Housing

Introduction

The following provides a general assessment of the County's current housing status including an inventory and analysis on housing statistics related to the type of dwelling, the age of the housing stock, utilities, housing density, and housing occupancy rates. Information on housing for the elderly and low-income persons is included. Interviews were conducted with several real-estate agents and representatives from various housing and redevelopment authorities. The information obtained relates to housing supply trends, the housing market, and the various authorities operating in the County.

Type of Dwelling

According to the 1990 U.S. Census, over seventy (70%) percent of the County's 61,406 housing units were comprised of single unit structures (i.e., single family residential homes). Mobile homes or trailers and multi-unit structures of two (2) to nine (9) units accounted for the majority of remaining structures. Multi-unit structures of fifty (50) unites or more accounted for less than two (2%) percent of the total number of housing units in the County. There are a limited number of large apartment buildings in the County. The majority are located in the Uniontown and Connellsville areas. Table 1 provides a listing of the number of housing units by units in structure.

Table 1

Units by Units in Structure, 1990						
Type of Structure	Total Housing Units	Total Vacant Housing Units	Percent Vacant			
1 unit, detached	41,710	2,907	7%			
1 unit, attached	4,370	534	12%			
2 unit	2,549	397	16%			
3 or 4 unit	1,878	667*	13%			
5 to 9 unit	1,531					
10 to 19 unit	697					
20 to 49 unit	238					
50 or more unit	841					
Mobile home or trailer	6,760	659	10%			
Other	432	133	16%			
Fayette County Total	61,404	5,296	9%			

Note: *Includes 3 units to 50 or more units Sources: 1990 U.S. Census and BonData

Age of Housing

In general, Fayette County and the Commonwealth of Pennsylvania have an older housing stock. Over fifty (50%) percent of the County's housing units were constructed prior to 1950, with approximately twenty-seven (27%) percent having been constructed since 1970. This accounts for 16,4000 housing units of the County's total of 61,406 housing units. Municipalities with the highest percentages of new

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housing unit construction (since 1970) include the following: Franklin Township, Lower Tyrone Township, North Union Township, and Springfield Township. Table 2 provides information on the year housing units were built for each municipality in the County through 1990.

Housing Density

The County has an average housing unit density of seventy-two (72) units per square mile. Exhibit 1 illustrates housing unit density per square mile for each municipality in the County.

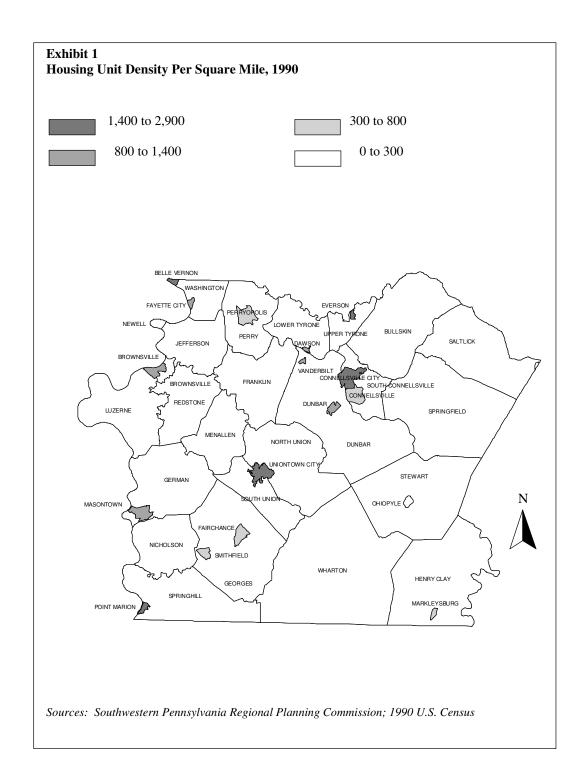
Housing Unit Occupancy Rates

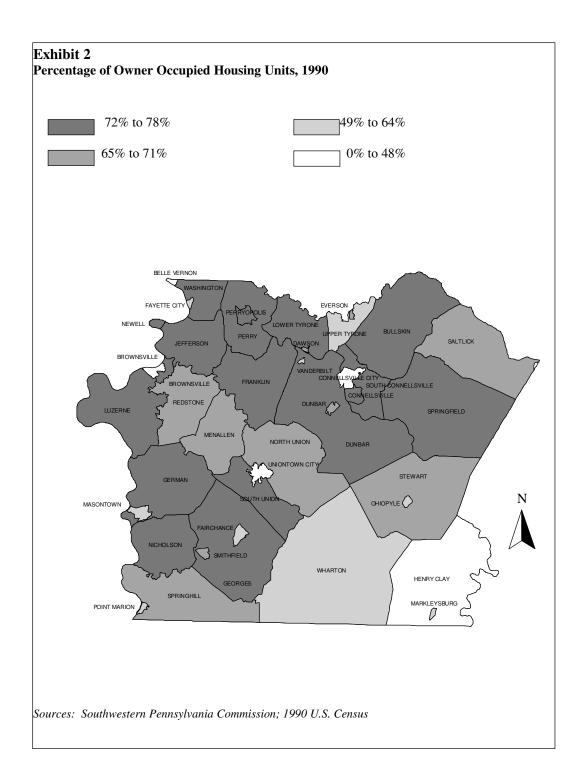
Of the 61,406 housing units in 1990, approximately sixty-six (66%) percent were owner-occupied and twenty-five (25%) percent were renter-occupied. The remaining nine (9%) percent were vacant. Exhibit 2 illustrates the percentage of owner-occupied housing units; Exhibit 3 illustrates the percentage of renter-occupied housing units; and Exhibit 4 illustrates the percentage of vacant housing units for each municipality in the County. These figures are included in Table 3.

