



2021 Patton Township Housing Task Force Report

A Place for All

Exploring Affordable Housing Options that Promote Smart Growth and Development



CRPA
Centre Regional
Planning Agency

A Place for All



Who? What? Where? Why Not? When? How?

People > Needs > Resources > Challenges > Future Thinking > Recommendations

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Executive Summary:

Building a Future that Benefits All

The Challenge: Unattainable Housing and Missed Opportunities

What makes a vibrant community? As you will see in this report, communities continue to thrive when their workforce can afford to live where they work. Yet, our local housing is not attainable for many people at various ages and income levels, from young professionals starting their careers, to long serving essential workers, to senior citizens who want to stay in the community they helped build.

By not having more housing that is affordable and attainable, Patton Township is unable to gain vital community members important to its future growth and quality of life. These “missing” residents are important for the economic and social benefits they would bring as our neighbors and to make Patton Township a vibrant community and a thriving place for all generations.

Creation of the Patton Township Housing Task Force: Search for Facts and Research

To better understand the facts and challenges of providing more affordable and available (i.e., attainable) housing, the Patton Township Board of Supervisors voted in November 2020 to establish a Housing Task Force. Eighteen persons responded to the public call to serve on the Task Force, and all were appointed in January 2021. This report reflects the synergy of bringing together those with knowledge and experience in a range of professions and civic service. This report contains findings to provide a benchmark analysis of housing and zoning issues in Patton Township in 2021 and to offer a foundation for future Township planning and decision making.

The Goal: Call to Action and Join the Discussion

Attainable housing involves so much more than housing: it speaks to the quality of life, shared community values, and the robust economic future that everyone wants. Attainable housing is essential to a vibrant future. In this report, the Task Force sets forth a goal it believes captures the essence of what is needed. That goal is for Patton Township to become “A Place for All.” It is a call to action to marshal and to connect all the people and resources needed to build the Township’s economy and social fabric in the years ahead.



Continuing a History of Forward Thinking

In having Patton Township become “A Place for All,” the report calls on the Township to continue its history of forward thinking.

The report cites:

- Park Forest Village, the first large “suburban” development in the region that won national awards for its design,
- The Toftrees Development, the first planned development of its kind in Pennsylvania,
- The Commercial Transitional Zoning District, created to facilitate development of Thompson Place, an affordable housing community for low-income people, behind Trader Joe’s, and
- The referendums in 2001 and 2014 where residents voted to borrow millions of dollars to preserve green space.

The report notes that housing challenges extend beyond individual municipal boundaries, cites Patton Township’s vital role in the Centre Region, and recommends continued support of regional initiatives and collaboration.

Pandemic Impact

Pandemics historically create change. The COVID-19 pandemic changed the way we live and emphasized the value of our homes, our workers, and our community. The housing crisis, which occurred before the pandemic, deepened, and became more obvious as the pandemic unfolded and further highlighted the value of homes and their unequitable attainability. The report notes trends that have become the new normal and urges Patton Township to be proactive in embracing change during the recovery from the pandemic.

Acting on Community Values

Patton Township residents have shown that good things happen when the community unites to act on shared values. In the report, the Visioning Subcommittee of the Task Force notes that when residents voted to borrow millions of dollars to

preserve open space, they acted on the value they placed in preserving green space and not wanting it to “go missing” as the Township developed.

Today, the report identifies a new “missing” element: the people who work here but cannot afford to live here. They include the many essential workers in healthcare, EMS services, education, grocery stores, restaurants, retail services, transportation, and others. In the report, we envision Patton Township having a place for the missing residents who would add so much to the economic and social vibrancy of our community and identifies who “A Place for All” would embrace.

Meeting the Housing Challenge

Housing is a basic human right and cannot be addressed by a “one size fits all” solution. The local housing market is not easily attainable for many people at various ages and income levels. Average homes are selling for 16.93 % more than they were 10 years ago, a rate of increase higher than salary increases for many in the workforce. This puts home ownership out of their reach. Additionally, one would need to work 94 hours per week at minimum wage to afford a one-bedroom home at the fair market rent price of \$885 per month.

In the report, the Housing Subcommittee of the Task Force offers an extensive analysis of housing costs, trends, and challenges. They describe what “attainable” housing is, who needs it, and why they need it. Also, they provide a guide to existing income-guided housing and programs, and an analysis of how much one would need to earn to afford housing in Patton Township. There is still a sizable portion of the population who cannot afford market rate housing but earn too much to qualify for housing assistance. This segment of the population has come to be known as the “missing middle” and falls within the range of 80 to 120% of the Area Median Income (AMI).

One aspect of the housing challenge is the availability of housing options. An analysis of the current real estate market in the Centre Region shows a 10% decrease in the number of residential listings over the past 2 years though the number of sales within those listings increased.

Zoning Opportunities for the Future

One way to address housing needs is by diversifying the types of housing to better accommodate all residents. This can be done through the size, shape, and location of housing. The Zoning Subcommittee defines many forms of alternative housing types such as accessory dwelling units (ADUs), Elder Cottage Housing Opportunities (ECHO), and duplexes.

The zoning report provides an outline of all that zoning entails in Patton Township including extensive information on the Township's zoning districts and parking regulations. Also outlined are model policies in other municipalities that could serve as a guide for developing zoning provisions in Patton Township that would promote an increase in attainable housing options.

Recommendations

Overall, the Task Force recommendations for Patton Township, which are detailed in the Recommendations Supplement section, are as follows:

- **Designate “Attainable Housing” as a Township Work Priority and Community Focus for 2022.**
- **Support future Regional Housing Studies and Deepen Collaboration with Regional Housing Service Providers.**
- **Provide \$50,000 in funding for each of three programs to specifically benefit Patton Township Residents: The First Time Homebuyers Fund; Habitat for Humanity of Greater Centre County and the Centre County Housing and Land Trust.**
 - We recommend these funds (a total of \$150,000) be designated as about 10 % of the Township's American Rescue Plan Monies or as a top funding priority of the Township's Capital Improvement Plan.
- **Adopt Township Planning and Zoning Approaches that Support Attainable Housing**
 - Add definitions to existing zoning code for Accessory Dwelling Units (ADU), Elder Cottage Housing Opportunities (ECHO), and Duplexes
 - Adopt regulations permitting Accessory Dwelling Units (ADUs), Duplexes, and Elder Cottage Housing Opportunities
 - Revise minimum parking requirements per use in various zoning districts
 - Adopt incentivized and inclusionary zoning regulations
 - Amend the MXD2 zoning district by removing the 20-acre size limitation to allow smaller C2 properties the option of using it for redevelopment.

Introduction:

Please Join the Discussion



To the current residents of Patton Township and to all who wish to live here.

Thank you for reviewing this report of what we, your neighbors from varied professions, have discovered about housing challenges and opportunities in Patton Township. We have learned it is about more than housing: it is also about the quality of life and a good economic future that we all want for our community.

In monthly Zoom meetings, Task Force members received educational briefings and organized themselves into subcommittees on visioning, housing, and zoning. This report reflects the synergy of bringing together those with knowledge and experience in a range of professions and civic service. We are Township and regional Planners, housing service providers, Planning Commission members, Township Supervisors, realtors and real estate specialists, developers and persons working in business, government, and Penn State positions. Some of us have lived in Patton Township for more than 40 years, others less than a decade. Because housing issues transcend municipal boundaries, some of us live elsewhere in the Centre Region.

We believe the goal of “A Place for All” is more than a motto—it is a call to marshal all the people and resources needed to build a vibrant future. Your participation is essential. We invite you to join us this fall and in 2022 to decide how, together, we can address the housing crisis and build a robust future.

The Patton Township Housing Task Force:

Visioning Subcommittee

- Kate Domico (Chair) – Past eight-year member of the Patton Township Planning Commission (including Chair) and resident representative
- Anita Thies – Patton Township Supervisor and Co-Chair of the Task Force
- Morgan Wasikonis – Executive Director, Housing Transitions, and resident representative
- Anthony (Tony) Buda – Research Hydrologist, USDA Agricultural Research Service, and resident representative
- Kristina Bassett – Ferguson Township Community Planner and resident representative
- Elizabeth (Betsy) Whitman – Patton Township Supervisor (departed Spring 2021)

Housing Subcommittee

- Stephanie Fost (Co-Chair) – Executive Director, Habitat for Humanity of Greater Centre County
- Andrew (Andy) Haines (Co-Chair) – Executive Vice President, Gatesburg Road Development
- Nicole Pollock – Senior Planner, CRPA; Patton Township Planner; Co-Chair of Task Force
- Kate Nurmi – Board member, Out of the Cold and resident representative
- Kristen Dzvonycsak – Division Manager, Property Management Inc., and resident representative
- Steven Rogers – FP&A Manager, Amadeus Hospitality, and resident representative
- Sultan Magruder – Resident Representative (joined Spring 2021)

Zoning Subcommittee

- Rachel Fawcett (Chair) – Financial and Communications Coordinator, Pennsylvania Housing Research Center
- William (Bill) Steudler – Past eight-year member of the Patton Township Planning Commission and resident representative
- Andrea Pandolfi – Centre County Planning Commission member, real estate appraiser, and resident representative
- Steven Bodner – President, RE/MAX Centre Reality, and resident representative
- James (Jim) Payne – Current Patton Township Planning Commission member

We would like to thank:

- Our educational presenters at monthly meetings:
 - Nicole Pollock, Senior Planner, Centre Regional Planning Agency (CRPA)
 - Mark Boeckel, Principal Planner, CRPA
 - Trish Meek, Senior Transportation Planner, CRPA
 - Greg Kausch, Senior Transportation Planner, CRPA
 - Pam Adams, Sustainability Planner, CRPA
 - Andy Haines, Executive Vice President, Gatesburg Road Development
 - Missy Schoonover, Executive Director, Centre County Housing and Land Trust
 - Colleen Ritter, Executive Director, State College Community Land Trust
- Stephanie Fost, Executive Director, Habitat for Humanity of Greater Centre County for arranging a tour of a Habitat home
- Kristen Dzvonycsak, Division Manager, Property Management Inc for a tour of affordable rental units at Pleasant Pointe
- Cynthia Hahn, Executive Director, and Stephanie Yager, Operations Manager, C-NET producing videos on Patton Township housing
- Marcella Hoffman and Steve Arnold of CRPA for their production work on this report
- Jim May, CRPA Planning Director; Pam Robb, Vice-Chair, Patton Township Supervisors; and Doug Erickson, Patton Township Manager for their support
- The Patton Township Board of Supervisors who unanimously approved creation of the Housing Task Force: Dan Trevino, Pam Robb, Elliot Abrams, Betsy Whitman, Anita Thies

Patton Township:

A History of Forward Thinking

As Patton Township confronts its housing challenges and plans for the future, it does so as a Township known for forward thinking.

Even its founding was a first. Established in 1794, it was the first Township formed in the Centre Region, preceding even the establishment of Centre County in 1800.





Housing Firsts

Within the region and beyond, Patton Township has led the way with housing firsts.

- Park Forest Village (pictured above), started in 1956, was the first large “suburban” development near State College. The neighborhood won national awards for its design, which deviated from the straight streets and clear cutting typical of many post World War II suburban developments. The use of gracefully curved streets and the retention of trees established a pattern for future developments elsewhere.
- The Toftrees Development, started in 1968, followed a planned community model that allowed for a mix of dwellings and other uses laid out according to a master plan. Modeled after planned communities in other states, Toftrees was the first such example in Pennsylvania.
- In the 1990s, the Gray’s Woods Planned Community began developing, continuing the trend that began with Toftrees.
- At the start of the 21st century, Patton Township partnered with Habitat for Humanity of Greater Centre County, developers, and what would become the Centre County Housing and Land Trust, to create what is known as the Thompson Place housing development behind the current Trader Joe’s. The Township created a new Commercial Transitional District to facilitate this, once again a first.

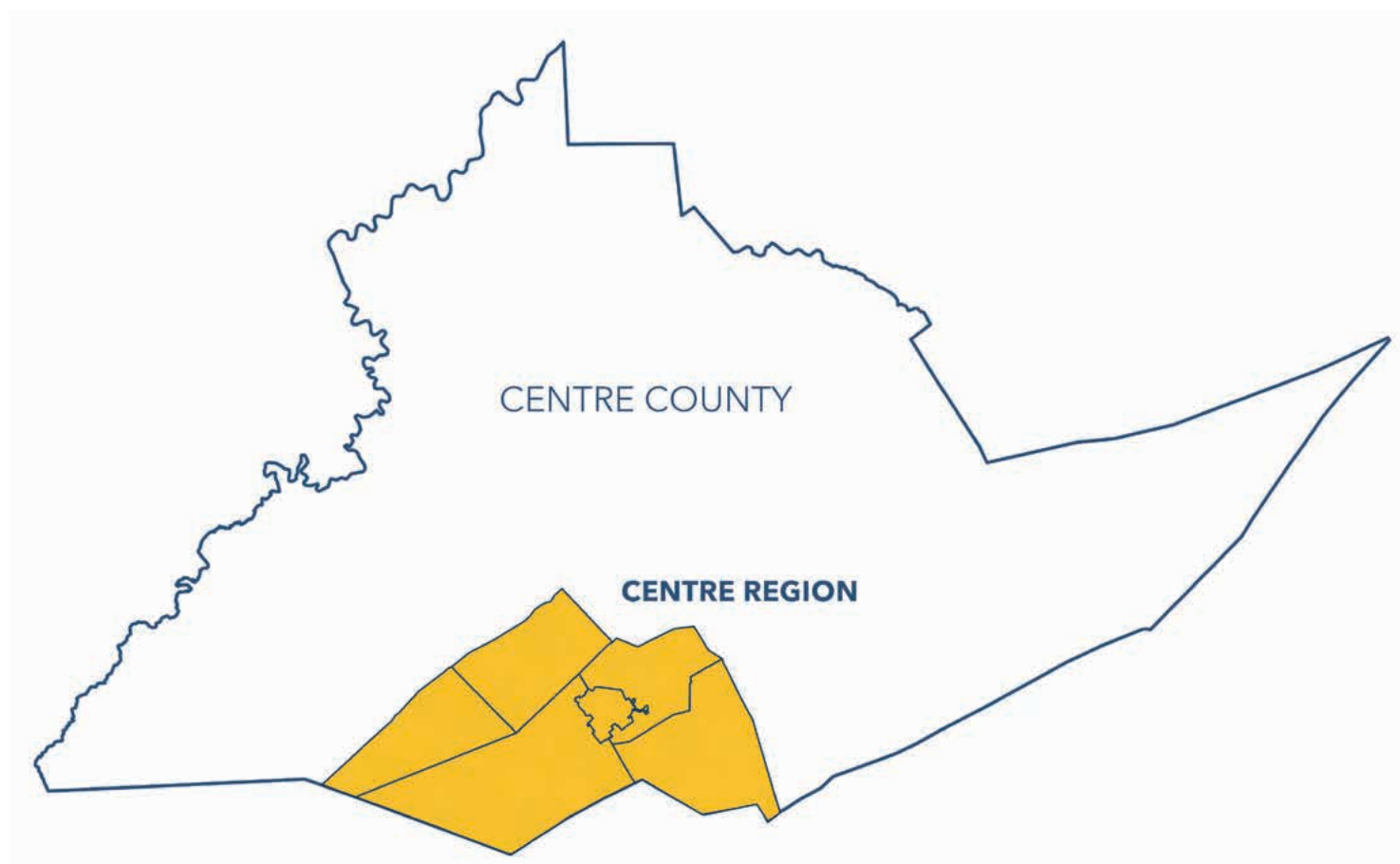
Forward Thinking in Open Space Preservation

Patton Township is known for its forward thinking in preserving open space. In 2001, residents voted to borrow \$2.5 million, funds that were used to buy more than 400 acres of the Haugh family farm along Circleville Road to create the Haugh Family Preserve. When that debt was paid off, residents in 2014 voted to borrow \$3.5 million for more open space preservation.

Patton Township's Forward Thinking in the Region

Today's housing challenges extend beyond individual municipal boundaries and require regional initiatives and collaboration. The Housing Task Force pulled together regional planners and housing providers in its deliberations and our Task Force recommendations include supporting regional studies and deepening collaborations with regional housing providers.

Patton Township is a vital part of the Centre Region, a geographic area of six municipalities that also includes College, Ferguson, Halfmoon, and Harris Townships as well as the Borough of State College. These are the six member municipalities that make up the Centre Region Council of Governments (COG). With this report and continued engagement, the Task Force hopes to bring the forward thinking that is a hallmark of Patton Township into collaborative discussions with our fellow housing leaders in the region.





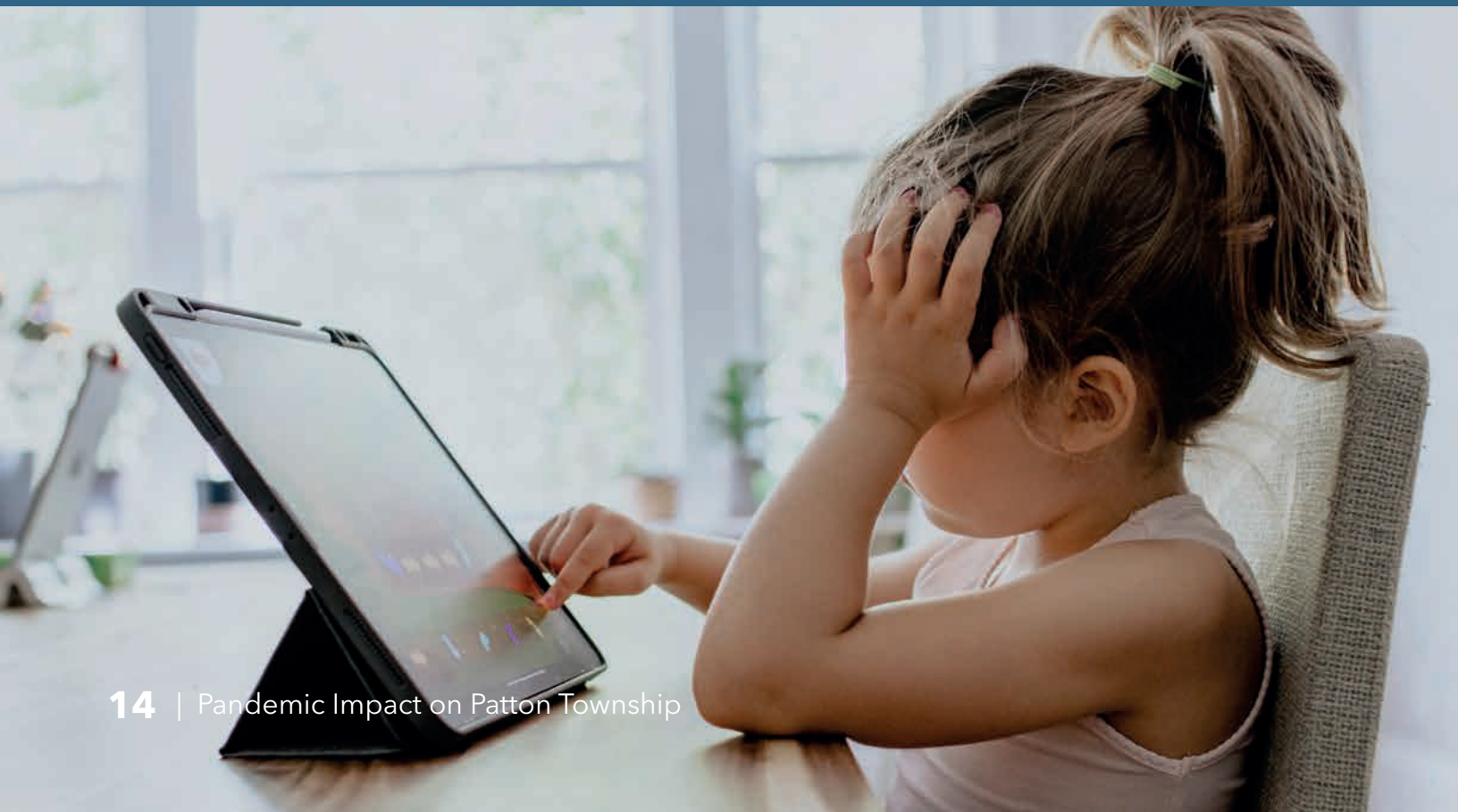
Pandemic Impact on Patton Township:

Embracing Change

Key Points:

- Pandemics historically create change
- The COVID-19 pandemic changed the way we live and emphasized the value of our homes, our workers, and our community
- Continued work from home emphasized the importance of housing and digital connectivity
- More than ever, there is a need for attainable housing at all income levels from rentals to home ownership in order to meet community needs
- The pandemic emphasized the importance of connecting housing with transportation modes and green space as residents increased their use of parks for their mental and physical well-being and used more transportation modes including biking and walking
- Patton Township can be proactive in recognizing and building on trends introduced during the pandemic by incorporating changes in Township regulations.

Because the task force research occurred during the COVID-19 pandemic, the effect of the pandemic on local housing trends was taken into consideration. For instance, the housing crisis, which occurred before the pandemic, deepened, and became more obvious as the pandemic unfolded. Task Force member, Patton Township Resident, and Ferguson Township Community Planner Kristina Basset identified factors that municipal planners may wish to consider in future planning.



Planning for Recovery: Becoming Proactive

Pandemics historically create change and reinforce trends. This pandemic has changed the way we live and emphasized the value of our homes, our workers, and our community. Life as we knew it in 2019 is forever altered, and the time has come to emerge from the pandemic and plan accordingly for the recovery. Temporary changes that were needed during the pandemic have become the new normal.

Municipalities, like Patton Township, can be proactive by incorporating changes into the Township regulations and enforcement of said regulations.

Trends like ride-share, outdoor dining, home deliveries, and curb-side pickup have grown during the pandemic. Zoom meetings are now preferred by many. Working and attending school remotely is now easier and widely accepted.

The Inequality Caused by the COVID-19 Pandemic

The pandemic has exposed social inequalities as workers went remote, children attended school online, and others were furloughed or laid off from their jobs. Some households did not have access to high-speed internet or have a computer in their home. As job losses increased, the potential for evictions and foreclosures also increased. Those that were living paycheck to paycheck before the pandemic could find themselves homeless quickly.

The fortunate ones that could continue to work and school while quarantining at home showed interest in getting outdoors as a break from quarantine. Individuals, families, and friendship groups would go on neighborhood walks and seek out parks and other open spaces. The pandemic demonstrated that having access to quality outdoor green space is good for mental and physical well-being.

Travel Modes and the Movement Toward a Greener Community

People have begun altering the way they travel. With reduced commute times, money saved on gasoline and wear-and-tear on vehicles, many have taken to walking or bicycling to work, school, and stores. This movement toward greener behaviors can be encouraged by planning for a greener community. Visualize a community that has a favorable walkability, connected bicycle routes, and mobility, where homes, shops, schools, offices, and parks are interconnected.

The Importance of Public Investments and Digital Connectivity

The Pandemic emphasized the importance of public investment in our community for a healthy built and natural environment. Being open to doing things differently and learning from recent experiences will propel the vision of affordable/attainable housing in Patton Township. With more people choosing curb-side pickup or home delivery, the need for parking spaces could potentially be reduced. Fewer parking spaces means less impervious surfaces are required for developments. This in turn lowers costs for the developer and increases the potential for more alternative uses like open spaces, shared-use paths, or pedestrian walkways.

Patton Township supports prioritizing healthy and sustainable modes of travel, reducing pollution, and increasing net-zero carbon infrastructure. Digital connectivity is central to achieving this goal. The pandemic exposed areas that had insufficient internet access and highlighted critical gaps in the digital network, notably in the rural areas. Enhancing digital connectivity is one area Patton Township is actively working to improve.

Impacts on Businesses and Services Still in Flux

Impacts of the pandemic on Patton Township businesses, offices, and services are not fully able to be gauged yet as COVID-19 cases are once again on the rise. Many people are still working from home, many children are attending virtual school, and telehealth appointments are preferred by doctors. All of the above, and other implications of the COVID-19 pandemic, could have an impact on brick-and-mortar businesses, schools, and offices.

Rising Home Prices and Decreasing Listings

Vacancy rates in office buildings have increased in the Centre Region, while real estate listings for homes listed have decreased. Vacancies among student rental units greatly increased during the pandemic as Penn State shifted to remote learning for the 2020-2021 academic year. The emphasis of student housing in the region, notably luxury student housing, created a surplus of unaffordable vacant units. Consequently, these vacant units were unavailable to local residents seeking quality affordable housing. While rental rates have dropped slightly, home prices in the Centre Region have risen, putting homeownership out of reach for many people.

Working From Home Projections and Impact on Housing

It is estimated that 22% of employees will continue to work from home post-pandemic. With so many working from home, this has the potential to greatly impact local housing needs and availability. The pandemic revealed that many homes were not configured to provide the privacy or space needed for those working or schooling from home. The limited supply of attainable housing is a challenge for those who need a different home with office space or those considering moving to another area because they can now telecommute permanently.

Housing Diversity is a Strength for Patton Township

Patton Township is in a unique situation to offer a variety of housing. The housing market includes a range of housing tenures from rentals to homeownership to meet community needs. It also includes houses of various shapes and sizes from mobile homes to single-family houses to multi-family apartments and so many others. Through this diverse housing stock, the challenge continues to be matching affordability for all income levels from low to high incomes to have attainable housing options for all.

-Authored by Kristina Bassett

CAUTION

**MAINTAIN
SOCIAL
DISTANCING**



DISTANCE FROM OTHERS

Vision:

Creating a Place for All to Contribute

How can Patton Township best build a sustainable future in changing, challenging times?

The Visioning Subcommittee of the Housing Task Force presents this call to action to make Patton Township “A Place for All” by marshalling the contributions of all who drive our economy and create our community

“A Place for All” is a place where:

- Seniors age in place and can afford to live in the community they helped build.
- Young people can start their careers.
- Businesses thrive and employees can find housing near their work.
- Workers have more time (and money) for their families because they do not face a long commute.
- Families including single parents can raise their children and send them to good schools.
- Everyone who works in Patton Township can find housing they can afford.
- Everyone benefits from a dynamic community that is inclusive and caring.
- Having a secure place to live is recognized as essential to quality of life, human well-being, and social resiliency.
- Community needs like green space, livelihoods, mobility, social connection, and well-being are valued.
- More of our neighborhoods become “20-minute neighborhoods,” where things needed for a good life are within a 20-minute public transport trip, bike ride, or walk from home.
- Diversity among all is valued as a strength and community discussions center on common values.

When a vision reflects community values

Patton Township residents have shown that good things happen when the community unites to act on shared values.

As noted previously in looking at the Township’s History of Forward Thinking, twice in the past 20 years, Patton Township residents have come together in remarkable acts of visioning and community planning. In 2001, residents voted to borrow \$2.5 million to preserve open space in Patton Township. These funds were used to buy more than 400 acres of the Haugh family farm along Circleville Road to create the Haugh Family Preserve. When that debt was paid off, residents in 2014 voted to borrow \$3.5 million for more open space preservation.

In both acts, residents looked to the future and acted on the value they placed in preserving green space in Patton Township. Today, Patton Township is known in the Centre Region for its foresight and commitment in seizing those opportunities. Residents did not want green space to go missing as the Township developed. They agreed it was vital to their quality of life.

