



CLEARFIELD COUNTY

Housing Needs & Market Assessment

2011

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Acknowledgments

And special thanks to all who served on the County's Needs & Market Assessment Committee without whom we would not have been able to complete this assessment.

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1. POPULATION, HOUSING, TRANSPORTATION, & ECONOMIC STATISTICS

1.1. POPULATION

The US Census Bureau released the 2010 Census summary file 1 (SF-1) for Pennsylvania on June 23, 2011. This file contains detailed statistics on population and housing obtained through the 2010 Census questionnaire.

The data reflects a population of 81,642 for Clearfield County, a 2.1 % decline over the past decade. Of the 51 local units of government, only nine (9) experienced a gain in population; those being Bloom Township, Coalport Borough, Decatur Township, Falls Creek Borough, Ferguson Township, Graham Township, Pike Township, Troutville Borough, and Woodward Township.

The largest growth, 52.93%, took place in Decatur Township due to Cornell Corrections operating a corrections facility that did not exist previous to the last Census. *(Refer to Table 1 on page 2 for population statistics by municipality.)*

As expected, the Census reveals a growing elderly population and a declining younger population for Clearfield County with the median age increasing to 43.

The 55+ age cohort comprised of 25,181 persons represents 31% of the overall population. Of that 55+ age cohort, approximately 60% represents active adults (ages 55 to 70) with the remaining 40% consisting of the 70 + age cohort. Over the past 10 years, the school age population (children ages 5 to 18) declined to 13,255, representing 16% of the overall population.

In terms of the working class population (ages 18 to 64) the 2010 Census shows a population of 51,088 representing approximately 63% of the overall population. *(Refer to Table 2 on page 3 for population statistics by age cohort.)*

Future population projections predict a continued decline in population however these projections did not consider growth due to the emerging gas industry (Marcellus Shale/Utica formation). Considering the current data available on this emerging industry we anticipate at a minimum some modest growth in population over the next ten years. Recognizing that some years may experience a higher spike in population than others due to a migrating workforce.

The possibility also exists that the population will significantly increase, due to the rapidly developing natural gas industry, which would result in an increase in the need for housing for the working class population and their families. PA counties experiencing such accelerated growth have seen displacement of lower income families from rental units that are being rented out, at much higher rents, to employees from the gas industry. *(Refer to Table 3 on page 4 for future population projections based on a modest growth rate of 3%.)*

Table 1

Clearfield County Population Change Between 2000 Census and 2010 Census				
	2000 Census	2010 Census	Population Difference	Percent Change
Clearfield County	83,382	81,642	-1740	-2.09%
COUNTY SUBDIVISION				
Beccaria Township	1,835	1,782	-53	-2.89%
Bell Township	825	760	-65	-7.88%
Bigler Township	1,368	1,289	-79	-5.77%
Bloom Township	412	414	2	0.49%
Boggs Township	1,837	1,751	-86	-4.68%
Bradford Township	3,314	3,034	-280	-8.45%
Brady Township	2,010	2,000	-10	-0.50%
Brisbin Borough	413	411	-2	-0.48%
Burnside Borough	283	234	-49	-17.31%
Burnside Township	1,128	1,076	-52	-4.61%
Chest Township	547	515	-32	-5.85%
Chester Hill Borough	918	883	-35	-3.81%
Clearfield Borough	6,631	6,215	-416	-6.27%
Coalport Borough	490	523	33	6.73%
Cooper Township	2,731	2,704	-27	-0.99%
Covington Township	621	526	-95	-15.30%
Curwensville Borough	2,650	2,542	-108	-4.08%
Decatur Township	2,974	4,548	1574	52.93%
DuBois City	8,123	7,794	-329	-4.05%
Falls Creek Borough	44	48	4	9.09%
Ferguson Township	410	444	34	8.29%
Girard Township	674	534	-140	-20.77%
Glen Hope Borough	149	142	-7	-4.70%
Goshen Township	496	435	-61	-12.30%
Graham Township	1,236	1,383	147	11.89%
Grampian Borough	441	356	-85	-19.27%
Greenwood Township	424	372	-52	-12.26%
Gulich Township	1,275	1,235	-40	-3.14%
Houtzdale Borough	941	797	-144	-15.30%
Huston Township	1,468	1,433	-35	-2.38%
Irvona Borough	680	647	-33	-4.85%
Jordan Township	543	461	-82	-15.10%
Karthus Township	811	811	0	0.00%
Knox Township	705	647	-58	-8.23%
Lawrence Township	7,712	7,681	-31	-0.40%
Lumber City Borough	86	76	-10	-11.63%
Mahaffey Borough	402	368	-34	-8.46%
Morris Township	3,063	2,938	-125	-4.08%
Newburg Borough	81	92	11	13.58%
New Washington Borough	89	59	-30	-33.71%
Osceola Mills Borough	1,249	1,141	-108	-8.65%
Penn Township	1,326	1,264	-62	-4.68%
Pike Township	2,309	2,311	2	0.09%
Pine Township	77	60	-17	-22.08%
Ramey Borough	525	451	-74	-14.10%
Sandy Township	11,556	10,625	-931	-8.06%
Troutville Borough	224	243	19	8.48%
Union Township	918	892	-26	-2.83%
Wallaceton Borough	350	313	-37	-10.57%
Westover borough	458	390	-68	-14.85%
Woodward Township	3,550	3,992	442	12.45%

Table 2

Clearfield County Population by Age Cohort

Subject	Number	Percent
Total population	81,642	100.0
Under 5 years	4,053	5.0
5 to 9 years	4,301	5.3
10 to 14 years	4,768	5.8
15 to 19 years	5,054	6.2
20 to 24 years	4,564	5.6
25 to 29 years	4,588	5.6
30 to 34 years	4,703	5.8
35 to 39 years	5,386	6.6
40 to 44 years	5,894	7.2
45 to 49 years	6,629	8.1
50 to 54 years	6,521	8.0
55 to 59 years	5,797	7.1
60 to 64 years	5,126	6.3
65 to 69 years	4,060	5.0
70 to 74 years	3,286	4.0
75 to 79 years	2,608	3.2
80 to 84 years	2,160	2.6
85 years and over	2,144	2.6
Median age (years)	42.9	(X)
16 years and over	67,480	82.7
18 years and over	65,346	80.0
21 years and over	62,571	76.6
62 years and over	17,299	21.2
65 years and over	14,258	17.5

Table 3

Clearfield County Population Projections (2011-2020)*

Year	Projected Population
2011	81,887
2012	82,132
2013	82,377
2014	82,622
2015	82,867
2016	83,112
2017	83,357
2018	83,602
2019	83,847
2020	84,092

* Based on assumption of a cumulative growth rate of 3% over calendar years 2010-2020

1.2. HOUSING

The Census Bureau conducts a variety of censuses and surveys, not just the once-a-decade census. Every month, quarter, and year they conduct surveys with households and businesses to measure our nation's people, places, and economy. The census is conducted once every 10 years to provide an official count of the entire U.S. population to Congress. The 2010 Census is basically a snapshot of our nation's population.

Launched in 2005, the American Community Survey (ACS) is part of the decennial census program and is essentially what used to be the long form. ACS data are collected continuously throughout the year and throughout the decade from a relatively small sample of the population (3 million addresses annually). During the decennial census program, about 250,000 households a month received both the ACS and the 2010 Census form. The ACS collects detailed information on the characteristics of population and housing on an ongoing basis. These data were previously collected only in census years in conjunction with the decennial census.

This assessment was developed utilizing data from both the 2010 Census as well as the 2005-2009 ACS 5- Year Estimate and 2010 ACS Survey 1-Year Estimate.

2010 HOUSING UNITS: In 2010, there were 38,644 households in Clearfield County, an increase of 789 units from the 2000 Census. Of those households, 64% were owner occupied, 19% renter occupied, and 17% were considered vacant.

Table 4: 2010 Housing Units

	Clearfield County, Pennsylvania
Total	38,644

Source: U.S. Census Bureau, 2010 Census

2010 AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS BY TENURE:
The average household size was 2.37 people.

Table 5: 2010 Average Household Size

	Clearfield County, Pennsylvania
Average Household Size --	
Total	2.37
Owner occupied	2.44
Renter occupied	2.12

Source: U.S. Census Bureau, 2010 Census

2010 HOUSEHOLD SIZE: The majority of households in 2010 consisted of 1-2 persons per household while the minority consisted of 5+ persons per household.

Table 6: 2010 Household Size

	Clearfield County, Pennsylvania
Total	32,288
1-person household	8,934
2-person household	11,978
3-person household	5,253
4-person household	3,889
5-person household	1,503
6-person household	488
7-or-more person household	243

Source: U.S. Census Bureau, 2010 Census

2010 HOUSING & GROUP QUARTERS POPULATION: Of the total population, 76,527 or 93% reside in a household while the remaining 5,115 reside in group quarters. Of the group quarters, 4,980 are considered institutionalized while the other 135 individuals are considered non-institutionalized.

(Refer to Table 7 on page 7 for housing & group quarters population.)

OCCUPIED HOUSING UNIT CHARACTERISTICS:

In 2010, Clearfield County had 32,288 occupied housing units - 24,825, (77%) owner occupied, and 7,463 (23%) renter occupied. According to the 2010 ACS 1 Year Estimate, of the occupied housing units, .3% lacked complete plumbing facilities, .3% lacked complete kitchen facilities, and 1.6% lacked telephone service.

HOUSEHOLDS AND FAMILIES: In 2010, families made up 73% of the households in Clearfield County. This figure includes both married-couple families and other families. Nonfamily households made up 27 % of all households in Clearfield County. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder. *(Refer to Graph 1 on page 8 for types of households.)*

GEOGRAPHIC MOBILITY: In 2010, 91% of the people at least one year old living in Clearfield County were living in the same residence one year earlier, 6% had moved during the past year from another residence in the same county, 2% from another county in the same state, 0.94% from another state, and less than 0.06% from abroad.

NATIVITY AND LANGUAGE: Less than one percent of the people living in Clearfield County in 2010 were foreign born. Ninety-nine percent were native, including 90 percent who were born in Pennsylvania.

HOUSING CHARACTERISTICS: In 2010, Clearfield County had a total of 38,644 housing units, 16% of which were vacant. Of the total housing units, 75% were single-unit detached structures, 12% were multi-unit structures, and 12% were mobile homes. Eighteen percent of the housing units were built since 1990. *(Refer to Graph 2 on page 8 for types of housing units.)*

HOUSING COSTS: In 2010, the median monthly housing costs for mortgaged owners was \$1,015, non-mortgaged owners \$360, and renters \$543. Thirty-five percent of owners with mortgages, 13 percent of owners without mortgages, and 42 percent of renters in Clearfield County spent 30 percent or more of household income on housing. *(Refer to Graph 3 on page 8 for occupants with a cost burden.)*

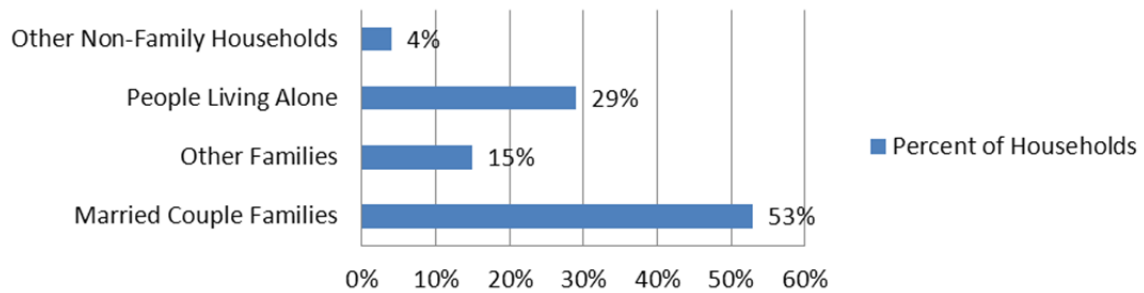
NEW CONSTRUCTION: In 2010, 124 new building permits were issued according to the US Bureau of census, Residential Branch. One hundred percent (100%) of which were one unit single family buildings. In geographic terms 31 permits were issued in Sandy Township, 11 permits Morris Township, 10 permits in Boggs Township with the remainder scattered across the county

Table 7

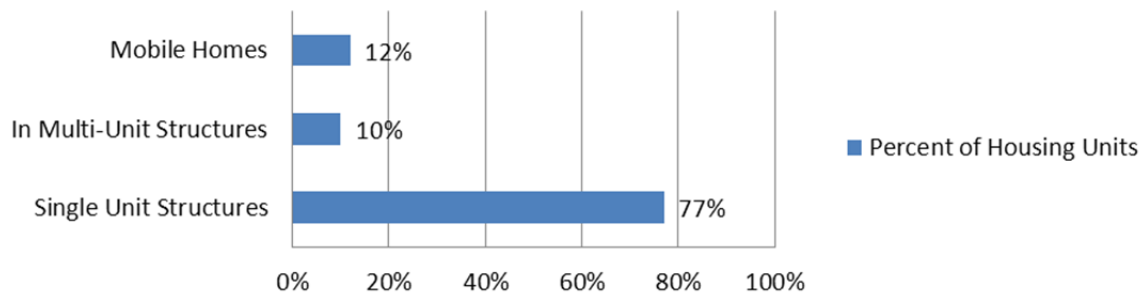
2010 Housing & Group Quarters Population

Subject	Number	Percent
HOUSEHOLD AND GROUP QUARTERS POPULATION		
Total population	81,642	100.0
In households	76,527	93.7
In group quarters	5,115	6.3
Institutionalized population	4,980	6.1
Noninstitutionalized population	135	0.2
HOUSEHOLD RELATIONSHIP		
Household population	76,527	100.0
Householder	32,288	42.2
Spouse [1]	16,777	21.9
Child	20,694	27.0
Under 18 years	14,722	19.2
Grandchild	1,339	1.7
Brother or sister	415	0.5
Parent	528	0.7
Other relatives of householder	696	0.9
Nonrelatives of householder	3,790	5.0
Roomer or boarder	167	0.2
Housemate or roommate	491	0.6
Unmarried partner	2,246	2.9
Other nonrelatives	886	1.2
HOUSEHOLD RELATIONSHIP FOR SELECTED AGE GROUPS		
Household population under 18 years	16,277	100.0
Householder or spouse	4	0.0
Child of householder	14,722	90.4
In husband-wife family	10,448	64.2
With female householder, no husband present	2,952	18.1
With male householder, no wife present	1,322	8.1
Grandchild	1,035	6.4
Other relatives	149	0.9
Nonrelatives	367	2.3
Household population 65 years and over	13,550	100.0
Householder	9,239	68.2
Family householder [2]	4,871	35.9
Male	3,947	29.1
Female	924	6.8
Nonfamily householder [3]	4,368	32.2
Male	1,263	9.3
Living alone	1,162	8.6
Female	3,105	22.9
Living alone	2,993	22.1
Spouse	3,370	24.9
Parent	370	2.7
Other relatives	291	2.1
Nonrelatives	280	2.1

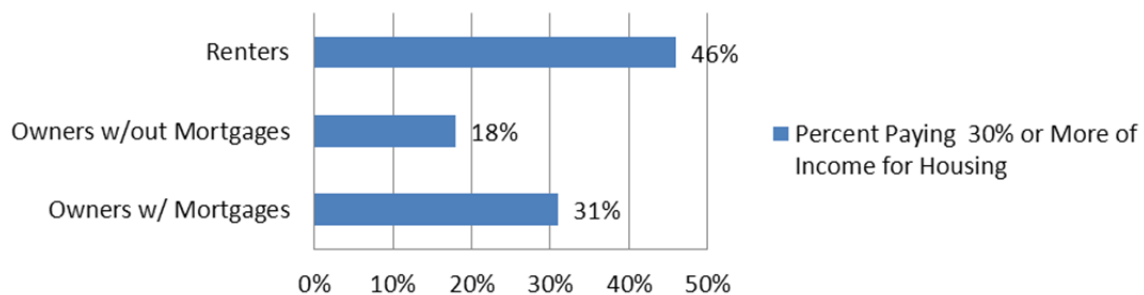
Graph 1- Types of Households in Clearfield County in 2005-2009



Graph 2- Types of Housing Units in Clearfield County in 2005-2009



Graph 3- Occupants w/ a Housing Cost Burden in Clearfield County in 2005-2009



Source: American Community Survey, 2005-2009

1.3. TRANSPORTATION

The 2007-2035 North Central PA Long Range Transportation Plan (LRTP) guides choices related to our transportation system. The Long Range Transportation Plan (LRTP) serves as the official adopted plan for the north central Pennsylvania region and is used by transportation officials and decision makers to guide the expenditure of transportation dollars for at least a twenty-year period. The LRTP includes a background profile of the region as it relates to commutation patterns, travel time to work, and mode of transportation which is meaningful in terms of understanding its relation to identifying housing needs within the County.

COMMUTATION PATTERNS: Commutation patterns vary among the six North Central Pennsylvania counties. This data provides a coarse indication of journey to work travel patterns.

At nearly 90 percent, Elk County has the region's highest percentage of workers employed within the county of residence. The County is also a net importer of workers from each surrounding North Central PA county. Jefferson County on the other hand exports nearly one third of its resident workforce - the highest such percentage in North Central PA. A majority of these trips are to neighboring Clearfield County where approximately 3,860 workers commute from Jefferson County.

In Clearfield County, seventy-two percent (72%) of its residents are working within the County. Another 13.6% are commuting to Centre County, followed by 5% to Jefferson County, 1.6% to Elk County, .8% to Indiana County, and .3% to Clarion County with the remaining 21.4% commuting outside North Central PA. *(Refer to Table 9 and Figure 1 on page 10 for county to county commutation patterns for the six North Central Pennsylvania counties.)*

TRAVEL TIME TO WORK: Travel times in a region as large and dispersed as North Central Pennsylvania are generally longer than elsewhere in the state. Workers in Cameron County generally have the region's shortest commute times, with over 60 percent requiring less than 15 minutes to get to work.

This is true of only 38 percent of Clearfield County workers, 7.5 percent of which take longer than an hour to get to work. *(Refer to Table 10 on page 11 for travel time in minutes by municipality, 2005-2009.)*

Travel times in the region have increased since 1990. Commutes of less than 15 minutes were a smaller proportion of total trips in 2000,

MODE SPLIT: Most of the commutes in North Central Pennsylvania are single-occupant vehicle (SOV) trips or carpool trips. SOV trips account for 83.2 percent of North Central Pennsylvania commutes, with Elk County having the highest percentage of SOV trips for any county (86.0 percent). Carpooling accounted for 11.9 percent of all commuting trips in North Central Pennsylvania, with Potter County reporting the highest rate (15.1 percent).

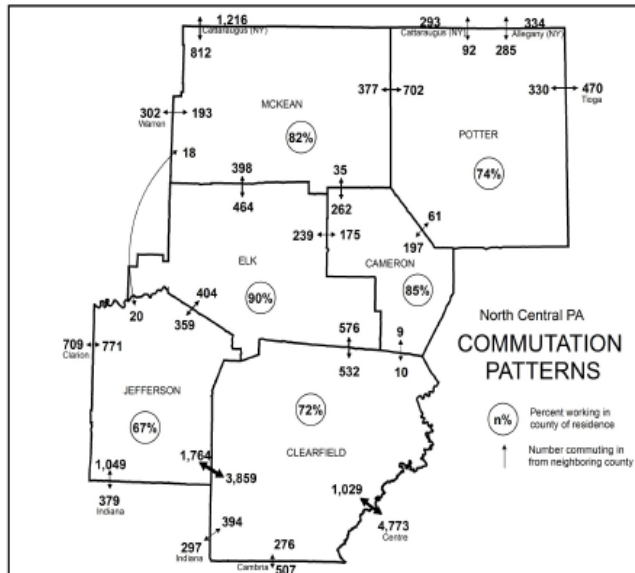
Table 9
County to County Commutation Patterns (%) - 2000

North Central PA		County of Residence						
		Cameron	Clearfield	Elk	Jefferson	McKean	Potter	
Total Resident Workers		2,446	35,093	16,486	19,569	19,709	7,659	
County of Employment	Cameron	85.0	0.0	0.0	0.0	1.3	2.6	
	Cattaraugus (NY)	0.0	0.0	0.0	0.0	6.2	3.8	
	Centre	0.0	13.6	0.2	0.3	0.0	0.2	
	Clarion	0.0	0.3	0.2	3.6	0.0	0.0	
	Clearfield	0.4	72.0	3.2	19.7	0.0	0.1	
	Elk	9.6	1.6	89.6	2.1	2.3	0.2	
	Jefferson	0.0	5.0	2.2	67.1	0.1	0.0	
	Indiana	0.1	0.8	0.0	1.9	0.0	0.0	
	McKean	1.4	0.0	2.4	0.0	81.6	4.9	
	Potter	2.5	0.0	0.1	0.0	3.6	74.1	
Outside North Central PA		1.1	21.4	2.5	11.1	11.1	18.1	

Source: North Central PA Long Range Transportation Plan

Figure 1
Commuting Patterns

North Central PA



Source: North Central PA Long Range Transportation Plan

Table 10
Travel Time in Minutes by Municipality, 2005-2009

Area	Total Commuters	Percent of Commuters					
		Under 15	15-29	30-44	45-59	60-89	90 or More
Pennsylvania	5,557,865	29.6	35.6	19.1	7.8	5.3	2.6
Clearfield County	33,275	38.6	31.1	14.3	7.4	5.9	2.7
Beccaria Township	676	24.9	18.2	31.4	14.2	4.4	7.0
Bell Township	279	24.4	25.1	33.7	7.5	6.8	2.5
Bigler Township	496	22.6	29.2	19.2	15.9	9.7	3.4
Bloom Township	226	22.1	49.1	19.9	4.0	4.0	0.9
Boggs Township	687	22.0	43.2	15.1	7.3	7.4	4.9
Bradford Township	1,236	26.3	41.6	15.0	10.0	3.1	4.0
Brady Township	821	34.6	43.8	13.5	2.9	3.4	1.7
Brisbin Borough	189	19.0	39.7	13.2	17.5	10.6	-
Burnside Borough	74	9.5	23.0	21.6	13.5	16.2	16.2
Burnside Township	391	24.6	15.1	10.7	32.2	13.8	3.6
Chest Township	222	24.8	17.6	30.6	23.0	4.1	-
Chester Hill Borough	346	54.0	12.7	22.0	8.4	2.9	-
Clearfield Borough	2,774	59.8	22.1	4.8	2.7	8.4	2.2
Coalport Borough	201	25.4	15.9	29.4	15.9	9.0	4.5
Cooper Township	983	20.0	45.3	17.1	10.0	6.4	1.2
Covington Township	253	17.8	24.5	17.8	25.3	13.8	0.8
Curwensville Borough	857	42.2	45.5	1.9	5.1	3.9	1.4
Decatur Township	1,589	37.7	23.2	15.4	9.6	9.1	5.0
DuBois City	3,200	61.5	22.4	9.3	4.5	0.3	2.0
Falls Creek Borough	22	50.0	27.3	22.7	-	-	-
Ferguson Township	192	10.4	37.5	45.3	1.0	5.7	-
Girard Township	319	13.8	47.3	18.8	6.0	9.7	4.4
Glen Hope Borough	58	15.5	34.5	12.1	8.6	10.3	19.0
Goshen Township	157	17.8	56.7	15.3	3.8	5.7	0.6
Graham Township	654	26.8	36.5	12.5	12.1	9.6	2.4
Grampian Borough	183	31.7	31.1	23.0	3.3	9.3	1.6
Greenwood Township	145	27.6	28.3	29.7	4.8	2.1	7.6
Gulich Township	627	14.4	21.1	27.9	17.9	17.2	1.6
Houtzdale Borough	456	35.1	23.5	20.0	14.5	7.0	-
Huston Township	652	18.3	55.5	17.3	4.3	4.0	0.6
Irvona Borough	243	23.5	11.9	42.4	6.2	12.8	3.3
Jordan Township	272	19.5	19.1	29.4	16.9	15.1	-
Karhaus Township	314	37.6	29.6	9.6	19.1	2.5	1.6
Knox Township	254	26.0	56.3	9.8	4.3	3.5	-
Lawrence Township	2,899	55.1	26.9	8.9	2.5	3.5	3.1
Lumber City Borough	45	33.3	53.3	8.9	-	-	4.4
Mahaffey Borough	148	24.3	14.2	23.0	23.0	12.8	2.7
Morris Township	1,237	42.8	16.2	17.7	13.3	7.4	2.5
Newburg Borough	23	26.1	-	34.8	-	26.1	13.0
New Washington Borough	46	63.0	17.4	4.3	15.2	-	-
Osceola Mills Borough	656	31.3	22.0	18.8	16.3	4.4	7.3
Penn Township	559	17.5	45.8	24.5	5.0	5.0	2.1
Pike Township	1,122	27.6	36.2	19.9	4.5	8.7	3.0
Pine Township	50	18.0	58.0	18.0	-	6.0	-
Ramey Borough	148	33.1	29.1	20.9	9.5	7.4	-
Sandy Township	4,910	43.4	35.5	11.3	3.3	4.1	2.4
Troutville Borough	129	10.1	74.4	10.9	-	2.3	2.3
Union Township	416	31.0	55.5	6.7	6.0	-	0.7
Wallaceton Borough	114	31.6	31.6	9.6	13.2	14.0	-
Westover Borough	210	12.9	29.5	11.9	11.0	28.1	6.7
Woodward Township	515	29.9	36.9	16.7	8.2	6.0	2.3

Source: U.S. Bureau of the Census, 2005-2009 American Community Survey

Walking to work is uncommon in North Central Pennsylvania, at only 3.8 percent of all trips.

Clearfield County had the smallest percentage of walkers (2.5 percent) and the longest mean travel time (24.3 minutes).

In 2000, eighty four and two tenths percent (84.2%) of Clearfield County’s workers commuted by single occupant vehicles while 12.1% carpooled, 2.8% walked, and the remaining 2.8% worked from home. The mean travel time in minutes for Clearfield County workers was 24.3 minutes.

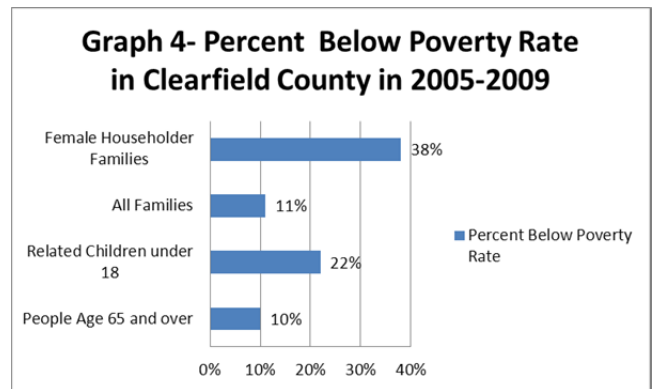
Mean travel time strongly correlates to commutation patterns, with those counties that retain more commuters having shorter mean travel times than those counties that retain fewer commuters.

1.4 ECONOMIC

INCOME: The median income of households in Clearfield County averaged \$36,470 during 2005-2009. Seventy-two percent (72%) of the households received earnings and twenty percent (20%) received retirement income other than Social Security. Thirty-four percent of the households received Social Security. The average income from Social Security was \$14,895. These income sources are not mutually exclusive; that is, some households received income from more than one source. *(Refer to Table 12 on page 14 for median & per capita income by municipality)*

POVERTY AND PARTICIPATION IN GOVERNMENT PROGRAMS: In 2005-2009, 15 percent of people were in poverty. Twenty-two percent of related children under 18 were below the poverty level, compared with 10 percent of people 65 years old and over. Eleven percent of all families and 38 percent of families with a female householder and

no husband present had incomes below the poverty level. *(Refer to Table 13 on page 15 for percent of persons living below poverty level by age & by municipality)*



EMPLOYMENT STATUS: In 2005-2009, the estimated population of those 16 and older was 67,974. Of that population 38,267 or 56.3% was identified as being in the labor force leaving 29,707 individuals or 43.7% identified as not being in the labor force.

UNEMPLOYMENT RATES: The average unemployment rate, during calendar years 2007-2010, for Clearfield County, averaged 8.1% versus the State’s average of 6.6%. County’s unemployment rate hit double digits in 2009 and continued into 2010. The annual average unemployment rate for 2011 was not yet available at the time of this study. The November 2011 unemployment rate, not seasonally adjusted, was 7.9%

**Table 11
Unemployment Rates (Annual Average by %)**

AREA	2007	2008	2009	2010
PA	4.3	5.3	8.0	8.7
Clearfield County	5.4	6.7	10.0	10.1

Source: US Dept. of Labor: Bureau of Labor Statistics

OCCUPATIONS AND TYPE OF EMPLOYER:

Among the most common occupations in 2005-2009 were: Management, professional, and related occupations, 25 percent; Sales and office occupations, 22 percent; Service occupations, 17 percent; and Construction, extraction, maintenance, and repair occupations, 13 percent. Eighty percent of the people employed were Private wage and salary workers; 13 percent were federal, state, or local government workers; and 7 percent were Self-employed in own not incorporated business workers.

INDUSTRIES: In 2005-2009, for the employed population 16 years and older, the leading industries in Clearfield County were Educational services and health care, and social assistance, 23 percent, and Retail trade, 14 percent.

Table 12
Median & Per Capita Income by Municipality

<u>Area</u>	<u>Households</u>	<u>Family</u>	<u>Non-Family</u>
Pennsylvania	\$ 49,737	\$ 62,520	\$ 27,553
Clearfield County	36,470	46,001	19,469
Beccaria Township	32,212	38,456	16,354
Bell Township	29,181	31,429	19,531
Bigler Township	28,750	31,050	16,429
Bloom Township	42,857	37,500	27,500
Boggs Township	41,328	53,060	15,833
Bradford Township	34,034	41,860	16,797
Brady Township	41,908	50,769	18,618
Brisbin Borough	29,125	41,875	14,338
Burnside Borough	40,625	39,583	9,375
Burnside Township	36,000	43,750	17,500
Chest Township	36,146	41,375	15,833
Chester Hill Borough	27,500	48,077	12,000
Clearfield Borough	32,782	44,714	19,700
Coalport Borough	20,278	30,000	14,048
Cooper Township	31,556	34,722	17,917
Covington Township	49,000	53,333	15,000
Curwensville Borough	26,494	38,674	14,701
Decatur Township	26,415	41,161	18,202
DuBois City	33,283	46,178	19,713
Falls Creek Borough	55,250	45,625	56,000
Ferguson Township	41,750	46,500	24,583
Girard Township	42,566	41,250	25,938
Glen Hope Borough	27,000	40,833	15,313
Goshen Township	35,417	40,000	19,583
Graham Township	46,284	50,039	34,583
Grampian Borough	33,594	41,000	17,083
Greenwood Township	33,333	39,583	19,750
Gulich Township	43,241	56,528	14,509
Houtzdale Borough	37,109	50,333	30,179
Huston Township	32,721	39,952	25,000
Irvona Borough	31,944	35,583	14,931
Jordan Township	32,813	37,500	18,594
Karthaus Township	32,933	47,813	20,938
Knox Township	31,000	31,167	30,750
Lawrence Township	34,736	41,851	21,263
Lumber City Borough	33,125	47,000	9,250
Mahaffey Borough	29,583	37,000	13,750
Morris Township	36,496	48,990	16,544
Newburg Borough	29,583	38,125	–
New Washington Borough	49,107	46,875	59,286
Osceola Mills Borough	37,969	45,000	26,750
Penn Township	35,667	37,563	20,313
Pike Township	39,939	48,297	18,295
Pine Township	65,000	69,583	25,000
Ramey Borough	29,375	34,514	14,028
Sandy Township	54,754	68,264	31,141
Troutville Borough	46,000	44,167	36,250
Union Township	46,583	52,125	32,188
Wallaceton Borough	46,250	43,333	16,250
Westover Borough	32,171	46,964	15,833
Woodward Township	38,222	49,479	16,941

Source: U.S. Bureau of the Census, 2005-2009 American Community Survey

Table 13
Percent of Persons Living Below Poverty Level by Age & by Municipality

Area	Persons Living Below Poverty	Percent of Total Population Below Poverty	Percent of Persons by Age				
			Under 5	15-17	18-64	65-74	75+

Pennsylvania	1,462,191	12.1	9.9	21.8	57.1	4.8	6.4
Clearfield County	11,435	14.8	10.9	21.2	56.3	5.2	6.5
Beccaria Township	308	18.6	6.5	32.1	52.3	4.2	4.9
Bell Township	154	18.0	1.9	44.8	41.6	4.5	7.1
Bigler Township	276	22.2	9.1	20.7	52.5	10.1	7.6
Bloom Township	44	9.4	4.5	29.5	65.9	-	-
Boggs Township	148	9.8	8.1	12.8	61.5	8.8	8.8
Bradford Township	591	19.7	4.7	24.2	57.0	7.6	6.4
Brady Township	176	9.7	7.4	30.7	56.8	-	5.1
Brisbin Borough	64	14.5	4.7	17.2	64.1	-	14.1
Burnside Borough	32	14.6	9.4	21.9	68.8	-	-
Burnside Township	232	22.9	-	22.8	72.8	2.6	1.7
Chest Township	100	17.9	3.0	40.0	47.0	5.0	5.0
Chester Hill Borough	265	27.5	9.8	23.8	61.9	2.3	2.3
Clearfield Borough	1,003	16.3	6.1	21.9	63.1	4.6	4.3
Coalport Borough	179	30.3	2.2	33.0	60.3	2.2	2.2
Cooper Township	458	17.1	7.6	24.0	49.1	9.4	9.8
Covington Township	24	5.1	-	-	87.5	12.5	-
Curwensville Borough	396	16.1	11.9	28.0	50.3	6.8	3.0
Decatur Township	754	18.3	16.4	18.8	51.3	2.0	11.4
DuBois City	1,490	19.5	12.8	18.2	58.3	4.9	5.8
Falls Creek Borough	-	-	-	-	-	-	-
Ferguson Township	52	13.6	5.8	21.2	51.9	-	21.2
Girard Township	60	10.1	-	5.0	81.7	-	13.3
Glen Hope Borough	19	11.8	-	-	68.4	-	31.6
Goshen Township	68	17.8	10.3	8.8	60.3	13.2	7.4
Graham Township	60	4.1	5.0	25.0	55.0	15.0	-
Grampian Borough	71	16.4	12.7	18.3	56.3	5.6	7.0
Greenwood Township	50	15.8	12.0	30.0	54.0	-	4.0
Gulich Township	218	14.8	10.6	28.4	49.5	1.4	10.1
Houtzdale Borough	138	15.3	14.5	26.1	46.4	11.6	1.4
Huston Township	148	10.4	20.9	17.6	57.4	2.0	2.0
Irvona Borough	128	22.2	10.2	32.8	50.0	3.1	3.9
Jordan Township	100	18.1	-	34.0	52.0	8.0	6.0
Karthus Township	68	11.4	19.1	-	58.8	-	22.1
Knox Township	85	14.3	10.6	10.6	75.3	3.5	-
Lawrence Township	1,182	16.7	13.6	24.1	51.9	4.8	5.6
Lumber City Borough	13	16.5	-	-	84.6	-	15.4
Mahaffey Borough	76	18.9	15.8	21.1	63.2	-	-
Morris Township	213	7.2	3.3	-	39.9	23.0	33.8
Newburg Borough	-	-	-	-	-	-	-
New Washington Borough	11	11.2	-	27.3	72.7	-	-
Osceola Mills Borough	141	10.1	5.0	3.5	78.7	6.4	6.4
Penn Township	235	18.4	2.6	23.0	60.0	3.8	10.6
Pike Township	148	6.5	3.4	23.0	65.5	-	8.1
Pine Township	2	2.4	-	-	100.0	-	-
Ramey Borough	91	19.8	20.9	24.2	41.8	-	13.2
Sandy Township	969	9.4	24.3	11.6	55.8	4.9	3.5
Troutville Borough	99	28.4	17.2	25.3	55.6	2.0	-
Union Township	46	4.8	8.7	10.9	69.6	10.9	-
Wallaceton Borough	10	4.0	-	-	100.0	-	-
Westover Borough	108	23.0	9.3	33.3	49.1	8.3	-
Woodward Township	132	11.2	18.2	6.8	53.0	13.6	8.3

Source: U.S. Bureau of the Census, 2005-2009 American Community Survey

2. HOUSING INITIATIVES, PROGRAMS & RESOURCES

2.1 INTRODUCTION

In 2009, the Clearfield County Commissioners announced new housing initiatives aimed to prevent homelessness in response to the national housing crisis. While homelessness and limited affordable housing have been on-going issues in the County, the economic downturn and growing unemployment have created a new segment of our population who have never before been faced with such circumstances such as a foreclosure or homelessness.

