% from 2010 to 2012.

Rents continue to rise. According to data in the Cost of Housing table, the median contract rent increased 32% from 2000 to 2010. Comparing this information with 2008-2012 ACS data, the median contract rent increased an additional 13% from 2010 to 2012.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

**Median Contract Rent & Fair Market Rent**

		2010	2011	2012	% change 2010-2011	% change 2011-2012
<b>Median Contract Rent</b>		743	780	836	+5.0%	+7.2%
<b>Fair Market Rent</b>	1-bedroom	710	719	716	+1.3%	-.4%
	2-bedroom	836	847	843	+1.3%	-.5%
<b>Difference b/w Median &amp; FM Rents</b>	1-bedroom	+4.4%	+7.8%	+14.4%		
	2-bedroom	-12.5%	-8.6%	-8.8%		

*Source: 2006-2010, 2007-2011, 2008-2012 ACS 5-year estimates*

According to ACS 5-year estimates, the Median Contract Rent increased 5% from 2010 (2006-2010 ACS) to 2011 (2007-2011 ACS). For the same time period, 2010 to 2011, the FMRs for both a 1-bedroom and 2-bedroom units increased only 1.3%. The Median Contract Rent increased another 7.2% from 2011 to 2012 (2008-2012 ACS). For the same time period, 2011 to 2012, the FMRs for both a 1-bedroom and 2-bedroom units decreased (.4% for the 1-bedroom and .5% for the 2-bedroom). This indicates that the Fair Market Rents are not keeping up with the increase in Median Contract Rents and highlights the need for more affordable rental housing units.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

This section describes the significant characteristics of the existing housing supply, including age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint.

### Definitions

#### Describe the jurisdiction’s definition for “standard condition” and “substandard condition but suitable for rehabilitation.”

The Borough’s definition for “standard condition” is a housing unit which meets the current Centre Region Building Safety and Property Maintenance Code adopted by the Borough.

The Borough’s definition for “substandard condition but suitable for rehabilitation” is a unit which does not meet the current Centre Region Building Safety and Property Maintenance Code adopted by the Borough; and which can be brought up to meet these codes given the guidelines for the program (e.g. maximum assistance and after-rehab-value limits).

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	570	24%	5,918	64%
With two selected Conditions	0	0%	500	5%
With three selected Conditions	0	0%	23	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,790	76%	2,826	31%
<b>Total</b>	<b>2,360</b>	<b>100%</b>	<b>9,267</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2006-2010 ACS

Conditions: lacks complete plumbing facilities; lacks complete kitchen facilities; more than one person per room; and cost burden greater than 30%.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16	1%	589	6%
1980-1999	385	16%	2,536	27%
1950-1979	1,235	52%	4,878	53%
Before 1950	724	31%	1,264	14%
<b>Total</b>	<b>2,360</b>	<b>100%</b>	<b>9,267</b>	<b>100%</b>

Table 32 – Year Unit Built

Data Source: 2006-2010 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,959	83%	6,142	66%
Housing Units build before 1980 with children present	70	3%	1,390	15%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	159	64	223
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 34 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

Most of the housing stock, including rental housing, is in good condition.

According to data in the Housing Problems Table, there were 165 renter households making 0-80%AMI with substandard housing, lacking complete plumbing or kitchen facilities. There were 0 owner households making 0-80% AMI with substandard housing.

According to data in the Year Unit Built Table, the majority of housing units were built between 1950-1979 (52% of owner-occupied units and 53% of renter-occupied units).

**Owner Occupied Housing - Year Built by Income Level**

Year Structure Built	Household Income	Number of Units
1939 or earlier	<50% HAMFI	50
	>50%-<80% HAMFI	34
	>80% HAMFI	355
	<b>Subtotal</b>	<b>439</b>
Between 1940 and 1959	<50% HAMFI	65
	>50%-<80% HAMFI	135
	>80% HAMFI	575
	<b>Subtotal</b>	<b>775</b>
Between 1960 and 1979	<50% HAMFI	75
	>50%-<80% HAMFI	70
	>80% HAMFI	605
	<b>Subtotal</b>	<b>750</b>
1980 or later	<50% HAMFI	50
	>50%-<80% HAMFI	35
	>80% HAMFI	309
	<b>Subtotal</b>	<b>394</b>
<b>Total</b>		<b>2,358</b>

Source: 2006-2010 CHAS, Table 12

According to data in the Owner Occupied Housing – Year Built by Income Level table, 51% (1,214) of the owner occupied housing units were built before 1960. For owner occupied housing units with household incomes  $\leq$ 80% AMI, 55% (284 of 514) were built before 1960.

**Renter Occupied Housing - Year Built by Income Level**

Year Structure Built	Household Income	Number of Units
1939 or earlier	$\leq$ 50% HAMFI	545
	>50%-<80% HAMFI	80
	>80% HAMFI	170
	<b>Subtotal</b>	<b>795</b>
Between 1940 and 1959	$\leq$ 50% HAMFI	740
	>50%-<80% HAMFI	340
	>80% HAMFI	455
	<b>Subtotal</b>	<b>1,535</b>
Between 1960 and 1979	$\leq$ 50% HAMFI	2,425
	>50%-<80% HAMFI	760
	>80% HAMFI	630
	<b>Subtotal</b>	<b>3,815</b>
1980 or later	$\leq$ 50% HAMFI	2,075
	>50%-<80% HAMFI	400
	>80% HAMFI	645
	<b>Subtotal</b>	<b>3,120</b>
<b>Total</b>		<b>9,265</b>

Source: 2006-2010 CHAS, Table 12

According to data in the Renter Occupied Housing – Year Built by Income Level table, 25% (2,330) of the renter occupied housing units were built before 1960. For renter occupied housing units with household incomes  $\leq$ 80% AMI, 23% (1,705 of 7,365) were built before 1960.

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

According to the 2011 American Healthy Homes Survey, Lead and Arsenic Findings conducted by HUD’s Office of Healthy Homes and Lead Hazard Control, 33.7% of housing units constructed prior to 1978 and 38.6% of housing units with one or more children under the age 6 and constructed prior to 1978 are estimated to have significant lead based paint hazards.

**Low-Mod Occupied Structures Built Prior to 1980, by Tenure, and Presence of 1 or More Children 6 Years of Age or Younger**

	Renter				Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	Sub Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Sub Total	
<b>Number of households in Structures built prior to 1980</b>	2,560	1,219	1,185	4,964	70	120	235	425	<b>5,389</b>
<b>33.7% of number</b>	863	411	399	1,673	24	40	78	143	<b>1,816</b>
<b>Number of these households containing 1 or more children age 6 or younger</b>	100	84	45	229	0	0	40	40	<b>269</b>
<b>38.6% of number</b>	39	32	17	88	0	0	15	15	<b>103</b>

Source: 2006-2010 CHAS, Table 13

Using 2006-2010 CHAS data and applying the above percentages, 1,673 renter-occupied low or moderate income households and 1,816 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 88 renter-occupied low or moderate income households and 15 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards.

Occurrence of lead poisoning cases should also be considered when determining risk. According to the latest Pennsylvania Department of Health’s Pennsylvania Childhood Lead Surveillance 2012 Annual Report, there were 2 children in State College, PA with Blood Lead Levels of 10  $\mu$ g/dL and above.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The local public housing agency is the Housing Authority of Centre County (Housing Authority), a nonprofit organization located in Bellefonte. The Housing Authority is not a “troubled” agency and has been rated a high performer. There are no public housing units in within the boundaries of the Borough of State College. The Public and Indian Housing Information Center’s (PIC) data erroneously populates data relating to the Beaver Farm Apartments development, which is located in the Borough of Bellefonte, in the public housing tables. This data has been taken out. Since the Housing Authority and all public housing developments are located outside the Borough’s boundaries, the following CP requirements do not apply: address the physical condition of public housing units; address the restoration and revitalization needs; address the results from the Section 504 needs assessment; describe the public housing agency’s strategy for improving the management and operation of public housing and for improving the living environment of low and moderate-income families residing in public housing; identify the public housing developments in the jurisdiction that are participating in an approved HUD Comprehensive Grant program; and encourage public housing residents to become more involved in management and participation in homeownership.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	0	0	0	0	0	0
# of accessible units	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:** N/A

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:** N/A

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 36 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

N/A

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:** N/A

**Discussion:** N/A

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

This section includes a summary of the facilities, housing and services that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	0	17	0	0
Households with Only Adults	0	15	7	0	0
Chronically Homeless Households	0	0	0	7	0
Veterans	0	0	0	0	0
Unaccompanied Youth	4	0	4	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services which complement services targeted to homeless persons include:

- For healthcare: the Mt. Nittany Medical Center; Centre Volunteers in Medicine; and the State College Veterans Outpatient Clinic (this facility is still under construction).
- For mental health services: the Centre County Office of MH/ID/EI.
- For employment services: The Private Industry Council of the Central Corridor (PICCC); and CareerLink.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

#### Emergency Shelters

Housing Transitions Inc. runs Centre House, a 14-bed capacity emergency shelter for adults and families. The residents of Centre House are provided the following supportive services: job training, case management, substance abuse treatment, mental health care, housing placement, and life skills training. Legal services are provided to the residents through MidPenn Legal Services' Self-Advocacy Program.

Individuals who are fleeing domestic violence are eligible for services through the Centre County Women's Resource Center (WRC). The WRC's Sylvia Stein Shelter is an emergency shelter facility with a 20-bed capacity for women who are victims of domestic violence. The shelter provides a safe place for women and children who are victims of domestic violence. The WRC also provides its clients with crisis intervention, individual and group counseling, advocacy, and information and referral to other human service agencies. Legal services through the Self-Advocacy Program are available to clients and include completing Protection From Abuse forms, accompaniment in court, discussing legal options, and individual counseling. These services are provided by MidPenn Legal Services.

Runaway and homeless youth 12 through 17 years of age are eligible for services through the Centre County Youth Services Bureau's Burrowes Street Youth Haven (BSYH). BSYH is a 4-bed facility offering both residential or drop in care including individual, group, and family counseling; education support and tutoring; employment; healthy recreational activities; and basic needs such as food, shelter, clothing and medical care.

The three shelters are located close to the downtown area. This provides access to public transportation, human service agencies, employment opportunities and amenities.

When the local shelters are full during the colder months of the year (typically November through March), Out of the Cold: Centre County (OOTC3), established by the Centre County Community Safety Net, provides the homeless in Centre County with a warm and safe overnight accommodation and nourishment within a welcoming atmosphere at one of the area's churches participating in the program. Guests are referred by the Community Help Centre. The facility is staffed with a Host Coordinator and trained overnight volunteers.

Hearts for the Homeless provides a daytime resource center for the unsheltered homeless population in downtown State College. It provides people with a place to go during the day and other services to work toward permanent solutions, including GEDs, job placement, housing and healthcare. It is a resource for those who do not or cannot stay at a shelter. With a focus on getting clients out of the shelters, it serves as a middle ground for landlords, employers and clients.

### Transitional Housing Programs

The following programs assist homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to affordable permanent housing.

Both HTI and WRC operate a Bridge Housing Program designed to provide longer-term temporary housing for up to one year. This program is funded through the Pennsylvania Department of Public Welfare (DPW) with Homeless Assistance Program funding and is administered locally through the Office of Adult Services of Centre County. The service area is countywide and service delivery is the responsibility of HTI and WRC.

HTI also administers a Transitional Housing Program funded through a federal SHP grant from HUD through the McKinney-Vento Homeless Assistance Funds. The program takes a scattered site approach in the Borough's private rental market. This approach serves a more diverse population including several special needs populations (mental, developmental or physical disability, persons with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS), homeless youth, persons with a drug and/or alcohol dependency; and, victims of domestic violence). Up to 9 individuals and/or families at a time receive rental assistance and support services for up to 24 months, until they can maintain stability and

relocate to permanent housing. HTI is the lead agency for this program and other member agencies of the CCAHC provide referrals, case management, resources, and support services as they relate to their particular area of expertise.

Centre County Youth Service Bureau (CCYSB) operates the Stepping Stone Transitional Living Program (Stepping Stone). This program serves homeless youth ages 16-21, helping them achieve self-sufficiency and avoid long-term dependency on social services. Stepping Stone combines residential facilities with supportive services and houses up to 8 individuals at a time. Transitional housing for youth requires highly supervised living and a skill development environment. This program is funded through the Runaway and Homeless Youth Act and by the McKinney-Vento Homeless Assistance Program. Geographic distribution for this program is and will continue to be countywide. Service delivery and management is the responsibility of CCYSB.

CCYSB also operates 2 group homes for adolescent youth. Zerby Gap Familyworks is a residential program for adolescent boys ages 12 to 18 years old receiving services through children and youth and/or probation to facilitate family reunification and permanency planning. Stormbreak Girl's Group Home is a residential program for girls aged 11 to 17 who are working towards permanency with family, foster care or other permanent living.

#### Permanent Housing Placement

Programs which provide permanent housing placement assistance for the homeless population (including sub-populations) include the emergency shelter programs at HTI, WRC and BSYH, the Transitional Housing Program, the Bridge Housing Program, the Stormbreak Girl's Group Home, the Stepping Stone Transitional Living Program, Zerby Gap Familyworks, and the Housing Case Management Program.

Through the Housing Authority, victims of domestic violence, homeless, and near homeless individuals or families are given preference for the Authority's Section 8 Housing Choice Vouchers to obtain affordable housing. Geographic distribution for this program is and will continue to be countywide. Service delivery and management is the responsibility of HTI, WRC and the Housing Authority.

The Housing Authority, in cooperation with the Centre County Office of MH/ID/EI-D&A, receives Shelter Plus Care funding through the PA Regional Homeless Assistance Process for two Shelter Plus Care programs (S+C I and S+C II). The programs provide approximately 25 to 30 people with a housing voucher for scattered site units designated for homeless individuals with severe mental illness or who are dually diagnosed with a severe mental illness and substance abuse. Participants must meet HUD's definition of homeless and their incomes must be at or below 50% of the AMI. The majority of the units are one-bedroom units with a few two-bedroom units for those adults with children. The Housing Authority in cooperation with the Centre County Office of MH/ID/EI-D&A applies annually for this funding. So far, the Housing Authority has received yearly renewals.

The Housing Authority teamed up with S&A Homes to construct Beaver Heights Townhomes, a 40-unit low income housing tax credit project near downtown Bellefonte. The project consists of two, three and four bedroom units affordable to families earning less than 20%, 50%, and 60% of the area median. HTI and the WRC provide supportive services.

The Local Shelter Support Initiative Project provides case management, mental health and counseling services to a target Centre County homeless population presenting persistent, and at times chronic, mental health issues including individuals who are chronically homeless. In most

cases participants have experienced difficulty in securing and/or maintaining housing. Members of the CCAHC provide the majority source of referrals. The project participants reside in one of the three local shelters located within the Borough. The purpose of the case management component is to provide the support services that assist each participant to eventually succeed in securing and maintaining permanent housing. The overall goal is to provide housing and support services to mental health consumers in the least restrictive environment. The Borough of State College plans to continue to submit applications for this funding on behalf of the shelters.

HTI also set up and administers the Nittany House Apartments Lease Program. This program provides up to seven individuals with permanent supportive housing. The target population is homeless individuals with serious mental illness and/or a diagnosable substance abuse disorder. This program includes the leasing of one 3-bedroom, one 2-bedroom, and two 1-bedroom apartments which provides the flexibility to serve family members. Referrals come from the Centre House Emergency Shelter. A Project Director provides oversight; ensures a case management system is established for each resident; monitors each resident's participation in mainstream services; acts as a liaison between the resident and landlord; and monitors the property for both safety and lease compliance.

HTI also carries out the Housing Case Management Program for the County. This program provides access to affordable housing for both the homeless and those about to become homeless.

The Rental Assistance Program (RAP) provides assistance to homeless persons. Payments are made to provide access to permanent housing. Clients must be homeless (living on the streets; in a shelter; in a condemned building; in a building near a dangerous physical plant; or doubled-up without permanent housing). Interfaith Human Services (IHS) uses State, Federal Emergency Management Agency Emergency Food and Shelter Program funds and private donations to assist area residents.

The Centre County Assistance Office (CCAO) administers the Emergency Shelter Allowance. Under this program the CCAO assists homeless households that are securing permanent housing by providing first month's rent and assisting with a security deposit.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section provides a summary of facilities and services that assist persons who are not homeless but who require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing.

The supportive housing and service needs of each of the special needs populations are included in NA-45 Non-Homeless Special Needs Assessment section .

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

### Elderly

The Centre County Office of Aging (CCOA) provides: APPRISE Health insurance counseling program; assessment services; care management; health promotion activities; information and referral; long term care ombudsman; nursing home transition services; placement services; protective services; senior center services; and volunteer services. The agency subcontracts with other service providers for the following services: adult day care services; congregate meals; home delivered meals; home health services; home support services; legal assistance; passenger transportation; personal assistance services; and personal care services. Identified through surveys and 5 town hall meetings – one of the goals CCOA will try to address during their 4-year plan is the affordable housing options for older adults who needed supported care.

The CCOA and Centre County Link developed a handbook, “Resources as We Grow Older in Centre County”, which provides the community with information on the services available to elderly and frail elderly residents of Centre County. A copy of this handbook is available at: <http://www.centrecountypa.gov/DocumentCenter/View/195>.

Other providers provide the following services: emergency shelter; family caregiver support programs for expenses; and assistance with purchase of medical equipment and supplies. Community Help Centre provides life skills training.

The Aging in Place Group is a special interest group of the Osher Lifelong Learning Institute at Penn State. The Osher Lifelong Learning Institute is a nonprofit organization that offers noncredit courses and social activities to adults. The Aging in Place Group provides information and social support to seniors and their families in order to facilitate independent living for seniors wishing to stay in their homes.

The Centre Area Transportation Authority (CATA) provides free CATABUS service to those 65 years of age and older with the Senior Citizen Transit Identification Card. The card is available at no cost at any CATA office. Ridership data from March 2014 shows that there were over 42,000 riders with Senior Citizen Transit Identification Cards during the previous 365 days. CATARIDE provides curb-to-curb transportation services as long as the point of origin and destination are within ¾ mile from a Centre Line route.

