



# The Erie County Housing Plan

Adopted October 21, 2008

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# The Erie County Housing Plan

**This Plan was prepared  
as a primary element to the  
Erie County Comprehensive Plan,  
per Article III, Section 301 (a) (2.1) of the  
Pennsylvania Municipalities Planning Code,  
Act 247 of 1968, as amended**

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**Adopted October 21, 2008**

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# **The Erie County Housing Plan**

## **Executive Summary**

### **Introduction to the Plan**

In February 2001, the Erie County Housing Plan was completed and published. Since detailed data from the 2000 Census was not yet available during its preparation, the 2001 Housing Plan was based on 1990 Census data. The primary purpose of this 2007 update to the Erie County Housing Plan is to incorporate Census 2000 data, including new population projections. In addition, market data has also been updated, and housing needs projections and forecasts were derived from the revised population projections and an analysis of contemporary, regional trends. The plan also reviews various aspects of housing in Erie County, including the private market, governmental programs, and housing assistance services. Finally, this plan presents recommendations aimed at enhancing the overall quality and affordability of housing in the county.

### **Housing Characteristics**

Based on a comparison of current data with historical data, it appears that housing trends in Erie County are primarily long-term and consistent. Growth in housing units continues to follow the I-90 and I-79 corridors, and as noted in 2001, areas along Routes 19 and 97 in Summit and Waterford Townships are also growing. The data indicates that between 1990 and 2000, growth has slowed in some areas, with housing unit losses in Erie City and small urban communities such as the City of Corry and the boroughs of McKean, North East, Wesleyville, Union City, Waterford and Wattsburg.

Little has changed in terms of homeownership in Erie County since the 2001 plan. The overall rate of homeownership in Erie County is 69%, which compares to 71% for the state, and 66% for the nation. As of this update, rental units are located predominately in urban areas. Eighty percent of all rentals are located in the City of Erie, Millcreek Township, Edinboro Borough and the City of Corry.

Single-family dwellings, whether attached or detached, are the most popular type of housing in the county, at 67% of all dwelling units. Census 2000 data indicate that the median home value of owner occupied housing in the county is \$85,300. This compares to a state median value of \$97,000. The gap between county and state medians has decreased slightly since the 1990 Census. At that time, the county median was \$54,000 compared to a state median of \$69,700. Census 2000 data shows that Fairview, McKean Borough, and Millcreek, Summit, Washington and Venango townships have the highest median values within the county, with estimated home values in excess of \$110,000. The Borough of Union City and the City of Corry have the lowest median values, which are \$50,000 and \$55,000, respectively.

Erie County and the state have the same median year built for housing stock (1957). The communities with the lowest median home ages include Waterford Township (1978), Washington Township (1977), and McKean and Summit townships (1976). The boroughs of Cranesville, Mill Village, North East, Union City and Wattsburg had the oldest median year built (1939).

### **Housing Market and Affordability**

There appears to be a rough correlation between the county and the national housing markets. However, the Erie County housing market has generally proved to be more stable with less fluctuation in supply and demand. The Erie County housing market peaked in 2004, with relatively flat results since then, and with more constrained activity than the national market both before and after the peak.

The affordability of housing is defined most meaningfully when household incomes are compared to housing costs in a specific area. Affordability is a measure of how much income is required for a household to purchase or rent a home. Overall, data suggests that housing in Erie County is more affordable than housing in the state.

### **Housing Assistance and Services**

In Erie County, there are several providers of public housing, including three housing authorities and two major private, non-profit organizations. With a combined inventory of over 3,000 housing units and 1,800-plus Section 8 vouchers, these agencies provide housing units to lower-income, elderly, and disabled families throughout Erie County. Proportionally, these units represent about 15% of the county's total rental stock.

Numerous housing-related service providers offer a wide range of services, which provide further assistance to residents in need. Examples include a variety of supported living services, shelters for the homeless, shelters for victims of domestic violence, mortgage assistance programs for homeowners, rental assistance programs, and utility assistance and weatherization programs.

### **Projected Housing Needs**

The county's population is projected to increase from 280,842 in 2000 to 303,384 in 2030. The demand for housing was estimated based on this projection, with consideration also being given to other factors such as estimated vacancy rates and an estimate of the number of homes likely to be taken off the market as a result of fires, neglect, or changes in use. Net new housing demand has been projected in five-year increments, starting in 2005 and ending in 2030. The projected trend is for demand to steadily decrease from 4,000 additional units needed between 2005 and 2010 to just 1,200 units between 2025 and 2030.

In 2000, single-family units made up 67% of the county's housing units. Multiple family dwellings comprised approximately 26%, while mobile homes comprised 7% of the county's housing stock. Trends suggest that single-family homes will continue to generate the greatest demand, while the demand for mobile homes is expected to decrease slightly. In the future, alternatives to the conventional single-family home, such as condominiums and patio homes are likely to become more popular.

The County of Erie recognizes the importance of promoting sound maintenance and rehabilitation of its existing, older housing stock. The need for housing rehabilitation in a community can be estimated by correlating the age of the dwellings, median household income, and the value of owner-occupied homes. These criteria were used to estimate housing rehabilitation needs in each municipality. Based on this analysis, Union City Borough, Wattsburg Borough, the City of Corry, and the City of Erie have the greatest need for rehabilitation services.

### **Recommendations**

The plan presents six general policies aimed at enhancing the overall quality and affordability of housing in the county. Corresponding recommendations follow each policy statement. It is noted that the order in which these general policy statements are presented is not intended to be suggestive of their priority. They are each intended to be ongoing, simultaneous efforts. It is recognized that the implementation of this plan will require the coordinated efforts of the entire community, including participants from the private, nonprofit and public sectors. Each of these sectors has areas of specialization and expertise, and it would be considered appropriate for each sector to focus its efforts accordingly. The six policies and corresponding recommendations are listed on the following page.

## Policies and Recommendations

- ❑ **Promote sound maintenance and rehabilitation of existing housing.**
  - Focus revitalization efforts.
  - Address deteriorated housing.
  - Initiate code enforcement and demolition programs.
  
- ❑ **Promote a diversity of housing options that meet a wide range of needs and income levels for county residents. Encourage environmentally friendly, “sustainable” development.**
  - Promote housing diversity through planning and regulatory efforts.
  - Promote the concept of sustainable development in housing.
  - Address the need for market rate housing in the City of Erie.
  
- ❑ **Support affordable housing activities within Erie County, including construction of affordable housing units, rehabilitation of existing housing, homeownership programs and training, and renter education programs.**
  - Continue to use Act 137 funds for eligible, affordable housing projects.
  - Support the Housing Alliance of Pennsylvania.
  - Support educational and counseling assistance programs.
  - Encourage the reduction of regulatory barriers to affordable housing.
  
- ❑ **Provide assistance and support for residents with special needs, including the homeless.**
  - Support the creation of additional housing options, where needed.
  - Explore the concept of “visitability” in housing.
  - Explore Housing First options.
  
- ❑ **Support housing assistance and a full range of housing choices for seniors.**
  - Explore aging-in-place options for seniors.
  - Promote elderly housing options in traditional neighborhoods and in rural areas.
  
- ❑ **Improve communication, coordination and/or contact between governmental agencies and practitioners in the housing field.**
  - Continue the “Housing Summit” meetings.
  - Develop an e-mail exchange or listserv.
  - Develop a “Housing Database”

## Chapter One

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### Introduction to the Plan



### Erie County Housing Plan Update

In February 2001, the Erie County Housing Plan was completed and published. This plan, based on statistical analysis and research, discussed a variety of issues, both public and private. The document was more than 70 pages, including more than 20 pages of recommendations. Most data were from the 1990 Census, supplemented by interviews and fieldwork.

Despite this work, issues remained. Detailed data for Pennsylvania housing were not released by the Census Bureau until 2001 and 2002, well after the plan's completion. Further, a new county administration shifted priorities to economic development. The plan, therefore, did not see the implementation impetus it might have enjoyed.

Recently, priorities have shifted again. Housing has once again become a higher priority to Erie County. After some discussion, it was decided to update the plan, primarily to incorporate Census 2000 data, including new population projections, and to investigate some of the unresolved issues from the 2001 plan.

From the outset, wide participation has been encouraged, in accordance with a primary recommendation of the 2001 plan, which was to improve communication among practitioners. The resultant "Housing Summit" group has been an excellent vehicle to begin the Plan Update. Though the primary purpose of the Summit, roundtable meetings has been to provide input and guidance to the plan's preparation, these meetings have also enabled agencies (public and private) to share information, support common goals and, yes, to sometimes disagree.

The update was funded with a combination of Commonwealth assistance, provided by the Land Use Planning and Technical Assistance Program (LUPTAP) and local matching funds from the Erie County Redevelopment Authority. A work program was established, a Request for Proposals (RFP) was issued, and a consultant was selected. Though the contract for the Plan Update was not signed until April 2007, the Summit members started meeting regularly in November 2006.

### Focus of the Update

The RFP called for the following components to be covered in the Update:

#### A. Census and Housing Market Data Collection and Analysis

The data analysis element included:

- Census data update
- Update of market data

Between 1990 and 2000, the Census Bureau changed some collection protocols. The estimated value of owner-occupied homes and contract rent was moved from the 100%, short-form to the long-form (sample) process. The sample size was about 16 percent. Given the Bureau's expertise, this approach likely yields reliable results for larger areas (Erie County, Erie City, Millcreek, etc.). It is more likely to provide skewed data for smaller communities, however. References in this update to SF-3 files indicate that the data are from the sampling process.

## **B. Housing Needs Projections and Forecasts**

Housing needs projections were derived from the revised population projections and contemporary, regional trends.

## **C. Stakeholder and Public Participation Outreach and Education**

The participation element included:

- Housing Summits (roundtable meetings)
- Public meeting
- Presentation to the Erie County Township and Borough associations

## **D. Updated Plan Policies**

Updated policies are based on review of recommended actions and policies from 2001, contemporary trends and best practices in the housing field, and recommendations from Housing Summit practitioners (private as well as public).

## **Additional Plan Elements**

Beyond these specific elements, this plan also reviewed the following aspects of housing in Erie County:

### **The Private Market**

Though there are a variety of government programs in housing, the private market is the dominant housing resource for most residents. This plan looks at the housing market, and projects future housing needs.

### **Housing Programs**

There are a variety of actions through governmental programs and powers that affect housing. The primary ones are housing rehabilitation, code enforcement and demolition. These are intended to upgrade homes or to remove blighting structures. Though primarily funded by government programs, these actions are intended to stabilize or improve the county's private housing stock. A variety of other programs assist individuals with buying their own homes.

### **Housing Assistance and Services**

Traditional assisted housing programs included public housing developments located primarily within Erie City or Corry. Unfortunately, in the past, these so-called "projects" had a negative image. To change this image, the Federal government shifted policy and introduced the "Section 8" program. Rather than projects, the Section 8 program provides rent assistance to income-eligible households. The remaining project-type housing grants are the Section 202 and Section 811 programs, which are targeted to the elderly and the disabled, respectively.

In addition to program shifts at the federal level, the state has become a major housing resource. The Commonwealth's Pennsylvania Housing Finance Agency (PHFA) is becoming increasingly more active in housing programs. Several recommendations in this update reference the PHFA's influence.

Those with physical disabilities and mental health and mental retardation issues, as well as users of shelter services, are special populations that require more in-depth analysis of needs. This plan addresses identified gaps in these programs. Although services for these individuals are generally funded by the county, housing is provided primarily by private, non-profit agencies, such as the Barber Center, Erie Independence House, and HANDS, etc. These non-profits partner with the county to support residents in their housing needs, and provide options so that they can live as independently as possible, as well as be integrated into the community.

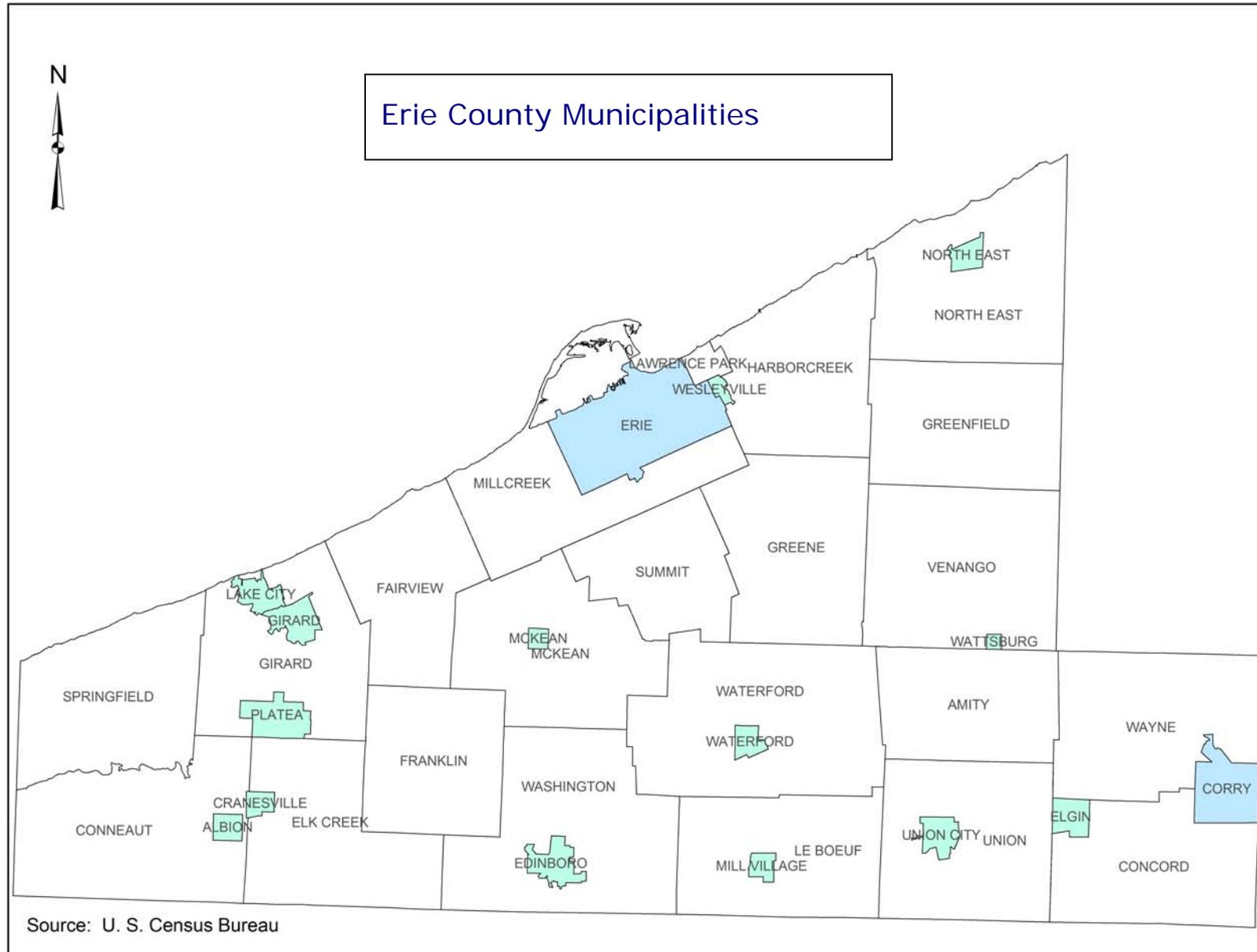
## Organization of the Update

This document is divided into six chapters and a glossary, as follows:

See . . .	Starting on Page . . .
<i>Chapter 1, Introduction to the Plan</i> , for background information.	1
<i>Chapter 2, Housing Characteristics</i> , for updated census information on housing units, including gains and losses, tenure, number of units per structure, median value, contract rent, the age of the county's housing stock, and group quarters' data	5
<i>Chapter 3, Housing Market and Affordability</i> , for an overview of the national and local housing markets, including information on subprime and predatory lending practices, markets for various types of housing, home financing options, geographic trends, and anticipating the future, as well as affordability data for Erie County, including purchase price and rent-to-income indexes.	19
<i>Chapter 4, Housing Assistance and Services</i> , for information on various public and private housing providers in Erie County, including the range of services they provide.	33
<i>Chapter 5, Projected Housing Needs</i> , for information on projected housing needs, including population projections through 2030, group quarters projections, vacancy rates, household size, housing demand, and retention and attrition rates.	39
<i>Chapter 6, Recommendations</i> , for recommendations aimed at enhancing the overall quality and affordability of housing in the county.	47
<i>Glossary</i> , for acronym definitions, and for additional information on terms and concepts provided in the document.	65

Maps are shown on the following pages.

For a map of . . .	See Page . . .
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<i>Erie County Average Home Purchase Price</i>	24
<i>Erie County Home Sales by Region</i>	26



## Chapter Two

### Housing Characteristics



#### Introduction

This chapter reviews data relevant to housing (i.e., gains and losses, tenure, structure data, median value of owner-occupied housing, contract rents, age of stock, and group quarters' data). Data are from Census 2000 with appropriate, historical comparisons. From these, it appears that housing trends in Erie County are long-term and consistent. As noted earlier, the Census Bureau changed its reporting practices in 2000. Some information that was previously reported on the 100% (short form) is now part of the sample (long form). Data sets are referenced in each table.

#### Housing Units: Gains and Losses

Growth continues to follow the I-90 and I-79 corridors and where there is a concentration of higher education facilities (e.g., Edinboro University and Penn State Behrend). As first noted in 2001, areas along Routes 19 and 97 in Summit and Waterford Townships are growing. Housing unit losses are primarily in Erie City and small urban communities.

The map on the next page and **Table 1, Housing Unit Count**, on page 7 shows the percentage of change in the number of housing units in the county from 1970 to 1990 and from 1990 to 2000, as well as the total percent change from 1970 to 2000. The data in the table and the map show that between 1970 and 2000:

- There was a gain of 36% in the number of housing units in the county.
- The five, fastest-growing municipalities in those decades were:

Washington Township	145%
Franklin and McKean townships	143%
Waterford Township	141%
Edinboro Borough	139%
- The number of housing units in the City of Erie grew modestly, with only 2,263 housing units added.
- In addition to the cities of Erie (44,971) and Corry (2,868); Millcreek (22,369), Harborcreek (5,645), Fairview (3,711), and North East (2,691) townships had the highest number of housing units in 2000.
- Growth slowed between 1990 and 2000. In that decade, eight communities lost housing units:

City of Erie and McKean Borough	-1%
Corry City, North East Borough, and Wesleyville Borough	-2%
Union City Borough	-4%
Waterford Borough	-5%
Wattsburg Borough	-7%

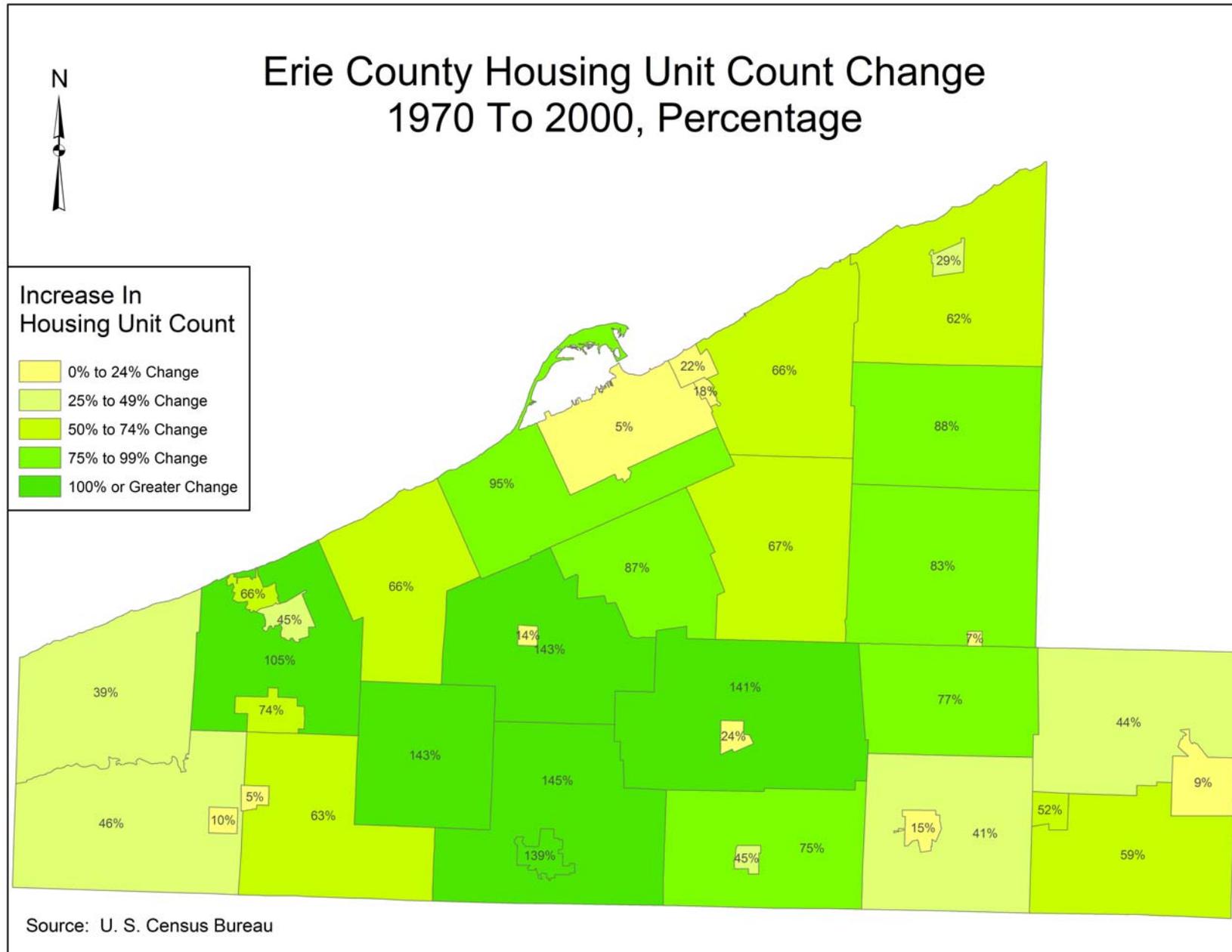


Table 1: Housing Unit Count, Erie County, 1970 to 2000 and Percent Change\*

Community	# Units 1970	# Units 1990	% Change 1990–1970	# Units 2000	% Change 2000–1990	Total % Change 2000–1970
Albion Borough	629	642	2	695	8	10
Amity Township	230	354	54	408	15	77
Concord Township	338	490	45	536	9	59
Conneaut Township	529	739	40	771	4	46
Corry City	2,643	2,941	11	2,868	-2	9
Cranesville Borough	211	215	2	221	3	5
Edinboro Borough	939	2,030	116	2,242	10	139
Elgin Borough	58	81	40	88	9	52
Elk Creek Township	429	635	48	700	10	63
Erie City	42,708	45,424	6	44,971	-1	5
Fairview Township**	2,234	3,397	52	3,711	9	66
Franklin Township	234	513	119	569	11	143
Girard Borough	876	1,162	33	1,269	9	45
Girard Township	1,011	1,896	88	2,073	9	105
Greene Township	1,071	1,676	56	1,784	6	67
Greenfield Township	371	624	68	699	12	88
Harborcreek Township	3,403	5,158	52	5,645	9	66
Lake City Borough	647	921	42	1,076	17	66
Lawrence Park Township	1,333	1,631	22	1,626	0	22
LeBoeuf Township	361	557	54	630	13	75
McKean Borough	141	163	16	161	-1	14
McKean Township	704	1,578	124	1,714	9	143
Millcreek Township	11,476	19,285	68	22,369	16	95
Mill Village Borough	112	154	38	162	5	45
North East Borough	1,390	1,835	32	1,795	-2	29
North East Township	1,659	2,516	52	2,691	7	62
Platea Borough	106	164	55	184	12	74
Springfield Township	1,054	1,338	27	1,462	9	39
Summit Township	1,185	1,977	67	2,212	12	87
Union Township	448	628	40	631	0	41
Union City Borough	1,240	1,477	19	1,422	-4	15
Venango Township	449	766	71	821	7	83
Washington Township	703	1,500	113	1,720	15	145
Waterford Borough	475	618	30	590	-5	24
Waterford Township	601	1,173	95	1,447	23	141
Wattsburg Borough	155	178	15	166	-7	7
Wayne Township	474	611	29	681	11	44
Wesleyville Borough	1,278	1,538	20	1,512	-2	18
<b>Erie County</b>	<b>83,905</b>	<b>108,585</b>	<b>29</b>	<b>114,322</b>	<b>5</b>	<b>36</b>

\* Data are from H1. Housing Units [1], Universe: Housing Units, Summary File (SF1) data set, 100% data for 2000 and 1990; 1970 data are from 2001 report.

