

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

2015-2019

Table of Contents

	Page
Executive Summary	i
Demographic and Occupancy Patterns	1
Introduction	1
Methodology	2
Findings	2
1. Population Characteristics	2
a. Overall Population	2
b. Household Type	3
c. Marital Status	6
d. Sex	6
e. Families with Children	8
f. Racial and Ethnic Characteristics	9
g. National Origin	13
h. Language	14
i. Ancestry	16
j. Student Population	17
k. Age of Population	18
l. Income	20
m. Persons with Disabilities	24
n. Sexual Orientation of Population	25
2. Housing Characteristics	26
a. Units in Structure	26
b. Tenure and Vacancy	27
c. Price / Cost	28
d. Condition	30
e. Public and Assisted Housing	32
i. Housing Choice Vouchers	32
ii. Assisted Housing	33
Employment and Transportation Trends	34
Introduction	34
Methodology	34
Findings	34
1. Employment	34
2. Transportation	35

Table of Contents *(continued)*

	Page
Real Estate Practices	38
Introduction	38
Methodology	41
Findings	41
1. Local Real Estate Practices	41
2. Formal Complaint Data	44
3. Anecdotal Evidence	44
Recommendations	45
Lending Patterns	46
Introduction	46
Methodology	46
Findings	47
Recommendations	50
Administrative Practices	51
Introduction	51
Methodology	51
Findings	52
1. Housing Programs	52
2. Planning Documents	57
3. Regulations	58
4. Zoning Regulations & Codes	61
5. Accessibility	63
Recommendations	64
Institutional & Community Resources and Practices	68
Introduction	68
Methodology	68
Findings	68
Recommendations	71
Index of Charts, Maps, and Tables	74
Appendix A: A Guide to the Acronyms	76

Executive Summary

Required by the U.S. Department of Housing and Urban Development (HUD) as part of an entitlement community's Fair Housing Planning, in November 1991 a Fair Housing Analysis for the Borough of State College and the Centre Region was prepared by Diana T. Myers and Associates. This analysis identified impediments to the fair housing choices of residents in the Borough of State College (the Borough) and the Centre Region and provided recommendations to address those impediments.

The impediments identified in the 1991 Fair Housing Analysis were:

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

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

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

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

The 2009 Fair Housing Analysis Update included data from the 2005-2007 American Community Survey (ACS). As in the 2003 update, it provided a comprehensive update on actions the Borough has completed to address impediments. No new recommendations were identified and copies of the update have been submitted to the

Office of Fair Housing and Equal Opportunity and to the Community Planning and Development Office at the Pennsylvania State HUD Office in November 2009.

In order to help alleviate the lack of affordable housing and financing, the Borough has implemented many programs and funded various housing developments. The Borough established a Homebuyer Program in 1995. Through this program, financial assistance for home purchases is provided to low, moderate, and middle-income families. The Borough also provides funds to two Community Housing Development Organizations (CHDOs). These non-profit organizations acquire residential properties; rehabilitate them; and then sell them to low and moderate-income families. To provide affordable rental opportunities, the Borough has helped to fund the construction of 183 rental units for low and moderate-income families, the elderly and individuals with disabilities. The Borough also assisted with the acquisition of 9 existing rental units, 5 affordable and 4 market rate units. Another effort to increase affordable housing opportunities in the Borough is the implementation of the Homestead Investment Program, through which it is estimated that 25% of all homes purchased for resale and 50% of any rental property units will be affordable.

Of the 188 affordable rental units constructed or acquired, 80 are specifically for low to moderate-income families. In this way the Borough has worked to address the inadequate supply of family-size units. Since 1991 in the Centre Region, 693 units have been built or acquired specifically to accommodate low and/or moderate-income families.

To address the lack of local fair housing enforcement, focus, and support, the Borough enacted a Local Fair Housing Ordinance in 1993. The ordinance was amended in 2011 to include gender identity or expression as a protected class and to cover public accommodations, and was subsequently renamed the Fair Housing and Public Accommodations Ordinance. This ordinance prohibits housing discrimination based on race, color, religion, age, ancestry, national origin, place of birth, sex, sexual orientation, gender identity or expression, source of income, disability or handicap, presence of service animal (public accommodations) or support animal (housing and real estate-related transactions), pregnancy, birth of a child or marital or familial status. In addition to the Fair Housing and Public Accommodations Ordinance, the Borough has developed an Affirmative Fair Housing Marketing Policy and Procedures to promote fair housing in all affordable housing programs funded with CDBG or HOME funds. To support fair housing on a regional level, Borough staff has participated in various regional committees and task forces which have addressed different aspects of fair housing.

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

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

The adoption of a local fair housing ordinance has addressed the non-specific acts of housing discrimination. Since enacted in 1993, the Borough has received only 14 fair housing complaints.

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

The 2015-2019 FHAU presents an overview of the community in general and fair housing practices specifically for both the Borough and the Centre Region. At the end of each section is an update to each of the recommendations from the 1991 and 2003 analyses (no new recommendations were identified in the 2009 FHAU). Two new recommendations have been added. One is to coordinate with Penn State's Offices of Student Affairs' Student Legal Services to address fair housing complaints of students living in the Borough. The other is to incorporate Limited English Proficient data into the Consolidated Annual Performance and Evaluation Report.

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

The 2015-2019 Consolidated Plan is being prepared concurrently with the preparation of the FHAU. As part of this process, a more thorough housing needs assessment for the Borough is conducted. Housing priority needs identified during this process include affordable housing options to address households with a cost burden. Affordable housing has been identified as a priority need with 64% of extremely low, low or moderate income family renter households and 71% of extremely low, low, or moderate income family homeowner households experiencing a severe housing cost burden (paying over 50% of household income on housing costs).

To address the affordability gap, the Borough plans to continue to fund the Borough and CHDO first-time homebuyer programs. To assist in the preservation of the existing housing stock, the Borough plans on continuing to fund the Borough's Owner-Occupied Rehab Program. This program assists low to moderate-income homeowners with making improvements to their homes so they will remain in the Borough rather than seek lower-cost, newer homes elsewhere.

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

Following are highlights from each section.

Demographic and Occupancy Patterns

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

The Centre Region's population increased from 79,406 in 2000 to 92,096 in 2010. The period between 2000 and 2010 saw gains in each municipality in the region. The Borough, with a population of 42,034 in 2010, continued to have the largest population in the Centre Region and represented 45.6% of the Centre Region's population.

Although the number of family households in the Centre Region increased from 2000 to 2010, the percentage of family households decreased from 47.6% in 2000 to 44.1% in 2010. The period between 2000 and 2010 saw decreases in the percentages of family households in each municipality in the region. During this same time period, while the number of family households in the Borough decreased by 7.1%, the number of non-family households increased by 9.4%.

With regard to race in 2010, 84.8% of the Centre Region population reported being White Only. Ten percent of the region's population reported being Asian Only, which was the largest minority population. The majority of the minority population in the Centre Region lived in the Borough. Again, the Asian Only population was the largest minority population, with 9.8% of the Borough's population reported being Asian Only.

The number of college students in the Centre Region has increased from 34,765 in 2000 to 38,737 in 2008-2012. For the period between 2008 and 2012, the Borough had the largest population of college students in terms of number (29,443) and percentage of population (70.1%). The largest percentage increases in the student population were in Harris Township with a 43.7% increase and in Ferguson Township with a 32.9% increase.

The number of housing units in the Centre Region increased from 29,031 in 2000 to 35,314 between 2008 and 2012 with every municipality seeing increases. Patton Township had the largest percent increase with a 43.6% increase going from 4,974

units in 2000 to 7,132 units between 2008 and 2012. The Borough saw a 9.3% increase going from 12,488 units in 2000 to 13,649 units between 2008 and 2012.

Between 2008 and 2012, the percentage of owner-occupied units for the Centre Region was 41.5%. Halfmoon Township had the highest percentage of owner-occupied units, 87.9% (840 units). The Borough had the lowest percentage of owner-occupied units, 17.0% (1,068 units).

Employment and Transportation Trends

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

Centre County enjoys a healthy economy, with only a 5.6% unemployment rate in 2013. The largest employer in 2013 was Penn State University with 25,967 employees.

The Centre Area Transportation Authority (CATA) provides public transportation for the Centre Region with its CATABUS Community Service providing the bulk of the routes servicing the Region. CATA also provides reduced fare programs to individuals with disabilities, senior citizens, frequent riders, families, and Penn State employees.

Real Estate Practices

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

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

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

The Borough of State College's Fair Housing and Public Accommodations Ordinance, as amended, prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, gender identity or expression, source of income, disability or handicap, presence of a support animal, pregnancy, birth of a child or marital or familial status.

Since June 1992, HUD has processed 14 fair housing complaints from individuals in Centre County. For the time period between July 1, 2001 and June 30, 2013, the PHRC reviewed 12 docketed cases involving fair housing complaints for Centre County.

Since the State College Borough Fair Housing Ordinance was enacted on March 1, 1993, the Borough has received 14 fair housing complaints.

Lending Patterns

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

In 2012, 106 lenders reported originating 4,771 loans covered by the Home Mortgage Disclosure Act (HMDA). Of these, 1,339 were home purchase loans. Based on the information of the disposition of these home purchase loans, race does not seem to be a factor in whether a loan application is originated or denied. What does seem to be a large factor is the applicant's income level.

Administrative Practices

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

The Borough has established several housing programs to promote homeownership and assisted in increasing the number of affordable rental units. Borough staff also participates in several committees, which work on a county level to address the community's housing needs. The County administers several housing programs to assist in providing affordable housing to its residents.

Several planning documents address the need for affordable housing.

The Borough has adopted several ordinances to address fair housing and to encourage affordable housing. Many of the municipalities in the Centre Region encourage affordable housing through local ordinances.

Institutional & Community Resources and Practices

This section assesses the activities of local religious, civic and campus groups, which provide housing related services to Borough, Centre Region, and Centre County residents. This community is blessed with numerous institutional and community resources. The update does not provide information on every such organization, but attempts to include a good sample of housing related services that are offered.

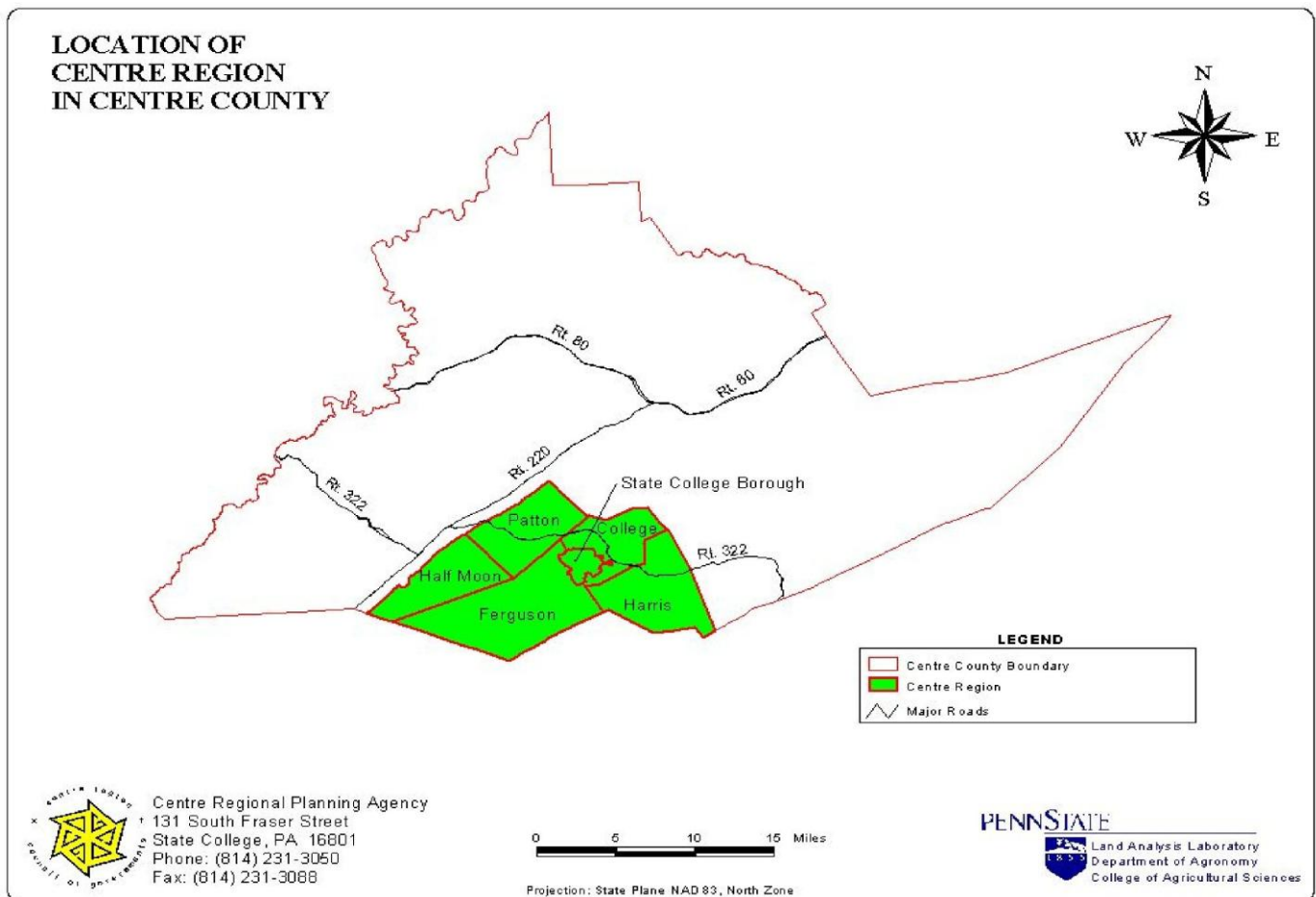
Demographic and Occupancy Patterns

Introduction

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

Between 2008 and 2014 there have been no changes to the boundaries of the Borough of State College or any of the six municipalities that make up the Centre Region. These municipalities include the Borough of State College (Borough), College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township (See Map 1).

Map 1. Centre Region Map



Methodology

U.S. Census Bureau data, both Census 2010 and American Community Survey (ACS) 5-Year Estimates, provided the basis for the FHAU. It is important to note that the Census 2010 data are interpreted to be a snapshot of April 1, 2010 while the ACS 5-year estimates describe the average characteristics over the period of 5 years. When analyzing data from the ACS 5-year estimates, the population data from the ACS were used.

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

Findings

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

1. Population Characteristics

a. Overall Population

The Centre Region continues to gain population. The 2010 population in the Centre Region was 92,096, an 16.0% increase since 2000. Table 1 shows the total population count for the Centre Region.

Table 1. Population Trends, 1970-2010

Municipality	1970	1980	1990	2000	2010	2000-2010 Population change
Borough of State College	32,833	36,130	38,923	38,420	42,034	+3,614
Ferguson	6,531	8,105	9,368	14,063	17,690	+3,627
Patton	4,394	7,409	9,971	11,420	15,311	+3,891
College	5,834	6,239	6,709	8,489	9,521	+1,032
Harris	3,504	3,415	4,167	4,657	4,873	+216
Halfmoon	543	717	1,469	2,357	2,667	+310
Centre Region	53,639	62,015	70,607	79,406	92,096	+12,690

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2010, DP-1

The period between 2000 and 2010 saw varying gains in all of the municipalities in the Centre Region ranging from 4.6% in Harris Township to a 25.8% increase in population in Ferguson Township. The Borough gained 3,614 residents during this period, which represents a 9.4% increase in the population. The Borough continued to be the most populated municipality in the Centre Region, making up 45.6% of the overall population in 2010.

b. Household Type

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

The trend of migration by families out of the Borough first identified in 1984 by former Centre Region Planning Agency (CRPA) Director Dennis Elpern continued in the first decade of the millennium. Table 2 shows that the number of family households dropped from 3,303 in 2000 to 3,069 in 2010, a 7.1% loss. Expressed as percentages, in 1970, 55.8% (4,412) of the households in the Borough were family households. In 2010, this percentage had slipped to 24.3% (3,069 households). This represents a 30.4% (1,343) drop in the number of family households.