Today's Missing Element

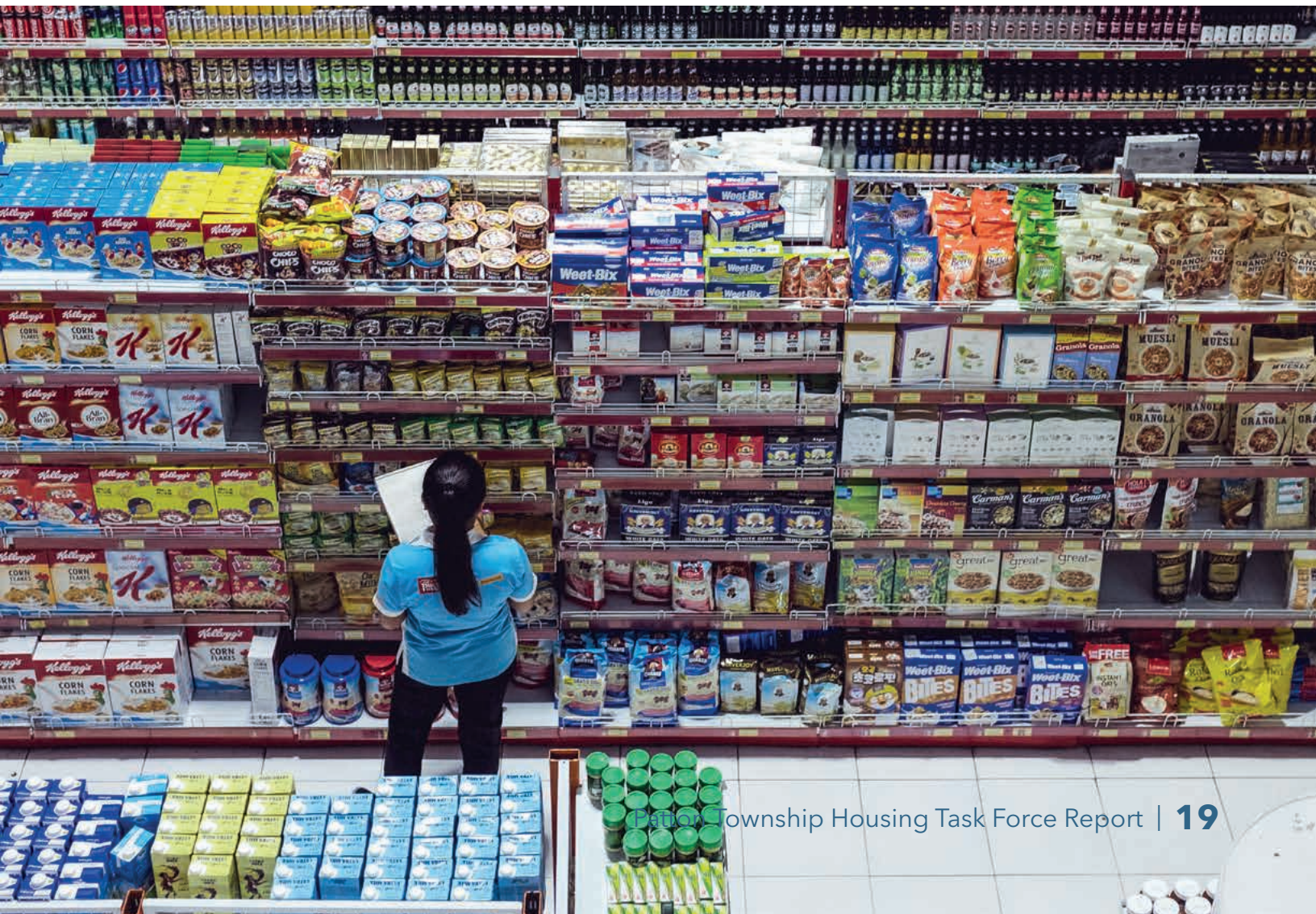
Today, Patton Township has a missing element: the people who work here cannot afford to live here.

Missing from those living in our community are many essential workers in healthcare, EMS services, schools, grocery stores, restaurants, retail services, and transportation. Missing are those who would add to the economic and social vibrancy of our community.

This is not unique to Patton Township—nationally it is part of what is called “Missing Middle Housing”. It is the challenge of our times but one that we believe Patton Township can address in multiple ways right now. The Housing Task Force envisions Patton Township having a place for these missing residents; for being “A Place for All.”

-Authored by the Visioning Subcommittee of the Patton Township Housing Task Force:

Kate Domico,
Kristina Bassett
Tony Buda
Morgan Wasikonis
Anita Thies



Housing:

Providing the Essentials

This chapter will explore the essential elements of housing in Patton Township - not only the need to provide housing for our essential workers and others but why providing attainable housing is essential to the future economic prosperity of Patton Township.

Key Points:

- What is attainable housing?
- Who needs attainable housing?
- Why is Patton Township talking about attainable housing?
- What are the challenges and housing cost trends?
- How much should one spend per month on housing?
- What are the existing income-guided housing and programs available?

What Would it Take to Afford to Live in Patton Township?

The answer to this question begins with an understanding of the current housing situation, the housing challenges that have confronted the Township (and other municipalities) for years, and the new housing opportunities calling for action now.

The Housing Challenges Are Not New

Housing is a basic human need and is not “one size fits all.” The local housing market is not easily attainable for many people at many income levels. The 2013 Centre Region Comprehensive Plan notes “there is no single solution for providing safe, affordable, and accessible housing opportunities in the Centre Region.”

What is Attainable Housing?

In the 2013 issue of *Town and Gown Magazine*, Natalie Corman of the Centre County Office of Adult Services remarked “Affordable Housing is just what people can afford to live in...what I live in is affordable to me. What other people live in, it’s affordable to them.” This is a good way to define *attainable housing*. Is housing in the community attainable for people at various income levels?

Housing Payments Should Only Require 30% of Gross Monthly Income

According to the US Department of Housing and Urban Development (HUD), paying for a mortgage or rent should only require 30% of one's gross monthly income. This percentage has been determined so that a household has enough to properly budget for other necessities such as food, transportation, and healthcare.

In Patton Township and the Centre Region, finding and attaining housing without overspending has become increasingly difficult.

If a household is paying over 30% for monthly rent or mortgage payments, it is determined to be "housing or rent burdened."

For instance, a family earning \$24,000 per year (or \$2,000 a month): 30 % of that would be \$600 a month for rent. If the family is paying \$1,000 a month for rent that is 50% of their income and they would be considered "rent burdened".

"Affordable Housing is just what people can afford to live in...what I live in is affordable to me. What other people live in, it's affordable to them."

Does Attainable Housing Impact Surrounding Property Values?

"Property values are often at the root of neighborhood opposition. Yet, virtually without exception, property value and affordable housing research finds no negative effect on neighboring market rate property values. In fact, in some instances, affordable housing has increased the value of neighboring property. In November 2016, Trulia* released a report, There Doesn't Go the Neighborhood: Low-Income Housing Has No Impact on Nearby Home Values, adding fresh data to the large body of research showing that affordable housing does not decrease neighboring property values." -- Article released by the National Low Income Housing Coalition: Avoiding and Overcoming Neighborhood Opposition to Affordable Rental Housing.

*Trulia is an American online real estate marketplace which is a subsidiary of Zillow. It facilitates buyers and renters to find homes and neighborhoods across the United States through recommendations.

Why is Patton Township Involved in Housing?

Per the Municipalities Planning Code (MPC) Article III – Comprehensive Plan Section 301 (a) The municipal, multi-municipal or county comprehensive plan, consisting of maps, charts and textual matter, shall include, but need not be limited to, the following

related basic elements: (2.1) A plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and

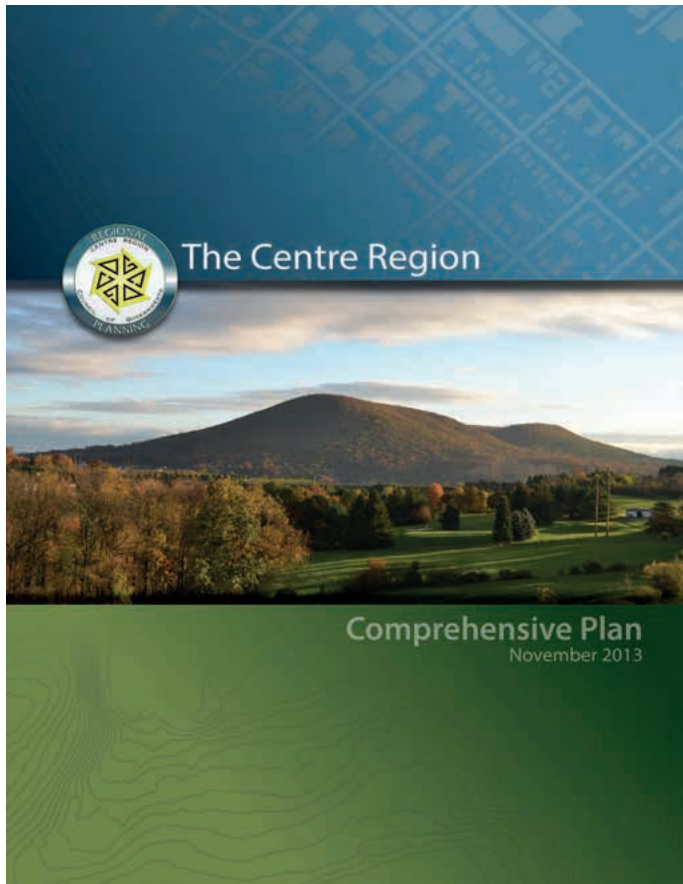
at appropriate densities for households of all income levels.

The Municipalities Planning Code (MPC) requires municipalities that have a comprehensive plan to plan for housing to meet the needs of current and future residents at all income levels. The Centre Region Comprehensive Plan, adopted in 2013 by Patton Township and the other five Centre Region municipalities, includes housing in its policy guide to help municipal officials envision future development of the Centre Region. The Plan recommends that municipalities provide "an adequate supply of housing for current residents and future populations."

The Plan highlights that such activities may include:

- Conserving the existing housing inventory
- Rehabilitating older or run-down housing stock in declining neighborhoods
- Coordinating and linking housing with transportation
- Providing opportunities for new housing of varied types and densities

The Comprehensive Plan recognizes that housing issues transcend jurisdictional boundaries, and that municipalities are assisted by local, county, state, and federal government agencies, as well as nonprofit and private contractors in implementing their housing plans.



There is no single solution for providing safe, affordable, and accessible housing opportunities in the Centre Region. Meeting the housing needs for all residents will require close coordination, cooperation, and communication among municipalities and other public and private entities. Adequate housing is a basic need for the health, safety, and welfare of residents in the Centre Region, which includes Patton Township.

Challenges

There are several main challenges to constructing attainable single-family (or stand-alone dwelling units), and other for-sale (such as condos and townhomes) housing in the Centre Region. Cost

to build, which includes site development and site acquisitions challenges, on the development side and income needed for a resident to afford housing. There are state and local programs devoted to affordable housing, but in Pennsylvania, those programs are not robust enough to meet the needs. Developers often struggle to find funding sources to make for-sale housing attainable.

Multi-family developments (apartments, condos, townhouses, duplexes, and others) could be partially funded through the Low-Income Housing Tax Credit (LIHTC). The Stonebridge Apartments, an age 55+ project, was constructed in Ferguson Township with the help of this fund. Given the income and rental fee limits, current monthly rents range from \$360 to \$900 for a two-bedroom home. This supplies State College with 50 homes under the fair market rent price (FMR) of \$1,009 per month. Refer to the March Meeting Summary in section E of the Appendix.

Site Development Challenges

Per local developers, a raw lot for a single-family detached home will cost approximately \$70,000 to develop in the Centre Region. These costs include sidewalks, roads, utilities, landscaping, storm water detention/retention, and excavation. This also includes development design costs and tap fees for water and sewer. Local sewer and water tap for the Centre Region are substantially higher than other areas. A developer recently compared tap fees for a local senior apartment project which was \$6,567 per unit, compared to tap fees in central and western Pennsylvania which average \$3,066 per unit. These higher lot costs are transferred over to the buyer or renter. In addition, municipal land development design requirements to build sustainable housing (or better sewer/water/storm water planning) increases the cost of developing housing. Single-family development costs are higher than multi-family development, mostly due to the amount of land used in single-family development compared to the amount of land and density in multi-family development.

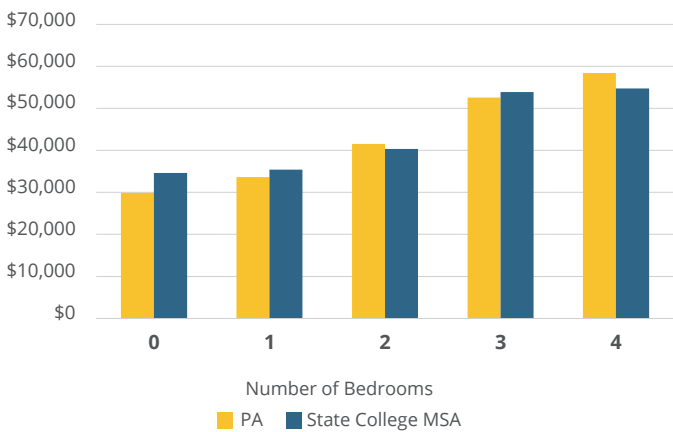
Site Acquisition Challenges

Due to the high demand from the student housing market, as well as for-sale market rate housing, land prices are at a premium in the Region. According to local developers, raw land values have risen substantially, estimating a 40-50% increase in the Centre Region over the past 10 years. Some of these increases are due to increased demand but also due to decreased supply as more development occurs in the Region. As most affordable housing is multifamily, and the primary market demand is for a type of multi-family housing (student), this has a substantial effect on the availability of land zoned for residential development at that density. Sellers of that land realize the increasing values since affordable housing financing takes a longer “due diligence” period, (or the research time of finding appropriate land) which can take time ultimately costing money. National student housing providers do not need extra time; therefore, the market for the raw land seller is stronger and more challenging to the affordable housing developer.

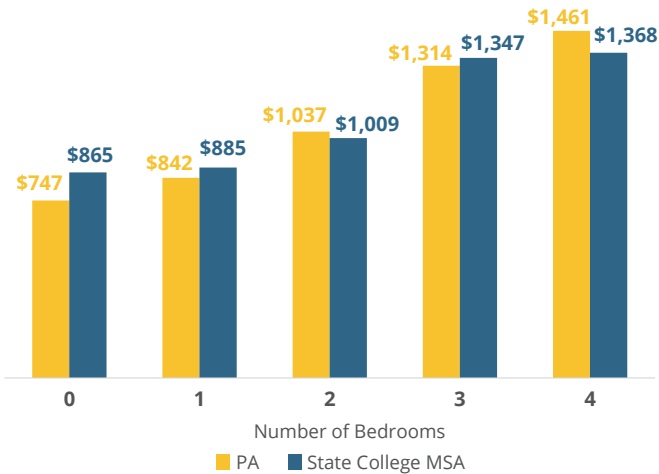
Income Needed to Afford

According to the National Low Income Housing Coalition (NLIHC), a person in the State College area would need to earn \$17 an hour, or a salary of \$35,400 per year, to afford a one-bedroom home at the fair market rent (FMR) price of \$885 per month. Another way to state this is that one would need to work 94 hours per week at minimum wage to afford a one-bedroom home in State College.

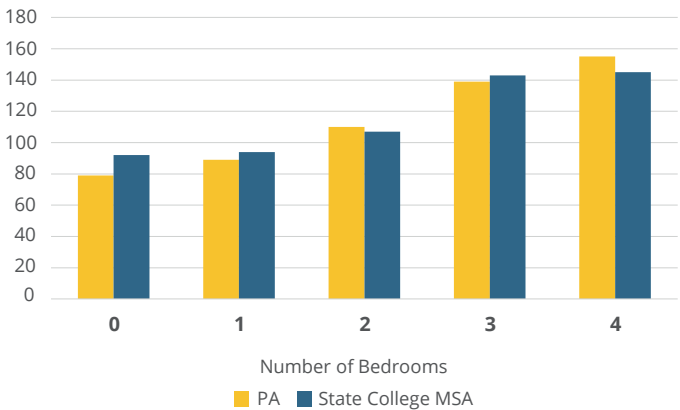
Annual Income Needed to Afford



Fair Market Rent Per Month



Work Hours/Week at Minimum Wage to Afford



According to the American Community Survey (ACS) 2015-2019 5-year Estimates, 39.2% of Patton Township households earn under \$50,000 per year. While some of those households may be comprised of university students, only 22.4% of the Township's population are aged 18-24 years. A basic way to determine the price of a home one can afford is to multiply yearly income by three. This would mean almost 40% of current Patton Township households could only afford to buy a home priced at \$150,000 *or less*. According to the Centre County Association of Realtors (CCAR) the average sale price of a home in Patton Township in 2020 was \$329,084. A prospective buyer would need to earn almost \$110,000 per year to afford a home at that price. The area median income (AMI) in 2020 for the State College Metropolitan Statistical Area (MSA) was \$62,100 (see table on page 23). At this income level, one could afford a home for the sale price of \$186,300.

Per the ACS 2015-2019 5-year Estimates, approximately 17.3% of Patton Township households earn \$50,000-\$75,000 per year. Potential home buying power for these individuals is between \$150,000 and \$225,000. Approximately 10% of residents earn \$75,000-\$100,000 annually, raising the buying power range to \$225,000 -- \$300,000. As mentioned above, per the CCAR the average sale price in 2020 for a home in Patton Township was \$329,084. This means nearly 70% (66.5%) of Township households are unable to attain a home selling at the average 2020 price.

To keep a community thriving, it is important to foster inclusivity. Patton Township is a desirable community and will continue to be so if its workforce can afford to live where it works. Diversifying economic and social aspects of a community allows it to grow and increase its resiliency, keeping the community a great place for all for generations.

Trends in Cost

Huge Market Demand

There is little incentive for a landowner to sell land for less than the maximum value to be

developed for affordable housing. The average sale price for a home has also been trending upwards. In 2011, the average sale price in Patton Township was \$244,596 according to the Centre County Association of Realtors (CCAR). As mentioned above, in 2020, CCAR quoted an average sale price of \$329,084. Looking at the average price in 2011 and considering inflation, the price of that home in 2020 dollars would be \$281,428. This means that on average, homes are selling for 16.93% more than they were 10 years ago. This in turn makes it even more difficult for the work force to afford homes as income levels, especially lower incomes, have not increased at the same rate over the same 10-year period.

Financial Requirements for Developers

Per a local affordable housing developer, private financing for residential development has changed since the 2008 recession. Older, for-sale developments were funded through mostly bank debt and private capital/equity. This requires developers to have a higher ratio of investors or sufficient private capital reserves. With these changes, the industry tends to be more investment funded developments, such as student housing, large multi-family rentals, or for-sale units. Single-family, for-sale housing does not have the same investment interest as the return has higher risk and lower rewards. Affordable housing, typically LIHTC developments, have investors come through the tax credits. Additionally, legal fees, appraisers, and environmental reviews add more costs to development projects.

Bottom line: All of these factors add cost to a project, making it difficult to build affordable units.

Demographics: Who Needs Attainable Housing?

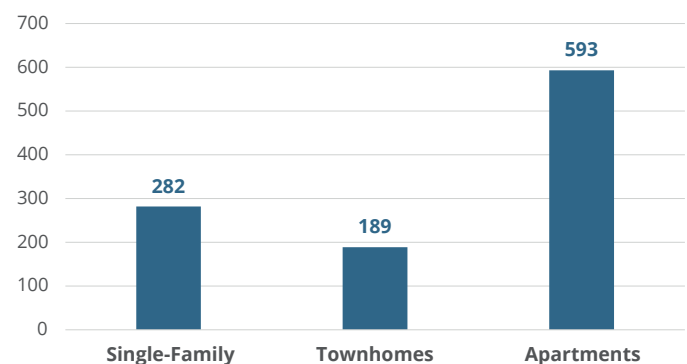
According to the ACS 2015-2019 5-year estimates, the median age of Patton Township residents is approximately 30 years old, and the average household size is 2.51 persons.



Pleasant Pointe

There are approximately 7,200 housing units in Patton Township. Of those units, 6,300 are occupied and 50.5% are owner occupied. Between 2010 and 2020, 1,064 new dwelling units were built, and 593 of those units are apartments (55.7%). Those apartments are primarily located in student housing complexes, which are largely targeted to undergraduate students. The large student population creates a sizeable rental market, so there are fewer owner-occupied homes when compared to non-university communities. In turn, this low availability of owner-occupied homes contributes to the housing attainability problem.

Patton Township New Construction 2010 - 2020



2020 Area Median Income (AMI) for the State College MSA

HOUSEHOLD	60%	80%	100%	115%	120%
1 PERSON	\$37,260	\$49,700	\$62,100	\$71,415	\$74,520
2 PERSONS	\$42,600	\$56,800	\$71,000	\$81,650	\$85,200
3 PERSONS	\$47,940	\$63,900	\$79,900	\$91,885	\$95,880
4 PERSONS	\$53,220	\$70,950	\$88,700	\$102,005	\$106,440

As previously mentioned, 39.2% of Patton Township households earn below \$50,000 per year. Again, a portion of those households may be comprised of university students, only 22.4% of the Township's population (not households) are aged 18-24 years. Looking at the entire Centre Region, 40.4% of households earning less than \$50,000 according to the ACS 2015-2019 estimate. This means Patton Township is on par with the greater Centre Region. According to the same ACS estimate, there are 33,670 households in the Centre Region. If we take the 40.4% of the population that earns under \$50,000, which puts them near the 60% AMI threshold for the average household size of 2.4 people to qualify for income-guided housing, there would be 13,603 households in the Centre Region who qualify. Based on a recent inventory, there are 26 income-guided housing complexes in the Centre Region (see table below). Up to 1,556 units are income-guided and that would only cover 11.4% households that potentially qualify. Additionally, of the 1,556 units, 367 are specifically designated for seniors. There are 56 Habitat for Humanity Greater Centre County properties in the entire county, but only 20 of those are in the Centre Region, and 14 of those 20 homes are in Patton Township. The State College Community Land Trust has 53 properties, all within State College Borough. That brings the total number of income-guided dwelling units to 1,629 to house 13,603 of the households (almost 12%) who may qualify. Note: The U.S. Census does not count students who live on campus or individuals who live in nursing homes or other care facilities as households.

Income-guided Housing Complexes in the Centre Region				
Existing Project	Municipality	# of Units	Income Guidelines	
101 W Pine Grove Rd	Ferguson	6		
803 Old Boalsburg Rd	SCB	8		
Ashworth Woods	Harris	84		
Atherton Place	SCB	12	LIHTC	Accepts Housing Choice Voucher
Beaver Court Apartments	SCB	89	LIHTC	
Centre Estates	Harris	40	FMHA	Accepts Housing Choice Voucher
Homan Duplex	SCB	2		
Huntington Park	Harris	42	LIHTC	Accepts Housing Choice Voucher
Ivy Place	SCB	8		
Kemmerer Rd Apts	SCB	9		
Limerock Court	College	36	PennHomes	Accepts Housing Choice Voucher
Logan Duplex	SCB	2		
Nittany Garden Apts	SCB	358*	Accepts Vouchers	*# of units occupied w/aid varies year to year
O'Brien Place	SCB	20		

Existing Project	Municipality	# of Units	Income Guidelines	
Park Crest Terrace	Ferguson	240	Accepts Housing Choice Voucher	
Pleasant Pointe	College	48	LIHTC/PennHomes	Accepts Multiple Vouchers
Pugh Centre*	SCB	55* (7 affordable units)		
Sylvan View	Ferguson	98	LIHTC	Accepts Housing Choice Voucher
The Bellaire*	SCB	48* (4 inclusionary units)		
Waupelani Heights Apts	SCB	35	LIHTC	Accepts Housing Choice Voucher
Yorkshire Village	SCB	41	LIHTC	Accepts Housing Choice Voucher
Projects Below are Age Restricted				
Addison Court	SCB	90	Accepts Housing Choice Voucher	
Bellaire Court*	SCB	18	HUD program	*6-12mo. Waitlist
Mount Nittany Residences	College	151	HUD rental assistance program	50% AMI or less
Stonebridge Senior Apts II	Ferguson	50	LIHTC	Accepts Housing Choice Voucher
Stonebridge Senior Apts	Ferguson	58	LIHTC	Accepts Housing Choice Voucher

Of the nearly 30 complexes containing income-guided housing units, none are located in Patton Township. There are a few projects currently approved and/or under development. One of which is Patton Crossing in Patton Township along North Atherton Street. It will have 36 rental units available for those earning 65% or less AMI. Once the Gray's Woods master plan is completely constructed, there will be another 10 income-guided units. There is no firm timeline as to when either project will be completed. Several of the complexes, especially those managed by Property Management Incorporated (PMI) have a waitlist further indicating there is not enough of this type of housing for those who need and qualify for it.



Habitat for Humanity / Centre County Housing and Land Trust Property

There is also often a misconception as to who needs assistance in affording housing. An analysis of one of the properties managed by PMI reveals that tenants work in hospitality, construction, transportation, and higher education industries. They include graduate students, retired, disabled, and homemakers. Refer to Section B in the Appendix for the full PMI Property Resident Occupation list. It is important to note that this inventory is of income-guided units in housing complexes, Habitat for Humanity, the Centre County Housing and Land Trust, and the State College Community Land Trust properties. It does not account for every individual property that is enrolled in any voucher programs. At the same time, a few of the aforementioned complexes were counted in the inventory with every unit while not every unit is occupied by tenants with a voucher.

These programs and projects are important and valuable, but there is still a sizable portion of the population who cannot afford market rate housing but earn too much to qualify for housing assistance. This segment of the population has come to be known as the “missing middle” and falls within the 80-120% AMI range. Missing middle housing is a two-fold term. The first part is in reference to the actual scale and size of the dwelling units. Typically, you would see multiple units, as in duplexes or quadraplexes, in a structure that looks similar to a single-family home and fits seamlessly in with the surrounding neighborhood. The second part speaks to those who need this style home. As mentioned in the Vision section of this report, many essential workers, health-care administrators, educators, and other pivotal members of our community do not qualify for existing assistance but do not earn enough to live where they work. Refer to Section B in the Appendix to learn more about the Missing Middle.

As mentioned, the average household size for the Centre Region is 2.4 people. Looking at the missing middle range of 80-120% AMI, the earning range for a 2-person household in the Region is \$56,800 to \$85,200. The 80-120% AMI range for a 3-person household is \$63,900 to \$95,880. 31.8% of households in the Region earn between \$50,000-\$100,000, which means a sizeable chunk of the households who do not qualify for assistance struggle with attainable housing. Combining these households with the unmet need of households who do qualify for housing programs, it appears that more diverse housing options are needed to meet residents’ needs now and in the future.

Existing Programs

Housing Programs

Housing programs typically use income guidelines based on an area’s Area Median Income (AMI).

- *State College Community Land Trust (SCCLT)* is an organization that serves the State College Borough and can assist those earning 60-80% of the AMI.