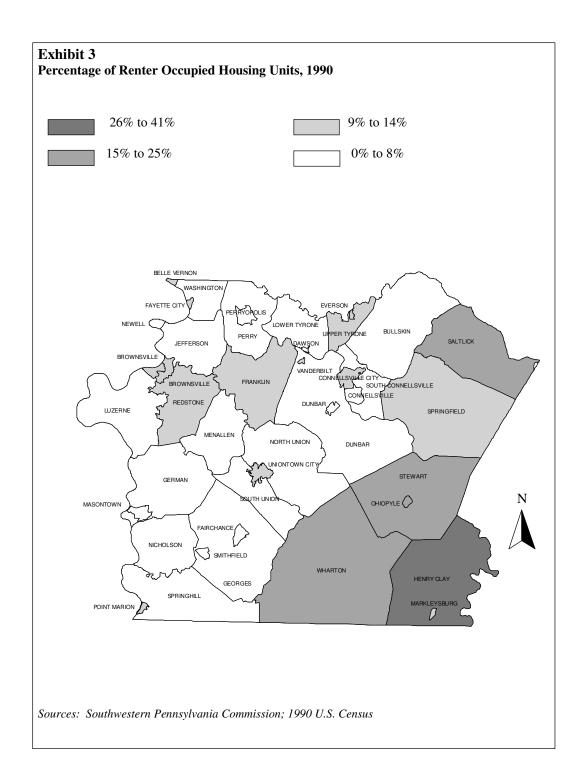
Municipalities with the highest percentage of housing unit ownership are located throughout the central and western portions of the County. The following municipalities had the highest percentage of housing unit rentership: Belle Vernon Borough, Brownsville Borough, Connellsville City, and Uniontown City. In these municipalities, renters occupy an average of forty (40%) percent of the housing units.

In 1990, the County has approximately 5,300 vacant housing units. Of these 2,400 were on the market for rent or for sale. Of the remaining 2,900 vacant housing units, nearly 1,200 were used for seasonal or recreational use and 1,700 were listed as other. The County's homeowner vacancy rate was 1.4%, while the rental vacancy rate was 8%.

Housing unit vacancy rates vary throughout the County ranging from a low of four (4%) percent in Perryopolis Borough to a high of forty-one (41%) percent in Henry Clay Township.







