

**Fair Housing Analysis Update
For
The Borough of State College**

2009

prepared by
Lisa Beede on behalf of
The Department of Planning and Community Development
The Borough of State College
243 South Allen Street
State College, Pennsylvania 16801
814-234-7109

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Executive Summary

Required by the U.S. Department of Housing and Urban Development (HUD) 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 of State College (the Borough) and the Centre Region and provided recommendations to address those impediments.

The impediments identified in the 1991 Fair Housing Analysis were:

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

The 2003 Fair Housing Analysis Update (FHAU) updated the information presented in the 1991 Fair Housing Analysis. Data from the 2000 Census were included and the provisions of the Fair Housing Accessibility Guidelines at 24 C.F.R. Chapter 1 were incorporated. In this update, the same basic conclusions were reached as those made in the 1991 Fair Housing Analysis. While there was no evidence of widespread violations of fair housing laws, there was still a lack of affordable housing. Since members of protected classes are often low or moderate-income, the affordability issue becomes a fair housing issue.

Two new recommendations were added in the 2003 FHAU. Both responded to the 1991 recommendation in the Institutional and Community Resources and Practices section to expand education in fair housing. In response to this, it was recommended that: the Borough coordinate with the Pennsylvania Human Relations Commission (PHRC) to develop educational programs; and the Borough distribute fair housing brochures with the submission of a rental permit or that the brochures be included in the packet of information provided to rental unit owners when the Centre Region Code Administration conducts their rental inspection.

The 2003 FHAU also provided a comprehensive update on actions the Borough has completed to address impediments to fair housing choice that were identified in the 1991 Fair Housing Analysis, and it updated information on compliance actions taken as a result of the findings from the Borough's Americans with Disabilities Act (ADA) Needs Assessment/Self Evaluation and Transition Plan.

In order to help alleviate the lack of affordable housing and financing, the Borough has implemented many programs and funded various housing developments. The Borough established a Homebuyer Program in 1995. Through this program, financial assistance for home purchases is provided to low, moderate, and middle-income families. The Borough also provides funds to two Community Housing Development Organizations

(CHDOs). These non-profit organizations acquire residential properties; rehabilitate them; and then sell them to low and moderate-income families. To provide affordable rental opportunities, the Borough has helped fund the construction of 182 rental units for low and moderate-income families, the elderly and disabled individuals.

Of the 182 rental units, 75 of these units are specifically for low to moderate-income families. In this way, the Borough has worked to address the inadequate supply of family-size units. Since 1991 in the Centre Region, 657 units have been built specifically to accommodate low and/or moderate-income families.

To address the lack of local fair housing enforcement, focus, and support, the Borough enacted a Local Fair Housing Ordinance in 1993. This ordinance prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status. In addition to the Fair Housing Ordinance, the Borough has developed an Affirmative Fair Housing Marketing Plan to promote fair housing in all affordable housing programs funded with Community Development Block Grant (CDBG) or HOME Investment Partnership Program (HOME) funds. To support fair housing on a regional level, Borough staff has participated in various regional committees and task forces, which have addressed different aspects of fair housing.

Zoning barriers to affordable housing have been addressed in several ways. The recommendation in the 1991 analysis states that the "...Borough should examine the possibility of controlling the conversion of single-family homes to apartments and of rental apartments to condominiums in certain areas." The Borough's Zoning Ordinance has been changed in an attempt to limit the number of student homes in some of the residential zones by mandating a minimum distance by which student homes must be separated.

The adoption of a Local Fair Housing Ordinance has addressed the non-specific acts of housing discrimination identified in the original Fair Housing Analysis as a community perception of discrimination in housing. Since enacted in 1993, the Borough has received only 10 fair housing complaints.

Per HUD requirements, as part of an entitlement community's Fair Housing Planning, an Analysis of Impediments should be conducted at the beginning of each Consolidated Plan cycle. The progress towards the recommendations made in the Analysis of Impediments is documented in the Consolidated Annual Performance and Evaluation Report. Any updated information and/or additional recommendations are included in the Consolidated Annual Action Plan.

The 2009 FHAU presents a good overview of the community in general and fair housing practices specifically for both the Borough and the Centre Region. At the end of each section is an update to each of the recommendations from the 1991 and 2003 analyses. No new recommendations have been identified.

Many sources were tapped to provide the information found in this update. Most of the demographic information is from the U.S. Census Bureau. A majority of the rest of the information came from the source itself or the entity's website. Thank you to all of the people who took the time to provide the data found in this report.

The 2010-2014 Consolidated Plan is being prepared concurrently with the preparation of the FHAU. As part of this process, a more thorough housing needs assessment for the Borough is conducted. Housing priority needs identified during this process include affordable housing options for the following extremely low, low, and moderate-income households with a cost burden: small and large family renter households, elderly households, and renter households with mobility and/or self-care limitations.

To address the affordability gap, the Borough plans to continue to fund the Borough's Homebuyer Programs. To assist in the preservation of the existing housing stock, the Borough plans on continuing to fund the Borough's Homeowner Rehabilitation Program. This program assists low to moderate-income homeowners with making improvements to their homes so they will remain in the Borough rather than seek lower-cost, newer homes elsewhere.

Borough staff is active members of the Centre County Affordable Housing Coalition (AHC). The AHC's mission is to ensure that all residents of Centre County, especially those with low incomes, have decent, safe, affordable and accessible housing. The AHC is the primary mechanism through which the Borough seeks to enhance coordination between public and private housing and social service agencies. Borough staff provides support to the AHC as it works to develop more affordable and supportive housing opportunities.

Following are highlights from each section.

Demographic and Occupancy Patterns

This section gives a demographic profile of each Centre Region municipalities: the Borough of State College (Borough), College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township.

The Centre Region's population increased from 70,607 in 1990 to 86,244 in 2007. The period between 2000 and 2007 reported gains in the populations of all municipalities of the Centre Region. The increases in populations (from smallest to largest increase) were: .8% in Harris Township; 3.8% in the Borough; 8.4% in College Township; 14.7% in Patton Township; 16.7% in Ferguson Township; and 25% in Halfmoon Township. Despite the relatively small increase in population, with a population of 39,893 in 2007, the Borough had the largest population in the Centre Region and represented 46.3% of the Centre Region's population.

Although the number of family households in the Centre Region increased from 1990 to 2000, the percentage of family households, in relation to the total number of households in the Centre Region, decreased from 50.6% (11,806) in 1990 to 47.6% (13,278) in 2000. From 1990 to 2000, the loss and gains followed the same pattern as the general population, with a comparatively small loss in the number of family households in the Borough, large gains in Ferguson and Halfmoon Townships, a moderate gain in College Township, and small gains in Harris and Patton Townships. During this same time period, while the number of family households in the Borough decreased by 7.2%, the number of non-family households increased by 18.2%. From 2000 to 2007, the number of family households in the Borough slipped another 11.9% (393 households).

With regard to race in 2000, 87.8% of the Centre Region population reporting one race classified themselves as white. The minority population in the Centre Region reporting one race was 10.7% of the total population. The Borough had the largest number (5,422) and percentage (63.5%) of the minority population in the Centre Region. The minority population in the Borough decreased from 14.3% (5,422) in 2000 to 13.4% (5,247) in 2007.

The number of college students in the Centre Region has increased from 32,686 in 1990 to 34,765 in 2000. In 2000, the Borough had the largest population of college students in terms of number (27,314) and percentage of population (71.1%). College Township saw a 139.4% increase, the largest percent increase in college population in the Centre Region, and in numbers went from a college population of 644 in 1990 to 1,542 in 2000. In 2007, the student population in the Borough increased to 29,604 representing 74.8% of the municipality's total population.

The number of housing units in the Centre Region increased from 24,593 in 1990 to 29,031 in 2000 with every municipality seeing increases. Halfmoon Township had the largest percent increase with a 59.4% increase going from 503 units in 1990 to 802 units in 2000. The Borough saw a 7.4% increase going from 11,623 units in 1990 to 12,488 units in 2000. The Borough saw an additional 2.1% (263 units) increase from 2000 to 2007.

In 2000, the percentage of owner-occupied units for the Centre Region was 44.9%. Halfmoon had the highest percentage of owner-occupied units, 87.7% (703 units). The Borough had the lowest percentage of owner-occupied units, 22.0% (2,743 units). From 2000 to 2007, the Borough's owner-occupied units decreased another 13.7% (375 units) to 2,368 units.

Employment and Transportation Trends

This section reviews the employment and transportation opportunities in the Centre County.

Despite the current economic downturn, Centre County enjoys a healthy economy, with only a 5.3% unemployment rate in January 2009. The largest employer in 2008-2009 was Penn State University with 23,744 full-time employees.

The Centre Area Transportation Authority (CATA) provides public transportation for the Centre Region with its Centre Line consisting of the bulk of the routes servicing the Region. CATA also provides reduced fare programs to individuals with disabilities, senior citizens, frequent riders, families, Penn State employees and middle and high school students.

Real Estate Practices

This section investigates the compliance with federal, state and local fair housing laws.

Section VIII of the 1968 Civil Rights Act, as amended by the Fair Housing Amendments Act of 1988 prohibits discrimination based on race, color, national origin, religion, sex, familial status, or handicap in the sale or rental of housing; in mortgage lending; or in advertising.

The Pennsylvania Human Relations Act of 1955, as amended, prohibits discrimination on the basis of race, color, national origin, religious creed, sex, familial status, ancestry, age, handicap or disability, use of guide or support animals because of the blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals in the obtaining of advantages, facilities and privileges of any public accommodation and of any housing accommodation and commercial property.

The Borough of State College's Fair Housing Ordinance, as amended, prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status.

Since June 1992, HUD has processed 14 fair housing complaints from individuals in Centre County. For the time period between July 1, 2001 and June 30, 2007, the PHRC reviewed 5 docketed cases involving fair housing complaints for Centre County. Since the State College Borough Fair Housing Ordinance was enacted on March 1, 1993, the Borough has received 10 fair housing complaints.

Lending Patterns

This section of the analysis provides data on various lending activities of the financial institutions serving the State College Metropolitan Statistical Area (Centre County).

In 2006, 229 lenders reported originating 4,639 loans covered by the Home Mortgage Disclosure Act (HMDA). Of these, 1,968 were home purchase loans. Based on the information of the disposition of these home purchase loans, race does not seem to be

a factor in whether a loan application is originated or denied. What does seem to be a large factor is the applicant's income level.

Administrative Practices

This section reviews the administrative practices of the agencies responsible for carrying out planning, housing, and community development activities in the Centre Region to determine if there are any impediments to fair housing.

The Borough has established several housing programs to promote homeownership and assisted in the construction of affordable rental properties. Borough staff also participates in several committees, which work on a county level to address the community's housing needs.

Regional and County governments have investigated the housing needs of the community. Providing a variety of housing opportunities is one of the goals of the Centre Region Comprehensive Plan adopted in June 2000. On a county level, the housing goal of the Centre County Comprehensive Plan Phase I, adopted in December 2003, is to ensure affordable housing compatible with the natural environment. In 2005 the Centre County Board of Commissioners commissioned a Centre County Affordable Housing Needs Assessment which determined that by 2030, 2,000 new single-family homes affordable to low and moderate-income families would be needed.

Several planning documents address the need for affordable housing. Additionally, the municipalities of the Centre Region have (or are working on) local ordinances to facilitate affordable housing.

Institutional & Community Resources and Practices

This section assesses the activities of local religious, civic and campus groups, which provide housing related services to Borough, Centre Region, and Centre County residents. This community is blessed with numerous institutional and community resources. The update does not provide information on every such organization, but attempts to include a good sample of housing related services that are offered. It includes: agencies, such as Community Help Centre, which provide financial assistance to income-eligible families; area shelters, such as Housing Transitions, Inc. that provide those in need with places to stay; and special interest groups, such as the AIDS Project of Centre County, which offers services to specific special needs populations.

Demographic and Occupancy Patterns

Introduction

This section gives an overview of each Centre Region municipality's population and demographic profile, which will help to identify where the protected classes live and if fair housing principles are being upheld. This section will also provide an information base for the next Fair Housing Analysis Report and place the discussion of local fair housing impediments in context.

Between 2003 and 2008 there have been no changes to the boundaries of the Borough of State College or any of the six municipalities that make up the Centre Region. These municipalities include the Borough of State College (Borough), College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township (See Map 1).

Methodology

Census 2000 data provided the basis for the FHAU. Census 2007 Population Estimates provided the latest population estimates for the Centre Region. The 2005-2007 American Community Survey 3-Year Estimates (2005-2007 ACS) provided other demographic data for the Borough of State College (the Borough) but does not include information for any of the other Centre Region municipalities. So when comparing data on the different municipalities, except for overall population which was provided from the Census 2007 Population Estimates, Census 2000 data were used. Information for the Borough was updated with the 2005-2007 ACS data and is compared with Census 2000 data. It is important to note that the Census 2000 data are interpreted to be a snapshot of April 1, 2000 while the 2005-2007 ACS estimates describe the average characteristics over the period between January 2005 and December 2007. There is a slight difference between the Census 2007 Population Estimate for the Borough (39,893) and the 2005-2007 ACS 3-Year Estimate Borough population (39,603). When comparing Census 2000 data with data from the 2005-2007 ACS, the population data from the 2005-2007 ACS were used.

When appropriate, data from past censuses have been inserted below to form a basis for comparisons. Other demographic data that are not available from the U.S. Census Bureau including student population, certain social, economic, and housing characteristics, and public and assisted housing data are also contained in this section. This information came from the Housing Authority of Centre County, the Centre Regional Planning Agency, the Pennsylvania State University, and the Borough of State College Planning Office.

Findings

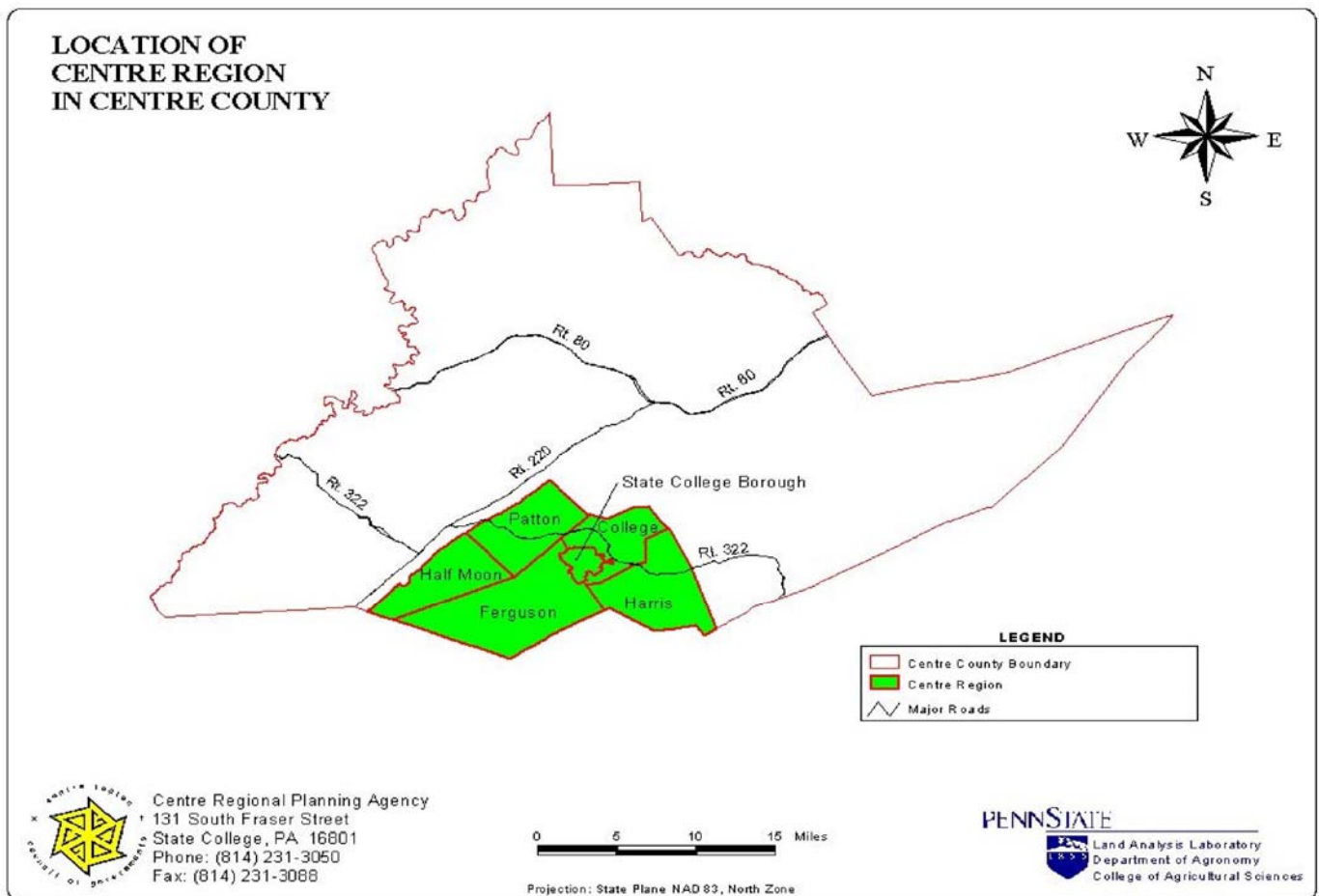
Findings have been separated into two sections: Population Characteristics and Housing Characteristics.

1. Population Characteristics

a. Overall Population

The Centre Region continues to gain population. The 2007 population in the Centre Region was 86,244, an 8.6% increase since 2000. Table 1 shows the total population count for the Centre

Map 1. Centre Region Map



Region and changes in the geographic distribution of the population over a three-decade period, 1970-2007.

The period between 2000 and 2007 saw varying gains on all of the municipalities in the Centre Region ranging from .8% in Harris Township to a 25% increase in population in Halfmoon Township. The Borough gained 1,473 residents during this period, which

represents a 3.8% increase in the population. The Borough continued to be the most populated municipality in the Centre Region, making up 46.3% of the overall population in 2007.

b. Household Type

Per the Census Bureau, a family household includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. A nonfamily household includes a householder living either alone or with nonrelatives.

The trend of migration by families out of the Borough first identified in 1984 by former Centre Region Planning Agency (CRPA) Director Dennis Elpern continued in the first decade of the millennium. Table 2 shows that the number of family households dropped from 3,303 in 2000 to 2,910 during 2005-2007, a 11.9% loss. Expressed as percentages, in 1970, 55.8% (4,412) of the households in the Borough were family households. For the period 2005-2007, this percentage had slipped to 26.0% (2,910 households). This represents a 34.0% (1,502) drop in the number of family households.

Table 1. Population Trends, 1970-2007

Municipality	1970	1980	1990	2000	2007	2000-2007 Population change
Borough of State College	32,833	36,130	38,923	38,420	39,893	+1,473
Ferguson	6,531	8,105	9,368	14,063	16,407	+2,344
Patton	4,394	7,409	9,971	11,420	13,101	+1,681
College	5,834	6,239	6,709	8,489	9,201	+712
Harris	3,504	3,415	4,167	4,657	4,696	+39
Halfmoon	543	717	1,469	2,357	2,946	+589
Centre Region	53,639	62,015	70,607	79,406	86,244	+6,838

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2007 Population Estimates

Table 2. Households & Families in the Borough of State College, 1970-2007

Households	1970	1980	1990	2000	2005-2007	Change 1970-2007	Change 2000-2007
Total	7,906	9,830	10,938	12,024	11,185	3,279 41.5%	-839 -7.0%
Family	4,412	3,736	3,559	3,303	2,910	1,502 34.0%	-393 -11.9%
Non-family	3,494	6,094	7,379	8,721	8,275	4,781 136.8%	-446 -5.1%
1 Person Households	1,737	2798	2,998	4,034	4,576	2,839 163.4%	542 13.4%

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2005-2007 ACS 3-Year Estimates

In 2000, the percentage of family households in the Centre Region, excluding the Borough, was 62.8% with a range of 51.6% (2,471 households) in Patton Township to 86.1% (662 households) in Halfmoon Township (see Table 3 for 1990 data and Table 4 for 2000 data).

In 2000, the average percentage of non-family households in the Centre Region, excluding the Borough, was 37.2% with a range of 13.9% (107 households) for Halfmoon to 48.4% (2,320 households) for Patton Township (see Table 4).

As shown in Table 2, the number of non-family households in the Borough continued to rise throughout the reporting period, going from 3,494 (44.2% of all households) in 1970 to 8,275 (74.0% of all households) during 2005-2007. Throughout the reporting period, a substantial number of the non-family households in the Borough have been composed of 1-person households (see Table 2). The highest was 55.3% (4,576 households) during 2005-2007 and the low was 40.6% (2,998 households) in 1990.