- *Centre County Housing and Land Trust (CCHLT)* is an organization that serves all of Centre County and can assist those earning 80-120% AMI.
- *Temporary Housing Foundation* is an organization serving the State College Borough and can assist those earning 60-80% AMI.
- *Habitat for Humanity of Greater Centre County (HHGCC)* is an organization that serves all of Centre County and can assist those 60-80% AMI.
- *Centre County First Time Home Buyer Program* is an income-guided program providing funds to qualified first time home buyers. This program serves all of Centre County.
- *State College Borough First Time Home Buyer Program* is an income-guided program providing funds to qualified first time home buyers. This program serves all the Borough of State College.
- *Centre County Housing Authority (CCHA)*
 - Housing Choice Voucher Program- The Housing Choice Voucher Program, which used to be called Section 8, is a government program that assists a person in finding housing and helps to pay for it. How much rental assistance given is based on income and family size. Not all rentals will accept these vouchers, And the Housing Choice Voucher Program does have a long waitlist. Sometimes people wait two years until a spot is available. In addition, both the landlord and the tenant must be qualified to participate. The property is also subject to a yearly inspection to ensure proper maintenance and upkeep.
 - Project Based Vouchers - The Centre County Housing Authority owns an apartment building in Bellefonte where the rent is based on income. Tenants typically pay 30 %% of their adjusted gross income, which is total income minus deductions, or a minimum rent payment of \$50.
 - Low-income Housing Tax Credit Program (LIHTC) – This program provides tax incentives to owners of affordable housing, in this case CCHA. Tenants at Beaver Heights Townhomes (located in Bellefonte) are available to families' earning 60 % or less of the AMI. The LIHTC is the most successful affordable rental production program in U.S. history. Part of the stipulations for the LIHTC is a cap on income and monthly rent, calculated at 30% of the occupant's gross monthly income. Pennsylvania also requires that each home remain affordable, and therefore attainable, for a period of 15-40 years. While the LIHTC provides 80,000 new units annually nationwide, Pennsylvania is budgeted about \$30 million in tax credits per year. It is a highly competitive process and credit is allocated based on scoring criteria, which includes energy efficiency and proximity to services such as grocery stores, transit, schools, and parks. Community support is also a factor. Amenities provided for the residents are considered and determine how a project is funded. Refer to the table Existing Affordable Housing in the Centre Region 2021 in the previous section.
 - Market Rent Properties - Centre County Housing Authority owns and operates Lee Garden Apartments, a fair-market rental property. Rents at this community are not subsidized and the proceeds help support the other programs run by CCHA (located in Bellefonte).
 - Elderly & Accessible Housing - The Centre County Housing Authority owns two buildings that are for elderly residents and can help ease the cost burden of housing. Residents must meet the criteria of these buildings and they are often placed on a waitlist until an apartment becomes available (located in Bellefonte).

**It is important to note that not all of these programs are exclusive of one another and can overlap depending on property and tenant needs and qualifications.*

--Authored by the Housing Subcommittee of the Patton Township Housing Task Force:

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 Andrew (Andy) Haines
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 Steven (Steve) Rodgers
 Nicole Pollock

Real Estate:

Snapshot of the Market Today

As the Housing Chapter noted, average homes are selling for 16.93 % more than they were 10 years ago. This rate of increase is higher than salary increases for many in the workforce, putting home ownership out of their reach. A local realtor on the Task Force offers this information on today's housing market.

Key Points:

- The number of overall home listings in the State College Area School District (SCASD) declined by about 10 % over the past 2 years though the total number of sales within those listing increased.
- While there have been more sales so far in 2021 than in 2020 and 2019, some price points for homes in under \$250,000 are showing deficits, possibly because of lack of supply.
- The average residential sale price in SCASD increased 9.5% in the last 2 years for a 2021 average of \$384,673.



Need for More Housing Options

Per local realtors' experience, the Centre Region needs more housing options in the \$150,000 to \$250,000 price range, as well as the \$250,000 to \$300,000 price range, especially in areas closer to State College.

Average 10% Decrease in Residential Listings

Statistics from the Centre County Association of Realtors show a decrease of about 10% in residential listings in SCASD over the past 2 years:

- 2019—903 residential listings by end of summer
- 2020—835 residential listings
- 2021-814 residential listings

County listings also show a decline from 1,566 in 2019 to 1,399 in 2020 to 1,364 so far this year.

Residential Sales Were Up but Not in Price Ranges Under \$250,000

State College Area School District Sales by end of summer:

- 2019 – 677 residential sales
- 2020 – 623 residential sales
- 2021 – 730 residential sales

However, sales were down in the price ranges under \$250,000. In the SCASD, sales “deficits” were shown in the ranges of \$90,000 to \$120,000; \$160,000 to \$180,000; \$180,000 to \$200,000; and \$200,000 to \$250,000. These deficits could reflect home buyers wanting to buy at higher price points. But it could be that the pattern is more a function of fewer housing options being available in those lower price points.

Meanwhile, Centre County saw a slight gain in housing sales this year from the 2019 sales numbers: a total of 1,162 sales by this point in 2019, 1,016 in 2020, and 1,183 so far this year.

Sale Prices Rose at an Above-Average Rate

Clearly, home prices have risen and at an above average rate of 9.5% over 2 years. In terms of pricing, here are the average residential sale prices by the end of summer for all types of homes in SCASD.

- 2019 – \$351,231
- 2020 – \$364,989
- 2021 -- \$384,673

In Centre County, the average residential sale price for all types of homes went from \$294,632 in 2019 at this time of year to \$316,332 in 2020, to \$330,012 in 2021; a 12% increase over the 2-year period.

Refer to Section B in the Appendix: Activity Reported SCASD YTD 9-21-21 and Market Comparison by Price Residential SCASD YTD 9-26-21

Authored by Steven Bodner

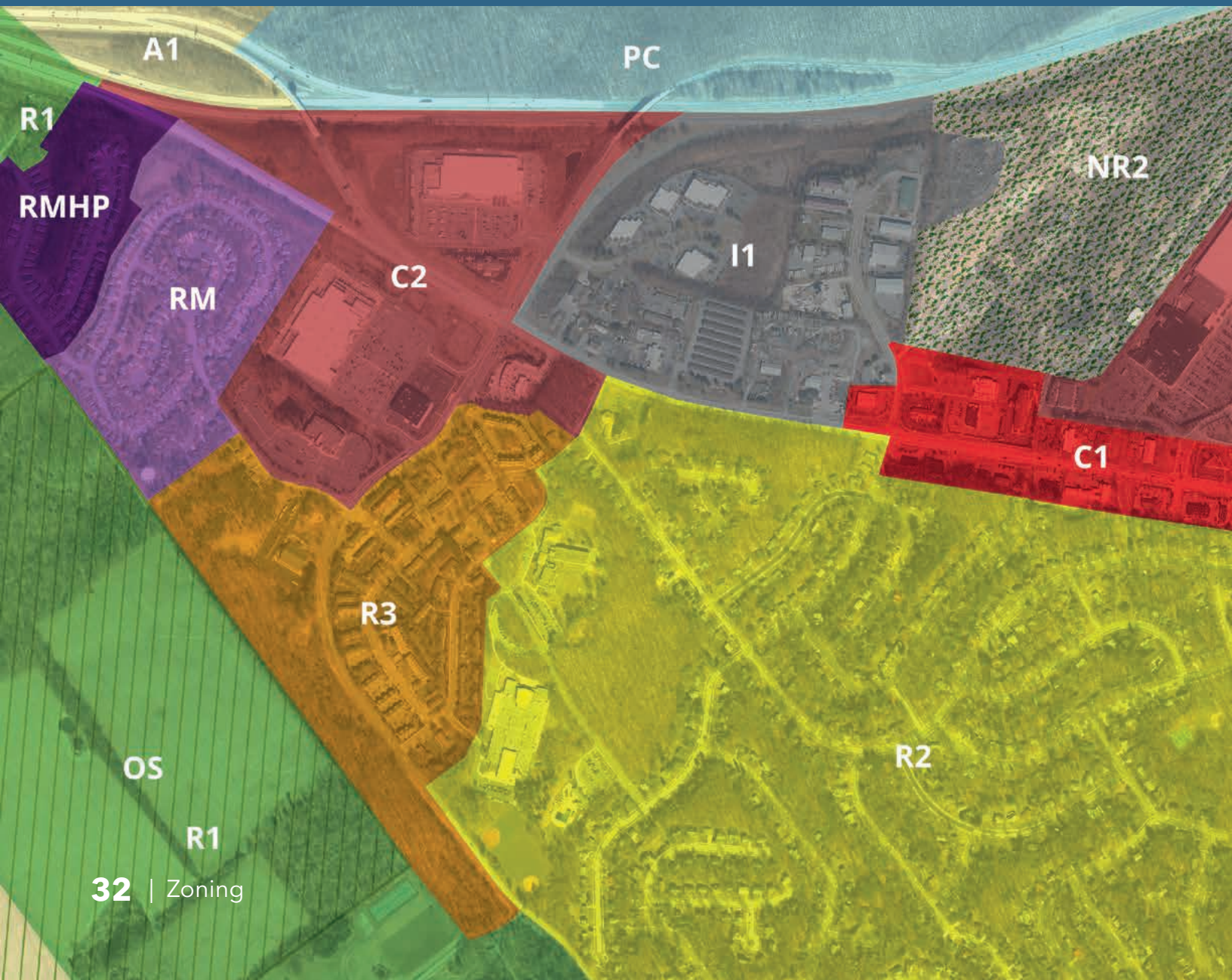
Zoning:

Making Way for Attainable Housing

This section will give an outline of all that zoning in Patton Township entails. The pandemic has emphasized the importance of public investment in our community for healthy built and natural environments. Zoning is one tool that shapes these environments currently and provides opportunities for a better future.

Key Points:

- What is zoning?
- How does Patton Township currently use zoning?
- Opportunities for the future



Zoning is the collection of laws that regulate the use of land within a municipality. Often, zoning has been viewed as a way to preserve the health and safety of a community by regulating the proximity of appropriate uses of land. It is important to note that zoning has been utilized as a tool to exclude and discriminate through exclusionary zoning and redlining practices. Redlining began in the late 1930s as the Homeowners' Loan Corporation (HOLC) "graded neighborhoods into four categories, based in large part on their racial makeup. Neighborhoods with minority occupants were marked in red – hence "redlining" -- and considered high-risk for mortgage lenders." The full article and an interactive example map can be found [here](#). More details on the misuse of zoning can be found in *The Color of Law: A Forgotten History of How Our Government Segregated America* by Richard Rothstein. When used proactively, zoning can help municipalities like Patton Township realize a vision of affordable and attainable housing. As noted previously in this report, the MPC requires municipalities to have a comprehensive plan to plan for housing to meet the needs of current and future residents at all income levels, and the Centre Region Comprehensive Plan, adopted in 2013 by Patton Township and the five other Centre Region municipalities, includes this recommendation. Also stated in the MPC, Zoning must "provide for" a variety of housing types; therefore, Zoning is one tool that can support these planning efforts to have adequate housing for all people. Throughout this section, you may read terms that are unfamiliar or see terms that have been used differently from how they are used herein. The zoning chapter makes every effort to define potentially unfamiliar terms.

Existing Zoning in Patton Township

This section will specifically address existing Patton Township zoning that includes affordable housing to provide context for the existing opportunities that are available through zoning. Patton Township has defined affordable housing as "housing that is affordable to households with incomes no greater than 120% of the Centre County area median income (AMI)" per its zoning codes. In 2020 for Centre County, a family of 4 can have an income of no greater than \$106,440 at 120% AMI. Area median income is adjusted annually by the U.S. Department of Housing and Urban Development (HUD).

Previously, Patton Township has addressed this need for affordable housing on a project-by-project basis rather than as a comprehensive change to the zoning. In Patton Township, there are three different programs based upon the zoning: the Commercial Transitional District (CT), the Mixed-Use Overlay District 2 (MXD2), and the Planned Community District.

A relevant portion of Rachel Fawcett's Master's paper, *Evaluating Inclusionary Zoning In Centre County, Pennsylvania As A Tool To Increase The Supply Of Affordable Housing Stock And To Mitigate Housing Segregation*, is republished in this section.



The initial effort to include affordable housing in new developments was designed in response to a specific rezoning request in 2007 and created the Thompson Place development through the new CT District. Originally zoned multi-family residential, developers sought commercial rezoning for the former mobile home park. Patton Township sought to retain some housing attainable to low-income community members, and as a result, the Commercial Transitional District was created.

In Patton Township with the high demand and cost of land, multiple mobile home parks along the major commercial corridor were closed to allow for more financially profitable commercial developments for the community. The aerial image on the following page show the four mobile home parks of 1995 that once were along and near North Atherton St. and what is there in 2020. The triangle at the top of the map became the site for the Trader Joe's Plaza. The larger of the two lower right sites is the site for the Patton Crossing development now under construction. Several smaller businesses are on the site of the far-left mobile home park site.

Commercial Transitional District

To foster equitable development alongside economic growth, the Township created a zoning district, Commercial Transitional District (CT), to:

- Transition from an established residential neighborhood to a commercial corridor,
- To supply new housing near "employment, retail, and public transit opportunities,
- And 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 area median income through the aid of private sector commercial development" and stewardship by a community land trust (*Township of Patton, PA, 2013*).

This method offers the community control over the land for the public's benefit through a community land trust. Also, this new housing must be kept permanently affordable through the community land trust model or a suitable replacement, which offers a sustainable solution where the development will be invested in for the long-term.

1995



2020



In the CT, developers are incentivized to provide affordable housing by donating a minimum of 16% of the total tract to a community land trust for development as affordable housing, which requires a signed agreement between the developers, community land trusts, and any other parties involved. The affordable units can be rented or owner-occupied. As incentives, the donated land can be counted as fulfillment of the open space requirement and the parkland requirement can be waived if all of the affordable housing units are priced to be affordable to households making less than 80% of the AMI. Additionally, for each extra 5,000 square feet of land donated in excess of the required 16% to a community land trust, an additional 1% of impervious coverage may be used in the commercial portion of the development.

The CT District is found adjacent to the Trader Joe's Plaza in an effort to replace some of the housing lost due to the mobile home park closure on the site prior to the rezoning and commercial development. This effort resulted in an ongoing partnership between the Centre County Housing and Land Trust and Habitat for Humanity of Greater Centre County.

The Mixed-Use Overlay District 2 (MXD2)

Next, the Mixed-Use Overlay District 2 (MXD2) is an optional overlay zoning district that can be applied to Planned Commercial (C2) properties of at least 20 acres in size. The overlay provides developers flexibility in exchange for creating affordable housing, and the overlay was created for the Patton Crossing development along North Atherton Street. This developer will pursue Low Income Housing Tax Credit (LIHTC) to finance the affordable housing units. As such, the affordability tenure is defined to be for rental units, to be affordable to someone earning up to 65% of the AMI, and to cap rent at 30% of a tenants' gross monthly income. The MXD2 requires 5% of the total number of residential units on the site to be affordable and must remain affordable for at least 50 years from the arrival of the first tenant. The developers will monitor the affordable housing units and provide an annual report to the Township.

Optionally, developers are offered incentives to build an additional 5% of the units as affordable housing with the aforementioned guidelines. Incentives include additional market-rate units, impervious coverage allowance, waived parkland requirements for affordable units, and more.

Planned Community District

Finally, a 2018 update to the Gray's Woods Planned Community Master Plan included a requirement that the developers construct 10 affordable housing units in a future phase of the community, and the affordable units be offered as rental or for-sale units. The units are to be affordable to those earning between 80% and 120% of the AMI based on household size in a mix of one-, two-, and three-bedroom units. Additionally, incentives will be offered to lessen required off-street parking for the affordable units from 2.3 to 1.5 spaces per unit. Affordable units will not count in the overall density calculations, which will allow for a higher density. Also, the height restriction for multi-family residences will be increased from 60 feet to 75 feet, which will allow an additional floor. These various cost-offset measures are designed to encourage the development of the affordable housing units.

In Patton Township, the municipality has recognized the issues of unequal income distributions and the resulting lack of affordable housing opportunities. As such, the Township understands that its policy to promote continued economic growth needs to be balanced with policies to improve the community holistically. Indeed, Blair and Carrol (2008) note, "growth is an increase in the overall size of a local economy, but development requires that qualitative improvements occur". Therefore, the Township has been crafting its inclusionary housing ordinances on a project-by-project basis to ensure that the programs meet the needs of the developers and the community.

References

Blair, J. P., & Carroll, M. C. (2008). *Local economic development: Analysis, practices, and globalization* (2nd ed). Sage Publications.

Fawcett, R. (2020). Evaluating Inclusionary Zoning In Centre County, Pennsylvania As A Tool To Increase The Supply Of Affordable Housing Stock And To Mitigate Housing Segregation. [Unpublished master's paper]. The Pennsylvania State University.

Township of Patton, PA: C-T commercial transitional district. (2013). Township of Patton, PA Code. <https://ecode360.com/6632924>



Additional Housing Types: ADUs, Elder Cottage Housing Opportunity (ECHO), Duplexes

One way to address housing needs in a community is by diversifying the types of housing to better accommodate all residents. This can be done through the size, shape, and location of housing. This section will mention a few key examples that the Task Force recommends Patton Township pursue.

Per the American Planning Association: “An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. ADUs go by many different names throughout the U.S., including accessory apartments, secondary suites, and granny flats. ADUs can be converted from portions of existing homes (i.e., internal ADUs), additions to new or existing homes (i.e., attached ADUs), or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures (i.e., detached ADUs).”

Within the context of ADUs, housing specifically intended for senior residents are known as ECHO, Elder Cottage Housing Opportunities. These units, located on the site of a primary dwelling, are intended to allow for seniors to age in place while receiving support from family or caregivers. The units generally have size limitations and are often installed on a temporary basis and connected to the utilities of the primary dwelling.

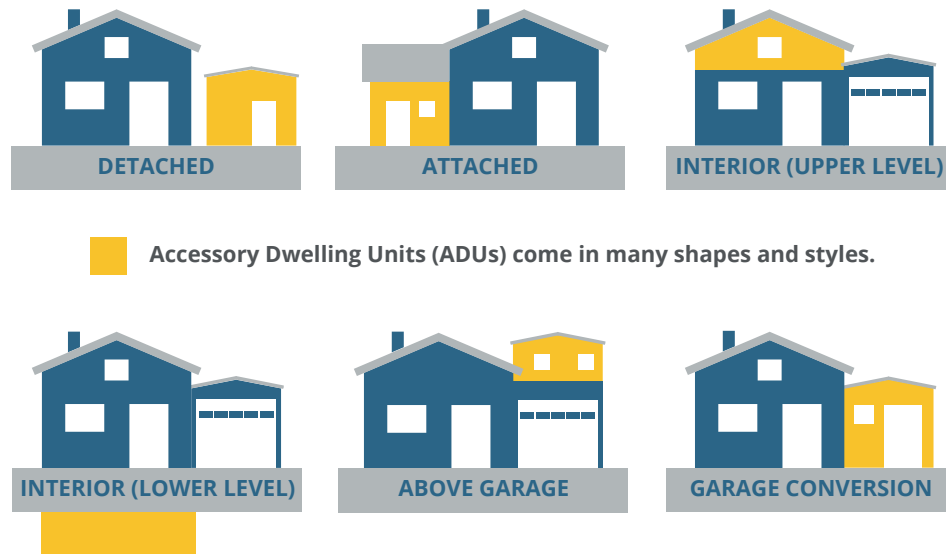
As a way to increase housing opportunities, duplexes offer the potential to retain the existing scale of neighborhoods. The Township currently describes a duplex as two dwelling units in one building. By allowing duplexes in the R-2, more housing could be integrated into established neighborhoods without changing the existing dynamic. This could benefit the primary owner and provide an additional source of income.

Model Zoning Definitions

Patton Township has not established a definition for Accessory Dwelling Unit, Duplex, Elder Cottage, or Inclusionary/Workforce Housing. Ordinances from surrounding municipalities provide guidance for the development of these definitions. It is recommended that Patton Township review the sample definitions and develop its own definitions to be included in the zoning ordinance.

Accessory Dwelling Unit (ADU)

Accessory Dwelling Unit – A second unit either in, added to, or on the property of an existing single-family detached dwelling in which there is no means of access between the two dwelling units (*College Township*)



Duplex

Duplex – A building containing two dwelling units located side by side sharing a common wall with each dwelling unit having its own access. The dwelling units may be located on the same lot or separate lots (*College Township*)

Duplex – A freestanding building containing two dwelling units for two families, arranged in a side by side or over-and-under configuration (*Spring Township*)

Dwelling (Two-Family) - A building designed for and used exclusively for occupancy by two families living independently of each other, including a duplex (1 dwelling unit above the other), or a double house (1 dwelling unit beside the other). (*State College Borough*)

ECHO/ADU

Elder Cottage/In-Law Quarters/Carriage House (Accessory Dwelling Unit) – An apartment, not less than 600 square feet, sharing utility connections with a principal building. Such unit(s) may be within an outbuilding (usually located toward the rear of the same lot as the principal building). These accessory dwelling units do not count toward density calculations. (*Ferguson Township*)

See also the ECHO Housing ordinance for Upper Augusta Township on page 44: [UPPER AUGUSTA TOWNSHIP \(squarespace.com\)](#)

Inclusionary/Workforce

Workforce Housing Dwelling Unit (Workforce Housing) – A dwelling unit which is affordable to those making up to 100% of the area median income (AMI) (*College Township*)

Workforce Housing – Housing that is affordable for someone earning between 80% and 120% of the median household income in Centre County as determined by the latest Census data. These units shall not be segregated or clustered within a neighborhood or structure and, from the exterior, will provide no evidence that distinguishes them from market-rate units. (*Ferguson Township*)

Workforce Housing – Housing that is affordable to households of low, moderate, and above moderate income in a range of 60%-120% of Centre County AMI (Area Median Income) (*Spring Township*)

Model E Ordinances

Zoning ordinances for ECHO housing address solutions for the affordability concerns of residents over an established age. In addition to model formats, Patton Township can reference a regional example of a policy in place. Upper Augusta Township in Northumberland County has a zoning ordinance for ECHO Housing. The ordinance was written by Light-Heigel & Associates, Inc., a full-service engineering firm who provides zoning ordinance development services for municipalities. The ordinance allows for the units to be located in its Agricultural, Suburban Residential, and Village Center zoning districts under the stated provisions. ECHO Housing, Page 44: [UPPER AUGUSTA TOWNSHIP \(squarespace.com\)](#)

Recommendations

- Add definitions to existing zoning code (ADU, ECHO, duplex, etc.)
- Adopt ordinances permitting accessory dwelling units (ADUS), duplexes, and elder housing cottage opportunities
- Amend the MXD2 zoning ordinance by removing the 20-acre size limitation to

allow smaller C2 properties the option of using it for redevelopment.

- The Patton Township Planning Commission in November 2020 voted to remove the 20-acre lot size minimum and allow any C2 property the option to use the overlay. Most of the eligible properties are under 5 acres. There are challenges with changing the size restriction that include the parkland requirement and floor area ratio of a single building. It would be difficult to get a developer to use the overlay to maximize the allowable dwelling unit density which in turn maximizes the affordable dwelling units as that is the purpose of expanding the overlay. This recommendation would allow the Planning Commission to work through these challenges.

Parking

One area for revision potential are parking requirements for various zoning districts or areas within certain zoning districts considering the access and availability of public transportation for residents. Excess parking requirements increase the necessary lot size for projects and can also increase impervious coverage of lots, which depends upon what types of paving are allowed for parking. This usually means increased cost for projects as well.

Below are existing regulations within the Centre Region regarding parking for residential housing, but do not include parking for group home, personal care, nursing, or assisted living parking requirements.

- Patton Township:
 - 2 spaces per dwelling unit (DU) on streets greater than or equal to 28' wide,
 - 2.3 spaces per DU on streets less than 28' wide. [Note: 2.3 spaces per DU seems to be the standard used for most R-3 or Planned Community zoning for multi-family (or student)

developments.]

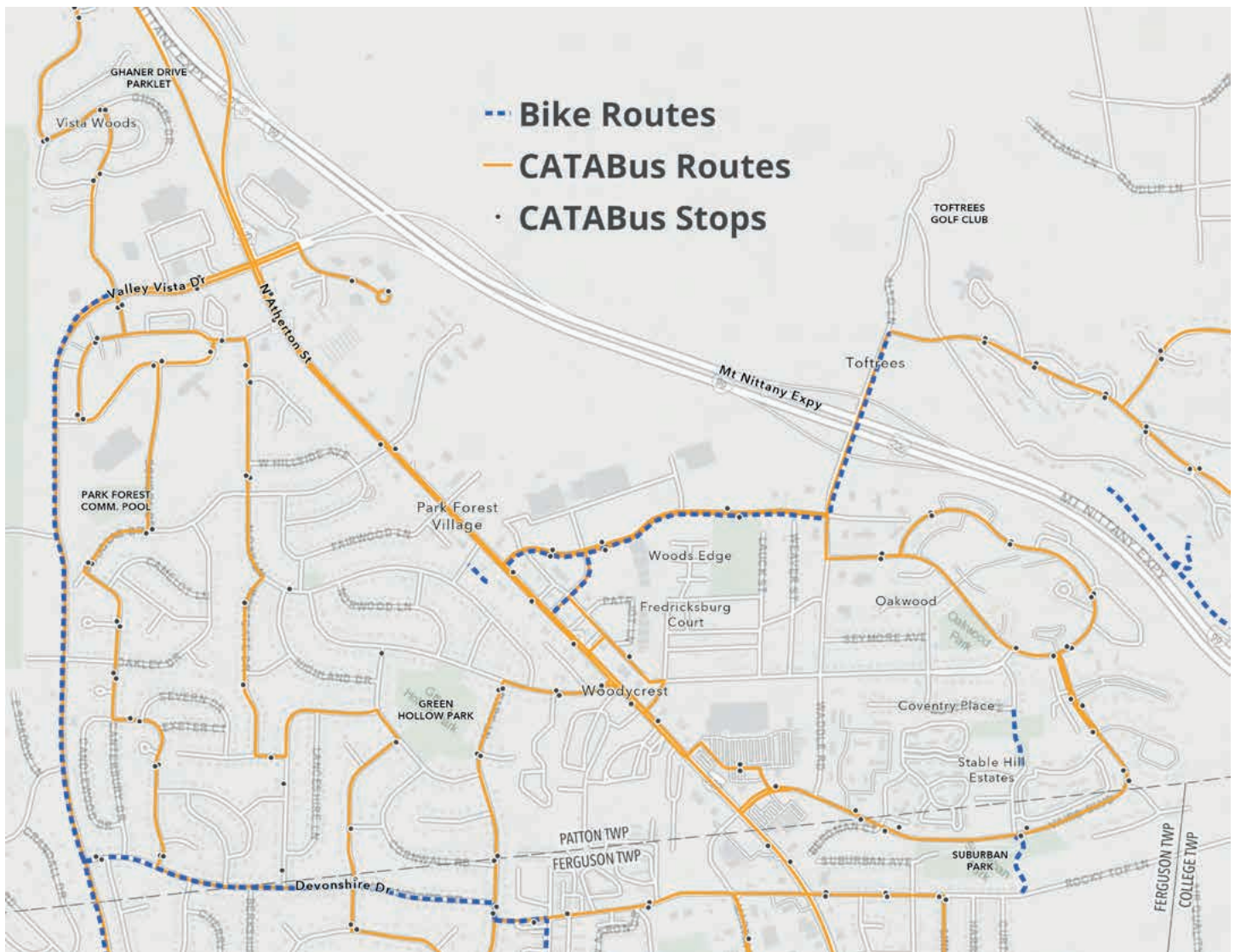
- Parking spaces shall be 'paved' with 'dust-free' material. Clarification is needed as to what are included in 'dust-free' materials. Some additional examples that could be considered are pre-washed gravel or stone, paver blocks, and bricks for more pervious parking opportunities.
- Ferguson Township:
 - Single-family detached 2 per DU,
 - Single-family attached or semi-detached 1.5 per DU ("spillover" for both an additional 1/DU),
 - Two- or multi-family 1.5 per DU with additional 1 per bedroom minus 1 bedroom (except for one-bedroom units).
- College Township:
 - Single-family, duplexes, townhouses 2 per DU,
 - Multi-family efficiency/studio 1 per DU,
 - Multi-family 1 or more bedroom 1 parking space per bedroom each DU,
 - Accessory DU 1 parking space more than required for main DU.
- Harris Township:
 - Residential structures with less than 4 DUs 2 spaces per DU,
 - Residential structures with more than 4 DU 1.5 spaces per DU.
- Borough of State College:
 - One- & two-family 2 spaces per DU
 - Multi-family 2 or less bedrooms 1.5 spaces per DU,
 - 3 bedrooms 2 spaces per DU,
 - More than 3 bedrooms 2 spaces plus 1 space for each bedroom more than 3 per DU,
 - Student 'home' 2 per DU.