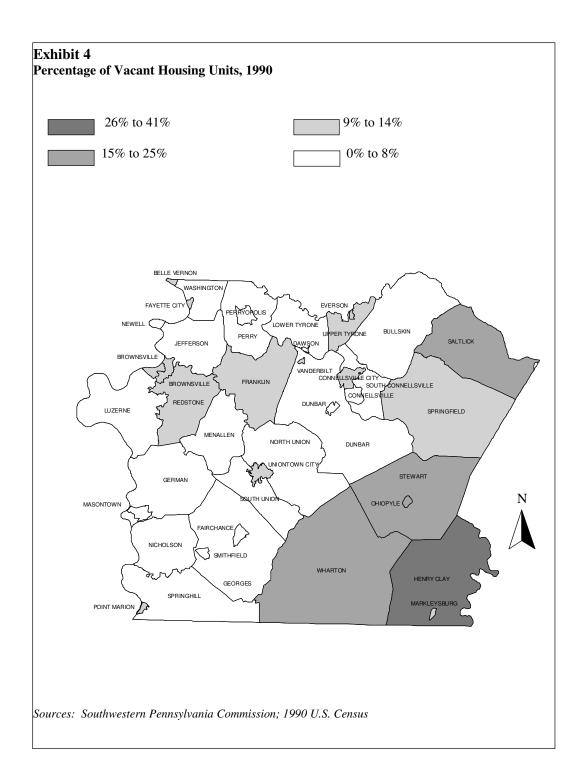


Table 2

Year Housing Unit Built, 1940 to 1990								
Municipality	Median	% Built Prior to 1940	%1949 -1949	%1950 -1959	%1960 -1969	%1970 -1979	%1980 -1984	%1984 -1990
Belle Venron Borough	1943	48	7	10	3	29	2	1
Brownsville Borough	1939	64	10	10	13	1	1	1
Brownsville Township	1939	55	16	6	9	11	3	1
Bullskin Township	1966	21	9	10	16	32	8	4
Connellsville City	1941	49	11	14	10	10	4	2
Connellsville Township	1954	31	11	21	12	15	6	3
Dawson Borough	1939	68	1	8	5	11	6	1
Dunbar Borough	1939	54	13	4	6	9	8	6
Dunbar Township	1953	38	8	12	10	20	6	6
Everson Borough	1939	80	6	7	3	3	1	0
Fairchance Borough	1948	43	9	9	7	18	9	6
Fayette City Borough	1939	80	4	11	2	2	0	1
Franklin Township	1948	43	10	1	9	23	5	9
Georges Township	1949	39	11	11	5	21	6	6
German Township	1939	56	10	8	7	15	1	5
Henry Clay Township	1965	13	12	17	16	27	8	8
Jefferson Township	1954	39	6	15	6	24	6	5
Lower Tyrone Borough	1968	26	4	11	12	26	13	9
Luzerne Township	1939	54	11	11	5	14	5	1
Markleysburg Borough	1953	22	22	20	12	14	5	5
Masontown Borough	1951	34	12	26	6	16	4	1
Menallen Township	1939	51	5	8	9	13	9	7
Newell Borough	1939	62	7	13	1	17	-	-
Nicholson Township	1947	42	11	10	4	19	7	6
North Union Township	1955	30	14	12	10	17	8	10
Ohiopyle Borough	1939	73	9	5	0	5	0	9
Perry Township	1953	43	5	8	12	16	9	7
Perryopolis Borough	1954	33	11	19	14	17	5	2
Point Marion Borough	1939	71	14	5	2	5	1	2
Redstone Township	1939	55	12	6	4	14	3	6
Saltlick Township	1965	18	15	9	18	26	9	6
Smithfield Borough	1939	57	5	8	7	19	2	4
South Connellsville Borough	1943	47	11	11	9	14	4	5
South Union Township	1955	28	13	19	10	18	6	6
Springfield Township	1967	19	14	9	12	26	10	10
Springhill Township	1962	31	9	8	13	25	8	7
Stewart Township	1962	26	9	10	22	19	9	5
Uniontown City	1939	57	13	9	9	7	3	2
Upper Tyrone Township	1948	43	9	10	8	19	8	4
Vanderbuilt Borough	1939	78	6	5	4	7	1	-
Washington Township	1952	32	13	23	17	9	3	2
Wharton Township	1970	10	12	13	15	22	21	8
Fayette	1948	41%	11%	12%	10%	16%	6%	5%

Source: U.S. Census

In general, the highest rates of housing unit vacancy occur in the municipalities located in the southeastern portion of the County. The following four municipalities had vacancy rates over twenty (20%) percent in 1990: Henry Clay Township, Stewart Township, Wharton Township, and Ohiopyle Borough.

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Table 3

Housing Occupancy Rates, 1990						
Municipality	% Owner Occupied	% Renter Occupied	% Vacant			
Belle Venron Borough	43	49	9			
Brownsville Borough	48	39	13			
Brownsville Township	73	17	11			
Bullskin Township	77	15	7			
Connellsville City	47	44	9			
Connellsville Township	76	19	5			
Dawson Borough	67	26	7			
Dunbar Borough	69	25	6			
Dunbar Township	76	18	6			
Everson Borough	65	23	13			
Fairchance Borough	64	30	6			
Fayette City Borough	62	28	10			
Franklin Township	77	28	10			
Georges Township	73	21	6			
German Township	77	18	5			
Henry Clay Township	47	12	41			
Jefferson Township	76	16	8			
Lower Tyrone Borough	77	18	6			
Luzerne Township	77	18	6			
Markleysburg Borough	62	28	11			
Masontown Borough	64	29	7			
Menallen Township	70	23	6			
Newell Borough	78	15	7			
Nicholson Township	76	18	7			
North Union Township	69	26	5			
Ohiopyle Borough	56	22	22			
Perry Township	75	18	8			
Perryopolis Borough	75	22	4			
Point Marion Borough	56	31	12			
Redstone Township	65	26	9			
Saltlick Township	70	14	16			
Smithfield Borough	66	30	5			
South Connellsville Borough	73	20	7			
South Union Township	73	22	5			
Springfield Township	73	15	12			
Springhill Township	71	22	7			
Stewart Township	68	12	21			
Uniontown City	46	44	10			
Upper Tyrone Township	62	25	12			
Vanderbuilt Borough	62	25	12			
Washington Township	77	18	5			
Wharton Township	60	16	25			
Fayette	66%	25%	9%			

Source: U.S. Census

Housing Ownership and Rental Costs

In 1990, the median value for a Fayette County housing unit was \$39,700 and the median contract rent was \$196. The 1991 Fair Housing Analysis completed for Fayette County reports that median home values and contract rents are highest in the eastern and central sections of the County. Table 4 lists the number of housing units by value, and Table 5 lists the number of housing units by contract rent.