Table 3. Population & Household Characteristics, 1990

Characteristics		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Total Households		10,938	2,613	3,641	490	1,583	4,050	23,315
Family Households / % of Households		3,559 32.5%	1,792 68.6%	2,439 67.0%	412 84.1%	1,233 77.9%	2,371 58.5%	11,806 50.6%
Non-family Households / % of Households		7,379 67.5%	821 31.4%	1,202 33.0%	78 15.9	350 22.1%	1,679 41.5%	11,509 49.4%
1-Person Households / % of Households		2,998 27.4%	665 25.4%	822 22.6%	62 12.7%	273 17.2%	1,046 25.8%	5,866 25.2%
1-Person households with Person 65+ years / % of All Households		555 5.1%	253 9.7%	157 4.3%	16 3.3%	76 4.8%	115 2.8%	1,172 5.0%
Families w/ Related Children Under 18	Married-Couple Families / % of Hslds.	1,187 10.9%	756 28.9%	1,078 29.6%	236 48.2%	524 33.1%	1,030 25.4%	4,811 20.6%
	Male-Alone Headed Family / % of Hslds.	41 .4%	26 1.0%	33 1.0%	6 1.2%	19 1.2%	42 1.0%	167 .7%
	Female-Alone Headed Family / % of Hslds.	199 1.8%	91 3.5%	138 3.8%	12 2.4%	69 4.4%	146 3.6%	655 2.8%

Source: U.S. Bureau of the Census, Census 1990

Table 4. Population & Household Characteristics, 2000

Characteristics		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Total Households		12,024	3,069	5,511	769	1,752	4,791	27,916
Family Households / % of Households		3,303 27.5%	2,049 66.8%	3,437 60.7%	662 86.1%	1,356 77.4%	2,471 51.6%	13,278 47.6%
Non-family Households / % of Households		8,721 72.5%	1,020 33.2%	2,074 37.6%	107 13.9%	396 22.6%	2,320 48.4%	14,638 52.4%
1-Person Households / % of Households		4,034 33.5%	856 27.9%	1,266 23.0%	91 11.8%	317 18.1%	1,345 28.1%	7,909 28.3%
1-Person households with Person 65+ years / % of All Households		706 5.9%	349 11.4%	256 4.6%	31 4.0%	107 6.1%	196 4.1%	1645 5.9%
Families w/ Related Children Under 18	Married-Couple Families / % of Hslds	1,002 8.3%	784 25.5%	1,473 26.7%	373 48.5%	557 31.8%	975 20.4%	5,164 18.5%
	Male-Alone Headed Family / % of Hslds	65 .5%	34 1.1%	54 1.0%	20 2.6%	29 1.7%	64 1.3%	266 1.0%
	Female-Alone Headed Family / % of Hslds	230 1.9%	126 4.1%	203 3.7%	15 2.0%	93 5.3%	171 3.6%	838 3.0%

Source: U.S. Bureau of the Census, Census 2000

Table 5. Population & Household Characteristics for the Borough, 2000 & 2005-2007

Characteristics		2000	2005-2007
Total Households		12,024	11,185
Family Households / % of Households		3,303 27.5%	2,910 26.0%
Non-family Households / % of Households		8,721 72.5%	8,275 74.0%
1-Person Households / % of Households		4,034 33.5%	4,576 40.9%
1-Person households with Person 65+ years / % of All Households		706 5.9%	449 4.0%
Families w/ Related Children Under 18	Married-Couple Families / % of Households	1,002 8.3%	696 6.2%
	Male-Alone Headed Family / % of Households	65 .5%	106 .9%
	Female-Alone Headed Family / % of Households	230 1.9%	175 1.6%

Source: U.S. Bureau of the Census, Census 2000 and 2005-2007 ACS 3-Year Estimates

While we have seen the trend of loss of family households, developing an effective strategy for countering it has proven to be particularly nettlesome. This is because there are many reasons why families decide to relocate out of the Borough, and the

census data simply tell us what has happened. It does not tell us why it happened. The Borough has not undertaken any systematic analysis of why families are leaving. There is anecdotal data on why this migration is occurring but not a lot of hard data. Developing an effective strategy for stopping and reversing this trend may need to start with documenting why families are leaving.

The Borough of State College Community Survey provides residents of the Borough an opportunity to rate the quality of life in the Borough and provide feedback on the priorities of the Borough Council. The 2009 survey results indicated that overall the residents were pleased with their quality of life. The availability of affordable quality housing characteristic was given one of the least positive ratings by those participating in the survey. It was rated as “excellent” or “good” by only 31% of the participants. Survey results also estimated that 61% of the participants were paying more than 30% of their monthly household income on housing costs.

c. Marital Status

The marital profile of the Borough for 2005-2007, just like in 2000, reflects the large number of students residing there. As indicated in Table 6, 80.8% (30,901) of the Borough population 15 years and over had never been married.

In 2000, 76.2% (27,920) of the Borough population 15 years and over had never been marries. This is the highest percentage in Centre County. For the rest of the Centre Region the percentages range from 18.0% (302 individuals) in Halfmoon Township to 43.6% (4,180 individuals) in Patton Township.

Table 6. Marital Status of Persons 15 Years of Age and Over, 1990 & 2000

Marital Status	Borough			College		Ferguson		Halfmoon		Harris		Patton	
	1990	2000	2005-2007	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Population 15+ Years	36,938	36,651	38,239	5,302	7,054	7,477	11,487	1,042	1,679	3,231	3,569	8,159	9,582
Never Married	28,710	27,920	30,901	1,229	2,186	2,273	4,066	173	302	674	665	3,047	4,180
% Never Married	77.7%	76.2%	80.8%	23.2%	31.0%	30.4%	35.4%	16.6%	18.0%	20.9%	18.6%	37.3%	43.6%

Source: U.S. Bureau of the Census, Census 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

d. Sex

According to Census 2000, the number of males in the Centre Region, 40,635 or 51%, outnumbered the number of females, 38,771 or 49% (see Table 7). This is in line with the national average of 49.1% male and 50.9% female. The Borough’s breakdown for 2000 was 20,011 (52%) male and 18,409 (48%) female. In 2000, the largest gap

between the number of males and females in the Centre Region was in Halfmoon Township where there were 1,244 (53%) males and 1,113 (47%) females. This also reflects the largest change in distribution from 1990 to 2000. In 1990, the population in Halfmoon Township consisted of 734 (50%) males and 735 (50%) females.

During 2005-2007, the number of males and females in the Borough even out to 50-50.

Table 7. Sex of the Population

Year		Borough		College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
1990	Male	21,033	54%	3,302	49%	4,783	51%	734	50%	2,033	49%	5,190	52%	37,075	53%
	Female	17,890	46%	3,407	51%	4,585	49%	735	50%	2,134	51%	4,781	48%	33,532	47%
2000	Male	20,011	52%	4,062	48%	7,161	51%	1,244	53%	2,274	49%	5,883	52%	40,635	51%
	Female	18,409	48%	4,427	52%	6,902	49%	1,113	47%	2,383	51%	5,537	48%	38,771	49%
2005-2007	Male	19,901	50%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Female	19,702	50%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Source: U.S. Bureau of the Census, 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

Table 8 shows the number of male and female-headed households in the Centre Region in 2000. This includes 1-person households and two or more person households, both family households and non-family households. According to census definitions, a family household is defined as a householder and one or more people who reside together and who are all related by birth, marriage, or adoption. Males head 29.7% (8,287) of the households in the region while females head 29.4% (8,198). The number of lone female-headed families (1,309 households) is almost two and a half times the number of lone male-headed families (538).

Table 8. Female & Male Headed Households, 2000

Household		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
2 or More Person Household	Family Household	Male Alone	205 1.7%	54 1.8%	90 1.6%	29 3.8%	46 2.6%	114 1.9%
		Female Alone	404 3.4%	190 6.2%	304 5.5%	23 3.0%	128 7.3%	260 4.7%
		Married Couple	2,694 22.4%	1,805 58.8%	3,043 55.2%	610 79.3%	1,182 67.5%	2,097 43.8%
	Non-Family Household	Male	2,658 22.1%	96 3.1%	465 8.4%	15 2.0%	49 2.8%	556 11.6%
		Female	2,029 16.9%	68 2.2%	343 6.2%	1 .1%	30 1.7%	419 8.7%
		1-Person Household	Male	2,084 17.3%	342 11.1%	622 11.3%	47 6.1%	142 8.1%
	Female	1,950 16.2%	514 16.7%	644 11.7%	44 5.7%	175 10.0%	672 14.0%	
Total # Household		12,024	3,069	5,511	769	1,752	4,791	27,916

Source: U.S. Bureau of the Census, 2000

During 2005-2007, there were 38.3% (4,285) male-headed households in the Borough and 35.7% (3,990) female-headed households. The number of lone female-headed families (295 households) is approximately double the number of lone male-headed families (146 households).

Table 9. Female & Male Headed Households in the Borough, 2000 & 2005-2007

Households		2000	2005-2007
2 or More Person Household	Family Household	Male Alone 205 1.7%	146 1.3%
		Female Alone 404 3.4%	295 2.6%
		Married Couple 2,694 22.4%	2,469 22.1%
	Non-Family Household	Male 2,658 22.1%	4,285 38.3%
		Female 2,029 16.9%	3,990 35.7%
1-Person Household	Male 2,084 17.3%	2,280 20.4%	
	Female 1,950 16.2%	2,296 20.5%	
Total # Household		12,024	11,185

Source: U.S. Bureau of the Census, 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

e. Families with Children

According to the 2000 Census, families with related children under 18 years of age made up 47.2% of the families and 22.5% of all the households in the Centre Region (see Table 4). Excluding the Borough, the percentage of all households that were family households with related children under 18 years of age ranged from 25.3% in Patton Township to 53.1% in Halfmoon Township.

In the Borough, families with related children under 18 years of age made up 39.3% (1,297) of the families and 10.8% of all the households in 2000. These percentages had fallen to 33.6% (977) of the families and 8.7% of all households during 2005-2007.

The census data in Table 10 show the continuing decline in the size of households and families in the Borough. From 1970 to 2005-2007, the size of family households went from 3.19 to 2.60, representing an 18.5% decrease. The loss of families and the decline in family size are important factors in the decline of the Borough's total population in general and in the decline in the number of children in particular.

Table 10. Borough Household and Family Size

Household	1970	1980	1990	2000	2005-2007	Change 1970-2000	Change 1999-2000	Change 2000-2007
Family	3.19	2.83	2.75	2.69	2.6	-0.5 -15.7%	-0.06 -2.2%	-.09 -3.3%
Household	2.56	2.34	2.43	2.3	2.24	-0.26 -10.2%	-0.13 -5.3%	-.06 -2.6%

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2005-2007 ACS 3-Year Estimates

f. Racial and Ethnic Characteristics

The question regarding race for Census 2000 was different from the one for the 1990 census. In 2000, respondents were given the option of selecting one or more race categories to indicate their racial identities. Other changes included formatting changes, such as separating the Asian or Pacific Islander response category into separate race categories and adding Native Hawaiian to the Pacific Islander response category. The Office of Management and Budget (OMB) established the race “alone” population category in 1997 for federal agencies to use to collect and present data on race and Hispanic origin. The OMB defines the term race “alone” as a group of people who responded to the Census 2000 question on race by indicating only one race. Because of these changes, the Census 2000 data on race are not directly comparable with the data from the previous censuses. Therefore, interpretations on changes in the race populations over time for the Centre Region are not provided in this report. Table 11 depicts the distribution of race according to Census 1990 categories. Only Census 2000 data on race “alone” populations for the Centre Region and for the municipalities are shown in Tables 11-12.

The data from the 2005-2007 American Community Survey (ACS) at the Borough level do not break down the information on racial composition for two or more races to the level as the 2000 Census. Therefore, the categories available through the 2005-2007 ACS will be compared to the corresponding categories of the 2000 Census as shown in Table 13.

Table 11. Racial Composition of Population, 1990

Composition	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
White / % of White population in Centre Region	34,449 53.4%	6,492 10.1%	8,810 13.7%	1,459 2.3%	4,094 6.3%	9,205 14.3%	64,509
Black / % of Black population in Centre Region	1,331 70.8%	90 4.8%	194 10.3%	5 .3%	23 1.2%	237 12.6%	1,880
American Indian, Eskimo, or Aleut / % of American Indian, Eskimo, or Aleut population in Centre Region	57 55.9%	8 .4%	12 11.8%	0 0%	4 3.9%	21 20.6%	102
Asian or Pacific Islander / % of Asian or Pacific Islander population in Centre Region	2,836 75.7%	96 2.6%	324 8.6%	3 .1%	26 .7%	463 12.4%	3,748
Other Race / % of Other Race in Centre Region	250 67.9%	23 6.3%	28 7.6%	2 .5%	20 5.4%	45 12.2%	368
Hispanic Origin / % of Hispanic Origin population in Centre Region	763 69.4%	57 5.2%	99 9.0%	5 .5%	41 3.7%	137 12.5%	1,102
Total Population	38,923	6,709	9,368	1,469	4,167	9,971	70,607

Source: U.S. Bureau of the Census, Census 1990

According to Census 2000, the overwhelming majority (98.5%) of the Centre Region population reported only one race. The minority population in the Centre Region in 2000 was 10.7% (8,534 individuals). Of all the “one race” respondents in the Centre Region, 87.8% were white, 3.0 % were African American, 0.1% were American Indian and Alaska Native, 6.6 % were Asian, and 1.0% were Some Other Race. Among the Centre Region municipalities, the Borough had the largest proportion of each of the Region’s total minority populations both in terms of absolute numbers and as a percentage of the total minority population (see Table 12).

Comparing the population that reported one race, the minority population in the Borough has decreased from 14.3% (5,422) in 2000 to 13.4% (5,247) in 2005-2007.

Table 12. Alone Racial Composition of Population, 2000

Composition	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
White Only / % of White population in Centre Region	32,392 46.5%	8,000 11.5%	12,359 17.7%	2,328 3.3%	4,437 6.4%	10,191 14.6%	69,707 87.8%
African American Only / % of African American population in Centre Region	1,417 59.9%	139 5.9%	338 14.3%	7 0.3%	61 2.3%	405 17.1%	2,367 3.0%
Asian Only / % of Asian population in Centre Region	3,368 64.4%	228 4.4%	1,046 20.1%	3 0.1%	76 1.5%	512 9.8%	5,233 6.6%
American Indian&Alaska Native Only / % of American Indian & Alaska Native population in Centre Region	58 61.1%	4 4.2%	15 15.8%	0 0%	3 3.2%	15 15.8%	95 0.1%
Native Hawaiian&Other Pacific Islander Only / % of Native Hawaiian&Other Pacific Islander population in Centre Region	50 78.1%	0 0%	4 6.3%	0 0%	3 4.7%	7 10.9%	64 0%
Some Other Race Only / % of Some Other Race population in Centre Region	529 68.2%	59 7.6%	82 10.6%	1 0.1%	12 1.5%	92 11.9%	775 1.0%
2 or More Races / % of 2 or More Races in Centre Region	606 52.0%	59 5.1%	219 18.8%	18 1.5%	65 5.6%	198 17.0%	1165 1.5%
Total Population	38,420	8,489	14,063	2,357	4,657	11,420	79,406

Source: U.S. Bureau of the Census, Census 2000

Table 13. Alone Racial Composition of Population in the Borough, 2000 & 2005-2007

Composition	2000	2005-2007
White Only / % of population	32,392 84.3%	33,814 86.6%
African American Only / % of population	1,417 3.7%	889 2.3%
Asian Only / % of population	3,368 8.8%	3,760 9.6%
American Indian & Alaska Native Only / % of population	58 .2%	96 .2%
Native Hawaiian & Other Pacific Islander Only / % of population	50 .1%	31 .1%
Some Other Race Only / % of population	529 1.4%	471 1.2%
2 or More Races / % of population	606 1.6%	542 1.4%
Total Population	38,420	39,603

Source: U.S. Bureau of the Census, Census 2000 & 2005-2007 ACS 3-Year Estimates

The Borough has completed a Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD) that includes information on areas of racial or minority concentration. An area of racial or minority concentration, as defined in the plan, is a census tract where the population of a race is greater than one standard deviation from the average for a race.

The data available from the 2005-2007 ACS are not available at the census tract level and therefore the data from the 2000 Census were used to determine areas of minority concentration. Through the statistical analysis of race data from Census 2000, 3 of the 9 census tracts in the Borough met the Borough Consolidated Plan's definition of area of minority concentration. Table 11 shows the census tracts that had concentrations of one or more minority groups. Census Tract 121 had concentrations of African Americans (7.8% of the population); Asians (11.9% of the census tract population); Native Hawaiians and Other Pacific Islanders (0.3% of the census tract population); American Indians/Alaska Native (0.2% of the census tract population); and Some Other race (2.1% of the census tract population). Census tract 122 had concentrations of Native Hawaiians and Other Pacific Islanders (.3% of the census tract population); American Indians/Alaska Native populations (.2% of the census tract population); and of people of Some Other race (2.8% 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 128, the third tract with a concentration of minority residents, had concentrations of Asians (15.9% of the census tract population).

Table 14. Areas of Minority Concentration, 2000

Census Tract	Number of African Americans	Number of Asians	Number of Native Hawaiians /Other Pacific	Number of American Indians & Alaska Native	Number of People of Some Other Race
120	129	305	7	4	58
121 *	496*	757*	20*	11*	136*
122 *	276	381	14*	13*	150*
123	39	51	0	2	12
124	83	488	1	5	42
125	48	223	1	4	49
126	56	306	5	4	24
127	68	73	1	5	10
128 *	222	784*	1	10	48
Mean	157	374	6	6	59
Std. Dev.	151	263	7	4	51
*Area of racial concentration	>308	>637	>13	>10	>110

Source: U.S. Bureau of the Census, Census 2000

To get a better reflection of the United States' growing diversity, all of the Census 2000 respondents were asked if they were Hispanic. As illustrated in Table 15, in 2000, persons of Hispanic origin, of any race, made up 2.3% of the Centre Region's population. The Hispanic population is the fastest growing population in the Centre Region. The Hispanic population in 1990 was 1,102. This number increased to 1,828 by 2000, a 726 or 65.9% increase. The percentages on Hispanic origin for the municipalities are similar to the Centre Region percentages. However, looking only at the 1990 and 2000 Censuses, we find that the Hispanic population in the Borough of State College grew from 763 in 1990 to 1,159 in 2000, an increase of 396 or 51.9%. This trend continued from 2000 to 2007 with a 7.2% (83) increase.

Table 15. Hispanic Composition of Centre Region, 2000

Municipalities		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Hispanic or Latino / % Total Population	1990	763 2.0%	57 .8%	99 1.1%	5 .3%	41 1.0%	137 1.4%	1,102 1.6%
	2000	1,159 3.0%	100 1.2%	256 1.8%	12 0.5%	54 1.2%	247 2.2%	1,828 2.3%
	2007	1,242 3.1%	n/a	n/a	n/a	n/a	n/a	n/a

Source: U.S. Bureau of the Census, Census 1990 & 2000 and 2005-2007 ACS 3-Year Estimates

g. National Origin

According to Census 2000, 90.8% (72,098 individuals) of the Centre Region's total population was native to the United States (see Table 16). The native population includes people born in the United States as well as those born in a foreign country who had at least one parent who is a U.S. citizen. Halfmoon Township had the largest native population with 96.9% (2,284 individuals). The largest foreign born population in the Centre Region was in the Borough of State College where 4,247 people (11.1% of the total Borough population) were born in a foreign country. Of the total foreign population living in the Borough, 71.1% (3,019 individuals) entered the Borough between 1990 and March of 2000; 77.1% (3,276 people) were not citizens of the United States; and 63% cited Asia as their region of birth.

From 2000 to 2005-2007, the total foreign population living in the Borough has not changed significantly. It actually showed a small .7% (29) decrease (see Table 17).

Table 16. National Origin, 2000

Origin	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Native Population / % of Total Population	34,173 88.9%	8,034 94.6%	12,670 90.1%	2,284 96.9%	4,386 94.2%	10,551 92.4%	72,098 90.8%
Native Population Born in U.S.	33,547	7,970	12,503	2,266	4,355	10,405	71,046
Native Population Born Outside U.S.	626	64	167	18	31	146	1,052
Foreign Born Population / % of Total Population	4,247 11.1%	455 5.4%	1,393 9.9%	73 3.1%	271 5.8%	869 7.6%	7,308 9.2%
Foreign Born Population Entered Between 1990 & March 2000	3,019	176	960	34	150	594	4,933
Foreign Born Population Not a Citizen	3,276	251	1,072	48	195	700	5,542

Source: U.S. Bureau of the Census, Census 2000

Table 17. National Origin of the Borough Population, 2000 & 2005-2007

Origin	2000	2005-2007
Native Population / % of Total Population	34,173 88.9%	35,385 89.3%
Native Population Born in U.S.	33,547	34,850
Native Population Born Outside U.S.	626	535
Foreign Born Population / % of Total Population	4,247 11.1%	4,218 10.7%
Foreign Born Population Entered Between 1990 & March 2000 for 2000 and 2000 or later for 2007	3,019	2,470
Foreign Born Population Not a Citizen	3,276	3,144

Source: U.S. Bureau of the Census, Census 2000 and 2005-2007 ACS 3-Year Estimates

h. Language

According to Census 2000 data, 85.2% (32,104) of the Borough's population 5 years and over speak only English at home. Of the population, which spoke another language at home, 1.5% (576 residents) spoke English "not well" or "not at all". In the Centre Region, 88.2% (67,428) of the population 5 years and over reported speaking only English at home. Of the population, which spoke another language at home, 1.2% spoke English "not well" or "not at all". For both the Borough and the Centre Region,

the population 5 years and over with the highest percentage of individuals reporting they spoke English “not well” or “not at all” were those speaking other Indo-European languages at home.

