Report on
Regional Input Sessions and Interviews

Conducted by the Housing Alliance of Pennsylvania
For the Pennsylvania Housing Finance Agency
(PHFA)
Housing Study 2006
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Introduction

The Pennsylvania Housing Finance Agency (PHFA) contracted with the Housing Alliance of Pennsylvania as one of three vendors to perform a Housing Study. The Housing Alliance was asked specifically to conduct focus groups and interviews with individuals related to the housing market within five of the six designated regions of the Commonwealth of Pennsylvania.

The purpose of the focus groups and interviews was to provide qualitative data, to identify and relate human experience of the housing market. This qualitative data augments the numbers-based analysis. It supports and enriches the story that the numbers tell. Qualitative data, what people experience and report, helps identify the distinct needs of housing consumer populations, the local housing market and trends that may influence housing policy decisions in each of the regions studied.

The focus of the Housing Alliance study was to solicit, record, analyze and report regional housing data from a human perspective. The observations identified through the Regional Input Sessions were shared with both PHFA staff and, The Reinvestment Fund (TRF), and was used to help create the Frequently Asked Questions developed by TRF.

This report reflects the input of the participants in the sessions, the common trends identified statewide, and the distinct issues facing each of the five regions examined.

It should be noted that given the mandate to “put a human face” on Pennsylvania’s housing market, the Housing Alliance also developed a video compiled of highlights of the sessions.

Methodology

During the period of July 1, 2005 through November 30, 2005 the Housing Alliance conducted sixteen (16) Regional Input Sessions and twenty-five (25) individual interviews.

Working with PHFA staff, the Housing Alliance extended invitations in writing, by fax, phone and email. Food was provided at each session. Each session was videotaped, with the exception of the five Regional Housing Advisory Committee (RHAC) meetings convened by the Department of Community and Economic Development (DCED) in July and August 2005, and the session conducted with members of the Urban Affairs Committee of the General Assembly.

Sources of Information

Invitations were extended to representatives of all sectors of the housing industry via fax, email and phone: architects, community development and mortgage bankers, Realtors®, both for-profit and not-for-profit housing developers, homebuilders, chambers of commerce, labor, employers, human service and housing providers, housing and redevelopment authorities, city, county, borough and township officials, the General Assembly, the Governor’s Office and others within both the departments and within the administration. In addition, representatives of a range of housing consumer interests were represented: domestic violence, senior citizens,

[1]The analysis of Region II was conducted by CZB. While the Housing Alliance conducted one Input Session in Region II, CZB staff both participated and recorded the results of that meeting. The observations from the Region II input session are included as part of the statewide trends and the names of participants are included as informing the results of this study
people with and in recovery from mental illness and addiction, people with disabilities, homeless and formerly homeless, residents of subsidized housing and people waiting for more affordable units. The Housing Alliance used its own network of contacts and database as well as lists supplied by PHFA. While every session did not include representatives of every constituency, representation across the sixteen (16) sessions and twenty-five (25) interviews was comprehensive.

A complete list of participants is included in the Appendix. A complete list of invitees is available upon request. It can be concluded that those who took time to express their views on the housing market felt they had a stake in the outcome of the study.

Data Gathered from Sessions and Interviews

The Regional Input Sessions were designed to enable participants to tell the story of what they feel is going on in their regions. The value of focus groups is qualitative data that is descriptive and experiential. Rather than assuming that the researcher knows what is going on and suggesting a hypothesis, this approach asks participants to relate what they see as most significant and report it. In some cases their experience could be verified by data, in others, it could not. In sum, these are the thoughts, feelings, perspectives and experiences of people most concerned about the housing market as it relates to them.

Please note that this study did not include a survey of the general public that is random and statistically significant.

Specifically, participants were asked:

1. What has changed in the housing market in the community or communities with which you are most familiar over the past five years?
2. What do you see as the future trends in the housing market in this same community?
3. Within the Continuum of Home Choices listed below, please describe what you see as the strengths and weaknesses of the housing market in your community?
4. In your experience, what have been the most effective strategies for dealing with housing problems?
5. Additional comments?

A summary of the Continuum of Housing Choices within a Housing Market was used as a framework for the input sessions and interviews. Participants were asked to characterize the strengths and weaknesses in their local housing market using this continuum.
## Continuum of Housing Choices within a Market

The Housing Alliance developed this Continuum of Housing Choices to identify the necessary components of a housing market that provides an adequate supply of units to meet the needs of the community. Essentially, there needs to be a range of options within a local market. This continuum was designed to help participants in the focus groups and interviews identify those parts of their local housing market they think are stronger and weaker.

### Market Rate Homeownership
- Owner-occupied homes, town homes, detached singles, twins, row homes, condos and co-ops

### Low/Moderate Cost Homeownership
- Owner-occupied homes, town homes, detached singles, twins, row homes, condos and co-ops
- Includes market intervention through product or policy to reduce price at purchase such as first time homebuyer programs, special mortgage products, settlement grants, etc.
- Includes program supports to help low and moderate income homeowners sustain ownership over time, for example, through weatherization, repair and maintenance grants or loans, property tax relief or abatement
- Includes recourse and/or protection from predatory loans that could threaten ownership interest

### Market Rental
- Refers to rental units in apartment buildings, houses, and other structures occupied by a tenant who is not the owner
- Tenant pays market rates, the rate charged by the owner and/or manager based on the value that the local market will bear

### Low/Moderate Cost Rental
- Refers to tenant-occupied apartments or homes for which a policy or product intervention has reduced the cost to the consumer-based on ability to pay.
- Generally made available to tenants with limited financial resources such as senior citizens, people with physical and mental disabilities who are unable to work, low-wage workers, people receiving government benefits and others who cannot compete for market rental or full employment
- May be tenant-based, scattered site or project based with subsidy linked to unit
- Can include boarding houses, single room occupancy units

### Supported Housing or Service Enriched Housing
- Homes or apartments with services attached to ensure stability and safety of residents and neighbors
- Generally targeted to consumers who need additional support to function including seniors in assisted living, people with chronic illness and/or disability such as mental illness, formerly chronically homeless.
- Can include transitional housing for people exiting correctional facilities, or drug treatment.
- Can include hospitals or nursing homes
## Location of Sessions

Given the geographic size, diversity and range of housing needs in each region, at least two sessions were conducted in each region. These sessions were targeted to maximize diversity of input and to represent the broadest range of housing market consumers and participants. The Housing Alliance began by conducting input sessions in coordination with DCED’s Consolidated Plan hearings in each of the regions throughout the state. (Regional maps are attached in Appendix II, page 31.)