In 2010, the percentage of family households in the Centre Region, excluding the Borough, was 56.3% with a range of 42.5% (2,920 households) in Patton Township to 85.2% (778 households) in Halfmoon Township (see Table 3 for 2000 data and Table 4 for 2010 data). The percentage of family households in the Borough was 24.3% (3,069).

In 2010, the percentage of non-family households in the Centre Region, excluding the Borough, was 43.7% with a range of 14.8% (135 households) for Halfmoon to 57.5%% (3,954 households) for Patton Township (see Table 4).

As shown in Table 2, the number of non-family households in the Borough continued to rise throughout the reporting period, going from 3,494 (44.2% of all households) in 1970 to 9,541 (75.7% of all households) in 2010. Throughout the reporting period, a substantial number of the non-family households in the Borough have been composed of 1-person households. In 2010, 44.5% (4,243 households) of non-family households were 1-persons households.

Table 2. Households & Families in the Borough of State College, 1970-2010

Households	1970	1980	1990	2000	2010	Change 1970-2010	Change 2000-2010
Total	7,906	9,830	10,938	12,024	12,610	+3,279 59.5%	+286 4.9%
Family	4,412	3,736	3,559	3,303	3,069	-1,343 30.4%	-234 7.1%
Non-family	3,494	6,094	7,379	8,721	9,541	+6,047 173.1%	+820 9.4%
1 Person Households	1,737	2798	2,998	4,034	4,243	+2,506 144.3%	+209 5.2%

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2010, DP-1

Table 3. Population & Household Characteristics, 2000

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

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

Table 4. Population & Household Characteristics, 2010

Characteristics		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Total Households		12,610	3,654	7,195	913	1,985	6,874	33,231
Family Households / % of Households		3,069 24.3%	2,278 62.3%	4,192 58.3%	778 85.2%	1,433 72.2%	2,920 42.5%	14,670 44.1%
Non-family Households / % of Households		9,541 75.7%	1,376 37.7%	3,003 41.7%	135 14.8%	552 27.8%	3,954 57.5%	18,561 55.9%
1-Person Households / % of Households		4,243 33.6%	1,124 30.8%	1,856 25.8%	99 10.8%	431 21.7%	2,386 34.7%	10,139 30.5%
1-Person households with Person 65+ years / % of All Households		646 5.1%	518 14.2%	486 6.8%	28 3.1%	149 7.5%	377 5.5%	2,204 6.6%
Families w/ Own Children Under 18	Married-Couple Families / % of Hslds.	793 6.3%	776 21.2%	1,502 20.9%	355 38.9%	429 21.6%	971 14.1%	4,826 14.5%
	Male, no Wife / % of Hslds.	120 1.0%	51 1.4%	72 1.0%	12 1.3%	37 1.9%	72 1.0%	364 1.1%
	Female, no Husband Family / % of Hslds.	234 1.9%	106 2.9%	278 3.9%	23 2.5%	105 5.3%	169 2.5%	915 2.8%

Source: U.S. Bureau of the Census, Census 2010, DP-1

Table 5. Population & Household Characteristics for the Borough, 2000 & 2010

Characteristics		2000	2010
Total Households		12,024	12,610
Family Households / % of Households		3,303 27.5%	3,069 24.3%
Non-family Households / % of Households		8,721 72.5%	9,541 75.7%
1-Person Households / % of Households		4,034 33.5%	4,243 33.6%
1-Person households with Person 65+ years / % of All Households		706 5.9%	646 5.1%
Families w/ Related Children Under 18	Married-Couple Families / % of Households	1,002 8.3%	793 6.3%
	Male-Alone Headed Family / % of Households	65 .5%	120 1.0%
	Female-Alone Headed Family / % of Households	230 1.9%	234 1.9%

Source: U.S. Bureau of the Census, Census 2000 and 2010, DP-1

While we have seen the trend of loss of family households, developing an effective strategy for countering it has proven to be particularly nettlesome. This is because

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

The Borough of State College's National Citizen Survey provides residents of the Borough an opportunity to rate the quality of life in the Borough and provide feedback on the priorities of the Borough Council. The 2012 survey results indicated that overall the residents were pleased with their quality of life. The availability of affordable quality housing was rated as "excellent" or "good" by only 36% of the participants, which is below the national comparison and similar to other university communities with populations 25,000 to 99,999. The variety of housing options was rated as "excellent" or "good" by 49%, which is much below the national comparison and below other university communities with populations 25,000 to 99,999. Survey results also reported that 56% of the participants were paying more than 30% of their monthly household income on housing costs.

c. Marital Status

The marital profile of the Borough for 2008-2012, just like in 2000, reflects the large number of students residing there. As indicated in Table 6, 83.1% (33,719) of the Borough population 15 years and over had never been married. This is the highest percentage in the Centre Region. For the rest of the Centre Region the percentages range from 18.4% (379 individuals) in Halfmoon Township to 48.0% (6,412 individuals) in Patton Township.

Table 6. Marital Status of Persons 15 Years of Age and Over, 2000 & 2008-2012

Marital Status	Borough		College		Ferguson		Halfmoon		Harris		Patton	
	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012
Population 15+ Years	36,651	40,576	7,054	8,061	11,487	14,952	1,679	2,058	3,569	3,708	9,582	13,358
Never Married	27,920	33,719	2,186	2,708	4,066	5,263	302	379	665	719	4,180	6,412
% Never Married	76.2%	83.1%	31.0%	33.6%	35.4%	35.2%	18.0%	18.4%	18.6%	19.4%	43.6%	48.0%

Source: U.S. Bureau of the Census, Census 2000, and 2008-2012 ACS 5-Year Estimates, S1201
Per P29 in Borough: 2,289 family households with spouse

d. Sex

According to Census 2010, the number of males in the Borough, 22,681 or 54%, outnumbered the number of females, 19,353 or 46% (see Table 7). For the Centre Region, this represents the largest gap between the number of males and females. It is

also different than the national average of 49.2% male and 50.8% female. In both the Borough and Halfmoon Township, the male population increased 2%, which represents the largest change in distribution from 2000 to 2010.

Table 7. Sex of the Population

Year		Borough		College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
2000	Male	20,011	52%	4,062	48%	7,161	51%	1,244	53%	2,274	49%	5,883	52%	40,635	51%
	Female	18,409	48%	4,427	52%	6,902	49%	1,113	47%	2,383	51%	5,537	48%	38,771	49%
2010	Male	22,681	54%	4,682	49%	8,965	51%	1,361	51%	2,374	49%	7,928	52%	47,991	52%
	Female	19,353	46%	4,839	51%	8,725	49%	1,306	49%	2,499	51%	7,383	48%	44,105	48%

Source: U.S. Bureau of the Census, 2000, and 2010, DP-1

Table 8 shows the number of male and female-headed households in the Centre Region in 2010. This includes 1-person households and two or more person households, both family households and non-family households. According to census definitions, a family household is defined as a household maintained by a householder who is in a family (a householder and one or more people who reside together and who are all related by birth, marriage, or adoption) and includes any unrelated people who may be residing there. In the Centre Region, 44.1% of the households are family households. Males head 32.1% (10,654) of the households in the region while females head 31.2% (10,376). The number of lone female-headed families (1,653 households) is approximately double the number of lone male-headed families (816).

Table 8. Female & Male Headed Households in the Centre Region, 2010

Household			Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
2 or More Person Household	Family Household	Male Alone	307 2.4%	97 2.7%	170 2.4%	21 2.3%	69 3.5%	152 2.2%	816 2.5%
		Female Alone	473 3.8%	224 6.1%	444 6.2%	35 3.8%	162 8.2%	315 4.6%	1,653 5.0%
		Married Couple	2,289 18.2%	1,957 53.6%	3,578 49.7%	722 79.1%	1,202 60.6%	2,453 35.7%	12,201 36.7%
	Non-Family Household	Male	2,968 23.5%	153 4.2%	662 9.2%	24 2.6%	66 3.3%	875 12.7%	4,748 14.3%
		Female	2,330 18.5%	99 2.7%	485 6.7%	12 1.3%	55 2.8%	693 10.1%	3,674 11.1%
1-Person Household		Male	2,293 18.2%	444 12.2%	880 12.2%	55 6.0%	191 9.6%	1,227 17.8%	5,090 15.3%
		Female	1,950 15.5%	680 18.6%	976 13.6%	44 4.8%	240 12.1%	1,159 16.9%	5,049 15.2%
Total # Household			12,610	3,654	7,195	913	1,985	6,874	33,231

Source: U.S. Bureau of the Census, 2010, QT-P11

Table 9 shows the number of male and female-headed households in the Borough in 2000 and 2010. According to 2010 Census data, 24.3% (3,069) of the households in the Borough were family households. Males headed 44.2% (5,568) of all the households in the Borough while females head 37.7% (4,753). The number of lone male-headed families (307 households) was drawing even with the number of lone female-headed families (473).

Table 9. Female & Male Headed Households in the Borough, 2000 & 2010

Households			2000	2010
2 or More Person Household	Family Household	Male Alone	205 1.7%	307 2.4%
		Female Alone	404 3.4%	473 3.8%
		Married Couple	2,694 22.4%	2,289 18.2%
	Non-Family Household	Male	2,658 22.1%	2,968 23.5%
		Female	2,029 16.9%	2,330 18.5%
1-Person Household		Male	2,084 17.3%	2,293 18.2%
		Female	1,950 16.2%	1,950 15.5%
Total # Household			12,024	12,610

Source: U.S. Bureau of the Census, 2000, and 2010, QT-P11

e. Families with Children

According to the 2010 Census, families with own children under 18 years of age made up 41.6% of the families and 18.4% of all the households in the Centre Region (see Table 4). Excluding the Borough, the percentage of all households that were family households with own children under 18 years of age ranged from 17.6% in Patton Township to 42.7% in Halfmoon Township.

In the Borough, families with own children under 18 years of age made up 39.3% (1,147) of the families and 9.1% of all the households in 2010. Since 2000, the percentage of families with own children has remained steady but the percentage of family households fell 11.6%

The census data in Table 10 shows the overall decline in the size of households and families in the Borough. From 1970 to 2010, the size of family households went from 3.19 to 2.71, representing a 15% decrease. The loss of families and the decline in family size are important factors in the decline of the Borough's total population in general and in the decline in the number of children in particular.

Table 10. Borough Household and Family Size

Household	1970	1980	1990	2000	2010	Change 1970-2000	Change 1999-2000	Change 2000-2010
Family	3.19	2.83	2.75	2.69	2.71	-0.5 -15.7%	-0.06 -2.2%	+0.02 +.74%
Household	2.56	2.34	2.43	2.3	2.30	-0.26 -10.2%	-0.13 -5.3%	0 0%

Source: U.S. Bureau of the Census, Census 1970, 1980, 1990, 2000 and 2010, QT-P11

f. Racial and Ethnic Characteristics

Table 11 depicts the distribution of race and ethnicity in the Centre Region according to Census 2010 data. The majority (84.8%) of the Centre Region population reported being White Only. For the balance of the population in the Centre Region: 8.5% were Asian Only; 3.7% were Black or African American Only; 2.0% were 2 or more races; .9% were Some Other Race; and 0.1% were American Indian and Alaska Native Only. Also, 3.3% of the population reported being Hispanic or Latino. Among the Centre Region municipalities, the Borough had the largest proportion of each of the Region's total minority populations both in terms of absolute numbers and as a percentage of the total minority population.

Table 11. Race & Ethnicity of Population in the Centre Region, 2010

Composition	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region (CR)
Total Population	42,034	9,521	17,690	2,667	4,873	15,311	92,096
Race							
White Only / % of this population in CR	34,959 44.7%	8,724 11.2%	14,514 18.6%	2,596 3.3%	4,588 5.9%	12,761 16.3%	78,142
Black or African American Only / % of this population in CR	1,602 47.5%	224 6.6%	574 17.0%	13 .4%	91 2.7%	872 25.8%	3,376
Asian Only / % of this population in CR	4,121 52.9%	321 4.1%	2,017 25.9%	22 .3%	92 1.2%	1,211 15.6%	7,784
American Indian & Alaska Native Only / % of this population in CR	64 58.7%	18 16.5%	13 11.9%	0 0%	5 4.6%	9 8.3%	109
Native Hawaiian & Other Pacific Islander Only / % of this population in CR	17 40.5%	5 11.9%	1 2.4%	0 0%	0 0%	19 45.2%	42
Some Other Race Only / % of this population in CR	418 52.6%	64 8.1%	156 19.6%	0 0%	25 3.1%	131 16.5%	794
2 or More Races / % of this population in CR	853 45.9%	165 8.9%	415 22.3%	36 1.9%	72 3.9%	317 17.1%	1,858
Ethnicity							
Hispanic or Latino / % of this population in CR	1,629 54.4%	232 7.7%	534 17.8%	30 1.0%	81 2.7%	491 16.4%	2,997

Source: U.S. Bureau of the Census, Census 2010, QT-P3

According to Census 2010 data presented in Table 12, the majority (83.2%) of the Borough's population was White. Of the minority population (in descending order): 9.8% (4,121) was Asian; 3.8% (1,602) was Black or African American; 2.0% (853) was 2 or more races; 1.0% (418) was Some Other Race; 0.2% (64) was American Indian & Alaska Native; and 0.0% (17) was Native Hawaiian & Other Pacific Islander. A total of 3.9% (1,629) of the population was Hispanic.

The minority population in the Borough with the largest percentage increase between 2000 and 2010 was the Hispanic population which increased 40.5% during this time period. The Asian population, the largest minority population in the Borough, increased 22.4%.

Table 12. Race & Ethnicity of Population in the Borough, 2000 & 2010

Composition	2000	2010	% Change
Total Population	38,420	42,034	+9.4%
Race			
White Only / % of population	32,392 84.3%	34,959 83.2%	+7.9%
Black or African American Only / % of population	1,417 3.7%	1,602 3.8%	+13.1%
Asian Only / % of population	3,368 8.8%	4,121 9.8%	+22.4%
American Indian & Alaska Native Only / % of population	58 .2%	64 0.2%	+10.3%
Native Hawaiian & Other Pacific Islander Only / % of population	50 .1%	17 0.0%	-66%
Some Other Race Only / % of population	529 1.4%	418 1.0%	-21.0%
2 or More Races / % of population	606 1.6%	853 2.0%	+40.8%
Ethnicity			
Hispanic or Latino	1,159 3.0%	1,629 3.9%	40.6%

Source: U.S. Bureau of the Census, Census 2000 & 2010, QT-P3

Areas of Racial or Minority Concentration

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

The data from the 2010 Census was used to determine areas of minority concentration. Through the statistical analysis of race data from Census 2010, 4 of the 9 census tracts in the Borough met the Borough Consolidated Plan's definition of area of minority concentration. Table 13 shows the census tracts that had concentrations of one or more minority groups. Census Tract 121 had concentrations of African Americans (7.9% of the census tract population); American Indians/Alaska Native (0.2% of the census tract population); Some Other Race (1.2% of the census tract population); and Hispanics (5.0% of the census tract population). Census tract 122 had concentrations of African Americans (5.5% of the census tract population); Some Other Race (1.9% of the census tract population); and Hispanics (6.1% of the census tract population). It is not surprising that there were concentrations of minorities in Census Tracts 121 and 122. A majority of the Pennsylvania State University's on-campus housing for the University Park campus, which accommodates approximately 14,000 students each school year, is located within these census tracts. Census Tract 124, the third tract with a concentration of minority residents, had concentrations of American Indians/Alaska Natives (.3% of the census tract population). Census Tract 128, the fourth tract with a concentration of minority residents, had concentrations of Asians (21.3% of the census