Off-street parking increases development cost which is passed on to buyers/renters and promotes more high-end construction design (i.e., less affordable, or attainable) Requiring less parking can yield more overall units at a more affordable purchase or rental price. Many metropolitan areas (some including out into suburban areas having connected public transit) have reduced or even eliminated minimum parking requirements.

- Chicago, IL, relaxed parking requirements near bus routes & rail stations.
- Minneapolis, MN, did away with minimum parking for any new developments.
- St. Paul, MN, did away with parking minimums.
- Affordable Housing Overlays (AHOs) reduce the previous standard parking requirements as has been done in Cambridge, MA, & Berkeley, CA.
- Santa Monica, CA, reduced their parking requirements and did away with minimums for new developments or redevelopments.
- Los Angeles is testing not requiring minimal parking downtown for new or re-developments, as the cities of Everett, Seattle and Tacoma and Redmond, WA, are eliminating minimum parking for the same, plus extending out into the suburbs along transit lines, as well.
- Buffalo, NY, did a complete overhaul of their code removing minimal parking requirements for new developments and shifting from a use-base code to a form-base code, making a market-based approach to providing parking.
- Hartford, CT, has done away with parking requirements across the city after previously reducing parking requirements, taking into account public transit access and walking/biking opportunities.

It is not solely the United States revisiting minimum parking requirements as some European countries are also reducing or eliminating minimum parking, places such as Zurich and Hamburg, and the Netherlands looks at the following criteria for its municipalities:

1. excellent transit access and poor car access,
2. good transit access and good car access, and
3. poor transit access and good car access to determine where parking requirements can be reduced (i.e., in 1 & 2).



CATABus & Bike Routes in Patton Township

"The growing interest nationwide in parking policies is linked to the emergence of smart growth and creation of more livable communities. Conventional parking policies are based on standards developed by the Institute of Transportation Engineers (ITE) that generally focus on setting a minimum number of parking spaces for various land uses. They assume that all trips to a location are made by automobile which can result in an oversupply of parking in urban settings and other locations where alternatives to driving exist and are used for many trips. The standards fail to recognize that different contexts may require different amounts of parking. Yet, many, if not most, cities and communities have simply incorporated the ITE standards into their zoning codes, copying what other communities have adopted, despite differences in their economic activity, population and other characteristics." - "Parking Management Strategies" - Lancaster Co. (PA) Planning Commission, 2012

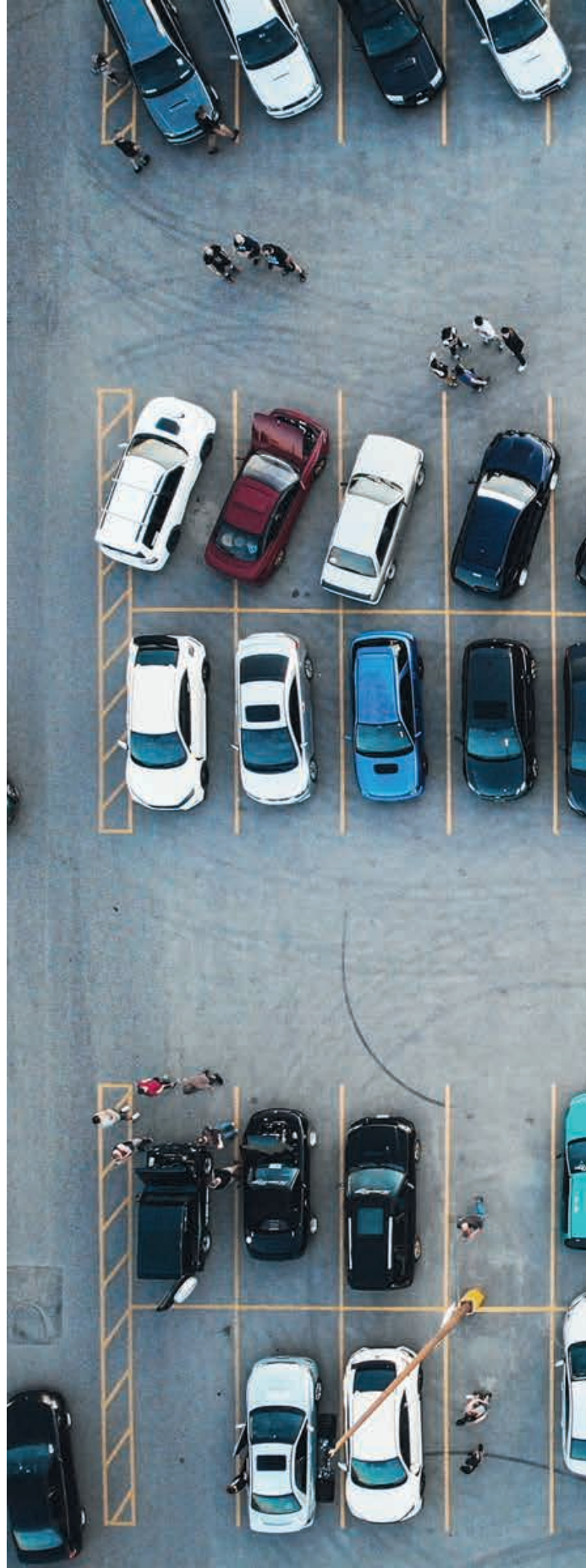
"For years, trip and parking guidelines for cities were generated primarily through the Institute of Transportation Engineers (ITE). However, the ITE trip and parking manuals focused on suburban locations with limited transit and pedestrian access." - "Off-street Parking, Metro Everett" - Everett (WA) Planning, Feb. 24, 2017

"Minimum parking requirements (MPR) are laws requiring new buildings to include a fixed number of off-street parking spaces based on an assumed demand for parking generated by the buildings' use. This dates back to the early 1950s with its rapid urban and suburban development, resulting in an explosion in the number of cars worldwide and a shortage of parking...One of the biggest concerns with MPR is that they waste a great deal of space by applying a "one size fits all" solution to a complex and evolving situation." - *Minimum parking requirements - problem and alternatives* - Parking Network, Oct.27, 2016, <https://www.parking-net.com/parking-news/skyline-parking-ag/minimum-parking-requirements>

Perhaps it is time for Patton Township (and the entire Centre Region) to look into the future for possible changes (reductions) regarding minimal parking requirements for various zoning districts.

Recommendations

- Revise parking requirements in various zoning districts.
- Further discussion at Planning Commission and Board of Supervisors meetings.
- Consider looking at some metropolitan areas that have decreased or eliminated parking requirements considering public transit access and locations of properties, especially if extended out to the suburbs. Some areas include:
 - Chicago, IL
 - Western WA (Everett, Seattle, Tacoma, Redmond)
 - Minneapolis & St. Paul, MN
 - Cambridge, MA
 - Berkeley, CA
 - Santa Monica, CA
 - Buffalo, NY
 - Hartford, CT



Incentivized and Inclusionary Zoning

Model policies, as well as policies in place in other municipalities, can serve as a guide for developing zoning provisions in Patton Township that will promote an increase in attainable housing options.

Inclusionary Housing

Utilizing a grant from the PA Department of Community and Economic Development (DCED) and support from the Centre County Housing Trust Fund, the Centre County Planning and Community Development Office conducted a study of inclusionary housing, and further information can be found at the following webpages:

- [Inclusionary Housing | Centre County, PA - Official Website \(centrecountypa.gov\)](http://centrecountypa.gov)
- [Microsoft Word - InclusionaryHousingModel PoliciesJune302010.doc \(centrecountypa.gov\)](#)

The 2010 report, *Inclusionary Housing: Model Policies for Centre County*, provides a step-by-step process for municipalities to reference in the development of their policies:

1. Understanding the Concept of Inclusionary Zoning
2. Identifying Households to be Served by Inclusionary Policies
3. Establishing a Legal Framework for Inclusionary Housing
4. Planning for Inclusionary Housing
5. Deciding on Appropriate Inclusionary Housing Approach
6. Exploring Other Inclusionary Housing Opportunities
7. Sustaining Housing Affordability
8. Promoting Cost Effective Building Standards
9. Developing an Affordable Housing Plan
10. Considering Model Policies

In addition to nuts-and-bolts, this report contains local data and examples from surrounding

municipalities, important linkage considerations, as well as references to model policies from outside the Region.

As referenced in the Centre County report above, the Lehigh Valley Planning Commission produced a report, *Model Ordinance: Inclusionary Zoning*, that was updated in 2015. [inclusionaryZoning.pdf \(lvpc.org\)](http://lvpc.org/inclusionaryZoning.pdf)

This report addresses similar topics of consideration, preparing the users for developing policies:

- Legal Basis of Inclusionary Zoning in Pennsylvania
- Mandatory or Voluntary Policies
- Meeting the Obligation Onsite or Offsite
- Income Targets
- Linkages to Other Land Uses
- Incentives to Include Inclusionary Housing (along with a separate Density Bonus report)
- Compatibility and Distribution of Inclusive Units
- Rental of Inclusive Units
- Long-Term Affordability of the Units
- Administrative Agency to Coordinate With
- Adoption Considerations
- The document concludes with a model ordinance, along with commentary on considerations for customizing the regulations to the specific municipality's needs

Both of these reports provide the users with an understanding of inclusionary housing, including the challenges and considerations, and guide the users through the process of examining the specific needs in their municipality to develop a relevant policy. Patton Township could develop effective Inclusionary Zoning with the support provided by these reports.

In addition to these reports, Patton Township can reference local examples of inclusionary housing.

- State College Borough has an Inclusionary Housing ordinance
 - Article XXV Inclusionary Housing: [Borough of State College, PA Inclusionary Housing \(ecode360.com\)](#)
- College Township and Ferguson Township both have Workforce Housing ordinances
 - Section 200-38.4 in College Township: [Township of College, PA Supplemental Regulations \(ecode360.com\)](#)
 - Section 27-716 in Ferguson Township: [Township of Ferguson, PA SUPPLEMENTAL REGULATIONS \(ecode360.com\)](#)

Recommendations

- Review existing model policies and studies from Centre County.
- Review existing inclusionary zoning policies from other municipalities in Centre County.
- Review additional inclusionary zoning policies statewide and nationwide.
- Adopt incentivized and inclusionary zoning regulations

OVERALL RECOMMENDATIONS

- Add definitions to existing zoning code (ADU, ECHO, duplex, etc.)
- Adopt regulations permitting accessory dwelling units (ADUS), duplexes, and elder housing cottage opportunities
- Revise minimum parking requirements per use in various zoning districts
- Adopt incentivized and inclusionary zoning regulations

--Authored by the Zoning Subcommittee of the Patton Township Housing Task Force:

Rachel Fawcett
Steven Bodner
Andrea Pandolfi
James (Jim) Payne
William (Bill) Steudler



Recommendations:

Positioning Patton Township for the Future

21st Century Sustainability

In this report, we call on Patton Township to become a more resilient and diverse community that benefits everyone and evolves into a model of 21st century sustainability both economically and climate-wise. Vital to that economic and social stability is providing housing that is attainable for all who contribute to the Township's growth and quality of life. We therefore offer these recommendations as steps toward a future where Patton Township becomes "A Place for All." (Additional details about each recommendation is offered in the Recommendations Supplement Chapter following this chapter.)



1. Designate “Attainable Housing” as a Township Work Priority and Community Focus for 2022

- Designate Attainable Housing as a 2022 work priority for the Patton Township Planning Commission, Communications Specialist, and Township Staff
- Increase public outreach for community engagement and discussion
- Authorize a small core group from the Patton Township Housing Task Force to meet quarterly for 2022 to continue education and advocacy for attainable housing.

2. Support future County-wide and Regional Housing Studies and Deepen Collaboration with Regional Housing Service Providers

- Because housing issues transcend municipal borders, support County-wide and Regional Housing Studies
- Deepen collaborations with Housing Transitions, Habitat for Humanity of Greater Centre County and the Centre County Housing and Land Trust, all of which serve Patton Township residents.

3. Provide funding for the First Time Homebuyers Fund, Habitat for Humanity of Greater Centre County and the Centre County Housing and Land Trust to specifically benefit Patton Township residents. Recommended:

- \$50,000 for the First Time Homebuyers Fund to be designated for Patton Township residents.
- \$50,000 for Habitat for Humanity of Greater Centre County to be designated for Patton Township residents.
- \$50,000 for the Centre County Housing and Land Trust to help increase the supply of attainable housing in Patton Township and to support its Residential Rental Survey of benefit to potential renters and landlords.
- Designate these funds as about 10 % of the Township’s \$1.654 million in American Rescue Plan Monies or as a top funding priority of the Township’s Capital Improvement Plan (CIP)

4. Adopt Township Planning and Zoning Approaches that Support Attainable Housing

- Add definitions to existing zoning code for Accessory Dwelling Units (ADU), Elder Cottage Housing Opportunities (ECHO), and “Duplexes”
- Adopt regulations permitting Accessory Dwelling Units (ADUs), Duplexes, and Elder Cottage Housing Opportunities
- Revise minimum parking requirements per use in various zoning districts
- Adopt incentivized and inclusionary zoning regulations
- Amend the MXD2 zoning district by removing the 20-acre lot size minimum to allow smaller C2 properties the option of using it for redevelopment.

Recommendations Supplement:

Designate “Attainable Housing” as a Township Work Priority and Community Focus for 2022

Increasing public understanding and support of Attainable Housing is a long-term endeavor as is serving the needs of those seeking housing in Patton Township.

Designating Attainable Housing as a Township Priority for 2022 signifies the Township’s commitment to community discussion and new action on Attainable Housing is an important step in becoming a more sustainable community.

Once before, the Board of Supervisors directed the Planning Commission to make “Affordable Housing” their work priority for the year. With all that has transpired since then and with the research and recommendations presented in this report, we ask the Board to designate Attainable Housing as a Planning Commission priority for 2022.

We recommend that this priority designation include:

- **Expanding the Township’s Communication Outreach on Housing Issues.** In consultation with the Township’s Communication Specialist, such outreach through the Township website, Facebook pages, social media accounts, news media articles, and any future e-newsletters could include links and information on:
 - The need for Attainable Housing in Patton Township and the community benefits Attainable Housing brings
 - Housing loans, rental assistance, First Time Homebuyers Program, and other information sought by residents
 - News from housing providers such as Housing Transitions, Habitat for Humanity of Greater Centre County, and the Centre County Housing and Land Trust Program
- **Appointing a core group of the Patton Township Housing Task Force for 2022 to focus on community engagement and advocacy for Attainable Housing.** Recommended Tasks to Include:
 - Developing and recommending to the Patton Township Board of Supervisors ways of continuing to engage the public in building understanding and support of Attainable Housing
 - Monitoring regional developments on Attainable Housing including possible regional research studies whose findings would impact Patton Township
 - Sharing news of Attainable Housing issues and developments with the Board of Supervisors, Planning Commission, and Township Communications Specialist
 - As guided by the Township Planner, be available to do any additional nationally sourced housing research requested by the Patton Township Board of Supervisors as it considers various housing related actions
 - At the end of 2022, provide recommendations to the Board of Supervisors on ways the

Township could continue working towards Attainable Housing in the future

Recommended Structure and Staffing

- Appoint up to nine members of the current Patton Township Housing Task Force to a one-year term for 2022
- Zoom or in-person meetings to be held quarterly
- Members will be encouraged to communicate among themselves between meetings by sharing new research, news updates, and ideas as needed
- Meeting times estimated to be 90 minutes quarterly at a time to be determined by members. Depending on the status of pandemic limitations and members' schedules and preferences, the group may choose to meet by Zoom
- Staff support for the quarterly meetings to be provided by the Patton Township Planner who also serves the Patton Township Planning Commission and Patton Township Board of Supervisors

where the use of taxpayer money might have the most impact.

- Centre County Solutions-Base Affordable Housing Study (2022) Support participation by Centre Regional Planning Agency (CRPA) staff in assisting in this Study, including determining where there are gaps in the Study that should be specifically addressed in the Centre Region.

Deepen collaborations with Housing Transitions, Habitat for Humanity of Greater Centre County and the Centre County Housing and Land Trust, all of which serve Patton Township residents.

- Such collaboration, as coordinated through the proposed 2022 core group of the Patton Township Housing Task Force, may include increased mutual communication, periodic presentations by housing providers to the Patton Township Board of Supervisors and potential future funding opportunities.

Support Future County-wide and Regional Housing Studies and Deepen Collaboration with Regional Housing Service Providers

Because housing issues transcend Township boundaries

As the 2013 Centre Region Comprehensive Plan noted, "housing issues transcend jurisdictional boundaries...Meeting the housing needs for all residents will require ...close coordination, cooperation, and communication among municipalities and other public and private entities.

Support future housing related studies and initiatives by Centre County and the Centre Region. Data gathered in potential future studies would help identify housing needs and trends in townships; develop and shape policies and programs to targeted publics and help indicate

Fund Three Housing Proposals for Patton Township

The pandemic has deepened the housing crisis in Patton Township and communities across the country. Studies show that a community's economic and social vitality is strongly linked to the ability of its workforce to find affordable housing near their employment. An investment in housing benefits the entire community.

We recommend funding three housing proposals either by allocating about 10% of the Township's American Rescue Plan monies or designating support as a top priority of the Township's Capital Improvement Plan (CIP)

The proposals meet the criteria of two categories of the American Rescue Plan Act;

- "To strengthen support for vital public services and help retain jobs"
- "To support immediate economic stabilization for households and businesses."

We recommend Patton Township:

- **Provide funding for the First Time Homebuyers Fund to be designated for Patton Township residents: Recommend \$50,000**
- **Safeguard Existing Affordable Housing in Patton Township and Invest in the Future: Recommend \$50,000 to Habitat for Humanity of Greater Centre County to be designated for Patton Township**
- **Support Centre County Housing and Land Trust for future land purchases in Patton Township and to support a Residential Rental Survey: Recommend \$50,000**

1. Provide funding for the First Time Home Buyers Fund to be designated for Patton Township residents: Recommend \$50,000

In Patton Township, first time home ownership is increasingly out of reach for millennials and young families seeking to be permanent contributors to the community. A First Time Home Buyers Fund is a win-win for the applicant and the Township. The program grants up to \$10,000 to the buyer to help cover closing costs. When the buyer/owner may sell the house years later, the owner repays the \$10,000 into the fund for another family to apply for so it becomes a self-replenishing fund.

Centre County has such a fund: <https://centrecountypa.gov/218/First-Time-Home-Buyer-Program>, its applications outpace available funding, and its fund applies throughout Centre County.

We recommend the Township work with Missy Schoonover, Executive Director of the Centre County Housing and Land Trust (CCHLT), to manage a fund for First Time Home Buyers in Patton Township. We recommend the Township begin by allocating \$50,000 plus administrative costs to the First Time Home Buyers Fund specifically for Patton Township residents. This would support five Patton Township buyers (at up to \$10,000 each) in the beginning. As time goes

on, funds will be replenished when the home is sold, and the initial allocation is paid back to the program. This then enables future Patton Township home buyers to benefit by having grant monies available to them.

In deciding the best way to administer such a fund and upon the recommendation of Patton Township Manager Doug Erickson, we support having the CCHLT administer the fund for Patton Township rather than having the Township administer it. In this approach, CCHLT would take applications, determine eligibility, and disperse funds as needed and would report results to the Patton Township Board of Supervisors. The CCHLT Board of Directors supports this initiative and Missy Schoonover will submit an administrative cost estimate for consideration to the Township soon.

2. Safeguarding Existing Affordable Housing in Patton Township and Investing in the Future: Recommend \$50,000 to Habitat for Humanity of Greater Centre County for Patton Township

Over a 2-year period in the early 2000's, Patton Township collaborated with Habitat for Humanity of Greater Centre County and what would become the Centre County Housing and Land Trust to pave the way for what is known as Thompson Place in Woodycrest behind Trader Joe's. Today, working families live in 14 homes in Thompson Place with 4 families having their employment within walking distance.

In the summer of 2021, one of the Thompson Place homes turned over with new ownership going to a schoolteacher who is a single mother. Whenever one of these homes turns over, Habitat needs funds to buy back the home and renovate it for resale. The last two homes purchased back cost Habitat between \$55,000 and \$60,000 out of pocket.

To maintain the stock of affordable housing in Patton Township by having funds specifically



available for buybacks and renovations, the Patton Township Housing Task Force recommends \$50,000 go to Habitat for Humanity of Greater Centre County <https://habitatgcc.org/> with the designation that it be used in Patton Township. (Such a designation for Patton Township is possible according to Stephanie Fost, Executive Director of Habitat of Humanity of Greater Centre County.)

3. To support the Centre County Housing and Land Trust, a valued collaborator in Patton Township's initiatives in affordable housing, the Patton Township Housing Task Force recommends \$50,000.

As previously noted, the land secured for the Thompson Place development was a collaborative effort involving the CCHLT, Habitat, and the Township. Funding support of the CCHLT would help position the organization to enter similar collaborations in the future to increase the supply of affordable housing in Patton Township.

In addition, funds for CCHLT could support its Residential Rental Survey. The Survey would provide monthly reports of where rental units are available—both student and non-student. Business hires and others looking to move to Patton Township would have access to comprehensive information on vacancies and rental contacts as would the Township's planning staff.

Adopt Township Planning and Zoning Approaches that Support Attainable Housing

As noted in the Zoning Chapter, zoning is the collection of laws that regulate the use of land within a municipality. Zoning is one tool that currently shapes our environment and provides opportunities for a better future. When used proactively, zoning can help municipalities like Patton Township realize a vision of affordable and attainable housing.

More explanations about our zoning recommendations can be found in the Zoning Chapter and will be presented in specific detail to the Patton Township Planning Commission for their deliberation and wider public discussions.



In presenting these zoning proposals we are recommending that the Patton Township Planning Commission give extended focus and discussion in 2022 to examining (and helping the public to understand) zoning possibilities involving:

- Accessory Dwelling Units (ADUs)
- Elder Cottage Housing Opportunities (ECHO)
- Duplexes
- Incentivized and inclusionary zoning
- Amend the MXD2 zoning ordinance to remove 20-acre size limitation

We recommend the Township:

- **Add definitions to existing zoning code for Accessory Dwelling Units (ADU); Elder Cottage Housing Opportunities (ECHO), Duplexes, and Inclusionary/Workforce Housing**
 - Patton Township does not currently have definitions for Accessory Dwelling Units, Duplexes, Elder Cottage, or Inclusionary/Workforce Housing in its zoning ordinance.
 - Ordinances from surrounding municipalities provide guidance for developing these definitions. We recommend that Patton Township review the sample definitions and develop its own definitions to be included in the zoning ordinance.
- **Adopt regulations permitting Accessory Dwelling Units (ADUs), Duplexes and Elder Cottage Housing Opportunities (ECHO)**
 - Review existing model policies and studies from Centre County
 - Develop and adopt regulations permitting these uses
- **Revise minimum parking requirements per use in various zoning districts** (please see discussion in Zoning Chapter)
- **Adopt incentivized and inclusionary zoning regulations**
 - Previously, Patton Township has addressed this need for affordable housing on a project-by-project basis rather than as a comprehensive change to the zoning.
 - We recommend Patton Township adopt a more comprehensive approach.
 - Model policies as well as policies in place in other municipalities can serve as a guide for developing zoning provisions in Patton Township that will promote an increase in attainable housing.
 - * We recommend:
 - * Review of existing model policies, studies, and inclusionary zoning policies from other municipalities in Centre County,
 - * Review of additional inclusionary zoning policies statewide and nationwide.
 - * Development and adoption of comprehensive incentivized and inclusionary zoning for Patton Township.
- **Amend the MXD2 zoning ordinance by removing the 20-acre lot size minimum to allow smaller C2 properties the option of using it for redevelopment.**

In November 2020, the Patton Township Planning Commission voted to remove the 20-acre lot size minimum and allow any C2 property the option to use the overlay. Most of the eligible properties are under five acres. There are challenges with changing the size restriction that include the parkland requirement and floor area ratio of a single building. It would be difficult to get a developer to use the overlay to maximize the allowable dwelling unit density, which in turn maximizes the affordable dwelling units as that is the purpose of expanding the overlay. This recommendation would allow the Planning Commission to work through these challenges.

Appendix:

A. C-NET Videos: Why, What, How

As part of the community outreach, the Task Force worked with C-NET to produce three public service videos, all under 3 minutes. The videos will be airing starting in the fall of 2021.

1. Video 1 (1:21) -- **How:** How has Patton Township been researching housing? How can you get involved? Click [here](#) to watch.
2. Video 2 (2:41) -- **What:** What do we mean by attainable housing? What is the challenge? Click [here](#) to watch.
3. Video 3 (2:22) -- **Why:** Why is the housing conversation important? Click [here](#) to watch.
4. Merged video (5:22) -- compilation of all three videos [here](#).

B. Resources

Housing: Providing the Essentials

- Links to webpages:
 - 2013 Centre Region Comprehensive Plan: Housing
 - * [Full plan linked under Zoning: Making Way for Attainable Housing](#)
 - CRPA Affordable and Workforce Housing Fact Sheet
 - [Avoiding and Overcoming Neighborhood Opposition to Affordable Rental Housing](#)
 - [Phoenixville PA video](#)
 - [Town and Gown: March 2021 issue – Changing Landscape \(Pg. 20-30\)](#)
 - * [May need to navigate to Past Issues](#)
- Missing Middle Housing
- PMI Property Resident Occupation List
- Out of Reach 2021_Pennsylvania _ National Low Income Housing Coalition
- 2020 State of Home Affordability in Pennsylvania

Real Estate: Snapshot of the Market Today

- Activity Reported SCASD YTD 9-21-21
- Market Comparison by Price Residential SCASD YTD 9-26-21

Zoning: Making Way for Attainable Housing

As noted below, many of the previous county and regional studies were conducted years ago. Regional leaders understand the need for more updated data and are talking about doing new studies.