<table>
<thead>
<tr>
<th>Region</th>
<th>Regional Housing Market</th>
<th>Session Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region I Southeast Philadelphia, Delaware, Bucks, Montgomery, Chester</td>
<td>Unique housing needs and resources including well-developed housing delivery system. Biggest city, areas of high growth and extreme need</td>
<td>Philadelphia</td>
</tr>
<tr>
<td></td>
<td>Southeastern PA county with high job growth and least availability of affordable housing in the region. Poverty pockets representative of inner ring, older suburbs; migrant farm workers</td>
<td>City of Chester</td>
</tr>
<tr>
<td></td>
<td>Inner ring suburb</td>
<td>Norristown</td>
</tr>
<tr>
<td>Region III South Central Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York</td>
<td>Large area with access to high growth areas such as in Adams and Lancaster counties, rural areas combined with metropolitan centers such as Harrisburg, older cities and towns surrounded by collars with job growth like York.</td>
<td>Harrisburg</td>
</tr>
<tr>
<td></td>
<td>Small city and rural county, Cumberland.</td>
<td>Lemoyn</td>
</tr>
<tr>
<td></td>
<td>Pennsylvania House of Representatives, Urban Affairs Committee – center of state government</td>
<td>Harrisburg</td>
</tr>
<tr>
<td>Region IV North Central Blair, Cambria, Centre, Clinton, Columbia, Fulton, Huntingdon, Juniata, Lycoming, Mifflin, Montour, Northumberland, Snyder, Somerset, Union</td>
<td>Student housing issues and workforce housing; high growth area; near center of county government</td>
<td>State College</td>
</tr>
<tr>
<td></td>
<td>Largely rural region sparsely populated, significant aging homeowner population. Representative university town and prison town like many in PA</td>
<td>Lewisburg</td>
</tr>
<tr>
<td>Region V Southwest Allegheny, Armstrong, Beaver, Butler, Fayette, Green, Indiana, Washington, Westmoreland</td>
<td>Low growth, high poverty area</td>
<td>Turtle Creek</td>
</tr>
<tr>
<td></td>
<td>Appalachian, rural</td>
<td>Washington</td>
</tr>
<tr>
<td></td>
<td>High growth, suburban area</td>
<td>Cranberry</td>
</tr>
<tr>
<td>Region VI Northwest Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Potter, Venango, Warren</td>
<td>Older small city, more “Midwestern” in culture than eastern PA, job loss, city poverty, suburban growth</td>
<td>Erie</td>
</tr>
<tr>
<td></td>
<td>Rural, northern part of state, older communities</td>
<td>St. Mary’s</td>
</tr>
<tr>
<td></td>
<td>Small city, job loss and poverty area; Ohio border</td>
<td>Farrell</td>
</tr>
</tbody>
</table>
Findings - State Level Trends that Arose in Every Region

Our research covered sixteen (16) focus groups and twenty-five (25) interviews. This involved more than eighty (80) hours of testimony, five months time and four thousand miles of travel over mountains, valleys and rivers, through small towns, farmland, suburban developments, big and small cities, abandoned mines and factories, across college campuses and state parks through the immense and diverse state of Pennsylvania.

The state is one of striking contrasts with high growth markets of the Southeastern and South Central regions compared with the depressed Southwest, the dense poverty of core communities with the opulence of brand new homes on green hills, the quaint burgs contrasted with the “trailer parks,” the surprising number of different languages spoken and cuisines available in even the smallest towns, the tent cities and institutional shelters uniting the face of homelessness.

In spite of the contrasts, trends emerged. Common concerns were repeatedly voiced by people in rural, suburban and urban areas, new and old communities, high growth and low growth regions of the state.

Described below are the trends reported to us in every region of the state by the people we spoke with.

Some we anticipated, while others came as a surprise. We have not “verified” these observations with hard data. We report them instead, as the observations, experiences and perceptions of people in the trenches coming to grips with their own daily experience and seeking to identify what matters to them.

Again we note that these are observations made by participants in the focus groups and interviews. These are NOT statistically significant findings based on numerical data.

Affordability - The rising cost of housing, both homeownership and rental, is troubling.

No one, it seems, is happy with the current housing market. Even beneficiaries of rising prices such as Realtors®, builders and mortgage bankers expressed concern. Perhaps most mystifying to many was that working “middle class” people are experiencing difficulty participating in the housing market. As one respondent stated, “The fact is that people with standard American jobs like teachers, nurses, firefighters, and day care workers cannot find homes they can afford.” One Realtor® noted, “We need a community with different kinds of homes and different kinds of people to thrive and be strong.” This concern with a “lopsided” market was exacerbated for some by the perception that available government programs are targeted to lower income consumers and not the “middle class.”

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1 PHFA staff presented educational programs to participants about available mortgage programs.
Rising land costs and property values were noted repeatedly, especially in high growth markets

One result of higher costs was observed to be growing dependence on interest-only, adjusted-rate and forty-year mortgages that can threaten financial stability when interest rates rise and housing values decline. Several participants felt that housing counseling programs result in educated consumers. Mortgage products like those offered by PHFA serve as important alternatives.

Housing and social service providers felt that rising housing costs are hitting those with the lowest incomes hardest. There was despair expressed repeatedly among those working with the lowest income people. One respondent stated simply, “I have never seen it this bad…In today’s economy the poor are getting poorer…Next to childcare, housing is the number one barrier to people succeeding. It’s a constant battle to get stabilized and in a place where you can just live.” Declining federal resources and stagnant lower wages were cited as frustrations that create barriers to people finding homes they can afford. Participants noted that the waiting list for Section 8 is closed in many communities, leaving people with few options.

“We are seeing an increase in homelessness; there is nowhere for people to go.” Several reported rising homelessness, in some cases among people who are working but cannot save enough money for a security deposit for an apartment. One gentleman told us that he had worked for the same employer for thirteen years and, in fact, had just been promoted, but could not save the money for a security deposit. By staying in a homeless program he was starting to be able to have enough money to move out.