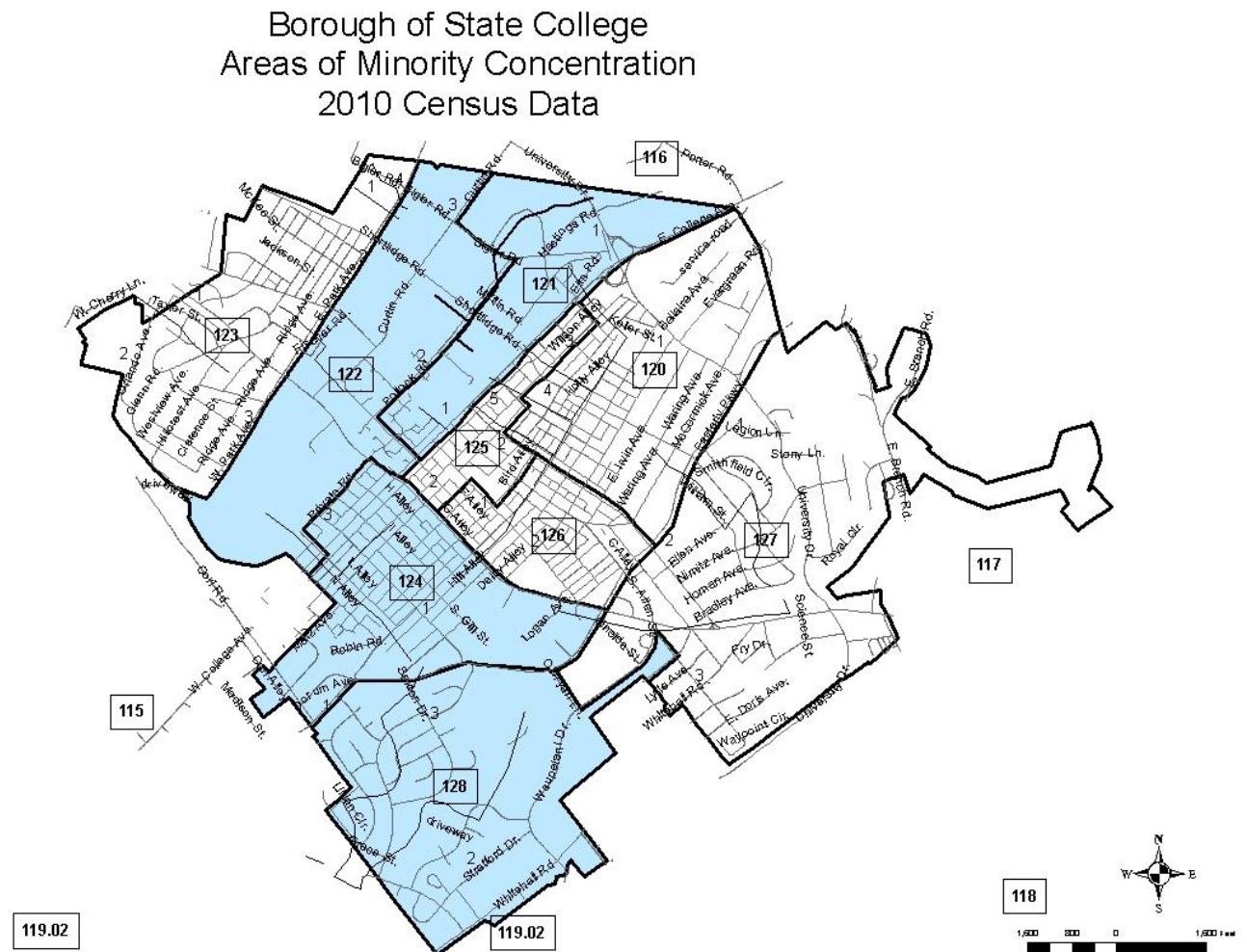
tract population); Native Hawaiians/Other Pacific (.1% of the census tract population); and American Indians/Alaska Natives (0.3% of the census tract population);

Table 13. Areas of Minority Concentration in the Borough by Census Tract

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

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

Map 2. Areas of Minority Concentration in the Borough



g. National Origin

According to 2008-2012 ACS data shown in Table 14, 92.0% (84,422) of the Centre Region's total population was native to the United States. The native population includes people born in the United States as well as those born in a foreign country who had at least one parent who is a U.S. citizen. The foreign born population in the Centre Region was 10.6% (9,751) of the total population, with percentages ranging from 1.5% of the population in Halfmoon Township to 13.9% in Ferguson Township. Of the total foreign born population in the Centre Region, 71.2% (6,940) were not a U.S. citizen and 70.1% cited Asia as their region of birth.

Table 14. National Origin of the Centre Region Population, 2008-2012

Origin	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Total Population	42,008	9,444	17,552	2,666	4,931	15,183	91,784
Native Population / % of this Population	37,406 89.0%	9,055 95.9%	15,106 86.1%	2,626 98.5%	4,535 92.0%	13,305 87.6%	84,422 92.0%
Native Population Born in U.S.	36,946	8,969	14,845	2,584	4,535	13,136	81,015
Native Population Born Outside U.S.	460	86	261	42	0	169	1,018
Foreign Born (FB)	4,602	389	2,446	40	396	1,878	9,751
FB Population Not a Citizen / % of FB Population	3,455 75.1%	156 40.1%	1,810 74.0%	0 0%	276 69.7%	1,243 66.2%	6,940 71.2%

Source: U.S. Bureau of the Census, 2008-2012 ACS 5-Year Estimates, DP02

According to 2008-2012 ACS data shown in Table 15, 89.0% (37,406) of the Borough's total population was native to the United States. The native population includes people born in the United States as well as those born in a foreign country who had at least one parent who is a U.S. citizen. The foreign born population in the Borough was 4,602 or 11.0% of the total population. Of the total foreign born population living in the Borough, 75.1% (3,455) were not a U.S. citizen and 70.8% cited Asia as their region of birth. Comparing Census 2010 and 2008-2012 ACS data, the foreign-born population increased 8.4% (355) and the population of non U.S. citizens increased 5.5% (179).

Table 15. National Origin of the Borough Population, 2000 & 2008-2012

Origin	2000	2008-2012
Native Population / % of Total Population	34,173 88.9%	37,406 89.0%
Native Population Born in U.S.	33,547	36,946
Native Population Born Outside U.S.	626	460
Foreign Born Population / % of Total Population	4,247 11.1%	4,602 11.0%
Foreign Born Population Not a Citizen	3,276	3,455

Source: U.S. Bureau of the Census, Census 2000, 2008-2010 ACS 5-Year Estimates, DP02

h. Language

According to 2008-2012 ACS 5-Year Estimates data (see Table 16), 87.8% (70,556) of the Centre Region's population 19 years and over speak only English at home. Of the population 18 years and over which spoke another language at home, .7% (590) spoke English "not well" or "not at all". The population 18 years and over with the highest

percentage of individuals reporting they spoke English “not well” or “not at all” were those speaking other Indo-European languages at home.

For the Borough, 88.0% (35,173) of the population 18 years and over speak only English at home. Of the population 18 years and over which spoke another language at home, .5% (186) spoke English “not well” or “not at all”. The population 18 years and over with the highest percentage of individuals reporting they spoke English “not well” or “not at all” were those speaking Spanish languages at home.

Table 16. Language Spoken at Home by Ability to Speak English in the Centre Region, 2008-2012

	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Population 18 years and over	39,979	7,548	14,501	1,932	3,512	12,868	80,340
Speak only English / % of Population	35,173 88.0%	7,039 93.3%	11,769 81.2%	1,893 98.0%	3,203 91.2%	11,479 89.2%	70,556 87.8%
Speak Spanish & Speak English “not well” or “not at all” / % of Population	108 .3%	0 0%	19 .1%	0 0%	0 0%	0 0%	127 .2%
Speak other Indo-European Languages & Speak English “not well” or “not at all” / % of Population	13 0.0%	28 .4%	49 .3%	0 0%	83 2.4%	88 .7%	261 .3%
Speak Asian/Pacific Island Languages & Speak English “not well” or “not at all” / % of Population	58 .2%	0 0%	97 .7%	0 0%	0 0%	31 .2%	186 .2%
Speak Other Languages & Speak English “not well” or “not at all” / % of Population	7 0.0%	0 0%	0 0%	0 0%	0 0%	9 .1%	16 0.0%

Source: ACS 2008-2012, Tables DP05 & B16004

The ACS also includes information on linguistic isolation (see Table 17). This is defined as a household where all members of the household 14 years and over have at least some difficulty with English. In the Centre Region, 15.2% (763) of households reporting a main language other than English also reported their household as linguistically isolated. This represents 2.4% of all the households in the Centre Region. The largest group of linguistically isolated households was those reporting one of the Asian and Pacific Island languages as the main household language.

In the Borough, 18.4% (381) of households reporting a main language other than English also reported their household as linguistically isolated. This represents 3.1% of all the households in the Borough. The largest group of linguistically isolated households was those reporting one of the Asian and Pacific Island languages as the main household language. Though only a small percentage of the population, there are community resources to provide translation/interpretation services for individuals with limited English proficiency.

Table 17. Household Language by Linguistic Isolation in the Centre Region, 2008-2012

	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Total Number Households	12,178	3,733	7,292	912	1,812	6,487	32,414
English / % of Households	10,102 83.0%	3,444 92.3%	5,791 79.4%	886 97.1%	1,605 88.6%	5,581 86.0%	27,409 84.6%
Spanish – Linguistically Isolated / % of Households	25 .2%	0 0%	16 .2%	0 0%	0 0%	0 0%	41 .1%
Other Indo-European Language – Linguistically Isolated / % of Households	86 .7%	0 0%	41 .6%	0 0%	39 2.2%	38 .6%	204 .6%
Asian/Pacific Island Languages – Linguistically Isolated / % of Households	251 2.5%	21 .6%	113 1.5%	0 0%	14 .8%	100 1.5%	499 1.5%
Other Languages – Linguistically Isolated / % of Households	19 .2%	0 0%	0 0%	0 0%	0 0%	0 0%	19 0.0%

Source: ACS 2008-2012, Table B16002

i. Ancestry

According to 2008-2012 ACS data, in both absolute numbers and as a percentage of the total population, the top three ancestries reported in the Centre Region were German (22,922, 25.0%), Irish (13,024, 14.2%), and Italian (8,190, 8.9%). The breakdown for the Borough is similar, with the top three ancestries reported were German (8,568, 20.4%), Irish (6,492, 15.5%), and Italian (4,260, 10.1%).

j. Student Population

Census 2010 did not include information on student enrollment. Therefore 1990 and 2000 Census as well as 2008-2012 ACS data and information from the Pennsylvania State University provided statistical data for this section.

The Borough is home to Pennsylvania State University's (Penn State) University Park campus. Historically, students enrolled at University Park have had a large impact on the demographics for the Borough. According to Penn State, in the fall of 2013, 46,184 students were enrolled at University Park. This represents a 3.1% (1,367) increase from the fall of 2010, when 44,817 students were enrolled at University Park.

The Penn State Fact Book for fall 2013 reports that the minority enrollment at University Park Campus was 7,757. This is a 66.9% increase from the 4,649 in 2000. It also reports that 6,076 international students were enrolled in the fall of 2013. This is a 124.1% increase from the 2,711 international students enrolled in 2000.

According to Penn State, approximately 13,700 students live on University Park campus, which includes the first year students, who are required to live on campus and are guaranteed housing. (In fall 2013, this was approximately 8,000 freshman.)

The U.S. Census Bureau defines college enrollment as a person attending undergraduate, graduate or professional school. More college students live in the Borough than in any other municipality in the Centre Region (see Table 18 and Table 19). According to 2008-2012 ACS data, 76.0% (29,443) of Centre Region's population enrolled in college lived in the Borough. Comparing the 2000 Census data to the 2008-2012 ACS figures, the population of college students in the Centre Region increased 11.4%. The largest increases in the student population were in Harris Township with a 43.7% (100) increase and in Ferguson Township with a 32.9%(868) increase.

According to 2008-2012 ACS figures, in the Borough, students enrolled in college made up 70.1% of the total Borough population. With only 47.4% (13,956) of those students living on-campus, the remaining 52.6% or 15,487 students live off-campus in the Borough. This is a slight reduction since 2000, when, according to Census 2000, students enrolled in college made up 71.1% of the total Borough population and 58.2% or 15,904 of these students lived off-campus in the Borough.

Comparing Census 2000 and 2008-2012 ACS figures, the population of college students in the Borough increased by 7.8% (2,129). This is primarily due to the construction of new on campus housing. The number of students living off campus in the Borough actually decreased 2.6% (417) from 2000.

Table 18. Student Population Enrolled in Undergraduate, Graduate, or Professional School, 1990, 2000, 2008-2012

Year	Borough			College			Ferguson	Halfmoon	Harris	Patton	Centre Region
2008-2012	29,443	On Campus:	13,956	1,252	On Campus:	669	3,508	121	329	4,084	38,737
		Off Campus:	15,487		Off Campus:	583					
2000	27,314	On Campus:	11,410	1,542	On Campus:	1,051	2,640	102	229	2,938	34,765
		Off Campus:	15,904		Off Campus:	491					
1990	27,717	On Campus:	11,617	644	On Campus:	0	1,563	95	396	2,271	32,686
		Off Campus:	16,100		Off Campus:	644					
Change 2000 to 2008-2012	+2,129	On Campus:	+2,546	-290	On Campus:	-382	+868	+19	+100	+1,146	+3,972
		Off Campus:	-417		Off Campus:	+92					

Source: U.S. Bureau of the Census, Census 1990 & 2000, 2008-2012 ACS, B14001

Table 19. Student Population in the Borough by Census Tract – Number & Percentage of Census Tract Population, 1990, 2000, 2008-2012

Year	Census Tract								
	120	121	122	123	124	125	126	127	128
1990	5,343	5,702	5,915	341	2,684	2,864	2,401	332	2,135
	82.9%	92.5%	99.6%	17.7%	60.0%	90.8%	72.5%	13.2%	42.8%
2000	4,851	6,024	5,386	420	2,806	3,184	2,525	413	1,705
	79.7%	94.4%	99.5%	23.1%	65.5%	89.7%	77.9%	15.2%	34.6%
2008-2012	4,525	7,136	6,820	387	2,317	3,173	3,062	299	1,724
	76.4%	98.0%	96.6%	23.0%	55.1%	78.5	74.1%	11.0%	34.7%

Source: U.S. Bureau of the Census, 1990 & 2000; 2008-2012 ACS, B14001

k. Age of Population

The age distribution for the Centre Region, broken down by municipality is shown in Table 20. According to the Census 2010 data on age, the Borough had the largest percentage of people age 18-24 (70.6%); and the lowest percentages of people in the under 18 (5.1%), the 25-44 (13.1%), the 45-54 (3.3%), the 55-64 (3.2%) and in the 65 and over (4.7%) age groups. Ferguson Township had the highest percentage of people in the 25-44 (27.4%) age group. Halfmoon Township had the highest percentage of people in the under 18 (28.4%) and the 45-54 (22.5%) age groups; and the lowest percentage of people in the 18-24 (5.7%) age group. Harris Township had the highest percentage of people in the 55-64 (16.1%) age group. And College Township had the largest percentage of people 65 and over (16.1%) age group.

According to Census 2010, the age distribution of the population in the Centre Region in 2010 was close to what it was in 2000 (Table 20). Between 2000 and 2010, the overall number of the 18-24, 45-54, 55-64, and 65 and over populations increased; and the number of 18 and under, and 25-44 population decreased. Despite these changes, the percentages these numbers represent show that the distribution of the age groups did not change dramatically. The largest change was the decrease in the population of 25-44 year-olds, with the actual number decreasing by 115 individuals. This represents a 3.3% decrease in the percentage of this age group's portion of the population. The largest increase was the change in the population of 45-54 year-olds with the actual number increasing by 7,539, which represents a 2.7% increase in the percentage of the age group's portion of the population.