\*\* In 1988, Fairview Borough incorporated into Fairview Township. 1970 and 1990 Census numbers provided separate unit counts, as follows: Fairview Borough, 492 and 723 for 1970 and 1990; and 1,742 and 2,674 for Fairview Township. These numbers were combined for this report.

## Tenure: Homeownership vs Renting

Tenure information, which tallies whether occupants own or rent their dwelling, is collected only for occupied housing units. **Table 2, Tenure of Occupied Housing Units**, on the next page, shows tenure details for all Erie County municipalities in 2000.

Little has changed in terms of homeownership in Erie County since the 2001 plan. The county continues to be a place of homeownership. The overall rate of homeownership in Erie County is 69%, which compares to 71% for the state, and 66% for the nation. Homeownership levels are especially high in rural areas. Most second-class townships in the county have ownership rates in the mid- to high-80% levels, and eight are at or over 90 percent.

Ten communities—Elk Creek, Fairview, Franklin, Greene, Greenfield, McKean, Summit, and Wayne townships, and Elgin and Platea boroughs—have ownership rates at 90% or better. At 93%, Franklin Township has the highest level of homeownership.

Three communities—Edinboro and North East boroughs and the City of Erie—have ownership rates at less than 60 percent. At 36%, Edinboro Borough has the lowest percentage of homeownership in the county.

Except for Edinboro, these rates compare favorably to state and national homeownership levels. Homeownership levels in Edinboro are comparable to communities of similar sizes that also have universities, such as Clarion (37%) in Clarion County.

In 2001, at the time of the last housing update, only three municipalities had over 1,000 rental units: The City of Erie, Millcreek Township, and Edinboro Borough. As of this update, rental units are again located predominantly in urban areas. There are now four communities with over 1,000 occupied rental units, and in combination, they total 80% of all rentals in Erie County:

The City of Erie	17,941
Millcreek Township	5,939
Edinboro Borough	1,339
City of Corry	<u>1,022</u>
	26,241

While the City of Erie and Millcreek Township have the greatest numbers of rental units, Edinboro has the highest *percentage* of rental units (64%), relative to its total housing stock. This is not surprising, considering that Edinboro is a university town and many of its residents are students who are unlikely to remain after graduation.

*Note:* The information in Table 2 is from Census 2000, Summary File 2, 100% data, as opposed to Summary File 3, which is sample data. According to the Census, “the differences between the long form estimates in SF 3 and values in SF 1 or SF 2 are particularly noticeable for the smallest places, tracts, and block groups. SF 1 gives exact numbers even for very small groups and areas, whereas SF 3 gives estimates for small groups and areas such as tracts and small places that are less exact. The goal of SF 3 is to identify large differences among areas or large changes over time. Estimates for small areas and small population groups often do exhibit large changes from one Census to the next, so having the capability to measure them is worthwhile.”<sup>1</sup>

When possible, 100% data were used in this report.

Table 2: Tenure of Occupied Housing Units, Erie County, 2000\*

Community	Number of Units	Units Owned	Owned (%)	Units Rented	Rented (%)
Albion Borough	655	425	65	230	35
Amity Township	387	345	89	42	11
Concord Township	490	427	87	63	13
Conneaut Township	740	617	83	123	17
Corry City	2,660	1,638	62	1,022	38
Cranesville Borough	216	179	83	37	17
Edinboro Borough	2,087	748	36	1,339	64
Elgin Borough	84	76	90	8	10
Elk Creek Township	653	589	90	64	10
Erie City	40,938	22,997	56	17,941	44
Fairview Township	3,535	3,181	90	354	10
Franklin Township	554	515	93	39	7
Girard Borough	1,226	927	76	299	24
Girard Township	1,955	1,670	85	285	15
Greene Township	1,724	1,576	91	148	9
Greenfield Township	666	616	92	50	8
Harborcreek Township	5,398	4,460	83	938	17
Lake City Borough	1,025	810	79	215	21
Lawrence Park Township	1,547	1,287	83	260	17
LeBoeuf Township	567	489	86	78	14
McKean Borough	150	105	70	45	30
McKean Township	1,649	1,525	92	124	8
Millcreek Township	21,217	15,278	72	5,939	28
Mill Village Borough	149	128	86	21	14
North East Borough	1,730	1,002	58	728	42
North East Township	2,485	2,177	88	308	12
Platea Borough	172	154	90	18	10
Springfield Township	1,253	1,103	88	150	12
Summit Township	2,110	1,916	91	194	9
Union Township	598	524	88	74	12
Union City Borough	1,326	798	60	528	40
Venango Township	771	687	89	84	11
Washington Township	1,639	1,451	89	188	11
Waterford Borough	558	382	68	176	32
Waterford Township	1,362	1,204	88	158	12
Wattsburg Borough	148	96	65	52	35
Wayne Township	642	576	90	66	10
Wesleyville Borough	1,441	1,051	73	390	27
<b>Erie County</b>	<b>106,507</b>	<b>73,729</b>	<b>69</b>	<b>32,778</b>	<b>31</b>
*Data are HCT2. Tenure [3], Universe: Occupied Housing Units, Census 2000, Summary File 2 (SF2), 100% Data					

## Units in Structure

Both occupied *and* vacant units are counted if they are separate. Included in the count are single-family, detached or attached dwellings, two- and three-family homes, high-rise apartments, and mobile homes, as shown in **Table 3A, Units in Structure, Number of Units** and **Table 3B, Units in Structure, as Percentages**, on pages 11 and 12.

Single-family dwellings, whether attached or detached, are the most popular type of housing in the county, at 67% of all dwelling units. Two-unit structures (10%) and three- and four-unit structures (6%) combine into the second largest category of home, at sixteen percent. Complexes that have between 10 and 50 or more units per structure make up the smallest percentage of dwellings in the county at 6.6 percent. Mobile homes edge out large, multi-unit dwellings by only 128 units.

In Erie City, 58% of all homes are single family, 19% are two family, and 9% have three or four units. Most two-family homes are “up and downs,” with one unit each on the first and second floors. This housing type was popular prior to World War II in the city and older suburbs, such as Wesleyville.

In some areas, mobile homes are a significant part of the housing stock mix. In Girard Township they comprise 33% of the housing units; and in McKean Township, they are at 27 percent. In Platea Borough, mobile homes make up 25% of the housing stock. Contrast this to Erie City, Edinboro, and North East Borough, where they are less than 1% of the housing stock.

Judging from the data in the table, the communities that have the greatest number of apartment complexes (structures that have more than five units per structure) are Erie City, Millcreek, and Edinboro. These three communities combined have over 10,000 units that are in structures of five or more units per structure.

## Median Value of Owner-Occupied Housing

**Table 4A, Median Value of Owner-Occupied Housing**, on page 13, shows the median home value of owner-occupied housing, arranged alphabetically by community and compared to the county (\$85,300) and the state (\$97,000). Although these values are not market or appraised values, when compared to other value indices, they are usually proportionally true. That is, the values, as perceived by owners, are often similar to values as set by the market.

**Table 4B, Median Value Sorted by Value**, on page 14, shows the data for median home values in the county in ascending order. Fairview, McKean Borough, and Millcreek, Summit, Washington and Venango townships have estimated home values in excess of \$110,000. Thirteen municipalities have median home values at \$100,000 or more. Conversely, only two have values under \$60,000, Union City and the City of Corry. The gap between Erie County and state medians in the 1990 Census is lessening. (At that time, it was \$54,000 in the county and \$69,700 for the state.) Based on raw figures as well as proportionally, Erie County housing values are approaching those of the state.

## Contract Rent

**Table 5, Median Contract Rents**, on page 15, shows median contract rents in the county (\$360) and the state (\$438). In 15 communities, residents pay more than the county median. In six communities, rent is greater than 10% more than the county median:

Summit Township	\$478
Millcreek Township	\$462
Edinboro Borough	\$430
Fairview Township	\$428
Greene and Washington townships	\$411

In Summit and Millcreek townships, rents are higher than the state median. Residents in Corry City, Union City Borough, and Girard, Amity, and Waterford townships have the lowest rents. Generally, these communities are rural. No value is given for Elgin Borough, given its small database. In the 2001 plan, rents in Albion were 81% of the county median, and it was forecasted that SCI Albion would impact this bargain rate. It didn't—Albion still has modest rents at only 81% of the county norm.

Table 3A: Units in Structure, Number of Units per Category in Erie County, 2000\*

Community	Total	1D	1A	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	MH	Other
Albion Borough	695	444	16	58	30	20	0	11	64	52	0
Amity Township	408	322	0	2	0	0	0	0	0	84	0
Concord Township	534	403	2	4	0	0	0	0	0	121	4
Conneaut Township	771	549	4	13	2	0	0	0	0	203	0
Corry City	2,868	1,750	55	363	195	241	47	42	7	168	0
Cranesville Borough	218	156	0	14	1	0	0	0	0	47	0
Edinboro Borough	2,242	1,059	39	212	249	247	136	197	81	22	0
Elgin Borough	90	77	0	4	0	0	0	0	0	9	0
Elk Creek Township	703	555	6	14	3	0	0	0	0	125	0
Erie City	44,973	24,684	1,344	8,699	4,069	2,200	960	572	2,308	111	26
Fairview Township	3,711	3,398	80	26	50	28	0	13	24	86	6
Franklin Township	565	469	6	9	0	0	0	0	0	81	0
Girard Borough	1,271	984	0	76	79	68	0	46	0	18	0
Girard Township	2,064	1,192	40	28	10	10	8	33	65	678	0
Greene Township	1,784	1,561	43	41	24	0	0	0	0	115	0
Greenfield Township	725	551	0	8	3	0	0	0	0	163	0
Harborcreek Township	5,645	4,724	46	165	118	125	31	39	257	140	0
Lake City Borough	1,074	794	13	47	94	13	0	0	0	113	0
Lawrence Park Township	1,626	992	482	58	13	0	0	0	0	81	0
LeBoeuf Township	636	501	3	12	16	0	0	0	0	104	0
McKean Borough	158	113	0	18	10	15	0	0	0	2	0
McKean Township	1,717	1,201	18	22	0	0	6	0	0	470	0
Millcreek Township	22,367	14,999	872	541	973	1,149	995	755	507	1,576	0
Mill Village Borough	156	113	2	7	1	4	0	0	0	29	0
North East Borough	1,795	982	10	311	198	86	72	72	46	18	0
North East Township	2,665	1,985	11	38	16	20	41	0	0	554	0
Platea Borough	193	139	4	1	0	0	0	0	0	49	0
Springfield Township	1,462	1,039	17	19	14	9	4	0	0	360	0
Summit Township	2,212	1,450	10	25	0	0	0	0	0	727	0
Union Township	631	537	7	4	0	3	0	0	0	78	2
Union City Borough	1,422	796	29	148	183	76	45	75	0	70	0
Venango Township	827	708	13	11	0	0	0	0	0	95	0
Washington Township	1,724	1,340	6	27	18	25	0	0	0	308	0
Waterford Borough	590	395	11	44	36	26	17	0	0	61	0
Waterford Township	1,447	942	7	27	6	0	20	0	0	439	6
Wattsburg Borough	160	98	2	20	24	12	0	0	0	4	0
Wayne Township	681	556	6	4	4	0	0	0	0	111	0
Wesleyville Borough	1,512	993	13	124	85	45	0	0	0	252	0
<b>Erie County</b>	<b>114,322</b>	<b>73,551</b>	<b>3,217</b>	<b>11,244</b>	<b>6,524</b>	<b>4,422</b>	<b>2,382</b>	<b>1,855</b>	<b>3,359</b>	<b>7,724</b>	<b>44</b>

\* Data are from H30, Units in Structure [11], Universe: Housing Units, Census 2000, SF3, Sample Data.

Key: Total = total number of occupied and unoccupied housing units; 1D = One Detached; 1-A = 1 Attached; 2 (etc.) = Two (or more) units per structure; MH = Mobile Home; Other = Other types of housing, such as boats, RVs, vans, etc.

Table 3B: Units in Structure, Percentages of Each Category, Erie County, 2000\*

Community	Total	% 1 unit	% 2 to 4 units	% 5 to 9	% 10 to 19	% 20 to 49	% 50+	% MH	% Other
Albion Borough	695	66	13	3	0	2	9	7	0
Amity Township	408	79	1	0	0	0	0	21	0
Concord Township	534	76	1	0	0	0	0	23	1
Conneaut Township	771	72	2	0	0	0	0	26	0
Corry City	2868	63	19	1	2	1	0	6	0
Cranesville Borough	218	72	7	0	0	0	0	22	0
Edinboro Borough	2,242	49	11	11	6	9	.4	1	0
Elgin Borough	90	86	4	0	0	0	0	1	0
Elk Creek Township	703	80	2	0	0	0	0	18	0
Erie City	44,973	58	28	5	2	1	5	0	1
Fairview Township	3,711	94	2	1	0	0	1	2	0
Franklin Township	565	84	2	0	0	0	0	14	0
Girard Borough	1,271	77	12	5	0	4	0	1	0
Girard Township	2,064	60	2	1	0	2	3	33	0
Greene Township	1,784	90	4	0	0	0	0	6	0
Greenfield Township	725	76	2	0	0	0	0	22	0
Harborcreek Township	5,645	84	5	2	.5	1	5	2	0
Lake City Borough	1,074	75	13	1	0	0	0	11	0
Lawrence Park Township	1,626	91	4	0	0	0	0	5	0
LeBoeuf Township	636	79	4	0	0	0	0	16	0
McKean Borough	158	72	18	9	0	0	0	1	0
McKean Township	1,717	71	1	0	0	0	0	27	0
Millcreek Township	22,367	71	7	1	4	3	2	7	0
Mill Village Borough	156	74	5	3	0	0	0	19	0
North East Borough	1,795	55	28	5	4	4	3	1	0
North East Township	2,665	75	2	1	2	0	0	21	0
Platea Borough	193	74	.5	0	0	0	0	25	0
Springfield Township	1,462	72	2	1	0	0	0	25	0
Summit Township	2,212	66	1	0	0	0	0	32	0
Union Township	631	86	1	0	0	0	0	12	0
Union City Borough	1,422	58	23	5	3	5	0	5	0
Venango Township	827	8	1	0	0	0	0	11	0
Washington Township	1,724	78	3	1	0	0	0	18	0
Waterford Borough	590	69	14	4	3	0	0	10	0
Waterford Township	1,447	66	2	0	1	0	0	30	0
Wattsburg Borough	160	63	28	8	0	0	0	3	0
Wayne Township	681	83	1	0	0	0	0	16	0
Wesleyville Borough	1,512	67	14	3	0	0	0	16	0
<b>Erie County</b>	<b>114,322</b>	<b>67</b>	<b>16</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>0 (.04)</b>

\* Data are from H30, Units in Structure [11], Universe: Housing Units, Census 2000, SF3, Sample Data and Consultant calculations. Note that in this table, one, attached and detached units were combined as were units that had two or three or four units per structure.

Table 4A: Median Value of Owner-Occupied Housing, County and State, 2000\*

Community	Median Home Value (\$)	% of County Value	% of State Home Value
Albion Borough	76,300	89	79
Amity Township	85,700	100	88
Concord Township	72,100	85	74
Conneaut Township	76,400	90	79
Corry City	55,100	65	57
Cranesville Borough	70,500	83	73
Edinboro Borough	108,400	127	112
Elgin Borough	67,500	79	70
Elk Creek Township	81,400	95	84
Erie City	65,900	77	68
Fairview Township	139,700	164	144
Franklin Township	100,000	117	103
Girard Borough	85,600	100	88
Girard Township	99,400	117	102
Greene Township	102,300	120	105
Greenfield Township	93,500	110	96
Harborcreek Township	104,400	122	108
Lake City Borough	81,100	95	84
Lawrence Park Township	74,500	87	77
LeBoeuf Township	86,600	102	89
McKean Borough	110,600	130	114
McKean Township	105,100	123	108
Millcreek Township	114,000	134	118
Mill Village Borough	80,500	94	83
North East Borough	94,600	111	98
North East Township	107,200	126	111
Platea Borough	82,100	96	85
Springfield Township	83,200	98	86
Summit Township	126,100	148	130
Union Township	75,900	89	78
Union City Borough	50,000	59	52
Venango Township	110,100	129	114
Washington Township	120,900	124	125
Waterford Borough	93,800	110	97
Waterford Township	104,400	122	108
Wattsburg Borough	65,000	76	67
Wayne Township	71,400	84	74
Wesleyville Borough	64,700	76	67
<b>Erie County</b>	<b>85,300</b>	<b>100</b>	<b>88</b>
<b>State of Pennsylvania</b>	<b>97,000</b>	<b>114</b>	<b>100</b>

\* Data are from H76. Median Value (Dollars) for specified owner-occupied housing units [1] - Universe: Specified Owner-occupied housing units. Summary (SF3) files.

Table 4B: Median Value of Homes in Erie County, Sorted by Median Value\*

Community	Median Value (\$)
Union City Borough	50,000
Corry City	55,100
Wesleyville Borough	64,700
Wattsburg Borough	65,000
Erie City	65,900
Elgin Borough	67,500
Cranesville Borough	70,500
Wayne Township	71,400
Concord Township	72,100
Lawrence Park Township	74,500
Union Township	75,900
Albion Borough	76,300
Conneaut Township	76,400
Mill Village Borough	80,500
Lake City Borough	81,100
Elk Creek Township	81,400
Platea Borough	82,100
Springfield Township	83,200
<b>Erie County</b>	<b>85,300</b>
Girard Borough	85,600
Amity Township	85,700
LeBoeuf Township	86,600
Greenfield Township	93,500
Waterford Borough	93,800
North East Borough	94,600
Girard Township	99,400
Franklin Township	100,000
Greene Township	102,300
Harborcreek Township	104,400
Waterford Township	104,400
McKean Township	105,100
North East Township	107,200
Edinboro Borough	108,400
Venango Township	110,100
McKean Borough	110,600
Millcreek Township	114,000
Washington Township	120,900
Summit Township	126,100
Fairview Township*	139,700

\* Data are from Table H76. "Median Value (Dollars) for all specified owner-occupied housing units [1] - Universe: Specified Owner-occupied housing units. Summary (SF3) file and arranged in ascending order by consultant.

Table 5: Median Contract Rents for Erie County Communities, 2000\*

Community	Rent (\$)	Percent of County (%)	Percent of State (%)
Albion Borough	290	81	66
Amity Township	286	79	65
Concord Township	333	93	76
Conneaut Township	317	88	72
Corry City	267	74	61
Cranesville Borough	393	109	90
Edinboro Borough	430	119	98
Elgin Borough	No data provided by U.S. Census for Elgin Borough		
Elk Creek Township	356	99	81
Erie City	340	94	78
Fairview Township	428	119	98
Franklin Township	375	104	86
Girard Borough	353	98	81
Girard Township	265	74	61
Greene Township	411	114	94
Greenfield Township	350	97	80
Harborcreek Township	378	105	86
Lake City Borough	320	89	73
Lawrence Park Township	358	99	82
LeBoeuf Township	355	99	81
McKean Borough	364	101	83
McKean Township	372	103	85
Millcreek Township	462	128	105
Mill Village Borough	325	90	74
North East Borough	324	90	74
North East Township	391	109	89
Platea Borough	325	90	74
Springfield Township	370	103	84
Summit Township	478	133	109
Union Township	354	98	81
Union City Borough	268	74	61
Venango Township	378	105	86
Washington Township	411	114	94
Waterford Borough	381	106	87
Waterford Township	288	80	66
Wattsburg Borough	313	87	71
Wayne Township	342	95	78
Wesleyville Borough	346	96	79
<b>Erie County</b>	<b>360</b>	<b>—</b>	<b>82</b>
<b>State of Pennsylvania</b>	<b>438</b>	<b>122</b>	<b>—</b>

\* Data are from H56. Median Contract Rent (Dollars) [1]. Universe: Specified renter-occupied housing units paying cash rent. Census 2000 Summary File 3 (SF3), Sample Data.

## Age of Housing Stock

An aging housing stock, if not well maintained, can be detrimental to an area for several reasons:

- Many buyers do not want “fixer uppers.” Most homeowners prefer to buy a built-to-their-specifications home, or at least a newer home.
- Houses built before 1978 are likely to have lead hazards.
- Houses built before 1940 are likely to have the most problems, since maintenance on older homes can be an issue, especially in older, less prosperous neighborhoods.

In the 2001 study, the report included Census information on homes built prior to 1940. In this study, the data are in the form of Median Year Built, as shown in **Table 6, Median Age of Housing**, on page 17. Erie County and the state have the same median age of housing stock—1957. The median age of the housing stock in the United States, however, is considerably newer—1971.