- Previous Studies Done in Centre County
 - 2005 - Centre County - [Centre County Affordable Housing Needs Assessment: A Blueprint for Action](#)
 - 2006 - Centre County Affordable Housing Coalition (CCAHC)- [Homes Within Reach Toolkit: A Source of Options for Centre County Municipal Officials and Developers](#)
 - 2010 - Centre County Planning & Community Development (Centre County PCD) - [Inclusionary Housing Model Policies](#)
 - 2011 - Centre County Housing and Land Trust (CCHLT) - [Centre County Housing Market Study](#)
 - 2012 - Pennsylvania Housing Finance Agency (PHFA) - [Pennsylvania Housing Availability and Affordability Report](#)
 - 2013 - Centre Region Council of Governments (Centre Region COG) - [Centre Region Comprehensive Plan](#)
 - 2014 - Centre County Planned Community Development (PCD) - [Countywide Fact Sheets](#)
 - 2015 - Centre County Planned Community Development (PCD)- [County Housing Fact Sheet](#)
 - * [At the above link, there is also Housing Data on average household size, housing occupancy, housing tenure, plumbing/kitchen facilities/phone service, seasonal dwelling units, total housing units, and vacancy rates.](#)
 - 2015 - Centre Regional Planning Agency (CRPA) - [Centre Region Profile](#)
 - 2015 - Borough of State College - [Consolidated Plan \(Updated 2021\)](#)
 - 2015 - Borough of State College - [Fair Housing Analysis Update \(2015-2019\)](#)
 - 2016 - Centre Regional Planning Agency (CRPA) - [Centre Region State of Housing Report](#)
 - 2017 - Centre Regional Planning Agency (CRPA) - [Centre Region ACS 5-Year Estimate Fact Sheet](#)
 - 2017 - Penn State Extension - [Centre County Economic Assessment and Discussion Guide](#)
 - 2018 - Centre County - [4th Edition Housing Book](#)
 - 2020 - Pennsylvania Housing Finance Agency (PHFA)- [Pennsylvania Comprehensive Housing Study](#)
 - * [Full Report](#)
 - * [County Profiles](#)
 - * [PowerPoint Presentation](#)
 - 2020 - CRPA - [Assessing New Opportunities for Workforce Housing in the Centre Region](#)
 - No Date - CRPA - [Net Zero Buildings](#)

[Patton Township Website](#) - [Housing Task Force Page](#)

[Centre Regional Planning Agency Website](#)

Missing Middle Housing

[Missing Middle Housing webpage](#)

This webpage is a resource that explains that missing middle housing is a range of house-scale buildings with multiple units that are compatible in scale and form with detached single-family homes that are located in a walkable neighborhood. This site offers descriptions of the different types that make up missing middle housing, and a large range of resources to learn more.

Missing middle housing can also be a reference to the income level of those who need that type of housing. Many of these housing types are well suited for those who do not qualify for government assistance for housing but may not earn enough to buy a single-family home – such as those earning 80-120% AMI.

AARP California: Missing Middle Housing – Video Series

This video series done by AARP and Daniel Parolek will give an introduction into missing middle housing, how to implement it, and how it can be applied universally. Each video is approximately 20 minutes.

Part 1: An Introduction to Missing Middle Housing

This introduction video gives details on what is meant by missing middle housing and the focus of house-scale buildings. These housing types have existed historically, but they are not built anymore. This video offers demographic statistics including information on the shift to smaller family sizes and how two of the largest market segments, Millennials and Baby Boomers, are looking for more walkable living. Furthermore, the video describes the major characteristics of missing middle housing that range from walkable to smaller, well-designed units, to how they can be affordable by design.

Part 2: How to Implement Missing Middle Housing

The second video on the series focuses on how to reframe the discussion of affordable housing and density. It highlights the importance of finding local examples and who lives there and who wants to live there. There is an emphasis on identifying where and how this can be applied to get more walkable and transit-oriented communities. It points out how it can be applicable to growing cities and evolving rural areas. It also discusses zoning and the need to identify barriers so that a broad range of housing types can be encouraged.

Part 3: How Missing Middle Housing Can Be Applied Universally

The series wraps-up discussing how this missing middle housing can be applied universally. It emphasizes the importance of acknowledging and protecting existing middle housing and highlights that adding more can be done in a way that does not change the current community. This concept is adaptable and is just one tool in the toolbox for creating a livable community.

PMI PROPERTY RESIDENT OCCUPATION LIST	
Profession	
Retired Electric Company/Homemaker	
Penn State-Community Health Edu./ Grad Student/Grad Student/Undergrad Student	
Cata Bus Drive/Homemaker	
Food Industry/ Retired	
Retired/ Healthcare	
Hospitality Industry/ Food Industry	
Retired/Construction/Student	
Hospitality Industry- Manager	
Retired	
Child Care/ Undergrad Student/Student/ Student/Student	
Retired	
Healthcare/Student/Student	
Graduate Student/Student/Student	
Penn State-Visiting Professor/Homemaker/ Student/Student	
Retired Penn State	
Penn State Staff /Penn State	
Graduate Student/ Homemaker	
ChildCare/Cosmetologist/Student	
Retired	
Retired Appraiser/Homemaker	
Retired Police Dept.	
Penn State Staff/Undergrad Student/Student	
Industrial Mechanic/Administration	
Retired Nurse	
Graduate Student/Homemaker/Student/Student	
Retired	
Disabilty/Food Industry/Student/Student	
Retired	
Construction/Food Industry/Student/Student	
Semi Retired-Penn State Library	
Hospitality Industry	

Disabilty
Semi Retired-Hospitality Industry
Penn State Housing/ Massage Therapist
Food Industry/Childcare/Student/Student/ Student/Baby
Semi Retired-Food Industry/Disabled
Semi Retired- Food Industry
Semi Retired (USPS)- Retail
Retail Industry
Disabled
Healthcare/Student/Student
Food Industry/Student
Supportive Services
Retired USMC/Homemaker
Graduate Student/Homemaker/Student



National Low Income
Housing Coalition

Out of Reach 2021: Pennsylvania

\$7.25_{/hr}

Working at
minimum wage

89 HOURS!

Each week you
have to work

To afford a modest 1 bedroom
rental home at Fair Market
Rent

State Facts

MINIMUM WAGE	\$7.25
AVERAGE RENTER WAGE	\$16.43
2-BEDROOM HOUSING WAGE	\$19.95
NUMBER OF RENTER HOUSEHOLDS	1,572,128
PERCENT RENTERS	31%

Affordable Rent for Low Income Households

MINIMUM WAGE WORKER	\$377 /mo
HOUSEHOLD AT 30% OF AREA MEDIAN INCOME	\$622 /mo
WORKER EARNING AVERAGE RENTER WAGE	\$854 /mo

Fair Market Rent

1-BEDROOM FAIR MARKET RENT	\$842 /mo
2-BEDROOM FAIR MARKET RENT	\$1,037 /mo

COMPARE JURISDICTIONS

Number of Households

	<i>Pennsylvania</i>	<i>State College MSA</i>
TOTAL	5,053,106	58,201
RENTER	1,572,128	22,395
PERCENT RENTERS	31%	38%

Housing Wage

	<i>Pennsylvania</i>	<i>State College MSA</i>
ZERO-BEDROOM	\$14.37	\$16.63
ONE-BEDROOM	\$16.18	\$17.02
TWO-BEDROOM	\$19.95	\$19.40
THREE-BEDROOM	\$25.28	\$25.90
FOUR-BEDROOM	\$28.09	\$26.31

Fair Market Rent*Pennsylvania**State College MSA*

ZERO-BEDROOM	\$747	\$865
ONE-BEDROOM	\$842	\$885
TWO-BEDROOM	\$1,037	\$1,009
THREE-BEDROOM	\$1,314	\$1,347
FOUR-BEDROOM	\$1,461	\$1,368

Annual Income Needed to Afford*Pennsylvania**State College MSA*

ZERO-BEDROOM	\$29,893	\$34,600
ONE-BEDROOM	\$33,661	\$35,400
TWO-BEDROOM	\$41,494	\$40,360
THREE-BEDROOM	\$52,573	\$53,880
FOUR-BEDROOM	\$58,430	\$54,720

Minimum Wage*Pennsylvania**State College MSA*

MINIMUM WAGE	\$7.25	\$7.25
RENT AFFORDABLE AT MINIMUM WAGE	\$377	\$377

Work Hours/Week at Minimum Wage*Pennsylvania**State College MSA*

ZERO-BEDROOM	79	92
ONE-BEDROOM	89	94
TWO-BEDROOM	110	107
THREE-BEDROOM	139	143
FOUR-BEDROOM	155	145

Renter Wage*Pennsylvania**State College MSA*

ESTIMATED MEAN RENTER WAGE	\$16.43	\$11.23
RENT AFFORDABLE AT MEAN RENTER WAGE	\$854	\$584

Work Hours/Week at Mean Renter Wage*Pennsylvania**State College MSA*

ZERO-BEDROOM	35	59
ONE-BEDROOM	39	61
TWO-BEDROOM	49	69
THREE-BEDROOM	62	92
FOUR-BEDROOM	68	94

Supplemental Security Income (SSI) Payment*Pennsylvania**State College MSA*

SSI MONTHLY PAYMENT	\$816	\$816
RENT AFFORDABLE TO SSI RECIPIENT	\$245	\$245

Income Levels

	<i>Pennsylvania</i>	<i>State College MSA</i>
30% OF AREA MEDIAN INCOME (AMI)	\$24,873	\$26,370
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$37,588	\$31,638

Rent Affordable at Different Income Levels

	<i>Pennsylvania</i>	<i>State College MSA</i>
30% OF AREA MEDIAN INCOME (AMI)	\$622	\$659
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$940	\$791

**MEDIAN WAGES FOR LARGEST
OCCUPATIONS**

Occupation	Total Employment	Median Hourly Wage
FAST FOOD AND COUNTER WORKERS	142,470	\$10.36
CASHIERS	124,150	\$10.96
WAITERS AND WAITRESSES	66,160	\$11.28
RETAIL SALESPERSONS	131,580	\$12.42
HOME HEALTH AND PERSONAL CARE AIDES	197,570	\$12.72
TEACHING ASSISTANTS, EXCEPT POSTSECONDARY	45,880	\$13.42
COOKS, RESTAURANT	40,550	\$13.50
STOCKERS AND ORDER FILLERS	97,090	\$13.52
JANITORS AND CLEANERS, EXCEPT MAIDS AND HOUSEKEEPING CLEANERS	81,280	\$14.01
SECURITY GUARDS	38,980	\$14.80
LABORERS AND FREIGHT, STOCK, AND MATERIAL MOVERS, HAND	135,230	\$15.54
NURSING ASSISTANTS	71,880	\$15.91
ONE-BEDROOM HOUSING WAGE		\$16.18
MISCELLANEOUS ASSEMBLERS AND FABRICATORS	52,660	\$16.51
LIGHT TRUCK DRIVERS	40,480	\$16.73
CUSTOMER SERVICE REPRESENTATIVES	118,280	\$17.94
OFFICE CLERKS, GENERAL	143,500	\$18.03
SECRETARIES AND ADMINISTRATIVE ASSISTANTS, EXCEPT LEGAL, MEDICAL, AND EXECUTIVE	84,060	\$18.65
TWO-BEDROOM HOUSING WAGE		\$19.95
CONSTRUCTION LABORERS	37,000	\$20.21
BOOKKEEPING, ACCOUNTING, AND AUDITING CLERKS	51,990	\$20.22
FIRST-LINE SUPERVISORS OF RETAIL SALES WORKERS	41,780	\$20.52
ALL OCCUPATIONS		\$20.60
MAINTENANCE AND REPAIR WORKERS, GENERAL	54,180	\$20.74

Occupation	<i>Total Employment</i>	<i>Median Hourly Wage</i>
HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS	81,010	\$23.76
FIRST-LINE SUPERVISORS OF OFFICE AND ADMINISTRATIVE SUPPORT WORKERS	63,850	\$29.40
SALES REPRESENTATIVES, WHOLESALE AND MANUFACTURING, EXCEPT TECHNICAL AND SCIENTIFIC PRODUCTS	54,490	\$31.16
SECONDARY SCHOOL TEACHERS, EXCEPT SPECIAL AND CAREER/TECHNICAL EDUCATION	50,450	\$33.13
ELEMENTARY SCHOOL TEACHERS, EXCEPT SPECIAL EDUCATION	53,460	\$33.14
ACCOUNTANTS AND AUDITORS	50,240	\$34.73
REGISTERED NURSES	146,640	\$35.98
SOFTWARE DEVELOPERS AND SOFTWARE QUALITY ASSURANCE ANALYSTS AND TESTERS	41,180	\$48.25
GENERAL AND OPERATIONS MANAGERS	85,870	\$54.14

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Help Habitat make the #CostOfHome something we all can afford.

In Pennsylvania,



1 IN 8 HOUSEHOLDS

spend half or more of their income on housing.



Even before the coronavirus pandemic, nearly one-third of households in the United States faced housing cost burdens — paying either 30% of their income for housing (cost-burdened) or 50% of their income on housing (severely cost-burdened) — due to increased housing costs and growing income inequality. As the economic fallout from the pandemic continues, millions of families are at risk of losing their homes and more than 37 million households are cost-burdened, with little income to afford food, health care and other basic necessities. With more than 17 million severely cost-burdened households in the U.S., advocating for home affordability and stability for homeowners and renters is as important as ever.

**\$19.23/hour or
\$39,992 annually**

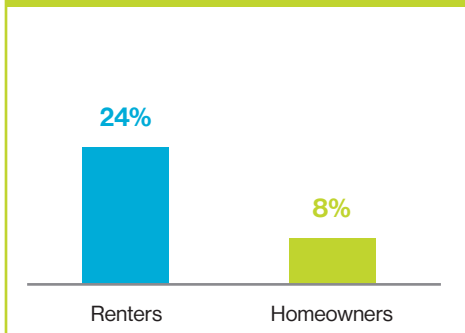
Wage required to afford fair market rent for a two-bedroom apartment in Pennsylvania (\$1,000), working 40 hours per week.

(State minimum wage: \$7.25/hour or \$15,080 annually)

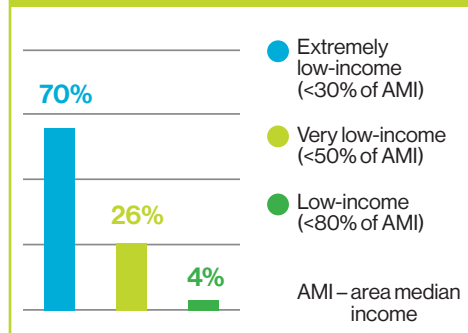
-276,250

Shortage of affordable and available households for extremely low-income renters in Pennsylvania.

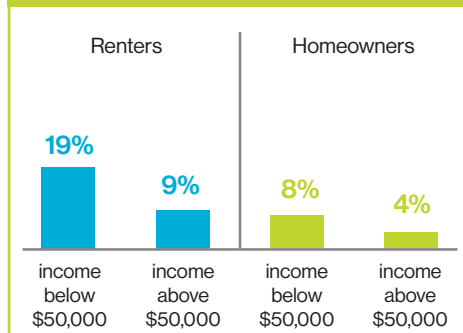
Households spending half or more of their income on housing in Pennsylvania



Households spending half or more of their income on housing by income level in Pennsylvania



Lower-income households are experiencing greater difficulty in making their housing payments due to COVID-19 in Pennsylvania



Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in more than 70 other countries. Habitat's vision is of a world where everyone has a decent place to live. Through our U.S. advocacy campaign, Cost of Home, Habitat for Humanity is addressing the need for home affordability by promoting policies that support increasing supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes, and ensuring access to and development of communities of opportunity. Learn more at habitat.org/costofhome.

2020 State of Home Affordability

Cost of Home

In the United States, 1 in 7 households spend half or more of their income on housing, and the economic impacts from the coronavirus pandemic are exacerbating existing housing affordability and stability challenges for millions of families struggling to make ends meet. Systemic barriers to home affordability, based on racial discrimination, helped create the housing inequality we see today and continue to perpetuate racial inequity across the housing continuum.

Building on its strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of Habitat's network of affiliates in all 50 states of the U.S., Habitat is engaging housing advocates, Habitat homeowners, volunteers and supporters, along with federal, state and local policymakers, to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign, Cost of Home. Over the five years of the Cost of Home campaign, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find solutions and help create policies that will allow 10 million individuals to meet their most basic needs.

No single solution can address the complex home affordability challenges in every community. Rather, the Cost of Home campaign aims to improve home affordability by influencing local, state and federal policies and systems that improve and promote:



**Supply and
preservation**



**Access
to credit**



**Land
use**



**Communities
of opportunity**

To increase home affordability and stability for all households, policymakers at all levels of government need to address the immediate affordability needs families face, in addition to the ongoing, structural barriers to home affordability for low-income families across the rental and homeownership spectrum. The four key policy areas of the campaign — increasing supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes, and ensuring access to and development of communities of opportunity — are interconnected and will be critical to narrowing our racial divides and helping all families achieve home affordability and lasting security.

Habitat for Humanity

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a nonconfrontational, nonpartisan way.

Learn more

To learn more about Cost of Home, visit habitat.org/costofhome.

Sources:

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(2019). *National Fact Sheet: Rental Assistance*. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>.

(2020). *U.S. Census Bureau Household Pulse Survey Data Weeks 1 – 16*. <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.



285 Peachtree Center Ave. NE, Suite 2700, Atlanta GA 30303-1220 USA
(800) 422-4828 fax (229) 928-8811 publicinfo@habitat.org habitat.org

GOVERNMENT RELATIONS AND ADVOCACY 1310 L St. NW, Suite 350 Washington, DC 20005

Centre County Association of REALTORS

Activity Reported This Period

1/1/2021 TO 9/26/2021

Property Types: Single Family, Townhouse-1/2 Duplex, Condominium, Multi-Family

Areas: State College

	Current		Back On		Total	Total	Avg	Avg	% Of	CO-OP			Off Market Not Sold		
	Active	New	Market	Sold	List \$	Sold \$	Sales \$	DOM	List \$	Sales	%	Volume	Pending	Expired	Other
Single Family	49	605	43	522	\$223,999,737	\$224,576,217	\$430,223	43	100.26	351	67.24	\$149,334,587	81	6	29
State College	49	605	43	522	\$223,999,737	\$224,576,217	\$431,877	30	100.26	351	67.50	\$149,334,587	81	6	29
Townhouse-1/2 Duplex	2	57	2	55	\$13,882,100	\$13,911,166	\$252,930	33	100.21	40	72.73	\$10,358,516	6	1	3
State College	2	57	2	55	\$13,882,100	\$13,911,166	\$257,614	27	100.21	40	74.07	\$10,358,516	6	1	3
Condominium	16	174	25	145	\$39,520,684	\$39,144,534	\$269,962	41	99.05	98	67.59	\$23,996,834	11	3	7
State College	16	174	25	145	\$39,520,684	\$39,144,534	\$269,962	36	99.05	98	67.59	\$23,996,834	11	3	7
Multi-Family	3	8	0	8	\$3,265,500	\$3,179,200	\$397,400	69	97.36	4	50.00	\$1,573,300	0	1	0
State College	3	8	0	8	\$3,265,500	\$3,179,200	\$397,400	48	97.36	4	50.00	\$1,573,300	0	1	0
Property Type Totals	70	844	70	730	\$280,668,021	\$280,811,117	\$384,673		100	493	67.53	\$185,263,237	98	11	39

Market Comparison Report by Price

Dates: 1/1/2020 To 9/26/2020

1/1/2021 To 9/26/2021

Property Types: Residential/Lots/Farm

Areas: State College

Price Range	1/1/2020 - 9/26/2020		1/1/2021 - 9/26/2021		Difference		Percentage	
	Units	Dollars	Units	Dollars	Units	Dollars	Units	Dollars
0 - 29999	0	0.00	2	45,000.00	2	45,000.00	0.00	0.00
30000 - 39999	1	37,000.00	1	30,000.00	0	-7,000.00	0.00	-18.92
40000 - 49999	1	49,000.00	0	0.00	-1	-49,000.00	-100.00	-100.00
50000 - 59999	1	53,500.00	1	55,000.00	0	1,500.00	0.00	2.80
60000 - 69999	4	264,300.00	1	62,000.00	-3	-202,300.00	-75.00	-76.54
70000 - 79999	0	0.00	4	292,000.00	4	292,000.00	0.00	0.00
80000 - 89999	4	347,500.00	5	422,000.00	1	74,500.00	25.00	21.44
90000 - 99999	4	367,000.00	3	281,000.00	-1	-86,000.00	-25.00	-23.43
100000 - 119999	6	658,350.00	2	210,000.00	-4	-448,350.00	-66.67	-68.10
120000 - 139999	6	763,550.00	17	2,165,800.00	11	1,402,250.00	183.33	183.65
140000 - 159999	9	1,348,950.00	19	2,832,500.00	10	1,483,550.00	111.11	109.98
160000 - 179999	28	4,791,127.00	27	4,598,000.00	-1	-193,127.00	-3.57	-4.03
180000 - 199999	27	5,108,100.00	25	4,724,000.00	-2	-384,100.00	-7.41	-7.52
200000 - 249999	91	20,839,986.00	90	20,201,384.00	-1	-638,602.00	-1.10	-3.06
250000 - 299999	102	28,071,995.00	109	30,201,396.00	7	2,129,401.00	6.86	7.59
300000 - 399999	169	58,609,337.00	182	62,994,101.00	13	4,384,764.00	7.69	7.48
400000 - 499999	99	43,234,632.00	138	61,292,296.00	39	18,057,664.00	39.39	41.77
500000 - 749999	81	47,151,230.00	119	72,680,240.00	38	25,529,010.00	46.91	54.14
750000 - 999999	22	17,969,725.00	26	21,661,500.00	4	3,691,775.00	18.18	20.54

Centre County Association of REALTORS

1000000 - 1249999	2	2,156,000.00	1	1,040,000.00	-1	-1,116,000.00	-50.00	-51.76
1250000 - 1499999	0	0.00	3	4,110,000.00	3	4,110,000.00	0.00	0.00
1500000 - 1999999	1	1,517,500.00	0	0.00	-1	-1,517,500.00	-100.00	-100.00
2000000 - 2999999	0	0.00	0	0.00	0	0.00	0.00	0.00
3000000 - 99999999	0	0.00	0	0.00	0	0.00	0.00	0.00
Totals:	658	233,338,782.00	775	289,898,217.00	117	56,559,435.00	17.78	24.24

C. Glossary

Attainable Housing: Housing that is available and affordable for various income levels

Affordable Housing: Housing that costs no more than 30 % of a household's income is considered to be "affordable" for that household. More specifically, "affordable housing" meets this 30% standard for low-income households (i.e., households earning below 80% of the area median income). For owners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable).

Area Median Income (AMI): Midpoint of a region's income distribution. Half of families in a region earn more than the median and half earn less than the median. The estimated median income, adjusted for family size, by metropolitan area (Centre County). AMI is used as the base for calculating affordability for most housing assistance programs. Most funding resources require 80 % or less of AMI. Some inclusionary zoning programs go up to 125% AMI. AMI is updated annually by the US Department of Housing and Urban Development (HUD).

Community Land Trust: A form of ownership similar to a condominium in that each household owns an individual unit but not the land beneath it. However, in a community land trust, the common areas and land are owned by a non-profit, community-based corporation. Because land values are controlled and this is a limited-equity form of ownership, it maintains long-term affordability. In our region, we have the Centre County Housing and Land Trust (CCHLT) and the State College Community Land Trust (SCCLT).

Housing Choice Voucher Program: A HUD program providing funding for rental assistance to low-income households. Participating tenants typically pay 30 % of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent. The program is two-fold: A household must qualify for the program. Typically, there is a long wait time to be approved

and given the voucher. Second, a property owner must be enrolled in the program and accept the voucher.

Housing or Rent "Burdened": A household paying more than 30 % of their gross income to monthly rent or mortgage payments. If payments exceed that amount, the household is determined to be "housing or rent burdened."

Inclusionary Zoning: A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing. Inclusionary housing programs are local policies that tap the economic gains from rising real estate values to create affordable housing for lower income families. An inclusionary housing program might require developers to sell or rent 10 to 30 % of new residential units to lower-income residents. Many, but not all, programs partially offset the cost of providing affordable units by offering developers one or more incentives such as tax abatements, parking reductions, or the right to build at higher densities. Most programs recognize that it is not always feasible to include affordable on-site units within market-rate projects. In some cases, developers can choose among alternatives, such as payment of an in-lieu fee or provision of affordable off-site units in another project.

Low Income Housing Tax Credit (LIHTC): The largest multi-family housing financial provider. It provides a federal tax credit for developers of affordable housing. Local developer Andy Haines, Gatesburg Road Development, states that LIHTCs are the main source of funding for developing Affordable Housing right now. The Low-Income Housing Tax Credit provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households. The LIHTC subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants and becomes a federal tax credit for developers of affordable housing. States

receive an annual dollar value of credits which they then allocate to qualifying projects based on priorities established in a state allocation plan. The program provides dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold or used to back up bonds that are sold to obtain financing to develop the housing.

Smart Growth: An approach to planning and development that promote a more efficient use of land to reduce sprawl using compact development patterns that are less dependent on the automobile and include a range of housing options and improve the balance of jobs and housing within the community or the region.

D. Task Force Members

In November 2020, the Patton Township Board of Supervisors approved establishing a Housing Task Force in 2021 to research housing issues and bring recommendations forward. Eighteen persons responded to the public call to serve, and all were appointed. They brought knowledge and experience from a range of professions and civic service. Fourteen work full time in their professions and four are retired from their careers. Task Force members include Township and regional Planners, housing service providers, realtors, real estate specialists, developers, Planning Commission members, Township Supervisors, and persons working in business, government, and Penn State positions.

Some Task Force members have lived in Patton Township for more than 40 years, others less than a decade. Because housing issues transcend municipal boundaries, some members live elsewhere in the Centre Region.



PATTON TOWNSHIP

Housing Task Force Membership

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Co-chairs	1
Anita Thies, Patton Township Supervisor	
Nicole Pollock, <i>Senior Planner, Centre Region Planning Agency</i>	
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Jim Payne, <i>Planning Commissioner</i>	
Betsy Whitman, <i>Patton Township Supervisor</i>	
Housing and Planning Professionals	3
Kristina Bassett, <i>Ferguson Township Community Planner and Patton Township Resident</i>	
Rachel Fawcett, <i>Financial and Communications Coordinator, Pennsylvania Housing Research Center</i>	
Stephanie Fost, <i>Executive Director, Habitat for Humanity of Greater Centre County</i>	
<i>and Board Member of the Builders Association of Central Pennsylvania</i>	
Andy Haines, <i>Executive Director, Gatesburg Road Development</i>	
Morgan Wasikonis, <i>Executive Director, Housing Transitions and Patton Township Resident.</i>	
Resident Representatives	6
Steven Bodner	
Anthony Buda	
Kate Domico	
Kristen Dzvonyicsak	
Katherine Nurmi	
Andrea Pandolfi	
Steven Rodgers	
William Steudler	

Co-Chairs

ANITA THIES - TOWNSHIP SUPERVISOR



I grew up in Indianapolis and Seattle and in Seattle my parents and I lived in a large apartment complex. I liked it because as an only child I met lots of kids to play pick up ball with and capture the flag after school. The drawback was this apartment didn't allow dogs (I had a parakeet). Many years later when my husband and I moved from an apartment in Evanston Illinois north of Chicago to a small house that his parents helped us finance, we could have a dog which was important to my housing experience. We've since had a series of five dogs through the years who have kept us active.

