

# ARMSTRONG COUNTY HOUSING NEEDS ANALYSIS

<b>1.</b>	<b>EXECUTIVE SUMMARY .....</b>	<b>1</b>
	A. What is the purpose of this housing needs analysis? .....	1
	B. A lackluster economy adversely impacts the Armstrong County housing market ....	1
	C. Future housing demand .....	2
	D. Household incomes are low in Armstrong County .....	2
	E. Household incomes are not keeping up with increases in housing value .....	3
	F. Housing cost burden is high in Armstrong County .....	3
	G. The county's housing stock is becoming less diverse .....	3
	H. Condition of the county's housing stock .....	4
	I. Will any housing growth occur? If so, where? .....	4
	J. Other factors that influence housing decisions .....	4
	i. Taxes .....	4
	ii. Public Education .....	5
	K. Major housing needs in Armstrong County .....	5
	i. The establishment of a housing consortium to insure communication and cooperation between planners and housing practitioners .....	5
	ii. Rental housing .....	6
	iii. Housing rehabilitation, including both owner-occupied units and rental units .....	6
	iv. Housing for special needs populations .....	6
	v. Unmet housing demand for seniors in Rural Valley and the Kittanning/ Ford City Area .....	7
	vi. Increased homeownership .....	7
	vii. A variety of housing types to meet the needs of current and future residents .....	7
	viii. Neighborhood revitalization adjacent to downtowns .....	8
<b>2.</b>	<b>ACKNOWLEDGEMENTS .....</b>	<b>9</b>
<b>3.</b>	<b>INTRODUCTION .....</b>	<b>10</b>
<b>4.</b>	<b>SOCIO-ECONOMIC TRENDS &amp; PROJECTIONS .....</b>	<b>13</b>
	A. Population and Household Trends .....	13
	i. Shrinking Population .....	13
	ii. Aging Population .....	15
	iii. Households – More, but Smaller .....	16
	iv. Migration – A Net Loss .....	18
	v. Population and Household Projections – Gains only in the West Planning District .....	19
	vi. Demographic Impacts on Housing .....	21
	vii. Income Trends – Homeownership is Becoming Less Affordable .....	23
	viii. Poverty Makes Affordable Housing Nearly Unattainable .....	23
	ix. Housing Wage .....	26
	B. Labor Force, Unemployment, and Employment Trends .....	26
	i. Unemployment – Higher than Neighboring Counties .....	26
	ii. Employment by Industry – More Losers than Gainers .....	27
	iii. Major New Employers .....	28
	C. Economic Incentives for New Employers .....	28
	i. KOZ .....	28
	ii. LERTA .....	29

<b>5.</b>	<b>HOUSING CHARACTERISTICS AND REAL ESTATE MARKET</b>	
	<b>CONDITIONS.....</b>	<b>30</b>
A.	Housing Supply Characteristics .....	30
i.	Income Ranges .....	30
ii.	Housing Units – Slow Growth.....	32
iii.	Units per Structure – Single Family Units Predominate .....	35
iv.	Homeownership is strong in Armstrong County .....	37
v.	Homeowner Housing by Indicators of Conditions .....	39
vi.	Renter Housing.....	43
vii.	Renter Housing by Indicators of Conditions.....	43
viii.	Housing Value and Rent – Rising, but Relatively Inexpensive .....	47
ix.	New Housing Construction .....	48
x.	Potential Infill Development Sites / Downtown Revitalization .....	48
B.	Real Estate Market Conditions .....	49
i.	Housing Values .....	49
ii.	Property Taxes .....	50
iii.	Recent Sales Activity.....	52
iv.	Estimated Affordability of Sales Housing .....	53
C.	Non-Housing Factors that Impact Housing Development .....	54
i.	Existing and Planned Water and Sewer Service.....	54
ii.	Limited Public Transportation.....	56
iii.	Quality of Schools.....	56
iv.	Credit Worthiness of Prospective Borrowers.....	64
<b>6.</b>	<b>HOUSING DEMAND .....</b>	<b>65</b>
A.	Housing Demand .....	65
i.	Projected Demand.....	65
ii.	Construction Trends .....	68
iii.	Existing Demand .....	71
iv.	Summary of Existing and Projected Affordable Housing Demand.....	72
B.	Housing Supply .....	72
i.	Existing Housing Inventory Characteristics .....	72
ii.	Inventory of Publicly and Privately Assisted Rental Units .....	73
iii.	Public Housing and Section 8 Housing Choice Vouchers.....	76
iv.	Affordable Renter Housing Potentially Lost to Conversion .....	77
v.	Projected Housing Growth.....	77
C.	Armstrong County Affordable Housing Need.....	78
<b>7.</b>	<b>SPECIAL NEEDS POPULATIONS .....</b>	<b>81</b>
A.	Persons with Disabilities .....	81
B.	Mental Health/Mental Retardation .....	82
C.	Developmental Disabilities.....	83
D.	Drug and Alcohol Abuse .....	84
E.	Elderly and Frail Elderly .....	84
F.	Homeless Families and Individuals.....	88
i.	Continuum of Care Process .....	88
ii.	Available Resources.....	89
iii.	Persons with HIV/AIDS.....	91
<b>8.</b>	<b>ORGANIZATIONAL CAPACITY .....</b>	<b>92</b>
A.	Existing and Potential Housing Resources.....	92
i.	Affordable Housing Providers.....	92
ii.	Evaluation of Pipeline Projects.....	93
iii.	Effectiveness of Existing Organizational Capacity .....	96

iv.	Common Impediments to Developing Affordable Housing .....	96
v.	Collaborative Between Housing Providers .....	97
vi.	Underutilized Affordable Housing Financial Resources .....	97
vii.	Assessment of Organizational Capacity .....	100
<b>9.</b>	<b>BARRIERS TO NEW HOUSING DEVELOPMENT.....</b>	<b>103</b>
A.	Constraints .....	103
i.	Lack of jobs.....	103
ii.	High property taxes .....	103
iii.	Cost and quality of public education.....	103
iv.	Organizational capacity .....	103
v.	Lack of water and sewer infrastructure .....	104
vi.	Quality of existing housing stock .....	104
vii.	Inadequate funding for affordable housing projects .....	104
viii.	Access to jobs, goods and services .....	104
ix.	Resident and political opposition .....	105
x.	Land costs .....	105
<b>10.</b>	<b>ASSETS ON WHICH TO BASE A HOUSING STRATEGY .....</b>	<b>106</b>
A.	Opportunities for the Housing Market .....	106
i.	Growth Areas.....	106
ii.	Downtown Revitalization .....	106
iii.	Rural Environment.....	106
iv.	Proximity to Pittsburgh.....	106
<b>11.</b>	<b>ACTION PLAN .....</b>	<b>107</b>
A.	Introduction .....	107
i.	Organizational Framework .....	108
ii.	Homeownership Housing Needs .....	109
iii.	Homeowner Rehabilitation Needs .....	110
iv.	Rental Housing Needs.....	111
v.	Special Needs.....	113
vi.	Neighborhood Revitalization Needs .....	113
<b>12.</b>	<b>APPENDICES .....</b>	<b>115</b>
A.	Appendix 1: Census Data for Municipal, County, and State.....	115
B.	Appendix 2: Supporting Data for Quick Tests for Affordable Rental Housing for the Elderly.....	130

## Index of Tables

Table 1-1 Tax Burden Ranges on Hypothetical \$100,000 Residential Properties – 2007.....	5
Table 1-2 School District Rankings .....	5
Table 4-1 Population 1900 – 2000 .....	14
Table 4-2 Households and Household Size 1990 - 2000.....	17
Table 4-3 Armstrong County Inflow and Outflow (Surrounding Counties) 1995 – 2000.....	18
Table 4-4 Armstrong County Inflow and Outflow (Surrounding Counties) 2000-2006.....	19
Table 4-5 Armstrong County Projected Population for 2012 .....	19
Table 4-6 Armstrong County Projected Households by Age of Householder for 2012.....	20
Table 4-7 Armstrong County Projected Households by Household Income for 2012 .....	20
Table 4-8 Armstrong County Population 1990, 2000 and 2005 .....	22
Table 4-9 Armstrong County Worker Flow 2000 .....	23
Table 4-10 Armstrong County Household Poverty Rate, 2000 .....	25
Table 4-11 Unemployment Rates 2000-2006 .....	27
Table 4-12 Employment by Industry – 2000-2005 .....	27
Table 5-1 Armstrong County Income, Affordability, and Purchase Price 2007.....	31
Table 5-2 Armstrong County Vacant Unit Characteristics – 2000.....	34
Table 5-3 Armstrong County Units per Structure and Mobile Homes – 2000.....	36
Table 5-4 Housing Types as Percentage of Total Units – 1990, 2000 and 2005 .....	37
Table 5-5 Armstrong County Homeownership Rates – 1990-2000.....	38
Table 5-6 Armstrong County Housing Quality Indicators (Owner Housing) 2000 .....	41
Table 5-7 Armstrong County Cost Burdened Owner Households 2000.....	42
Table 5-8 Armstrong Housing Quality Indicators (Renter Housing) 2000 .....	45
Table 5-9 Armstrong County Cost Burdened Renter Households 2000.....	46
Table 5-10 Housing Value of Owner-Occupied Units - 2000.....	47
Table 5-11 Gross Rent 2000.....	48
Table 5-12 Armstrong County Value of Owner-Occupied Units 2000 .....	50
Table 5-13 Armstrong County 2007 Total Millage Rates by Municipality .....	51
Table 5-14 Armstrong County Multi-List Data 2005-2006 .....	53
Table 5-15 Armstrong County Multi-List Data 2005-2006 .....	53
Table 5-16 Armstrong County Elementary School (Grade 5) 2006 PSSA Test Scores .....	58
Table 5-17 Armstrong County Middle/Junior High (Grade 8) 2006 PSSA Test Scores.....	58
Table 5-18 Armstrong County High School (Grade 11) 2006 PSSA Test Scores.....	59
Table 5-19 Armstrong County 2006 SAT Scores .....	60
Table 5-20 School District Rankings and Tax Burden.....	61
Table 6-1 Armstrong County Household Change – 2007-2012 .....	66
Table 6-2 Armstrong County Change in Households by Household Income – 2007-2012 .....	66
Table 6-3 Armstrong County Change in Households by Age of Head of Household – 2007-2012 .....	67
Table 6-4 Armstrong County Projected Change in Households by Income – 2007-2012 .....	67
Table 6-5 Projected Net Positive Housing Demand (2007-2012) Number of Units by Household Income .....	68
Table 6-6 Armstrong County Reported Building Permit Activity – 2000-2004 .....	69
Table 6-7 Main Subdivisions Approved Between 1990 and 2002 .....	70
Table 6-8 Residential Lot Creation and Single Family Residential Building Permits Issued .....	70
Table 6-9 Armstrong County Households With Housing Problems by Income - 2000 .....	71
Table 6-10 Summary of Total Affordable Housing Demand for Armstrong County, 2007 to 2012 .....	72
Table 6-11 Characteristics of Existing Housing Stock.....	73

Table 6-12 Assisted Rental Inventory - 2007 .....	76
Table 6-13 Total Affordable Housing Need for Armstrong County, 2000-2012 .....	80
Table 7-1 Type of Disability for Civilian Non-institutionalized Population 5 Years and Older – 2005 .....	82
Table 7-2 Elderly Households – 2000 to 2012 .....	85

## **Index of Figures**

Figure 3-1 Planning District Map.....	11
Figure 4-1 Armstrong County Population by Age and Sex 2000.....	15

## **1. EXECUTIVE SUMMARY**

### **A. What is the purpose of this housing needs analysis?**

In 2005, Armstrong County adopted its first comprehensive plan. One of the goals identified in the comprehensive plan was to address the unmet housing needs of county residents. In 2007, the county retained the services of Mullin & Lonergan Associates to prepare a countywide housing needs assessment. The results of this housing study will be used to frame policy within the comprehensive plan.

More specifically, the purpose of this study is:

- To define the economic and physical climate for housing development
- To document the characteristics of the county's housing stock
- To identify housing problems and opportunities
- To define the supply and demand characteristics for various types of housing, including sales housing, rental housing and special needs housing
- To define the organizational framework of agencies, organizations and developers currently engaged in housing development activity
- To identify barriers to the production of affordable housing
- To prioritize needs and establish a strategic plan of action to address housing needs

This analysis attempts to present the housing needs of Armstrong County based on an examination of many facets of the housing market, the factors that influence it, and the opinions of county housing stakeholders. This information is intended to assist the county's elected officials and housing practitioners to better serve the needs of existing and future residents of Armstrong County.

### **B. A lackluster economy adversely impacts the Armstrong County housing market**

The county housing market is an indicator of how well the local economy is doing. For example, new jobs and increases in household income fuel demand for housing. Conversely, a declining economic base contributes to population loss and a declining housing market.

On the positive side, between 2000 and 2005, the median household income in Armstrong County rose 12.3% - from \$31,557 to \$35,451 (adjusted for inflation).

However, between 2000 and 2005, there was an 8% decrease in the number of people employed in Armstrong County. Some of the largest declines were in industries that provide higher-paying jobs, e.g., manufacturing, while some of the gains were in lower-paying jobs, e.g., health care and social services.

Increasingly, Armstrong County residents must travel outside of the county to find work. In 1990, 61% of the county's working residents worked in Armstrong County. By 2000, this percentage had dropped to less than 45%. In 2000, Armstrong County was experiencing a daily out-migration of 7,548 workers to surrounding counties.

### **C. Future housing demand**

Housing demand is also influenced by changes in population and household formation. Armstrong County's future housing demand was calculated using population and household projections developed by Claritas, Inc., a nationally recognized statistics and research firm. These population and household projections were broken down by income and age groups.

According to these projections, Armstrong County's population is shrinking, as is its number of households. Population and household projections indicate that the county's population in 2012 will be 67,837 – a 6.3% decrease from 2000. Also, between 2000 and 2012, the county will lose 502 households – a 1.7% loss.

These population and household losses have resulted in reduced demand for new single family housing and changes in the types of single family housing that are being created. Between 2000 and 2004, the number of building permits issued in Armstrong County for single family units climbed steadily from 67 in 2000 to 135 in 2004 – an average of 99 units per year. However, in 2005 and 2006, a total of 190 single family building permits were issued – an average of 95 units per year.

Also in 2005 and 2006, more than 50% of the single family unit building permits issued in the county were for mobile homes or manufactured/modular homes. Home builders report that “stick built” single family homes must sell for a minimum of \$150,000 in order for them to make a profit. Such housing is unaffordable for Armstrong County's low- and moderate-income households. However, manufactured ranch units can be built for \$95,000 and up, which makes new manufactured housing units affordable to many low- and moderate-income households.

Although household projections indicate a loss of 502 households overall, some household age groups will experience increases that form the basis for the county's future housing demand. For example, the number of households with heads of households 55 years of age and older will increase by 1,725 (14%), thus demonstrating a need for housing that meets the needs of an aging population.

### **D. Household incomes are low in Armstrong County**

The median household income in Armstrong County is relatively low. In 2000, the county had a median household income of \$31,557 – significantly lower than the state median of \$40,106. Also, the county's poverty rate in 2000 (11%) was higher than the state's (12%).

Low household income limits housing choice. *Out of Reach*, a publication of the National Low Income Housing Coalition, calculates the “housing wage,” or what a worker must earn to afford a two-bedroom rental unit at fair market rates (presumably to support a household). In 2006, a worker who worked 40 hours per week needed to earn \$10.12 per hour to afford a two-bedroom rental unit in Armstrong County. In contrast, a worker earning the minimum wage needed to work 79 hours per week in order to afford a two-bedroom unit.

Relatively low household incomes in the county point to a continued need for good quality, affordable housing, both owner- and renter-occupied units.

**E. Household incomes are not keeping up with increases in housing value**

According to the U.S. Census Bureau, the median household income in Armstrong County increased 12.3% - from \$31,557 to \$35,451 (adjusted for inflation) between 2000 and 2005. However, during that same period, the county’s median housing value grew 16.2%. Thus, the increase in household income failed to keep pace with the increase in housing value, making homeownership more difficult for renters to attain. Conversely, because the increase in household income outpaced the increase in rent levels, renting was more affordable for county residents.

**F. Housing cost burden is high in Armstrong County**

Low household income causes a variety of housing problems. Some 4,150 owner households, or 19% of all owner households in the county, are cost-burdened, meaning that they pay more than 30% of their household income toward housing. Another 1,860 renter households, or 28% of all renter households, pay more than 30% of their household income toward housing.

Among low-income households (households with incomes that are 80% or less of median income), cost burden is even more prevalent. Almost 42% of low-income renters and 39% of low-income owners are cost burdened. Among extremely low-income households (0%-30% median income), 70% of both renters and owners are cost burdened.

When households pay higher proportions of their income on housing, they often sacrifice or skimp on basic necessities such as food, clothing, medicine and health care. Most cost burdened households have difficulty maintaining their dwellings.

**G. The county’s housing stock is becoming less diverse**

Single family, detached housing units dominate the housing market. In 2000, almost 78% of the existing housing stock fell into this category. Multifamily units comprised 10% of the housing stock, with mobile homes making up the remaining 12%.

Since 2000, the county's housing supply has become less diverse. The Census Bureau's 2005 estimates indicated an increase in the percentage of single family units to 82%, a decrease in the percentage of multifamily units to 6%, and no change in the percentage of mobile homes – 12%.

This decrease in the percentage of multifamily units, combined with recent building permit data indicating a virtually complete lack of new multifamily housing construction, underscores the fact that the county's multifamily housing needs are going unmet.

#### **H. Condition of the county's housing stock**

In 2000, almost 46% of the county's owner-occupied housing units and 51% of its renter-occupied units were over 50 years old – an indicator of potential housing problems. The older the structure, the more likely it is to be substandard and need significant rehabilitation.

Other statistical indicators of housing quality are more positive. Overcrowded units and those lacking complete plumbing facilities make up only 1.7% of the owner-occupied units and 2.3% of the renter-occupied units.

#### **I. Will any housing growth occur? If so, where?**

Accessibility to major highways and access to public water and sewer service are significant determinants of where future housing growth will take place in Armstrong County. For the foreseeable future, the presence (or proposed extension) of utility infrastructure will favor those municipalities in the Central, East, and West Planning Districts that are either adjacent to or most directly served by Route 422, Route 85, and Route 28 south of Kittanning.

Based on data obtained from Claritas, Inc. and population projections for the period between 2000 and 2012, only the West Planning District will experience population growth – a modest 1% gain – and household growth – a 6.6% increase.

#### **J. Other factors that influence housing decisions**

##### **i. Taxes**

In terms of property tax burden, Armstrong County compares unfavorably with all adjacent counties except Allegheny County. An Armstrong County home with a market value of \$100,000 has an annual real estate tax burden ranging from a low of \$1,290 to a high of \$3,386, depending on local municipal and school district taxes. Table 1-1 indicates the surrounding counties' taxes on a \$100,000 home.

**Table 1-1  
Tax Burden Ranges on Hypothetical \$100,000 Residential Properties – 2007**

County	Tax Burden Range
Allegheny	\$2,217 - \$4,891
Butler	\$1,245 - \$1,862
Clarion	\$1,164 - \$2,079
Indiana	\$1,125 - \$1,833
Jefferson	\$847 - \$1,500
Venango	\$820 - \$1,886
Westmoreland	\$1,756 - \$2,677

Source: County Assessment Offices

**ii. Public Education**

The quality of public education is an important locational factor to families with children who are considering a housing investment. New employers are particularly concerned about the quality of public education because it affects their ability to recruit qualified employees from areas outside of the county. Developers want to build for-sale housing in school districts that are perceived to be superior in quality.

Virtually all of the elementary schools, middle schools, and high schools serving Armstrong County residents are meeting Pennsylvania Department of Education benchmarks for reading and math proficiency. However, a recent ranking of the state's 498 school districts by the Pittsburgh Business Times resulted in only Kiski Area School District (No. 55) and Freeport Area School District (No. 77) being ranked in the top 100 school districts statewide. Table 1-2 lists the rankings for the county's school districts.

**Table 1-2  
School District Rankings**

School District	Ranking *
Kiski Area	55
Freeport Area	77
Redbank Valley	167
Leechburg	177
Karns City Area	270
Armstrong	283
Apollo-Ridge	308
Allegheny-Clarion Valley	396

Source: Pittsburgh Business Times, May 21, 2007

\* Based on 498 school districts in Pennsylvania

**K. Major housing needs in Armstrong County**

The most pressing affordable housing needs that have been identified by this housing needs analysis are:

**i. The establishment of a housing consortium to insure communication and cooperation between planners and housing practitioners**

Armstrong County should establish a housing consortium to conceive, prioritize and implement affordable housing policy and projects. This

consortium should include representatives of the Armstrong County Department of Planning and Development, Armstrong County Housing Authority, Armstrong County Community Action Agency, special needs population housing advocates, for-profit and nonprofit housing developers, and other housing practitioners. .

The housing consortium should meet regularly as the clearing house for all affordable housing projects. The housing consortium will also be charged with the task of implementing the Action Plan of the Housing Needs Analysis.

**ii. Rental housing**

Housing practitioners identified a need for both market rate and subsidized rental housing units in Armstrong County for both the elderly and families. The high percentage of county low-income renters who are cost burdened (i.e., paying more than 30% of their income for housing) and the housing authority's long waiting lists for public housing units and Section 8 vouchers attest to the need for additional subsidized rental units.

Real estate agents indicate that three-bedroom units with two bathrooms would rent quickly in the county. However, low achievable rents make construction of such units economically infeasible without financial incentives to developers.

**iii. Housing rehabilitation, including both owner-occupied units and rental units**

Armstrong County has an inherently affordable housing stock. In 2000, the county median owner housing value was \$64,500 – significantly lower than the \$97,000 statewide owner housing value. Rents averaged \$367 in the county, \$164 less than the 2000 statewide average. About 83% of the county's owner-occupied housing units are valued at less than \$100,000.

However, abundant low cost housing in the county does not necessarily equate to decent quality housing. Since almost 46% of the county's owner-occupied units and 51% of the renter-occupied units are over 50 years old, maintenance and upkeep is a major issue. As time progresses, the quality of the existing low cost housing stock will continue to deteriorate. Also, as the population ages, people on fixed incomes are less likely to be able to afford basic maintenance and are therefore likely to defer needed improvements.

All of the above factors underscore the need to continue and expand the county's housing rehabilitation efforts. The county should also look to increase the supply of new housing to address this issue.

**iv. Housing for special needs populations**

Special needs populations include people who are homeless or are domestic violence victims, have mental health/mental retardation problems, are substance abusers, are living with HIV/AIDS, etc.

As reported by local social service agencies, the priority housing needs of the county's special needs populations include:

- More emergency shelter beds
- Permanent housing units with supportive services for clients transitioning from homeless shelters
- Transitional housing for persons with mental health problems
- A 5-10 bed long-term structured residence for residents with mental health issues
- A total of 4-6 beds of transitional housing for people with mental health issues and drug or alcohol abuse
- Temporary housing (16-20 beds) for recovering drug or alcohol abusers
- Unmet housing demand for seniors in Rural Valley and Kittanning/Ford City

**v. Unmet housing demand for seniors in Rural Valley and the Kittanning/Ford City Area**

Several housing practitioners cited a need for non-highrise units for the elderly. Rural Valley and the Kittanning/Ford City areas have been identified as potential sites for privately owned, subsidized elderly rental housing units. Preliminary market feasibility analyses identified a potential need for 12 elderly assisted units in Rural Valley and 40 units in the Kittanning/Ford City area.

**vi. Increased homeownership**

Although Armstrong County's homeownership rate is high (79% in 2005), many county renters still aspire to be homeowners. Housing practitioners report a continued need for homebuyer assistance for downpayment and closing costs, housing rehabilitation, and mortgage financing. Credit counseling, credit repair, and homebuyer counseling are also needed to remove common obstacles to homeownership.

**vii. A variety of housing types to meet the needs of current and future residents**

The county's housing stock is comprised primarily of single family, detached units. Housing practitioners indicate that there is a need for more multifamily units. Recent building permit data indicates a virtually complete lack of new multifamily unit construction. A more diverse housing stock needs to be developed. Encouraging a variety of housing types across the county builds the attractiveness of the area to both new residents and existing residents with changing housing needs.

**viii. Neighborhood revitalization adjacent to downtowns**

In the past 50 years, living patterns nationwide shifted away from urban areas and toward suburban living. Armstrong County was no exception to this trend. Most of the county's population now resides in its townships. The resulting lack of private investment in the neighborhoods of the county's boroughs has sparked a need for the revitalization of residential areas adjacent to downtowns. Preserving the best homes, removing vacant and blighted structures, and introducing new infill residential development is needed to revitalize these neighborhoods.

The former IUP campus in Kittanning Borough is an example of an opportunity for neighborhood revitalization via a combination of demolition of vacant structures and construction of infill residential development.

## 2. ACKNOWLEDGEMENTS

Preparation of the Armstrong County Housing Needs Analysis required the collaboration of many people. The following parties provided valuable input and assistance:

- Armstrong County Board of Commissioners
  - Patricia L. Kirkpatrick, Chairman
  - Richard L. Fink, Co-Chairman
  - James V. Scahill, Secretary
- Armstrong County Department of Planning and Development Staff
  - Rich Palilla
  - Mike Coonley
  - Carmen Johnson
  - Adrienne Commodore
  - Nick Caruso
- Housing Practitioners and Other Stakeholders
  - Heather Gillis
  - Walter Cressman
  - Cathy Armstrong-Resh
  - M. J. Smith
  - Lu Ann Zak
  - Marty Sutton
  - Dan Dodd
  - Scott Hooks
  - Mike Renosky
  - Lisa Bower
  - Gary Altman
  - Janet Talerico
  - Hopeton Thompson
  - Don McLachlan
  - John Ginocchi
  - Judy Sylvester
  - Barb Miklos
  - Joni Putt
  - Michael Johnson
  - Joe Bujdos
  - Kathy Coleman

### 3. INTRODUCTION

Armstrong County has prepared this Housing Needs Analysis to examine existing and future need for housing among lower income households. To assist with the preparation of this document, the County selected the firm of Mullin & Lonergan Associates, Inc., a housing and community development consulting firm with offices in Pittsburgh, Harrisburg and Philadelphia, Pennsylvania.

The purposes of the Housing Needs Analysis are to:

- Identify demographic and economic trends that affect the demand for housing
- Define the supply and demand characteristics of the housing market as a whole
- Analyze the demand for affordable housing
- Determine if there are any barriers to affordable housing
- Recommend actions and initiatives aimed at expanding the supply of affordable housing.

In addition, the Housing Needs Analysis will become the housing section of the County's Comprehensive Plan. Therefore, the data was gathered and presented in various planning districts in same manner as the Comprehensive Plan.

Armstrong County is divided into six planning districts, with each district being comprised of six to nine municipalities. Much of the data presented in this study is reported at the planning district level. The six planning districts and their constituent municipalities are listed below. Figure 3-1 illustrates the location of each district.