Specific housing goals were identified in the Clearfield County Comprehensive Plan 2006 Update that include;

- 1) Support and encourage affordable housing options
- 2) Support efforts to improve the quality of housing
- 3) Support efforts that assure an adequate supply of housing

In an effort to put a plan into action to meet these goals and address current foreclosure crisis, the County Commissioners introduced a mix of housing initiatives designed to complement and enhance the existing housing resources currently available to our residents. These initiatives were developed and are currently being administered by the Clearfield County Planning and Community Development Office by utilizing federal, state, and local housing resources.

2.2 AFFORDABLE HOUSING TRUST FUND

The first initiative undertaken by the Commissioners was to adopt an Affordable Housing Trust Fund ordinance. This initiative came to fruition in October of 2009 when the County Commissioners adopted the County's first Affordable Housing Trust Fund ordinance. This Housing Trust Fund will allow the County to raise additional revenues to be used for affordable housing needs through a small increase in the fee for the recording of mortgages and deeds.

By the end of 2011 the County had accumulated a sufficient amount of Affordable Housing Trust Funds to warrant the release of a solicitation for eligible projects. Eligible projects included owner occupied rehabilitation, rental rehabilitation, first time home buyers programs, housing counselling programs, emergency repair programs, elderly, special needs, & disabled housing, veterans housing, new home construction, land banks, transitional housing, homeless shelters, community stabilization programs, foreclosure prevention, emergency rental assistance, and bridge loans for rental housing development. This solicitation resulted in the selection of three eligible projects in 2012.

Those projects included:

Cen-Clear Child Services - (Specialized Housing Counseling Initiative) Counselor to determine housing needs for low income families and individuals; providing counseling & training and linking them to the housing services they need. To serve 60 families over 12 month period

Central PA Community Action - (CHORE Service)

Improve housing stock by assisting low income families/individuals with necessary repairs (health/safety) needed to keep them in their homes

City of DuBois Redevelopment Authority-(Redevelop Blighted Properties) Funding to acquire strategic blighted properties in the City to rehabilitate for the purpose of getting those properties back into hands of responsible homeowners and back on tax rolls.

2.3 COUNTY HOUSING TASKFORCE

The second initiative was to form a housing task force with the key housing service providers and stakeholders in the County. The intention of this partnership is to help the County in identifying priority needs and the administration of housing services. This taskforce which was established in 2009 was instrumental in the development of this housing needs and market assessment. This partnership will help establish priorities for the use of the County’s affordable housing funds.

2.4 HOMELESSNESS PREVENTION & RAPID RE-HOUSING

The third initiative involved the submittal of a letter of intent to the Department of Community & Economic Development that the County intended to apply for an allocation of the State’s share of federal Homelessness Prevention and Rapid Re-housing Program (HPRP) funds in the amount of \$374,000. These HPRP funds, which were awarded to the

County, were designed to facilitate an increase in existing programs that provide emergency rental assistance payments, case management, and related services to prevent homelessness. These grants cover people traditionally underserved or not served through traditional housing programs. Highest priority was given to those facing homelessness people who are not chronically homeless and have the greatest likelihood of becoming stabilized within 18 months. Increased availability of permanent, supportive housing should reduce client recidivism and lessen the demand for existing local homeless services funds in the future.

The HPRP program offered two categories of housing assistance the first offering Financial Assistance for those struggling to stay in their homes. The types of assistance offered varied from Rental Assistance, Security and Utility Deposits and payments, and assistance for moving costs. Assistance varies from cases to case with timeframes lasting form 1-18 months.

The table below represents the number households and persons assisted in each category as well as the total amount of financial assistance that helped Clearfield County consumers remain in their homes during the recession.

HPRP Homeless Prevention

Category	Persons Served	Households Served	Funding
Rental Assistance	125	67	\$221,252
Security/Utility Assistance	38	19	\$8,692
Utility Payments	31	14	\$1,460
Total	135	71	\$231,404

Source: DCED HMIS Data 12/30/2011

The second component of the HPRP program provides Homelessness Assistance for those individual and/or families in homeless shelters, cars or doubled up with family or friends.

Homelessness Prevention assistance offered the same types of categories with a shorter time table of assistance lasting 1 to 3 months.

HPRP Homelessness Assistance

Category	Persons Served	Households Served	Funding
Rental Assistance	96	61	\$62,979
Security/Utility Assistance	69	44	\$12,560
Utility Payments	14	6	\$0
Total	96	61	\$75,539

Source: DCED HMIS Data 12/30/2011

The final component of the HPRP program was Housing Relocation and Stabilization Services these serves are provided by Central PA Community Action and Clearfield Jefferson MH/MR Program. The table below represents the type of services and costs amounts distributed during the HPRP Program

HPRP Relocation & Stabilization Services

Services	Persons Served	Households Served	Funding
Case Management	226	130	\$18,025
Outreach & Engagement	16	11	\$975
Housing Search	9	5	\$0
Total	232	133	\$19,000

Source: DCED HMIS Data 12/30/2011

2.5 NEIGHBORHOOD STABILIZATION PROGRAM

In 2009, Clearfield County received \$426,318 in Neighborhood Stabilization Program (NSP) funds from the PA Department of Community and Economic Development. This funding was used to help stabilize neighborhoods by addressing foreclosure and abandoned properties in Clearfield Borough and the City of DuBois.

Activities included purchase of vacant bank and tax foreclosed properties, demolition, rehabilitation, and/or reconstruction of deteriorated housing units, and the mitigation of blighted/slum areas to stabilize neighborhoods by implementing community development and home ownership initiatives. These funds benefit low-moderate and middle income households. This includes 120% of the adjusted median income or below. The following is a summary of the properties for which funds were expended.

Clearfield Borough is allocated a total of \$147,753 to acquire and demolished properties. Clearfield County Habitat for Humanity was the developer of the projects and will hold the properties for future development of housing.

Clearfield Borough by Property:

- **405 East Locust Street: Demolition** Habitat for Humanity has demolished the property with NSP funds. They are currently building a two-story home on the lot.
- **304 South 4th Street: Acquisition and demolition** Habitat for Humanity purchased and demolished the vacant blighted house that was on the lot with NSP funding. They have recently advertised to find a family and begin building a new home for ownership.

- **507 Leavy Avenue: Acquisition and demolition**
Habitat for Humanity purchased and demolished the vacant blighted house that was on the lot with NSP funding. This lot does not conform with the Borough setbacks. Habitat may build a very small home within the footprint of the home that was there; however, at this time, they do not have any one single or two person households.

The City of DuBois received an allocation of \$258,490 to assist with acquisition, demolition and housing rehabilitation for re-sale. The County used two developers for the DuBois projects, Clearfield County Habitat for Humanity and Central PA Development Corporation, Inc.

City of DuBois by Property:

- **135 East Weber Avenue: Acquisition and demolition**
Habitat for Humanity acquired and demolished the property with NSP funds. They are currently building a two-story home on the lot.
- **149 West Long Avenue: Acquisition, demolition, and land bank for future development**
Central PA Development Corporation, CPDC, is the developer for the project. The City of DuBois Redevelopment Authority (RDA) holds the property in land bank. The property was acquired and demolished last summer with NSP funds. Currently, the County, RDA, and CPCA are working with H.A.N.D.S, a developer of Erie, PA, to build an 8-unit apartment building for Veterans' Housing.
- **127 East Weber Avenue: Acquisition and rehabilitation for resale**
Central PA Development Corporation, CPDC, is the developer for this project. They have acquired the property via short sale, the rehabilitation design has been completed, and they have entered into phase one of the four- phase rehabilitation which includes lead abatement. The projected date for completion

of the project is June 2012. CPDC has begun to advertise the property for sale and has many interested parties inquire.

2.6 HOUSING REHABILITATION PROGRAMS

HOMEOWNER REHABILITATION PROGRAMS

Currently, there are two County served owner-occupied housing rehabilitation programs offered in the County.

CENTRAL PA COMMUNITY ACTION, INC. (CPCA) - The Central PA Community Action administers a Homeowner Housing Rehabilitation Program for certain areas in the County. On behalf of the County, a program is administered for southern Clearfield County wherein there are currently 24 homes on their rehabilitation waiting list. In addition, they administer a Homeowner Housing Rehabilitation Program for the City of DuBois wherein there are currently 28 homes on their rehabilitation waiting list. These Homeowner Housing Rehabilitation Programs are intended to seize the decline of housing stock in Southern Clearfield County and the City of DuBois caused by deterioration and aging. The programs enable eligible homeowners to receive home improvements and preservation methods that will enhance energy conservation and provide safe and affordable housing. To date, 46 homes have been rehabilitated through these programs. In addition, CPCA's subsidiary corporation, Central PA Development Corporation (CPDC), is a Certified Housing and Development Organization (CHDO) for Centre and Clearfield Counties.

MOSHANNON VALLEY ECONOMIC DEVELOPMENT PARTNERSHIP - The Moshannon Valley Economic Development Partnership also administers a Homeowner Housing Rehabilitation Program for the Townships of Decatur, Morris, Cooper, Osceola Mills, and Wallaceton. The goal of this program is to improve the quality of life in the Moshannon Valley through the rehabilitation of single family, owner-occupied dwelling units. Program serves very low and low-moderate income families per HUD Section 8 income guidelines.

According to the Partnership, they have been able to rehabilitate approximately 10-12 homes per year.

They are currently wrapping up their last project under their current federal HOME grant and upon completion, will have assisted a total of 170 families. Recently, the Partnership applied for a new federal HOME grant to serve a targeted area in Philipsburg Borough/Rush Township.

- Rental & Utility Assistance (Section 8, FEMA, HAP, Ministerial, LIHEAP, and subsidized units)
- Foreclosure
- Legal Advice and/or Representation
- Housing Rehabilitation and Maintenance
- Emergency Shelters
- Accessibility
- Funding Opportunities

The result of this survey was the development of the Clearfield County Housing Services Resource Directory which is located in its entirety in Appendix 10.1.

2.7 COUNTY HOUSING SERVICES RESOURCE GUIDE

In 2010, the Clearfield County Housing Task Force undertook the development of a Housing Services Resource Guide for Clearfield County consumers and organizations, the intent of which was to be broad enough to provide all aspects of housing assistance, service, and programs that would include, but is not limited to, the following:

- First Time Homebuyer Training
- Home Buyer Programs & Promotions
- Mortgage Information
- Rental Units

3. HOUSING STOCK ANALYSIS

3.1 INVENTORY & LOCATION OF EXISTING HOUSING STOCK

In 2010, there were 38,644 housing units located within the County, approximately 84% of which were occupied while the remaining 16% were considered vacant. Of those occupied units, 24,765 were owner occupied while 7,463 units were renter occupied. In 2005-2009, the average household size of an owner-occupied unit was 2.41 while the average household size of a renter-occupied unit was 2.12.

OWNER OCCUPIED: Tenure by household size for owner occupied units include 40% 2-person households, 23% 1-person households, 17% 3-person households, 13% 4-person households with remaining 7% being 5+ person households.

Table 14- Owner Occupied Housing Units Tenure by Household Size

TENURE BY HOUSEHOLD SIZE	units	%
Owner-occupied housing units	24,825	100.0
1-person household	5,670	22.8
2-person household	10,047	40.5
3-person household	4,163	16.8
4-person household	3,187	12.8
5-person household	1,194	4.8
6-person household	380	1.5
7-or-more-person household	184	0.7

In terms of tenure by age of owner occupied household, over 30% of those households were 65+ years old, 44% in the 45-64 age range, while the remaining 26% were in the 15-25 age range.

Table 15- Owner Occupied Housing Units Tenure by Age of Householder

TENURE BY AGE OF HOUSEHOLDER	units	%
Owner-occupied housing units	24,825	100.0
15 to 24 years	227	0.9
25 to 34 years	2,029	8.2
35 to 44 years	4,037	16.3
45 to 54 years	5,611	22.6
55 to 64 years	5,435	21.9
65 years and over	7,486	30.2
65 to 74 years	3,858	15.5
75 to 84 years	2,644	10.7
85 years and over	984	4.0

RENTER OCCUPIED: Tenure by household size for renter occupied units include 44% 1-person households, 26% 2-person households, 15% 3-person households, 9% 4-person households with remaining 6% being 5+ person households.

Table 16- Renter Occupied Housing Units Tenure by Household Size

TENURE BY HOUSEHOLD SIZE	Units	%
Renter-occupied housing units	7,463	100.0
1-person household	3,264	43.7
2-person household	1,931	25.9
3-person household	1,090	14.6
4-person household	702	9.4
5-person household	309	4.1
6-person household	108	1.4
7-or-more-person household	59	0.8

In terms of tenure by age of owner occupied household, over 24% of those households were 65+ years old, 28% in the 45-64 age range, while the remaining 48% were in the 15-25 age range.

Table 17- Renter Occupied Housing Units Tenure by Age of Householder

TENURE BY AGE OF HOUSEHOLDER	units	%
Renter-occupied housing units	7,463	100.0
15 to 24 years	704	9.4
25 to 34 years	1,531	20.5
35 to 44 years	1,362	18.3
45 to 54 years	1,231	16.5
55 to 64 years	882	11.8
65 years and over	1,753	23.5
65 to 74 years	698	9.4
75 to 84 years	652	8.7
85 years and over	403	5.4

VACANT UNITS: Of those vacant units, 625 were available for rent, 483 were available for sale, and over 54% were seasonal, recreational, or occasional use.

Table 18- Vacancy Status

VACANCY STATUS	units	%
Vacant housing units	6,356	100.0
For rent	625	9.8
Rented, not occupied	58	0.9
For sale only	483	7.6
Sold, not occupied	237	3.7
For seasonal, recreational, or occasional use	3,460	54.4
For migratory workers	6	0.1
Other vacant	1,487	23.4

LOCATION: Over sixty percent of the occupied units are located in just ten of the fifty-one municipalities in the County. Those include Sandy Township, City of DuBois, Lawrence Township, Clearfield Borough, Decatur Township, Bradford Township & Morris Township.

Table 19

Municipalities w/ Greatest # Housing Units

Municipality	# Housing Units
Sandy Twp.	5058
DuBois City	3825
Lawrence Twp.	3572
Clearfield Boro.	3331
Decatur Twp.	1425
Bradford Twp.	1331
Morris Twp.	1327
Cooper Twp.	1255
Curwensville Boro.	1192
Pike Twp.	1064

The municipalities with the least amount of occupied housing units include Falls Creek Borough, Newburg Borough, Pine Township, Lumber City Borough, New Washington Borough, and Glen Hope Borough, Burnside Borough, Wallacetown Borough, Troutville Borough, and Greenwood Township.

Table 20

Municipalities w/ Least # Occupied Housing Units

Municipality	# Housing Units
Falls Creek Boro.	15
Newburg Boro.	20
Pine Twp.	34
Lumber City Boro.	39
New Washington Boro.	41
Glen Hope Boro.	62
Burnside Boro.	82
Wallaceton Boro.	89
Troutville Boro.	110
Greenwood Twp.	128

In terms of vacant housing units, the municipalities with the highest vacancy rates include Pine Township, Girard Township, Goshen Township, Covington Township, Newburg Borough, Huston Township, Greenwood Township, Bell Township, Karthaus Township, and Union Township.

Table 21

Municipalities w/ Greatest Vacancy Rates

Municipality	Total Housing Units	% Vacancy
Pine Twp.	103	67%
Girard Twp.	538	59.3%
Goshen Twp.	318	50.9%
Covington Twp.	371	49.9%
Newburg Boro.	39	48.7%
Huston Twp.	1086	39.9%
Greenwood Twp.	209	38.8%
Bell Twp.	519	38.2%
Karthaus Twp.	377	32.4%
Union Twp.	444	25.5%

STRUCTURE TYPE: Eighty five percent of the owner occupied housing units were single detached homes, followed by 13% mobile homes, and the remainder were multi-unit homes.

Table 22
Owner Occupied Structures by Type

Type Structure	Number	Percent
1, Detached	2780	41%
1, Attached	217	3%
2	906	13%
3 or 4	831	12%
5 or more	1438	21%
Mobile Home	661	10%
Boat, RV, Van etc.	2	0%

RENTER OCCUPIED HOUSING BY TYPE: Forty-one percent of the renter occupied housing units were single detached homes, followed by 25% 2-4 unit attached homes, 21% 5 or more unit attached homes, 10% mobile homes, and 3% single attached homes.

Table 23
Renter Occupied Structures by Type

Type Structure	Number	Percent
1, Detached	22,090	85%
1, Attached	195	.8%
2	158	.6%
3 or 4	59	.2%
5 or more	16	.1%
Mobile Home	3462	13.3%
Boat, RV, Van etc.	11	0%

3.2 HOUSING STOCK AGE

Approximately 36% of Clearfield County's housing stock was built in 1939 or earlier, 37% built between 1940-1979, 22% built between 1980-1999, with the remaining 5% built 2000 or later. Almost three-quarters of Clearfield County's housing stock is 50 plus years old while over a third of the housing is 72 plus years old.

The median year built for Clearfield County's housing stock is 1958, just one year older than the State median age. In terms of oldest structures, the majority are located in the County's boroughs. Fourteen of the 51 County municipalities have a

median housing structure age of 1939. *(Refer to Table 28 on page 25 for percent of housing units by age and by municipality)*

Table 24

Municipalities w/ Median Housing Age of 1939

- Bigler Township
- Burnside Borough
- Clearfield Borough
- Coalport Borough
- City of DuBois
- Glen Hope Borough
- Grampian Borough
- Irvona Borough
- Mahaffey Borough
- Osceola Mills Borough
- Ramey Borough
- Troutville Borough
- Wallaceton Borough
- Westover Borough

3.3 HOUSING STOCK VALUE

In 2005-2009, the median housing value for Clearfield County was \$80,200 versus the State's at \$152,300. Highest median housing value was Pine Township at \$125,000 with lowest median housing value at \$45,000 in Westover Borough. *(Refer to Table 29 on Page 26 for median housing value and gross rent by municipality)*

Table 25

Highest Median Housing Values	
Pine Township	\$125,000
Sandy Township	\$118,800
Union Township	\$112,000
Graham Township	\$104,700
Pike Township	\$90,100

Table 26

Lowest Median Housing Values	
Westover Borough	\$45,000
Falls Creek Borough	\$47,500
Jordan Township	\$49,100
Brisbin Borough	\$52,100
Mahaffey Borough	\$54,200

3.4 HOUSING CHARACTERISTICS

NUMBER OF BEDROOMS: Of the 38,899 housing units reported for 2005-2009, 50% contained 3 bedrooms, 24.5% contained 2 bedrooms, 18% contained 4 or more bedrooms, 7% contained 1 bedroom, and the remaining 1% contained no bedrooms.

Table 27

Number of Bedrooms

Total housing units	units	%
No bedroom	383	1.0%
1 bedroom	2,717	7.0%
2 bedrooms	9,525	24.5%
3 bedrooms	19,436	50.0%
4 bedrooms	5,717	14.7%
5 or more bedrooms	1,121	2.9%

VEHICLES AVAILABLE: Of the 33,127 occupied units reported for 2005-2009, over 59% had 2 or more vehicles available, 34% had only 1 vehicle available, while the remaining 7% had no vehicles available.

Table 28

Vehicles Available

Occupied housing units	units	%
No vehicles available	2,311	7.0%
1 vehicle available	11,207	33.8%
2 vehicles available	13,455	40.6%
3 or more vehicles available	6,154	18.6%

HOUSE HEATING FUEL: Of the 33,127 occupied housing units, almost 50% rely on fuel oil for heating purposes, followed by 25% utility gas, with the remaining 25% utilizing a variety of heating sources such as bottled gas, wood, coal, or solar energy.

Table 29

House Heating Fuel

Occupied housing units	units	%
Utility gas	8,250	24.9%
Bottled, tank, or LP gas	1,651	5.0%
Electricity	3,289	9.9%
Fuel oil, kerosene, etc.	16,366	49.4%
Coal or coke	2,390	7.2%
Wood	994	3.0%
Solar energy	0	0.0%
Other fuel	169	0.5%
No fuel used	18	0.1%

LACKING COMPLETE PLUMBING AND KITCHEN FACILITIES: The only measures of housing quality available from the decennial Census are units lacking plumbing and kitchens facilities. Both these conditions decreased over the last decade. Of the 33,127 occupied housing units, 2.4% had no telephone services available, .7% lacked complete plumbing facilities, and an additional .5% lacked complete kitchen facilities.

Table 30

Plumbing/Kitchen/Telephone Availability

Occupied housing units	units	%
Lacking complete plumbing facilities	220	0.7%
Lacking complete kitchen facilities	167	0.5%
No telephone service available	781	2.4%

OCCUPANTS PER ROOM: Of the 33,127 occupied housing units, approximately 99% had 1 or less occupants per room while the remaining 1% had 1 or more occupants per room.

Table 31

Occupancy per Room

Occupied housing units	units	%
1.00 or less	32,858	99.2%
1.01 to 1.50	218	0.7%
1.51 or more	51	0.2%

Table 32 YEAR HOUSING UNIT BUILT, 2005-2009

Area	Total Units	Percent of Total Units										Median Year Built
		Before	1940-	1950-	1960-	1970-	1980-	1990-	2000-	After	Year Built	
		1940	1949	1959	1969	1979	1989	1999	2004	2004		
Pennsylvania	5,481,676	28.8	8.5	14.2	10.0	13.0	9.9	9.4	4.6	1.5	1959	
Clearfield County	38,899	35.9	6.4	9.5	6.9	14.1	11.5	11.1	3.8	0.8	1958	
Beccaria Township	900	41.3	6.3	3.7	5.7	17.7	9.9	9.8	4.4	1.2	1956	
Bell Township	519	34.5	3.7	6.4	3.5	20.4	15.0	10.8	5.8	-	1971	
Bigler Township	638	63.9	5.2	6.3	6.9	9.6	5.3	2.8	-	-	1939	
Bloom Township	234	44.0	6.8	2.6	2.1	18.4	9.0	10.3	5.1	1.7	1949	
Boggs Township	720	25.1	1.9	11.3	10.1	17.4	15.1	12.9	4.0	2.1	1971	
Bradford Township	1,252	37.9	7.0	5.8	1.7	9.9	17.1	16.1	4.6	-	1959	
Brady Township	849	27.4	6.6	5.5	8.4	25.1	12.2	12.2	2.5	-	1971	
Brisbin Borough	199	41.7	7.5	9.5	1.5	19.1	13.6	3.0	4.0	-	1951	
Burnside Borough	107	55.1	4.7	5.6	-	20.6	2.8	8.4	2.8	-	1939	
Burnside Township	479	35.7	7.1	4.4	4.8	15.7	18.4	7.7	5.6	0.6	1966	
Chest Township	260	30.0	3.8	6.2	8.8	18.8	19.2	9.2	3.8	-	1971	
Chester Hill Borough	514	37.5	4.9	5.8	11.1	25.9	7.2	3.3	3.7	0.6	1962	
Clearfield Borough	3,166	52.9	10.2	15.5	6.7	7.2	2.9	1.8	1.4	1.5	1939	
Coalport Borough	316	71.5	13.0	1.6	-	6.3	-	1.3	6.3	-	1939	
Cooper Township	1,355	46.0	4.9	5.2	8.3	6.6	10.8	11.1	7.0	-	1948	
Covington Township	371	25.9	1.3	7.0	4.9	17.8	14.8	23.2	3.0	2.2	1976	
Curwensville Borough	1,340	35.4	4.0	20.5	12.5	6.0	9.0	10.5	2.1	-	1955	
Decatur Township	2,016	37.7	5.4	5.9	5.1	17.3	8.3	16.3	4.0	-	1962	
DuBois City	3,875	53.4	7.6	15.9	4.4	5.5	6.7	3.1	3.4	-	1939	
Falls Creek Borough	15	46.7	33.3	-	-	20.0	-	-	-	-	1941	
Ferguson Township	191	42.4	2.1	6.3	1.0	16.8	12.0	15.7	3.7	-	1959	
Girard Township	538	40.7	7.6	12.3	3.0	16.7	4.5	9.9	2.2	3.2	1951	
Glen Hope Borough	65	55.4	4.6	-	-	35.4	4.6	-	-	-	1939	
Goshen Township	318	30.2	6.9	7.9	4.4	23.6	6.9	14.8	4.4	0.9	1970	
Graham Township	607	17.0	2.0	8.2	2.6	29.8	12.4	12.7	11.9	3.5	1977	
Grampian Borough	192	68.8	2.1	9.9	3.1	5.2	5.7	5.2	-	-	1939	
Greenwood Township	209	23.9	3.8	9.6	12.0	14.4	13.4	23.0	-	-	1971	
Gulich Township	724	39.0	3.0	3.7	5.1	17.1	6.2	19.1	2.8	4.0	1968	
Houtzdale Borough	405	42.0	14.8	9.9	3.0	5.4	10.9	7.4	1.0	5.7	1945	
Huston Township	1,086	16.0	9.2	9.9	10.9	19.7	17.9	13.9	1.7	0.9	1972	
Irvona Borough	231	61.9	3.9	4.8	0.9	13.4	4.3	8.7	2.2	-	1939	
Jordan Township	293	41.0	3.8	3.1	18.4	9.9	14.7	5.8	3.4	-	1961	
Karhaus Township	377	30.8	3.7	16.4	5.8	17.8	7.7	11.1	6.6	-	1959	
Knox Township	341	32.6	6.7	6.5	7.3	16.1	14.1	11.4	5.3	-	1966	
Lawrence Township	3,384	19.1	6.0	19.3	10.8	18.6	12.0	7.3	5.5	1.5	1965	
Lumber City Borough	48	25.0	-	-	10.4	12.5	18.8	33.3	-	-	1981	
Mahaffey Borough	155	58.7	4.5	5.8	8.4	9.0	4.5	8.4	0.6	-	1939	
Morris Township	1,405	40.9	1.8	4.6	10.2	10.2	13.7	15.8	2.7	-	1963	
Newburg Borough	39	46.2	7.7	7.7	17.9	7.7	5.1	7.7	-	-	1945	
New Washington Borough	54	40.7	-	-	16.7	13.0	7.4	22.2	-	-	1966	
Osceola Mills Borough	609	61.6	10.2	5.4	3.8	6.7	6.7	4.4	1.1	-	1939	
Penn Township	579	32.8	3.8	9.2	8.3	19.0	16.9	8.6	1.4	-	1965	
Pike Township	993	23.0	3.9	5.5	10.9	17.4	11.1	21.1	5.5	1.5	1974	
Pine Township	103	32.0	5.8	2.9	-	2.9	13.6	35.0	7.8	-	1985	
Ramey Borough	233	64.8	2.6	3.9	1.7	14.2	9.4	3.4	-	-	1939	
Sandy Township	5,048	14.5	6.6	4.1	6.2	18.4	22.3	22.0	5.0	0.8	1980	
Troutville Borough	116	53.4	20.7	11.2	2.6	6.0	-	2.6	3.4	-	1939	
Union Township	444	23.2	10.1	8.1	6.1	14.2	17.6	11.7	5.4	3.6	1972	
Wallaceton Borough	104	55.8	-	3.8	10.6	8.7	11.5	9.6	-	-	1939	
Westover Borough	220	55.9	5.9	9.5	4.1	5.5	5.0	10.9	3.2	-	1939	
Woodward Township	663	35.0	17.3	8.6	8.1	17.0	9.2	3.5	0.6	0.6	1949	

Source: U.S. Bureau of the Census, 2005-2009 American Community Survey

Table 33: MEDIAN HOUSING VALUE AND GROSS

RENT, 2005-2009						
Area	2005-2009 Median	2000 Median	1990 Median	2005-2009	2000	1990
	Housing Value	Housing Value*	Housing Value**	Median Rent	Median Rent*	Median Rent**
Pennsylvania	\$152,300	\$120,848	\$113,424	\$716	\$662	\$663
Clearfield County	80,200	77,991	65,165	529	468	484
Beccaria Township	67,200	56,064	47,602	428	436	405
Bell Township	82,100	64,037	57,122	508	343	474
Bigler Township	55,100	62,168	39,723	488	436	392
Bloom Township	86,900	76,496	72,388	825	426	533
Boggs Township	81,800	75,748	60,241	533	422	407
Bradford Township	88,100	74,378	59,092	437	608	581
Brady Township	83,100	82,476	79,610	633	482	484
Brisbin Borough	52,100	75,125	45,632	625	691	460
Burnside Borough	57,200	39,992	39,887	725	421	566
Burnside Township	72,900	61,047	55,645	331	467	486
Chest Township	61,900	66,529	45,140	725	564	386
Chester Hill Borough	76,500	80,981	68,941	354	452	468
Clearfield Borough	75,300	72,509	66,971	493	447	463
Coalport Borough	60,500	46,471	53,019	368	431	412
Cooper Township	74,100	80,483	50,885	498	541	561
Covington Township	92,500	80,483	68,612	-	395	451
Curwensville Borough	65,000	77,742	61,883	471	417	489
Decatur Township	66,800	83,223	63,032	245	462	402
DuBois City	81,700	67,276	68,120	569	496	533
Falls Creek Borough	47,500	56,064	45,140	435	467	616
Ferguson Township	74,600	75,748	63,032	460	467	451
Girard Township	86,500	67,027	53,839	727	592	509
Glen Hope Borough	58,000	67,027	56,137	-	-	-
Goshen Township	86,100	75,499	82,729	434	592	474
Graham Township	104,700	92,069	73,208	525	542	583
Grampian Borough	68,300	50,333	45,960	577	467	647
Greenwood Township	72,500	70,889	64,345	483	405	593
Gulich Township	88,200	74,129	56,137	390	465	451
Houtzdale Borough	76,700	74,876	54,168	470	501	399
Huston Township	74,600	78,365	67,956	513	520	474
Irvona Borough	63,800	50,084	41,693	627	467	428
Jordan Township	49,100	42,982	38,410	590	343	384
Karhaus Township	81,300	65,158	46,125	605	490	318
Knox Township	71,700	66,903	52,198	615	348	463
Lawrence Township	79,700	83,597	76,327	542	415	468
Lumber City Borough	56,800	62,293	55,481	-	-	555
Mahaffey Borough	54,200	56,936	44,483	663	467	402
Morris Township	75,700	82,725	59,913	551	508	453
Newburg Borough	71,700	39,245	30,038	-	-	205
New Washington Borough	62,300	56,064	34,963	-	311	-
Osceola Mills Borough	66,000	59,801	48,751	558	463	469
Penn Township	71,500	75,624	71,403	572	601	570
Pike Township	90,100	83,223	72,388	572	513	581
Pine Township	125,000	132,435	113,260	-	-	-
Ramey Borough	83,800	64,785	62,703	550	429	473
Sandy Township	118,800	110,757	98,815	576	546	566
Troutville Borough	74,100	67,526	67,792	650	-	-
Union Township	112,000	84,718	82,072	527	515	563
Wallaceton Borough	75,800	61,047	36,276	694	301	438
Westover Borough	45,000	37,127	42,349	436	385	514
Woodward Township	78,700	75,997	51,870	472	368	394

*2010 Median value was adjusted for inflation by 1.245859.

**1990 Median value was adjusted for inflation by 1.641446.

Source: U.S. Bureau of the Census, 2005-2009 American Community Survey; 2000 Census of Population and Housing, SF3; 1990 Census of Population and Housing, STF3

3.5 SUBSIDIZED & SPECIAL NEEDS HOUSING

3.5 A SUBSIDIZED HOUSING

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types from scattered single family houses to comfortable apartments for elderly families. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford.

In addition, local public housing agencies (PHAs) administer housing voucher programs. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

County Housing agencies include:

Clearfield County Housing Authority
203 South Third Street
Clearfield, PA 16830
Phone: (814)765-2485
Fax: (814)765-2487

Public housing units administered by the Clearfield County Housing Authority include:

Henry Meyer Tower, located in Clearfield Borough consists of 99 1-bedroom apartments where low-income elderly or disabled residents get first preference on available units.

Occupancy is currently at 100% with 99 apartments rented with 45 individuals on a waiting list for next available units.

Edgewood Apartments, located in Lawrence Township, consists of 81 family dwellings. Currently 4 of the apartments are being converted to fully accessible apartments to accommodate disabled families.

Occupancy is at the maximum of 78 apartments occupied, The waiting lists vary by apartment size; 36 families are waiting on 2- bedroom apartments, 18 families for 3- bedroom apartments and 3 families are waiting on a 4 -bedroom apartment. The average waiting period for housing at Edgewood Apartments is approximately 16 months.

Hawk Run Apartments, located in Morris Township consists of 28 1- bedroom apartments for elderly and disabled individuals.

Occupancy is currently at 28 or 100% with 9 individuals on a waiting list for next available units.

Houtzdale Apartments, located in Woodward Township consists of 28 1- bedroom apartments for elderly and disabled individuals.

Occupancy is currently at 28 or 100% with 28 individuals on a waiting list for next available units.

The ***Clearfield County Housing Authority***

administers the HUD Section 8 Voucher program.

With Section 8 they help to provide affordable housing to residents in all municipalities of Clearfield County with the exception of The City of Dubois.

Currently, there are 122 Section 8 vouchers distributed to individuals and families across the County with 178 individuals on a waiting list that is approximately 3 years long.

Housing Authority of the City of DuBois

21 E. Long Avenue

DuBois, PA 15801

Phone: (814) 371-2290

Fax: (814) 371-2733

Public housing units administered by the City of DuBois Housing Authority include:

The ***Gateway Towers Apartments*** located in the City of DuBois offer 99 apartments.

- 60 studio apartments
- 36 one bedroom apartments
- 3 two bedroom apartments

Occupancy is currently full with 99 units occupied with 42 individuals on a waiting list for next available units. The average waiting time is one year.

To qualify you must be elderly or near elderly, single individuals/couples or disabled and gross household incomes must not exceed the following amounts.

Household Size	Income Limits
1 Person Household	\$30,350 or less per year
2 Person Household	\$34,650 or less per year

The ***Garden Grove Townhouses*** located in Sandy Township offer 75 dwellings.

- 10 one bedroom apartments
- 26 two bedroom apartments

- 24 three bedroom apartments
- 10 four bedroom apartments
- five bedroom apartments

Occupancy is currently full, all 75 dwellings are occupied, waiting lists and times for these units vary because of the size difference. A total of 71 individuals are on waiting lists that vary from 1 - 5 year. One bedroom units are in highest demand with 39 individuals having waited up to 5 years while four and five bedroom units have no waiting list.

To qualify, you must meet the following income guidelines: Gross household incomes must not exceed the following amounts.

Household Size	Income Limits
1 Person Household	\$23,040 or less per year
Person Household	\$26,340 or less per year

The ***Acquisition Site*** located in The City of DuBois offers 16 individual three bedroom houses located on Rumbarger Avenue, South State Street, Linden Avenue, and Spruce Alley.

Occupancy is currently full with 16 dwellings occupied. A total of 6 families are on waiting lists.

Gross household incomes must not exceed the following amounts:

Household Size	Income Limits
3 Person Household	\$39,000 or less per year
4 Person Household	\$43,300 or less per year
5 Person Household	\$46,800 or less per year
6 Person Household	\$50,250 or less per year

For all housing units, monthly rent is based on 30% of a resident's adjusted monthly income - flat rent is available for those with higher incomes.