Table 20. Age Distribution of Centre Region Population, 2000 & 2010

Municipality	Borough		College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Total Population	38,420	42,034	8,489	9,521	14,063	17,690	2,357	2,667	4,657	4,873	11,420	15,311	79,406	92,096
Persons -18 yrs / % of All Persons	2,212 5.8%	2,129 5.1%	1,787 21.1%	1,743 18.3%	3,147 22.4%	3,469 19.6%	800 33.9%	758 28.4%	1,323 28.4%	1,095 22.5%	2,184 19.1%	2,240 14.6%	11,453 14.4%	11,434 12.4%
Persons 18-24 / % of All Persons	25,182 65.5%	29,671 70.6%	1,414 16.7%	1,613 16.9%	2,387 17.0%	3,198 18.0%	120 5.1%	153 5.7%	214 4.6%	340 7.0%	2,800 24.5%	4,681 30.6%	32,117 40.4%	39,656 43.1%
Persons 25-44 / % of All Persons	6,221 16.2%	5,521 13.1%	2,208 26.0%	2,091 22.0%	4,229 30.1%	4,842 27.4%	845 35.9%	623 23.4%	1,295 27.8%	1,018 20.9%	3,512 30.8%	4,100 26.8%	18,310 23.1%	18,195 19.8%
Persons 45-54 / % of All Persons	1,563 4.1%	1,395 3.3%	1,130 13.3%	1,377 14.5%	1,850 13.2%	2,199 12.4%	363 15.4%	599 22.5%	782 16.8%	887 18.2%	1,348 11.8%	1,633 10.7%	7,036 8.8%	8,090 8.8%
Persons 55-64 / % of All Persons	995 2.6%	1,334 3.2%	682 8.0%	1,165 12.2%	1,085 7.7%	1,867 10.6%	124 5.2%	355 13.3%	493 10.6%	786 16.1%	825 7.2%	1,298 8.5%	4,204 5.3%	6,805 7.4%
Persons 65+ / % of All Persons	2,247 5.8%	1,984 4.7%	1,268 14.9%	1,532 16.1%	1,365 9.7%	2,115 12.0%	105 4.5%	179 6.7%	550 11.8%	747 15.3%	751 6.6%	1,359 8.9%	6,286 7.9%	7,916 8.6%

Source: U.S. Bureau of the Census, Census 2000 & 2010, QT-P1

Table 21 shows the age distribution in the Borough population for Census years 1990, 2000, and 2010. According to Census 2010 data, 70.6% (29,671) of the Borough's population was composed of persons between 18-24 years of age. This is not surprising given the student population in the Borough. The composition of the remaining portion of the population in decreasing order: 25-44 years of age (13.1%); -18 years of age (5.1%); 65+ years of age (4.7%); 45-54 years of age (3.3%); and 55-64 years of age (3.2%).

According to Census data, the age distribution of the population in the Borough has changed since 1990. Despite the 8% increase in the overall population from 1990 to 2010, the following age group populations continue to decrease: -18 years of age (-9.5% from 1990 to 2000 and an additional -3.8% from 2000 to 2010); 25-44 years of

age (-9.0% from 1990 to 2000 and an additional -11.3% from 2000 to 2010). Over this time period the population of all other age groups increased by more than the rate of increase for the total population. From 2000 to 2010, the fastest growing age group was 55-64 years of age which increased 34.1%. The age groups which show the largest losses were: 25-44 years of age (-11.3%) and 65+ (-11.7%).

Table 21. Age Distribution of the Borough Population, 1990, 2000 & 2010

Age Distribution	Borough of State College		
	1990	2000	2010
Total Population	38,923	38,420	42,034
Persons -18 yrs / % of Population	2,444 6.3%	2,212 5.8%	2,129 5.1%
Persons 18-24 / % of Population	25,548 65.6%	25,182 65.5%	29,671 70.6%
Persons 25-44 / % of Population	6,836 17.6%	6,221 16.2%	5,521 13.1%
Persons 45-54 / % of Population	1,190 3.1%	1,563 4.1%	1,395 3.3%
Persons 55-64 / % of Population	1,093 2.8%	995 2.6%	1,334 3.2%
Persons 65+ / % of Population	1,812 4.7%	2,247 5.8%	1,984 4.7%

Source: U.S. Bureau of the Census, 1990, 2000 & 2010, QT-P1

I. Income

Census 2010 did not include data relating income. Therefore data from the ACS 5-year estimates has been included to compare with median family and non-family income data from the 2000 Census.

According to 2008-2012 ACS 5-year estimates, median family household incomes ranged from \$67,561 in the Borough to \$117,031 in Halfmoon Township (see Table 22). All were higher than the national average of \$64,585. The percentage change in median family household income from 2010 to 2012 ranged from a 14.6% increase in Borough (from \$58,953 to \$67,561) to a 3.1% decrease in College Township (from \$95,557 to \$92,600).

According to 2008-2012 ACS 5-year estimates, median non-family household incomes ranged from \$17,073 in the Borough to \$49,583 in Harris Township. Except for the Borough, all were greater than the national average of \$31,796. The percentage change in median non-family household income from 2010 to 2010 was comparable or greater than the national average increase of the 1.6% and ranged from the 1.8%

increase in the Borough (from \$16,767 to \$17,073) to a 9.6% increase in College Township (from \$38,256 to \$41,915).

Table 22. Median Family & Non-Family Household Incomes and % Change From Previous, 2000, 2006-2010 & 2008-2012

		State College Borough	College	Ferguson	Halfmoon	Harris	Patton	National
Median Family Income	1999	54,949	65,649	62,461	67,222	62,222	61,503	50,046
	2010 / % Change	58,953 +7.3%	95,557 +45.6%	72,339 +15.8%	103,224 +53.6%	75,380 +21.1%	73,409 +19.4%	62,982 +25.8%
	2012 / % Change	67,561 +14.6%	92,600 -3.1%	81,568 +12.8%	117,031 +13.4%	84,741 +12.4%	76,925 +4.8%	64,585 +2.5%
Median Non- Family Income	1999	16,416	26,776	26,241	31,563	32,024	26,222	25,705
	2010 / % Change	16,767 +2.1%	38,256 +42.9%	32,480 +23.8	36,250 +14.8%	47,250 +47.5%	32,997 +25.8%	31,305 21.8%
	2012 / % Change	17,073 +1.8%	41,915 +9.6%	35,537 +9.4	34,861 +3.8%	49,583 +4.9%	35,652 +8.0%	31,796 +1.6%

Source: U.S. Bureau of the Census, Census 2000; 2006-2010 & 2008-2012 ACS, DP03

Table 23 presents data on the number of families and individuals with income below the poverty level in the Centre Region. According to 2008-2012 ACS 5-year estimates, 7.0% (1,085) of all families and 28.0% (21,490) of individuals had an income below the poverty level. Compared with 2006-2010 ACS estimates, the percentages have increased by .8% for families and 2.2% for individuals.

Table 23. Poverty – Families & Individuals, 2006-2010, 2007-2011 & 2008-2012

		State College Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
2006- 2010	Families	346 / 11.3%	93 / 3.9%	235 / 5.6%	31 / 4.1%	49 / 3.5%	178 / 5.6%	932 / 6.2%
	Individuals	12,363 / 48.4%	599 / 6.6%	2,663 / 15.6%	101 / 3.9%	245 / 5.1%	3,092 / 21.1%	19,063 / 25.8%
2007- 2011	Families	385 / 12.3%	76 / 3.2%	180 / 4.2%	20 / 2.6%	57 / 4.0%	201 / 6.0%	919 / 6.0%
	Individuals	13,575 / 50.4%	415 / 4.6%	2,692 / 15.6%	69 / 2.6%	329 / 6.8%	2,955 / 19.8%	20,035 / 26.5%
2008- 2012	Families	462 / 15.0%	65 / 2.8%	271 / 6.0%	21 / 2.8%	73 / 4.9%	193 / 5.7%	1,085 / 7.0%
	Individuals	14,426 / 52.0%	419 / 4.7%	3,130 / 17.9%	80 / 3.0%	498 / 10.1%	2,937 / 19.4%	21,490 / 28.0%

Source: U.S. Bureau of the Census, 2006-2010, 2007-2011 & 2008-2012 ACS 5-Year Estimates, B17010 & B17001

According to 2008-2012 ACS estimates, the percentages of families below the poverty level in the Centre Region ranged from 2.8% in Halfmoon (21) and College (65) Townships to 15.0% in the Borough (462). Compared with 2006-2010 ACS estimates, the municipality with the largest percentage increase was the Borough with a 3.7% increase.

According to 2008-2012 ACS estimates, the percentages of individuals below the poverty level in the Centre Region ranged from 3.0% (80) in Halfmoon Townships to 52.0% (14,426) in the Borough. Compared with 2006-2010 ACS estimates, the municipality with the largest percentage increase was Harris Township with a 3.7% increase.

For the Borough, according to 2008-2012 ACS data, there were 462 families and 14,426 individuals below the poverty level. The percentage of both families and individuals below the poverty level has increased.

Per 2006-2010 ACS data, 11.3% (346) of families had incomes below the poverty level. Per 2008-2012 ACS data, the percentage increased to 15.0% (462).

Per 2006-2010 ACS data, 48.4% (12,363) of individuals had incomes below the poverty level. Per 2008-2012 ACS data, the percentage increased to 52.0% (14,426). HUD defines low income as a household with income less than or equal to 50% of the area's median income. Moderate income is defined as a household with income greater than 50% and less than or equal to 80% of the area's median income. Low/Moderate Income Summary Data (LMISD) figures, derived from special data tabulations are provided to HUD by the U.S. Census Bureau for each entitlement community. In the past the tabulations were based on decennial census data. Beginning in 2014, the tabulations are based on ACS 5-year estimates (FY2014 LMISD figures based on 2006-2010 ACS 5-year estimates). The Borough of State College is the only municipality in the Centre Region with entitlement community status.

Table 24 compares the low-mod populations for 2000 and 2014 by census tract. The overall percentage of low-mod persons in the Borough increased from 66.6% in 2000 to 74.7% in 2014. Table 25 shows the distribution of the low-mod population in the Borough of State College. A block group is designated as low-mod if 51% or more of the population's household incomes are less than or equal to 80% of the area's median income. These low-mod block groups are areas in which Community Development Block Grant (CDBG) funds can be used for "area benefit activities". Excluding the block groups which include the Penn State University campus (census tracts 121 and 122), 13 out of 20 block groups in the Borough were designated as low-mod.

Table 24. Percent of Low-Mod Persons in the Borough by Census Tract, 2000 vs. 2014

Year	Census Tract								
	120	121	122	123	124	125	126	127	128
% Low-Mod 2000	76.49%	83.24%	81.82%	22.36%	72.02%	87.49%	82.55%	27.64%	56.46%
% Low-Mod 2014	87.08%	100%	100%	20.36%	67.41%	95.50%	89.77%	45.69%	69.97%
% Difference	-10.59%	+16.76%	+18.18%	-8.00%	-4.61%	+8.01%	+7.22%	+18.05%	+13.51%

Source: HUD, 2000 & 2014 LMISD figures

Table 25. Percent of Low-Mod Persons in the Borough by Census Tract & Block Group, 2014

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

Source: HUD, 2014 LMISD figures

m. Persons with Disabilities

Census 2010 did not include data relating to disabilities. 2008-2012 ACS is the first ACS which provides data on the population with disabilities at the municipality level. Disability status is broken down by the following categories: hearing difficulty, deaf or having serious difficulty hearing; vision difficulty, blind or having serious difficulty seeing, even when wearing glasses; cognitive difficulty, because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; ambulatory difficulty, having serious difficulty walking or climbing stairs; self-care difficulty, having difficulty bathing or dressing; and independent living difficulty, because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

Table 26. Disability Status by Age Group in the Borough, 2008-2012

		Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
5 Years	With Disability / % of Age Group	0 0.0%	0 0.0%	0 0.0%	0 0.0%	11 2.4%	0 0.0%	11 .3%
	Type of Disability							
	Hearing difficulty	0	0	0	0	11	0	11
	Vision difficulty	0	0	0	0	0	0	0
5-17 Years	With Disability / % of Age Group	121 8.6%	95 6.3%	105 4.8%	16 2.6%	66 6.9%	33 2.1%	436 5.3%
	Type of Disability							
	Hearing difficulty	43	15	12	0	0	0	70
	Vision difficulty	7	15	12	0	0	0	34
	Cognitive difficulty	71	95	105	15	66	33	385
	Ambulatory difficulty	0	15	26	0	0	0	41
	Self-care difficulty	31	15	56	0	66	0	168
18-64 Years	With Disability / % of Age Group	1,332 3.5%	333 5.5%	631 5.2%	73 4.2%	125 4.6%	622 5.4%	3,116 4.3%
	Type of Disability							
	Hearing difficulty	171	86	186	24	28	51	546
	Vision difficulty	339	14	86	6	11	103	559
	Cognitive difficulty	776	141	298	36	53	259	1,563
	Ambulatory difficulty	245	126	241	12	45	223	892
	Self-care difficulty	88	33	44	5	0	23	193
	Independent living difficulty	359	93	270	5	27	172	926
65+ Years	With Disability / % of Age Group	525 31.2%	482 34.2%	535 22.4%	67 34.2%	153 19.0%	287 20.5%	2,049 26.0%
	Type of Disability							
	Hearing difficulty	178	293	224	32	96	154	977
	Vision difficulty	48	74	103	34	27	76	362
	Cognitive difficulty	63	90	153	13	26	68	413
	Ambulatory difficulty	343	306	376	56	126	141	1,348
	Self-care difficulty	91	67	118	25	63	41	405
	Independent living difficulty	191	148	283	46	73	98	839
Total With Disability / % of Total Civilian Noninstitutionalized Population		1,978 4.7%	910 9.7%	1,271 7.3%	156 5.9%	355 7.2%	942 6.2%	5,612 6.1%

Source: U.S. Bureau of the Census, 2008-2012 ACS 5-Year Estimates, S1810

For the Centre Region, according to 2008-2012 ACS data, 6.1% (5,612) of the civilian noninstitutionalized population had a disability. The municipality with the largest percentage population with a disability was College Township where 9.7% of the population had a disability. Broken down by age group: .3% (11) of the population -5 years of age had a disability; 5.3% (436) of the population 5-17 years of age had a disability; 4.3% (3,116) of the population 18-64 years of age had a disability; and 26.0% (2,049) of the population 65+ years of age had a disability. The most common type of disability varied by age group. For the -5 age group, all had a hearing difficulty; for the 5-17 and 18-64 age groups, the most common type of disability was cognitive (385 individuals and 1,563 individuals respectively); and for the 65+ age group, it was ambulatory (1,348).

For the Borough, according to 2008-2012 ACS data, 4.7% (1,978) of the civilian noninstitutionalized population had a disability. Broken down by age group: 0 of the population -5 years of age had a disability; 8.6% (121) of the population 5-17 years of age had a disability; 3.5% (1,332) of the population 18-64 years of age had a disability; and 31.2% (525) of the population 65+ years of age had a disability. The most common type of disability varied by age group. For the 5-17 and 18-64 age groups, the most common type of disability was cognitive (71 individuals and 776 individuals respectively); for the 65+ age group, it was ambulatory (343).

n. Sexual Orientation of Population

There is little information regarding the sexual orientation of the population for the Centre Region. Using the Kinsey Scale that concludes that 10% or more of the population is gay or lesbian, 9,209 people out of a total Centre Region population of 92,096 would be gay or lesbian. Census 2010 did not include data relating to same sex relationships. Table 27 provides 2008-2012 ACS data regarding same sex unmarried-partner households. Of the 21,414 households in the Centre Region, .6% reported living in a same sex unmarried partner households: .3% (93) male householder and male partner households; and .3% (95) female householder and female partner households.

For the Borough, using the Kinsey Scale, 4,203 people out of the total population would be gay or lesbian. According to 2008-2012 ACS data, of the 12,178 households in the Borough, 59 (.5%) reported living in a same sex unmarried partner household: .3% (36) male householder and male partner households and .2% (23) female householder and female partner households.

Table 27. Same Sex Unmarried-Partner Households

	Total	Unmarried-Partner Household: Male Householder and Male Partner / % of Households	Unmarried-Partner Household: Female Householder and Female Partner / % of Households
Borough	12,178	36 .3%	23 .2%
College	3,733	40 1.1%	14 .4%
Ferguson	7,292	0 0.0%	13 .2%
Halfmoon	912	17 1.9%	0 0.0%
Harris	1,812	0 0.0%	0 0.0%
Patton	6,487	0 0.0%	45 .7%
Centre Region	32,414	93 .3%	95 .3%

Source: U.S. Bureau of the Census, 2008-2012 ACS 5-Year Estimates, B11009

2. Housing Characteristics

a. Units in Structure

Census 2010 data did not include information on the number of housing units in structure, therefore 2008-2012 ACS data was used to make comparisons.