### Unmet Needs

The unmet needs of the elderly population include a need for: affordable supportive housing; small rehab projects (such as ramps) for households which do not qualify for other agencies' programs; and for the Centre County MH/ID/EI D&A to continue current services for this population.

#### Frail elderly

(defined as an elderly person who required assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)

The Centre County Office of Aging provides services to this special needs population. See above for services provided. This office also provides protective services to this population.

There are 16 nursing homes and 16 personal care homes in Centre County. These provide supportive housing and services to this population. One of the nursing homes and 2 of the personal care homes are located in the Borough.

In the Borough, House of Care provides services in a personal care home setting to extremely low, low-and moderate-income individuals. Clients are usually terminally ill and/or are no longer able to live alone. They provide assistance with activities of daily living and with the medical and financial aspect of their lives. Staff provides transportation and 24-hour supervision at this 5-bed facility.

### Unmet Needs

The unmet needs of the frail elderly population include a need for: additional subsidies for nursing and personal care home reimbursements; access to 24-hour assistance in senior housing; and assistance for those living at home with home modifications and meeting Code requirements.

### Persons with mental, physical, and/or developmental disabilities

#### Mental Disabilities

The Centre County MH/ID/EI-D&A, specifically the Office of Mental Health, provides access to services for persons with mental disabilities. Services include: intake/case management; outpatient service; partial hospitalization; inpatient services; emergency services; rehabilitation/training; residential services; intensive case management; family support services; family based services; student assistance program, child/adolescent services; housing supports; and resource coordination.

The Centre County Community Support Program Committee has developed a Mental Health Services handbook which provides the community with information on the services available to residents of Centre County through the public mental health system. A copy of this handbook is available at: <http://centrecountypa.gov/DocumentCenter/View/957>.

Skills Inc. provides job training and mental health care to the population with severe mental illness. In addition, Skills operates the Opportunity Centre Clubhouse (Clubhouse) which is a psychiatric rehabilitation program based on the Fountain House Model. Staff works together to help build self-esteem, confidence, social skills, and general work skills by following a work-ordered day. Employment is the ultimate goal for most members. Clubhouse focuses on vocational, social, wellness/illness management, self-maintenance/living and educational

domains. The majority of the clients served have a severe mental and developmental illness. They also provide services to elderly, persons with alcohol/other drug addictions, and persons returning from mental health institutions.

Strawberry Fields also offers a Supportive Housing Intensive Case Manager to provide services for individuals with mental illness to live independently.

Strawberry Fields, a private nonprofit organization that provides residential and casework services to the mentally disabled, administers the CRR (Community Residential Rehabilitation) program. CRR accepts adults with severe mental health issues from the community (other MH residential programs are mainly for individuals discharged from Danville State Hospital). The program provides transitional housing for this population and assists residents with life skills such as managing finances on a fixed income. Other services, such as vocational training, are provided by other agencies.

#### Unmet Needs

The unmet needs of this special needs population include: affordable housing; transportation; access to services not covered by Medical Assistance Transportation Program, specifically employment.

#### Developmental Disabilities

The Centre County MH/ID/EI-D&A, specifically the Office of Intellectual Disabilities, provides access to services for persons with developmental disabilities. Services include: intake and case management; adult development training; early intervention services; rehabilitation and training; residential program; family support services; and targeted service management

The Centre County Chapter of the Pennsylvania Association for Retarded Citizens (ARC) provides services to persons with developmental disabilities and their families. Services include Community Living Arrangements, Supportive Living, Family Living and Home-Based Waivers; Family Support Services; Nittany Employment Services; and Life-Link.

Skills, Inc. provides an adult day care, life skills training, sheltered workshop and job training with community employment, a clubhouse, and residential services for the developmentally disabled population.

#### Unmet Needs

The unmet needs of the population with developmental disabilities include: a need for more affordable supportive rental housing for persons with an intellectual disability who has the ability to meet their day-to-day needs and can usually live alone or in a semi-independent situation; and for transportation to services.

#### Physical Disabilities

Persons having a physical disability are served by the Center for Independent Living of North Central Pennsylvania and the Self-Determination Housing Project of PA, Inc. Services include: information and referral, life skills training, peer helper services, service coordination, assistive technology resource center, advocacy, and attendant care. In addition the Regional Housing Coordinator of the Center for Independent Living of Central PA, Inc., works to improve or create housing choice for people regardless of age or disability by improving communication and information flow between the affordable housing community and service providers. The

Regional Housing Coordinator program is a collaborative effort between Pennsylvania DPW, Department of Aging's Office of Long-term Living, PHFA and the Self-Determination Housing Project.

CATA provides a Reduced Fare Photo Identification Card, which allows individuals with disabilities to ride the bus for half the regular fare, on their CATABUS service to individuals with disabilities. These cards are free and require either a Medicare Card or doctor's certification. CATARIDE provides curb-to-curb transportation services as long as the point of origin and destination are within ¾ mile from a Centre Line route. The Centre County Transportation Program offers individuals with disabilities transportation throughout Centre and nearby counties. Service is limited and advance reservations are required.

The Centre County Office of Aging and Centre County Link developed a handbook, "Resources as We Grow Older in Centre County", which provides the community with information on the services available to persons with disabilities. A copy of this handbook is available at: <http://www.centrecountypa.gov/DocumentCenter/View/195>.

#### Unmet Needs

The unmet needs of the population with physical disabilities include a need for: affordable supportive housing; and for accessibility improvements to housing units.

The North Central Sight Services and Sight Loss Support Group have expressed interest in forming a partnership and obtaining office space in the Borough. There is also interest in accessing local funding to provide affordable housing for persons with sight loss disabilities.

#### Persons with alcohol or other drug addiction

Services for persons with alcohol or other drug addictions can be accessed through the Centre County Office of MH/ID/EI-D&A, specifically the Office of Drug & Alcohol. Services include: prevention services; intervention services; treatment services; partial hospitalization; inpatient non-hospital; transitional housing; Treatment Alternatives to Street Crime (TASC) Program; and Act 152 Program, which provides assessment and case management services to Medical Assistance recipients.

#### Unmet Needs

Barriers to access to appropriate treatment include: a lack of support programs; self-medicating behaviors; and the high cost of treatment. Need for child care is a support service which is needed. And additional educational/preventative and recovery support services could be provided with additional funding.

#### Persons with HIV/AIDS and their Families

AIDS Resource provides case management services and assistance with transportation, housing, food, and mental health to those affected by HIV/AIDS.

#### Unmet Needs

Unmet needs of persons with HIV/AIDS include: timely access to affordable dental care; and financial assistance to access affordable housing.

## Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

The Centre County Women's Resource Center provides services to victims of domestic violence. In addition to access to emergency shelter and transitional housing, services provided include: crisis intervention; individual and group counseling; advocacy; and information and referral to other human service agencies. Legal services through the Self-Advocacy Program are available to clients and include completing Protection From Abuse forms, accompaniment in court, discussing legal options, and individual counseling.

MidPenn Legal Services provides legal services for this special needs population, including: completing Protection From Abuse forms; accompaniment in court; discussing legal options; and individual counseling.

### Unmet Needs

Unmet needs of this special needs population include access to affordable housing and childcare services as well as flexible employment opportunities with a living wage.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Community Residential Services are provided by county contract and licensed by the Office of Mental Health and Substance Abuse Services (OMHSAS). Centre County Office of Mental Health (CCMH) has three Community Residential Rehabilitation (CRR) sites operated by two distinct providers. All sites provide rehabilitative skill building services. Activities include independent living skill building, medication management, community based service attendance, assistance with activities of daily living, and educational and vocational support. These services are highly utilized by CCMH for individuals being discharged, released, or diverted from state hospital, correctional facilities, Residential Treatment Facilities (RTFs), or when individuals living in the community are identified to have a greater living or mental health support need.

Centre County MH/ID/EI-D&A's Shelter Plus Care Programs provide permanent housing services to persons exiting an institution where they resided for 90 days or less and were homeless immediately prior to entering the institution. Supportive services are coordinated through MH/ID/EI-D&A. Individuals must have income and their amount of financial assistance is based on their income.

### **For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Per the information included in the AP-65 Homeless and Other Special Needs Activities section of the 2015 Annual Action Plan:

To address the housing and supportive service needs of the non-homeless special needs populations, the Borough of State College will continue to be active in the CCAHC. One of the goals of this coalition is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

More specifically, in 2015, the Borough will provide funds to House of Care, a personal care home setting for the frail elderly, to assist with staffing costs. The goal is to assist 5 frail elderly persons.

Also in 2015, the Borough will provide funding for the Bellaire Court Rehab Project. Funds will be used for the rehabilitation of this 18-unit rental property with units affordable to elderly renter households making  $\leq 60\%$  of AMI. This project is expected to be completed in 2016.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In order to identify local policies that impede the creation of affordable housing opportunities in the community, local public policies were reviewed. Such policies that affect the provision of housing are principally embodied in the power to adopt and enforce zoning and subdivision/land development ordinances to control the type, density and location of residential uses. A more comprehensive review of all of the Borough's zoning ordinances is planned in the near future. Part of this review will address any potential barriers to housing for families and the elderly; and to remove barriers to accessibility.

While tapping fees have increased in the recent years, they are in line with what other communities are charging. Tapping fees for sewage in 2013 were \$6,937 with an additional connection fee of \$125, and tapping fees for water were \$650 per unit. The fees collected are only spent on upgrading the conveyance system.

The Earned Income Tax is 2.25%, and is paid by employed residents of the Borough. The Borough's portion (1.3%), which is the second highest in the County, is used to offset the cost of services such as street lighting and trash removal. The School District receives the remaining .95%, which is the sixth lowest in the County. The other tax is the Property Tax, which is paid by all owners of property in the Borough. This is based on the assessed value of the property and the current millage. Effective with the 2006 calendar year, the Borough of State College and the State College Area School District began providing a Homestead Exclusion for those property owners who use a property in the Borough of State College as their primary residence. The amount of the property tax relief has the potential of varying each year based on the gaming funds provided to the County and the number of approved homesteads.

The local zoning ordinance was reviewed to address the ability to establish group homes for special needs populations. In residential zoning districts group homes are permitted by right in 11 of 13 zones. In these districts a group home can operate as a community center or multi-family housing. The other two residential zoning districts were reviewed to determine the numerical restriction for single family housing that would prevent single family homes as group homes. These districts allow single family homes limited to three unrelated individuals. However, the Borough recognizes that persons with special needs are protected under the Fair Housing Act. The Borough's administrative policy is to provide "reasonable accommodation" for special needs populations. This is done by treating a group of unrelated people with special needs who live together in a community living arrangement. Therefore, this residential zoning numerical restriction is not enforced in the case of community living arrangements. When this occurs the Borough treats the group as being the same as a nuclear family and does not enforce its three unrelated rule. By treating group homes as community living arrangements and not enforcing the three unrelated rule the Borough avoids being exclusionary or discriminatory and does not adversely affect any protected class under the Fair Housing Act.

Excessive zoning policies such as large lot zoning do not exist in the Borough. However, there is a limited amount of vacant land in residential zones suitable for new affordable ownership development. Based on information compiled by the Centre Regional Planning Agency (CRPA), in 2013, there were less than 41 vacant acres in the Borough zoned for residential development. Most of the future development of housing units will most likely be from redevelopment. Much of the undeveloped land in the Borough is close to the University and very expensive. The high cost of land makes affordable housing development extremely difficult.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section provides information on the local economy and workforce.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	30	67	1	1	0
Arts, Entertainment, Accommodations	883	3,085	17	30	13
Construction	173	84	3	1	-3
Education and Health Care Services	924	2,948	18	28	11
Finance, Insurance, and Real Estate	331	691	6	7	0
Information	110	81	2	1	-1
Manufacturing	330	176	6	2	-5
Other Services	222	505	4	5	1
Professional, Scientific, Management Services	571	1,095	11	11	0
Public Administration	12	57	0	1	0
Retail Trade	942	1,197	18	12	-7
Transportation and Warehousing	191	25	4	0	-3
Wholesale Trade	190	44	4	0	-3
Total	4,909	10,055	--	--	--

**Table 38 - Business Activity**

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	17,431
Civilian Employed Population 16 years and over	15,813
Unemployment Rate	9.28
Unemployment Rate for Ages 16-24	8.99
Unemployment Rate for Ages 25-65	4.29

**Table 39 - Labor Force**

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	4,672
Farming, fisheries and forestry occupations	672
Service	1,767
Sales and office	2,572
Construction, extraction, maintenance and repair	545
Production, transportation and material moving	306

**Table 40 – Occupations by Sector**

Data Source: 2006-2010 ACS

## Travel Time:

Travel Time	Number	Percentage
< 30 Minutes	12,983	90%
30-59 Minutes	1,130	8%
60 or More Minutes	283	2%
<b>Total</b>	<b>14,396</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2006-2010 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	112	86	165
High school graduate (includes equivalency)	699	54	322
Some college or Associate's degree	963	71	178
Bachelor's degree or higher	4,278	130	891

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	185	48	0	41	46
9th to 12th grade, no diploma	509	103	20	151	48
High school graduate, GED, or alternative	5,636	265	235	575	329
Some college, no degree	21,188	428	216	235	237
Associate's degree	397	178	48	107	23
Bachelor's degree	1,820	1,481	334	645	393
Graduate or professional degree	193	1,301	557	981	768

**Table 43 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,766
High school graduate (includes equivalency)	17,470
Some college or Associate's degree	22,452
Bachelor's degree	25,556
Graduate or professional degree	35,385

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the percentage share of jobs and workers, the major employment sectors within the Borough are: Arts, Entertainment, Accommodations (30% of jobs and 17% of workers); Education and Health Care Services (28% of jobs and 18% of workers); and Retail Trade (12% of jobs and 18% of workers).

## Describe the workforce and infrastructure needs of the business community:

The top three employing industries in Centre County are Government/Education, Service, and Health Care/Social Assistance. The majority of occupations within the Government/Education and Health Care/Social Assistance industries require skill training and certification/licensing, whereas many Service sector positions require on the job training.

Job training needs vary depending on the occupation and industry, as well as on where job applicants' skill levels fall within the spectrum of entry level to seasoned professional. Youth, or adults who are returning to the workforce after a lengthy gap in active employment typically require an increased level of on the job training, or additional post-secondary training credentials to be more competitive. Seasoned professionals require professional development opportunities to stack upon previously earned credentials in order to keep current in their professions. With technology innovations, and globalization and fluidity in marketing strategies, professional lifelong learning is essential. Most entry level employment opportunities require six months or less of training on the job.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

While no major planning initiatives have been solidified, the adopted Downtown Master Plan discusses redevelopment (which could create temporary construction work) and the diversification of the retail/office sectors.

Additionally, the CBICC has begun a new economic development initiative, \$3B33, which has a goal of achieving \$3 billion in annual private economic output in Centre County by the year 2033.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Per 2006-2010 ACS data, following are the percentages of the population ages 25 and over which have the educational attainment level of "some college" or higher: Pennsylvania, 50%; Centre County, 60%; Borough, 81%. This information would support that Borough residents are above the state and county average in education/skill levels to be prepared to meet criteria of employment opportunities in general.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Central Pennsylvania Partnership for Economic Development Performance (PREP) has submitted a Jobs 1<sup>st</sup> PA Regional Partnership (a Workforce/Economic Development Collaborative grant initiative) proposal which requires a training needs assessment of the region's businesses and the development of training programs. The goal is to develop training programs needed by businesses within the region that will be sustainable after the grant period ends.

The Private Industry Council of the Central Corridor, Inc. is processing applications for a STEM grant. This grant offers scholarships for professional and advanced training in STEM occupations (science, technology, engineering, and math) in an eight county region of Central Pennsylvania.

PA CareerLink uses On-the-Job (OJT) Training funds to assist job seekers in acquiring new skills that require hands-on training to complement previous work experience.

The Keystone Works Program provides business-driven training opportunities to eligible unemployment compensation (UC) claimants. The Department of Labor and Industry approves businesses' training proposals for positions in high priority occupations. The UC claimant remains eligible for full benefits while participating in training, and businesses are eligible to receive incentive payments when certain milestones are met.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

The Central Pennsylvania Workforce Development Corporation (CPWDC) is the region's advisory group for the SEDA-COG Comprehensive Economic Development Strategy. SEDA-COG's Comprehensive Economic Development Strategy 2013 Annual Report did not include any economic development activities located in the Borough.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

n/a

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?  
(include a definition of "concentration")**

An area of with a concentration of households with multiple housing problems is defined as a census tract where the percentage of housing units with multiple conditions is 10% or more than the Borough overall.

**Areas With Concentrations of Households with Multiple Housing Problems Table**

Census Tract	Owner Occupied		Renter Occupied	
	Total	With Multiple Conditions	Total	With Multiple Conditions
<b>120</b>	247	0	2,085	<b>277 / 13.29%</b>
<b>121</b>	0	n/a	83	0 / 0%
<b>122</b>	0	n/a	76	0 / 0%
<b>123</b>	575	0	113	0 / 0%
<b>124</b>	416	0	1,400	50 / 3.57%
<b>125</b>	16	0	1,596	65 / 4.07%
<b>126</b>	119	0	1,344	109 / 8.1%
<b>127</b>	605	0	570	10 / 1.75%
<b>128</b>	382	0	2,000	12 / .6%
<b>Borough</b>	<b>2,360</b>	<b>0</b>	<b>9,267</b>	<b>523 / 5.64%</b>

Source: 2006-2010 ACS, Table B25123

Selected Conditions: lacking complete plumbing facilities; lacking complete kitchen facilities; with 1.01 or more occupants per room; selected monthly owner costs or gross rent as percentage of household income greater than 30%.

While there were no owner-occupied housing units with multiple housing problems, census tract 120 shows a concentration of renter households with multiple housing problems. This is backed up by 2006-2010 CHAS data which indicates that of the 1,755 renter households with one or more of the 4 housing unit problems in census tract 120: 64.4% report having a cost burden greater than 50%; and 19.1% report having more than 1 person per room.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

### Areas of Minority Concentration

An area of racial or minority concentration is a census tract where the population of a race is greater than one standard deviation from the average for a race or minority.