Affordable housing units administered by the City of DuBois Housing Authority include:

The ***Gray Foundation Apartments***, located in the City of DuBois offer 39 dwellings.

Occupancy is currently at 39 with 24 individuals on a year long waiting list for next available units.

To qualify, you must be age 55 or older and meet the following income guidelines:

Gross household incomes must not exceed the following amounts:

1 Person Household	\$30,350 or less per year
2 Person Household	\$34,650 or less per year
3 Person Household	\$39,000 or less per year
4 Person Household	\$43,300 or less per year
5 Person Household	\$46,800 or less per year
6 Person Household	\$50,250 or less per year
7 Person Household	\$53,700 or less per year
8 Person Household	\$57,200 or less per year

The DuBois Housing Authority is responsible for administering the Shelter Plus Care rental assistance program. The staff administers certificates that are utilized throughout the Counties of Clearfield, Jefferson, Elk, Cameron, Warren, and McKean. The staff is responsible for monitoring tenant and landlord compliance with the program regulations.

The Shelter Plus Care Program provides 77 rental assistance vouchers for disabled individuals suffering Mental Health and/or Drug & Alcohol disabilities and are homeless, Individuals also received disabled and receiving supportive services.

The ***DuBois Housing Authority*** administers HUD Section 8 housing vouchers to provided housing in The City of DuBois, Brady, and Sandy Townships.

Currently, there are 192 Section 8 vouchers distributed to individuals and families across the three municipalities with 91 individuals on a one year waiting list.

Central PA Community Action

207 E. Cherry St.

PO Box 792

Clearfield, PA 16830

Public housing units administered by Central PA Community Action include:

Park Avenue Tower , located in Curwensville Borough, is a three (3) story building with 36 apartments designed for occupancy by persons 62 years of age or older/or persons younger who are mobility impaired. Occupancy is currently 100% with four individuals on a waiting list for next available units.

The apartments are one bedroom and bath. All utilities are included in rent. Tenants pay telephone and cable. At or below these limits; single person is \$18,850, couples are \$21,500 per year. This income

level changes periodically by U.S Department of Housing & Urban Development.

Lawrence Park Village, located in Lawrence Township, is eight (8) buildings with 60 dwelling fully subsidized by HUD's Section 8 program and is designed for occupancy by families.

The apartments are two and three bedroom and bath. Tenants pay telephone, cable, and electric.

Occupancy is currently 100% with twelve individuals on a waiting list for next available 2 bedroom units and another four individuals waiting for the next available 3 bedrooms apartments.

Income Limits change periodically by U.S. Department of Housing and Urban Development.

1 Person	\$ 18,850
2 Person	\$ 21,500
3 Person	\$ 24,200
4 Person	\$ 26,900
5 Person	\$ 29,050
6 Person	\$ 31,200

Central PA Development Corp.
207 E. Cherry St.
PO Box 792
Clearfield, PA 16830

Public housing units administered by Central PA Development Corp. include:

Leonard Court Apartments, located in Lawrence Township, is an elderly low-income housing apartment complex consisting of 12 units.

Occupancy is currently 100% with twelve individuals on a waiting list for next available units.

Eligibility includes persons who are at least 62 years old at the time of initial occupancy. Income guidelines for the project are \$18,950 annually for one person and \$21,650 annually for 2 people.

Income limits change periodically by U.S. Department of Housing and Urban Development.

Moshannon Valley Apartments, located in Woodward Township, a one-story, 8 unit apartment house designed for occupancy by people who are chronically mentally ill. All utilities are included in the rent except electric, cable, and telephone. Currently, there are 2 units available for rent.

Income is defined as all gross income, including wages, pensions, interest, dividends, etc., before taxes and other deductions. Allowances will be given for recurring medical expenses in excess of 3% of the total family income.

IMPROVED DWELLINGS FOR ALTOONA, INC.
1600 8th Ave.
PO Box 592
Altoona, PA 16603
(814)

Improved Dwellings for Altoona is a non-profit housing corporation which develops, rehabilitates, and manages subsidized housing for low income and moderate income elderly, families and persons with disabilities.

Black Diamond Estates, located in Coalport Borough this 2 story apartment building is subsidized with HUD 202 PRAC funding, for individuals 62 and over. The dwelling has 12 1-bedroom apartments with a common area and elevator..

Occupancy is currently at 100% with 7 individuals on a waiting list for next available units.

NDC Real Estate Management
Box 706
Houtzdale, PA 16651
(814) 378-74952

NDC Real Estate Management, Inc. is a Pennsylvania corporation engaged in the professional management of real estate.

McAteer Village Apartments, located in Woodward Township is a HUD Section 8 apartment complex that offers 35 apartments.

- 15 one bedroom apartments
- 14 two bedroom apartments
- 6 three bedroom apartments

Occupancy is currently full, all 35 apartments are occupied, waiting lists and times for these units vary because of the size difference. A total of 19 individuals are the waiting lists and the amount of wait varies from 6 to 12 months.

Rent is based on 30% of a household's adjusted monthly income less a utility allowance and in accordance of the guidelines established by the Department of Housing and Urban Development (HUD) and Pennsylvania Housing Finance Agency (PHFA) of the Section 8 Program of the National Housing Act.

National Church Residences
65 Irwin Drvie.
Philipsburg, PA 16866-8237
(814) 342-2292

Decatur Village located in Decatur Township, is a low income elderly apartment complex with 42 1-bedroom apartments available for those 62 and over with 4 units available for those 18 years and over with the need for total accessibility.

Occupancy is currently at 100% with 2 individuals on a waiting list for next available units.

Community Realty Management, Inc.
1013a Hill Street
Philipsburg, PA 16866-2754
(814) 342-1538

Hillcrest Commons located in Decatur Township, is a HUD Section 8 apartment dwelling for families and elderly. There are several buildings offering a total of 80 dwellings that range from 1, 2 and 3 bedroom apartments.

Occupancy is currently at 100% and, waiting lists vary by apartment size. 1 bedroom apartments are most in demand with the least turn over, they have 40 individuals waiting. While 2 and 3 bedroom apartments have a combined waiting list of 6 individuals

3.5 B VETERANS HOUSING

VA Homeless Benefits include an array of services to help veterans live as independently as possible, including transition, case management, rehabilitation, and income supports.

HUD VASH Program is a partnership between the Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) to provide case management, supportive services and subsidized housing vouchers for eligible homeless Veterans. and the VA.

Locally the HUD-VASH program allows eligible Veterans to obtain safe, affordable accessible, permanent housing in a community of their choice. The primary goal of the program is to help move Veterans and their families out of homelessness.

Contact: **Tom Pinpac**
Veterans Administration Medical Center
2907 Pleasant Valley Blvd.
Altoona, PA 16602
(814) 943-8164, x 8710

Tomorrow's Hope is an 88-bed facility located in Coalport in contract with the James E. Van Zandt Veterans' Affairs Medical Center. Tomorrow's Hope provides transitional housing, intensive counseling, transportation in coordination with the local VA, education, life skills, and job training to homeless veterans. Phone number (814) 672-5485.

3.5 C EMERGENCY SHELTER, TRANSITIONAL HOUSING & HOUSING FOR VICTIMS OF DOMESTIC ABUSE

Emergency Homeless Shelters both provide short term relief for the domestic abuse victims, homeless & low-income. Usually, there is a maximum stay of 3 months or less. Meals and other supportive services are often offered.

Young People Who Care, Inc. was founded in Frenchville, PA in Clearfield County in 1976. Under the leadership of Sr. Therese Dush, both youth and adults came together to start a Mission that would serve the needy of Clearfield County and neighboring counties. Young People Who Care provides emergency shelter for women and children, and services for pregnant women and those with infants.

Marion House (Young People Who Care)
209 E. Walnut Street
Clearfield, PA 16830

Good Samaritan Shelter is a Christian ministry that provides a homeless shelter and supportive services to homeless men.

Good Samaritan Center
1 E. Locust Street
Clearfield, PA 16830
(814) 765-6880

Haven House is an emergency shelter that accepts men, women and children.

Haven House
202 West DuBois Avenue
DuBois, PA 15801
(814) 371-0333 (814) 371-1259

Hope for Victims of Violence, Inc. DuBois is a non-profit organization that provides housing assistance.

Hope for Victims of Violence, Inc. DuBois
PO Box 327
Du Bois, PA 15801
(800) 773-1223 (814) 765-5646

Community Action, Inc.'s Crossroads Project provides a 24-hour telephone abuse hotline as well as emergency shelter.

Crossroads
Community Action, Inc.
105 Grace Way
Punxsutawney, PA 15767-1209
800-598-3998 (hotline)
Clearfield (814) 768-7200
DuBois: (814) 371-1223

Transitional housing is affordable low cost supportive housing designed to provide housing and appropriate support services to persons who are homeless or who are close to homelessness. The transition is to help them be more self-sufficient to move towards independent living on their own. Services provided at transitional housing facilities vary from substance

abuse treatment, to psychological assistance, job training, and domestic violence assistance.

The Department of Justice (DOJ), Office on Violence Against Woman (OVW) has a Transitional Housing Assistance Program Grant for Victims of Domestic Violence, Dating Violence, Stalking, or Sexual Assault Program (Transitional Housing Assistance Program) focuses on a holistic, victim-centered approach to provide transitional housing services that move individuals into permanent housing.

This program is offered in Clearfield County by:

Central PA Community Action Inc.
PO Box 792, 207 E. Cherry Street
Clearfield, PA 16830

(814) 765-1551

Northern Cambria County Development Corporation (NCCDC) has developed four transitional apartments for victim of domestic violence utilizing HUD McKinney & HOME funds.

NCCDC
4200 Crawford Avenue, Suite 200
Northern Cambria, PA 15714
(814) 948-4444

TABLE 34

HUD SUBSIDIZED RENTAL UNITS

Contact	Property	Type	Number of bedrooms				
			1	2	3	4	5+
Community Action in Clearfield County, Inc. Phone: (814) 765-1551 bzip@cpcaa.net	LAWRENCE PARK VILLAGE 718 Park Ave. CLEARFIELD, PA 16830-2120 Phone: (814) 765-1551	Family		x	x		
CENTRAL PA DEVELOPMENT CORPORATION Phone: (814) 765-1551 bzip@cpcaa.net	LEONARD COURT APTS. 1350 Leonard St. Clearfield, PA 16830-3255 Phone: (814) 765-8900	Elderly	x				
IMPROVED DWELLINGS FOR ALTOONA, INC. Phone: (814) 672-3153 mlpeterson@atlanticbbn.net	BLACK DIAMOND ESTATES 1070 Main St. Coalport, PA 16627-8514 Phone: (814) 672-3153	Elderly	x				
Community Action in Clearfield County, Inc. Phone: (814) 765-1551 bzip@cpcaa.net	PARK AVENUE TOWER 420 Park Ave. CURWENSVILLE, PA 16833-1500 Phone: (814) 765-1551	Elderly	x				
Clearfield County Housing Authority Phone: (814) 765-2485	HAWK RUN APTS. 140 6th St. Hawk Run, PA 16840-9620 Phone: (814) 765-2485	Elderly	x				
Clearfield County Housing Authority Phone: (814) 765-2485	HOUTZDALE APTS. One Brisbin St. HOUTZDALE, PA 16651-1704 Phone: (814) 765-2485	Elderly	x				
NDC Real Estate Management, Inc. Phone: (412) 578-7826	MCATEER VILLAGE 1185 McAteer St. HOUTZDALE, PA 16651-1508 Phone: (814) 378-7492	Family	x	x	x		
CENTRAL PA DEVELOPMENT CORPORATION Phone: (814) 765-1551 bzip@cpcaa.net	MOSHANNON VALLEY APTS. RD 1 Old Woodward School HOUTZDALE, PA 16651 Phone: (814) 378-6239	Disabled	x				
National Church Residences Phone: (814) 342-2292 scunningham@ncr.org	DECATUR VILLAGE 65 Irwin Dr Philipsburg, PA 16866-3011 Phone: (814) 342-2292	Elderly	x				
COMMUNITY REALTY MANAGEMENT INC. Phone: (609) 646-8861 ssigmund@communityrealtymgmt.com	HILLCREST COMMONS 1013A Hill Street PHILIPSBURG, PA 16866-2754 Phone: (814) 342-1538	Family	x	x	x		

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

3.5 D DISABLED HOUSING

Several subsidized rental properties include units equipped for the special needs of the disabled.

Park Avenue Tower is a three (3) story 36-unit facility designed for occupancy by persons 62 years of age or older/or persons younger who are mobility impaired.

Henry Meyer Tower is a 96-unit apartment complex where low-income elderly or disabled residents get first preference.

Hawk Run Apartments is a 28-unit apartment complex for elderly/handicapped individuals.

Houtzdale Apartments is a 28-unit apartment complex for elderly/handicapped individuals.

Gateway Towers Apartments offers 99 units for elderly or near elderly, single individuals/couples, or disabled.

In terms of resources, Life and Independence for Today (LIFT) is a 501 (c)(3) non-profit organization developed by people with disabilities for people with disabilities. As a Center for Independent Living (CIL), LIFT offers services to enable people with disabilities to achieve new goals and broaden their horizons. It enables them to achieve and maintain self-sufficient and productive lives. Most services are provided free of charge and available to all age groups.

Life and Independence For Today
503 East Arch Street
St. Marys, PA 15857
1(814) 781-3050 or
1(800) 341-LIFT(5438)

Another resource is the Regional Housing Coordinator (RHC) program which is designed to

improve or create housing choices 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 Department of Public Welfare, Pennsylvania Department of Aging (PDA) Office of Long Term Living, Pennsylvania Housing Finance Agency, and the Self-Determination Housing Project(SDHP).

Regional Housing Coordinator (RHC)
Region Two - Amy Wehler
PO Box 146
St. Marys, PA 15857
Phone: (814) 389-4440
Email - amy@sdhp.org

3.5 E SENIOR HOUSING

Central Pennsylvania Community Action, Inc. manages the Dimeling Senior Residences, Clearfield - This non-subsidized housing consists of 33 units designed for residents 55 or older meeting certain income eligibility criteria.

Central PA Community Action
207 E. Cherry St.
PO Box 792
Clearfield, PA 16830

DuBois Senior Apartments
54 W. Long Ave - DuBois, PA 15801
DuBois Housing Authority
21 East Long Ave.
DuBois, PA 15801
(814) 371-2290

Curwensville House
100 Swoope St. - Curwensville, PA 16833
Stanford Management
Contact: Valerie Shaw
Phone: (814) 236-3551
Email: vshaw@stanfordmanagement.com

St. Michael Terrace
111 West Long Ave. - DuBois, PA 15801
Glowacki Management
Contact: Jack Amick
Phone: (814) 371-1200 (10)
Fax: (814) 375-9639
Email: jamick@stmichael.comcastbiz.net

Graystone Court
1221 Leonard St
Clearfield, PA 16830-3270
(814) 765-9400
www.graystonecourt.com

Graystone Clearfield opened in March 2006, containing 42 units, providing services to older adults with moderate incomes. Graystone Court provides maintenance free living for its residents.

3.5 F ASSISTED LIVING / PERSONAL CARE HOUSING

Assisted living is described as an arrangement in which people with special needs, especially seniors with disabilities, reside in a facility that provides help with everyday tasks such as bathing, dressing, and taking medication.

The following is an inventory of such housing facilities located within Clearfield County along with a description of each facility & the services that they provide.

Knickerbocker Villa
(70 Bed Facility)
(Occupancy 59 as of 7/30/10)
304 S. 2nd St.
Clearfield, PA 16830-2102
(814) 765-1933

Knickerbocker Villa is an assisted living facility located in Clearfield, PA. Services offered by Knickerbocker Villa include help with bathing, dressing, laundry, meals, medication management, transportation to appointments, and 24-hour emergency response.

Clearfield Colonial Courtyard
(72 Bed Facility)
(Occupancy 58 as of 10/25/10)
1300 Leonard St.
Clearfield, PA 16830-3255
(814) 765-0300
colonialcourtyard.com

Christ the King Manor
(60 Bed Facility)
(Occupancy 56 as of 3/10/11)
1100 West Long Avenue
DuBois, PA 15801-8722
(814) 371-3180
<http://www.christthekingmanor.org/>

The Assisted Living Residence is connected to Christ the King Manor's Skilled Nursing Facility so Assisted Living residents may visit family or friends without having to leave the building. Assisted Living residents also have access to the services and activities available there.

Marion Manor (Guardian Elder Care at Curwensville)
(40 Bed Facility)
(Occupancy 34 as of 1/19/11)
1223 Schofield Street Ext.
Curwensville, PA 16833-6849
(814) 236-2038

TLC Manor Personal Care Home Inc
(22 Bed Facility)
(Occupancy 16 as of 5/31/11)
Teutonic Ave.
Brisbin, PA 16620
(814) 378-7989

Nelson's Golden Years
(50 Bed Facility)
(Occupancy 43 as of 9/16/10)
Maple Ave. Ext.
DuBois, PA 15801
(814) 371-7740

Dayspring Personal Care Home
(13 Bed Facility)
(Occupancy 12 as of 1/18/11)
93 Dayspring Ln.
Morrisdale, PA 16858-8727
(814) 345-6590

3.5 G NURSING CARE HOUSING

A nursing home provides skilled 24-hour medical care to individuals who are unable to manage daily living activities due to debilitating health conditions or old age.

The following is an inventory of such housing facilities located within Clearfield.

Dubois Nursing Home
(140 Bed Facility)
PO Box 307
DuBois, PA 15801
Phone Number: (814) 375-9100

Ridgeview Elder Care Rehabilitation Center
(131 Bed Facility)
30 4th Ave.
Curwensville, PA 16833-1070
(814) 236-0600
www.nursinghomecurwensville.com

Mountain Laurel Nursing Center
(240 Bed Facility)
700 Leonard St.
Clearfield, PA 16830
(814) 765-0244
mountainlaurelskillednursing.com

Christ the King Manor
(160 Bed Facility)
1100 West Long Avenue
DuBois, PA 15801-8722
(814) 371-3180
<http://www.christthekingmanor.org/>

Christ the King Manor Nursing Home opened its doors to the first resident in 1971. Christ the King Manor is a not-for-profit Christian healthcare facility affiliated with the Diocese of Erie.

3.5 H CONTINUUM OF CARE HOUSING

Full Continuum of Care in a healthcare setting includes: Independent Living, Assisted Living, Skilled Nursing Care, Alzheimer's Care, and Rehabilitation, named such because they address the entire continuum of care with healthy seniors moving into independent living apartments, but having the security of knowing they can "age in place" thanks to assisted living and skilled nursing services on site.

The following is an inventory of such housing facilities located within Clearfield County along with a description of each facility & the services that they provide.

Christ the King Manor
(160 Bed Facility)
1100 West Long Avenue
DuBois, PA 15801-8722
(814) 371-3180

Christ the King Manor Nursing Home opened its doors to the first resident in 1971. Christ the King Manor is a not-for profit Christian healthcare facility affiliated with the Diocese of Erie.

Christ the King Manor has grown into a Continuing Care Retirement Community that offers a wide range of services to the elderly including nursing care, in home services, assisted living, specialized Alzheimer's care, adult day care and independent living.

DuBois Continuum of Care Community

DuBois Village

(70 Bed Facility)

(Occupancy 59 as of 1/20/11)

212 S. 8th St

Du Bois, PA 15801

(814) 375-5483

www.duboisccci.com

DuBois Village, an assisted living community, is an independent organization located on the same 13-acre campus. In 2000 and 2001, the nursing home added Memory Lane, a secure Alzheimer's/Dementia area, and Village View residential living apartments.

To better serve residents' individual needs, the two entities—DuBois Nursing Home and DuBois Village—merged in 2003 and established the DuBois Continuum of Care Community, Inc. Residents can tailor their lifestyle as needed without having to move to another community for extended care.

3.5 I INDEPENDENT LIVING

Independent living is defined as an arrangement that maximizes independence and self-determination, especially of disabled persons living in a community instead of in a medical facility.

The following is an inventory of such housing facilities located within Clearfield County along with

a description of each facility & the services that they provide.

Christ the King Manor

1100 West Long Avenue

Du Bois, PA 15801-8722

(814) 371-3180

<http://www.christthekingmanor.org/>

The Cottages at Christ the King Manor is a maintenance-free community for seniors seeking a fulfilling retirement lifestyle. Single story homes are located on 40 acres right across the street from Christ the King Manor.

Homes are available in one or two bedroom models with spacious living and dining areas, fully equipped kitchens, bathrooms with walk-in showers, one or two car garages, and an alarm system monitored 24 hours a day by the staff at Christ the King Manor.

DuBois Village, 212 S. 8th St.

Du Bois, PA 15801

(814) 375-5483

www.duboisccci.com

Independent Living at Village View Apartments- Village View is a residential living community at DuBois Continuum of Care. Residents can choose services and amenities that are tailored to their needs such as property maintenance and meal preparation.

3.5 J 55+ ACTIVE ADULT HOUSING

An active adult community is targeted towards people of 55 years of age or older. Often described as a viable alternative to single-family ownership, active adult communities provide residents with

maintenance-free living, close proximity to desirable attractions, and a range of on-site activities and amenities. Each active adult community is designed differently and may include single-family homes, condominiums, town homes, multi-family dwellings, or manufactured housing units.

Active adult communities are designed to offer older adults the chance to enjoy independent, active lifestyles, while providing easy access to a range of social, recreational, and educational pursuits. Many active adult communities offer everything from crafts and movie screenings to tennis and golf. Often, such communities offer designated dining areas and clubhouses as well. In an active adult community, daily living and medical needs are generally not covered. Residents are responsible for seeing to their own dietary, medical, and laundry requirements.

Currently, Pennsylvania is a growing retirement destination for the Baby-Boomers who are soon to flood the area due to unique cultural amenities and high-quality cutting-edge medical care.

There are many small towns in Pennsylvania perfect for Senior retirement community living. Many are near the metro areas and liveable small towns throughout PA.

Some popular towns for 55 plus retirement communities in Pennsylvania are: Verona, Newtown, Chambersburg, Warren, Meadville, Wernersville, Pittsburgh, Shrewsbury, Lancaster, Ephrata, State College, PA.

While there are currently no known such active adult communities located in Clearfield County we do have some unsubsidized maintenance free apartment units available for retirees such as the Graystone Court and Susquehanna Terrace.

There nearest active adult community hosting luxury amenities is located in nearby St. College,

Liberty Hill, operated by Traditions of America. With a growing active adult population; development of such housing has great potential within Clearfield County.

4. HOUSING MARKET ANALYSIS

4.1 MARKET CONDITIONS

The US Department of Housing & Urban Development publishes quarterly housing market conditions periodicals. On a national level, housing data for the second quarter of 2011 indicate that the recovery in the housing market continues to remain fragile. In the production sector, the number of single-family housing starts, permits, and completions all rose. Building permits for multifamily units increased, although multifamily starts and completions both fell. In the marketing sector, sales of new homes rose, but sales of existing homes declined. Housing affordability, as measured by the NAR Housing Affordability Index, decreased in the second quarter of 2011. The national homeownership rate for the second quarter of 2011 was 65.9 percent, down from 66.4 percent in the previous quarter and 66.9 percent a year earlier.

The national homeownership rate has not been this low since 1998. The homeownership rate for minority households decreased to 47.8 percent from 48.3 percent in the previous quarter and 49.0 percent a year earlier.

The decline in homeownership reflects the subprime lending crisis, the high rates of unemployment, and the recent severe recession.

Foreclosure activity has also declined recently as lenders review internal procedures related to the foreclosure process.

Data provided for the Mid-Atlantic states show that during the first quarter of 2011 (the most recent data

available), the resale markets declined in Delaware and Pennsylvania but increased in West Virginia, according to the NATIONAL ASSOCIATION OF REALTORS®. The seasonally adjusted annual home sales rate decreased nearly 7 percent in Delaware and 4 percent in Pennsylvania, to 11,200 and 160,000 homes, respectively.

Single-family home construction declined in the region as a result of soft sales market conditions. Homebuilding activity, as measured by the number of single-family building permits issued, decreased by 3,925, or 10 percent. Single-family home construction decreased 9 percent each in Virginia, Maryland, and Pennsylvania, to 13,500, 7,500, and 11,000 homes, respectively.

Apartment market conditions throughout the region were mixed during the second quarter of 2011 but, in general, were tighter than during the first quarter of 2011 and the second quarter of 2010.

Additional data is available through the Pennsylvania Housing Finance Agency's (PHFA) study entitled "Recent Changes in the Housing and Mortgage Markets of Pennsylvania; Working Paper #1-2011."

According to the paper, building permit activity is an especially stark indicator of when the Mid-Atlantic economy began to suffer. In Pennsylvania, building permit activity peaked in 2004 and began to drop precipitously thereafter. Maryland, New Jersey and Delaware all peaked a year later. The percentage drop in Pennsylvania, however, seems to have been less than its Mid-Atlantic neighbors following the peak. Pennsylvania continues to show decline in building permit activity through 2009.

The type of structure being permitted is, as has been Pennsylvania's pattern for many years now,

predominantly the 1-unit structure. Between 2000 and 2010, the percent of all units constructed that were within 1-unit structures varied from a low of 81.4% in 2003 to a high of 85.5% in 2010. Characteristically, less than 1% of all units, per year, have been in structures of 5 or more units.

It is also interesting to note when the Mid-Atlantic states “peaked” in terms of permitting activity and what 2010 looked like against that peak (and average year). Pennsylvania, compared to its Mid-Atlantic peers, peaked a year earlier (2004) and, by 2010, seems to have recovered better both against the peak and the average post-2000 year total. By any measure though, permitting activity in these Mid-Atlantic states ended 2010 at roughly half that of the typical post-2000 year.

Homeownership in the United States remains high but not unaffected by the recession. Since the onset of the recession in the 4th quarter of 2007, the homeownership rate has declined from 67.8% to 66.4%. Pennsylvania’s rate continues to be well above the national average. Pennsylvania has experienced a quite modest homeownership rate decline from 72.6% to 71.7%.

Clearfield County saw a slight decrease in home ownership between 2000 and 2010. In 2000 home ownership was at 79.2% and declined to 76.9% in 2010. Vacancy rates increased over this time period from 13.4% in 2000 to 16.4% in 2010. In terms of building permits issued, the annual number of new buildings has decreased over the past decade peaking in 2004 with 250 permits issued and bottoming out in 2008 at 88 building permits. In 2010 there were 124 building permits issued. 2010 Census data showed that Clearfield County had 38,644 homes and 32,288 households.

4.2 MORTGAGES/ FORECLOSURES

An examination of the volume of mortgage lending in Pennsylvania between the period 2004 and 2009 (inclusive) shows that both application and origination volume for home purchase and refinance mortgages peaked in 2005, remained reasonably steady in 2006, and then declined substantially in 2007 and 2008. 2009 shows a decline in activity, but not nearly as steep as the activity declines in 2007 and 2008.

While volume was down, the likelihood of an origination for purchase money mortgages remained reasonably constant at about 70%. A similar pattern, albeit lower likelihood, is found among refinance loans where about 4 in 10 applications lead to an origination.

Mortgage refinance activity, except for smaller loans, increased substantially between 2007 and 2009; Pennsylvania’s increases are more substantial than its Mid-Atlantic neighbors. A few observations are important here: (1) interest rate declines, in general, play a large role in refinance activity; (2) small value loan refinance activity continued to decline, likely owing at least in part to household economic stressors (e.g., unemployment, loss of income) and the difficulty of refinancing delinquent loans; (3) Pennsylvania’s refinance gains (absolute and relative to other Mid-Atlantic states), reflects lower levels of delinquency than observed in other states.

PHFA has a number of home purchase and repair/renovation loan programs that comprise the Keystone Home Loan and Keystone Renovate and Repair Programs. These programs are designed to meet the housing finance needs of Pennsylvanians

and typically carry advantageous interest rates, fees, and eligibility requirements. Between 2007 and 2010, PHFA purchase loans totalled 23,841 for \$2.5 billion (or an average of approximately \$105,000 per loan). PHFA Renovate and Repair loans totalled 1,002 for \$20.7 million (or an average of approximately \$20,694 per loan). Between 2007 and 2009, conventional home purchase lending volume across the Commonwealth declined by nearly 64%; PHFA's volume declined, but the decline of 41% was not as severe. Moreover, although HMDA data for the Commonwealth are not available yet for 2010, we observe that PHFA lending volume increased between 2009 and 2010 by almost 90%.

Pennsylvania's rate of foreclosure from 2000 to 2007 was higher than both its Mid-Atlantic neighbors and the national average. At times over that period, Pennsylvania's rate placed it among the states most adversely impacted by foreclosure.

However, when the recession began to impact the larger US economy, although Pennsylvania's rate rose, it did not rise nearly as much as the US rate or that of the other Mid-Atlantic States. In fact, Pennsylvania's rate now is not only below the US rate, it is ranked 28 of 51 (including the District of Columbia).

Serious delinquency is defined as the percent of loans that are 90 days or more delinquent and/or are in a foreclosure status. Nationally, from the 4th quarter of 2007 through the 1st quarter of 2011, the rate of serious delinquency rose from 3.62% to 8.10%. Over that time, Pennsylvania's seriously delinquent rate rose from 3.34% to 6.29%.

Servicing data on loans to properties in Pennsylvania confirm that serious delinquency has indeed risen significantly, but the trajectory of change may be moderating in the last year. Moreover, the rates of 30

day delinquency are actually dropping for all loan types with the exception of prime fixed-rate loans for which the rate is still rising slowly. If this trend holds, it suggests that Pennsylvania's problem may start to turn a corner in the not too distant future. While the non-prime (ARM and fixed rate) rates of serious delinquency remain exceptionally high, it is important to note that these loan types are decreasing in their share of the outstanding mortgage market in Pennsylvania. Increases in the rates of serious delinquency in the prime (ARM and fixed) mortgage market, a much larger share of loans in Pennsylvania, are still a significant concern.

Aside from the servicer data noted above, serious delinquency in Pennsylvania can be tracked through an analysis of Pennsylvania Act 91 notices. Lenders/servicers foreclosing on homeowners with home loans that are not government insured are required to give notice to those homeowners that they are seriously delinquent and that they have certain rights under state law to assistance under the Commonwealth's Homeowners' Emergency Mortgage Assistance Program ("HEMAP"). Beginning with the fourth quarter of calendar year 2008, lenders/servicers were required to not only send those notices to homeowners, but also to the PHFA. Between the 4th Quarter of 2008 and 1st Quarter of 2011, more than 417,000 notices were sent to PA homeowners.

Specific to Clearfield County 1,600 Act 91 notices were sent to county homeowners between 4th Quarter 2008 through 3rd Quarter of 2011. Notices are sent anytime a borrower is 45-60 days past due. There could be instances when a homeowner could receive more than one notice therefore although 1600 notices were sent to homeowners in Clearfield County it does not necessarily mean they were all sent to 1600 different households since some may have been multiple notices to the same household. *(See Table 35 on page 45 for complete breakdown of notices by year and quarter.)*

Table 35
Clearfield County Act 91 Foreclosure Notices

	2008	2009	2010	2011
1 st Qtr.	NA	188	151	139
2 nd Qtr.	NA	171	127	43
3 rd Qtr.	NA	179	188	13
4 th Qtr.	102	148	151	NA
Annual Total	102	686	617	195

Thousands of Pennsylvania homeowners have sought help from HEMAP under the Pennsylvania Foreclosure Prevention Act 91 of 1983. HEMAP Homeowner Loans closed as of 8/31/2011 for Clearfield County included 343 with a total amount loaned in dollars of \$2,979,330.78.

“Recent Changes in the Housing and Mortgage Markets of Pennsylvania; Working Paper #1-2011”, concluded that compared to other Mid-Atlantic states, Pennsylvania survived the recession reasonably well. Yet unemployment remains high, real household and family incomes are low and falling, home prices and sales volumes are anaemic, and foreclosures are higher now than they were in the early 2000s when Pennsylvania was among the most troubled states in the nation. Although Pennsylvania so far received more than \$9.5 billion in recovery-related loans, grants and contracts, the personal cost of the recession to tens-of-thousands of Pennsylvanians continues.

4.3 LOCAL HOUSING MARKET ACTIVITY

According to monthly housing statistics provided by the PA Association of REALTORS®, the median sales price in Clearfield County has increased by 13.5% over the past four years.

Table 36
Median Sales Price

2008	2009	2010	2011	%Change 2008- 2011
\$67,450	\$80,500	\$72,000	\$76,500	13.5

In terms of number of homes sold, Clearfield County saw a 55.9% increase between 2008 to 2011.

Table 37
Number of Homes Sold

2008	2009	2010	2011	%Change 2008-2011
34	72	67	53	55.9

In terms of total dollar value of homes sold, Clearfield County saw a 56.7% increase between 2008 to 2011.

Table 38
Total Dollar Value of Homes Sold

2008	2009	2010	2011	%Change 2008-2011
\$3 million	\$6.7 million	\$5.5 million	\$4.7 million	56.7

A quick snap shot of the current housing stock available for sale was conducted September 2011 using the NATIONAL ASSOCIATION OF REALTORS® Web based search engine, which is used by Clearfield County realtors to market their available listings.

This search identified 314 homes for sale. A majority of those homes, sixty four percent (64%) were located in the DuBois area, 15% in the Clearfield area, 5% in the Curwensville area with the remaining scattered throughout the county.

Of those available 79% of those homes were 3 & 4 bedroom homes.

<u>Number of Bedrooms</u>	<u>Number of Homes</u>
1 Bedroom	1
2 Bedroom	44
3 Bedroom	178
4 Bedroom	70
5 Bedroom	17
6 Bedroom	3
7 Bedroom	1
8 Bedroom	1
17 Bedroom	1

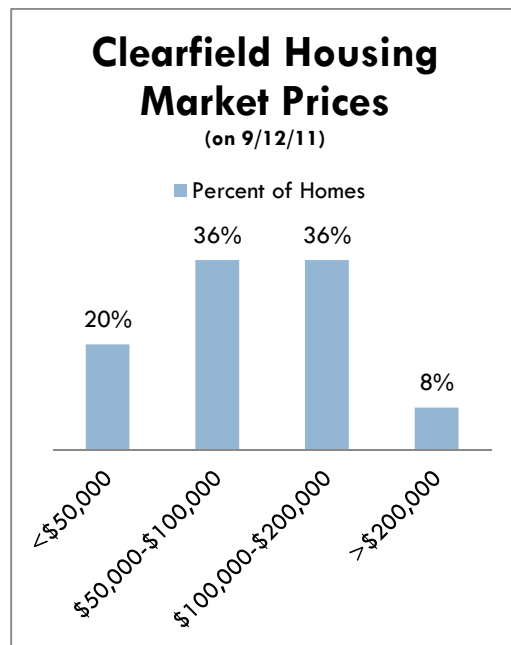
In terms of pricing 12% were listed under \$50,000, 31% were listed between \$50,000-\$100,000, 36% were listed between \$100,000-\$200,000, 19% listed between \$200,000-\$500,000, and 2% listed over \$500,000.

CLEARFIELD MARKET

Sixty four homes were listed for sale within the Clearfield Area ranging in price from \$21,000 - \$529,000.

A majority of those homes, 72%, were in the \$50,000-\$200,000 range, while another 20% were priced under \$50,000 and the final 8% priced over \$200,000.

Figure 2

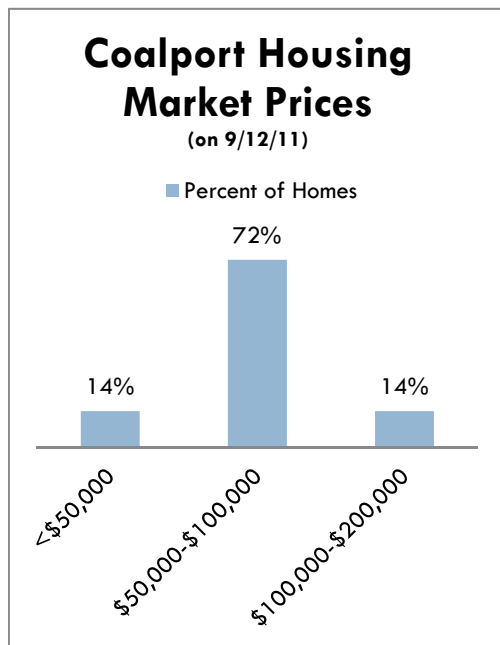


COALPORT MARKET

Seven homes were listed for sale within the Coalport Area ranging in price from \$46,900-\$119,900.