Census 2000 includes information on linguistic isolation. This is defined as a household where all members of the household 14 years and over have at least some difficulty with English. In the Borough, 23.6% (622) of households reporting a main language other than English also reported their household as linguistically isolated. This represents 5.2% of all the households in the Borough. This is the largest in terms of number and percentage in the Centre Region. For the Centre Region, 20.3% (914) of households reporting a main language other than English also reported their household as linguistically isolated. This represents 3.3% of all the households in the Centre Region. The largest group of linguistically isolated households was those reporting one of the Asian and Pacific Island languages as the main household language.

According to the 2005-2007 ACS, 86.5% (34,913) of the Borough’s population 5 years and over speak only English at home. The information available through the 2005-2007 ACS does not break down the data for those who spoke English “not well” or “not at all”. In terms of linguistic isolation, of the 21.3% (2,381) of Borough households reporting another language as the main household language, 4.5% (508 households) reported themselves as linguistically isolated. The largest group of linguistically isolated households was those reporting one of the Asian and Pacific Island languages as the main household language. Of the 1,035 households reporting one of the Asian and Pacific Island languages as the main household language, 409 (39.5%) reported being linguistically isolated.

Though only a small percentage of the population, there are community resources to provide translation for individuals with limited proficiency in English.

i. Ancestry

The Census 2000 data on social characteristics show that the Borough population reported 43,504 ancestries. In both absolute numbers and as a percentage of the total population, the top three ancestries reported in 2000 were German (9,388, 24.4%), Irish (5,762, 15.0%), and Italian (4,659, 12.1%). This is similar to the data from the 1990 except, of the 52,627 ancestries reported, English was the third top ancestry reported with Italian a close fourth. Overall, according to Census 2000 data, the Centre Region reported 90,645 ancestries. The top three reported were German (21,268), Irish (10,912) and English (8,335). These were the same top three reported in 1990.

During 2005-2007, the top three ancestries reported for the Borough had not changed from the 2000 data: German (9,670, 24.4%); Irish (6,417, 16.2%); and Italian (4,700, 11.9%).

j. Student Population

The 2005-2007 ACS data are not available down to the census tract level and therefore much of the information in this section will be taken from the 1990 and 2000 Census. 2005-2007 ACS information and information from the Pennsylvania State University was used where appropriate.

The Borough is home to Pennsylvania State University's University Park campus (Penn State). Historically, students enrolled at University Park have had a large impact on the demographics for the Borough. According to Penn State, in the fall of 2008, 44,112 students were enrolled at University Park. This represents an 8.7% (3,541) increase from the fall of 2000, when 40,571 students were enrolled at University Park.

The U.S. Census Bureau defines college enrollment as a person attending undergraduate, graduate or professional school. Comparing the 1990 to the 2000 census figures, the population of college students declined in the Borough by 1.5%. According to Census 2000, in the Borough, students enrolled in college made up 71.1% of the total Borough population. With only 41.8% of those students living on-campus, the remaining 58.2% or 15,904 students live off-campus in the Borough. This has changed very little since 1990, when, according to Census 1990, students enrolled in college made up 71.2% of the total Borough population and 58.1% or 16,100 of these students lived off-campus in the Borough.

More college students live in the Borough than in any other municipality in the Centre Region (see Table 18 and Table 19). The U.S. Census Bureau defines college enrollment as a person attending undergraduate, graduate or professional school. According to Census 2000, 78.6% (27,314) of Centre Region's population enrolled in college lived in the Borough. Comparing the 1990 to the 2000 census figures, the population of college students in the Centre Region increased only 6.4%. This population declined in the Borough by 1.5% and significantly declined in Harris Township by 42.2%. The largest increases in the student population were in College Township with a 139.4% increase (from 644 in 1990 to 1,542 in 2000) and in Ferguson Township with a 68.9% increase (from 1,563 in 1990 to 2,640 in 2000).

Table 18. Student Population Enrolled in Undergraduate, Graduate, or Professional School, 1990 vs. 2000

Year	Borough		College		Ferguson	Halfmoon	Harris	Patton	Centre Region		
2000	27,314	On Campus:	11,410	1,542	On Campus:	955	2,640	102	229	2,938	34,765
		Off Campus:	15,904		Off Campus:	587					
1990	27,717	On Campus:	11,617	644	On Campus:	0	1,563	95	396	2,271	32,686
		Off Campus:	16,100		Off Campus:	644					
Change	-403	On Campus:	-207	+898	On Campus:	+955	+1,077	+7	-167	+667	+2,079
		Off Campus:	-196		Off Campus:	-57					

Source: U.S. Bureau of the Census, Census 1990 & 2000

Table 19. College Population in the Borough by Census Tract – Number & Percentage of Census Tract Population, 2000

Year	Census Tract									
	120	121	122	123	124	125	126	127	128	
1990	5,343	5,702	5,915	341	2,684	2,864	2,401	332	2,135	
	82.9%	92.5%	99.6%	17.7%	60.0%	90.8%	72.5%	13.2%	42.8%	
2000	4,851	6,024	5,386	420	2,806	3,184	2,525	413	1,705	
	79.7%	94.4%	99.5%	23.1%	65.5%	89.7%	77.9%	15.2%	34.6%	

Source: U.S. Bureau of the Census, 1990 & 2000

According to Census 2000, in the Borough, students enrolled in college made up 71.1% of the total Borough population. With only 41.8% of those students living on-campus, the remaining 58.2% or 15,904 students live off-campus in the Borough. This has not changed since 1990, when, according to Census 1990, students enrolled in college made up 71.2% of the total Borough population and 58.1% or 16,100 of these students lived off-campus in the Borough.

According to the 2005-2007 ACS, 29,604 of the Borough's population are enrolled in college or graduate school. This represents 74.8% of the population. According to the Penn State Fact Book for fall 2008, which provides a myriad of information on the enrollment at the university, 63% (23, 932) of the undergraduates enrolled at Penn State lived off campus. According to Penn State's Registrar's Office, 93.2% (5,707) of the graduate students enrolled at Penn State lived off campus. This means a total of 29,639, or 62.7%, of the 44,112 students enrolled at the University Park campus lived off campus in the fall of 2008. This would indicate there were 14,473 students living on campus.

The Penn State Fact Book for fall 2008 also reports that the minority enrollment at University Park Campus was 5,616. This is a 20.8% increase from the 4,649 in 2000. It also reports that 3,617 international students were enrolled in the fall of 2008. This is a 33.1% increase from the 2,711 international students enrolled in 2000. According to the Penn State Office of International Students & Scholars, international students choose to live on campus in higher proportions than American students do; for example, on-campus family housing, is predominately international.

k. Age of Population

According to Census 2000, the age distribution of the population in the Centre Region in 2000 was close to what it was in 1990 (Table 20). Between 1990 and 2000, the overall number of the 18 and under, 45-54, 55-64, and 65 and over populations increased and the 25-44 population decreased. Despite these changes, the percentages these numbers represent show that the distribution of the age groups did not change dramatically. The largest change was the decrease in the population of 25-44 year-olds, with the actual number decreasing by 313 individuals. This represents a 3.3% decrease in the percentage of this age group's portion of the population. The largest increase was the change in the population of 45-54 year-olds with the actual number increasing by 2,479, which represents a 2.4% increase in the percentage of the age group's portion of the population. This increase could be partially due to Centre Region's baby boom population aging over the last decade and could contribute to the decline in numbers among the 25-44 year olds.

Table 20. Age Distribution of Centre Region Population, 1990 & 2000 and Percent Change, 1990-2000

Age	Under 18 years	18-24	25-44	45-54	55-64	65+
1990 / % of Population	10,362 14.7%	29,518 41.8%	18,623 26.4%	4,557 6.5%	3,576 5.1%	4,349 6.2%
2000 / % of Population	11,453 14.4%	32,117 40.4%	18,310 23.1%	7,036 8.9%	4,204 5.3%	6,286 7.9%
1990-2000 % Change	-.3%	-1.4%	-3.3%	2.4%	.2%	1.7%

Source: U.S. Bureau of the Census, Census 1990 & 2000

Table 21 shows that the age group distribution of the total population for the Centre Region varied between the municipalities. According to the Census 2000 data on age, Halfmoon Township had the highest percentage of people in the under 18 (33.9%) and in the 25-44 (35.9%) age groups, and the lowest percentage of people in the 65 and over age group (4.5%). The Borough had the largest percentage of people age 18-24 (65.5%) and the lowest percentages of people in the under 18 (5.8%), in the 25-44 (16.2%), in the 45-54 (4.1%) and in the 55-64 (2.6%) age groups. Harris Township had

the highest percentage of people in the 45-54 (16.8%) and in the 55-64 (10.6%) age groups and the lowest percentage of people in the 18-24 (4.6%) age group. College Township had the largest percentage of people 65 and over (14.9%).

Table 21. Age Distribution of Centre Region Population by Location, 1990 vs. 2000

Municipality	Borough		Ferguson		Patton		College		Harris		Halfmoon		Centre Region	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Total Population	38,923	38,420	9,368	14,063	9,971	11,420	6,709	8,489	4,167	4,657	1,469	2,357	70,607	79,406
Persons -18 yrs / % of All Persons	2,444 6.3%	2,212 5.8%	2,242 23.9%	3,147 22.4%	2,182 21.9%	2,184 19.1%	1,604 23.9%	1,787 21.1%	1,082 26.0%	1,323 28.4%	483 32.9%	800 33.9%	10,037 14.2%	11,453 14.4%
Persons 18-24 / % of All Persons	25,548 65.6%	25,182 65.5%	1,189 12.7%	2,387 17.0%	1,884 18.9%	2,800 24.5%	548 8.2%	1,414 16.7%	267 6.4%	214 4.6%	88 6.0%	120 5.1%	29,524 41.8%	32,117 40.4%
Persons 25-44 / % of All Persons	6,836 17.6%	6,221 16.2%	3,455 36.9%	4,229 30.1%	3,731 37.4%	3,512 30.8%	2,378 35.4%	2,208 26.0%	1,560 37.4%	1,295 27.8%	663 45.1%	845 35.9%	18,623 26.4%	18,310 23.1%
Persons 45-54 / % of All Persons	1,190 3.1%	1,563 4.1%	1,062 11.3%	1,850 13.2%	983 9.9%	1,348 11.8%	689 10.3%	1,130 13.3%	530 12.7%	782 16.8%	103 7.0%	363 15.4%	4,557 6.5%	7,036 8.8%
Persons 55-64 / % of All Persons	1,093 2.8%	995 2.6%	738 7.9%	1,085 7.7%	699 7.0%	825 7.2%	582 8.7%	682 8.0%	392 9.4%	493 10.6%	72 4.9%	124 5.2%	3,576 5.1%	4,204 5.3%
Persons 65+ / % of All Persons	1,812 4.7%	2,247 5.8%	682 7.3%	1,365 9.7%	492 4.9%	751 6.6%	908 13.5%	1,268 14.9%	336 8.1%	550 11.8%	60 4.1%	105 4.5%	4,290 6.1%	6,286 7.9%

Source: U.S. Bureau of the Census, Census 1990 & 2000

Table 22 shows the age group distribution of the population for the Borough in 1990, 2000 and 2005-2007. During 2005-2007, as in 1990 and 2000, the 18-24 age groups constituted the largest proportion (68.9%, 27,293) of the Borough's population. In addition, during 2005-2007, as in 1990 and 2000, the 55-64 age groups constituted the smallest proportion (2.5%, 1,004) of the Borough's population). The largest increase from 1990 to 2005-2007 was 26.3% (476) for the 65+ age group (see Table 22). The largest decrease from 1990 to 2005-2007 was -20.5% (-1,404) for the 25-44 age group. There was a steady decrease in the -18 population, which decreased 1.4% (232) from 1990 to 2000 and another 1.2% (27) from 2000 to 2005-2007.

Table 22. Age Distribution of the Borough Population, 1990, 2000 & 2005-2007

Age Distribution	Borough of State College		
	1990	2000	2005-2007
Total Population	38,923	38,420	39,603
Persons -18 yrs / % of All Persons	2,444 6.3%	2,212 5.8%	2,185 5.5%
Persons 18-24 / % of All Persons	25,548 65.6%	25,182 65.5%	27,293 68.9%
Persons 25-44 / % of All Persons	6,836 17.6%	6,221 16.2%	5,432 13.7%
Persons 45-54 / % of All Persons	1,190 3.1%	1,563 4.1%	1,401 3.5%
Persons 55-64 / % of All Persons	1,093 2.8%	995 2.6%	1,004 2.5%
Persons 65+ / % of All Persons	1,812 4.7%	2,247 5.8%	2,288 5.8%

Source: U.S. Bureau of the Census, Census 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

I. Income

According to Census 2000, median family household incomes in 1999 ranged from \$54,949 in the Borough to \$67,222 in Halfmoon Township (see Table 18). All were higher than the national average of \$50,046. The percentage increases in the median family household income from 1989 to 1999 were comparable to the national increase of 42.1% and ranged from a 34% increase in Harris Township (from \$46,446 to \$62,222) to a 53.2% increase in College Township (from \$42,841 to \$65,649). The Borough saw a 38.2% increase (from \$39,762 to \$54,949).

During 2004-2006, the Borough's family median household income was \$64,949. This is an 18.2% increase from 1999.

Median non-family household incomes in 1999 ranged from \$16,416 in the Borough to \$32,024 in Harris Township. Most were comparable to the national average of \$25,705. The percentage increase in the median non-family household income from 1989 to 1999 was below the national average of 49.1% with only a 26.9% increase in the Borough (from \$12,935 to \$16,416). On the other hand, Halfmoon Township's median non-family household income went from \$18,750 to \$31,563, a 68.3% increase.

During 2004-2006, the Borough's non-family median household income was \$16,489. This is a meager .4% increase from 1999.

Table 23. Median Family & Non-Family Household Incomes, 1989 vs. 1999

Municipalities		State College Borough	College	Ferguson	Halfmoon	Harris	Patton	National
Median Family Income	1989	39,762	42,841	44,969	45,000	46,446	44,874	35,225
	1999	54,949	65,649	62,461	67,222	62,222	61,503	50,046
	% Change	38.2%	53.2%	38.9%	49.4%	34.0%	37.1%	42.1%
Median Non-Family Income	1989	12,935	20,313	19,481	18,750	23,179	17,982	17,240
	1999	16,416	26,776	26,241	31,563	32,024	26,222	25,705
	% Change	26.9%	31.8%	34.7%	68.3%	38.2%	45.8%	49.1%

Source: U.S. Bureau of the Census, Census 1990 & 2000

With every census, HUD has a special tabulation run to determine the number and percentage of low and moderate persons residing in each entitlement community by census tract and block group. The Borough of State College is the only municipality in the Centre Region with entitlement community status. 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. Table 24 compares the low-mod populations for 1990 and 2000 by census tract. The overall percentage of low-mod persons in the Borough decreased from 68.1% in 1990 to 66.6% in 2000. Table 25 shows the distribution of the low-mod population in the Borough of State College based on Census 2000 information. According to HUD's calculations, 72.1% (18,440 individuals) of the Borough's population fall into the low-mod category. A block group is designated as low-mod if 51% or more of the population's household incomes are less than or equal to 80% of the area's median income. These low-mod block groups are areas in which Community Development Block Grant (CDBG) funds can be used for "area benefit activities". Excluding the block groups, which include the Penn State University campus, 13 out of 20 block groups in the Borough were designated as low-mod.

Table 24. Percent of Low-Mod Persons in the Borough by Census Tract, 1990 vs. 2000

Year	Census Tract								
	120	121	122	123	124	125	126	127	128
% Low-Mod 1990	81.82%	92.00%	0.00%	22.47%	71.84%	93.5%	85.47%	24.41%	54.23%
% Low-Mod 2000	76.49%	83.24%	81.82%	22.36%	72.02%	87.49%	82.55%	27.64%	56.46%
% Difference	-5.33%	-8.76%	+81.82%	-.11%	+1.18%	-6.01%	-2.92%	+3.23%	+2.23%

Source: 1990 & 2000 Census Special Tab Tape, State of Pennsylvania

Table 25. Percent of Low-Mod Persons in the Borough by Census Tract & Block Group, 2000

Census Tract	Block Group	Low-Mod Universe	# Low-Mod Persons	% Low-Mod
120	BG1	1,382	654	47.3%
	BG2	1,227	1,130	92.1%
	BG3	1,638	1,410	86.1%
	BG4	748	612	81.8%
	BG5	1,074	836	77.8%
121 (Campus)	BG1	673	606	90.0%
	BG2	17	17	100.0%
	BG3	551	410	74.4%
122 (Campus)	BG1	0	0	0
	BG2	0	0	0
	BG3	110	90	81.8%
	BG4	0	0	0
123	BG1	844	250	29.6%
	BG2	967	155	16.0%
124	BG1	1,225	830	67.8%
	BG2	1,167	610	52.3%
	BG3	1,879	1,636	87.1%
125	BG1	2,303	2,068	89.8%
	BG2	1,245	1,036	83.2%
126	BG1	2,098	1,787	85.2%
	BG2	1,128	876	77.7%
127	BG1	729	93	12.8%
	BG2	1,031	372	36.1
	BG3	888	267	30.1%
128	BG1	874	156	17.8%
	BG2	2,054	1,278	62.2%
	BG3	1,845	1,261	68.3%

Source: 2000 Census Special Tab Tape for HUD, State of Pennsylvania

According to Census 2000, the Borough continues to lead the Centre Region in the overall number of families (320) and individuals (12,996) below the poverty level (see

Table 26). The percentage of both families and individuals below the poverty level in each municipality in the Centre Region has increased with the exception of the number of families below the poverty level in Patton Township, which has gone from 6.0% (143) of all families in 1989 to 4.0% (98) in 1999. In 1999, the percentage of families in the Borough below the poverty level was 9.7% (320). This was an increase from the 7.8% (278) in 1989. In 1999, the percentage of individuals in the Borough below the poverty level was 33.8% (12,996 individuals). This was an increase from the 31.8% (12,099 individuals) in 1989.

According to 2005-2007 ACS 3-Year Estimates, the percentage of families in the Borough below the poverty level was 12.1% (353). This was an increase from the 7.8% (278) in 1989. In 1999, the percentage of individuals in the Borough below the poverty level was 33.8% (12,996 individuals). This was an increase from the 31.8% (12,099 individuals) in 1989.

Table 26. Poverty – Families & Individuals, 1989, 1999 & 2004-2006

Municipality		State College Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
1989	Families	278	40	86	8	16	143	571
	Individuals	12,099	293	780	52	125	1,569	14,918
1999	Families	320	79	219	19	67	98	802
	Individuals	12,996	487	1,955	90	287	2,058	17,873
2004-2006	Families	353	n/a	n/a	n/a	n/a	n/a	n/a
	Individuals	12,532	n/a	n/a	n/a	n/a	n/a	n/a

Source: U.S. Bureau of the Census, 1990 & 2000 Census, and 2005-2007 ACS 3-Year Estimates

m. Persons with Disabilities

Census 1990 and 2000 differ as to how the data regarding the population with disabilities are presented. The only commonality between the two is the population with a self-care limitation. Table 27 shows this information. In all municipalities, the percentage of individuals with a self-care limitation in all age group populations decreased. The largest decrease was in the Borough where in 1990, for the 16-64 year-old population, the percentage of individuals with a self-care limitation was 11.7%. In 2000, this percentage had decreased to 5.3%. However, according to the 2005-2007 ACS, this percentage had increased to 9.4%.

Table 27. Comparison of Population with a Self-Care Limitation/Disability, 1990 vs. 2000

Population/Year		State College Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
People 16-64 w/ Self-Care Limitation / % of Age Group Population	1990	124 .4%	30 .7%	73 1.1%	9 .9%	22 .8%	84 1.1%	342 .6%
	2000	96 .3%	28 .5%	59 .6%	8 .5%	16 .5%	75 .9%	282 .4%
	2005-2007	80 .2%	n/a	n/a	n/a	n/a	n/a	n/a
People 65+ w/ Self-Care Limitation / % of Age Group Population	1990	210 11.7%	49 6.6%	40 5.7%	8 13.3%	13 3.6%	41 8.9%	361 8.7%
	2000	105 5.3%	71 6.2%	54 4.2%	13 11.9%	13 2.4%	27 3.5%	283 4.8%
	2005-2007	171 9.4%	n/a	n/a	n/a	n/a	n/a	n/a

Source: U.S. Bureau of the Census, Census 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

The Census 2000 data represented in Table 28 shows that 7.5% (5,985) of the Centre Region population had a disability. The municipality with the largest percentage population with a disability was College Township where 11.8% of the population had a disability, the most common type of disability varied by age group. In the Centre Region for the 5-15 year-old population, the most common type of disability was mental (207 individuals); for the 16-64 year-old population, it was also mental (1,294 individuals); and for the 65 year-old and over, it was physical (1,023 individuals). In the Borough, 6.4% (2,390 individuals) of population had a disability. The Borough population 65 years of age and older had the highest percentage of population with a disability (31.9% or 638 individuals). The most common type of disability was similar to that of the Centre Region with the most common for the 5-15 year-old population being mental (17 individuals); for the 16-64 year-old population also being mental (702 individuals); and for the 65 year-old and over population being physical (399 individuals).