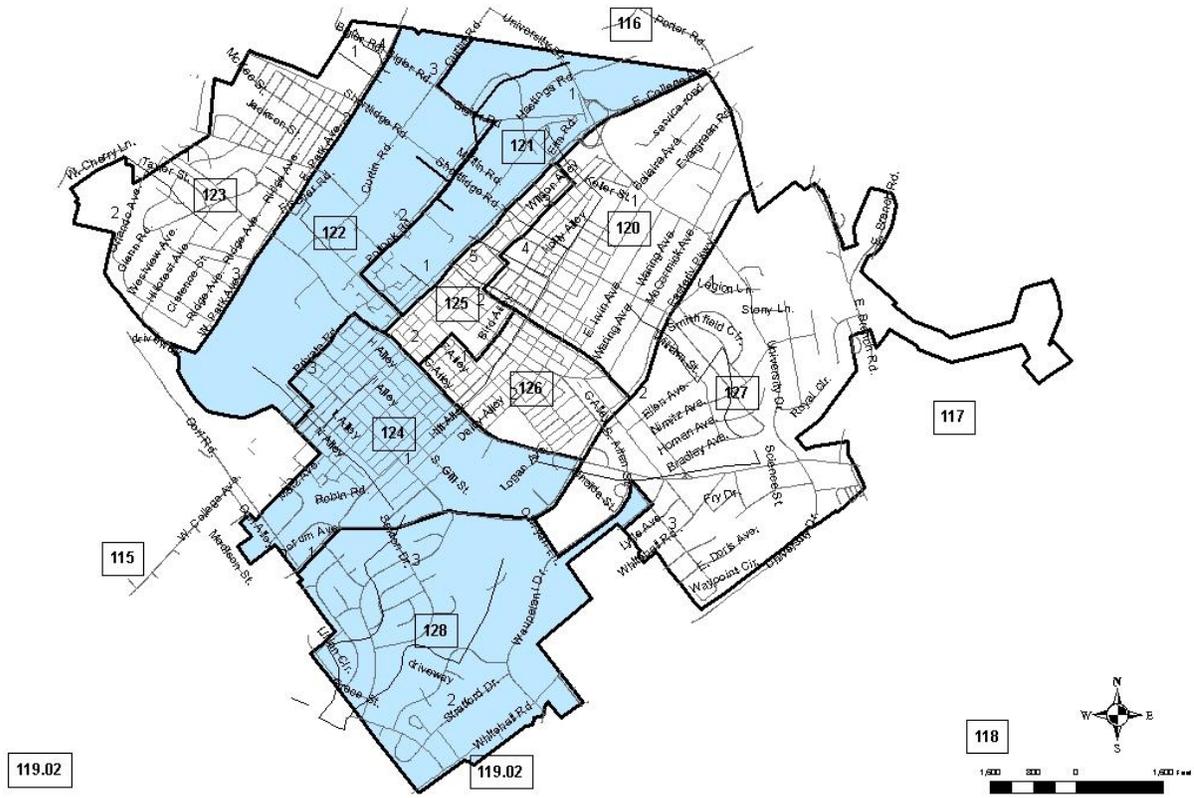
### Minority Concentration Calculation by Census Tract in the Borough Table

Census Tract	Number of African Americans	Number of Asians	Number of Native Hawaiians /Other Pacific	Number of American Indians / Alaska Natives	Number of Some Other Race	Number of Hispanic Ethnicity
120	141	429	1	5	38	195
121 *	546*	672	4	12*	80*	343*
122 *	337*	604	2	8	116*	379*
123	37	84	1	3	19	67
124 *	87	658	1	12*	43	161
125	85	327	0	3	29	154
126	88	185	0	5	31	132
127	88	123	3	2	16	66
128 *	193	1039*	5*	14*	46	132
Mean	178	458	2	7	46	181
Std. Dev.	155	296	2	4	32	111
*Area of racial concentration	>333	>754	>4	>11	>78	>292

*Source: U.S. Bureau of the Census, Census 2010, SF-1, Tables P3,P5*

The data from the 2010 Census was used to determine areas of minority concentration. Through the statistical analysis of race data from Census 2010, 4 of the 9 census tracts in the Borough met the Borough Consolidated Plan's definition of area of minority concentration. The Minority Concentration Calculation by Census Tract in the Borough table shows the census tracts that had concentrations of one or more minority groups. Census Tract 121 had concentrations of African Americans (7.9% of the census tract population); American Indians/Alaska Native (0.2% of the census tract population); Some Other Race (1.2% of the census tract population); and Hispanics (5.0% of the census tract population). Census tract 122 had concentrations of African Americans (5.5% of the census tract population); Some Other Race (1.9% of the census tract population); and Hispanics (6.1% of the census tract population). It is not surprising that there were concentrations of minorities in Census Tracts 121 and 122. A majority of the Pennsylvania State University's on-campus housing for the University Park campus, which accommodates approximately 12,000 students each school year, is located within these census tracts. Census Tract 124, the third tract with a concentration of minority residents, had concentrations of American Indians/Alaska Natives (.3% of the census tract population). Census Tract 128, the fourth tract with a concentration of minority residents, had concentrations of Asians (21.3% of the census tract population); Native Hawaiians/Other Pacific (.1% of the census tract population); and American Indians/Alaska Natives (0.3% of the census tract population).

Borough of State College  
Areas of Minority Concentration  
2010 Census Data



Areas of Low-Mod Income Concentration

HUD defines low income as a household with income less than or equal to 50% of the area's median income. Moderate income is defined as a household with income greater than 50% and less than or equal to 80% of the area's median income. An area of low-mod income concentration is one with a low-mod population  $\geq 51\%$ . Low/Moderate Income Summary Data (LMISD) figures, derived from special data tabulations are provided to HUD by the U.S. Census Bureau for each entitlement community. In the past the tabulations were based on decennial census data. Beginning in 2014, the tabulations are based on ACS 5-year estimates (FY2014 LMISD figures based on 2006-2010 ACS 5-year estimates). The Borough of State College is the only municipality in the Centre Region with entitlement community status.

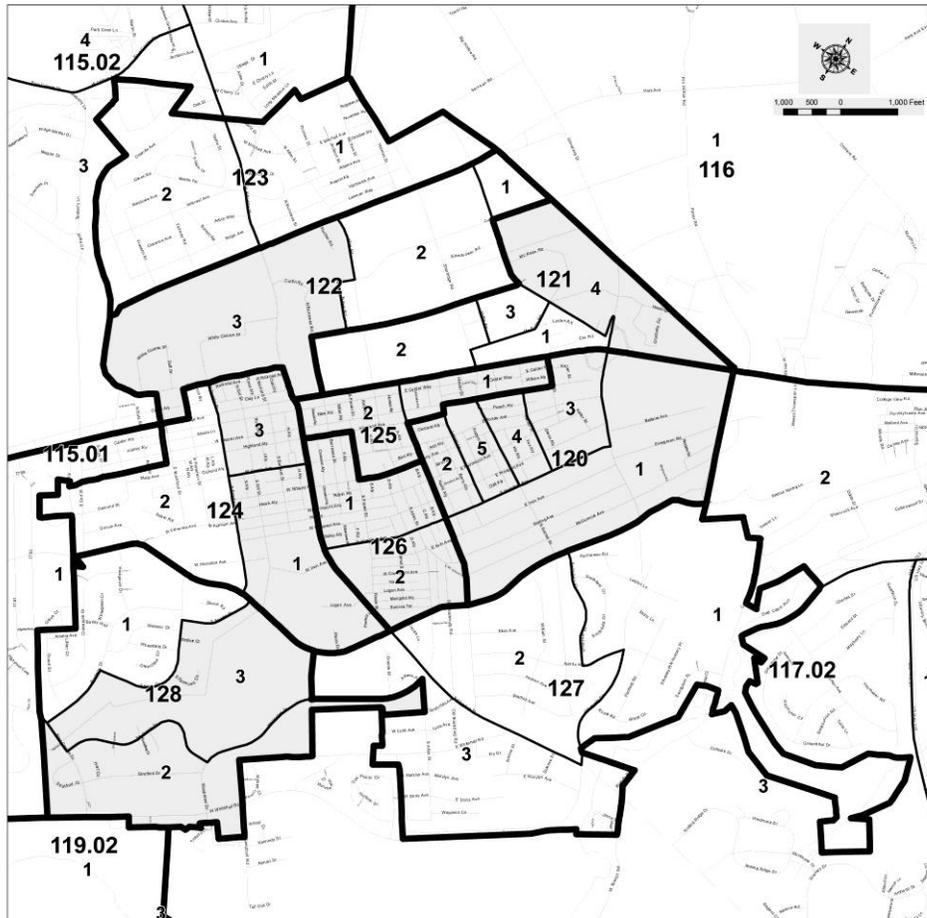
**Percent of Low-Mod Persons in the Borough by Census Tract & Block Group, 2014**

Census Tract	Block Group	Low-Mod Universe	# Low-Mod Persons	% Low-Mod
120	BG1	1,240	654	63.71%
	BG2	640	1,130	96.88%
	BG3	1,650	1,410	96.36%
	BG4	1,195	612	87.87%
	BG5	655	836	96.95%
121 (Campus)	BG1	-	-	0.00%
	BG2	-	-	0.00%
	BG3	-	-	0.00%
	BG4	365	365	100%
122 (Campus)	BG1	-	-	0.00%
	BG2	-	-	0.00%
	BG3	215	215	100%
123	BG1	890	230	25.84%
	BG2	755	105	13.91%
124	BG1	1,020	660	64.71%
	BG2	1,265	575	45.45%
	BG3	1,305	1,185	90.80%
125	BG1	2,685	2,620	97.58%
	BG2	1,090	985	90.37%
126	BG1	2,245	2,050	91.31%
	BG2	1,225	1,065	88.94%
127	BG1	675	315	46.67%
	BG2	1,050	440	41.90%
	BG3	825	410	49.70%
128	BG1	725	100	13.79%
	BG2	2,215	1,830	82.62%
	BG3	1,610	1,240	77.02%

Source: HUD, 2014 LMISD figures

The Percent of Low-Mod Persons in the Borough by Census Tract & Block Group, 2014 Table shows the percentage of low-income persons for each block group in the Borough. In the Borough the following block groups within a census tract meet the conditions of the low-mod income concentration definition: census tract 120 – block groups 1, 2, 3, and 4; census tract 121 – block group 4; census tract 122 – block group 3; census tract 124 – block groups 1 and 3; census tract 125 – block groups 1, 2, and 3; census tract 126 – block groups 1 and 2; and census tract 128 – block groups 2 and 3. The Low-Mod Block Group Map, Borough of State College map shows the geographic locations of these block groups.

## Low-Mod Block Group Map, Borough of State College



### What are the characteristics of the market in these areas/neighborhoods?

The Borough is comprised of 10 neighborhoods, Penn State University Park Campus, and several multi-family residential areas.

## Borough of State College Neighborhood Map



Source: State College Neighborhood Plan

Following is a general breakdown by census tract:

- Census Tract 120\*#: East Highlands, Vallamont, University Terrace
- Census Tract 121\*+: Campus (south & east)
- Census Tract 122\*+: Campus (north & west)
- Census Tract 123: College Heights
- Census Tract 124\*+: Holmes Foster & West End
- Census Tract 125\*: Downtown
- Census Tract 126\*: West Highlands
- Census Tract 127: State College South, Tusseyview, Nittany Hills East & Penfield
- Census Tract 128\*+: Orchard Park & Greentree

\*Low-Mod Concentrations (contains one or more block groups with a low-mod concentration)

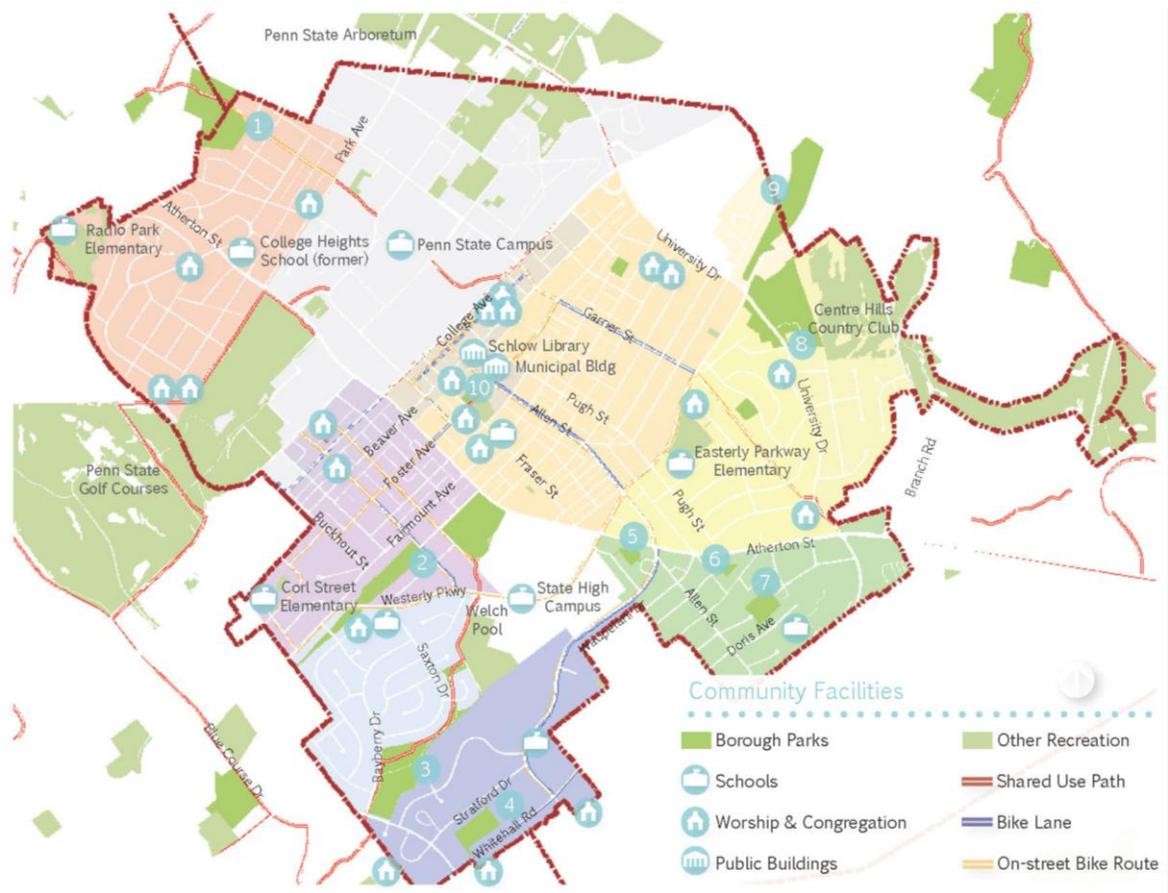
+Minority Concentrations

#Concentrations of Households with Multiple Housing Problems

### Are there any community assets in these areas/neighborhoods?

The Borough is the urban core of Centre County with access to services and amenities within walking distance or along local bus routes.

## Community Assets Map



This map shows the locations of parks, churches, schools and other community facilities such as the Schlow Library and the Borough Municipal Building. Borough parks are numbered and include: 1) Sunset Park; 2) Holmes-Foster Park; 3) Orchard Park; 4) High Point Park; 5) South Hills Park; 6) Nittany Village Park; 7) Tusseyview Park; 8) Lederer Park; 9) Walnut Springs Park & Thompson Woods Preserve; 10) Sidney Friedman Parklet.

Source: State College Neighborhood Plan

### Are there other strategic opportunities in any of these areas?

Penn State’s University Park Campus is the largest employer in Centre County and is within walking distance or accessible via local bus routes.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan portion of the Consolidated Plan identifies the priority needs of the Borough and describes strategies that the Borough will undertake to serve the priority needs. This portion is broken down into the following sections:

The Geographic Priorities section explains how funding is allocated geographically. There are no designated areas in which funding is targeted.

The Priority Needs section identifies those needs that will be addressed by the goals outlined in the Strategic Plan. The priority needs identified relate to affordable housing, public improvements & infrastructure and public facilities, homelessness, and special needs.

The Influence of Market Conditions indicates how the characteristics of the housing market have influenced decisions to use funds for rental assistance, production of new units, rehabilitation of old units, and the acquisition of existing units. In general, the availability of affordable housing units does not meet the needs of the population.

The Anticipated Resources section estimates the resources that will be available to address the priority needs during the timeframe of the Consolidated Plan. It has been estimated that a total of \$3,131,976.66 in CDBG and \$2,342,847.50 in HOME funds is expected to be available during 2015-2019.

The Institutional Delivery Structure section provides a concise summary of the organizations that will carry out the identified objectives. Besides the Borough of State College Community Development and Housing Division, known human services subrecipients are included.

The Goals section includes a summary of the objectives the Borough intends to initiate and/or complete during the timeframe of the Consolidated Plan. During 2015-2019 the goals relate to human service agencies, rehab of residential units (single- and multi-unit), acquisition for rehab, and infrastructure improvements.

The Barriers to Affordable Housing section identifies the Borough's strategies for removing or ameliorating any negative effects of public policies that serve as barriers to affordable housing identified in MA-40 Barriers to Affordable Housing.

The Homelessness Strategy section describes the Borough's strategy for reducing and ending homelessness through outreach, shelter activities, rapid re-housing, and homeless prevention. The Borough plans on continuing to provide support to the local emergency shelter programs, and to work with groups such as the South Central Regional Homeless Advisory Board, Centre County Affordable Housing Coalition, specifically the Centre County Housing Options Team.

The Lead-Based Paint Hazards section outlines the Borough's actions to evaluate and reduce lead-based paint hazards and how housing policies and programs will address this issue. The Borough plans on continuing to evaluate and reduce LBP hazards in pre-1978 housing receiving rehabilitation assistance.

