

CHAPTER 9: HOUSING

INTRODUCTION

Housing is an integral part of a Comprehensive Plan. By performing a qualitative and quantitative analysis of the existing conditions of residential structures, a determination of the quality of life as well as residential tax base can be estimated.

This plan will provide input to the officials and citizens of Clearfield County with regard to the amount, condition and type of housing in Clearfield County. Older, more deteriorated homes should be identified. Both public and private action and support will be necessary to make a significant change to the conditions in the county.

Adequate, safe housing is the most basic need of our communities. The quality of housing, as well as its proximity to schools, stores, and jobs contributes to the overall well-being of our residents. Diverse types of housing help to give our communities a strong sense of place as well as providing housing opportunities for our economic and overall diversity.

HOUSING INVENTORY

Clearfield County has experienced a 10.36% increase in the total number of housing units since 1990. From 1990 to 2000, the number of homes increased from 34,300 to 37,855.

CLEARFIELD COUNTY HOUSING GROWTH			
	1990	2000	% CHANGE 1990-2000
TOTAL HOUSING UNITS	34300	37855	10.36%

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**Chapter 9
Housing Inventory**

In 2004 there were a total of 303 building permits issued in Clearfield County for new residential home construction.

BUILDING PERMITS BY HOUSING TYPE (2004)	
Building Permit Type	Number of Permits Issued
Multi-Family residential new construction	112
Single Family residential new construction	247
Total new construction	303

Source: PA Dept. of Labor & Industry

Although local municipal level building permit data was not available for use in this comprehensive plan update, the following table, which shows when new homes were built, is useful in showing the amount of residential housing growth that has taken place over the past few decades. We selected Sandy Township since most of our growth, over the past few decades, has taken place there.

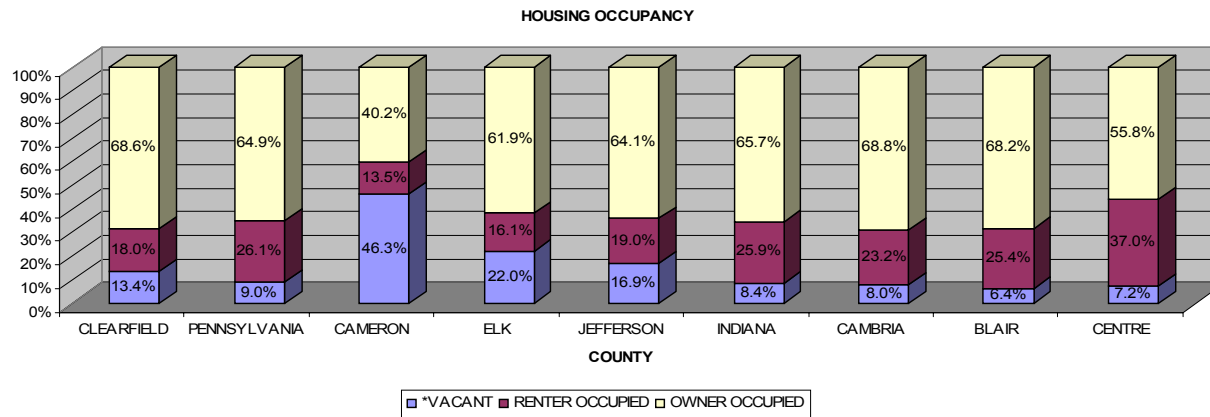
Number of Houses Built –Sandy Township	
Sandy township, Clearfield County, Pennsylvania	
Total:	5,028
Built 1999 to March 2000	117
Built 1995 to 1998	578
Built 1990 to 1994	580
Built 1980 to 1989	1,022
Built 1970 to 1979	1,056
Built 1960 to 1969	317
Built 1950 to 1959	306
Built 1940 to 1949	206
Built 1939 or earlier	846