My husband and I moved to State College in 1976 to both work for Penn State. We feel privileged to have a home in Park Forest Village where we raised our son who now lives with his wife and our granddaughter in the Boston area.

I was trained as a journalist at Northwestern University and have worked for small newspapers and in public relations for Penn State and others. In 2017-2018, I served on the Patton Crossing Citizens Advisory Committee and felt badly for the trailer park residents who were evicted from their homes because they had the misfortune of having settled on land later deemed "underutilized."

In April of 2020 I was appointed to fill out a two-year open term on the Patton Township Board of Supervisors. I've had experience leading long term visioning/planning/action groups and believe the high caliber and commitment of the individuals who've volunteered for this Task Force will make this a really productive endeavor.

NICOLE POLLOCK - CRPA/TOWNSHIP PLANNER

Most of my childhood and early adult life I lived in rental housing in Western Pennsylvania, north of Pittsburgh. I earned my first degree in French, Art, and Art History from Slippery Rock University in 2009. From there I held several positions with PNC Bank, both in retail banking and in vested interest. I decided to go back to school to earn a degree that would allow me to make a more positive impact. In 2018, I graduated with a bachelor's degree from Slippery Rock in Geography with a concentration on the environment, society, and sustainability.

Shortly after I graduated, I had the opportunity to work in Cranberry Township as a Planning and Development Specialist. I worked with Cranberry for over a year before joining the Centre Regional Planning Agency and Patton Township. I have visited the Centre Region and surrounding areas for many years and was attracted to the balance of a small town with a lively downtown area and incredible opportunities to experience nature.

I moved here in July of 2019. Even-though I was familiar with rental rates in college towns, I was still astounded when I signed my rental lease. My first big regional assignment at the CRPA was to be assess new opportunities for workforce housing by conducting an inventory of student housing in the Region. Additionally, Patton Township was already exploring options to gain more diverse housing options. I felt right at home (no pun intended) taking on housing issues at each level. I am still working to get over the learning curve of only having lived in the area a short time, but I am no stranger to the struggle of affording adequate and well-located housing.

Affordable housing is a very complex and important issue in the Centre Region and Patton Township. I am dedicated to helping our community identify housing needs, conducting outreach, and collaborating to assist the Patton Township Board of Supervisors in their endeavor to find affordable housing solutions.

Patton Township Officials

JIM PAYNE - PLANNING COMMISSIONER

I grew up in rural far northern California, in what could be described as “out in the sticks.” We later moved “in town” to the thriving metropolis county seat, population of almost 4,000. After high school, I earned a B.S. in Geology from Univ. of Nevada, Reno, where I met my future wife. From Reno we bounced around over the years: Cody and Casper, WY, then Long Beach, CA. After too many years in Long Beach, we “escaped” from southern California to State College, PA, before our 2 children were old enough to rebel at moving (wife was born in Philly, graduated from PSU, & still had family in Philly & NJ; neither of us wanted ‘big city’ living any more!), arriving here in 1991. Come August we will be a 30-year residents of Park Forest. How time flies!

Though I’ve always been a science and math type of person, the majority of my work experience could be summed up as mostly supervision and management, but in positions utilizing those attributes. I retired somewhat early and finished hiking 1,720 miles of the Pacific Crest Trail in 2015, but opted to not go further that year since Oregon and Washington had too many major wildfires along the trail. Being retired, I also started to periodically follow Patton Township meetings more often, mostly BOS, but also some of the Planning Commission meetings. In early 2017, we were planning an extended summer car trip across the USA – shortly after returning home I learned of the Patton Crossing proposed rezoning & development proposal (having missed catching the BOS & PC announcements during my travel sight-seeing & route research) – after that I was a regular attendee to BOS & Planning Commission meetings and volunteered for the Patton Crossing Citizens’ Advisory Committee. Having previously submitted an ABC application for the Planning Commission many months before, I was appointed to the Patton Township Planning Commission in February, 2020, for a 4-year term; so, here I am, the Patton Planning Commission representative on the Housing Task Force. Looking forward to working with all the good folks on the Task Force to try and find some much-needed solutions for Patton Township (and beyond) affordable housing.



BETSY WHITMAN - SUPERVISOR

My first direct encounter with affordable housing came in 2017 when I was running for township supervisor. I had followed the issue of AH in print media, and the need for more affordable housing as one of the reasons I was running. At the doors, I was hearing first-hand about real housing needs--for family members or friends living nearby, right here in the Centre Region. A year later, at Patton Township public hearing over a proposed zoning change to accommodate Patton Crossing--a mixed-use community with commercial, office, and housing units--I listened as half of the speakers pressed for the need of more affordable housing. Many spoke from personal experience. When I entered the hearing that evening, I was prepared to vote yes to a proposed zoning that required 5% of all housing units built be AH. But, when called, I determinedly voted no, explaining I now believed the ordinance needed a higher AH allotment. The proposal at that hearing failed, but, soon thereafter the board returned with a tweak that incentivized developers to include as much as 10% AH.

Soon after, our Patton Board of supervisors charged our Planning Commission with the task of exploring AH opportunities. After months of research and discussion, the Planning Commission presented an innovative option that would have allowed duplexes in R2 districts on properties above a certain size. Unfortunately, when the public was notified of the option, the framing of the proposal quickly devolved to one of “low-income” housing, residents packed the PC meeting and presented one NIMBY argument after another. These combined experiences made me realize that meeting the need for AH demanded more than a patchwork approach. I’m excited to join the House Task Force, working together with housing experts and caring citizens to reach broader and more sustainable solutions.

As for my background, I am a Jill of many trades--public school teacher (preschool through college); environmental science researcher (speciality in botany); writer and editor (Ranger Rick books, trade teachers’ magazine); professional storyteller (schools and festivals); organizer (directed the campaign to pass the State High referendum); and trainer (How to Run for Office). I just was elected to chair the new COG Climate Adaptation and Sustainability Committee. My passions--in addition to spending time with my husband and two grown daughters--are gardening with native plants and working on teams to tackle community challenges.

Housing and Planning Professionals

KRISTINA BASSETT- FERGUSON TOWNSHIP COMMUNITY PLANNER AND PATTON TOWNSHIP RESIDENT

I was born in Erie, Pa and grew up in McKean, PA. My family moved only 8 miles from the crowded City of Erie blocks to rural pasture fields of McKean when I was 8 years old. I went from walking to school every day with friends to having to take an hour-long school bus ride to school and ride my bike nearly a mile to see a friend. The move also put my family deep into the “snow belt” region of Erie County; lake-effect snow was the new norm. Thus, I’m appalled when school is cancelled for 2 inches of snow in State College.

After graduating high school, I traveled south in search of warmer weather. My first stop was West Virginia University, where I studied Geography. There, I played D-I soccer for the Mountaineers. Unlike today’s top ranked team, we were a new team and not very good. I ultimately transferred to Penn State University, where I completed my Geography degree and met my future husband.

I continued my trek south by accepting a job in the DC area. I worked at Michael Baker Jr Corp to modernize Flood Insurance Rate Maps and as a FEMA reservist, notably during 9/11. Our group provided 24-hour support to the disaster recovery process for months. Eventually, I moved to Florida after becoming engaged. I worked as a GIS Specialist and transportation planner in private engineering firms, local government, and state government agencies.

My husband and I lived in Florida for 8 years and had two children before he accepted a position with Penn State University in 2008. Since we were both Penn State alumni, we looked forward to moving back to State College. State College is a very different town when you are here to raise a family. State College is more than the University.

After having little luck finding GIS or planner positions in the area, in 2009, I returned to Penn State to further my education. I decided to pursue another passion of mine, Nutrition. I volunteered many hours in the community (school, food bank) for my degree program. Unfortunately, I went through a divorce in my last year of my Nutrition degree. After about a 6 year hiatus from GIS, I started working at Ferguson Township as their GIS technician. In June 2019, I had the opportunity to take over as Ferguson Township’s Community Planner. I currently live in Park Forest with my 2 sons, ages 15 and 13. I continue to play soccer, volleyball and softball. You’ll find me snowboarding with my son at Tussey each winter and playing tennis with my other son in the spring. And if you live in Park Forest, you’ll likely see me out for a run in the evenings training for my next race.

RACHEL FAWCETT - FINANCIAL AND COMMUNICATIONS COORDINATOR, PENNSYLVANIA HOUSING RESEARCH CENTER



Through Rachel’s experience with university, nonprofit, and community sectors, she has developed a lifelong focus that strong communities matter and that everyone has the right to a decent, affordable home. After graduating with a Bachelor of Architecture from Penn State, Rachel worked as the Executive Director for the Centre County Housing & Land Trust focusing on the development and stewardship of permanently affordable housing for low- to moderate-income people. During her tenure, she advanced the expansion of fundraising initiatives, the construction of two new homes, the creation of a new program to work alongside municipalities and their inclusionary housing ordinances, and the statewide collaboration among community land trusts. Also, she worked as the Director of Communications & Design for the State College Alliance Church to provide clear, concise communication to a multigenerational audience through print and digital media. She continues to serve there as a volunteer on the Media Team. Rachel maintains her credential as a LEED Green Associate. As an active member of the community, she is a member of the Centre County Affordable Housing Coalition and has previously served as the Chair and Vice-Chair for the organization.

Over the years, Rachel has developed a unique skill set and currently works for the Pennsylvania Housing Research Center (PHRC) in its mission to engage with the residential construction industry to catalyze advancements in homebuilding through education, training, innovation, research, and dissemination. In 2020, she completed her Masters in Community and Economic Development at Penn State. Rachel was selected as the inaugural Housing Policy Fellow by the Pennsylvania Housing Finance Agency (PHFA) for 2020. Additionally, representing the State College area with five other members, Rachel was a part of the 2020 Reinventing Our Communities’ cohorts focusing on housing and racial equity for the Federal Reserve Bank of Philadelphia.

As a renter in Centre County since 2008, she is well-acquainted with the myriad of issues that plague area housing including cost and quality. Rachel is passionate about engaging, equipping, and empowering community members with the tools and resources to advocate that homes matter for all of us.

STEPHANIE FOST - EXECUTIVE DIRECTOR, HABITAT FOR HUMANITY OF GREATER CENTRE COUNTY/BOARD MEMBER: BUILDERS ASSOCIATION OF CENTRAL PA



I grew up in rural South Central Pennsylvania on family farm land until I attended the University of Tennessee. There I earned a Communications degree with a Marketing and Business Minor.

You will easily recognize me in the community as the one wearing

Volunteer Orange. There are only a few of us and we all live in the same home.

My husband and I moved back to Pennsylvania for him to obtain his PhD at Penn State and 14 years later we have yet to leave. We purchased our first home in Pine Grove Mills as we knew we did not want to rent for the four or five years his degree would take and were astounded at the small community with high price tags for homes. One child and two dogs later we outgrew that first home and began our search for a forever home. After two years of searching we temporarily gave up on forever and decided on a next step home located in Bellefonte. Nearly eight years later and we are still searching for that long term place to call home. We have two energetic wrestling prone boys ages nine and four.

I have the opportunity to serve as the Executive Director of Habitat for Humanity of Greater Centre County (HFHGCC) and have spent my entire professional career within non profit organizations. HFHGCC provides safe and affordable housing to community members living within 40-80% AMI with a no interest mortgage.

Working at HFHGCC provides an opportunity to change lives forever. The statistics on the success of families and children when they have safe and steady housing is incredible. Not only do these individuals and families have a stronger foundation, the communities that they live in see benefits as well. Often when meeting with a long time partner family they reminisce about the volunteers that supported their home being built. Habitat volunteers and community partners are vital to the ongoing success of Habitat homeownership.

Additionally, I serve as Immediate Past President of the State College Downtown Rotary Club, Co-Chair of the PR committee, Chair of the SC Downtown Rotary Club Foundation and Chair of the Past Presidents Committee. I also serve as a board member for the Builders Association of Central PA where I am on the Home Expo and Public Relations Committee. I feel strongly about serving the community both in my professional life and personal life.

ANDREW S. HAINES - EXECUTIVE VICE PRESIDENT GATESBURG ROAD DEVELOPMENT



I grew up in Blue Bell, a suburb northwest of Philadelphia. Dad sold life insurance, Mom was an x-ray tech, we lived with a bunch of Pete's, Tony's, Jimmy, Joe's, and Mary's in a baby boomer led 1950's subdivision. It was a great neighborhood. I left for college, came home after graduation.

After graduation, I worked in historic preservation in the City of Philadelphia- first for the city, and then was director of operations for a nonprofit architectural salvage yard. What a great job-google it. Watch Salvage Dawgs-that could have been me.

Unfortunately, when the salvage operation started to suffer with an economic downturn, I decided to return to graduate school. After 5 years of working mostly in the distressed parts of Philly, I felt the urge to make more of a difference. Some parts of the City in the late 1980's-early 90's were devastated with blight, drugs and crime. It was a revelation for me- my home life was so vastly different-while my friends never set foot in these City neighborhoods, I felt an urge to see more, understand the cause of this decline in living standards. Ohio State offered the best financial package (sorry) and I decided to focus on city and regional planning, in the college of engineering. During graduate school, my first internship was for a nonprofit affordable housing developer- we built for sale, rental housing for low to moderate income people. Loved it almost as much as salvage....thus my career started.

With a couple of turns in my life, my wife and I ended up in Hollidaysburg, near her family. I started working with S & A Homes on a 41 unit affordable housing project in State College. 20 plus years later, we have built over 1000 units in Pennsylvania and 400 here in Centre County. We do adaptive reuse of vacant blighted properties, historic preservation, new construction, and old schools whatever works for the community.

One of my proudest achievements is the progression of affordable housing here in Centre County. Prior to my coming to State College, there was a TON of NYMBYSM (Not in my backyard...) and now the community is forming task forces to address the problem. It was our organization working with many others to promote this "education", "understanding" of the need of an affordable/workforce housing in a community. Look forward to working with you all.

MORGAN WASIKONIS - EXECUTIVE DIRECTOR, HOUSING TRANSITIONS AND PATTON TOWNSHIP RESIDENT

The last home I lived in with my mom and brother was the thirteenth different home in which I had lived with my family. My first move happened when I was one week old. Most of our homes were located in Central New York State, Illinois (when I was in Kindergarten) and the Finger Lakes Region back in New York. My “coming of age” happened all around Keuka Lake specifically. Most of the time, my parents owned our home. Even though we moved thirteen times in 18 years, we lived in a few places for four or five years at a time. My parents also frequently rented our homes, but I don’t recall ever living in an apartment, unless you count the few months we lived in the dormitory of a tiny college where my dad had just started a job. Much of our housing movement was due to my dad’s frequent changes in employment. My mom held the same job as a speech therapist in the same school district from when I was in 1st grade through to her retirement, well after I graduated from high school. We moved to a new school district when I was in 7th grade, where my parents bought a home located in a town more central to both their jobs. When they were divorced my junior year, my dad moved into a brand new mobile home (my dad was really anti-apartment) on a spacious lot in a well-kept park, and my mom rented one half of a duplex on the lake, bringing her closer to her job.

I came to State College to attend Penn State University in 1987 and remained here ever since. I graduated with a BA in History, and worked for Penn State’s Office of Student Aid out of college. After a couple of years, my fiancé and I were married, and a year after that we had our first child. I became a stay-at-home-mom and we moved into our current home in 1995, when we had a dog and our daughter was 6 months old. We have lived in the same house ever since and added two more children and three more dogs...only two at a time max, though. All three young adult children and our two Portuguese Water Dogs have been staying at home throughout the pandemic.

At one point I decided to go back to school to get certification to teach secondary social studies, however, during student teaching, I decided it wasn’t for me. I started working for Housing Transitions shortly after that, in the summer of 2014. I was the Development and Community Relations Coordinator for nearly two years, before I applied to be the Executive Director after the long-time previous director retired following 29 years of service. Fortunately, I got to learn quite a lot from him before he left, so I had some understanding of the challenges related to homelessness and housing when I started in my new role.

Nearly 5 years later, I still have much to learn, but have certainly deepened my understanding. My organization is very unique in that we provide human services to individuals and families experiencing homelessness, or housing insecurity through Housing Transitions. We also develop affordable housing opportunities and provide housing counseling through The HOME Foundation, our sister organization. THF also owns a small portfolio of affordable rentals in the State College Borough, and has a program where we can acquire, rehab, and resell homes in the borough to First Time Home Buyers at an affordable cost. I am excited to be able to have an impact on discussions that may bring more affordable housing to the region...it is greatly needed.

Resident Representatives

STEVEN BODNER



The son of a civil engineer and a Realtor, I was born and raised in Chambersburg, Pennsylvania. As a child I was infatuated with houses and spent time building homes and structures with Legos or drafting floor plans, often trying to outdo the last one. When I was old enough to work, my summer jobs included conducting perc tests and running blueprints for my father's engineering company, as well as painting houses and mowing lawns at rental properties. I seemed to have a hand in housing one way or another.

I came to State College in 1990 to pursue a degree in civil engineering. While on summer breaks, I began helping my mother in her real estate business. After graduating I went to work for my father's company, ultimately deciding engineering wasn't for me. Having enjoyed the time, I spent in real estate offices I decided I would become a Realtor, although I would do so in State College. So back I moved in 1997. Upon getting into real estate, I was hired as an assistant by Beth Richards.

After nine years learning the business, I decided to become a RE/MAX agent. Over the past fifteen years I've grown my real estate practice, developed and mentored a team of agents, and currently serve as the president of RE/MAX Centre Realty. Along the way I was elected to the board of the Centre County Association of Realtors, ultimately working my way through the officer chairs and served as president. It was in that capacity that I was involved in the development of CCAR's American Dream Housing Fund, was a member of the Affordable Housing Coalition, and learned about the need for affordable housing in Centre County. I see firsthand the challenges residents face in finding affordable rental properties and affordable homes to purchase. I believe there has to be a way to meet the housing needs of every community member. Knowing that it will take the cooperation of many stakeholders, community members, and housing professionals to come up with a plan, I want to be part of the solution and look forward to serving on this task force.

ANTHONY BUDA

I grew up in the small suburban town of Royersford, roughly 30 miles northwest of Philadelphia. In 1973, two years before I was born, my parents purchased their first home in a quiet residential neighborhood in central Royersford. The house my parents bought was a small, affordable duplex that sat amid an assortment of single family and multifamily homes. In today's parlance, that duplex was part of the "missing middle" housing that is increasingly absent in many suburban communities throughout the US. Although the house was small, it was situated in a diverse neighborhood that was safe and walkable. Even better, my home was located near parks, libraries, good schools, healthcare facilities, and shopping. I didn't fully realize the value of these amenities growing up. Now that I'm a homeowner, the centrality of housing is much clearer.

I currently reside with my family in a single family home in Park Forest Village. My wife and I bought the home in 2009 shortly after I had received a permanent job offer to join the USDA Agricultural Research Service as a research hydrologist. In many ways, Park Forest is similar to the community I grew up in; it's walkable, quiet, and safe. And just like me when I was growing up, my ten-year-old daughter has friends that are within walking distance of her home, and she also has access to great schools and amazing opportunities for recreation and enrichment. While we're grateful for all the benefits of living in Park Forest, we're also keenly aware that there are many families who would love to live in neighborhoods like ours, but simply can't afford it.

For me, the issue of affordable housing became even more apparent when the Patton Crossing development was pitched for the former Penn State Mobile Home Park just a few blocks from our house. For years, local news outlets had been chronicling the sale of prominent mobile home parks in and around State College to make way for newer, mixed-use developments, but I hadn't given the affordable housing connection much thought until Patton Crossing came along. In the fall of 2017, after a series of contentious meetings with concerned citizens, the Patton Township Board of Supervisors convened the Patton Crossing Citizens Advisory Committee to work with the developers of Patton Crossing and township planners to resolve neighborhood concerns about the project. As a member of the advisory committee, I gained a much deeper appreciation for affordable housing needs in our region, as many families who lived close to their jobs were displaced when the mobile home park was sold, and it wasn't clear that the new-mixed use development would fully replace the affordable housing that had been lost in the process.

I think the creation of a housing taskforce in Patton Township is a timely and important opportunity for local citizens to work collaboratively with township planners and community leaders to address longstanding barriers to affordable housing. I'm really looking forward to learning more about affordable housing solutions in Patton Township, and working with other members of the taskforce to bring these solutions to fruition. In the end, I want to ensure that families whose socioeconomic status resembles that of my parents in the 1970s have the same options for affordable housing that my parents had when they bought their first home.

KATE DOMICO

As a resident of Centre County for almost three decades, it has long been my observation that affordable housing is in short supply in the region. While serving as a member of the Patton Township Planning Commission, I was able to participate in conversations about potential affordable housing solutions, as led by staff and informed by research and local experts. Also, as the parent of Penn State students, I was able to observe the local rental market up close.

I'm keenly interested reducing our carbon footprint by helping neighborhoods be more walkable. I welcome the opportunity to serve the community on the Housing Task Force.

KRISTEN DZVONYICSAK

I was born in State College and I have lived in the area most of my life. I have had the opportunity to witness a lot of growth in State College over the years which we need, however I believe that affordable housing is still a serious issue in our community that needs to be addressed. I am the Division Manager for Property Management Inc. My job involves directing the management of various types of housing as well as providing personal and professional property management service to property owners and residents alike. My portfolio is comprised of Student Housing, Market Rate, Condo Associations and Affordable Housing with properties participating in government programs including HUD Section 8 and IRS Section 42 Tax Credit Compliance. I am a licensed Real Estate Associate Broker and Certified Credit Compliance Professional.

I was a member of Leadership Centre County class of 2020 and volunteer with various local organizations, but I am especially honored to work with Rock for a Cure. This is a fundraiser sponsored by the Cancer Care Partnership to benefit the American Cancer Society Relay for Life of Happy Valley. I lost my mom 2 years ago to Cancer, so Rock for a Cure holds a special place in my heart.

KATE NURMI

I came to State College in the fall of 1977 to pursue graduate studies in French literature at PSU, and ended up staying here for a variety of reasons, many of which were outside my control. I moved out of my family home at the age of 18, and have been a renter my entire life; as a working student putting myself through my BA studies in Kent, Ohio, as a TA during my graduate work, and afterward as both a salaried non-profit paraprofessional and as an hourly wage employee. I became permanently disabled at the age of 45, so the dream of home ownership died there. I am very fortunate to have a HUD housing voucher which allows me to live with dignity.

When I came to this town, I was shocked at the rental costs as well as by the realization that such a small percentage of the PSU student body holds jobs, and that the university makes it nearly impossible for working students to complete their studies. As a TA, I discovered that few of my students could even tell me what they paid in tuition or rent! After ending my graduate studies, I eventually found work at the Women's Resource Center, and served as the shelter manager for a time, and I learned even more about the housing issues in State College and surrounding areas. I also worked at what is now known as Centre Helps in the era where that program answered calls after hours for county MH/MR where calls from folks experiencing housing insecurity were frequent, and an exercise in frustration.

I have had many opportunities to see the housing problem up close over the past 10 years. Since 2011, I have been part of the Out of the Cold program, serving on the board, doing case management, and coordinating volunteers from my church to provide services. Many of the OOTC guests work at least one job, but few can get ahead enough to afford housing as there just is none. Through another church initiative, I was also part of a failed attempt to a "Security Deposit Guarantee" program off the ground. That program was designed to provide housing support to people working minimum wage jobs by offering a security deposit guarantee paired with monthly (minimum) contact with designated volunteer "mentor(s)" to provide assistance with obstacles that often lead to homelessness. Our theory that local banks and/or business owners would support the endeavor did not prove to be sound. From my perspective, the housing problem is only getting worse, and I can't let myself sit back and do nothing.

I have lived in Woodycrest for the past 18 years and I love it here. My neighborhood absorbed a number of the former Franklin Manor residents, but as more student and "young professional" housing takes hold here, and with new businesses arriving, I don't know how long my little oasis will remain.

ANDREA PANDOLFI

I look forward to bringing my personal and professional experiences to the discussions of the Housing Task Force. I graduated from Penn State with a BS in Accounting in 1990. After a career in accounting, I became a real estate appraiser serving clients in 7 counties east of Centre County. Through this experience, I have become familiar with many zoning regulations and their impact on the permitted housing.

I have lived in several areas. Following graduation, I relocated to the Washington DC metro area. After spending 17 years there, in both Maryland and Virginia, my husband and I decided to return to Pennsylvania. We relocated to Chadds Ford, in southeastern PA. In 2013, we relocated to State College and have lived in Patton Township since 2014.

In counties in the Washington DC metro area, planned unit developments with a variety of housing types have been developed for several decades and affordable housing components have been a requirement for new developments for over 20 years. In the town hall discussions of new developments, I heard ideas and concerns similar to those I now hear expressed in this area. In addition to the experience gained living in those communities, I have served on the boards of the Homeowners' Associations in three communities.

As an adult, I have lived in rental apartments, townhouses, and houses. As a child, I lived in a variety of apartments and houses. During my teenage years, financial circumstances resulted in a less than suitable rental unit experience.

I believe a challenge facing Patton Township is preconceived ideas about affordable housing. At a Patton Township Board of Supervisors meeting, I heard community member comments that I found unfortunate and incorrect. It was disheartening to hear people I know now as an adult essentially expressing that, as a teenager, I would not have been welcomed to live in their neighborhood based on their assumptions about affordable housing.

STEVEN RODGERS

I grew up in the exurbs about 25 miles north of Birmingham, Alabama, in one of the many neighborhoods that popped up in the 1970s during the years of white flight out of the city. I studied accounting at UAB and eventually passed the CPA and CFP® exams. I worked for a small CPA firm in that area. In 2006, I moved to the Timonium area north of Baltimore when my wife was offered a position at Johns Hopkins. We eventually moved closer to the city to the Mount Washington area. In 2009, we moved to New Hampshire when she was offered a position at UNH, first living in Newmarket and then in Durham close to campus.

While there I went back to school for a master's degree in business administration and subsequently transitioned to corporate financial planning at a US division of a global software company (Amadeus). We moved here late last spring when my wife accepted a position at Penn State. She did her undergraduate degree here and grew up not far away in the town of Danville. I still work for Amadeus.

My journey has taken me through almost every kind of housing. When I was born my parents lived in a single-wide trailer on a tiny piece of land. As a child we moved into a heavily wooded suburban neighborhood where I stayed until college. In college, I shared a rented apartment closer to the city/campus. After college I bought a small garden home in that same area. I lived there until we moved to Baltimore where we lived in apartments, first in the suburbs and then closer to the city. When we moved to New Hampshire we rented an apartment in a small town a few miles from campus. We eventually bought a house in a neighborhood just off campus. We now live in the Graycain neighborhood.

I first became concerned about housing back in the late 1990s. Our CPA firm shared a building with a sister law firm that probably did more real estate closings than any office in Birmingham. It was insane. People were flipping beach condos that weren't even under construction for 100% profits (and up). It seemed like everyone had become involved in real estate. And prices kept going up and up and up. I handled the electronic filing for our firm – thousands of tax returns per year – so I had a pretty good idea what people make for a living. I remember thinking, "My God, this is going to end badly." Even following the crash, it hasn't really abated.

So, we have the ongoing issue of affordability but buried in that issue is that for a lot of people their home is their largest asset and has historically been a source of intergenerational wealth transfers. This becomes very problematic if people cannot afford homes or have so much debt on their home that it fails to produce that wealth effect. A huge part of the problem is that most solutions tend to harm existing homeowners (or is perceived to cause harm). It's an extraordinarily complex problem, but I am very much looking forward to seeing if we can find solutions or mitigating steps that work for our circumstances.