The table ranks communities from oldest to newest. The oldest five communities are the same as in 2001. Nine communities have homes with a median age of more than 60 years old (being built before 1948).

In the 2001 report, based on 1990 census data, McKean, Fairview, Harborcreek, Summit, and Millcreek townships had the smallest proportions of older units (built prior to 1940). At the time, these findings reflected growth patterns in the county.

Using 2000 data, the communities with the lowest median home ages include Waterford Township (1978), Washington Township (1977), McKean and Summit townships (1976); and Venango, Greenfield, Girard and Franklin townships and Platea Borough (1975). Although growth, as evidenced by new home starts, continues to be strong in Millcreek, Harborcreek and Fairview townships, the data relating to median ages is important in that it highlights an increase in growth activity that has been occurring in some of these other areas of the county.

## Group Quarters

The Census Bureau classifies people not living in households as living in group quarters. The Bureau further divides group quarters into two general categories. Institutional group quarters are for persons under formal care or custody, such as in nursing homes or prisons. Non-institutional group quarters are for everyone else living in a group, such as in rooming houses, college dormitories, military barracks, missions, shelters, and group homes.

In 1990, there were 10,160 persons living in group quarters in Erie County. Approximately 50% of the total population was in Erie City (4,499), and slightly more than 25% were in Edinboro (2,810).

By 2000, this number had grown to 13,953, as shown in **Table 7, Persons in Group Quarters**, on page 18 (data for 1990 are in the previous housing report). Of that, 46% were institutionalized. And of that population (6,365), 47% (3,005) were in nursing homes, while 40% (2,574) were in correctional institutions. The majority of the persons in correctional institutions were in SCI Albion, in Conneaut Township. SCI Albion opened in 1993. According to Census 2000, there were 1,885 prisoners at that time. The only other large population in a correctional institution was in Erie City, where the county prison is located. In combination, Conneaut Township and Erie City accounted for this entire population. Of the 7,588 residents living in non-institutionalized group quarters, 5,801 were living in college dormitories, of which 2,352 were in the City of Erie and 1,873 were in Edinboro.

It was predicted in the 2001 report that with the main streaming of the mentally disabled that was prevalent at the time, the number of group homes in the county would increase. In 1990, there were 777 group homes. By 2000, this number had increased to 855, a 10% increase. Approximately 84% of group homes in the county are in Erie City (546), Millcreek Township (143), or Fairview Township (37).

Table 6: Median Age of Housing By Descending Age, Erie County, 2000\*

Community	Number of Houses	Median Age
Cranesville Borough	218	1939
Mill Village Borough	156	1939
North East Borough	1,795	1939
Union City Borough	1,422	1939
Wattsburg Borough	160	1939
Corry City	2,868	1941
Elgin Borough	90	1942
Erie City	44,973	1944
Lawrence Park Township	1,626	1945
Wesleyville Borough	1,512	1950
McKean Borough	158	1951
Waterford Borough	590	1951
Albion Borough	695	1954
Girard Borough	1,271	1954
Union Township	631	1958
Lake City Borough	1,074	1962
Elk Creek Township	703	1963
Springfield Township	1,462	1963
Conneaut Township	771	1964
Concord Township	534	1965
Greene Township	1,784	1965
Harborcreek Township	5,645	1966
Fairview Township	3,711	1968
Wayne Township	681	1968
Edinboro Borough	2,242	1970
LeBoeuf Township	636	1971
North East Township	2,665	1971
Millcreek Township	22,367	1972
Amity Township	408	1973
Franklin Township	565	1975
Girard Township	2,064	1975
Greenfield Township	725	1975
Platea Borough	193	1975
Venango Township	827	1975
McKean Township	1,717	1976
Summit Township	2,212	1976
Washington Township	1,724	1977
Waterford Township	1,447	1978
<b>Erie County</b>	<b>114,322</b>	<b>1957</b>

\* Data are from H35, Median Year Structure Built [1], Universe: Housing units, Census 2000 Summary File 3 (SF3) Sample Data.

Table 7: Persons in Group Quarters, Erie County, 2000\*

Subject	# Both	# Male	# Female	% Both Sexes	% Male	% Female
<b>Age</b>						
<b>Group Quarters Population</b>	13,953	7,450	6,503	100.0	100.0	100.0
Under 18 years	536	339	197	3.8	4.6	3.0
18 to 64 years	9,989	6,114	3,875	71.6	82.1	59.6
65 years and older	3,428	997	2,431	24.62	13.4	37.4
<b>Institutionalized</b>						
<b>Institutionalized</b>	6,365	3,796	2,569	100.0	100.0	100.0
Under 18 years	350	237	113	5.5	6.2	4.4
18 to 64 years	2,954	2,658	296	46.4	70.0	11.5
65 years and older	3,061	901	2,160	48.1	23.7	84.1
<b>Non-institutionalized</b>						
<b>Non-institutionalized</b>	7,588	3,654	3,934	100.0	100.0	100.0
Under 18 years	186	102	84	2.5	2.8	2.1
18 to 64 years	7,035	3,456	3,579	92.7	94.6	91.0
65 years and older	367	96	271	4.8	2.6	6.9
<b>Type of Group Quarters</b>						
<b>Group quarters population</b>	13,953	7,450	6,503	100.0	100.0	100.0
<b>Institutionalized</b>						
Correctional institutions	2,574	2,503	71	18.4	33.6	1.1
Nursing homes	3,005	870	2,135	21.5	11.7	32.8
Hospitals/wards, hospices	74	35	39	0.4	0.5	0.6
Mental hospitals/wards	114	65	49	0.8	0.9	0.8
Juvenile institutions	194	137	57	1.4	1.8	0.9
Other institutions	404	186	218	2.9	2.5	3.4
<b>Non-institutionalized</b>						
<b>Non-institutionalized</b>	7,588	3,654	3,934	54.4	49.0	60.5
College dormitories	5,801	2,765	3,036	41.6	37.1	46.7
Military quarters	0	0	0	0.0	0.0	0.0
Other non-institutional	1,787	889	898	12.8	11.9	13.8

\* Data are from QT-P12. Group Quarters by Sex, Age, and Type of Group Quarters, Census 2000 Summary File 1 (SF1), 100% data. Data in the text that references the number of group homes is from Table PCT-16. Group Quarters Population by Group Quarters Type [52]. Universe: Population in Group Quarters. Census 2000 Summary File (SF1), 100% data.

## Chapter Three

### Housing Market and Affordability



#### Housing Market Overview

Although housing is still “big business in America,” this update also observes that in recent years there have been wide swings in many housing markets, from gluts to scarcity and back again, particularly in “hot markets” such as Houston, Atlanta, New York, and Phoenix. Although Erie County has not experienced the extremes of the boom-bust cycles, such fluctuations still affect the local housing market. These effects are normally seen in mortgage rates and lending standards.

This section updates the 2001 report using information primarily from two sources: the Research Division of the National Association of REALTORS® (NAR) and the quarterly publication “U.S. Housing Market Conditions,” published by the U.S. Department of Housing and Urban Development (HUD).

#### The National Housing Market

**Table 8, New, Single-Family Housing Starts**, shows single-family housing unit “starts” (new homes built) in the United States and the median price paid for those homes, from 2000 to 2007, from the HUD quarterly report on housing market conditions<sup>1</sup>. This time frame clearly shows the housing boom-and-bust cycle. From 2000 to 2005, the annual number of single-family starts increased by nearly 40 percent. By the third quarter of 2007, however, starts were down 28% from the third quarter of 2006 and had fallen *below* the 2000 levels.

**Table 8: New, Single-Family Housing Unit Starts\***

Year	Single-Family Starts	Median Price Paid (\$)
2000	1,230,900	169,000
2001	1,273,300	175,200
2002	1,358,600	187,600
2003	1,499,000	195,000
2004	1,610,500	221,000
2005	1,715,800	240,900
2006	1,465,400	246,500
2007	1,000,000	241,700

\* Annual starts are based on data reviewed to date. “U.S. Housing Market Conditions,” 3rd Quarter, 2007, HUD (Available from <http://www.huduser.org>.)

If the Consumer Price Index (CPI) “inflater” is applied to the 2000 median home price to equate to 2007 levels, it yields a purchase price of \$204,000. From 2000 to 2007, home prices rose 43%, but the CPI only increased by 21 percent.

## The National Housing Market, Continued

Existing home sales follow a similar pattern. In 2004, 6.8 million units were sold; in 2005, 7.1 million were sold. In 2006, however, sales fell to 6.5 million units. At current rates, sales are expected to fall again, to approximately 5.5 million units sold in 2007 (5.4 million had been sold in the third quarter of 2007). The median price of existing homes sold in the third quarter of 2007 was \$221,600, down 1% from the previous quarter and down 2% from the third quarter of 2006.

Sales of existing homes for the third quarter of 2007 were down 8% from the previous quarter and down 14% from the third quarter of 2006. This decline was sharper in the West, Midwest, and South than in the Northeast. Further, the estimated supply of unsold homes was estimated at 10.5 months, while NAR research data indicate that a balanced market has a five- to six-month supply of unsold homes. The upside of the recent NAR releases is that prices have stabilized, and the recent cut in “Fed funds” rates should “help to restore buyer confidence.”

This slight positive turn in the housing market is further supported by the National Association of Home Builders/Wells Fargo Housing Index. That index, the product of home-builder surveys, measures current single-home sales, projected sales (six months), and buyer traffic. According to the NAHB/WFHI, “builder confidence in the market for new, single-family homes edged marginally higher,”<sup>2</sup> in February 2008, through an increase in traffic of prospective buyers. A rating of 50 is when positive and negative responses are equal. The September 2007 index was 20 out of a possible 100 points. It fell to an historic low of 18, but rose again to 20 in February.

## Manufactured Housing

Manufactured housing includes mobile homes, modular units, and kit homes. In 1998 and 1999, shipments of mobile homes were at 373,000 and 348,000 units, respectively, which then represented about 30% of all new, single-home sales in the nation. In 2006, that figure dropped to 117,300 units, and in 2007, the SAAR (Seasonally Adjusted Annual Rate) varied from 100,300 to 90,700 units.

There are several reasons for drop in mobile home sales, according to various published reports:

- Lower mortgage rates on conventional homes
- A dearth and then a glut of mobile homes caused by the need to provide homes to victims of natural disasters
- An increase in the average price of the typical mobile home (over \$64,000 per HUD 2007 figures)
- Insurance issues in Florida

## Manufactured Housing in Erie County

This national trend is reflected in the county as well. In 1990, the traditional “mobile home” was the most prevalent type of manufactured housing in the county. In that Census, only mobile homes and not other varieties of manufactured housing were counted. In 1980, the number of mobile homes was only 3,930, representing less than 4% of the county’s housing stock. By the 1990 Census, 8,709 units were counted, which represented about 8% of all housing stock in the county. In a single decade, the number of mobile homes more than doubled in both count and in proportion to all homes in the county.

By 2000, however, this trend started to reverse. The total number of mobile homes in the county fell to 7,724 units, or approximately 7% of the county’s housing stock.

In the past, the traditional mobile home could cause controversy in a community, since many viewed the typical mobile home as an eyesore and potential blight. Now, however, many modular and kit homes are often difficult to distinguish from stick-built units.

## Manufactured Housing in Erie County, Continued

National trends are likely to affect housing in Erie County as follows:

- Fewer mobile homes
- More manufactured homes that are hard to distinguish from site-built homes, including two-story units
- Larger lot requirements from consumers to accommodate preferred larger manufactured homes

Generally, there are more mobile homes in rural areas. In 2000, there were only 44 mobile homes in Erie City (down from 588 in the 1990 Census). As noted in the 2001 Plan, the unusually high number of mobile homes in the 1990 Census was an aberration; the 2000 number is likely more accurate.

## Apartments

According to national data, the number of unfurnished apartment completions varies annually, but has generally been dropping since 2002. In that year, 204,100 units went on the market; in 2007, some 117,300 units were completed. In 2006, first quarter completions were listed at 28,000, up for the first quarter of 2006. The absorption rate (rented in three months) was given as 54%, and rents (\$934 month) dropped 10% from the prior quarter.

## The Future of the National Housing Market

From an outsider's view it may appear that the subprime problems have affected investors in the secondary market. Such investors appear much more cautious now, and mortgage loan standards will likely reflect this caution. Therefore, most national think tanks see a recovery of the housing market driven by various factors:

- Increased income for some sectors of the workforce
- The demand for "second homes" by "Boomers"
- Entry into the market by "Echo Boomers" (children of baby boomers)
- Immigrants seeking to buy their first home
- The need for replacement housing

For a further discussion, see "The State of the Nations Housing 07," by the Joint Center for Housing Studies at Harvard University (2007).<sup>3</sup> Note that this analysis is likely to change rapidly, if the economy continues to shrink.

## The Housing Market in Erie County

This section includes new housing start data from five municipalities in the county, as well as information on existing home sales from data provided by the Greater Erie Board of Realtors (GEBOR). This study is indebted to both sources for their cooperation. Historically, Erie County has had a high percentage of home ownership—a positive quality since it usually indicates stability in terms of population and economic base. Since the 1960s, various government programs have promoted home ownership in the county, usually through some type of subsidy to low- to moderate-income (LMI) families.

*Note:* Mobile homes are not included because the number of new mobile homes is difficult to accurately determine.

## Current Market for New Homes (Building Permit Data)

As shown in **Table 9, Erie County Housing Permit Data**, new construction estimates for the county were based on housing permit data from five municipalities. This information was combined with prior data obtained in 2005 for the County Demographic Analysis.

**Table 9: Erie County Housing Permit Data\***

Year	Erie	Fairview	Harborcreek	Millcreek	Summit	Total
2000	15	16	68	226	61	386
2001	15	33	75	224	89	436
2002	11	20	63	207	88	389
2003	28	31	85	243	70	457
2004	48	35	105	300	124	612
2005	47	25	24	141	100	337
2006	44	27	42	136	88	337
2007 (to date)	67	14	31	197	NA	309*
<b>Total</b>	<b>275</b>	<b>201</b>	<b>493</b>	<b>1,674</b>	<b>620</b>	<b>3,263</b>

\* Source: Township building permit data \*\* Full data are not available for 2007

These communities were selected based on past assessment records. Over a seven-year period (2000-2006 inclusive), approximately 60% of all new housing starts in the county were in these five communities. During this time frame, approximately 3,000 new units were constructed. If historic proportions are followed, the county, as a whole, has had about 5,000 to 5,500 new housing units constructed from 2000 to 2006. Although demolitions are more difficult to trace, it is estimated that between 500 and 600 units were demolished in the same time frame. This results in net new housing of about 4,500 units—or about 500 new dwelling units per year.

There appears to be a rough correlation between the county and the national housing markets. The primary difference is in pattern. Nationally, there was a steady increase in the number of units built until 2005, and then there was a sharp decline. The Erie County housing market peaked in 2004, with relatively flat results since then, and with more constrained activity both before and after the peak. Although 2007 data are incomplete, projections are for over 400 units to be built.

## Current Market for Existing Homes (GEBOR)

The GEBOR shared sales data for this report for 2005 and 2006 with the caveat that information is reliable, but not guaranteed. Data reporting at GEBOR has changed since 2001. Previously, year-to-date information was published for both the county and for 16 sub-regions within the county. Now regional data are processed on a quarterly basis only, though overall, yearly county data are still presented. It must also be noted that all real estate agents are not Realtors. Consequently, not all sales are reflected, and some areas might be under-represented. Though the reporting format has changed, and results may vary regionally, they provide an interesting overview.

In 2005, there were 2,851 residential properties sold in the county, with an average sales price of \$117,516. In 2006, there were 2,433 sales, with an average price of \$123,830. In both years, the average market time was over 70 days (74 and 77 days respectively).<sup>4</sup>

## Housing Cost Trends

Countywide, the 2005 average annual sales price was \$125,041, while in 2006 it was \$127,389. In 1998, the average sales price was \$103,600. If the CPI Inflation Calculator is applied to the 1998 figure, it inflates to \$128,133 in 2007. Thus, Erie County housing prices roughly reflect the general changes in the economy.

As observed in 2001, the average costs vary by area (see the map “Erie County Average Home Purchase Price” on the next page). Erie City and Millcreek were combined into single reporting units; the other areas are grouped per the GEBOR’s format. Even though only quarterly data are available, there are some interesting trends.

- In 2006, sales in Erie City accounted for at least 30% of county housing sales, yet the average sales price (\$82,036) was well below the county average. GEBOR divides City of Erie sales data into four geographic sectors, and sale price averages vary greatly between these four sectors (northeast, northwest, etc.). Average sale prices ranged from \$42,166 in the northeast sector to \$107,113 in the northwest sector of Erie.
- GEBOR divides Millcreek sales data into three geographic sectors. Average sales in Millcreek, however, have a much narrower range between these sectors, from \$162,685 to \$184,000.
- Housing in Fairview Township had the highest sales average, with an average sales price of \$270,789.
- In Summit, Waterford, and LeBoeuf, sale prices increased 44% from 1998, compared to the countywide growth of approximately 24 percent.

## The Housing Market in the City of Erie

The City of Erie, as the largest municipality in the county, deserves special mention. The city has had a Local Economic Revitalization Tax Assistance (LERTA) program since 2002. Further, the City’s Redevelopment Authority (ERA) has made the redevelopment of downtown Erie a priority. These efforts are described below.

### The City of Erie LERTA

The City of Erie recently adopted a revised LERTA to encourage reinvestment. (The original LERTA, in effect citywide from August 2002 until November 2007, provided a 100% exemption from real estate tax for 10 years for residential, commercial, and industrial developers. In that time, at least 2,554 permits were issued solely for housing-related development, alterations, or permits, based on data from City of Erie’s Department of Code Enforcement.<sup>5</sup>

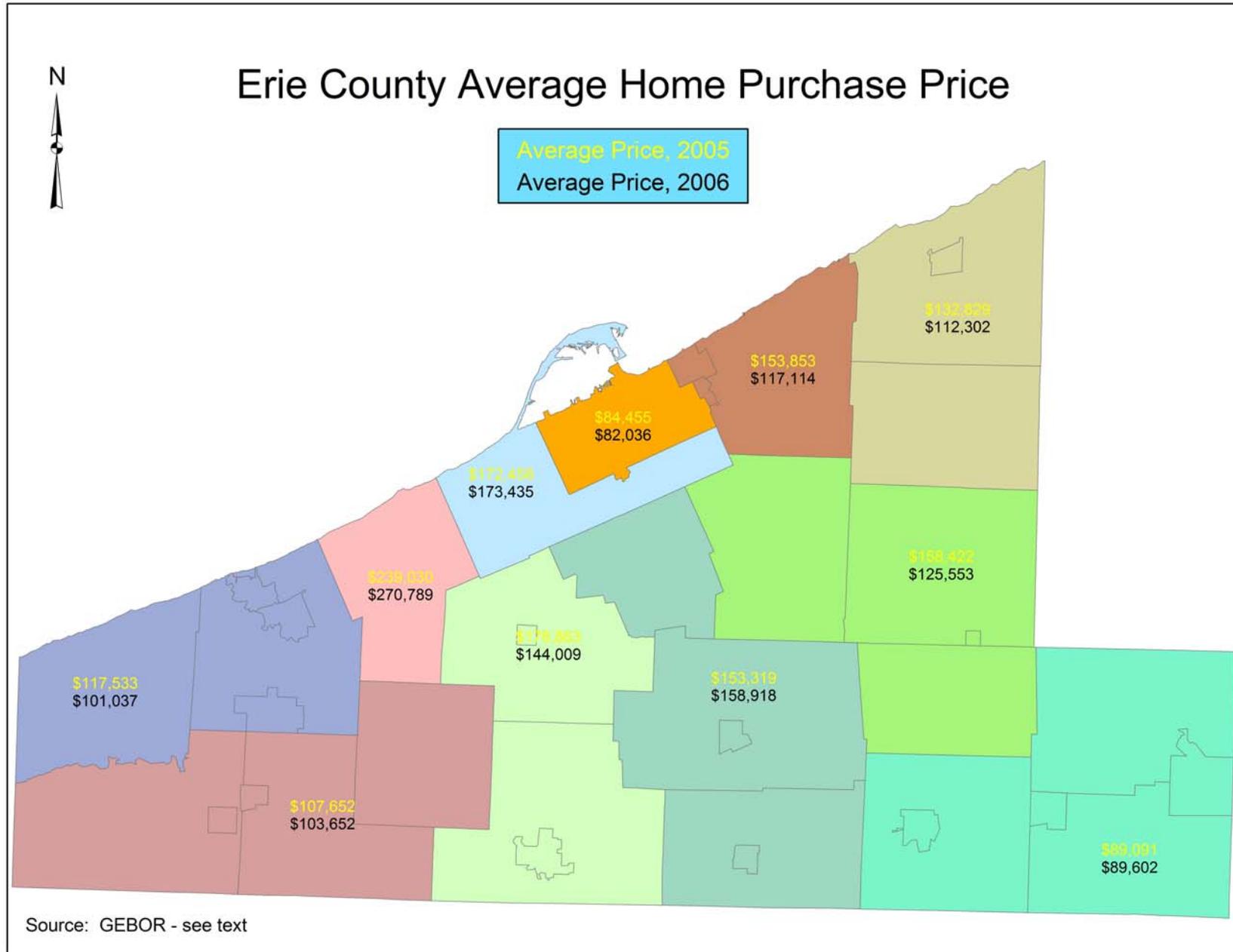
The current LERTA, adopted by the City of Erie and the school board, was enacted on November 21, 2007 and is scheduled to expire on November 21, 2012, unless extended by ordinance.

The current LERTA applies to taxable improvements (renovations, new construction, etc.) that are completed. Relevant residential LERTA provisions have identified target and non-target areas for new residential construction, with a 10-year benefit in target areas and seven years in non-target areas. Homeowners who live in an identified target area, primarily the inner city, will receive a 90% tax break for new construction for the first five years; 70% in the sixth year; 50% in the seventh year; 33% in the eighth year; 25% in the ninth year; and 10% in the 10th year. Homeowners who live outside the target area will receive a 75% tax break for the first five years for new construction; 50% in the sixth year; and 25% in the seventh year ending the tax abatement period.<sup>6</sup>

### Market Rate Housing in the City

According to studies conducted by the ERA, there is a 99% rental rate in downtown Erie, and the majority of these rentals are income controlled. This inordinately high rate of rental and income-controlled housing has resulted in a housing market in the City of Erie that is missing an entire sector, i.e., market-rate housing, either owner occupied or rentals.

