
2012 CLEARFIELD COUNTY HOUSING NEEDS & MARKET ASSESSMENT

<http://planning.clearfieldco.org/Newsletters/2012HousingNeed-Assessment.pdf>

In 2012 the Clearfield County Commissioners adopted a Housing Needs & Market Assessment as an official amendment to the County's Comprehensive Plan. This Assessment is a product of collaboration between the County's Housing Task Force and the County's Planning & Community Development Office. Contents of the assessment include statistical data, an inventory of housing initiatives, programs & resources, a housing stock analysis, a housing market analysis, data on home affordability & availability, a blighted structures inventory & toolkit, a code enforcement inventory & analysis, results of both a municipal official and a general public survey on housing, and a needs assessment which includes recommendations & possible funding mechanisms.

WHAT COUNTY RESIDENTS TOLD US

- ✓ *"I believe that the residents in Clearfield County mostly are low to medium income and have a great deal of difficulty finding a home of their own. Landlords charge more for rent than some mortgages would be, and the landlords do not take care of their rental properties like they should. Many people I know need housing they can afford and also could use assistance with down payments and mortgage assistance for people who already own their homes and have lost their jobs."*
- ✓ *"Home needs repair but the cost of building permits and probable increase in taxes is a deterrent."*
- ✓ *"I feel we have encouraged low income people to come to Clearfield. They are not working and are sometimes transient. I strongly feel we need to cleanup and enforce cleanup of properties in Clfd & Townships. Senior living is necessary too. We have mostly senior or low income families. Without jobs, there's not much hope for increasing our economy. We're headed for either a ghost town or slums!"*
- ✓ *"House is too small, too many miles from work. Not enough grocery stores around."*
- ✓ *"I am just making it"*
- ✓ *"Neighborhood decay seems to be everywhere in our small cities(towns). Some of this is economic but much seems to be a blatant lack of concern for "others". Things like litter and noise(dogs barking, cars without mufflers) are so important when we live in close proximity to each other. I do not know how this can be instilled in the citizens and the enforcement people seem to be either under funded or oblivious. To me the glue of concern is gone."*
- ✓ *"Doubled up I live with my mom, brothers & my brother children. Have no privacy or space"*
- ✓ *"Please help all the people in the community. Even the lower middle class as we call it. They always get left out. Help Landlords; just because they have rentals doesn't mean they have money. Most are trying to better*

themselves but others to. Everything is expensive and not enough money is a constant problem even for Landlords. (Have you priced plumbing lately!)"

- ✓ "We are tired of renting and want to own"
- ✓ "Need a bigger home but can't afford the school taxes on one."
- ✓ "Overall, I think abandoned homes in several communities within Clearfield County have caused the most damage to our communities. Secondly, the lack of good paying jobs have created situations that many, many households rely on public assistance for food and heat, forcing homeowners into poverty and unable to maintain their homes or do upgrades."
- ✓ "Utility and Heating costs are too high, more than my mortgage"
- ✓ "We live on 2nd floor that has no winter parking. The steps are a bit dangerous, narrow, bad hand rail. Our arthritis makes it hard for us to go up & down the steps."
- ✓ "We are trying to find a house that will accept a HUD section 8 voucher the house needs repairs Landlords will not always make repairs needed and Housing Authority will not let us use a voucher here. We also need assessable housing."

KEY FINDINGS FROM STUDY

- ✓ There is a shortage in affordable and available rental units for lower income renters within Clearfield County.
- ✓ Unemployment rates have increased as did the percent of persons living in poverty. While the number of children living in the county decreased over the past decade the percent of children living in poverty has increased. Percent of population living in poverty in 2010 was 16.4% while percent of children under 18 living in poverty was 25.1%.
- ✓ While the 2010 median household income rose to \$36,331 there is great disparity in the median annual household income by age of householder. The median household income for the age range of 15-24 was just \$17,356 and only \$25,159 for those in the 65+ age bracket.
- ✓ Development of new rental units are needed especially near amenities (businesses, grocery stores, where residents have opportunities to walk rather than drive avoiding additional transportation costs.
- ✓ Higher wage paying jobs are needed for county residents to afford decent housing
- ✓ Additional Section 8 Housing Vouchers are needed as the wait lists for such vouchers are growing due to increased demand
- ✓ With an aging housing stock, higher than national average, additional home rehabilitation, maintenance, accessibility upgrades and weatherization funds are needed to assist elderly, disabled and poor home owners
- ✓ An individual relying solely on Social Security would be paying 73% of their income on housing for a one bedroom apartment.