The overall number of housing units in the Centre Region had increased by 21.6% (6,283 units) from 2000 to 2012 with every municipality seeing increases (see Table 28). Patton Township had the largest percent increase with 2,158 additional housing units being built for an overall increase of 43.4%. Patton Township also had the largest percentage increase in the number of units in 1-unit structures with a 45.9% increase for 1,236 additional units being built; and in the number of units in 2 to 4-unit structures with a 43.6% increase for 125 additional units being built. Harris Township had a 84.1% increase in the number of units in 5+ unit structures for a total of 53 additional units in 5+ unit structures.

Table 28. Housing Statistics, 2000 & 2008-2012

Housing Units	State College Borough		College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012
Total # Units	12,488	13,649	3,213	4,064	5,699	7,533	802	956	1,855	1,980	4,974	7,132	29,031	35,314
Vacant	464	1,471	144	331	188	241	33	44	103	168	183	645	1,115	2,900
Owner-Occupied	2,743	2,322	2,345	2,756	3,286	4,354	703	840	1,436	1,369	2,533	3,022	13,046	14,663
Renter-Occupied	9,281	9,856	724	977	2,225	2,938	66	72	316	443	2,258	3,465	14,870	17,751
1-Unit	3,732	4,103	2,425	3,262	3,856	5,121	754	931	1,630	1,774	2,691	3,927	15,088	19,118
2-4 Unit	1,142	1,183	288	343	345	495	12	0	131	84	287	412	2,205	2,517
5+ Unit	7,557	8,320	351	355	1,357	1,719	7	0	63	116	1,612	2,614	10,947	13,124
Other	57	43	149	104	141	198	29	25	31	6	384	179	791	555

Source: Census 2000, DP-1 and 2008-2012 ACS 5-year estimates, DP04

Comparing Census 2000 and 2008-2012 ACS data for the Borough, the number of housing units increased 9.3% (1,161). The number of units in 1 unit structures increased 9.9% (371); the number of units in 2-4 unit structures increased 3.6% (41); the number of units in 5+ unit structures increased 10.1% (763).

According to decennial census information, the rate of increase in number of housing units in the Borough, both in percentage and number has slowed over time. From 1970 to 1980, there was a 22.6% increase (1,869) in the number of housing units. From 1980 to 1990, that percentage increase was 14.7% (1,488 units). From 1990 to 2000, the percentage increase was 7.4% (865 units). And from 2000 to 2010, the percentage increase was 4.2% (519 units). This is most likely due to the lack of vacant land available for residential development. According to data compiled by the Centre Regional Planning Agency, in 2013, of the 2,528 acres that make up the Borough of State College, there were less than 41 vacant acres in the Borough zoned for residential development.

b. Tenure and Vacancy

According to 2008-2012 ACS 5-year estimates, the national average of owner-occupied units was 65.5% and the percentage for Pennsylvania was 70.1%. The Centre Region's percentage of owner-occupied units was 41.5% (14,663). Halfmoon Township had the largest percentage of owner-occupied units with 87.9% (840). The Borough had the lowest percentage with only 17.0% (2,322 units). Comparing Census 2000 and 2008-2012 ACS data, Ferguson Township had the largest increase in the number of owner-occupied units with a 32.5% (1,068) increase. For the same time period, the number of owner-occupied units in the Borough decreased by 15.3% (421).

According to 2008-2012 ACS 5-year estimates, the national average of renter-occupied units was 34.5% and the percentage for Pennsylvania was 29.9%. The Centre Region's percentage of renter-occupied units was 50.3% (17,751). The Borough had the largest percentage of renter-occupied units with 72.2% (9,856). Halfmoon had the lowest percentage of renter-occupied units with only 7.5% (72). Comparing Census 2000 and 2008-2012 ACS data, College Township had the largest increase in the number of renter-occupied units with a 34.9% (253) increase. For the same time period, the number of renter-occupied units in the Borough increased by 6.2% (575).

A general guideline for vacancy rates is that a vacancy rate of 5% or less is considered "healthy". This indicates that there is an adequate number of housing units available for prospective tenants. According to 2008-2012 ACS 5-year estimates, the national vacancy rate for housing units was 12.5% and the percentage for Pennsylvania was 10.9%. For the Centre Region the vacancy rate was 8.2% (2,900). The Borough had the highest vacancy rate with 10.8% (1,471) of the units being vacant. Ferguson Township had the lowest vacancy rate with only 3.2% (241) of the units being vacant. Comparing Census 2000 and 2008-2012 ACS data, the vacancy rate in the Borough increased 217.0% (1,007). Of the 1,471 vacant housing units, 73.3% (1,079) were rented, but not occupied, and only 12.9% (190) were available for rent.

c. Price / Cost

Census 2010 did not include data on median value or rent, therefore 2008-2012 ACS 5-year estimate data has been used and is shown in Table 29.

Comparing the median value and monthly costs as a percentage of income of owner-occupied housing units, the Borough had the highest with a median value of \$259,100 followed closely by Halfmoon Township with \$255,400. College Township had the lowest with a median value of \$225,100 followed closely by Patton Township with \$226,800. College Township had the highest percentage (18.2%) of all owner-occupied units with owners paying costs 30% or more of their monthly household income on monthly owner costs (monthly owner costs include any payments, insurance, utilities and taxes). Ferguson Township had the lowest with only 10.0% paying more than 30% of their monthly household income on monthly owner costs. In the Borough, this percentage was 15.5%.

Comparing the median gross rents and monthly rents as a percentage of income of renter-occupied units, Harris Township had the highest with a median gross rent of \$968 and Patton Township had the lowest with \$663. The Borough had a median gross rent of \$897. The Borough had the highest percentage (65.4%) of renter-occupied units with the renters paying 30% or more of the monthly income on rent. The lowest percentage was in Halfmoon Township with 23.6%.

Table 29. Median House Value & Rent in the Centre Region, 2008-2012

		Borough	College	Ferguson	Halfmoon	Harris	Patton
Owner-Occupied Units	Median Value	\$259,100	\$225,100	\$239,000	\$255,400	\$239,900	\$226,800
	Monthly Costs $\geq 30\%$ of Income	361	501	436	135	210	480
Renter-Occupied Units	Median Rent	\$897	\$874	\$854	\$690	\$968	\$663
	Monthly Rent $\geq 30\%$ of Income	6,442	281	1,431	17	164	1,863

Source: U.S. Bureau of the Census, 2008-2012 ACS 5-Year Estimates, DP04

Table 30 compares Census 2000 and 2008-2012 ACS data on the median value/rent and monthly costs as a percentage of income of owner- and renter-occupied housing units in the Borough. The median value of owner-occupied units and median rent of renter-occupied units increased by roughly the same percentage, with a 45.6% increase in median value and a 46.9% increase in median rent. And there were similar increases in the percentage of households paying $>30\%$ of their monthly income on housing costs/rents: a 2.2% increase in owner-occupied households; and a 4.1% increase in renter-occupied households.

Table 30. Median House Value & Rent in the Borough, 2000 & 2008-2012

		2000	2008-2012	Change
Owner-Occupied Units	Median Value	\$154,600	\$225,100	+45.6%
	Monthly Costs $\geq 30\%$ of Income / % of Owner-Occupied Units	365 13.3%	501 15.5%	+2.2%
Renter-Occupied Units	Median Rent	\$595	\$874	+46.9%
	Monthly Rent $\geq 30\%$ of Income / % of Renter-Occupied Units	5,688 61.3%	281 65.4%	+4.1%

Source: U.S. Bureau of the Census, Census 2000, 2008-2012 ACS 5-Year Estimates, DP04

Table 31 provides data on the number of renter-occupied units in the Borough by census tract and the median rent paid by census tract. Median rents ranged from \$1,014 in Census Tract 123 to \$759 in Census Tract 125.

Table 31. Number of Renter-Occupied Units & Median Rent in the Borough by Census Tract, 2008-2012

	120	121	122	123	124	125	126	127	128
# Renter-Occupied Units	2,070	136	102	219	1,681	1,633	1,395	594	2,026
Median Rent	\$931	\$899	\$831	\$1,014	\$819	\$759	\$942	\$855	\$796

Source: U.S. Bureau of the Census, 2008-2012 ACS 5-Year Estimates, B25003 & B25058

d. Condition

Table 32 includes data from Census 2000 as well as 2008-2012 ACS 5-year estimates relating to substandard housing conditions in the Centre Region. Table 33 provides substandard housing condition information for the Borough by Census Tract.

Table 32. Substandard Housing Conditions, 2000 & 2008-2012

		Borough		College		Ferguson		Halfmoon		Harris		Patton		Centre Region	
		2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012	2000	2008-2012
+1 Occupant Per Room	Owner-Occupied	13	0	17	9	0	0	4	0	6	0	32	0	74	9
	Renter-Occupied	1,226	722	6	66	102	74	2	0	4	84	69	42	1,415	988
Lacking Complete Plumbing Facilities	Owner-Occupied	8	0	0	0	9	0	2	0	5	0	0	0	35	0
	Renter-Occupied	45	172	0	0	27	13	0	0	0	0	0	0	72	185
Lacking Complete Kitchen Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	0	0	0	13	0	13
	Renter-Occupied	76	359	0	0	18	96	4	0	0	12	0	70	105	537
Units Built Prior to 1940	Owner-Occupied	493	425	154	228	220	290	41	60	119	123	135	92	1,205	1,218
	Renter-Occupied	711	783	69	161	141	256	20	11	61	82	54	182	1,073	1,475

Source: Census 2000, and 2008-2012 ACS 5-Year Estimates, kitchen-B25053; plumbing-B25049; occupants-B25014; year built-B25036

Table 33. Substandard Housing Conditions in the Borough by Census Tract, 2008-2012

		Census Tract								
		120	121	122	123	124	125	126	127	128
Total number of Units	Owner-Occupied	280	0	0	532	339	35	92	626	418
	Renter-Occupied	2,070	136	102	219	1,681	1,633	1,395	594	2,026
+1 Occupant Per Room	Owner-Occupied	0	0	0	0	0	0	0	0	0
	Renter-Occupied	304	0	0	8	0	187	122	9	92
Lacking Complete Plumbing Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	0
	Renter-Occupied	0	0	0	0	100	28	0	0	44
Lacking Complete Kitchen Facilities	Owner-Occupied	0	0	0	0	0	0	0	0	0
	Renter-Occupied	40	0	0	0	189	39	29	18	44
Units Built Prior to 1940	Owner-Occupied	25	0	0	150	162	0	45	43	0
	Renter-Occupied	97	24	4	52	144	94	287	9	72

Source: ACS 5-Year Estimates, kitchen-B25053; plumbing-B25049; occupants-B25014; year built-B25036

An overcrowded unit is defined as an occupied housing unit with more than one person per room. According to 2008-2012 ACS 5-year estimates data, 5.6% (988) of the renter-occupied units in the Centre Region were overcrowded. The largest percentage was in the Borough with 7.3% (722) of the renter-occupied units being overcrowded. Census tract 120 in the Borough had the highest percentage of overcrowded units with 14.7% (304) of all renter-occupied units being overcrowded. Only .1% (9) of the owner-occupied units in the Centre Region were overcrowded. All overcrowded owner-occupied units were in College Township and represented .2% of such units in the municipality. Comparing Census 2000 with 2008-2012 ACS data, there were decreases in the number of overcrowded housing units, with a 87.8% (65) decrease in the number of overcrowded owner-occupied housing units and 30.2% (427) decrease in the number of overcrowded renter-occupied housing units. For the Borough, the numbers decrease by 100% (13) decrease in the number of overcrowded owner-occupied housing units and 41.1% (504) decrease in the number of overcrowded renter-occupied housing units

According to 2008-2012 ACS 5-year estimates, the Centre Region had small percentages of occupied housing units lacking complete plumbing and/or complete kitchen facilities. Overall for the Centre Region, only 1.0% (185) renter-occupied units and 0.0% (0) owner-occupied units lacked complete plumbing facilities and 3.0% (537) renter-occupied units and .1% (13) owner-occupied units lacked complete kitchen

facilities. These percentages differ from those in 2000 when .5% (72) renter-occupied units and .3% (35) owner-occupied units lacked complete plumbing facilities and .7% (105) renter-occupied units and 0% (0) owner-occupied units lacked complete kitchen facilities.

In the Borough, 1.7% (172) renter-occupied units and 0.0% (0) owner-occupied units lacked complete plumbing facilities and 3.6% (359) renter-occupied units and 0.0% (0) owner-occupied units lacked complete kitchen facilities. The percentages differ from those in 2000 when .5% (45) renter-occupied units and .3% (8) owner-occupied units lacked complete plumbing facilities and .8% (76) renter-occupied units lacked complete kitchen facilities. The percentage of owner-occupied units lacking complete kitchen facilities did not change, with 0.0% (0) being reported. Census tract 124 has the highest percentages of renter-occupied units lacking complete plumbing facilities, 5.9% (100) renter-occupied units, and lacking complete kitchen facilities, 11.2% (189) renter-occupied units.

According to 2008-2012 ACS 5-year estimates, in the Centre Region, 8.3% (1,218) of both renter-occupied and owner-occupied housing units were built prior to 1940.

The largest percentages were in Borough in which 18.3% (425) of owner-occupied housing units and College Township in which 16.5% (161) of renter-occupied housing units were built prior to 1940. In the Borough, 7.9% (783) of the renter-occupied housing units were built prior to 1940. Census tract 124 had the highest percentage (47.8%) of owner-occupied housing units built prior to 1940 and census tract 123 had the highest percentage (23.7%) of renter-occupied housing units built prior to 1940.

e. Public and Assisted Housing

i. Housing Choice Vouchers

The Housing Authority administers a Housing Choice Voucher program as well as other assisted housing programs. The Housing Choice Voucher program provides rental assistance to individuals and families with incomes below 50% of the median income. During 2013, on average, 558 households were assisted monthly through the Housing Choice Vouchers program. In early 2014 there were 415 individuals/families on the waiting list. There are a small number of housing developments in the Borough of State College that lease to Section 8 tenants.

The Housing Authority can commit up to 6 Housing Choice Vouchers to the Housing Choice Voucher Homeownership Program. The program provides mortgage assistance to individuals and families with incomes below 50% of the median income. Candidates for the program are participants of the Family Self-Sufficiency Program.

ii. Assisted Housing

According to information gathered by the Borough of State College Department of Planning and Community Development, there are 14 assisted housing projects in the Centre Region with 960 units: 293 for elderly and 693 for families (see Table 34). Fifty-five of the units are accessible to persons with disabilities. Ferguson Township has the largest total number of units with 381. All of these units are targeted toward families. College Township has the largest number of units targeted for the elderly with 186. The Borough has 187 assisted units: 107 for elderly and 80 for families. Eighteen of the units are accessible to persons with disabilities.