A majority of those homes, five were in the \$50,000-\$100,000 range, while another one was priced under \$50,000 and the final one priced between \$100,000-\$200,000.

Figure 3

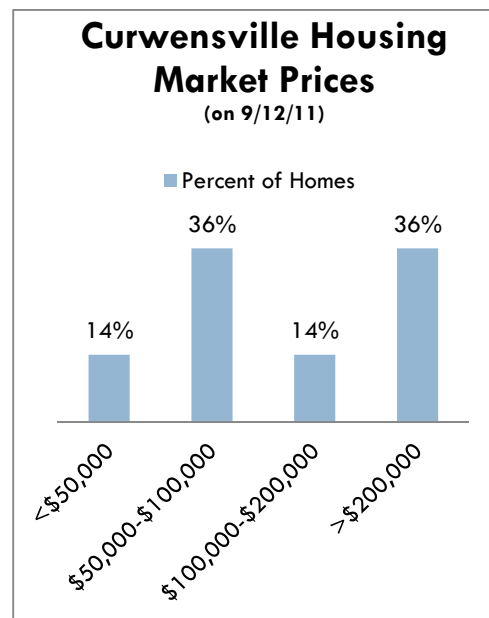


CURWENSVILLE MARKET

Fourteen homes were listed for sale within the Curwensville Area ranging in price from \$14,000-\$369,000.

Of those homes, two were listed under \$50,000, five were listed in the \$50,000-\$100,000 range, two listed between \$100,000-\$200,000 and another five were priced over \$200,000.

Figure 4

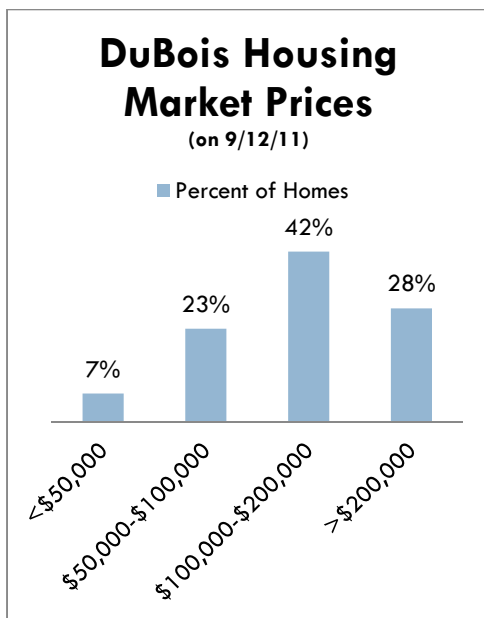


DUBOIS MARKET

One hundred and eighty five homes were listed for sale within the DuBois Area ranging in price from \$8,900-\$2,250,000.

Of those homes, fourteen were listed under \$50,000, forty two were listed in the \$50,000-\$100,000 range, seventy seven were listed between \$100,000-\$200,000 and another fifty-two were priced over \$200,000.

Figure 5

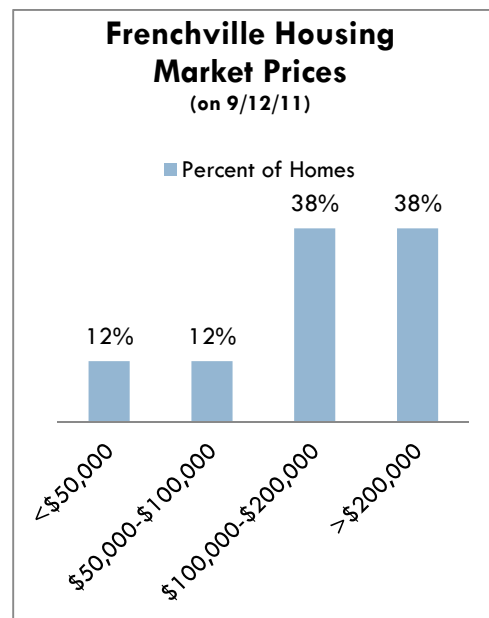


FRENCHVILLE MARKET

Eight homes were listed for sale within the Frenchville Area ranging in price from \$39,500-\$839,000.

Of those homes, one was listed under \$50,000, one was listed in the \$50,000-\$100,000 range, three listed between \$100,000-\$200,000 and another three were priced over \$200,000.

Figure 6



HOUTZDALE MARKET

Ten homes were listed for sale within the Houtzdale Area ranging in price from \$31,000-\$169,900.

Of those homes, two were listed under \$50,000, four were listed in the \$50,000-\$100,000 range, and four listed between \$100,000-\$200,000.

MAHAFFEY MARKET

Three homes were listed for sale within the Mahaffey Area ranging in price from \$39,900-\$359,500.

Of those homes, one was listed under \$50,000, one was listed in the \$50,000-\$100,000 range, and another was priced over \$200,000.

Figure 7

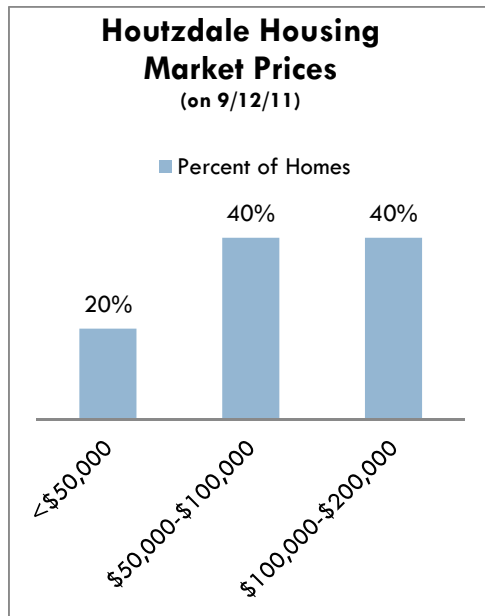
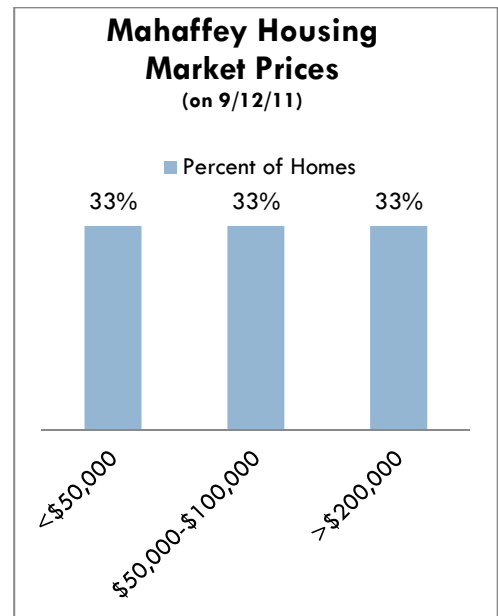


Figure 8

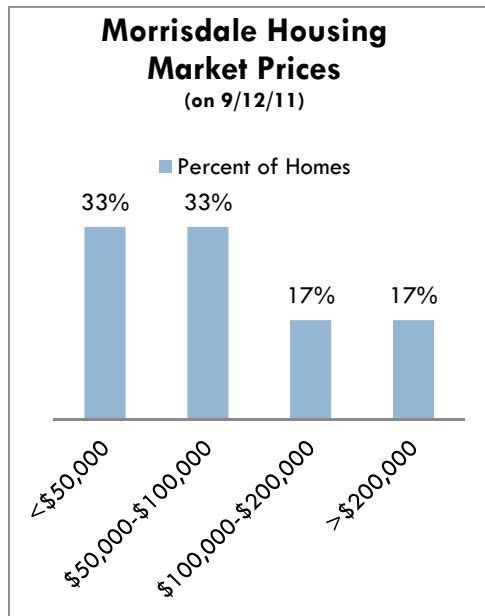


MORRISDALE MARKET

Six homes were listed for sale within the Morrisdale Area ranging in price from \$21,500-\$450,000.

Of those homes, two were listed under \$50,000, two were listed in the \$50,000-\$100,000 range, one was listed in the \$100,000-\$200,000 range and one listed over \$200,000.

Figure 9

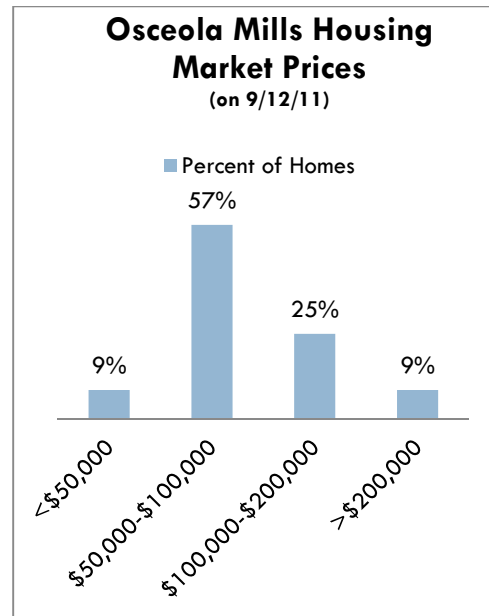


OSCEOLA MILLS MARKET

Twelve homes were listed for sale within the Houtzdale Area ranging in price from \$46,000-\$229,500.

Of those homes, one was listed under \$50,000, seven were listed in the \$50,000-\$100,000 range, three were listed in the \$100,000-\$200,000 range and one listed over \$200,000.

Figure 10

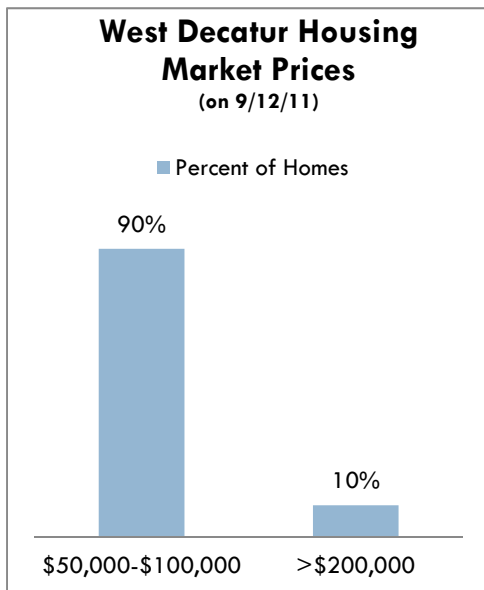


WEST DECATUR MARKET

Five homes were listed for sale within the West Decatur Area ranging in price from \$69,000-\$290,000.

Of those homes, four were listed in the \$50,000-\$100,000 range and one listed over \$200,000.

Figure 11



additional apartments for retired or near retired adults. After demolishing the Service Center the developer is proposing the construction of a second Graystone Court, eight stories, that would help alleviate the long waiting list to get into the original Graystone Court also located along Leonard Street.

Veteran Housing

The James E. Van Zant VA Medical Center has identified the need to provide emergency shelters for veterans in the DuBois area. They are currently working with the Haven Shelter Corp. to identify and develop an emergency shelter for veterans in the City of DuBois.

The City of DuBois Redevelopment Authority plans a future apartment building that will have approximately 6 apartments which will offer permanent housing for veterans. The development site has been identified on West Long Ave. The project is being developed by Housing and Neighborhood Redevelopments Services (HANDS).

4.4 FUTURE PLANNED HOUSING DEVELOPMENT

Active Living Adult Housing

In order to ease the shortage in housing for senior citizens Jeffrey S. Long of Graystone Court and developer of Colonial Courtyard recently entered into a sales agreement with the Clearfield County Commissioner's to purchase the former County Multi Service Center located at Leonard Street in Lawrence Township for the purpose of constructing

5. HOME AFFORDABILITY & AVAILABILITY

5.1 RENTER OCCUPIED HOME AFFORDABILITY & AVAILABILITY

AVAILABILITY: In terms of home availability the 2010 American Community Survey showed that there were 544 housing units available for rent in Clearfield County.

In March 2010, the Community Affairs Department of the Federal Reserve Bank of Philadelphia undertook a housing study, Affordability and Availability of Rental Housing in Pennsylvania, to assess the housing needs of Pennsylvania's lower-income renter households.

This study looks at the incidence of housing problems among this group at both the beginning and the middle of the previous decade. It also considers the extent to which there were shortages in the number of rental units that were both affordable and available to lower-income renters at these two points in time. The findings strongly suggest that conditions faced by the lowest income renters in Pennsylvania deteriorated from the beginning to the middle of the decade.

One of Pennsylvania's key rental housing challenges is the age of its rental housing stock. Pennsylvania has the second oldest renter-occupied housing stock in the immediate region, following New York. Over two-fifths of rental housing units in Pennsylvania were built before 1950, compared with 24 percent in the nation as a whole. Older rental housing is found throughout the state in both rural and urban areas.

In addition to this aging rental housing stock, Pennsylvania also has a population that is older than the national average and also older than that of its neighboring states. Therefore, it is not surprising that Pennsylvania renters are older than renters in both the nation and all of its neighboring states. Overall, one-fifth of renter households in Pennsylvania have a head of household who is 65 years or older. This fact suggests that any upward pressure on rents might have particularly severe effects on housing affordability in Pennsylvania because many elderly renters are likely to have fixed incomes.

In 2000, nearly two-thirds of renter households in Pennsylvania had incomes below 80 percent of area median income (AMI) and were thus categorized as low income (LI), very low income (VLI), or extremely low income (ELI). Notably, nearly one-quarter of renter households in Pennsylvania were ELI.

Over 70 percent of ELI renter households in Pennsylvania faced some type of housing problem: either a cost burden (paying more than 30 percent of household income on rent and utilities) or a housing unit problem (a lack of complete plumbing or kitchen facilities or overcrowding). Predictably, those with higher household income had fewer housing problems.

In Pennsylvania, 69 percent of the ELI renter households had cost burdens and 53 percent had severe cost burdens (paying more than 50 percent of household income for housing). As has generally been found in national studies, severe cost burdens were substantially less common among VLI and LI renter households.

While severe cost burdens afflicted over half of ELI renters in 2000, housing unit problems were far less common. ELI renter households in

Pennsylvania also faced severe shortages of housing units that were both affordable and available for their occupancy, as is also the case nationally. There were only 49 affordable and available housing units per 100 ELI renter households in Pennsylvania in 2000, that is, only one unit for every two renter households.

By definition, shortage occurs when the total number of renters at or below a specified income threshold is greater than the total number of affordable rental units available to renters at the threshold. This shortage can also be expressed as a ratio of units per 100 renters: When the ratio is less than 100, there is a shortage.

A cost burden exists when a household pays more than 30 percent of household income for housing. A rent burden exists when a renter pays more than 30 percent of household income on gross rent, i.e., rent and utilities. A severe cost/rent burden occurs when a renter pays more than 50 percent of household income on rent and utilities.

Clearfield County fared much better than most counties in terms severe cost burdens. Clearfield County was listed in the study as one of the counties with the Smallest Percentage of ELI Renters Who Had Severe Cost Burdens.

With that being said updated data from 2005-2007 show that conditions faced by the lowest income renters in Pennsylvania deteriorated from the beginning to the middle of the decade.

According to this updated data there is a shortage in affordable and available rental units for very low & extremely low income renters in the 0-30% AMI range and 0-50% AMI range within Clearfield County. Data shows that there is a shortage of 1,095 rental units per 100 rental households (0-30% AMI range) and another 375 rental units per 100 rental households (0-50% AMI range.) *(see Table 40 on page 55 for details.)*

AFFORDABILITY: The Out of Reach 2011 report, released by the National Low Income Housing Coalition (NLIHC) provides the Housing Wage and other data for every state, metropolitan area, combined non metropolitan area, and county in the country. As in past years, Out of Reach 2011 relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration.

Out of Reach 2011 demonstrates that wages across the country earned by low income households have fallen significantly during the recession. At the same time, demand for rental housing continues to rise as more households turn to renting in the face of foreclosure and depressed incomes, creating more competition for the few affordable units.

For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit in a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage.

The FMR on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for rent and utilities in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, not what current renters are paying on average.

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$837 compared to \$587 in Clearfield County. In order to afford this level of rent and utilities, without paying more than 30% of

income on housing, a Clearfield County household must earn \$1,957 monthly or \$23,484 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$11.29.

Comparing the annual income needed for a household to afford a two bedroom fair market rental unit of \$23,484 to the 2010 median household annual income of \$36,331, we see that the 2010 median is sufficient in terms of affording such a rental unit, however there is great disparity in the median annual household income by age of householder. A householder between the ages of 15-24 is more likely not to be able to afford a two bedroom fair market rental unit.

Table 39

2010 Median Household Income by Age of Householder	
15-24 years of age	\$17,356
24-44 years of age	\$40,910
45-64 years of age	\$47,132
65 + years of age	\$25,159

In Pennsylvania, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner in Clearfield County must work 62 hours per week, 52 weeks per year. Or, a household must include 1.5 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Pennsylvania, the estimated mean (average) wage for a renter is \$12.49 an hour compared to \$8.72 in Clearfield County. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Pennsylvania. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom in Clearfield County is \$494.

A unit is considered affordable if it costs no more than 30% of the renter's income. In the case of an individual relying solely on SSI they would be paying 73% of their income on housing for a one bedroom apartment.

Table 40: Rental Housing Affordability

	Pennsylvania	Clearfield County
Number of Households (2005-2009)		
Total	4,893,127	33,127
Renter	1,396,431	7,783
% Renter	29%	23%
2011 Area Median Income¹		
Annual	\$67,915	\$48,300
Monthly	\$5,660	\$4,025
30% of AMI ²	\$20,375	\$14,490
Maximum Affordable³ Monthly Housing Cost by % of AMI		
30%	\$509	\$362
50%	\$849	\$604
80%	\$1,358	\$966
100%	\$1,698	\$1,208
2011 Fair Market Rent (FMR)⁴		
Zero-Bedroom	\$611	\$447
One-Bedroom	\$696	\$494
Two-Bedroom	\$837	\$587
Three-Bedroom	\$1,042	\$842
Four-Bedroom	\$1,179	\$993
% Change from 2000 Base Rent to 2011 FMR		
Zero-Bedroom	43%	54%
One-Bedroom	43%	54%
Two-Bedroom	43%	54%
Three-Bedroom	43%	54%
Four-Bedroom	43%	54%
Annual Income Needed to Afford FMR		
Zero-Bedroom	\$24,434	\$17,880
One-Bedroom	\$27,821	\$19,760
Two-Bedroom	\$33,476	\$23,480
Three-Bedroom	\$41,698	\$33,680
Four-Bedroom	\$47,160	\$39,720
Percent of AMI Needed to Afford FMR		
Zero-Bedroom	36%	37%
One-Bedroom	41%	41%
Two-Bedroom	49%	49%
Three-Bedroom	61%	70%
Four-Bedroom	69%	82%
2011 Renter Household Income		
Estimated Median Renter Household Income ⁵	\$29,342	\$21,550
Percent Needed to Afford 2 BR FMR	114%	109%
Rent Affordable at Median	\$734	\$539
% Renters Unable to Afford 2 BR FMR ⁶	55%	53%

Table 40: Rental Housing Affordability (Continued)

2011 Renter Wage			
Estimated Mean Renter Wage ⁷		\$12.49	\$8.72
Rent Affordable at Mean Wage		\$650	\$453
2011 Minimum Wage			
Minimum Wage		\$7.25	\$7.25
Rent Affordable at Minimum Wage		\$377	\$377
2011 Supplemental Security Income			
Monthly SSI Payment		\$674	\$674
Rent Affordable at Minimum Wage		\$202	\$202
Housing Wage			
Zero-Bedroom		\$11.75	\$8.60
One-Bedroom		\$13.38	\$9.50
Two-Bedroom		\$16.09	\$11.29
Three-Bedroom		\$20.05	\$16.19
Four-Bedroom		\$22.67	\$19.10
Housing Wage as % of Minimum Wage			
Zero-Bedroom		162%	119%
One-Bedroom		184%	131%
Two-Bedroom		222%	156%
Three-Bedroom		277%	223%
Four-Bedroom		313%	263%
Work Hours/Week at Minimum Wage Needed to Afford FMR			
Zero-Bedroom		65	47
One-Bedroom		74	52
Two-Bedroom		89	62
Three-Bedroom		111	89
Four-Bedroom		125	105
Work Hours/Week at Mean Renter Wage Needed to Afford FMR			
Zero-Bedroom		38	39
One-Bedroom		43	44
Two-Bedroom		52	52
Three-Bedroom		64	74
Four-Bedroom		73	88
Full-time Jobs at Minimum Wage Needed to Afford FMR			
Zero-Bedroom		1.6	1.2
One-Bedroom		1.8	1.3
Two-Bedroom		2.2	1.6
Three-Bedroom		2.8	2.2
Four-Bedroom		3.1	2.6
Full-time Jobs at Mean Renter Wage Needed to Afford FMR			
Zero-Bedroom		0.9	1.0
One-Bedroom		1.1	1.1
Two-Bedroom		1.3	1.3
Three-Bedroom		1.6	1.9
Four-Bedroom		1.8	2.2
		Pennsylvania	Clearfield County

Source: National Low Income-Housing Coalition Out of Reach 2011 Study

Table 41

Low er-income Renter Households: Affordable and Available Housing Units per 100 Renter Households and Absolute Shortages/Surpluses in 2005-07									
	Affordable Units per 100 Renter Households			Affordable and Available Units Per 100 Renter Households			Absolute Shortages/Surpluses of Available and Affordable Units		
	0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	0-80% AMI
Pennsylvania *	75	129	145	41	79	105	(222,870)	(135,620)	43,595
Adams County	90	154	155	35	71	98	(1,125)	(935)	(90)
Allegheny County	65	121	148	40	80	109	(29,105)	(15,740)	(10,665)
Armstrong County	119	166	146	44	84	102	(930)	(485)	85
Beaver County	137	168	146	69	98	109	(1,410)	(125)	1,180
Bedford County	131	190	153	42	93	104	(625)	(125)	115
Berks County	67	130	146	32	81	104	(6,370)	(3,440)	1,020
Blair County	92	147	149	46	88	103	(1,940)	(775)	320
Bradford County	111	178	160	40	88	103	(825)	(330)	135
Bucks County	49	83	149	25	50	99	(8,170)	(9,255)	(215)
Butler County	86	134	146	42	75	101	(2,235)	(1,700)	55
Cambria County	139	157	146	73	98	107	(1,055)	(170)	745
Carbon County	100	163	128	62	99	102	(700)	(45)	95
Centre County	38	80	118	18	49	92	(5,480)	(5,420)	(1,200)
Chester County	68	99	162	32	58	99	(5,405)	(5,560)	(300)
Clarion County	102	138	139	42	89	105	(840)	(260)	160
Clearfield County	118	155	141	51	91	105	(1,095)	(375)	290
Clinton County	122	113	135	50	64	97	(435)	(735)	(80)

Source: Community Affairs Department of the Federal Reserve Bank of Philadelphia

5.1A 2011 PENNSYLVANIA RENTAL HOUSING SURVEY

Bowen National Research, a national real estate research firm, conducted a survey of nearly 1,500 rental housing properties between March and August of 2011 throughout the state of Pennsylvania. They identified and surveyed rental properties in each of the 67 counties in the state; in the majority of the counties, they were able to identify and survey 10 or more rental projects.

This survey, conducted by telephone, includes different segments of the housing market such as market-rate, Low-Income Housing Tax Credit, Rural Development and subsidized housing. While this survey does not include all rental housing, it encompasses approximately half of the published rental housing alternatives in the state and provides a good representation of rental housing market conditions.

The intent of the survey and the corresponding demographic and economic data is not to provide conclusions as to the strength or weakness of a market, but instead to provide research information to real estate professionals, government entities, and others that can enable them to make sound decisions.

Among the 39 counties with 500 or more surveyed units, 10 counties had overall occupancy rates at or above 99.0%. Occupancy rates were highest within the following counties: Clearfield (100.0%), Jefferson (99.8%), Lebanon (99.8%), Lycoming (99.7%), and Venango (99.7%).

Specific to Clearfield County, 15 rental properties representing 569 rental units were surveyed. Regardless of rental category; whether it be market

rate, tax credit or subsidized, survey results showed a 100% occupancy rate. See following series of factsheets provided from survey, starting on page 58, which provides data specific to Clearfield County including a map showing property locations as well as the names of those properties surveyed.

5.1B PUBLIC HOUSING/SECTION 8 HOUSING VOUCHERS

Examining data provided by the Department of Housing & Urban Development for calendar years 2005-2008, public housing units in Clearfield County were at or near capacity. As shown in the tables below the wait lists to gain access to public housing increased six to seven months while the wait list for Section 8 certificates and vouchers increased more significantly from 16 to 28 months.

Table 42
Clearfield County Public Housing

Year	Total Units	Percent Occupied	People per Unit	Total People	Months Waiting
2005	367	100%	1.9	677	6
2006	367	99%	1.9	700	7
2007	365	98%	1.9	697	7
2008	370	98%	1.9	690	7

Source: Institute for Public Policy and Economic Development

Table 43
Clearfield County Section 8 Vouchers

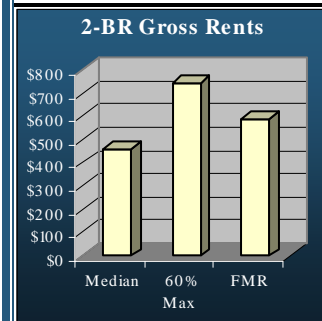
Year	People per unit	Total People	Rent per Month	Months Waiting
2005	2	590	\$256	16
2006	1.9	603	\$259	17
2007	2	629	\$265	14
2008	1.9	525	\$277	28

Source: Institute for Public Policy and Economic Development

In January 2012, the Clearfield County Office of Planning & Community Development Office contacted both Section 8 Housing Voucher program administrators for Clearfield County. According to the Clearfield County Housing Authority there are 122 vouchers distributed to individuals and families across the county with 178 individuals on a waiting list that is approximately 3 years long. The DuBois Housing Authority indicated that there are 192 vouchers distributed to individuals and families across DuBois, Brady Township, and Sandy Township with 91 individuals on a waiting list that is approximately 1 year long.

Clearfield County

Total Properties	Occupancy Rates	Occupancy Rate 	
15	Overall		
Total Units Surveyed	100.0%		
	Market-Rate		
	100.0%		
569	Tax Credit		
	100.0%		
	Subsidized		
	100.0%		



Gross Rent Comparisons

Unit Type	Market-Rate	Tax Credit	Overall Median	60% Max. Allowable	Fair Market Rent
Studio	-	-	-	\$577	\$447
One-Bedroom	-	\$385 - \$440	\$440	\$618	\$494
Two-Bedroom	\$886	\$459	\$459	\$742	\$587
Three-Bedroom	-	-	-	\$856	\$842
Four+-Bedroom	-	-	-	\$955	\$993

County Demographics

US Census, ESRI & Claritas Estimates	Population	Households (HH)	Family Renters \$10k-\$40k (HH)	Senior 55+ Renters \$10k-\$30k (HH)
1990 Census	78,095	29,807	-	-
2000 Census	83,380	32,784	2,735	1,152
Change 1990-2000	5,285	2,977	-	-
Percent Change 1990-2000	6.8%	10.0%	-	-
2010 Census	81,642	32,288	2,439	1,215
Change 2000-2010	-1,738	-496	-296	63
Percent Change 2000-2010	-2.1%	-1.5%	-10.8%	5.5%
2015 Projected	80,434	32,030	2,187	1,278
Change 2010-2015	-1,208	-258	-252	63
Percent Change 2010-2015	-1.5%	-0.8%	-10.3%	5.2%

2010 County Unemployment (Rank in State)

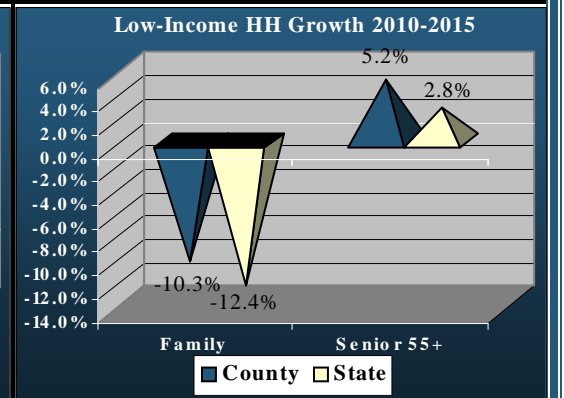
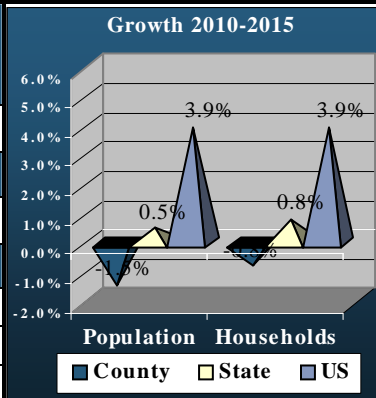
10.1% (54th)

Employment Change (2009-2010)

92 (0.3%)

Top Three Industry Sectors

1. Healthcare (16.7%)
2. Retail Trade (14.7%)
3. Manufacturing (12.3%)

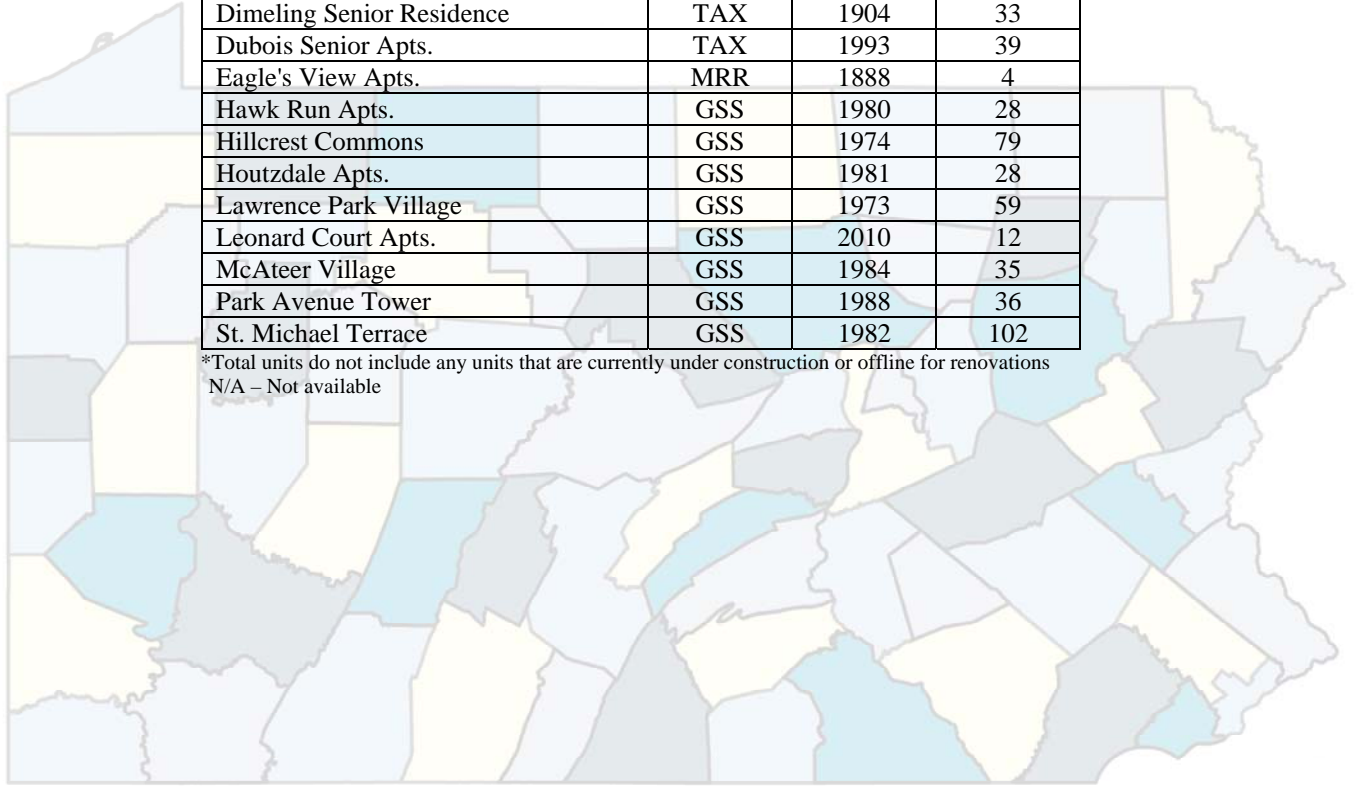


Clearfield County

Below is a listing of all the properties that were *identified* in this county. Because some of the properties listed below were not surveyed, not all of the information has been verified.

Property Name	Property Type	Year Built	Total Units*
Black Diamond Estates	GSS	2004	12
Curwensville Commons	TGS	1997	32
Curwensville House	TGS	1993	28
Decatur Village	GSS	1988	42
Dimeling Senior Residence	TAX	1904	33
Dubois Senior Apts.	TAX	1993	39
Eagle's View Apts.	MRR	1888	4
Hawk Run Apts.	GSS	1980	28
Hillcrest Commons	GSS	1974	79
Houtzdale Apts.	GSS	1981	28
Lawrence Park Village	GSS	1973	59
Leonard Court Apts.	GSS	2010	12
McAteer Village	GSS	1984	35
Park Avenue Tower	GSS	1988	36
St. Michael Terrace	GSS	1982	102

*Total units do not include any units that are currently under construction or offline for renovations
N/A – Not available



Property Type Legend

MRR - Market-rate
TAX – Tax Credit
GSS – Government-subsidized
MRT - Market-rate/Tax Credit
MRG – Market-rate/Government-subsidized
TGS – Tax Credit/Government-subsidized
TMG – Tax Credit/Market-rate/Gov.-subsidiized

5.2 OWNER OCCUPIED HOME AFFORDABILITY & AVAILABILITY

HOME AVAILABILITY & AFFORDABILITY:

In terms of home availability the 2010 American Community Survey showed that there were 274 housing units available for sale in Clearfield County.

A quick snapshot of the current housing available for sale was conducted on September 13 with results listed under Chapter 4 of this document.

In terms of one's ability to afford a mortgage, the generally accepted affordability standard is paying no more than 30% of income for housing costs.

A cost burden exists when a household pays more than 30 percent of household income for housing.

The 2005-2009 Median housing value for Clearfield County was \$80,000. Based on a 30 year mortgage at a fixed mortgage rate of 5.5% the monthly mortgage payment for an \$80,000 home would be \$454.23 per month. If you were to include other related housing costs such as taxes and insurance this monthly rate increases to \$561.23 per month. This additional cost was projected using an estimated multiplier of .016, provided by a local banking institution, times the mortgage value. Assuming standard affordability is 30% of income for housing, an individual or family would need an annual household income of \$ 22,449.

The following online calculator, which has many useful applications, such as rent vs. buy and buyers cash requirements, was used for this example.

<http://www.cbtfincial.com/calculators/index.php?calcname=loanspread>.

The PITI (Principle, Interest, Taxes and Insurance) on a loan should be no more than 30% of the borrower's income and for the borrower's debt to

income to be no more than 38% (this includes mortgage and all other debt the borrower has).

According to the 2010 American Community Survey 1- year estimate, the median household income is \$36,331 sufficient in terms of affording a median value home (\$80,000) as used in the earlier example, however there is great disparity in the median annual household income by age of householder. A householder between the ages of 15-24 or 65+ is more likely not to be able to afford such a priced home.