- ✓ *The number of work hours per week at minimum wage to afford the fair market rent of a two bedroom apartment is currently 62 hours a week.*
- ✓ *Only 38 percent of Clearfield County workers travel less than 15 minutes to get to work. Clearfield County had the smallest percentage of walkers (2.5 percent), and the longest mean travel time (24.3 minutes) for the North Central region. Travel times in the region as a whole have increased since 1990..*
- ✓ *Additional tools are needed to assist municipalities in addressing blighted properties owned by absentee property owners. Over 300 blighted structures were reported & inventoried by our municipal officials.*
- ✓ *Capacity and funds are needed for municipal enforcement of codes.*
- ✓ *Housing redevelopment type agencies are needed to hold title (land bank or conservatorship) and to assist in the redevelopment of prime properties.*
- ✓ *In terms of homelessness, the results of the residential housing survey indicate that individuals and families are "doubling up" (living w/ others) in the County due to the inability to afford housing.*
- ✓ *Residents are reporting having more difficulties affording utilities and heating bills than paying their rent or mortgage.*

IMPLEMENTING STUDY RECOMMENDATIONS

The County Housing Study was designed to serve as a tool for all housing agencies & advocates who rely on such data to support program funding requests as well as for the County when identifying priorities for County Affordable Housing Trust funds. In addition, this assessment allows the county to meet the eligibility requirements in applying for housing related funds (PHARE) generated through the Marcellus Shale impact fee legislation, Act 13 of 2012.

While the needs are great the County is targeting its Affordable Housing Trust Funds and Community Development Block Grant Funds to partner with and assist a number of county organizations with programs and projects that address these needs. Below is a listing of those funded projects.

- ✓ ***Cen-Clear Child Services - (Specialized Housing Counseling Initiative)*** Counselor to determine housing needs for low income families and individuals; providing counseling & training and linking them to the housing services they need. To serve 60 families over 12 month period.
- ✓ ***Central PA Community Action – (CHORE Service)*** Improve housing stock by assisting low income families/ individuals with necessary repairs (health/safety) needed to keep them in their homes.
- ✓ ***City of DuBois Redevelopment Authority- (Redevelop Blighted Properties)*** Funding to acquire strategic blighted properties in the City to rehabilitate for the purpose of getting those properties back into hands of responsible homeowners and back on tax rolls.
- ✓ ***Young People Who Care, Inc. - (Marian House Shelter)*** New roof for homeless shelter. The Marian House Homeless Shelter for women and children was in need of a new roof. In 2011, it is estimated that the shelter assisted 81 individuals with a total of 1,867 days of shelter. The previous roof was leaking onto the second floor and posed health and safety risks for those staying at the shelter.

- ✓ **Clearfield Presbyterian Church- (Presbyterian Hammers)** The Presbyterian Hammers is a group of members that provide emergency housing repairs for Clearfield County residents in need. This group serves residents with physical and/ or mental disabilities who have limited income and no other support system to help them with emergency house repair.
- ✓ **Central PA Community Action – (First Time Homebuyers Assistance Program)** Assist 15 qualifying families become first time homeowners by providing them pre purchase housing counseling services and financial assistance with down payment and closing costs needed to ensure a successful home ownership experience. This project includes a \$15,000 match provided by two local banks.
- ✓ **Moshannon Valley COG- (Blight Prevention Pilot)** In an effort to maintain an affordable housing stock 15 local municipalities have agreed to participate in a COG pilot program designed to deter blight through preventive maintenance measures such as adopting basic property codes and providing for a property code professional who will work proactively with homeowners providing housing prevention maintenance education as well as information on available housing rehabilitation programs that may assist them financially make necessary repairs.
- ✓ **Bigler Township- (Demolition of Blighted Property)** Funding to demolition blighted property located on local community park grounds.
- ✓ **Conservatorship Training (Tools for Addressing Blight)** Provided a 3 hour training for municipal leaders, non-profit corporations, and legal professionals on the PA Conservatorship Act, which included real life examples of how Butler County Redevelopment Authority used it to redevelop once blighted properties in their communities.

We know from our housing needs assessment that we have an aging housing stock, a growing elderly population in need of specialized housing, a shortage of affordable and available rental units for moderate to low income renters and that our municipalities have a significant problem with blighted /abandoned properties. Using the County's Affordable housing trust dollars as leverage the Commissioners applied for PHARE funding to the PA Housing and Finance Agency this past May for housing rehabilitation and elimination of Slum and Blight across the County in the amount of \$125,000. The Moshannon Valley COG will administer the program on behalf of the County if awarded. Program descriptions follow.

- ✓ **The Residential Owner Occupied Rehabilitation Program** would be set up as a grant program designed to assist residents below 50% of the median area income who have the need for home improvements to address the safety of their homes
- ✓ **The Rental Housing Rehabilitation Program** would be set up as matching grant program to assist landlords bring their rental units into compliance with safety, integrity & accessibility while requiring rental units to be made available at fair market rental value for households below 50% of the median area income for a term of 7 years. This program would require the landlord to invest \$1 in private funds for every \$1 provided in PHARE funds
- ✓ **The Blight Mitigation Program** would provide funding to municipalities for the demolition of blighted structures unfit for habitation, a public nuisance, structurally unsound or in danger of collapse, lack utility service, have the presence of vermin or are housing vagrants. Municipalities will be required to acquire site control or may partner with another entity who has site control such as a redeveloper or qualifying conservator. All requests for funding must include a match of at least 50% of the total costs for demolition. That match can be met with either public or private funds.

FOR MORE INFORMATION CONTACT

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