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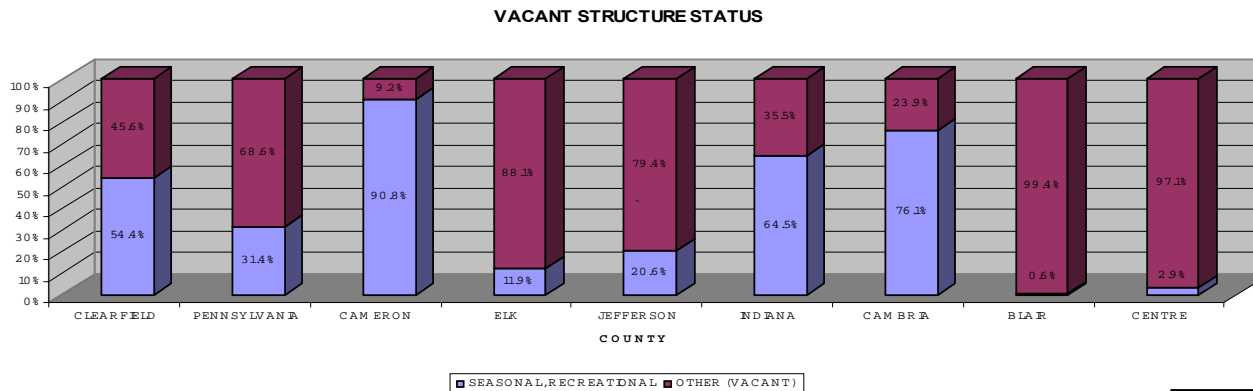
**Chapter 9
Housing Occupancy**

HOUSING OCCUPANCY/ VACANCY

The next chart analyzes the occupancy of each of the homes in Clearfield County as well as the surrounding counties and Pennsylvania. As expected, a majority of the homes are occupied by the owner in almost all of the counties. In Clearfield County 25,968 housing units are owner occupied, 6,817 are renter occupied, and 5,070 are considered vacant. It should be noted that 2000 census data includes seasonal, recreational or



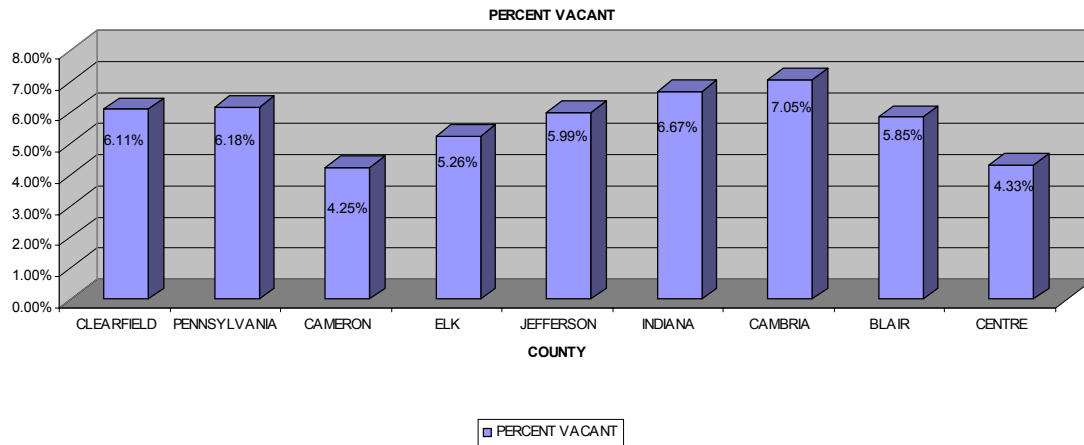
occasional use homes in the vacant structures category. Due to the rural nature of the region, many of the “vacant” structures may be used as vacation homes, cabins or lodges. The next chart summarizes how many of the vacant structures are actually utilized for seasonal or recreational homes.



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**Chapter 9
Housing Types**

Over half of the “vacant” homes in Clearfield, Cameron, Indiana and Cambria County have been categorized as seasonal, recreational homes. Cameron County has the largest percentage of seasonal, recreational homes at 90.8%. The following chart shows the actual percentage of vacant homes in the region after removing the seasonal, recreational or occasional use homes.



HOUSING TYPES

The most common type of housing unit in Clearfield County, numbering 28,184, is the single-family detached unit. Mobile homes account for the second largest type of housing unit at 5,055 units. Multi-family structures (from 2 to 20+ units) contained a total of 4,019 units. The attached single-family unit (i.e. townhouse, condominium) accounted for 515 units while the “Boat, RV, Van, category contained 82 units.

HOUSING UNIT TYPES		
Housing Unit Type	Number	Percentage
Single-Family Detached	28,184	74.5%
Mobile Homes	5055	13.4%
Multi-Family (2 to 20+ units)	4019	10.6%
Single-Family Attached	515	1.4%
Boat, RV, Van, etc.	82	0.1%
TOTALS	37,855	100%

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**Chapter 9
Housing Value**

HOUSING VALUE

Housing value is another method of determining the condition and quality of life in Clearfield County. The 2000 US Census has provided the following information with regard to housing values for Clearfield County and the surrounding counties.