- **Central Planning District**  
Ford City, Ford Cliff, Kittanning Borough, Manor, Manorville, Rayburn
- **East Planning District**  
Atwood, Cowanshannock, Elderton, Kittanning Township, Plumcreek, Rural Valley, South Bend, Valley
- **Northeast Planning District**  
Boggs, Dayton, Madison, Mahoning, Pine, Redbank, South Bethlehem, Wayne
- **Northwest Planning District**  
Brady's Bend, Hovey, Parker, Perry, Sugarcreek, Washington
- **South Planning District**  
Apollo, Bethel, Burrell, Gilpin, Kiskiminetas, Leechburg, North Apollo, Parks

- **West Planning District**  
Applewold, Cadogan, East Franklin, Freeport, North Buffalo, South Buffalo, West Franklin, West Kittanning, Worthington

**Figure 3-1**  
**Planning District Map**



Data included in this housing needs assessment has been gathered from a variety of statistical sources and interviews. Statistical information has been collected, organized and analyzed by planning districts within Armstrong County. Face-to-face and telephone interviews were conducted with a broad range of housing practitioners in Armstrong County to supplement the statistical data. Interviews

were conducted with nonprofit affordable housing developers, for-profit builders and land developers, the housing authority, homeless assistance organizations, real estate professionals, and human service organizations.

To determine current and projected workforce and affordable housing needs, the target population was first identified. In this report, the target population consists of all households with incomes up to 80% of the area median household income. This population segment was further categorized into the following:

- Extremely low income households with incomes up to 30% of the median household income
- Very low income households with incomes from 30% up to 50% of the median household income, and
- Low income households with incomes from 50% up to 80% of the median household income.

To determine the current demand for workforce and affordable housing, the following characteristics were used:

- Households in physically deficient housing units
- Households in overcrowded housing units, and
- Households paying more than 30% of gross income for monthly housing costs.

Projected demand for workforce and affordable housing is defined as the net increase in cost burdened households between 2007 and 2012. This estimate was determined using data projections produced by Claritas, Inc., which are based on Census 2000 data and updated with demographic data from many sources, including local governments, consumer databases and postal delivery counts.

The following sections will present the statistical analysis of the various planning districts within Armstrong County.

## **4. SOCIO-ECONOMIC TRENDS & PROJECTIONS**

### **A. Population and Household Trends**

#### **i. Shrinking Population**

Armstrong County's population is slowly shrinking. Between 1990 and 2000, the county's population decreased 1.5%, with 25 of the county's 45 municipalities experiencing population declines during the decade. However, many of these population losses were very modest in terms of numbers and/or percentages. Redbank Township and Cowanshannock Township registered the biggest gains – 238 and 193 persons, respectively – while Kiskiminetas Township and Kittanning Borough posted the biggest losses – 506 and 333 people, respectively.

The U. S. Bureau of the Census population estimates indicated a further county population decline of 2.5% between 2000 and 2005.

Table 4-1 indicates municipal, county and state population changes between 1990 and 2000.

**Table 4-1  
Population 1900 – 2000**

		1990	2000	No. change (1990-2000)	% change (1990 - 2000)
	Pennsylvania	11,881,643	12,281,054	399,411	3.4%
	Armstrong County	73,478	72,392	(1,086)	-1.5%
<b>Central Planning District</b>	Ford City	3,413	3,451	38	1.1%
	Ford Cliff	450	412	(38)	-8.4%
	Kittanning Boro	5,120	4,787	(333)	-6.5%
	Manor	4,482	4,231	(251)	-5.6%
	Manorville	418	401	(17)	-4.1%
	Rayburn	1,823	1,811	(12)	-0.7%
	Total	15,706	15,093	(613)	-3.9%
<b>East Planning District</b>	Atwood	128	112	(16)	-12.5%
	Cowanshannock	2,813	3,006	193	6.9%
	Elderton	371	358	(13)	-3.5%
	Kittanning Twp	2,310	2,359	49	2.1%
	Plumcreek	2,400	2,304	(96)	-4.0%
	Rural Valley	957	922	(35)	-3.7%
	South Bend	1,304	1,259	(45)	-3.5%
	Valley	709	681	(28)	-3.9%
Total	10,992	11,001	9	0.1%	
<b>Northeast Planning District</b>	Boggs	981	979	(2)	-0.2%
	Dayton	572	543	(29)	-5.1%
	Madison	941	943	2	0.2%
	Mahoning	1,504	1,502	(2)	-0.1%
	Pine	534	499	(35)	-6.6%
	Redbank	1,058	1,296	238	22.5%
	South Bethlehem	479	444	(35)	-7.3%
	Wayne	937	1,117	180	19.2%
Total	7,006	7,323	317	4.5%	
<b>Northwest Planning District</b>	Brady's Bend	963	939	(24)	-2.5%
	Hovey	99	93	(6)	-6.1%
	Parker	853	799	(54)	-6.3%
	Perry	322	404	82	25.5%
	Sugarcreek	1,496	1,557	61	4.1%
	Washington	984	1,029	45	4.6%
	Total	4,717	4,821	104	2.2%
<b>South Planning District</b>	Apollo	1,895	1,765	(130)	-6.9%
	Bethel	1,261	1,290	29	2.3%
	Burrell	728	749	21	2.9%
	Gilpin	2,804	2,587	(217)	-7.7%
	Kiskiminetas	5,456	4,950	(506)	-9.3%
	Leechburg	2,504	2,386	(118)	-4.7%
	North Apollo	1,391	1,426	35	2.5%
	Parks	2,739	2,754	15	0.5%
	Total	18,778	17,907	(871)	-4.6%
<b>West Planning District</b>	Applewold	388	356	(32)	-8.2%
	Cadogan	427	390	(37)	-8.7%
	East Franklin	3,923	3,900	(23)	-0.6%
	Freeport	1,983	1,962	(21)	-1.1%
	North Buffalo	2,897	2,942	45	1.6%
	South Buffalo	2,687	2,785	98	3.6%
	West Franklin	2,008	1,935	(73)	-3.6%
	West Kittanning	1,253	1,199	(54)	-4.3%
	Worthington	713	778	65	9.1%
Total	16,279	16,247	(32)	-0.2%	

Source: U.S. Bureau of the Census

## ii. Aging Population

Armstrong County’s population is growing older – as is the state as a whole. According to the 2000 Census, the median age of the county’s population is 40.4 years. This figure is higher than both the state of Pennsylvania (38.0 years) and the national median age (35.3 years).

The following figure represents Armstrong County’s 2000 population in a pyramid that delineates both age and sex. The largest age group in the county was the 40-44 year olds (6,134 persons), followed by the 35-39 year olds (5,506 persons), and the 45-49 year olds (5,496 persons). These three cohorts plus the fourth largest age group – the 50-54 year olds (4,931 persons) – are part of the largest “bulge” on the population pyramid. This bulge correlates to the baby boom generation (persons born between 1946 and 1964). The other large bulge occurs at the bottom of the pyramid (persons 19 years old and younger), which represents children of baby boomers, sometimes referred to as the “echo boom.”

The county’s female population (37,188) is slightly larger than the male population (35,204). While the age strata are more or less equally distributed between sexes in the middle of the pyramid, males 19 years old and younger outnumber females, while females 50 years and older outnumber males.

**Figure 4-1**  
**Armstrong County Population by Age and Sex 2000**

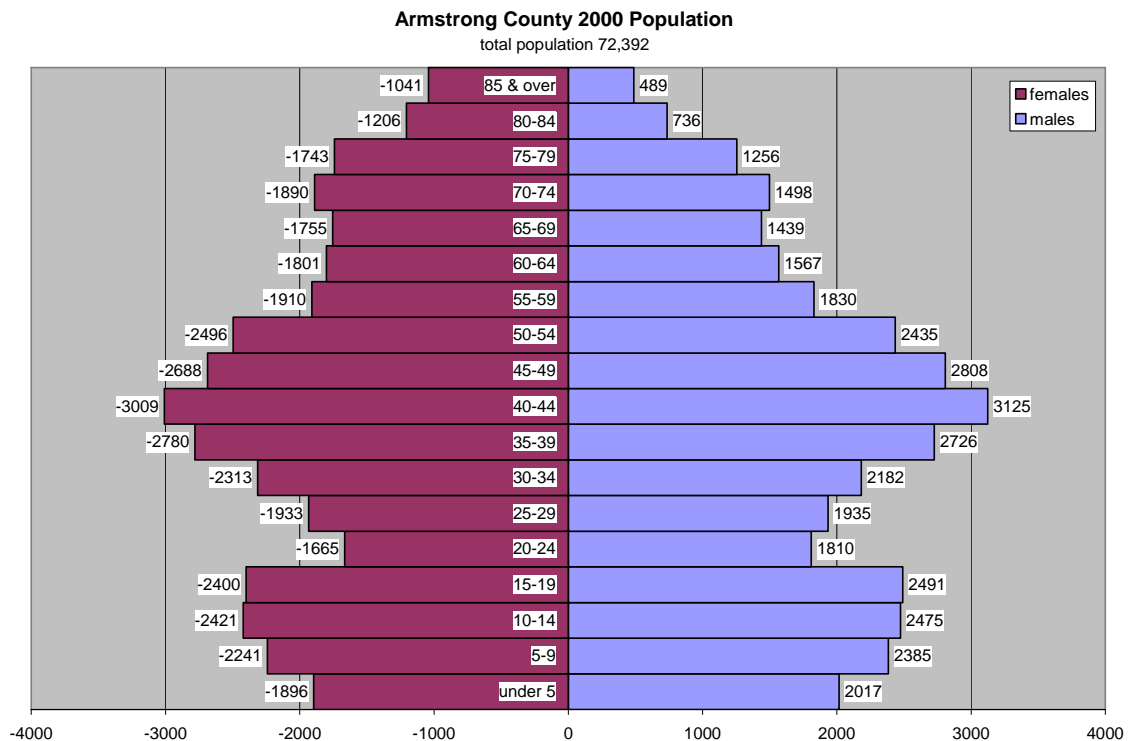


Table 3.5 in Appendix 1 contains detailed breakdowns of age cohorts at the municipal, county and state levels in 2000.

**iii. Households – More, but Smaller**

Although the population of Armstrong County declined between 1990 and 2000, the number of households in the county increased from 28,361 to 28,932 (2.0%) during that time. The U.S. Census Bureau estimates that the number of households in the county in 2005 was 29,000 – a 2.4% gain from 2000.

Household size, meanwhile, continues to shrink. Between 1990 and 2000, household size decreased from 2.56 persons to 2.46 persons. The U.S. Census Bureau’s estimated county household size in 2005 was 2.4 persons – a 2.4% decrease since 2000.

Small decreases in household size reflect broad demographic and economic changes in society. Examples of these changes include deferred age of first marriage, increased divorce rates, fewer children, and longer life expectancy.

Table 4-2 indicates changes between 1900 and 2000 in both number of households and household size at the municipal, county and state levels.

**Table 4-2  
Households and Household Size 1990 - 2000**

		No. of Households 1990	No. of Households 2000	No. of Households% change (1990 - 2000)	Household Size 1990	Household Size 2000
	Pennsylvania	4,492,958	4,779,186	6.4%	2.57	2.48
	Armstrong County	28,361	28,932	2.0%	2.56	2.46
<b>Central Planning District</b>	Ford City	1,563	1,602	2.5%	2.17	2.17
	Ford Cliff	176	176	0.0%	2.49	2.28
	Kittanning Boro	2,131	2,026	-4.9%	2.17	2.19
	Manor	1,766	1,763	-0.2%	2.52	2.40
	Manorville	187	180	-3.7%	2.31	2.23
	Rayburn	667	687	3.0%	2.75	2.57
	Total	6,490	6,434	-0.9%		
<b>East Planning District</b>	Atwood	38	37	-2.6%	3.12	2.67
	Cowanshannock	1,023	1,122	9.7%	2.71	2.66
	Elderton	154	158	2.6%	2.37	2.42
	Kittanning Twp	777	857	10.3%	2.87	2.65
	Plumcreek	841	861	2.4%	2.83	2.53
	Rural Valley	394	374	-5.1%	2.47	2.33
	South Bend	440	478	8.6%	2.95	2.68
	Valley	228	264	15.8%	2.91	2.60
Total	3,895	4,151	6.6%			
<b>Northeast Planning District</b>	Boggs	339	356	5.0%	2.91	2.79
	Dayton	232	236	1.7%	2.45	2.37
	Madison	348	366	5.2%	2.72	2.60
	Mahoning	567	598	5.5%	2.63	2.47
	Pine	197	197	0.0%	2.57	2.47
	Redbank	395	437	10.6%	2.73	2.65
	South Bethlehem	213	198	-7.0%	2.38	2.29
	Wayne	352	392	11.4%	2.67	2.76
Total	2,643	2,780	5.2%			
<b>Northwest Planning District</b>	Brady's Bend	372	404	8.6%	2.63	2.38
	Hovey	36	33	-8.3%	2.75	2.45
	Parker	325	314	-3.4%	2.68	2.59
	Perry	114	140	22.8%	2.71	2.62
	Sugarcreek	460	521	13.3%	2.79	2.60
	Washington	358	386	7.8%	2.76	2.65
	Total	1,665	1,798	8.0%		
<b>South Planning District</b>	Apollo	750	755	0.7%	2.40	2.29
	Bethel	461	512	11.1%	2.73	2.57
	Burrell	234	278	18.8%	2.74	2.51
	Gilpin	1,117	1,038	-7.1%	2.62	2.49
	Kiskiminetas	2,074	1,924	-7.2%	2.66	2.55
	Leechburg	1,168	1,089	-6.8%	2.19	2.14
	North Apollo	578	577	-0.2%	2.42	2.45
	Parks	1,023	1,103	7.8%	2.53	2.47
Total	7,405	7,276	-1.7%			
<b>West Planning District</b>	Applewold	155	146	-5.8%	2.36	2.17
	Cadogan	165	190	15.2%	2.48	2.23
	East Franklin	1,469	1,530	4.2%	2.71	2.51
	Freeport	873	885	1.4%	2.28	2.23
	North Buffalo	1,054	1,124	6.6%	2.74	2.54
	South Buffalo	1,003	1,022	1.9%	2.85	2.74
	West Franklin	716	755	5.4%	2.78	2.59
	West Kittanning	542	539	-0.6%	2.28	2.20
	Worthington	286	302	5.6%	2.55	2.43
Total	6,263	6,493	3.7%			

Source: U.S. Bureau of the Census

**iv. Migration – A Net Loss**

The Census Bureau tracked migration nationally on a county-by-county basis as part of the 2000 Census. Between 1995 and 2000, 7,754 people migrated to Armstrong County (inflow) from other counties in the United States, while 9,926 people migrated from the county (outflow). This amounts to a net loss of 2,172 residents.

Table 4-3 indicates the inflow and outflow of Armstrong County residents to and from adjacent counties. The county had a net outflow of 407 residents to surrounding counties between 1995 and 2000. Although net increases occurred between Armstrong County and Butler (173), Clarion (259) and Venango (6) Counties, the remaining four counties pulled residents away from Armstrong County. Armstrong County’s biggest net loss of residents was to Westmoreland County (620).

**Table 4-3  
Armstrong County Inflow and Outflow (Surrounding Counties) 1995 – 2000**

Inflow		Outflow		
County Migrating From	Number	County Migrating To	Number	Net change
Allegheny County	1,247	Allegheny County	1,394	-147
Butler County	853	Butler County	680	173
Clarion County	753	Clarion County	494	259
Indiana County	654	Indiana County	689	-35
Jefferson County	57	Jefferson County	100	-43
Venango County	64	Venango County	58	6
Westmoreland County	1,743	Westmoreland County	2,363	-620
Total	5,371	Total	5,778	-407

Source: U.S. Bureau of the Census

More recent data compiled by the University of Pittsburgh’s University Center for Social and Urban Research (UCSUR) provides a more positive picture of Armstrong County’s net migration with some adjacent counties. In “Migration Trends in the Pittsburgh Region”, UCSUR reported net migration for Armstrong, Allegheny, Butler, Indiana and Westmoreland Counties (but not for Clarion, Jefferson and Venango Counties). UCSUR’s study used the Internal Revenue Service’s (IRS) County-to-County migration datasets, which are based on addresses reported on annual income tax returns. Any conclusions drawn from comparisons between this IRS data and Census Bureau data must be tempered by the different data collection methods used, a one-year overlap in the data reporting periods (i.e., the year 2000), and the fact that the UCSUR study covered only four of the seven counties that are adjacent to Armstrong County.

IRS data for the period 2000-2006 indicates that Armstrong County experienced net migration gains of 385 from Allegheny County and 55 from Westmoreland County, thereby reversing large net migration losses to those two counties in 1995-2000. However, between 2000 and 2006, Armstrong

County's net migration loss to Indiana County leaped from 35 in 1995-2000 to 139. Also, the county's 1995-2000 sizeable net migration gain from Butler County (173) was dramatically reversed to a loss of 308. Still, Armstrong County's net migration loss to the four counties covered by UCSUR's study was just seven residents between 2000-2006, compared to 629 residents between 1995 and 2000.

Table 4-4 indicates inter-county migration between 2000 and 2006.

**Table 4-4  
Armstrong County Inflow and Outflow (Surrounding Counties) 2000-2006**

Inflow		Outflow		
County Migrating From	Number	County Migrating To	Number	Net change
Allegheny County	2,492	Allegheny County	2,107	385
Butler County	1,438	Butler County	1,746	-308
Clarion County	NA	Clarion County	NA	NA
Indiana County	1,029	Indiana County	1,168	-139
Jefferson County	NA	Jefferson County	NA	NA
Venango County	NA	Venango County	NA	NA
Westmoreland County	3,109	Westmoreland County	3,054	55
Total	8,068	Total	8,075	-7

Source: *Migration Trends in the Pittsburgh Region 2000-2006*, University of Pittsburgh University Center for Social and Urban Research  
NA = Not available

**v. Population and Household Projections – Gains only in the West Planning District**

Population and household projections help identify an area's future housing needs. The following tables contain population and household projections for 2012 for the county by planning districts.

**Table 4-5  
Armstrong County Projected Population for 2012**

District	Total Population		Change 2000-2012	
	2000	2012	Number	Percentage
Central Planning District	15,093	13,374	(1,719)	-11.4%
East Planning District	11,001	10,410	(591)	-5.4%
Northeast Planning District	7,323	6,679	(644)	-8.8%
Northwest Planning District	4,821	4,510	(311)	-6.5%
South Planning District	17,907	16,436	(1,471)	-8.2%
West Planning District	16,247	16,428	181	1.1%
Total	72,392	67,837	(4,555)	-6.3%

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

**Table 4-6  
Armstrong County Projected Households by Age of Householder for 2012**

District	Households		Age of Householder - 2000							Age of Householder - 2012						
	2000	2012	15-24	25-34	35-44	45-54	55-64	65-74	75 and over	15-24	25-34	35-44	45-54	55-64	65-74	75 and over
Central Planning District	6,434	5,863	255	777	1,251	1,180	804	964	1,203	214	705	828	1,105	1,067	783	1,161
East Planning District	4,151	4,153	130	559	975	868	624	514	481	116	551	646	887	868	549	536
Northeast Planning District	2,780	2,660	74	374	575	527	424	416	390	64	368	392	535	501	382	418
Northwest Planning District	1,798	1,783	48	221	387	396	257	275	214	47	218	253	405	352	258	250
South Planning District	7,276	7,051	142	890	1,535	1,457	1,034	1,097	1,121	168	790	984	1,471	1,441	989	1,208
West Planning District	6,493	6,920	137	803	1,314	1,413	937	910	979	151	785	949	1,431	1,489	970	1,145
<b>Total</b>	<b>28,932</b>	<b>28,430</b>	<b>786</b>	<b>3,624</b>	<b>6,037</b>	<b>5,841</b>	<b>4,080</b>	<b>4,176</b>	<b>4,388</b>	<b>760</b>	<b>3,417</b>	<b>4,052</b>	<b>5,834</b>	<b>5,718</b>	<b>3,931</b>	<b>4,718</b>

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

**Table 4-7  
Armstrong County Projected Households by Household Income for 2012**

District	Households		Household Income (\$) - 2000									
	2000	2012	under 15,000	15,000 - 24,999	25,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 - 124,999	125,000 - 149,999	150,000 - 199,999	200,000 and over
Central Planning District	6,434	5,863	1,697	1,267	1,032	1,086	873	241	104	52	43	39
East Planning District	4,151	4,153	838	727	641	829	730	250	90	30	7	9
Northeast Planning District	2,780	2,660	573	520	510	545	432	112	52	18	10	8
Northwest Planning District	1,798	1,783	364	337	320	322	289	90	31	15	8	22
South Planning District	7,276	7,051	1,485	1,344	992	1,429	1,346	416	158	73	14	19
West Planning District	6,493	6,920	1,079	1,238	891	1,382	1,056	476	213	74	29	55
<b>Total</b>	<b>28,932</b>	<b>28,430</b>	<b>6,036</b>	<b>5,433</b>	<b>4,386</b>	<b>5,593</b>	<b>4,726</b>	<b>1,585</b>	<b>648</b>	<b>262</b>	<b>111</b>	<b>152</b>

District	Households		Household Income (\$) - 2012									
	2000	2012	under 15,000	15,000 - 24,999	25,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 - 124,999	125,000 - 149,999	150,000 - 199,999	200,000 and over
Central Planning District	6,434	5,863	1,147	970	849	1,042	936	449	214	104	74	78
East Planning District	4,151	4,153	626	602	553	744	873	399	202	90	48	16
Northeast Planning District	2,780	2,660	351	380	384	516	570	240	109	59	38	13
Northwest Planning District	1,798	1,783	233	253	246	338	347	171	87	42	24	42
South Planning District	7,276	7,051	1,051	992	942	1,105	1,482	736	392	184	117	50
West Planning District	6,493	6,920	779	1,026	953	1,168	1,481	662	392	223	131	105
<b>Total</b>	<b>28,932</b>	<b>28,430</b>	<b>4,187</b>	<b>4,223</b>	<b>3,927</b>	<b>4,913</b>	<b>5,689</b>	<b>2,657</b>	<b>1,396</b>	<b>702</b>	<b>432</b>	<b>304</b>

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

Analysis of these projections reveals the following:

- The county and all planning districts except the West District will lose population. The West District will have a modest (1%) population gain.
- The county's projected population loss is 6.3%, but the number of households is projected to decrease only 1.7%. Only the West District will experience a significant gain (6.6%) in the number of households.
- The number of households with income levels below \$50,000 will decrease 4,198, while the number of households with income levels of \$50,000 and more will increase 3,696. The Northeast District has the biggest percentage losses in three of the four "under \$50,000" income groups. Gains in the "\$50,000 and up" income groups are spread among various planning districts, but the Central District has the smallest gains in three of the six "\$50,000 and up" income categories.
- The number of households in which the head of household is 25-44 years of age (i.e., childbearing years) will drop 38.6%. Conversely, households with heads of household between 45-64 years of age will increase 40%.
- Households headed by persons 65-74 years old will decrease by 5.9%, but households headed by those 75 and older will increase 7.5%. This supports anecdotal evidence that many people leave Armstrong County for 5-10 years after they retire, then return to the county.
- The only planning districts that will see gains in the number of households with heads of household between 15-24 years of age are the South District (18.3%) and the West District (10.2%).
- Increases in the number of households headed by people in the 45-64 age group are evenly distributed among planning districts.

**vi. Demographic Impacts on Housing**

- **Population by Age – Aging in Place and Losing Young Families**

The county's changing demographics may help identify housing needs in different portions of the population. Between 1990 and 2000, the county's population decreased by 1,086 persons (1.5%). The county's median age in 2000 was 40.4. By 2005, the median age had climbed to 42.0, indicating that the county's population continues to age. Table 4-8 breaks down Armstrong County's population by age for 1990, 2000 and 2005.

**Table 4-8**  
**Armstrong County Population 1990, 2000 and 2005**

	1990	2000	2005 (est.)	1990-2000 change	2000-2005 change
under 5 years	4438	3913	3398	-525	-515
5 to 9 years	5009	4626	3307	-383	-1319
10 to 14 years	5119	4896	5193	-223	297
15 to 19 years	5293	4891	4268	-402	-623
20 to 24 years	4044	3475	3910	-569	435
25 to 34 years	11112	8363	7802	-2749	-561
35 to 44 years	10679	11640	9741	961	-1899
45 to 54 years	7352	10427	11549	3075	1122
55 to 59 years	3432	3740	5099	308	1359
60 to 64 years	4104	3368	3371	-736	3
65 to 74 years	7527	6582	5450	-945	-1132
75 to 84 years	4284	4941	4827	657	-114
85 years and over	1085	1530	1586	445	56
Total	73478	72392	69501	-1086	-2891

Source: U.S. Bureau of the Census

Between 1990 and 2000, growth occurred in the age ranges of 35-59 years and 75 years and over. Decline occurred in the populations under 35 years old and between 60-74 years. The largest increase occurred in the 45-54 age group, while the largest decrease was in the 25-34 age group, which is the prime cohort for household formation. The increase in elderly population and the aging of the baby boom generation (40-59 year olds) point to county residents aging in place.

Between 2000 and 2005, the county's estimated rate of population loss accelerated to 4.0%. The population change among age cohorts was mixed, but the general decrease in the number of children (0-19 year olds) and adults under 44 can likely be attributed to residents moving out of the county for educational and/or employment opportunities, and staying away from the county through their childbearing years.

- **Workers and Place of Work – An Outflow of Workers**

The county's changing work force characteristics also indicate potential housing needs. Between 1990 and 2000, Armstrong County gained 1,696 workers, a 6.0% increase, compared to the statewide increase of 3.9%.

Increasingly however, Armstrong County residents must travel outside of the county to find work. In 1990, 61.1% of the county's working residents worked in Armstrong County. By 2000, this percentage had dropped to 44.7%.

The 2000 Census County-to-County Worker Flow Files indicate both the county of residence and the county of work for all workers in the United States. Although small numbers of workers from Armstrong County travel all over the country to work, the bulk of Armstrong County's working residents who work outside the county travel to surrounding

counties. Table 4-9 demonstrates the flow of workers between Armstrong County and surrounding counties. Within these areas, 5,267 workers commute into the county, while 12,815 workers commute out of the county—a net loss of 7,548 workers to surrounding counties.

**Table 4-9  
Armstrong County Worker Flow 2000**

County of Residence	Worker flow to Armstrong County	Worker flow from Armstrong County	Net Worker Flow for Armstrong County
Allegheny County	635	4,582	-3,947
Butler County	1,013	2,609	-1,596
Clarion County	446	1,043	-597
Indiana County	817	1,526	-709
Jefferson County	108	250	-142
Venango County	51	86	-35
Westmoreland County	2,197	2,719	-522
Total	5,267	12,815	-7,548

Source: U.S. Bureau of the Census

**vii. Income Trends – Homeownership is Becoming Less Affordable**

Income trends can reveal the financial capacity of a region to support new housing construction, modernization of older housing units, and regular maintenance of existing units. Lower income households will have greater difficulty meeting their basic needs (food and clothing) and generally have less disposable income to save toward a downpayment to rent or purchase a home, or to make necessary repairs on an older housing unit.