Table 34. Public Assisted Housing Stock

Location	Name	Target Population	Total Units	Elderly Units	Family Units	Access-ible Units	Funding Source(s)	Eligibility % of Median Income
Borough	Arnold Addison Court	Elderly / Non-Elderly Disabled	89	89	0	13	Housing Tax Credits, CDBG	60%
	Bellaire Court	Elderly	18	18	0	1	Bond, CETA Labor	60%
	Kemmerer Road*	Small/Large Family	5	0	5	0	CDBG/ Financing	80%
	Yorkshire Village	Small/Large Family	40	0	40	2	Housing Tax Credits, HOME	60%
	Waupelani Heights	Small/Large Family	35	0	35	2	Housing Tax Credits, HOME	60%
College	Limerock Court	Small/Large Family	36	36	31	4	Housing Tax Credit	60%
	Mt. Nittany Residence	Elderly	150	150	0	15	Section 202/8	50%
Ferguson	Park Crest Terrace	Small/Large Family	240	0	240	10	Housing Tax Credits	60%
	Pheasant Glenn	Small/Large Family	92	0	92	2	Housing Tax Credits	60%
	Sylvan View	Small/Large Family	49	0	49	0	Housing Tax Credits	60%
Harris	Ashworth Woods – Phase I	Large Family	60	0	60	0	Housing Tax Credits	60%
	Ashworth Woods – Phase II	Large Family	24	0	24	0	Housing Tax Credits	60%
	Centre Estates	Small Family	80	0	75	5	Farmer's Home Administration	50%
	Huntingdon Park	Small/Large Family	42	0	42	1	Housing Tax Credits	60%
Centre Region			960	293	693	55		

Source: Borough of State College Department of Planning and Community Development

*Kemmerer Road – mixed income development with 9 units total, 5 affordable and 4 market rate

Employment and Transportation Trends

Introduction

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

Methodology

The Pennsylvania Department of Labor and Industry and the Centre Daily Times' Centre County Users' Guide for 2014-2015, furnished data on employment. The Centre Area Transportation Authority (CATA) provided the information regarding transportation.

Findings

1. Employment

Centre County enjoys a healthy economy, with only a 5.6% unemployment rate in 2013. Table 35 lists the top 10 employers of the County in 2013. Penn State University was the biggest employer in the County with 25,967 employees. This number is over two times larger than the number of employees from the other nine top-10 employers combined.

Table 35. Top 10 Employers in Centre County

Ranking	Employer	# Centre County Employees
1	Penn State University	25,967
2	Mount Nittany Medical Center	2,168
3	State Government	1,605
4	State College Area School District	1,275
5	Glenn O. Hawbaker Inc.	780
6	Wal-Mart Associates Inc.	693
7	Weis Markets Inc.	656
8	Centre County Government	600
9	The Meadows/Universal Community Behavioral Health	545
10	HRI, Inc.	475

Source: Users' Guide for 2014-2015, Centre Daily Times

According to information from the PA Department of Labor & Industry for Centre County, in 2013 the largest industry in terms of employment was the service providing industry, which represented 68,200 jobs in Centre County (See Table 36). Under this industry category, Private Service Providing employed the most people with 37,600 employees. Within Private Service Providing industry, Trade employed 10,200 people. The Government represented 30,500 jobs in the County. Under this industry category, State Government employed the most people with 25,300 employees.

Table 36. Employment by Industry for Centre County, 2013

Industry	# of Employees
Total Non-farm Jobs	75,400
Goods Producing	7,300
Manufacturing	4,000
Service Producing	68,200
Private Service Providing	37,600
Trade, Transportation, Utilities	10,200
Retail Trade	7,900
Professional and Business Services	5,900
Education and Health Services	8,700
Leisure and Hospitality	7,000
Government	30,500
Federal Government	400
State Government	25,300
Local Government	4,800

Source: PA Department of Labor & Industry

2. Transportation

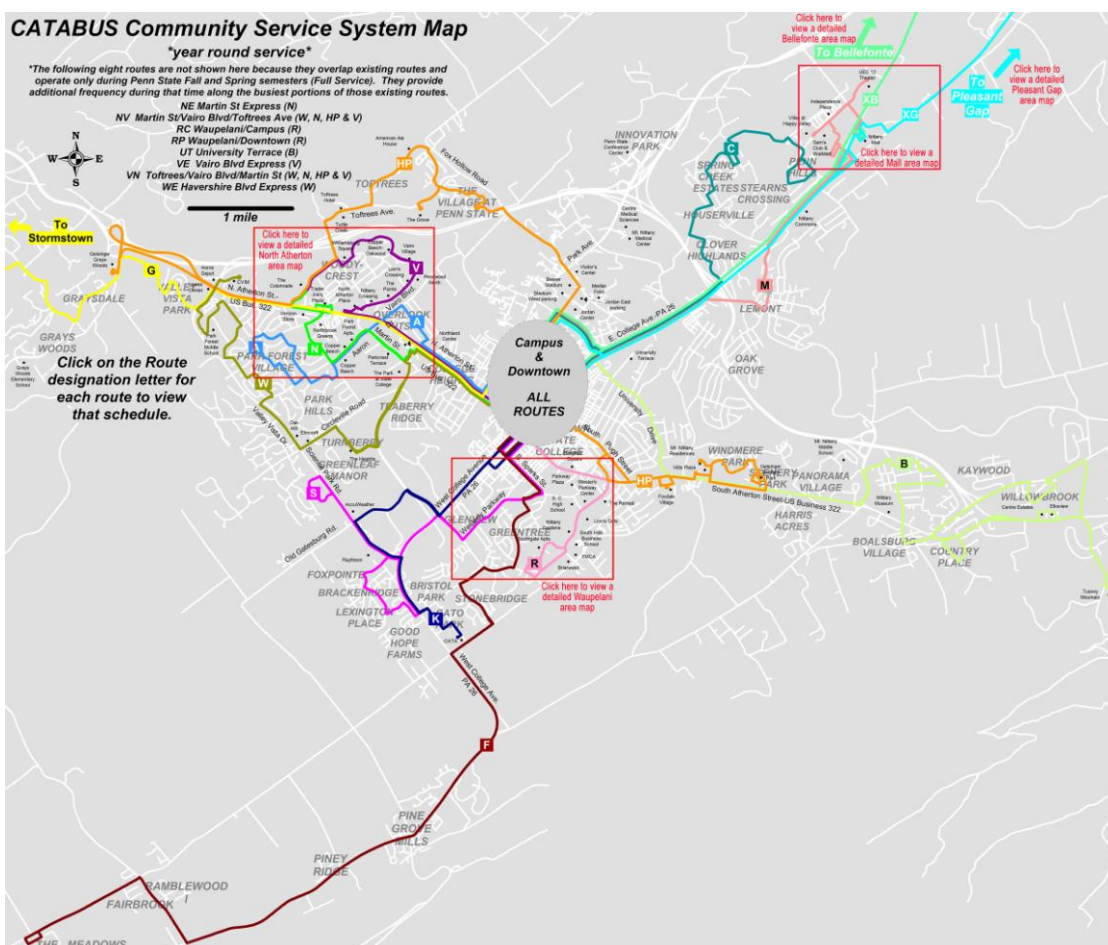
The Centre Area Transportation Authority (CATA) provides public transportation for the Centre Region (See Map 2). Following are the various services CATA offers.

The CATABUS Community Service provides the major public transportation service consisting of the bulk of the routes servicing the Region. The fare is \$1.75. Children under 40" tall are free when accompanied by an adult. Senior citizens (65 years and older) may ride free when they present a Senior Citizen Transit Identification Card. The card is available at no cost at any CATA office. Also available are Reduced Fare Photo Identification Cards, which allow individuals with disabilities to ride the bus for half the regular fare. These cards are also free and require either a Medicare Card or doctor's certification.

CATA offers frequent riders a discount through the OnePass. This pass offers unlimited travel on all CATABUS routes. In addition to offering a discount to frequent riders,

Other transportation options in the region include the Centre County Transportation Program run through the Centre County Office of Transportation, which provides transportation services to clients of Centre County Government and other social service agencies. Service is limited and advance reservations are required. Penn State offers a Paratransit Shuttle Service which provides curb-to-curb transportation services to Penn State students, faculty and staff with disabilities.

Map 3. CATABUS Service Map



Source: www.catabus.com

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

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

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

Table 37. Means of Transportation to Work, 2008-2012

	Borough	College	Ferguson	Halfmoon	Harris	Patton	Centre Region
Workers 16 Years and Over	15,172	4,796	9,214	1,529	2,420	8,566	41,697
Car, Truck, or Van	7,458	4,026	6,993	1,415	2,161	6,838	28,891
/ % Workers	49.2%	83.9%	75.9%	92.5%	89.3%	79.8%	69.3%
Carpooled	895	663	1,005	191	348	810	3,912
/ % Car, Truck, Or Van	12.0%	16.5%	14.4%	13.5%	16.1%	11.8%	13.5%
Public Transportation	1,000	170	584	8	43	1,258	3,063
/ % Workers	6.6%	3.5%	6.3%	.5%	1.8%	14.7%	7.3%
Bicycle	637	33	541	0	21	63	1,295
/ % Workers	4.2%	.7%	5.9%	0.0%	.9%	.7%	3.1%
Walked	5,486	117	403	8	40	164	6,218
/ % Workers	36.2%	2.4%	4.4%	.5%	1.7%	1.9%	14.9%
Taxi, Motorcycle, or Other Means	137	139	167	6	50	23	522
/ % Workers	.9%	2.9%	1.8%	.4%	2.1%	.3%	1.3%
Worked at Home	454	311	526	92	105	220	1,708
/ % Workers	3.0%	6.5%	5.7%	6.0%	4.3%	2.6%	4.1%

Source: 2008-2012 ACS 5-Year Estimates, Table B08006

According to ACS data presented above, the most prevalent means of transportation to work in the Centre Region was by car, truck, or van (69.3% of all workers 16 years of age and over). Percentages ranged from 92.5% of workers in Halfmoon to 49.2% in the Borough. Of these workers in the Centre Region, 13.5% carpooled. College and Harris

townships had the highest percentage of workers who carpooled; 16.5% and 16.1% respectively. In the Centre Region, 7.3% of workers used public transportation to work. Percentages ranged from 14.7% of workers in Patton Township to .5% in Halfmoon Township. Approximately 3% of workers in the Centre Region biked to work. Percentages ranged from 5.9% of workers in Ferguson Township to 0.0% in Halfmoon Township. Of the 6,218 workers in the Centre Region who walked to work, 88.2% of them lived in the Borough.

Real Estate Practices

Introduction

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

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

In the sale and rental of housing

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

In mortgage lending

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

In addition, it is illegal for anyone to

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicated a limitation or preference. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional protection for persons with a disability

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

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

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

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

The Pennsylvania Human Relations Act of 1955, as amended, prohibits discrimination on the basis of race, color, national origin, religious creed, sex, familial status, ancestry, age (40 and over), handicap or disability, use of guide or support animals because of the blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals, or the disability of an individual with whom the person is known to have a relationship or association in the obtaining of advantages, facilities and privileges of any public accommodation and of any housing accommodation and commercial property. These anti-discrimination laws are enforced by the Pennsylvania Human Relations Commission (PHRC). Specific discriminatory acts with regard to housing are:

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

(Source: www.portal.state.pa.us)

The Borough of State College's Fair Housing Ordinance was enacted in March of 1993. It was amended in April of 2011 to include gender identify or expression as a protected classes and to cover public accommodations. The renamed Fair Housing and Public Accommodations Ordinance, prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age (40 and over), sexual orientation, gender identity or expression, source of income, disability or handicap, presence of support animal (housing and real estate-related transactions) presence of a service animal (public accommodations), pregnancy, birth of a child or marital or familial status.

. Specific discriminatory acts with regard to housing are:

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

(Source: www.statecollegepa.us)

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

Table 38. Comparison of Protected Classes

Federal Law	PA Human Relations Act	State College Fair Housing Ordinance
race	race	race
color	color	color
national origin	national origin	national origin
religion	religious creed	religion
sex	sex	sex
familial status	familial status	familial status
handicap	handicap or disability*	disability or handicap
	use of guide or support animal due to blindness, deafness, or physical disability or because the user is a handler or trainer of such animals	presence of support animal
	age (40 and over)	age (40 and over)
	ancestry	ancestry
		sexual orientation
		gender identity or expression
		marital status
	pregnancy	pregnancy
		birth of a child
		place of birth
		source of income

*or the disability of an individual with whom the person is known to have a relationship or association

Methodology

Information has come from various sources, which are cited when appropriate. HUD, the Pennsylvania Human Relations Commission, the Housing Authority of Centre County, Pennsylvania State University, the Centre County Association of Realtors, and the Pennsylvania Association of Realtors provided information. The Centre Daily Times and the Real Estate Buyers Guide were reviewed to gauge local real estate advertising practices.

Findings

1. Local Real Estate Practices

The Centre County Association of Realtors (CCAR) is the local membership organization for all licensed real estate agents and appraisers in the county. As of July 2014, there were 320 members. These members represented 36 different firms or offices.

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

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

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

“When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood...”

And Standard of Practice 10-3 states that:

“REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”

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

Members of CCAR use PAR's standard listing and agreement of sale forms. Both forms contain a description of the Pennsylvania Real Estate Recovery Fund, which reimburses individuals who have obtained a final civil judgment against a real estate licensee owing to fraud, misrepresentation, or deceit in a real estate transaction and who have been unable to collect the judgment after exhausting all legal and equitable

remedies. The listing form also contains information on federal and state civil rights laws as they apply to real estate transactions.

CCAR operates the Centre County Multiple Listing Service (MLS), a common database that provides information to better serve clients and the public. It is overseen by a 13-member committee consisting of at least 2 participants in the MLS and the President-Elect and Vice President. Eleven members are appointed for 3-year terms (the President-Elect and Vice President make up the balance of the 13-member committee).

In CCAR's Centre County Housing Market Trends: 2013 Review and 2014 Outlook, the total number of residential units closed in the State College Area School District during 2013 was 824. The average list price was \$276,572 and the average number of days on the market was 62.

The Centre Daily Times and between Sunday, April 13, 2014 and Friday, April 18, 2014 and the June/July 2014 edition of the Real Estate Buyers Guide were used to review local real estate advertising practices.

The federal Fair Housing Act prohibits indicating or referencing any preference, limitation, or discrimination based on race, color, national origin, religion, sex, familial status, or disability. No violations of regulations were found in any of the real estate ads in the Real Estate Buyers Guide or the Centre Daily Times. The Real Estate Buyers Guide also places a disclaimer in the Real Estate section of the paper stating that all real estate advertised is subject to the Federal Fair Housing Act.

The Central PA Landlord's Association, a member of the Pennsylvania Residential Owners Association, is a group of independent property investors, owners and managers which educates and assists landlords with issues such as compliance, tenant relations, and regulation. The Pennsylvania Apartment Association of Central PA is a non-profit trade organization for the apartment and rental housing industry with approximately 100 members. This organization provides education and networking opportunities to, as well as sharing best practices with and advocates for, its members.

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

2. Formal Complaint Data

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

For the period between July 1, 2001 and June 30, 2013, the PHRC reviewed twelve docketed cases involving fair housing complaints for Centre County. The data pertaining to the outcome of the cases are not available at the county level.

Since the State College Borough Fair Housing Ordinance was enacted on March 1, 1993, the Borough has received 14 fair housing complaints. Four of the complaints were withdrawn following successful mediation. In four cases, the Borough determined there was not probable cause to move forward. One case was sent to mediation, which was not successful. The complainant was offered the option of moving to conciliation, but then moved and left no forwarding address. One complainant had already filed a complaint with the HUD and was advised the Borough’s Fair Housing Ordinance, Section 510, prohibits the Borough from processing a complaint, which has already been filed with HUD. One complaint was not processed because it involved a dispute between a property owner and a housing association, which was determined not to be covered by the Borough’s Ordinance. In addition, one case did not move forward because the complainant did not respond to the respondent’s response to the complaint.

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

3. Anecdotal Evidence

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

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

Penn State’s Offices of Student Affairs’ Student Legal Services reported receiving 2 fair housing related complaints from students. One complaint was filed with the Commonwealth, but it was after the period that the Commonwealth had the authority to investigate. It is not known if the other complaint was ever filed.

Recommendations

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

It is recommended that the Board of Realtors or other suitable local group initiate a tuition scholarship program and/or other efforts to encourage minority group members to enter the real estate profession. *The Centre County Association of Realtors (CCAR) has a scholarship program available to its members, including minority group members. The purpose of the program is to assist with costs related to real estate courses.*

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

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

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

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

The Borough should provide Student Legal Services (SLS) with information regarding the Borough’s Fair Housing and Public Accommodations Ordinance and encourage SLS to recommend students contact the State College Planning Office to discuss complaints regarding fair housing violations occurring in the Borough. *The Borough will provide SLS with this information.*

Lending Patterns

Introduction

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

Methodology

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

The website, www.consumerfinance.gov, provided the data on the financial institutions reporting the largest number of home mortgage originations in Centre County. Community Reinvestment Act (CRA) Performance Evaluations for the top financial lenders in Centre County were also obtained from the FFIEC website (see Table 39). The top five financial institutions with the largest number of HMDA-reportable products originated and the largest number of low to moderate-income applicants were selected.