Table 28. Disability Status by Age Group, 2000

Disability/Age Group		Borough	College	Fergusson	Halfmoon	Harris	Patton	Centre Region
5-15 Years	With Disability / % of Age Group	21 1.9%	41 3.5%	77 4.0%	10 1.9%	30 3.4%	62 4.3%	241 3.4%
	Type of Disability							
	Sensory	4	5	25	2	5	0	41
	Physical	0	0	20	4	6	6	36
	Mental	17	41	60	8	25	56	207
	Self-Care	0	6	24	6	6	9	51
16-64 Years	With Disability / % of Age Group	1,731 5.1%	561 9.9%	808 8.1%	102 6.6%	238 8.1%	697 8.1%	4,137 6.6%
	Type of Disability							
	Sensory	223	59	158	6	36	175	657
	Physical	422	194	219	25	71	164	1,095
	Mental	702	90	234	22	65	181	1,294
	Self-Care	96	28	59	8	16	75	282
65+ Years	With Disability / % of Age Group	638 31.9%	340 29.5%	297 23.0%	53 48.6%	115 21.3%	164 21.0%	1,607 27.4%
	Type of Disability							
	Sensory	204	150	80	14	37	37	522
	Physical	399	217	171	42	76	118	1,023
	Mental	139	100	36	15	17	8	315
	Self-Care	105	71	54	13	13	27	283
Total With Disability / % of Total Population		2,390 6.4%	942 11.8%	1,182 9.0%	165 7.6%	383 8.7%	923 8.5%	5,985 7.5%

Source: U.S. Bureau of the Census, Census 2000

During 2005-2007, the percentage of the Borough population over the age of five with a disability decreased again to 5.9% (2,287) (see Table 29). The population 65 years of age and older continued to have the highest percentage (32.4% 589 individuals) of persons with a disability. The most common type of disability was mental for the 5-15 year-old population (55 individuals); physical for the 16-64 year-old population (778 individuals); and physical for the 65 year-old and over population (462 individuals).

Table 29. Disability Status by Age Group in the Borough, 2005-2007

Disability/Age Group		Borough of State College
5-15 Years	With Disability / % of Age Group	55 5.5%
	Type of Disability	
	Sensory	0
	Physical	0
	Mental	55
	Self-Care	0
16-64 Years	With Disability / % of Age Group	1,643 4.6%
	Type of Disability	
	Sensory	342
	Physical	778
	Mental	539
	Self-Care	80
	Go-Outside	128
	Employment	385
65+ Years	With Disability / % of Age Group	589 32.4%
	Type of Disability	
	Sensory	276
	Physical	462
	Mental	217
	Self-Care	171
	Go-Outside	220
Total With Disability / % of Total Population		2,287 5.9%

Source: U.S. Bureau of the Census, 2005-2007 ACS 3-Year Estimates

n. Sexual Orientation of Population

There is little information regarding the sexual orientation of the population for the Centre Region. Using the Kinsey Scale that concludes that 10% or more of the population is gay or lesbian, 7,940 people out of a total Centre Region population of 79,406 would be gay or lesbian. The 2000 Census includes information about unmarried-partner households. These are households where an unmarried householder shares living quarters with an unrelated adult with whom the householder has a “close personal relationship”. This gives a little indication of the sexual orientation of the population. Reviewing the Census 2000 information, we can only ascertain that 131 households, or 262 people, in the Centre Region were in a “close personal relationship” with a member of the same sex.

The 2005-2007 ACS 3-Year Estimates provides information on unmarried-partner households. Of the 11,185 households in the Borough, 41 (.4%) reported living in a male-male partner household and 18 (.2%) reported living in a female-female partner household.

2. Housing Characteristics

a. Units in Structure

The overall number of housing units in the Centre Region had increased by 18% (4,438 units) from 1990 to 2000 with every municipality seeing increases (see Table 30 and Table 31). Halfmoon Township had the largest percent increase with 299 additional housing units being built for an overall increase of 59.4%. Halfmoon Township also had the largest percentage increase in the number of units in 1-unit structures with a 69.1% increase for 308 additional units in 1-unit structures. Patton Township had the largest percentage increase in the number of units in 2 to 4-unit structures with a 56.0% increase for 103 additional units in 2 to 4-unit structures being built. Ferguson Township had a 108.1% increase in the number of units in 5+ unit structures for a total of 705 additional units in 5+ unit structures.

During 2005-2007, the number of housing units in the Borough increased by another 2.1% (263 units). The largest proportion (66.0%) of units was 5+ units. This represents 11.4% (864) increase from 2000. The number of 1-unit housing units decreased by 10.6% (394 units) over the same period.

Table 30. Housing Statistics, 1990, 2000 & 2005-2007

Housing Units	State College Borough			College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
	1990	2000	2005-2007	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Total # Units	11,623	12,488	12,751	2,689	3,213	3,789	5,699	503	802	1,654	1,855	4,335	4,974	24,593	29,031
Vacant	685	464	1,566	76	144	148	188	13	33	71	103	285	183	1,278	1,115
Owner-Occupied	2,603	2,743	2,368	1,944	2,345	2,327	3,286	411	703	1,284	1,436	2,075	2,533	10,644	13,046
Renter-Occupied	8,335	9,281	8,817	669	724	1,314	2,225	79	66	299	316	1,975	2,258	12,671	14,870
1-Unit	3,479	3,732	3,338	1,984	2,425	2,729	3,856	446	754	1,397	1,630	2,264	2,691	12,299	15,088
2-4 Unit	919	1,142	954	240	288	231	345	6	12	100	131	184	287	1,680	2,205
5+ Unit	7,004	7,557	8,421	223	351	652	1,357	6	7	87	63	1,474	1,612	9,446	10,947
Other	221	57	38	242	149	177	141	45	29	70	31	413	384	1,168	791

Source: U.S. Bureau of the Census, Census 1990 & 2000, and 2005-2008 ACS 3-Year Estimates

According to census information, the rate of increase in number of housing units in the Borough, both in percentage and number has slowed over time. From 1970 to 1980, there was a 22.6% increase (1,869) in the number of housing units. From 1980 to 1990, that percentage increase was 14.7% (1,488 units) and from 1990 to 2000, the percentage increase was 7.4% (865 units). This is most likely because of the 2,528 acres that make up the Borough of State College, only 45.5 acres (1.8%) of the land is

undeveloped/vacant. According to information compiled by the Borough Planning Department, as of April 2008, there were 44.9 vacant acres in the Borough currently zoned for residential development. Most of the future development of housing units will likely be from redevelopment.

Table 31. Housing Statistics for the Borough by Census Tract, 2000

	120	121	122	123	124	125	126	127	128
Total # Units	2,421	458	98	818	2,006	1,630	1,430	1,265	2,362
Vacant	134	10	37	31	71	49	37	34	61
Owner-Occupied	333	0	0	555	364	47	167	691	579
Renter-Occupied	1,954	448	61	232	1,571	1,534	1,226	540	1,722
1-Unit	463	70	29	704	498	26	271	926	745
2-4 Unit	122	187	10	63	209	92	210	103	146
5+ Unit	1,831	201	59	51	1,299	1,512	939	194	1,471
Other	5	0	0	0	0	0	10	42	0

Source: U.S. Bureau of the Census, Census 2000

b. Tenure and Vacancy

According to Census 2000, the national average of owner-occupied units was 66.2% and the percentage for Pennsylvania was 71.3%. The Centre Region's percentage of owner-occupied units was 44.9% (13,046 units) (see Table 30). Halfmoon Township had the largest percentage of owner-occupied units with 87.7% (703 units). The Borough had the lowest percentage of owner-occupied units with only 22.0% (2,743 units). From 1990 to 2000, Ferguson Township had the largest increase in the number of renter-occupied units in the Centre Region with a 69.3% (911 units) increase.

According to the 2005-2007 ACS 3-Year Estimates, the number of owner-occupied units in the Borough decreased by 13.7% (375 units) from 2000; the number of renter-occupied units also decreased by 5.0% (464 units). This might be due to the increase in the reported number of vacant units reported in the Borough. According to the 2005-2007 ACS 3-Year Estimates, there was a sharp increase (237.5% or 1,102 units) in the number of vacant units reported in the Borough since 2000. Of the 1,566 vacant units: 945 (60.3%) were rented, but not occupied; 203 (13.0%) were for seasonal, recreational, or occasional use; and 181 (11.6%) were for rent.

A general guideline for vacancy rates is that a vacancy rate of 5% or less is considered "healthy". This indicates that there is an adequate number of housing units available for prospective tenants. According to Census 2000, the national vacancy rate for housing units was 9.0% and the percentage for Pennsylvania was also 9.0%. Table 30 shows

information regarding the vacancy rates for the municipalities. In 2000, the overall number of vacant units in the Centre Region was 1,115 units (3.8%). Harris Township had the highest vacancy rate with 5.6% (103) of the units being vacant. Ferguson Township had the lowest vacancy rate with only 3.3% (188) vacant units. While the overall number of housing units in the Borough had increased, the vacancy rate went down from 5.9% (685 units) in 1990 to 3.7% (464 units) in 2000.

c. Price / Cost

The median values of owner-occupied units from Census 2000 data are shown in Table 32. The Borough had the highest with a median value of \$154,600 (just beating out Harris Township with \$154,100), and College Township had the lowest with a median value of \$134,100. Halfmoon Township had the highest percentage (20.9%) of all owner-occupied units with owners paying costs 30% or more of their monthly household income on monthly owner costs (monthly owner costs include any payments, insurance, utilities and taxes). Patton Township had the lowest with only 11.5% paying more than 30% of their monthly household income on monthly owner costs. In the Borough, this percentage was 13.3%.

According to the 2005-2007 ACS 3-Year Estimates, the median value of owner-occupied units increased 46.1% to \$225,800 from 2000 (see Table 33). In addition, the number of owners paying 30% or more of their monthly household income on monthly owner costs increased 42.2% to 519 units. This represents 29.1% of all owner-occupied units.

Table 32. Median House Value & Rent, 2000

		Borough	College	Ferguson	Halfmoon	Harris	Patton
Owner-Occupied Units	Median Value	\$154,600	\$134,100	\$144,900	\$148,400	\$154,100	\$140,100
	Monthly Costs 30%+ of Income	365	315	569	147	221	292
Renter-Occupied Units	Median Rent	\$595	\$514	\$587	\$605	\$595	\$679
	Monthly Rent 30% of Income	5,688	263	1,010	20	134	1,015

Source: U.S. Bureau of the Census, 2000

Table 33. Median House Value & Rent, 2005-2007

		Borough of State College
Owner-Occupied Units	Median Value	\$225,800
	Monthly Costs 30%+ of Income	519
Renter-Occupied Units	Median Rent	\$711
	Monthly Rent 30% of Income	6,190

Source: U.S. Bureau of the Census, 2005-2007 ACS 3-Year Estimates

The median gross rents for renter-occupied units are also shown in Table 32. Patton Township had the highest with a median gross rent of \$679 and College Township had the lowest with \$514. The Borough had a median gross rent of \$595, which was the same as Harris Township. The Borough had the highest percentage (61.3%) of renter-occupied units with the renters paying 30% or more of the monthly income on rent. The lowest percentage was in College Township with 36.3%.

According to the 2005-2007 ACS 3-Year Estimates, The median gross rent for renter-occupied units increased by 19.5% to \$711 from 2000 (see Table 33). In addition, the number of renters paying 30% or more of their monthly household income on rent increased 8.8% to 6,190 units. This represents 70.2% of all renter-occupied units.

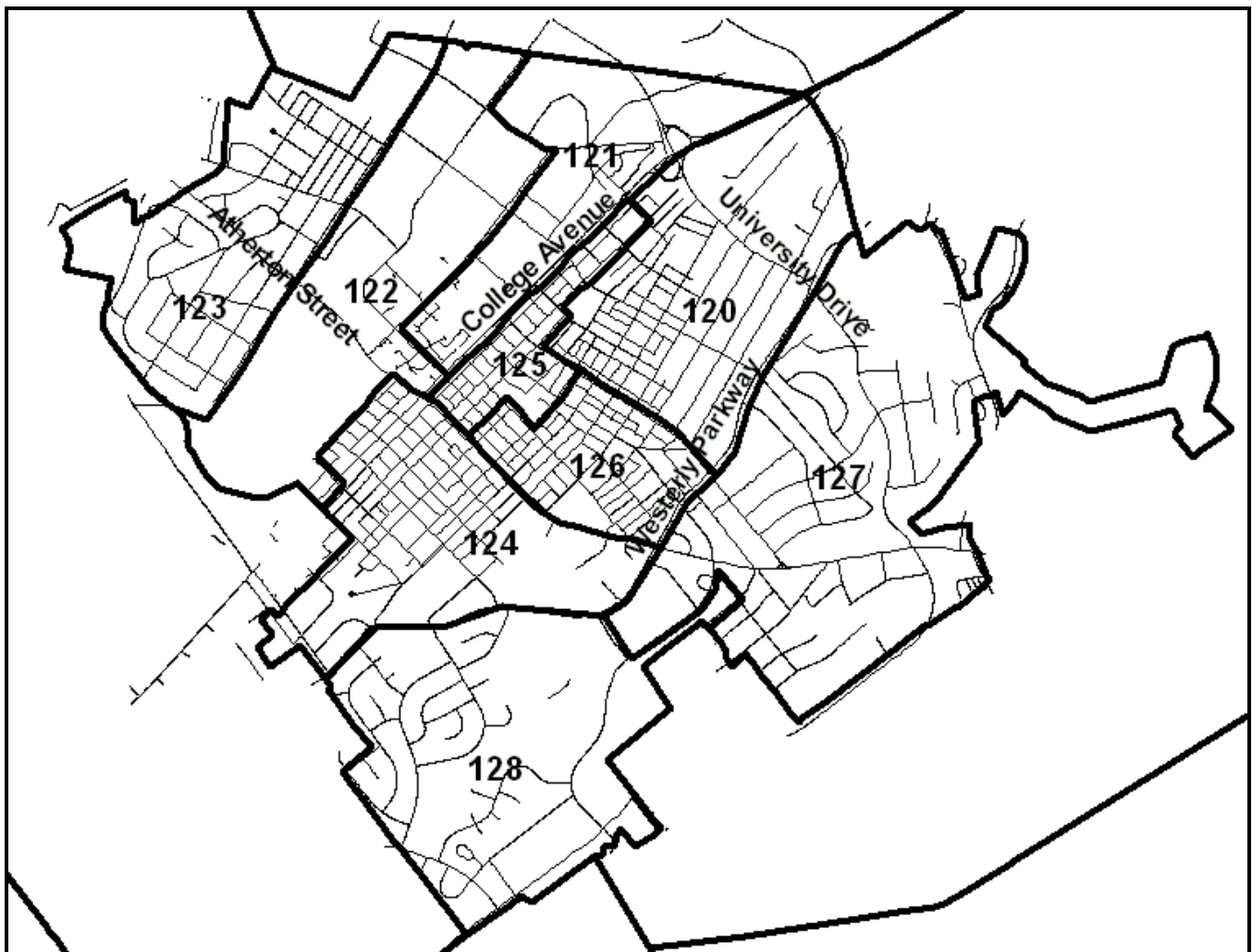
Table 34 provides data on the number of renter-occupied units in the Borough by census tract and the median rent paid by census tract. It is interesting to note that the census tract with the largest number of renter-occupied units, census tract 120 with 1,954 renter-occupied units, had the highest median rent (\$683). Census tract 120 is the area approximately located to the east of South Pugh Street; west of the Borough's east boundary; north of Easterly Parkway; and south of Beaver and then College Avenues (See Map 2).

Table 34. Number of Renter-Occupied Units & Median Rent in the Borough by Census Tract, 2000

	120	121	122	123	124	125	126	127	128
# Renter-Occupied Units	1,954	448	61	232	1,571	1,534	1,226	527	1,722
Median Rent	\$683	\$480	\$474	\$674	\$550	\$523	\$565	\$678	\$661

Source: U.S. Bureau of the Census, 2000

Map 2. Borough of State College Census Tract Map, Census 2000



d. Condition

An overcrowded unit is defined as an occupied housing unit with more than one person per room. As Table 35 shows, according to Census 2000 data, 9.5% (1,415) of the renter-occupied units in the Centre Region were overcrowded. The largest percentage was in the Borough with 13.2% (1,226) of the renter-occupied units being overcrowded. Only .6% (74) of the owner-occupied units in the Centre Region were overcrowded. The largest percentage of overcrowded owner-occupied units was in Patton Township with 1.3% (32 units). The Borough had only .5% (13) overcrowded owner-occupied units. Table 36 provides substandard housing condition information for the Borough by Census Tract. It shows that Census Tract 125 had the highest percentage of overcrowded units with 20.9% (320 units) of all renter-occupied units being overcrowded.

According to the 2005-2007 ACS 3-Year Estimates, compared to 2000, the number of overcrowded, renter-occupied housing units, decreased by 49.5% (607 units); the number of owner-occupied housing units decreased by 46.2% (6 units).

Table 35. Substandard Housing Conditions, 1990, 2000 & 2005-2007

Housing Conditions		Borough			College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
		1990	2000	2005-2007	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
+1 Occupant Per Room	Owner-Occupied	15	13	7	17	23	12	0	4	6	6	0	19	32	73	74
	Renter-Occupied	1,203	1,226	619	6	5	39	102	2	0	4	13	83	69	1,337	1,415
Lacking Complete Plumbing Facilities	Owner-Occupied	11	8	0	0	8	0	9	2	4	5	6	6	0	24	35
	Renter-Occupied	7	45	72	0	0	0	27	0	0	0	0	0	0	7	72
Lacking Complete Kitchen Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Renter-Occupied	33	76	87	0	11	7	18	4	0	0	0	15	0	59	105
Units Built Prior to 1940	Owner-Occupied	536	493	468	154	149	215	220	41	55	119	153	42	135	1,107	1,205
	Renter-Occupied	760	711	585	69	104	129	141	20	24	61	39	25	54	1,064	1,073
	Vacant	54	27	n/a	12	18	44	0	3	9	13	13	0	189	126	256

Source: U.S. Bureau of the Census, 1990 & 2000, and 2005-2007 ACS 3-Year Estimates

The Centre Region had small percentages of occupied housing units lacking complete plumbing and/or complete kitchen facilities. Overall in 2000 for the Centre Region, only .5% (72) renter-occupied units and .3% (35) owner-occupied units lacked complete plumbing facilities and .7% (105) renter-occupied units and 0% (0) owner-occupied units lacked complete kitchen facilities. These numbers are up slightly from 1990 when only

.1% (7) renter-occupied units and .2% (24) owner-occupied units lacked complete plumbing facilities and .5% (59) renter-occupied units and 0% (0) owner-occupied units lacked complete kitchen facilities. In the Borough, .5% (45) renter-occupied units and .3% (8) owner-occupied units lacked complete plumbing facilities and .8% (76) renter-occupied units and 0% (0) owner-occupied units lacked complete kitchen facilities. The percentages differ from those in 1990 when .1% (7) renter-occupied units and .4% (11) owner-occupied units lacked complete plumbing facilities and .4% (33) renter-occupied units and 0% (0) owner-occupied units lacked complete kitchen facilities. It must be noted that prior to Census 2000, the kitchen facility only had to be located within the structure, not the unit itself. This may account for the increase in the number of units lacking complete kitchen facilities. The increase in the number of units lacking complete plumbing facilities is less clear. Complete plumbing facilities include hot and cold-piped water, a flush toilet, and a bathtub or shower all within the unit. It is hard to imagine that new units would be constructed without such facilities.

Table 36. Substandard Housing Conditions in the Borough by Census Tract, 2000

		Census Tract								
		120	121	122	123	124	125	126	127	128
+1 Occupant Per Room	Owner-Occupied	0	0	0	0	5	0	0	0	8
	Renter-Occupied	357	106	0	16	138	320	150	0	139
Lacking Complete Plumbing Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	8
	Renter-Occupied	0	0	0	0	0	0	13	13	19
Lacking Complete Kitchen Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	0
	Renter-Occupied	0	0	0	0	13	26	25	12	0
Units Built Prior to 1940	Owner-Occupied	77	0	0	175	159	0	44	30	8
	Renter-Occupied	85	10	30	55	159	184	158	20	10

Source: U.S. Bureau of the Census, 2000

According to the 2005-2007 ACS 3-Year Estimate data, in the Borough, 0% of the owner-occupied units lacked plumbing or kitchen facilities. The percentage of renter-occupied units that lacked plumbing facilities was .8% (72 units). This represents a 60% increase from 2000. The percentage of renter-occupied units that lacked complete kitchen facilities was 1.0% (87 units). This represents a 14.5% increase over the same period.

In the Centre Region, 8.7% (2,534) of the housing units (including vacant units) were built prior to 1940. The largest percentages were in Harris Township in which 11.1%

(205) and Halfmoon Township in which 11.0% (88) of the housing units were built prior to 1940. In the Borough, 9.9% (1,231) of the housing units were built prior to 1940. As shown in Table 36, Census Tract 124 had the highest percentage (43.7%) of owner-occupied housing units built prior to 1940.

According to the 2005-2007 ACS 3-Year Estimate data, the total number of housing units that were built prior to 1940 decreased 1.3% to 1,215 units from 2000.

e. Public and Assisted Housing

1. Housing Choice Vouchers

The Housing Authority of Centre County administers a Housing Choice Voucher program as well as other assisted housing programs. The Housing Choice Voucher program provides rental assistance to individuals and families with incomes below 50% of the median income. During 2008 on average, 615 households were assisted monthly through the Housing Choice Voucher program. As of July 2009, 31 new households were provided vouchers. These households included 13 families, 1 elderly and 12 persons with disabilities. In addition, as of July 2009, there were 136 individuals/families on the waiting list. There are a small number of housing developments in the Borough of State College that lease to Section 8 tenants.