Table 4

Number of Housing Units by Value, 1990				
Value	Number of Housing Units			
Less than \$15,000	3,104			
\$15,000 to \$19,999	2,035			
\$20,000 to \$24,999	2,514			
\$25,000 to \$29,999	2,603			
\$30,000 to \$34,999	2,812			
\$35,000 to \$39,999	2,549			
\$40,000 to \$44,999	2,574			
\$45,000 to \$49,999	1,933			
\$50,000 to \$59,999	3,512			
\$60,000 to \$74,999	3,618			
\$75,000 to \$99,999	2,467			
\$100,000 to \$124,999	612			
\$125,000 to \$149,999	294			
\$150,000 to \$174,999	139			
\$175,000 to \$199,999	63			
\$200,000 to \$249,999	67			
\$250,000 to \$299,999	24			
\$300,000 to \$399,999	19			
\$400,000 to \$499,999	3			
\$500,000 or more	14			
Median Value	\$39,700			

Source: U.S. Census

According to representatives from real-estate agencies¹, Fayette County has a wide variety of housing opportunities in terms of size, cost, and style with the exception being a lack of housing in the \$70,000 to 100,000 range. The agents reported that homes in this price range remain on the market for the shortest period of time, especially areas experiencing population growth. Conversely, homes priced \$150,000 and over remain on the market for the greatest period of time, followed by homes ranging in value from \$30,000 to \$40,000. The bulk of recent County home sales ranged in price from \$50,000 to \$80,000 according to the several agents interviewed.

It was the consensus that a lack of homes in the \$70,000 to \$100,000 price range is a result of limited new residential development due to limited public sewage and water in the County. The agents agreed that developers are hesitant to build in the County due to the burden imposed by infrastructure development. This is particularly the case in the growing townships of the western portions of the County, where new homes must be built with individual septic disposal systems. As a result, it is more expensive to build

¹ Interviews were conducted on October 7, 1998 with the following real estate agents: June Cipolletti of Com Realty; Margaret Coughenour of Evan Donna J. Realty; and Anita Sheppler of Laurel Highland Realty.

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pricing new units out of the \$70,000 to \$100,000 market range. It is also important to notice that septic disposal system and a lack of public infrastructure promotes less dense building and sprawl.

A few agents reported that the refurbishment of existing housing has become increasingly popular over the past decade. Buyers are purchasing less expensive housing units and investing significantly into refurbishment efforts. As for the expensive homes, agents reported that many perspective buyers of units priced over \$150,000 often choose to custom build.

Table 5

Number of Housing Units by Contract Rent, 1990					
Contract Rent	Number of Housing Units				
Less than \$100	1,909				
\$100 to \$149	2,114				
\$150 to \$199	2,799				
\$200 to \$249	2,850				
\$250 to \$299	1,885				
\$300 to \$349	949				
\$350 to \$399	435				
\$400 to \$449	137				
\$450 to \$499	37				
\$500 to \$549	32				
\$550 to \$599	9				
\$600 to \$649	21				
\$650 to \$699	4				
\$700 to \$749	2				
\$750 to \$999	5				
\$1,000 or more	2				
Median Rent	\$196				

Source: U.S. Census

Utilities

Water

According to the 1990 U.S. Census, approximately eighty-three (83%) percent of the County's housing units were served by public water. The majority of the remaining units relied on well water or other means. Municipalities in which seventy (70%) percent or more of their housing units lacked public water included: Henry Clay Township, Lower Tyrone Township, Stewart Township, Springfield Township, Wharton Township and Markleysburg Borough. Exhibit 5 illustrates the percentage of housing units served by public water for each municipality in the County.

Sewage Disposal

According to the U.S. Census, nearly one-half of the County's housing units were served by public sewerage systems. The remaining units relied on septic/cesspool systems, package treatment plants or other means of sewage disposal. Exhibit 6 illustrates the percentage of housing units served by public sewage systems for each municipality in the County.

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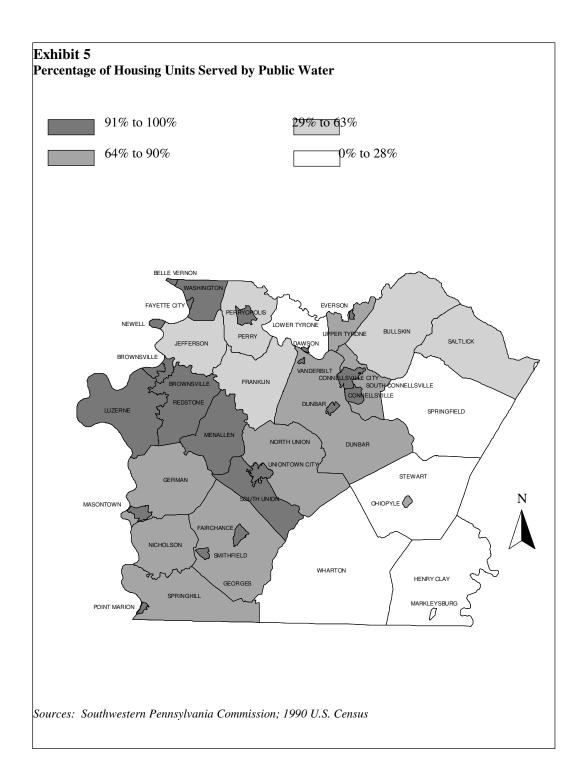
Heating Fuel