The ERA believes that this dearth of market-rate housing has resulted in a market that is affordable, but not sustainable. That is, buyers who can afford to buy a market-rate home are unlikely to buy in a neighborhood where the largest investment they’ll make may turn into a disinvestment. This “poverty complex” is likely to continue, if not checked.



## Market Rate Housing in Erie, Continued

The ERA has been working for several years to increase the number of market-rate options in the City of Erie. In 2007, the ERA sold 14 new homes and two homes that it had purchased and then rehabbed. Its Lovell Place condominium complex has 107 market-rate apartments that are fully leased.

In the ERA's Downtown Project, from 12th and 14th streets and French to Sassafras, it is seeking the construction of 143 housing units for middle-income buyers with some market-rate development. Another program is the Authority's Central City Project, from 21st to 26th streets between French and Parade streets, where the Authority has constructed 15 new homes and rehabbed five additional structures. The Authority's goal is to improve that area so that homes can be sold without any subsidies. Other project areas are the "Little Italy" area and the center-city (so-called SNOOPS) area.

According to the ERA, developers and development planning lag behind market needs. In addition to these existing and near-future plans, the ERA is actively recruiting new retail businesses to cluster in the downtown.

The Authority recognizes that a revitalized city is created one neighborhood at a time. This approach is discussed more fully in chapter 6, which recommends creating residential revitalization areas. This update suggests that revitalization areas will be more successful if developers and housing practitioners focus on a broader spectrum of user.

## Geographic Trends

The map "Erie County Home Sales by Region," shown on the next page, holds few surprises for those who follow county residential trends. The T formed by the Lake Plain (Harborcreek to Fairview) and the I-79 corridor accounts for about 80% of all reported sales. This follows the same pattern that was observed in the 2001 report. Note that the data used for the geographic regions and average values are based on quarterly figures and should be viewed as trends. Quarterly results can vary substantially by year, depending on many factors, especially in smaller markets. Yet, these data confirm past observations on real estate prices and sales volumes.

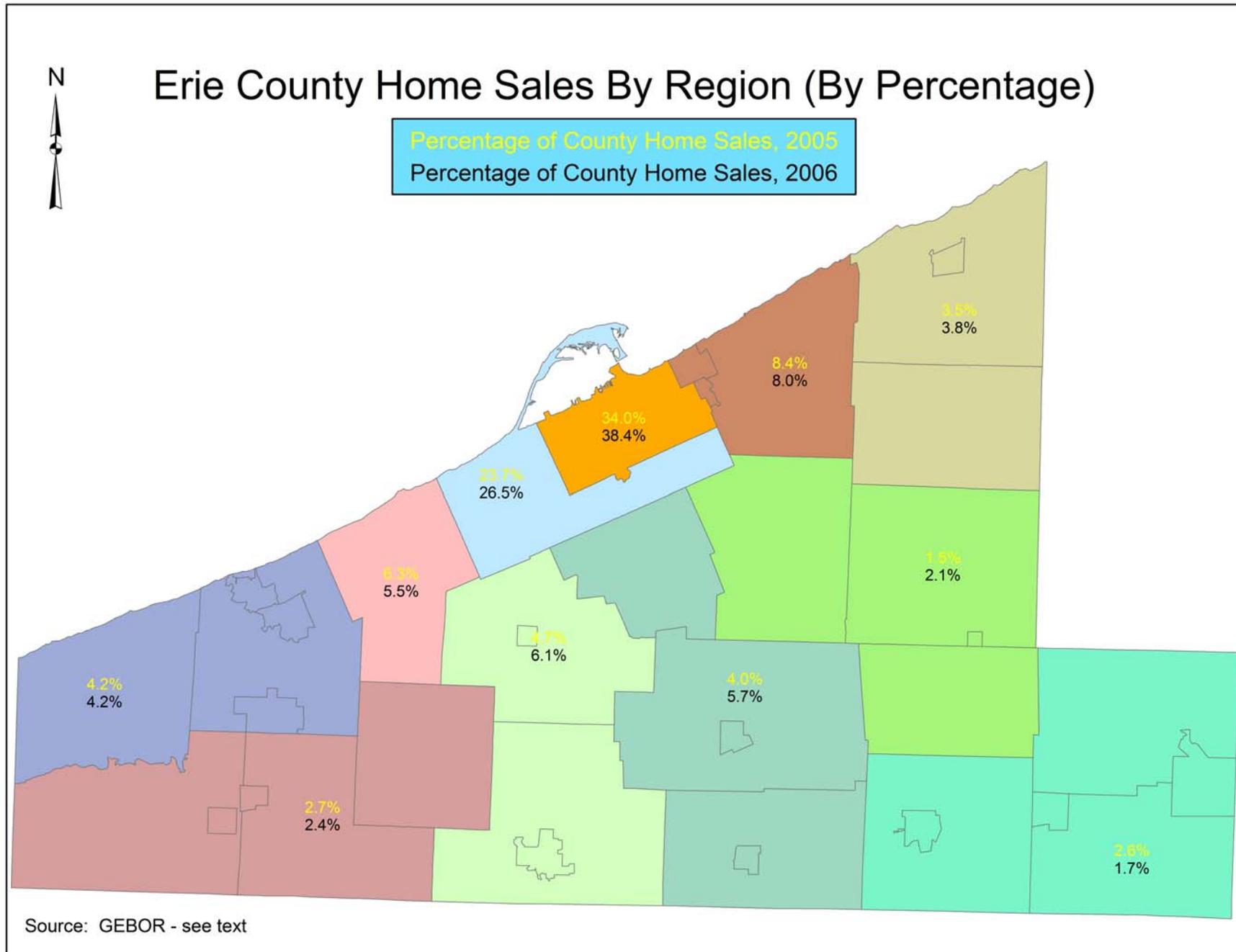
## Anticipating the Future

This section briefly describes three different types of householders and general effects county housing practitioners can expect. It is based on general demographic trends and research conducted by the consultant. Although a more detailed analysis is beyond the scope of this plan (and there are clearly more than three types of householders in the county), it is intended to provide additional information.

### The Baby Boom Generation

As Boomers age, they are likely to downsize and seek out condominiums where little or no outside maintenance is required. Still, for their first downsized home they are likely to want homes that look and feel like a traditional home, with individual garages (attached or detached), a distinct front entrance, and even a small yard or private patio area. Some seniors will seek out complexes where they can move progressively into units that provide more and more care—living first in a single-family-type home or apartment, then into an assisted-living facility, and finally into an extended care facility. The Springhill development is one such example, offering all four of these types of housing.

If Erie County wants to retain seniors, housing providers will need to address both the types of housing units offered and the amenities that are provided. This generation of seniors has much different expectations regarding aging than its predecessors. Additionally, these opportunities should be made available, whenever possible to seniors at all income levels.



## Young Urban Professionals (The Creative Class)

Although young buyers make up a different demographic, they also often look for homes where there is little home-owner maintenance required. New urban professionals, especially, are interested in innovative, live/work arrangements recreated from old industrial buildings, or revitalized neighborhoods, such as Lovell Place, Garden Court, and potentially the Bayfront/East Side Task Force (BEST) and Bayfront neighborhood, are existing neighborhoods that already have some of the components that this demographic would find attractive.

In the past, these buyers might have moved into a loft-style condominium for their first home, then out to the suburbs when they started a family. This is often no longer the case, though, especially for the so-called “creative class.” These residents are more likely to seek neighborhoods that they can call home from the start. Though they may initially seek out the artistic loft space, once they’re established in a neighborhood, they’re just as likely to look around that neighborhood for the family house, rather than move into the suburbs. It is important to note, however, that dependable infrastructure and good, local schools are nearly mandatory to retain these buyers as they age, start families, and settle down.

Such buyers are increasingly likely to want housing that is “green” and is designed with some community garden or available open space. Further, they are more likely than past generations to welcome neighbors from all income levels and demographics. Finally, the creative class is technologically and financially savvy. These buyers are likely to seek housing that is the most innovative for the price point. And while some will rent, long-term residents will purchase.

## Low-Income Residents

There are many reasons for householders to have low incomes. Those reasons, however, should not prevent them from having decent affordable housing options. Erie County agencies have been creative and resourceful with the housing options they offer to eligible residents. From NATO/MLK with its comprehensive, neighborhood-based housing options (first-time home buyer program, rentals, apartment complexes), to the BEST with its mix of new and rehabbed homes and its partnership with Habitat for Humanity, to the hundreds of homes rehabbed and built by HANDS, to the housing and counseling services offered by St. Martin Center—all have been instrumental in turning around county communities. And that’s not to mention the housing authorities, emergency shelters, Voices for Independence (VFI), Greater Erie Community Action Committee (GECAC), the Dr. Gertrude A. Barber National Institute, and numerous other agencies that provide services for the broad and deep spectrum of the county’s neediest residents. This report recognizes the work of these agencies and commends them for creating affordable housing, even as funding levels have dropped and client needs have increased.

Like the more affluent demographics discussed, the low-income buyer and renters are perhaps more vocal about their preferences and expectations now than in the past. For example, according to VFI, many disabled individuals prefer to live in single-family homes, rather than in group homes. While there is available housing for the disabled (the Housing Authority reports vacancies in these units), there is a shortage of housing in the county that meets these expressed desires, according to VFI. The Scots Glen development in Edinboro provides six accessible housing units for those with physical disabilities, sensory or mobility impairments, or mental illness. Its remaining 23 units are visitable.

It may still be the quintessential American dream to own a home. While it is a hard truth that not everyone is capable of owning a home, there is room in the Erie County housing market for different types of ownership. For example, the MLK Center and BEST both offer below-market rate housing options to qualified buyers. And, as mentioned above, Scots Glen provides homeownership options for low-income residents who are interested in purchasing.

These agencies and others could consider Community Land Trust organizations where homeowners lease the land on a 99-year lease and buy the building at below market rates. There are currently three such Trusts in the Commonwealth, two in rapidly expanding State College, and one in Lancaster County. While Erie County does not face the same growth rates as the areas mentioned, such a Trust could supplement the County’s LERTA program.

## Utility Rate Increase

Regardless of demographic, all homeowners and housing agencies will be affected by utility rate increases over the next several years. Electricity rates are expected to rise at least 30% and perhaps much higher by December 31, 2010. The County Housing Authority has already recognized that increased utility rates are likely to adversely affect the Section 8 rental program. According to the Authority, utility allowances are “sky high,” resulting in Fair Market Rents (FMRs) that are too low to be effective. Further, the historic stops that prevented utility shutoffs for customers who are unable to pay are no longer in place.

As a result, housing providers can expect more utility-related crises. Housing providers should consider improving the overall energy efficiency of every housing unit, whether those are homes, apartments, new developments, or existing complexes. Further, they should incorporate a simple education component regarding energy efficiency into their programs.

Being proactive on this issue will enable homeowners to prepare for rate increases and provide them with a program for improvements that can be incrementally instituted in their homes.

Further, weatherization is the first step in “greening.” It is practical, cost-effective, and improves the overall value of the housing unit. By embracing this first step, the county will be ahead of the curve on the trend toward the development of green affordable housing.

## Subprime Lending Practices

There appear to be several related causes for the “subprime crisis,” widely discussed in the news media. Reported delinquency rates show that subprime mortgage loans were at 12.27% in 2006, while delinquency rates for conventional loans were at 2.39 percent. In the first quarter of 2007, subprime loan delinquencies rose to 13.77%, and foreclosures on such loans stood at 2.43%, up 50% from the previous year.

Some of the issues relative to the subprime and related mortgage instruments relate to borrowers’ capacity to pay. Obviously, many could not. Other issues were related to certain variable rate mortgages where rates were reset, often after two years, to a substantially higher interest. Once more, some borrowers could not pay these higher mortgages.

Finally, there were allegations that some home values were artificially inflated to obtain financing, often coupled with predatory lending practices. Though a detailed analysis of the national housing market is beyond the scope of this report, it is clear that the subprime crisis has claimed a heavy price.

## Predatory Lending in Erie County

Erie County has had its share of the predatory lending issues seen in the national market. Beginning in 2006, allegations of predatory lending in the first-time homebuyers and subprime markets began to appear. Articles in the *Erie Times News* indicated that both the Federal Bureau of Investigation and the Pennsylvania Attorney General were involved in local investigations. One article indicated that as many as 200 homes were involved. The news stories reported that inflated appraisals were used in the process, which ended with borrowers buying homes where the market value was far below the appraised value and where payments were eventually beyond the homeowners’ capacity to repay. The stories further related that the victims in these cases were usually inexperienced in real estate and fell prey to misrepresentation. In November 2007, the first indictment relative to the local lending problems was issued; on November 20, 2007, that person pled guilty.

Although the total number of homes affected is less than 1% of all homes sold annually in the county, predatory lending practices most often affect the individual homeowner (and those homeowners who can least afford it) more than they affect the overall market. Several agencies are concerned that the number of “near homeless” will rise because of predatory lending practices. It is imperative that the authorities continue to pursue and prosecute predatory lenders.

## Housing Affordability in the County and State

As stated in the 2001 Housing Plan, the affordability of housing is defined most meaningfully when household incomes are compared to housing costs in a specific area. Affordability is a measure of how much income is required for a household to purchase or rent a home. Two mechanisms for calculating affordability are the Purchase Price Index (PPI) for home purchases, and the Rent-to-Income Ratio (RIR), for rentals.

The PPI is calculated by dividing the Median Home Value by the Median Household Income, generating a number, in years. For example, as shown in **Table 10, PPI and RIR for County and State**, the Median Home Value (\$82,500) in Erie County is divided by the Median Household Income (\$36,625) to yield a PPI of 2.25. In other words, it would take the “median” homebuyer in the county two years and three months to purchase a median-valued home (assuming no other expenses). The state PPI is 2.36 years.

The RIR works similarly. For example, in the state, if the Median Annual Contract Rent (\$5,256) is divided by the Median Household Income (\$40,106), it generates an index of 13.10%, indicating that just under 15% of a renter’s income is used to pay a median rent. The RIR in Erie County is 11.79%, as shown in below.

**Table 10: Purchase Price and Rent-to-Income, County and State\***

Location	Median Household Income (\$)	Median Home Value (\$)	Purchase Price Index (Years)	Annual Contract Rent (\$)	Rent-to-Income Ratio (%)
<b>2000</b>					
Erie County	36,627	82,500	2.25	4,320	11.79
Pennsylvania	40,106	94,800	2.36	5,256	13.10
<b>1990</b>					
Erie County	26,581	54,000	2.03	2,976	11.20
Pennsylvania	29,969	69,700	2.32	3,864	12.89

*\* Data are from Table PCT89. Median Household Income in 1999 (dollars) [1], Universe: Households, SF4 dataset; Table H85. Median Value (Dollars) for all owner-occupied housing units [1], Universe: Owner-occupied housing units. SF3 dataset, and Table H56. Median Contract Rent (dollars) [1], Universe: Specified renter-occupied housing units paying cash rent and annualized by consultant.*

## Housing Affordability in Erie County

The PPIs and RIRs for all Erie County communities are in **Table 11, PPI and RIR for County Communities**, on page 31. The results of the table are not surprising to those familiar with Erie County, and are discussed further below.

### Purchase Price Index

According to these data, homes in Cranesville Borough are the most affordable in the county, with a PPI of 1.69, based on a Median Household Income of \$35,000 and a Median Home Value of \$59,300. Edinboro has the highest PPI, at 4.05, a number that is influenced by the Borough’s large student population. McKean and North East boroughs and Fairview Township also have higher Purchase Price indexes. It is interesting to note the Route 19 corridor, per Census 2000 data, shows the same housing growth and cost patterns formerly dominated solely by the Lakefront and I-79 municipalities.

### Rent-to-Income Ratio

The RIRs are highest in Edinboro and Erie City. Edinboro Borough has the lowest Median Household Income (\$26,652), but the second highest Annual Contract Rent (\$5,160), which yields the highest rent-to-income ratio. Again, this is not surprising, given the community’s large student population. The City of Erie, Summit Township, and Cranesville and Wesleyville boroughs also had high rent-to-income ratios.

**Rent-to-Income Ratio, Continued**

Amity Township had the lowest RIR in Erie County, with a ratio of 8.06% and an annualized rent of \$3,432. Though this annualized rent was not the lowest in the county, incomes were high, at \$42,569, which lowered the ratio.

*Note:* Rents were annualized for this report and may be slightly lower than indicated in Edinboro, if they are nine-month rents (typical for college campuses), rather than twelve-month rents.

As can be seen, both the PPI and the RIR in Erie County are heavily influenced by median incomes, rather than housing costs. These updated results parallel 1990 data. Overall, housing in Erie County is more affordable than housing in the state. The 1990 to 2000 changes to the rental ratio were nominal, but the gap in the PPI narrowed.

In July 2007, the U.S. Census Bureau issued a report entitled “Who Could Afford to Buy a Home in 2002?”<sup>7</sup> Although the data in the report are not specific to Erie County, they generally parallel the county’s affordability data and are, therefore, instructive.

According to the report:

- 56% of all families could afford to purchase a modestly priced home in the state where they lived
- About 8% of all renters could afford to buy a home
- The biggest reasons that renter families could not purchase a home were insufficient cash (down payment) and income
- Down-payment subsidies would improve affordability

Home purchase programs, such as First-Time Homebuyers programs, as discussed more fully in the next section, are now quite popular, and deservedly so. Homeowners usually help stabilize a community. Yet, the Bureau’s “Who Could Afford” study gives rise to caution. Counseling potential homeowners and careful economic analysis are needed for such programs to be successful.

Table 11: Purchase Price Index and Rent-to-Income Ratio, County Communities\*

Community	Med HH Income (\$)	Med Home Val (\$)	PPI	Ann Cont Rent (\$)	RTI Ratio
Albion Borough	33,007	74,600	2.26	3,480	10.54%
Amity Township	42,569	86,600	2.03	3,432	8.06%
Concord Township	35,985	68,600	1.90	3,996	11.10%
Conneaut Township	35,682	76,500	2.14	3,804	10.66%
Corry City	30,967	53,400	1.72	3,204	10.34%
Cranesville Borough	35,000	59,300	1.69	4,716	13.47%
Edinboro Borough	26,652	108,000	4.05	5,160	19.36%
Elgin Borough	37,083	68,100	1.83	No data provided by Census Bureau	
Elk Creek Township	42,269	91,000	2.15	4,272	10.0%
Erie City	28,387	64,700	2.29	4,080	14.37%
Fairview Township	55,600	141,100	2.54	5,136	9.23%
Franklin Township	49,483	115,800	2.34	4,500	9.09%
Girard Borough	33,977	85,000	2.50	4,236	12.46%
Girard Township	39,125	78,300	2.00	3,180	8.12%
Greene Township	49,030	107,700	2.20	4,932	10.05%
Greenfield Township	44,922	96,600	2.15	4,200	9.34%
Harborcreek Township	47,294	105,400	2.23	4,536	9.59%
Lake City Borough	35,481	78,200	2.20	3,840	10.82%
Lawrence Park Township	40,625	72,000	1.77	4,296	10.57%
LeBoeuf Township	42,250	93,500	2.21	4,260	10.08%
McKean Borough	39,063	109,000	2.79	4,368	11.18%
McKean Township	41,961	92,500	2.20	4,464	10.63%
Millcreek Township	45,019	109,000	2.42	5,544	12.31%
Mill Village Borough	34,375	76,800	2.23	3,900	11.34%
North East Borough	36,431	93,300	2.56	3,888	10.67%
North East Township	42,696	97,800	2.29	4,692	10.98%
Platea Borough	38,125	84,800	2.22	3,900	10.22%
Springfield Township	39,872	79,400	1.99	4,400	11.03%
Summit Township	41,688	84,500	2.03	5,736	13.75%
Union Township	40,852	81,300	1.99	4,248	10.40%
Union City Borough	27,216	47,700	1.75	3,216	11.81%
Venango Township	50,882	111,500	2.19	4,536	8.91%
Washington Township	51,759	115,700	2.24	4,932	9.52%
Waterford Borough	37,875	90,000	2.38	4,572	12.07%
Waterford Township	42,270	87,000	2.06	3,456	8.17%
Wattsburg Borough	32,500	67,200	2.07	3,756	11.55%
Wayne Township	38,859	73,900	1.90	4,104	10.56%
Wesleyville Borough	33,144	60,600	1.83	4,152	12.52%

\* Data are from Table PCT89. Median Household Income in 1999 (dollars) [1], Universe, Households, SF4 dataset; Table H85. Median Value (Dollars) for all owner-occupied housing units [1], Universe: Owner-occupied housing units. SF3 dataset, and Table H56. Median Contract Rent (dollars) [1], Universe: Specified renter-occupied housing units paying cash rent and annualized by consultant.

## Home Financing Options

In 2006, about 70% of all homes purchased in the county were purchased using conventional financing, while 16% were cash transactions. Historically, only 4% are financed through other programs, including those offered by the Veterans Administration (VA) and the PHFA. The PHFA financed 53 units in 2006 and 72 units in 2005, less than 1% of all annually reported mortgages.

### Mortgage Types

A conventional mortgage requires a 20% down payment with the remaining 80% of the home cost financed over a period of up to 30 years. For those who cannot pay the 20% down, most lenders offer private mortgage insurance (PMI), which enables the purchaser to make a down payment as low as 5% and then pay PMI until the required 20% equity level is reached.

Other options include Adjustable Rate Mortgages (ARMs) and those that combine fixed and adjustable rates. ARMs have four components

- 1 Initial interest rate (usually low)
- 2 Index used to determine the interest rate
- 3 Margin (points added to the index rate to arrive at the rate the consumer pays)
- 4 Adjustment interval, or the time between changes in the interest rate of the ARM

These are the major mortgage arrangements, but various combinations are offered. Usually, FHA and VA mortgages require much smaller down payments, often as low as 3% and sometimes nothing.

### First-Time Homebuyer Programs

Most programs designed to assist LMI buyers focus on the money needed at closing, although some also offer reduced interest rates. Currently, the most common programs are for first-time home buyers. These programs vary but usually have the following requirements:

- The buyer has not owned a home for the prior three years.
- The householder intends to live in the home for a certain time period.
- The purchase price of the home is within program guidelines.
- Household income is within program guidelines.

The PHFA is active in first-time homebuyer programs and assists homebuyers who have a wide range of incomes. HUD focuses on lower income buyers, often those who are in the lowest income brackets. According to recent information from PHFA, the purchase price limit in Erie County was \$237,000, while family income, for a family of three or more, was limited to \$69,000, which is much higher than HUD limits.

Families who are eligible for these programs must generally be income eligible and credit worthy. If income eligibility is met, then credit worthiness is often an issue. Most lenders, therefore, require applicants who have past credit problems to take credit and budgeting counseling sessions. St. Martin Center is the leader in Erie County for such counseling and has an excellent credit counseling record. Those who have successfully completed the St. Martin Center program usually fare well as home owners. The agency's failure rate (measured by foreclosures) is less than 0.1 percent.