The Anti-Poverty Strategy section provides a summary of the Borough's goals, programs, and policies for reducing the number of poverty-level families. The Borough plans on continuing to provide funding to housing related human service activities.

The Monitoring section describes the standards and procedures the Borough will use to monitor the projects and ensure long-term compliance with program and comprehensive planning requirements.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

**Table 45 - Geographic Priority Areas**

#### **General Allocation Priorities**

The Borough has not designated areas where this federal funding will be geographically targeted for revitalization efforts nor does it have a designated Neighborhood Revitalization Strategy Area.

The geographic location of public improvements and infrastructure projects that are included in the Borough's Capital Improvement Program are determined by reviewing the low and moderate-income (low-mod) map of the Borough of State College and selecting projects that are located in fundable block groups (see Low-Mod Block Group Map, Borough of State College). The projects the Borough selects in the low-mod areas are those projects that will upgrade the most deteriorated infrastructure or add infrastructure where none exists (e.g., street lights on previously un- or under-lit streets).

For public services projects, the geographic location is determined by the location of the facility that provides the service.

The Borough's First Time Homebuyer (Low- and Middle-Income), State College Community Land Trust First Time Homebuyer, Temporary Housing Foundation First Time Homebuyer and the Owner-Occupied Rehab programs are all Borough-wide programs. There are no targeted neighborhoods for any of these housing programs.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 46 – Priority Needs Summary

Sort	Name	Population	Geographic Areas	Priority Level	Associated Goals
1	Affordable Housing	All income levels	n/a	High	Acquisition – for Rehabilitation  Rehab: Single Unit Residential  Rehab: Multi-Unit Residential
2	Public Improvements & Infrastructure and Public Facilities	Extremely Low Low Mod	n/a	High	Infrastructure Improvements
3	Homelessness	All homeless populations	n/a	High	Human Service Agencies
4	Special Needs	All non-homeless special needs populations	n/a	High	Human Service Agencies  Rehab: Multi-Unit Residential

### Narrative (Optional)

#### Description of Priority Needs

##### Affordable Housing:

NA-10 Housing Needs Assessment provides information on cost burden; MA-15 Housing Market Analysis: Cost of Housing provides information on the lack of affordable housing for low-mod income households; MA-20 Housing Market Analysis: Condition of Housing provides information on the age of the housing stock.

##### Public Improvements & Infrastructure and Public Facilities:

As documented in NA-50 Non-Housing Community Development Needs, the Borough's needs for infrastructure improvements and public facilities are addressed through the development of the Borough's Capital Improvement Program.

##### Homelessness:

The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services.

Special Needs:

The unmet needs of special needs populations are included in MA-35 Special Needs Facilities and Services section.

Description of basis for relative priority

Affordable Housing:

NA-10 Housing Needs Assessment documents how affordable housing is (one of) the greatest needs in the Borough of State College. It is mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems table, the Household Type by Income Level table, and the Cost Burden by Income Level and Household Type table.

Public Improvements & Infrastructure and Public Facilities:

As documented in NA-50 Non-Housing Community Development Needs, the relative priority of the Borough's needs for infrastructure improvements and public facilities are addressed through the development of the Borough's Capital Improvement Program.

Homelessness:

The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services.

Special Needs:

The needs of the Special Needs Populations are addressed through the Centre County Council for Human Services.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While cost burden for renters is a priority need, the limited amount of resources available prevents the Borough from providing this type of assistance.
TBRA for Non-Homeless Special Needs	While lack of affordable housing has been identified as a need for non-homeless special needs populations (see MA-35 Special Needs Facilities and Services), the needs are addressed through the Centre County Council for Human Services.
New Unit Production	While the availability of affordable housing units does not meet the needs of the population, there is very little vacant land available for new construction.
Rehabilitation	<p>For owner occupied housing units with household incomes <math>\leq</math>80% AMI, 55% (284 of 514) were built before 1960.</p> <p>For renter occupied housing units with household income <math>\leq</math>80% AMI, 23% (1,705 of 7,365) were built before 1960.</p>
Acquisition, including preservation	<p>The availability of affordable housing units does not meet the needs of the population.</p> <p>One of the housing issues identified in the Centre County Comprehensive Plan (adopted in December 2003) was the insufficient supply of affordable, permanent housing for low to moderate income persons. One of the issues identified in the housing section of the 2013 Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs.</p> <p>Of the 2,342 owner occupied housing units, 21% (500) are at a value affordable to households with an income of &lt;80% AMI; and 4% (85) are at a value affordable to households with an income of &lt;50% AMI.</p> <p>Home values continue to increase. According to the Cost of Housing table, the median home value increased 61% from 2000 to 2010. Comparing this information with 2008-2012 ACS data, the median home value increased an additional 9% from 2010 to 2012.</p>

**Table 47 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

In the Anticipated Resources Table below, the Uses of Funds column is prepopulated with all the possible uses of the program funding, not necessarily what will be funded.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin & Planning Economic Development Housing Public Improvements Public Services	\$512,931.00	\$0	\$567,321.66	\$1,080,252.66	\$2,051,724.00	Approximately 20% of the grant will be for Program Administration; 15% for Human Service Agencies; 50% for Infrastructure Improvements; the balance is used for housing and contingency.
HOME	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multi rental rehab New construction for ownership TBRA	\$337,720.00	\$0	\$654,247.50	\$991,967.50	\$1,350,880.00	Approximately 10% of the grant will be for Program Administration; 5% for CHDO operating costs; 85% for CHDO affordable housing activities.

**Table 48 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The use of federal funding through the First-Time Homebuyer Programs generates private mortgage financing.

The match requirement for all HOME participating jurisdictions is 25% of HOME funds expended in each federal fiscal year (October 1 to September 30). Matching funds can be any source of non-federal funds expended on affordable housing. Since 1999, the Borough has received a 50% reduction in match contribution from HUD because the State College area satisfies HUD's definition of an area in "fiscal distress". This has lowered our Match requirement to 12.5% of HOME funds expended annually. This match credit can be banked for future use. Most of the Borough's match is accumulated through match equivalent from reduced rate mortgage financing, waived fees provided by private lenders to first-time homebuyers, rehab expenses paid with donations, rehab expenses paid with foundation funds, and donated labor and fees (the SCCLT), and pre- and post-purchase educational counseling by THF.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

**Discussion**

Contingency Plan

If the Borough CDBG grant exceeds the amount we anticipated receiving, 15% of the additional CDBG funding will be allocated proportionally to the five human service agencies that received funding in the Plan. In other words, if we receive 10% more than we anticipated, each agency's allocation would increase by 10%. Twenty percent (20%) will be allocated to administration, and the remaining balance will be allocated to contingency.

If the CDBG allocation is less than anticipated we will reduce proportionally the amount allocated to the five human service agencies in order to comply with the statutory cap of 15% for human services. In other words, if we receive 10% less than we anticipated each agency's allocation would decrease by 10%. Our administrative allocation would also be reduced by the amount necessary to comply with the 20% statutory cap. The remaining reduction will be taken from contingency.

If the HOME allocation is greater than we anticipated we will allocate 10% of the additional funds to administration, 5% to CHDO operating up to \$20,000, and split the remaining amount between the State College Community Land Trust Program and Temporary Housing Foundation Homebuyer Program.

If the HOME allocation is less than we anticipated, administration will be reduced to comply with the 10% statutory cap, CHDO operating will be reduced to comply with the 5% statutory cap, and the remaining reduction will be split between the State College Community Land Trust Program and Temporary Housing Foundation Homebuyer Programs.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Housing Transitions, Inc.	Nonprofit organization	Homelessness	Region
Centre County Women’s Resource Center Shelter	Nonprofit organization	Homelessness	Region
Burrowes Street Youth Haven	Nonprofit organization	Homelessness	Region
Stepping Stone Transitional Living Program	Nonprofit organization	Homelessness	Region
House of Care	Nonprofit organization	Non-homeless special needs	Region
State College Community Land Trust	Community Housing Development Organization	Affordable housing - ownership	Jurisdiction
Temporary Housing Foundation	Community Housing Development Organization	Affordable housing – ownership Affordable housing - rental	Jurisdiction
Borough of State College Community Development and Housing Division	Government agency	Affordable housing – ownership Affordable housing – rental Homelessness Non-homeless special needs Community development: public facilities Community development: neighborhood improvements Community development: public services Planning	Jurisdiction

**Table 49 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The Borough of State College Community Development and Housing Division is responsible for carrying out the plan in conjunction with numerous partners. The human service agencies which receive CDBG public services funding from the Borough as well as the two Community Housing Development Organizations which receive HOME funding along with Borough staff participate in both the Centre County Affordable Housing Coalition (CCAHC) the Centre County Council for Human Services. These strong networks enhance coordination among the agencies. Gaps in the human service and affordable housing delivery systems are discussed at meeting of these groups, and efforts are made to fill those gaps among the agencies. As an example, recently, at a meeting of the Centre County Housing Options Team, which is a sub-committee of the CCAHC, a need for fuel assistance funding for the winter months was identified. Two of the

committee organizations developed an application for funding that had just become available. If the application is successful, this will meet the need that was identified.

Both the State College Community Land Trust (SCCLT) and Temporary Housing Foundation (THF) CHDOs have a long history of working with the Borough to carry out its affordable housing programs. THF became a CHDO in 1997 and SCCLT in 2000. Both organizations are registered as 501c3 nonprofits and operate within the Borough boundaries. Both administer acquisition/rehab first time homeownership programs serving income qualified individuals and families in single family homes. THF also operates 11 rental units of which 7 are designated for lower income (qualified) individual and families.

One of the primary challenges faced by all of the partners is the dwindling availability of funding to continue programs. In spite of this, the agencies have continued to provide the services needed to meet the needs of the low-and moderate-income residents of the Borough.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	x
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

A summary of the service delivery system to meet the needs of homeless persons (including the above listed services) is included in MA-30 Homeless Facilities and Services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Centre County Council for Human Services enhances coordination between the area service providers and identifies gaps in services for the special needs population and persons experiencing homelessness. The Centre County Affordable Housing Coalition and the Centre County Housing Options Team focus on housing and supportive housing needs of these populations.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Borough will continue to participate in the CoC, Centre County Council for Human Services, Centre County Affordable Housing Coalition and Centre County Housing Options Team to identify and overcome gaps in the institutional structure and service delivery system.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:			
Human Service Agencies	- Homeless - Non-Homeless Special Needs	n/a	- Homelessness - Special Needs	CDBG: \$384,695.00			
<b>Start Year:</b>	2015	<b>End Year:</b>	2019	<b>Outcome:</b>	Availability/ accessibility	<b>Objective:</b>	Create suitable living environments
<b>Description:</b>	Funds will be used to assist human service agencies which serve the housing and supportive housing needs of the homeless and special needs populations.						
<b>Goal Outcome Indicator:</b>				<b>Quantity:</b>	<b>UoM:</b>		
Public Service activities other than Low/Moderate Income Housing Benefit				1,200	Persons Assisted		

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:			
Rehab; Single-Unit Residential	- Affordable Housing	n/a	Affordable Housing	CDBG: \$108,660.83			
<b>Start Year:</b>	2015	<b>End Year:</b>	2019	<b>Outcome:</b>	Affordability	<b>Objective:</b>	Provide decent affordable housing
<b>Description:</b>	Funds will be used to rehabilitate low and moderate income owner occupied housing units.						
<b>Goal Outcome Indicator:</b>				<b>Quantity:</b>	<b>UoM:</b>		
Homeowner Housing Rehabilitated				5	Household Housing Units		

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:			
Rehab: Multi-Unit Residential	- Affordable Housing -Non-Homeless Special Needs	n/a	Affordable Housing Special Needs	CDBG: \$350,000.00			
<b>Start Year:</b>	2015	<b>End Year:</b>	2016	<b>Outcome:</b>	Improved Sustainability	<b>Objective:</b>	Provide decent affordable housing
<b>Description:</b>	Funds will be used to rehabilitate existing rental units affordable to elderly renter households making <60% of AMI.						
<b>Goal Outcome Indicator:</b>				<b>Quantity:</b>	<b>UoM:</b>		
Rental units rehabilitated				18	Household Housing Units		

<b>Goal:</b>	<b>Category:</b>	<b>Geographic Area:</b>			<b>Needs Addressed:</b>		<b>Funding:</b>	
Acquisition – for Rehabilitation	- Affordable Housing	n/a			Affordable Housing		CDBG: \$108,660.83 HOME: \$2,089,557.50	
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Affordability		<b>Objective:</b> Provide decent affordable housing			
	<b>Description:</b> Funds will be used for the acquisition and rehabilitation of existing units, and to provide a mortgage subsidy to ensure affordability to low or moderate-income small or large family renter households							
	<b>Goal Outcome Indicator:</b>				<b>Quantity:</b>		<b>UoM:</b>	
	Homeowner Housing Added				18		Household Housing Units	

<b>Goal:</b>	<b>Category:</b>	<b>Geographic Area:</b>			<b>Needs Addressed:</b>		<b>Funding:</b>	
Infrastructure Improvements	- Non-Housing Community Development	n/a			Public Improvements & infrastructure and Public Facilities		CDBG: \$1,250,000.00	
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Availability / accessibility		<b>Objective:</b> Create suitable living environments			
	<b>Description:</b> Funds will be used for infrastructure improvements in low-mod service areas. Of the estimated 21,240 persons expected to be served, 92.54% are low- moderate-income persons							
	<b>Goal Outcome Indicator:</b>				<b>Quantity:</b>		<b>UoM:</b>	
	Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit				21,240 Persons assisted; 92.54% are low- moderate-income persons		Persons Assisted	

Table 51 – Goals Summary

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Acquisition – for Rehabilitation: 18 Household Housing Units

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A – No public housing units located in the Borough

**Activities to Increase Resident Involvements**

N/A – No public housing units located in the Borough

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A – No public housing units located in the Borough

**Plan to remove the ‘troubled’ designation**

N/A – No public housing units located in the Borough

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

In order to identify local policies that impede the creation of affordable housing opportunities in the community, local public policies were reviewed. Such policies that affect the provision of housing are principally embodied in the power to adopt and enforce zoning and subdivision/land development ordinances to control the type, density and location of residential uses. A more comprehensive review of all of the Borough's zoning ordinances is planned in the near future. Part of this review will address any potential barriers to housing for families and the elderly; and to remove barriers to accessibility.

While tapping fees have increased in the recent years, they are in line with what other communities are charging. Tapping fees for sewage in 2013 were \$6,937 with an additional connection fee of \$125, and tapping fees for water were \$650 per unit. The fees collected are only spent on upgrading the conveyance system.

The Earned Income Tax is 2.25%, and is paid by employed residents of the Borough. The Borough's portion (1.3%), which is the second highest in the County, is used to offset the cost of services such as street lighting and trash removal. The School District receives the remaining .95%, which is the sixth lowest in the County. The other tax is the Property Tax, which is paid by all owners of property in the Borough. This is based on the assessed value of the property and the current millage. Effective with the 2006 calendar year, the Borough of State College and the State College Area School District began providing a Homestead Exclusion for those property owners who use a property in the Borough of State College as their primary residence. The amount of the property tax relief has the potential of varying each year based on the gaming funds provided to the County and the number of approved homesteads.

The local zoning ordinance was reviewed to address the ability to establish group homes for special needs populations. In residential zoning districts group homes are permitted by right in 11 of 13 zones. In these districts a group home can operate as a community center or multi-family housing. The other two residential zoning districts were reviewed to determine the numerical restriction for single family housing that would prevent single family homes as group homes. These districts allow single family homes limited to three unrelated individuals. However, the Borough recognizes that persons with special needs are protected under the Fair Housing Act. The Borough's administrative policy is to provide "reasonable accommodation" for special needs populations. This is done by treating a group of unrelated people with special needs who live together in a community living arrangement. Therefore, this residential zoning numerical restriction is not enforced in the case of community living arrangements. When this occurs the Borough treats the group as being the same as a nuclear family and does not enforce its three unrelated rule. By treating group homes as community living arrangements and not enforcing the three unrelated rule the Borough avoids being exclusionary or discriminatory and does not adversely affect any protected class under the Fair Housing Act.

Excessive zoning policies such as large lot zoning do not exist in the Borough. However, there is a limited amount of vacant land in residential zones suitable for new affordable ownership development. Based on information compiled by the Centre Regional Planning Agency (CRPA), in 2013, there were less than 41 vacant acres in the Borough zoned for residential development. Most of the future development of housing units will most likely be from redevelopment. Much of the undeveloped land in the Borough is close to the University and very expensive. The high cost of land makes affordable housing development extremely difficult.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Most of the barriers to affordable housing cannot be attributed to the negative affects of public policies alone. Such barriers exist because of the combination of some policy issues (local or federal) and the high cost of housing. Barriers that may have more of a negative influence than local policy in this community are: low vacancy rates for affordable units, very limited supply of undeveloped land, and artificially inflated property values of existing housing driven by high demand for student housing.

The lack of affordable housing in the Borough is primarily caused by the growth of Pennsylvania State University and related housing demand created by students seeking off-campus housing. Thus, a large portion of the housing stock is occupied by students, and the potential for high profit margins remains attractive to real estate investors. This trend has increased housing costs overall. Families with limited resources find it extremely difficult to identify affordable housing or utilize Housing Choice Vouchers in the Borough, where housing is most accessible to public transportation, jobs and services.

The Borough of State College will provide funding to address the affordability barrier. CDBG and HOME monies will provide funding for the Borough's FTHB Program (Low-Income), and HOME monies for the CHDO's FTHB Programs. Local monies will be used to fund the Borough's FTHB Program (Middle-Income).

The Borough understands there is a need to find new opportunities to provide affordable housing. To facilitate the development of affordable housing, the Borough has passed an Inclusionary Housing Ordinance. The ordinance requires new or redevelopment residential projects increasing the number of units by 6 or more units to designate 10% of the units as inclusionary units. The sale or lease of these units shall be limited to households earning up to 120% of median income. As a bonus to the developer, one market rate unit is permitted for each affordable unit provided and reduction in lot area, setbacks and parking depending on the housing type.