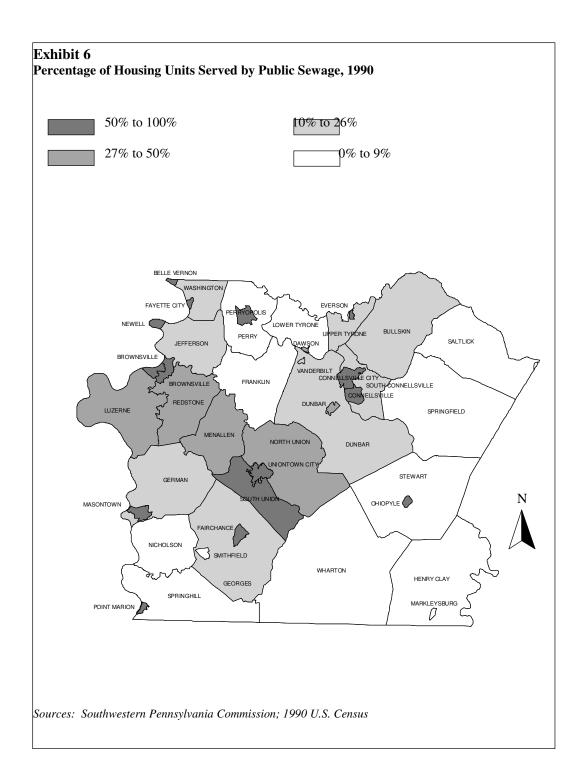
According to the U.S. Census, approximately one-half of the County housing units relied on natural gas for heating in 1990. Of the remaining fifty (50%) percent, thirty-four (34%) percent utilized oil, ten (10%) percent relied on electricity, and seven (7%) percent relied on heating oil. Allegheny Power currently provides electric service. Peoples Natural Gas Company and Columbia Gas of Pennsylvania supply natural gas. Exhibit 7 shows the percentage of households that rely on oil for heating fuel. A summary of heating fuels is included in Table 6.

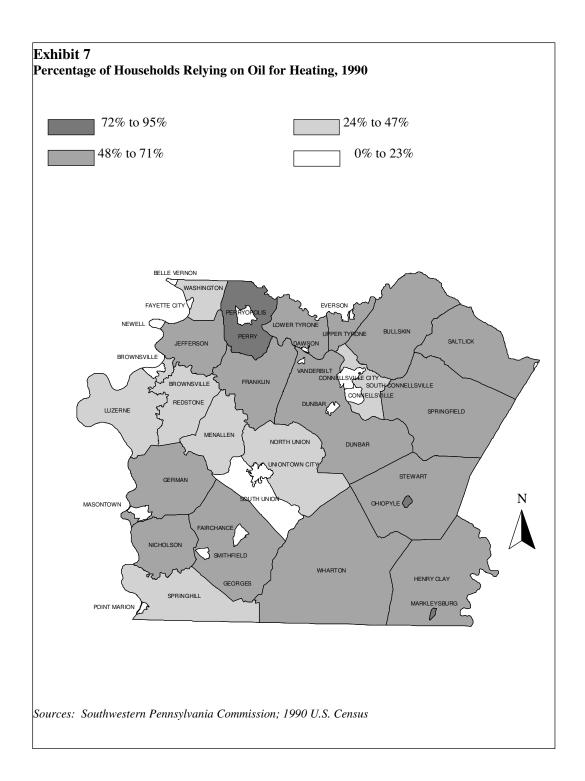
Single and Married Householders with Children

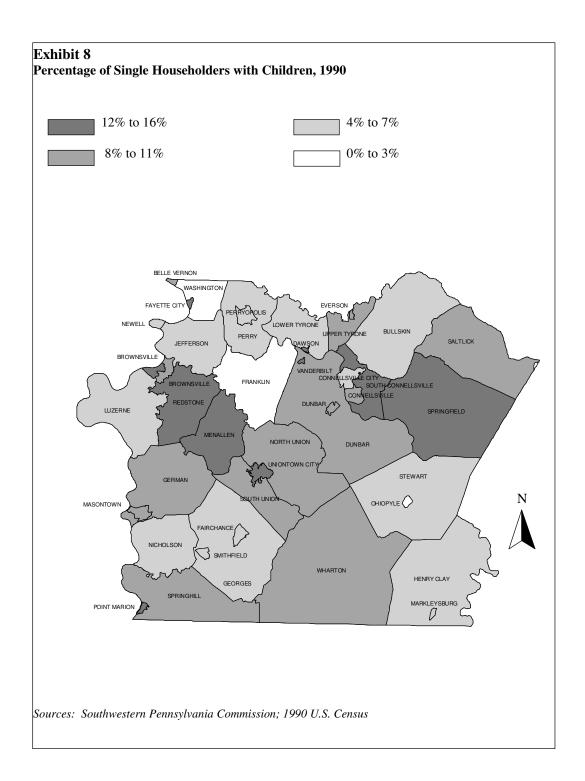
In 1990, single householders with children ranged from three (3%) percent to sixteen (16%) percent of all householders for municipalities in the County. Exhibit 8 illustrates the percentage of single householders with children in individual municipalities. The municipalities with the highest concentration in this category are the City of Uniontown, Brownsville Borough, and the Townships of South Connellsville and Springfield. Exhibit 9 illustrates the percentage of married householders with children in individual municipalities. Married householders with children range from twenty-five (25%) to forty-seven (47%) percent of all householders. The Townships of Stewart, Henry Clay, Nicholson, Jefferson, and Perry range between forty-two (42%) and forty-seven (47%) percent.