WILLIAM STEUDLER

I am Bill Steudler and a resident of Patton Township for the past 32 years. First living in Park Forest in a rental townhome when first returning to the State College area and subsequently purchasing a home on North Oak Lane. Eventually we sold our property in Park Forest and moved to Graysdale. This decision to move exposed me to how quickly home prices have increased during the 90's into the early 2000's in the Centre region.

While a resident of Patton, I have had three employers: Chemcut for a short period, a specialty chemical manufacture in Clinton County through the 90's to 2000 and Penn State Office of Physical Plant focused on preventive/predictive maintenance and reliability. Service to the township includes stints on the Sign Review Board and most recently completed two terms (2012 to 2020) on the Patton Township Planning Commission.

As my second PC term was expiring, affordable housing was an issue we started to investigate in work sessions to understand the needs and constraints around housing. This provided exposure to the issue that found important, interesting and most of all challenging to accomplish. I look forward to continuing this important work.

I truly believe to solve this opportunity, it takes input from a group of individuals with varied and diverse backgrounds, experiences and views. I have two beliefs regarding affordable housing:

- I am an advocate for housing interspersed within all areas for all economic classes. I am thinking of elements of Harris Township's Conservation Design Regulations for new developments that allows a mixed density within the project. For example, a portion could be townhomes or smaller lot single residences with larger lots on a portion. This design concept allows for the conserving green space while providing the developer the lot yield need to make the project viable.
- An individual and/or family should be able to afford to live in proximity to where they work if they choose.



Top Row

William (Bill) Steudler: Past 8-year member of the Patton Township Planning Commission , Resident Representative, and member of the Zoning Subcommittee of the Task Force. | **Rachel Fawcett:** Financial and Communications Coordinator, Pennsylvania Housing Research Center, and Chair of the Zoning Subcommittee of the Task Force | **Anita Thies:** Patton Township Supervisor, Co-Chair of the Task Force, and member of the Visioning Subcommittee of the Task Force. | **Nicole Pollock:** Senior Planner, Centre Regional Planning Agency / Patton Township Planner, Co-Chair of the Task Force, and member of the Housing Subcommittee of the Task Force | **Stephanie Fost:** Executive Director, Habitat for Humanity of Greater Centre County and Co-Chair of the Housing Subcommittee of the Task Force

Second Row from Top

Mark Boeckel: Principal Planner, Centre Regional Planning Agency (presented at the February meeting) | **Katie Nurmi:** Board Member, Out of the Cold, Resident Representative, and member of the Housing Subcommittee of the Task Force | **Andrea Pandolfi:** Centre County Planning Commission Member, Real Estate Appraiser, Resident Representative, and member of the Zoning Subcommittee of the Task Force. | **Steven Bodner:** President, RE/MAX Centre Realty, Resident Representative, and member of the Zoning Subcommittee of the Task Force. | **Kristen Dzvonyicsak:** Division Manager, Property Management Inc., Resident Representative, and member of the Housing Subcommittee of the Task Force.

Third Row from Top

James (Jim) Payne: Current Patton Township Planning Commission Member and member of the Zoning Subcommittee of the Task Force. | **Andrew (Andy) Haines:** Executive Vice President, Gatesburg Road Development and Co-Chair of the Housing Subcommittee of the Task Force | **Morgan Wasikonis:** Executive Director, Housing Transitions, Resident Representative, and member of the Visioning Subcommittee of the Task Force. | **Steven Rogers:** FP&A Manager for Amadeus Hospitality, Resident Representative, and member of the Housing Subcommittee of the Task Force. | **Doug Erickson:** Patton Township Manager

Bottom Row

Elizabeth (Betsy) Whitman: Patton Township Supervisor | **Anthony (Tony) Buda:** Research Hydrologist, USDA Agricultural Research Service, Resident Representative, and member of the Visioning Subcommittee of the Task Force | **Kate Domico:** Past 8-year member including chair of the Patton Township Planning Commission; Chair of the Visioning Subcommittee of the Task Force, and Resident Representative | **Kristina Bassett:** Ferguson Township Community Planner ,Resident Representative, and member of the Visioning Subcommittee of the Task Force.

Not pictured: **Dr. Sultan Magruder** who joined as a Resident Representative in Spring 2021.

E. Task Force Monthly Meeting Reports

The Task Force met monthly in 2021 for two-hour Zoom meetings which included a variety of educational presentations. Members also did research between meetings including visits to area housing developments and work on three C-NET public service videos on Patton Township Housing. They divided into three subcommittees of visioning, housing, and zoning, and each subcommittee researched and wrote their respective chapters in this report.

The following pages contain the monthly meeting summaries.



PATTON TOWNSHIP
CENTRE COUNTY, PENNSYLVANIA

Patton Township Housing Task Force

Exploring Affordable Housing Options that Promote Smart Growth and Development

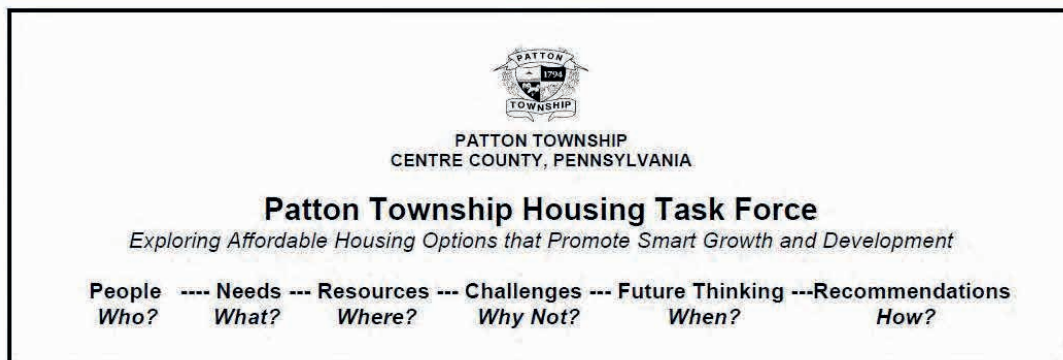
People	---	Needs	---	Resources	---	Challenges	---	Future Thinking	---	Recommendations
<i>Who?</i>		<i>What?</i>		<i>Where?</i>		<i>Why Not?</i>		<i>When?</i>		<i>How?</i>

Report to Patton Township Board of Supervisors Housing Task Force Meeting of January 26, 2021

The Patton Township Housing Task Force met by zoom for its organizational meeting from noon to 1 pm on January 26, 2021.

- Seventeen of the 18 Task Force members were present.
- A regular meeting time by zoom was set for 3 pm on the third Tuesday of every month.
- Members agreed to permit recording of the meetings for those who could not attend and to write meeting summaries for interim and final reports to the Board of Supervisors.
- The approach for regular meetings and presentations was discussed.
- Nicole Pollock, Senior Planner, Centre Region Planning Authority and Co-Chair of the Task Force introduced the SharePoint folder where members may read and add documents and share communications with one another.
- A short video was played showing the work of the Affordable Housing Task Force (now the Council on Affordable Housing) in Phoenixville, PA, a borough in Chester County. The video shows how different sectors working together for responsible growth can provide opportunities for those seeking housing.
- The Task Force will next meet by zoom on Tuesday February 16 to focus on demographics of the area.

Submitted by Anita Thies, Task Force Co-Chair



Report to Patton Township Board of Supervisors Housing Task Force Meeting of February 16, 2021

The Patton Township Housing Task Force met by zoom for 90 minutes on February 16, 2021. Present were 17 Task Force members, Patton Township Manager Doug Erickson and Mark Boeckel, Principal Planner with the Centre Regional Planning Agency.(CRPA)

A screen capture of the Task Force members on zoom was taken to provide to *Town and Gown Magazine* for an article they are planning for their March 2021 issue.



Zoning is a Tool to Implement Planning

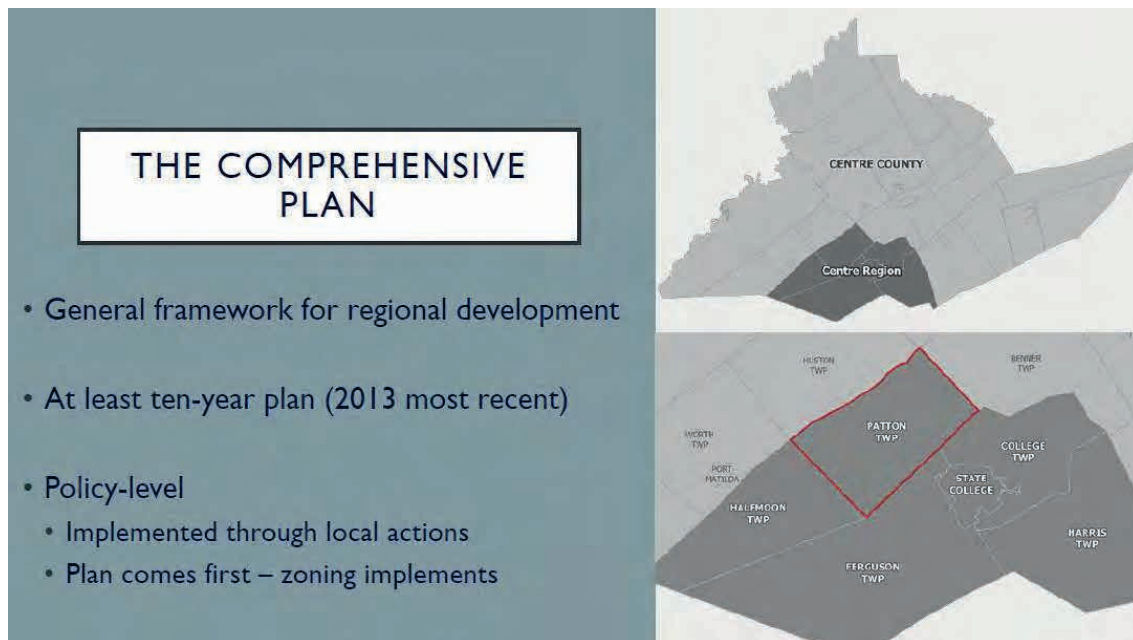
Housing Task Force Co-Chair Nicole Pollock, Senior Planner CRPA, presented a basic overview of how planning and zoning relate. Planning is simply “what to do and how to do it” and zoning is a tool to implement planning.

Patton Township, as part of the Centre Region, is guided by a **Comprehensive Plan** that was adopted by Patton Township and each of the other municipalities within the Centre Region.* The Comprehensive Plan is a general framework for regional development and is considered the backbone for future planning.

- The **Centre Region** consists of the State College Borough and five townships—Patton, College, Harris, Ferguson and Half Moon Townships.

The Following are highlights of Nicole Pollock's Presentation:

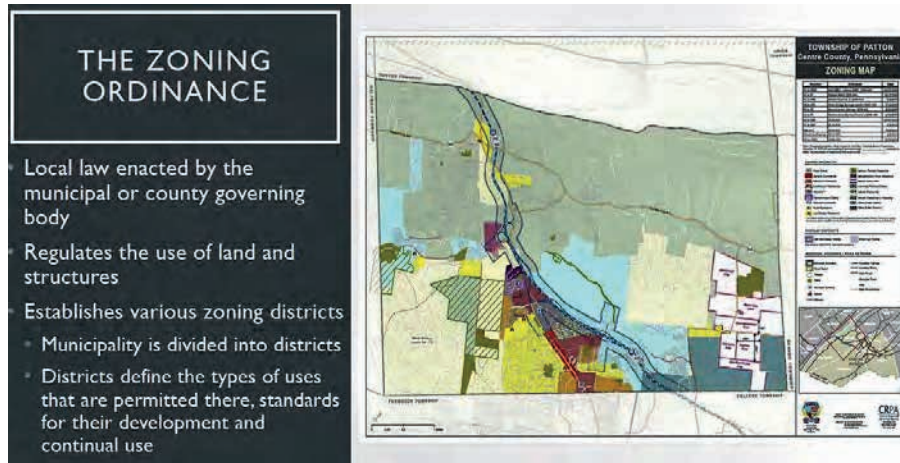
The Centre Region Comprehensive Plan



- Directs highest density growth to occur inside the “**Regional Growth Boundary**” (RGB)
- **Are Pennsylvania townships required to have all different types of zoning?**
Mark Boeckel, Principal Planner with CRPA, responded:
“Every municipality has to provide for every land use in some way or another. You don’t necessarily have to have R1, R2, R3 but a municipality can’t exclude any land use from its jurisdiction or else the ordinance would be considered exclusionary.
Now **one of the benefits of the Centre Region** is all 6 municipalities share a **Comprehensive Plan** which allows for more cooperation in providing for these land uses across municipal boundaries.”
- For **2013 Centre Region Comprehensive Plan** see: <https://www.crcog.net/compplan>

Zoning Ordinances

Legal Basis: Pennsylvania legislation known as the **Municipalities Planning Code (MPC)** provides for local, county and regional entities to regulate planning and zoning. Municipalities have local regulatory authority to enact ordinances to control the use of land in their jurisdiction.



THE ZONING ORDINANCE

- Key Objectives
 - Promote and protect public health, safety, and welfare
 - Guide and coordinate community growth
 - Create more livable and sustainable communities
 - Provide for a mix of housing types and nonresidential land uses
 - Promote innovative planning and design
 - Preserve natural and historic features and prime agricultural land
- A tool for implementing the Comprehensive Plan
 - Supports the land use policies and objectives of the community



- The MPC requires municipal zoning regulations to be "generally consistent" with the Comprehensive Plan
- Support connectivity within communities and between differing land uses through pedestrian, bicycle, and transit accommodations
- Provide for a variety of land uses
- Promote redevelopment activities through mixed-use districts
- Direct highest density growth inside the RGB (in the Centre Region)
- Preserve/enhance community character
- Ensure consistency with adjacent districts and across municipal boundaries
- Seek compatibility between current zoning and future land use designations

The Following are Highlights of Mark Boeckel's Presentation:



Mark Boeckel, Principal Planner with CRPA, gave an excellent presentation of demographic data and analysis including data sources, and what statistics can and cannot tell us about Patton Township and the Centre Region .

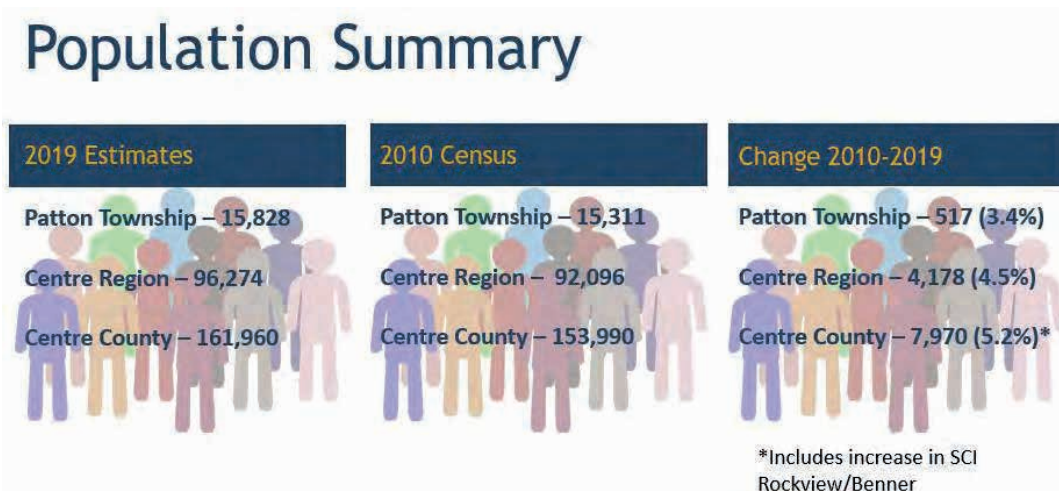
Census Data

The **2020 US Decennial Census Data** which is expected to be reported in the next few months will provide basic population, household and race information but **not socioeconomic or housing information** such as income level or how much a house cost. The every 10-year complete census count stopped collecting socioeconomic data after 2000.

A survey known as the American Community Survey, conducted annually, replaced the former census “long form” but its data can be misleading with high margins of error. It can be good, though, in analyzing socioeconomic trends in our community.

The census bureau provides data for a variety of different geographic levels. **There will be county subdivision data (which is Patton Township)** and Centre County data but there is no census data provided for the Centre Region itself. So for the Centre Region, planners use the State College Area School District data since its boundaries are the same as the Centre Region.

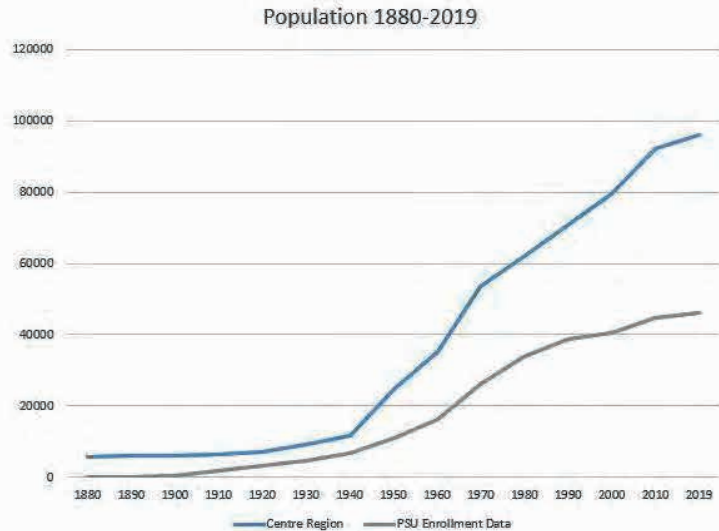
Population Trends The 2019 census bureau estimate shows that Patton Township, Centre Region and Centre County all have experienced population growth since 2010.. The Centre County growth includes the state correctional institutions especially the one established in Benner Township.



Centre Region Population Growth Mirrors PSU Enrollment

POPULATION TRENDS

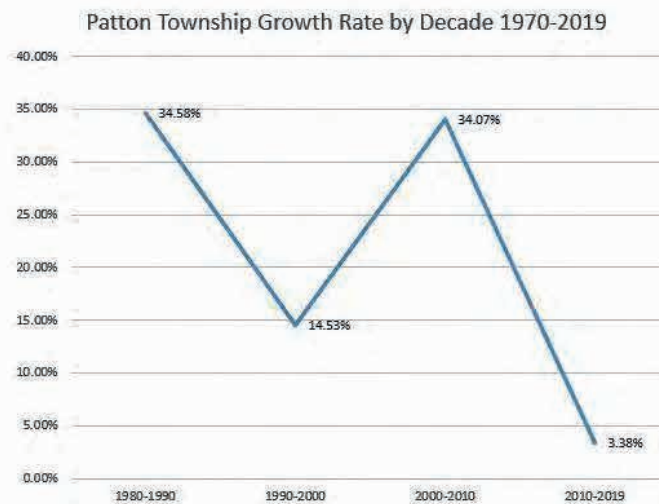
- Periods of substantial population growth
- Region population growth closely mirrors PSU enrollment



Patton Township Growth Rate Slowing

POPULATION TRENDS

- Periods of substantial population growth
- Region population growth closely mirrors PSU enrollment
- Recent trends show growth is slowing



Who Lives Here?

Patton Township

37.9% of population under age 24

21.1% are over 55

Median age of 29.6 years

Centre Region

48.5% of population under age 24

21.2% are over 55

Median age of 25.7 years

Centre County

37.9% of population under age 24

26.8% are over 55

Median age of 32.2 years



Where Are We Going?

- Some decline in under 24 population
- 18-24 year age group is relatively steady
 - PSU enrollment is steady, campus capacity, generation has fewer persons
- 55+ population is increasing
 - In-migration
 - Baby-boomer generation
- Other age groups are relatively steady, with moderate increases and decreases

Demographics Summary

- Access to data is limited and no data source is perfect
- Population is growing, but not as fast in recent years
- Population is getting older, student-aged population appears stable
- Fewer owner-occupied units due to large rental market, student population
- Substantial housing growth in the Centre Region between 2010 and 2020. Much of new development is for students. Who will occupy these units? What impacts will there be to the housing market?
- Housing value/cost data is difficult to obtain and understand
- Housing costs are high
- While the area has high median income, data can be skewed
- Poverty rates are higher 50% higher than throughout the State
- How do we assess affordable housing needs in the Township, Region, and County?

Mark Boeckel also provided details about housing trends in the area and the benefits and misconceptions of the Regional Growth Boundary.

The meeting concluded with a viewing of the video “Home Matters” produced by the Centre County Affordable Housing Coalition.

The next meeting of the Patton Township Housing Task Force will be Tuesday March 16 with a presentation on Affordable Housing by Andy Haines, Executive Vice President, Gatesburg Road Development.

Respectfully submitted by Supervisor Anita Thies, Task Force Co-Chair



PATTON TOWNSHIP
CENTRE COUNTY, PENNSYLVANIA

Patton Township Housing Task Force

Exploring Affordable Housing Options that Promote Smart Growth and Development

People --- Needs --- Resources --- Challenges --- Future Thinking --- Recommendations
Who? What? Where? Why Not? When? How?

Housing Task Force Meeting of March 16, 2021 Report to Patton Township Board of Supervisors Patton Township Planning Commission and Patton Township Citizens

Sixteen members of the Patton Township Housing Task Force met by zoom for a two-hour meeting from 3 to 5 pm on Tuesday March 16, 2021. *You are invited to persevere through this long, detailed report – almost an “Affordable Housing 101” review-- because it documents key issues at the heart of the Housing Task Force research and work this year. Thank you for learning along with us.*

Presenter: Andy Haines Speaking on Affordable Housing

Andy Haines, Executive Vice President of Gatesburg Road Development, presented an in-depth assessment of Affordable Housing issues. His presentation addressed multiple aspects of Affordable Housing including:

- Its history and its negative image
- Its major types (single family and multi-family) and the problems with single family funding
- “Section 8” funding and Low Income Housing Tax Credits (LIHTC)
- The “Area Median Income” (AMI) for Centre Region residents (used to calculate affordability)
- “Inclusionary zoning” and “Fee In Lieu Of”
- Challenges to Affordable Housing including NIMBYism and land and building costs

He has worked in the S and A Homes Corporate Office for 22 years where he specializes in Affordable Housing. In 2017, the S and A Home’s Affordable Housing Division branched off to create a company called Gatesburg Road Development.

He has developed:

- Both sale and rental housing
- 25 LIHTC projects (Low Income Housing Tax Credits)
- 1000 units under management
- 5 for sale developments that created affordable housing

His local projects include:

- 108 senior units in Stonebridge Senior Apartments on Bristol Avenue, State College
- 80 units in Pleasant Hills Apartments, Pleasant Gap
- Waupelani Heights, Waupelani Drive, State College
- Yorkshire Village, Southgate Drive, State College
- Beaver Heights, on Bishop Drive behind Bellefonte High School, Bellefonte
- Fox Hill Senior Apartments on Benner Pike, Bellefonte

Older local examples of “affordable housing” (built prior to 1986) include:

- Brockerhoff House in Bellefonte—owned by Centre County Housing Authority
- Mount Nittany Apartments behind Hills Plaza on South Atherton
- Beaver Farm Apartments
- Spring Creek estates, Pleasant Hills Estate in Pleasant Gap

The Problems of Affordable Single Family Housing Development Today

Generally **single family affordable housing needs substantial funding to offset the cost or to balance the market.**

In State College, it typically costs almost \$300,000 to build a house. You can sell it for over \$300,000 so as a home builder that’s a good thing-- I don’t have to use subsidy.

But if I go 20 minutes outside this town or near Tyrone or between here and Altoona it still costs me probably \$250,000 to build a house but I necessarily can’t sell that house in that area for \$250,000 because the comparables in that area don’t match. The bank won’t lend if the comparables (the other houses in your neighborhood) are less than what you’re going to build it for. No one wants to be the one to build the highest cost house surrounded by lower cost houses.

So there’s two problems of affordable single family housing development:

One is State College where the cost is very high but the market is here. So you have a problem of how you get people who can’t afford a \$300,000 house into a “for sale” house.

Then there’s the problem of communities outside of State College and some urban areas where your housing market is severely under the cost of the housing.

So in either of these situations there’s **very limited funding available** to offset the difference in the housing affordability and the housing cost. There are some local or state programs. Some states like California or Massachusetts or Colorado have very strong single family development housing programs but Pennsylvania does not.

That is a struggle of how to find the funding sources to make a “for sale” housing affordable.

In multi-family developments, the “Low Income Housing Tax Credit” does that (see next page.) The housing credit basically provides us the gap between what we can afford in rentals and what it costs us to build.

For Multi-Family Developments: Low Income Housing Tax Credit-- LIHTC

Low Income Housing Tax Credit (LIHTC) is the largest multi-family housing financial provider. It is the most successful affordable rental production program in US history, providing 80,000 units annually.

This is our main source of developing Affordable Housing right now. We typically do family projects or senior projects (for people over 55 or over 62). Our project in Ferguson Township-- Stonebridge Apartments—that's an \$11 million project. We built 50 units. We used a combination of conventional debt and equity from Low Income Housing Tax Credits to fund that development.

For those tax credits we are required to rent to people who have less than 60 percent Area Median Income (AMI) (see next page for AMI details). Our rents for Stonebridge (which we tier range) are from \$360 to \$900 per month for a two bedroom, well below the current market. Pennsylvania requires that units be affordable for 40 years.

The tax credits bring corporate investors into the affordable housing community and they come and inspect their projects four times a year. Pennsylvania gets about \$30 million in tax credits per year. It's a very competitive process. The tax credits are allocated based on scoring criteria. Here in Pennsylvania they look at energy efficiency. Are you close to services, grocery, bus stops, schools, parks?. Does the community support it? And what amenities do you give to the residents? Those amenities determine how the project is funded.

The state also looks at the need and State College and Centre County are identified by the state as having a tremendous need.

Background of LIHTC

Section 42 of the Internal Revenue Code introduced in Tax Reform Act of 1986

Brings private corporate investors into the affordable housing market

Replacement to direct development subsidy to developers from HUD projects- Most successful affordable rental production program in US history

Largest Multi Family Housing Financing Provider- 75-80k units annually, creating 100,000 jobs annually, adds \$7.1 b in income and very bipartisan.

Tax Credits to incentivize "widely held C-Corps, larger institutional investors" to affordable housing

Passive Loss Rules limit the impact of these credits to larger corporations

Basic Tenets of LIHTC

Must provide housing for households with less than 60% Area Median Income

Affordable for 15-45 years, depends on state

Strict compliance regulations by HFA

Must have project complete within 2 years of credit award

All rental, though Lease Purchase provision by Year 15

Each State HFA allocates credits in varying fashions

Scoring criteria allocate credits

- Points awarded for energy efficiency
- Proximity to services
- Community support
- Amenities to residents
- Supportive Services

In PA, 1/3- ¼ applicants receive credits

2020- 90 applicants, 36 awards

HUD Area Median Income (AMI)

Every housing funding source that is utilized presently by for sale and rental basically starts with the HUD* Area Median Income (AMI) This is the income level used as the “base” for calculating affordability.

For Centre County, the HUD Area Median Income for a family of four is \$88,700 for the entire county, It’s adjusted for family size. Every county has its own AMI. Most funding resources require 80 percent or less of AMI. A lot of inclusionary housing projects go up to 125% of AMI.