The Housing Authority commits six Housing Choice Vouchers to the Housing Choice Voucher Homeownership Program. The program provides mortgage assistance to individuals and families with incomes below 50% of the median income. Candidates for the program are participants of the Family Self-Sufficiency Program. The first successful homebuyer was assisted in 2009.

2. Assisted Housing

According to information gathered by the Borough of State College Planning Office, there are 12 assisted housing projects in the Centre Region with 919 units: 257 for elderly and 657 for families (see Table 37). Fifty of the units are accessible to persons with disabilities. Ferguson Township has the largest total number of units with 381. All of these units are targeted toward families. College Township has the largest number of units targeted for the elderly with 150. The Borough has 182 assisted units: 107 for elderly and 75 for families. Eighteen of the units are accessible to persons with disabilities.

Accessibility is an issue with only 50 (5.4%) of the 919 units being accessible for people with mobility disabilities. According to HUD regulation 24 CFR 8.22, for new construction of multifamily units, a minimum of 5% of total dwelling units or 1 unit per project, whichever is greater, must be made accessible for persons with mobility impairments. While all of the projects in the Borough meet these requirements, (11, or 6.0% of the 182 units, are accessible projects in other municipalities) those funded by

tax credits, do not meet these regulations. According the Pennsylvania Housing Finance Agency (PHFA), since Low Income Housing Tax Credits are not considered federal funds, they do not trigger compliance with the 24 CFR 8.22 regulations, which only apply to those programs or activities receiving federal financial assistance from HUD. In addition to this, multi-story dwelling units, such as the townhouses at Ashworth Woods, are not covered by the federal fair housing accessibility guidelines.

Table 37. Public Assisted Housing Stock

Location	Name	Target Population	Total Units	Elderly Units	Family Units	Access-ible Units	Funding Source(s)	Eligibility % of Median Income
Borough	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%
	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%
College	Mt. Nittany Residence	Elderly	150	150	0	15	Section 202/8	50%
Ferguson	Park Crest Terrace	Small/Large Family	240	0	240	10	Housing Tax Credits	60%
	Pheasant Glenn	Small/Large Family	92	0	92	2	Housing Tax Credits	60%
	Sylvan View	Small/Large Family	49	0	49	0	Housing Tax Credits	60%
Harris	Ashworth Woods – Phase I	Large Family	60	0	60	0	Housing Tax Credits	60%
	Ashworth Woods – Phase II	Large Family	24	0	24	0	Housing Tax Credits	60%
	Centre Estates	Small Family	80	0	75	5	Farmer's Home Administration	50%
	Huntingdon Park	Small/Large Family	42	0	42	1	Housing Tax Credits	60%
Centre Region			919	257	657	51		

Source: Borough of State College Planning Department

Employment and Transportation Trends

Introduction

This section reviews the employment and transportation opportunities in the Centre County both of which help define the character of the community. The Employment Section reviews the major employers and industries of Centre County. The Transportation Section focuses on public transportation in the Centre Region.

Methodology

The Pennsylvania Department of Labor and Industry furnished data on employment. The Users' Guide for 2008-2009 published by the Centre Daily Times provided information on employers. The Centre Area Transportation Authority (CATA) provided the information regarding transportation.

Findings

1. Employment

Despite the current economic downturn, Centre County enjoys a healthy economy, with only a 5.3% unemployment rate in January 2009. Table 38 lists the top 10 employers of the County in 2009. Penn State University was the biggest employer in the County with 23,091 employees (12,142 full time and 10,949 part time and student staff). This number is over two times larger than the number of employees from the other nine top-10 employers combined.

Table 38. Top 10 Employers in Centre County

Ranking	Employer	# Full-Time Employees
1	Penn State University	23,091
2	State College Area School District	1,387
3	State Government	1,169
4	Mount Nittany Medical Center	1,353
5	Glenn O. Hawbaker Inc.	1,200
6	Centre County Government	865
7	Wal-Mart / Sam's Club	805
8	Raytheon Co.	502
9	Federal Government	500
10	HRI, Inc.	475

Source: Users' Guide for 2009-2010, Centre Daily Times

According to information from the PA Department of Labor & Industry for Centre County, in June 2009 the largest industry in terms of employment was the service

providing industry, which represented 63,100 jobs in Centre County (See Table 39). Under this industry category, Private Service Providing employed the most people with 36,900 employees. Within Private Service Providing industry, Trade employed 10,300 people. The Government represented 26,200 jobs in the County. Under this industry category, State Government employed the most people with 20,900 employees.

Table 39. Employment by Industry for Centre County, June 2009

Industry	# of Employees
Total Non-farm Jobs	70,300
Goods Producing	7,200
Manufacturing	4,000
Service Producing	63,100
Private Service Providing	36,900
Trade	10,300
Retail Trade	7,800
Professional and Business Services	5,800
Education and Health Services	7,700
Leisure and Hospitality	7,100
Government	26,200
Federal Government	500
State Government	20,900
Local Government	4,800

Source: PA Department of Labor & Industry

2. Transportation

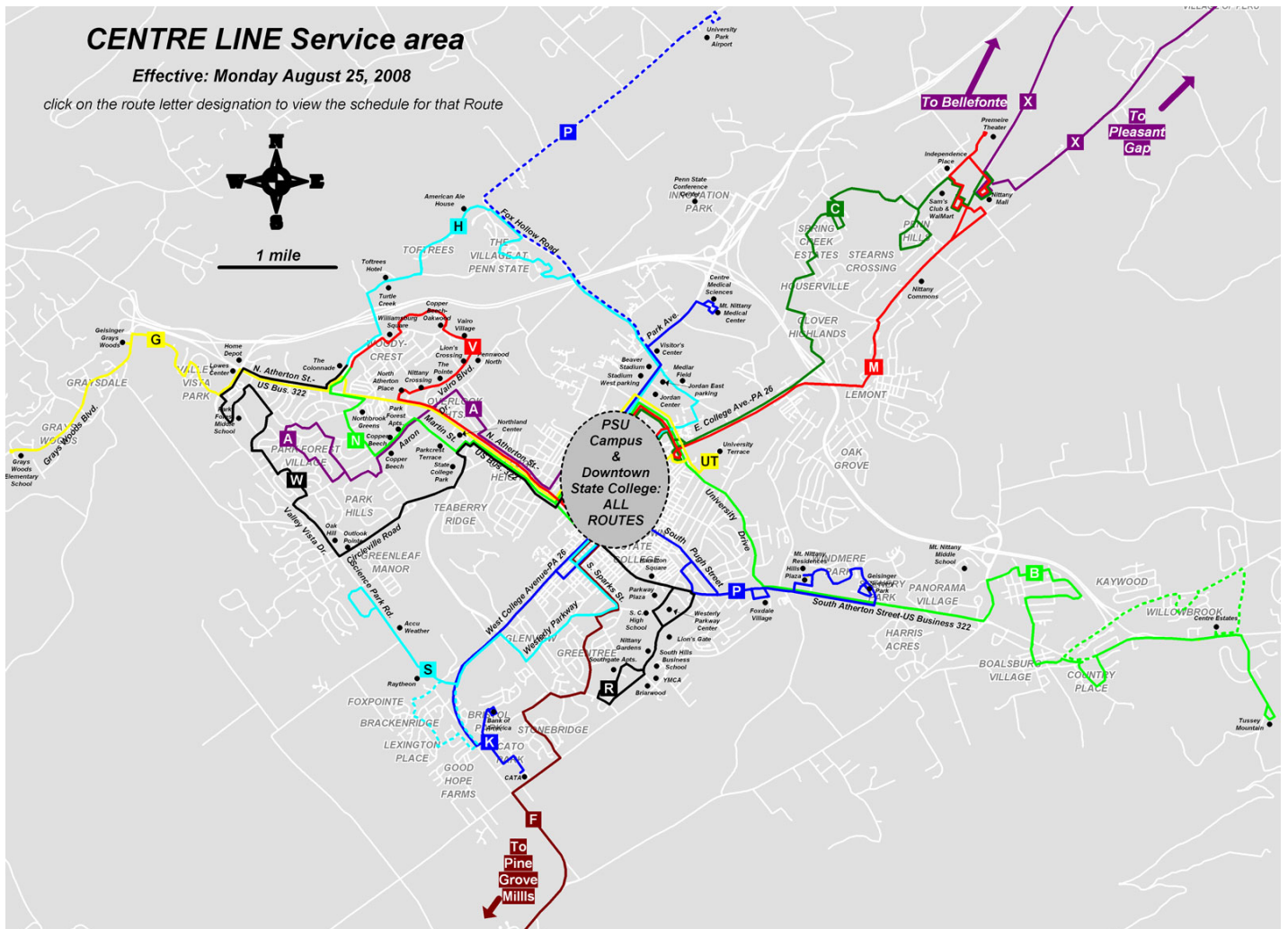
CATA provides public transportation for the Centre Region (See Map 3). Following are the various services CATA offers.

The Centre Line provides the major public transportation service consisting of the bulk of the routes servicing the Region. The fare is \$1.25. Children under 40" tall are free when accompanied by an adult. Senior citizens (65 years and older) may ride free when they present a Senior Citizen Transit Identification Card. The card is available at no cost at any CATA office. Also available are Reduced Fare Identification Cards, which allow individuals with disabilities to ride the bus for half the regular fare. These cards are also free and require either a Medicare Card or doctor's certification. In lieu of the Reduced Fare Identification Card, an individual can present a valid Medicare Card. Senior citizens with a valid Medicare Card will also receive this reduced rate.

CATA offers frequent riders a discount through the OnePass. This pass offers unlimited travel on all Centre Line routes. In addition to offering a discount to frequent riders, CATA provides further discounts to families (minimum of 3 persons), Penn State employees and middle and high school students.

Centre Ride provides transportation for senior citizens and individuals with disabilities as long as the point of origination and point of destination are both within ¾ of a mile from any Centre Line route. Advance reservations are required. Similar to this is the Centre County Transportation Program run through the Centre County Office of Transportation, which offers senior citizens and individuals with disabilities transportation throughout Centre and nearby counties. Service is limited and advance reservations are required. Penn State provides curb-to-curb transportation services to Penn State students, faculty and staff with disabilities.

Map 3. CATA Centre Line System



The LOOP and LINK provide free fare service around Penn State University and downtown State College. This service is provided through a partnership between CATA and Penn State Transportation Services.

The Park & Ride program provides transportation from perimeter parking to Penn State University and downtown State College. The cost for this service is \$15 a month that covers the parking costs with transportation provided through the LOOP and LINK services.

CATA also coordinates Centre Commute, which includes Rideshare, carpools, vanpools and Guaranteed Ride Home. The Rideshare program matches individuals who share the same commute through a carpool or vanpool depending on the number of participants. In conjunction with this program, for a \$10 annual fee, CATA offers the Guaranteed Ride Home Service, which provides participants of the Rideshare program a way home in the event of certain emergencies.

Real Estate Practices

Introduction

This section investigates the compliance with federal, state and local fair housing laws.

Section VIII of the 1968 Civil Rights Act, as amended by the Fair Housing Amendments Act of 1988 provides federal protection against housing discrimination. This prohibits discrimination based on race, color, national origin, religion, sex, familial status, or handicap in the sale or rental of housing, in mortgage lending, or in advertising. Specific discriminatory acts with regard to housing are:

In the sale and rental of housing

- Refusal to rent or sell housing
- Refusal to negotiate for housing
- Making housing unavailable
- Denying a dwelling
- Setting different terms, conditions or privileges for sale or rental of a dwelling
- Providing different housing services or facilities
- Falsely denying that housing is available for inspection, sale, or rental
- For profit, persuading owners to sell or rent (blockbusting)
- Denying anyone access to or membership in a facility or service related to the sale or rental of housing

In mortgage lending

- Refusal to make a mortgage loan
- Refusal to provide information regarding loans
- Imposing different terms or conditions on a loan
- Discriminating in appraising property

- Refusal to purchase a loan
- Setting different terms or conditions for purchasing a loan

Additional protection for persons with a disability

- Refusal to make reasonable modifications or accommodations for persons with a physical or mental disability

Requirements for new buildings, which have an elevator and four or more units

- Failure to design and construct certain housing in an accessible manner

In addition

- Harassment, coercion, intimidation or interference of anyone exercising or assisting someone else with fair housing rights

(Source: www.hud.gov/offices/ftheo/FHLaws/yourrights.cfm)

The Pennsylvania Human Relations Act of 1955, as amended, prohibits discrimination on the basis of race, color, national origin, religious creed, sex, familial status, ancestry, age, handicap or disability, use of guide or support animals because of the blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals, or the disability of an individual with whom the person is known to have a relationship or association in the obtaining of advantages, facilities and privileges of any public accommodation and of any housing accommodation and commercial property. These anti-discrimination laws are enforced by the Pennsylvania Human Relations Commission (PHRC). Specific discriminatory acts with regard to housing are:

- Refusal to sell, lease, finance or otherwise withhold housing
- Discrimination in the terms or conditions of selling, leasing, financing, or in providing facilities, services or privileges in connection with the ownership, occupancy or use of any housing
- Printing or otherwise circulating any statement indicating a preference or limitation, or make any inquiry or record in connection with the sale, lease or financing of any housing
- Inducing the listing, sale or other transaction, or discourage the purchase or lease of housing by making direct or indirect references to the present or future composition of the neighborhood in which such a facility is located
- Retaliation against an individual for filing a complaint with the Commission or otherwise participating in any Commission proceedings
- Aiding or abetting any unlawful discriminatory practice

(Source: sites.state.pa.us/PA_Exec/PHRC/publications/posters/Housing%20Updated%200209.pdf)

The Borough of State College's Fair Housing Ordinance was enacted in March of 1993. This ordinance prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status. Specific discriminatory acts with regard to housing are:

- Refusing to discuss or confer with a view to reaching an agreement for sale or rental of a dwelling.
- Representing that any dwelling is not available when in fact, it is.
- Discriminating against, segregating or assigning quotas to any person or group of persons in connection with the sale or rental of a dwelling.
- Including in the terms, conditions or privileges of any sale or rental any clause, condition or restriction discriminating against or requiring any other person to discriminate against any person in the use or occupancy of a dwelling.
- Refusing to permit a handicapped person to make reasonable modifications to a dwelling (at his/her expense), to afford full enjoyment of the premises.
- Refusing to make reasonable accommodations in rules, policies, or services necessary to afford a handicapped person the use and enjoyment of a dwelling.
- Discriminating in providing any facilities or services for any dwelling.
- Publishing, circulating, issuing or displaying any advertisement, communication, notice, or sign relating to a rental or sale which indicates any limitation, orientation, specification or discrimination.
- Inducing or attempting to induce the sale or rental of a dwelling by representing that a change has occurred or will or may occur in the area the dwelling is located.
- Denying access to a multiple listing service, real estate brokers' organization or other service.
- Aiding, inciting, compelling, coercing or participating in any unlawful housing practice.
- Obstructing or preventing enforcement of or compliance with the local fair housing ordinance.
- Discriminating in real estate-related transactions.

(Source: <http://www.statecollegepa.us/common/modules/documentcenter2/documentview.asp?DID=98>)

Following is a table, which compares the protected classes of the various laws, acts, and ordinances:

Table 40. Comparison of Protected Classes

Federal Law	PA Human Relations Act	State College Fair Housing Ordinance
race	race	race
color	color	color
national origin	national origin	national origin
religion	religious creed	religion
sex	sex	sex
familial status	familial status	familial status
handicap	handicap or disability	mental or physical handicap
	use of guide or support animal due to blindness, deafness, or physical disability or because the user is a handler or trainer of such animals	presence of guide or support or service animal
	age	age
	ancestry	ancestry
		sexual orientation
		marital status
		pregnancy
		birth of a child
		place of birth
		source of income

Source: Section VIII of the 1968 Civil Rights Act, as amended by the Fair Housing Amendments Act of 1988; the Pennsylvania Human Relations Act of 1955; and the Borough of State College's Fair Housing Ordinance

Methodology

Information has come from various sources, which are cited when appropriate. HUD, the PHRC, the Housing Authority of Centre County, Pennsylvania State University, the Centre County Association of Realtors, Centre Region Code Administration, and the Chamber of Business and Industry of Centre County (CBICC) were contacted for information. Websites for both HUD and the PHRC provided information on the acts and regulations. The Centre Daily Times, The Daily Collegian, and the Real Estate Buyers Guide were reviewed to gauge local real estate advertising practices.

Findings

1. Local Real Estate Practices

The Centre County Association of Realtors (CCAR) is the local membership organization for all licensed real estate agents and appraisers in the county. As of March of 2009, there were 397 members. These members represented 43 different firms or offices. No other information was available on the minority status of the members.

The members of the Association are also members of the Pennsylvania Association of Realtors (PAR) and the National Association of REALTORS® (NAR). As such, they follow NAR's Code of Ethics and Standards of Practice. Article 10 of this Code of Ethics and Standards of Practice states that:

“REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.”

In addition, Standard of Practice 10-1 states that:

“REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and...shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status or national origin.”

In December 1996, HUD and the NAR entered into a Fair Housing Partnership Agreement to jointly identify, address, and promote fair housing through training and voluntary compliance. This replaced the Voluntary Affirmative Marketing Agreement (VAMA), which had been in place since 1975 and focused more on monitoring compliance with the fair housing laws. As members of NAR, members of CCAR are held to the standards set forth in the Fair Housing Partnership Agreement.

Members of CCAR use PAR's standard listing and agreement of sale forms. Both forms contain a description of the Pennsylvania Real Estate Recovery Fund, which reimburses individuals who have obtained a final civil judgment against a real estate licensee owing to fraud, misrepresentation, or deceit in a real estate transaction and who have been unable to collect the judgment after exhausting all legal and equitable remedies. The listing form also contains information on federal and state civil rights laws as they apply to real estate transactions.

CCAR operates the Centre County Multiple Listing Service (MLS), a common database that provides information to better serve clients and the public. It is overseen by an 18-

member committee consisting of volunteers with staggered term limits between 1 to 3 years.

In CCAR's Market Analysis Report for 2008, the total number of residential units closed in the State College Area School District was 810. The average list price was \$274,134 and the average number of days on the market was 75.

The Centre Daily Times and The Daily Collegian between Sunday, April 12, 2009 and Saturday, April 18, 2009 and the April/May 2009 edition of the Real Estate Buyers Guide were used to review local real estate advertising practices.

The federal Fair Housing Act prohibits indicating or referencing any preference, limitation, or discrimination based on race, color, national origin, religion, sex, familial status, or disability. The Centre Daily Times places a disclaimer in the Real Estate section of the paper stating that all real estate advertised is subject to the Federal Fair Housing Act. It also gives the number for HUD for anyone to report any discrimination with the sale, rental, or financing of housing. The Real Estate Buyers Guide has a similar disclaimer. The Daily Collegian does not have such a disclaimer and deals primarily with rental units. No violations of regulations were found.

The CBICC's Heritage 1 Committee is a local association of rental property owners. The committee includes around 50 real estate developers, income property owners and associated businesses. This advisory group represents its members in local issues and regulations affecting the value and quality of investment properties.

With over 14,000 students living on the Penn State's University Park campus, fair housing is an issue. According to the Borough's Fair Housing Ordinance, dormitories are exempted from the prohibition of discrimination based on sex. In addition, developments containing more than one building on a single lot may reserve individual buildings for undergraduate students or graduate students. Penn State's Policy AD42 Statement on Nondiscrimination and Harassment prohibits discrimination and harassment against any person because of age, ancestry, color, disability or handicap, national origin, race, religious creed, sex, sexual orientation, gender identity or veteran status. Discrimination includes denying equal privileges or treatment to a particular individual because of protected class status and the policy covers on-campus housing. The Affirmative Action Office has primary responsibility for resolving discrimination complaints.

2. Formal Complaint Data

Since June 1992, HUD has processed 14 fair housing complaints from individuals in Centre County. Seven of those cases were closed with a "no cause determination"; two were closed after the complaint was withdrawn by the complainant after resolution; 4 were closed after conciliation or successful settlement; and 1 was dismissed for lack of jurisdiction. Fair housing complaint data from HUD was not available down past the

county level and therefore no information for the Borough was available from this source.

For the period between July 1, 2001 and June 30, 2007, the PHRC reviewed five docketed cases involving fair housing complaints for Centre County. The data pertaining to the outcome of the cases are not available at the county level.

Since the State College Borough Fair Housing Ordinance was enacted on March 1, 1993, the Borough has received 10 fair housing complaints. Four of the complaints were withdrawn following successful mediation. In two cases, the Borough determined there was not probable cause to move forward. One case was sent to mediation, which was not successful. The complainant was offered the option of moving to conciliation, but then moved and left no forwarding address. One complainant had already filed a complaint with the HUD and was advised the Borough's Fair Housing Ordinance, Section 510, prohibits the Borough from processing a complaint, which has already been filed with HUD. One complaint was not processed because it involved a dispute between a property owner and a housing association, which was determined not to be covered by the Borough's Ordinance. In addition, one case did not move forward because the complainant did not respond to the respondent's response to the complaint.

The Equal Opportunity Office of HUD reported that there have been no formal Section 109 violation complaints made against the Borough's CDBG Program. In addition, no formal Section 282 violation complaints made against the Borough's HOME Program.