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

Table 39. Home Mortgage Originations – Top Five Lenders, 2012

	Rank	Institution Name	Count	Average Loan Size (000's)	CRA Evaluation Date-Rating
All Applicants	1	Wells Fargo Bank, N.A.	272	204	9/30/04 - Outstanding
	2	Jersey Shore State Bank	117	158	07/01/14 - Satisfactory
	3	Ameriserv Financial Bank	94	162	10/07/13 – Satisfactory
	4	Northwest Savings Bank	81	205	02/01/14 - Satisfactory
	5	National Penn Bank	81	199	06/03/13 - Outstanding
Applicants are Low/Mod Income	1	Wells Fargo Bank, N.A.	59	205	9/30/04 - Outstanding
	2	Jersey Shore State Bank	57	158	07/01/14 - Satisfactory
	3	National Penn Bank	25	199	06/03/13 - Outstanding
	4	Ameriserv Financial Bank	24	162	10/07/13 – Satisfactory
	5	JP Morgan Chase Bank	16	166	09/08/03 - Outstanding

Source: consumerfinance.gov, FFIEC website

Findings

According to 2012 home mortgage data for Centre County, 106 lenders reported originating 4,771 HMDA-reportable loans. Wells Fargo Bank, N.A. reported originating 272 of these loans.

Table 40 shows the disposition data for HMDA-reportable loan applications for both Centre County and the Borough in 2012. For Centre County, 1,336 home-purchase loans were originated. For the 1,019 conventional home-purchase loans originated, the average loan amount was \$192,000. For the 317 government home-purchase loans originated, the average loan amount was \$169,000. Of the 1,287 conventional home-purchase loan applications, 9.1% (117 applications) were denied. Of the 409 government home-purchase loan applications, 2.2% (9 applications) were denied. For the 3,037 home improvement loans originated, the average loan was \$71,000. Of the 546 home-improvement loan applications, 18.9% (103 applications) were denied.

For the Borough in 2012, 141 home-purchase loans were originated. For the 133 conventional home-purchase loans originated, the average loan amount was \$152,000. For the 8 government home-purchase loans originated, the average loan amount was \$235,000. The number of loan applications was not broken down by census tract, and therefore no data was available for the Borough. The reports did provide the number of applications that were denied: 14 of conventional home-purchase loans and 3 for government home-purchase loans. For the 22 home improvement loans originated, the average loan was \$123,000. Six (6) of the home improvement loan applications were denied.

Table 40. Disposition of HMDA-Reportable Loans in Centre County & Borough, 2012

Loan Types		Applications Received	Applications Originated	Average Loan \$ Amount (000s)	Applications Approved not Accepted	Average Loan \$ Amount (000s)	Applications Denied	Average Loan \$ Amount (000s)
Centre County	Conventional Home Loan	1,287	1,019	\$192	59	\$185	117	\$155
	Govt. Home Loan	409	317	\$169	9	\$190	55	\$159
	Refinance Home Improvement Loan	4,390	3,037	\$171	208	\$169	636	\$167
		546	398	\$71	12	\$72	103	\$47
Borough	Conventional Home Loan	not available	133	\$152	7	\$173	14	\$220
	Govt. Home Loan	not available	8	\$235	0	n/a	3	\$221
	Refinance Home Improvement Loan	not available	276	\$186	18	\$184	60	\$185
		not available	22	\$123	2	\$53	6	\$67

Source: 2012 HMDA Aggregate Reports

Table 41 shows the disposition of home-purchase loan applications for Centre County in 2012 based on minority status and income level. The term 'minority' applicant is defined as any non-White or Hispanic applicant. According to the data, race does not seem to be a factor in whether a loan application is originated or denied. Of the 103 home-purchase applications received from minority applicants, 7.8% (8) were denied. Of the 1,466 home-purchase applicants received from White non-Hispanic applicants, 9.5% (140) were denied.

The applicant's income level does appear to be a large factor in whether a home-purchase loan application was originated or denied. In 2012, 23.2% (35) of applicants with incomes less than 50% of the MSA median income; 13.3% (47) of applicants with incomes between 50-79% of the MSA median income; 7.5% (16) of applicants with incomes between 80-99% of the MSA median income; 7.6% (16) of applicants with incomes between 100-119% of the MSA median income; and 7.1% (52) of applicants with incomes 120% and over the MSA median income were denied.

Table 41. Disposition of Applications for Home-Purchase Loans by Type of Applicant in Centre County, 2012

Type of Applicant	Applications Taken	Average Loan \$ Amount (000s)	Applications Originated	Applications Approved not Accepted	Applications Denied
Total # of Minority Applicants	103	\$200	80	5	8
Total # of White, Non-Hispanic Applicants	1,466	\$179	1,170	58	140
Applicants <50% of MSA Median	151	\$98	96	6	35
Applicants 50-79% of MSA Median	353	\$130	261	14	47
Applicants 80-99% of MSA Median	212	\$161	175	6	16
Applicants 100-119% of MSA Median	208	\$178	176	4	16
Applicants ≥120% of MSA Median	728	\$234	594	37	52

Source: 2012 HMDA Aggregate Reports

Table 42 provides the reasons for the denial of home-purchase applications. Debt-to-income ratio was the most common reason for denial among applicants with incomes less than 50% of the MSA median income (41%). Collateral was the most common reason for denial among minority applicants (29%), applicants with incomes between 100-119% of the MSA median income (44%), and among applicants with incomes 120% and over of the MSA median income (31%). Credit application incomplete was the most common reason for denial among applicants with incomes between 80-99% of the MSA median income (44%). Debt-to-Income-Ratio and Collateral were the most common reasons for denial among White applicants (20% each), and applicants with incomes between 50-79% of the MSA median income (17% each)

Table 42. Reasons for Denial of Applications for Home-Purchase by Minority Status & Income Level in Centre County, 2012

Reasons	Total # of Minority Applicants	Total # of White Applicants	Applicants <50% of MSA Median	Applicants 50-79% of MSA Median	Applicants 80-99% of MSA Median	Applicants 100-119% of MSA Median	Applicants ≥120% of MSA Median
Debt-to Income Ratio	1	25	16	8	2	2	6
Employment History	0	5	1	4	0	1	1
Credit History	0	22	11	7	0	1	5
Collateral	2	25	1	8	2	4	15
Insufficient Cash	1	4	1	4	0	0	0
Unverifiable Information	1	12	3	5	0	2	4
Credit App Incomplete	1	20	1	7	4	0	12
Mortgage Insurance Denied	0	0	0	0	0	0	0
Other	1	16	5	3	1	5	5

Source: 2012 HMDA Aggregate Reports

Recommendations

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

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

According to Community Reinvestment Act performance evaluations and statements from various lenders in the area, the most common outreach effort to community groups and organizations to determine community credit needs is through employee participation in community groups and organizations. Some area banks identify the community credit needs by reaching out to the members of the community. For example, Northwest Savings Bank offers free, no-obligation counseling sessions in conjunction with the bank's pre-approval application. Others conduct market research to identify the credit needs of the community.

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

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

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

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

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

Administrative Practices

Introduction

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

Methodology

Information for the Housing Programs and Planning Documents sections was provided by the Borough's Planning Department and Community Development and Housing Division, the Borough's website, Centre Region Council of Governments, the Housing Authority of Centre County's website, and the Centre County Planning and Community Development Office (CCPCDO).

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

Information for the Zoning Regulations section was provided by each of the municipalities of the Centre Region, the Centre Region Planning Agency, and the Centre Region Code Administration office and website.

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

Findings

1. Housing Programs

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

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

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

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

The Borough also provides funds to two Community Housing Development Organizations (CHDOs). Temporary Housing Foundation (THF) received its CHDO designation in 1996 and is a non-profit organization that acquires residential properties; rehabs them; and then sells them to low and moderate-income families earning between 50% and 80% of the area's median income. The State College Community Land Trust (SCCLT) received its CHDO designation in 1999. SCCLT is a non-profit organization that acquires residential properties; brings them up to local code standards; and then sells the structure, not the land, to low and moderate-income families earning between 50% and 80% of the area's median income. The

retention of the title to the land guarantees the property will remain affordable because when the home is resold, it must be sold to another income eligible homebuyer.

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

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

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

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

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

Bellaire Court is a Borough-owned 18-unit apartment building that provides rental housing for the elderly and disabled making up to 80% of the area's median income. All of the units must be rented to individuals or families initially making at or below 60% of the area's median income. The Borough provides administrative and maintenance services.

Kemmerer Road Apartments, a 9-unit mixed-income apartment complex, provides 5 affordable units and 4 market-rate units. Affordable rents must be no greater than 30% of 65% of AMI adjusted for family size. State College Borough provided CDBG funds and program income to assist with acquisition and rehab of this apartment complex.

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

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

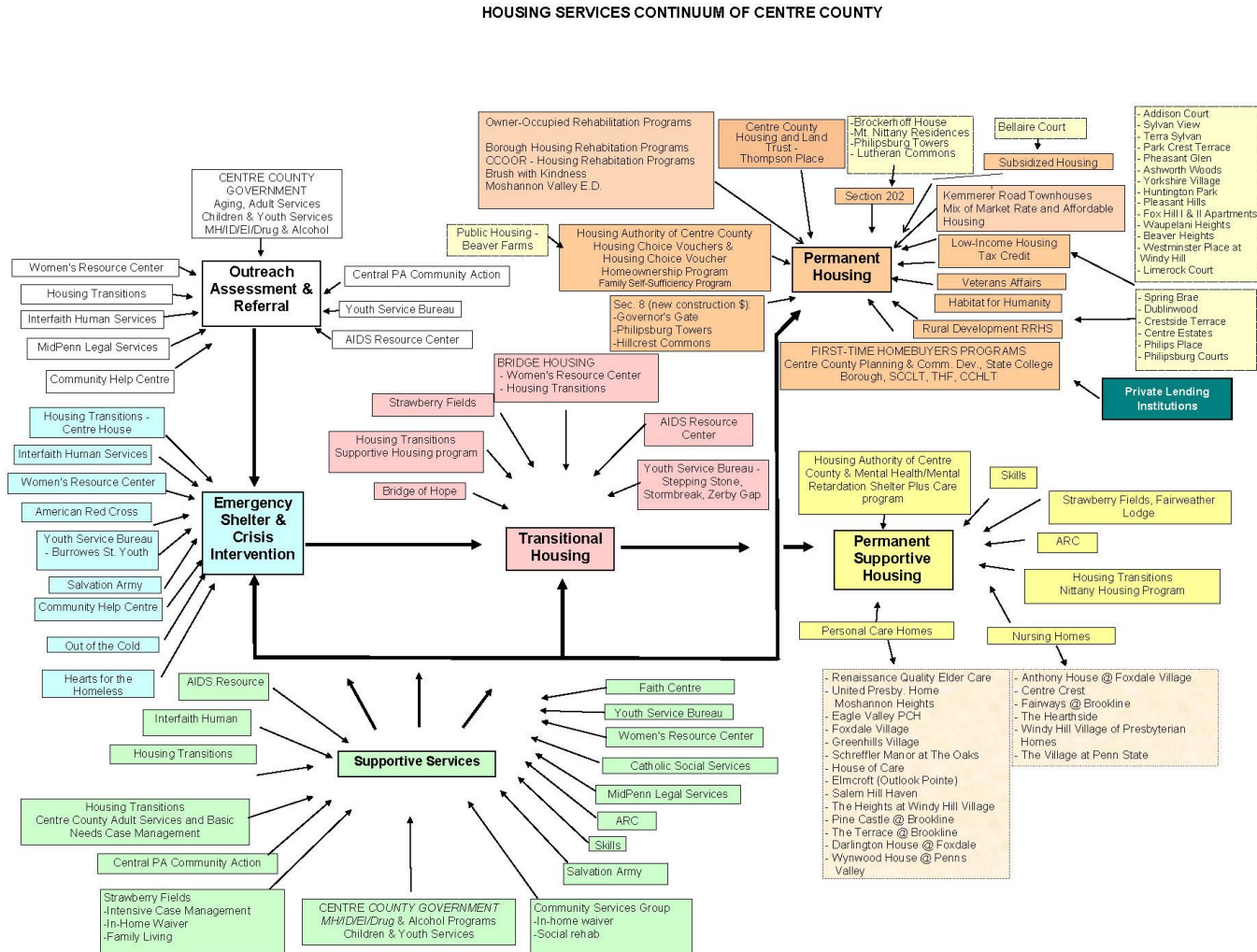
Borough staff are active members of the CCAHC. The CCAHC's mission is to ensure that all residents of Centre County, especially those with low incomes, have decent, safe, affordable and accessible housing. Following is a list of some of the CCAHC's activities over the last few years:

- Establishing the SHP a 6-unit scattered site transitional housing program which serves all homeless populations (general and special needs).
- Endorsing the Borough's applications for SSO Program funds for the Local Shelter Support Initiative Project.
- Developing an Affordable Housing Toolkit, targeted to developers and municipal officials, which provides a definition of affordable housing and includes sections on affordable housing design, development costs, zoning and code issues, who lives in affordable housing, housing for target populations, and resources to learn more about affordable housing.
- Assisting with the writing of the scope of work for a comprehensive, countywide Affordable Housing Needs Assessment funded by the Centre County Government.
- Developing Housing Services in Centre County, a guide to emergency, transitional and permanent affordable housing in the county.

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

The Borough takes an active role in supporting the Continuum of Care approach to combat homelessness. The CoC, as implemented by HUD, is an approach to breaking the cycle of homelessness. For homeless individuals and families, the purpose of the CoC is to ensure a variety of local options ranging from outreach and assessment, to emergency and transitional housing and services, to permanent housing are available. The Housing Continuum of Care Model for Centre County is shown on Chart 1.

Chart 1. Housing Continuum Model



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

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

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

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

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

Beaver Heights Apartments, a 40-unit low income housing tax credit project near downtown Bellefonte. Consisting of two, three and four bedroom units affordable to families earning less than 20%, 50%, and 60% of the area median. Housing Transitions and the WRC provide supportive services.

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

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

The Centre County Planning and Community Development Office administers a county-wide First Time Home Buyer Program and an Owner-Occupied Rehabilitation Program. Following is a brief description of each:

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

The **Centre County Owner-Occupied Rehabilitation Program** uses Act 137 funds as well as DCED HOME funds to provide rehabilitation assistance to income eligible owner-occupied households (targeting households in the Penns Valley Region.)

The Centre County Housing and Land Trust was formed by five local affordable housing organizations (the Housing Authority of Centre County, Habitat for Humanity of Greater Centre County, Inc., Housing Transitions, Inc., the Borough of State College, and State College Community Land Trust) to better serve the housing needs of low to moderate-income households in Centre County. All five organizations work together to: provide and oversee affordable housing; provide budget and pre- and post-purchase homeownership counseling; work with for-profit developers; and work with local municipalities on affordable housing issues and implementing their affordable housing policies.

2. Planning Documents

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

Downtown Master Plan

The Downtown Master Plan, adopted by Borough Council in August 2013, is a 20-year comprehensive plan for Downtown State College. One of the themes relates to establishing downtown as a place for professionals to live and work. Recommendations to achieve this include creating a housing trust fund to encourage additional work-force and non-student housing downtown.

State College Neighborhood Plan

The State College Neighborhood Plan, adopted by Borough Council in July 2014, is a plan that addresses the individual needs and characteristics of each neighborhood, including balancing owner- and renter-occupied housing. One of the goals is to increase home ownership in Borough neighborhoods and expand programs which provide assistance for affordable housing.

Centre Region Comprehensive Plan

One of the housing goals of the Centre Region Comprehensive Plan adopted in November 2013 is to "...foster the development of and to maintain a variety of housing types that are attractive to a diversity of ages, income, and household types." Objectives include promoting municipal programs that facilitate the availability of affordable homeownership and rental housing options.