## Chapter Four

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### Assistance and Services



#### Introduction

In the 2001 Housing Plan, eight pages were devoted to assisted housing, with additional information in an appendix. A great deal of effort was expended relative to detailed inventories, waiting lists, etc. In this update, a briefer approach is used. This chapter reviews the housing stock of the three housing authorities in Erie County, as well as the units provided by HANDS and the Bayfront NATO, MLK Jr. Center. There is an overview of housing issues for those with specialized needs, and an overview of organizations that provide housing or related services.

#### Public Housing Providers

In Erie County, there are several types of public housing providers. The three housing authorities and HANDS (a private, non-profit provider of housing) have an inventory of over 3,000 housing units and 1,800-plus Section 8 vouchers. The Bayfront/MLK Jr. Center has affordable housing units in its neighborhood. Combined, these resources provide over 3,000 housing units to lower-income, elderly, and disabled families. Proportionally, these units represent about 15% of the county's total rental stock.

#### Housing Authorities

Housing authorities are formed by county or municipal government, but are also tied to the federal government by various HUD grants. In Erie County, there are three housing authorities: The Housing Authority of the City of Erie, the Erie County Housing Authority, and the Corry Housing Authority. Each of these is described below.

#### Housing Authority of the City of Erie (HACE)

The Housing Authority of the City of Erie (HACE), was one of the earliest authorities formed in the Commonwealth. It is also the single largest housing authority in Erie County. According to its most recent Public Housing Agency (PHA) Plan, HACE has 2,147 units. In 1999, there were 2,164 units. This drop of 17 can be attributed to the conversion of some units to handicapped-accessible standards. In all, the Authority has 107 accessible units, or 5% of its current housing inventory.

As of September 2007, there were 81 tenants in the handicapped-accessible units. Accessible units can, and are, rented to non-disabled households, according to HACE. The leases for these units, however, state that non-disabled households must move if a disabled household needs the unit. Overall, the public housing units have a vacancy rate of approximately 12 percent. The waiting list for HACE units was 269 as of as of September 30, 2007. Over 90% of those on the waiting list were requesting one- and two-bedroom units.

## **HACE, Continued**

The status of HACE's Section 8 units is not as easy to determine. When the 2001 Housing Report was prepared, Section 8 housing funding was granted by units. Since then, the funding mechanism has changed to a dollar grant. By dividing the grant by the FMR, the approximate number of Section 8 vouchers is estimated. The FMR is computed annually by HUD. HACE, however, can pay up to 120% of the FMR where increases are needed to provide accessibility features in Section 8 units.

The number of units fluctuates based on funding. HACE Section 8 funding dropped from 1,010 units in 2006 to 842 units in 2007, forcing the closure of the Section 8 waiting list. Recently, however, some funding has been restored so new vouchers can be issued. As of October 1, 2007, the Authority had 885 units under contract. The Section 8 waiting list is just over 2,600. Most of those listed are very low income; about half are families with children.

In addition to its housing activities, HACE has two initiatives that help make its developments attractive. One is a concentrated code enforcement program for the Authority's east side housing communities. In target areas around its developments, the HACE program encourages accelerated property maintenance, building, housing, and fire code inspections. In 2007 through August 31, 2007, this resulted in 513 code inspections. As needed, cases were opened and abatement secured.

The second initiative is a public safety program that has dramatically reduced reported crimes at HACE developments. This program uses a combination of probation officers, actions by the Authority, and employing city police officers to patrol public housing communities and the surrounding areas.

The Authority is also engaged in various programs to make its units more "market competitive." This includes such diverse actions as improved cable television offerings and the installation of air conditioners.

Authority officials have indicated that the market for low-income elderly households in Erie is saturated. Second, as noted earlier, HACE has handicapped-accessible units available, but tenants must be income-eligible. Some advocacy groups have disputed HACE's actions in the field of accessible housing. At a recent Summit meeting, a representative of one such group and a HACE official met informally after the session to discuss this issue. The meeting proved that such face-to-face sessions can improve communication, as was demonstrated when the two representatives came to an agreement on this issue.

## **Erie County and Corry Housing Authorities**

The Erie County Housing Authority and the Corry Housing Authority are managed by the same staff from offices in Corry. The Erie County Housing Authority has 120 units and manages an additional 65 units. It has 788, Section 8 vouchers. The Corry Housing Authority has 79 housing units and 159, Section 8 vouchers.

There are 76 households on the County Authority's public housing waiting list, of which 34 are elderly and 42 are families. The county's Section 8 program waiting list has 386 listees, primarily families. Both of the county's waiting lists are now closed, primarily because of the allowed FMRs. Over the past year, a new staff member was hired for the Section 8 program. Due to this extra staff resource and the approval of higher rents in Fairview and Millcreek townships, both the county and Corry Section 8 funds are being fully used.

The Corry Authority's public housing waiting list includes 139 families and 70 elderly residents. Its Section 8 waiting list totals 186. Of this, 75% of the waiting list is comprised of families and 25% are elderly.

Preferences for housing placement with both authorities are:

- Families with a disabled member
- Those in shelters
- Persons displaced through no fault of their own

Though the staff of the two authorities has solved one problem relative to rent levels, the increasing costs of utilities is a growing concern to them. They are considering applying for additional Section 8 funds to solve this problem.

## Private, Non-Profit Housing Providers

There are two major, private, non-profit agencies that provide housing in Erie County. As noted earlier, HANDS is a primary provider of housing, with 669 units provided in the county. The Bayfront NATO/Martin Luther King Center, while a smaller provider of housing, has a robust neighborhood-based program in its Bayfront area.

### Housing And Neighborhood Development Service (HANDS)

Started in 1966 as St. Martin de Parres VIP Housing, the organization was later renamed Housing and Neighborhood Development Service (HANDS). By July 1967, the group started its efforts in housing by offering low-interest loans. This program led to a relationship with the FHA's Pittsburgh Office. In 1971, a state grant allowed staffing to be hired, enabling HANDS to become the comprehensive housing resource it is today. In addition to its work in Erie County, HANDS provides services in Clarion, Crawford, Mercer, Venango, and Warren counties.

HANDS' Erie County housing inventory currently consists of 669 units, with an overall occupancy rate of 95 percent. It includes 113 units for families, 448 for the elderly, and 108 units for those with disabilities.

HANDS' current inventory is less than that reported in the 2001 Plan. This reduction in inventory is due, in part, to a change in agency policy. In 2003, HANDS sold some of its older one- and two-family units, as the agency changed its focus to new construction and rehabilitation projects.

The Scots Glen community in Edinboro is an example of HANDS' new direction. Of the 29, three- and four-bedroom, one- and two-story units at Edinboro Family Homes, located on Scots Glen Drive, six units are fully accessible and the remaining 23 units are visitable. No fewer than six units will be occupied by persons with special needs, which may include persons with disabilities or families in transition. Each energy-efficient home has its own attached garage and a yard. This lease-to-own project is unique in Erie County and is targeted to very low-income families, per HUD's 2007 Section 8 income limits (listed in the glossary). In addition to the social value of this project, the quality of construction and design blends it into existing developments. Clearly, Scots Glen shows that assisted and affordable housing units can be attractive.

### Bayfront NATO/Martin Luther King, Jr. Center

The Bayfront Neighborhood Action Team Organization (NATO) was incorporated in November 1966 and the Martin Luther King, Jr. Memorial Center was constructed in 1969. In response to proposed neighborhood development plans that threatened to change the fabric of the neighborhood, NATO/MLK created a Comprehensive Housing Initiative to ensure that the traditional Bayfront NATO clients (LMI citizens), continued to have affordable housing in their home community. Housing programs are primarily in three areas: enabling first-time buyers to own homes, providing rental housing, and providing elderly housing. In total, the Center has provided 83 affordable housing units to residents in its community.

In 1995, Bayfront NATO received its first grant to initiate its Neighborhood Housing Revitalization Plan. The grant was part of a three-year plan to develop homes for first-time home buyers, and to rehabilitate owner-occupied homes in the Bayfront service area. The initial target area spanned from the Bayfront Parkway to the north side of 5th Street and from Sassafra Street to Liberty Street. To date, the Center's programs have assisted 15, first-time homebuyers (14 new homes and one existing). The agency has also assisted in the rehab of 19, owner-occupied homes.

The objective of the Bayfront NATO's Rental Housing Initiative is to help to stabilize the Bayfront community, as well as provide safe and affordable rental housing for area residents. The Rental Housing Initiative has developed 28 family and individual rental units.

Another MLK initiative is the Alexander W. Thompson Apartment Complex at 441 West 3rd Street, which opened in 1995. It provides 40 units for area residents. Many residents have lived in the area for eight decades. The Thompson apartments enable them to remain in their neighborhood, even after they have moved from their homes.

## Specialized Housing

In addition to the more traditional housing units offered by the above-referenced agencies, there are a number of group homes for persons who have mental health or mental retardation issues. Planning and providing housing for these residents is a complex interplay of funding, regulations, and agencies which provide these types of services. This plan simply reports shortages of units or services.

### Housing for those with Mental Retardation

The county's request for 2008–2009 funding is approximately \$35 million. Based on reported deficiencies, this plan originally considered the provision of additional housing units for persons with mental retardation. Housing, however, is only one part of the cost of providing services to these individuals. Ongoing services for clients and families can quickly rise to tens of thousands of dollars. As noted in the MR 2008–2009 funding application to the Pennsylvania Department of Welfare, "Job support and transportation alone can reach the maximum fund amount" (\$21,225). The issue of services, including housing, is further complicated by the regulations that govern recipients.

### Housing for the Physically Disabled

Voices for Independence has indicated that there is a shortage of handicapped-accessible units for the physically disabled in the mainstream housing market, both in Section 8 rentals, and retrofitted homes. The shortage is especially great in the city, where there is good access to public transportation, and therefore, where more disabled individuals prefer to live.

There is a need to fully quantify the number of individuals needing accessible housing, as well as the type of accessible unit they require. However, quantifying these individuals and their needs is difficult, and appears to be a moving target. It is noted that there may be housing available for these individuals scattered throughout the county, but access to the regularly scheduled and crucial public transportation needed by these individuals is limited in many cases. Furthermore, there may be financial disincentives for landlords in the Section 8 program to provide accessible housing.

This area requires more work on the part of members of the Housing Summit, MH/MR practitioners and other, relevant officials (e.g., transportation personnel). It would be useful to hold separate meetings for all interested parties, including public transportation officials.

### Housing for those with Mental Health Issues

A notable problem reported by those in the mental health field is the lack of adequate housing options, including Single Room Occupancy (SRO) units and one-bedroom apartments. SROs are typically funded by HUD and are for homeless persons, often for those who have mental health problems. Currently, the only SRO units are in Erie City and include the Lodge on Sass and the former Columbus School. There is an estimated need for an additional 40 to 45 SRO units. Mental health officials recommend that new units be placed where there is a need, such as in Corry, Union City, North East, Girard, Lake City, or Albion.

As of December 31, 2007, HANDS, a principal provider of housing for the mentally ill, had a waiting list of nearly 400 individuals, and provided apartments to more than 100 persons with disabilities (most of whom are chronically mentally ill).

According to HANDS, the demand is so great that new developments are fully committed prior to completion. In many cases, applicants prefer the one-bedroom apartments managed by HANDS to SROs. Therefore, there is a need for additional one-bedroom units as well as SROs to serve this special population.

## Housing the Homeless

Often, there are more homeless men than there are women and children, and those men are usually, but not always, single. This is true in Erie County. In December 2007, the county indicated that there were 1,368 homeless people. Of these, 752 were male, 314 were female, and 302 were children. There were 196 homeless families. Although a percentage of the homeless women and children were victims of domestic violence, confidentiality laws prohibit reporting information on domestic abuse victims other than in aggregate, which makes it difficult to arrive at a true unduplicated count. The county has indicated that a 2005 analysis found that less than 5% of the numbers were duplicates (e.g., counted in several categories).

It is possible that the number of abused women in the county is under reported. Additionally, many women may not seek shelters because the shelters are not close to their home. Particularly if these women have children, they may not seek alternatives out of the children's home school district until they are desperate. This points to the need for additional housing for domestic abuse victims throughout the county, rather than just in Erie City. Further, a number of agencies expressed concern about the "near homeless." The need for additional shelters and services related to the near homeless warrant further study.

### City Mission

The City Mission focuses on providing services to homeless men in Erie County. The Mission's Samaritan Center provides food, housing, and clothing for up to thirty days to men in crisis.

### Community Shelter Services, Inc. (CSS)

Community Shelter Services has provided temporary emergency shelter, meals and referrals to the homeless in Erie County since 1973. CSS provides homeless persons who have social, emotional and physical limitations with emergency housing, case work services and meals. Referrals are made to help these individuals achieve stable housing, functional success, and economic self-sufficiency.

Community Shelter Services operates 96 SRO units for single adults. These are at its Lodge On Sass (50) and its Columbus Apartments (46). Most of these units are for men, since they make up the majority need. Additionally, CSS operates an emergency shelter in the Columbus School building. With 55 beds, it is the largest shelter in the Erie area.

*Note:* The Pennsylvania Coalition to End Homelessness also provides services, but not specifically housing.

## Other Service Providers

Erie County's numerous housing-related service providers are briefly outlined here. The majority serve LMI clients.

*Note:* Because of the cooperative nature of many of these organizations, it is difficult to pinpoint specific areas of responsibility. Often, one agency will provide services to another.

### Booker T. Washington

The Booker T. Washington Center was started in 1923 and works to improve the conditions for its constituents by providing Homeowner's Emergency Mortgage Assistance Program (HEMAP), as needed and able.

### Bayfront East Side Task Force (BEST)

BEST focuses on the area between State Street and Wayne Street from the north side of East Sixth Street north to Front Street. Since 2003, BEST has partnered with Port Harbor Company to build affordable housing, building 15 new homes, with an additional five homes planned for 2007–2008.

BEST does not use federal funds to subsidize construction. Instead, it awards up to \$30,000 in the form of a 10-year deferred payment loan, which serves as a down payment assistance loan when the home is ready for occupancy. The homebuyers may be eligible for direct assistance grants (additional down payment assistance) through the city's HOME program. BEST assumes the cost of the developer's fee. Vacant lots (either purchased from BEST or the ERA) are \$5,000.

### Dr. Gertrude A. Barber National Institute

The Barber Center fosters greater independence and community involvement and provides a comfortable, life-enriching home life for those with mental retardation. Depending on needs and preferences, the Barber Center provides:

- Group homes
- Supported living services
- Respite care services
- Intermediate care facilities

### Greater Erie Community Action Committee (GECAC)

Founded in 1965, GECAC provides a variety of human and social services. Housing related services include:

- Housing services for the aging and the elderly, including placement into long-term care, home support, etc.
- Housing assistance, primarily in the form of rental assistance
- Utility assistance
- Weatherization services, providing services for approximately 100 homes annually, depending on funding

### Greater Erie Habitat for Humanity

Habitat partners with a variety of agencies to build housing for income-eligible residents.

### Housing Alliance of Pennsylvania

Formed in 1985, (originally as the Pennsylvania Low Income Housing Coalition), the Housing Alliance is a growing and influential membership organization. Most members are housing consumers, advocates, producers, providers or policy makers, or local government officials. The mission of the Alliance is to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent, and affordable homes. Charles Scalise, President of HANDS, served as the Chair for the 2007 *Homes Within Reach* conference.

### My Father's House

My Father's House was founded in 1999 for women and their children. The ERA provided a building to the organization, which then rehabbed and opened it as a shelter in 2006. There are three units in the home.

### YouthBuild

In YouthBuild programs, low-income young people ages 16–24 work toward their GED or high school diploma while learning job skills by building affordable housing. The organization receives financial support from diverse public and private sources. The MLK Center has the only operating YouthBuild program in northwestern Pennsylvania.

## Chapter Five

### Projected Housing Needs



### Calculating Housing Needs

This section of the plan deals with the projected housing needs of Erie County.

#### Household Projections

In 2007, the Erie County Department of Planning published “Population Projections, from 2000 to 2030, Considerations, Concerns and Trends.” The document used a model based on cohort survival and adjusted for migration to calculate population growth in the county over a 30-year period. This model used survival rates, per five-year age and sex cohorts, and estimated births based on the number of women in childbearing years to determine population figures, and then adjusted these results using past migration patterns.

Based on that report, it appeared that migration patterns could have the largest potential for error. In the 1980s, there was an extensive economic downturn in Erie County, which peaked between 1982 and 1984. Historic employers cut back, closed, or moved, which devastated the county. It is estimated that between 1980 and 1990, Erie County experienced an out-migration of nearly 20,000 persons (see Erie County Demographic Analysis and Population Projections, 1995, pages 7 to 11, inclusive). In the 1990s, however, fewer than half that number, approximately 8,500 people left.<sup>1</sup>

In trying to determine contemporary migration patterns, there are apparent contradictions. Builders have been building new homes in the county at a brisk rate, yet historic migration patterns indicate a potential for out migration. Further, the Census Bureau also indicates a negative population growth. Yet, the county has enjoyed a “natural increase.” Between 2001 and 2005, there were 3,042 more births than deaths in Erie County—a natural increase in population of about 600 people a year. In combination, these local trends (housing construction plus a natural population increase) led to a positive assumption of a 0.1% annual in-migration rate for the county.

Housing needs were based on that series of population projections as shown in **Table 12, Population Projections for Erie County, 2000–2030.**

**Table 12: Population Projections, Erie County, 2000\***

Year	Projected Population
2000	280,843
2010	292,742
2020	299,927
2030	303,384

*\*Per Census 2000, See Population Projections, 2007*

### Group Quarters Projections

Persons living in group quarters, such as college dorms, nursing homes, etc. are excluded from the projected housing needs calculations. In 2000, there were 13,953 persons in Erie County in group quarters, about 5% of the total population. Of these, 2,574 were in correctional institutions, the majority at SCI Albion. Nursing homes had 3,005 residents and 5,801 lived in college dormitories. These three categories made up over 80% of all residents in group quarters.

#### Correctional Institutions

SCI Albion is the largest prison in Erie County. According to the State Department of Corrections, SCI Albion has 2,138 inmates. The increase, or decrease, of SCI Albion is a matter of state policy, with no local control and little real impact. The prison population was added to the total population, but was not included as part of the dynamic population projection computations, since the number fluctuates. A fixed number of 2,500 was used for projection purposes.

#### Nursing Homes

In 2000, there were 3,005 persons living in nursing homes in the county. Of these, 2,785 were 65 or older—about 7% of all persons in that age category. In a report in 2005<sup>2</sup>, HUD projected a steady increase in older households but postulated that baby boomers will age in place, work longer, and remain active longer. These projections argue for a modest assumption relative to the percentage of the elderly in nursing homes. Based on Erie County data, 7% of those over 65 was used to estimate population. This is discussed more fully in the Age of Householder section later in this chapter.

#### College Dormitories

There were 5,801 residents in 2000 in college dormitories. Assuming that many students at local colleges are from western Pennsylvania, public school enrollment projections for ten counties were reviewed<sup>3</sup>. From Erie County to Butler County and east to Warren, Clarion, and Jefferson counties, school enrollments are declining from -6.5% in Butler County, to -27.4% in Warren County. Erie County’s projection was -10.4 percent. These projections, from 2006–2007 to 2016–2017, indicate a future downturn in college enrollment.

#### Final Group Quarters Projections

To project the need for group quarters, the following values were used:

Correctional Institutions	2,500
Nursing Homes	7% factor for those over age 65
College Dormitories	2000 populations were decreased by .5% per year after 2010

These assumptions are needed to determine the net population living in households.

### Vacancy Rates

There is a natural flow in the housing market as people rent, buy, or build. At any given time, some units will be vacant. In times of weak housing markets, vacancies tend to be high. A nominal vacancy rate of 5% is assumed for future housing needs. This is below the census-measured 6.8% in 2000 and 6.5% in 1990 in Erie County.

### Household Size

After net population in households has been determined, the demand for housing is set by average household size. **Table 13, Average Household Size in Erie County from 1980 to 2000**, shows the historic trend of household size in the county.

**Table 13: Average Household Size in Erie County, 1980—2000\***

Year	Average Household Size
1980	2.81
1990	2.61
2000	2.51

\* Data are from P17. Average Household Size [1]. Universe: Households. Census 2000 Summary File (SF1), 100% data and 2001 Housing Report.

## Household Size, Continued

From these data, it is apparent that average household size is dropping. Between 1980 and 1990, it fell by 0.2 persons (7%) and between 1990 and 2000, it dropped by 0.1 persons (4%). This trend is not unique to Erie County. The nation has seen a similar pattern<sup>4</sup>.

Not all persons agree that the household size will continue to shrink. According to Census Bureau data, on a national basis, those areas that have large numbers of recent Hispanic or Asian immigrants show increasing household size. In fact, on a national scale, in-migration has been cited as one of the factors driving the housing market.

Though Erie County has a sizeable Hispanic population, it is still only 2.2% of the total population. This projection series, therefore, assumes a continued decline in household size. From 2000 to 2010, projections are for household size to drop to 2.44 persons; from 2010 to 2020, it is expected to fall again to 2.39; and from 2020 to 2030, household size is likely to drop to 2.37 persons. This uses a formula of -3%, -2%, and -1% to determine household size. Midpoint years use half those numbers. The proposed formula is both simple and statistically conservative.

## Housing Demand

The demand for housing was calculated by taking the total projected population and subtracting the estimated number of persons in group quarters to yield a net or general population in households. This net population was then divided by the average household size to yield total households. Finally, a 5% vacancy rate was factored in to yield the final demand for housing. These results are shown in **Table 14, Housing Demand for Erie County**.

**Table 14: Housing Demand, Erie County, 2005—2030\***

	2005	2010	2015	2020	2025	2030
Total Population*	287,643	292,742	296,759	299,927	302,261	303,384
Group Quarters	14,025	14,248	14,491	14,968	15,453	15,798
Persons in Households	273,618	278,494	282,268	284,959	286,808	287,586
Total Households	110,776	114,137	117,124	119,230	120,507	121,344
<b>Demand**</b>	<b>116,315</b>	<b>119,844</b>	<b>122,980</b>	<b>125,192</b>	<b>126,632</b>	<b>127,411</b>

\* County population projections. \*\*Assumes a 5% vacancy rate

## Housing Retention and Attrition Rates

One of the other elements of projecting housing demand is to factor in the estimated number of homes lost over a period of time. Each year, homes are taken off the market through fires, neglect, or changes of use (e.g., from a home to a business). To estimate the retention rate for Erie County, two separate approaches were used. One was an internet search of related studies, the second was to review census data over the most recent census decennium period (1990 to 2000).