3. Anecdotal Evidence

According to the Director of the Housing Authority of Centre County, no fair housing complaints have been processed through the Housing Authority.

Neither the Pennsylvania State University's Affirmative Action Office nor the Office of Off-Campus Living reported any complaints regarding fair housing violations from any students.

Recommendations

Following are the recommendations made in the 1991 Fair Housing Analysis regarding real estate practices. Included is an update on the status of the recommendations.

It is recommended that the Board of Realtors or other suitable local group initiate a tuition scholarship program and/or other efforts to encourage minority group members to enter the real estate profession.

The Centre County Association of Realtors (CCAR) has a scholarship program available to its members. The purpose of the program is to assist with costs related to real estate courses.

“Pregnancy or birth of a child” should be added to the local real estate listing form. *This is covered under familial status. Since it is already covered, “pregnancy or birth of a child” has not been added.*

The Fair Housing logo should be used in advertising the sale and rental of properties and rental offices should post the HUD Fair Housing poster in a prominent place in their office. *All member offices of the Association are asked to comply with this provision.*

The Multi-List Service should also consider including information on listings relating to accessibility of the dwelling for sale or rental. This has been done in Philadelphia where they listed houses that are accessible and houses that could easily be made accessible. *This information is currently included in the comments section of the MLS.*

Landlords should be encouraged to sign the VAMA. *The Fair Housing Partnership Agreement has replaced VAMA. Any member of the Association, as a member of NAR, is subject to the agreement. All member offices are asked to communicate this provision to their respective landlords.*

Lending Patterns

Introduction

This section of the analysis provides data on various lending activities of the financial institutions serving both the State College Metropolitan Statistical Area (MSA), which encompasses all of Centre County, and the Borough of State College.

Methodology

Home Mortgage Disclosure Act (HMDA) aggregate reports were the primary sources for information. HMDA reports are submitted to the Federal Financial Institutions Examination Council (FFIEC) annually by certain depository financial institutions and include information on home purchase, refinancing, multi-family and home improvement loans. Loans are grouped in a variety of ways. One way is to discuss the disposition of the loan. Loans are categorized as either originated, approved but not accepted, denied, or withdrawn or incomplete. A loan is considered originated when the lending institution has approved it and the applicant accepts it.

The Federal Reserve Bank of Philadelphia provided the data on the financial institutions reporting the largest number of home mortgage originations in Centre County. Community Reinvestment Act (CRA) Performance Evaluations for the top financial lenders in Centre County were also obtained from the FFIEC website (see Table 41). The top five financial institutions with the largest market share for both the number of HMDA-reportable products originated and the number of low to moderate-income applicants were selected.

Table 41. Home Mortgage Originations – Top Five Lenders, 2006

	Rank	Institution Name	Count	% Market Share	Average Loan Size (000's)	CRA Evaluation Date-Rating
All Applicants	1	Wells Fargo Bank, N.A.	571	12.3	\$144	9/30/04 - Outstanding
	2	Omega Bank	304	6.6	\$71	6/25/07 - Satisfactory
	3	Northwest Savings Bank	273	5.9	\$95	7/1/07 - Satisfactory
	4	National Penn Bank	197	4.3	\$136	9/24/07 – Satisfactory
	5	PNC Bank, N.A.	178	3.8	\$174	5/16/06 – Outstanding
Applicants are Low/Mod Income	1	Omega Bank	127	10.1	\$50	6/25/07 - Satisfactory
	2	Wells Fargo Bank, N.A.	108	11.5	\$104	9/30/04 - Outstanding
	3	Jersey Shore State Bank	97	7.7	\$93	10/1/07 - Satisfactory
	4	Northwest Savings Bank	74	5.9	\$52	7/1/07 - Satisfactory
	5	PNC Bank	41	3.3	\$34	5/16/06 – Outstanding

Source: Federal Reserve Bank of Philadelphia website, 2006 Community Profile; FFIEC website

Findings

According to the 2006 Community Profile for Centre County, 229 lenders reported originating 4,639 HMDA-reportable loans. Wells Fargo Home Mortgage reported originating 571 of these loans. This represented the largest market share or 12.3% of the market.

Table 42 shows the disposition data for HMDA-reportable loan applications for both Centre County and the Borough in 2007. For Centre County, 1,968 home-purchase loans were originated. For the 1,866 conventional home-purchase loans originated, the average loan amount was \$153,000. For the 102 government home-purchase loans originated, the average loan amount was \$134,000. Of the 2,401 conventional home-purchase loan applications, 8.2% (196 applications) were denied. Of the 118 government home-purchase loan applications, 7.6% (9 applications) were denied. For the 665 home improvement loans originated, the average loan was \$46,000. Of the 1,045 home-improvement loan applications, 24.5% (256 applications) were denied.

For the Borough in 2007, 230 home-purchase loans were originated. For the 228 conventional home-purchase loans originated, the average loan amount was \$152,000. For the 2 government home-purchase loans originated, the average loan amount was \$119,000. The number of loan applications was not broken down by census tract, and therefore no data was available for the Borough. The reports did provide the number of applications that were denied: 196 of conventional home-purchase loans and 9 for government home-purchase loans. For the 52 home improvement loans originated, the average loan was \$66,000. Fifteen (15) of the home improvement loan applications were denied.

Table 42. Disposition of HMDA-Reportable Loans in Centre County & Borough, 2007

Loan Types		Applications Received	Applications Originated	Average Loan \$ Amount (000s)	Applications Approved not Accepted	Average Loan \$ Amount (000s)	Applications Denied	Average Loan \$ Amount (000s)
Centre County	Conventional Home Loan	2,401	1,866	\$153	160	\$136	196	\$124
	Govt. Home Loan	118	102	\$134	1	\$142	9	\$175
	Refinance	3,226	1,442	\$120	212	\$122	1,071	\$122
	Home Improvement Loan	1,045	665	\$46	77	\$55	256	\$60
Borough	Conventional Home Loan	n/a	228	\$152	20	\$144	16	\$163
	Govt. Home Loan	n/a	2	\$119	0	n/a	1	\$378
	Refinance	n/a	106	\$146	11	\$135	58	\$147
	Home Improvement Loan	n/a	52	\$66	8	\$74	15	\$80

Source: 2007 HMDA Aggregate Reports

Table 43 shows the disposition of home-purchase loan applications for Centre County in 2007 based on minority status and income level. The term ‘minority’ applicant is defined as any non-White, non-Hispanic applicant. According to the data, race does not seem to be a factor in whether a loan application is originated or denied. Of the 155 home-purchase applications received from minority applicants, 5.2% (8) were denied. Of the 2,111 home-purchase applicants received from White applicants, 7.8% (165) were denied.

The applicant’s income level does appear to be a large factor in whether a home-purchase loan application was originated or denied. In 2007, 16.1% (28) of applicants with incomes less than 50% of the MSA median income; 10.7% (47) of applicants with incomes between 50-79% of the MSA median income; 8.9% (54) of applicants with

incomes between 80-119% of the MSA median income; and 5.7% (70) of applicants with incomes 120% and over the MSA median income were denied.

Table 43. Disposition of Applications for Home-Purchase Loans by Type of Applicant in Centre County, 2007

Type of Applicant	Applications Taken	Average Loan \$ Amount	Applications Originated	Applications Approved not Accepted	Applications Denied
Total # of Minority Applicants	155	\$165	125	6	8
Total # of White Applicants	2,111	\$147	1680	133	165
Applicants <50% of MSA Median	174	\$85	123	8	28
Applicants 50-79% of MSA Median	438	\$105	331	32	47
Applicants 80-119% of MSA Median	607	\$130	473	31	54
Applicants >=120% of MSA Median	1231	\$183	989	84	70

Source: 2007 HMDA Aggregate Reports

Table 44 provides the reasons for the denial of home-purchase applications. Debt-to-income ratio was the most common reason for denial among applicants with incomes less than 50% of the MSA median income (50.0%). Credit history was the most common reason for denial among minority applicants (37.5%), White applicants (27.3%), applicants with incomes between 50-79% of the MSA median income (34.0%), and applicants with incomes between 80-119% of the MSA median income (25.9%). Collateral was the most common reason for denial among applicants with incomes 120% and over of the MSA median income (27.1%).

The Community Reinvestment Act no longer requires financial institutions to provide an annual statement as to how the institution meets the credit needs of the communities they serve. Instead, banks periodically submit this information to one of four federal regulatory agencies (the Federal Reserve Bank, the Office of Thrift Supervision, the Federal Deposit Insurance Corporation or the Comptroller of the Currency) for review. The institution is then given an overall rating of either outstanding, satisfactory, needs improvement or substantial noncompliance. A financial institution must file an Application for a Deposit Facility with the appropriate federal regulatory agency prior to opening a new branch; relocating an existing branch; or merging or acquiring another bank. One of the factors for approval is the financial institution's overall CRA Performance Evaluation rating. Members of the community are given an opportunity to comment on the institution's performance in meeting the community's needs. These

comments are reviewed during the performance evaluation. Comments from the community can also affect the approval of the Application for a Deposit Facility. Two of the six financial institutions received an outstanding overall rating. The other four received a satisfactory rating.

Table 44. Reasons for Denial of Applications for Home-Purchase by Minority Status & Income Level in Centre County, 2007

Reasons	Total # of Minority Applicants	Total # of White Applicants	Applicants <50% of MSA Median	Applicants 50-79% of MSA Median	Applicants 80-119% of MSA Median	Applicants >=120% of MSA Median
Debt-to Income Ratio	2	29	14	5	5	16
Employment History	1	7	3	4		1
Credit History	3	45	8	16	14	9
Collateral	2	30	2	6	8	19
Insufficient Cash	0	6	1	1	1	4
Unverifiable Information	0	8	1		2	5
Credit App Incomplete	0	17	1	4	3	11
Mortgage Insurance Denied	0	0	0	0	0	0
Other	2	27	2	8	12	10

Source: 2007 HMDA Aggregate Reports

Recommendations

Following are the recommendations made in the 1991 Fair Housing Analysis regarding lending practices. Included is an update on the status of the recommendations.

Banks and thrifts serving the Centre Region are urged to increase market research and analysis and intensify outreach efforts to community groups and organizations in order to better determine community credit needs

According to Community Reinvestment Act performance evaluations and statements from various lenders in the area, the most common outreach effort to community groups and organizations to determine community credit needs is through employee participation in community groups and organizations. For example, in 2009 five area

banks are members of the Centre County Affordable Housing Coalition (AHC). Some area banks identify the community credit needs by reaching out to the members of the community. For example, Northwest Savings Bank offers free, no-obligation counseling sessions in conjunction with the bank's pre-approval application. Others conduct market research to identify the credit needs of the community.

To provide the public with information on their products, most rely on brochures, their website and media advertising, such as newspapers and radio.

Local lenders should increase special programs for low and moderate income and handicapped people (e.g. CRA mortgage programs, low cost checking accounts, participation in federal, Fannie Mae and local assisted multi-family developments).

There are many different programs available to low and moderate-income people. Most banks have some sort of free or low cost checking account. For example, First National Bank offers free checking, with no minimum balance, free ATM/debit card, no per-check fees, and online banking with internet bill payment.

Most banks participate in PHFA programs and other affordable mortgage programs. For example, Sovereign Bank offers a CRA Affordable Mortgage that offers a discounted interest rate to first time homebuyers with incomes at or less than 80% of the MSA. This program is a 97% loan to value program that targets 1-4 unit owner occupied units and requires homebuyer education.

Many participate in the Centre County and Borough of State College First Time Homebuyer programs. Other banks, such as Omega Bank (now First National Bank) and Reliance Bank have been involved in Tax Credit Housing for new housing construction.

Administrative Practices

Introduction

The purpose of this section is to review the administrative practices of the agencies responsible for carrying out planning, housing, and community development activities in the Centre Region to determine if there are any impediments to fair housing.

Methodology

Information for the Housing Program section was provided by the Borough of State College (the Borough) Planning Department and Community Development and Housing Division, the Borough's website, Centre Region Council of Governments, the Housing

Authority of Centre County, and the Centre County Planning and Community Development Office (CCPCDO).

Information for the Regulations section was provided by the Borough's Planning Department and Community Development and Housing Division, the Centre Regional Planning Agency, and Ferguson Township.

Information for the Zoning Regulations section was provided by the Borough, College Township, Ferguson Township, Halfmoon Township, Harris Township, Patton Township, the Centre Region Planning Agency, and the Centre Region Code Administration office and website.

Information for the Accessibility section was provided by the Borough's Public Works Department, Planning Department and Community Development and Housing Division, and the Housing Authority of Centre County.

Findings

1. Housing Programs

To promote homeownership, the Borough has funded the following programs:

The Borough's Homebuyer Program was established in 1995. It offers financial assistance for home purchases to low, moderate-, and middle-income families.

Low and moderate-income families (families earning between 50% and 80% of the area's median income) are assisted with closing costs and a mortgage subsidy. The assistance is in the form of a no-interest forgiveness loan that is repaid when the property is sold, transferred or no longer the primary residence. Funding is provided by CDBG and HOME Investment Partnership (HOME) funds.

Middle-income families (families earning between 80% and 115% of the area median income) are provided with down payment, closing cost assistance. There is also a limited amount of additional funds available for any necessary rehabilitation. The assistance is provided as a no-interest deferred loan with a balloon payment of the principal amount to be repaid when the property is sold, transferred or no longer the primary residence. Funding is provided by local tax dollars. Housing Transitions, Inc. (HTI) provides homebuyer education, pre-, and post-purchase budget counseling.

The Borough also provides funds to two Community Housing Development Organizations (CHDOs). Temporary Housing Foundation (THF) received its CHDO designation in 1996 and is a non-profit organization that acquires residential properties; rehabs them; and then sells them to low and moderate-income families earning between 50% and 80% of the area's median income. THF also provides

down payment and closing cost assistance along with a deferred payment second mortgage option to eligible families. The State College Community Land Trust (SCCLT) received its CHDO designation in 1999. SCCLT is a non-profit organization that acquires residential properties; brings them up to local code standards; and then sells the structure, not the land, to low and moderate-income families earning between 50% and 80% of the area's median income. The retention of the title to the land guarantees the property will remain affordable because when the home is resold, it must be sold to another income eligible homebuyer. In 2008, 86% of the FY2008 HOME funds were expended on CHDO activities.

To provide affordable rental opportunities, the Borough has helped fund construction of the following rental properties:

Yorkshire Village, a 41-unit housing project for low to moderate-income families, was completed in 2000 through a partnership between S&A Homes, Concorde Capital Corp., and THF. A total of \$200,000 in HOME funds was provided by the Borough for this project. HTI provides part-time supportive services. Thirty-nine (39) of the units are reserved for families making up to 50% of the area's median income. Priority is given to clients with special needs.

Waupelani Heights, a 35-unit housing project for low to moderate-income families, is another project of S&A Homes and THF. The Borough provided \$180,000 in CDBG and \$237,900 in HOME funds for this project. HTI provides part-time supportive services. While families making up to 60% of the area's median income are eligible for these rental units, there are units reserved for families making up to 40% and 50% of the area's median income.

Addison Court, an 89-unit apartment building, provides housing for the elderly and the disabled making up to 60% of the area's median income. Some of the units are designated for individuals or families making at or below 50% of the area's median income. The Borough contributed \$440,000 in CDBG funds for this project.

Bellaire Court is a Borough-owned 18-unit apartment building that provides rental housing for the elderly and disabled making up to 80% of the area's median income. All of the units must be rented to individuals or families initially making at or below 50% of the area's median income. The Borough provides administrative and maintenance services.

Any building constructed after March 1991 was built in accordance with the Fair Housing Accessibility Guidelines (24 CFR Chapter 1). This will be required for any future housing development funded with Borough CDBG or HOME funds.

In addition to funding housing programs and projects, Borough staff has served on the following committees:

Borough staff are active members of the AHC. The AHC's mission is to ensure that all residents of Centre County, especially those with low incomes, have decent, safe, affordable and accessible housing. Following is a list of some of the AHC's activities over the last few years:

The AHC was instrumental in establishing the Supportive Housing Project (SHP) a 6-unit scattered site transitional housing program that serves all homeless populations (general and special needs). The AHC, rather than a single agency, developed the program guidelines and prepared the grant proposal. Member agencies also collectively provide supportive services to SHP residents on an on-going basis. This form of teamwork produces a unified, strategy that generates projects that use federal, state, local and private resources in the most efficient manner.

The AHC has endorsed the Borough of State College's applications for Supportive Services Only (SSO) Program funds for the Local Shelter Support Initiative Project. The project strengthens coordination of services to mental health consumers moving through the housing continuum of care by integrating an individualized and intensive service approach to the existing service system. Members of the AHC provide the majority source of referrals for the project. Project implementation began in January 2004 and is the responsibility of Housing Transitions, Inc. (lead agency), Centre County Women's Resource Center (WRC) and Centre County Youth Service Bureau's Youth Haven.

The AHC completed an Affordable Housing Toolkit that is targeted to developers and municipal officials. The toolkit provide a definition of affordable housing and includes sections on: affordable housing design; development costs; zoning and code issues; who lives in affordable housing; housing for target populations; and resources to learn more about affordable housing. The toolkit is on the Borough of State College's website at <http://www.statecollegepa.us/index.asp?nid=803> and on HUD's Regulatory Barriers Clearinghouse website at: http://www.co.centre.pa.us/planning/housing/homes_within_reach_toolkit.pdf.

The AHC assisted with writing the scope of work for a comprehensive, countywide Affordable Housing Needs Assessment funded by the Centre County Government. The assessment identified countywide housing needs and provided recommendations to meet those needs. The assessment was completed in November 2005. A Housing Cabinet was appointed by the Centre County Board of Commissioners to implement the recommendations from the needs assessment. The Borough of State College Planning and Community Development Director serves on the Housing Cabinet.

On October 30, 2008, the AHC held its first annual countywide Housing Summit at Foxdale Village. The summit provided education and outreach on the importance of affordable housing in Centre County. Invited stakeholders include municipal officials, lenders, Realtors, developers, builders, and employers. In

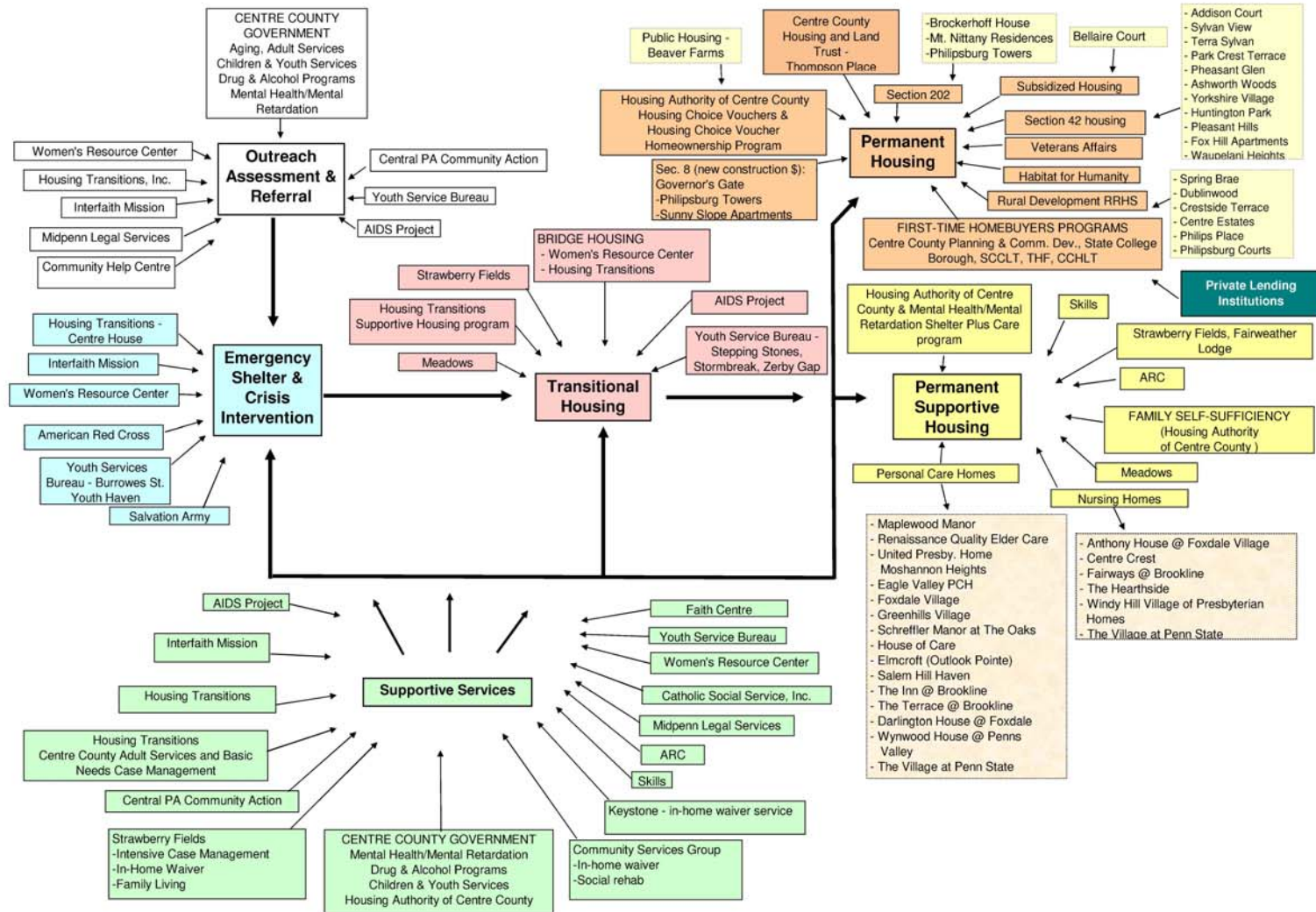
addition to a welcome and general session, summit attendees attended breakout sessions on: regulatory barriers to affordable housing; consumer and personal barriers; innovative approaches to promoting homeownership; and affordable housing impacts on the community.