According to the U. S. Census Bureau, between 2000 and 2005, the median household income in Armstrong County increased 12.3% - from \$31,557 to \$35,451 (adjusted for inflation). However, during that same period, the county’s median housing value grew 16.2%. Thus, the increase in household income failed to keep pace with the increase in housing value, making it more difficult for renters to attain homeownership. Conversely, because the increase in household income outpaced the increase in rent levels, renting an apartment became more affordable for county residents.

**viii. Poverty Makes Affordable Housing Nearly Unattainable**

Each year the U.S. Department of Health and Human Services (HHS) establishes poverty thresholds by which many federally-funded programs determine eligibility for assistance. In 2000, the U. S. Census Bureau reported that 3,483 Armstrong County households had incomes below the poverty level. This was 12% percent of all county households, or approximately one in every eight households.

For households living in poverty, decent affordable housing is nearly unattainable without financial subsidy.

At the planning district level, poverty rates range from 8.7% in the West Planning District to 14.9% in the Central Planning District. Twenty-seven of the county's municipalities (60%) have a higher household poverty rate than Pennsylvania's (11%), and 21 municipalities (47%) have a higher rate than the county rate of 12%.

The municipalities with the five highest household poverty rates in 2000 were:

- Kittanning Borough 20.5%
- Rural Valley 18.7%
- Madison 18.6%
- Apollo 18.0%
- Rayburn 17.5%

The municipalities with the five lowest household poverty rates in 2000 were:

- South Buffalo 2.6%
- Applewold 3.4%
- Gilpin 7.0%
- North Buffalo 7.2%
- Valley 7.2%

The following table lists the household poverty rates by planning district and municipality for the county.

**Table 4-10  
Armstrong County Household Poverty Rate, 2000**

	Total Households	Households Below Poverty	Percentage Below Poverty
Pennsylvania	4,779,186	525,388	11.0%
Armstrong County	28,932	3,483	12.0%
<b>Central Planning District</b>			
Ford City	1,602	229	14.3%
Ford Cliff	176	20	11.4%
Kittanning Boro	2,026	415	20.5%
Manor	1,763	146	8.3%
Manorville	180	26	14.4%
Rayburn	687	120	17.5%
Total	6,434	956	14.9%
<b>East Planning District</b>			
Atwood	37	6	16.2%
Cowanshannock	1,122	191	17.0%
Elderton	158	12	7.6%
Kittanning Twp	857	88	10.3%
Plumcreek	861	97	11.3%
Rural Valley	374	70	18.7%
South Bend	478	54	11.3%
Valley	698	50	7.2%
Total	4,585	568	12.4%
<b>Northeast Planning District</b>			
Boggs	356	36	10.1%
Dayton	236	23	9.7%
Madison	366	68	18.6%
Mahoning	598	46	7.7%
Pine	197	19	9.6%
Redbank	437	69	15.8%
South Bethlehem	198	24	12.1%
Wayne	1,094	140	12.8%
Total	3,482	425	12.2%
<b>Northwest Planning District</b>			
Brady's Bend	404	58	14.4%
Hovey	33	4	12.1%
Parker	314	35	11.1%
Perry	140	20	14.3%
Sugarcreek	521	47	9.0%
Washington	1,028	140	13.6%
Total	2,440	304	12.5%
<b>South Planning District</b>			
Apollo	755	136	18.0%
Bethel	512	41	8.0%
Burrell	278	31	11.2%
Gilpin	1,038	73	7.0%
Kiskiminetas	1,924	267	13.9%
Leechburg	1,089	137	12.6%
North Apollo	577	82	14.2%
Parks	1,103	168	15.2%
Total	7,276	935	12.9%
<b>West Planning District</b>			
Applewold	146	5	3.4%
Cadogan	190	14	7.4%
East Franklin	1,530	133	8.7%
Freeport	885	132	14.9%
North Buffalo	1,124	81	7.2%
South Buffalo	1,022	27	2.6%
West Franklin	1,941	215	11.1%
West Kittanning	1,194	89	7.5%
Worthington	757	70	9.2%
Total	8,789	766	8.7%

Source: U. S. Bureau of the Census

**ix. Housing Wage**

*Out of Reach*, an annual report compiled and published by the National Low Income Housing Coalition (NLIHC), is a side-by-side comparison of wages and rents in every county, Metropolitan Statistical Area (MSA), combined non-metropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit of a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30 percent of income for housing costs. FMRs are determined by HUD on an annual basis. From these calculations, the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is called the Housing Wage.

In Armstrong County, an extremely low income four-person household earning \$13,920 (30 percent of the area median income of \$46,400 in 2006) could afford monthly rent of no more than \$348, while the FMR for a two-bedroom unit was \$526. A minimum wage earner (earning \$5.15 per hour) could afford monthly rent of no more than \$268. An SSI recipient (receiving \$603 monthly) could afford monthly rent of no more than \$181, while the FMR for a one-bedroom unit was \$476.

In Armstrong County, a worker earning the minimum wage must work 79 hours per week in order to afford a two-bedroom unit at the area's FMR. In reality, the 2006 housing wage in Armstrong County was \$10.12. This is the amount a full-time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the FMR of \$526 per month. This is equivalent to 196% of the minimum wage.

In 2006, 23% of all county households were renters. Based on the methodology used by NLIHC in its report, the annual median income among renters was \$24,257. In order to afford a two-bedroom unit at the area's FMR, a typical renter household would have required a minimum annual income of \$21,103. This was equivalent to 87% of the median renter income, thereby far exceeding the cost burden standard of 30% of income for housing costs.

These statistics underscore the need for subsidized affordable rental housing in Armstrong County.

**B. Labor Force, Unemployment, and Employment Trends**

**i. Unemployment – Higher than Neighboring Counties**

The Bureau of Labor Statistics tracks unemployment rates at the county and state level. Since 1990, Armstrong County's unemployment rate has varied between 5.4% in 2006 and 11.1% in 1994. As seen in Table 4-11, the county's unemployment rates have been consistently higher than the rates for the state and surrounding counties since 2000.

**Table 4-11  
Unemployment Rates 2000-2006**

	2000	2001	2002	2003	2004	2005	2006
Pennsylvania	4.2	4.8	5.6	5.7	5.4	5.0	4.7
Allegheny County	4.1	4.3	5.4	5.6	5.3	5.0	4.6
Armstrong County	5.7	6.4	6.7	6.8	7.1	6.1	5.4
Butler County	4.1	4.5	5.3	5.6	5.6	4.8	4.5
Clarion County	5.1	4.9	5.2	5.7	5.7	5.0	5.2
Indiana County	5.8	5.2	6.1	6.1	6.2	5.4	5.3
Jefferson County	5.3	6.4	6.2	6.3	6.1	5.4	5.0
Venango County	5.1	5.2	5.9	6.1	6.1	5.4	5.3
Westmoreland County	4.7	5.1	5.8	6.0	6.0	5.3	5.1

Source: Bureau of Labor Statistics

**ii. Employment by Industry – More Losers than Gainers**

Using the North American Industry Classification System (NAICS), the U.S. Census Bureau obtains annual employment data from employers through the County Business Patterns survey. Table 4-12 provides a general overview of employment by industry in Armstrong County for 2000 and 2005 (the latest year for which data is available).

**Table 4-12  
Employment by Industry – 2000-2005**

Industry Code	Industry Code Description	Number of Employees		Change	
		2000	2005	Number	Percentage
-----	Total	16,666	15,356	-1,310	-7.9%
11----	Forestry, fishing, hunting, and agriculture support	0-19	0-19	-	-
21----	Mining	725	639	-86	-11.9%
22----	Utilities	162	100-249	-	-
23----	Construction	573	590	17	3.0%
31----	Manufacturing	3,244	2,383	-861	-26.5%
42----	Wholesale trade	343	199	-144	-42.0%
44----	Retail trade	3,404	2,953	-451	-13.2%
48----	Transportation and warehousing	952	1,404	452	47.5%
51----	Information	319	167	-152	-47.6%
52----	Finance and insurance	511	489	-22	-4.3%
53----	Real estate and rental and leasing	173	271	98	56.6%
54----	Professional, scientific and technical services	679	380	-299	-44.0%
55----	Management of companies and enterprises	197	154	-43	-21.8%
56----	Administrative support, waste management, remediation services	229	170	-59	-25.8%
61----	Educational services	0-19	20-99	-	-
62----	Health care and social assistance	2,831	3,144	313	11.1%
71----	Arts, entertainment and recreation	140	100-249	-	-
72----	Accommodation and food services	1,279	1,233	-46	-3.6%
81----	Other services (except public administration)	855	880	25	2.9%
99----	Unclassified establishments	0-19	0-19	-	-

Source: U.S. Bureau of the Census

The county had a 7.9% decrease in the number of employees between 2000 and 2005. Of the industries able to be tracked over time, five had increases in the number of workers, while eleven lost employees. The largest gains were found in the following industries:

- Transportation and warehousing (452 employees, 47.5%)

- Health care and social assistance (313 employees, 11.1%)
- Real estate and rental and leasing (98 employees, 56.7%)

The largest declines were found in the following industries:

- Manufacturing (861 employees, -26.5%)
- Retail trade (451 employees, -13.2%)
- Professional, scientific and technical services (299 employees, -44.0%)

### iii. Major New Employers

The Armstrong County Department of Planning and Development identified several major new employers in the county:

- Mellon Bank (financial services) – 200+ employees
- Sabeus (communications and fiber optics) – 22 employees
- Dielectric Solutions, LLC (glass fiber manufacturing) – 75 employees

Mellon Bank and Sabeus are located in the Northpointe Business Park. The county's economic development marketing efforts will attract additional businesses to Northpointe and the employees of these businesses are potential new residents who will create additional housing demand.

Northpointe contains land for residential development. Armstrong County should insure that the development of residential land at Northpointe proceeds in a manner that will result in the construction of housing units to meet the housing needs of workers employed at Northpointe.

## C. Economic Incentives for New Employers

### i. KOZ

The Pennsylvania Keystone Opportunity Zones (KOZ) program is an economic development initiative that provides businesses with virtually tax-free sites upon which to locate and grow. KOZs are designated areas with greatly reduced or no tax burden for property owners, residents and businesses. KOZ designation is thus expected to attract development where little or no development had occurred beforehand. This development may produce spin-off taxable activity outside the designated zone.

Projects in Keystone Opportunity Zones receive priority consideration for state assistance under state community and economic development programs.

Armstrong County has the following five KOZ sites located within or near industrial parks:

- Ford City Heritage and Technology Park
- Manor Township Business Park
- Northpointe

- Apollo/Warren Avenue
- West Hills Industrial Park

ii. **LERTA**

The Local Economic Revitalization Tax Assistance Program (LERTA) was established by the state legislature in the 1970s to allow local taxing authorities to provide tax incentives for residents and businesses to improve their properties and/or expand their businesses in delineated areas. For example, LERTA allows a company constructing a new facility or a major expansion to defer the increase in real estate taxes on the value of the construction over a period of up to 10 years. That is, the real estate tax increase attributed to the increased assessment due to improvements is phased in over a period of up to 10 years by increasing the percentage of taxes paid per year until the full assessment is reached.

Since 2005, three Armstrong County municipalities – Ford City, Kittanning Borough, and Parks Township – have enacted LERTA ordinances for industrial and commercial property. Other county municipalities are also considering LERTA.

The Armstrong County School District has adopted a residential LERTA program with a two-year tax abatement period. Since the program's inception, the school district has granted 402 tax abatements (as of August 2007).

The Apollo Ridge School District and The Leechburg School District enacted LERTA programs that have expired. During the life of these programs, the Apollo Ridge School District granted 58 tax abatements, and the Leechburg School District granted 23.

## 5. HOUSING CHARACTERISTICS AND REAL ESTATE MARKET CONDITIONS

### A. Housing Supply Characteristics

This section of the housing needs analysis includes detailed data on the number and characteristics of the county's housing stock, including vacancy rates, tenure, housing quality indicators, and affordability factors.

The analysis of Armstrong County's housing supply takes several factors into consideration. Available housing supply, based on 2000 Census data,<sup>1</sup> includes an assessment of the amount, type, and location of existing housing units in the county.

#### i. Income Ranges

Income ranges in the county are broad, and are generally referred to as low-, moderate-, and upper-income. However, since housing subsidy is based on income levels, a more detailed definition of low-income housing becomes necessary. Low-income households are generally defined as households with income at or below 80% of median family income (MFI). Because 0-80% MFI is a broad range of income levels, the term "low-income" can be broken down into three main categories:

- Extremely low-income (0-30% MFI)
- Very low-income (31-50% MFI)
- Low-income (51-80% MFI)

Some subsidized housing programs are based on income guidelines that permit households with incomes up to 115% MFI to qualify for program funds. Moderate income is defined as 81%-115% MFI, or \$38,151 to \$54,165 in 2007.

These categories are based on the MFI determined by HUD on a yearly basis.<sup>2</sup> The 2007 HUD-determined MFI for a four-person household in Armstrong County and the annual income ranges for the previously mentioned low-income categories, are found in the first line of Table 5-1.

<sup>1</sup> The bulk of the statistical information presented is derived from the 2000 Census Summary File 3 data set. Because statistics in Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. In addition, as the Summary File 3 data set is a sample data set and not 100% reporting, it is subject to sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. However, the discrepancies will not negate the usefulness of Census data to conduct analysis.

<sup>2</sup> Although both median family income and median household income are cited throughout this report, HUD uses median family income (MFI) to determine program participation eligibility and for other housing information, e.g., cost burden data. As a point of reference, in 2000, Armstrong County's median household income was \$31,557. By comparison, the county's median family income was \$38,269.

The second line shows the affordability range for households for the four categories listed above. It specifically demonstrates the monthly housing cost that these households could afford at a housing expense to household income ratio of 30%, i.e., without being cost burdened. The monthly housing costs identified represent either rent or a mortgage payment.

Finally, the third line applies some assumptions to the affordability range (detailed below) to determine what price of home that households at various income levels could afford to purchase without becoming cost burdened. Assumptions made to determine an affordable housing price include:

- A housing expense to household income ratio of 30%
- 5% of the value of the unit to account for closing costs and origination fees
- Monthly taxes and property insurance were valued at 0.25% of the sales price
- Households would contribute a 5% down payment, with a mortgage value of 95% and an interest rate of 6% on a 30 year loan

**Table 5-1  
Armstrong County Income, Affordability, and Purchase Price 2007**

Median Family Income (\$)	Extremely Low Income 0-30% MFI		Very Low Income 31%-50% MFI		Low Income 51%-80% MFI		Moderate Income 81%-115% MFI	
	From: (\$)	To: (\$)	From: (\$)	To: (\$)	From: (\$)	To: (\$)	From: (\$)	To: (\$)
\$47,100	<b>Annual Income Levels 2007 (\$)</b>							
	-	\$14,130	\$14,601	\$23,550	\$24,021	\$37,680	\$38,151	\$54,165
	<b>Housing Affordability Range - Monthly Housing Cost by Income Levels 2007 (\$)</b>							
	-	\$353	\$365	\$589	\$601	\$942	\$954	\$1,354
\$47,100	<b>Home Purchase Price by Income Levels and Housing Affordability Range 2007 (\$)</b>							
	-	\$50,200	\$51,800	\$83,600	\$85,300	\$133,800	\$135,400	\$192,300

Source: U. S. Department of Housing and Urban Development; Mullin & Lonergan Associates, Inc.

Note: gaps between dollar amounts at the high end of one category and the low end of the next category occur due to multiplication of the MFI figure by whole percents (30.0, and 31.0, for example).

Additional factors that may impact a housing purchase include a homebuyer's long-term debt or living expenses. Two ratios – a housing payment to household income ratio of 30% (front end ratio), and a total debt to household income ratio of 36% (back end ratio) – are industry standards used by lenders to determine the credit-worthiness of prospective borrowers. However, many households are encumbered with debt and monthly living expenses higher than acceptable debt to income ratios. This can occur even if their annual household income allows for a housing payment to household income ratio of 30%. Typical expenses for many working families include childcare, health insurance (if not provided at their place of employment), and vehicle cost and maintenance. The impact of many typical living expenses is greatest on low-income households. Their housing costs and living expenses typically are a larger portion of their monthly income.

New housing tends to be larger, and comes with many modern features that add significantly to unit cost. The least expensive housing – often the only housing affordable to low-income households – is typically older. Older

units often require extensive maintenance and repairs, increasing overall housing costs and limiting its affordability to low-income households. Statistical housing unit value may not accurately reflect the true cost of the unit, as it does not account for rehabilitation, maintenance, and/or modernization.

Additional issues that constitute barriers to homeownership include:

- Low-income households, especially extremely low-income, often have poor credit histories and may lack long-term employment records.
- Low appreciation of property values discourages investment in property.
- Access to credit due to more restrictive bank underwriting procedures because of recent high foreclosures rates as a result of predatory lending.

## ii. Housing Units – Slow Growth

The housing supply in Armstrong County increased 2% between 1990 and 2000, compared to the state increase of 6.3% during the decade. The largest increases in housing units occurred in more rural areas of the county, while decreases occurred mainly in older boroughs and townships. Between 2000 and 2005, the county's supply of housing units increased an estimated 1.7%, compared to 3.3% for the state.

Table 3.15 in Appendix 1 contains housing unit data at the municipal, county, and state levels.

The number of housing units in Armstrong County increased 2.0% between 1990 and 2000 – from 31,757 in 1990 to 32,387 in 2000. Housing unit increases occurred in four of the six planning districts. The changes in housing units were as follows:

- East Planning District +8.2%
- West Planning District +5.3%
- Northeast Planning District +4.3%
- Northwest Planning District +4.2%
- Central Planning District -2.0%
- South Planning District -2.0%

In 2000, there were 3,382 vacant housing units in the county. However, 1,530 (45.2%) of these vacant units were units held for seasonal, recreational, or occasional use. Subtracting these vacancies from the total number of vacancies gives a clearer picture of the units that are vacant year-round. After seasonal, recreational and occasional use vacancies were deducted from the total number of vacant units, 1,852 units (5.7% of the county's total housing units) remain. In 1990, the county's year-round vacancy rate was 6.3% of total housing units.

In 2000, three planning districts – Central, Northeast and South – had year-round vacancy rates higher than the county rate of 5.7%. The West Planning District had the lowest year-round vacancy rate at 4.3% (295 units), while the South Planning District had the highest rate – 6.7% (536 units). These two districts contain many of the county’s more densely populated boroughs.

Five municipalities had year-round vacancy rates over 8.0% - Applewold Borough (15.4%), Apollo Borough (11.0%), Pine Township (9.7%), Kittanning Borough (8.9%), and the City of Parker (8.7%).

In contrast, five municipalities had year-round vacancy rates under 3.0% - Ford Cliff Borough (1.6%), Hovey Township (2.1%), Atwood Borough (2.3%), South Buffalo Township (2.5%), and North Buffalo Township (2.9%).

Table 5-2 contains detailed vacancy data for the year 2000.

Tables 3.19, 3.20, 3.21, 3.22, 3.23 and 3.24 in Appendix 1 contain detailed occupancy and vacancy data at the municipal, county, and state levels.

**Table 5-2  
Armstrong County Vacant Unit Characteristics – 2000**

		total housing units	vacant	seasonal vacant	% of total units	year-round vacant	% of total units
	Pennsylvania	5,249,750	472,747	154,495	2.9%	318,252	6.1%
	Armstrong County	32,387	3,382	1,530	4.7%	1,852	5.7%
<b>Central Planning District</b>	Ford City	1,713	133	-	0.0%	133	7.8%
	Ford Cliff	187	3	-	0.0%	3	1.6%
	Kittanning Boro	2,251	219	19	0.8%	200	8.9%
	Manor	1,879	127	51	2.7%	76	4.0%
	Manorville	188	11	2	1.1%	9	4.8%
	Rayburn	730	39	3	0.4%	36	4.9%
	Total	6,948	532	75	1.1%	457	6.6%
<b>East Planning District</b>	Atwood	43	1	-	0.0%	1	2.3%
	Cowanshannock	1,210	89	26	2.1%	63	5.2%
	Elderton	156	11	2	1.3%	9	5.8%
	Kittanning Twp	915	44	23	2.5%	21	2.3%
	Plumcreek	935	58	18	1.9%	40	4.3%
	Rural Valley	414	32	7	1.7%	25	6.0%
	South Bend	522	54	18	3.4%	36	6.9%
	Valley	304	40	26	8.6%	14	4.6%
Total	4,499	329	120	2.7%	209	4.6%	
<b>Northeast Planning District</b>	Boggs	487	138	109	22.4%	29	6.0%
	Dayton	251	21	5	2.0%	16	6.4%
	Madison	571	206	167	29.2%	39	6.8%
	Mahoning	665	59	15	2.3%	44	6.6%
	Pine	279	80	53	19.0%	27	9.7%
	Redbank	511	74	52	10.2%	22	4.3%
	South Bethlehem	210	15	4	1.9%	11	5.2%
	Wayne	464	63	27	5.8%	36	7.8%
Total	3,438	656	432	12.6%	224	6.5%	
<b>Northwest Planning District</b>	Brady's Bend	585	182	153	26.2%	29	5.0%
	Hovey	96	62	60	62.5%	2	2.1%
	Parker	357	44	13	3.6%	31	8.7%
	Perry	259	116	99	38.2%	17	6.6%
	Sugarcreek	571	48	27	4.7%	21	3.7%
	Washington	695	306	275	39.6%	31	4.5%
	Total	2,563	758	627	24.5%	131	5.1%
<b>South Planning District</b>	Apollo	856	94	-	0.0%	94	11.0%
	Bethel	661	158	117	17.7%	41	6.2%
	Burrell	341	44	22	6.5%	22	6.5%
	Gilpin	1,114	80	28	2.5%	52	4.7%
	Kiskiminetas	2,074	143	13	0.6%	130	6.3%
	Leechburg	1,194	85	-	0.0%	85	7.1%
	North Apollo	626	43	-	0.0%	43	6.9%
	Parks	1,186	78	9	0.8%	69	5.8%
Total	8,052	725	189	2.3%	536	6.7%	
<b>West Planning District</b>	Applewold	169	26	-	0.0%	26	15.4%
	Cadogan	182	7	-	0.0%	7	3.8%
	East Franklin	1,647	101	50	3.0%	51	3.1%
	Freeport	944	66	5	0.5%	61	6.5%
	North Buffalo	1,201	44	9	0.7%	35	2.9%
	South Buffalo	1,049	42	16	1.5%	26	2.5%
	West Franklin	807	56	7	0.9%	49	6.1%
	West Kittanning	572	28	-	0.0%	28	4.9%
	Worthington	316	12	-	0.0%	12	3.8%
Total	6,887	382	87	1.3%	295	4.3%	

Source: U.S. Bureau of the Census

**iii. Units per Structure – Single Family Units Predominate**

The availability of a variety of housing types allows for people of various ages, incomes, and housing preferences to reside in a community. The 2000 Census shows the following data regarding the composition of the county's housing stock:

- 25,093 housing units (77.5% of the county's total units) were single family units, compared to 73.8% for Pennsylvania
- 3,129 housing units (9.7%) were multifamily units, compared to 21.2% for the state
- 3,948 housing units (12.2%) were mobile homes, compared to 4.9% for Pennsylvania
- 217 housing units (0.6%) were classified as "other", compared to 0.1% for the state

Despite Armstrong County's increasingly older population and smaller households, single family dwellings remain the county's most popular housing choice, which is highly characteristic of a rural county. Higher income households and younger households with children generally prefer single family dwellings. The increasing elderly population will tend to remain in their single family housing until circumstances require them to move.

Elderly households that move to multifamily housing usually prefer to remain in their communities, making the availability of multifamily housing important to sustaining the elderly population. Multifamily housing alternatives are also attractive to younger households.

Single family - The West Planning District had the highest rate of single family units (81.9%), while the Northwest Planning District had the lowest single family rate (67.4%).

Of the 45 municipalities in the county, Ford Cliff Borough had the highest single family rate (97.3%), while Hovey Township had the lowest (54.3%).

Multifamily - By far, the Central Planning District had the highest percentage of multifamily units (20.5%), while the Northeast Planning District had the lowest rate (2.6%).

Kittanning Borough had the highest percentage of multifamily units (39.6%), while seven municipalities – Ford Cliff Borough, Atwood Borough, Plumcreek Township, Valley Township, Hovey Township, Perry Township, and Burrell Township – had no multifamily units.

Mobile homes - The percentage of mobile homes in the Northwest Planning District (27.5%) is the highest in the county, with the Central Planning District having the lowest rate of mobile homes (6.0%).

Hovey Township had the highest number of mobile homes in the county (42.7%), while Applewold and Leechburg Boroughs had no mobile homes.

Additional information on the county's housing stock by type is presented in Tables 5-3 and 5-4.