### Annual Housing Retention Rates

The U.S. Department of Energy's National Energy Modeling Demand System yields these three values:

Single-Family Homes	99.7% Weight
Multi-Family Homes	99.8% Weight
Mobile Homes	97.5% Weight

If a weighted average is used for Erie County, based on the NEMS model and using the following blend of housing types, these values will yield a blended rate of 99% of all homes in the county being retained annually:

Single-Family Homes	65%
Mobile Homes	8%
Multi-Family Homes	27%

## Annual Housing Retention Rates

This rate appears higher than available local information, so a more conservative rate of 500 units lost for every five years (100 units a year) was used. Assessment data (see 2007 Erie County Population Projections) provided an annual estimate of just under 70 units lost each year. This projection used 100 units a year lost because not all demolitions may be reported and some units were converted to other uses, and though lost as homes, they were not demolished. Therefore, net new housing demand in five-year increments is estimated as shown in **Table 15, Net New Housing Demand**.

**Table 15: Net New Housing Demand, 2005–2030, Erie County\***

Range	Projected Housing Demand
2005–2010	4,000
2010–2015	3,500
2015–2020	2,700
2020–2025	2,000
2025–2030	1,200
<i>Data calculated by consultant.</i>	

## Conclusion

Between 2000 and 2005, housing demand projections showed a need for nearly 3,500 housing units in Erie County. Housing attrition rates increased those needs by approximately 500 additional units, yielding a net need of 4,000 units. Based on housing permit data from 2000 to 2006, approximately 3,800 new homes were added. Thus, at least in the short term, the demand model appears close to the Erie County market.

It should be noted, however, that housing is a dynamic, not a static, market. Demand is not purely the function of a demographic model, but relates to available financing, the local economy, and short-term sales. Consequently, housing production and market conditions depend on a variety of factors. The demand model, however, does provide informed, long-term guidance for local policy makers.

## Types of Housing Units

In the 2001 study, dwelling units were divided into three categories: single-family, multi-family, and mobile homes. These three categories were kept for this update and are shown in **Table 16, Types of Housing Units, 1990—2000**.

**Table 16: Types of Housing Units, Erie County 1990—2000\***

	1990	% Units	2000	% Units
Single Family	71,028	65	76,768	67
Multi-Family	28,848	27	29,786	26
Mobile Homes	8,709	8.0	7,724	7
<b>Total</b>	<b>108,585</b>		<b>114,372</b>	
<i>* Data Sources: 1990 data: Table H-4, Units in Structure, 1990, pages 9-10; Erie County Housing Plan, 2001. 2000 Data: Table 3A, Chapter Two: Housing Characteristics Erie County Housing Plan Update, 2008.</i>				

These numbers show a sizable increase in single-family dwellings, a modest increase in the number of multi-family units, and nearly a 1,000-unit drop in the number of mobile homes. Not surprisingly, single-family units remain popular, and multi-family units are increasing modestly in popularity. Numbers for mobile homes parallel those of the nation, as the popularity of these units nationally has dropped. These general preferences should be constant. In future, however, condo-type singles and other, non-traditional condominium complexes may gain increasing popularity.

## Age of Householder

According to the Census, a householder is the person who owns or rents the housing unit. As is commonly discussed, baby boomers (those born from 1946 to 1964) are beginning to reach retirement age. Those born in 1946 will be 65 in 2011. As these people age, they will become an increasingly important segment of the housing market.

As stated earlier, the HUD report on elderly housing consumption trends has identified the following projections, all of which can be reasonably applied to Erie County:

- Boomers are expected to remain active and independent longer than previous generations.
- Residents will more often age in place than in the past.
- About 86%± of older residents will be homeowners.
- The dominant housing choice (about 80%) will be a single-family attached or detached unit.

The relative age of householders is expected to change, as shown in **Table 17, Projected Age of Householders**.

**Table 17: Projected Age of Householders, Erie County, 2000—2030\***

		2000 by Percentage (%)	2030 by Percentage (%)
Age	15-34	21	20
	35-64	55	48
	65+	24	31

*\*Data are from the Census 2000 and cited HUD "Elderly Consumption Study", 2005.*

## Housing Rehabilitation Needs

It can be difficult to determine the need for housing rehabilitation. On the municipal level, a housing survey can be completed where teams visually assess the housing stock. This approach, however, is not practical at the county level. Historically, housing quality, and therefore, the relative need for a housing rehabilitation program, can be roughly determined by correlating the age of the dwellings, median household income, and the value of owner-occupied homes. This hypothesis has been field tested and found generally sound. Therefore, these criteria were used to calculate housing rehabilitation needs in each community in 2001 and again in this update.

The results of these calculations are in **Table 18A, Housing Rehabilitation Matrix**, on page 44. This matrix assumes that older homes are more likely than newer homes to require costly repairs, such as windows, furnaces, plumbing, and electrical updates. Further, those who have a lower median income are less likely to be able to maintain their homes. Finally, the median value of the home indicates the relative condition of the home, compared to others in the area. Therefore, a community with older homes, and which has a high number of residents who are LMI, and where there is a low median home value, is more likely to have homes in need of rehabilitation services.

Ranking communities in this way is a first step in identifying those communities and properties within those communities that are in need of rehab services. **Table 18B, Ranked Housing Rehabilitation by Community**, on page 46, ranks communities from those needing the most rehab to those needing the least. Home values and incomes are median.

Between 2001 and 2007, approximately 500 homes in Erie County were rehabbed through programs in the City of Erie or in the county. Even with the most conservative estimates, the projected need is at least twenty times that amount. At the October 12, 2007 Housing Summit meeting, the consultant estimated that *at least* \$350 million was needed to meet rehab needs in the county. In the opinion of the Erie (City) Redevelopment Authority, that figure was too low. And, as the ERA rehabilitated 180-plus units in 2004 and 2005, it had a firm basis for its observation. Clearly, the need for housing rehabilitation in the county exceeds available resources. This excess of need over resources has led the ERA to target its resources in efforts to bring urban neighborhoods back to viability as discussed more fully in Chapter 6.

Table 18A: Ranked Rehabilitation Priorities by Community in Erie County

Community	Total Units	Pre-1940 Units (No.)	% Pre-1940 Units	Rank of Pre-1940 Units	Med HH Income	Rank by HH Income	Med Home Value	Rank by Home Value (least to most)	Total Points
Albion Borough	695	263	38	13	33,007	6	76,300	12	31
Amity Township	408	114	28	23	42,569	29	85,700	20	72
Concord Township	534	165	31	20	35,985	13	72,100	9	42
Conneaut Township	771	226	29	22	35,682	12	76,400	13	47
Corry City	2,868	1,395	49	6	30,967	4	55,100	2	12
Cranesville Borough	218	127	58	3	35,000	10	70,500	7	20
Edinboro Borough	2,242	396	18	30	26,652	1	108,400	32	63
Elgin Borough	90	44	49	7	37,083	15	67,500	6	28
Elk Creek Township	703	265	38	12	42,269	27	81,400	16	55
Erie City	44,973	19,950	44	10	28,387	3	65,900	5	18
Fairview Township	3,711	500	13	36	55,600	38	139,700	38	112
Franklin Township	565	150	27	24	49,483	35	100,000	26	95
Girard Borough	1,271	467	37	14	33,977	8	85,600	19	41
Girard Township	2,064	319	15	33	39,125	20	99,400	25	78
Greene Township	1,784	301	17	31	49,030	34	102,300	27	92
Greenfield Township	725	115	16	32	44,922	31	93,500	22	85
Harborcreek Township	5,645	729	13	35	47,294	33	104,400	28	96
Lake City Borough	1,074	316	29	21	35,481	11	81,100	15	47
Lawrence Park Township	1,626	712	44	11	40,625	22	74,500	10	43
LeBoeuf Township	636	212	33	18	42,250	26	86,600	21	65
McKean Borough	158	71	45	9	39,063	19	110,600	34	62
McKean Township	1,717	254	15	34	41,961	25	105,100	30	89
Millcreek Township	22,367	1,567	7	38	45,019	32	114,000	35	105
Mill Village Borough	156	88	56	5	34,375	9	80,500	14	28

Table 18A: Ranked Rehabilitation Priorities by Community in Erie County, Continued\*

Community	Total Units	Pre-1940 Units (No.)	% Pre-1940 Units	Rank of Pre-1940 Units	Med HH Income	Rank by HH Income	Med Home Value	Rank by Home Value	Total Points
North East Borough	1,795	1,007	56	4	36,431	14	94,600	24	42
North East Township	2,665	562	21	26	42,696	30	107,200	31	87
Platea Borough	193	61	32	19	38,125	17	82,100	17	53
Springfield Township	1,462	511	35	17	39,872	21	83,200	18	56
Summit Township	2,212	176	8	37	41,688	24	126,100	37	98
Union Township	631	228	36	16	40,852	23	75,900	11	50
Union City Borough	1,422	854	60	1	27,216	2	50,000	1	4
Venango Township	827	157	19	29	50,882	36	110,100	33	98
Washington Township	1,724	322	19	28	51,759	37	120,900	36	101
Waterford Borough	590	269	46	8	37,875	16	93,800	23	47
Waterford Township	1,447	295	20	27	42,270	28	104,400	29	84
Wattsburg Borough	160	94	59	2	32,500	5	65,000	4	11
Wayne Township	681	156	23	25	38,859	18	71,400	8	51
Wesleyville Borough	1,512	538	36	15	33,144	7	64,700	3	25

\* Data sources. Total Units and Year Structure Built are from H34. Year Structure Built [10], Universe: Housing Units, SF3 sample data. Median Household Income is from PCT89. Median Household Income in 1999 (Dollars) [1], Universe: Households, SF4 sample data. Median Home Value H76. Median Value (Dollars) for Specified Owner-Occupied Housing Units [1]. Universe: Specified Owner-Occupied Housing Units. SF3 sample data. Rankings and percentages calculated by Consultant.

Table 18B: Rehab Priorities Ranked by Total Points and Community\*

Community	Total Point	Ranking
Union City Borough	4	1
Wattsburg Borough	11	2
Corry City	12	3
Erie City	18	4
Cranesville Borough	20	5
Wesleyville Borough	25	6
Mill Village Borough (156 housing units total)	28	7
Elgin Borough (90 housing units total)	28	8
Albion Borough	31	9
Girard Borough	41	10
North East Borough (1,795 units)	42	11
Concord Township (534 units)	42	12
Lawrence Park Township	43	13
Lake City Borough (1,074 units)	47	14
Conneaut Township (771 units)	47	15
Waterford Borough (590 units)	47	16
Union Township	50	17
Wayne Township	51	18
Platea Borough	53	19
Elk Creek Township	55	20
Springfield Township	56	21
McKean Borough	62	22
Edinboro Borough	63	23
LeBoef Township	65	24
Amity Township	72	25
Girard Township	78	26
Waterford Township	84	27
Greenfield Township	85	28
North East Township	87	29
McKean Township	89	30
Greene Township	92	31
Franklin Township	95	32
Harborcreek Township	96	33
Summit Township (2,212 units)	98	34
Venango Township (827 units)	98	35
Washington Township	101	36
Millcreek Township	105	37
Fairview Township	112	38

\* Source. Consultant calculations, based on data referenced in Table 18A. Where rankings are the same (e.g., Mill Village and Elgin Borough), the community with the higher ranking has a larger number of pre-1940 dwellings.

## Chapter Six

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### Recommendations



### Introduction

Housing is a basic human need desired by residents in all municipalities, and is the foundation of stable and good quality communities. The cost, quality and availability of housing are factors that can create opportunities or severe constraints. Good quality, affordable housing can help to attract new businesses as well as new residents needed for their employ. For less fortunate residents, the lack of adequate housing can lead to a lack of educational and employment opportunities that result in a perpetual cycle of poverty.

Given the significant impact of housing on quality of life, and the general health, safety and welfare of county residents, its importance cannot be overemphasized. It has economic, social, and environmental impacts on the community that should be given careful consideration, and planned for appropriately. Housing cannot be planned for effectively without also giving consideration to other factors such as land use planning, community facilities planning and transportation issues. Housing is a dominant land use in the county, and therefore has strong land use implications. Planning for public infrastructure goes hand in hand with housing development, and the location of new housing developments and their proximities to areas of shopping, recreation and employment have obvious impacts on transportation.

During the preparation of this plan, great effort has been made to contact and involve participants from private, nonprofit and public sectors of the community. The “Housing Summit” which was essentially a series of roundtable style meetings with housing practitioners, has been a source of significant public input for this plan. Most of the plan’s recommendations are a direct result of the input provided by practitioners at these meetings.

The Pennsylvania Municipalities Planning Code, Act 247 of 1968, Article III, Section 301(a)(2.1) provides that a county comprehensive plan shall include *“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 intent of this plan is to fulfill this requirement of the MPC, and to present a series of policies and recommendations aimed at enhancing the overall quality and affordability of housing in the county. By supporting and encouraging housing diversity, addressing housing affordability and rehabilitation issues, working to assist residents with special needs, and by encouraging communication and coordination between housing practitioners and municipalities, the county hopes to achieve a better quality of life for all residents.

The county's six general housing policies are as follows:

- Promote sound maintenance and rehabilitation of existing housing.
- Promote a diversity of housing options that meet a wide range of needs and income levels for county residents. Encourage environmentally friendly, "sustainable" development.
- Support affordable housing activities within Erie County, including construction of affordable housing units, rehabilitation of existing housing, homeownership programs and training, and renter education programs.
- Provide assistance and support for residents with special needs, including the homeless.
- Support housing assistance and a full range of housing choices for seniors.
- Improve communication, coordination and/or contact between governmental agencies and practitioners in the housing field.

It is noted that the order in which these general policy statements are presented is not intended to be suggestive of their priority. They are each intended to be ongoing, simultaneous efforts. It is recognized that the implementation of this plan will require the coordinated efforts of the entire community, including participants from the private, nonprofit and public sectors. Each of these sectors has areas of specialization and expertise, and it would be considered appropriate for each sector to focus its efforts accordingly. The remainder of this chapter discusses these policies and corresponding recommendations.

## Maintenance and Rehabilitation

*The Policy: Promote sound maintenance and rehabilitation of existing housing.*

- Focus revitalization efforts.
- Address deteriorated housing.
- Initiate code enforcement and demolition programs.
- Consider establishing a Housing Court.

### Introduction

The County of Erie recognizes the importance of promoting sound maintenance and rehabilitation of its existing, older housing stock. Neighborhoods decline when they can no longer compete. Anticipating and deterring decline is easier and less costly than trying to revitalize a neighborhood once it has digressed into a state of decline. Attractive, well-maintained neighborhoods encourage continued reinvestment by property owners, help to stabilize and enhance property values, and promote neighborhood pride and stability. Unfortunately, some neighborhoods are in need of assistance. Through focused revitalization efforts, productive use of available funding, code enforcement programs and targeted demolition, the county, in conjunction with its municipalities, interested nonprofit organizations, and individual property owners can take steps to improve the level of home maintenance throughout the county.

## Focus Revitalization Efforts

Estimated housing rehabilitation needs in the county overwhelm available resources. As noted earlier, it would take \$350 million to adequately address estimated needs. The typical grant for housing rehab from the HOME program is, on average, \$450,000, with a maximum available of \$500,000. Therefore, the county would need 778 average HOME grants to resolve its estimated rehab requirements. Clearly, the needs must be prioritized. Practitioners should establish a committee that includes both public and private housing providers to develop Residential Revitalization areas and target rehab funds. Viable areas should meet these criteria:

- Nominated by local communities
- Clearly defined boundaries
- Large enough to sustain but small enough to benefit (100 to 200 homes)
- Deterioration is not too great to be effectively remediated
- There are no significant land-use conflicts (e.g., the area is surrounded by or is near concentrations of heavy industry, intense commercial development, or high traffic)

Once nominated, Revitalization areas should be analyzed to determine if the investment of public resources will return the neighborhood to viability by completing the following components:

- 1 A cursory infrastructure analysis
- 2 A windshield survey to determine which homes need rehabilitation or possibly demolition
- 3 A study to determine which homes and/or areas could support market-rate housing, based on consultation with local real estate agencies
- 4 Formal submittal of a list of revitalization areas to DCED, HUD, and County and local agencies to focus aid

Finally, the County and its municipalities should use this working list to set priorities, addressed in the following order:

- 1 Housing rehabilitation
- 2 Demolition
- 3 Act 137 seed funds for infill projects
- 4 Infrastructure assistance

## Address Deteriorated Housing

Prior to the development of a comprehensive list of Residential Revitalization areas, housing rehabilitation and demolition programs should use the housing rehab matrix, table 18B, as an interim priority list. Those communities that rank highest on the rehab matrix should receive priority.

In the long-term, and as Residential Revitalization areas are identified, 70% of all new applications should be targeted to those areas. The remaining 30% of rehab programs should be earmarked for individual, high-priority needs, again using the matrix as a guideline for determining priorities. Those municipalities that rank high on the matrix should, as feasible, have preliminary housing surveys completed to better target funds.

## Initiate Code Enforcement and Demolition Programs

Property maintenance codes are the proverbial “ounce of prevention”, and are an important tool that municipalities can use to help prevent neighborhood decline. Municipalities lacking an active code enforcement program are encouraged to consider the implementation of such a code. Additionally, communities that have an active enforcement program are encouraged to provide guidance and advice to communities interested in establishing this type of program.

Unfortunately, renovation is not always possible. Some buildings inevitably deteriorate beyond renovation. Since rehabilitation is not always an option, the county and its municipalities should also consider demolition programs. Larger communities could administer their own programs. Some smaller communities will most likely require some assistance. During the planning process, public input suggested the need for a countywide “acquisition and demolition” program, similar to the City of Erie’s program. In this type of program, dilapidated properties are acquired for a nominal amount, the structures are demolished, and the properties are sold or reclaimed. Such a program should be focused in Residential Revitalization areas and on those properties that are most likely to result in a transaction (from acquisition to demolition to resale) that pays for itself or provides a modest return. Clear titles are required components. If consensus on a countywide demolition program cannot be reached, it is recommended that any funding that becomes available for demolition should be focused on Residential Revitalization areas.

The Corry Community Development Corporation (CCDC) has an effective demolition program in the City of Corry and Union City Borough that may serve as a model for a countywide or municipal program. The CCDC uses private funding from various foundations and banks to demolish several blighted properties a year. The primary goal of the program is to remove blighted properties, therefore, the agency seeks only to recover its acquisition and demolition costs, rather than profit from the acquisition and demolition or provide grant funds to property owners.

## Consider Establishing a Housing Court

This recommendation is made primarily to facilitate the effective prosecution of housing code violations. In many areas, primarily large cities, such courts are primarily concerned with tenant/landlord issues. Members of the Housing Summit believe that most district magistrates do not appreciate the importance of code enforcement. Therefore, it is recommended that a housing court in Erie County focus on physical issues related to housing. This may require special legislation or perhaps working through the existing system of district magistrates to funnel cases through a magistrate especially trained in that field. To have effective code enforcement, such a court is vital.

Housing courts can devote their exclusive attention to cases involving substandard housing and abandoned buildings. A housing court typically would have jurisdiction over criminal cases involving violations of housing, building, fire, zoning, health, waste collection, sidewalk and agriculture and air pollution codes. The court would also typically hear civil cases involving landlord/tenant disputes.

Erie County is in the unique position of having no legacy housing court to “reform.” Further, it is close to the City of Cleveland, which has a highly regarded housing court—perhaps the best in the nation. Cleveland’s housing court judge was once a community development specialist. His vision has enabled the court to move from an “enforcer” role, to being an agent of change.

Practitioners, together with the county’s judicial officials, should review housing court standards, models, and potential relevancy to Erie County, using the Cleveland housing court as a starting point.

## New Housing Development

*The Policies: Promote a diversity of housing options that meet a wide range of needs and income levels for county residents. Encourage environmentally friendly, “sustainable” development.*

- Address the need for market rate housing in the City of Erie
- Promote housing diversity through planning and regulatory efforts.
- Promote the concept of sustainable development in housing.

### Introduction

As noted previously, the Pennsylvania Municipalities Planning Code, Act 247 of 1968, Article III, Section 301(a)(2.1) provides that a county comprehensive plan shall include “*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.*”

While key issues such as housing maintenance and rehabilitation, housing affordability, and providing housing opportunities for residents with special needs are appropriately, some of the primary focal points of this plan, it is important to remember that the purpose of this plan is to address the housing needs of all county residents. This is best accomplished by supporting diversity in housing. New housing opportunities should be encouraged to include dwellings of all types, and in all price ranges, including single family homes, apartments, and manufactured housing. Developers should be encouraged to develop new housing opportunities in appropriate locations, meeting the demands of all market segments and price ranges. Infill development, mixed use developments, and the adaptive reuse of nonresidential buildings should be encouraged, where appropriate.

Housing is not just an economic good. It also involves social and environmental considerations. Greater neighborhood sustainability can be achieved when neighborhoods are inhabited with residents from all age groups and income levels. In many cases, moderate and upper income residents avoid living in areas concentrated solely with low income residents. As a result, property maintenance issues often arise, and neighborhood decline can become inevitable. Likewise, the promotion of affordable housing opportunities in moderate and upper income neighborhoods can provide low income households with educational and employment options that are not always as accessible in low income neighborhoods. The county should encourage the development of affordable housing throughout the county, with lower income housing being scattered and interspersed with moderate and higher income housing. Additionally, it would also be considered good policy to promote the integration of moderate and higher income, owner occupied housing projects into areas currently developed primarily with low income and/or tenant occupied housing.

The development of new housing has environmental impacts as well. The county should encourage new developments which are low impact and environmentally friendly. County and municipal ordinances should allow for new housing developments based on “conservation design” or “growing greener” principles. Developers should be encouraged to use “green” building materials and energy efficient designs to the greatest extent possible.

### Address the Need for Market Rate Housing in the City of Erie

It is important to recognize that developing adequate housing resources cannot be separated from economic development efforts. As noted earlier, the City of Erie, in particular, has an abundance of below-market rate housing. According to John Elliott, Executive Director of the ERA, over 99% of the downtown housing market is in rentals, the majority of which are income-controlled. As a result, the downtown is missing an entire sector of housing options. That is, owner-occupied homes and market-rate rentals.

While the ERA is partnering with private developers to develop market-rate rentals<sup>1</sup> and is actively recruiting new retail businesses for the downtown, the need for creating more market-value housing in the city is paramount. Without a long-term commitment to creating such housing, any effort at creating residential revitalization areas could well be futile as the cycle of poverty and blight could continue indefinitely.