Notably, the availability of affordable homes and services was recognized as a solution. “Me, my husband and kids were living in our car, now we own a home. With the right help and the right kind of support, homelessness can be a temporary condition.”

Homeownership continues to be the housing option of choice, but the shortage of affordable rentals, especially for the lowest income people and those with disabilities was generally noted as a glaring weakness

“Rental is the option of choice for "empty-nesters and young people." "Not everybody wants to be a homeowner." “We need a rental production program.”

Rental housing, while a necessary part of the market, has a mixed reputation

The quality of rental housing and presence of “out of state landlords” was repeated over and over again as a problem. An over-abundance of rental housing, particularly mansions that had been subdivided into multi-family units, was viewed as a market out of balance. Conversely, homes restored to single-family and the addition of new homeownership options such as through the Homeownership Choice Program, was seen as progress.

Student housing in university communities is a source of nuisance and tension between residents

In more than one community, student housing was blamed for the shortage of apartments for working people. “Landlords can make more money renting to a student for nine months than they can renting to a family for twelve.” Yet universities were seen as a potential source of
strength and some saw employer-assisted housing as a promising innovation to help strengthen the local housing market.

The concern was repeatedly raised that an over-emphasis on homeownership had left some people in situations that they could not afford. “There has been too much pressure to get people into homeownership even if they are not ready, then they end up losing the house or not being able to keep it up. There need to be more choices.”

Others simply wanted access to homeownership: “The members of our union who work in nursing homes and rent would love to be able to get into homeownership.” “Sometimes it is really hard to help people chart a course from renting to homeownership.”

The availability of affordable units was expressed as being of particular concern to people leaving nursing homes and hospitals through current deinstitutionalization efforts. Women leaving domestic violence situations are limited by the lack of affordable options. “They end up staying in dangerous situations because they can’t afford to leave. Housing is their number one need.”

Location – The Housing/Jobs (and Day Care or School) Mismatch

Closely related to affordability is the location of homes that are affordable at the wages jobs pay and that offer the amenities families want, like quality day care and good schools. “I love my house, but my husband is driving 50 miles each way to his job every day.” One participant suggested that with the growing number of people who can’t afford cars, we need “walk able” communities.

The issue of location and accessibility to transportation, employment and services seemed to be of particular difficulty to people with disabilities or individuals moving from a residential facility or program. As one provider noted, “I worked with one woman it took over a year to find a place to live. Now she is living in a home in kind of a rural area that she can afford, but is far from any transportation and that is a concern.” The issue of the location of project based affordable rental relative to new job growth was also raised in several sessions. “Public housing is inelastic. We can’t move the vacant units that we have in Fredericktown over to where they could be used, over in the Washington area.”

Land Use Obstacles Figure Prominently in Housing Development

“All time we try to build subsidized or tax credit housing in an area where there is job growth, we get that “special” treatment.” “We need to decide that some land is best suited for food to come out of and some is best for homes to be built on.” “We need to accept that housing development is going to happen.” Not surprisingly, builders and developers reported that restrictive zoning and land costs were making affordable housing production in newly developing areas infeasible.

Participants reported that there is often significant community opposition to affordable housing development, even in areas where it might not be expected, such as in Philadelphia and Pittsburgh neighborhoods. As a result, subsidized housing is often built in areas where subsidized housing already exists. Community opposition and regulatory inflexibility make it difficult, if not impossible, to transfer subsidies from areas that are over-subsidized to areas that need more affordability.
Quality: Aging and Deteriorating Stock is Taxing the Home Repair System and Undermining Property Values

“No one is dealing with the maintenance of affordable housing supply as a high-priority asset management issue.” Many people, we were told in every region, are unable to maintain their homes. Either the houses are old and too expensive to keep up, or the people are old and unable to physically do the maintenance. Home repair programs face huge demand and long waiting lists. Additionally, in some places, there is no interested heir to the home, making the threat of abandonment a growing concern.

Home maintenance for owners is a problem with several facets. People go into first time homebuyer programs unprepared for the responsibilities for maintenance and upkeep. Similarly, they often do not know HOW to take care of a home OR they do not have adequate financial resources. “I have one particular client whose gas has been off for some years in her frustration she had her home converted from a gas furnace and forced heating type system to an electric base board. This was not a professional conversion. It works, but I know it’s not safe. I have another client with no windows in her house. The wooden casing, holding the windows, just rotted out. The windows, one after another fell out. This woman is using plastic for windows.”

The Rising and Critical Cost of Utilities to Heat and Light a Home

Not surprisingly, the theme of utility costs, especially those of heat, came up repeatedly as a trend. Rising utility costs threaten financial stability of homeowners and renters at median and below-median income levels. It was identified as a driving factor in construction and rehab investment and a concern in maintaining affordability from a management perspective. There was support in several sessions for learning more about green building. “It costs more up front, but I think it saves money over the long run because your operating costs are a lot less.” “We have the first green building affordable housing development in the state.”

Credit Problems were Widely Reported

“Sometimes people get sick and lose their jobs, sometimes they make poor choices, there are a lot of different reasons for credit problems. We see them all.” “In our homebuyer counseling program, only one in 40 clients is creditworthy at the time of initial intake. For every 25 clients we screen, credit repair will take more than six months for 24 of them.”

Predatory Lending

Predatory lending, especially for home repair, was reported in virtually every session as a problem for their community. “It cuts across every socioeconomic class, every race, every community and every generation.” Participants reported that lack of creditworthiness among low and moderate-income consumers makes sub-prime mortgage products more attractive and increases susceptibility to predatory financing. Participants noted that alternative loan products that are available through some local banks such as PNC and education campaigns, such as “Don’t Borrow Trouble,” help to prevent people from ending up with predatory loans.

Lack of Homebuyer “Literacy”
Prospective homebuyers at median and below-median income levels need to be better educated, not only about mortgage products, but also about basic home maintenance and household management responsibilities. Some programs make home buying too easy, creating subsequent problems that can lead to foreclosure and abandonment.

**Housing Counseling Helps**

The availability of housing counseling was seen as critical to helping people prevent getting into predatory loan situations. Similarly, it was through housing counseling that providers were able to help people address their credit problems using homeownership as the “carrot.” Some rural communities do not have sufficient housing counseling resources.