HOUSING VALUE																
	CLEARFIELD COUNTY		CAMERON COUNTY		ELK COUNTY		JEFFERSON COUNTY		INDIANA COUNTY		CAMBRIA COUNTY		BLAIR COUNTY		CENTRE COUNTY	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
0-\$49,999	6,608	33.56%	486	34.44%	2,082	22.36%	3,858	37.02%	4,617	27.05%	14,613	37.58%	7,802	24.7%	1,263	5.4%
\$50,000-99,999	9,829	49.91%	770	54.57%	4,839	51.96%	5,201	49.91%	8,612	50.45%	16,826	43.27%	15,453	48.9%	8,043	34.7%
\$100,000-149,999	2,252	11.44%	129	9.14%	1,641	17.62%	1,000	9.60%	2,390	14.00%	4,882	12.56%	5,705	18.0%	7,189	31.0%
\$150,000-199,999	626	3.18%	22	1.56%	500	5.37%	243	2.33%	864	5.06%	1,451	3.73%	1,641	5.2%	3,872	16.7%
\$200,000-299,999	304	1.54%	0	0.00%	222	2.38%	100	0.96%	373	2.19%	790	2.03%	704	2.2%	2,031	8.8%
\$300,000-499,999	63	0.32%	0	0.00%	22	0.24%	14	0.13%	136	0.80%	244	0.63%	217	0.7%	666	2.9%
\$500,000-999,999	10	0.05%	0	0.00%	7	0.08%	5	0.05%	37	0.22%	62	0.16%	63	0.2%	92	0.4%
\$1,000,000 +	0	0.00%	4	0.28%	0	0.00%	0	0.00%	41	0.24%	15	0.04%	29	0.1%	35	0.2%
MEDIAN VALUE	\$62,600		\$61,300		\$78,000		\$59,100		\$72,700		\$62,700		\$73,600		\$114,900	

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**Chapter 9
Housing Value**

HOUSING VALUE

The homes in Clearfield County as well as all of the surrounding counties, except for Centre, have a much lower overall median value than Pennsylvania. This may be a reflection of the blue-collar types of employment in the region as compared to the state (See Economic Analysis and Employment) or the condition of the housing in the region.

As with the housing value statistics for the region, there is also a wide range of median housing values among Clearfield County's municipalities. The following table shows the median housing values for Clearfield County by municipality in 1990 and 2000.

MEDIAN HOUSING VALUE			
	1990	2000	PERCENT CHANGE
PENNSYLVANIA	\$88,285.00	\$97,000.00	9.87%
CLEARFIELD COUNTY	\$50,722.00	\$62,600.00	23.42%
Beccaria Township	\$37,051.00	\$45,000.00	21.45%
Bell Township	\$44,462.00	\$51,400.00	15.60%
Bigler Township	\$30,919.00	\$49,900.00	61.39%
Bloom Township	\$56,344.00	\$61,400.00	8.97%
Boggs Township	\$46,889.00	\$60,800.00	29.67%
Bradford Township	\$45,995.00	\$59,700.00	29.80%
Brady Township	\$61,965.00	\$66,200.00	6.83%
Brisbin Borough	\$35,518.00	\$60,300.00	69.77%
Burnside Borough	\$31,047.00	\$32,100.00	3.39%
Burnside Township	\$43,312.00	\$49,000.00	13.13%
Chest Township	\$35,135.00	\$53,400.00	51.99%
Chester Hill Borough	\$53,661.00	\$65,000.00	21.13%
Clearfield Borough	\$52,128.00	\$58,200.00	11.65%

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Housing Value

MEDIAN HOUSING VALUE (Continued)			
	1990	2000	PERCENT CHANGE
Coalport Borough	\$41,268.00	\$37,300.00	-9.62%
Cooper Township	\$39,607.00	\$64,600.00	63.10%
Covington Township	\$53,405.00	\$64,600.00	20.96%
Curwensville Borough	\$48,167.00	\$62,400.00	29.55%
Decatur Township	\$49,061.00	\$66,800.00	36.16%
Dubois City	\$53,022.00	\$54,000.00	1.84%
Falls Creek Borough	\$35,135.00	\$45,000.00	28.08%
Ferguson Township	\$49,061.00	\$60,800.00	23.93%
Girard Township	\$41,906.00	\$53,800.00	28.38%
Glen Hope Borough	\$43,695.00	\$53,800.00	23.13%
Goshen Township	\$64,393.00	\$60,600.00	-5.89%
Graham Township	\$56,983.00	\$73,900.00	29.69%
Grampian Borough	\$35,774.00	\$40,400.00	12.93%
Greenwood Township	\$50,083.00	\$56,900.00	13.61%
Gulich Township	\$43,695.00	\$59,500.00	36.17%
Houtzdale Borough	\$42,162.00	\$60,100.00	42.55%
Huston Township	\$52,894.00	\$62,900.00	18.92%
Irvona Borough	\$32,452.00	\$40,200.00	23.88%
Jordan Township	\$29,897.00	\$34,500.00	15.40%
Karthaus Township	\$35,902.00	\$52,300.00	45.67%
Knox Township	\$40,629.00	\$53,700.00	32.17%
Lawrence Township	\$59,410.00	\$67,100.00	12.94%
Lumber City Borough	\$43,184.00	\$50,000.00	15.78%
Mahaffey Borough	\$34,624.00	\$45,700.00	31.99%
Morris Township	\$46,634.00	\$66,400.00	42.39%
New Washington Borough	\$23,381.00	\$31,500.00	34.72%