**Table 5-3  
Armstrong County Units per Structure and Mobile Homes – 2000**

	single-family	% of total units	multi-family	% of total units	mobile home	% of total units	boat, RV, van, etc.	% of total units
Pennsylvania	3,875,644	73.8%	1,110,857	21.2%	258,551	4.9%	4,698	0.1%
Armstrong County	25,093	77.5%	3,129	9.7%	3,948	12.2%	217	0.7%
<b>Central Planning District</b>								
Ford City	1,335	77.9%	370	21.6%	8	0.5%	-	0.0%
Ford Cliff	182	97.3%	-	0.0%	5	2.7%	-	0.0%
Kittanning Boro	1,306	58.0%	891	39.6%	54	2.4%	-	0.0%
Manor	1,604	85.4%	65	3.5%	210	11.2%	-	0.0%
Manorville	138	73.4%	42	22.3%	8	4.3%	-	0.0%
Rayburn	546	74.8%	55	7.5%	129	17.7%	-	0.0%
Total	5,111	73.6%	1,423	20.5%	414	6.0%	-	0.0%
<b>East Planning District</b>								
Atwood	39	90.7%	-	0.0%	4	9.3%	-	0.0%
Cowanshannock	978	80.8%	53	4.4%	175	14.5%	4	0.3%
Elderton	100	64.1%	27	17.3%	29	18.6%	-	0.0%
Kittanning Twp	683	74.6%	13	1.4%	213	23.3%	6	0.7%
Plumcreek	678	72.5%	-	0.0%	249	26.6%	8	0.9%
Rural Valley	323	78.0%	77	18.6%	14	3.4%	-	0.0%
South Bend	388	74.3%	4	0.8%	130	24.9%	-	0.0%
Valley	240	78.9%	-	0.0%	53	17.4%	11	3.6%
Total	3,429	76.2%	174	3.9%	867	19.3%	29	0.6%
<b>Northeast Planning District</b>								
Boggs	334	68.6%	5	1.0%	100	20.5%	48	9.9%
Dayton	210	83.7%	15	6.0%	26	10.4%	-	0.0%
Madison	431	75.5%	2	0.4%	99	17.3%	39	6.8%
Mahoning	588	88.4%	16	2.4%	61	9.2%	-	0.0%
Pine	217	77.8%	20	7.2%	24	8.6%	18	6.5%
Redbank	404	79.1%	2	0.4%	98	19.2%	7	1.4%
South Bethlehem	177	84.3%	27	12.9%	6	2.9%	-	0.0%
Wayne	389	83.8%	4	0.9%	69	14.9%	2	0.4%
Total	2,750	80.0%	91	2.6%	483	14.0%	114	3.3%
<b>Northwest Planning District</b>								
Brady's Bend	375	64.1%	19	3.2%	191	32.6%	-	0.0%
Hovey	52	54.2%	-	0.0%	41	42.7%	3	3.1%
Parker	254	71.1%	55	15.4%	48	13.4%	-	0.0%
Perry	186	71.8%	-	0.0%	73	28.2%	-	0.0%
Sugarcreek	450	78.8%	4	0.7%	117	20.5%	-	0.0%
Washington	411	59.1%	2	0.3%	236	34.0%	46	6.6%
Total	1,728	67.4%	80	3.1%	706	27.5%	49	1.9%
<b>South Planning District</b>								
Apollo	570	66.6%	276	32.2%	10	1.2%	-	0.0%
Bethel	551	83.4%	12	1.8%	86	13.0%	12	1.8%
Burrell	276	80.9%	-	0.0%	61	17.9%	4	1.2%
Gilpin	977	87.7%	38	3.4%	96	8.6%	3	0.3%
Kiskiminetas	1,586	76.5%	28	1.4%	460	22.2%	-	0.0%
Leechburg	921	77.1%	273	22.9%	-	0.0%	-	0.0%
North Apollo	554	88.5%	66	10.5%	6	1.0%	-	0.0%
Parks	1,000	84.3%	43	3.6%	143	12.1%	-	0.0%
Total	6,435	79.9%	736	9.1%	862	10.7%	19	0.2%
<b>West Planning District</b>								
Applewold	120	71.0%	49	29.0%	-	0.0%	-	0.0%
Cadogan	162	89.0%	2	1.1%	18	9.9%	-	0.0%
East Franklin	1,415	85.9%	81	4.9%	151	9.2%	-	0.0%
Freeport	579	61.3%	346	36.7%	19	2.0%	-	0.0%
North Buffalo	1,016	84.6%	25	2.1%	160	13.3%	-	0.0%
South Buffalo	950	90.6%	14	1.3%	81	7.7%	4	0.4%
West Franklin	628	77.8%	28	3.5%	149	18.5%	2	0.2%
West Kittanning	513	89.7%	53	9.3%	6	1.0%	-	0.0%
Worthington	257	81.3%	27	8.5%	32	10.1%	-	0.0%
Total	5,640	81.9%	625	9.1%	616	8.9%	6	0.1%

Source: U.S. Bureau of the Census

**Table 5-4  
Housing Types as Percentage of Total Units – 1990, 2000 and 2005**

	1990			2000			2005		
	Single-family	Multi-family	Mobile home	Single-family	Multi-family	Mobile home	Single-family	Multi-family	Mobile home
Pennsylvania	72.0%	21.7%	5.1%	73.8%	21.2%	4.9%	75.0%	21.0%	5.0%
Armstrong County	76.8%	9.6%	12.3%	77.5%	9.7%	12.2%	82.0%	6.0%	12.0%
Central District	73.1%	20.3%	5.7%	73.6%	20.5%	6.0%	NA	NA	NA
East District	78.8%	2.5%	17.0%	76.2%	3.9%	19.3%	NA	NA	NA
Noprtheast District	81.6%	3.0%	14.8%	80.0%	2.6%	14.0%	NA	NA	NA
Northwest District	69.9%	3.3%	25.4%	67.4%	3.1%	27.5%	NA	NA	NA
South District	76.8%	9.2%	12.1%	79.9%	9.1%	10.7%	NA	NA	NA
West District	79.5%	8.6%	10.4%	81.9%	9.1%	8.9%	NA	NA	NA

Source: U.S. Bureau of the Census

As indicated in the above table, the makeup of Armstrong County’s housing stock has changed over time. Between 1990 and 2005, the following changes occurred at the county level:

- The percentage of single family units increased from 76.8% to 82.0%.
- The percentage of multifamily units decreased from 9.6% to 6.0%.
- The percentage of mobile homes remained at about 12%

Tables 3.16 and 3.17 in Appendix 1 contain unit per structure data at the municipal, county, and state levels

#### iv. Homeownership is strong in Armstrong County

Homeownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation.

- Armstrong County’s homeownership rate was higher than the state average in both 1990 and 2000. The owner-occupied portion of the county’s housing stock in 2000 represented 77.3% (22,408 units) of the occupied housing units in the county. The owner-occupancy rate rose slightly from the 1990 rate of 76.4%. In both 1990 and 2000, the county’s homeownership rate surpassed the statewide average (70.6% and 71.3%, respectively).
- The U.S. Census Bureau estimated that the county’s homeownership rate had increased to 79% by 2005.
- Homeownership was highest in the East Planning District at 83.0% and lowest in the Central Planning District at 64.7%
- Among municipalities, homeownership was highest in Atwood Borough at 97.6% and lowest in Kittanning Borough at 44.3%.

More detailed information on the county’s homeownership rates is presented in Table 5-5.

**Table 5-5  
Armstrong County Homeownership Rates – 1990-2000**

		1990				2000				% change			
		Owner-occupied units	% of occ. Units	Renter-occupied units	% of occ. Units	Owner-occupied units	% of occ. Units	Renter-occupied units	% of occ. Units	Owner-occupied units	% of occ. Units	Renter-occupied units	% of occ. Units
	Pennsylvania	3,176,121	70.6%	1,319,845	29.4%	3,406,337	71.3%	1,370,666	28.7%	7.2%	0.9%	3.9%	-2.3%
	Armstrong County	21,615	76.4%	6,694	23.6%	22,408	77.3%	6,597	22.7%	3.7%	1.2%	-1.4%	-3.8%
Central Planning District	Ford City	1,036	66.4%	525	33.6%	946	59.9%	634	40.1%	-8.7%	-9.8%	20.8%	-19.3%
	Ford Cliff	156	86.2%	25	13.8%	164	90.6%	17	9.4%	5.1%	5.1%	-32.0%	-32.0%
	Kittanning Boro	949	44.6%	1,178	55.4%	901	44.3%	1,131	55.7%	-5.1%	-0.6%	-4.0%	0.5%
	Manor	1,521	85.4%	261	14.6%	1,483	84.6%	269	15.4%	-2.5%	-0.8%	3.1%	4.8%
	Manorville	123	68.0%	58	32.0%	115	63.9%	65	36.1%	-6.5%	-6.0%	12.1%	12.7%
	Rayburn	500	75.3%	164	24.7%	546	78.7%	148	21.3%	9.2%	4.5%	-9.8%	-13.7%
	Total	4,285	66.0%	2,211	34.0%	4,155	64.7%	2,264	35.3%	-3.0%	-1.9%	2.4%	3.6%
East Planning District	Atwood	36	87.8%	5	12.2%	41	97.6%	1	2.4%	13.9%	11.2%	-80.0%	-80.5%
	Cowanshannock	796	76.6%	243	23.4%	945	84.3%	176	15.7%	18.7%	10.0%	-27.6%	-32.9%
	Elderton	109	71.7%	43	28.3%	93	64.1%	52	35.9%	-14.7%	-10.6%	20.9%	26.8%
	Kittanning Twp	653	85.4%	112	14.6%	723	83.0%	148	17.0%	10.7%	-2.8%	32.1%	16.1%
	Plumcreek	694	83.6%	136	16.4%	756	86.2%	121	13.8%	8.9%	3.1%	-11.0%	-15.8%
	Rural Valley	294	77.0%	88	23.0%	278	72.8%	104	27.2%	-5.4%	-5.4%	18.2%	18.2%
	South Bend	376	85.1%	66	14.9%	402	85.9%	66	14.1%	6.9%	1.0%	0.0%	-5.6%
	Valley	196	80.3%	48	19.7%	223	85.1%	39	14.9%	13.8%	6.0%	-18.8%	-24.3%
Total	3,154	81.0%	741	19.0%	3,461	83.0%	707	17.0%	9.7%	2.5%	-4.6%	-10.8%	
Northeast Planning District	Boggs	254	75.4%	83	24.6%	299	85.9%	49	14.1%	17.7%	14.0%	-41.0%	-42.8%
	Dayton	185	79.4%	48	20.6%	182	79.5%	47	20.5%	-1.6%	0.1%	-2.1%	-0.4%
	Madison	289	83.5%	57	16.5%	304	84.0%	58	16.0%	5.2%	0.5%	1.8%	-2.7%
	Mahoning	481	84.2%	90	15.8%	503	82.9%	104	17.1%	4.6%	-1.6%	15.6%	8.7%
	Pine	173	83.2%	35	16.8%	161	79.7%	41	20.3%	-6.9%	-4.2%	17.1%	20.6%
	Redbank	312	80.4%	76	19.6%	348	80.0%	87	20.0%	11.5%	-0.5%	14.5%	2.1%
	South Bethlehem	158	78.6%	43	21.4%	135	69.6%	59	30.4%	-14.6%	-11.5%	37.2%	42.2%
	Wayne	291	82.9%	60	17.1%	347	85.9%	57	14.1%	19.2%	3.6%	-5.0%	-17.5%
Total	2,143	81.3%	492	18.7%	2,279	81.9%	502	18.1%	6.3%	0.8%	2.0%	-3.3%	
Northwest Planning District	Brady's Bend	299	81.7%	67	18.3%	315	80.4%	77	19.6%	5.4%	-1.6%	14.9%	7.3%
	Hovey	26	72.2%	10	27.8%	32	84.2%	6	15.8%	23.1%	16.6%	-40.0%	-43.2%
	Parker	235	73.9%	83	26.1%	233	75.4%	76	24.6%	-0.9%	2.0%	-8.4%	-5.8%
	Perry	103	86.6%	16	13.4%	132	85.7%	22	14.3%	28.2%	-1.0%	37.5%	6.3%
	Sugarcreek	422	87.0%	63	13.0%	445	85.1%	78	14.9%	5.5%	-2.2%	23.8%	14.8%
	Washington	286	80.3%	70	19.7%	338	86.9%	51	13.1%	18.2%	8.2%	-27.1%	-33.3%
	Total	1,371	81.6%	309	18.4%	1,495	82.8%	310	17.2%	9.0%	1.5%	0.3%	-6.6%
South Planning District	Apollo	437	55.5%	351	44.5%	429	56.3%	333	43.7%	-1.8%	1.5%	-5.1%	-1.9%
	Bethel	409	88.5%	53	11.5%	453	90.4%	48	9.6%	10.8%	2.1%	-9.4%	-16.5%
	Burrell	223	83.8%	43	16.2%	259	86.6%	40	13.4%	16.1%	3.3%	-7.0%	-17.2%
	Gilpin	952	88.9%	119	11.1%	926	89.6%	108	10.4%	-2.7%	0.7%	-9.2%	-6.0%
	Kiskiminetas	1,731	84.4%	319	15.6%	1,637	84.8%	294	15.2%	-5.4%	0.4%	-7.8%	-2.2%
	Leechburg	718	62.8%	426	37.2%	721	65.0%	388	35.0%	0.4%	3.6%	-8.9%	-6.0%
	Total	443	77.6%	128	22.4%	457	78.4%	126	21.6%	3.2%	1.0%	-1.6%	-3.6%
West Planning District	Parks	867	80.7%	207	19.3%	900	81.2%	208	18.8%	3.8%	0.6%	0.5%	-2.6%
	Applewold	84	56.4%	65	43.6%	87	60.8%	56	39.2%	3.6%	7.9%	-13.8%	-10.2%
	Cadogan	147	85.5%	25	14.5%	142	81.1%	33	18.9%	-3.4%	-5.1%	32.0%	29.7%
	East Franklin	1,209	83.6%	238	16.4%	1,332	86.2%	214	13.8%	10.2%	3.1%	-10.1%	-15.8%
	Freeport	482	55.3%	389	44.7%	501	57.1%	377	42.9%	3.9%	3.1%	-3.1%	-3.9%
	North Buffalo	904	85.4%	154	14.6%	1,009	87.7%	142	12.3%	11.6%	2.6%	-7.8%	-15.2%
	South Buffalo	824	87.8%	114	12.2%	905	89.3%	108	10.7%	9.8%	1.7%	-5.3%	-12.3%
	West Franklin	594	82.3%	128	17.7%	609	81.4%	139	18.6%	2.5%	-1.0%	8.6%	4.8%
	West Kittanning	436	80.0%	109	20.0%	427	78.5%	117	21.5%	-2.1%	-1.9%	7.3%	7.5%
	Worthington	202	73.5%	73	26.5%	224	73.0%	83	27.0%	10.9%	-0.7%	13.7%	1.8%
Total	4,882	79.0%	1,295	21.0%	5,236	80.5%	1,269	19.5%	7.3%	1.8%	-2.0%	-6.9%	

Source: U.S. Bureau of the Census

**v. Homeowner Housing by Indicators of Conditions**

Housing quality, although generally a qualitative topic, can be quantified by certain census indicators. These indicators provide insight into certain issues that can cause housing units to become substandard. Three factors – age, lack of complete plumbing, and overcrowding – were evaluated as indicators of housing quality in Armstrong County.

- **Age**

Age of a structure is used to demonstrate the amount of time a unit has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. In 2000, 10,234 (45.7%) of the county's owner-occupied units were built prior to 1950.

The age of county housing units varies widely by planning district. In the Central Planning District, 60% of the housing units are at least 50 years old, while almost 34% of the East Planning District's housing units fall into that category.

Among municipalities, Applewold Borough has the highest percentage of 50 year old+ housing (93.6%), while Plumcreek Township has the lowest percentage (23.8%).

- **Lacking complete plumbing facilities.**

The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. A total of 146 (0.7%) owner-occupied units in the county lacked complete plumbing in 2000.

Only the Northeast Planning District (1.6%) and the Northwest Planning District (1.3%) had rates of owner-occupied units lacking complete plumbing over 1.0%. The Central Planning District had the lowest rate – 0.3%.

Among municipalities, Parker had the highest rate (2.9%) of owner-occupied housing units lacking complete plumbing. Eighteen municipalities had no owner-occupied units lacking complete plumbing in 2000.

- **Overcrowding**

Overcrowding is directly related to the wear-and-tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as the threshold for defining living conditions as overcrowded. In

2000, there were 105 (1.6%) owner-occupied units in the county with more than one person per room.

The Central Planning District had the lowest rate of overcrowded housing units (0.5%), while the Northwest Planning District had the highest rate (2.2%).

Among municipalities, fourteen municipalities had no overcrowded owner-occupied units in 2000. Perry Township had the highest rate of over-crowdedness, at 3.9% (five units), while Kiskiminetas Township had the highest number of overcrowded units, at 40 (2.4%).

- **Cost-burdened households.**

Statistically many households expend more than 30% of their income on housing. It should be noted that some of these households (including immigrants, and persons with disabilities) choose to pay more than 30% of their income for housing and are assisted by affordable housing programs to enable them to do so. However, when a household spends more than 30% of its gross income on housing, it is considered excessive by housing economists. These households are classified as cost burdened.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among low-income households, who overall have fewer housing choices. In 2000, there were 3,058 Armstrong County owner-occupied households (18.2% of all owner-occupied households) that were cost burdened.

In 2000, owner-occupied cost-burden rates by planning district ranged from 14.3% in the Northeast Planning District to 19.9% in the West Planning District.

Among municipalities, none of the 21 owner-occupied units in Hovey Township was cost burdened in 2000. Apollo Borough had the highest rate of owner-occupied housing units that were cost burdened (28.5%), while Manor Township had the greatest number of such units (248).

Further information on the housing quality indicators and cost burden of Armstrong County's owner-occupied housing stock by planning district and municipality for 2000, is found in Tables 5-6 and 5-7.

**Table 5-6  
Armstrong County Housing Quality Indicators (Owner Housing) 2000**

	total owner occupied units	Over 50 years old		Lacking complete plumbing		Overcrowded		
		No.	Pct.	No.	Pct.	No.	Pct.	
Armstrong County	22,417	10,234	45.7%	146	0.7%	245	1.1%	
Central Planning District	Ford City	948	838	88.4%	-	0.0%	12	1.3%
	Ford Cliff	160	97	60.6%	2	1.3%	-	0.0%
	Kittanning Boro	902	737	81.7%	1	0.1%	-	0.0%
	Manor	1,484	527	35.5%	6	0.4%	-	0.0%
	Manorville	115	88	76.5%	-	0.0%	4	3.5%
	Rayburn	537	210	39.1%	4	0.7%	5	0.9%
	Total	4,146	2,497	60.2%	13	0.3%	21	0.5%
East Planning District	Atwood	40	20	50.0%	-	0.0%	-	0.0%
	Cowanshannock	942	387	41.1%	8	0.8%	28	3.0%
	Elderton	89	48	53.9%	-	0.0%	-	0.0%
	Kittanning Twp	725	212	29.2%	8	1.1%	4	0.6%
	Plumcreek	760	181	23.8%	-	0.0%	4	0.5%
	Rural Valley	280	137	48.9%	-	0.0%	1	0.4%
	South Bend	415	124	29.9%	-	0.0%	7	1.7%
	Valley	233	69	29.6%	3	1.3%	-	0.0%
Total	3,484	1,178	33.8%	19	0.5%	44	1.3%	
Northeast Planning District	Boggs	297	98	33.0%	6	2.0%	6	2.0%
	Dayton	188	142	75.5%	-	0.0%	2	1.1%
	Madison	297	179	60.3%	7	2.4%	10	3.4%
	Mahoning	499	258	51.7%	-	0.0%	11	2.2%
	Pine	169	116	68.6%	4	2.4%	-	0.0%
	Redbank	353	216	61.2%	8	2.3%	3	0.8%
	South Bethlehem	137	93	67.9%	3	2.2%	-	0.0%
	Wayne	340	123	36.2%	9	2.6%	10	2.9%
Total	2,280	1,225	53.7%	37	1.6%	42	1.8%	
Northwest Planning District	Brady's Bend	323	151	46.7%	5	1.5%	5	1.5%
	Hovey	27	12	44.4%	-	0.0%	-	0.0%
	Parker	240	126	52.5%	7	2.9%	2	0.8%
	Perry	129	33	25.6%	2	1.6%	5	3.9%
	Sugarcreek	442	130	29.4%	3	0.7%	10	2.3%
	Washington	339	81	23.9%	3	0.9%	11	3.2%
	Total	1,500	533	35.5%	20	1.3%	33	2.2%
South Planning District	Apollo	431	344	79.8%	8	1.9%	6	1.4%
	Bethel	456	163	35.7%	2	0.4%	6	1.3%
	Burrell	254	105	41.3%	-	0.0%	2	0.8%
	Gilpin	927	315	34.0%	4	0.4%	10	1.1%
	Kiskiminetas	1,635	500	30.6%	-	0.0%	40	2.4%
	Leechburg	708	516	72.9%	13	1.8%	7	1.0%
	North Apollo	459	230	50.1%	4	0.9%	1	0.2%
	Parks	897	442	49.3%	4	0.4%	3	0.3%
Total	5,767	2,615	45.3%	35	0.6%	75	1.3%	
West Planning District	Applewold	94	88	93.6%	-	0.0%	-	0.0%
	Cadogan	143	123	86.0%	-	0.0%	-	0.0%
	East Franklin	1,323	463	35.0%	10	0.8%	14	1.1%
	Freeport	502	430	85.7%	-	0.0%	-	0.0%
	North Buffalo	1,014	295	29.1%	8	0.8%	4	0.4%
	South Buffalo	896	234	26.1%	4	0.4%	-	0.0%
	West Franklin	616	168	27.3%	-	0.0%	10	1.6%
	West Kittanning	430	255	59.3%	-	0.0%	2	0.5%
	Worthington	222	130	58.6%	-	0.0%	-	0.0%
Total	5,240	2,186	41.7%	22	0.4%	30	0.6%	

Source: U.S. Bureau of the Census

Note: highlight = exceeds county rate

**Table 5-7  
Armstrong County Cost Burdened Owner Households 2000**

	specified owner-occupied units	cost-burdened		annual household income in 1999 (\$)					
		total	% of owner-occupied	less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 or more	
Pennsylvania	2,289,484	600,717	26.2%	112,469	138,550	156,489	99,916	93,293	
Armstrong County	16,785	3,058	18.2%	803	1,051	768	267	169	
<b>Central Planning District</b>	Ford City	900	121	13.4%	44	49	28	-	-
	Ford Cliff	145	33	22.8%	22	7	2	2	-
	Kittanning Boro	762	128	16.8%	48	43	37	-	-
	Manor	1,282	248	19.3%	53	96	50	25	24
	Manorville	105	13	12.4%	8	5	-	-	-
	Rayburn	378	63	16.7%	16	19	16	8	4
	Total	3,572	606	17.0%	191	219	133	35	28
<b>East Planning District</b>	Atwood	33	6	18.2%	3	-	3	-	-
	Cowanshannock	625	147	23.5%	36	61	30	16	4
	Elderton	73	11	15.1%	-	2	5	4	-
	Kittanning Twp	393	57	14.5%	6	25	24	-	2
	Plumcreek	424	97	22.9%	27	23	32	15	-
	Rural Valley	239	41	17.2%	14	8	16	3	-
	South Bend	209	38	18.2%	7	11	20	-	-
	Valley	143	15	10.5%	3	7	-	5	-
Total	2,139	412	19.3%	96	137	130	43	6	
<b>Northeast Planning District</b>	Boggs	185	48	25.9%	8	23	8	6	3
	Dayton	161	22	13.7%	4	12	6	-	-
	Madison	197	33	16.8%	12	17	4	-	-
	Mahoning	372	31	8.3%	2	16	13	-	-
	Pine	150	15	10.0%	6	7	2	-	-
	Redbank	212	26	12.3%	6	9	7	4	-
	South Bethlehem	118	16	13.6%	8	6	-	2	-
	Wayne	139	29	20.9%	9	10	8	2	-
Total	1,534	220	14.3%	55	100	48	14	3	
<b>Northwest Planning District</b>	Brady's Bend	217	38	17.5%	13	17	5	3	-
	Hovey	21	-	0.0%	-	-	-	-	-
	Parker	196	35	17.9%	4	19	6	6	-
	Perry	75	6	8.0%	2	4	-	-	-
	Sugarcreek	244	30	12.3%	14	4	12	-	-
	Washington	185	42	22.7%	7	9	18	3	5
	Total	938	151	16.1%	40	53	41	12	5
<b>South Planning District</b>	Apollo	400	114	28.5%	39	40	32	3	-
	Bethel	317	61	19.2%	7	10	31	9	4
	Burrell	119	21	17.6%	6	7	4	4	-
	Gilpin	729	104	14.3%	33	35	18	13	5
	Kiskiminetas	1,086	200	18.4%	57	40	45	31	27
	Leechburg	648	102	15.7%	38	49	15	-	-
	North Apollo	437	85	19.5%	30	18	31	4	2
	Parks	676	140	20.7%	40	34	25	11	30
Total	4,412	827	18.7%	250	233	201	75	68	
<b>West Planning District</b>	Applewood	88	21	23.9%	5	6	6	4	-
	Cadogan	129	16	12.4%	4	12	-	-	-
	East Franklin	1,072	205	19.1%	74	65	33	22	11
	Freeport	447	98	21.9%	28	50	12	8	-
	North Buffalo	739	166	22.5%	13	68	69	16	10
	South Buffalo	693	114	16.5%	5	33	44	12	20
	West Franklin	408	86	21.1%	18	24	24	16	4
	West Kittanning	409	74	18.1%	20	23	17	4	10
	Worthington	205	52	25.4%	4	28	10	6	4
Total	4,190	832	19.9%	171	309	215	88	59	

Source: U.S. Bureau of the Census

Note: highlight = exceeds county average

**vi. Renter Housing**

The renter-occupied portion of the county's housing stock in 2000 represented 22.7% (6,597 units) of the occupied housing units in the county. The renter-occupancy rate fell slightly from the 1990 rate of 23.6%.

The renter-occupied housing rate was highest in the Central Planning District (35.3%) and lowest in the East Planning District (17.0%).

Among municipalities, renter-occupied housing was highest in Kittanning Borough (55.7%) and lowest in Atwood Borough (2.4%).

Further information on the county's renter housing supply, including renter information by planning district and municipality for 1990 and 2000, is presented in Table 5-5.

**vii. Renter Housing by Indicators of Conditions**

To evaluate potential rental housing deficiencies, the same census indicators used to determine the quality of owner-occupied housing (age, lack of complete plumbing, and overcrowding) were used to evaluate the quality of the rental housing stock in the county.

- **Age**

In 2000, 3,347 (50.8%) of the county's renter-occupied units were built prior to 1950.

The age of rental housing unit varies widely by planning district. The Central Planning District has the highest rate (58.6%) and number (1,131) of rental housing units that are at least 50 years old, while the Northwest Planning District has the lowest rate (39.0%) and number (119) of such units.

Both of Atwood Borough's two rental units are more than 50 years old. Pine Township has the second highest percentage of such units (76.7%), while Kittanning Borough has the most renter-occupied housing units that are over 50 years old – 663. Elderton Borough has the lowest percentage of renter-occupied housing that is over 50 years old (14.3%).

- **Lacking complete plumbing facilities**

A total of 50 (0.8%) renter-occupied units in the county lacked complete plumbing in 2000.

Only the Northwest Planning District (3.9%) and the Northeast Planning District (1.6%) had rates of renter-occupied units lacking complete plumbing greater than 1.0%. The Central Planning District had the lowest rate of renter-occupied units lacking complete plumbing (0.4%). The number of renter units without complete plumbing ranged from five in the East Planning District to 12 in the Northwest Planning District.

Among municipalities, 32 had no renter-occupied units lacking complete plumbing in 2000. Washington Township had the highest rate of such units (6.0%, 3 units), while two municipalities – Kittanning Borough and Kiskiminetas Township – each had eight renter units without complete plumbing.

- **Overcrowding**

In 2000, there were 105 (1.6%) renter-occupied units in Armstrong County with more than one person per room.

Among the planning districts, the highest overcrowding rate among renter-occupied units was in the Northeast Planning District (2.6%), while the lowest rate was in the East Planning District (0.6%). The planning district with the greatest number of overcrowded rental units was the South Planning District, and the Northwest Planning District had the fewest (3 units).