**Lack of Knowledge about Mortgage and Tax Foreclosure Leads to Abandonment**

Many residents might avoid foreclosure if better educated about default and delinquency prevention. Too many foreclosed properties remain vacant, leading to vandalism and increased costs of rehabilitation for re-occupancy. Some out-of-state buyers of foreclosed properties are inexperienced and unfamiliar with maintenance and management responsibilities.

**The Role of New Immigrants – Both International and From Other States**

We heard from a wider variety of sources than anticipated that the influx of New Yorkers after 9-11 is a factor in the housing market in some communities such as State College and the Pocono Mountains. Skeptical at first, we came to wonder if it is worth further investigation. Is the belief true? Is it families seeking cheaper homes, safer, more bucolic communities?

Immigrants from other nations were mentioned most notably in Philadelphia, Chester County in relation to the mushroom farms, Adams County in relation to farm workers and Erie related to the International Institute. The impact on the housing market is unclear. What is clear is that they create a demand for homes. They often do not speak English as a first language. In senior housing, the cultural diversity created was noted.

**Factory-Built Housing is Part of the Housing Market and is Seen as a Viable, Affordable Housing Resource in Many Communities**

Participants in sessions reported on “factory-built housing” as part of the local housing market in several different contexts. There is considerable semantic confusion in discussing these different types of stock. Factually, in 1976 HUD adopted building standards for “factory-built housing.” This is the year that most people use as the delineation between “trailers” (which are generally single wides with wheels) and the industry term "manufactured housing.". Post 1976, if a manufactured house is a “double-wide,” permanently affixed to real estate (and taxed and deeded as real estate), there is conventional mortgage financing generally available. PHFA routinely finances manufactured housing with its 30-year loans if the housing meets the above criteria.

Participants reported on the use of manufactured housing as a lower-cost alternative to “bricks and sticks” construction, especially for infill housing in already developed communities.

Participants also referred to factory-built homes such as “trailers” and “double-wides” as an affordable housing option, especially in rural communities. One person from Indiana County
reported that the largest growth in the housing market was in the sale of manufactured homes to families that were certified only for animal habitation or storage.\(^2\)

Participants reported on the accessibility and repair needs of older “double-wides.” In some rural communities we heard of the use of “trailers” and “double-wides” or what people also call manufactured housing as a viable affordable housing option, but one with problems. It is perceived to be an affordable option for people who cannot afford to buy a house. But it is purchased with a consumer loan rather than a mortgage, meaning that consumers do not gain equity from their ownership interest. Further, they rarely own the land on which the home is situated and therefore are vulnerable to displacement. These homes present accessibility problems for seniors and people with disabilities who live in them.

Finally, in communities that are growing, such as State College, the sale of “trailer parks” and displacement of residents, precipitates a crisis for relocating residents to other suitable and affordable options.

“80 is the new 70.” Seniors Living Longer and Needing a Much Greater Range of Home Options

In virtually every session there was a stated need for a greater range of housing options for seniors. It was expressed in various ways, but there were central themes. People are living longer. They can’t stay in their houses, but they may not be ready for nursing homes or assisted living, and there is not much in between, especially if they want to stay in their neighborhoods. It would be great to have one story, smaller houses or accessible apartments available, or to have adaptive modifications available so they could age in place. Similarly, participants raised both the need for more options for the lowest income people, but also greater flexibility to serve those who are above income eligibility, but not able to afford a market rate unit. In sum, there was a call for a continuum of housing options for seniors.

This came with one cautionary note. In some communities, such as Lebanon, participants reported that there is already an over-concentration of senior units, because they are easy to site and face little community opposition. “We have no waiting lists for elderly, and yet we’re using scarce tax dollars to build more elderly housing when we have waiting lists of thousands and thousands of other folks.”

Preservation of Existing Affordable Units is a Concern

“We never found a real solution for preserving expiring HUD multi-family properties and this will soon be complicated by expiring tax credit properties, a huge number of people call this type of housing home. It’s scary!” Some communities were aware of efforts to preserve existing units such as those being piloted by PHFA, but there was general concern that the state cannot afford to lose any more of the stock we have.

There is a Shortage of Supported Housing for People with Mental and Physical Disabilities Who Need Services Where They Live

Affordable housing for people with disabilities is in particularly short supply. This problem seems to be statewide and is more severe where deinstitutionalization efforts are currently underway.

\(^2\) Once again, please note that these are claims reported by participants, not verified by numerical data in this report.
Some People Live in Houses Without Indoor Plumbing

In the most rural and impoverished parts of North Central, Southwest and Northwestern PA, some people involuntarily live in homes that lack indoor plumbing. While the case was made that for some it seems to be an "old-time" lifestyle choice, there still seem to be people who live in homes that are simply not modernized. We were not able to assess the extent of this situation since maps about lack of indoor plumbing also include hunting cabins in the woods. But Housing Alliance staff was so appalled at this occurrence, that we were compelled to report it.

Sale of Homes on EBay!

It is not a trend, but it was strange to hear about it more than once.

SUMMARY OF STATE TRENDS

In sum, challenges of affordability, especially for the lowest-income people, quality and location were featured in every session and every region. The need for greater capacity to provide housing counseling and housing services emerged over and over again, in some cases with near despair at the inability to meet the need.

At the same time, the good news is that many of the existing programs, policies and strategies work. Low Income Housing Tax Credits were recognized as providing high quality rental options for people, as were existing housing counseling programs, homeownership programs, senior housing and repair strategies.