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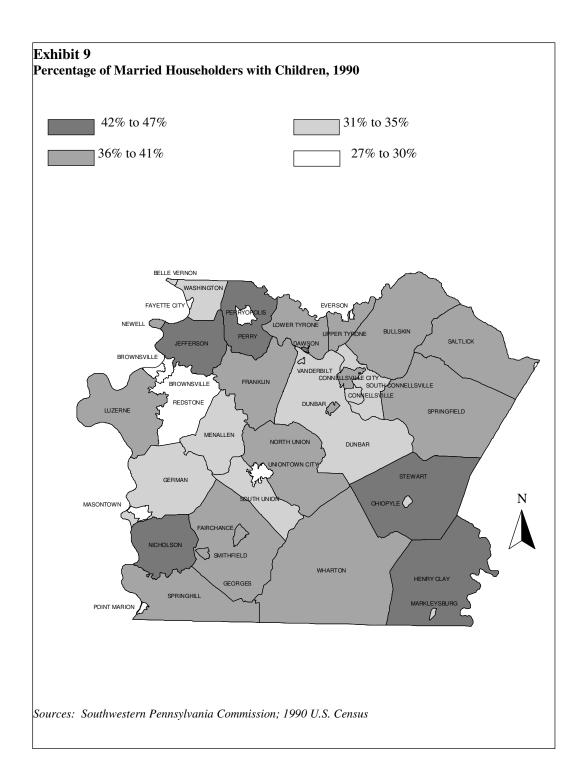


Table 6

Heating Fuel, 1990					
Municipality	% Gas	% Electric	% Fuel Oil	% Coal	% Wood
Belle Venron Borough	67	29	3	1	0
Brownsville Borough	78	6	8	7	0
Brownsville Township	65	3	26	5	1
Bullskin Township	10	16	59	10	5
Connellsville City	82	10	5	3	0
Connellsville Township	44	9	34	7	4
Dawson Borough	71	4	17	6	2
Dunbar Borough	66	9	18	6	2
Dunbar Township	20	13	55	10	2
Everson Borough	74	2	16	6	1
Fairchance Borough	68	9	19	3	0
Fayette City Borough	81	6	11	1	0
Franklin Township	19	7	54	10	5
Georges Township	19	11	54	13	2
German Township	18	7	56	16	2
Henry Clay Township	4	13	61	7	15
Jefferson Township	8	19	60	10	3
Lower Tyrone Borough	2	15	69	10	4
Luzerne Township	41	5	43	9	2
Markleysburg Borough	0	8	86	4	2
Masontown Borough	68	12	14	2	0
Menallen Township	34	19	41	6	1
Newell Borough	74	0	22	2	2
Nicholson Township	17	7	60	14	2
North Union Township	43	14	38	4	1
Ohiopyle Borough	3	3	95	0	0
Perry Township	12	8	74	3	4
Perryopolis Borough	67	8	23	1	2
Point Marion Borough	83	3	8	6	0
Redstone Township	35	10	45	9	2
Saltlick Township	6	10	59	15	9
Smithfield Borough	70	6	16	7	2
South Connellsville Borough	62	7	23	4	3
South Union Township	68	14	14	3	0
Springfield Township	4	9	57	19	11
Springhill Township	21	13	46	15	5
Stewart Township	2	11	59	16	12
Uniontown City	87	7	4	2	0
Upper Tyrone Township	20	7	61	9	3
Vanderbuilt Borough	72	4	12	9	2
Washington Township	68	7	24	0	1
Wharton Township	6	13	66	8	7
Fayette	46	11	34	7	2

Source: U.S. Census

Overview of Subsidized Housing Providers

According to discussions with the key County housing providers, there are approximately 3,100 subsidized housing units and 800 Section 8 housing units scattered throughout the County. These units are provided by the Fayette County Housing Authority (FCHA); City of Connellsville Housing Authority; Rural Development; and several non-profit and private organizations. Both the FCHA and the Connellsville Housing Authority operate under the guidance of the U.S. Department of Housing and Urban Development. Rural Development is an agency under the U.S. Department of Agriculture which also follows the guidelines established by HUD. Income, family size, and age are generally the main criteria used in determining eligibility. A brief summary of the key providers of subsidized housing opportunities is provided below.

Fayette County Housing Authority²

The Fayette County Housing Authority (FCHA) is the primary agency administering housing for persons of low income in the County. The FCHA maintains and manages approximately 1,700 units of public housing through the Public Housing Program. Of these 1,700 units, 454 are reserved for elderly occupation. Table 7 provides a listing of specifics on FCHA public housing centers, and Exhibit 10 shows the location of public housing centers across the County.

The FCHA also administers Section 8 Housing Programs for approximately 800 households.

According to a representative from the FCHA, the supply of units in FCHA public housing centers outweighs current demand. The FCHA is actively seeking residents to fill the vacant units. Possible reasons cited for the oversupply of units include concerns over safety, increased household incomes, and shifting employment opportunities.

² An interview was conducted with John Santo of the Fayette County Housing Authority on September 24, 1998.