The Borough is also working on implementing a Homestead Investment Program (HIP). This program will involve acquisition of properties meeting program criteria in target areas. One of the goals of the HIP is to expand the stock of affordable, owner-occupied homes in the Borough. It is estimated that 25% of all homes purchased for resale through the HIP will be affordable units which will be resold using the Borough's existing FTHB programs. It is also estimated that 50% of any rental property units will be affordable units.

As stated above, a more comprehensive review of all of the Borough's zoning ordinances is planned in the near future. Part of this review will address any potential barriers to housing for families and the elderly; and to remove barriers to accessibility.

CD Staff will also continue to be active in the CCAHC, whose mission is to ensure that all residents of Centre County, especially low-income residents, have access to affordable housing. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Community Development Borough staff will continue to participate in the PA Regional Homeless Assistance Process Unsheltered Point-In Time Surveys which are conducted at least once a year in an effort to identify homeless persons in Centre County. Volunteers canvass by school district and in addition to gathering survey information, offer shelter options, services, and care packages as needed.

### **Addressing the emergency and transitional housing needs of homeless persons**

To address the emergency shelter and transitional housing needs of homeless persons, the Borough plans to continue to support the local emergency shelter programs by providing CDBG public service funding to agencies that provide local shelter, transitional housing, and supportive services to homeless individuals and families.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

To help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again, CD staff will continue to be an active member of the Centre County Affordable Housing Coalition, specifically the Centre County Housing Options Team.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

To help low-income individuals and families avoid becoming homeless, especially extremely low income individuals and families who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health social services, employment, education, or youth needs, the Community Development staff will continue to participate in the South Central Regional Homeless Advisory Board.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

To address LBP hazards and increase access to housing without LBP hazards, the Borough will continue to evaluate and reduce LBP hazards in pre-1978 housing receiving rehabilitation assistance through the Borough.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Per the Borough's estimate of the number of housing units occupied by low or moderate income families with LBP hazards, 1,673 renter-occupied low or moderate income households and 1,816 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 88 renter-occupied low or moderate income households and 15 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. Also, in 2012 there were 2 children in State College, PA with Blood Lead Levels of 10 µg/dL and above. Since the number of family households with children age 6 or younger are relatively low, no priority is deemed necessary. Instead LBP hazards will be addressed in all pre-1978 housing receiving rehabilitation assistance.

### **How are the actions listed above integrated into housing policies and procedures?**

Lead risk assessments are completed on all properties purchased through the FTHB programs and all pre-1978 properties participating in the Owner-Occupied Rehab Program. Interim controls are utilized on all properties testing positive for LBP Hazards. And clearance is achieved on all properties. All pre-approved contractors will have completed the EPA/HUD Lead-Safe Certification Program.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The Borough does not administer the programs that provide cash assistance or most of the services for households with incomes below the poverty line, and therefore does not plan on providing any cash assistance or direct services. However, non-profit organizations, which do provide direct services to assist households with incomes below the poverty line, are eligible to receive funding through the Borough's CDBG Program. While this may not have a direct link to creating economic opportunities, it can assist with reducing the number of people with incomes below poverty. These agencies provide a significant amount of services to several hundred very low-income households each year.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Funding of human service activities will continue to be directed to support services that are housing and housing-related.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Borough of State College Community Development and Housing Division (CD) will be responsible for monitoring and reviewing the activities identified in the Consolidated Plan (CP).

Applications for CDBG or other federal funds subject to CP requirements and administered by the Borough will be reviewed to determine consistency with the CP. All proposed projects will be reviewed to determine the project's consistency with the CP.

Funded projects, including subrecipients, will be monitored on a quarterly basis, to assure compliance with the CP and with applicable Federal program requirements and to assure that performance goals are being achieved. Monitoring will cover each program, function or activity and will include site visits as warranted.

In addition, affordable housing projects will be monitored to ensure on-going compliance with program requirements. This includes verifying compliance with residency requirements, and income verifications and inspections for rental units.

To ensure compliance with minority/women's business outreach, the Borough uses the Pennsylvania Department of General Services Internet web site to obtain lists of minority and women's businesses for contracting. The Borough sends notices of the availability of contracting opportunities to firms or individuals, which are obtained from the web site. This is done on an annual basis. For the homebuyer and rehab programs, CD Staff checks references and certifications of interested contractors for inclusion on an approved contractor list. The eligibility of all contractors is verified using the U.S. General Services Administration list of debarred contractors.

To ensure compliance with timeliness of expenditures, the Borough has established a tracking system for each human services subrecipient to provide a running balance of total subrecipient expenditures. Nearly all of the human services subrecipients draw funds on a monthly basis. Public works projects are also monitored to be sure the work will be done by the date established in the contract and contractors are encouraged to submit requests for reimbursement on a monthly basis throughout the project. Marketing is conducted for the homebuyer and rehab programs to ensure a sufficient pool of applicants are qualified to move forward. Regular contact is maintained with the CHDOs to ensure they find houses to purchase and rehab for sale to qualified buyers. Both CHDOs have mechanisms in place to locate houses that are for sale in the appropriate cost range. Staff tracks the progress of all projects at the time of each draw to determine if sufficient funds will be drawn to comply with the CDBG timeliness and HOME commitment and expenditure deadlines.

An evaluation of the Borough's progress in meeting its goals and objectives established in the CP is submitted to HUD annually through the Consolidated Annual Performance Evaluation and Report. Where appropriate, current monitoring procedures will be revised to include a determination of whether information entered into the Integrated Disbursement and Information System is correct and complete.

## 2015 Annual Action Plan

### Expected Resources

#### **AP-15 Expected Resources – 91.220(c)(1,2)**

##### **Introduction**

In the Anticipated Resources Table below, the Uses of Funds column is prepopulated with all the possible uses of the program funding, not necessarily what will be funded.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Admin & Planning Homebuyer assistance Homeowner rehab Multifamily rental rehab Public Improvements Public Services	\$512,931.00	\$0	\$567,321.66	\$1,080,252.66	\$2,051,724.00	Approximately 20% of the grant will be for Program Administration; 15% for Human Service Agencies; 50% for Infrastructure Improvements; the balance is used for housing and contingency.
HOME	Public-federal	Acquisition Admin & Planning Housing	\$337,720.00	\$0	\$654,247.50	\$991,967.50	\$1,350,880.00	Approximately 10% of the grant will be for Program Administration; 5% for CHDO operating costs; 85% for CHDO affordable housing activities.

**Table 52 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The use of federal funding through the First-Time Homebuyer Programs generates private mortgage financing.

The match requirement for all HOME participating jurisdictions is 25% of HOME funds expended in each federal fiscal year (October 1 to September 30). Matching funds can be any source of non-federal funds expended on affordable housing. Since 1999, the Borough has received a 50% reduction in match contribution from HUD because the State College area satisfies HUD's definition of an area in "fiscal distress". This has lowered our Match requirement to 12.5% of HOME funds expended annually. This match credit can be banked for future use. Most of the Borough's match is accumulated through match equivalent from reduced rate mortgage financing, waived fees provided by private lenders to first-time homebuyers, rehab expenses paid with donations, rehab expenses paid with foundation funds, and donated labor and fees (the SCCLT), and pre- and post-purchase educational counseling by THF.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan N/A**

**Discussion**

The Discussion section of SP-35 includes contingency language to describe what steps will be taken if the allocation amounts differ from what is anticipated.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Human Service Agencies	- Homeless - Non-Homeless Special Needs	n/a	- Homelessness - Special Needs	CDBG: \$76,939.00
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Availability/ accessibility	<b>Objective:</b> Create suitable living environments
	<b>Description:</b>	Funds will be used to assist human service agencies which serve the housing and supportive housing needs of the homeless and special needs populations.		
	<b>Goal Outcome Indicator:</b>		<b>Quantity:</b>	<b>UoM:</b>
	Public Service activities other than Low/Moderate Income Housing Benefit		240	Persons Assisted

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Rehab; Single-Unit Residential	- Affordable Housing	n/a	Affordable Housing	CDBG: \$108,660.83
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
	<b>Description:</b>	Funds will be used to rehabilitate low and moderate income owner occupied housing units.		
	<b>Goal Outcome Indicator:</b>		<b>Quantity:</b>	<b>UoM:</b>
	Homeowner Housing Rehabilitated		1	Household Housing Units

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Rehab: Multi-Unit Residential	- Affordable Housing -Non-Homeless Special Needs	n/a	Affordable Housing Special Needs	CDBG: \$350,000.00
	<b>Start Year:</b> 2015	<b>End Year:</b> 2016	<b>Outcome:</b> Improved Sustainability	<b>Objective:</b> Provide decent affordable housing
	<b>Description:</b>	Funds will be used to rehabilitate existing rental units affordable to elderly renter households making $\leq$ 60% of AMI.		
	<b>Goal Outcome Indicator:</b> Rental units rehabilitated		<b>Quantity:</b> 18	<b>UoM:</b> Household Housing Units

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Acquisition – for Rehabilitation	- Affordable Housing	n/a	Affordable Housing	CDBG: \$108,660.83 HOME: \$941,309.50
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
	<b>Description:</b>	Funds will be used for the acquisition and rehabilitation of existing units, and to provide a mortgage subsidy to ensure affordability to low or moderate-income small or large family renter households		
	<b>Goal Outcome Indicator:</b> Homeowner Housing Added		<b>Quantity:</b> 3	<b>UoM:</b> Household Housing Units

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Infrastructure Improvements	- Non-Housing Community Development	n/a	Public Improvements & infrastructure and Public Facilities	CDBG: \$250,000.00
	<b>Start Year:</b> 2015	<b>End Year:</b> 2019	<b>Outcome:</b> Availability / accessibility	<b>Objective:</b> Create suitable living environments
	<b>Description:</b>	Funds will be used for infrastructure improvements in low-mod service areas. Of the estimated 2,395 persons expected to be served, 90.61% are low- moderate-income persons		
	<b>Goal Outcome Indicator:</b> Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit		<b>Quantity:</b> 2,395 Persons assisted; 90.61% are low- moderate- income persons	<b>UoM:</b> Persons Assisted

Table 53 – Goals Summary

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

To address the affordable housing priority needs, the Borough has included the following projects:

Owner-Occupied Rehab Program with a goal of assisting 1 extremely low, low, and moderate income small or large family owner-occupied households.

State College Borough First Time Homebuyer Program (Low Income) with a goal of assisting 1 moderate-income small or large family renter households (60-80% of AMI).

State College Community Land Trust Homebuyer Program with a goal of assisting 1 low to moderate-income small or large family renter households (50-80% of AMI).

Temporary Housing Foundation's First Time Homebuyer Program with a goal of assisting 1 low to moderate income small or large family renter households (50-80% of AMI).

To address the homelessness priority needs, the Borough has included the following projects:

Centre County Women's Resource Center: Shelter Staffing Program with a goal of assisting 125 presumed low-mod persons.

Housing Transitions, Inc.: Employment & Housing Services with a goal of assisting 70 presumed low-mod persons.

Burrowes Street Youth Haven: Shelter Staffing Program with a goal of assisting 30 low-mod persons

Stepping Stone Transitional Living Program: Staffing Program with a goal of assisting 10 low-mod persons

To address the special needs priority needs, the Borough has included the following projects:

House of Care: Staffing Program with a goal of assisting 5 presumed low-mod persons.

Bellaire Court Rehab Project with a goal of completing rehab of 18 existing rental units available to elder renter households making <60% of AMI. (This also addresses affordable housing priority needs.)

To address the public improvements & infrastructure and public facilities priority needs, the Borough has included the following project:

FY2015 CDBG Infrastructure Project, a streetlight and ADA ramp installation project on Beaver Ave., from "H" Alley to Burrowes St., with a goal of improving the availability/accessibility of suitable living environment for 2,395 persons, 90.61% are low-mod persons.

## Projects

### **House of Care: Staffing Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funds will be used to cover staffing costs for this personal care home, to provide accessibility to a suitable living environment to 5 presumed low-mod persons.**

Estimated Amount (including Program Income): **CDBG - \$14,667.00**

Expected Resources: **CDBG - \$14,667**

Annual Goals Supported: **Human Service Agencies**

Priority Need(s) Addressed: **Special Needs**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **5 presumed low-mod persons.**

Location Description: **515 W. Beaver Ave., State College, PA 16801-4035**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Health Services 05M & National Objective: LMC**

Goal Outcome Indicator: **Public service activities other than Low/Moderate Income Housing Benefit – 5 Persons Assisted**

### **Centre County Women's Resource Center: Shelter Staffing Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funds will be used to cover overnight and weekend staffing costs for the Sylvia Stein emergency shelter for victims of domestic abuse, to provide accessibility to a suitable living environment to 125 presumed low-mod persons.**

Estimated Amount (including Program Income): **CDBG - \$30,044.00**

Expected Resources: **CDBG - \$30,044**

Annual Goals Supported: **Human Service Agencies**

Priority Need(s) Addressed: **Homelessness**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **125 presumed low-mod persons.**

Location Description: **140 E. Nittany Ave., State College, PA 16801-5325**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Battered & Abused Spouses (05G) & National Objective: LMC**

Goal Outcome Indicator: **Public service activities other than Low/Moderate Income Housing Benefit – 125 Persons Assisted**

**Housing Transitions, Inc.: Employment & Housing Services**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funding will be used to cover staffing costs for the Centre House emergency shelter for homeless individuals and families, to provide accessibility to a suitable living environment to 70 presumed low-mod persons.**

Estimated Amount (including Program Income): **CDBG - \$17,280.00**

Expected Resources: **CDBG - \$17,280**

Annual Goals Supported: **Human Service Agencies**

Priority Need(s) Addressed: **Homelessness**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **70 presumed low-mod persons.**

Location Description: **217 E. Nittany Ave., State College, PA 16801-5302**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Other Public Services (05) & National Objective: LMC**

Goal Outcome Indicator: **Public service activities other than Low/Moderate Income**

**Housing Benefit – 70 Persons Assisted**

**Burrowes Street Youth Haven: Shelter Staffing Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funds will be used to cover staffing costs for the Burrowes Street Youth Haven emergency shelter for homeless youth, to provide accessibility to a suitable living environment to 30 low-mod persons.**

Estimated Amount (including Program Income): **CDBG - \$9,636.00**

Expected Resources: **CDBG - \$9,636**

Annual Goals Supported: **Human Service Agencies**

Priority Need(s) Addressed: **Homelessness**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **30 extremely low, low, and moderate income persons.**

Location Description: **330 S. Burrowes St., State College, PA 16801-4012**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Youth Services (05D) & National Objective: LMC**

Goal Outcome Indicator: **Public service activities other than Low/Moderate Income**

**Housing Benefit – 30 Persons Assisted**

**Stepping Stone Transitional Living Program: Staffing Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funds will be used to cover staffing costs for the Stepping Stone Transitional Living Program for homeless youth, to provide accessibility to a suitable living environment to 10 extremely low, low, or moderate income persons.**

Estimated Amount (including Program Income): **CDBG - \$5,312.00**

Expected Resources: **CDBG - \$5,312**

Annual Goals Supported: **Human Service Agencies**

Priority Need(s) Addressed: **Homelessness**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **10 extremely low, low, or moderate income persons.**

Location Description: **334 S. Burrowes St., State College, PA 16801-4012**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Youth Services (05D) & National Objective: LMC**

Goal Outcome Indicator: **Public service activities other than Low/Moderate Income Housing Benefit – 10 Persons Assisted**

**Owner-Occupied Rehab Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> of 2015, funds will be used to address code deficiencies, energy efficiency, barrier removal for persons with disabilities, overcrowding and incipient improvements to increase the affordability of decent housing for 1 extremely low, low, and moderate income small or large family owner-occupied households.**

Estimated Amount (including Program Income): **Prior Year CDBG Funds - \$108,660.83**

Expected Resources: **Prior Year CDBG Funds - \$108,660.83**

Annual Goals Supported: **Rehab: Single-Unit Residential**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **1 extremely low, low, and moderate income small or large family homeowner households.**

Location Description: **Borough-wide**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Rehab: Single-Unit Residential (14A) & National Objective: LMH**

Goal Outcome Indicator: **Homeowner Housing Rehabilitated – 1 Household Housing Unit**

**State College Borough First Time Homebuyer Program (Low Income)**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used to provide down payment and closing cost assistance to increase the affordability of decent housing for 1 moderate-income small or large family renter households. (60-80% of AMI)**

Estimated Amount (including Program Income): **Prior Year CDBG Funds - \$108,660.83**

Expected Resources: **Prior Year CDBG Funds - \$108,660.83**

Annual Goals Supported: **Acquisition – for Rehabilitation**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **1 small or large family renter households with incomes 60-80% of AMI**

Location Description: **Borough-wide**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: 14G Acquisition – for Rehabilitation & National**

**Objective: LMH**

Goal Outcome Indicator: **Homeowner Housing Added – 1 Household Housing Unit**

**State College Community Land Trust Homebuyer Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for 1 low to moderate-income small or large family renter households. (50-80% of AMI)**

Estimated Amount (including Program Income): **HOME - \$143,531.00; Prior Year HOME Funds - \$254,868.55**

Expected Resources: **HOME - \$143,531; Prior Year HOME Funds - \$254,868.55**

Annual Goals Supported: **Acquisition – for Rehabilitation**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **1 low to moderate-income small or large family renter households with incomes 50-80% of AMI.**

Location Description: **Borough-wide**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: 14G Acquisition – for Rehabilitation**

Goal Outcome Indicator: **Homeowner Housing Added – 1 Household Housing Units**

### **Temporary Housing Foundation's First Time Homebuyer Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used for the acquisition and rehabilitation of single-family housing units and resale to income eligible households to increase the affordability of decent housing for 1 low to moderate-income small or large family renter households. (50-80% of AMI)**

Estimated Amount (including Program Income): **HOME - \$143,531.00; Prior Year HOME Funds - \$399,378.95**

Expected Resources: **HOME - \$143,531; Prior Year HOME Funds - \$399,378.95**

Annual Goals Supported: **Acquisition – for Rehabilitation**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **1 low to moderate-income small or large family renter households with incomes 50-80% of AMI.**