The following section provides highlights of priority regional trends that emerged from this research.
### Housing Market Trends Reported in Regional Input Sessions

<table>
<thead>
<tr>
<th>Trend Reported in Input Sessions</th>
<th>Region I Southeast</th>
<th>Region III South Central</th>
<th>Region IV North Central</th>
<th>Region V Southwest</th>
<th>Region VI Northwest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordability problems, rising costs</td>
<td>Bucks, Chester, Delaware Counties “Affordable around here is $400,000”</td>
<td>Border issues as higher income residents from Maryland and DC move to the area</td>
<td>State College demand increases costs of regional market “It’s getting expensive everywhere around here.”</td>
<td>Higher growth outer ring suburbs have few lower cost units</td>
<td>Low wages contribute</td>
</tr>
<tr>
<td>Influx of new people with higher incomes raising housing costs in local market</td>
<td></td>
<td>Adams, York</td>
<td>State College more attractive since September 11, 2001</td>
<td>Fayette</td>
<td></td>
</tr>
<tr>
<td>Concentrations of rental housing in older, lower income communities</td>
<td>Inner ring suburbs</td>
<td>Core communities such as York and Harrisburg</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Need for more tenant based rental assistance and deeply subsidized rental units</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
</tr>
<tr>
<td>Concentrations of high end single family homes in high growth areas</td>
<td>Outer ring suburbs</td>
<td>New border developments</td>
<td>Empty &quot;McMansions&quot; reported in St. Mary</td>
<td>Outer ring suburbs</td>
<td></td>
</tr>
</tbody>
</table>

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3 Please note again, that these are the trends reported by participants.
4 XX Represents occurrence of the trend generally in the region
## Housing Market Trends Reported in Regional Input Sessions

<table>
<thead>
<tr>
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<th>Region VI Northwest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factory-Built Homes*</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td></td>
</tr>
<tr>
<td>Blight, Vacancy, Displacement and Abandonment</td>
<td>Older cities and boroughs especially like Phila, Norristown, City of Chester, Bristol</td>
<td>Older cities and towns like York, Harrisburg, Elizabethtown</td>
<td>Rural problem with aging homeowners and no buyers</td>
<td>Mon Valley and City of Pittsburgh, parts of Beaver, Westmoreland, Washington, Greene and Fayette</td>
<td>Erie, Oil City, Farrell</td>
</tr>
<tr>
<td>&quot;Locational&quot; mismatch between housing and jobs</td>
<td>Houses cheaper in city and inner ring suburbs, job growth higher and schools better in outer suburbs</td>
<td>Pittsburgh and Mon Valley</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
</tr>
<tr>
<td>Age of the stock and need for repair</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
</tr>
<tr>
<td>Elderly housing needs</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
</tr>
<tr>
<td>Immigrant issues</td>
<td>Philadelphia, Kennett Square migrant farm workers</td>
<td>Adams, York, Franklin and Lancaster with farm work</td>
<td>International Institute brings new immigrants to region</td>
<td>XX</td>
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<td>Extreme poverty and isolation of very low-income</td>
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<td>Rising Utility costs</td>
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* In this instance “factory-built homes” refers to “trailer homes” or “double-wides.” It does not refer to “factory built” housing that can be installed on site rather than “stick built.”
## Housing Market Trends Reported in Regional Input Sessions

<table>
<thead>
<tr>
<th>Trend Reported in Input Sessions</th>
<th>Region I Southeast</th>
<th>Region III South Central</th>
<th>Region IV North Central</th>
<th>Region V Southwest</th>
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Region I
Southeast Pennsylvania

Counties: Bucks, Chester, Delaware, Montgomery and Philadelphia

This region, consisting of Philadelphia and four suburban counties, is a center of population, jobs, and real estate market activity. Although Philadelphia is still struggling to overcome some of the disadvantages associated with post-industrial economic disinvestment, revitalization and new private investment has occurred downtown and in some neighborhoods. The City has a well-developed and sophisticated housing delivery system, although a variety of affordable housing challenges need to be addressed with limited resources. The four suburban counties have all experienced rapid housing growth and significant job growth in recent years. At the same time, older municipalities and inner ring suburban areas are encountering challenges such as housing deterioration, the decline of older retail districts, and the emergence of social problems that had previously been associated with Philadelphia alone.

Priority Trends for the Southeast Region

Participants in Region I input sessions spoke of the positive and negative impacts of improvements in some Philadelphia housing markets, the lack of affordable housing improvement and development activity in older communities outside Philadelphia, and the high cost of market-rate housing being produced in the region.

An Improving Philadelphia Downtown and Neighborhood Environment

New public and private investment is giving Philadelphia’s downtown and some neighborhoods a new, more attractive look. As a by-product of this activity, gentrification is increasing in Philadelphia. At the same time, some neighborhoods in blighted condition are not being upgraded, limiting potential for growth and price appreciation.

Improvement or Expansion of Affordable Housing Supply Lacking Outside Philadelphia

Many communities outside Philadelphia have limited capacity and resources to rebuild blighted and deteriorating small towns. Private investment is not sufficient to enable middle class housing markets to grow quickly enough in areas such as Coatesville, Norristown, and Chester.

High Cost of New Housing Products

Even “starter” homes in Bucks County and other areas are expensive; in some cases, priced at more than $300,000.

Trends Which are Characteristic of the Southeast Region

- Cost of sales and rental housing is limiting housing choices for middle and low-wage earners.
- Because blight has persisted in some neighborhoods, the disparity between these neighborhoods and others has grown.
• Elderly people have few housing options in the current real estate market.

• “Culture clashes” between residents of different socio-economic levels are increasing.

• Increased utility costs and tax burden make it more difficult to maintain housing.

• Upgrading or replacement of aging infrastructure such as roads, sewers, and utility lines is not keeping pace with area development and population growth.

• Poor consumer credit is a barrier to increasing the supply of housing consumers.

• Affordable housing shortage means long commutes to work centers and quality childcare centers.

• Foreclosures are increasing, particularly as industry and jobs leave an area, with greatest impact on elderly and minority residents.

• High housing costs have led to a greater number of intergenerational households, in which grown children live with parents.

• Turnover of real estate is faster resulting in many new homeowners and fewer lifetime residents.

• Hispanic population has grown, increasing need for additional affordable housing supply.

• Although the number of mortgage products has increased, sub-prime lending products represent a potential threat to household and neighborhood stability.

• Predatory lending has increased, victimizing homebuyers and homeowners with no other options for mortgage or home repair financing.

• Many newly constructed homes cost far more than families at or below median income can afford.

• The homeless population is growing and now includes working families, children and elderly.

• Families experiencing homelessness outside of Philadelphia have very few housing and supportive service options.

• Accessible rental units are in short supply and financing for adaptive modifications for housing occupied by elderly or people with disabilities is scarce.
Region III  
South Central  

Counties: Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York  

Priority Trends for the South Central Region  

In Region III input sessions, we learned about the problems associated with rapid housing market growth in some areas, the lack of a corresponding strategic investment in affordable housing, and inadequate management of economic and social challenges in older, established communities.  