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**Chapter 9
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MEDIAN HOUSING VALUE (Continued)			
	1990	2000	PERCENT CHANGE
Newburg Borough	\$27,214.00	\$45,000.00	65.36%
Osceola Mills Borough	\$37,946.00	\$48,000.00	26.50%
Penn Township	\$55,577.00	\$60,700.00	9.22%
Pike Township	\$56,344.00	\$66,800.00	18.56%
Pine Township	\$88,157.00	\$106,300.00	20.58%
Ramey Borough	\$48,806.00	\$52,000.00	6.54%
Sandy Township	\$76,914.00	\$88,900.00	15.58%
Troutville Borough	\$52,766.00	\$54,200.00	2.72%
Union Township	\$63,882.00	\$68,000.00	6.45%
Wallaceton Borough	\$28,236.00	\$49,000.00	73.54%
Westover Borough	\$32,963.00	\$29,800.00	-9.60%
Woodward Township	\$40,373.00	\$61,000.00	51.09%

Of the County's 51 municipalities, seven showed a substantial growth (>50%) in the median value of housing. They are Bigler, Chest, Cooper, and Woodward Townships, along with Brisbin, Newburg, and Wallaceton Boroughs. Conversely only three municipalities experienced a decline in median housing value over the same time period. They are Goshen Township and Coalport and Westover Boroughs. Overall, Clearfield County fared very well against the state average. The median housing values for Clearfield County as a whole increased 23.42% against a state average of 9.87%. Although this is a positive economic indicator, it should also be mentioned that our ability to purchase these houses did not grow at the same rate. Household income only increased 11% on average during the same time period.

According to the 2000 U.S. Census Data, 53.4% of the homes in Clearfield County and 54.6% of the homes in Pennsylvania were constructed prior to 1960. While these numbers are very similar, only 33.8% of the homes in Centre County have the same classification. This may explain why the median value of homes in Centre County is much higher than the region.

(Please see map section of appendices to view property value & housing value maps for Clearfield County)

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Chapter 9 Housing Affordability

HOUSING AFFORDABILITY

Housing affordability, in its simplest form, is the relationship between income and housing costs. Household incomes are categorized by HUD annually, based on the median income for a family household of four persons within a defined geographical area. Clearfield County is one of these areas. Median family income (MFI) for Clearfield County is \$35,800. The following are the standards used by HUD with FY2002 income levels:

- Extremely Low Income (ELI) households earn less than 30% of MFI
- Very Low Income (VLI) households earn between 31% and 50% of MFI
- Low Income (LI) households earn between 51% and 80% of MFI
- Moderate Income (MI) households earn between 81% and 95% of MFI

HUD INCOME LIMITS						
Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Extremely Low (30%)	\$8650	\$9850	\$11100	\$12350	\$13300	\$14300
Very Low (50%)	\$14400	\$16450	\$18500	\$20550	\$22200	\$23850
Low (80%)	\$23000	\$26300	\$29600	\$32900	\$35500	\$38150

Many households fall within a category commonly called “workforce housing” and have incomes that place them in either the LI or MI category. These households usually cannot qualify for existing housing programs, such as the Home Investment Partnership (HOME) and Community Development Block Grant (CDBG) programs, because their incomes are not low enough.