Location Description: **Borough-wide**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: 14G Acquisition – for Rehabilitation**

Goal Outcome Indicator: **Homeowner Housing Added – 1 Household Housing Units**

### **Bellaire Court Rehab Project**

Description: **From January 1, 2015 to December 31<sup>st</sup> 2016, funds will be used for the rehabilitation of Bellaire Court Apartments, an 18-unit rental property, to improve the sustainability of decent housing of 18 rental units available to elderly renter households making  $\leq 60\%$  of AMI.**

Estimated Amount (including Program Income): **CDBG - \$350,000.00**

Expected Resources: **CDBG - \$350,000.00**

Annual Goals Supported: **Rehab: Multi-Unit Residential**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2016**

Estimate the number and type of families that will benefit from the proposed activities: **18 elderly renter households making  $\leq 60\%$  of AMI**

Location Description: **729-763 Bellaire Ave., State College, PA 16801**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Rehab Multi-Unit Residential (14b) & National Objective: LMH**

Goal Outcome Indicator: **Rental units rehabilitated – 18 Household Housing Units**

**FY2015 CDBG Infrastructure Project**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used for infrastructure improvements on Beaver Ave., from “H” Alley to Burrowes St. to improve the availability/accessibility of suitable living environment for 2,395 persons, 90.61% are low-mod persons.**

Estimated Amount (including Program Income): **CDBG - \$250,000.00**

Expected Resources: **CDBG - \$250,000.**

Annual Goals Supported: **Infrastructure Improvements**

Priority Need(s) Addressed: **Public Improvements & Infrastructure and Public Facilities**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **2,395 persons, 90.61% are low-mod persons**

Location Description: **Beaver Ave., from “H” Alley to Burrowes St.  
Service Area: CT124, BG3; CT125, BG2**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Street Improvements (03K) & National Objective: LMA**

Goal Outcome Indicator: **Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit – 2,395 persons assisted, 90.61% are low-mod persons  
Persons Assisted**

**General Administration of the CDBG Program**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used to cover general administration costs associated with the oversight, management and coordination of the CDBG Program.**

Estimated Amount (including Program Income): **CDBG - \$97,516.80**

Expected Resources: **CDBG - \$97,516.80**

Annual Goals Supported: **Human Service Agencies; Rehab: Single-Unit Residential; Rehab: Multi-Unit Residential; Direct Home-ownership Assistance; Infrastructure Improvements**

Priority Need(s) Addressed: **Homeless; Non-Homeless Special Needs; Affordable Housing; Public Improvements & Infrastructure and Public Facilities**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **n/a**

Location Description: **n/a**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: General Program Administration (21A)**

Goal Outcome Indicator: **n/a**

### **Preparation of Plans & Reports**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used to prepare the 2014 CAPER and the 2016 Annual Action Plan.**

Estimated Amount (including Program Income): **CDBG - \$5,069.40**

Expected Resources: **CDBG - \$5,069.40**

Annual Goals Supported: **Human Service Agencies; Rehab: Single-Unit Residential; Rehab: Multi-Unit Residential; Direct Home-ownership Assistance; Infrastructure Improvements**

Priority Need(s) Addressed: **Homeless; Non-Homeless Special Needs; Affordable Housing; Public Improvements & Infrastructure and Public Facilities**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **n/a**

Location Description: **n/a**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: Planning (20)**

Goal Outcome Indicator: **n/a**

### **HOME Program Administration and Planning**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2015, funds will be used for administrative costs associated with the HOME Program.**

Estimated Amount (including Program Income): **HOME - \$33,772.00**

Expected Resources: **HOME - \$33,772.00**

Annual Goals Supported: **Acquisition – for Rehabilitation**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2015**

Estimate the number and type of families that will benefit from the proposed activities: **n/a**

Location Description: **n/a**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: HOME Admin/Planning Costs of PJ (21H)**

Goal Outcome Indicator: **n/a**

### **CHDO Operating Support - SCCLT**

Description: **From January 1<sup>st</sup> to December 31<sup>st</sup> 2016, funds will be used to cover operating costs associated with carrying out CHDO Activities.**

Estimated Amount (including Program Income): **HOME - \$16,886.00**

Expected Resources: **HOME - \$16,886.00**

Annual Goals Supported: **Acquisition – for Rehabilitation**

Priority Need(s) Addressed: **Affordable Housing**

Target Completion Date: **12/31/2016**

Estimate the number and type of families that will benefit from the proposed activities: **n/a**

Location Description: **n/a**

Target Areas Included: **n/a**

Planned Activities: **HUD Matrix Code: HOME CHDO Operating Expenses (21I)**

Goal Outcome Indicator: **n/a**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The actions to address underserved needs is included in AP-85.

CDBG Allocation

The Borough of State College has a strong commitment to human services and has historically allocated the maximum allowable (15%) of its CDBG funds for public service activities. In 2015 the Borough plans on continuing to provide funds to human service agencies which provide housing related services.

Approximately 50% of the anticipated 2015 CDBG funding is budgeted for the FY2015 Infrastructure Project. This project is part of the Borough's CIP for 2015-2019. CIP projects are based on meeting the priority needs identified in the CIP which are developed through a collaborative process involving citizens, staff and regional governmental agencies.

Remaining FY2015 CDBG funds are allocated for administration and planning. Also, some funds are reserved to cover cost overruns.

Also, previous year CDBG funds will be used to continue the Borough's Owner-Occupied Rehab Program and the Borough's FTHB (Low-Income) Program.

HOME Allocation

As a HOME Program participating jurisdiction (PJ), the Borough must set aside a minimum of 15% of its HOME allocation for housing development activities to be owned, developed and/or sponsored by a qualified CHDO. CHDOs are a specific type of local non-profit committed to, and capable of, engaging in the development of affordable housing. There are two CHDOs in the Borough of State College; both are CHDO developers of affordable housing. THF received its CHDO designation in 1996 and the SCCLT received its CHDO designation in 1999.

Approximately 85% of anticipated 2015 HOME funds is allocated to THF and the SCCLT for their first-time homebuyer programs. Low and moderate-income homebuyers in the Borough of State College face significant obstacles to homeownership including limited equity, limited supply of houses and an escalating real estate market, cost burden and an affordability gap. The Borough plans to allocate \$143,531.00 to THF and \$143,531.00 to the SCCLT for homeownership activities.

As a HOME participating jurisdiction the Borough may use up to 5% of its annual HOME fund allocation for CHDO operating support. In 2015 SCCLT will receive \$16,886.00 in CHDO operating support.

Remaining HOME funds are allocated for administration and planning.

**AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed** N/A

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
N/A	

**Table 54 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically** N/A

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	18
Total	22

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	19
Acquisition of Existing Units	3
Total	22

**Table 56 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The local public housing agency is the Housing Authority of Centre County (Housing Authority), a nonprofit organization located in Bellefonte. The Housing Authority is not a “troubled” agency and has been rated a high performer. There are no public housing units in within the boundaries of the Borough of State College. The Public and Indian Housing Information Center’s (PIC) data erroneously populates data relating to the Beaver Farm Apartments development, which is located in the Borough of Bellefonte, in the public housing tables. This data has been taken out. Since the Housing Authority and all public housing developments are located outside the Borough’s boundaries, the following CP requirements do not apply: address the physical condition of public housing units; address the restoration and revitalization needs; address the results from the Section 504 needs assessment; describe the public housing agency’s strategy for improving the management and operation of public housing and for improving the living environment of low and moderate-income families residing in public housing; identify the public housing developments in the jurisdiction that are participating in an approved HUD Comprehensive Grant program; and encourage public housing residents to become more involved in management and participation in homeownership.

**Actions planned during the next year to address the needs to public housing** N/A

**Actions to encourage public housing residents to become more involved in management and participate in homeownership** N/A

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance** N/A

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Community Development Borough staff will continue to participate in the PA Regional Homeless Assistance Process Unsheltered Point-In Time Surveys which are conducted at least once a year in an effort to identify homeless persons in Centre County. Volunteers canvass by school district and in addition to gathering survey information, offer shelter options, services, and care packages as needed.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

To address the emergency shelter and transitional housing needs of homeless persons, the Borough plans to continue to support the local emergency shelter programs by providing CDBG public service funding to agencies that provide local shelter, transitional housing, and supportive services to homeless individuals and families. In 2015, the Borough's goal is to assist 235 homeless persons.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

To help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again, CD staff will continue to be an active member of the Centre County Affordable Housing Coalition, specifically the Centre County Housing Options Team.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

To help low-income individuals and families avoid becoming homeless, especially extremely low income individuals and families who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health social services, employment, education, or youth needs, the Community Development staff will continue to participate in the South Central Regional Homeless Advisory Board.

### **Discussion**

**The jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.**

To address the housing and supportive service needs of the non-homeless special needs populations, the Borough of State College will continue to be active in the CCAHC. One of the goals of this coalition is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

More specifically, in 2015, the Borough will provide funds to House of Care, a personal care home setting for the frail elderly, to assist with staffing costs. The goal is to assist 5 frail elderly persons.

Also in 2015, the Borough will provide funding for the Bellaire Court Rehab Project. Funds will be used for the rehabilitation of this 18-unit rental property with units affordable to elderly renter households making  $\leq 60\%$  of AMI. This project is expected to be completed in 2016.

## **AP-75 Barriers to affordable housing – 91.220(j)**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Most of the barriers to affordable housing cannot be attributed to the negative affects of public policies alone. Such barriers exist because of the combination of some policy issues (local or federal) and the high cost of housing. Barriers that may have more of a negative influence than local policy in this community are: low vacancy rates for affordable units, very limited supply of undeveloped land, and artificially inflated property values of existing housing driven by high demand for student housing.

The lack of affordable housing in the Borough is primarily caused by the growth of Pennsylvania State University and related housing demand created by students seeking off-campus housing. Thus, a large portion of the housing stock is occupied by students, and the potential for high profit margins remains attractive to real estate investors. This trend has increased housing costs overall. Families with limited resources find it extremely difficult to identify affordable housing or utilize Housing Choice Vouchers in the Borough, where housing is most accessible to public transportation, jobs and services.

The Borough of State College will provide funding to address the affordability barrier. CDBG and HOME monies will provide funding for the Borough's FTHB Program (Low-Income), and HOME monies for the CHDO's FTHB Programs. Local monies will be used to fund the Borough's FTHB Program (Middle-Income).

A more comprehensive review of all the Borough's zoning ordinances is scheduled to begin in 2015. Part of this review will address any potential barriers to housing for families and the elderly; and to remove barriers to accessibility.

CD Staff will also continue to be active in the CCAHC, whose mission is to ensure that all residents of Centre County, especially low-income residents, have access to affordable housing. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

## **AP-85 Other Actions – 91.220(k)**

### **Actions planned to address obstacles to meeting underserved needs**

To address the obstacles to affordable housing for extremely low, low, and moderate-income Borough residents, CDBG and HOME funds will be used to continue the Borough's First-Time Homebuyer (FTHB) Program (Low-Income) and HOME funds will be used to continue the Community Housing Development Organizations' (CHDO) FTHB Programs. Local General Revenue funds will be used to continue the Borough's FTHB Program (Middle-Income). Additionally, CDBG funds will be used to continue the Borough's Owner-Occupied Rehab Program. Also, the Borough will continue to be active participants with the Centre County Affordable Housing Coalition (CCAHC), whose mission is to ensure that all residents, especially low-income residents, have access to affordable housing.

To address the underserved needs of the homeless and homeless special needs populations, the Borough will continue to participate in the Continuum of Care (CoC) approach to combat homelessness. The Borough also plans on continuing to support the local emergency shelter programs by providing CDBG public service funding to agencies that provide local shelter, transitional housing, and supportive services to homeless individuals and families.

To address the obstacles to meeting underserved needs of the special needs populations, the Borough of State College will continue to be active in the CCAHC. One of the goals of this coalition is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

### **Actions planned to foster and maintain affordable housing**

No units from the assisted housing inventory are expected to be lost in 2015.

### **Actions planned to reduce lead-based paint hazards**

To address LBP hazards and increase access to housing without LBP hazards, the Borough will continue to evaluate and reduce LBP hazards in pre-1978 housing receiving rehabilitation assistance through the Borough.

Lead risk assessments are completed on all pre-1978 properties purchased through the FTHB programs and all pre-1978 properties receiving rehabilitation assistance. Interim controls are utilized on all properties testing positive for LBP Hazards. And clearance is achieved on all properties. All pre-approved contractors will have completed the EPA/HUD Lead-Safe Certification Program.

### **Actions planned to reduce the number of poverty-level families**

The Borough does not administer the programs that provide cash assistance or most of the services for households with incomes below the poverty line, and therefore does not plan on providing any cash assistance or direct services. However, non-profit organizations, which do provide direct services to assist households with incomes below the poverty line, are eligible to receive funding through the Borough's CDBG Program. While this may not have a direct link to

creating economic opportunities, it can assist with reducing the number of people with incomes below poverty. These agencies provide a significant amount of services to several hundred very low-income households each year. In 2015, the Borough's Human Services' goal is to assist 235 homeless individuals and 5 non-homeless special needs individuals.

### **Actions planned to develop institutional structure**

Staff of the Borough of State College Community Development and Housing Division along with the human service agencies which receive CDBG public services funding from the Borough , and the two Community Housing Development Organizations which receive HOME funding will continue to participate in both the Centre County Affordable Housing Coalition (CCAHC) the Centre County Council for Human Services. These strong networks enhance coordination among the agencies. Gaps in the human service and affordable housing delivery systems are discussed at meeting of these groups, and efforts are made to fill those gaps among the agencies.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Enhancing coordination between public and private housing and supportive service providers is achieved through the Borough's involvement with various coalitions, committees, partnerships, etc., including the Centre County Affordable Housing Coalition and the Centre County Council for Human Services.

An example of the coordination is the State College Community Land Trust's, in partnership with the Borough of State College and Penn State's College of Arts and Architecture, plans to design and build a moderately priced, owner-occupied duplex utilizing advanced and long-term cost-effective green technology. Borough general funds (up to \$150,000) will be used for land acquisition.

### **Discussion:**

#### **Affirmatively Furthering Fair Housing Activities**

Required by the U.S. Department of Housing and Urban Development as part of an entitlement community's Fair Housing Planning, in November 1991 a Fair Housing Analysis for the Borough of State College and the Centre Region was prepared by Diana T. Myers and Associates. This analysis identified impediments to the fair housing choices of residents in the Borough and the Centre Region and provided recommendations to address those impediments. Updates were completed in 2003, 2009, and another is currently being completed in conjunction with this Consolidated Plan.

In addition, the Office of FHEO is sent a copy of each year's Action Plan and CAPER for their review and comment.

The Borough has an Affirmative Fair Housing Marketing Policy and Procedures to promote fair housing in all affordable housing programs funded in full or in part with CDBG or HOME funds. This plan outlines a system for the dissemination of housing opportunities information to minorities, female head-of-households, persons with disabilities, and any person requiring housing assistance including low-income persons. The plan includes outreach Community groups, human service agencies and churches are made aware of assistance available through

affordable housing programs funded by the Borough. In addition, local media (newspaper, radio, and television) and the Borough website are used to supplement marketing efforts.

Specific marketing efforts planned for 2015 include the following:

Events: Plan on holding Future Homebuyer Education Sessions and participating in both the Borough's Community Resource Fair and the Centre County Super Fair. Fair housing, FTHB, and owner-occupied rehab program information will be made available, and people will have the opportunity to ask questions at these events.

Dissemination of Information: Program summaries will be available in the CCAHC's Resource Directory, the CCAHC's Housing Services in Centre County Directory and on the Borough's website. Affordable rental, homebuyer and home rehab programs information will be included with the real estate tax bills. Program information will also be provided at the Home Show booth sponsored by the CCAHC. SCCLT plans on publishing three newsletters and having brochures available at several locations such as the library and local YMCA. Information Also, in an effort to affirmatively further fair housing for the Asian population, the Borough developed a flyer and brochure targeting the Asian populations to inform them about the Borough's first-time homebuyer and owner-occupied housing rehab programs and to encourage them to apply for assistance. A list of contacts was compiled to specifically target the Asian population and includes local churches, stores, restaurants, and real estate agents to which the flyers and brochures will be distributed.

Despite the above planned actions, since the Borough expects to assist only 3 households through the homebuyer programs in 2015, and that there are currently no minority household applicants, the Borough does not anticipate any minority households will be assisted through one of the homebuyer programs in 2015. The Borough will continue to conduct outreach to encourage minority households to apply for assistance.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan:	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
<b>Total Program Income</b>	<b>\$0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	100%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: N/A
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: Full Resale/Recapture Requirements for the Borough's FTHB Programs, THF's FTHB, and SCCLT's FTHB programs has been attached as an appendix.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows: Full Resale/Recapture Requirements for the Borough's FTHB Programs, THF's FTHB, and SCCLT's FTHB programs has been attached as an appendix.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: N/A

## Agencies, Groups, Organizations Who Participated

**Table 57 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	AIDS Resource
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Services – Persons with HIV/AIDS
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics of the special needs population; housing and supportive services needs; and unmet needs.
2	<b>Agency/Group/Organization</b>	Borough of State College Department of Public Works
	<b>Agency/Group/Organization Type</b>	Other government – Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Other: Capital Improvements Program
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided an update on the CIP process.
3	<b>Agency/Group/Organization</b>	Borough of State College Planning Department
	<b>Agency/Group/Organization Type</b>	Other government – Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: economic development initiatives or major changes which might have an economic impact.
4	<b>Agency/Group/Organization</b>	Burrowes Street Youth Haven
	<b>Agency/Group/Organization Type</b>	Services – Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information: emergency shelter data; supportive services provided and needs

5	<b>Agency/Group/Organization</b>	CCAHC Housing Options Team
	<b>Agency/Group/Organization Type</b>	Regional organization Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CD Staff attended meeting and gathered information on the characteristics and needs of extremely low-income households at imminent risk of becoming homeless and characteristics linked with instability and an increased risk of homelessness
6	<b>Agency/Group/Organization</b>	Centre Area Transportation Authority
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Information from website provided information on the transportation options available to the elderly and individuals with disabilities
7	<b>Agency/Group/Organization</b>	Centre County MH/ID/EI Drug & Alcohol – Office of Mental Health
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics of the special needs population; housing and supportive services needs; unmet needs; and programs ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.
8	<b>Agency/Group/Organization</b>	Centre County MH/ID/EI Drug & Alcohol – Office of ID/EI
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics of the special needs population; housing and supportive services needs; and unmet needs.