The AHC is the primary mechanism through which the Borough seeks to enhance coordination between public and private housing and social service agencies. Borough staff provides support to the AHC as it works to develop more affordable and supportive housing opportunities.

The Borough takes an active role in supporting the Continuum of Care approach to combat homelessness. The CoC, as implemented by HUD, is an approach to breaking the cycle of homelessness. For homeless individuals and families, 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. The Housing Continuum of Care Model for Centre County is shown on Chart 1.

Chart 1. Housing Continuum Model

HOUSING SERVICES CONTINUUM OF CENTRE COUNTY



The Housing Authority of Centre County administers the following Section 8 Programs: the Housing Choice Voucher, Family Self-Sufficiency, and the Family Unification programs. Public Housing (Beaver Farm Apartments) and Elderly-Disabled Housing (Brockhoff House and Crestside Terrace) are also owned and operated by the Housing Authority. Families making up to 50% of the area's median income are eligible for all programs. The Housing Authority also administers the Shelter Plus Care Programs. Following is a brief description of each:

The Housing Choice Voucher Program provides rental subsidy for the difference between 30% of the family's adjusted income and the applicable payment standard. The family cannot initially pay more than 40% of their gross adjusted income.

The Family Self-Sufficiency Program is a 5-year program that utilizes case management to enable families to become independent from Public Assistance. An interest bearing escrow account is used to provide the family with a lump sum at the end of the program. Case management is provided by HTI.

The Family Unification Program is designed to help families who require safe, decent, and sanitary housing in order to keep or get back their children. The program is available through referral by Children and Youth Services.

Beaver Farm Apartments, the only Public Assisted housing in Centre County, consists of 20 3-bedroom townhouse units in Bellefonte. Tenants pay 30% of their adjusted income or the minimum rent of \$50, whichever is higher.

Both **Crestside Terrace and the Brockhoff House**, the Elderly-Disabled Housing operated by the Housing Authority, are located in Bellefonte. Crestside Terrace consists of 40 1-bedroom units. The Brockhoff House has 28 1-bedroom units and 5 efficiencies. Tenants pay 30% of their gross adjusted income for rent.

Shelter Care Plus Program is a cooperative effort between the Housing Authority and the Centre County Office of Mental Health Mental Retardation and provides 18 scattered site housing units and supportive services to homeless individuals with serious mental illness and drug and alcohol issues. The tenant pays 30% of their gross adjusted income or \$25, whichever is higher.

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

The Centre County Commissioners sponsor a First Time Home Buyers Program. This program uses Act 137 funds to provide eligible households with down payment and closing costs.

In December 2003, the Centre County Board of Commissioners adopted the Centre County Comprehensive Plan Phase I prepared by the CCPCDO. The housing goal is to “ensure decent, safe, sanitary and affordable housing which is in suitable living surroundings and compatible with the natural environment, for every individual, regardless of age, sex, income, religious or ethnic background”. The number one housing issue identified is the lack of permanent affordable housing in Centre County. Phase II, in the process of being written, will focus on Growth Management and development strategies and will include elements on housing and community services.

In November 2005, the Centre County Affordable Housing Needs Assessment commissioned by the Centre County Board of Commissioners to identify the County’s critical housing needs over the next ten years and to provide recommendations to address those needs was completed. Affordable housing for low and moderate-income working families, elderly, people with disabilities, and homeless families and individuals was identified as critical housing needs in Centre County. In December 2005, the Centre County Board of Commissioners appointed a Task Force on Affordable Housing to review the needs assessment. Their report highlighted the need identified in the assessment that by 2030, 2,000 new single-family homes affordable to low and moderate-income families would be needed. Their recommendations include the creation of Centre County Housing Coordinator position in the Planning and Community Development Office to develop countywide policies and strategies; and the creation of a Housing Cabinet to advise the Coordinator. These two recommendations have been met. The Borough of State College Planning and Community Development Director serves on the Housing Cabinet.

To “promote the adoption of flexible municipal code enforcement that ensures building safety and housing affordability” (one of the Phase I recommendations), the CCPCDO has received a Pennsylvania Department of Community & Economic Development (DCED) grant to look into model codes and ordinances to accomplish this.

Another recommendation from Phase I, to “explore with other public, private, and non-profit housing entities the creation of a countywide Community Housing Develop Organization (CHDO)” has been met through the formation of the Centre County Housing and Land Trust (CCHLT). The CCHLT was incorporated in August of 2007 and intends to apply with the DCED for CHDO status. The CCHLT was formed by five local affordable housing organizations (the Housing Authority of Centre County, Habitat for Humanity of Greater Centre County, Inc., Housing Transitions, Inc., the Borough of State College, and State College Community Land Trust) to better serve the housing needs of low to moderate-income households in Centre County. All five organizations work together to: provide and oversee affordable housing; provide budget and pre- and post-purchase homeownership counseling; work with for-profit developers; and work with local municipalities on affordable housing issues and implementing their affordable housing policies.

CCHLT will purchase homes, land for development of homes and sell the properties to low to moderate-income persons in Centre County. The primary goal of the Housing and Land Trust is to achieve long-term affordability. This will be accomplished through a 99-year land lease or by restrictive covenants in the owner-occupied properties being developed by the Trust. The lease agreement and/or restrictive covenant will include a clause that homeowners must sell the property to another qualifying low to moderate-income household, thus keeping the homes affordable in perpetuity.

CCHLT is building its first homes at Thompson Place. CCHLT was given 1.7 acres of land to be redeveloped for affordable housing in Patton Township, Centre County (Centre Region). The construction of affordable homes in the Centre Region will have a significant impact on families that purchase these homes. They will have easy access to services, grocery stores and public transportation, thus reducing their dependency on their own vehicle to get to and from work. In general, CCHLT will target households up to 120% of the area median income (AMI) for homeownership. For Thompson Place, the household incomes are expected to be 40%-80% AMI.

The 1.7 acres has been subdivided into 14 individual lots. Habitat for Humanity of Greater Centre County is constructing affordable homes on 6 lots on this tract. A local family has donated two modular-constructed duplex homes. These homes were dismantled and moved to foundations on the new site in March 2008. Habitat volunteers handled renovations needed and took care of the finish work. This includes updating the units' need to meet current code requirements. In addition to the updates and finish work, a bedroom was added to each unit to increase their capacity to three-bedrooms thus accommodating a slightly larger family. Through 2008, five households have purchased CCHLT homes.

2. Planning Documents

Several Planning documents have been developed which promote the development of affordable workforce housing.

Downtown Vision and Strategic Plan

The Downtown Vision and Strategic Plan, adopted by Borough Council in 2003, is a guide to create a place where people can live, work and enjoy amenities within the urban core of State College. The vision was shaped with significant public input and through guidance from planning professionals. One of the goals is to encourage owner-occupied housing within the Downtown through the fostering of more permanent residential uses within revitalized older homes, and architecturally situating new residential space.

West End Revitalization Plan

In May 2007, Borough Council adopted the West End Revitalization Plan as the master plan for the revitalization of the Urban Village district. The Plan was produced through a process of consensus building among key stakeholders including residents, students, property owners and business owners. The overall goal is to create a vibrant community that retains the character of the existing neighborhood and to improve the tax base of the Borough through development. One of the specific goals is to create a well-balanced mix of owner-occupied and rental housing units for all age and income types. To accomplish this, the Plan reinforces single-family home ownership, live-work residential infill and workforce-oriented housing in different areas. Currently the Planning Commission is reviewing the proposed zoning and design standards for the area.

State College Area Plan

Work continues on a State College Area Plan (Area Plan) to provide a vision for future land-use development within the study area boundaries. The CRPA's 2006 Work Plan included the preparation of this detailed land use plan for the Borough of State College and parts of adjacent municipalities. The Area Plan document has been directed by a Steering Committee consisting of community residents, elected and appointed municipal officials, the Penn State University, and representatives from several community organizations. CRPA staff was authorized by the municipalities' elected officials (from the Borough of State College, College Township, and Ferguson Township) to meet with the municipalities' Planning Commissions to set land uses within the study boundaries. The Planning Commissions of all three municipalities have endorsed the Future Land Use Map. CRPA staff will go back to the municipalities' elected officials for adoption. The Borough plans to use the guidance to update their zoning and subdivision regulations.

Recommendations relating to housing include:

- For the Commercial Redevelopment Areas:
 - Percentage of new residential units developed should be required to meet the definition of affordable/workforce housing
 - Priority given to plans for increased residential densities when affordable housing is included
- For Neighborhood Commercial Opportunities:
 - Residential uses may be incorporated into the upper floors of commercial uses.

- For Transitional Areas:
 - Workforce housing options will be incorporated where appropriate.
- For Community and University Integrations
 - “Affordable or workforce housing opportunities shall be included in all neighbourhoods throughout the study area. This will help ensure a diverse mix of residential opportunities throughout the community.”

Centre Region Comprehensive Plan

One of the goals of the Centre Region Comprehensive Plan adopted in June 2000 is to “provide a variety of housing opportunities to satisfy the needs of all existing and future residents of the Centre Region”. The plan proposes to increase the amount of higher density residential uses in various locations and continue to develop residential areas near established neighborhoods.

Other Studies/Plans

Another upcoming resource is being prepared by the CCPCDO and the CRPA. The CCPCDO has received a DCED Land Use Planning and Technical Assistance (LUPTAP) grant which, working in conjunction with the CRPA, they are using to prepare a planning guidance document to promote affordable housing. The report will include model ordinances, policies, and strategies that the municipalities can use to facilitate affordable housing in different situations and conditions. This document is due to be released in mid-2010. For another joint project, the two agencies are also preparing a detailed growth forecast for each of the municipalities in the county to the year 2040. This will predict the location, amount and type of development expected to occur within the community during this period.

3. Regulations

The Borough of State College enacted a Fair Housing Ordinance in 1993. This ordinance prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status. It also provides for the resolution of housing discrimination disputes at the local level.

In addition to the Fair Housing Ordinance, the Borough of State College has an Affirmative Fair Housing Marketing Plan to promote fair housing in all affordable housing programs funded, in full or in part, with CDBG or HOME funds. This plan facilitates the dissemination of housing opportunity information to minorities, female heads of

households, individuals with disabilities, and any person requiring housing assistance through community groups, religious groups, and human service agencies. Local media such as newspapers, radio, and television are also used to supplement the marketing efforts.

The Borough of State College enacted an Anti-discrimination Ordinance in 2007. This ordinance prohibits discrimination in all matters involving employment based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, gender identity or expression, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status. It also provides for the resolution of employment discrimination disputes at the local level.

Through these ordinances, the Borough of State College fosters an attitude of tolerance and provides a comprehensive anti-discrimination policy for all its residents.

Inclusionary Housing Ordinances

To increase the number of affordable housing units in the Centre Region, many of the municipalities have adopted inclusionary housing ordinances.

The Borough understands there is a need to find new opportunities to provide affordable housing. As part of an effort to rezone an area of the Borough currently zoned Urban Village, located on the west side of town, staff drafted an Inclusionary Housing ordinance for this area of the Borough. In 2008, The Planning Commission recommended expanding this ordinance to include more than one zoning district. As the ordinance is currently drafted, there is a mandate to provide one affordable unit once 6 units have been provided for in a new or redevelopment project. At this point, a 20% affordable housing unit requirement is part of the ordinance for any development over 6 units. As a bonus to the developer one market rate unit is allowed for each affordable unit provided and reduction in lot area, setbacks and parking depending on the housing type. The Planning Commission has recommended additional changes. Staff will provide a revised draft to the Planning Commission in July and expects Borough Council to receive a final draft in September.

College Township is considering a workforce housing ordinance that promotes affordable housing through the allowance of increased density if developers are willing to provide housing that is affordable (\$120,000 - \$180,000). The focus of the ordinance is on households that fall into the middle-income category that do not qualify for government sponsored housing programs, but make too little to afford the initial costs of owning a home. This would apply to single-family uses in the Single Family Residential (R-1), Two-Family Residential (R-2), Residential-Office (R-O), and Village (V) zoning districts. College Township Council has made a commitment for the next 5 years to include in the annual budget \$100,000 for Workforce Housing initiatives. Workforce housing is available to households making 60-120% of the AMI (Area Median Income).

Reductions in zoning requirements (lot size, width, setbacks and heights) based on degree of affordability. For lots designated to 80-100% AMI there would be 1 market rate housing lot for every 5 workforce housing units and for lots designated 60-80% AMI there would be 2 market rate housing lots for every 5 workforce housing units. Dwelling units must be single family detached and duplexes would be allowed in R01 as workforce housing units.

Ferguson Township required 10% workforce housing units in the Traditional Town development (TTD) zoning district. There are specific development regulations for the Traditional Town Development mixed-use zoning district. The intent of these development regulations is to “sanction, promote, and facilitate the development of fully integrated, mixed use, pedestrian-oriented neighborhoods in areas of the Township that are most appropriate for this type or style of development.” Workforce Housing “shall not be segregated or clustered within a neighborhood and, from the exterior, will provide no evidence that distinguishes it from market-rate units. Nor more than two adjacent lots may contain such units. No more than four lots along any one block width or length may contain such units.” The development regulations require a mix of housing be provided within the blocks:

- A minimum of 10% of the single-family detached units provided shall be located directly adjacent to either duplex or townhouse units.
- A minimum of 5% of all duplex units shall be directly adjacent to single family detached units.
- Townhouse units must be dispersed among a variety of other residential and/or non-residential uses, and not segregated in clusters of single residential-type buildings.
- The maximum number of townhouse units that may be attached in a single structure without separation by lot lines is four.
- The maximum number of townhouse structures that may be located on a single lot is two. Two-structure townhouse lots may not be directly adjacent to each other.
- Maximum number of townhouse structures that might be located adjacent to each other when townhouse dwelling units are established on individual lots is four – which provides 16 dwelling units.
- A minimum of 25% of all townhouse units shall be directly adjacent to single family detached dwellings.
- A maximum of 10% of single-family detached units shall be designed to include an accessory dwelling unit.
- A maximum of 5% of single-family detached units may be designed as one-story dwellings with a maximum footprint of 1,500 s.f.
- The maximum number of apartment or condominium units in a single structure shall be 24 except when such structure is shown to be a critical element – in such cases structures with 25-50 units may be developed subject to approval by the township.
- The maximum lot coverage of 50% can be increased up to 65% under certain circumstances.

For each unit of workforce housing provided in excess of the required 1:10 ratio, two dwelling units may be placed on lots of between 15,000 and 20,000 s.f. To qualify, both the workforce housing and the larger residential lots must be distributed in a manner that permits their integration within the community.

While Halfmoon Township has not adopted an Inclusionary Housing Ordinance, they have proposed that the Rural Village District (1,000 acres abutting Patton Township's Gray's Woods Planned Community) require a minimum of 5% (approximately 100 dwelling units) of affordable workforce housing.

While Harris Township does not have an inclusionary housing ordinance, the township recently adopted amendments to their rural clustering regulations in the Agricultural zoning district for properties located within the Regional Growth Boundary/Sewer Service Area which permit the reduction of open space and an increase in density in exchange for a percentage of workforce housing units. Density increases from 1 dwelling unit to 2 dwelling units per acre and open space may be reduced from 50% to 40% (for 10% workforce housing), or 30% (for 15% workforce housing).

While Patton Township has not adopted an Inclusionary Housing Ordinance, the regulations for the Commercial Transitional zoning district permit the fulfillment of the open space requirement be met by the donation of a minimum of 16% of the tract area to a community land trust. According to the Patton Township zoning regulations, this is to "...offer a mechanism to address Patton Township's need for housing that is affordable to households with incomes no greater than 120% of the Centre County Annual Median Income (AMI) through the aid of Private sector commercial development."

4. Zoning Regulations & Codes

Zoning Regulations and Subdivision Ordinances control the location and type of residential uses within a municipality. All six of the municipalities in the Centre Region have adopted such regulations and ordinances. Table 44 provides a general idea of the residential uses permitted by right in each municipality as of January 2009. While single-family detached uses are commonly permitted by right, higher density uses, such as multi-family attached are not. Group Homes and Mobile Homes are permitted by right, or as a conditional use, in every municipality in the Centre Region.

Every municipality controls the number of residents per dwelling unit in some manner. This is done either by definition or by Codes. For example, the Borough of State College, College Township, and Ferguson Township regulate the occupancy of single-family and two-family dwellings by permitting only one family per unit plus 2 unrelated individuals or, when there is not a family, 3 unrelated individuals per unit. For all other types of residences in these municipalities, occupancy is determined by Codes. In these cases, the maximum occupancy is determined by the square footage of the dwelling unit.

Centre Region Code Administration Agency (CRCA) administers the Codes. According to the Centre Region Code's web site, CRCA's mission is to "promote, provide and ensure the health, safety and welfare of all people working and residing in the participating municipalities..." Part of CRCA's organizational values is that "all members have a responsibility to maintain an environment free of harassment, intimidation, insults or ridicule based national origin, race, color, religion, gender or life style." All the municipalities in the Centre Region have adopted the International Code Council (ICC) Code. The ICC Code requires that all new construction of multi-family dwelling units be Type B accessible (handicap adaptable). A percentage of the units must also be Type A accessible (fully accessible). The accessibility standards used are American National Standards Institute (ANSI) standards that are similar to federal Americans with Disabilities Act Accessibility Guidelines standards.

According to the 2005-2007 ACS 3-Year Estimates, 38.5% of the housing units in Centre County were renter-occupied. In the Borough, 78.8% (8,817) of the occupied housing units were renter-occupied. Every 3 years, the Centre Region Code Administration conducts a property maintenance inspection of each rental unit in the Centre Region. The inspection ensures that the International Property Maintenance Code is being followed and that existing structures maintain safe, habitable living conditions. In 2008, 297 such inspections of one and two-family renter units and 270 rooms in rooming houses were conducted.

Table 45. Residential Uses Permitted by Right as of January 2009

Permitted Use	Borough of State College	College Township	Ferguson Township	Halfmoon Township	Harris Township	Patton Township
Single-Family Detached	R-1 R-2 C R-3 R-4 CID R-3B R-OA UV R-3H CP-1 R-O CP-2	R-1 R-2 R-O A RR V F R-3 GWC	RR RA V R-1 R-2 AR R-1B R-4 PRD TTD	A-1 R-1 NA	A F V CU R-1 R-2 R-C R-O	R-1 R-2 R-3 OB A-1 PC
Single-Family Semi-Detached		R-1 V R-2 GWC R-3	R-2 R-3 R-4 AR PRD TTD	Village	R-2 R-O R-3	R-3 PC
Single-Family Attached		R-2 GWC R-3 RO	R-3 R-4 PRD TTD		R-3 R-2	R-3 PC
Two-Family Detached		R-3 GWC V	RA R-2 R-3 R-4 AR V PRD TTD	A-1 R-1	R-2 R-3 V R-O	R-3 PC
Two-Family Semi-Detached		R-3 GWC	R-3 R-4 V PRD TTD		R-3	R-3
Two-Family Attached	R-2 R-3 C R-3B R-4 CID R-3H R-OA RO CP-1 CP-2 UV	R-3 GWC	R-4 PRD TTD		R-3	R-3
Duplex	Same as Two-Family Detached	R-1 R-3 R-2 R-O GWC	R-2 R-3 R-4 AR PRD TTD	A-1 R-1	R-2 R-O R-3	R-3 PC
Multi-Family Detached	R-3 R-4 R-O R-3B C CP-1 CP-2 UV CID	R-3 GWC	R-4 PRD TTD		R-3	R-3
Multi-Family Semi-Detached		R-3 GWC	R-4 TTD PRD		R-3	R-3
Multi-Family Attached	R-3 R-4 C R-3B R-O CID R-OA CP-1 UV CP-2	R-3 GWC	R-4 PRD TTD		R-3	R-3
Apartment		R-3 GWC	C R-4 PRD TTD		R-1	R-3 PC
Mobile Home	Only in Mobile Home Parks	R-3 MHP	MHP	A-1 R-1 Village	A F V CU R-1 R-2 R-C R-O	R-1 R-2 R-3 A-1
Mobile Home Park	C CP-2 CID	R-3 MHP	MHP		R-3	R-MHP
Group Home	R-1 R-2 R-3 R-3H R-O R-4 R-3B R-OA C CID CP1 CP2 UV	R-2 R-3 R-O GWC	RA RR R-1 R-2 R-3 R-4 OC C		A R-2 R-3	R-1 R-2 R-3 A-1 PC Residential Area of PAD
Personal Care Boarding Home	R-3 R-4 C R-3B R-O CID RO-A CP-1 UV CP-2	R-3 GWC	RR R-2 R-1B R-3 V PRD		F	Nursing Home: R-1
Halfway House/Rehab Center	C CP-2 CID	R-3 C-1			R-O	C-1 C-2 PC

Source: Zoning Ordinances of the Borough of State College, College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township

The local zoning ordinance was reviewed to address the ability to establish group homes for special needs populations. In the Borough of State College, group homes can be accommodated in 11 of the 13 zoning districts that allow residential uses as either a use by right or as a community center use, which under the Borough's zoning scheme includes group homes. When the Fair Housing Analysis was completed, zoning ordinances were reviewed to determine if a numerical restriction on the number of unrelated individuals that can occupy a housing unit in the two single-family zoning districts would prevent uses such as group homes. In these two districts, the Borough regulates the occupancy of single-family and two-family dwellings by permitting only one family per unit plus 2 unrelated individuals or, when there is not a family, 3 unrelated individuals per unit. For all other types of residences in the municipality, occupancy is determined by Codes. In these cases, the maximum occupancy is determined by the square footage of the dwelling unit. As noted previously, group homes are treated as "community centers," and the definition does not specify a maximum number of residents. To qualify as a group home, the residents must live and function together in a fashion that is similar to a nuclear family. Borough zoning staff makes that judgment. Not all group homes can qualify as a community living arrangement. In these cases, a variance would need to be obtained through the Zoning Hearing Board. There is no guarantee that a variance would be granted, but the Zoning Hearing Board may take into account the concept of reasonable accommodation in deciding whether the variance is warranted. Zoning restricting occupancy to no more than three unrelated is not exclusionary or discriminatory as long as it does not adversely affect protected classes under the Fair Housing Act.

e. Accessibility

In 1992, the Borough of State College completed an ADA Needs Assessment/Self Evaluation and developed a Transition Plan for the municipality (in accordance with 24 CFR 8.21 and 8.51). Council adopted this ADA Compliance Report as a guide for providing accessible programs and facilities to disabled individuals and adopted a grievance procedure (24 CFR 8.53(b)). The Borough of State College Manager was designated as the Section 504/ADA Coordinator (24 CFR 8.53(a)).