New Development and Price Appreciation  

The cost of housing has increased drastically in Adams, Franklin, and York counties. Investors and commuters from the DC and Baltimore markets are a major influence on increased housing cost in these areas. Particularly in Adams and York counties the rising cost of land is making affordable housing development infeasible. In the Harrisburg area as well, the real estate market has grown and housing costs have increased substantially.  

Lack of Strategically Located Affordable Housing  

The high cost of land is a major barrier limiting opportunities to produce affordable housing with financing available through the USDA Home Section 502 Rural Housing Guaranteed Loan Program. At the same time, overbuilding of elderly housing has occurred in Cumberland, Dauphin, and Lebanon counties.  

The immigrant population, consisting primarily of low-wealth individuals or families, has grown greatly in some areas, generating higher affordable housing demand. Immigrants represent a fast-growing market for sales housing and other targeted development. However, predatory landlords, some with access to Section 8 project-based rental assistance, are renting substandard or overcrowded rental units to immigrants and others seeking affordable rental housing.  

Rural communities have a particularly limited stock of homes available to low and low to moderate income families. Many owners and renters live in mobile homes, a large number of which are in substandard condition.  

Inadequate Management of Economic and Social Challenges  

Residents of some areas are paying higher taxes and getting less adequate services, than residents in other areas, such as Harrisburg, that have lower taxes and better services. Some jurisdictions have no property maintenance codes; in other areas, weak code enforcement contributes to deterioration of rental housing. Planning and development capacity is very limited in some rural communities.  

In some of the region’s most depressed housing markets, community development corporations are under-funded or nonexistent.
Trends Which are Characteristic of the South Central Region

- Property tax burdens and increasing utility costs are substantially reducing housing affordability.

- The rising cost of both sales and rental housing severely reduces affordable housing opportunities for middle and low-wage earners. Many newly constructed homes cost far more than the average wage earner can afford.

- Turnover of real estate is much faster; the number of lifetime homeowners is much lower than before.

- Waiting lists for subsidized housing have grown longer--more than two years in many communities, and more than five years in some.

- Predatory lending practices have grown, and the number of homeowners and homebuyers victimized by predatory lenders has increased. Better education and preparation for homeownership are critically needed.

- Financing for home repair is limited; lead paint requirements make it more difficult to get access to repair programs.

- The lack of planning, at both the regional and community level, leads to poor decision-making about development.

- Because affordable housing cannot be found near job centers, many residents must drive long distances to work.

Region IV
Central Pennsylvania

Counties: Bedford, Blair, Cambria, Centre, Clinton Columbia, Fulton, Huntingdon, Juniata, Lycoming, Mifflin, Montour, Northumberland, Snyder, Somerset, Union

Central Pennsylvania is largely rural in character, with dispersion of population over an area several times larger than Southeastern Pennsylvania. The region does not contain large metropolitan areas or employment clusters, and a substantial amount of acreage is maintained for agricultural use. This region is not significantly influenced by housing market growth in neighboring areas, public and nonprofit housing resources are small-scale and dispersed, in keeping with region demographics.

Priority Trends for the Central Region

In Region IV input sessions, we learned about housing supply shortages and the need for strengthening university/community relationships in State College; about the deteriorated condition of occupied housing outside of the region's cities; and about some of the current and anticipated results of public and private investment in the region.
Housing and Community Issues in State College

Relationship between Penn State and community is too limited. No affordable rental housing is available in State College and the surrounding area.

Deteriorated Housing in Towns and Rural Areas

The entire region has a very limited supply of affordable housing. Many substandard owner-occupied properties can be found in areas outside of the cities.

Current and Potential Results of Investment

Housing prices are increasing in Blair, Centre, Cambria, and Clearfield counties. In these and comparable areas, housing appreciation has generated big profits for some second and third-time homebuyers.

Residents are optimistic that the completion of Highway 99 may stimulate new investment and development.

Market-rate and subsidized housing development for the age 55 and older market has increased in Union and Centre counties. In Union County, the Section 8 waiting list was said to be only two months long.

Trends which are Characteristic of the Central Region

- The number of families experiencing homelessness is increasing.
- Counseling resources to promote financial literacy and credit repair are limited or nonexistent.
- Seniors at all income levels have few housing options. Multi-story facilities with elevators are very limited, and there are few assisted living communities.
- The quality and performance of nursing home facilities vary widely, with some facilities that are below acceptable standards.
- Lack of suitable affordable housing limits the ability of elderly persons to complete transition out of nursing homes into community living environments.
- Housing options for adults with disabilities are extremely limited.
- Culture clashes between new and older residents are growing; some question where new residents work and how they can afford higher-priced homes.
- A substantial amount of existing occupied housing is in substandard condition.
- Public transportation is limited or nonexistent throughout the region.
Public funding for home repair, through the HOME and USDA programs, is in short supply or unavailable.

Rising cost of oil and gas increases difficulty of sustaining a home.

Waiting lists for housing vouchers are long in some communities.

Travel time to business centers has increased due to limited affordable housing supply.

Fewer resources are available to produce and preserve affordable housing.

**Region V**

**Southwest Pennsylvania**

**Counties:** Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington, Westmoreland

Southwest Pennsylvania is a large, highly diverse region that includes a major city and high-growth suburbs such as Cranberry and Moon Townships, as well as Appalachian poverty in the Mon Valley and extreme Southwest. The need for economic stabilization and growth following the decline of a local and regional economy anchored by a strong manufacturing base is an ongoing challenge for Pittsburgh and smaller cities and towns in the region. At the same time, some suburban and exurban areas are experiencing a high level of new housing development in former “Greenfield” areas. The region also includes small villages, towns, and rural areas where little or no housing and economic development has occurred.

**Priority Trends for the Southwest Region**

Participants in Region V input sessions described positive characteristics of the region, including existing community assets and some recent success in implementing policies and strategies in support of affordable housing and equitable investment. New development has been relatively concentrated in one area of the region, and most of the new housing products are not affordable to people at median or lower-income levels. The need for more affordable housing resources is evident throughout the region; housing vouchers are in particularly short supply. The deterioration of older housing and the need for repair is increasingly critical.