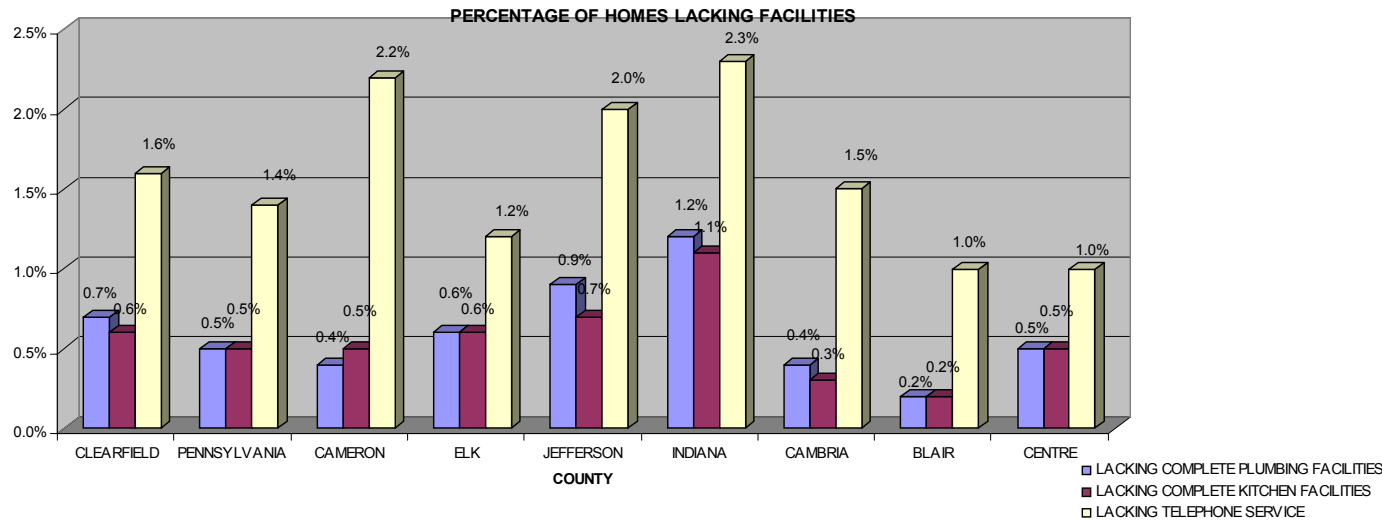
In general, housing is said to be “affordable” if 30% or less of the household income is needed to pay shelter costs, including mortgage or rent, and monthly utility costs. According to the 2000 Census; in Clearfield County, the median monthly owner cost, \$736, represents 28% of the median household income and for renters, \$643, 25% of median household income. The median numbers are dangerously close to the 30% “affordable” line.

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**Chapter 9
Housing Quality**

HOUSING QUALITY

Many of the previously identified seasonal, recreational or occasional use homes may have limited amenities such as plumbing, kitchen facilities and telephone service. The next chart investigates the percentage of homes with these amenities in the county as well as in surrounding counties and the state of Pennsylvania. Assuming that homes without these facilities will be less maintained, this chart may correlate to the condition of the homes found in the region.



FUTURE GROWTH

Two formulas have been created to forecast the number of dwelling units that will be created. The first formula utilizes 2000 U.S. Census Data for population and dwelling unit figures. This formula assumes that the number of persons per housing unit will remain the same through 2015.

- Divide the total population of each municipality by the total number of housing units in the municipality.
- This figure represents the number of people per housing unit.
- Use the population growth figures from 1990-2000 shown in Chapter III, Population and Socio-Economic Profile to estimate growth for each municipality.
- Determine the number of housing units that will be necessary to maintain the same number of people per housing unit.

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**Chapter 9
Future Growth**

The chart on the next page shows each of the municipalities that experienced growth from 1990-2000. Municipalities that did not grow will not need additional housing units based on this formula. Woodward Township has been omitted because the opening of a State Prison in the mid 1990's skewed its population demographics.