A copy of the ADA Compliance report is available for review in the Department of Planning and Community Development. Outcomes of this report include the following:

Training was provided for employees on employment issues and accommodating individuals with disabilities.

A Telecommunication Device for the Deaf (TDD) device was installed. The TDD phone number is included on Borough letterhead, brochures, business cards, website etc. (24 CFR 8.6). An assistive listening system was also purchased and is available upon request for meetings, presentations and training.

Wording regarding accessibility and alternate forms of materials provided upon request was added to notices. The Borough issued notices of non-discrimination to applicants, participants, beneficiaries, and employees including those with hearing or visual impairments (24 CFR 8.54 and 8.21).

An assessment of non-housing facilities was completed and a timetable for accessibility modifications was established and included in the ADA Compliance Report:

The schedule for curb ramp installation conducted in conjunction with street resurfacing or reconstruction was accelerated. To date over 99% of all ramps have been completed. All but 12 missing curb ramps have been installed:

There is one location where there is no sidewalk on the north side: Whitehall Road & Fry Drive - Ramps could be placed to connect the southeast corner and the southwest corner

There is one location where there is an existing driveway that is deemed adequate to be used as a ramp: Hedgerow Dr. & Hadden Ct. – West Side.

There is one location where the sidewalk ends, but a curb ramp could be installed: E. Fairmount Ave. & Glenn Alley – North side.

There are two locations where a curb ramp could be installed but a ramp would need to be installed on the other side: E. Park Ave. & Holmes St.; W. Park Ave. & N. Burrowes St.

There are seven other locations where a curb ramp could be installed: E. Foster Avenue & Fraternity Row – North Side; E. Foster Ave. & Wolf Alley – North side; Mitchell Ave. & Holmes St. – southeast corner; Old Boalsburg Road & Lytle Ave. – East Side; W. Park Ave. & Franklin St.; Sunset Road & Arbor Way – West side; Westerly Pkwy. & Oneida St. – North side.

The updated information on curb ramps has been submitted to the Director of Public Works with a recommendation the missing curb ramps be installed at the locations where it is possible. The installation could be incorporated into the next street reconstruction or curb replacement project in the vicinity of the missing ramp. The Public Works Department's curb ramp map has been updated with this information, and the information will also be put into the Geographic Information System maps.

Alterations to public parks, including modifications to the restrooms, installation of accessible water fountains, walkways, access curb cuts and ramps were made.

Physical modifications were made to the parking facilities to bring them into compliance.

A new municipal building was completed in December of 2001. The building was designed and built as fully accessible in accordance with the 1996 Building Officials and Code Administrators National Building Code and the referenced standard of Council of American Building Officials/ANSI A117.1 1992.

An ADA Committee comprised of six staff members developed the original ADA Compliance Report and ensured needed modifications were completed. The staff ADA Committee monitors ongoing ADA compliance issues through a subscription to the *ADA Compliance Guide* from Thompson Publishing Group. The Borough Manager has asked the ADA Committee to begin meeting again regularly to determine if there are actions the Borough can take to provide better access to its programs activities and services. The Committee began meeting to address this in July 2009.

Recommendations

Following are the recommendations made in the 1991 Fair Housing Analysis regarding administrative practices. Included is an update on the status of the recommendations.

The Borough should examine the possibility of controlling the conversion of single-family homes to apartments and of rental apartments to condominiums in certain areas.

To help control the conversion of single-family homes and condominiums to rental apartments, the Borough has implemented the following:

The Zoning Ordinance has limited the number of student homes (a living arrangement within a 1-family or 2-family dwelling by persons unrelated by blood, marriage or legal adoption, who are attending undergraduate or graduate programs) in the R-1, R-2, and R-3 residential zoning districts by stipulating a distance (3 times the minimum lot width for a 1-family dwelling) by which student homes must be separated.

The Borough's and the CHDO's First-Time Homebuyer Programs help preserve the number of owner occupied dwellings by requiring that the residence purchased through the program be the recipient's primary residence. As of the end of 2008, 88 houses have been purchased through these programs. (Additional information on the programs can be found on page 52).

The Borough's program to retrofit existing dwellings for handicapped individuals units should be continued and expanded. The Borough should consider the following in order to stimulate interest in the program:

Directly contacting landlords of disabled persons to determine their interest in the program.

See Below

Requiring that landlords hold vacated units for only one month before renting to a non-disabled person.

See Below

Working with landlords and disability organizations to find disabled tenants to fill vacated units.

See Below

Making homeowners with a disabled family member eligible to participate in the program as well as landlords.

The removal of architectural barriers is an eligible activity under the Borough's Homeowner Rehabilitation Program. The program is eligible to households earning up to 80% of the area median. In this way, income eligible disabled homeowners and families with a disabled family member can be assisted.

To assist households with individuals with a disability, the Central PA Community Action, Inc. administers the PA Accessible Housing Program. This program provides grants to low and moderate-income persons for modifications that allow easy entry and exit from the home and increase the ability of persons with disabilities to perform activities of daily living. These modifications to the home prevent institutionalization and enable individuals with disabilities to live in their homes and communities.

Maintaining a list of disabled persons seeking affordable accessible housing in the Borough.

While the Borough does not keep a list, we have not received many requests from disabled individuals seeking affordable accessible housing in the Borough. Those who do request information are referred to Yorkshire Village, Waupelani Heights, and Addison Court Apartments. To assist individuals seeking affordable accessible housing, the Pennsylvania Housing Finance Agency has set up a website (http://pal.phfa.org/?WT.mc_id=hometopal) which provides a search function for affordable apartments. One of the search criteria, which can be selected, is for mobility and/or hearing/vision accessibility.

The Community Development Programs and the existing Section 8 Program should install a telecommunication device, TTY or TDD in their offices to ensure access to programs by deaf and hearing-impaired people. (Large realtors and lenders should also consider this.)

Both the Borough and the Housing Authority of Centre County have installed TDD telecommunication devices to ensure access to programs by individuals with hearing impairments.

Materials, leases and handbooks used by the Section 8 Programs and other housing programs should be made available in Braille or on audio tape for visually impaired people.

Upon request, both the Borough and the Housing Authority of Centre County will make materials available in an alternative format for individuals with visual impairments.

Advertising practices for the existing Section 8 Programs and Community Development Programs serving the public should be reviewed to ensure access to program application is available to both sensory and mobility impaired individuals.

Again, upon request, the Borough or the Housing Authority of Centre County will provide materials in an alternative format. In addition, the outreach list for the Borough's Community Development Programs includes the Center for Independent Living of North Central Pennsylvania, the Self-Determination Housing Project of PA, Inc., the Centre for Independent Living of Central PA and the Office for Disability Services at Penn State. The Housing Authority of Centre County advertises using newspaper and television. Information for the programs is also on the Borough and Housing Authority's websites.

The Housing Authority should undertake specific outreach to identify landlords either in the Section 8 Program or interested in participating in the program, who would be willing to make accessibility modifications to their apartments. A special effort should be made to identify landlords in State College Borough and immediate environs.

Every year a survey to determine rent reasonableness is sent to all area landlords. Part of this survey includes a request to identify those landlords willing to make accessibility modifications to their apartments. There has been no response to this question. If a program participant requires accessibility modifications, he/she is referred to Central PA Community Action for the PA Accessible Housing Program.

The Section 8 Renters Guides and other Section 8 materials should be more explicit regarding eligibility for persons with disabilities.

As of March 2009, the Housing Authority adopted a resolution to implement a methodology for preferences, which includes persons with disabilities. In addition to the preferences given to people with disabilities, accessible buildings are available and are indicated in advertising, brochures, and information on the Housing Authority's website as being accessible.

If the Borough's Home Improvement Loan Program is initiated, accessibility modifications should be included in the allowable uses for the funds.

Removal of barriers for individuals with disabilities is one of the priority repairs for the Homeowner Rehab Program (after code deficiencies are addressed).

Support should be provided to the local Center for Independent Living and other disability organizations to educate disabled area residents and the housing industry regarding their rights and responsibilities under the Fair Housing Amendments Act.

Borough Staff is available to support the Center for Independent Living of Central PA, Inc., Center for Independent Living of North Central Pennsylvania, the Self-Determination Housing Project of PA, Inc., and other organizations, which provide services to persons with disabilities upon request.

For all housing related business, the Borough and County should consider including sexual orientation and marital status as protected classes in all contracts.

Since both sexual orientation and marital status are protected classes per the Borough's Fair Housing Ordinance and Anti-Discrimination Ordinance, all housing related contracts include this information. The County does not consider these protected classes and therefore does not include them as such in contracts.

Institutional & Community Resources and Practices

Introduction

This section assesses the activities of local religious, civic and campus groups, which provide housing related services to Borough of State College residents. Many of the institutional and community resources available to Borough residents have been discussed in other sections of this report. This section will not duplicate such information.

Methodology

Information for the this section was provided by the Borough Planning Department and Community Development and Housing Division, and the various agencies' and organizations' websites.

Findings

Following are examples of how community and institutional organizations further the interests of fair housing:

Housing Transitions Inc. (HTI) provides housing services to families and individuals. HTI offers the following programs and services:

The Centre House Shelter is a 24-hour emergency housing shelter for individuals and families. Case Managers work with shelter residents and coordinate referrals for other community services.

HTI and the WRC operate a Bridge Housing Program designed to provide longer-term temporary housing (from 6 to 12 months). Participants pay 25% of their adjusted net income toward rent. The countywide program is funded by Centre County government, through state program funding.

The Supportive Housing Project takes a scattered site approach in the Borough's private rental market and services a more diverse special needs population. It assists individuals with mental, developmental, or physical disabilities, persons with HIV or AIDS, homeless youth, individuals with drug and/or alcohol dependence, and victims of domestic violence. Assistance is in the form of rental assistance and support services for 12 to 16 months, until the client can maintain stability and relocate to permanent housing.

The Centre County Office of Adult Services contracts with HTI to provide housing case management services through the Housing Case Management Program. Those eligible for the program are homeless and near homeless individuals and families, families living doubled up, those threatened with eviction, families in troubled homes in which there are children who will end up in foster care.

HTI has received McKinney-Vento permanent supportive housing funding to develop the Nittany House Apartments. This facility will provide eight individuals with permanent supportive housing starting in the Spring of 2011. The target population will be homeless individuals with serious mental illness and/or a diagnosable substance abuse disorder. Centre House has created a "safe haven"-like environment for homeless individuals with chronic needs, and is uniquely equipped to assist as the referral point for potential residents of Nittany Apartments. Each resident will have a lease and will be required to pay no more than 30 percent of their adjusted gross income for rent. The Borough of State College has approved the use of \$50,000 of HOME proceeds to assist with development of this project.

Penn State University's Office of the Vice Provost for Educational Equity offers a variety of resources with regard to diversity. The office fosters diversity at the university and supports educational access for targeted populations. Most of the programs and organizations are targeted towards and made available to Penn State's students, faculty and staff.

The Division of Student Affairs Off-Campus Living provides students with information on housing. This includes a resources guide and information on tenant's rights. The office receives at least 100 landlord/tenant related complaints a semester. Issues include security deposits, repairs and property upkeep.

A **Tenant-Landlord Mediation Center** pilot program began in January 2009. The purpose of the center is to provide a no cost alternative to the court systems for tenants seeking to redress grievances with their landlord, as well as for landlords to redress grievances with their tenants. The program will be open to all Penn State students, as well as non-student tenants who reside in the Borough. Funding was provided through the Borough and the University Park Undergraduate Association (UPUA)

The State College Area School District Community Education Program has sponsored a Landlord Rights and Responsibilities Course, which was last offered in 2008. Speakers included individuals from the Borough of State College's Planning Department and Department of Ordinance Enforcement and Public Health, Centre Region Code Authority, MidPenn Legal Services, and the Pennsylvania Human Relations Commission.

The Centre County Women's Resource Center provides services for people who have experienced domestic and/or sexual violence. The WRC runs the Sylvia Stein Shelter for women and their children who need a safe place to stay. There is no cost involved and all services are private.

The Housing Authority of Centre County has set aside 5 Section 8 Housing Certificates to both HTI and the WRC to assist homeless and near homeless individuals and families in obtaining affordable housing.

The Housing Authority of Centre County, in cooperation with the Centre County Office of Mental Health and Mental Retardation (MH/MR) administers a Shelter Plus Care Program. Funding is used to provide rental assistance and supportive services for homeless individuals with severe mental illness or who are dually diagnosed with a severe mental illness and substance abuse.

The Centre County Youth Service Bureau's Burrowes Street Youth Haven (Youth Haven) provides 24-hour emergency shelter and counseling to runaway and homeless youths ages 12-18.

House of Care provides a home-like atmosphere for individuals with limited life expectancy who need assistance with the tasks of daily living. Services are available for those with limited financial and family support.

Interfaith Mission (IM), a consortium of religious organizations, administers the state's Rental Assistance Program (RAP) for homeless individuals and families or those facing eviction in Centre County. The program provides assistance for the payment of utilities, back rent, security deposits and first month's rent. IM also provides money management and budgeting services through the Helping Hands Budgeting and Money Management Program to residents of Centre County. IM is a Representative Payee Organization approved by Social Security. This allows IM to manage household finances for those clients unable to do so. Referrals for this service come from other human service agencies, Office of Aging, Children and Youth, and Office of Adult Services.

The AIDS Project of Centre County offers services to people with AIDS. These services include tenant based rental assistance for its low-income clients in need of affordable housing and short-term rent, mortgage and utility assistance to households facing a housing emergency or crisis that could result in displacement from their current housing or result in homelessness.

Strawberry Fields provides residential and casework services for the mentally disabled. It administers the Community Residential Rehabilitation program providing transitional housing and life skills for adults with severe mental health issues. Strawberry Fields also runs a Fairweather Lodge Program providing permanent housing for the mentally disabled and is currently working with the Central Pennsylvania Chapter of SCORE and resources from the Small Business Development Center to develop a business.

The Community Help Centre administers the Drug and Alcohol Abuse Services Program. This program provides case management services for non-homeless persons with special needs. The Center also acts as a clearinghouse to provide temporary housing assistance to the transient population.

The Center for Independent Living of Central PA, Inc., through its Regional Housing Coordinator (RHC), 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 RHC program is a collaborative effort between DPW/PDA Office of Long-term Living, Pennsylvania Housing Finance Agency and the Self-Determination Housing Project.

The Centre for Independent Living of North Central Pennsylvania provides and/or coordinates services and training for persons with disabilities.

The Central PA Community Action, in addition to administering the PA Accessible Housing Program, provides income-eligible Centre County residents with no-cost housing weatherization through the Weatherization/Energy Program.

The Centre County Council for Human Services is a non-profit organization, which promotes coordination between human service agencies. Council provides or facilitates action based on the needs of the community. As of March 2009, there were 89 agency members.

Center for Alternatives in Community Justice is a voluntary dispute mediation program. The program seeks alternatives to incarceration for those convicted of offenses. Referral services are provided to victims, offenders. The program also provides education about the justice system. The Borough of State College contracts with the Center for Alternatives in Community Justice to provide mediation services for the resolution of disputes arising from the filing of complaints provided for in the Fair Housing Ordinance.

The Center for Independent Living of North Central Pennsylvania and the Self-Determination Housing Project of PA, Inc. serves the need of persons who have a physical disability. In addition, the Regional Housing Coordinator (RHC) 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 RHC program is a collaborative effort between DPW/PDA Office of Long-term Living, Pennsylvania Housing Finance Agency and the Self-Determination Housing Project.

The Centre County Advisory Council to the Pennsylvania Human Resources Commission keeps the PHRC apprised of fair housing issues that occur in the area. The Council also looks at employment, public accommodation, education, community services, and racial tension issues.

PA Now Inc. is Centre County's chapter of the National Organization for Women. The group looks at and raises awareness of many issues concerning women and minorities; including those of lesbian/gay rights, older women's rights, and disability rights.

Recommendations

Following are the recommendations made in the 1991 Fair Housing Analysis regarding lending practices. Included is an update on the status of the recommendations. Recommendations from the 2003 FHAU are indicated by an "**".

There is clearly a need for a single organization or entity to take a leadership role in fair housing. We suggest that this entity operate Countywide. See Below

To further this, Borough Council should consider the expansion or incorporation of existing fair housing groups such as the Centre County Advisory Council to the PHRC.

There was an attempt to identify an agency at the county level to take a leadership role. No agency was available to do so. The Community Development and Housing Division staff for the Borough will continue to provide the leadership role in fair housing for the Borough of State College until a regional or countywide agency emerges to do so.

There is a need for expanded and on-going education in fair housing to: promote understanding of the housing market and the housing affordability gap; educate the community about fair housing laws and how protected groups are affected in the present environment (i.e. since a higher proportion of protected groups are found in lower income groups, they are more likely to have affordability problems); and broaden acceptance of diverse groups in the community.

** Recommend that the Borough invite the PHRC to join with the Borough in providing fair housing education programs. One possibility is reinstating the Landlord Rights and Responsibilities Course previously offered through the State College Area School District Community Education Program. The Borough would need to identify groups interested in attending (realtors, landlord associations, others).*

In April 2004, the Landlord Rights and Responsibilities Course was reinstated. Courses included:

- Session I:** The Law and the Lease (presented by a local attorney and staff attorney to MidPenn Legal Services)
- Session II:** Fair Housing-Local, State, and Federal (PA Human Relations Representative and Borough Planning Director)
- Session III:** Local Code, Health Regulations, Zoning Regulations (Centre Region Code Office, Borough Zoning Officer and Borough Health Department Representative)

Thirty people, the majority landlords, registered for the course. The course was held again in April 2006 at which 18 people attended and April 2008 at which fourteen people attended. The majority of attendees continued to be landlords.

Staff also participated in the State College Community Resources Fair held in September 2008, as well as the AHC's education seminars for renters and homebuyers. These offered opportunities to educate the public about fair housing. The Borough plans on participating in another fair planned for September 2009.

** Recommend distributing fair housing brochures with the submission of a rental permit. Also could include the brochures in the packet of information provided to rental unit owners when Codes conducts their rental inspection.*

The Centre Region Codes office was contacted about distributing fair housing information with the submission of a rental permit. Borough of State College staff developed a brochure, which is being distributed by the Centre Region Code office to all rental properties in the Centre Region.

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Appendix A: A Guide to the Acronyms

ADA	Americans with Disabilities Act
AHC	Centre County Affordable Housing Coalition
ANSI	American National Standards Institute
CATA	Centre Area Transportation Authority
CBICC	Chamber of Business and Industry of Centre County
CCPCDO	Centre County Planning and Community Development Office
CDBG	Community Development Block Grant Program
CETA	Comprehensive Employment and Training Act
CHDO	Community Housing Development Organization
CRA	Community Reinvestment Act
CRCA	Centre Region Code Administration
CRPA	Centre Region Planning Agency
DCED	Pennsylvania Department of Community & Economic Development
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act
HOME	HOME Investment Partnership Program
HTI	Housing Transitions, Inc.
HUD	U.S. Department of Housing and Urban Development
ICC	International Code Council
MLS	Multiple Listing Service
MSA	Metropolitan Statistical Area
NAR	National Association of REALTORS®
OMB	Office of Management and Budget
PAR	Pennsylvania Association of Realtors
PHFA	Pennsylvania Housing Finance Agency
PHRC	Pennsylvania Human Relations Commission
SCCLT	State College Community Land Trust
TDD	Telecommunication Device for the Deaf
THF	Temporary Housing Foundation
VAMA	Voluntary Affirmative Marketing Agreement
WRC	Centre County Women's Resource Center