To counteract this cycle, the ERA believes that additional development and redevelopment efforts should be selective in their use of public funding sources, which require a percentage of affordable units to be built with every development effort. The judicious use of such funds would enable the ERA to introduce market-rate housing strategically, enabling market-rate values to become self-sustaining. These efforts should also be implemented where there is a lack of affordable housing, for example, in the areas of the county that are rapidly developing.

The policy in the City of Erie (and to a lesser extent the City of Corry) should be to continue to attract market-rate developers to complement assistance efforts, rather than solely building or converting existing housing to low-income housing to the detriment of market-rate housing.

To accomplish this goal, it may be necessary to provide public improvements (new streets, sidewalks, etc.) as an inducement. Certainly, assisted homes can be included, but only on a limited basis. Such homes, however, must be consistent in design and quality compared to market-rate structures.

### Promote Housing Diversity through Planning and Regulatory Efforts

As noted previously, the housing market consists of many different types of householders. Examples include seniors, young urban professionals, and low-income residents. Each of these groups has its own housing needs and preferences. The market forces of supply and demand play a dominant role in meeting the needs of each market segment. However, it should be recognized that zoning and subdivision ordinances place restrictions on the use, density, and location of development, and in that way, play a significant role in the development of the community. While these controls are clearly necessary to protect the public health, safety and welfare, overly restrictive regulations can have unintended, and in some cases, negative consequences.

In order to maximize neighborhood sustainability and livability, the county and its municipalities are encouraged to consider the need for, and benefits of, housing diversity when amending, updating or drafting ordinances. For example, in the not too distant past, many communities began to separate all land uses through the use of “exclusive” zoning. Single-family residential zoning use would be separated from higher density residential uses. Residential uses would not be permitted in commercial areas, and so on. While exclusive zoning is appropriate in some situations, it is now recognized that it has some drawbacks, and is not always the best approach to use. In some neighborhoods, it can be beneficial to use “cumulative” zoning. This allows for some higher density residential uses to be interspersed with single-family use, and for residential uses to be interspersed with appropriate types of commercial uses. Allowing mixed use zoning, such as permitting upper floor apartments or residential condominiums over ground floor, commercial uses is particularly useful for providing housing options in older urban neighborhoods where additional housing may be needed and desirable. Allowance of an appropriate blend of residential and commercial usage may also open up additional housing options for seniors, the disabled or others with limited transportation options.

Another example pertains to group homes for residents with special needs. It is recognized that there is a need for group homes throughout the county, and that shortages exist in some areas. Overly restrictive ordinances can have the unintended consequence of making it even more difficult to address this need.

Another powerful tool available for use in addressing housing diversity is multi-municipal planning. The MPC, Article VI, Section 604 (4) states that provisions of zoning ordinances shall be designed “*To provide for the use of land within the municipality for residential housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements, mobile homes and mobile home parks, provided, however, that no zoning ordinance shall be deemed invalid for the failure to provide for any other specific dwelling type.*” However, Article XI, Section 1103 (a) (4), which pertains to multi-municipal plans, states that a multi-municipal plan may “*Plan for the accommodation of all categories of uses within the area of the plan, provided, however, that all uses need not be provided in every*

*municipality, but shall be planned and provided for within a reasonable geographic area of the plan.*” Based on Article XI of the MPC, multi-municipal planning appears to allow for increased flexibility regarding the appropriate distribution of all of the many required types of residential land uses. In this respect, it allows for more effectiveness in planning for housing diversity. As an example, a wide range of residential uses could be provided for around a small borough community, where public infrastructure is either available or more easily obtainable, and where schools, shopping, fire protection, etc are more easily accessible. At the same time, a more rural community, as a partner in a multi-municipal agreement with the borough, would be able to designate more area for agriculture or other appropriate rural uses.

## Promote the Concept of Sustainable Development in Housing

Sustainable development is the concept of meeting the needs of the present without compromising the ability of future generations to meet their needs. Housing is a basic need of all residents. It is a dominant land use in many areas, and each year the amount of land developed for housing continues to increase. Given the relatively long economic life of most housing developments, today’s developments will have affects on the community well into the future. Therefore, it is imperative that careful consideration be given to their design and layout.

Developers should be encouraged to create environmentally friendly housing developments. Subdivisions based on “conservation design” or “growing greener” principles provide an environmentally friendly alternative to “conventional” subdivision design. Unfortunately, many zoning and subdivision and land development ordinances offer developers limited design alternatives. For example, in many cases minimum lot size requirements limit a developer’s ability to design a subdivision that conserves open space and natural resources.

While it is beyond the scope of this housing plan to provide an in-depth focus on land use issues, some mention and consideration of these topics is considered reasonable, given housing’s significant ties to land use planning. It is recommended that the county and its municipalities give some consideration to the type of future they desire, and then review their exiting ordinances. It is never to early to update ordinances to affect a more livable and sustainable future.

## Affordable Housing

***The Policy: Support affordable housing activities within Erie County, including construction of affordable housing units, rehabilitation of existing housing, homeownership programs and training, and renter education programs.***

- Continue to use Act 137 funds for eligible, affordable housing projects.
- Consider creating an additional housing trust fund.
- Support the Housing Alliance of Pennsylvania.
- Support educational and counseling assistance programs.
- Consider a countywide Section 8 homeownership program.
- Consider community land trust models.
- Prepare for utility rate changes.
- Encourage the reduction of regulatory barriers to affordable housing.

## Introduction

Housing is one of the most important factors influencing peoples’ lives. It directly affects quality of life, and impacts the health, safety and welfare of all residents. For less fortunate residents, the availability of affordable housing or housing assistance can make the difference between having adequate shelter and being homeless or paying so much for housing that insufficient money remains for other basic life necessities such as food, clothing and medicine. Where

people live, and their specific housing situations have important social implications such as the quality of schooling their children will receive, and what employment opportunities are available. The county supports affordable housing activities including the construction of affordable housing units, rehabilitation of existing housing, and homeownership training programs. Many authorities and non-profit organizations are heavily involved in these activities, and are working hard to provide these essential services to the community. The county should continue to use Act 137 funds for eligible, affordable housing project throughout the county. Since overly restrictive zoning and subdivision ordinance requirements can adversely affect the cost and affordability of housing, municipalities are encouraged to review their existing ordinances, and consider affordable housing issues when amending, updating or drafting ordinances.

### Erie County Affordable Housing (Act 137) Fund

The Pennsylvania Optional County Affordable Housing Act, Act 137 of 1992, provided the authorization for counties to establish a dedicated housing fund to support affordable housing activities. These funds may be used to secure National Affordable Housing Act of 1990 HOME Program funds, assist or support housing efforts by the Pennsylvania Housing Finance Agency and by commercial banks and thrift institutions, as well as assist or support housing efforts by county governments, municipal governments, municipal housing and redevelopment authorities and local non-profit agencies.

In 1999, Erie County Council adopted the Erie County Affordable Housing Fund Ordinance. This involved raising the fees that are paid to the Recorder of Deeds Office in order to create the affordable housing fund. The funds collected under the fee increase are to be assigned to a dedicated housing fund to support affordable housing activities in Erie County. The Erie County Department of Planning (ECDP) has been administering the Act 137 fund since 2000; and the program has funded many projects over the years that have supported affordable housing initiatives within Erie County. The Act 137 funds are awarded annually on a competitive basis.

### Consider Creating an Additional Housing Trust Fund

Despite the successes of the Act 137 funding program, the need for funding far exceeds available resources. During the planning process, practitioners recommended making more funding available, if possible. The county should explore this recommendation, determine if funding an additional trust fund is feasible, and if so, should determine an adequate and sustainable seed level.

There are many needs for additional funding. Therefore, numerous possibilities exist for the use of any additional funding that may become available. Some of these areas of need, as suggested by the housing practitioners, are housing accessibility programs, housing for the mentally disabled, housing for the homeless, and housing assistance for victims of domestic violence. The implementation of this recommendation, and the administration of this newly created housing trust fund would be at the county level.

The *suggested* use of these funds is:

- 1 20% of available funds for weatherization and related services, including an educational component to address utility rate increases
- 2 20% for the elderly and accessibility programs
- 3 20% to 30% for homeless and near homeless housing programs
- 4 20% to 30% for housing services for the mentally handicapped

### Support the Housing Alliance of Pennsylvania

The Housing Alliance of Pennsylvania works to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent, and affordable homes. The organization offers supportive services to housing practitioners throughout the state. In 2007, Charles Scalise was the chair of the Alliance's *Homes Within Reach*

conference. When asked for a show of hands of who belonged to the Alliance, approximately 50% of the attendees at the January 10, 2008 Summit meeting indicated that they were members. This plan update recommends that housing practitioners in the county continue to work closely with the Alliance and expand affiliation with the Alliance, when possible.

The Housing Alliance is advocating the creation of state-level and federal-level housing trust funds. At the time of this update, legislation is being sponsored to establish the framework for a state housing trust fund. The bill, the “Pennsylvania Housing Affordability and Rehabilitation Enhancement Act” (PHARE), is an important first step in the Housing Alliance’s “Homes within Reach Campaign”. It is recommended that Erie County housing practitioners lend their voices in support of this bill. The Alliance and PHFA have indicated that if a state wide housing trust fund is established, the monies in the trust fund will be regionally distributed. It’s likely such a trust fund would have a dollar-for-dollar match. The creation of an additional county level trust fund was discussed previously. It is possible that, if created, the state and county trust funds could be used to compliment each other.

### Support Educational and Counseling Assistance Programs

Credit and similar counseling for “first time homebuyers” is an ongoing need. Ensuring that applicants are truly able to meet the obligations of homeownership, including paying related home maintenance costs, is crucial to preventing these same homeowners from losing their homes.

All agencies involved in first-time home buying programs—local financial institutions, non-profit agencies, Realtors, and local and county government—should work closely with the St. Martin Center to provide “financial literacy” training in addition to determining applicants’ ability to repay the loan before they are given a mortgage. This expansion of the St. Martin Center’s role is based on both the need in the county and the Center’s track record (over 1,700 first-time homeowners counseled and only 14 foreclosures). The plight of those victimized by predatory lenders underscores this need.

A recommendation for supporting homeowners affected by predatory lenders is two-fold. First, practitioners are encouraged to continue to refer clients to the St. Martin Center for counseling. Advocates will work with borrowers to determine if they have been victims of predatory lending and to develop appropriate “next steps.” Second, work closely with PHFA and private banking colleagues to develop and implement the REAL and HERO loan programs (see the Glossary for more information on these programs), as appropriate, as well as other financial instruments to help LMI residents retain their homes, once they have been granted a mortgage.

Home buyers are not the only people in need of educational and counseling assistance. Prepared renter education programs help people become better renters by educating them about housing needs, lease mechanisms, and communicating with landlords. Such programs also stress the importance of establishing good credit and how to address credit problems. Many agencies in Erie County provide at least some educational materials to renters. The full recommendation is for housing providers to develop a consistent program. Regardless of which agency (or agencies) presents the program, it should include the components described above, and all renters who receive assistance should be required to complete the program prior to receiving rental assistance. Practitioners should seek more information regarding prepared renter programs from PHFA.

### Consider a Countywide Section 8 Homeownership Program

HUD offers a Section 8 homeownership program similar to its Section 8 rental assistance program. Eligible participants in the rental program can use vouchers to help purchase a home. HUD provides public housing agencies interested in offering a Section 8 homeownership program the authority for such a program. There are several basic requirements that each PHA or equivalent agency must meet, as defined in 24 CFR Ch. IX, Part 982.625 through 982.63. HUD does not provide additional funding for the homeownership program; rather, PHAs would set aside a certain number of their existing Section 8 vouchers for the program. Given the demand for Section 8 rental vouchers, perhaps federal law makers should be encouraged to set aside some vouchers for the homeownership program.

The viability of a HUD Section 8 homeownership program in Erie County, particularly in the more rural areas of the county where there are fewer affordable homes, should be investigated. Such a program may be best suited to first-time homebuyers, and particularly the physically disabled. Once again, counseling is essential.

### Consider Community Land Trust Models

Developing a community land trust is one method of preserving affordable housing. Although trusts are organized differently based on their location and need, generally a CLT is based on a program of dual-ownership of land and improvements on that land.

In its simplest form, a non-profit organization purchases land, retaining all rights to the land itself, but sells any buildings on the land to income-eligible buyers or developers of affordable housing. Buyers sign a long-term (often 99-year) lease. The buyer, within limits, then has the right to sell the building and/or improve it. There are three CLTs in Pennsylvania: two in the State College area and one near Lancaster. This plan update recommends that housing practitioners consider the CLT model to remedy spot blight.

For example, a CLT could be set up to purchase and demolish blighting properties. Once properties were cleared and re-titled, they could then be sold to other housing providers or to affordable housing developers. Or, the CLT could retain the property and develop its own inventory of affordable housing. In this way, the inventory of affordable housing could be controlled and expanded as needed (without jeopardizing the value and quantity of market-rate housing).

Alternatively, several of the neighborhood revitalization organizations could form a CLT to purchase existing properties and resell them to income-eligible buyers. This model would be particularly effective in the areas likely to lose affordable housing over the next decade (e.g., the bayfront, Edinboro, and other “hot market” locations).

### Prepare for Utility Rate Changes

Electric rate changes will take effect throughout the Commonwealth by December 31, 2010. Practitioners should prepare for electric rate changes by completing a full study of the issue, including the following steps:

- 1 Develop a work group. Include members of the builders association and leaders in “green building”.
- 2 Focus on improving energy efficiency. Improving a building’s energy efficiency is the most cost-effective method for managing utility costs. Improving energy efficiency should be a component of every County housing project. Further, Home Energy Ratings (HERs) should be conducted on all housing rehabilitation projects. Such ratings provide an objective assessment of a building’s energy efficiency status and can help focus rehab projects.
- 3 Develop homeowner and renter educational materials and provide them to every user of housing services.
- 4 Move toward the development of meaningful, local green building standards for affordable housing. Green-building experts can help agencies determine which changes are feasible, cost-effective, and will most improve energy efficiency. Scots Glen is a good example of using incremental green building techniques to create aesthetically pleasing, affordable housing that incorporates sound energy practices.

### Encourage the Reduction of Regulatory Barriers to Affordable Housing

There are many factors of the housing market that influence the cost and affordability of housing. Builders, financial institutions, and the law of supply and demand have perhaps the most direct influences. The limitations of government to affect housing prices must be understood. However, county and municipal governments can help to reduce the cost of housing by reducing regulatory barriers. Overly restrictive zoning and subdivision ordinance requirements impact the cost and affordability of housing. Municipalities are encouraged to review their existing ordinances, and consider affordable housing issues when amending, updating or drafting ordinances. A reasonable balance between cost and quality is recommended.

The Pennsylvania Department of Community and Economic Development has published a “planning series” which consists of a number of publications addressing planning related topics. Its “Planning Series #10”, titled “Reducing Land Use Barriers to Affordable Housing” provides information concerning regulations and their affect on housing affordability. This publication is currently available from the DCED at [www.newpa.com](http://www.newpa.com).

The publication points out, for example, that minimum lot size requirements and minimum lot frontage requirements affect land values. Obviously, the cost of land is a key factor influencing the cost of housing. The publication also advocates zoning for higher densities, where appropriate. Zoning that favors conventional site design rather than less expensive cluster design techniques can affect the overall availability of affordable housing. Street width requirements, and other infrastructure construction standards, when excessive, can unnecessarily add to the cost of development, and these costs are normally passed on to buyers.

The recommendation is for county and municipal governments to give these types of factors consideration when amending, updating or drafting ordinances; and to strive for an appropriate balance between cost and quality.

## Planning for Residents with Special Needs (Including Homeless)

*The Policy: Provide assistance and support for residents with special needs, including the homeless.*

- Support the creation of additional housing options, where needed.
- Develop a special needs housing exchange.
- Explore the concept of “visitability” in housing.
- Explore Housing First options.

### Introduction

It is no surprise that the need for housing assistance for the homeless and other residents with special needs, such as people with physical or mental disabilities, far exceeds available resources. Planning and providing housing for these residents is complicated by funding shortages, governmental regulations, and the need for cooperation and coordination between agencies and providers of services. The following recommendations attempt to address some of the many housing needs in this area.

### Support the Creation of Additional Housing Options, Where Needed

There are two recommendations in this subsection. The first is to create scattered, housing options for residents with special needs, such as people with physical disabilities, mental health issues or other disadvantages. The second is to provide additional housing options for mentally ill, homeless, and “near homeless” individuals.

#### **A Create Scattered, Special-Needs Housing**

Approximately 85% of Erie County group homes are in Erie City, Harborcreek, or Millcreek, with most in the city. The recommendation is to provide special-needs services throughout the county and provide viable transportation options for those requiring special-needs housing. Once more, implementing this recommendation will require the participation of transportation officials. Members of the Housing Summit should work together to develop a strong subcommittee to focus on this issue.

#### **B Provide Additional Housing Options for Homeless and Near Homeless**

Add single-room occupancy units (SROs) and one-bedroom apartments. SROs, similar to hotel or motel units, are intended primarily for homeless persons, who often have mental health problems. Typically, the majority of homeless are single men. This is the case in Erie County, where there were 752 homeless men in 2007. While some of those men are part of families, the majority are single. There are SROs in Erie City, but none in other areas of the county. An additional 40 to 45 units are needed outside of the city. Groups of 10 to 12 SROs could

be placed in Albion, Corry, Girard, Union City, or North East. The intent of this program is to allow SRO residents housing that is close to family and their support network.

### Develop Special Needs Housing Exchange

Develop an e-mail exchange or Listserv as a simple first step (before developing a website or database) toward defining the need for special-needs housing, as well as available resources. Advocates could post their needs to housing providers. In turn, housing providers could list available units (by location), accessibility features, rent policies, and income limits (if applicable).

### Explore Visitability

This concept of visitability does not refer to making a home fully accessible; rather, it means having at least one zero-step entrance, wide interior doorways and hallways, and an easily accessible, main-floor washroom. Costs are minimized and housing opportunities for persons with mobility limitations are maximized when these features are incorporated during construction, rather than as part of a retrofit.

### Explore Housing First Options

As noted earlier, county records indicate that in December 2007, there were 1,368 homeless people in Erie County. Of these, 752 were male, 314 were female, and 302 were children. There were 196 homeless families.

While the number of homeless is a very small percentage of the population in the county, there should still be a home for every resident. It is a sobering statistic that there are 196 homeless families in a county where there were 4,288 vacant dwellings for rent or sale and over 2,000 that had contract rents of less than \$200 a month, according to Census 2000 figures.

In the Housing First approach to addressing homelessness (and near homelessness), housing the homeless comes first, then services. The Housing First approach is based on the premise that the homeless respond best to services and treatments once they are in their own homes, as compared to traditional programs where shelters and social services are used as stepping stones to permanent housing.

In some cases, Housing First may not be viable (e.g., where significant mental health assistance is needed). Therefore, the recommendation is for the development of a subcommittee to explore the viability of a Housing First approach to address homelessness. The focus should be on homeless and near homeless families since there are a relatively small number of families needing assistance in the county and since families with young children are very vulnerable.

Furthermore, housing practitioners should continue referring the near-homeless to St. Martin Center and other counseling services for credit counseling, or work with a local lender to develop counseling services. Such programs could be part of a bank's CRA investment.

## Planning for the Elderly

*The Policy: Support housing assistance and a full range of housing choices for seniors.*

- Explore aging-in-place options for seniors.
- Promote elderly housing options in traditional neighborhoods.
- Promote elderly housing options and assistance programs in rural areas.

### Introduction

As noted in Table 17, on page 43, and supported by Census 2000 data, the percentage of householders in the 65+ age group in Erie County is projected to increase between years 2000 and 2030. Therefore, the elderly will become an increasingly important segment of the housing market. According to a HUD report on elderly housing consumption trends, “Baby Boomers” are expected to remain active and independent longer than previous generations. Many will desire “age-in-place” options. Approximately 86% are expected to be homeowners, with most preferring single-family attached or detached units. If Erie County wants to retain seniors, housing providers will need to take steps to meet their housing needs and requirements.

### Explore Aging-in-Place Options

Housing Summit members should form a subcommittee to explore options that would allow the elderly to age in place. Representatives of organizations that benefit the elderly and private developers specializing in elderly housing options should be asked to contribute.

Effective developments are likely to include these components:

- Retrofitting existing homes
- A range of options, allowing residents to move into progressively more assisted-living quarters, as needed.
- Smaller-scale, single- or two-story developments, rather than “towers”
- Developments that retain a neighborhood’s traditional “feel,” or that strive to develop a distinct environment
- Amenities and services within walking distance, including an anchor grocery and access to basic healthcare services

Many resources are available to help address this need. The National Association of Home Builders, American Association of Retired Persons, and HUD all have programs to allow the elderly to age in place.

### Promote Elderly Housing Options in Traditional Neighborhoods

Provide incentives for developing housing that retains the small bungalows already present in many neighborhoods. Often, retrofitting such houses for improved accessibility (rather than full handicapped accessibility) should be much less expensive than building new units.

Develop the long, narrow lots typical in the City of Erie and other local municipalities into areas with open, accessible green space behind the homes. The lots could be purchased and the houses on the front of the lots rehabbed or demolished, as required. Then, areas behind the houses would be converted into green space, accessible to all houses in the area. The 100-year old Garden Court neighborhood is a good example of this type of development.

## Providing Elderly Housing in Rural Areas

Often, rural elderly have fewer housing options than their urban counterparts. Recommendations are based on helping the elderly remain in their homes or at least their neighborhood.

- 1 Focus on weatherization and accessibility. Combine weatherization and accessibility programs, whenever possible, for those residents who are 65 and older, especially for those who are LMI and who live in rural areas. The USDA's Section 502/504 loan/grant program is similar to HUD's HOME program. If residents are older than 65 and low income, they can qualify for a grant. Those who are under 65, or who are not low income can often qualify for a loan. These programs cover basic home repairs and weatherization components, such as furnaces, windows, insulation, siding, etc.
- 2 Improve transportation options in rural areas of the county. This may require setting up committees of practitioners and transportation providers (the LIFT, etc.), as described elsewhere in these recommendations.
- 3 Develop elderly housing units in areas where there are few, using available structures, when possible. Such adaptive reuse strategies could convert vacant school buildings, historic hotels, or manufacturing sites into elderly housing. The City of Meadville's Kepler Hotel has 30 condominiums and the Parkside Commons building (Meadville's former junior high school), has fifty-six residential apartments and commercial office space. Erie County has many rural communities with vacant buildings that could be re-developed.