In 2005-2009 there were 25,344 owner occupied housing units in the county. Of these, 13,055 or 52% were units with a mortgage. Almost half, 48%, were paying monthly mortgages between \$500-\$1000, 40% were paying \$1000-\$1,999 per month, 8% were paying less than \$500 a month while the remaining 4% were paying \$2000 + per month.

5.3 POTENTIAL IMPACT FROM DEVELOPING GAS INDUSTRY

IMPACT ON HOUSING IN APPALACHIA PA

In November Of 2011 the Institute for Public Policy & Economic Development released a research paper entitled "**Impact on Housing in Appalachia Pennsylvania as a result of Marcellus Shale**". The purpose of the research, which was funded by the Appalachian Regional Commission, was to evaluate the impact of Marcellus Shale on housing, specifically, to evaluate the changes in the cost and stock of single family home, new construction, low income, and rental rates. Twelve counties were included in the research Blair, Bradford, Cambria, Clearfield, Clinton, Fayette, Forest, Lycoming, Luzerne, Susquehanna, Tioga, and Wyoming.

Interviews were conducted in the summer and fall of 2011 with housing authorities, realtors, and county planning/development departments to obtain information on how area housing was being affected by natural gas exploration and development.

Several issues came to light during the interviews. First, in counties where shale drilling is in an advanced stage, residents are facing many housing issues. Specifically, the issue of most concern is a dramatic increase in rent prices. Due to the influx of gas workers from other states (most of who are in the region temporarily) there is a shortage of rental units. In addition, because these workers tend to earn more than local residents, they are willing to pay higher rents. Landlords have capitalized on this by increasing rents upwards of 100 percent-150 percent. Since the local residents cannot afford such increases, local tenants are being forced to move out while gas workers move in.

Second, this causes a problem with regard to the Section 8 Housing Choice Voucher Program. Many landlords who have previously participated in the program are dropping out and renting to gas workers in order to increase their profits.

A third issue that was uncovered deals with the sale of vacant lots. Several of the counties in the study area are rural and large vacant lots were often sold by owners. According to many realtors, the sale of vacant lots has decreased quite dramatically. This is due to two main factors. First, the asking price of such land has increased significantly, since a buyer may potentially be able to lease this land to a gas company at some point. Second, many times a seller desires to retain the property's mineral rights. Because many banks do not allow this and instead require a sharing of mineral rights, buyers are often only interested in such purchase if they can retain all mineral rights.

During the interview process, they learned that many counties in the little or no activity stage of

development did not notice any major changes in their communities – of any type. Some noted a few new businesses, but no changes to the housing market. One consistent theme, however, regardless of a county's drilling stage was that positive impacts on the economy are visible.

Specific to Clearfield County the report identified county as having mid-level activity. It further indicated that one county participant affiliated with an area housing agency indicated that the Section 8 voucher program is being affected by development. Shale employees that can pay landlords top dollar have taken up units that voucher users can rent. Residents participating in the voucher program are taking more time to find homes. While participants have a total of 120 days to use vouchers, they are spending that entire period finding suitable and affordable rental units. This interview indicated there were no cases of anyone in the program not being able to find a place to rent and no vouchers were going unused.

Additional data was obtained by the Clearfield County Office of Planning & Community Development when conducting phone interviews, in January 2012, from both County agencies who administer Section 8 Housing vouchers. According to a representative of the Clearfield County Housing Authority the development of Marcellus shale industry has not yet affected their Section 8 Housing Voucher program nor did they expect it to anticipating that the landlords would remain faithful to the Section 8 Housing Voucher program knowing the rent is an on-going stable source of income. According to a representative for the DuBois Housing Authority, they did see a few landlords increase the rent on some units however it has not affected the Section 8 Housing Voucher program.

The Institute for Public Policy & Economic Development's research paper went on to indicate that a number of social service issues came to

light. For example, social service agencies have had to take children from their parents because the parents cannot provide adequate and on-going shelter. Additionally, tents have been supplied to people who have become homeless. The agency in one of the study counties is running out of money to supply families with tents.

As shale drilling expands, so does the need for temporary and permanent housing. In most cases, the housing stock needed is not readily available, and, therefore, with supply exceeding demand the costs rise and price out many in the market.

Several of the counties in this study have not dealt with population growth or industry growth for the past 60 years. Most have had declining populations and economies; therefore, retrenching has been the norm. Given the fiscal situation of almost all Pennsylvania local governments, these counties are too impacted by finances and human capacity to take on the extra work. All systems are being strained

Most counties do not have land use plans or zoning codes. Some of the counties studied are in the early phases and will benefit from planning, studying best practices and lessons learned from more mature Marcellus Shale counties, and perhaps from new housing programs resulting from this study.

The research also noted that Pennsylvania's Marcellus Shale industry is in the early stages of its development and it will be superseded by additional shale exploration and development, including Utica [Shale], another Devonian Shale and Black River Shale, which lies below the Marcellus Shale. The Utica Shale, for example, is located several thousand feet below the Marcellus Shale and its footprint is more expansive. This will be even more cost effective for drilling companies because the infrastructure of drill pads, pipelines, rights-of-way, other investments and permit data will have already been in place for the Marcellus

Shale. Given that there are other natural gas options and well production is long-term (some wells can produce for up to 50 years), Pennsylvania is looking at a "generational" cycle from shale, rather than a "boom and bust" cycle

Some of the policy recommendations presented in the research paper include the following.

- Rental ordinances requiring rental registrations and rent stabilization programs. Rent stabilization programs were once known to be big city solutions to big city problems. Any area that undergoes rapid growth is subjected to the same problems that have occurred in major cities. In an effort to reduce gentrification and homelessness, rent stabilization programs provide a solution to the problem without deterring private investment.
- Land banking is a local option. This tool would be most effective if there were collaborations of multiple counties that agree on infill, high density development, inclusionary zoning, and redevelopment parameters. This would level the playing field for private developers and avoid county competition.
- Housing Trust Funds are another tool. Currently, Pennsylvania has an unfunded trust fund. This requires immediate state intervention. Regional trust funds, formed through multi-jurisdictional and multi-county collaborative are also encouraged.
- Community Development Corporations (CDCs) are non-profit, community-based organizations that use local capital through the development of both residential and commercial property, ranging from

affordable housing to shopping centers and even owning businesses. CDCs in shale drilling counties should be a regional or local response to specific issues. CDCs are 501(c) 3 non-profit corporations with full-time staff and volunteer boards. Funding can come from individual donors, Community Reinvestment Act (CRA) bank investments, foundations, or government. Long-term sustainability should come from proceeds of sold property. CDCs can adopt any number of strategies to solve local problems. For example:

- the purchase, renovation, and resale of blighted, abandoned or foreclosure property
- redevelopment of existing commercial structures into residential units
- new construction
- rehabilitation loans for low-income families

The CDC can offer loan programs, down payment assistance, collaborative funding with local banks or no financial assistance at all. The purpose of a local CDC is to identify local community development priorities. Most of the issues identified thus far have been the lack of available housing coupled with affordability. Additionally, some of these programs can be supplemented from counties. County redevelopment agencies across the country implement these kinds of programs as well.

- NeighborWorks America is a national organization that was established by congress in the 1970s. NeighborWorks receives annual direct appropriations, as it is a congressionally chartered corporation. NeighborWorks America administers its own housing programs, but also funds local CDCs in their effort to create affordable housing and community

improvement. NeighborWorks America offers grants, programs, training, and technical assistance. It currently identifies 235 housing partners serving over 4,500 communities across the country. NeighborWorks America also works with financial companies to create more funding opportunities and loan programs.

- The Department of Housing and Urban Development produces the Fair Market Rent Guidelines for use in determining Section 8 housing costs and implementing the Housing Choice Voucher program. It is recommended that HUD re-evaluate their process for calculating FMR. Perhaps a blended approach of data collection using Census data and real time data or perhaps exemptions for counties that are experiencing unusual impacts would help mitigate current problems. HUD should also consider that local housing agencies do not necessarily have the fiscal resources to support annual market studies, therefore financial support, a modified market study, or some other collaborative process could be arranged.

Full report available on line at <http://www.institutepa.org/PDF/Marcellus/housing11.pdf>.

MARCELLUS NATURAL GAS DEVELOPMENT'S EFFECT ON HOUSING IN PENNSYLVANIA

Commissioned by the Pennsylvania Housing Finance Agency (PHFA), the Center for the Study of Community and the Economy (CSCE) at Lycoming College researched the effects that the Marcellus Shale natural gas industry, broadly

defined, is having on housing, also broadly defined, across the Commonwealth of Pennsylvania. CSCE conducted interviews with over 70 stakeholders in six counties (Bradford, Greene, Lycoming, Sullivan, Washington and Westmoreland) including local elected officials, county and municipal planners, housing authority officials, social service agency representatives, landlords, developers, realtors, gas company representatives and new residents on four broad issues: 1) rental housing, 2) owner-occupied housing, 3) housing affordability and availability, and 4) the capacity of the development community to meet demand for housing.

Several broad themes emerged from the interviews. First, the severity of the housing problem attributable to Marcellus Shale development depends on the nature and scale of the growth of the natural gas industry in a given county or community and on the existing pre-Marcellus capacity of that county or community to absorb the increased demand for housing. Generally, communities experiencing the highest Marcellus activity relative to their size are experiencing the most difficult housing problems. In addition, counties where gas producers and service companies are establishing regional headquarters see more and longer term housing impacts than communities where there is only drilling and pipeline activity.

Counties that have previously experienced population growth due to other industries in the area or an influx of commuters from neighboring larger cities have existing development capacity. In these areas there are local and regional builders who are familiar with the areas housing needs and are experienced in working with the area's zoning regulations and county and city officials. These builders are ready to respond to any increase in housing needs.

Second, the effects of increased housing demand are broad-based, but the negative impacts are felt heaviest by those living at the economic margins. While rents and home prices are increasing at nearly all price points, the impacts of the housing shortage are falling heaviest on those whose housing situation was most at risk prior to the Marcellus industry growth, namely the non-working poor, seniors, the disabled and, newly, the working poor. Never having extensive housing options, these groups are faced with few choices in most affected communities, often limited to substandard housing or "couch surfing" homelessness.

Additionally, the natural gas industry has a wide variety of housing needs with varying time frames.

Two waves of gas industry employment correspond to the evolving housing needs of industry employees. For the first transitory wave of gas workers, housing needs are being met with hotels, gas-company sponsored temporary residential facilities (often called man camps), campgrounds and a community's rental housing stock.

The second, more permanent, wave of gas employees are more diverse in background and have a more diverse set of housing needs. They will take advantage of a full range of long term housing options including rentals and owner-occupied housing. With a diverse set of job titles and experience levels, these second wave employees can expect to be located in an area for their entire careers, or their replacements will be if they were to move on. Included in this group are gas employees native to Pennsylvania with newly-found financial stability that will increase demand for owner-occupied housing as they look to translate their new financial status into more desirable living conditions.

As these new residents move into the Marcellus region, a disconnect exists between the housing expectations of this second wave of employees and the available owner-occupied housing. Most residents moving into the region are looking to buy new homes in move-in condition with all the modern conveniences. Instead, they find an aged housing stock in poor condition and lacking modern touches.

Finally, the capacity of the development community varies considerably from county to county in its ability to meet the need for additional housing. Counties with little pre-Marcellus development are struggling to attract development to meet the new circumstances. Barriers to development include the lack of local developers, a tight financing market, inadequate utility-served land available for development, regulatory hurdles, and lingering doubts about the Marcellus Shale gas industry. Market rate housing development, especially in select counties, is further along in meeting the increased need for housing than is the case for subsidized housing development in the most problematic counties.

In the postscript, the authors lay out several broad recommendations that decision makers might consider as they begin to develop a response to the housing shortages created by Marcellus development. While the body of the report can stand alone as a description of the changing housing circumstances since the arrival of Marcellus development, the authors were asked to add their personal recommendations given their broad perspective on the issues identified in the report. Topics covered the timing of market-based responses and likely impediments or shortcomings to market-driven responses zoning board and planning commission capacity, infrastructure capacity, senior housing solutions, aging housing stocks, and gas industry engagement.

Full report available on line at http://www.phfa.org/forms/housing_study/2011/Marcellus_Report.pdf.

5.4 HOMELESSNESS/POINT IN TIME COUNTS

The National Alliance to End Homelessness reports that at a given point in time 45 percent of homeless persons report indicators of mental health problems during the past year and 57 percent report having had a mental health problem during their lifetime. About 25 percent of the homelessness population has serious mental illness, including such diagnoses as chronic depression, bipolar disorder, schizophrenia, schizoaffective disorders, and severe personality disorders.

HUD provides funding for homeless programs through the McKinney-Vento Homeless Assistance Act. Homeless grants are awarded to Continuums of Care (CoC) throughout the country. A Continuum of Care is a local or regional system for helping people who are homeless by providing housing and services.

Pennsylvania has 17 CoCs - 4 regional and 13 county/city based continuums.

The Northwest Region CoC covers Cameron, Clarion, Clearfield, Crawford, Elk, Forest, Jefferson, Lawrence, McKean, Mercer, Potter, Venango, and Warren counties.

Co-Chairs Northwest Regional Homeless Advisory Board (RHAB)

Kim Stucke 814-878-2170
kmstucke@stairwaysbh.org

Linda Thompson 814-772-8-16 x 141
Lthompson@cemhmr.com

A point-in-time count of Pennsylvania's homeless takes place on a night during the last week in January each year. During the point-in-time count, HUD requires each CoC to update their inventory of homeless beds, and conduct a sheltered count of individuals and families in homeless shelters, transitional housing, and permanent housing programs. Additionally, on the same night as the sheltered count HUD requires CoCs to conduct an unsheltered count in order to identify individuals and families sleeping on the street, in cars, or other places not fit for human habitation.

Based on the results of the point in time counts for Clearfield County, the number of emergency shelter beds in Clearfield County for families increased from 17 in 2008 to 22 in 2010 and from 18-22 for individuals. The total number of beds in transitional housing decreased for families from 4 in 2008 to 0 in 2010 while beds for individuals decreased from 1 to 0 that same period. The number of families in emergency shelter decreased from 7 to 4 between 2008 to 2010 while increasing for individuals during the same time period from 10 to 11. An unsheltered count was not conducted in either 2008 or 2010. In 2009 the unsheltered count reported 2 individuals.

See page 68 for summary of Clearfield County's Point in Time count.

5.5 HOUSING FOR THOSE W/ MENTAL HEALTH & SUBSTANCE ABUSE DISABILITIES

Pennsylvania's Office of Mental Health and Substance Abuse Services (OMHSAS) require all Pennsylvania counties to develop a County Mental Health Housing Plan.

The FY 2012-2013 County Housing Plan developed by Clearfield Jefferson MH/MR Program (CJMHR) Summary:

I. Summary of proposed activities

1. Capital Projects: CJMHR is seeking provider to offer transitional housing for individuals returning to their communities from extended stays in treatment and inpatient facilities, jails and prisons.
2. Tenant Based Rental Programs: The CJMHR Housing Specialist works closely with the Health Choices Reinvestment regional housing coordinator to place people on bridge subsidies into permanent subsidies utilizing NW-9 Reinvestment funding
3. Master Leasing Programs: Permanent master leasing subsidies will be available for those people in master leasing programs, through the Health Choices Reinvestment using NW9 reinvestment funding.
4. Housing Support/Support Services: CJMHR will offer training and support for active daily living and medication regimens. Such support services teach and assist individuals good tenant skills.
5. Housing Contingency Funds: As part of a twenty-three County Housing Contingency Plan, CJMHR will assist individuals with housing needs and costs utilizing reinvestment funds.
6. Fairweather Lodge: CJMHR will continue to fund their existing Fairweather Lodges and will expand the program as needed.

II. Existing and Proposed Resources

Mo-Valley Apartments in Houtzdale, PA, this HUD 202 funding apartment building was built in 1993 and offers eight 1 bedroom apartments for individuals with severe mental health diagnosis. The building is owned and administered by Central PA Community Action, and Mental Health Program provides in-home support services.

Tenant Based Rental Assistance (TBRA): Administered by the DuBois Housing Authority since 1997 this program provides up to five HUD section 8 vouchers to eligible MH individuals. CJMH program provides HUD share of rent until the individual gets the HUD voucher, and in-home MH support services.

Shelter Plus Care (S+C): Since 1999 HUD McKinney -Vento Homeless Assistance funding administered by the Dubois Housing Authority has served over 300 people. S+C assistance is available to persons who meet the HUD definition of homelessness and have a Mental Health diagnosis.

Transitional Apartments: CJMHMR maintains two fully furnished apartments for MH consumers experiencing a housing crisis.

Community Living for Independent Persons (CLIP): CLIP provides financial rental assistance, case management, skill assessment and needed daily living supports for individuals with serious mental illness aged 18 to 60.

Projects for Assistance in Transition from Homelessness (PATH): Provides support to adolescents with mental illness who are or will become homeless.

Fairweather Lodge: Dwellings developed and maintained by Venango Training and Development Center to house and provide support for MHMR individuals. Currently there is one 4 person lodge established in Clearfield County.

CJMHR is currently part of the NW 9 regional effort in developing a Master Leasing Program for MHMR individuals.

III. Prioritizing Consumer Groups

CJMHR has identified three priority groups, and has established that all of the groups are designated as High Priority. They have been

identified as 1) MH Forensic Population 2) Dually-diagnosed Individuals and 3) Unemployed Transitional-age Youth. The plan has established these priorities for future support and funding opportunities.

OMHSAS began providing technical assistance and training in housing for the county offices in the early 1990's. In 2001 a unique type of collaboration known as Local Housing Options Teams or LHOTs (pronounced L-HOTs) emerged. These are coalitions that bring together the key stakeholders on the county or multi-county level in order to identify local housing needs for people with disabilities; to expand housing options; and to seek long-term solutions to the housing needs of people with disabilities.

By 2004, there were 23 active LHOTs that had provided housing to close to 1200 households with serious mental illness, 35% of whom were homeless. A majority of those households live in rural areas and were assisted through collaboration with their local public housing authorities. Today there are 44 LHOTs serving 54 counties.

While each LHOT is unique in mission and representation, many have conducted housing needs assessments, and most have increased affordable housing options in their community, accessing either McKinney dollars, HUD Section 811 funds for people with disabilities or housing choice vouchers.

The LHOT serving Clearfield County is the Clearfield-Jefferson Homeless Prevention Task Force

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814-371-5100

6. BLIGHTED STRUCTURES INVENTORY & TOOLKIT

6.1 INTRODUCTION

Hundreds of thousands of blighted or abandoned buildings are spread across Pennsylvania, impeding community and economic development programs and conveying images of old, worn out communities.

In terms of identifying blighted or abandoned structures, a starting point would be to assess the vacancy status results of the 2010 American Community Survey, however housing units are excluded from the survey if they are exposed to the elements, that is, if the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is positive evidence (such as a sign on the house or block) that the unit is to be demolished or is condemned. Therefore such blighted structures are not included in the Census data.

According to the US Census Bureau, vacant units are subdivided according to their housing market classification as follows:

For Rent - These are vacant units offered “for rent,” and vacant units offered either “for rent” or “for sale.”

Rented, Not Occupied - These are vacant units rented but not yet occupied, including units where money has been paid or agreed upon, but the renter has not yet moved in.

For Sale Only - These are vacant units being offered “for sale only,” including units in cooperatives and condominium projects if the individual units are offered “for sale only.” If units are offered either “for rent” or “for sale” they are included in the “for rent” classification.

Sold, Not Occupied - These are vacant units sold but not yet occupied, including units that have been

sold recently, but the new owner has not yet moved in.

For Seasonal, Recreational, or Occasional Use - These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or time-sharing condominiums, also are included here.

For Migrant Workers - These include vacant units intended for occupancy by migratory workers employed in farm work during the crop season. (Work in a cannery, a freezer plant, or a food-processing plant is not farm work.)

Other Vacant - If a vacant unit does not fall into any of the categories specified above, it is classified as “Other vacant.” For example, this category includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner. This category could also be used for foreclosures not yet on the market for sale or rent.

According to 2010 Census data there were 2,517 structures in Clearfield County considered “other vacant”.

While addressing blight is a local concern, the solutions are largely enabled by state law. Over the past several years the Pennsylvania General Assembly, in response to demand by local communities, has begun to modernize antiquated laws that stand in the way of local efforts. New

individual laws are beginning to weave a policy infrastructure to transform blighted and abandoned property into quality homes people can afford, gardens and farms for fresh food, new businesses and industries that create local jobs.

CONSERVATORSHIP

Conservatorship is Pennsylvania's latest legislative tool for reclaiming abandoned property. It involves the appointment of a third party to take possession and control of a property in order to make repairs and return the property to productive use. The conservator is appointed by the court after a formal process and hearing, including notice to the owner and lien holders. It allows a property to be salvaged when the owner is not able or willing to step forward to make the necessary repairs.

LAND BANKING

Today, Pennsylvania has a chance to strengthen our cities and towns by authorizing the establishment of Land Banks by enacting HB1682.

Land banks are locally created and locally controlled entities with the single purpose of amassing, inventorying, managing and marketing blighted, abandoned and tax foreclosed properties. Land banks are state enabled and make sure every property has a clear, insurable title, helping deteriorated and unused properties get back onto market.

Land Banks are designed to make it faster, easier and cheaper for any interested and responsible new owner -- developers, community groups, neighbors, farmers, gardeners, builders and realtors - to purchase blighted, abandoned properties, and get them back into productive re-use.

6.2 QUICK GUIDE: NEW TOOLS FOR ADDRESSING BLIGHT AND ABANDONMENT

Back in February 2011, the Housing Alliance of Pennsylvania released a quick guide which includes new tools to address blight and abandonment in PA.

This Quick Guide provides a compilation and brief description of state laws recently enacted for Pennsylvania's communities to address the problem of vacant, abandoned and blighted private property. It also includes new tools we need (but do not yet have), to craft a strong, innovative land recycling system for Pennsylvania. Without these new tools, local communities will continue to be stymied in their efforts to reclaim the blighted and abandoned property that plagues them. This "toolbox" is available on line at <http://www.housingalliancepa.org/resources/46>.

6.3 MUNICIPAL BLIGHTED STRUCTURES SURVEY RESULTS

In October 2011 the Clearfield County Planning & Community Development Office surveyed all fifty one of our local municipalities to assess the extent of blighted structures in their communities, identify priority properties, provide municipal officials w/ the Housing Alliance of PA's "tool kit" for addressing blight and to assess interest of officials in attending related training.

Response rate to the survey was 63% with 32 of our 51 municipalities responding. Twenty four of those respondents indicated that

their municipality had a problem with blighted /abandoned properties. Three hundred and thirteen (313) such properties were identified by municipal officials.

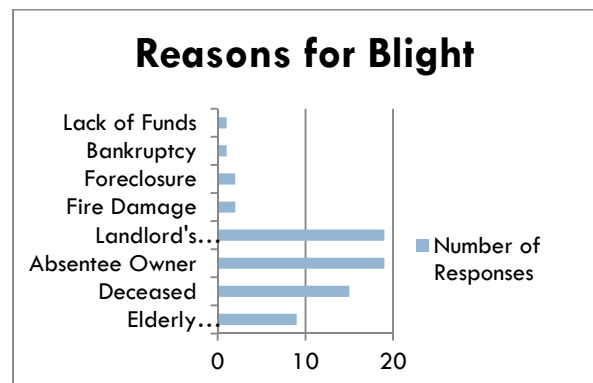
Table 44

Municipality	Number of Blighted Structures Identified
Beccaria Twp.	6-10
Bigler Twp.	6
Bradford Twp.	10+
Brady Twp.	6
Brisbin Boro.	1
Burnside Boro.	12
Chester Hill Boro.	4
Clearfield Boro.	40
Coalport Boro.	4
Cooper Twp.	12+
City of DuBois	100
Ferguson Twp.	6
Girard Twp.	1
Glen Hope Boro.	1
Goshen Twp.	5-8
Grampian Boro.	6
Greenwood Twp.	2

Gulich Twp.	5
Houtzdale	6-8
Irvona Boro.	13
Knox Twp.	5
Lawrence Twp.	10-12
Mahaffey Boro.	4-5
Penn Twp.	6
Sandy Twp.	5-10
Westover Boro.	1
Woodward Twp.	20

When asked for possible reasons that lead to the creation of these blighted properties the top reasons provided in order of significance were 1) absentee property owner or landlords lack of maintenance, 2) property owner deceased and family not maintaining property, 3) elderly property owner not being able to maintain, 4) fire damage or foreclosure and 5) bankruptcy or maintenance too costly for homeowner.

Graph 5



7. CODE ENFORCEMENT INVENTORY & ANALYSIS

7.1 INTRODUCTION

Prevention & intervention; keeping properties from becoming blighted in the first place is more cost effective than redeveloping property after it has become blighted.

In terms of prevention the PA Housing Alliance recommends a three part approach to preventing abandonment. First is to identify at risk properties through early warning signs. Second is to use code enforcement and financial assistance and third is to prevent mortgage foreclosures through prosecution of predator lenders and encouraging lenders to offer “work out” plans.

Early warning signs that a property is at risk of abandonment include:

- Vacancy
- Unmaintained grounds or structure
- Tax delinquency
- Code violations
- Proximity to abandoned properties
- Utility shut-off
- Mortgage foreclosure
- Absentee ownership

One tool commonly used to prevent slum & blight is code enforcement. Vacant properties demand comprehensive approaches to code enforcement that prevent substandard houses from becoming vacant, abate and public nuisance, and demolish buildings that are abandoned or beyond repair. Such comprehensive approaches require a blend of compliance strategies and enforcement remedies along with the strategic use of rehabilitation resources and housing assistance programs. Given the pervasiveness of vacant properties throughout the county, code enforcement is an available tool for municipalities in preventing substandard structures from reaching

the point of becoming uninhabitable blighted structures. However code enforcement often requires financial resources that local municipalities unfortunately do not have available.

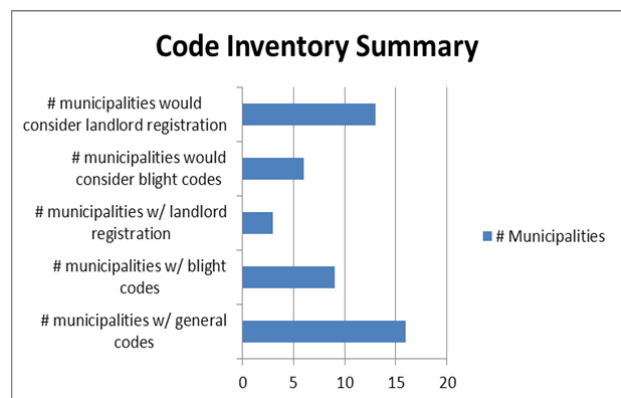
An inexpensive means that can generate some measure of success is to encourage voluntary compliance through education and outreach. This can be done through publicizing codes, rewarding code compliance and providing technical assistance on how to perform repairs.

7.2 MUNICIPAL CODE INVENTORY

Our municipal blighted structures survey, sent to all fifty one local units of governments, included provisions for developing a municipal code inventory. Of the thirty three municipalities who responded to this code inventory request sixteen indicated they had and type of property maintenance codes. Of those with such codes only ten municipalities included provisions for addressing blight and abandonment and only six municipalities without property maintenance codes would consider adopting such codes.

In terms of landlord registration ordinances, only three who responded to the question indicated that they have a landlord registration requirement, fourteen indicated that they would consider adopting such an ordinance.

Graph 6



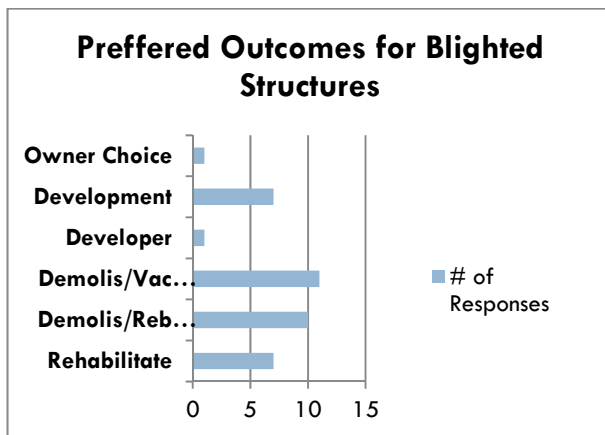
In addition to inventorying existing municipal ordinances, municipalities were asked if they had any interest in taking ownership of blighted properties or willing to commit funds to address the problem, what preferred outcomes they would like to see become of those properties, and assessed interest in attending related training.

Eight municipalities expressed interest in taking ownership of blighted properties while only five were able to commit some funding towards issue.

Twenty one municipalities expressed interest in attending related training.

In terms of preferred outcomes the top choices provided in order of significance were 1) demolish & leave vacant, 2) demolish & rebuild, 3) rehabilitate structure or demolish for development 4) allow developer take over property or demolish & let owner decide final use.

Graph 7



Refer to Appendix 10.2 for survey summary excel spread sheet.

7.3 MUNICIPAL CODE ANALYSIS

Based on responses from our municipal officials the viewpoint on local government's role in addressing blight varies. Those who are interested in addressing the issue all indicated barriers exist in doing so. Those barriers identified included municipalities not being able to afford a code enforcement officer or to correct the problem, residents not having the funds to bring homes into compliance with codes, justice system not working fast enough, and out of town banks causing structures to remain "in limbo".

Our municipal official provided us with the following additional comments & suggestions regarding this issue.

- Need for county to follow through on **judicial sales** where properties could be sold, property taxes paid and property restored.
- Need to **collect real estate taxes** from delinquent accounts.
- **Streamline process** for demolishing structures when owner can not be located or is uncooperative.
- Property owners would benefit from some **property maintenance "how to" guidance** on how to maintain their properties & preventative maintenance.
- Happy working w/ County Community Development Specialist using **Neighborhood Stabilization Program (NSP) funds**.
- **Area financially depressed;** some properties in question of being blighted people call home.

- **Local banks** have been **cooperative**
- Issues **tracking down property owners**
- **Municipality** has **interest in taking over properties** as long as no cost to residents and then selling them to recoup costs of demolishing.
- **Safety issues** with old building located on park property

It is clear that our municipalities are in need of both technical and financial resources in order to achieve successful code enforcement.

8. NEEDS ASSESSMENT, RECOMMENDATIONS, & FUNDING MECHANISMS

8.1. RESIDENTIAL HOUSING SURVEY SUMMARY

Clearfield County residents were encouraged to voice their housing needs and overall community development issues by taking a short online survey (hard copies of survey were also made available upon request) posted on the Clearfield County Department of Planning & Community Development Office's Web site in December 2011.

Survey participants were asked a variety of questions regarding background information on their current housing situation including home affordability & availability, financial & physical limitations to home maintenance as well as physical characteristics of their housing. In addition participants were asked to prioritize several housing & community development needs.

Number of survey respondents totalled four hundred and thirty nine (439). Majority of respondents, 55.4%, rented while the remaining 44.6% owned their homes. We did receive some surveys whereas folks marked neither; many were "doubled up" or living with others.

Twenty eight percent (28%) of respondents indicated they were veterans.

Fifty three different municipalities/towns were provided as the location of the survey respondents' homes including three from Jefferson County.

See bar graph on page 78 for number of respondents by municipality.

The majority of respondents, 63.9% were in the 25-44 age range, followed by another 20.8% of 45-64

year olds , 13% under 24 years of age and another 2.3% 65 and over.

In terms of the number of persons residing per home, the majority, 58.2%, had 3-5 persons per home, followed by another 41.9% reporting 1-3 person per home and lastly another 16.7% reporting 6 or more persons per home.

In terms of how many people in the household provide financial support to towards the household, the overwhelming majority, 88.4%, responded 1-2 people.

When asked how long the respondent had lived at current address an overwhelming majority, 72%, responded 5 or less years. Another 12.4% reported living at current address for 6-10 years, 7.6% for 11-19 years and lastly 8% reporting 20+ years.

When asked if they were paying more than 30% of their gross income on housing the majority, 61.8% responded that they were not while 38.2% indicated that they were in fact paying more than 30%.

The overwhelming majority of respondents, 73.1% indicated they were satisfied with their current housing situation. Those who were not were further asked the reason for their dissatisfaction. Reasons provided for dissatisfaction are ranked below in order of most received.

1. Too small/ need more space
2. Don't like home/needs repairs/old & dumpy
3. Want to own their own home
4. Too expensive/ can't afford
5. Currently in temporary/transitional housing
6. Doubled up/ living w/ others
7. Don't like location/ want to move
8. Can't maintain home (too large/yard work)
9. Can't find acceptable section 8 housing

A majority of respondents, 52.5%, reported that they or someone they know had difficulties finding housing they could afford.

Another question asked in relation to the developing gas industry was if the respondent or someone they knew had lost their rental housing due to landlord raising rent to house incoming gas industry workforce who were willing to pay higher rents. The overwhelming majority, 82.1%, indicated no.

In assessing the respondents lack of heat, water or sewer an overwhelming majority, 91% indicated they did not have such issues with their housing.

When asked if the respondent was over the age of 62 or a person with a disability in need of accessibility upgrades in their home the overwhelming majority, 96.1% indicated no.

In terms of respondent's ability to financially or physically maintain their homes, the majority, 70.4%, indicated they were able to do so while the remaining 29.6% indicated they were unable.

Another question asked was in regards to the landlord's ability to adequately maintain their rental properties. The majority, 66.2%, indicated that their landlord did in fact adequately maintain their rental properties with another 33.8% indicating they did not.

In terms of homes needing major repairs such as replacing roof, siding, doors, windows, furnace plumbing, etc. the majority, 61.2%, reported that their homes did not need such major repairs while the other 38.8% did need such repairs.

Survey participants were asked if they were having difficulties affording their rent or mortgage. The majority, 72.3%, indicated they were not having difficulties while 27.7% indicated that they were having difficulties. In terms of having difficulties affording their utility or heating bills again the

majority, 60.6%, were not having difficulties while 27.7% indicated that they were having difficulties. What we saw was that residents were having more difficulties affording utilities and heating bills than paying their rent or mortgage.

The final survey question asked participants to rank, in terms of priority from high to none, various housing & community development needs. The following were identified by the majority as being high priorities.

- New Affordable Rental Housing
- New Affordable Owner Housing
- Rental Assistance (Section 8 vouchers)
- Homebuyer Assistance
- Homeowner Rehabilitation/Repairs
- Rental Housing Rehabilitation
- Subsidized Senior Housing
- Assisted Living
- Veterans Housing
- Fair Housing Rights
- Closing & Down Payment Assistance
- Home Buying Counselling Services
- Foreclosure Prevention
- Homeless Shelters/Transitional Housing
- Routine Maintenance Assistance
- Emergency Rental or Repair Assistance
- Public Water /Sewer Extensions
- Slum/Blight Removal

The following housing & community development needs were identified by the majority as being medium priorities.

- 55+ Active Living Housing
- Neighborhood Revitalization
- Code Enforcement

None of the majority ranked any of the suggested needs as a low priority nor that any should be given no priority whatsoever.

In addition, survey respondents suggested the following additional housing & community development priorities be given consideration.

- Helping others who help themselves
- Transportation
- Community outreach to access for public officials when needed
- More policemen
- Landlords
- Drug Enforcement
- Day Care
- Help finding homes
- Restroom & parking rental accessibility
- Make sure landlords take care of rentals

Lastly respondents were asked to share their comments with us. Sixty four comments were received. The overwhelming majority of comments were related to financial difficulties.

Please refer to Appendix 10.3 for complete survey results.