Among municipalities, 25 had no overcrowded renter-occupied units in 2000. Gilpin Township had the highest rate, at 8.4% (nine units), while Kiskiminetas Township had the highest number of overcrowded units at 16 (5.4%).

- **Cost-burdened households**

In 2000, there were 1,940 renter households (30.9% of all renter households) that were cost burdened.

Renter-occupied cost-burden rates by planning district range from 20.3% in the Northeast Planning District to 35.3% in the Central Planning District.

Renter-occupied cost-burden rates by municipality range from 0.0% in Atwood Borough to 44.5% in Freeport Borough. Kittanning Borough had the most cost burdened renters (481).

Further information on the housing quality indicators and cost burden of Armstrong County's renter-occupied housing stock, including information by planning district and municipality for 2000, is found in Tables 5-8 and 5-9.

**Table 5-8  
Armstrong Housing Quality Indicators (Renter Housing) 2000**

	total renter occupied units	Over 50 years old		Lacking complete plumbing		Overcrowded		
		No.	Pct.	No.	Pct.	No.	Pct.	
Armstrong County	6,588	3,347	50.8%	50	0.8%	105	1.6%	
Central Planning District	Ford City	632	438	69.3%	-	0.0%	15	2.4%
	Ford Cliff	24	11	45.8%	-	0.0%	-	0.0%
	Kittanning Boro	1,130	663	58.7%	8	0.7%	8	0.7%
	Manor	268	136	50.7%	-	0.0%	-	0.0%
	Manorville	62	27	43.5%	-	0.0%	-	0.0%
	Rayburn	154	56	36.4%	-	0.0%	-	0.0%
	Total	2,270	1,331	58.6%	8	0.4%	23	1.0%
East Planning District	Atwood	2	2	100.0%	-	0.0%	-	0.0%
	Cowanshannock	179	92	51.4%	4	2.2%	-	0.0%
	Elderton	56	8	14.3%	-	0.0%	-	0.0%
	Kittanning Twp	146	32	21.9%	-	0.0%	-	0.0%
	Plumcreek	117	34	29.1%	-	0.0%	4	3.4%
	Rural Valley	102	69	67.6%	-	0.0%	-	0.0%
	South Bend	53	24	45.3%	1	1.9%	-	0.0%
	Valley	31	13	41.9%	-	0.0%	-	0.0%
Total	686	274	39.9%	5	0.7%	4	0.6%	
Northeast Planning District	Boggs	52	27	51.9%	-	0.0%	3	5.8%
	Dayton	42	30	71.4%	-	0.0%	-	0.0%
	Madison	68	44	64.7%	4	5.9%	1	1.5%
	Mahoning	107	57	53.3%	-	0.0%	-	0.0%
	Pine	30	23	76.7%	-	0.0%	-	0.0%
	Redbank	84	40	47.6%	2	2.4%	2	2.4%
	South Bethlehem	58	27	46.6%	-	0.0%	4	6.9%
	Wayne	61	37	60.7%	2	3.3%	3	4.9%
Total	502	285	56.8%	8	1.6%	13	2.6%	
Northwest Planning District	Brady's Bend	80	37	46.3%	3	3.8%	-	0.0%
	Hovey	7	5	71.4%	-	0.0%	-	0.0%
	Parker	73	37	50.7%	2	2.7%	1	1.4%
	Perry	14	6	42.9%	-	0.0%	-	0.0%
	Sugarcreek	81	22	27.2%	4	4.9%	2	2.5%
	Washington	50	12	24.0%	3	6.0%	-	0.0%
	Total	305	119	39.0%	12	3.9%	3	1.0%
South Planning District	Apollo	331	186	56.2%	-	0.0%	4	1.2%
	Bethel	47	16	34.0%	-	0.0%	-	0.0%
	Burrell	43	19	44.2%	2	4.7%	2	4.7%
	Gilpin	107	61	57.0%	-	0.0%	9	8.4%
	Kiskiminetas	296	122	41.2%	8	2.7%	16	5.4%
	Leechburg	401	213	53.1%	-	0.0%	6	1.5%
	North Apollo	124	46	37.1%	-	0.0%	-	0.0%
	Parks	211	109	51.7%	-	0.0%	-	0.0%
Total	1,560	772	49.5%	10	0.6%	37	2.4%	
West Planning District	Applewold	49	35	71.4%	-	0.0%	-	0.0%
	Cadogan	32	18	56.3%	-	0.0%	-	0.0%
	East Franklin	223	53	23.8%	-	0.0%	8	3.6%
	Freeport	376	168	44.7%	-	0.0%	7	1.9%
	North Buffalo	143	47	32.9%	-	0.0%	4	2.8%
	South Buffalo	111	43	38.7%	-	0.0%	-	0.0%
	West Franklin	135	92	68.1%	7	5.2%	4	3.0%
	West Kittanning	114	63	55.3%	-	0.0%	2	1.8%
	Worthington	82	47	57.3%	-	0.0%	-	0.0%
Total	1,265	566	44.7%	7	0.6%	25	2.0%	

Source: U.S. Bureau of the Census

Note: highlight = exceeds county rate

**Table 5-9  
Armstrong County Cost Burdened Renter Households 2000**

	specified renter-occupied units	cost-burdened		annual household income in 1999 (\$)				
		total	% of renter-occupied	less than 10,000	10,000 - 19,999	20,000 - 34,999	35,000 - 49,999	50,000 or more
Pennsylvania	1,348,824	479,397	35.5%	185,226	186,192	90,503	13,269	4,207
Armstrong County	6,274	1,940	30.9%	925	923	92	-	-
Central Planning District	Ford City	632	186	29.4%	76	96	14	-
	Ford Cliff	24	2	8.3%	-	-	2	-
	Kittanning Boro	1,130	481	42.6%	210	264	7	-
	Manor	262	56	21.4%	34	22	-	-
	Manorville	62	14	22.6%	9	5	-	-
	Rayburn	154	60	39.0%	37	21	2	-
	Total	2,264	799	35.3%	366	408	25	-
	East Planning District	Atwood	2	-	0.0%	-	-	-
Cowanshannock		144	44	30.6%	32	12	-	-
Elderton		56	18	32.1%	9	9	-	-
Kittanning Twp		119	30	25.2%	17	13	-	-
Plumcreek		105	34	32.4%	22	12	-	-
Rural Valley		98	38	38.8%	24	12	2	-
South Bend		39	11	28.2%	6	5	-	-
Total		587	180	30.7%	115	63	2	-
Northeast Planning District	Boggs	41	14	34.1%	12	2	-	-
	Dayton	42	10	23.8%	6	4	-	-
	Madison	51	4	7.8%	4	-	-	-
	Mahoning	90	20	22.2%	13	7	-	-
	Pine	30	2	6.7%	-	2	-	-
	Redbank	76	16	21.1%	11	5	-	-
	South Bethlehem	58	11	19.0%	7	4	-	-
	Total	433	88	20.3%	58	30	-	-
Northwest Planning District	Brady's Bend	75	20	26.7%	10	10	-	-
	Hovey	7	2	28.6%	-	2	-	-
	Parker	73	15	20.5%	10	5	-	-
	Perry	12	2	16.7%	2	-	-	-
	Sugarcreek	69	10	14.5%	6	4	-	-
	Washington	44	14	31.8%	8	6	-	-
	Total	280	63	22.5%	36	27	-	-
South Planning District	Apollo	331	104	31.4%	48	56	-	-
	Bethel	38	16	42.1%	10	5	1	-
	Burrell	28	3	10.7%	3	-	-	-
	Gilpin	93	21	22.6%	5	16	-	-
	Kiskiminetas	276	57	20.7%	28	22	7	-
	Leechburg	401	120	29.9%	54	60	6	-
	North Apollo	124	42	33.9%	18	18	6	-
	Total	1,495	436	29.2%	202	210	24	-
West Planning District	Applewold	49	18	36.7%	1	15	2	-
	Cadogan	32	11	34.4%	5	6	-	-
	East Franklin	223	78	35.0%	20	39	19	-
	Freeport	366	163	44.5%	81	68	14	-
	North Buffalo	129	18	14.0%	11	7	-	-
	South Buffalo	98	12	12.2%	4	8	-	-
	West Franklin	122	26	21.3%	9	14	3	-
	West Kittanning	114	27	23.7%	7	17	3	-
	Total	1,215	374	30.8%	148	185	41	-

Source: U.S. Bureau of the Census

Note: highlight = exceeds county average

**viii. Housing Value and Rent – Rising, but Relatively Inexpensive**

Armstrong County’s housing stock continues to be inexpensive compared to the rest of the state. In 2000, the county owner-occupied median housing value was \$64,500, significantly lower than Pennsylvania’s median of \$97,000. The largest group of county owner-occupied housing units, 50.1% (8,406), was valued between \$50,000 and \$99,999. Housing units valued under \$50,000 were the second-largest group at 32.6% (5,468). The following table indicates the breakdown of owner-occupied housing units by value at the county and state levels.

**Table 5-10  
Housing Value of Owner-Occupied Units - 2000**

	<b>Armstrong County</b>	<b>Armstrong County (%)</b>	<b>Pennsylvania</b>	<b>Pennsylvania (%)</b>
Less than \$50,000	5,468	32.6%	435,193	15.1%
\$50,000 to \$99,999	8,406	50.1%	1,079,698	37.4%
\$100,000 to \$149,999	1,890	11.3%	703,093	24.3%
\$150,000 to \$199,999	771	4.6%	344,172	11.9%
\$200,000 to \$299,999	186	1.1%	214,812	7.4%
\$300,000 to \$499,999	52	0.3%	84,425	2.9%
\$500,000 to \$999,999	7	0.04%	23,654	0.8%
\$1,000,000 or more	5	0.03%	4,437	0.2%
Total units	16,785	100.0%	2,889,484	100.0%

Source: U.S. Bureau of the Census

The U.S. Census Bureau’s 2005 estimated median value for owner-occupied housing was \$85,000 for Armstrong County and \$131,900 for Pennsylvania, making the county’s median value just 64% of the state’s median value.

Armstrong County’s median gross rent is also lower than the state average. In 2000, median gross rent in Armstrong County was \$395, while the state median was \$531. The county’s largest renter group – 47.4% – was in the \$300 to \$499 category, while the largest state renter group – 33.7% - was for gross rents between \$500 and 749. Almost 21% of the county’s renters have rents below \$300, compared to just under 13% in this category statewide. Gross rents above \$1,000 make up only 0.5% of rental units in the county, while the state as a whole has 6.3% of its rental units at those values. Table 5-11 identifies gross rents in 2000 for Armstrong County and Pennsylvania by monthly amounts.

**Table 5-11  
Gross Rent 2000**

	Armstrong County	Armstrong County (%)	Pennsylvania	Pennsylvania (%)
Less than \$200	532	8.5%	85,346	6.3%
\$200 to \$299	780	12.4%	89,493	6.6%
\$300 to \$499	2,972	47.4%	389,144	28.9%
\$500 to \$749	1,131	18.0%	454,749	33.7%
\$750 to \$999	140	2.2%	167,064	12.4%
\$1,000 to \$1,499	25	0.4%	65,230	4.8%
\$1,500 or more	8	0.1%	19,811	1.5%
No cash rent	686	10.9%	77,987	5.8%
Total units	6,274	100.0%	1,348,824	100.0%

Source: U.S. Bureau of the Census

The U.S. Census Bureau's estimated gross rents for 2005 were \$490 for Armstrong County and \$647 for Pennsylvania.

**ix. New Housing Construction**

According to U.S. Census Bureau reported building permit data, between 2000 and 2004, Armstrong County added a total of 495 new single family housing units to its housing stock – an average of 99 units per year. During this same period, the county gained 44 multifamily units – an average of just nine units per year.

According to building permit data provided by the Armstrong County Department of Planning and Development, the county has experienced a slowdown in the number of new single family units since 2004. A total of 190 new single family units were added in 2005 and 2006 – an average of 95 units per year. Also, there were no new multifamily units added to the county's housing stock in 2005 and 2006.

**x. Potential Infill Development Sites / Downtown Revitalization**

Armstrong County can pursue housing development opportunities via downtown revitalization and redevelopment of existing sites in urbanized areas of the county.

Many older, built-up communities of the county, such as Kittanning, Apollo, Leechburg, and Freeport, present opportunities for land acquisition and site assembly for reuse and redevelopment. For example, the Freeport, Leechburg, Apollo Group (F.L.A.G.) is currently in the process of securing funds for the preparation of a state Elm Street Plan. This planning effort is slated to begin in the fall of 2008. Additionally, both Kittanning Borough and the City of Parker are in the beginning stages of a downtown revitalization planning effort. Both of these projects are scheduled to begin in 2009.

Once assembled, these sites can be used for the creation of new housing units to serve an identified affordable housing need within the county. Also, many

buildings in downtown locations have vacant upper floors that could be rehabilitated for use as market rate or affordable rental housing. A favorable by-product of such downtown revitalization and redevelopment is that the increased residential population created by new housing units spurs demand for more retail trade and services in the downtown.

One example of potential downtown revitalization/redevelopment is the former Indiana University of Pennsylvania campus in Kittanning. A recent study of the site recommended the demolition of the existing buildings and the construction of up to 35 units of tax credit elderly housing units.

## **B. Real Estate Market Conditions**

### **i. Housing Values**

- **Value of Homeowner Housing**

Homeowner housing is relatively affordable in Armstrong County. According to the 2000 Census, the median housing value for owner-occupied units in the county was \$64,500. This value is significantly lower than the statewide median of \$97,000. Countywide, 33% of owner-occupied units are valued at less than \$50,000, and 83% are valued at less than \$100,000.

Among planning districts, the highest median housing value in the county in 2000 was in the West Planning District (\$69,911), while the lowest was in the Northeast Planning District (\$50,488). The Northeast Planning District had the highest percentage of both units valued under \$50,000 (55%) and units valued under \$100,000 (93%). The West Planning District had the lowest percentages in both of these categories – 20% and 76%, respectively.

Among municipalities, South Buffalo Township had the highest median housing value (\$92,500), while the lowest median housing value was in Pine Township (\$36,600).

The municipality with the highest percentage of units valued at less than \$50,000 was Pine Township (77%), while North Buffalo Township had the lowest such percentage (10%). Eleven municipalities had at least one-half of the owner-occupied units valued at less than \$50,000.

Two municipalities – Ford City and Cadogan – had no owner-occupied units valued at more than \$100,000. South Buffalo Township had the lowest percentage (59%) of owner-occupied units valued at less than \$100,000. Twenty municipalities had at least 90% of their owner-occupied units valued at less than \$100,000.

Further information on the value of the county's owner housing supply, including information by planning district and municipality for 2000, is found in Table 5-12.

**Table 5-12  
Armstrong County Value of Owner-Occupied Units 2000**

	specified owner-occupied units	median value (\$)	Value (\$000)								
			less than 50	50-99	100-124	125-149	150-199	200-249	250-499	500 or more	
Pennsylvania	2,889,484	97,000	435,193	1,079,698	392,826	310,267	344,172	138,295	160,942	28,091	
Armstrong County	16,785	64,500	5,468	8,406	1,154	736	771	140	98	12	
Central Planning District	Ford City	900	48,200	483	417	-	-	-	-	-	
	Ford Cliff	145	47,400	82	61	-	2	-	-	-	
	Kittanning Boro	762	45,000	440	287	10	17	8	-	-	
	Manor	1,282	79,400	256	612	169	103	133	9	-	
	Manorville	105	56,400	48	41	4	-	12	-	-	
	Rayburn	378	52,300	183	144	26	12	13	-	-	
	Total	3,572	54,783	1,492	1,562	209	134	166	9	-	
East Planning District	Atwood	33	43,000	20	12	1	-	-	-	-	
	Cowanshannock	625	52,600	285	288	16	4	16	8	4	
	Elderton	73	74,100	14	54	2	3	-	-	-	
	Kittanning Twp	393	69,100	97	235	25	5	29	2	-	
	Plumcreek	424	71,300	70	276	28	19	23	3	5	
	Rural Valley	239	58,800	86	143	8	2	-	-	-	
	Total	2,139	64,663	653	1,210	114	49	83	15	9	
Northeast Planning District	Boggs	185	63,000	68	89	22	4	-	-	-	
	Dayton	161	42,900	104	51	-	4	2	-	-	
	Madison	197	40,300	140	48	4	2	-	-	3	
	Mahoning	372	46,800	205	145	13	5	4	-	-	
	Pine	150	36,600	115	32	3	-	-	-	-	
	Redbank	212	46,000	120	82	4	2	4	-	-	
	Total	1,534	50,488	848	579	62	25	15	-	3	
Northwest Planning District	Brady's Bend	217	62,900	80	98	20	12	2	3	2	
	Hovey	21	86,300	4	13	4	-	-	-	-	
	Parker	196	62,300	68	109	14	2	3	-	-	
	Perry	75	60,500	21	44	6	4	-	-	-	
	Sugarcreek	244	67,300	77	125	25	10	7	-	-	
	Total	938	67,000	315	478	82	33	17	6	2	
South Planning District	Apollo	400	48,300	211	170	14	-	-	-	5	
	Bethel	317	72,300	82	163	32	17	19	2	2	
	Burrell	119	66,300	38	55	14	10	-	2	-	
	Gilpin	729	75,600	187	327	82	80	30	7	16	
	Kiskiminetas	1,086	76,200	237	535	100	88	96	23	7	
	Leechburg	648	59,500	230	379	13	20	6	-	-	
	Total	4,412	66,175	1,315	2,253	305	274	185	34	44	
West Planning District	Applewold	88	54,000	36	44	7	-	-	-	1	
	Cadogan	129	42,100	85	44	-	-	-	-	-	
	East Franklin	1,072	78,700	159	605	102	48	105	29	24	
	Freeport	447	52,200	201	220	11	10	5	-	-	
	North Buffalo	739	84,800	73	466	72	53	63	12	-	
	South Buffalo	693	92,500	95	316	98	59	86	25	14	
	West Franklin	408	84,600	66	216	54	28	32	10	2	
	Total	4,190	69,911	849	2,324	382	221	305	76	43	

Source: U.S. Bureau of the Census

## ii. Property Taxes

Taxes on real property provide primary revenue streams for counties, municipalities, and school districts throughout Pennsylvania. Relative tax burdens between counties and municipalities are often the deciding factor in home purchase decisions.

Within the county, the total millage rates (including county, municipal, and school district rates) range from 34.87 mills in Redbank Township to 91.5 mills in Kittanning Borough. Taxes on a residential property with a market

value of \$100,000 range from \$1,290 to \$3,386. Table 5-13 indicates millage rates and taxes for a \$100,000 property by municipality and school district.

**Table 5-13  
Armstrong County 2007 Total Millage Rates by Municipality**

District	School District	County Millage	Borough/Township Millage	School District Millage	Total Millage	Taxes on a \$100,000 Property
Hovey Township	Allegheny-Clarion Valley	15.5	1.25	26.17	42.92	\$1,588
Parker City	Allegheny-Clarion Valley	15.5	10.44	26.17	52.11	\$1,928
Apollo Borough	Apollo-Ridge	15.5	10.9	55.81	82.21	\$3,042
Kiskiminetas Township	Apollo-Ridge	15.5	1.0	55.81	72.31	\$2,675
North Apollo Borough	Apollo-Ridge	15.5	11.59	55.81	82.9	\$3,067
Applewold Borough	Armstrong	15.5	3.289	55.0	73.789	\$2,730
Atwood Borough	Armstrong	15.5	1.5	55.0	72.0	\$2,664
Bethel Township	Armstrong	15.5	4.0	55.0	74.5	\$2,757
Boggs Township	Armstrong	15.5	0.5	55.0	71.0	\$2,627
Burrell Township	Armstrong	15.5	1.5	55.0	72.0	\$2,664
Cadogan Township	Armstrong	15.5	3.5	55.0	74.0	\$2,738
Cowanshannock Township	Armstrong	15.5	1.87	55.0	72.37	\$2,678
Dayton Borough	Armstrong	15.5	10.0	55.0	80.5	\$2,979
East Franklin Township	Armstrong	15.5	6.0	55.0	76.5	\$2,831
Elderton Borough	Armstrong	15.5	9.3	55.0	79.8	\$2,953
Ford City Borough	Armstrong	15.5	13.35	55.0	83.85	\$3,102
Ford Cliff Borough	Armstrong	15.5	3.75	55.0	74.25	\$2,747
Kittanning Borough	Armstrong	15.5	21.0	55.0	91.5	\$3,386
Kittanning Township	Armstrong	15.5	1.28	55.0	71.78	\$2,656
Manor Township	Armstrong	15.5	5.0	55.0	75.5	\$2,794
Manorville Borough	Armstrong	15.5	3.0	55.0	73.5	\$2,720
North Buffalo Township	Armstrong	15.5	1.155	55.0	71.655	\$2,651
Pine Township	Armstrong	15.5	6.0	55.0	76.5	\$2,831
Plumcreek Township	Armstrong	15.5	1.5	55.0	72.0	\$2,664
Rayburn Township	Armstrong	15.5	3.45	55.0	73.95	\$2,736
Rural Valley Borough	Armstrong	15.5	4.5	55.0	75.0	\$2,775
South Bend Township	Armstrong	15.5	4.1	55.0	74.6	\$2,760
Valley Township	Armstrong	15.5	6.0	55.0	76.5	\$2,831
Washington Township	Armstrong	15.5	3.0	55.0	73.5	\$2,720
Wayne Township	Armstrong	15.5	1.3	55.0	71.8	\$2,657
West Franklin Township	Armstrong	15.5	3.5	55.0	74.0	\$2,738
West Kittanning Borough	Armstrong	15.5	7.0	55.0	77.5	\$2,868
Worthington Borough	Armstrong	15.5	2.86	55.0	73.36	\$2,714
Freeport Borough	Freeport	15.5	10.0	48.0	73.5	\$2,720
South Buffalo Township	Freeport	15.5	4.7	48.0	68.2	\$2,523
Parks Township	Kiski Area	15.5	7.0	38.32	60.82	\$2,250
Bradys Bend Township	Karns City	15.5	0.66	34.17	50.33	\$1,862
Perry Township	Karns City	15.5	3.0	34.17	52.67	\$1,949
Sugarcreek Township	Karns City	15.5	1.4	34.17	51.07	\$1,890
Gilpin Township	Leechburg	15.5	5.75	57.13	78.38	\$2,900
Leechburg Borough	Leechburg	15.5	10.57	57.13	83.2	\$3,078
Madison Township	Redbank Valley	15.5	1.2	18.37	35.07	\$1,298
Mahoning Township	Redbank Valley	15.5	1.6	18.37	35.47	\$1,312
Redbank Township	Redbank Valley	15.5	1.0	18.37	34.9	\$1,290
South Bethlehem Borough	Redbank Valley	15.5	5.5	18.37	35.37	\$1,309

Source: Armstrong County Assessment Office

For comparison purposes, the ranges of tax burdens on a \$100,000 property in Armstrong County and surrounding counties are listed below.

- Allegheny - \$2,217 - \$4,891
- Armstrong - \$1,290 - \$3,386

- Butler - \$1,245 - \$1,862
- Clarion - \$1,164 - \$2,079
- Indiana - \$1,125 - \$1,833
- Jefferson - \$847 - \$1,500
- Venango - \$820 - \$1,886
- Westmoreland - \$1,756 - \$2,677

As the above figures indicate, in terms of property tax burden, Armstrong County compares unfavorably with all surrounding counties except Allegheny County.

### iii. Recent Sales Activity

Recent sales activity is the best way to understand the dynamics of the Armstrong County housing market. According to Armstrong County Realtors Multi-List data, in 2005, 311 single family units (including condominiums and townhouses) were sold, with a total sales volume of \$27,874,528. The average sales price was \$89,629, and the median sales price was \$75,000.

In 2006, 364 units (including condominiums and townhouses) were sold, with a total sales volume of \$34,078,908. The average sales price was \$93,623, and the median sales price was \$78,000.

The housing sales activity in 2005 and 2006 supports the anecdotal evidence provided by real estate agents that the average sales price for a single family home in Armstrong County in 2007 is about \$90,000 - \$95,000.

The ratio of the list prices of houses to their sales prices is an indicator of housing demand. The higher the ratio is, the stronger the demand for housing. In 2005, this ratio was 94.0%, compared to 94.7% in 2006. By comparison, this ratio was 93% for multi-list sales in the period from 1997-2002.

Another indicator of housing demand is the length of time houses remain on the market before they are sold. According to real estate agents, in 2007, on average, houses listed at under \$100,000 remain on the market between two-four months, houses listed for \$100,000 - \$150,000 take four-six months to sell, and houses listed for more than \$150,000 take six months or more to sell. Again, by comparison, the average number of days that multi-list properties were on the market during the period from 1997 to 2002 ranged from 78 days in 2002 to 83 days in 1997. This indicates that housing demand in 2007 is weaker than it was five to ten years ago.

More information regarding recent housing sales can be found in Table 5-14.

**Table 5-14  
Armstrong County Multi-List Data 2005-2006**

Price Range	2005		2006	
	Total units sold	Percent of units sold	Total units sold	Percent of units sold
\$40,000 and under	71	22.8%	77	21.2%
\$40,001 to \$60,000	48	15.4%	52	14.3%
\$60,001 to \$80,000	59	19.0%	64	17.6%
\$80,001 to \$100,000	43	13.8%	52	14.3%
\$100,001 to \$120,000	23	7.4%	25	6.9%
\$120,001 to \$140,000	19	6.1%	27	7.4%
\$140,001 to \$160,000	21	6.8%	16	4.4%
\$160,001 to \$180,000	10	3.2%	15	4.1%
\$180,001 to \$200,000	0	0.0%	10	2.7%
\$200,001 to \$250,000	13	4.2%	15	4.1%
\$250,001 and over	4	1.3%	11	3.0%
<b>Total</b>	<b>311</b>	<b>100.0%</b>	<b>364</b>	<b>100.0%</b>

Source: Armstrong County Realtors Multi-List

As the above table indicates, in 2005, approximately 56% of the housing units sold had a purchase price of \$100,000 or less. In 2006, more than 67% of the units sold were purchased for \$100,000 or less.

**iv. Estimated Affordability of Sales Housing**

At the beginning of this section, the 2007 sales housing cost affordability ranges for households at 30%, 50%, 80%, and 115% of Median Family Income (MFI) were calculated. In like manner, similar calculations were made using MFI values for 2005 and 2006. The results are shown in Table 5-15.

**Table 5-15  
Armstrong County Multi-List Data 2005-2006**

		0%-30% MFI		31%-50% MFI		51%-80% MFI		81%-115% MFI	
		From	To	From	To	From	To	From	To
2005 MFI	Annual Income	0	\$13,335	\$13,780	\$22,225	\$22,670	\$35,560	\$36,005	\$51,118
\$44,450	Home Purchase Affordability	0	\$47,300	\$48,900	\$78,900	\$80,500	\$126,200	\$127,800	\$181,500
2006 MFI	Annual Income	0	\$13,920	\$14,384	\$23,200	\$23,664	\$37,120	\$37,584	\$53,360
\$46,400	Home Purchase Affordability	0	\$49,400	\$51,100	\$82,400	\$84,000	\$131,800	\$133,400	\$189,400

Source: U.S. Department of Housing and Urban Development, Mullin & Loneragan Associates, Inc.