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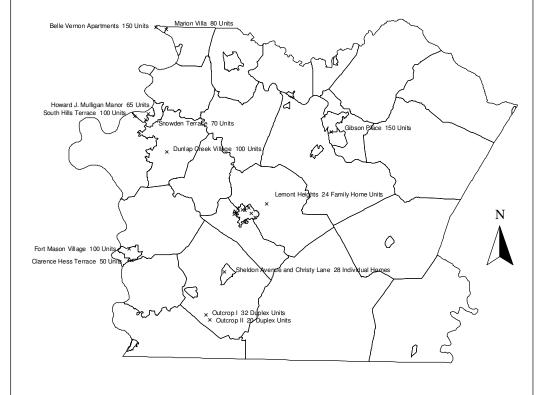
Exhibit 10

Fayette County Housing Authority Public Housing Units

× Public Housing Center

Public Housing Centers Located in the City of Uniontown

Crossland Place 40 Units Lemon Wood Acres 150 Units
Bierer Wood Acres 200 Units Marshall Manor 100 Units
East View Terrace 100 Units Scattered Sites 25 Units
J. Watson Sembower 32 Units White Swan Apartments 78 Units



Sources: Fayette County Public Housing Authority, 1998

Table 7

FCHA Public Housing Centers, 1998						
Public Housing Centers	Location	Initial Occupancy	Total Units	Family Units	Elderly Units	
Bierer Wood Acres	Uniontown	1943	200	200	0	
Crossland Place	Uniontown	1943	40	40	0	
Gibson Place	Connellsville	1943	150	150	0	
Lemon Wood Acres	Uniontown	1952	150	150	0	
South Hills Terrace	Brownsville	1952	100	100	0	
Fort Mason Village	Masontown	1952	100	100	0	
Dunlap Creek Village	Redstone Township	1959	100	100	0	
Marion Villa	Washington Township	1959	80	80	0	
Snowden Terrace	Brownsville	1962	70	50	20	
East View Terrace	Uniontown	1964	130	100	30	
Howard J. Mulligan Manor	Brownsville	1980	65	0	65	
White Swan Apartments	Uniontown	1968	78	0	78	
Marshall Manor	Uniontown	1972	100	0	100	
Clarence Hess Terrace	Masontown	1977	50	39	11	
Belle Vernon Apartments	Belle Vernon	1976	150	0	150	
J. Watson Sembower	Uniontown	1981	32	32	0	
Sheldon Ave. & Christy Ln.	Fairchance	1984	28	28	0	
Scattered Sites	Uniontown	1984	25	25	0	
Lemont Heights	Lemont Furnace	1986	24	24	0	
Outcrop I	Smithfield	1986	32	32	0	
Outcrop II	Smithfield	1995	20	20	0	
County Totals			1,724	1,270	454	

City of Connellsville Housing Authority³

The City of Connellsville Housing Authority maintains and manages low-income public housing centers with a total of 200 units. Elderly households occupy approximately 100 of these units. The authority also administers Section 8 Housing Programs.

Rural Development⁴

Rural Development maintains and manages four low-income public housing centers with a total of 170 units. Elderly households occupy approximately 142 of these units.

Private and Non-Profit Subsidized Housing Providers⁵

The remaining 1,000 subsidized housing units in the County are maintained and managed by private and non-profit organizations. Elderly households occupy approximately forty (40%) percent of these units.

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³ An interview was conducted with Carol Staines of the Connellsville Housing Authority on December 7, 1998.

⁴ An interview was conducted with Francis Wetherhold of Rural Development on November 25, 1998.

⁵ 1991 Fair Housing Analysis for Fayette County.

Overview of Housing Redevelopment and Rehabilitation Providers

The following providers administer housing redevelopment and rehabilitation programs in the County: Fayette County Redevelopment Authority; Uniontown Redevelopment Authority; Connellsville Redevelopment Authority; and Threshold Housing Development Corporation. Income and housing unit condition are the main criteria in determining eligibility for a number of the redevelopment/rehabilitation programs. A brief description of each provider is outlined below. Each of the three redevelopment authorities rely on state and federal funding in the form of Pennsylvania Department of Economic & Community Development block grant funds (CDBG) and federal home funds. According to interviews with the authorities, a lack of funding was the major issue hindering their effectiveness.⁶

Fayette County Redevelopment Authority⁷

The Fayette County Redevelopment Authority (FCRA) distributes loans to qualifying homeowners to aid in housing units rehabilitation. Up to \$15,000 can be used to rehabilitate an individual housing unit. Funding availability is limited and based on a first-come first-serve basis providing that the housing unit is code deficient and the householder meets other eligibility criteria.

Uniontown Redevelopment Authority and Connellsville Redevelopment Authority⁸

The Uniontown Redevelopment Authority and the Connellsville Redevelopment Authority are local authorities that aid in housing stock rehabilitation in each respective city. In addition to housing rehabilitation, they distribute funding for infrastructure development such as public water and sewerage expansion.

Threshold Housing Development Corporation⁹

The Threshold Housing Development Corporation (THDC), a non-profit organization, was formed in 1991, to serve Fayette, Washington, and Greene Counties. The mission of THDC is to expand the supply of affordable housing through acquisition, renovation, support and management services for low income, disabled and elderly residents of the tri-county area. The THDC relies on Federal, State and local funding to purchase units, rehabilitate them, and sell the upgraded units to qualifying low-income purchasers.