8.2. OVERVIEW OF ASSESSMENT FINDINGS

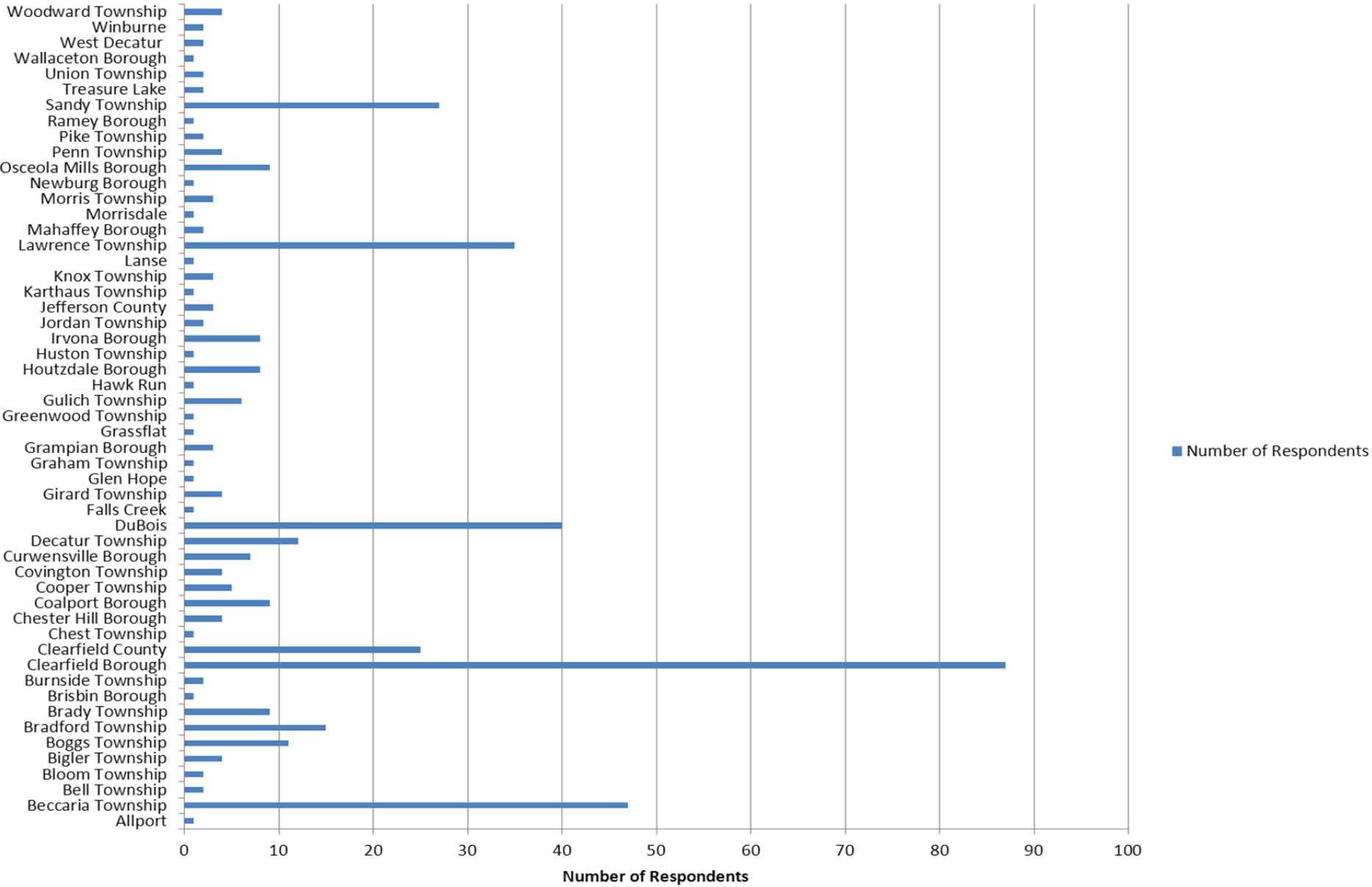
The following findings reflect the changes that have occurred over the past decade as while as current housing and economic conditions within the county.

- Overall county population has decreased slightly over the last decade by 2.1%; currently at 81,642.
- Percent of children within the population base has decreased over the decade while the age group over 18 has increased. The median age has increased from 35 to 43.
- Unemployment rates have increased as did the percent of persons living in poverty. While

the number of children decreased over the past decade the percent of children living in poverty has increased. Percent of population living in poverty in 2010 was 16.4% while percent of children under 18 living in poverty was 25.1%.

- There are 38,644 households in Clearfield County an increase of 789 units from the 2000 Census. Of those households 67% were owner occupied, 18% renter occupied and 15% were considered vacant.
- The number of housing units has increased as has the median year built for housing which is now 1964.
- The annual number of building permits issued has decreased over the past decade peaking in 2004 with 250 permits issued and bottoming out in 2008 at 88 building permits.
- The percent of homes lacking complete plumbing & kitchen facilities decreased significantly whereas only .6% remains compared to 7.7% a decade ago.
- The percent of owner occupied housing units has remained pretty consistent in that the majority is owner occupied. Over the last decade the percent of owner occupied units increased by 8.3% and the number of renter occupied housing increased by 5.1%.
- Household size has slightly decreased to 2.37 persons per household.
- In terms of home availability the 2010 American Community Survey showed that were 274 housing units available for sale and another 544 units available for rent in Clearfield County.

Municipality of Survey Respondent



- There is a shortage in affordable and available rental units for lower income renters particularly in the 0-30% AMI range and 0-50% AMI range within Clearfield County.
- A householder between the ages of 15-24 is more likely not to be able to afford a two bedroom fair market rental unit.
- An individual relying solely on SSI would be paying 73% of their income on housing for a one bedroom apartment.
- A householder between the ages of 15-24 or 65+ is more likely not to be able to afford a median valued home (\$80,000).
- Over the last decade median household income rose to \$36,331, a 16% increase, while median rent increased by 2.3% to \$ 543.
- While the 2010 median household income rose to \$36,331 there is great disparity in the median annual household income by age of householder. The median household income for the age range of 15-24 was just \$17,356 and only \$25,159 for those in the 65+ age bracket.
- In Pennsylvania, the estimated mean (average) wage for a renter is \$12.49 an hour compared to \$8.72 in Clearfield County.
- In Clearfield County seventy two percent (72%) of its residents are working within the county. Another 13.6% are commuting to Centre County followed by 5% to Jefferson County, 1.6% to Elk County, .8% to Indiana County, .3% to Clarion County with the remaining 21.4% commuting outside North Central PA.
- Only 38 percent of Clearfield County workers travel less than 15 minutes to get to work. Clearfield County had the smallest percentage of walkers (2.5 percent), and the longest mean travel time (24.3 minutes) for the North Central region. Travel times in the region as a whole have increased since 1990.
- While median home value, \$78,300, has increased by 25% over the past decade the median market asking price, \$71,000 (August 2011) in Clearfield County has declined by 19.3% over the past three years.
- The number of work hours per week at minimum wage to afford the fair market rent of a two bedroom apartment is currently 62 hours a week.
- In terms of tenure by age of owner occupied household, over 30% of those households were 65+ years old, 44% in the 45-64 age range, while the remaining 26% were in the 15-25 age range.
- Over sixty percent of the occupied units are located in just ten of the fifty one municipalities in the County. Those include Sandy Township, City of DuBois, Lawrence Township, Clearfield Borough, Decatur Township, Bradford Township & Morris Township.
- In terms of homelessness, the results of the residential housing survey indicates that “doubling up” is occurring in the County due to the inability to afford housing of ones own.

- Residents are reporting having more difficulties affording utilities and heating bills than paying their rent or mortgage.

8.3. NEEDS ASSESSMENT

Rural areas face many of the same challenges as cities and suburbs: blight, foreclosure, homelessness, a lack of available affordable housing. However, the lower density of our rural areas often leaves them with even fewer resources to address these critical issues. Many rural areas lack service providers, non-profit developers, and local housing trust funds, leaving them with fewer tools to address these challenges.

Energy costs, particularly in the older housing stock found in many areas of Pennsylvania, can be a huge burden on both renters and homeowners around the state.

Foreclosure has long been a problem for homeowners, and it has only been complicated by high unemployment and the slow economic recovery in recent years.

The affordability gap between the cost of a home and what people actually make is present in every community in the state, from the most rural to the most urban. High costs force many Pennsylvania workers to over-burden themselves, paying more than they can truly afford just to give their family a place to live.

In addition, the growth of the Marcellus Shale industry has left many PA rural communities with a deficit of available housing for even their existing residents, let alone the influx of new workers.

After evaluating the data collected through this assessment the following specific needs were

identified for Clearfield County and are summarized below.

- Higher wage paying jobs are needed for county residents to afford decent housing
- Additional assistance is needed to combat increasing poverty levels particularly for children
- More affordable and available rental units are needed in general but particularly for lower income renters in the 0-30% AMI range and 0-50% AMI range
- Additional home buyer counseling programs and first time home buyers down payment/ closing costs assistance programs are needed
- Home owner incentives such as loan programs to encourage property maintenance.
- With an aging housing stock, higher than national average, additional home rehabilitation, maintenance, accessibility upgrades and weatherization funds are needed to assist elderly, disabled and poor home owners.
- Education for municipal officials on available tools for addressing blighted properties
- Capacity and funds are needed for municipal enforcement of codes.
- Additional tools are needed to assist municipalities in addressing blighted properties owned by absentee property owners.
- Development of new rental units especially near amenities (businesses, grocery stores, where residents have opportunities to walk rather than drive avoiding additional transportation costs.

- Housing redevelopment type agencies are needed to hold title (land bank or conservatorship) and to assist in the redevelopment of prime properties.
- County needs to hold judicial sales on a more regular basis so properties can be sold and restored resulting in increased real estate tax.
- With a growing 55+ active population there is a need for housing alternatives to single-family ownership which include provisions for property maintenance and desired amenities.
- Funds are needed to acquire and demolish or rehabilitate vacant/ blighted properties
- Additional transitional housing is needed
- Additional Section 8 Housing Vouchers are needed as the wait lists for such vouchers are growing due to increased demand
- Residents are need of additional financial assistance in terms of paying utilities/ heating bills.
- The need for Emergency housing for veterans has been identified by the James E. Van Zandt Veterans Affairs Medical Center.
- Permanent housing for veterans has been identified by transitional housing provider Tomorrow's Hope
- Use identified needs in assessment to target County's affordable housing trust fund dollars
- Encourage and support economic development activities/ vocational training programs that increase jobs opportunities for residents that provide family sustaining wages.
- Work with existing county based community & economic development agencies to establish partnerships and enlist participation in housing development activities (land banks, conservatorships, rehabilitation & redevelopment)
- Work with county housing agencies to maximize funding opportunities for local housing vouchers and affordable rental units.
- Reach out to both profit and non-profit developers establishing partnerships for the creation of new housing opportunities in the County,
- Work with local officials to identify priority properties, remove or rehabilitate, where feasible, such problem properties, targeting reinvestment for maximum community benefit.
- Encourage County Assessment/Tax Claim Bureau Office to hold more judicial sales.
- Support home buyer counselling programs and first time home buyers down payment/ closing costs assistance programs.
- Support and encourage foreclosure prevention programs.

8.4. RECOMMENDATIONS

Based on the findings of this housing needs and market assessment the following recommendations are being provided for consideration.

- Support and encourage development of programs that maintain affordable housing stock.
- Support additional home rehabilitation, maintenance, accessibility upgrades, energy efficiency and weatherization programs to assist elderly, disabled and poor.
- Support emergency rental & repair assistance programs
- Support and encourage development of specialized housing for those in need such as senior, assisted living and veterans housing.
- Support and promote fair housing initiatives
- Support & encourage the development of 55+ Active Adult Living housing opportunities.
- Encourage routine dialogue among municipalities and landlords to address rental property issues and encourage use of rental management tools such as a landlord rental registration ordinance.
- Support programs that encourage and provide training and education opportunities for poor families to grow their income.
- Support and encourage neighborhood revitalization efforts.
- Encourage & support eligible entities to apply for additional Section 8 housing vouchers to meet growing demand
- Encourage communication & collaboration between County Assessment/Tax Claim Bureau Office and municipal officials in addressing delinquent property tax issues from locating property owners to collecting back taxes.
- Encourage and support the development of transitional, homeless, and emergency shelter housing.
- Provide related training opportunities to municipal and code officials on topics such as tools and strategies for addressing blighted properties.
- Encourage voluntary property code compliance through publicizing codes, providing compliance & financial tools, rewarding compliance and implementing fair consistent enforcement.
- Assist in networking municipal officials, who can gain property ownership, with developers who have the financial resources to redevelop blighted properties
- Support and encourage more economical transportation opportunities, such as mass transit, to assist residents in achieving home affordability.
- Support and encourage heating assistance programs to assist residents in achieving home affordability.

8.5. RESOURCES/FUNDING MECHANISMS

RESOURCES:

Addressing Community Opposition to Affordable Housing Development: A Fair Housing Toolkit

<http://www.housingalliancepa.org/issues/opposition-affordable-housing-development>

This toolkit is provided by the Housing Alliance of Pennsylvania with funding from the Pennsylvania Housing Finance Agency (PHFA) to give developers a working knowledge of fair housing in a form they can use. It gives common sense, hands-on tools to deal with public hearings, building community support, using the media, working with officials, and if need be moving to legal action. It includes an extensive list of websites, articles and books on issues relating to affordable housing development and fair housing, as well as legal resources.

New Resource Center on Supportive Housing

<http://www.housingalliancepa.org/resources/393>

The Technical Assistance Collaborative (TAC) has recently launched a new web site - the TAC Resource Center on Supportive Housing. The goal of the TAC Resource Center is to expand new and innovative supportive housing approaches and models which link affordable and accessible permanent housing resources with community-based supports and services for people with significant and long-term disabilities.

Regional Housing Legal Services - Conservatorship Implementation and Best Practices Manual

<http://www.housingalliancepa.org/resources/102>

Regional Housing Legal Services (www.rhls.org) has just released a Conservatorship Implementation and Best Practices Manual for attorneys on how to use the newly enacted Conservatorship Law. This will be a useful toolkit for those seeking to eliminate blight to evaluate the property as a candidate for conservatorship, gather all pertinent facts and documents, and enable legal counsel to prepare a conservatorship petition.

Center for Community Progress: "Land Banks and Land Banking"

<http://www.housingalliancepa.org/resources/87>

The Center for Community Progress recently released Land Banks and Land Banking, authored by co-founder and General Counsel Frank Alexander. The text offers public officials and community leaders a step-by-step guide for taking control of problem properties and then leveraging them to spur smart development and meet community needs.

Quick Guide: New Tools to Address Blight and Abandonment

<http://www.housingalliancepa.org/resources/46>

This Quick Guide provides a compilation and brief description of state laws recently enacted for Pennsylvania's communities to address the problem of vacant, abandoned and blighted private property. This Quick Guide also includes new tools we need (but do not yet have), to craft a strong, innovative land recycling system for Pennsylvania.

PAHousingSearch.com

<http://pahousingsearch.com/index.html>

PAHousingSearch.com is a free, online rental and

homeownership service that links people who need housing with the housing they need. We hope it helps you make a more informed decision when exploring your housing options.

The Community Reinvestment Project

<http://parealtorcore.com/>

The goal of the Community Reinvestment Project - CORE - is to turn government-owned properties into productive use to provide workforce housing for target markets such as first-time homebuyers, teachers, fire-fighters, and police officers. CORE will help individuals realize the American dream of homeownership, stabilize communities in urban centers, and provide an additional revenue stream for municipalities. CORE is a collaborative effort between the Pennsylvania Association of Realtors® (PAR), the individual local associations that comprise PAR, and individual municipalities in the Commonwealth.

Prepared Renter's Program

<http://www.pahousingchoices.org/housing-resources/prep/>

The Prepared Renter Program, PREP, is a collaborative effort of the Pennsylvania Housing Finance Agency (PHFA) and the Self-Determination Housing Project of PA (SDHP) that gives consumers the tools they need to become successful tenants. The PREP training explains what renters need to think about before they start looking for housing, and anticipate the challenges they may face based on their personal circumstances.

Ten Ways to Boost Housing Opportunities Working with Private Housing Providers

http://www.pahousingchoices.org/documents/10_ways_private_housing.pdf

The purpose of this monograph is to help its readers to understand the need for homes within reach of elderly and people with disabilities of low and moderate incomes and to promote the use of proven strategies for working with private housing providers to help meet that need. The recommended strategies are based on findings from recent landlord focus groups, as well as years of professional experience in the field.

FUNDING MECHANISMS

Pennsylvania Housing Finance Agency

<http://phfa.org/hsgresources/default.aspx>

The Pennsylvania Housing Finance Agency (PHFA) began its single family homeownership programs in 1982 and to date has financed more than 100,000 homes for Commonwealth families. Although PHFA provides the funds for mortgage loans to home buyers who meet program eligibility requirements, it makes the financing available through local lenders across the Commonwealth, not directly to borrowers. Funding for PHFA's single family programs comes from the sale of mortgage revenue bonds to investors across the country, not from state appropriations. Call the PHFA Home Buyer Hotline at 1-800-822-1174 with questions.

PA Department of Community and Economic Development (DCED)

<http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder>

The goal of DCED is to foster opportunities for businesses and communities to succeed and thrive, thereby enabling Pennsylvanians to achieve a superior quality of life. To that end, DCED offers

numerous grants, loans, and initiatives including the Core Communities Housing Program, HOME Program, Home Ownership Choice Program, Housing and Redevelopment Assistance, and PA Accessible Housing Program.

- Pennsylvania Accessible Housing Program (PAHP) - modifies homes for low-income seniors and people with disabilities so that they can remain in their homes.
- Homeless Assistance Program (HAP) prevents and reduces homelessness by assisting families to stay in or move into homes.
- Homeowners Emergency Mortgage Assistance Program (HEMAP) provides loans to help homeowners pay their mortgages until they get back on their feet,
- Keystone Communities Program consolidates the discontinued New Communities, Housing and Redevelopment Assistance and Pennsylvania Accessible Housing appropriations.
- Legal Aid provides homeowners with representation in foreclosure.
- Neighborhood Assistance (Tax Credit) Program (NAP) provides tax credits to corporations that contribute to approved community enhancement projects.

Freddie Mac

<http://www.freddiemac.com/>

Created by Congress, Freddie Mac's job is to ensure a reliable supply of funds to mortgage lenders in support of homeownership and rental housing. By attracting capital from around the world to finance housing in America, mortgage rates are lower, 30-year fixed-rate financing is plentiful, and borrowers get loan approvals in minutes. Freddie Mac's initiatives range from homebuyer outreach and education and mortgage products designed to put families into homes they can afford and keep.

U.S. Department of Agriculture

http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA&navtype=RT&parentnav=RURAL_DEVELOPMENT

The U.S. Department of Agriculture provides several housing assistance opportunities to rural Americans. The programs include individual assistance for the elderly, disabled, or low-income rural residents. There are also loans and grants available for housing development programs.

Programs available include:

- Single Family Direct Homeownership Loans (Section 502)
- Single Family Guaranteed Homeownership Loans (Section 502)
- Rental Assistance Subsidy (Section 521)
- Single Family "Self-Help" Technical Assistance Grants (Section 523)
- Rental Housing Direct Loans (Section 515)
- Farm Labor Housing Loans and Grants (Sections 514 and 516)
- Housing Preservation Grants (Section 533)
- Housing Application Packaging Grants
- Housing Site Loans (Sections 523 and 524)
- Single Family Homeownership Loan Guarantees (Section 502)
- Rental Housing Loan Guarantees (Section 538)

U.S. Department of Housing and Urban Development (HUD)

Rental Assistance

<http://www.hud.gov/local/index.cfm?state=pa&topic=renting>

Homeless Assistance

http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless/programs

Multi Family Resources

<http://www.hud.gov/local/pa/working/mfresources.cfm>

Homeownership

<http://www.hud.gov/local/index.cfm?state=pa&topic=homeownership>

The expansion of the supply of affordable housing is at the core of HUD's mission. The Office of Affordable Housing Programs administers programs designed to address the nationwide shortage in affordable housing: HOME Investment Partnerships, Self-Help Homeownership, and Homeownership Zone. The Neighborhood Stabilization Program will provide emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. These programs bring federal resources directly to the state and local level for use in the development of affordable housing units, or to assist income-eligible households in purchasing, rehabilitating, or renting safe and decent housing.

HUD funded programs include:

- Public Housing Operating Fund
- Public Housing Capital Fund
- Resident Opportunity Supportive Services
- Emergency Capital Needs
- HOPE VI
- Choice Neighborhoods Initiative
- Tenant-Based Rental Assistance (Sec. 8 Vouchers)
- Housing Assistance Payments (HAP) Renewals
- On-going Administrative Fees
- Tenant Protection/Special Purpose Admin. Fees
- Tenant Protection Vouchers
- Incremental HUD Vouchers
- Family Self-Sufficiency (FSS) Coordinators
- Section 8 Project Rental Assistance
- Community Development Fund
- Community Development Block Grants (CDBG)
- Sustainable Communities Initiative

- Rural Innovation Fund
- Section 108 Loan Guarantee Program
- Brownfields Economic Development Initiative
- Home Investment Partnerships (HOME) Program
- Housing Opportunities for Persons with AIDS (HOPWA)
- McKinney-Vento Homeless Assistance Grants
- Housing Trust Fund

Making Home Affordable Program (MHA)

<http://www.makinghomeaffordable.gov/pages/default.aspx>

An official program of the Departments of the Treasury & Housing and Urban Development, the Making Home Affordable Program includes opportunities to modify or refinance your mortgage to make your monthly payments more affordable. It also includes:

- Home Affordable Foreclosure Alternatives Program (HAFA) - designed for homeowners who are interested in a short sale or deed-in-lieu of foreclosure.
- Home Affordable Modification Program (HAMP) - designed to enable borrowers that meet eligibility requirements to avoid foreclosure by modifying loans to a level that is affordable for borrowers and sustainable for the long-term.
- Second Lien Modification Program - designed to enable borrowers struggling with their mortgage to lower payments on second mortgages.
- Treasury FHA-HAMP - designed to enable borrowers with FHA-insured first lien mortgage loans, that are modified under FHA-HAMP, eligible for certain incentive payments under HAMP.

NeighborWorks America

<http://nw.org/network/index.asp>

Provides free foreclosure prevention counselling by expert counsellors at HUD-approved agencies. A toll-free hotline 888-995-HOPE is available 24 hours a day, 7 days a week.

Project HOPE NOW

<http://www.hopenow.com/>

HOPE NOW is an alliance between HUD-approved counselling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance.

Clearfield County Affordable Trust Fund

<http://www.planning.clearfieldco.org/images/HousingTrustFundGuidelines-Application.pdf>

Projects which increase the availability of quality affordable housing either through sales or rental to any county resident whose annual income is less than the median income of county will be considered. Eligible applicants include municipal governments, housing and/or redevelopment authorities, or other related agencies, non-profits, and/or developers.

Clearfield County Community Development Block Grant

This federally funded program requires that any funded activity must meet one of three named national objectives. Those three objectives are identified as: Benefiting Low- and Moderate-Income Persons; Preventing or Eliminating Slums or Blight; and Meeting Urgent Needs. The statute also states that each grant recipient must ensure that at least 70 percent of its expenditures over a particular time period must be used for activities qualifying under the first of those national objectives (that of Benefiting Low- and Moderate-Income Persons.)

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U.S. Department of Labor: Bureau of Labor Statistics

PA Housing Finance Authority

PA Housing Choices
<http://www.pahousingchoices.org>

PA Department of Economic & Community Development

PA Association of REALTORS®,

NATIONAL ASSOCIATION OF REALTORS®.

Neighborhood Works

Freddie Mac

2011 PA Rental Housing Survey: Bowen National Research

Pennsylvania Housing Finance Agency's (PHFA) study entitled "Recent Changes in the Housing and Mortgage Markets of Pennsylvania; Working Paper #1-2011."

Community Affairs Department of the Federal Reserve Bank of Philadelphia: Affordability and Availability of Rental Housing in Pennsylvania

The Impact on Housing in Appalachian Pennsylvania as a Result of Marcellus Shale: The Institute for Public Policy and Economic Development

Pennsylvania Housing Finance Agency (PHFA), the Center for the Study of Community and the Economy (CSCE) at Lycoming College's "Marcellus Natural Gas Development's Effect On Housing In Pennsylvania"

National Low Income Housing Coalition (NLIHC): Out of Reach 2011 report

Housing Alliance of Pennsylvania: Quick Guide: New Tools to Address Blight and Abandonment

Housing Alliance of Pennsylvania: Reclaiming Abandoned PA II from Liability to Viability

US Department of Agriculture (USDA)

Clearfield Bank & Trust: On line calculators

10. APPENDIX

**10.1 CLEARFIELD COUNTY HOUSING
SERVICES RESOURCE GUIDE**

Clearfield County Resource Directory



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Clearfield County

Drug and Alcohol Services

Clearfield County Assistance Office

1025 Leonard St.
Clearfield, PA 16830
1-800-521-9218
(814) 765-7591

Hours: 8:00am - 5:00pm - Monday - Friday

Eligibility: Contact number listed above

Services: Medical Assistance, Cash Assistance, Medical Assistance Transportation Program, Waiver Services, Disability Advocacy Services. Nursing Home Financial Services, Children's Health Insurance Programs (CHIP) referrals, Adult Basic Coverage (ABC) referrals, EPSDT referrals, Medical Assistance for Working Disabled (MAWD), Medicare B Buy-In-Program, Child Care/Day Care Financial Services.

Clearfield/Jefferson Drug and Alcohol Commission

135 Midway Drive Suite A
DuBois, PA 15801
(814) 371-9002

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: The Single County Authority (SCA) established to provide administration, planning, and coordination of drug and alcohol services within the county. The only direct service that this SCA provides is case management. Case Management services include service authorization, advocacy, service planning, follow-up, and continuity of care for individuals referred to residential care. Treatment, prevention, and intervention services are contracted to independent provider agencies.

www.cjdac.org

Clearfield County Employment & Vocational Guidance



Clearfield County Assistance Office

1025 Leonard St.
Clearfield, PA 16830
1-800-521-9218
(814) 765-7591

Hours: 8:00am - 5:00pm Monday -Friday

Eligibility: Contact number listed above

Services: Employment and Training Programs and referrals.

Central Intermediate Unit 10

345 Link Road
West Decatur, PA 16878-9757
1-800-982-3375
(814) 342-0884

<http://www.lhup.edu/wbtc/ciu10web/default.asp>

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Adult education (development center for adults, referrals to community agencies, family literacy, etc.).

Clearfield County Area Agency on Aging

103 North Front Street, P.O. Box 550
Clearfield, PA 16830
1-800-225-8571
(814) 765-2696

www.ccaaa.net

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Employment services.

Clearfield County CareerLink

DuBois Office
20 North Sixth Street
DuBois, PA 15801
(814) 371-0250

Clearfield Office
1125 Linden Street
Clearfield, PA 16830
(814) 765-8118

www.pacareerlink.state.pa.us

Hours: Contact number listed above

Eligibility: None

Services: The Clearfield County CareerLink offices provide one-stop access to an array of employment, training, rehabilitation, and other support services. Services include job placement, counseling, Veterans services, information on tax credits, labor market information and general career resources.



Fayette Resources, Inc.

87 Beaver Drive
DuBois, PA 15801
(814) 372-2115

www.fayetteresources.org

Hours: Contact number listed above

Eligibility: Serves adults and children with disabilities and other barriers to employment.

Services: Employment training.

Goodwill Industries
163 Preston Way
Falls Creek, PA 15840
(814) 371-2821
www.goodwillinc.com

Hours: Contact number listed above

Eligibility: Services for people with disabilities and other barriers to employment.

Services: Non-profit provider of employment and training services. Services include work training programs and community-based employment programs to develop appropriate work behaviors and gain general work experiences. Also provides a job development and placement program to provide assistance in job placement within the local community. Goodwill Industries also operates several retail locations where low-cost clothing and home items are sold.

Venango Training and Development Center, Inc.

101 Beaver Drive
DuBois, PA 15801
(814) 676-5755

Hours: Contact number listed above

Eligibility: Venango, Forest, Clarion, Crawford, Clearfield, and Jefferson Counties.

Services: PA Mental Health/Mental Retardation contactor that provides a multitude of rehabilitative day programs in Venango, Forest, Clarion, Crawford, Clearfield, and Jefferson Counties. Programming includes vocational training/employment in sheltered workshops; life skills rehabilitation programs; vocational evaluations; supported training and employment program; and individualized program services.

Clearfield County
Financial Aid &
Insurance/Medical Assistance



Adagio Health/Family Health Council, Inc. Clearfield County

1036 Park Avenue Ext.

Clearfield, PA 16830

(814) 765-9677

www.fhcinc.org

Hours: Contact number listed above

Eligibility: Call for eligibility and additional information.

Services: Health care services include obstetrics and gynecology; breast and cervical cancer screening; STD testing and treatment; nutrition counseling; adoption services; teen pregnancy prevention; HIV prevention; sexuality education for teens; community education; parent education; professional training; research; and adoption services. Services geared primarily to women and families.

American Cancer Society-Clearfield County Unit

P.O. Box 822

DuBois, PA 15801

(814) 375-3548

www.cancer.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: The Clearfield County Unit of the American Cancer Society provides services and assistance to cancer patients who request help. All services are provided free of charge to individuals who qualify. All inquiries are kept strictly confidential. Services provided by various programs are available upon consent of the attending physician, patient and/or family. Services include support groups, cancer-related medication assistance, wig/turbans for cancer patients, transportation assistance and cancer information resources.

Area Transportation Authority of North Central Pennsylvania

1-866-RIDE-ATA

1-866-743-3282

www.atatrans.com

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Medical assistance transportation.

Catholic Charities Counseling and Adoption Services

90 Beaver Drive, 119-D, Box 2

DuBois, PA 15801

(814) 371-4717

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides individual, family, marital, and group therapy; emergency financial assistance; crisis pregnancy services; marriage enrichment; adoption services.

Central Pennsylvania Community Action

207 East Cherry Street, Box 792

Clearfield, PA 16830

1-800-822-2610

(814) 765-1551

www.cpaanet.org

Hours: 8:00am – 4:30pm Monday - Friday

Eligibility: Disadvantaged families and individuals of all ages in Centre and Clearfield Counties.

Services: Promotes self-sufficiency among low-income and disadvantaged families and individuals of all ages in Centre and Clearfield Counties. Heating and utility assistance, consumer information.

Christ the King Manor

1100 West Long Avenue

DuBois, PA 15801

(814) 271-3180

www.christthekingmanor.org

Hours: 8:00am – 4:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Provide short and long term services to meet the physical, emotional, spiritual and social needs of residents through professional nursing care, personal care, rehabilitative and support programs, independent living services and home support services.

Clearfield County Area Agency on Aging

103 North Front Street, P.O. Box 550

Clearfield, PA 16830

1-800-225-8571

(814) 765-2696

www.ccaaa.net

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Services include personal care services, clinical services (medical supplies, respite services, nurses, speech therapy, and family caregiver support program. Community services include domiciliary care, legal services, senior centers and information/referral services.

Clearfield County Assistance Office

1025 Leonard St.

Clearfield, PA 16830

1-800-521-9218

(814) 765-7591

Hours: 8:00am – 5:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Medical Assistance, Cash Assistance, Medical Assistance Transportation Program, Waiver Services, Disability Advocacy Services. Nursing Home Financial Services, Children’s Health Insurance Programs (CHIP) referrals, Adult Basic Coverage (ABC) referrals, EPSDT referrals, Medical Assistance for Working Disabled (MAWD), Medicare B Buy-In-Program, Child Care/Day Care Financial Services.

Clearfield County League on Human Services, Inc.

10438 Clfd/Curw. Highway

Clearfield, PA 16830

(814) 765-3353

Hours: 8:00am – 4:30pm Monday - Friday

Eligibility: Contact number listed above

Services: Child Care Information Services of Clearfield County (subsidized child care funding program) Partners in protecting the Precious (car seat loaner program).

Clearfield Hospital
809 Turnpike Avenue
Clearfield, PA 16830
1-888-313-0082
(814) 765-5341

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Clearfield Hospital is a not-for-profit acute care hospital. Services include general acute care, cardiac care, emergency care, surgical care, maternity, pediatric care, chemotherapy, and occupational health and rehabilitation services. Other services include comprehensive home health and hospice services and a newly-established wound clinic.



Clearfield Red Cross
309 West Locust Street
Clearfield, PA 16830
(814) 765-5516
www.clearfieldjeffersonredcross.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides relief to victims of disasters and helps people prevent, prepare for, and respond to emergencies. Assistance is given based on verified, emergency related needs and may include: food, clothing first aid or supplemental medical care. Casework may involve referrals to other appropriate community agencies. Referral to Military Aid Societies and numerous local agencies are also provided, and Veterans assistance and referral is also available to service persons and their families and honorably discharged Veterans.

Goodwill Industries
163 Preston Way
Falls Creek, PA 15840
(814) 371-2821
www.goodwillinc.com

- Hours: Contact number listed above
- Eligibility: Services for people with disabilities and other barriers to employment.
- Services: Goodwill Industries also operates several retail locations where low-cost clothing and home items are sold.

Helping Hands, Caring Hearts, Inc.
45 Merris Avenue
DuBois, PA 15801
(814) 372-2105

- Hours: Contact number listed above
- Eligibility: Contact number listed above
- Services: Provides trained volunteers to assist financially-challenged older adults and home-bounds in the Clearfield county area. Also provides respite for caregivers and errand services.

Mid Penn Legal Services
211 East Locust Street
Clearfield, PA 16830
1-800-326-9177
(814) 765-9646
www.midpenn.org

- Hours: Contact number listed above
- Eligibility: Contact number listed above
- Services: Provides free legal services to low income persons and survivors of domestic violence in Clearfield County.

Nurse-Family Partnership

5753 Shaffer Road
DuBois, PA 15801
1-800-634-5670
(814) 375-2703

Hours: Contact number listed above

Eligibility: First time, low income mothers.

Services: Provides free home visits from the 16th-28th week of pregnancy thru the child's 2nd birthday, to increase knowledge about pregnancy and health; Promote good health and development for the baby; and expand resources for becoming economically better off.

PA Department of Health-Clearfield County Office

1123 Linden Street
Clearfield, PA 16830
(814) 765-0542

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides immunizations, HIV/AIDS services, community health education programs, and other services.

The Salvation Army

119 Byer Street
Clearfield, PA 16830
(814) 765-4891

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Emergency assistance, programming for women, seasonal assistance, etc.

Clearfield County

Food Assistance

Central Pennsylvania Community Action

207 East Cherry Street, Box 792

Clearfield, PA 16830

1-800-822-2610

(814) 765-1551

www.cpaanet.net

Hours: 8:00am – 4:30pm Monday - Friday

Eligibility: Disadvantaged families and individuals of all ages in Centre and Clearfield Counties.

Services: Food Services.



Clearfield County Area Agency on Aging

103 North Front Street, P.O. Box 550

Clearfield, PA 16830

1-800-225-8571

(814) 765-2696

www.ccaaa.net

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Meals on Wheels.



Clearfield County Assistance Office

1025 Leonard St.

Clearfield, PA 16830

1-800-521-9218

(814) 765-7591

Hours: 8:00am – 5:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Services include Food Stamps.

Clearfield County League on Human Services, Inc.

10438 Clfd/Curw. Highway
Clearfield, PA 16830
(814) 765-3353

Hours: 8:00am - 4:30pm Monday - Friday

Eligibility: Contact number listed above

Services: Child and Adult Care Food Program (reimbursement program for child care providers serving healthy meals and snacks).

Clearfield Red Cross

309 West Locust Street
Clearfield, PA 16830
(814) 765-5516

www.clearfieldjeffersonredcross.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides emergency related needs that includes food.

The Salvation Army

119 Byer Street
Clearfield, PA 16830
(814) 765-4891

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Emergency assistance, Feeding Programs.

Clearfield County

Housing and Transportation Assistance

Area Transportation Authority of North Central Pennsylvania

1-866-RIDE-ATA

1-866-743-3282

www.atatrans.com

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Some discounts are available for senior citizens and children. Public transportation services in Cameron, Clearfield, Elk, Jefferson, McKean, and Potter counties. ATA offers a variety of services and schedules that are designed to meet any of your public transportation needs. Special services include transit commuting cost assistance; and a shared ride program for persons with disabilities.