To estimate the affordability of sales housing for Armstrong County's low-income households, the above 2005 and 2006 sales housing affordability ranges were applied to the Armstrong County Realtors Multi-List housing sales data for 2005 and 2006, respectively.

In 2005:

- 28% of the houses sold were affordable to households with incomes from 0%-30% MFI.
- 55% of the houses sold were affordable to households with incomes from 31%-50% MFI.

- 80% of the houses sold were affordable to households with incomes from 51%-80% MFI.
- 95% of the houses sold were affordable to households with incomes from 81%-115% MFI.

In 2006:

- 23% of the houses sold were affordable to households with incomes 0%-30% MFI.
- 54% of the houses sold were affordable to households with incomes from 31%-50% MFI.
- 77% of the houses sold were affordable to households with incomes from 51%-80% MFI.
- 91% of the houses sold were affordable to households with incomes from 81%-115% MFI.

In sum, purchasing a home became less affordable for Armstrong County's low-income households from 2005 to 2006. This circumstance may vary from year to year due to economic and market conditions.

## **C. Non-Housing Factors that Impact Housing Development**

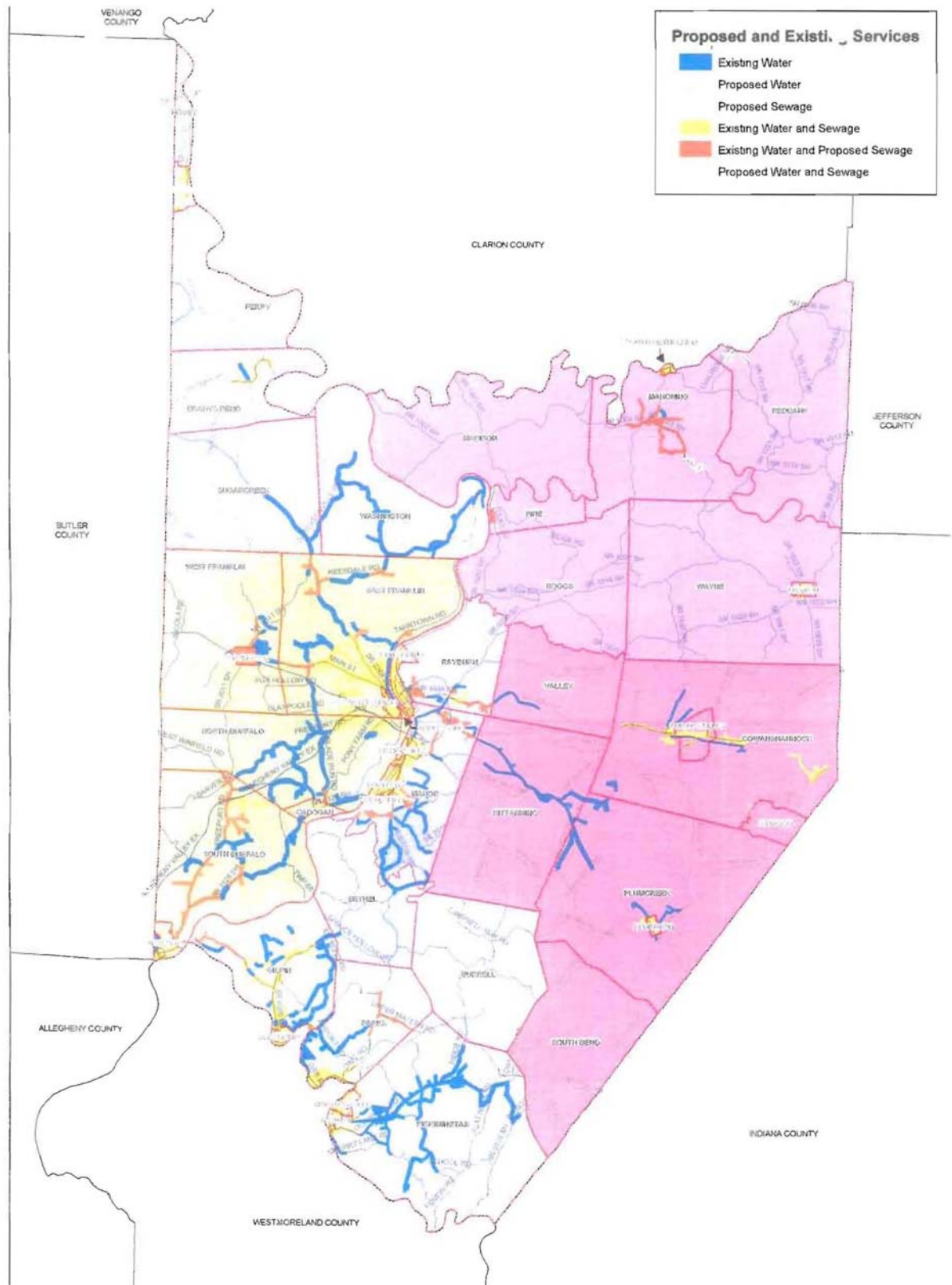
### **i. Existing and Planned Water and Sewer Service**

Armstrong County's comprehensive plan notes that public water and sewer lines are critical to all types of development. Although there has been progress over the years in expanding water and sewer infrastructure within Armstrong County, the lack of such services continues to limit residential development within the county. Among the problems inhibiting the expansion of water and sewer service are inadequate water storage capacity, aging waterlines, combined sewer lines, and lack of funding. Securing funding for additional water and sewer infrastructure must remain a priority for the county.

Existing and proposed water and sewer service areas within Armstrong County are indicated on the following page on Map 5-1 – the Water and Sewerage Service Areas map from the county comprehensive plan. As this map indicates, existing and proposed water service and sewer service areas are concentrated in the more densely populated areas of the county – boroughs and along portions of the Rt. 28, Rt. 85, Rt. 66, Rt. 422, and Rt. 268 corridors.

It is no coincidence that these areas are the sections of the county that are experiencing residential development. The county comprehensive plan's criteria for guiding future land use development decisions include proximity to transportation corridors, existing population centers, and existing and proposed utilities, e.g., water and sewer lines.

Map 5-1  
Armstrong County Water and Sewer Service



**ii. Limited Public Transportation**

County residents who cannot afford to own a car must rely on public transportation to access jobs, stores and services. These residents have very limited options in choosing where to live.

There is one public transportation agency serving Armstrong County – Town Town & Country Transit (TACT). TACT administers a fixed-route service in the central portion of the county and a countywide shared ride program. TACT provides fixed-route service to Kittanning, Manorville, Ford City, Ford Cliff, Applewold, West Kittanning and parts of Manor Township. This service is available Monday to Friday from 6:00 am to midnight, and on Saturday from 8:00 am to 5:00 p.m. TACT offers free service for senior riders on the fixed routes. All buses are handicap accessible to persons w/ disabilities.

Funding for TACT’s fixed-route system includes the financial participation (based on a per capita formula) of the seven communities served by the system. Any expansion of the system would require the financial participation of the additional community(ies) to be served. Although TACT is not anticipating any expansion of its fixed-route system, it will consider expansion requests if feasible and the required funding is available.

The shared ride program transports senior citizens to agency centers and to non-critical medical appointments. The program is funded through the Department of Aging (15%) and the state lottery (85%).

**iii. Quality of Schools**

Public school quality is often a deciding factor in home purchases, especially for households with young children. Areas with high quality schools are often the most sought-after locations in which to live. Schools of high quality continually attract new households to their catchment areas, leading to high demand for homes in those areas and increased property values.

Realtors interviewed for this housing study made the following observations regarding how the quality of schools affects housing choices:

- Many Armstrong County residents believe that they are paying higher school taxes for lower quality education.
- People employed in Armstrong County (e.g., doctors recruited to work at the hospital) often choose to live in adjacent counties due to the quality of the schools.
- Many people prefer the Freeport School District.

The following eight public school districts serve Armstrong County residents. Four of these districts are based in other counties and cross county borders to serve Armstrong County residents.

- Allegheny Clarion Valley School District (based in Clarion County - serves Hovey Township and Parker City)
- Apollo Ridge School District (serves Apollo and North Apollo Boroughs and Kiskiminetas Township)
- Armstrong School District (serves the Boroughs of Applewold, Atwood, Dayton, Elderton, Ford City, Ford Cliff, Kittanning, Manorville, Rural Valley, West Kittanning, and Worthington, and the Townships of Bethel, Boggs, Burrell, Cadogan, Cowanshannock, East Franklin, Kittanning, Manor, North Buffalo, Pine, Plumcreek, Rayburn, South Bend, Valley, Washington, Wayne, and West Franklin.)
- Freeport School District (serves Freeport Borough and South Buffalo Township)
- Karns City School District (based in Butler County - serves Bradys Bend, Perry and Sugarcreek Townships)
- Kiski Area School District (based in Westmoreland County - serves Parks Township)
- Leechburg School District (serves Leechburg Borough and Gilpin Township)
- Redbank Valley School District (based in Clarion County - serves South Bethlehem Borough and Madison, Mahoning and Redbank Townships)

Although quantifying the quality of schools is difficult, the Pennsylvania Department of Education tracks each school's progress against a statewide benchmark in reading and math through the Pennsylvania System of School Assessment (PSSA). In 2006, the PSSA state benchmarks were 45% of students reaching proficient or advanced levels in math, and 54% of students reaching those levels in reading.

- **Elementary Schools**

Of the elementary schools that serve Armstrong County's fifth grade students, only Elderton Elementary School did not meet the statewide benchmark in math. Two schools – Kittanning Township Elementary School and Allegheny-Clarion Valley Elementary School – did not meet the statewide benchmark in reading.

Table 5-16 outlines 2006 PSSA scores for fifth graders at county elementary schools. Scores that do not meet PSSA benchmarks are highlighted.

**Table 5-16**  
**Armstrong County Elementary School (Grade 5) 2006 PSSA Test Scores**

School District Name	School Name	Grade	Math Advanced and Proficient	Reading Advanced and Proficient
Apollo-Ridge	Apollo Ridge Elementary	5	57.6	55.2
Armstrong	Dayton Elementary	5	78.9	73.6
Armstrong	Elderton Elementary	5	40.9	72.7
Armstrong	Kittanning Township Elementary	5	64.3	42.9
Armstrong	Lenape Elementary	5	63.4	58.1
Armstrong	North Buffalo Elementary	5	94.7	79.0
Armstrong	Shannock Valley Elementary	5	72.0	61.4
Armstrong	West Hills Elementary	5	73.6	55.5
Freeport Area	Buffalo Township Elementary	5	83.8	73.8
Freeport Area	South Buffalo Township Elementary	5	89.2	73.9
Leechburg Area	David Leech Elementary	5	80.3	69.1
Karns City Area	Bruin Elementary	5	86.4	54.6
Karns City Area	Sugarcreek Elementary	5	96.6	75.9
Allegheny-Clarion Valley	Allegheny-Clarion Valley Elementary	5	56.1	48.8
Redbank Valley	Mahoning Elementary	5	70.4	66.6
Redbank Valley	New Bethlehem-S Bethlehem	5	75.0	66.7
Kiski Area	Laurel Point Elementary	5	100.0	100.0
Kiski Area	Vandergrift Elementary	5	70.0	73.8

Source: PA Department of Education

- **Middle/Junior High Schools**

All of the schools that serve Armstrong County eighth grade students met the statewide benchmarks in reading and math.

Table 5-17 outlines 2006 PSSA scores for county middle/junior high schools.

**Table 5-17**  
**Armstrong County Middle/Junior High (Grade 8) 2006 PSSA Test Scores**

School District Name	School Name	Grade	Math Advanced and Proficient	Reading Advanced and Proficient
Apollo-Ridge	Apollo Ridge Middle	8	62.8	73.9
Armstrong	Elderton Junior/Senior High	8	56.9	70.6
Armstrong	Ford City Junior/Senior High	8	71.3	78.7
Armstrong	Kittanning Area Middle	8	66.7	72.6
Armstrong	West Shamokin Junior/Senior High	8	67.2	80.4
Freeport Area	Freeport Area Junior High	8	71.0	88.6
Leechburg Area	Leechburg Area Middle	8	60.3	71.4
Karns City Area	Karns City High	8	62.1	85.3
Allegheny-Clarion Valley	Allegheny-Clarion Valley	8	59.2	61.2
Redbank Valley	Redbank Valley High	8	57.7	69.9
Kiski Area	Kiski Area HIS	8	74.6	85.9

Source: PA Department of Education

- **Senior High Schools**

All of the schools that serve Armstrong County eleventh grade students met the statewide benchmarks in reading and math.

Table 5-18 outlines 2006 PSSA scores for county high schools.

**Table 5-18**  
**Armstrong County High School (Grade 11) 2006 PSSA Test Scores**

School District Name	School Name	Grade	Math Advanced and Proficient	Reading Advanced and Proficient
Apollo-Ridge	Apollo Ridge High	11	52.0	74.0
Armstrong	Elderton Junior/Senior High	11	45.5	84.9
Armstrong	Ford City Junior/Senior High	11	50.5	73.2
Armstrong	Kittanning Senior High	11	47.8	70.2
Armstrong	West Shamokin Junior/Senior High	11	46.8	72.6
Freeport Area	Freeport Area Senior High	11	61.6	73.5
Leechburg Area	Leechburg Area High	11	57.1	90.5
Karns City Area	Karns City High	11	52.2	65.2
Allegheny-Clarion Valley	Allegheny-Clarion Valley	11	54.2	64.2
Redbank Valley	Redbank Valley High	11	70.9	79.0
Kiski Area	Kiski Area HIS	11	65.9	79.0

Source: PA Department of Education

Scholastic Aptitude Test (SAT) scores can also give a general idea of the quality of a high school. However, the SAT is not a mandatory test. It is usually limited to students pursuing post-secondary school education, and generally does not reflect the entire student body.

The SAT has three elements – verbal, math, and writing – and the scores for these elements are combined to produce the combined SAT score. For the graduating class of 2006, the statewide average combined SAT score was 1476. SAT scores in the high schools serving Armstrong County residents range from 1340 (Redbank Valley) to 1533 (Freeport Area).

Table 5-19 contains SAT scores for the county’s high school students. As the table indicates, only three schools – Freeport Area High School (1533), Kiski Area High School (1515), and Kittanning High School (1479) – exceeded the statewide average combined score of 1476. The scores for the remainder of the schools were below (in some cases, well below) the statewide score.

**Table 5-19  
Armstrong County 2006 SAT Scores**

	Verbal Average Score	Math Average Score	Writing Average Score	Combined Average Score
Pennsylvania	493	500	483	1476
Allegheny-Clarion Valley High School	453	486	459	1398
Apollo-Ridge High School	489	501	469	1459
Edlerton Junior/Senior High School	472	470	469	1411
Ford City Junior/Senior High School	486	481	487	1454
Freeport Area Senior High School	510	526	497	1533
Karns City High School	472	491	459	1422
Kiski Area High School	502	514	499	1515
Kittanning High School	492	505	482	1479
Leechburg Area High School	487	491	486	1464
Redbank Valley High School	447	453	440	1340
West Shamokin Junior/Senior High School	480	500	474	1454

Source: PA Department of Education

Only two schools – Freeport Area High School and Kiski Area High School – exceeded the statewide average score for each of the three test elements. However, these two school districts do not serve very many Armstrong County residents. Freeport School District serves only Freeport Borough and South Buffalo Township, and the only Armstrong County students that Kiski Area School District serves are Parks Township residents.

- **Statewide School District Rankings**

Using three years of PSSA scores, in May 2007 the Pittsburgh Business Times ranked the state’s 498 public school districts. The rankings for the eight school districts that serve Armstrong County residents were as follows:

- Kiski Area School District 55
- Freeport Area School District 72
- Redbank Valley School District 167
- Leechburg Area School District 177
- Karns City Area School District 270
- Armstrong School District 283
- Apollo-Ridge School District 308
- Allegheny-Clarion Valley 396

As previously noted, many Armstrong County residents believe that they are paying higher school taxes for lower quality education. The data presented in Table 5-17 lends credence to this belief. Table 5-20 lists the school districts that serve Armstrong County residents, the school district rankings and millage rates, and the total tax burden range for a house with a market value of \$100,000 in each school district.

**Table 5-20  
School District Rankings and Tax Burden**

School District	District Ranking	District Millage Rates	Tax Burden Range
Kiski Area	55	37.99	\$2,250
Freeport Area	72	49.00	\$2,523-\$2,720
Redbank Valley	167	17.50	\$1,290-\$1,312
Leechburg Area	177	52.13	\$2,900-\$3,078
Karns City Area	270	32.76	\$1,862-\$1,949
Armstrong	283	55.00	\$2,627-\$3,386
Apollo-Ridge	308	53.32	\$2,675-\$3,067
Allegheny-Clarion Valley	396	27.40	\$1,588-\$1,928

Sources: Pittsburgh Business Times - May 21, 2007 Three Year Review of PSSA Test Scores, Armstrong County Assessment Office, and M&L

Note 1 : Ranking based on 498 school districts in Pennsylvania for 2007

Note 2: Tax Burden Range is for the municipalities in Armstrong County that are served by a school district. The tax burden is based on a house with a market value of \$100,000 and includes the total tax burden - county, municipality, and school district taxes.

Note 3: The tax burden shown for the Kiski Area School District (\$2,250) is for Parks Township - the only Armstrong County municipality that is served by the Kiski Area School District.

Although the correlation between school district rankings and millage rates is mixed, two of the school districts with the highest millage rates – Armstrong School District (55 mills) and Apollo-Ridge School District (55.81 mills) – are the second and third lowest ranked school districts in the county. These two school districts serve the residents in two-thirds of the county’s municipalities, i.e., 30 of the county’s 45 municipalities.

School district rankings in the counties surrounding Armstrong County may affect home purchase decisions. Prospective homebuyers may choose to live in more highly ranked school districts in adjacent counties and commute to work in Armstrong County. The greater the discrepancies between the rankings of “in-county” school districts and higher quality “out-of-county” school districts, the more likely it is that Armstrong County will suffer when home buying decisions are based on school district rankings.

Rankings for adjacent school districts in the counties surrounding Armstrong County were as follows:

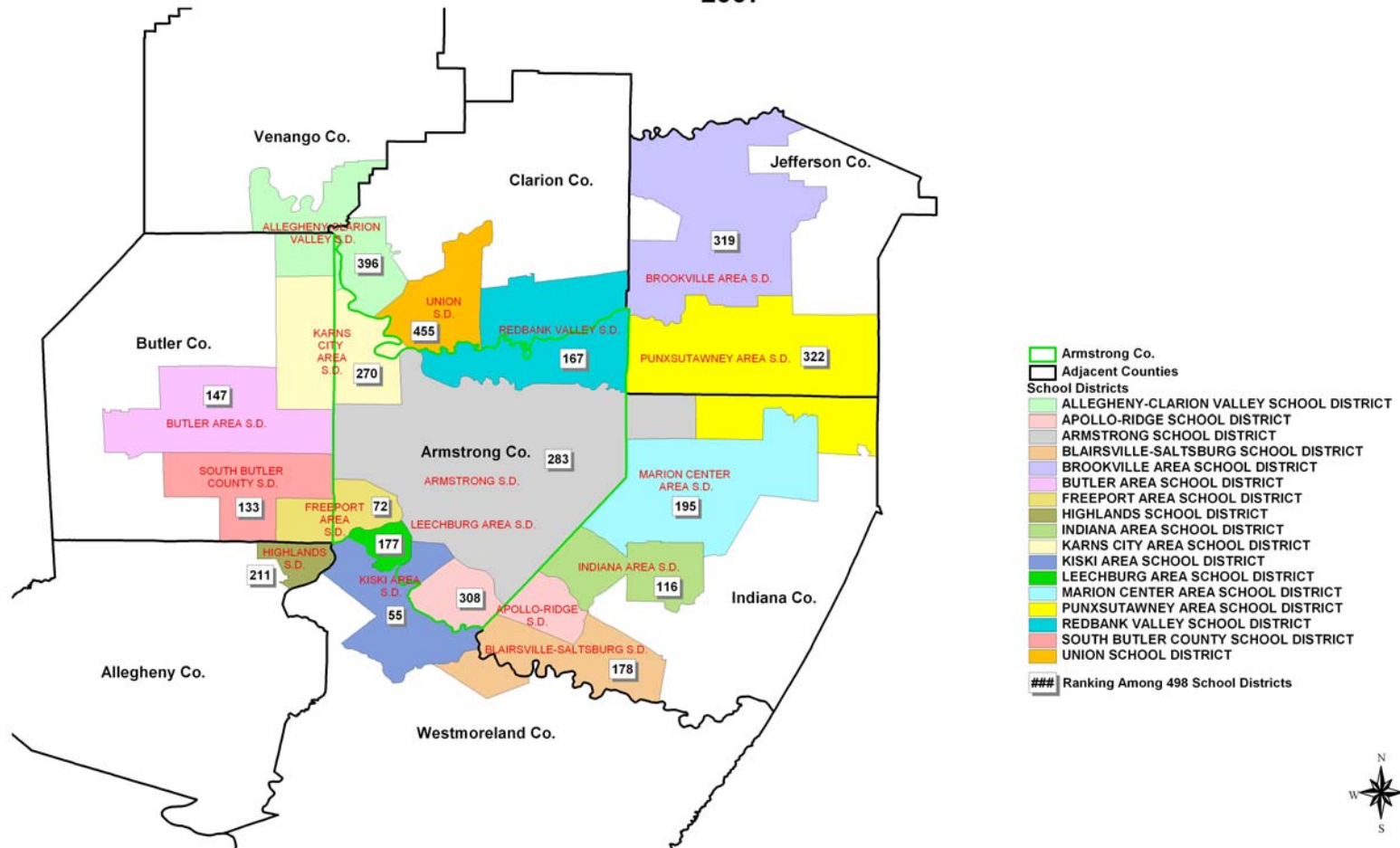
- Indiana Area School District (Indiana Co.) 116
- South Butler County School District (Butler Co.) 133
- Butler Area School District (Butler Co.) 147
- Blairsville-Saltsburg School District (Indiana Co.) 178
- Marion Center Area School District (Indiana Co.) 195
- Highlands School District (Allegheny Co.) 211
- Brookville Area School District (Jefferson Co.) 319
- Punxsutawney Area School District (Jefferson Co.) 322
- Union School District (Clarion Co.) 455

Thus, the Armstrong County school districts that are most susceptible to losing prospective homebuyers due to adjacent higher-ranked “out of county” school districts are:

- Apollo-Ridge SD (ranked 308) to Kiski Area SD (55) in Westmoreland County and Blairsville-Saltsburg SD (178) in Indiana County
- Armstrong SD, whose ranking (283) is lower than all adjacent “out of county” school districts in Butler and Indiana Counties, i.e., Indiana Area SD (116), South Butler Area SD (133), Butler Area (147), Blairsville-Saltsburg SD (178), Marion Center SD (195),
- Leechburg Area SD (177) to Kiski Area SD (55) in Westmoreland County

Map 5-2 illustrates the locations and rankings of Armstrong County and adjacent school districts.

Map 5-2  
School District Rankings  
2007



**iv. Credit Worthiness of Prospective Borrowers**

Homebuyer programs offering financial subsidies and other forms of assistance can help renters become homeowners. However, to get to closing, homeowners must still prove their credit-worthiness to both public and private lenders. Recent market trends impacted by overzealous and predatory lenders have helped to cool the nation's hot housing market. More importantly, the resulting foreclosures are causing lenders to tighten their underwriting standards, thus making it more difficult for some renters to become homeowners. The resetting of interest rates on adjustable-rate mortgages may also cause some homeowners to experience some difficulty in managing their mortgage obligations.

## 6. HOUSING DEMAND

### A. Housing Demand

#### i. Projected Demand

Housing demand consists of both existing demand and demand that is expected to be created by future household growth. Thus, one component of Armstrong County's housing demand is based on household projections by age and income for the period from 2007 to 2012. The housing demand projections presented in this study are based on data developed by Claritas, Inc. The Claritas data set distinguishes households by age and income at the municipal level. The data was then aggregated to the planning district level.

Although every effort has been made to ensure the projections are accurate, projections by their very nature can contain discrepancies. Generally, the larger the area, the more accurate the projection. In smaller geographic areas, there is a higher chance that the projection may be inaccurate when compared to hard data.

Household composition (age and income) was the primary determinant of housing demand in Armstrong County. Although race often is a consideration in household formation, because the minority population in Armstrong County makes up less than 2% of the general population, household formation specific to minority groups is not expected to make a significant difference in countywide household formation.

In addition to age and income, other factors that affect housing demand in the county include household size and tenure, mortgage interests rates, employment, credit issues, and land costs.

There were 72,392 people and 28,932 households in Armstrong County in 2000. Projections indicate that by 2012, there will be 67,837 county residents living in 28,430 households – a decrease of 4,555 people and 502 households. There will be a greater percentage decrease in population (6.3%) than in households (1.7%) due to the continued trend toward smaller households.

Table 6-1 shows the projected change in the total number of households in Armstrong County by planning district between 2007 and 2012. Only the West Planning District is expected to experience growth in the number of households. The remaining five planning districts are expected to lose households, with the largest loss (both in terms of number and percentage) occurring in the Central Planning District.

**Table 6-1  
Armstrong County Household Change – 2007-2012**

	Estimated Total Households 2007	Projected Total Households 2012	Change in Households 2007-2012	
			No.	Pct.
Armstrong County	28,891	28,430	-461	1.6%
Central Planning District	6,141	5,863	-278	4.5%
East Planning District	4,194	4,153	-41	1.0%
Northeast Planning District	2,726	2,660	-66	2.4%
Northwest Planning District	1,812	1,783	-29	1.6%
South Planning District	7,215	7,051	-164	2.3%
West Planning District	6,801	6,920	119	-1.7%

Source: Claritas, Inc.

- **Households by Income**

Between 2007 and 2012, there will be an increase in the number of households in all income categories over \$50,000 and decreases in virtually all income categories below \$50,000. The largest losses will occur in the under \$15,000 category (30.6% decrease) and the \$15,000-\$24,999 category (22.3% decrease). These income categories correspond to households with incomes that are 0%-30% of median income and 31%-50% of median income, respectively.

Households with income in the \$25,000-\$34,999 range have incomes that are 51%-80% of median income, and households with incomes between \$35,000 and \$50,000 are in the 81%-115% of median income category.

Table 6-2 shows the change in number of households by income by planning district.