MUNICIPAL HOUSING PROJECTIONS										
Municipality	2000 Population	% Growth 1990- 2000	# of Occupie d Housing Units	Persons per Housin g Unit	Estimated 2005 Population	Estimated # of Occupied Housing Units	Estimated 2010 Population	Estimated # of Occupied Housing Units	Estimated 2015 Populatio n	Estimated # of Occupied Housing Units
Knox Township	705	0.14%	295	2.4	705.5	295.2	706.0	295.4	706.5	295.6
Graham Township	1,236	0.41%	463	2.7	1238.5	463.9	1241.1	464.9	1243.6	465.8
Jordan Township	543	1.88%	198	2.7	548.1	199.9	553.2	201.7	558.3	203.6
Irvona Borough	680	2.10%	241	2.8	687.1	243.5	694.3	246.1	701.4	248.6
Greenwood Township	424	2.17%	161	2.6	428.6	162.7	433.2	164.5	437.8	166.2
Westover Borough	458	2.69%	169	2.7	464.2	171.3	470.3	173.5	476.5	175.8
Lumber City Borough	86	3.61%	34	2.5	87.6	34.6	89.1	35.2	90.7	35.8
Cooper Township	2,731	5.44%	1056	2.6	2805.3	1084.7	2879.6	1113.4	2953.8	1142.2
Gulich Township	1,275	6.96%	529	2.4	1319.4	547.4	1363.7	565.8	1408.1	584.2
Girard Township	674	6.98%	251	2.7	697.5	259.8	721.0	268.5	744.6	277.3
Huston Township	1,468	8.58%	607	2.4	1531.0	633.0	1594.0	659.1	1656.9	685.1
Wallaceton Borough	350	9.72%	131	2.7	367.0	137.4	384.0	143.7	401.0	150.1
Union Township	918	10.20%	354	2.6	964.8	372.1	1011.6	390.1	1058.5	408.2
Grampian Borough	441	11.65%	166	2.7	466.7	175.7	492.4	185.3	518.1	195.0

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**Chapter 9
Future Growth**

MUNICIPAL HOUSING PROJECTIONS (Continued)										
Municipality	2000 Population	% Growth 1990- 2000	# of Occupie d Housing Units	Persons per Housin g Unit	Estimated 2005 Population	Estimated # of Occupied Housing Units	Estimated 2010 Population	Estimated # of Occupied Housing Units	Estimated 2015 Populatio n	Estimated # of Occupied Housing Units
Brisbin Borough	413	11.92%	166	2.5	437.6	175.9	462.2	185.8	486.8	195.7
Pike Township	2,309	12.96%	856	2.7	2458.6	911.5	2608.2	966.9	2757.9	1022.4
New Washington Borough	89	14.10%	30	3.0	95.3	32.1	101.5	34.2	107.8	36.3
Morris Township	3,063	14.29%	1224	2.5	3281.9	1311.5	3500.7	1398.9	3719.6	1486.4
Mahaffey Borough	402	17.89%	142	2.8	438.0	154.7	473.9	167.4	509.9	180.1
Sandy Township	11,556	28.33%	4387	2.6	13192.9	5008.4	14829.8	5629.8	16466.7	6251.3
Bradford Township	3,314	32.35%	1206	2.7	3850.0	1401.1	4386.1	1596.1	4922.1	1791.2
Goshen Township	496	43.35%	190	2.6	603.5	231.2	711.0	272.4	818.5	313.5
Karthaus Township	811	48.26%	239	3.4	1006.7	296.7	1202.4	354.3	1398.1	412.0
Pine Township	77	79.07%	34	2.3	107.4	47.4	137.9	60.9	168.3	74.3

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Chapter 9 Public/Special Housing Needs

PUBLIC/SPECIAL NEEDS HOUSING

Clearfield County Housing Authority

The Clearfield County Housing Authority (CCHA) operates two subsidized housing programs for low-income individuals and families located in Clearfield County.

1. The authority manages four public housing facilities

- a) **Henry Meyer Tower** which consists of 96 units where low-income elderly or disabled residents get first preference on available units. There is approximately a waiting period of 1 year to get in this facility
- b) **Edgewood Apartments** consists of 81 family units. The waiting list for these units is 4-6 months)
- c) **Hawk Run** consists of 28 elderly/handicap unit with a waiting list of 4 months
- d) **Houtzdale** consists of 28 elderly/handicap units with a waiting list of 4 months

2. Section 8 Housing Voucher- program consists of 120 allocations for low income housing, with a waiting list of three years

According to the CCHA around 90% of their clients are from within the County.

DuBois Housing Authority

The DuBois Housing Authority operates five separate housing programs. Three of which cover only the DuBois, Sandy Twp., and Brady Twp. area of Clearfield County. The other two cover multiple counties and were funded by grants secured by Clearfield County/Jefferson County Mental Health Mental Retardation.

Most of their clients are not from this area. It is believed that this is due to easy access off of Interstate 80 and the idea that the DuBois area would offer more employment opportunities

The following is a brief description of those five programs

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Chapter 9 Public/Special Housing Needs

1. **Public Housing** - consists of 190 units (3-4 month waiting period)
2. **Housing Choice Voucher Program** consists of 192 allocations where eligible recipients can use to secure private rental properties. 75% of these vouchers must be extremely low income. 6 month-1 year waiting list
3. **Shelter Plus Care** – CCMHMR program that DHA operates. This program covers all of Clearfield County. 57 allocations are available for income legible participants who require MHMR support services.
4. **Tax Credit Program**- A PHFA funding was used to develop a 6 story high rise with 39 units which provides non-subsidized housing for 55 or older residents
5. **Tenant Based Assistance Program** was designed to provide 6 allocations for housing designed specifically for recipients just leaving an institution requiring MHMR services

Central PA Community Action

Community Action operates a number of public housing facilities, some of which are subsidized while others are not. These facilities are described below.