To figure out the rent take 30 percent of their gross income. Anything they are paying over that for rent is determined to be “housing or rent burdened.” For instance a family earning \$24,000 per year (or \$2,000 a month): 30 percent of that would be \$600 a month for rent. If the family is paying \$1,000 a month for rent that \$400 difference would be considered “rent burdened”.

*HUD== Department of Housing and Urban Development, established in 1965, that administers federal aid to local housing agencies that manage housing assistance programs.

Where to start....HUD Area Median Income

Centre County	Family Size							
	1	2	3	4	5	6	7	8
Area Median Income	\$ 62,090	\$ 70,960	\$ 79,830	\$ 88,700	\$ 95,796	\$ 102,892	\$ 109,988	\$ 120,632
Adjusted	120% \$ 74,508	\$ 85,152	\$ 95,796	\$ 106,440	\$ 114,955	\$ 123,470	\$ 131,986	\$ 144,758
	110% \$ 68,299	\$ 78,056	\$ 87,813	\$ 97,570	\$ 105,376	\$ 113,181	\$ 120,987	\$ 132,695
	80% \$ 49,672	\$ 56,768	\$ 63,864	\$ 70,960	\$ 76,637	\$ 82,314	\$ 87,990	\$ 96,506
	60% \$ 37,254	\$ 42,576	\$ 47,898	\$ 53,220	\$ 57,478	\$ 61,735	\$ 65,993	\$ 72,379
	50% \$ 31,045	\$ 35,480	\$ 39,915	\$ 44,350	\$ 47,898	\$ 51,446	\$ 54,994	\$ 60,316
	40% \$ 24,836	\$ 28,384	\$ 31,932	\$ 35,480	\$ 38,318	\$ 41,157	\$ 43,995	\$ 48,253

Area Median Income....

All local, state, federal and most not for profit funding sources uses the HUD Area Median Income as the “base” for calculating affordability.

County Level- each County has its own HUD AMI

Housing burdened- HUD (and other programs) use 30% of the Gross Income for determining proof of burden

i.e. Family earns \$24,000 per annum. $\$24,000/12 = \$2000 \times 30\% = \$600$. Anything the family pays over this they are “rent burdened”

Most funding programs target 80% AMI or less. Some Inclusionary Zoning programs go up to 125% AMI

Confronting the “negative image” of Affordable Housing

A negative image lingers from the history of Affordable Housing.

The year 1937 was the start of the initiative to create large housing projects that are federally funded. (Addressing housing hardships caused by the Great Depression). The focus of that time was on high density developments that also removed blight in urban areas.

The Death and Life of Great American Cities, written in 1961 by urban planner and pioneer Jane Jacobs decried the negative impact of these large density subsidized housing projects on neighborhoods and small towns

People began to realize that 1,000 units like Cabrini-Green (the former Chicago public housing project) or the four or five story housing buildings in any moderate size city in Pennsylvania that was funded through a direct loan or housing subsidies had now become basically slums.

They were not well managed. The private sector developer who built it typically took the financing and built the project and then had no real management rules to oversee the project. As long as they kept it affordable and rented to people there was very little credit or criminal checks of tenants. And some of them became, especially in urban areas, areas of crime. They became more open to special needs. So those senior projects in those small towns have now become a mixture of senior housing and people with severe development needs. And that started to change the position of planners and housing professionals.

In 60s and 70s there was more emphasis on block grants given to local or states-- “let the local municipality and the state decide the best financing pool for low income housing.”

Section 8 Funding

Formally created in 1974, **Section 8** is a form of government rent assistance. A rental subsidy is given to owners of apartment properties that pays the difference of what the tenant can pay and what the actual rent is. Most people there are well under 50% Area Median Income.

Currently 2.2 million households nationwide use vouchers to help pay their rent. The local housing authority sends the payments directly to the landlords. **Apartment owners view Section 8 positively** because they attract good tenants who are monitored better than years ago and follow the guidelines to keep their vouchers and it assures rent payment, stabilizing apartments.

There are two versions of vouchers—project based and individual. There hasn’t been a project based voucher development in Centre County in 25-30 years. Individual vouchers are common where a tenant can take that voucher to apartments in the area that landlords accept and use that as their rent differential. The tenant typically will not pay more than 30 percent of their income. The voucher will make up the difference. So if the tenant can afford \$600 and the rent is \$800, the Housing Authority that administers Section 8 pays that \$200 to the developer or owner of the project.

Section 8

Federal Section 8 Vouchers

- Rental Subsidy given to developers/owners to pay difference between tenant ability to pay, and the actual rent
- Housing Authorities administer the Voucher Process. Typically well under 50% AMI
- Tenant can afford \$600, Rent is \$800. Section 8 pays difference- capped at Fair Market Rent
- 2 Versions of Vouchers
 - Project Based Vouchers- with a particular project. All or partially of the units have Vouchers.
 - Common on Housing Authority projects or projects pre 1990, Very little PBV’s generated past 20 years
 - Individual Vouchers- Tenant has a portable voucher. Take anywhere that is accepted
 - Most common type of Voucher available.

Major Types of Affordable Housing Financing Tools

Three tools are available for providing affordable housing whether to home buyers or developers and tenants

Single Family Homeownership Loans

The **PHFA (Pennsylvania Housing Finance Agency)** has a mortgage revenue bond program where they provide interest fixed rate loans through participating lenders to people who a normal bank may not do that loan with because they don't have the collateral or the credit or the down payment. They provide a source for that. Sometimes they provide a guarantee of the loan to banks in case the loan defaults.

The reality is that rates are so low now that these don't have the impact they once did. A lot of banks are giving loans at a very reasonable rate.

Single Family homeownership loans

- Typically direct to homebuyer
- Example, PHFA Mortgage Revenue Bonds
- FHA, Fannie Mae etc.
- Mixture of financing that provides guarantees or reduce lenders risk
- In environment of low interest rates, less impactful on affordability.

Multi Family Rental Development is where the money is.

Loans and grants and tax credits given to developers to either renovate or build new rental developments.

This is through the **Low Income Housing Tax Credit (LIHTC)**, through PHFA and still some HUD loans (but HUD has drastically reduced its participating in the lending market for multi family housing)

Many local governments are given **Community Development Block Grants (CDBG)** for public improvements into their low income areas in their municipalities . (However Patton Township does not receive funds from this program. Centre County does receive some funds that Patton Township can apply for and Patton Township received funding once in the past 20 years for a project related to affordable housing in Woodycrest.).

There is also **HOME** money which Patton Township doesn't get (must be of a certain population limit)

Act 137 is housing trust funds that comes out of several sources including the realty transfer tax you pay every time you sell a property, a portion of that is put into the state housing trust fund.

Multi Family Rental Development

- Loans, grants or credits to Developer to renovate, build new rental units
- PHFA- Housing Tax Credits, Low Interest Loans
- HUD Loans- Such as 232's More of guaranty, than a soft debt. Funding is reduced every year
- Local Government- HOME, CDBG or Act 137 (Housing Trust) funds
- Federal Home Loan Bank Affordable housing funding

Federal Home Loan Bank. There are 12 Federal Home Loan Banks across the country. They are typically a bank of smaller banks you belong to to access capital. They have an affordable housing program where they take 10 percent of their banks' profits from the previous year to give out as a grant to housing: For sale housing, rental housing, Habitat for Humanity housing, special needs housing. Is a good source for multi-family and single family housing.

Single Family First Time Homeownership Development

Typically done in subsidy to the developer to offset their costs.

Local communities like State College and Centre County have land trusts where they assist nonprofits in securing land or houses to sell housing to people under a certain Area Median Income (AMI) and the land trust continues to hold the land so it's resold again to an affordable home buyer.

In general there is not a lot of funding for single family first time homeownership development or single family affordable home ownership development in this state or in this country. Most of the funding that is available for affordable housing goes toward multi-family rental development.

There has been talk over the years of a home ownership tax credit which would stimulate affordable home ownership but it's never gone for any federal legislation to move forward.

Single Family First Time Homeownership Development

- ❖ Subsidy to Developer to offset site and building costs
- ❖ Subsidy allows final sales price to be affordable to households at or below 80%-120% AMI.
- ❖ 2nd mortgages or down payment assistance to Homebuyer.
- ❖ PHFA (Homeownership Choice Program) expired
- ❖ Local Municipalities, HOME funds, Tax Incremental Financing (TIF), Housing Trust Funds CDBG funds
- ❖ Centre County/Borough SC Land Trust, SC Borough. Centre County First time Home Buyer Program

Non Subsidy Tools: Inclusionary zoning and Fee in lieu of

Inclusionary zoning is a tool to encourage or require developers to build affordable housing in larger developments. It might be paired with a density bonus where if you do so many affordable units or workforce housing that instead of getting 5 units per acre you'll get 8 units per acre which has an effect on your cost.

One of the struggles of inclusionary housing is the resale management.. Ferguson Township had long discussions about legacy housing. If you do workforce housing for that first time home owner, how do you keep it affordable for the next 15 years versus allowing that person to resell that house on the market and make money off of it? How do you manage it 10 years from now under the inclusionary zoning? Who's involved in the resale?

I think inclusionary zoning works well where there's a high density of housing. In communities where you have a large density of housing-- 50 to 100 units—it does work. **Our problem here** is that unless it's a student housing development, it's very hard to build the density to make it work.

Some communities (like State College Borough) have an impact fee.called **Fee in lieu of** where developers can contribute to a fund to be used for Affordable Housing programs they have. Seattle has an option to pay "fee in lieu of" and their studies show that it is producing more affordable housing than if the housing is built on site.

Terminology: Work Force, Low Income or Affordable?

"Work force housing" sounds better than "low income" housing. The "Low Income Housing Tax Credit" is in the process of changing its name

To me "work force" is affordable housing. "Work force" is more politically correct than "low income" or "affordable" and so you'll be seeing that in some narratives you see.

Challenges to Affordable Housing

Nimbyism It is the biggest challenge we face. (“Not in My Back Yard” resistance.)

Costs in the Centre Region:

\$50,000 per house or unit for land and site development -your roads, your sidewalks your sewer and water line

\$200,000 - \$250,000 for new construction from the foundation up for a basic house

\$7,000 Tap fees for sewer and water are very high –twice of any other area we build in

Huge Market Demand

A lot of national student housing developers are coming to this area that will pay double what I can afford as an affordable housing developer. If I’m a land owner, why would I take away money from my family to sell my land for affordable housing?

This market demand has really taken off in the past 10 years. The land I bought for Stonebridge apartments we paid \$10,000 a unit. I could probably sell that land now for \$25,000-30,000 a unit.

The acquisition cost of the land -- How much the raw land costs is a huge factor in the development of Affordable Housing. I can go 20 minutes outside of the State College region and my land acquisition costs will be half of what they are in the Centre Region.

Tough Centre Region Codes

The other side of land development in Centre Region is that the Centre Region codes are tough. They take a long time to review. Compared to other code agencies they really get in and look at projects in much more detail than other communities. You must have a good architect to be sure they are covering everything. If the architect doesn’t understand how strict Centre Region is or some of their requirements that could be a cost that you haven’t factored into your budget.

Banks’ Security Costs

Banks and Investors for market rate housing or affordable housing are so scared of a project failing. They want more security in case a project fails. All of these cost more money- legal fees, appraisers, environmental review.

All of these add costs to the project and it’s hard to do something affordable when looking at \$300,000 a unit.

Challenges to Affordable Housing

Land development, site development average approximately \$50k per unit

New construction of homes range from \$200-250,000 per house

Tap Fees (Sewer and Water) are approximately \$7000 per unit. (2x in this region v other areas)

Market demand- why sell the property for ½ of what you could for student housing

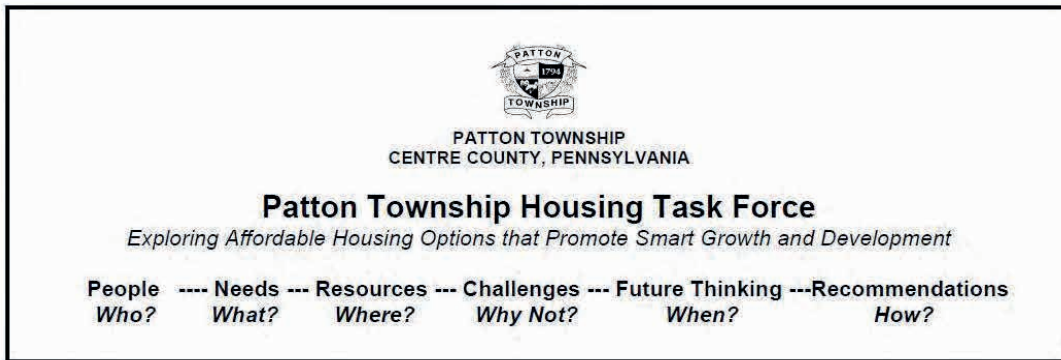
Acquisition costs of land are challenging to developing affordable housing. If raw land costs over \$20,000 per house/unit, chance of affordability suffer

Land Development Plan process takes 2 years to get approvals.

NIMBY ism, high cost of Centre Region Code requirements, high property taxes reduce affordability. Higher operating costs result in higher cost of housing costs.

Bank/Investor challenges- financing requirements add costs to project, higher reserves, appraisals, length of review prolong the development window

Respectfully submitted by Anita Thies, Task Force Co-Chair and Patton Township Supervisor



Housing Task Force Meeting of April 20, 2021 Report (Part One) to Patton Township Board of Supervisors Patton Township Planning Commission and Patton Township Citizens

Sixteen members of the Patton Township Housing Task Force met by zoom for a nearly two-hour meeting from 3 to 4:45 pm on Tuesday April 20, 2021.

Presentation: Housing, Transportation and Sustainability

Three planners from the Centre Regional Planning Agency (CRPA)—Trish Meek, Greg Kausch and Pam Adams—presented an excellent 90 minute overview of the importance and impact of bicycle and pedestrian connectivity, public transit and sustainability for affordable housing.

A full report of their presentations will be provided to the Board of Supervisors for the Board's May 12 meeting.

Research Subgroups Formed

Task Force members divided into subgroups for more in-depth research between meetings and for breakout discussion groups at meetings. Subgroups and members are:

Housing Subgroup: Kristen Dzvonyicsak, Stephanie Fost, Andy Haines, Katie Nurmi, Steven Rogers

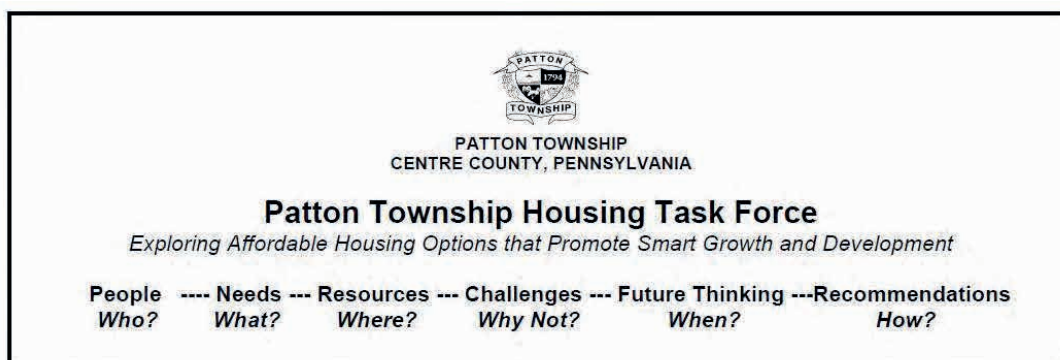
Vision/Mission Subgroup: Kate Domico, Chair; Kristina Aneckstein, Tony Buda, Morgan Wasikonis

Zoning Subgroup: Rachel Fawcett, Chair; Steven Bodner, Andrea Pandolfi, Jim Payne, Bill Steudler

Next Task Force Meeting: May 18

The Housing Task Force will next meet by zoom at 3 pm on Tuesday May 18.

Respectfully submitted, Anita Thies, Patton Township Supervisor and Task Force Co-Chair (with CRPA Senior Planner Nicole Pollock)



Housing Task Force Meeting of May 18, 2021

Report to Patton Township Board of Supervisors Patton Township Planning Commission and Patton Township Citizens

Thirteen members of the Patton Township Housing Task Force met by zoom for nearly two hours from 3 to 4:45 pm on Tuesday May 18, 2021

The Task Force congratulated member Morgan Wasikonis for being named by the Pennsylvania Business Central Women in Business as one of their Top Female Nonprofit Leaders in a 23-county region. Morgan is Executive Director of Housing Transitions.

The meeting opened with a short review of a Power Point presentation by Habitat for Humanity of Suffolk County, NY examining the need for housing and the affordability crisis.

Task Force co-chair Nicole Pollock shared the following table comparing housing costs and median incomes for Pennsylvania as well as several metropolitan (MSA) and micropolitan statistical areas. **Housing costs as a percentage of median income in the Centre Region geographies are slightly higher than in other areas of the state. Higher housing costs increases the struggle to pay or save for other services and necessities.**

Geography	Median Income	Median Monthly Mortgage	% of Median Income	Median Monthly Rent	% of Median Income
Patton Township	\$67,842	\$1,784	31.56%	\$1,181	20.89%
Centre Region	\$60,182	\$1,872	37.33%	\$1,084	21.61%
Centre County	\$60,403	\$1,628	32.34%	\$995	19.77%
Pennsylvania	\$63,463	\$1,494	28.25%	\$938	17.74%
Altoona MSA	\$49,181	\$1,092	26.64%	\$722	17.62%
Harrisburg-Carlisle MSA	\$64,916	\$1,464	27.06%	\$956	17.67%
Lancaster MSA	\$66,056	\$1,540	27.98%	\$1,009	18.33%
Lewisburg Micro SA	\$59,399	\$1,409	28.47%	\$769	15.54%
Reading MSA	\$63,728	\$1,543	29.05%	\$939	17.68%
York-Hanover MSA	\$66,457	\$1,532	27.66%	\$957	17.28%

The Task Force then went into breakout rooms for the three subgroups of housing, zoning and visioning. In this and coming meetings, the subgroups are researching issues including:

Housing

- Current state of and resources for housing
- Trends that have made housing and construction so expensive
- Why the workforce can't afford to live here

Zoning

- Zoning issues facing the Township
- Potential recommendations to take before the Planning Commission

Visioning

- What will Patton Township be in 5, 10 or 20 years?
- National trends that may provide a foundation for the Township going forward

Following the breakout sessions, the Task Force came back together to share short summaries of their deliberations.

The Task Force also welcomed new member Dr. Sultan Magruder as a resident representative. Dr. Magruder, a Patton Township resident and staff psychologist with Penn State's Counseling and Psychological Services, is running unopposed for a six year term on the Patton Township Board of Supervisors. Pending election in November, he will join the Board in January 2022. He has named affordable housing as his top issue.

In recent related activity outside of the official Task Force meeting,

- Task Force member Kristen Dzvonyicsak gave a tour to some Task Force members of Pleasant Pointe, an attractive, affordable apartment community near Trout and Shiloh Roads. Kristen is Division Manager for Property Management Inc.
- Task Force member Stephanie Fost, Executive Director of Habitat for Humanity of Greater Centre County, was featured in a WTAJ news story on Habitat homes and the rising costs of construction materials.
- Housing Transitions sponsored a Facebook live program featuring PSU Professor of Geography Dr. Emily Rosenman and her class. They talked about trends in the purpose-built student rental market and how this has increased housing prices as well as the overall outlook for the State College housing market.

The next Housing Task Force Meeting will be from 3 to 5 pm Tuesday June 15 by zoom.

Respectfully submitted by Anita Thies, Patton Township Supervisor and Task Force co-chair (along with co-chair Nicole Pollock, Senior Planner, Centre Regional Planning Agency.)



Housing Task Force July 2021 Report to Patton Township Board of Supervisors Patton Township Planning Commission and Patton Township Citizens

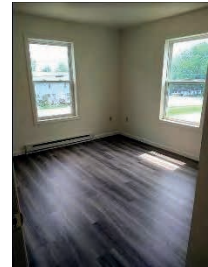
The 18-member Patton Township Housing Task Force continues to meet monthly by zoom with many members involved in research and housing discussions between meetings.

- **Regional Focus on “Attainable” Housing**
 - Task Force Co-chairs Nicole Pollock and Anita Thies represented Patton Township in a zoom meeting June 25 on Affordable Housing sponsored by The Centre County Association of Realtors® Board and the Builders Association of Central PA Board. Attending were realtors, municipal and county elected officials, housing professionals, and members of our Task Force.
 - Participants discussed how best to communicate the housing challenge. Some speak of it as “affordable” housing; others call it “workforce” housing. Many are speaking of “attainable” housing since many residents struggle to find housing that is attainable for their incomes, including those with annual salaries of \$60,000 or more.
 - Task Force member Rachel Fawcett shared an example of a **“one stop shop” website** of the Pottstown Housing Coalition that provides resources for homeowners, homebuyers, renters, and housing professionals. See: <https://pottstownhousing.org/> Our Task Force sees the need for Centre County to develop a similar website.
- **CNET Public Service Spots on Housing**
 - Thanks to Township Manager Doug Erickson, the Task Force has connected with CNET to produce some short public service spot this fall on the housing challenge. Members of a Task Force subgroup working to provide CNET with materials for their production are Kate Domico, chair of our visioning group; Stephanie Fost, co-chair of our housing group; Rachel Fawcett, chair of our zoning group; Morgan Wasikonis, Executive Director of Housing Transitions; resident representatives Steven Rogers and Tony Buda and the Task Force co-chairs.
 - The goal is to have the CNET videos ready for public viewing at the beginning of October.
 - The Task Force is planning to introduce its full report and recommendations to the Board of Supervisors at the October 27 Board meeting.

- **Habitat for Humanity House Tour**



Habitat for Humanity Executive Director Stephanie Fost, (left) co-chair of our housing group, hosted a tour July 14 of a Habitat House in Woodycrest. The house will soon become home to a local school teacher and her children.



Among the Housing Task Force members who toured the Habitat Home are (from left) Jim Payne, Anita Thies, Morgan Wasikonis, Tony Buda, Stephanie Fost, Nicole Pollock and Rachel Fawcett.

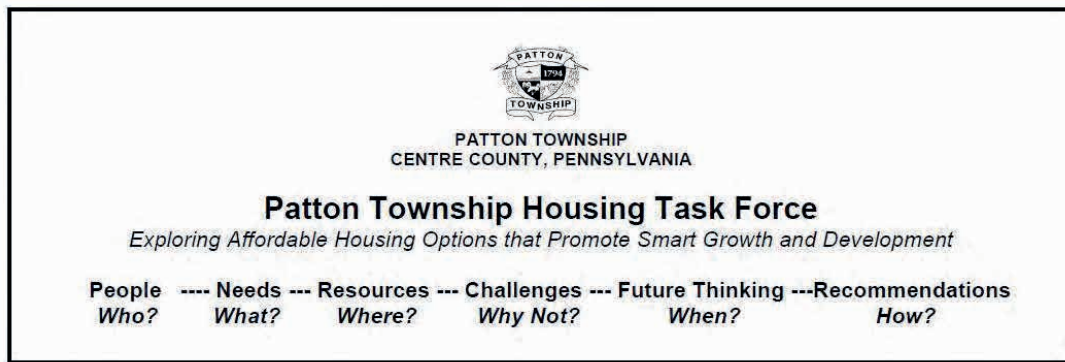
- **Community and Housing Land Trusts**

Presenting at the July 20 meeting of the Task Force are the Directors of the Centre County Housing and Land Trust, Missy Schoonover, and the State College Community Land Trust, Colleen Ritter.

- **Next Meeting August 17**

The next Housing Task Force Meeting will be from 3 to 5 pm Tuesday August 17 by zoom.

Respectfully submitted by Anita Thies, Patton Township Supervisor and Task Force co-chair (along with co-chair Nicole Pollock, Senior Planner, Centre Regional Planning Agency.)



Housing Task Force August 2021 Report to Patton Township Board of Supervisors Patton Township Planning Commission and Patton Township Citizens

The 18-member Patton Township Housing Task Force continues to meet monthly by zoom.

- **Final Report and Recommendations**

At its August 17 and forthcoming September 21 meetings, the housing, zoning and visioning subcommittees are working to complete the report and recommendations to present to the Board of Supervisors on Oct. 27. The Task Force envisions this as beginning a broader community discussion that will continue into 2022.

- **CNET Public Service Spots on Housing**

Power point presentations have been submitted to CNET for three public service spots on housing to begin airing in October inviting the community to join the housing discussion. Nicole Pollock, Senior Planner with the Centre Regional Planning Agency and Co-Chair of the Task Force, plans to do the voice overs. Thanks to the Task Force members who crafted the focus and the scripts with Nicole and I: Kate Domico, chair of our visioning group; Stephanie Fost, co-chair of our housing group; Rachel Fawcett, chair of our zoning group; Morgan Wasikonis, Executive Director of Housing Transitions; and resident representatives Steven Rogers and Tony Buda.

- **Visioning Phrase for Patton Township.**

The visioning phrase that emerged as the essence of our housing messaging for the CNET videos—Patton Township: A Place for All—is also being presented to the Board of Supervisors Aug. 18 to consider adopting for the entire Township and worked into the revisions of the Township website and social media outreach.



- **Two Regional Housing Research Studies Under Consideration**

The Task Force has seen a great need for regional research and collaboration on housing and so strongly supports two proposed studies that Jim May, Director of the Centre Regional Planning Agency (CRPA), brought before a joint COG committee and the Centre Regional Planning Commission this month. He received positive feedback on both studies and will be continuing to refine them in the weeks ahead.

One study entitled “*Expanding Housing Choice and Opportunity in Centre County*” would be a market study on ways to increase the inventory of moderately priced housing (attainable housing) for working people in Centre County. It would be funded by the Centre County Association of Realtors and the Central Pennsylvania Home Builders Association. Several members of our Task Force attended their joint zoom meeting in June.

The other study entitled “*Affordable Housing and Homelessness Services Gap Analysis and Action Plan*” would quantify needs for each Centre Region municipality, identify gaps in the availability of affordable housing options, recommend actions to improve the regional housing services network capacity and identify what role (if any) the CRPA should play in delivering any services. This study, if approved, would be funded by municipalities using American Rescue Plan monies.

- **Funding request for four Housing proposals using American Rescue Plan Monies.**

Four proposals have been submitted based on needs identified in our Task Force discussions and in consultation with Stephanie Fost, Director of Habitat for Humanity of Greater Centre County and Missy Schoonover, Executive Director of Centre County Housing and Land Trust.

The proposals ask that approximately ten percent of the \$1.654 million of American Rescue Plan Monies given to Patton Township be allocated to Housing support to benefit Patton Township residents and the community: A total of \$150,000 divided among three projects-- \$50,000 each for the First Time Homebuyers Program; for Habitat for Humanity for buyback and restoration of properties; and for the Centre County Housing and Land Trust for land purchases and the Resident Renters Survey. The fourth project would be the Needs and Gap Analysis Study noted above if it is approved for municipal sharing.

- **Next Meeting September 21, 2021**

The next Housing Task Force Meeting will be from 3 to 5 pm Tuesday September 21 by zoom.

Respectfully submitted by Anita Thies, Patton Township Supervisor and Task Force co-chair (along with co-chair Nicole Pollock, Senior Planner, Centre Regional Planning Agency.)