**Table 6-2  
Armstrong County Change in Households by Household Income – 2007-2012**

	Projected net change in households	Annual Household Income (\$)				
		Less than \$15,000	15,000- 24,999	25,000- 34,999	35,000- 49,999	50,000 and over
Armstrong County	-461	-601	-541	-235	-339	1,255
Central Planning District	-278	-195	-123	-74	-49	163
East Planning District	-41	-77	-64	-20	-75	195
Northeast Planning District	-66	-60	-55	-60	-11	120
Northwest Planning District	-29	-37	-39	-26	-8	81
South Planning District	-166	-137	-151	-69	-119	310
West Planning District	119	-95	-109	14	-77	386

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

- **Households by Age**

Between 2007 and 2012, there will be decreases in the number of county households in all head of household age categories except 55-64 and 64-75. The category of household expected to decrease the most is the 35-44 category, which will experience a 16.4% loss (798 households). The largest gain will be in the 55-64 category, which will increase by 11.1 %

(573 households). Table 6-3 shows the change in number of households by age by planning district.

**Table 6-3  
Armstrong County Change in Households by Age of Head of Household – 2007-2012**

	Projected net change in households	15-24	25-34	35-44	45-54	55-64	65-74	75 and over
Armstrong County	-461	-7	-88	-798	-518	573	389	-12
Central Planning District	-278	-7	-56	-141	-137	65	38	-40
East Planning District	-41	-8	8	-137	-58	96	64	-6
Northeast Planning District	-66	-5	4	-84	-49	28	44	-4
Northwest Planning District	-29	3	-1	-51	-40	28	30	2
South Planning District	-166	4	-52	-211	-137	149	78	3
West Planning District	119	6	9	-174	-97	207	135	33

Source: Claritas, Inc., Mullin & Lonergan Associates, Inc.

This housing study is concerned primarily with the affordable housing needs of low- and moderate-income county residents, i.e., households with incomes below \$50,000 in 2012. Table 6-4 indicates the projected change in total households by income group between 2007 and 2012.

**Table 6-4  
Armstrong County Projected Change in Households by Income – 2007-2012**

	2007 Estimate	2012 Projection	Change - 2007 to 2012	
			No.	Pct.
Extremely Low Income (0%-30% MHI)	4,788	4,187	-601	-12.6%
Very Low Income (31%-50% MHI)	2,418	2,089	-329	-13.6%
Low Income (51%-80% MHI)	6,508	6,061	-447	-6.9%
Total Low Income Households	13,714	12,337	-1,377	-10.0%
Moderate Income (81%-115% MHI)	5,252	4,913	-339	-6.5%
Other Income (Above 115% MHI)	9,925	11,180	1,255	12.6%

Source: Claritas, Inc., Mullin & Lonergan Associates, Inc.

As Table 6-4 indicates, there is a projected decrease of 1,377 low income households and 339 moderate income households in Armstrong County between 2007 and 2012. These decreases are a result of the overall population loss in the county during this period. Population loss generally translates to a decreased demand for housing.

The projected decrease of 1,377 low income households between 2007 and 2012 represents a negative total projected net affordable housing demand in Armstrong County. However, further analysis of the low income household demand projections indicates a very modest net positive demand of 61 units for households with incomes that are 51%-80% MHI in the 13 municipalities that are experiencing growth. This demand translates to 10 units per year for the six year period from 2007 to 2012.

Likewise, there is a modest net positive demand of 46 units for moderate income households (81%-115% MHI) in eight of the county's municipalities. This demand translates to almost eight units per year from 2007-2012.

Table 6-5 illustrates these low and moderate income household projected demands.

**Table 6-5**  
**Projected Net Positive Housing Demand (2007-2012)**  
**Number of Units by Household Income**

		51%-80% MHI (\$20,000-\$34,999)	81%-115% MHI (\$35,000-\$49,999)
Armstrong County		61	46
Central Planning District	Ford Cliff	-	1
	Atwood	-	3
East Planning District	Elderton	1	1
	Plumcreek	1	-
	Rural Valley	4	-
Northeast Planning District	Mahoning	-	3
	Redbank	-	1
	South Bethlehem	3	-
Northwest Planning District	Bradys Bend	2	11
	Perry	2	-
	Washington	4	-
South Planning District	North Apollo	-	4
	Parks	4	-
West Planning District	Applewold	4	-
	Cadogan	1	-
	North Buffalo	20	-
	South Buffalo	4	-
	West Kittanning	11	22

Source: Claritas, Inc., Mullin & Lonergan Associates, Inc.

## ii. Construction Trends

### • Building Permit Data

To determine whether the county's residential construction is keeping pace with housing demand, an analysis of building permit data from 2000-2006 was made. Two sources for building permit data were used: the U.S. Census Bureau (2000-2004) and the Armstrong County Office of Planning and Development (2005 and 2006).

U. S. Census Bureau building permit data is compiled at the county level. It offers general building permit data for number of units by type and total cost of construction. Table 6-6 contains census data for reported building permits for the period from 2000 to 2004.

**Table 6-6  
Armstrong County Reported Building Permit Activity – 2000-2004**

	2000			2001			2002		
	Units	Total Cost	Cost/Unit	Units	Total Cost	Cost/Unit	Units	Total Cost	Cost/Unit
Single Family	67	\$6,918,590	\$103,263	78	\$7,526,588	\$96,495	96	\$12,301,283	\$128,138
Two Family	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Three & Four Family	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Five or More Family	0	\$0	\$0	0	\$0	\$0	6	\$185,000	\$30,833
<b>Total</b>	<b>67</b>	<b>\$6,918,590</b>	<b>\$103,263</b>	<b>78</b>	<b>\$7,526,588</b>	<b>\$96,495</b>	<b>102</b>	<b>\$12,486,283</b>	<b>\$122,415</b>

	2003			2004		
	Units	Total Cost	Cost/Unit	Units	Total Cost	Cost/Unit
Single Family	119	\$14,059,646	\$118,148	135	\$17,435,526	\$129,152
Two Family	0	\$0	\$0	0	\$0	\$0
Three & Four Family	38	\$1,662,500	\$43,750	0	\$0	\$0
Five or More Family	0	\$0	\$0	0	\$0	\$0
<b>Total</b>	<b>157</b>	<b>\$15,722,146</b>	<b>\$100,141</b>	<b>135</b>	<b>\$17,435,526</b>	<b>\$129,152</b>

Source: U. S. Census Bureau

The total number of reported single family unit permits issued per year between 2000 and 2004 climbed steadily from 67 in 2000 to 135 in 2004. Simultaneously, the cost/single family unit rose from \$103,263 in 2000 to \$129,152 in 2004. (Partial data for 2007 indicates that this per unit cost has risen to more than \$150,000. Home builders assert that “stick built” single family dwellings must sell for at least \$150,000 in order for builders to make a profit.)

In contrast, the total reported number of multifamily unit building permits issued between 2000 and 2004 was one permit (for six units) in 2002 and 10 permits (for 38 units) in 2003.

Raw building permit data for the years 2005 and 2006 was obtained from the Armstrong County Planning and Development Department. This information is for the total number of new construction building permits issued, and does not take into account that some permits are obtained to replace existing housing, or that some permits are reissued for previously existing permits that have expired. This data can give a more focused picture than the census-reported data regarding the types of single family units for which permits are obtained.

In 2005 and 2006, Armstrong County municipalities issued a total of 190 building permits for single family units, including permits for 91 mobile homes and nine modular homes. No permits for multifamily units were issued during these two years.

As both U.S. Census Bureau and county municipal building permit data indicate, single family units remain the predominant choice for new housing. The county municipal building permit data for 2005 and 2006 reveals that mobile homes and manufactured housing units make up more than 50% of new single family housing.

The virtual lack of building permits issued for multifamily housing unit construction indicates that the demand for such housing is not being met by recent construction activity. According to housing developers interviewed for this report, achievable rents are too low to make building market rate multifamily rental housing economically feasible. Therefore,

meeting the county's need for affordable multifamily units via new construction will require development subsidies.

- **Residential Development Growth Areas**

Between 1990 and 2002, there were seven major residential subdivisions (i.e., subdivisions having 10 or more units) approved in Armstrong County. These subdivisions created 118 lots. Five of the seven subdivisions were located in East Franklin Township. See Table 6-7.

**Table 6-7  
Main Subdivisions Approved Between 1990 and 2002**

Subdivision / Location	Total number of lots	Lots given final approval
Ponderosa Heights / East Franklin Township	32	32
Heritage Estates / East Franklin Township	15	15
McCullough Estates / East Franklin Township	121	NA
Crane's Landing / East Franklin Township / North Buffalo Township	31	11
Audoban Estates / East Franklin Township	32	32
McAuley Meadows / Manor Township	18	18
Dock Hollow and Heavenly Heights / South Buffalo Township	10	10

Source: Armstrong County Department of Planning and Development

Table 6-8 contains data on the municipalities that have created at least 20 residential lots since 2003, and the total number of single family residential building permits that these municipalities issued in 2005 and 2006.

**Table 6-8  
Residential Lot Creation and Single Family Residential Building Permits Issued**

	Number of Residential Lots Created (2003-2006)	Number of Building Permits Issued (2005 and 2006)
East Planning District	76	44
Cowanshannock	24	17
Kittanning Township	22	11
Plumcreek	30	16
Northeast Planning District	22	4
Wayne	22	4
Northwest Planning District	23	0
Sugarcreek	23	0
South Planning District	56	27
Gilpin	24	4
Kiskiminetas	32	23
West Planning District	129	61
East Franklin	46	29
North Buffalo	31	19
South Buffalo	31	0
West Franklin	21	13

Source: Armstrong County Department of Planning and Development

As Table 6-8 indicates, the West and East Planning Districts are the most active residential growth areas in Armstrong County. These planning districts contain the Route 28, Route 422, and Route 85 corridors.

### iii. Existing Demand

Existing demand for affordable housing is based on the number of households in Armstrong County who are living in inadequate housing. To estimate existing housing demand, households with three specific housing problems were identified. These included (1) low income households who were cost-burdened and paying more than 30% of gross income on monthly housing costs; (2) households who were living in overcrowded conditions; and (3) housing units without complete plumbing. Cost burden data was reported by HUD and based on Census 2000. Overcrowded units and substandard units were reported in Census 2000.

This report focuses on households with incomes equal to 80% or less of the median household income (MHI) in 2000, collectively referred to as low income households. Affordable housing demand was calculated according to the following income groups:

- Extremely low income households (0%-30% MHI)
- Very low income households (31%-50% MHI)
- Low income households (51%-80% MHI)

Table 6-9 provides an overview of housing problems experienced by income group in 2000. The number of households in each income group that experienced cost-burden is highlighted because this housing problem was, by far, the most prevalent one.

**Table 6-9  
Armstrong County Households With Housing Problems by Income - 2000**

Income Group	Renters	Owners	Total Households
Extremely Low Income (0%-30% of MHI)	962	1,176	2,138
Cost burdened	940	1,135	2,075
Very Low Income (31%-50% of MHI)	691	1,224	1,915
Cost burdened	660	1,178	1,838
Low Income (51%-80% of MHI)	263	1,111	1,374
Cost burdened	231	1,040	1,271
<b>Total Low Income Households with Housing Problems</b>	<b>1,916</b>	<b>3,511</b>	<b>5,427</b>
<b>Cost burdened</b>	<b>1,831</b>	<b>3,353</b>	<b>5,184</b>
Other Income (above 80% of MHI)	79	966	1,045
Cost burdened	29	800	829

Source: U.S. Department of Housing and Urban Development; CHAS Data 2000

In 2000, there were 5,427 low income county households with housing problems. This represented 25% of all households in Armstrong County. Of the 5,427 households, 1,916 (35%) were renter households and 3,511 (65%) were owner households. Cost burden impacted 96% of both renter and owner low income households with housing problems.

These 5,427 households with housing problems represent the total existing affordable housing demand in Armstrong County.

**iv. Summary of Existing and Projected Affordable Housing Demand**

**The total overall demand for affordable housing in Armstrong County in the year 2012 is estimated to be 4,050 units.** This is a combination of existing demand and projected demand. Existing demand is defined as the number of households that have housing problems (cost burden greater than 30% of income and/or overcrowding and/or without complete plumbing facilities). Based on reported housing problems, a total of 5,427 units comprise existing demand. (See Table 6-9.)

Projected demand for affordable housing is determined by the anticipated change in the number of low income households regardless of housing problems. The projected demand for affordable housing is -1,377 units. (See Table 6-10.) In summary, the total overall demand for affordable housing in Armstrong County in the year 2012 is estimated to be a net of 4,050 units.

Table 6-10 below provides a summary of total affordable housing demand.

**Table 6-10  
Summary of Total Affordable Housing Demand for Armstrong County,  
2007 to 2012**

	Existing Demand		Projected Demand 2012*		Total
	Renters	Owners	Renter Units	Owner Units	
Extremely Low Income (0%-30%)	962	1,176	-246	-355	1,537
Very Low Income (31%-50%)	691	1,224	-109	-220	1,586
Low Income (51%-80%)	263	1,111	-134	-313	927
<b>Total Demand</b>	<b>1,916</b>	<b>3,511</b>	<b>-489</b>	<b>-888</b>	<b>4,050</b>

Source: Claritas, Inc.; U.S. Department of Housing and Urban Develop CHAS Data; Mullin & Lonergan Associates

\* Based on a continuation of past trends in the ratio of renters versus owners in the various income categories, the following renter/owner ratios were applied to projected demand amounts to calculate renter units and owner units: 41%/59% for Extremely Low Income; 33%/67% for Very Low Income; and 30%/70% for Low Income.

**B. Housing Supply**

The second step in estimating the affordable housing needs of Armstrong County is to determine the extent to which housing demand is likely to be met through the existing housing inventory and any projected new housing development. Housing demand is comprised of different types of housing need. For example, cost-burdened households may benefit from rent subsidies, while new construction may be necessary to meet demand for homeowners and households living in substandard housing.

The first step in determining housing supply is to identify the extent to which the current housing delivery system is already providing housing for low income households. The existing housing inventory, current building activity, and housing programs already in place must be evaluated.

**i. Existing Housing Inventory Characteristics**

Table 6-11 summarizes characteristics of the county's housing inventory.

**Table 6-11  
Characteristics of Existing Housing Stock**

Characteristic		Number	Percent
<b>Type of Structure</b>	Single family	25,093	78.0%
	Multi-family	3,129	9.7%
	Mobile homes	3,948	12.3%
	<b>Total</b>	<b>32,170</b>	<b>100.0%</b>
<b>Occupancy Status</b>	Occupied	29,005	89.6%
	Vacant	3,382	10.4%
	<b>Total</b>	<b>32,387</b>	<b>100.0%</b>
<b>Tenure</b>	Owner	22,408	77.3%
	Renter	6,597	22.7%
	<b>Total</b>	<b>29,005</b>	<b>100.0%</b>
<b>Year Unit Built</b>	2005 or later	0	0.0%
	2000-2004	709	2.2%
	1990-1999	2,414	7.3%
	1980-1989	2,446	7.4%
	1970-1979	3,744	11.4%
	1960-1969	3,306	10.0%
	1950-1959	4,188	12.7%
	1940-1949	3,329	10.1%
	Before 1940	12,802	38.9%
	<b>Total</b>	<b>32,938</b>	<b>100.0%</b>
<b>Rent</b>	Less than \$200	532	8.5%
	\$200 to \$299	780	12.4%
	\$300-\$499	2,972	47.4%
	\$500-\$749	1,131	18.0%
	\$750-\$999	140	2.2%
	\$1,000-\$1,499	25	0.4%
	\$1,500 and higher	8	0.1%
	No cash rent	686	10.9%
	<b>Total</b>	<b>6,274</b>	<b>100.0%</b>
<b>Housing Value</b>	Less than \$50,000	5,468	32.6%
	\$50,000 to \$99,999	8,406	50.1%
	\$100,000 to \$149,999	1,890	11.3%
	\$150,000 to \$199,999	771	4.6%
	\$200,000 to \$299,999	186	1.1%
	\$300,000 to \$499,999	52	0.3%
	\$500,000 and higher	12	0.1%
	<b>Total</b>	<b>16,785</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2000 and 2005

**ii. Inventory of Publicly and Privately Assisted Rental Units**

Based on an inventory of rental housing developments prepared in December 2007, there were 985 rental units in Armstrong County that were affordable to low-income households. The affordable units include:

- Units owned and administered by the Armstrong County Housing Authority
- Units developed with assistance from U. S. Department of Agriculture programs such as Section 515
- Units developed with assistance from HUD programs such as Section 202
- Units developed with Pennsylvania Housing Finance Agency housing tax credits

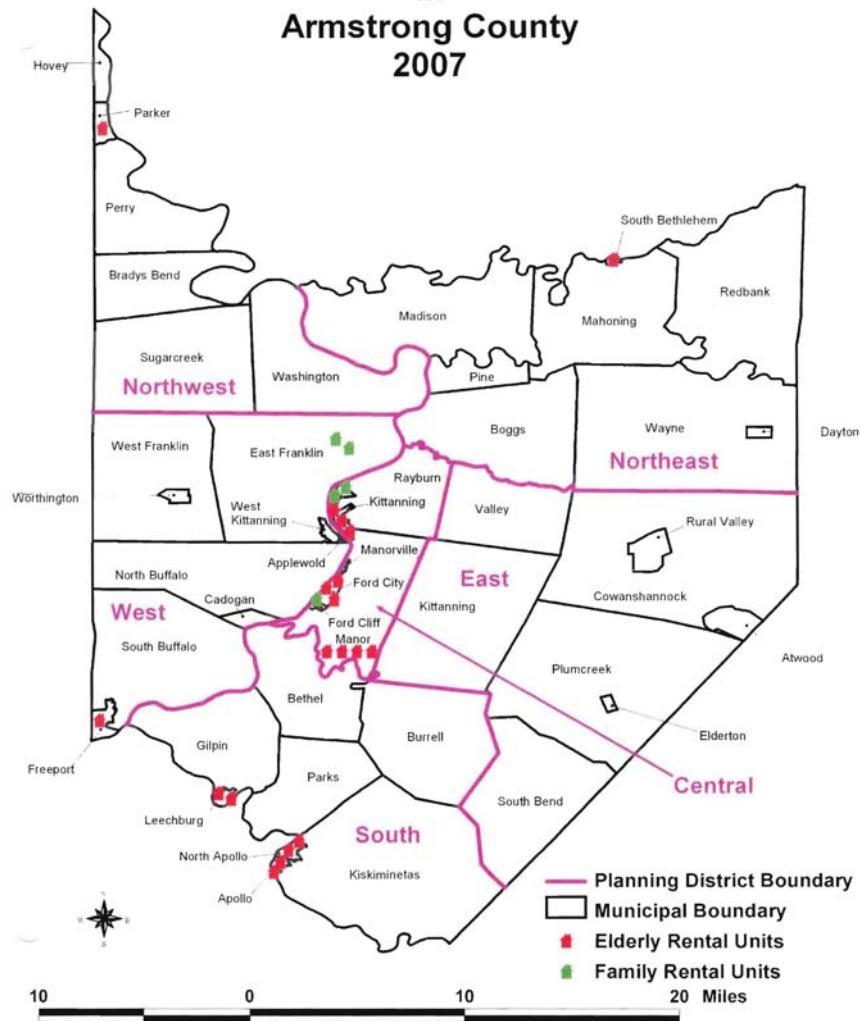
These units account for just 3.4% of the county's overall occupied housing stock and 14.9% of the county's occupied rental housing stock. As shown in Table 6-12, characteristics of the affordable rental housing stock include:

- 744 of the affordable units are for elderly persons
- 241 of the affordable rental units are for families

The locations of assisted affordable rental units in Armstrong County are shown on Map 6-1. As this map indicates, most of the county's assisted rental units are concentrated in the central portion of the county – in Manor Township, and Kittanning and Ford City Boroughs. Most of the remainder are located in the boroughs along the county's border with Westmoreland County.

Map 6-1  
Armstrong County Assisted Rental Units - 2007

Assisted Rental Units  
in  
Armstrong County  
2007



**Table 6-12  
Assisted Rental Inventory - 2007**

Development Name	Address	Privately Assisted Units	Publicly Assisted Units	Family	Elderly
Allegheny Manor	Kittanning		34	32	2
Armstrong Court	Kittanning		56		56
Balcony Towers	Kittanning		100		100
Bellwood Gardens	Ford City	28			28
Freedom Apartments	Ford City	28			28
Freeport Towers	Freeport		84		84
Friendship Apartments	Leechburg		50		50
Garden Towers	Kittanning		98		98
Kittanning Commons	East Franklin	32		32	
Lee Haven Towers	Leechburg		60		60
Luxemburg Manor	North Apollo		30	16	14
Parker Heights	Parker	26			26
Parkview Apartments	Ford City		38		38
Rayburn Manor	East Franklin	46		46	
Sandalwood Apartments	Leechburg	85		85	
South Apartments	Ford City		18	18	
South Bethlehem Apartments	South Bethlehem	18			18
South McKean Way	Kittanning		16	12	4
Valley View Apartments I	Manor Township	11			11
Valley View Apartments II	Manor Township	11			11
Valley View Apartments III	Manor Township	11			11
Valley View Apartments IV	Manor Township	20			20
Warren Manor	Apollo		61		61
West-In-Arms	Apollo	12			12
West-in-Arms	North Apollo	12			12
	Grand Total	340	645	241	744

Sources: Pennsylvania Housing Finance Agency; Armstrong County Housing Authority

### iii. Public Housing and Section 8 Housing Choice Vouchers

Representatives of the Armstrong County Housing Authority (ACHA) were interviewed during the preparation of this document and provided the following information regarding ACHA's public housing inventory and Section 8 Housing Voucher Program.

ACHA currently manages a total of 645 public housing units countywide. A total of 78 of these units are for families and 567 are for elderly persons. Almost 46% of ACHA's units are located in Kittanning and Ford City.

ACHA uses funds from its annual Capital Funds Program grant allocation to maintain, rehabilitate, and improve its buildings and facilities.

In December 2007, there were 202 people on ACHA's authoritywide waiting lists for public housing units.

ACHA has completed a HUD-required 504 Accessibility Needs Analysis and is implementing its 504 Transition Plan. Upon anticipated completion of the transition plan in 2010, the ACHA will offer a full range of accessible housing units at each of its public housing developments and will also be in

compliance with all federal regulations regarding accessible housing units. ACHA provides site-based management and centralized maintenance of public housing units.

ACHA also administers a Section 8 Housing Choice Voucher Program. Characteristics of this program include:

- ACHA administers 232 vouchers, and all vouchers are presently utilized.
- The Housing Authority has project-based vouchers for 100 elderly units at Balcony Towers.
- In December 2007, there were 120 applicants on the waiting list for Section 8 vouchers and 39 people on the waiting list for project-based vouchers. For the past several years, the Section 8 voucher list has been closed except for a month or two in the fall.

ACHA also manages 53 units of PHFA elderly tax credit housing at Valley View Apartments in Manor Township. In December 2007, there were 91 applicants on the waiting list for these units.

**iv. Affordable Renter Housing Potentially Lost to Conversion**

Information was collected to determine the affordable renter housing units that may be lost to conversion to market units in Armstrong County through 2012. Records reviewed included HUD's data regarding expiring Section 8 contracts, expiring mortgages for Section 202 and Section 811 assisted housing, and USDA's information regarding rental assisted financed projects. The data indicated that the 46 affordable family rental housing units at Rayburn Manor are at risk of conversion to market rate units after 2007. These units are PHFA Section 8 project-based units.

**v. Projected Housing Growth**

Projecting change in the future housing supply can be difficult given the uncertainty of interest rates, construction costs, mortgage availability, developer behavior, etc. However, based on the number of units for which building permits were issued in Armstrong County during the seven year period from 2000 to 2006 (i.e., 729 units, or an average of about 121 units per year), it is projected that an additional 600 housing units (approximately 100 units annually over the next six years) will be created from 2007 through 2012 (six complete calendar years). Of these:

- 300 units (50%) will be single family owner-occupied units
- 270 (45%) will be manufactured housing units or mobile homes
- 30 units (5%) will be multifamily renter-occupied housing units

Furthermore, it is projected that the private housing market will continue to favor higher income households and owners over low income households and renters.

### **C. Armstrong County Affordable Housing Need**

Affordable housing need is determined by identifying the unmet affordable housing demand. The total affordable housing demand for 2000-2012 was calculated to be 4,050 housing units. (See Table 6-10.) The total affordable housing supply for the same period is estimated to be 1,040 units, leaving an unmet need of 3,010 affordable housing units. (See Table 6-13.)

Additions to the supply of affordable housing for the period 2000-2006 were calculated as follows:

- Phases II-IV of Valley View Apartments created 42 units of tax credit rental housing for elderly residents.
- In Elderton Heights, nine single-family homes were constructed.
- An estimated 325 manufactured or mobile homes were added to the housing stock.
- One owner-occupied unit was rehabilitated via the North Vandergrift Affordable Housing Program
- 45 units were rehabilitated through the county's HOME Rehabilitation Program.
- 4 owner-occupied units were purchased and rehabilitated through the Armstrong County Brownfields Program.
- 41 homes were purchased through the USDA Section 502 Home Purchase Program.
- 22 units were rehabilitated through the Manor Township Housing Rehabilitation Program.
- 27 units were made handicap accessible via the PA Access Program (Owners).

The affordable housing for 2007-2012 was calculated based on the following assumptions:

- Trek Development Corporation will develop Phase V of Valley View Apartments, creating an additional 20 units of tax credit elderly rental housing.
- For-profit or nonprofit developers will construct another 32 units of tax credit elderly rental housing – 12 units in Rural Valley and 20 units in the Kittanning area.
- In Elderton Heights, the two lots sold in 2007 and the four remaining Phase I lots will result in six single family homes being built.
- 3 units were purchased and rehabilitated through the Armstrong County Brownfields Program in 2007.
- 10 more units will be purchased and rehabilitated through the Armstrong County Brownfields Program.

- 7 units were rehabilitated through the Manor Township Housing Rehabilitation Program in 2007.
- 15 additional units will be rehabilitated through the Manor Township Housing Rehabilitation Program
- 25 homes will be rehabilitated via the HOME Rehabilitation Program.
- Approximately 270 building permits will be approved for mobile homes or manufactured housing (45 units per year).
- 15 units of owner-occupied housing in Cadogan will be rehabilitated.
- 7 homes were purchased through the USDA Section 502 Home Purchase Program in 2007.
- 30 additional units will be purchased or rehabilitated through the USDA Rural Development Section 502 Home Purchase Program.
- 1 unit was rehabilitated through the Armstrong County HOME/PA Access Program in 2007.
- 6 additional units will be rehabilitated through the Armstrong County HOME/PA Access program.
- 2 units were made handicap accessible through the PA Access Program (Renters) in 2007.
- 10 additional units will be made handicap accessible through the PA Access Program (Renters).
- Mechling Shakeley Veterans Center will add 15 beds for homeless clients.
- A total of 50 beds will be added to address various special needs populations, e.g., the homeless, domestic violence victims, substance abusers, persons with disabilities, etc.