1. **Lawrence Park Village, Clearfield** – This HUD subsidized housing complex consists of 60 units for low-income families.
2. **Park Avenue Towers, Curwensville** – This HUD subsidized housing complex consists of 36 units for elderly and handicapped individuals.
3. **Moshannon Valley Apartments, Houtzdale** – These HUD subsidized apartments consist of 8 units for chronic mentally ill residents.
4. **Dimeling Senior Residences, Clearfield** – This non-subsidized housing consists of 33 units designed for residents 55 or older meeting certain income eligibility criteria.
5. **Special Housing (Conventional Houses)** – Several houses located throughout the County offer, up to age 55, non-subsidized units for lease. Locations include Clearfield Borough, Lawrence Township, Chester Hill Borough, Coalport Borough, DuBois City, Irvona Borough, Morris Township, Osceola Mills Borough, Westover Borough, and Woodward Township.

HOUSING NEEDS IDENTIFIED THROUGH KEY STAKEHOLDER INTERVIEWS

Area Agency on Aging

When asked to address any housing needs for Clearfield County's elderly, AAA responded that there is a need for non-subsidized elderly housing. An example of such need cited was the recent development of a private elderly housing complex called Graystone located in Lawrence Township in the County's Professional Office Park. The housing complex, which was booked before construction was completed, offers elderly residents many

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Chapter 9 Public/Special Housing Needs

amenities, freeing them up from traditional maintenance required if they owned their own home. Another example of this niche being filled by the private sector is the new continuing care retirement community at Christ the King Manor of DuBois. This community has three distinct housing options depending on the level of care required of their residents and are described below:

1. Nursing home for short or long term care
2. Assisted living residence is designed for older individuals and couples who do not need nursing care, but would benefit from daily assistance to enhance their well-being and independence
3. "The Cottages" is a community for seniors aged 62 or older specially designed to offer an independent lifestyle in the privacy of your own home, but with convenient services to make your retirement more relaxing and carefree

Central PA Community Action

According to Community Action, Clearfield County receives a very small amount of grant funds for housing vouchers. Based on formulas and data collected 20 + years ago Clearfield County has been allocated an insufficient amount of such housing funds. Social service agencies including Community Action are working hard to get a larger allocation of funds. To Community Action's knowledge there was currently only one men's shelter in Clearfield County, the Good Samaritan House operated by the Catholic Diocese of Erie. There is much concern that the homeless population is not getting the services that they need. A County homeless prevention taskforce recently, through Community Action administration conducted a point in time homeless survey, which will be used as a tool to attempt to get additional funding allocations.

When asked if there were any housing needs not being met in the County, Community Action indicated that additional rental housing assistance is needed followed by more transitional housing such as emergency shelters.

Community Action also manages a home weatherization program, which provided improvements to 33 homes between 2000-2005. There are currently 66 persons/families on their waiting list. Currently services are only provided in Beccaria Township, Coalport, Irvona, and Glen Hope. Community Action anticipates expanding the program into Mahaffey, Bell Township, and Burnside.

DuBois Housing Authority

When asked if the Housing Authority felt there were any housing needs not being met within Clearfield County, their impression was that between both their authority and the CCHA the client base of low income and elderly were having their housing needs met. However of concern was the lack of emergency housing for the homeless and domestic abuse victims. None of the HUD programs provided by County housing authorities address emergency or transitional housing.

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Chapter 9 Housing Resources

Clearfield County Housing Authority

When asked if the Housing Authority felt there were any housing needs not being met within Clearfield County, the CCHA indicated that they were limited in the services they could provide due to lack of sufficient government funding.