Central Pennsylvania Community Action

207 East Cherry Street, Box 792

Clearfield, PA 16830

1-800-822-2610

(814) 765-1551

www.cpaanet.net

Hours: 8:00am - 4:30pm Monday - Friday

Eligibility: Disadvantaged families and individuals of all ages in Centre and Clearfield Counties.

Services: Housing services, rental housing case management, transportation services.

Clearfield County Area Agency on Aging

103 North Front Street, P.O. Box 550

Clearfield, PA 16830

1-800-225-8571

(814) 765-2696

www.ccaaa.net

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Home Modifications, Transportation.


Clearfield County Assistance Office

1025 Leonard St.
Clearfield, PA 16830
1-800-521-9218
(814) 765-7591

Hours: 8:00am - 5:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Low Income Home Energy Assistance Program (LIHEAP), Housing Assistance.




Community Connections of Clearfield/Jefferson Counties

375 Beaver Ave.
DuBois, PA 15801
(814) 371-5100

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Housing Support for the mentally ill with low incomes.



Clearfield Red Cross

www.clearfieldjeffersonredcross.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Emergency Shelter.

DuBois Housing Authority

21 East Long Avenue
DuBois, PA 15801
(814) 371-2290

Hours: Contact number listed above

Eligibility: Call for eligibility details.

Services: Provides housing for low and moderate income families, elderly persons and non-elderly disabled persons who have applied, qualified, and subsequently advanced to the top of the appropriate waiting list.

DuFast Transit

178 Spider Lake Road
DuBois, PA 15801
(814) 371-3940
www.dufast.com

Hours: 8:00am – 4:30pm Monday - Friday

Eligibility: Contact number listed above

Services: Services the DuBois, Falls Creek and Sandy Township areas. Fares range from \$.25 to \$1, depending on destination. Free passes available to seniors with proper identification. Prices subject to change.

Habitat for Humanity-Clearfield County

138 East Long Avenue
DuBois, PA 15801-2125
(814) 591-6811

Hours: Contact number listed above

Eligibility: Call for eligibility details.

Services: Christian-based organized that builds new homes and rehabilitates existing home to be sold to low-income persons. Habitat utilizes donated cash, labor, and materials to make the home affordable.

The Salvation Army
119 Byer Street
Clearfield, PA 16830
(814) 765-4891

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Shelter Assistance.



Clearfield County

Mental Health Assistance

Bright Horizons of Clearfield Hospital

1033 Turnpike Avenue

Clearfield, PA 16830

(814) 768-2137

www.clearfieldhosp.org

Hours: Contact number listed above

Eligibility: All patients will have mental health psychiatric evaluation from the Medical Director before beginning this program.

Services: The Bright Horizons program provides psychiatric treatment to patients who are able to remain in the community but require daily support and stabilization. It also serves as an important transitional resource between discharge from inpatient care and reintegration to full community life. The main form of treatment is group therapy and on a case to case basis, individual therapy.



Cen-Clear Child Services, Inc.

1633 Philipsburg Bigler Highway

Philipsburg, PA 16866

1-877-341-5845 (Mental Health Division)

(814) 342-5845

www.cenclear.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Also provides a variety of mental health support services and programs.

Clearfield County Assistance Office

1025 Leonard St.
Clearfield, PA 16830
1-800-521-9218
(814) 765-7591

Hours: 8:00am – 5:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Medical Assistance, Cash Assistance, Medical Assistance Transportation Program, Waiver Services, Disability Advocacy Services. Nursing Home Financial Services, Children’s Health Insurance Programs (CHIP) referrals, Adult Basic Coverage (ABC) referrals, EPSDT referrals, Medical Assistance for Working Disabled (MAWD), Medicare B Buy-In-Program, Child Care/Day Care Financial Services.

Community Connections of Clearfield/Jefferson Counties

375 Beaver Ave
DuBois, PA 15801
(814) 371-5100

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Non profit organization that provides programming to individuals with disabilities. Provides residential services (community homes, in-home services), children/youth programs (counseling, family reunification), community services (adult training, employment services), and behavioral health services, social skills training, behavioral assessments, etc.

DuBois Regional Medical Center

Maple Avenue
DuBois, PA 15801
(814) 371-2200 (West Unit)
(814) 375-04321 (East Unit)
www.drmc.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Services include behavioral health for children, adolescent and adult patients; inpatient therapies including occupational, physical, speech and therapeutic recreation.

Fayette Resources, Inc.

87 Beaver Drive
DuBois, PA 15801
(814) 372-2115

www.fayetteresources.org

- Hours: Contact number listed above
- Eligibility: Serves adults and children with disabilities and other barriers to employment.
- Services: Adult training, behavior management and individual program planning consultation.

Northwestern Human Services High Point Center

25 East Park Avenue, Suite 8
DuBois, PA 15801
(814) 371-3763

www.nhsonline.org

- Hours: Contact number listed above
- Eligibility: Contact number listed above
- Services: Provides residential treatment facility for children with emotional and behavioral difficulties; therapeutic family care and foster care services; wrap-around enhanced mental health treatment (community-based counseling services for children); and mental health services for delinquent youth.

Venango Training and Development Center, Inc.

101 Beaver Drive
DuBois, PA 15801
(814) 676-5755

- Hours: Contact number listed above
- Eligibility: Venango, Forest, Clarion, Crawford, Clearfield, and Jefferson Counties.
- Services: PA Mental Health/Mental Retardation contactor that provides a multitude of rehabilitative day programs in Venango, Forest, Clarion, Crawford, Clearfield, and Jefferson Counties. Programming includes vocational training/employment in sheltered workshops; life skills rehabilitation programs; vocational evaluations; supported training and employment program; and individualized program services.

Clearfield County

Parenting Services & Education

Allegheny Lutheran Social Ministries

915 Hickory Street
Hollidaysburg, PA 16648
(814) 696-4500

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Programs include counseling services, children's services, in-home support services, retirement communities, nursing and assisted living facilities, and adult day care.

Catholic Charities Counseling and Adoption Services

90 Beaver Drive
119-D, Box 2
DuBois, PA 15801
(814) 371-4717

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides individual, family, marital, and group therapy; emergency financial assistance; crisis pregnancy services; marriage enrichment; adoption services.

Cen-Clear Child Services, Inc.

1633 Philipsburg Bigler Highway
Philipsburg, PA 16866
1-877-341-5845 (Mental Health Division)
(814) 342-5845
www.cenclear.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Operates Better Beginnings, Early Head Start and Early Intervention, Head start, Full Day Year Head Start and other programs for young children and their families.

Children's Aid Society
1008 South Second Street
Clearfield, PA 16830
(814) 765-2686
www.childaid.org

Hours: 8:00am - 4:00pm Monday - Friday (offices)
5:30am - 6:30 pm Monday - Friday (Daycare)

Eligibility: Contact number listed above

Services: To identify and provide, when appropriate, services to improve the quality of life for children and their families. Programs include adoption services, Big Brothers/Big Sisters, daycare and foster care.

Northwestern Human Services High Point Center

25 East Park Avenue, Suite 8
DuBois, PA 15801
(814) 371-3763
www.nhsonline.org

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Provides residential treatment facility for children with emotional and behavioral difficulties; therapeutic family care and foster care services; wrap-around enhanced mental health treatment (community-based counseling services for children); and mental health services for delinquent youth.

Clearfield County Assistance Office

1025 Leonard St.
Clearfield, PA 16830
1-800-521-9218
(814) 765-7591

Hours: 8:00am - 5:00pm Monday - Friday

Eligibility: Contact number listed above

Services: Child Care/Day Care Financial Services.

Clearfield County Children and Youth Services

212 E. Locust St.
Clearfield, PA 16830
(814) 765-1541

Hours: Contact number listed above

Eligibility: Contact number listed above

Services: Investigates reports of child abuse and watches over the welfare of all at risk children in Clearfield County.

Clearfield County League on Human Services, Inc.

10438 Clfd/Curw. Highway
Clearfield, PA 16830
(814) 765-3353

Hours: 8:00am - 4:30pm Monday - Friday

Eligibility: Contact number listed above

Services: Child Care Information Services of Clearfield County (subsidized child care funding program) Partners in protecting the Precious (car seat loaner program). Rollercoasters (program for children experiencing family changes due to divorce, separation and/or loss); and children first (divorce counseling program for divorcing parents).

**10.2 CLEARFIELD COUNTY
MUNICIPAL BLIGHTED
STRUCTURES SURVEY RESULTS**

Results of Clearfield County Municipal Abandoned Blighted Structure Survey

Municipality	Abandoned/Blight Problem	Number of A/B structures	Identified a/b Structures	Vacant Housing	Reason for A/B Housing Elderly Homeowner	Reason for A/B Housing Deceased, maintained by family	Reason for A/B Housing Absentee Owners	Reason for A/B Housing Owner/landlord-lack maintenance	Reason for A/B Housing Fire Damage	Reason for A/B Housing Foreclosures	Reason for A/B Housing Bankruptcy	Reason for A/B Housing Cost of Public utilities	Municipality has property maintenance codes	Property Maintenance Code includes Blight & Abandonment	Would consider property maintenance codes barriers that prevent property maintenance code	Financia Burden on Residents	Landlord registration ordinance	Interested in Landlord registration	Code Enforcement Organization	Code Enforcement Address	Phone	Would take ownership of A/B structures	Outcomes for A/B Structures Rehab Structure	Outcomes for A/B Structures Demolish Rebuild housing	Outcomes for A/B Structures Demolish leave Vacant	Outcomes for A/B Structures Hire Developer to Take over properties	Outcomes for A/B Structures Demolish Structure for Development	Outcomes for A/B Structures Demolish let owner decide	Would commit funding to address A/B structures	Interested in A/B Structure Training	number to attend training	Additional Comments
Beccaria Township	No	10	No			1		1					No	No	*	No	Yes		Beccaria Township, Randy Blak	33 Cross Roads Blvd, Coalport, PA 16627						x	No	Yes	1	**		
Bell Township	No	0	No										No	No		No	No										No	No				
Bigler Township	Yes	6*	Yes			1	1	1					Yes	Yes			No		Bigler Township, Robert Wasic	PO Box 524, Madera, PA 16661			x				No	Yes	2	**		
Bloom Township																																
Boggs Township																																
Bradford Township	Yes	10	Yes				1	1					No			No	Yes						x				No	Yes	3	*		
Brady Township	Yes	5*	No			1							No			No			Bureau Veritas North America	1739 Kiwanis Trail, DuBois, PA 15801	814-372-2112						Yes	Yes	1			
Brisbin Borough	Yes	1*	No										Yes	No	Yes	*	No	Yes						x			Yes	Yes	1			
Burnside Borough	Yes	12						1					Yes	No		*	No	Yes				x	x				No	Yes	2			
Burnside Township																																
Chest Township	No		No			1	1						No			No			Bureau Veritas North America	1739 Kiwanis Trail, DuBois, PA 15801	814-372-2112	No						Yes	1			
Chester Hill Borough	Yes	4				1	1						Yes	Yes	*	Yes	Yes		Chester Hill Borough, Donald P	920 Wlaton Street, Philipsburg, PA 16866			x	x			No	Yes	1			
Clearfield Borough	Yes	40*	Yes				1		1				Yes	Yes	**	Yes	Yes		Clearfield Borough, Larry Mack	6 South Front Street, Clearfield, PA 16830	814-765-7817	Yes	x	x			No	No		***		
Coalport Borough	Yes	4*				1	1	1	1				Yes	No	Yes	*	No	No									No	Yes	2			
Cooper Township	Yes	12				1		1	1				No			No	No		James Cornman	291 Horton Street, Philipsburg, PA 16866	814-342-7142	No					No	Yes	1			
Covington Township																																
Curwensville Borough	Yes	10*				1	1	1					Yes	Yes	*	No	Yes		Bureau of Veritas N.A.	1739 Kiwanis Trail, DuBois, PA	814-547-4457		x	x	x			Yes	2	*		
Decatur Township																																
DuBois City	Yes	100*	Yes			1	1	1	1				Yes	No			No	Yes	City of DuBois, Zachary Lawhe	a16 W. Scribner Ave, DuBois, PA 16830	814-371-2000	Yes	x	x		x		Yes	Yes	5		
Falls Creek Borough																																
Ferguson Township	Yes	6*	Yes			1	1	1	1				Yes	Yes			No	Yes					x	x			No	Yes	1			
Girard Township	Yes	1*	Yes				1	1					1	No		*	No	Yes	Bureau Veritas, Jack Carns	1739 Kiwanis Trail, DuBois, PA 16830	866-372-2112	No		x		x		No	Yes	1		
Glen Hope Borough	Yes	1*	No			1		1					No		*	No	No		Bureau Veritas, Jack Carns	1739 Kiwanis Trail, DuBois, PA 16830	866-372-2112	No				x		No	No			
Goshen Township	Yes	8*				1	1	1	1				No		Yes	*	No	Yes	Goshen Supervisors	PO Box 143, Shawville, PA 16873	814-765-0146	No				x		No	Yes	1		
Graham Township																																
Gramplan Borough	Yes	6*	No				1				1		Yes	Yes			No	No	Bureau Veritas	1739 Kiwanis Trail, DuBois, PA 15801	814-372-2112	Yes	x	x			Yes	No	*			
Greenwood Township	No	2				1	1						No	No		No	No		Hess & Fisher Engineers, Wilso	36 N. 2nd Street, Clearfield, PA 16830	814-765-7541	No					No	No				
Gullich Township	Yes	5	Yes				1	1					No		Yes		No						x				Yes/N	Yes	1			
Houtzdale Borough	Yes	8*	Yes			1	1	1					Yes	Yes			No	Yes	Houtzdale Borough, Joseph Ke	70 Brisbin Street, Houtzdale, PA 16651	814-378-7676	Yes		x			Yes	Yes	2	*		
Huston Township																																
Irvona Borough	Yes	13*	Yes				1						Yes	Yes			No	No					x				Yes	1				
Jordan Township																																
Karthus Township																																
Knox Township	Yes	5*	No			1	1	1					No	Yes			No	Yes									No					
Lawrence Township	Yes	12	No			1	1	1	1				Yes	Yes			No	Yes	Lawrence Township, Agatha La	45 George Street, Clearfield, PA 16830	814-765-0176	Yes		x			No	Yes	1	**		
Lumber City Borough																																
Mahaffey Borough	Yes	5*	Yes			1	1	1					Yes	No			No	Yes					x				No	No	*			
Morris Township																																
Newburg Borough																																
New Washington Borough																																
Osceola Mills Borough	Yes					1	1	1					Yes			Yes			Janice Miles, Osceola Mills Bor	212 Elizabeth Street, Osceola Mills, PA 16666	814-339-7819							Yes	1			
Penn Township	No	6	No				1						No				No								x		No	No				
Pike Township	No		No										No				No		Bureau Veritas	1739 Kiwanis Trail, DuBois, PA 15801	814-372-2112	No					No	No				
Pine Township																																
Ramey Borough																																
Sandy Township	Yes	10						1					Yes	No	Yes		No	No	Bureau Veritas	1739 Kiwanis Trail, DuBois, PA 15801	814-372-2112	No	x	x			No	Yes	3			
Troutville Borough																																
Union Township	No		No										No				No	No									No	No				
Wallacton Borough																																
Westover Borough	No	1	No										No	No			No	No									No	No				
Woodward Township	Yes	20	Yes			1	1	1	1		1		Yes	Yes	No		No	No	Joseph Kercenneck	Box 23, Houtzdale, PA	814-761-0671	No		x	x		x	No	Yes	1		
Totals		323				10	16	20	19	2	2	1	17	10	6		3	14														

Surveys received after the deadline are coded in yellow and are not included in the study

**10.3 CLEARFIELD COUNTY
RESIDENTIAL HOUSING SURVEY
RESULTS**

CLEARFIELD COUNTY RESIDENTIAL HOUSING NEEDS SURVEY



1. Do you rent or own

		Response Percent	Response Count
Rent		55.4%	220
Own		44.6%	177
answered question			397
skipped question			42





2. Are you a Veteran?

		Response Percent	Response Count
Yes		28.0%	45
No		72.0%	116
answered question			161
skipped question			278





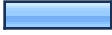



3. In what municipality and town is your home located?

	Response Count
	432
answered question	432
skipped question	7








4. In what age range do you fall?

		Response Percent	Response Count
Under 24		13.0%	56
25-44		63.9%	276
45-64		20.8%	90
65 and up		2.3%	10
answered question			432
skipped question			7





5. How many persons reside in your home?

		Response Percent	Response Count
1		12.4%	54
2		12.8%	56
3		16.7%	73
4		25.9%	113
5		15.6%	68
6		9.4%	41
7		3.2%	14
8 or More		4.1%	18
answered question			437
skipped question			2

6. How many people in the household provide financial support towards the household?

		Response Percent	Response Count
1		47.7%	206
2		40.7%	176
3		6.7%	29
4		2.8%	12
5		1.2%	5
6		0.2%	1
7		0.0%	0
8 or more		0.7%	3
answered question			432
skipped question			7

7. How long have you been living at this residence?

		Response Percent	Response Count
1-5 years		72.0%	313
6-10 years		12.4%	54
11-19 years		7.6%	33
20+ years		8.0%	35
answered question			435
skipped question			4

8. Are you paying more than 30% of your gross income on housing? (Example- Multiple your gross pay per month x .3. If you are paying more than this per month on housing (rents/ mortgage/taxes) mark “yes”)

		Response Percent	Response Count
Yes		38.2%	161
No		61.8%	261
answered question			422
skipped question			17

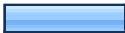

9. Are you satisfied w/ your current housing situation?

		Response Percent	Response Count
Yes		73.1%	310
No		26.9%	114
If not satisfied please explain?			125
answered question			424
skipped question			15


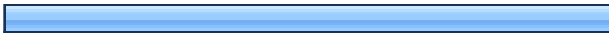
10. Have you or someone you know had difficulties in finding housing that you could afford?

		Response Percent	Response Count
Yes		52.5%	220
No		47.5%	199
answered question			419
skipped question			20


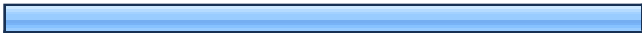
11. Have you or someone you know lost their rental housing due to landlord raising rent to house incoming gas industry workforce who is willing to pay higher rents?

		Response Percent	Response Count
Yes		17.9%	77
No		82.1%	354
answered question			431
skipped question			8

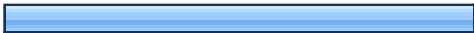

12. Do you lack heat/ water/ sewer or have other maintenance problems in your apartment or home?

		Response Percent	Response Count
Yes		9.0%	39
No		91.0%	396
answered question			435
skipped question			4



13. Are you over the age of 62 or a person with a disability in need of accessibility upgrades in your home?

		Response Percent	Response Count
Yes		3.9%	17
No		96.1%	415
answered question			432
skipped question			7



14. Do you have the financial /physical means to maintain your home?

		Response Percent	Response Count
Yes		70.4%	300
No		29.6%	126
		answered question	426
		skipped question	13



15. Does your landlord adequately maintain your rental property?

		Response Percent	Response Count
Yes		66.2%	204
No		33.8%	104
		answered question	308
		skipped question	131



16. Is your home in need of a major repair such as replacing: roof, siding, doors, windows, furnace, insulation, pipes, plumbing, fixtures, wiring?

		Response Percent	Response Count
Yes		38.8%	166
No		61.2%	262
		answered question	428
		skipped question	11

17. Are you having difficulties affording your rent or mortgage?

		Response Percent	Response Count
Yes		27.7%	118
No		72.3%	308
answered question			426
skipped question			13

18. Are you having difficulties affording your utility/ heating bills?

		Response Percent	Response Count
Yes		39.4%	169
No		60.6%	260
answered question			429
skipped question			10

19. What priority should Clearfield County give to the following housing & community development needs:

	High	Medium	Low	None	Response Count
New Affordable Rental Housing	57.0% (236)	30.2% (125)	7.5% (31)	5.3% (22)	414
New Affordable Owner Housing	56.0% (228)	28.3% (115)	9.3% (38)	6.4% (26)	407
Rental Assistance (ex. section 8 vouchers)	51.3% (210)	29.3% (120)	12.7% (52)	6.6% (27)	409
Homebuyer Assistance	56.3% (228)	28.4% (115)	9.1% (37)	6.2% (25)	405
Homeowner Rehabilitation/ Repairs	53.1% (216)	32.7% (133)	8.1% (33)	6.1% (25)	407
Rental Housing Rehabilitation	40.3% (163)	37.4% (151)	14.4% (58)	7.9% (32)	404
Subsidized Senior Housing	43.4% (175)	35.0% (141)	12.7% (51)	8.9% (36)	403
55+ Active Living Housing	35.9% (144)	37.7% (151)	16.5% (66)	10.0% (40)	401
Assisted Living	41.4% (165)	33.6% (134)	15.0% (60)	10.0% (40)	399
Veterans Housing	46.1% (187)	31.0% (126)	13.8% (56)	9.1% (37)	406
Fair Housing Rights	46.5% (186)	29.3% (117)	16.0% (64)	8.3% (33)	400
Closing& Down Payment Assistance	49.4% (200)	31.9% (129)	9.1% (37)	9.6% (39)	405
Home Buying Counseling Services	40.6% (164)	35.1% (142)	14.1% (57)	10.1% (41)	404
Foreclosure Prevention	52.4% (210)	29.2% (117)	10.0% (40)	8.5% (34)	401
Homeless Shelters/Transitional Housing	48.0% (196)	33.3% (136)	11.3% (46)	7.4% (30)	408
Routine Maintenance Assistance	41.9% (167)	36.6% (146)	13.0% (52)	8.5% (34)	399
Emergency Rental or Repair Assistance	53.9% (215)	29.1% (116)	10.8% (43)	6.3% (25)	399
Neighborhood Revitalization	36.4% (142)	39.5% (154)	15.4% (60)	8.7% (34)	390
Public Water/Sewer Extensions	37.0% (142)	33.3% (128)	19.8% (76)	9.9% (38)	384
Slum/Blight Removal	35.0% (135)	30.8% (119)	22.0% (85)	12.2% (47)	386

Code Enforcement	31.9% (123)	35.2% (136)	19.4% (75)	13.5% (52)	386
Other (please specify)					15
answered question					417
skipped question					22

20. Please feel free to share with us your comments:

	Response Count
	64
answered question	64
skipped question	375

Q3. In what municipality and town is your home located?

1	Beccaria Township	Jan 31, 2012 9:30 AM
2	Beccaria Township	Jan 31, 2012 9:29 AM
3	Beccaria Township	Jan 31, 2012 9:28 AM
4	Beccaria Township	Jan 31, 2012 9:21 AM
5	Beccaria Township	Jan 31, 2012 9:20 AM
6	Beccaria Township	Jan 31, 2012 9:18 AM
7	Beccaria Township	Jan 31, 2012 9:16 AM
8	Beccaria Township	Jan 31, 2012 9:15 AM
9	Beccaria Township	Jan 31, 2012 9:13 AM
10	Beccaria Township	Jan 31, 2012 9:11 AM
11	Beccaria Township	Jan 31, 2012 9:09 AM
12	Beccaria Township	Jan 31, 2012 9:08 AM
13	Beccaria Township	Jan 31, 2012 9:06 AM
14	Beccaria	Jan 31, 2012 9:04 AM
15	Beccaria Township	Jan 31, 2012 9:03 AM
16	Beccaria Township	Jan 31, 2012 9:00 AM
17	Beccaria Township	Jan 31, 2012 8:58 AM
18	Beccaria Township	Jan 31, 2012 8:56 AM
19	Beccaria Township	Jan 31, 2012 8:54 AM
20	Beccaria	Jan 31, 2012 8:52 AM
21	Beccaria Township	Jan 31, 2012 8:49 AM
22	Beccaria Township	Jan 31, 2012 8:47 AM
23	Beccaria Township	Jan 31, 2012 8:45 AM
24	Beccaria Township	Jan 30, 2012 1:21 PM
25	Beccaria Township	Jan 30, 2012 1:18 PM
26	Beccaria Township	Jan 30, 2012 1:16 PM
27	Beccaria Township	Jan 30, 2012 1:15 PM

Q3. In what municipality and town is your home located?

28	Beccaria Township	Jan 30, 2012 1:12 PM
29	Beccaria Township	Jan 30, 2012 1:04 PM
30	Beccaria Township	Jan 30, 2012 1:02 PM
31	Beccaria Township	Jan 30, 2012 1:00 PM
32	Beccaria Township	Jan 30, 2012 12:58 PM
33	Beccaria Township	Jan 30, 2012 12:56 PM
34	Beccaria Township	Jan 30, 2012 12:54 PM
35	Beccaria Township	Jan 30, 2012 12:53 PM
36	Beccaria Township	Jan 30, 2012 12:51 PM
37	Curwensville Borough	Jan 30, 2012 11:56 AM
38	Clearfield	Jan 30, 2012 11:54 AM
39	Woodward Township	Jan 30, 2012 11:51 AM
40	Clearfield County	Jan 30, 2012 11:49 AM
41	Houtzdale	Jan 30, 2012 11:47 AM
42	Decatur Township	Jan 30, 2012 11:45 AM
43	Woodward Township	Jan 30, 2012 11:43 AM
44	Bigler Township	Jan 30, 2012 11:41 AM
45	Gulich Township	Jan 30, 2012 11:39 AM
46	Bigler Township	Jan 30, 2012 11:36 AM
47	Ramey	Jan 30, 2012 11:33 AM
48	Houtzdale	Jan 30, 2012 11:29 AM
49	Gulich Township	Jan 30, 2012 11:27 AM
50	Decatur Township	Jan 30, 2012 11:25 AM
51	Clearfield	Jan 30, 2012 11:23 AM
52	Gulich Township	Jan 30, 2012 11:20 AM
53	City of DuBois	Jan 30, 2012 11:18 AM
54	Bigler Township	Jan 30, 2012 11:17 AM

Q3. In what municipality and town is your home located?

55	Clearfield	Jan 30, 2012 11:15 AM
56	Clearfield	Jan 30, 2012 11:14 AM
57	Decatur Township	Jan 30, 2012 11:13 AM
58	Clearfield	Jan 30, 2012 11:13 AM
59	Sandy Township	Jan 30, 2012 11:11 AM
60	Lawrence Township	Jan 30, 2012 11:11 AM
61	Sandy Township	Jan 30, 2012 11:10 AM
62	Curwensville	Jan 30, 2012 11:09 AM
63	Sandy Township	Jan 30, 2012 11:08 AM
64	City of DuBois	Jan 30, 2012 11:07 AM
65	Clearfield	Jan 30, 2012 11:06 AM
66	Sandy Township	Jan 30, 2012 11:06 AM
67	Clearfield	Jan 30, 2012 11:04 AM
68	Sandy Township	Jan 30, 2012 11:04 AM
69	Sandy township	Jan 30, 2012 11:03 AM
70	Lawrence	Jan 30, 2012 11:01 AM
71	Sandy Township	Jan 30, 2012 11:01 AM
72	Sandy Township	Jan 30, 2012 11:00 AM
73	DuBois	Jan 30, 2012 10:59 AM
74	City of DuBois	Jan 30, 2012 10:57 AM
75	Lawrence Township	Jan 30, 2012 10:56 AM
76	Sandy Township	Jan 30, 2012 10:55 AM
77	Clearfield	Jan 30, 2012 10:52 AM
78	Clearfield Borough	Jan 30, 2012 10:49 AM
79	Sandy Township	Jan 30, 2012 10:48 AM
80	Boggs Township	Jan 30, 2012 10:47 AM
81	Clearfield Borough	Jan 30, 2012 10:46 AM

Q3. In what municipality and town is your home located?

82	Lawrence Township	Jan 30, 2012 10:45 AM
83	Lawrence Township	Jan 30, 2012 10:44 AM
84	City of DuBois	Jan 30, 2012 10:43 AM
85	City of DuBois	Jan 30, 2012 10:41 AM
86	City of DuBois	Jan 30, 2012 10:39 AM
87	Bradford Township	Jan 30, 2012 10:38 AM
88	Sandy Township	Jan 30, 2012 10:37 AM
89	Curwensville Borough	Jan 30, 2012 10:35 AM
90	Curwensville	Jan 30, 2012 10:35 AM
91	Bradford Township	Jan 30, 2012 10:34 AM
92	Boggs Township	Jan 30, 2012 10:33 AM
93	Woodward Township	Jan 30, 2012 10:32 AM
94	Bradford Township	Jan 30, 2012 10:31 AM
95	Morris Township	Jan 30, 2012 10:31 AM
96	Clearfield	Jan 30, 2012 10:29 AM
97	Cooper Township	Jan 30, 2012 10:29 AM
98	Boggs Township	Jan 30, 2012 10:27 AM
99	Chester Hill	Jan 30, 2012 10:26 AM
100	Clearfield Borough	Jan 30, 2012 10:25 AM
101	Clearfield Borough	Jan 30, 2012 10:25 AM
102	Osceola Mills Borough	Jan 30, 2012 10:24 AM
103	Boggs Township	Jan 30, 2012 10:23 AM
104	Bradford Township	Jan 30, 2012 10:22 AM
105	Boggs Township	Jan 30, 2012 10:21 AM
106	Cooper Township	Jan 30, 2012 10:20 AM
107	Clearfield	Jan 30, 2012 10:19 AM
108	Decatur Township	Jan 30, 2012 10:18 AM

Q3. In what municipality and town is your home located?

109	Union Township	Jan 30, 2012 10:17 AM
110	Clearfield	Jan 30, 2012 10:16 AM
111	Sandy Township	Jan 30, 2012 10:15 AM
112	Clearfield	Jan 30, 2012 10:14 AM
113	City of DuBois	Jan 30, 2012 10:14 AM
114	Bradford Township	Jan 30, 2012 10:12 AM
115	Lawrence	Jan 30, 2012 10:12 AM
116	Clearfield Borough	Jan 30, 2012 10:11 AM
117	Lawrence Township	Jan 30, 2012 10:09 AM
118	Clearfield	Jan 30, 2012 10:08 AM
119	Bradford Township	Jan 30, 2012 10:07 AM
120	Lawrence Township	Jan 30, 2012 10:06 AM
121	Clearfield Borough	Jan 30, 2012 10:06 AM
122	Lawrence Township	Jan 30, 2012 10:04 AM
123	Lawrence Township	Jan 30, 2012 10:02 AM
124	Lawrence Township	Jan 30, 2012 9:59 AM
125	Girard Township	Jan 30, 2012 9:55 AM
126	Clearfield Borough	Jan 30, 2012 9:53 AM
127	Clearfield	Jan 30, 2012 9:51 AM
128	Clearfield Borough	Jan 30, 2012 9:50 AM
129	Clearfield Borough	Jan 30, 2012 9:49 AM
130	Clearfield Borough	Jan 30, 2012 9:49 AM
131	Clearfield Borough	Jan 30, 2012 9:47 AM
132	Clearfield	Jan 30, 2012 9:46 AM
133	Clearfield Borough	Jan 30, 2012 9:45 AM
134	Clearfield Borough	Jan 30, 2012 9:43 AM
135	Knox Township	Jan 30, 2012 9:43 AM

Q3. In what municipality and town is your home located?

136	Clearfield Borough	Jan 30, 2012 9:42 AM
137	Clearfield Borough	Jan 30, 2012 9:40 AM
138	Clearfield	Jan 30, 2012 9:40 AM
139	Bradford Township	Jan 30, 2012 9:38 AM
140	Lawrence Township	Jan 30, 2012 9:38 AM
141	Lawrence Township	Jan 30, 2012 9:35 AM
142	Lawrence Township	Jan 30, 2012 9:34 AM
143	Lawrence Township	Jan 30, 2012 9:33 AM
144	Clearfield	Jan 30, 2012 9:32 AM
145	Lawrence Township	Jan 30, 2012 9:32 AM
146	Clearfield Borough	Jan 30, 2012 9:30 AM
147	Lawrence Township	Jan 30, 2012 9:28 AM
148	Clearfield Borough	Jan 30, 2012 9:26 AM
149	Bradford Township	Jan 30, 2012 9:22 AM
150	Lawrence Township	Jan 30, 2012 9:16 AM
151	Lawrence Township	Jan 30, 2012 9:15 AM
152	Lawrence Township	Jan 30, 2012 9:13 AM
153	Pike Township	Jan 30, 2012 9:10 AM
154	Lawrence Township	Jan 30, 2012 9:00 AM
155	Karthaus Township	Jan 30, 2012 8:59 AM
156	Burnside Township	Jan 30, 2012 8:57 AM
157	Covington Township	Jan 30, 2012 8:55 AM
158	Coalport	Jan 27, 2012 2:23 PM
159	Allport, Morris Township	Jan 27, 2012 2:20 PM
160	Mahaffey	Jan 27, 2012 2:17 PM
161	Wallaceton	Jan 27, 2012 2:14 PM
162	Osceola Borough	Jan 27, 2012 2:11 PM

Q3. In what municipality and town is your home located?

163	Decatur	Jan 27, 2012 2:09 PM
164	Chester Hill	Jan 27, 2012 2:06 PM
165	Grampian, Penn Township	Jan 27, 2012 2:03 PM
166	Bigler	Jan 27, 2012 2:00 PM
167	Boggs Township	Jan 27, 2012 1:57 PM
168	Houtzdale, Woodward Township	Jan 27, 2012 1:54 PM
169	Houtzdale	Jan 27, 2012 1:51 PM
170	Chester Hill Borough	Jan 27, 2012 1:49 PM
171	Decatur Township	Jan 27, 2012 1:45 PM
172	Girard	Jan 27, 2012 1:42 PM
173	Grassflat	Jan 27, 2012 1:36 PM
174	Lawrence Township	Jan 27, 2012 1:33 PM
175	Glen Hope Borough	Jan 27, 2012 1:28 PM
176	Decatur Township	Jan 27, 2012 1:24 PM
177	Decatur Township	Jan 27, 2012 1:20 PM
178	Beccaria	Jan 27, 2012 1:16 PM
179	Clearfield	Jan 27, 2012 1:13 PM
180	Clearfield	Jan 27, 2012 1:11 PM
181	Hawk Run, Morris Township	Jan 27, 2012 1:07 PM
182	Houtzdale, Woodward Township	Jan 27, 2012 1:04 PM
183	Cooper Township	Jan 27, 2012 11:21 AM
184	Woodward	Jan 27, 2012 11:18 AM
185	Boggs Township	Jan 27, 2012 11:15 AM
186	Winburne, Cooper Township	Jan 27, 2012 11:11 AM
187	Coalport	Jan 27, 2012 11:09 AM
188	DuBois	Jan 27, 2012 11:00 AM
189	Morris Township , Morrisdale	Jan 27, 2012 10:59 AM

Q3. In what municipality and town is your home located?

190	West Decatur	Jan 27, 2012 10:56 AM
191	Morris	Jan 27, 2012 10:53 AM
192	Cooper Township, Winburne	Jan 27, 2012 10:50 AM
193	Cooper Township, Lanse	Jan 27, 2012 10:45 AM
194	West Decatur	Jan 27, 2012 10:42 AM
195	Decatur Township	Jan 27, 2012 10:36 AM
196	Clearfield	Jan 27, 2012 10:28 AM
197	Chester Hill Borough	Jan 27, 2012 10:25 AM
198	DuBois	Jan 27, 2012 10:19 AM
199	Clearfield County	Jan 27, 2012 10:17 AM
200	Sandy Township	Jan 27, 2012 10:14 AM
201	Sandy Township	Jan 27, 2012 10:11 AM
202	Clearfield County	Jan 27, 2012 10:09 AM
203	Clearfield County	Jan 27, 2012 10:06 AM
204	Sandy Township	Jan 27, 2012 10:03 AM
205	DuBois	Jan 27, 2012 10:00 AM
206	Clearfield County	Jan 27, 2012 9:56 AM
207	Sandy Township	Jan 27, 2012 9:54 AM
208	Clearfield County	Jan 27, 2012 9:50 AM
209	Sandy Township	Jan 27, 2012 9:46 AM
210	Clearfield County	Jan 27, 2012 9:44 AM
211	Clearfield County	Jan 27, 2012 9:40 AM
212	Sandy Township	Jan 27, 2012 9:38 AM
213	Clearfield County	Jan 27, 2012 9:35 AM
214	Huston Township	Jan 27, 2012 9:31 AM
215	Clearfield County	Jan 27, 2012 9:28 AM
216	Sandy Township	Jan 27, 2012 9:25 AM

Q3. In what municipality and town is your home located?