**Many Stable Residential Communities**

Most families in the region live in older stable neighborhoods with high homeownership rates and many longtime homeowners. In many areas, turnover of housing units is infrequent, and real estate market growth or appreciation has been slow. The region has Pennsylvania’s highest utilization rate of USDA 504 home repair loans.

**Some Effective Policies and Strategies**

Some public policies and initiatives have been successful in the region. HOPE VI ventures have produced attractive mixed-income communities. Re-entry initiatives designed to support elderly persons who wish to leave nursing homes and move back into a community environment are beneficial to all.
Housing coalitions have achieved some success in advancing affordable development in the region. Some areas have professionally trained community development practitioners who have been very effective. In some areas, emergency housing needs are fast-tracked through the system in order to address critical problems quickly.

**New Development and Housing Affordability**

In general, the most significant growth in the region has occurred in Cranberry Township and the Pittsburgh International Airport Corridor. Pittsburgh has beautiful waterfront developments. However, recently developed market-rate housing is not affordable for most families, New affordable housing development, in most cases, replaces demolished affordable units, resulting in no net affordable housing gain.

The need for market-rate housing for elderly people is growing; many older people have a retirement “cushion” and want to move from homeownership to quality market-rate apartments.

**High Demand on Subsidized Housing Systems**

Fayette County’s Section 8 waiting list was closed for more than a year. When it opened more than 600 applications were received in a 30-day period. In Washington County, the average waiting period for a voucher is one year.

**Weak Housing Markets with Substantial Housing Deterioration**

Some areas of the region are not attractive prospects for marketing to any housing consumers in a way that is consistent with the “Location! Location! Location!” principle, they have no locational advantages.

Older housing continues to deteriorate. Many “patch” homes built in the 1930s with no indoor plumbing or electricity are in poor condition.

Priority attention should be given to rebuilding the smaller river towns with housing to accommodate families at all income levels

**Trends that are Characteristic of the Southwest Region**

- Many elderly or low-wealth owners wait too long before attempting to repair or sell property, resulting in further deterioration and possible abandonment.
- Affordable housing cannot be built quickly in the region; for this reason, it is difficult to respond to a thirty-day notice to leave a nursing home
- Because of the stigma attached to some housing types—subsidized housing or rental housing as opposed to sales housing—opposition to affordable development is difficult or impossible to overcome in some neighborhoods.
- Accessible housing and “visitable” housing options are scarce.
- Middle-income families have limited opportunities to find quality housing, a decent school district, or both in locations outside Pittsburgh.

- Crime, poor-quality public schools, and high taxes are the biggest barriers to repopulating the inner cities. People with the financial means to live elsewhere will do so unless these conditions improve.

- Some smaller municipalities lack adequate capacity to manage available housing and social service resources efficiently.

- Utility and tax burdens are increasing.

- Remedies for credit repair need to be promoted more widely throughout the region.

### Region VI
#### Northwest Pennsylvania

**Counties:** Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Mercer, Potter, Venango and Warren

Much of this large region is rural in character, with farms and forests occupying substantial acreage in several counties. Although this region includes seven counties which share borders with New York and Ohio, the region has not been influenced by neighboring housing markets as much as the Northeast and South Central regions. The city of Erie is a major population and job center, which has experienced a high level of immigration, with a corresponding need for appropriate affordable housing and supportive service resources.

### Priority Trends for the Northwest Region

In Region VI input sessions, community members spoke about the positive features of the region and of the successful use of public-sector capacity and resources. Affordable and mixed-income housing, both existing and new, is widely available, although not always well located.

### Attractive Existing Assets

The region has many stable communities with working families and many longtime residents. Many areas of the region are great for children, and some areas are very well served by community organizations and neighborhood facilities.
Public Sector Support

An open and informed Erie Redevelopment Authority has helped stimulate balanced development. Act 137 dedicated housing fund legislation has been effective as a catalyst for recovery strategies in economically distressed cities.

Successful Investment to Produce New Assets

Lake Erie waterfront development is very attractive. Downtown Erie revitalization has been successful and has led to revitalization activities in adjacent neighborhoods.

Affordable and Mixed-Income Housing Resources

The region is pioneering mixed-income housing development, with many for-sale homes priced at $60,000 to $70,000 in some areas. Compared to other Pennsylvania regions, affordability is relatively widespread, with sales and rental housing accessible to families at or below median income. Elderly home sellers are savvier about the real estate market, and some have experienced significant gain through ambitious pricing of their homes.

Affordable housing is not developed in the most desirable neighborhoods, as can be seen at sites in New Castle, St. Mary's, Bradford, Meadville, and Erie. Neighborhoods adjacent to older public housing sites in Lawrence, Erie, and Mercer have declined.

Erie is unlike other urban areas in that it has a stationary immigrant population with diverse housing and supportive service needs.

Trends Which are Characteristic of the Northwest Region

- NIMBYism (not in my backyard) is a serious barrier to affordable housing development in desirable neighborhoods.

- Long-standing patterns of economic segregation and concentrated poverty have persisted.

- Community quality of life issues—particularly crime, schools, and public services—have not been addressed effectively in many areas.

- Section 8-financed homeownership is increasing.

- Housing options for people with disabilities are very limited.
## APPENDIX I
### PARTICIPANTS