Other Studies/Plans

The CCPCDO has developed a planning guidance document to promote affordable housing. The Inclusionary Housing Model Policies for Centre County includes model ordinances, policies, and strategies that the municipalities can use to facilitate affordable housing in different situations and conditions.

3. Regulations

The Borough of State College's Fair Housing Ordinance was enacted in March of 1993. It was amended in April of 2011 to include gender identity or expression as a protected class and to cover public accommodations. The renamed Fair Housing and Public Accommodations Ordinance, prohibits housing discrimination based on race, color, religion, age (40 and older), ancestry, national origin, place of birth, sex, sexual orientation, gender identity or expression, source of income, disability or handicap, presence of a service animal (public accommodations) or support animal (housing and real estate-related transactions), pregnancy, birth of a child or marital or familial status.

In addition to the Fair Housing and Public Accommodations Ordinance, the Borough of State College has an Affirmative Fair Housing Marketing Plan to promote fair housing in all affordable housing programs funded, in full or in part, with CDBG or HOME funds. This plan facilitates the dissemination of housing opportunity information to minorities, female heads of households, individuals with disabilities, and any person requiring housing assistance through community groups, religious groups, and human service agencies. Local media such as newspapers, radio, and television are also used to supplement the marketing efforts.

To ensure meaningful access to the information and services it provides, the Borough has a Limited English Proficient Policy which documents the four-factor analysis to determine the need for services for persons who are limited English proficient (LEP) and what reasonable steps will be taken to meet those needs. As part of the Borough's Consolidated Plan process, this policy has been updated. Based on the current low number of potential LEP participants and infrequent interaction with LEP participants, a full Language Access Plan was determined not to be necessary. However, staff will take the following steps to provide the opportunity for meaningful access to LEP participants: identifying LEP individuals who need language assistance; and providing language assistance measures such as interpretation/translation services.

The Borough of State College enacted an Anti-discrimination Ordinance in 2007. This ordinance prohibits discrimination in all matters involving employment based on race, color, sex, religion, ancestry, national origin, sexual orientation, gender identity or expression, familial status, family responsibility, marital status, age, disability or handicap, use of service animals and/or mechanical aids, source of income. It also provides for the resolution of employment discrimination disputes at the local level.

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

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

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

College Township addresses the need for affordable housing through its workforce housing ordinance that requires a percentage of workforce housing units in proposed developments with 5 or more dwelling units per acre. Workforce housing is defined as being affordable to those making up to 100% AMI. To further promote affordable housing, there are several incentives to encourage including workforce housing in developments with less than 5 dwelling units per acre. Incentives include reductions in lot size, reduction in lot widths, increase in maximum impervious coverage, reductions in side setback requirements, reductions in open space requirements, or reductions in sidewalk requirements, depending on the number of workforce units provided. There is also a fee-in-lieu option, a land donation option, and an option to designate new or existing dwellings off-site as workforce housing, under certain conditions.

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

- A minimum of 10% of the single-family detached units provided shall be located directly adjacent to either duplex or townhouse units.
- A minimum of 5% of all duplex units shall be directly adjacent to single family detached units.
- Townhouse units must be dispersed among a variety of other residential and/or non-residential uses, and not segregated in clusters of single residential-type buildings.

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

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

While Halfmoon Township has not adopted an Inclusionary Housing Ordinance, it is currently working on revisions to allow for a diversity of housing types and prices on higher density lots in a "Planned Community" zoning district in the Township. The intent of the zoning change would require that it be served by public sewer. Currently, the lack of public sewer in the Township results in lots sizes greater than one acre, which has not resulted in construction of new affordable housing, as it is not economically feasible on large lots.

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

While Patton Township has not adopted an Inclusionary Housing Ordinance, the regulations for the Commercial Transitional zoning district permit the fulfillment of the open space requirement be met by the donation of a minimum of 16% of the tract area to a community land trust. According to the Patton Township zoning regulations, this is

to “...offer a mechanism to address Patton Township’s need for housing that is affordable to households with incomes no greater than 120% of the Centre County Annual Median Income (AMI) through the aid of Private sector commercial development.” The regulations have resulted in a 14-lot development which is close to full build-out of affordable housing units serving 40-60% AMI households.

4. Zoning Regulations & Codes

Zoning Regulations and Subdivision Ordinances control the location and type of residential uses within a municipality. All six of the municipalities in the Centre Region have adopted such regulations and ordinances. Table 43 provides a general idea of the residential uses permitted by right in each municipality as of January 2014. While single-family detached uses are commonly permitted by right, higher density uses, such as multi-family attached are not. Group Homes and Mobile Homes are permitted by right, or as a conditional use, in every municipality in the Centre Region.

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

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

According to the 2008-2012 ACS 5-Year Estimates, 50.3% (17,751) of the housing units in the Centre Region were renter-occupied. In the Borough, 72.2% (9,856) of the occupied housing units were renter-occupied. Every 3 years, the Centre Region Code Administration conducts a property maintenance inspection of each rental unit in the Centre Region. The inspection ensures that the International Property Maintenance Code is being followed and that existing structures maintain safe, habitable living conditions. Approximately 70% of the units inspected have deficiencies which need to be addressed before the rental permits are renewed.

Table 43. Residential Uses Permitted by Right as of January 2014

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

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

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

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

5. Accessibility

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

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

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

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

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

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

The schedule for curb ramp installation conducted in conjunction with street resurfacing or reconstruction was accelerated.

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

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

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

Recommendations

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

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

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

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

The Borough's and the CHDO's First-Time Homebuyer Programs help preserve the number of owner occupied dwellings by requiring that the residence purchased through the program be the recipient's primary residence. As of the end of 2013, 88 houses have been purchased through these programs. (Additional information on the programs can be found on page 52).

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

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

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

See Below

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

See Below

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

See Below

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

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

In November 2011, the State funding for PA Accessible Housing Program was incorporated into the DCED's Keystone Communities Program. The Accessible Housing Grants available through this program are used to undertake accessibility improvements to housing units with building code deficiencies for people with permanent physical disabilities. Homeowners or renters whose income is up to or less than 120% of the median income in the area are eligible to receive benefits. Central PA Community Action hopes to apply for funding once the required dollar-for-dollar match has been procured.

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

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

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

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

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

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

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

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

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

Every year a survey to determine rent reasonableness is sent to all area landlords. Part of this survey includes a request to identify those landlords willing to make accessibility modifications to their apartments. There has been no response to this question

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

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

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

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

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

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

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

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

Incorporate LEP services information into the Consolidated Annual Performance and Evaluation Report.

The Borough's Department of Housing and Community Development will process and keep record of any LEP services provided. Information will be incorporated in the Consolidated Annual Performance and Evaluation Report.

Institutional & Community Resources and Practices

Introduction

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

Methodology

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

Findings

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

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

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

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

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

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

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

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

The Division of Student Affairs Off-Campus Living provides students with information on housing. This includes a resources guide and information on tenant's rights. Most of the landlord/tenant related complaints involve issues with security deposits, repairs and property upkeep.

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

The Centre County Women's Resource Center provides services for people who have experienced domestic and/or sexual violence. The WRC runs the Sylvia Stein

Shelter for women and their children who need a safe place to stay. There is no cost involved and all services are private.

The Housing Authority of Centre County offers preferences to: the elderly/disabled; victims of domestic violence; the involuntarily displaced; and the homeless. Three of every ten individuals/families offered housing choice vouchers are from the preference list.

The Housing Authority of Centre County, in cooperation with the Centre County Office of Mental Health/Intellectual Disabilities/Early Intervention & Drugs and Alcohol administers a Shelter Plus Care Program. Funding is used to provide rental assistance and supportive services for homeless individuals with severe mental illness or who are dually diagnosed with a severe mental illness and substance abuse.

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

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

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

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

Strawberry Fields provides residential and casework services for the mentally disabled. It administers the Community Residential Rehabilitation program providing transitional housing and life skills for adults with severe mental health issues. Strawberry Fields also runs a Fairweather Lodge Program in Ferguson Township which provides permanent housing for persons with serious mental disabilities.

The Community Help Centre operates the Basic Needs Program which provides assistance for back rent and utilities and other supportive services. The Basic Needs Program is funded through state Human Services Development Funds which is

administered through the Centre County Office of Adult Services and is used as a financial crisis response tool for clients.

The Center for Independent Living of Central PA, Inc., through its Regional Housing Coordinator (RHC), works to improve or create housing choice for people regardless of age or disability by improving communication and information flow between the affordable housing community and service providers. The RHC program is a collaborative effort between DPW/PDA Office of Long-term Living, Pennsylvania Housing Finance Agency and the Self-Determination Housing Project.

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

The Central PA Community Action administers a PHARE-funded rental assistance program for those at risk of becoming homeless (facing eviction). The program provides assistance for payment of utilities, security deposits, and first month's rent.

The Centre County Council for Human Services is a non-profit organization, which promotes coordination between human service agencies. Council provides or facilitates action based on the needs of the community. In 2013, there were over 90 members.

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

The Center for Independent Living of North Central Pennsylvania and the Self-Determination Housing Project of PA, Inc. serves the need of persons who have a physical disability. In addition, the Regional Housing Coordinator (RHC) of the Center for Independent Living of Central PA, Inc., works to improve or create housing choice for people regardless of age or disability by improving communication and information flow between the affordable housing community and service providers. The RHC program is a collaborative effort between DPW/PDA Office of Long-term Living, Pennsylvania Housing Finance Agency and the Self-Determination Housing Project.

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

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

Recommendations

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

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

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

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

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

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

The Borough coordinated the Landlord Rights and Responsibilities Course from April 2004 through 2010. Courses included sessions on: leases and related laws; local, state, and federal fair housing laws and regulations; local code, health and zoning regulations. The course was held every other year and the majority of attendees were landlords. But the numbers registering decreased each time it was held with 30 people in 2004 down to 11 people in 2010. In September/October of 2012 the Centre Region Code Administration held a Maintaining Your Rental Property training program specifically targeting local landlords. The program included a session on fair housing presented by a member of the Borough's Community Development and Housing Division (CD) Staff. Thirty-one of the 44 people signed up for the program attended this session. In June 2013, a similar course, Permitting and Maintaining Your Rental Property, which again included a session on fair housing, was held by Centre Region Code Administration and the Borough's Department of Ordinance Enforcement and Public Health. Fifty-seven of the 67 people signed up for the session attended.

Staff also participates in the State College Community Resources Fair held annually in the fall and in CCAHC's education seminars, when appropriate. These activities offer opportunities to educate the public about fair housing.

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

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

Index of Charts, Maps, and Tables

	Page
<u>Charts</u>	
Chart 1. Housing Continuum Model	55
<u>Maps</u>	
Map 1. Centre Region Map	1
Map 2. Areas of Minority Concentration in the Borough	13
Map 3. CATABUS Service Map	36
<u>Tables</u>	
Table 1. Population Trends, 1970-2010	3
Table 2. Households & Families in the Borough of State College, 1970-2010	4
Table 3. Population & Household Characteristics, 2000	4
Table 4. Population & Household Characteristics, 2010	5
Table 5. Population & Household Characteristics for the Borough, 2000 & 2010	5
Table 6. Marital Status of Persons 15 Years of Age and Over, 2000 & 2008-2012	6
Table 7. Sex of the Population	7
Table 8. Female & Male Headed Households in the Centre Region, 2010	7
Table 9. Female & Male Headed Households in the Borough, 2000 & 2005-2010	8
Table 10. Borough Household and Family Size	9
Table 11. Race & Ethnicity of Population in the Centre Region, 2010	10
Table 12. Race & Ethnicity of Population in the Borough, 2000 & 2010	11
Table 13. Areas of Minority Concentration in the Borough by Census Tract	12
Table 14. National Origin of the Centre Region Population, 2008-2012	14
Table 15. National Origin of the Borough Population, 2000 & 2008-2012	14
Table 16. Language Spoken at Home by Ability to Speak English in the Centre Region, 2008-2012	15
Table 17. Household Language by Linguistic Isolation in the Centre Region, 2008-2012	16
Table 18. Student Population Enrolled in Undergraduate, Graduate, or Professional School, 1990, 2000, 2008-2012	18
Table 19. Student Population in the Borough by Census Tract – Number & Percentage of Census Tract Population, 1990, 2000, 2008-2012	18
Table 20. Age Distribution of Centre Region Population, 2000 & 2010	19
Table 21. Age Distribution of the Borough Population, 1990, 2000 & 2010	20
Table 22. Median Family & Non-Family Household Incomes and % Change From Previous, 2000, 2006-2010, & 2008-2012	21
Table 23. Poverty – Families & Individuals, 2006-2010, 2007-2011 & 2008-2012	21
Table 24. Percent of Low-Mod Persons in the Borough by Census Tract, 2000 vs. 2014	23
Table 25. Percent of Low-Mod Persons in the Borough by Census Tract & Block Group, 2014	23
Table 26. Disability Status by Age Group in the Borough, 2008-2012	24
Table 27. Same Sex Unmarried-Partner Households	26
Table 28. Housing Statistics, 2000 & 2008-2012	27
Table 29. Median House Value & Rent in the Centre Region, 2008-2012	29
Table 30. Median House Value & Rent in the Borough, 2000 & 2008-2012	29

Index of Charts, Maps, and Tables *(continued)*

Table 31. Number of Renter-Occupied Units & Median Rent in the Borough by Census Tract, 2008-2012	30
Table 32. Substandard Housing Conditions, 2000 & 2008-2012	30
Table 33. Substandard Housing Conditions in the Borough by Census Tract, 2008- 2012	31
Table 34. Public Assisted Housing Stock	33
Table 35. Top 10 Employers in Centre County	34
Table 36. Employment by Industry for Centre County, 2013	35
Table 37. Means of Transportation to Work, 2008-2012	37
Table 38. Comparison of Protected Classes	41
Table 39. Home Mortgage Originations - Top 5 Lenders, 2012	47
Table 40. Disposition of HMDA-Reportable Loans in Centre County & Borough, 2012	48
Table 41. Disposition of Applications for Home-Purchase Loans by Type of Applicant in Centre County, 2012	49
Table 42. Reasons for Denial of Applications for Home-Purchase by Minority Status & Income Level in Centre County, 2012	50
Table 43. Residential Uses Permitted by Right as of January 2009	62

Appendix A: A Guide to the Acronyms

ACS	American Community Survey
ADA	Americans with Disabilities Act
ANSI	American National Standards Institute
CATA	Centre Area Transportation Authority
CBICC	Chamber of Business and Industry of Centre County
CCAHC	Centre County Affordable Housing Coalition
CCPCDO	Centre County Planning and Community Development Office
CCAR	Centre County Association of REALTORS®
CCWRC	Centre County Women's Resource Center
CDBG	Community Development Block Grant Program
CETA	Comprehensive Employment and Training Act
C.F.R.	Code of Federal Regulations
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CRA	Community Reinvestment Act
CRCA	Centre Region Code Administration
CRPA	Centre Region Planning Agency
DCED	Pennsylvania Department of Community & Economic Development
DPW/PDA	Pennsylvania Department of Public Welfare/Pennsylvania Department of Aging
FFIEC	Federal Financial Institutions Examination Council
FHAU	Fair Housing Analysis Update
HMDA	Home Mortgage Disclosure Act
HOME	HOME Investment Partnership Program
HTI	Housing Transitions, Inc.
HUD	U.S. Department of Housing and Urban Development
ICC	International Code Council
LEP	Limited English Proficient
MLS	Multiple Listing Service
MSA	Metropolitan Statistical Area
NAR	National Association of REALTORS®
OMB	Office of Management and Budget
PAR	Pennsylvania Association of Realtors
PHARE	Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund
PHFA	Pennsylvania Housing Finance Agency
PHRC	Pennsylvania Human Relations Commission
RCH	Regional Housing Coordinator
SCCLT	State College Community Land Trust

TDD	Telecommunication Device for the Deaf
TTD	Traditional Town Development
THF	Temporary Housing Foundation
VAMA	Voluntary Affirmative Marketing Agreement
WRC	Centre County Women's Resource Center