217	Clearfield County	Jan 27, 2012 9:22 AM
218	Clearfield County	Jan 27, 2012 9:19 AM
219	Brady Township	Jan 27, 2012 9:15 AM
220	Clearfield County	Jan 27, 2012 9:12 AM
221	Clearfield County	Jan 27, 2012 9:06 AM
222	Sandy Township	Jan 27, 2012 9:03 AM
223	Sandy Township	Jan 26, 2012 3:57 PM
224	Clearfield County	Jan 26, 2012 3:54 PM
225	Clearfield County	Jan 26, 2012 3:51 PM
226	Burnside Township	Jan 26, 2012 3:50 PM
227	DuBois	Jan 26, 2012 3:47 PM
228	Cooper Township	Jan 26, 2012 3:45 PM
229	Osceola Mills Borough	Jan 26, 2012 3:43 PM
230	DuBois	Jan 26, 2012 3:42 PM
231	Osceola Mills Boroguh	Jan 26, 2012 3:41 PM
232	Morris Township	Jan 26, 2012 3:39 PM
233	Bradford Township	Jan 26, 2012 3:38 PM
234	Bradford Township	Jan 26, 2012 3:36 PM
235	Cooper Township	Jan 26, 2012 3:35 PM
236	Gulich	Jan 26, 2012 3:32 PM
237	Gulich Township	Jan 26, 2012 3:31 PM
238	Jordan Township	Jan 26, 2012 3:29 PM
239	Penn Township	Jan 26, 2012 3:27 PM
240	Decatur Township	Jan 26, 2012 3:27 PM
241	Osceola Mills Borough	Jan 26, 2012 3:18 PM
242	Clearfield County	Jan 26, 2012 3:16 PM
243	Covington Township	Jan 26, 2012 3:14 PM

Q3. In what municipality and town is your home located?

244	Penn Township	Jan 26, 2012 3:12 PM
245	Clearfield	Jan 26, 2012 3:12 PM
246	Clearfield	Jan 26, 2012 3:11 PM
247	Brady Township	Jan 26, 2012 3:09 PM
248	Brady Township	Jan 26, 2012 3:07 PM
249	Brady Township	Jan 26, 2012 3:00 PM
250	Clearfield	Jan 26, 2012 2:58 PM
251	Brady Township	Jan 26, 2012 2:57 PM
252	Bloom Township	Jan 26, 2012 2:54 PM
253	Brady Township	Jan 26, 2012 2:52 PM
254	Brady Township	Jan 26, 2012 2:51 PM
255	Union Township	Jan 26, 2012 2:49 PM
256	Bloom Township	Jan 26, 2012 2:47 PM
257	Brady Township	Jan 26, 2012 2:45 PM
258	Brady Township	Jan 26, 2012 2:44 PM
259	Clearfield	Jan 26, 2012 2:41 PM
260	City of DuBois	Jan 26, 2012 2:39 PM
261	Clearfield	Jan 26, 2012 2:36 PM
262	DuBois	Jan 26, 2012 2:35 PM
263	City of DuBois	Jan 26, 2012 2:34 PM
264	City of DoBois	Jan 26, 2012 2:31 PM
265	DuBois	Jan 26, 2012 2:29 PM
266	Sandy Township	Jan 26, 2012 2:28 PM
267	Sandy Township	Jan 26, 2012 2:26 PM
268	City of DuBois	Jan 26, 2012 2:24 PM
269	Clearfield	Jan 26, 2012 2:22 PM
270	Bradford Township	Jan 26, 2012 2:19 PM

Q3. In what municipality and town is your home located?

271	Clearfield Borough	Jan 26, 2012 2:18 PM
272	Bradford Township	Jan 26, 2012 2:16 PM
273	Newburg Borough	Jan 26, 2012 2:15 PM
274	Bell Township	Jan 26, 2012 2:05 PM
275	Chest Township	Jan 26, 2012 2:03 PM
276	Mahaffey Borough	Jan 26, 2012 2:02 PM
277	Bell Township	Jan 26, 2012 1:58 PM
278	Boggs Township	Jan 26, 2012 12:52 PM
279	Clearfield Borough	Jan 26, 2012 12:48 PM
280	Clearfield County	Jan 26, 2012 12:45 PM
281	Covington Township	Jan 26, 2012 12:45 PM
282	Lawrence Township	Jan 26, 2012 12:43 PM
283	Clearfield County	Jan 26, 2012 12:43 PM
284	Clearfield	Jan 26, 2012 12:41 PM
285	Clearfield County	Jan 26, 2012 12:40 PM
286	Lawrence Township	Jan 26, 2012 12:39 PM
287	Clearfield County	Jan 26, 2012 12:37 PM
288	Clearfield Borough	Jan 26, 2012 12:37 PM
289	Clearfield	Jan 26, 2012 12:35 PM
290	Clearfield	Jan 26, 2012 12:35 PM
291	Clearfield	Jan 26, 2012 12:34 PM
292	Irvona Borough	Jan 26, 2012 12:32 PM
293	City of DuBois	Jan 26, 2012 12:31 PM
294	Knox Township	Jan 26, 2012 12:30 PM
295	City of DuBois	Jan 26, 2012 12:23 PM
296	Clearfield	Jan 26, 2012 12:15 PM
297	Clearfield County	Jan 26, 2012 12:07 PM

Q3. In what municipality and town is your home located?

298	Clearfield County	Jan 26, 2012 11:56 AM
299	Penn Township	Jan 26, 2012 11:50 AM
300	Osceola Mills Borough	Jan 26, 2012 11:50 AM
301	Clearfield	Jan 26, 2012 11:48 AM
302	Houtzdale Borough	Jan 26, 2012 11:45 AM
303	Brisbin Borough	Jan 26, 2012 11:42 AM
304	Lawrence Township	Jan 25, 2012 3:58 PM
305	Clearfield	Jan 25, 2012 3:56 PM
306	Penn Township	Jan 25, 2012 3:54 PM
307	Clearfield	Jan 25, 2012 3:51 PM
308	Boggs Township	Jan 25, 2012 3:49 PM
309	Clearfield County	Jan 25, 2012 3:47 PM
310	Beccaria Township	Jan 25, 2012 3:39 PM
311	Beccaria Township	Jan 25, 2012 3:37 PM
312	Beccaria Township	Jan 25, 2012 3:35 PM
313	Clearfield County	Jan 25, 2012 3:33 PM
314	Irvona Borough	Jan 25, 2012 3:31 PM
315	Beccaria Township	Jan 25, 2012 3:29 PM
316	Beccaria Township	Jan 25, 2012 3:27 PM
317	Clearfield Borough	Jan 25, 2012 3:24 PM
318	Irvona Borough	Jan 25, 2012 3:21 PM
319	Coalport Borough	Jan 25, 2012 3:20 PM
320	Beccaria Township	Jan 25, 2012 3:18 PM
321	Clearfield Borough	Jan 25, 2012 3:16 PM
322	Irvona Borough	Jan 25, 2012 3:15 PM
323	Beccaria Township	Jan 25, 2012 3:13 PM
324	Coalport Borough	Jan 25, 2012 3:10 PM

Q3. In what municipality and town is your home located?

325	Irvona Borough	Jan 25, 2012 3:08 PM
326	Clearfield	Jan 25, 2012 3:06 PM
327	Coalport Borough	Jan 25, 2012 3:03 PM
328	Beccaria	Jan 25, 2012 3:00 PM
329	Irvona Borough	Jan 25, 2012 2:53 PM
330	Irvona	Jan 25, 2012 2:51 PM
331	Clearfield Borough	Jan 25, 2012 2:49 PM
332	Decatur Township	Jan 25, 2012 2:46 PM
333	Coalport Borough	Jan 25, 2012 2:44 PM
334	Lawrence Township	Jan 25, 2012 2:32 PM
335	Lawrence Township	Jan 25, 2012 2:29 PM
336	Clearfield Borough	Jan 25, 2012 2:25 PM
337	Clearfield	Jan 25, 2012 2:23 PM
338	Clearfield	Jan 25, 2012 2:21 PM
339	Clearfield	Jan 25, 2012 2:18 PM
340	Clearfield	Jan 25, 2012 1:59 PM
341	Clearfield	Jan 25, 2012 1:56 PM
342	Clearfield Borough	Jan 25, 2012 1:54 PM
343	Sandy Township	Jan 25, 2012 12:23 PM
344	Clearfield	Jan 25, 2012 12:21 PM
345	Beccaria Township	Jan 25, 2012 12:18 PM
346	Beccaria Township	Jan 25, 2012 12:16 PM
347	Coalport Borough	Jan 25, 2012 12:13 PM
348	Irvona Borough	Jan 25, 2012 12:11 PM
349	Clearfield	Jan 25, 2012 12:09 PM
350	Clearfield	Jan 25, 2012 12:06 PM
351	Clearfield	Jan 25, 2012 12:03 PM

Q3. In what municipality and town is your home located?

352	Clearfield	Jan 25, 2012 12:01 PM
353	Clearfield	Jan 25, 2012 11:58 AM
354	Sandy Township	Jan 25, 2012 11:55 AM
355	Clearfield	Jan 25, 2012 11:53 AM
356	Sandy Township	Jan 25, 2012 11:51 AM
357	Clearfield	Jan 25, 2012 11:49 AM
358	Jordan Twp	Jan 20, 2012 3:10 PM
359	Girard Twp	Jan 20, 2012 3:08 PM
360	Clearfield Borough	Jan 20, 2012 3:04 PM
361	Clearfield Borough	Jan 20, 2012 3:01 PM
362	Clearfield	Jan 20, 2012 2:58 PM
363	Greenwood Twp	Jan 20, 2012 2:56 PM
364	Lawrence Township	Jan 20, 2012 2:43 PM
365	knox Towhship	Jan 20, 2012 2:40 PM
366	Houtzdale	Jan 20, 2012 2:37 PM
367	Sandy Township	Jan 20, 2012 2:34 PM
368	Clearfield Borough	Jan 20, 2012 2:31 PM
369	Clearfield Borough	Jan 20, 2012 2:29 PM
370	Clearfield	Jan 20, 2012 2:26 PM
371	Osceola Mills	Jan 20, 2012 2:03 PM
372	Lawrence Township	Jan 20, 2012 1:52 PM
373	Lawerance	Jan 20, 2012 1:46 PM
374	City of DuBois	Jan 20, 2012 1:37 PM
375	DuBois	Jan 20, 2012 1:29 PM
376	Coalport	Jan 20, 2012 1:27 PM
377	Coalport	Jan 20, 2012 1:24 PM
378	Falls Creek	Jan 20, 2012 1:21 PM

Q3. In what municipality and town is your home located?

379	Clearfield	Jan 20, 2012 1:17 PM
380	Clearfield	Jan 20, 2012 1:15 PM
381	Lawrence Township	Jan 20, 2012 1:12 PM
382	Osceola Mills Borough	Jan 20, 2012 1:09 PM
383	Curwensville	Jan 20, 2012 1:07 PM
384	Decatur Twp	Jan 20, 2012 1:05 PM
385	Grampian	Jan 20, 2012 1:00 PM
386	City DuBois	Jan 20, 2012 12:58 PM
387	Covington Township	Jan 20, 2012 11:09 AM
388	Lawrence Township	Jan 20, 2012 11:04 AM
389	Grampian Borough	Jan 20, 2012 10:46 AM
390	Clearfield	Jan 20, 2012 10:43 AM
391	City of DuBois	Jan 20, 2012 10:39 AM
392	DuBois	Jan 10, 2012 1:20 PM
393	Washington Twp., Jefferson County	Jan 5, 2012 4:50 PM
394	jefferson	Jan 5, 2012 1:09 PM
395	the city of DuBois	Jan 5, 2012 1:40 AM
396	DuBois	Jan 5, 2012 1:36 AM
397	Clearfield	Jan 4, 2012 8:14 PM
398	DuBois	Jan 4, 2012 7:57 PM
399	Curwensville Borough	Jan 4, 2012 2:32 PM
400	Boggs Township	Jan 4, 2012 1:24 PM
401	Boggs Township	Jan 4, 2012 1:24 PM
402	DuBois	Jan 4, 2012 11:31 AM
403	Dubois	Jan 4, 2012 9:41 AM
404	Treasuree Lake	Jan 4, 2012 9:33 AM
405	Clearfield county, DuBois City	Jan 4, 2012 8:45 AM

Q3. In what municipality and town is your home located?

406	Clearfield County, DuBois	Jan 4, 2012 8:39 AM
407	Sandy Township, Treasure Lake, DuBois	Jan 4, 2012 7:54 AM
408	DuBois	Jan 4, 2012 6:46 AM
409	dubois city	Jan 4, 2012 12:23 AM
410	ClearfieldBrough	Jan 4, 2012 12:11 AM
411	Lawerance Township, Clearfield County	Jan 3, 2012 11:01 PM
412	City of DuBois	Jan 3, 2012 9:19 PM
413	Bradford Township	Jan 3, 2012 8:28 PM
414	Bradford Township	Jan 3, 2012 4:48 PM
415	Clearfield	Jan 3, 2012 4:42 PM
416	Grahm	Jan 3, 2012 4:33 PM
417	DuBois	Jan 3, 2012 3:19 PM
418	Jefferson County, Punxsutawney Pa	Jan 3, 2012 2:33 PM
419	DuBois	Dec 30, 2011 11:48 AM
420	gulich	Dec 29, 2011 3:10 PM
421	Osceola Mills	Dec 29, 2011 9:01 AM
422	Pike Township	Dec 28, 2011 8:08 PM
423	Bradford Township	Dec 28, 2011 4:17 PM
424	houtzdale	Dec 8, 2011 11:51 AM
425	Lawerance Township, Clearfield	Dec 8, 2011 8:02 AM
426	Clearfield Borough	Dec 7, 2011 3:52 PM
427	City of DuBois	Dec 7, 2011 3:51 PM
428	Clearfield Borough	Dec 7, 2011 9:40 AM
429	Lawrence Townsip	Dec 7, 2011 9:11 AM
430	Curwensville	Dec 6, 2011 2:13 PM
431	DuBois	Dec 2, 2011 11:28 PM
432	Girard Township	Dec 2, 2011 2:13 PM

Q9. Are you satisfied w/ your current housing situation?

1	Tomorrows hope is only transtional	Jan 31, 2012 9:21 AM
2	Like to have my own place	Jan 31, 2012 9:16 AM
3	I want stable housing	Jan 31, 2012 9:13 AM
4	tranistional housing	Jan 31, 2012 9:08 AM
5	transitonal housing	Jan 31, 2012 9:06 AM
6	Need my own place	Jan 31, 2012 8:58 AM
7	temporary transitional housing	Jan 31, 2012 8:56 AM
8	transitional housing	Jan 31, 2012 8:54 AM
9	not permanet	Jan 31, 2012 8:52 AM
10	transtional only	Jan 31, 2012 8:49 AM
11	living in transitional housing, i don't have a place yet	Jan 31, 2012 8:45 AM
12	Temporary Housing	Jan 30, 2012 1:16 PM
13	Transitional Housing	Jan 30, 2012 1:15 PM
14	Temporary	Jan 30, 2012 1:12 PM
15	Temporary	Jan 30, 2012 1:04 PM
16	temporary	Jan 30, 2012 1:02 PM
17	Temporary	Jan 30, 2012 1:00 PM
18	transitional housing	Jan 30, 2012 12:58 PM
19	transitonal housing	Jan 30, 2012 12:56 PM
20	transitional housing	Jan 30, 2012 12:54 PM
21	temporary	Jan 30, 2012 12:53 PM
22	We are tired of renting and want to own	Jan 30, 2012 11:56 AM
23	Would like to add on two bedrooms/ More help for electric	Jan 30, 2012 11:33 AM
24	I am just making it	Jan 30, 2012 11:29 AM
25	kind of small but works	Jan 30, 2012 11:17 AM
26	Would like to have own house that we could do what we want with	Jan 30, 2012 11:01 AM
27	doubled up plan to find own place in a year or so	Jan 30, 2012 10:57 AM

Q9. Are you satisfied w/ your current housing situation?

28	Don't like location	Jan 30, 2012 10:56 AM
29	Doubled up I live with my mom, brothers & my brother children. Have no privacy or space	Jan 30, 2012 10:55 AM
30	need bigger palce now	Jan 30, 2012 10:49 AM
31	Would like house to rent to own	Jan 30, 2012 10:47 AM
32	too small	Jan 30, 2012 10:46 AM
33	too small	Jan 30, 2012 10:43 AM
34	too expensive	Jan 30, 2012 10:39 AM
35	Too small, no yard, old	Jan 30, 2012 10:31 AM
36	small but applying for public	Jan 30, 2012 10:27 AM
37	I would like to have a bigger place	Jan 30, 2012 10:19 AM
38	Would like to find something cheaper	Jan 30, 2012 10:14 AM
39	Would like to move	Jan 30, 2012 10:12 AM
40	Doubled Up Staying with family	Jan 30, 2012 10:11 AM
41	Need a bigger home	Jan 30, 2012 10:08 AM
42	Need a bigger apartment	Jan 30, 2012 10:06 AM
43	Needs repairs, not enough space (4 kids- 3 bedrooms)	Jan 30, 2012 9:59 AM
44	Would like to own my home	Jan 30, 2012 9:51 AM
45	Need bigger home & don't want to rent no more	Jan 30, 2012 9:49 AM
46	want our own place	Jan 30, 2012 9:49 AM
47	No Privacy in Lawrence Park Village and noisy neighbors upstairs	Jan 30, 2012 9:38 AM
48	Trailier needs repairs and can't afford them	Jan 30, 2012 9:35 AM
49	Too small, old	Jan 30, 2012 9:34 AM
50	Too small	Jan 30, 2012 9:32 AM
51	want a bigger place	Jan 30, 2012 9:30 AM
52	We have a 2nd floor (beautiful) apartment, , we have no hookups for washer & dryer, we are ready for our own home, off a busy street	Jan 30, 2012 9:26 AM
53	No Yard - public housing	Jan 30, 2012 9:16 AM

Q9. Are you satisfied w/ your current housing situation?

54	would like my own place that's affordable and a decent size	Jan 30, 2012 9:10 AM
55	could find something cheaper	Jan 30, 2012 8:55 AM
56	Live with someone else/ not our own place	Jan 27, 2012 2:03 PM
57	Need bigger place	Jan 27, 2012 1:45 PM
58	Too expensive	Jan 27, 2012 1:42 PM
59	Cause I want my own place	Jan 27, 2012 1:36 PM
60	No. My home needs a lot of work.	Jan 27, 2012 1:24 PM
61	Too expensive	Jan 27, 2012 1:20 PM
62	Living in a 2 bedroom house - not big enough for 5 people and a dog	Jan 27, 2012 1:16 PM
63	Pretty dumpy	Jan 27, 2012 1:11 PM
64	Too small but its what can be afforded	Jan 27, 2012 11:15 AM
65	We live on 2nd floor, hard to get in and out of apartment.	Jan 27, 2012 11:09 AM
66	No bedrooms	Jan 27, 2012 10:53 AM
67	Not enough bedrooms	Jan 27, 2012 10:42 AM
68	Would like to get own place	Jan 27, 2012 10:36 AM
69	Living with parents. Need home of my own.	Jan 27, 2012 10:09 AM
70	Bad area	Jan 27, 2012 10:03 AM
71	Too many problems	Jan 27, 2012 10:00 AM
72	Electrical needs updated. Basic maintenance is ignored.	Jan 27, 2012 9:54 AM
73	Need own house	Jan 27, 2012 9:50 AM
74	Want to move into own place	Jan 27, 2012 9:15 AM
75	Like the space but wish it were cheaper.	Jan 27, 2012 9:06 AM
76	I want to move to a better area.	Jan 26, 2012 3:57 PM
77	place is a dump. landlord doesn't fix anything.	Jan 26, 2012 3:54 PM
78	Foreclosure	Jan 26, 2012 3:50 PM
79	roof leaks, wind goes right thru house, no insulation	Jan 26, 2012 3:47 PM
80	need a second bathroom	Jan 26, 2012 3:45 PM

Q9. Are you satisfied w/ your current housing situation?

81	Doubled up living with parents	Jan 26, 2012 3:36 PM
82	we live on sewage	Jan 26, 2012 3:31 PM
83	want to buy a house	Jan 26, 2012 3:12 PM
84	Landlord Sucks!	Jan 26, 2012 3:07 PM
85	Want to move - Highway out front and kids can't play outside	Jan 26, 2012 2:57 PM
86	Doubled Up wanting to find own place to live - living with parents	Jan 26, 2012 2:47 PM
87	Have problems with landlord about doing stuff that needs fixed and have gone without heat and water	Jan 26, 2012 2:41 PM
88	Small house no room	Jan 26, 2012 2:34 PM
89	I Don't like my house	Jan 26, 2012 2:31 PM
90	too small and mold in the house	Jan 26, 2012 2:26 PM
91	Doubled Up Living w/family would like our own home	Jan 26, 2012 12:43 PM
92	But would like to eventually get out of housing	Jan 26, 2012 12:39 PM
93	house is too small	Jan 26, 2012 12:32 PM
94	Can't pay bill right now	Jan 26, 2012 12:07 PM
95	Doubled Up Because we live with my mother and cant find a home	Jan 26, 2012 11:42 AM
96	want to buy a new house	Jan 25, 2012 3:56 PM
97	We need a bigger home or an additon but we can't afford it	Jan 25, 2012 3:47 PM
98	House is too small	Jan 25, 2012 3:08 PM
99	Doubled up with father, need to find affordable house I have a one year old and I'm six months pregnant we miss a place of our own, It's just due to lack of finding apartment/house for rent anymore	Jan 25, 2012 3:00 PM
100	Doubled up, would like to move out on my own	Jan 25, 2012 2:49 PM
101	Too Costly	Jan 25, 2012 2:46 PM
102	I have a landlord that does not like to do repairs and calls us names (ex) an Electrical Curse	Jan 25, 2012 2:32 PM
103	Living Doubled up with mother	Jan 25, 2012 2:25 PM
104	Would like to have a bigger house I only have 2 bedrooms	Jan 25, 2012 2:21 PM
105	would like to move	Jan 20, 2012 2:40 PM

Q9. Are you satisfied w/ your current housing situation?

106	leaking windows and doors	Jan 20, 2012 2:37 PM
107	heating bills and yard work	Jan 20, 2012 1:27 PM
108	Too large of house upkeep is too much	Jan 20, 2012 1:24 PM
109	No Freedom	Jan 20, 2012 1:21 PM
110	No Freedom	Jan 20, 2012 1:15 PM
111	cost of heat, poor insulation, old windows drafts, chimney needs repaired	Jan 20, 2012 1:05 PM
112	Someday Be on own	Jan 20, 2012 10:43 AM
113	I would prefer to own my own property. A mortgage would be cheaper than rent. This house is not efficient and has insulation in only the attic. There is no insulation in the walls. I could use an additional and different heating source to be more efficient and less costly. I could insulate too.	Jan 5, 2012 1:40 AM
114	My house is a beautiful old victorian that needs work done which I cannot afford. I am not happy with my neighbors. I do like being in the city of DuBois.	Jan 5, 2012 1:36 AM
115	very small, limited space. located in older, outdated building. many upgrades needed (ie, flooring, ceiling, windows).	Jan 4, 2012 8:14 PM
116	Asbestos in basement that we cannot afford to take care of, electrical cords hanging in basement that we cannot afford to take care of and our basement is very wet and moldy.	Jan 4, 2012 2:32 PM
117	Need more room	Jan 4, 2012 11:31 AM
118	Its a dump	Jan 4, 2012 12:23 AM
119	At the present market, I am unable to sell my home for what I owe the bank, even on a USDA loan. The local area where i am located, has declined significantly with run down homes, abandon homes (5 homes on one street), homes with trash piled up outside and on porches because ppl can't afford to pay the trashman, and homes with obvious structural defects (roofs sinking in) and still lived in.	Jan 3, 2012 4:48 PM
120	Home needs repair but the cost of building permits and probable increase in taxes is a deterrent.	Jan 3, 2012 4:42 PM
121	I want to move the home day care to my basement so I can have work and home separate. I also would love to have more room for the children and there is plenty in the basement when able to get it completed.	Jan 3, 2012 2:33 PM
122	house is too small, too many miles from work. Not enough grocery stores around.	Dec 29, 2011 3:10 PM
123	need a bigger home but can't afford the school taxes on one.	Dec 29, 2011 9:01 AM
124	we are trying to find a house that will accept a HUD section 8 voucher the house needs repairs Landlords will not always make repairs needed and Housing	Dec 7, 2011 3:51 PM

Q9. Are you satisfied w/ your current housing situation?

Authoirty will not let us use a voucher here. We also need assessable housing for bathing We are both on Disability

125 It's too small to accommodate all my possessions.

Dec 7, 2011 9:40 AM

Q19. What priority should Clearfield County give to the following housing & community development needs:

1	high priority (helping those who try to help themselves)	Jan 30, 2012 10:52 AM
2	high priority (transportaion)	Jan 30, 2012 10:43 AM
3	high priority (Community outrach to access for public officials when needed	Jan 30, 2012 10:41 AM
4	High priority for more policemen	Jan 30, 2012 10:18 AM
5	landlords	Jan 30, 2012 9:22 AM
6	Own home but having a hard time affording repairs it needs to make it warmer for all of us	Jan 27, 2012 1:45 PM
7	Def. help housing foreclosures	Jan 26, 2012 3:50 PM
8	High Priority to Drug Enforcement	Jan 26, 2012 2:31 PM
9	Help with Day Care	Jan 26, 2012 11:50 AM
10	help finding homes	Jan 26, 2012 11:42 AM
11	Help on getting transportation for families with children and low income	Jan 25, 2012 3:00 PM
12	Assistance with Repairs to improve heating, water, electric	Jan 20, 2012 1:05 PM
13	Rental properties rarely have first floor bathroom facilities and parking close to the housing is often a problem.	Jan 5, 2012 1:40 AM
14	Making sure Landlords take care of their Rentals	Jan 4, 2012 7:57 PM
15	requiring landlords to fix problems in their rental units which will lower the slum/blight in the communities.	Dec 29, 2011 9:01 AM

Q20. Please feel free to share with us your comments:

1	Tomorrows Hope	Jan 31, 2012 9:30 AM
2	Tomorrows Hope	Jan 31, 2012 9:29 AM
3	Tomorrows Hope Currently at Tomorrows Hope, outstanding place, outstanding staff, very knowledgeable, helpful to getting me housing, financial assistance, clothing, food and metal support gave me a reason to live again	Jan 31, 2012 9:28 AM
4	Tomorrows Hope	Jan 31, 2012 9:21 AM
5	Tomorrows Hope	Jan 31, 2012 9:20 AM
6	Tomorrows Hope	Jan 31, 2012 9:18 AM
7	tomorrows hope	Jan 31, 2012 9:16 AM
8	Tomorrows Hope I'm homeless veteran trying to apply for Hnd-Vech.	Jan 31, 2012 9:15 AM
9	Tomorrows Hope I am a recovering drug addict, who is in need of Emergency help with housing	Jan 31, 2012 9:13 AM
10	Tomorrows Hope	Jan 31, 2012 9:11 AM
11	Tommorws Hope	Jan 31, 2012 9:09 AM
12	Tomorrows Hope	Jan 31, 2012 9:08 AM
13	Tomorrows Hope	Jan 31, 2012 9:06 AM
14	Tomorrows Hope	Jan 31, 2012 9:04 AM
15	Tomorrows Hope	Jan 31, 2012 9:03 AM
16	Tomorrows Hope	Jan 31, 2012 9:00 AM
17	Need to help veterans, without them we would be living FREE!!!	Jan 31, 2012 8:58 AM
18	Tomorrows Hope	Jan 31, 2012 8:56 AM
19	Tomorrows Hope I am happy where I am but it is not permanet. There is alot I would like to do, but I can not afford it.	Jan 31, 2012 8:54 AM
20	Tomorrows Hope	Jan 31, 2012 8:52 AM
21	Tomorrows Hope	Jan 31, 2012 8:49 AM
22	Tomorrows Hope	Jan 31, 2012 8:47 AM
23	Tomorrows Hope	Jan 31, 2012 8:45 AM
24	Tomorrows Hope	Jan 30, 2012 1:21 PM
25	Tomorrows Hope	Jan 30, 2012 1:18 PM

Q20. Please feel free to share with us your comments:

26	Tomorrows Hope	Jan 30, 2012 1:16 PM
27	Tomorrows Hope	Jan 30, 2012 1:15 PM
28	Tomorrows Hope	Jan 30, 2012 1:12 PM
29	tomorrows Hope	Jan 30, 2012 12:58 PM
30	Tomorrows Hope	Jan 30, 2012 12:56 PM
31	Tomorrows Hope	Jan 30, 2012 12:54 PM
32	Tomorrows Hope	Jan 30, 2012 12:51 PM
33	Lower the number of people on welfare that don't actually need it. & Social Security & help the people who are trying to survive & do work but need a little help!!!	Jan 30, 2012 11:36 AM
34	Morris Township has alot of low income families	Jan 27, 2012 2:20 PM
35	A lot of people need more help with these types of problems	Jan 27, 2012 2:00 PM
36	We need more options for financial help	Jan 27, 2012 1:54 PM
37	If a person or family is having trouble paying their bills try to work with them to help them	Jan 27, 2012 1:24 PM
38	Electrical outlets in living room have not worked since April. No insulation in basement.	Jan 27, 2012 1:20 PM
39	Heat & utilities is so expensive. Try not to use heat but extremely cold.	Jan 27, 2012 1:11 PM
40	We live on 2nd floor that has no winter parking. The steps are a bit dangerous, narrow, bad hand rail. Our arthritis makes it hard for us to go up & down the steps.	Jan 27, 2012 11:09 AM
41	Have a mortgage at Beneficial the are terrible. Wish the Court could step in to help with this instead of losing your home and slack on paying back taxes. They would be paid, no one wants to lsoe their home it's ridiculous how much percent wise they want. The jobs are scarce we all need help. Alot of people I know are going thru the same thing. These few suggestions would greatly	Jan 26, 2012 3:50 PM
42	Help people stay in their own homes and help find affordable housing for those who can't afford homes	Jan 26, 2012 3:35 PM
43	I feel that each municipality should have the same rates. For instance: when my fiance and I got land subdivided in ourname we had to take the map to Decatur Township building for them to look overit and say whether or not they " approved it". CCPCDO note resident is questioning cost difference in municipalitis to subdivide land	Jan 26, 2012 3:27 PM
44	Sometimes we have a hard with making our mortgage and utilitliy payments on time. Sometimes we are late with payments	Jan 26, 2012 2:22 PM

Q20. Please feel free to share with us your comments:

45	Residents notes: Lack of repair by landlord was the reason why i'm at my fathers the landlord wouldnt fix the roof or black mold issues	Jan 25, 2012 3:00 PM
46	I think high priority needs to be given to homeless shelters but to bring on to Clearfield County that takes family and not breaking up the family (women children - marion housiand and dad to mens shelter)	Jan 20, 2012 2:56 PM
47	Utility and Heating costs are too high, more than my mortgage	Jan 20, 2012 2:34 PM
48	I feel we have encouraged low income people to come to Clearfield. The are not working and are sometimes trasient. I strongly feel we need to cleanup and enforce cleanup of properties in Clfd & Townships. Senior living is neccessary too. We have mostly senior or low income families. Wtihout jobs, there's not mcuh hope for increasing our economy. We're headed for either a jhost town or slums!	Jan 20, 2012 1:46 PM
49	Can't priortize without knowing the demographics and the needs	Jan 20, 2012 1:29 PM
50	Katrina Ebersol (814)5531279	Jan 20, 2012 1:05 PM
51	Revitalization of the towns and boros in Clearfield County are important and would increase the economy of the area.	Jan 5, 2012 1:36 AM
52	I believe that the residents in Clearfield County mostly are low to medium income and have a great deal of difficulty finding a home of their own. Landlords charge more for rent than some mortgages would be, and the landlords do not take care of their rental properties like they should. Many people I know need housing they can afford and also could use assistance with down payments and mortgage assistance for people who already own their homes and have lost their jobs.	Jan 4, 2012 2:32 PM
53	Please help all the people in the community. Even the lower middle class as we call it. They always get left out. Help Landlords; just because they have rentals doesn't mean they have money. Most are trying to better themselves but others to. Everything is expensive and not enough money is a constant problem even for Landlords. (Have you priced plumbing lately!)	Jan 4, 2012 1:24 PM
54	Please help all the people in the community. Even the lower middle class as we call it. They always get left out. Help Landlords; just because they have rentals doesn't mean they have money. Most are trying to better themselves but others to. Everything is expensive and not enough money is a constant problem even for Landlords. (Have you priced plumbing lately!)	Jan 4, 2012 1:24 PM
55	A lot of the homes in Downtown DuBois have trash filled on their front porches and are dilapidated. Code Enfrocement is the biggest thing needed in DuBois	Jan 4, 2012 8:39 AM
56	Neighborhood decay seems to be everywhere in our small cities(towns). Some of this is economic but much seems to be a blatant lack of concern for "others". Things like litter and noise(dogs barking,cars without mufflers) are so important when we live in close proximity to each other. I do not know how this can be instilled in the citizens and the enforcement people seem to be either under funded or oblivious. To me the glue of concern is gone.	Jan 4, 2012 6:46 AM

Q20. Please feel free to share with us your comments:

57	Rent is way to much for this area and its out of hand cause of the gas well's and it should not be	Jan 4, 2012 12:23 AM
58	Abandon homes are high in Bradford township as well as run down homes in need of obvious repairs. Residents are forced to let major house repairs go due to the lack of income. Many residents are going without trash removal, cable, phone, and internet. Revitalization of homes within Bradford Township should be priority because to date, there has never been a grant program available for this in Bradford Township. It is time Clearfield County extended their opportunities to include Bradford Township.	Jan 3, 2012 8:28 PM
59	Overall, I think abandon homes in several communities within Clearfield County have caused the most damage to our communities. Secondly, the lack of good paying jobs have created situations that many, many households rely on public assistance for food and heat, forcing homeowners into poverty and unable to maintain their homes or do upgrades.	Jan 3, 2012 4:48 PM
60	Our Code Enforcement Officer needs to enforce codes...i.e. unmowed gas, junked vehicles sitting in the Borough. Also, building permits needs to be less. A set \$25.00 fee would be sufficient. I shouldn't have to pay a percentage of the amount of my new roof to improve my house!	Dec 7, 2011 3:52 PM
61	We need a affordable rent because we are both on disabiliity and have a fixed income we also waht friendly assessible home to live in the City of DuBois	Dec 7, 2011 3:51 PM
62	Downtown Clearfield needs more business so that people don't have to go to the malls for necessities.	Dec 7, 2011 9:40 AM
63	There is such a need for subsidized senior housing in Clearfield. I manage senior housing and have a very long waitlist. Community Action would be a great agency to allocate any funds to develop more subsidized senior housing in the Clearfield area. Feel free to call me anytime at Park Avenue Tower in Curwensville 236-1526 or Leonard Court Apartments in Clearfield 765-8900 about the need for senior housing in the area. Thank you so much for your interest in housing in Clearfield County. Shelia Williams, Property Manager Park Avenue Tower and Leonard Court Apartments.	Dec 6, 2011 2:13 PM
64	people who are genuinely struggling for a place to live have to be given aid but not a hand out.	Dec 2, 2011 11:28 PM