<table>
<thead>
<tr>
<th>Name</th>
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<tr>
<td>Aggazio</td>
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<td>Allegheny County Housing Authority</td>
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<td>Alexa</td>
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<td>Gary</td>
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<td>Unisa</td>
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<td>Collins</td>
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<td>Mary Kay</td>
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<td>John</td>
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<td>Sue</td>
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6 Apologies for any misspelled names.
Frumen Maureen Three Rivers Workforce
Gadomski John NE PA Regional Council of Carpenters
Gaffney Lisa Chester Economic Development Agency
Gario Santo Bucks County Housing Group
Glasco Eleanor Community Impact Legal Services
Gooding Dorian Liberty Resources, Inc.
Gould George Community Legal Services
Gray Diana HUD Pittsburgh
Green Thelma Evangelist and Tenant Advocate
Gregory Repa Gregor-Price Homes
Guernsey Ray Monroe County Redevelopment Authority
Hagen Thomas Custom Group Industries
Hailstone Sara City of Scranton
Hale Stephen Washington County Housing Authority
Hales Connie Community Impact Legal Services
Hanchin Dana Women's Community Revitalization Project
Hare Matthew Interfaith Mission
Harris Graysha GKH Properties
Hartley Larry Executive Director Delaware County Housing Authority
Hawkins Donna PA Department of Health, Bureau of Family Health
Hernon Debbi Lawrence County Social Services, Inc.
Hennessey Tim Pennsylvania House of Representatives
Herman Harriet 1260 Housing Development Corporation
Hoffman Brian Lebanon County Housing Authority
Hoffman Gail Self-Determination Housing
Holderman Randy Centre County Housing Authority
Hoover Lu State College Borough, Planning and Community Development
Humphrey Fredrick PA Association of Realtors®
Hunt Cheryl CEDCC Community
Jenkins Ed Adams County Interfaith Corp
Jennings John Wyoming Co. Housing and Redevelopment Authorities
Johnson Carolyn Community Impact Legal Services
Jones Ernest Philadelphia Workforce Development Corporation
Kavulich Donald Wayne County Redevelopment Authority
Keller William Pennsylvania House of Representatives
Kelly Bill Lycoming Co. Planning and Community Development
Kight Ellen DCED SW Regional Office
Killion Tom Pennsylvania House of Representatives
Kirkland Thaddeus Pennsylvania House of Representatives
Klaus George USDA Rural Development
Koebble Jane Community Housing Solutions
Koppish David Women's Community Revitalization Project
Kotik Nick Pennsylvania House of Representatives
Kovalick Lisa Central Pa Community Action, Inc
Kruse Linda FHCB
Leach Todd Delaware County Housing Coalition
Lengel Dorothy Pittsburgh Partnership for Neighborhood Development
Levin Mark Regional Housing Legal Services
Lichtash Nora Women's Community Revitalization Project
Lind Gwynne FHCB
Locastro Stacy Central Pa Community Action, Inc
Lomax Don Media Presbyterian Church
Long Pat Centre County Association of Realtors®
Lord Phil Tenant Union Representation Network
Lucas Jenny People's Emergency Center CDC
Ludwig Bonita Self-Determination Housing
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Stradford  Jerry  1st Step Recovery Homes
Tachau  Susan  Pennsylvania Assistive Technology Foundation
Tassone  John  Center for Independent Living of Central PA
Taylor  John  Pennsylvania House of Representatives
Terry  Billie  Northside Coalition for Fair Housing
Thomas  Marilyn  Conifer Realty
Tkach  George  Steel Valley COG
Tores  Marilynn  Community Impact Legal Services
Turner  Steven  Housing Consumer
Tutak  Joan  Neighborhood Legal Services
Walker  Andy  Meadville City Redevelopment Authority
Walters  Laurie  Pearson Professional Center
Walters  Leigh  Team Pennsylvania Foundation
Weisberg  Michael  Dauphin County Housing Authority
Wetzel  Nathan  Allegheny County
Wideaman  Hope  LIFT
Williams  Jewell  Pennsylvania House of Representatives
Wilson  Jeremy  USDA Rural Development
Wilt  Rod  Pennsylvania House of Representatives
Witherite  Ed  Northwest SVC
Wonders  Chris  City of Harrisburg
Woodell  Pamela  Sovereign Bank
Yarnell  Matthew  Service Employees International Union
Young  Jacqueline  Wayne County Redevelopment Authority
Zelner  Dave  Housing Authority of Union County
Zimmer  Roger  Zimmer Grove Homes, Inc.
Zinski  Laura  Mon Valley Initiative
Zumbrun  Craig  South Central Assembly for Effective Governance
Individuals Interviewed

John Amrhein, President
PA Mortgage Bankers Association
Pittsburgh

Ronald Andrews
City of Johnstown, Department of Community and Economic Development
Johnstown

Robert Barry
Chester County Department of Community Development
West Chester

Bruce Bartels
Well Span Health
York

Raymond Bender
Lebanon County Redevelopment Authority
Lebanon

Sue Blacklock
Ballard Spahr Andrews & Ingersoll
Philadelphia

Philip Briddell
Susquehanna Real Estate
Reading

Judy Downs
County of Venango
Franklin

John Elliott
Redevelopment Authority of the City of Erie
Erie

Chris Rafferty
York County Planning Commission, Housing and Community Development Division
York

Liz Robinson
Energy Coordinating Agency of Philadelphia
Philadelphia

Judith Schwank
Board of Commissioners, County of Berks
Reading

Chris Fegley
Neighborhood Housing Services of Reading
Reading

Daniel Holland
Federal Reserve Bank of Cleveland, Pittsburgh Branch, Pittsburgh

Janice Hummel
Public Utilities Commission
Harrisburg

Tracy Jamieson
City of Franklin, Office of Community Development
Franklin

Susan Klein
Philadelphia Corporation for Aging
Philadelphia

Kevin Longenecker
PA Department of Aging
Harrisburg

Joan Dawson McConnon
Project H.O.M.E.
Philadelphia

Robin McFarland
Valley Housing Development Corporation
Fountain Hill

Diana T. Myers
Diana T. Myers and Associates, Inc.
Glenside

Fred Osifat
Carbon County Planning Department
Jim Thorpe

Ed Slye
City of Oil City Housing Authority
Oil City

Matt Walters
Crawford County Planning Department
Meadville

Floyd Warner
PA Chamber of Business and Industry
Harrisburg
# APPENDIX II
## Dates and Locations of Regional Input Sessions

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
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<tr>
<td><strong>August 1, 2005</strong></td>
<td>Department of Environmental Protection Southeast Norristown</td>
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<td>August 2</td>
<td>Lackawanna College Scranton</td>
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<td>August 3</td>
<td>SEDA-Council of Governments Lewisburg</td>
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<td>August 15</td>
<td>Cranberry Municipal Center Cranberry</td>
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<td>August 16</td>
<td>Farrell City Council Chambers Farrell</td>
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<td>October 4</td>
<td>John F. Kennedy Center Erie</td>
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<td>Gunner's St. Marys</td>
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<td>October 11</td>
<td>Atherton Hotel State College</td>
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<td>University of Pittsburgh at Johnstown Johnstown</td>
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<td>Church of the Covenant Washington</td>
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<td>United Way Philadelphia</td>
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