## Communication and Coordination

*The Policy: Improve communication, coordination and/or contact between governmental agencies and practitioners in the housing field.*

- Continue the "Housing Summit" meetings.
- Develop an e-mail exchange or listserv.
- Develop a "Housing Database"
- Coordinate Planning Efforts

## Introduction

Creation of a housing plan is just the first step in addressing housing problems and issues in the county. In order for the planning effort to improve housing, the plan must be implemented. This is unlikely to occur if the plan is allowed to "sit on a shelf collecting dust". The 2001 Housing Plan recommended that an Erie County Housing Conference was needed. It suggested that the all agencies, including local and state government should meet, perhaps annually, for the purpose of information sharing and communication. During development of this plan update, "Housing Summit" meetings were held, and there appears to be support for these meetings to continue. These meetings would not only allow for the sharing of information and expertise, but hopefully would also serve as a forum, providing continual focus on the issues addressed in this plan. In addition, these meetings would most likely be helpful in identifying and addressing contemporary housing problems and issues in a proactive way. It is advantageous to prevent problems before they develop, or at least to address them early on, before they escalate.

As a dominant land use, housing goes hand in hand with land use planning. It also impacts other areas of planning, such as transportation and community facilities planning. Travel behavior and public services requirements, including water, sewer, and road maintenance; depend on where, and at what densities, people live. It is important to be aware of how housing decisions relate to, and affect these other areas of planning.

Other ideas suggested by housing practitioners during development of this plan were the development of an e-mail exchange or listserv to help improve communication between agencies and practitioners, and to develop a housing database to help agencies and practitioners match housing needs with available resources.

### Continue the Housing Summit

Continuing the “Housing Summit” can help practitioners prioritize, cooperate, and provide support to other housing practitioners. It also provides a neutral forum for discussing differences between agencies, and, hopefully to resolve them. To strengthen the Summit, it is recommended that additional private-sector representatives, such as builders and developers, and in some cases, private citizens, be included.

The group should develop focus groups to address specific issues and should be comprised of interested Summit members as well as those who might bring a different perspective, from both the private and public sectors, including a representative of those who are intended to receive the services.

### Develop an E-Mail Exchange or Listserv

A number of practitioners indicated that communication between agencies could be improved. A first-step toward developing a more comprehensive database would be an internet-based method of communicating needs and available resources. An e-mail exchange or Listserv is the recommended action.

### Develop a Housing Database

A county housing database could serve several functions. It could serve as a clearinghouse for needs and housing options. Agencies who were seeking housing options could define their needs; agencies that provided housing could provide their options.

Areas in the county that are developing could be tracked by analyzing deed transfers (recorder’s office), building permit data (assessment office), and information from the county’s GIS system. Finally, such a database could serve as an early warning system to detect disinvestment.

There are privately developed databases that could provide much of the information required. The county, however, may find that developing its own, proprietary database, would increase specificity while retaining flexibility. The general recommendation—to develop a county housing database—should be further explored by practitioners.

### Coordinate Planning Efforts

Given the significant impact of housing on quality of life, and the general health, safety and welfare of county residents, its importance cannot be overemphasized. It has economic, social, and environmental impacts on the community that should be given careful consideration, and planned for appropriately. Housing cannot be planned for effectively without also giving consideration to other factors such as land use planning, community facilities planning and transportation issues. Housing is a dominant land use in the county, and therefore has strong land use implications. Planning for public infrastructure goes hand in hand with housing development, and the location of new housing developments and their proximities to areas of shopping, recreation and employment have obvious impacts on transportation.

The Erie County Department of Planning routinely works with municipalities to insure consistency between municipal and county planning efforts. As comprehensive plans and ordinances are enacted, amended or updated throughout the county, whether they are at the county or municipal level, practitioners should work with the county and other planning agencies to help ensure consistency with this and other related plans.

## Glossary

### End Notes



## Definitions

**Act 137.** The Optional County Affordable Housing Funds Act (1992) is a Pennsylvania law that allows counties to increase the fees charged for recording deeds and mortgages. The funds generated by these fees are deposited in a housing trust fund. Trust fund dollars can be used in a variety of ways to aid income-eligible residents with rental or sale housing. Erie County has an Act 137 fund.

**Aging-in-Place.** The concept of allowing the elderly to live in their home as long as possible. To successfully age in place, often some accommodations must be made to the home. As the population ages, more and more will seek this option.

**ARM.** Adjustable Rate Mortgage. These mortgages have interest rates that change at specified intervals. There are four basic ingredients in ARMs.

- 1 **Initial Interest Rate**—The benchmark interest rate, typically two to three percent lower than a comparable fixed rate mortgage.
- 2 **Index**—The indicator used to determine changes to the ARMs rate (the yield on a one-year Treasury Bill is one index used).
- 3 **Margin**—The fixed percentage points the lender adds to the index to arrive at the actual ARM interest rate.
- 4 **Adjustment Interval**—The time between changes to the ARM interest rate. Typical change intervals are one, two, three, or five years.

**Barber Center.** Dr. Gertrude A. Barber National Institute provides services for children and adults with developmental disabilities and their families.

**Bayfront NATO/Martin Luther King Center.** Neighborhood center in the Bayfront neighborhood of Erie. The Bayfront Neighborhood Action Team Organization (NATO) was incorporated in November 1966. The Martin Luther King, Jr. Memorial Center was built in 1969.

**BEST.** Bayfront East Side Task Force. A partnership involving, The East Bayfront Neighborhood Watch, the Erie Insurance Group, Hamot Health Foundation, and the City of Erie in the Bayfront/Eastside area of Erie.

**Census.** Census (decennial). The census of population and housing, taken by the Census Bureau in years ending in 0 (zero). Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. This report references the 1990 and the 2000 censuses.

**CHDO.** Community Housing Development Organization. A private, nonprofit organization that meets specific qualifications under the HOME program. Housing and Neighborhood Development Services (HANDS) is an example of a CHDO.

**CDBG.** Community Development Block Grant Program. This Federal grant program is aimed at LMI families and allows for a wide variety of project activities (existing housing, infrastructure, streets, etc.). The Federal government allocates significant funds annually to the Commonwealth, which then distributes it to eligible cities, boroughs, townships, and counties. There is also a competitive grant program. Larger municipalities (Erie City and Millcreek Township) receive their “CDBG” grants directly from the Department of Housing and Urban Development (HUD).

**Contract Rent.** The monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent asked for the rental unit at the time of interview.

**CPI.** Consumer Price Index. This index is produced by the United States Department of Labor, Bureau of Labor Statistics. The CPI measures the average change in prices over time of goods and services purchased by households (as defined by the Department of Labor). Unofficially, it is used as a cost of living barometer.

**CRA.** Community Reinvestment Act. A Federal law intended to encourage banks and savings and loan institutions to help meet the credit needs of communities, including low- and moderate-income neighborhoods, consistent with sound banking operations. Banks often meet CRA goals with housing loans.

**DCED.** Department of Community and Economic Development. This is the lead community development agency in Pennsylvania. This agency handles the HUD HOMES and CDBG programs for smaller municipalities.

**First-Time Homebuyer.** According to HUD, a first-time homebuyer is an individual who meets any one of the following criteria:

- An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers).
- A single parent who has only owned with a former spouse while married.
- An individual who is a displaced homemaker and has only owned with a spouse.
- An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- An individual who has only owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

**FHA.** Federal Housing Administration. A government corporation established in 1934 to provide home financing through mortgages, the FHA was incorporated into HUD in 1965. Its programs are aimed to persons with limited income who cannot obtain conventional mortgages. Though known primarily for its single-family mortgages, it also finances multi-family projects, some hospitals, nursing homes, and assisted living facilities.

**FMR.** Fair Market Rent. HUD determination of Fair Market Rents, set by county, of housing rental units based upon the number of bedrooms. This figure is used for the Section 8 program.

**GEBOR.** Greater Erie Board of Realtors. The local NAR group.

**GEACAC.** Greater Erie Community Action Committee

**Group Quarters Population.** According to the Census, group quarters includes all people not living in households. Two general categories of people in group quarters are recognized: 1) the institutionalized population, including people under formally authorized supervised care or custody in institutions (e.g., correctional institutions, nursing homes, juvenile institutions) and 2) noninstitutionalized population, including all people in group quarters other than institutions (e.g., college dormitories, military quarters, group homes).

**HACE.** Housing Authority of the City of Erie

**HANDS.** Housing and Neighborhood Development Service

**HERO.** Homeowners Equity Recovery Opportunity. A loan program designed to improve the financial situation of Pennsylvanians who are not able to afford their current mortgage program. This program is for borrowers not eligible for PHFA's REAL program or another mortgage finance product.

**HOME Program.** Officially titled the Home Investment Partnership (HOME) Program, it is a Federal (HUD) operation, with the Commonwealth acting as a sub-grant agency for most municipalities. Aimed at lower-income households, HOME can provide a variety of assistance. Since 1992, there has been from \$1.0 to \$1.6 billion allocated annually for the HOME Program. Assistance is given in one of three categories.

- Rental housing and tenant-based assistance
- Home-buyer programs
- Homeowner rehabilitation

HOME funds must be used for low-income families (see LMI).

**Household.** According to the Census, a household includes all the people who occupy a housing unit as their usual place of residence.

**Housing Starts.** An economic indicator, the number of dwelling units (including apartments) on which construction is begun in a given period of time.

**Housing Unit.** According to the Census, a housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

**HUD.** Housing and Urban Development. The lead Federal agency in housing and community development.

**Institutionalized Population.** People under formally authorized, supervised care or custody in institutions at the time of enumeration. Generally, restricted to the institution, under the care or supervision of trained staff, and classified as "patients" or "inmates."

**Local Economic Revitalization Tax Assistance.** The LERTA program is available in many communities throughout Pennsylvania. The City of Erie has a LERTA.

**LMI.** Low to Moderate Income (LMI). Typically, the majority of household beneficiaries for HUD’s CDBG program must meet LMI guidelines. HUD’s 2008 low-moderate figures for Erie County, by household size, are.

1-Person Household	\$30,400
2-Person Household	\$34,750
3-Person Household	\$39,100
4-Person Household	\$43,450
5-Person Household	\$46,950
6-Person Household	\$50,400
7-Person Household	\$53,900
8+-Person Household	\$57,350

**Low Income.** A family whose annual income does not exceed 80% of the median income of the area (adjusted for family size). See LMI.

**LUPTAP.** Land Use Planning and Technical Assistance Program. In Pennsylvania this program is administered through DCED and can be used to prepare community comprehensive plans and the ordinances to implement them.

**Median.** According to the Census, this measure is the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one half of the cases fall below the median and one half of the cases exceed the median.

**Median Income.** The median income divides the income distribution into two equal groups, one having incomes above the median, and other having incomes below the median.

**Manufactured Housing.** Manufacturing housing includes mobile homes, modular units, and kit homes.

**NAHB.** National Association of Home Builders. This organization of home builders provides educational, political, information, and research.

**NAR.** National Association of Realtors® (NAR). A large trade association for persons and firms engaged in residential and commercial real estate sales. This organization has an extensive research arm and does an extensive collection on National real estate sales data. Typically, media stories on housing sales use NAR new releases.

**NEMS.** National Energy Modeling System. The Department of Energy’s modeling system used to determine housing retention rates.

**Noninstitutionalized Population.** Includes all people who live in group quarters other than institutions. Examples include college dormitories, rooming houses, religious group homes, communes, and halfway houses.

**Owner-Occupied Housing Unit.** According to the Census, a housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

**PHFA.** Pennsylvania Housing Finance Agency. PHFA was created in 1972 to help improve the supply of housing for LMI families, the elderly, and disabled residents in Pennsylvania. PHFA has participated in at least a dozen housing projects in Erie County.

**PMI.** Private Mortgage Insurance.

**PPI.** Purchase Price Index. The PPI is calculated by dividing the Median Home Value by the Median Household Income, generating a number, in years, which represents how long it would take to pay off a mortgage on a home. See also the Rent-to-Income Index.

**Public Housing.** Public housing is targeted for low-income households and the units are owned by public housing authorities. In Erie County, there are three housing authorities, Erie City, Corry City, and Erie County.

**REAL.** Refinance to an Affordable Loan. Designed to provide affordable 30-year fixed interest rates to homeowners who initially obtained an adjustable rate mortgage and are no longer able to afford the adjusted mortgage payment.

**RFP.** Request for Proposals. An Agency request for proposals to perform a specific task, in this case, the County of Erie's RFP to update the County's Housing Study.

**RHS.** Rural Housing Service. A program operated by the U.S. Department of Agriculture to provide a variety of housing programs, including mortgages, to low- and moderate-income households in rural areas.

**RTIR.** Rent-to-Income Ratio. The RTI is calculated by dividing the Annual Contract Rent by the Median Household Income, generating a number, that indicates the percentage of a household's income that is paid toward rent. See also Purchase Price Index.

**SAAR.** Seasonally Adjusted Annual Rate. A rate adjustment used for economic or business data that attempts to remove the seasonal variations in the data. Most data will be affected by the time of the year. Adjusting for the seasonality in data means more accurate relative comparisons can be drawn from month to month all year.

**Sample Data.** Population and housing information collected from the Census long form for a one-in-six sample of households in the United States and Puerto Rico, and on a continuous basis for selected areas in the American Community Survey.

**SCI.** State Correction Institution. SCI Albion is the only state correctional institution in Erie County.

**Section 8.** A Federal housing assistance program in which participants pay a portion of their adjusted gross income (i.e., income after standard deductions) for rent and the remainder of the rent is paid by HUD. Section 8 is either project based or tenant based. This program was an early effort to privatize housing for income-eligible applicants by using privately owned rental units, rather than public housing projects. Physically, a Section 8 rental unit must meet program standards. Historically, there were two Section 8 categories. The "certificate" was a project-based program. That is, a specific rental project was granted Section 8 certificates to be available for eligible tenants. The "voucher" program is tenant-based. Once a household is qualified, the Section 8 voucher could be used any place in the housing authority's jurisdiction. Current programming focuses on the voucher approach, now known as Tenant-Based Rental Assistance. The Section 8 program is designed to increase the housing choices available to very low-income households by making privately owned rental housing.

**Section 502/504.** Administered by the USDA, Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. The Section 504 program is a related program, for very-low income homeowners. The purpose of the Section 504 program is to assist very-low income owner occupants in rural areas who do not qualify for Section 502 loans to repair or improve their dwellings to make their dwellings safe and sanitary and to remove hazards to the health of the occupants, their families, or the community. This includes repairs to the foundation, roof or basic structure as well as water and waste disposal systems, and weatherization. In some cases, the programs are grant-based, rather than loan-based.

**SF-1.** Summary File 1 from the Census contains 100-percent data based on information collected from all people and housing units. Population items include age, sex, race, Hispanic or Latino origin, household type, relationship, and group quarters. Housing items include occupancy status, vacancy status, and tenure (owner occupied or renter occupied).

**SF-2.** Summary File 2. This Census file presents data similar to the information included in Summary File 1. These data are shown down to the census tract level for 250 race, Hispanic or Latino, and American Indian and Alaska Native tribe categories. For data to be shown in SF 2, a population category must meet a population size threshold of 100 or more people of that specific population category in a specific geographic area.

**SF-3.** Summary File 3. This Census file presents data on the population and housing long form subjects such as income and education.

**SF-4.** Summary File 4. This Census file presents data similar to the information included in Summary File 3. These data are shown down to the census tract level for 336 race, Hispanic or Latino, American Indian and Alaska Native tribe, and ancestry categories. For data to be shown in SF 4, there must be at least 50 unweighted sample cases of a specific population category in a specific geographic area. In addition, the data for the specific population category for the specific geographic area must also have been available in Summary File 2.

**SRO**—Single-Room Occupancy. A unit type of housing that was quite popular a generation ago. Typically, low-budget hotels offered rooms to retirees or the disabled on a near permanent basis. Now this concept is used for individuals who were in homeless shelters but cannot yet be placed in traditional housing. The “Lodge on Sass” is a local example of an SRO.

**St. Martin Center.** The Center provides immediate and long-term services that help guide individuals, regardless of their race or religion, toward the path of self-reliance. The St. Martin Center is a leader in homeownership counseling in the County.

**Tax Credit Program.** The rental tax credit program is administered by PHFA to provide an incentive to develop or preserve affordable housing. This is actually a Federal program which provides successful applicants a dollar-to-dollar credit to reduce their Federal tax liability. This program has specific tenant income targeting requirements. There are five separate types of activities with various requirements and methods of tax credit determinations.

**Tenant-Based Rental Assistance.** See Section 8.

**Tenure.** Refers to the home’s occupant, whether owner or renter.

**Units in Structure.** According to the Census, a structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

**USDA.** United States Department of Agriculture. Administers the Section 502/504 loan and grant programs.

**VA.** Veterans Administration. This agency provides mortgages to U.S. veterans.

**Very Low Income.** Annual income does not exceed 50% of the median income for the area (adjusted for family size). See LMI.

## End Notes

### Chapter 2

- 1 Full text can be downloaded from the U.S. Census Bureau at: [http://factfinder.Census.gov/home/en/epss/sf3\\_compare.html](http://factfinder.Census.gov/home/en/epss/sf3_compare.html).

### Chapter 3

- 1 U.S. Housing Market Conditions. U.S. HUD, Policy Development and Research. This document can be downloaded from [www.huduser.org/periodicals/ushmc.html](http://www.huduser.org/periodicals/ushmc.html).
- 2 “Builders Remain Cautious as Buyer Traffic Improves in February”. National Association of Homebuilders. February 19, 2008. Available from [www.nahb.org/news\\_details.aspx?sectionID=134&newsID=6227](http://www.nahb.org/news_details.aspx?sectionID=134&newsID=6227).
- 3 This document can be downloaded from [www.jchs.harvard.edu/publications/markets/son2007/son2007.pdf](http://www.jchs.harvard.edu/publications/markets/son2007/son2007.pdf).
- 4 GEBOR provides prices as averages, while Census prices are medians. In an area the size of Erie County, these numbers, while they may not be identical, are similar and can be compared for the general purposes of this report.
- 5 Permit Type Statistics from 8/9/02 through 11/13/07. Email attachment from Christy Hammerman, City of Erie.
- 6 For more information regarding Erie’s current LERTA, refer to [www.ci.erie.pa.us/Departments/CodeEnforcement/DepartmentofBuilding/LERTA/tabid/285/Default.aspx](http://www.ci.erie.pa.us/Departments/CodeEnforcement/DepartmentofBuilding/LERTA/tabid/285/Default.aspx).
- 7 *Who Could Afford to Buy a Home in 2002?* U.S. Department of Commerce. Economics and Statistics Administration. U.S. Census Bureau. H121/07-1. Issued July 2007. This document can be downloaded from [www.census.gov/prod/2007pubs/h121-07-1.pdf](http://www.census.gov/prod/2007pubs/h121-07-1.pdf).

### Chapter 5

- 1 Erie County Demographic Study, 2003. Erie County Department of Planning.
- 2 For more information, see the report *Elderly Housing Consumption: Historical Patterns and Projected Trends*. This document can be downloaded from [www.huduser.org/datasets/ahs/Elderly\\_Housing\\_Consumption.pdf](http://www.huduser.org/datasets/ahs/Elderly_Housing_Consumption.pdf).
- 3 See the Pennsylvania Department of Education website ([www.pde.state.pa.us/pde\\_internet/site/default.asp](http://www.pde.state.pa.us/pde_internet/site/default.asp)).
- 4 *Demographic Trends in the 20<sup>th</sup> Century, a Census 2000 Special Report*. U.S. Census. This document can be downloaded from [www.census.gov/prod/2002pubs/censr-4.pdf](http://www.census.gov/prod/2002pubs/censr-4.pdf).

### Chapter 6

- 1 The editor of the *Erie Times-News* wrote a column (“Redevelopment Chief Turning Downtown Plans into Action”) on Sunday, March 2, 2008 regarding the ERA’s efforts to bring more market-rate housing to downtown Erie. This article can be printed from [www.goerie.com](http://www.goerie.com), search word “redevelopment”.

**RESOLUTION No. 80, 2008**

**ERIE COUNTY HOUSING PLAN**

**WHEREAS**, the County of Erie has prepared and adopted a comprehensive plan in accordance with the requirements of Section 301 of Act 247 of 1968, as amended, known as the Pennsylvania Municipalities Planning Code; and

**WHEREAS**, the County of Erie has prepared the Erie County Housing Plan, an amended element of the adopted comprehensive plan; and

**WHEREAS**, the Erie County Department of Planning has presented the above-referenced plan to the Erie County Planning Commission for review and approval, and

**WHEREAS**, in accordance with Section 302 of the Pennsylvania Municipalities Planning Code, a public meeting was held on August 14, 2008 regarding the proposed plan by the Erie County Planning Commission; and

**WHEREAS**, no adverse public comments regarding the proposed plan were received at said public meeting nor during the 45 day review and comment period; and

**WHEREAS**, the Erie County Planning Commission has recommended that the Erie County Housing Plan be adopted; and

**WHEREAS**, after due and timely notice by publication in accordance with Section 302 of the Pennsylvania Municipalities Planning Code, a public hearing was held on October 21, 2008 regarding the proposed plan by Erie County Council; and

**WHEREAS**, no adverse public comments regarding the proposed plan were received at said public hearing.

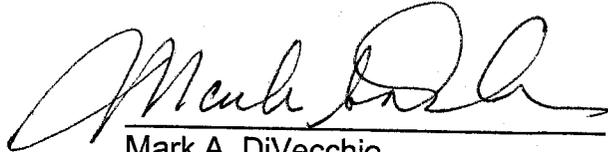
**NOW, THEREFORE, BE IT RESOLVED** that Erie County Council does hereby adopt the document known as the Erie County Housing Plan, including the forms, tables, textual matter, maps and other matters intended to form the whole of the plan, and furthermore, does hereby adopt it as an element of the Erie County Comprehensive Plan, in accordance with the Pennsylvania Municipalities Planning Code, Act 247 of 1968, as amended, for the County of Erie, Pennsylvania, to become effective immediately thereafter.

RESOLUTION No. 80, 2008

On the motion of Mr. Mitchell, seconded by Mrs. Loll,  
this Resolution was passed on this 21st day of October, 2008 by a  
vote of 6 to 0.

APPROVED BY:

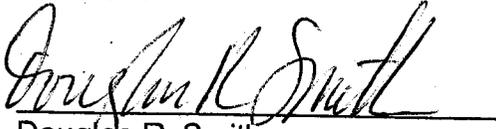
  
Joseph Giles  
Chairman, County Council

  
Mark A. DiVecchio  
County Executive

Date: October 21, 2008

Date: 10-21-8

ATTEST:

  
Douglas R. Smith  
County Clerk

Date: October 21, 2008