9	<b>Agency/Group/Organization</b>	Centre County MH/ID/EI Drug & Alcohol – Office of Drug & Alcohol
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, spoke with the Assistant Administrator who provided information on: characteristics of the special needs population; housing and supportive services needs; and unmet needs.
10	<b>Agency/Group/Organization</b>	Centre County Office of Adult Services
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, spoke with Director who provided information on: persons discharged from correction facilities
11	<b>Agency/Group/Organization</b>	Centre County Office of Aging
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics of the special needs population; housing and supportive services needs; and unmet needs.
12	<b>Agency/Group/Organization</b>	Centre County Office of Veterans Affairs
	<b>Agency/Group/Organization Type</b>	Other government – County Other Services – Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness - Veterans Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, spoke with Director who provided information on: characteristics this homeless population; housing and supportive services needs; and unmet needs.

13	<b>Agency/Group/Organization</b>	Centre County Planning and Community Development
	<b>Agency/Group/Organization Type</b>	Other government – County Planning organization Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on status of the County's rapid rehousing program. A copy of the draft CP was sent for their review and comment.
14	<b>Agency/Group/Organization</b>	Centre County Women's Resource Center
	<b>Agency/Group/Organization Type</b>	Services – Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Services – Victims of Domestic Violence Homeless Needs – Families with Children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics this population; emergency and bridge program information; housing and supportive services needs; and unmet needs.
15	<b>Agency/Group/Organization</b>	Centre County Youth Service Bureau
	<b>Agency/Group/Organization Type</b>	Services – Unaccompanied Youth Services – Children
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Homeless needs – Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on the supportive services and facilities that are available to this homeless population; and unmet needs.
16	<b>Agency/Group/Organization</b>	Centre Region Code Administration
	<b>Agency/Group/Organization Type</b>	Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Borough staff spoke with Director who provided information on code deficiencies in rental housing

17	<b>Agency/Group/Organization</b>	Chamber of Business & Industry of Centre County
	<b>Agency/Group/Organization Type</b>	Civic Leaders Business Leaders Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on local workforce training initiatives
18	<b>Agency/Group/Organization</b>	Continuum of Care – Centre County Contact
	<b>Agency/Group/Organization Type</b>	Services - Housing Services – homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homeless Needs - Families with Children Homeless needs – Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As point of contact for the areas Continuum of Care, spoke with the Director for the point-in-time data; CoC planning efforts; unmet needs of the homeless populations; programs ensuring persons returning from mental and physical health institutions receive appropriate supportive housing
19	<b>Agency/Group/Organization</b>	Diana T. Myers and Associates, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Other: Consultant
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homeless Needs - Families with Children Homeless needs – Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email, was provided information on the point-in-time survey

20	<b>Agency/Group/Organization</b>	Hearts for the Homeless
	<b>Agency/Group/Organization Type</b>	Services - homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homeless Needs - Families with Children Homeless needs – Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on supportive services provided and needs
21	<b>Agency/Group/Organization</b>	House of Care
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Elderly Persons Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: supportive services provided and unmet needs
22	<b>Agency/Group/Organization</b>	Housing Transitions, Inc.
	<b>Agency/Group/Organization Type</b>	Services – homeless Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homelessness Strategy Homeless Needs – Families with Children Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on:; emergency and bridge program information; housing and supportive services needs; and unmet needs.
23	<b>Agency/Group/Organization</b>	James E. Van Zandt VA Medical Center
	<b>Agency/Group/Organization Type</b>	Services – Health Other: Services – Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs – Veterans Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Website provided information on the services provided through the local VA Hospital

24	<b>Agency/Group/Organization</b>	MidPenn Legal Services
	<b>Agency/Group/Organization Type</b>	Services – Fair Housing Services – Victims of Domestic Violence Services – Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Other: Homeless Needs – Victims of Domestic Violence Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: the characteristics of this population; supportive services provided and unmet needs
25	<b>Agency/Group/Organization</b>	Out of the Cold: Centre County
	<b>Agency/Group/Organization Type</b>	Services – homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on this temporary emergency shelter program
26	<b>Agency/Group/Organization</b>	PA CareerLink
	<b>Agency/Group/Organization Type</b>	Services – Education Other: Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on: characteristics of the local workforce; local workforce training initiatives; and the need for job training;
27	<b>Agency/Group/Organization</b>	PA Department of Health
	<b>Agency/Group/Organization Type</b>	Health Agency Other government – State Services – Health
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Website used to access the 2012 Childhood Lead Surveillance Annual Report which provided instances of children with elevated blood levels.

28	<b>Agency/Group/Organization</b>	Self-Determination Housing Project of Pennsylvania
	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Website provided information on the services they provided to the elderly and persons with physical disabilities
29	<b>Agency/Group/Organization</b>	Stepping Stone Transitional Living Program
	<b>Agency/Group/Organization Type</b>	Services – Children Services – homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Unaccompanied Youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provide information on this transitional housing program and the supportive housing and services they provide
30	<b>Agency/Group/Organization</b>	The Centre County Chapter of the Pennsylvania Association of Retarded Citizens
	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In response to email request for information, was provided information on the characteristics; and supportive housing/service needs of this population
31	<b>Agency/Group/Organization</b>	Centre Regional Planning Agency / Centre County Metropolitan Planning Organization
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	The CCMPO is the local entity responsible for the Executive Order 12372 (State non-housing) review
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CCMPO, through the CRPA, was sent a copy of the CP for their review.

## Citizen Participation Comments

### **1) Excerpt from Public Hour of Citizen's Advisory Committee meeting held June 3, 2014 at noon in the Borough Municipal Building, 243 S. Allen St., in Room 241:**

Mr. D'Altrui, a resident of State College, wanted to express his vision for 6 to 8 apartment units in a house that will fulfill the needs of the Blind community. After reading about the Homestead Investment Program Funding, Mr. D'Altrui stated, with special attention to Option 3, that the Borough can purchase a house for the use of adults. Mr. D'Altrui feels that with the help of The Bureau of Blindness and Visual Services (BBVS) training and affordable housing, the visually impaired will be able to lead a better life in the State College Community. The training from BBVS helps the visually impaired to live independently, however, if the communities do not support the effort by helping with affordable housing within the Borough where the jobs are located, this training does nothing.

Josie Smith from Sight Loss Center expressed her thoughts of a partnership to strengthen these programs. Partnerships help with the transition from training to real life. These programs offer resources, support, education, outreach, and accessibility to the arts.

Michelle McManius from National federation of the Blind (NFB), clarified the agency's process in helping the visually impaired get the help and support they need. Ms. McManius also reiterated the need for an affordable housing and a center for the visually impaired.

Steve Kechisen is a social worker helping the visually impaired. Mr. Kechisen, in addition to the other statements, gave his concerns of not having the housing and center and how it affects the abilities of the visually impaired to stay independent. Mr. Kechisen also commented on how our community is unique in ways that others in the area are not. For instance State College does have housing close to employment. Other areas are away from the town with no transportation to jobs.

Mr. Kechisen stated the center itself in particular would enhance the help and support, while giving the confidentiality needed for the clients. Mr. Kechisen also mentioned that he is looking into getting PSU Professors that would mentor the clients, while living in one of the apartments in the building.

Ms. Randolph asked if the CDBG staff had talked about this vision. Ms. Hoover stated that Mr. D'Altrui had presented his vision to the Redevelopment Authority at a previous meeting because of his interest in the HIP Program.

The Committee liked the vision of Mr. D'Altrui and suggested staff follow up.

### **2) Minutes from Public Hearing held during Citizen's Advisory's Committee's meeting held June 3, 2014 at noon in the Borough Municipal Building, 243 S. Allen St., in Room 241:**

**Members Present:** Shelton Alexander, Chair; Jay Meashey; Rebecca Misangyi; Marcia Patterson; and Connie Randolph.

**Others Present:** Lu Hoover, Senior Planner, Liz Eirmann, Planner-Housing Specialist, Gail Lindsey, Staff Assistant; Ron Quinn, State College Community Land Trust (SCCLT) and

Housing Transitions (HTI), Amy Rumbel, Women's Resource Center, Shelly Carter, Centre County Youth Service Bureau, Allison Hendrick, NDC Real Estate, Cynthia Sholor, Michelle McManius, Steve Kechisen, Jose Smith, Sight-Loss, Anthony D'Altrui, and Natalie Corman, Centre County Office of Adult Services.

Public Hearing on Housing and Community Development Needs and Proposed Use of Funds.

Mr. Alexander turned the floor over to Ms. Hoover to facilitate the presentation for the Public Hearing on Housing and Community Development Needs and Proposed Use of Funds.

Federal regulations require communities that receive entitlement Community Development Block Grant (CDBG) and HOME Investment Partnerships Programs (HOME) funds from the U.S. Department of Housing and Urban Development to complete a Consolidated Plan which is a five-year planning document that identifies a community's overall housing and community development needs and a strategy to meet those needs.

The public hearing on Housing and Community Development Needs and Development of Proposed Activities offers the community the opportunity to provide input on local housing and community development needs as well as on the development of proposed activities to be included in the Borough's five-year community development goals and objectives and one-year action plan.

Ms. Hoover's presentation covers all the Needs Assessments required by HUD and that are used in their eCon Planning Suite Consolidated Plan Template. Ms. Hoover stated that the staff endeavor is to create a document that is accessible for the public.

Ms. Hoover briefly went over the following sections of the Need Assessment:

- Overview
- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non- Homeless Special Needs Assessment
- Non- Housing Community Development

Ms. Hoover provided a concise summary of the Borough's estimated housing needs projected for the ensuing five-year period. Affordable housing is (one of) the greatest needs in the Borough. The need for affordable housing is mentioned by a majority of the agencies consulted and public surveys reviewed.

Within the Borough, there are a total of 1,760 family renter households (elderly (510)), small family (1,165), and large family (85) households combined; 1,150 are extremely low, low, or moderate- income. A total of 64% (739) of these family renter households are paying over 30% of their income on housing; and 34% (395) are paying over 50%.

There are a total of 1,954 family owner-occupied households in the Borough: elderly (860), small family (1,020), large family (74) households combined; 374 are extremely low, low or moderate – income. A total of 71% (264) of these households have a cost burden over 30%; 49% (184) have a cost burden over 50%.

Ms. Hoover provided an assessment for each disproportionately greater need. A disproportionately greater need exists when the members of racial or ethnic group at a given

income level experience housing problems at a greater rate (10% or more) than the income level as a whole. With regard to the four housing problems (lacks completed kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%), the only disproportionate need identified was for the Black/African American population with household income 80-100% AMI (20 households). However, this income group is not eligible for CDBG or HOME funded assistance programs.

With the regard to severe housing problems (lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%), a disproportionate need was identified for the Black/African American and American India/Alaska Native populations with household income 80-100% AMI (10 households and 4 households respectively). However, this income group is not eligible for CDBG or HOME funded assistance programs.

Ms. Hoover provided a brief summary on the needs of public housing residents within the Borough. Since there are no public housing units in the Borough, this section is not applicable. However there is a Public Housing Agency (Housing Authority) located in Bellefonte. The only public housing project in Centre County is located there.

Ms. Hoover provided a description of the nature and extent of the unsheltered and sheltered homelessness within the Borough. According to data provided by the area's three emergency shelters, following is a breakdown of those experiencing homelessness in 2013; 106 persons in households with adult(s) and child (ren); 96 persons in households with only adults; and 23 unaccompanied youth. A total of 21 were chronically homeless individuals; 21 were chronically homeless families; and 10 were veterans.

The Continuum of Care's Point-in-Time Survey conducted on January 30, 2013 identified 2 unsheltered persons. Both were chronically homeless individuals.

Ms. Hoover described the level of housing need for persons who are not homeless but require supportive housing. Special Needs Populations include; elderly; frail elderly; persons with disabilities; persons with alcohol or other drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking.

According to anecdotal information, affordable housing has been identified as a need for all special needs populations. The supportive housing needs of the special needs populations are addressed through County offices and local non-profit agencies.

Lastly, Ms. Hoover provided a description of the Borough's priority non-housing community development needs, including; public facilities, public improvements, and public services.

The Borough's need for public facilities and public improvements are addressed through the Borough's Capital Improvement Program. The Borough's need for Public Services has historically focused on supporting local non-profit human service agencies which provide housing and housing-related public services, including supporting the area's three emergency shelter.

Ms. Hoover stated that the Consolidated Plan for 2015- 2019 will be submitted online to HUD by November 15, 2014. The Plan will go to Borough Council in early November for approval and will be on public review before that.

Discussion from the Public:

Ron Quinn, from the SCCLT and HTI spoke about the needs of homeless persons and also  
Consolidated Plan STATE COLLEGE 142

about the first-time homebuyer programs. Mr. Quinn was approached by a resident in State College who would like to sell some land to SCCLT for affordable housing. The land is large enough for a duplex and will be a green build in collaboration with Penn State.

Amy Rumble from the Women Resource Shelter informed the CAC that the shelter is now 75% full with six families. The shelter is staffed 24 hours seven days a week. Besides giving shelter to homeless families, the staff helps them to find permanent affordable housing.

Natalie Corman, Director of Adult Services, mentioned the point-in-time counts where teams go out to count unsheltered homeless persons. Ms. Corman stated that her office partners with the Borough and the shelters on this project. Ms. Corman also reported the displaced people from Waupelani Heights were helped within a weeks' time of the fire that destroyed their homes. All the different agencies came together on one day bring in the families to start them on the road to recovery.

### **3) Minutes from Public Hearing held during Borough Council's meeting held October 6, 2015 at 7:30 p.m. in the Borough Municipal Building, 243 S. Allen St.:**

**Members Present:** Elizabeth A. Goreham, Mayor; James L. Rosenberger, President of Council; Catherine G. Dauler; Thomas E. Daubert; Sarah Klinetob; Theresa D. Lafer; Peter Morris; and Evan Myers

**Others Present:** Terry Williams, Borough Solicitor; Thomas J. Fountaine, II; Borough Manager; Lu Hoover, Planner; Kevin Kassab, Supervisor of Inspections; Edward LeClear, Planning Director; Roger Dunlap, Assistant Manager; Dwight Miller, Manager of Financial Services; Courtney Hayden, Communication & Special Projects Coordinator; Jon Garfield, UPUA Student Representative; Amy Kerner, Borough Engineer; Thomas King, Chief of Police; Sharon Ergler, Assistant Borough Secretary; Doug Holmes, Acting Parking Manager; Mark Whitfield, Public Works Director; and numerous journalism students and members of the media.

2015-2019 Consolidated Plan and 2015 Annual Action Plan – Mayor Goreham opened the hearing at 7:50 p.m.

Susan Venegoni, 323 West Fairmount Avenue, stated that as Vice Chair of the State College Land Trust, she wanted to thank Council for supporting homeownership. She also thanked Council for what they continue to do for affordable housing; however, she noted that there was still a lot of work to be done, including more affordable and diverse housing.

Mr. Daubert said he read through the information included in the agenda packet and noted that the data was fascinating and added that staff had done an excellent job.

Mayor Goreham closed the hearing at 7:53 p.m.

#### 4) Centre Regional Planning Agency / Centre County Metropolitan Planning Organization Review Letter



### CENTRE REGIONAL PLANNING AGENCY

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2643 Gateway Drive, Suite #4 • State College, PA 16801  
Phone: (814) 231-3050 • Fax: (814) 231-3083 • [www.crcog.net](http://www.crcog.net)

October 16, 2014

Ms. Jane C. W. Vincent, Regional Administrator  
HUD--Pennsylvania State Office  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3308

**RE: 2015 - 2019 CONSOLIDATED PLAN and 2015 ANNUAL ACTION PLAN -  
BOROUGH OF STATE COLLEGE, PA**

Dear Ms. Vincent:

The Centre Regional Planning Agency (CRPA) has completed its review of the 2015 - 2019 Consolidated Plan and the 2015 Annual Action Plan for the Borough of State College, PA in accordance with Executive Order 12372.

We find that the 2015-2019 Consolidated Annual Action Plan is consistent with the 2013 Centre Region Comprehensive Plan, particularly with respect to policy objectives related to the provision of safe, accessible and affordable housing to meet the needs of existing and future residents.

The CRPA also supports the public infrastructure project identified in the Annual Action Plan to improve handicapped ramps and lighting along the Beaver Avenue corridor between "H" Alley and Burrowes Street. The infrastructure project will provide enhanced accessibility for persons utilizing this well-traveled corridor by providing access to a suitable living environment.

We appreciate the opportunity to provide comments on this important document. Please call or e-mail if you have questions or if you require additional information,

Sincerely,

James J. May, AICP  
Director

c: Mr. Ed LeClear, AICP  
Planning & Community Development Director  
Borough of State College  
243 South Allen Street  
State College, PA 16801

## 5) Centre County Planning and Community Development Office Review Letter



### PLANNING AND COMMUNITY DEVELOPMENT OFFICE

Willowbank Office Building  
420 Holmes Street  
Bellefonte, Pennsylvania 16823-1488  
Telephone (814) 355-6791  
FAX (814) 355-8661  
[www.centrecountypa.gov](http://www.centrecountypa.gov)

**BOARD OF COMMISSIONERS**  
STEVEN G. DERSHEM, *Chair*  
C. CHRIS EXARCHOS  
MICHAEL PIPE

**DIRECTOR**  
ROBERT B. JACOBS  
**ASSISTANT DIRECTOR**  
SUSAN B. HANNEGAN

October 23, 2014

Mr. Ed LeClear, ACIP  
Planning and Community Development Director  
Borough of State College  
243 South Allen Street  
State College, PA 16801

RE: 2015-2019 Draft Consolidated Plan for the Borough of State College

Dear Ed:

First, the Centre County Planning and Community Development Office would like to take this opportunity to commend the Borough of State College and Community Development Department staff on a very comprehensive, thoughtful Draft 5-Year Consolidated Plan as well as applaud the Borough for its pro-active approach to meeting the housing, human service and community development needs of its residents.