Community Development Objectives

The following community development objectives represent a consensus developed by review and analysis of the following written documentation and oral reports:

- Fayette County Strategic Plan, 1998
- SPC Regional Policy Committee, October 1999
- Fayette County Comprehensive Plan, 1968
- Fair Housing Analysis of Fayette County, 1991
- Regional Input Meetings, 1998

⁶ According to a representative of the Fayette County Redevelopment Authority, over 1,400 applications were in waiting for the first-come first-serve program.

An interview was conducted with Karen Miller of the Fayette County Redevelopment Authority on October 9, 1998.

⁸ Interviews were conducted with representatives from the Uniontown Redevelopment Authority and the Connellsville Redevelopment Authority on October 9, 1998.

⁹ An interview was conducted with Ken Klein of Threshold Housing Development Corporation on November 5, 1998. HRG

- Focus Group Meetings, 1998
- Stakeholder Group Meetings, 1999
- Land Use Plan Steering Committee, 2000
- Mission Statement of Comprehensive Plan, 1999
- History and Housing A Modest Proposal, 1998
- 1. Provide access to an adequate and diverse supply of affordable, well maintained housing.

Diverse supply includes the opportunity to choose from a full range of housing types, at a variety of densities, in areas appropriate for residential use and which does not exclude people because of unnecessary costs, density and housing type restrictions.

2. <u>Allow for a range of housing types at a range of densities in appropriate areas on land sufficient to accommodate anticipated growth.</u>

The County should permit, through zoning, a range of densities, house types, and structures to meet the housing needs of persons at all income and age levels. This would include examination of smaller lots and higher structures. It would also address the need for housing choice for professional young people and senior citizens in terms of up-scale townhouse communities, garden apartment complexes, condominium developments, and retirement community facilities.

3. <u>Coordinate housing development with appropriate new infrastructure construction and improvements to existing systems.</u>

Because of limited availability of sanitary sewer service in many growing townships, there is little opportunity for the development of higher density, more affordable housing in these growth communities. Areas for development within both urban areas and rural villages need to be prioritized for infrastructure improvements.

4. <u>Develop and maintain a supply of decent, permanent housing affordable to low and moderate</u> income persons through efforts of preservation, rehabilitation, and reconstruction.

Fayette County, through several dynamic agencies, has actively pursued the development of affordable housing. Numerous actions have been undertaken or proposed as outlined in the Fair Housing Analysis (1991), Pages 11-6 through 11-9 specifically, and are adopted as part of the updated Comprehensive Plan.

5. <u>Develop a phased program to preserve and enhance selected unincorporated settlements related to the coal/coke industry.</u>

As expressed eloquently in a paper prepared by Dr. Hovanec, the "coal patches" of southwestern Pennsylvania are worth saving for a variety of reasons including the following: they provide good business opportunities for creative entrepreneurs; they can provide economical, decent housing and even homeownership possibilities for people who live at the edge of the economic scale; they fit into the tourism plans of the region; and they provide small community living opportunities in a rural setting for people who want to live in that type of setting. Many of these existing communities should be saved, renovated, and brought up to modern standards with appropriate services, amenities, and infrastructure. Conversely, those patches that are no longer viable should be demolished and the land returned to some form of open space or agriculture.

6. <u>Create a revolving loan fund for housing revitalization</u>.

A revolving loan fund consists of capital that is made available to supplement other sources such as CDBG programs. These funds would provide gap financing and new funds for those communities outside entitlement regions.

7. Update and enforce uniform housing and building codes.

To upgrade and maintain the housing stock of the County requires uniformity and appropriate enforcement. Perhaps a regional approach may be acceptable to ensure minimum standards of health, safety, and energy efficiency in existing housing and new construction. In any event, adequate staffing to achieve the desired results is mandatory.

8. Reinvest in and revitalize neighborhoods in urban centers.

In order to ensure healthy neighborhoods and communities, and a well-maintained housing stock, the County and appropriate boroughs within the County, in cooperation with community, religious, and other private organizations, should develop and implement strategies designed to promote reinvestment in and the revitalization of deteriorating neighborhoods.

9. Increase community awareness about housing problems and issues within the County.

The County, in cooperation with existing housing agencies and advocacy groups, should work to identify housing needs and issues, and distribute information about these needs and issues for the purpose of encouraging community action. A first step may be the development of a Countywide housing plan. The plan should identify areas where there is a need for additional units, areas best able to absorb additional units and areas appropriate for residential development that lack a range of housing opportunities.

10. Promote economy and efficiency in the housing development process.

The existing County Subdivision and Land Development Ordinance should be updated to allow construction of housing that is affordable to households from all income levels. Unnecessary cost generating regulations should be eliminated, and the development review process should be cost effective for all participants.

11. <u>Initiate a program for tax reform.</u>

To many citizens of the County, the number one problem with the development of housing is inequitable real estate taxes, making County property reassessment a number one priority. In addition, legislative alternatives need to be explored which will provide adequate revenues without undue burdens on individual property owners.