Assisted Rental Housing in Clearfield County	
Assisted Rental Housing Developments, 2004	16
Assisted Rental Housing Units	791
Elderly Units	47.8%
Family and General Units	48.4%
Special Need Units	3.8%

HOUSING RESOURCES

1. Central PA Community Action

For more information, call 814-765-2375

Housing Services

- Payments or case management to prevent eviction
- Find affordable housing
- Securing permanent housing
- Mortgage application assistance
- Housing modifications for the physically disabled, through the PA Access Grant
- First time home buyers seminar and assistance with down payment and closing

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Chapter 9 Housing Resources

Rental Housing

- Safe, Sanitary, & affordable housing to families, elderly & disabled people Low cost housing is available in various locations in Clearfield and Centre Counties
- HUD Subsidized Housing is available for qualified applicants

Heating and Utility Assistance

Central PA Community Action staff can help resolve crisis situations and provide services that reduce energy costs. Maintain or reconnect essential utility service Provide or maintain heating Reduce energy costs by making improvements in home energy efficiency through weatherization services.

Weatherization Program

The Weatherization Assistance Program aims to reduce the energy costs of low-income individuals and families - primarily the elderly and disabled - by making energy efficient improvements to the home. Funding for the program comes from the Federal Government through the Department of Energy, Office of Building Technology, State and Community Programs and the Low Income Home Energy Assistance Block Grant.

2. **PA Department of Community and Economic Development** – For more information call 866-466-3972

HOME

Federally funded program that provides municipalities with loan assistance and technical assistance to expand the supply of decent and affordable housing for low- and very low-income Pennsylvanians

Home Ownership Choice Program

An incentive of the Pennsylvania Housing Finance Agency (PHFA) to finance new, single-family home construction in blighted areas of the Commonwealth

Neighborhood Assistance Program (NAP)

Tax credit program to encourage businesses to donate capital that can be used to provide eligible services to low-income persons or distressed neighborhoods.

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PA Access Grant Program

Provides grants to low-and moderate-income persons with permanent disabilities, for home renovations to make their homes more handicapped accessible

Emergency Shelter Grant (ESG)

Federal grant funding to assist in creating or rehabilitating shelter space for the homeless

Eligibility: Local Governments; Local Governments on behalf of private, non-profit organizations

Uses: Creation or rehabilitation of shelter space for the homeless, the purchase of machinery, equipment, furniture and appliances for homeless shelters, the provision of new social services, or the development or upgrade of shelter space

Amounts: \$50,000 minimum and no maximum

An emergency shelter is defined in the regulations as any facility whose primary purpose is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

Homeless is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence, or as an individual or family which has a primary nighttime residence that is a supervised publicly or privately-operated shelter designed to provide temporary living accommodations. The length of stay in a shelter is generally 30 days or less. The length of stay in transitional housing may not exceed 24 months.

3. **USDA Rural Development.** For more information, call (570) 726-3196

Single Family Home Ownership Loans

Loans can be used to buy, improve, repair, or rehabilitate rural homes as the applicants' permanent residence. Loans up to 100% of market value or cost--whichever is less. Loans are amortized for 33 years. Applicants may be eligible for payment assistance (subsidy) on the loan.

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Single Family Home Repair Loans and Grants

Loan and grant purposes include winterizing, purchase, or repair of heating system, structural repair, water/sewage connect fees, and similar uses. Terms to 20 years @ 1% assistance to individual; may not exceed \$20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is \$7500.

Self-Help Housing Loans/Technical Assistance Grants

Loans are for site, material and skilled labor on individual homes by a group of applicants with construction guidance of a non-profit organization. The individual families receive a direct loan. The non-profit housing organization gets grant to hire a supervisor and pay other administrative expenses.

Single Family Home Ownership Loan Guarantees

Assists eligible applicants in buying their homes by guaranteeing private lenders' loans. Thirty year fixed rate interest negotiated between lender and borrower. Maximum loan is limited by the repayment ability of the applicant. Fee is 2% of loan amount.

Rental Housing for Families and Elderly Direct Loans and Loan Guarantees

Loans for new construction or substantial rehabilitation of rental housing. Up to 100% of market value (non-profits) 95-97% (for limited profits/ LIHTC) Up to 30 years with 50 year amortization. Interest credit available

Housing Preservation Grants

Grants to public bodies and non-profit corporations for repair and rehabilitate housing owned or occupied by low-income rural people

Community Facilities Programs

Designed for public bodies and non-profit corporations to provide essential community facilities for rural communities. Can be used to build facilities, equipment, operating costs, fire & rescue, telecommunications for schools, libraries, and hospitals

4. **Clearfield County Habitat For Humanity.** For more information, call (814) 765-1448
Habitat for Humanity is a nonprofit, ecumenical, Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action.

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Habitat invites people of all backgrounds, races, and religions to build houses together in partnership with families in need. Families must be county residents, fall within low-income guidelines, be able to repay a no interest low monthly mortgage, currently living in inadequate housing, and volunteer 500 hours to a habitat project.