Secondly, State College Borough's CDBG and HOME Programs support of the Continuum of Care approach to funding and implementing programs has enabled individuals, couples and families to access not only housing but also essential services in the community.

After reviewing the document, the Centre County Planning and Community Development Office has determined that the Draft Consolidated Plan for 2015-2019 is consistent with the *Centre County Comprehensive Plan, Phase 1*, December 2003 as well as the *Centre County Affordable Housing Needs Assessment: A Blueprint for Action*, November 2005.

With regard to the Barriers to Affordable Housing, the Needs Assessment lists the obstacles which deter the creation of housing that is affordable. The analysis conducted by the Borough of State College, which is consistent with the Needs Assessment's recommendation on Reducing Regulatory Barriers, is extensive and provides the community with a better understanding of the issues to overcome. Addressing the affordability barriers by enacting inclusionary housing zoning regulations has resulted in an increase in the number of affordable rental units being added to the inventory.

In addition, the Borough of State College plans to conduct a more thorough review of its zoning ordinance in order to remove any barriers to housing, including accessibility, for families and the elderly, which is consistent with the Centre County Comprehensive Plan's Objective, "Promote adequate, safe and affordable housing for low and moderate income populations, the elderly

Mr. Ed LeClear, AICP  
October 23, 2014  
Page 2

and persons with special needs which would complement community growth patterns and provide convenient access to necessary facilities and services."

Addressing affordable housing priority needs, the Borough of State College has made a significant commitment to homeownership programs, serving low to moderate households within its municipal jurisdiction. These programs and initiatives are consistent with the Centre County Affordable Housing Needs Assessment, which recommends increasing homeownership options in order to stabilize and maintain communities. The assistance provided enables home buyers to purchase a home without experiencing a housing burden. In addition, it is important to note that the lending community in Centre County praises the Borough's home buyer programs due to the success with preparing buyers for home purchase and ownership.

Under Homeless and Special Needs Populations, the Needs Assessment illustrates the difficulty that homeless and special needs individuals and families have accessing affordable housing. The Borough's continued support of serving these households is critical to their safety and well-being. Since Centre County is not classified as a Participating Jurisdiction the programs and services funded through the CDBG and HOME Program allocations, which are detailed in the Borough of State College's Consolidated Plan, would go unfunded. These programs serve as a lifeline for individuals and families. The end result is that everyone benefits from not only the federal funding but also the Borough's commitment to its community.

Finally, our Office appreciates the Community Development Department's high level of cooperation as well as the technical guidance provided to the County, which has been invaluable.

Again, thank you for this opportunity to comment on the 2015-2019 Draft Consolidated Plan.

Respectfully submitted,



Robert B. Jacobs, AICP  
Director

## Borough of State College's Resale/Recapture Requirements

To ensure affordability, the Borough must impose either resale or recapture requirements at its option. The Borough's FTHB Programs (Low- and Middle-Income) and the THF FTHB Program use a recapture requirement; the SCCLT FTHB Program uses a resale requirement.

### Borough of State College & THF's FTHB Programs

The following describes the recapture requirement used for the Borough's FTHB Programs and the THF FTHB Program:

Monthly principal and interest payments are not required. Payment of the full principal which, if not sooner paid, shall be due and payable on the Maturity Date, being the earlier of:

- (A) the date when title or any interest in the property is transferred by deed, article of agreement, or lease;
- (B) the date when the first mortgage upon the property is refinanced;
- (C) the date when the first mortgage upon the property is paid in full;
- (D) the date when the property is no longer the Borrower's primary residence;
- (E) the date when either the first mortgage upon the property or the Borough's subordinate mortgage or this note is in default.

In the event the property is sold and the net proceeds (the gross sales price minus the loan pay-off of the superior debt and customary and reasonable closing costs incurred by owner in order to sell the property) are not sufficient to repay the CDBG (or HOME) subsidy due at the time of sale and the owner's down payment and any capital improvement investment made by the owner since purchase, the net proceeds shall be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{CDBG (or HOME) subsidy}}{\text{CDBG (or HOME) subsidy} + \text{owner investment}} \times \text{net proceeds} = \text{Amount to Borough}$$

$$\frac{\text{owner investment}}{\text{CDBG (or HOME) subsidy} + \text{owner investment}} \times \text{net proceeds} = \text{amount to owner}$$

### Example Calculation

Sale Price of Home	\$158,000.00
Less Loan Pay-Off of the Superior Debt	110,000.00
Less Estimated Closing Costs	<u>7,900.00</u>
Net Proceeds	\$ 40,100.00

Owner Original Investment	\$ 5,000.00
Plus Borough Subsidy	<u>51,621.00</u>
Combined Investment	\$ 56,621.00

$$\frac{51,621}{56,621} \times 40,100 = \$36,558.91 = \text{Amount to Borough}$$

$$\frac{5,000}{56,621} \times 40,100 = \$3,541.09 = \text{Amount to owner}$$

As of January 1, 2005, both the Borough's FTHB Program and the THF CHDO Homebuyer Programs use a shared equity formula.

If the property appreciates, upon the sale of the house, the net proceeds (sales price less transaction costs and payoff of first mortgage) are divided between the homeowner and the Borough based on a proportional scale (see below). The longer the homeowner remains in the home and continues to pay the principal on the loan balance, the larger the share of proceeds the homeowner receives at the time of sale.

**Shared Equity Proportional Distribution Scale**

<u>Length of ownership</u>	<u>Borough %</u>	<u>Homeowner %</u>
1-5 years	90%	10%
6-15 years	75%	25%
16-25 years	50%	50%
25-30 years	10%	90%

**Example Calculation: Low income homeowner sold in year 6**

Sale Price of Home	\$158,000.00
Less First Mortgage Pay-Off	77,254.00
Less Estimated Closing Costs	<u>7,900.00</u>
Net Proceeds	\$ 72,846.00
Owner Original Investment	\$ 5,000.00
Plus Borough Subsidy	<u>51,621.00</u>
Combined Investment	\$ 56,621.00
Net Proceeds	\$ 72,846.00
Less Combined Investment	<u>56,621.00</u>
Proceeds	\$ 16,225.00

Based on the above scale for 6 years of ownership the proceeds would be distributed at 75% to the Borough (\$12,168.75) and 25% to the Homeowner (\$4,056.25). In addition to the shared equity proportional distribution, the Borough and the homeowner will receive their original investments.

**SCCLT's FTHB Program**

Following is a description of the resale provisions covering the SCCLT's FTHB Program.

**Affordability**

Two separate affordability periods apply to the program:

1. The HOME affordability period, based on the total amount of HOME funds used to assist the property, with the following requirements:
  - a. Adherence to all HOME Investment Partnership Program regulations, including monitoring and federal cross cutting regulations.
  - b. All requirements in the Ground Lease.

2. Extended Period of Affordability, extending the affordability period to 99 years once the HOME affordability ends, with the following requirements:
  - a. All requirements in the Ground Lease.

The homeowner may sell only to SCCLT or another income eligible homebuyer (income not to exceed 80% of AMI.) In the event the resale price (which provides a fair return to the original homebuyer) is not affordable to the next income-eligible homebuyer, non-HOME funding would be used for down payment assistance.

### Enforcement

The SCCLT uses resale provisions which are included in and enforced through a 99-year ground lease executed between the SCCLT and the homebuyer. A memorandum of the ground lease is recorded and the deed reflects that there is a ground lease.

### Purchase Option Price

The Purchase Option Price is the maximum allowable resale price of the Improvements and is equal to the lower of 1 or 2 below:

1. The Formula Price, which is defined as:
  - a. the Homeowner's Base Price plus interest at a rate of 2.00% compounded annually;
  - b. plus any applicable Credit for Qualified Capital Improvements (see below for definition;)
  - c. less any Excessive Damage Charges. Excessive Damage Charge is the charge for repairs, replacements, or maintenance, not completed by the homeowner, due to failure to maintain the property in good, safe, habitable, and workable condition.

Or

2. If SCCLT believes that the value of the Homeowner's Ownership Interest at Resale might be less than the Formula price, an appraisal will be commissioned to determine the Appraised Value of Homeowner's Ownership Interest at Resale, which is defined as:
  - a. The appraised value of the Leased Land and Home at time of resale multiplied by the Ratio of Base Price to Initial Value (equals the Homeowner's Base Price divided by the appraised value of the Leased Land and Home at time of purchase;)
  - b. plus any applicable Credit for Qualified Capital Improvements (see below for definition;)
  - c. less any Excessive Damage Charges. Excessive Damage Charge is the charge for repairs, replacements, or maintenance, not completed by the homeowner, due to failure to maintain the property in good, safe, habitable, and workable condition.

### Fair Return on Investment

The Purchase Option Price should provide a fair return to the homeowner based on the homeowner's original investment in the property and the increase in market value attributable to capital improvements to the property.

**Homeowner's Investment:**

A fair return on the homeowner's original investment equals the amount of the investment plus the amount of investment multiplied by the percentage increase of the appropriate standard (i.e., 2.00% compounded annually or Ratio of Base Price to Initial Value.)

**Capital Improvements:**

A fair return on the homeowner's capital improvements equals the cost of the capital improvement plus the cost of the capital improvement multiplied by the percentage increase of the appropriate standard (i.e., 2.00% compounded annually or Ratio of Base Price to Initial Value.) A Qualified Capital Improvement is limited to the following construction or alterations:

- a. the addition of a bedroom;
- b. the addition of a bathroom;
- c. an addition or modification that increases accessibility or utility for persons with a disability; and/or
- d. upgrades that increase the energy efficiency.

To receive a Credit for Qualified Capital Improvement for the cost of the capital improvement, the homeowner must obtain prior written approval from SCCLT.

**Example Calculation**

In 2014 an income eligible homebuyer purchases a home from SCCLT for \$126,000 (Homeowner's Base Price). The homebuyer contributes a down payment of \$3,780 (3%, which equals the Homeowner's Investment) and is provided \$6,300 in closing cost assistance in the form of a no-interest loan to be repaid at time of resale.

In 2018, the homeowner receives a \$5,000 Credit for Qualified Capital Improvement for the approved installation of a new bathroom.

In 2019, the homeowner decides to sell the home. No Excessive Damage Charges were required.

Following is the calculation of the Purchase Option Price using the Formula Price option:

Homeowner's Base Price	\$126,000
Plus 2% compounded annually over 5 years	\$ 13,115
Plus Credit for Qualified Capital Improvement	\$ 5,000
Minus Excessive Damage Charges	\$ 0
<b>Purchase Option Price</b>	<b>\$144,115</b>

Following is the calculation for a Fair Return on Investment:

Homeowner's Investment	\$ 3,780
Plus 2% compounded annually over 5 years	\$ 394
Plus Credit for Qualified Capital Improvement	\$ 5,000
Plus 2% compounded annually over 1 year	\$ 100
<b>Fair Return on Investment</b>	<b>\$ 9,274</b>

Actual Homeowner's Return on Investment:

Purchase Option Price	\$144,115
Minus repayment of mortgage balance	\$121,000
Minus repayment of closing cost assistance	\$ 5,250
Minus costs to sell house	\$ 3,000
<b>Actual Homeowner's Return on Investment</b>	<b>\$ 14,865</b>

## SF-424's and Certifications

CDBG SF-424:

View Burden Statement	OMB Number: 4040-0004 Expiration Date: 8/31/2016	
<b>Application for Federal Assistance SF-424</b>		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>
<b>* 3. Date Received:</b> <input style="border: 2px solid red;" type="text"/>	<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>	<b>5b. Federal Award Identifier:</b> <input type="text"/>	
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>	<b>7. State Application Identifier:</b> <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> <input type="text" value="Borough of State College"/>		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> <input type="text" value="2460000660"/>	<b>* c. Organizational DUNS:</b> <input type="text" value="0697990390000"/>	
<b>d. Address:</b>		
<b>* Street1:</b>	<input type="text" value="243 S. Allen St."/>	
<b>Street2:</b>	<input type="text"/>	
<b>* City:</b>	<input type="text" value="State College"/>	
<b>County/Parish:</b>	<input type="text"/>	
<b>* State:</b>	<input type="text" value="PA: Pennsylvania"/> ▼	
<b>Province:</b>	<input type="text"/>	
<b>* Country:</b>	<input type="text" value="USA: UNITED STATES"/> ▼	
<b>* Zip / Postal Code:</b>	<input type="text" value="16801-4806"/>	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b>	<b>Division Name:</b>	
<input type="text" value="Planning&amp;Community Development"/>	<input type="text" value="Housing&amp;Community Development"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> <input type="text" value="Mr."/> ▼	<b>* First Name:</b> <input type="text" value="Ed"/>	
<b>Middle Name:</b>	<input type="text"/>	
<b>* Last Name:</b>	<input type="text" value="LeClear"/>	
<b>Suffix:</b>	<input type="text"/>	
<b>Title:</b> <input type="text" value="Planning and Community Development Director"/>		
<b>Organizational Affiliation:</b> <input type="text"/>		
<b>* Telephone Number:</b> <input type="text" value="814-234-7109"/>	<b>Fax Number:</b> <input type="text" value="814-237-7197"/>	
<b>* Email:</b> <input type="text" value="elec clear@statecollegepa.us"/>		

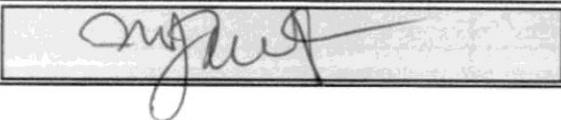
Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <p>C: City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p>	
<p><b>* 10. Name of Federal Agency:</b></p> <p>U.S. Department of Housing and Urban Development</p>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <p>14-218</p> <p>CFDA Title:</p> <p>Community Development Block Grant Program</p>	
<p><b>* 12. Funding Opportunity Number:</b></p> <p>* Title:</p>	
<p><b>13. Competition Identification Number:</b></p> <p>Title:</p>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <p>33rd Community Development Block Grant Entitlement Allocation</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant	005
* b. Program/Project	005
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date	01/01/2015
* b. End Date:	12/31/2015
<b>18. Estimated Funding (\$):</b>	
* a. Federal	512,931.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	512,931.00
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on	10/06/2014
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix:	Mr.
* First Name:	Thomas
Middle Name:	J.
* Last Name:	Fountaine
Suffix:	II
* Title:	Borough Manager
* Telephone Number:	814-234-7110
Fax Number:	814-231-3082
* Email:	tfountaine@statecollegepa.us
* Signature of Authorized Representative:	
* Date Signed:	May 5, 2015

HOME SF-424:

View Burden Statement		OMB Number: 4040-0004 Expiration Date: 8/31/2016	
<b>Application for Federal Assistance SF-424</b>			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): _____ * Other (Specify): _____	
* 3. Date Received: _____		4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____		5b. Federal Award Identifier: _____	
<b>State Use Only:</b>			
6. Date Received by State: _____		7. State Application Identifier: _____	
<b>8. APPLICANT INFORMATION:</b>			
* a. Legal Name: Borough of State College			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 2460000660		* c. Organizational DUNS: 0697990390000	
<b>d. Address:</b>			
* Street1: 243 S. Allen St.			
Street2: _____			
* City: State College			
County/Parish: _____			
* State: PA: Pennsylvania			
Province: _____			
* Country: USA: UNITED STATES			
* Zip / Postal Code: 16801-4806			
<b>e. Organizational Unit:</b>			
Department Name: Planning&Community Development		Division Name: Housing&Community Development	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
Prefix: Mr.		* First Name: Ed	
Middle Name: _____			
* Last Name: LeClear			
Suffix: _____			
Title: Planning and Community Development Director			
Organizational Affiliation: _____			
* Telephone Number: 814-234-7109		Fax Number: 814-237-7197	
* Email: eleclear@statecollegepa.us			

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <p>C: City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p>	
<p><b>* 10. Name of Federal Agency:</b></p> <p>U.S. Department of Housing and Urban Development</p>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <p>14-239</p> <p>CFDA Title:</p> <p>HOME Investment Partnerships Program</p>	
<p><b>* 12. Funding Opportunity Number:</b></p> <p>* Title:</p>	
<p><b>13. Competition Identification Number:</b></p> <p>Title:</p>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <p>18th HOME Investment Partnerships Program Allocation</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant	005
* b. Program/Project	005
Attach an additional list of Program/Project Congressional Districts if needed	
	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date:	01/01/2015
* b. End Date:	12/31/2015
<b>18. Estimated Funding (\$):</b>	
* a. Federal	337,720.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	337,720.00
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on	10/06/2014
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions	
<b>Authorized Representative:</b>	
Prefix:	Mr.
* First Name:	Thomas
Middle Name:	J.
* Last Name:	Fontaine
Suffix:	II
* Title:	Borough Manager
* Telephone Number:	814-234-7110
Fax Number:	814-231-3082
* Email:	tfontaine@statecollegepa.us
* Signature of Authorized Representative:	
* Date Signed:	May 5, 2015

Certifications:

**CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

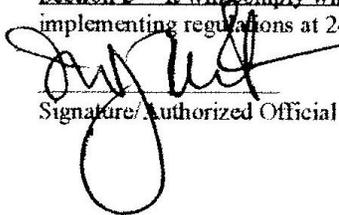
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

May 5, 2015  
Date

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) \_\_\_\_\_, \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

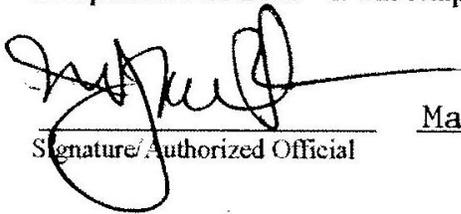
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.



Signature/Authorized Official

May 5, 2015  
Date

Borough Manager

Title

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature/Authorized Official

May 5, 2015

Date

Borough Manager

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.