**Table 6-13**  
**Total Affordable Housing Need for Armstrong County, 2000-2012**

<b>AFFORDABLE HOUSING DEMAND</b>	
<b>Existing Demand for Affordable Housing (2000)</b>	
Households with Housing Problems	5,427
<b>Future Demand for Affordable Housing (2000-2012)</b>	
New Low Income Households	-1,377
<b>Total Affordable Housing Demand</b>	<b>4,050</b>
<b>AFFORDABLE HOUSING SUPPLY</b>	
<b>Future Supply of Affordable Housing (2000-2012)</b>	
2000-2006 New Construction/Rehabilitated Units	
Valley View Apartments	42
Elderton Heights	9
North Vandergrift Affordable Housing Program	1
Armstrong County HOME Rehabilitation Program	45
Armstrong County Brownfields Program	4
USDA Section 502 Home Purchase Program	41
Manor Township Housing Rehabilitation Program	22
PA Access Program (Owners)	27
Mobile Home or Manufactured Housing Units (permits approved from 2000-2006)	325
2007-2012 New Construction / Rehabilitated Units	
Valley View Apartments - Phase V	20
Senior Rental Apartments - Rural Valley and Kittanning Area	32
Elderton Heights	6
Armstrong County Brownfields Program	13
Manor Township Housing Rehabilitation Program	22
Armstrong County HOME Rehabilitation Program	25
Armstrong County HOME Program - Cadogan	15
USDA Section 502 Home Purchase Program	37
Armstrong County HOME/PA Access Program	7
PA Access Program (Renters)	12
Mechling Shakely Veterans Center (beds)	15
Special needs populations (beds)	50
Mobile Home or Manufactured Housing Units (average 45 units/yr x 6 years)	270
<b>Total Affordable Housing Supply</b>	<b>1,040</b>
<b>Total Affordable Housing Need (Total Demand minus Total Supply)</b>	<b>3,010</b>

Source: Mullin & Lonergan Associates, Inc.

## **7. SPECIAL NEEDS POPULATIONS**

Persons with special needs include the frail elderly, the homeless, and persons with disabilities, mental illness, substance abuse, and HIV/AIDS. While it is possible to estimate the number of individuals in most of these categories based on census data and other reliable sources, it is not possible to determine how many of these individuals have housing needs. Furthermore, many of these individuals with special needs may also have very low incomes and, therefore, their needs may already have been taken into account in estimating the needs of households with lower incomes.

### **A. Persons with Disabilities**

The Census Bureau defines “disability” as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition also can impede a person from being able to go outside the home alone or to work at a job or business.

In 2006, the U.S. Census Bureau estimated that, among county residents who were at least five years old, 21% had at least one disability. Table 7-1 contains detailed information on Armstrong County residents with disabilities.

**Table 7-1  
Type of Disability for Civilian Non-institutionalized Population 5 Years and Older – 2005**

	Armstrong County	
	Number	Percent
<b>5 to 15 year olds</b>	<b>8,932</b>	<b>100.0%</b>
Sensory disability	282	3.2%
Physical disability	299	3.3%
Mental disability	683	7.6%
Self-care disability	41	0.5%
With any disability	738	8.3%
<b>16 to 20 year olds</b>	<b>4,040</b>	<b>100.0%</b>
Sensory disability	36	0.9%
Physical disability	257	6.4%
Mental disability	287	7.1%
Self-care disability	35	0.9%
Go-outside-home disability	182	4.5%
Employment disability	180	4.5%
With any disability	512	12.7%
<b>21 to 64 year olds</b>	<b>40,549</b>	<b>100.0%</b>
Sensory disability	1,796	4.4%
Physical disability	4,431	10.9%
Mental disability	2,445	6.0%
Self-care disability	888	2.2%
Go-outside-home disability	1,839	4.5%
Employment disability	3,713	9.2%
With any disability	7,737	19.1%
<b>65 years and older</b>	<b>12,992</b>	<b>100.0%</b>
Sensory disability	1,519	11.7%
Physical disability	3,229	24.9%
Mental disability	1,034	8.0%
Self-care disability	876	6.7%
Go-outside-home disability	2,045	15.7%
With any disability	4,880	37.6%

Source: U.S. Census Bureau, 2006 American Community Survey

There are a number of agencies that provide housing and/or housing-related services to Armstrong County's special needs population. Many of these agencies serve multiple counties.

## **B. Mental Health/Mental Retardation**

The Office of Mental Health and Substance Abuse Services of Pennsylvania's Department of Public Welfare has mandated that each county in the state prepare an annual mental health plan for FY 2007-2008. The purpose of this plan is to plan for the implementation of a unified system strategy and the consolidation of the mental health planning process and services delivery system. The plan will describe the status of and any modification to the county's efforts to enable adults and transition age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

Armstrong County's FY 2007-2008 mental health plan must be submitted to the PA Department of Welfare in April 2008. County mental health practitioners are meeting on a regular basis to prepare the required plan. This plan will contain the best available information on the housing needs of county residents with mental health/mental retardation problems. Armstrong County planners should use the completed plan to identify these housing needs and devise strategies to address the identified need.

Agencies that serve county residents with mental health/mental retardation issues include the following:

- I & A Residential Services, Inc. (I&A) assists mentally ill and mentally disabled clients through three programs:
  - Under its Community Hospital Integration Project Program, I&A operates a facility in Manor Township that has four beds for clients that have been released from Torrance State Hospital. This facility is always at 100% capacity.
  - Through its Community Residential Rehabilitation Program, I&A works with private sector landlords to provide a total of 12 beds in three locations in Kittanning Borough. This program operates at only 58% capacity because residents must refrain from alcohol consumption to remain in the program. Many clients resume drinking and are evicted.
  - Via its Supportive Living Program, I&A provides services to clients in their homes. There are generally 12-15 program participants at any given time. There is no waiting list for this program.
  - I&A cited the following housing needs for its mental health clients in Armstrong County:
    - Transitional age (18-21) housing
    - A 5-10 bed long-term structured residence, i.e., a locked mental health facility that requires 24-hour staffing with, doctors, nurses, etc.
    - Housing for mental health clients with drug and alcohol use backgrounds

### **C. Developmental Disabilities**

- Evergreen Homes provides housing for persons with developmental disabilities. It has a total of 53 beds at 15 group homes in various locations in Armstrong County. Its clients must be referred to Evergreen Homes by the Family Counseling Center. The Family Counseling Center estimates that there is a need for two more group homes (3-4 beds/home) in Armstrong County, and identifies an urgent need for at least five respite beds (emergency short-term beds) in the county.

- West-In-Arms provides housing for persons with developmental disabilities and physical disabilities. It has two 12-unit facilities – one in Apollo and one in North Apollo. Many of the residents in these two facilities are long-term residents, having lived there for 20 years or more. West-in-Arms provides meals and limited transportation services for its residents. Turnover is low (one or two units per year), and the waiting list in October 2007 consisted of just three applicants.

#### **D. Drug and Alcohol Abuse**

- ARC Manor serves county residents who are 18 or older and have drug and alcohol problems. ARC Manor provides both in-patient and outpatient counseling and programs, including a partial hospitalization program for drug or alcohol abusers.
- The Armstrong-Indiana Drug and Alcohol Commission serves residents who have substance abuse problems. As the designated Single County Authority for drug and alcohol services in Armstrong and Indiana Counties, the Commission receives, administers and allocates state and federal drug and alcohol funds targeted for the two-county area.
  - The Commission noted that Oxford House, a recovery house for substance abusers, opened in Kittanning Borough in October 2007. It accommodates seven male residents and is fully occupied. Residents must remain drug and alcohol free, or they will be evicted.
  - The Commission identified the following needs for county residents with drug and alcohol problems:
    - A total of 4-6 beds (2-3 beds for each sex) of transitional housing for people with mental health issues and drug or alcohol abuse
    - For people with drug or alcohol problems, the county needs 16-20 beds (8-10 beds for each sex) of temporary housing for recovering abusers. There is also a need for units for female clients who have children.
    - Access to public transportation and services make Kittanning the most logical location for any additional housing for drug and alcohol abusers, but small facilities may be viable in other more densely populated areas of the county, e.g., Apollo, Freeport, or Leechburg.

#### **E. Elderly and Frail Elderly**

A frail elderly person is defined as one who has one or more limitations on activities of daily living (ADL) – walking, bathing, dressing, etc. – and who may need assistance to perform ADLs. Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive housing is needed when an

elderly person is both frail and low income, since the housing assistance offers services to compensate for the frailty in addition to financial assistance.

An estimate of the number of frail elderly requiring supportive services can be obtained by applying the national prevalence statistics of 14.4% for the proportion of elderly that require assistance with ADLs to the number of elderly in Armstrong County. In 2000 there were 13,053 persons age 65 and older in the county. Applying the 14.4% national prevalence standard to the total number of elderly residents results in an estimated 1,880 frail elderly persons who may require supportive housing in Armstrong County.

In 2007, there are estimated to be 8,272 Armstrong County households with a head of household who is at least 65 years of age, comprising 29% of all county households. This is a slight decrease of 292 households since 2000, when elderly households (8,564) accounted for 30% of all households. By 2012, elderly households are expected to increase to 8,649 households and represent nearly 30% of all county households. Table 7-2 indicates changes in elderly households between 2000 and 2012.

**Table 7-2**  
**Elderly Households – 2000 to 2012**

Age of Householder	2000	2007	2012
65 to 74	4,176	3,542	3,931
75 and older	4,388	4,730	4,718
<b>Total Elderly Households</b>	<b>8,564</b>	<b>8,272</b>	<b>8,649</b>
Total Households	28,932	28,891	28,430

Sources: U.S. Census Bureau; Claritas, Inc.

Elderly persons often need affordable housing. According to the U.S. Department of Housing and Urban development, in 2000, 35% of Armstrong County’s elderly renter households and 21% of the county’s elderly owner households were cost burdened. By 2012, elderly households will comprise 30% of the county’s households, many of whom will need affordable rental housing.

Housing practitioners who were interviewed for this study identified five areas of the county that needed housing for older residents – Apollo, Freeport, Leechburg, Kittanning, and Rural Valley.

To determine an area’s initial ability to support additional subsidized elderly rental housing units, “quick tests” are conducted. A quick test is an informal market analysis, based on census data, to compare the number of age- and income-eligible residents in a given area to the number of existing subsidized rental units. This analysis provides an indication as to whether there is a sufficient pool of eligible senior residents to justify additional subsidized units.

It is important to note that a quick test quantifies the number of age- and income-eligible households that could potentially qualify for age- and income-restricted housing. However, an independent market analysis would be required to verify that an actual demand exists within a specific market and at a certain location. A

sufficient eligible population does not solely determine demand. Other demand factors include (but are not limited to) vacancy rates within the proposed market area, waiting list information, population growth patterns, proposed building type (high- or low-rise), future development plans, and economic activity.

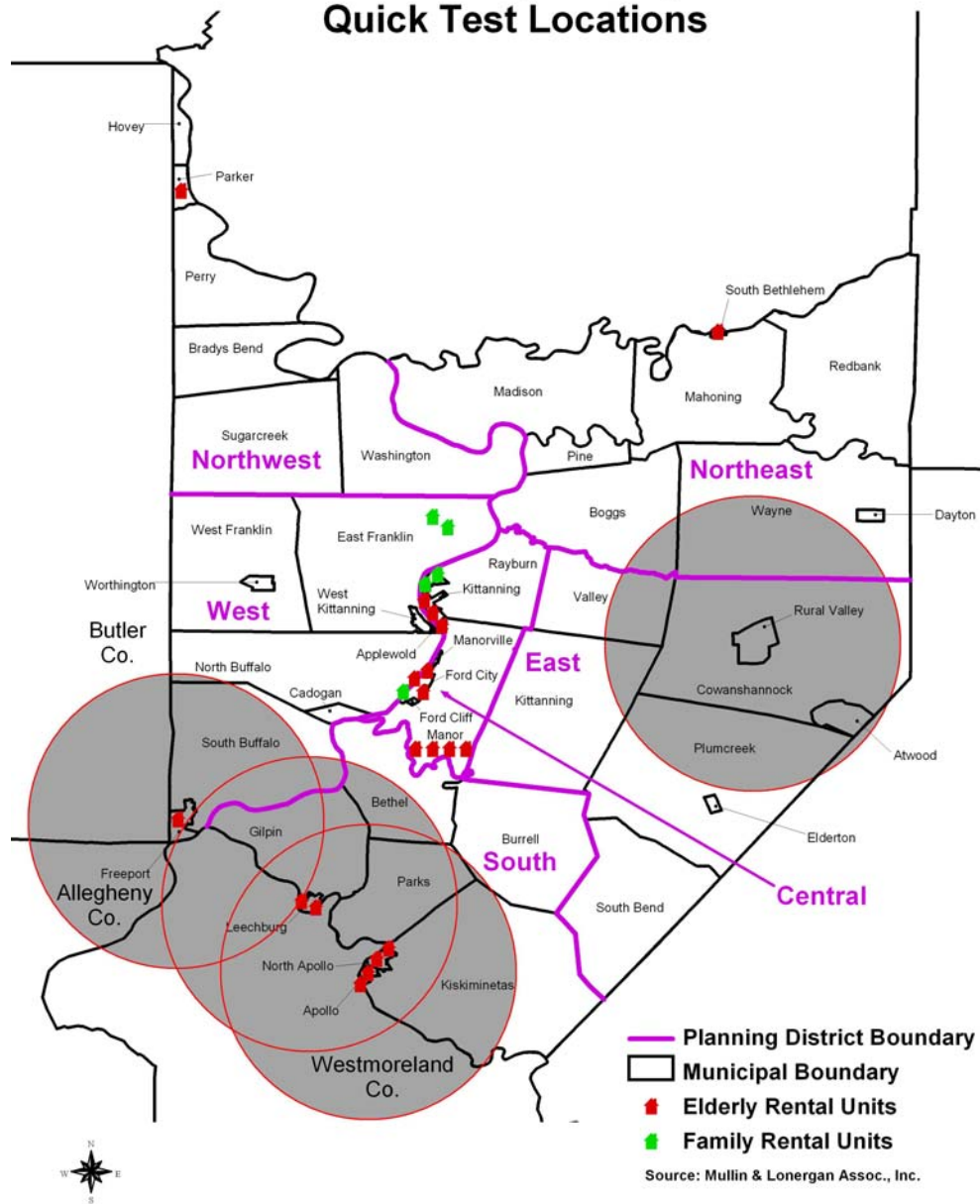
Quick test unit numbers are determined based on a capture rate of 5%. A 5% capture rate assumes that 5% of the eligible population within the primary market area (i.e., a five-mile radius of the proposed site) would be served by a potential project. Guidelines used by the Pennsylvania Housing Finance Agency when evaluating tax credit applications for elderly housing classify proposed projects in areas with overall capture rates (for the proposed project plus existing subsidized units) of 25% or higher as not feasible.

In 2006, a study made to determine the best reuse of the former Indiana University of Pennsylvania campus in Kittanning Borough included a quick test for elderly housing. This quick test indicated that there was a potential for at least 40 units of senior tax credit housing in the Kittanning market area. Subsequently, the developers of the 53-unit Valley View senior housing apartment development in Manor Township (adjacent to Kittanning Borough) have twice unsuccessfully applied for Pennsylvania Housing Finance Agency (PHFA) tax credits for 20 additional units at the Manor Township site. However, PHFA's failure to award tax credits to this project should not be interpreted as a lack of need for such housing. Instead, the unsuccessful tax credit funding applications are most likely the result of the fierce competition for such funds. Armstrong County is located within PHFA's Region 5, which is traditionally one of the most competitive regions in the state in which to secure a tax credit reservation. During the most recent PHFA 2007 funding cycle, the amount of elderly housing tax credit funding requested in Region 5 was more than five times the amount of tax credit authority that was available.

In October 2007, the developers of Valley View Apartments had a waiting list of 82 pre-qualified applicants who are 55 or older. Consequently, the developers have expressed interest in constructing more tax credit units to meet the demand for elderly rental housing in the Kittanning area.

Quick tests were conducted for the remaining four areas identified as potential locations for elderly housing – Apollo, Freeport, Leechburg, and Rural Valley. The following figure shows the areas that fall within the quick test capture areas. Large portions of three of these areas fall partially outside of Armstrong County.

## Armstrong County Quick Test Locations



Of the four areas surveyed, only Rural Valley met the 5% capture rate/25% overall capture rate criteria. Rural Valley's quick test revealed a potential market for up to 12 subsidized elderly rental housing units. Large numbers of existing subsidized elderly rental housing units in the Apollo, Freeport and Leechburg quick test capture areas resulted in high overall capture rates for these areas. Quick test calculations are included in Appendix 2.

It should be noted that the 5% capture rate is a very conservative estimate. Additional data would need to be analyzed to determine the actual market demand for affordable elderly rental units in these and other areas of Armstrong County.

Another caveat to note about quick tests is that quick tests use data at the census tract and block group level, and the most recent data available for these reporting levels is the 2000 Census. The 2000 Census data is dated, and may not accurately reflect the number and distribution of elderly Armstrong County residents in 2007. For example, projections for the period 2007-2012 indicate a growth in the number of county households in the 55-64 and 65-74 age cohorts. The two planning districts that are projected to experience the largest increases in elderly households are the West Planning District (342 households) and the South Planning District (227 households). The combined total of 569 elderly households that are projected to be gained by these two planning districts represent almost 60% of the county's projected gain in elderly households.

Freeport is in the West Planning District, and Apollo and Leechburg are in the South Planning District. Therefore, conducting quick tests with data available through the upcoming 2010 Census may provide a different picture of the viability of tax credit housing for the elderly in Apollo, Freeport, Leechburg and other areas of the county.

Another indication of the current need for elderly housing in Apollo, Freeport, and Leechburg is the Armstrong County Housing Authority's waiting list for its elderly housing facilities in these communities. The current waiting list for the housing authority's elderly housing units in Apollo is 43, in Freeport 11, and in Leechburg 37.

## **F. Homeless Families and Individuals**

### **i. Continuum of Care Process**

HUD initiated the Continuum of Care (CoC) process in 1994 to encourage a coordinated, strategic approach to planning for programs that assist individuals and families who are homeless. The CoC document is the mechanism through which federal funds are awarded to communities and states to assist the homeless. CoC planning efforts may be organized at a number of geographic levels. Armstrong County participates in the statewide CoC in the southwest region.

Key elements of the CoC approach include:

- Strategic planning to assess available housing, services and identify gaps;
- Data collection systems to document the characteristics and needs of the people who are homeless and to track people served; and
- Inclusive processes that draw upon system- and client-level sources of information to establish priorities.

Because CoC homeless data is compiled at the regional (not county) level, the exact nature and extent of homelessness in Armstrong County is uncertain. Agencies and individuals

familiar with the county's homeless population offered the following observations:

- There are only two emergency shelters in Armstrong County – a homeless shelter (Mechling Shakely Veterans Center) in Sugarcreek Township, and a domestic violence shelter (Haven, Inc.) in Kittanning Borough.
- There is a need for additional emergency shelter beds for both the homeless and domestic violence victims, but it is difficult to quantify the need.
- The logical location for any additional emergency shelters would be Kittanning Borough, Ford City or other areas served by public transportation

**ii. Available Resources**

Through the CoC, Armstrong County is able to provide the following housing and supportive services to its homeless and near-homeless populations:

- Case management – Armstrong County Community Action agency, Pittsburgh AIDS Task Force, Armstrong-Indiana Drug and Alcohol Commission, Mechling-Shakley Veterans Center, I&A Residential Services, Inc.
- Emergency shelter assistance – Salvation Army, Department of Public Welfare, Pittsburgh Presbytery – Lazarus, local churches, Armstrong-Indiana Drug and Alcohol Commission, Haven, Inc., Mechling-Shakley Veterans Center, Armstrong County Community Action Agency
- Bridge/Transitional housing – Armstrong County Community Action Agency, Haven Inc.
- Permanent and/or supportive housing – I&A Residential Services, Inc., Evergreen Homes, Armstrong County Housing Authority, Mechling-Shakley Veterans Center
- Life skills training – Mechling-Shakley Veterans Center, I&A Residential Services, Inc.,
- Substance abuse treatment – ARC Manor, Armstrong County Community Action Agency, Armstrong-Indiana Drug and Alcohol Commission, Mechling-Shakley Veterans Center,
- Mental health treatment – Mechling-Shakley Veterans Center, I&A Residential Services, Inc.,
- Developmentally disabled assistance – Evergreen Homes
- Domestic violence assistance – Haven, Inc.
- HIV/AIDS housing and care – Butler-Armstrong AIDS Alliance, Pittsburgh AIDS Task Force, Presbyterian SeniorCare

- Educational assistance – Mechling-Shakley Veterans Center, I&A Residential Services, Inc.
- Child care – Armstrong County Community Action Agency
- Transportation (to services) – Armstrong County Community Action Agency, Mechling-Shakley Veterans Center, Town & Country Transit, Haven, Inc.
- Housing placement – I&A Residential Services, Inc., Armstrong County Housing Authority, Pittsburgh AIDS Task Force, Armstrong County Community Action Agency, Mechling-Shakley Veterans Center

The three agencies that are most actively engaged in providing housing for Armstrong County's homeless and near homeless population are Mechling-Shakley Veterans Center, Haven, Inc., and Armstrong County Community Action Agency, Inc. The following is a description of the services that these agencies provide.

Mechling-Shakley Veterans Center is the only homeless shelter in Armstrong County. It is located in Sugarcreek Township and has about 60 beds to house homeless individuals (mostly veterans) with emotional and/or substance abuse problems. The center provides both emergency and permanent supportive housing. Its residents receive community-based treatment including transitional rehabilitation and support---counseling, vocational training, life skills enhancement, educational opportunities, assistance with future housing plans, and transportation to needed services. The center has plans to construct five new housing units that will provide a total of 15 additional beds to serve its clients. The center's administrators state that there is a need for additional emergency shelters in Armstrong County, but they are unable to quantify that need.

Haven, Inc. operates the only domestic violence shelter in the county. Located in Kittanning Borough, Haven has 15 shelter beds for women and children. Shelter for male clients is provided off-site. The shelter is often full, and client overflows are sent to other regional shelters or to motels. Between July 1, 2005 and June 30, 2006, Haven sheltered 81 adults and 55 children. It provided services (e.g., transportation) for 486 domestic violence victims and 62 sexual assault victims. Haven's administrators indicate that the county needs an additional homeless shelter and more transitional housing.

The Armstrong County Community Action Agency provides both housing and a number of housing-related services to low-income county residents. It has received three Continuum of Care grants and has 11 beds for transitional housing units and 14 beds for scattered-site permanent supportive service housing.

**iii. Persons with HIV/AIDS**

According to the Pennsylvania Department of Health, there were 16 persons living with AIDS in Armstrong County in June 2006. Armstrong County has no dedicated housing facility for county residents with HIV/AIDS.

According to a housing needs assessment prepared by the Southwest Pennsylvania AIDS Planning Coalition in 2000, the major housing need of persons with HIV/AIDS is ongoing rental assistance.

## 8. ORGANIZATIONAL CAPACITY

### A. Existing and Potential Housing Resources

Local organizations and housing programs were evaluated to determine the effectiveness of addressing the pipeline projects they are proposing and an overview of the effectiveness of the approach. This section provides an overview of the organizations that provide housing and related services to Armstrong County residents.

#### i. Affordable Housing Providers

In addition to collecting hard data (household projections, housing inventories, etc.) for this report, regional housing developers were interviewed. These organizations (both nonprofit and for-profit) were identified as playing critical roles in the planning, financing and development measures associated with creating new affordable housing units for lower income households in Armstrong County.

A total of three for-profit housing developers/builders that are located in Armstrong County or carry out housing development in Armstrong County were identified and interviewed. These included the following:

- **Trek Development, Inc.** – Trek Development, Inc. is based in Pittsburgh but works throughout the region. Over the course of the last ten years, Trek has partnered with nonprofit organizations in the County to implement affordable rental housing projects in Armstrong County.
- **Cressman Construction** – Cressman Construction is a local general contractor that builds custom upper-end housing in northeast Armstrong County.
- **McLachlan Builders, Inc.** – McLachlan Builders, Inc. is local residential builder that is affiliated with Barden Construction Company (a New York-based company). They primary build custom homes in the \$115,000 - \$200,000 price range. The type of homes constructed by McLachlan Builders is generally ranch and two story homes in the 1,500-2,000 square foot range.

In addition to the for-profit builders and developers, there are a number of not for profit organizations that also develop and implement affordable housing programs in Armstrong County. These include the following:

- **Armstrong County Department of Planning Development** – The Armstrong County Department of Planning and Development has a proven record of developing and carrying out several housing programs such as owner-occupied housing rehabilitation, acquisition/rehab/resale programs, USDA Rural Development loan programs, the new construction of affordable housing for first time

buyers, and funding for handicapped accessibility of existing rental units and owner units.

- **Armstrong County Nonprofit Housing Corporation** - This is a non-profit, housing development entity of the Armstrong County Department of Planning and Development. The Housing Corporation was responsible for the development of the Elderton Heights subdivision and is currently responsible for processing of USDA Rural Development program loans.
- **Armstrong County Housing Authority** – The authority operates a total of 545 public housing units, 100 Section 8 project based units, and a total of 232 housing choice vouchers. In addition, the authority manages a total of 53 units in Valley View Apartments – a privately owned tax credit development.
- **Armstrong County Community Action Agency (ACCAA)**- ACCAA implements several housing programs in Armstrong County including a weatherization program, home crisis repair program, and homeownership counseling. ACCAA is the only certified Community Development Housing Organization (CHDO) located in Armstrong County. In addition, ACCAA also implements several homeless assistance programs for the County. These include three continuum of care grant programs, a transitional housing program and necessary supportive service programs related to homeless and transitional housing.

As a result of the continuum of care program, ACCAA organizes quarterly meetings of the county Department of Planning and Development, representatives from the County Drug and Alcohol program and the Area Agency on Aging to discuss housing issues.

- **Armstrong County Area on Aging** – the Armstrong County Area on Aging provides various services and programs to the elderly in the County. In addition, it also provides a housing accessibility program for elderly persons with mobility impairments.

Other housing providers interviewed as part of the housing study included Mechling Shakely Veterans Center and the Housing Alliance of Indiana County. Both of these entities offer housing and/or housing services within Armstrong County.

## ii. Evaluation of Pipeline Projects

In an effort to identify new affordable housing units that are expected to be made available to lower income households for occupancy over the coming years, housing providers also were asked to identify projects they have in the pipeline. The “pipeline” refers to all proposed affordable housing projects that are in various stages of pre-development or construction. It is important to note that the pipeline projects list is a fluid one, constantly changing as housing units are completed and occupied, and as new projects are planned, financed and initiated. The following chart summarizes the pipeline projects

identified in Armstrong County in 2006-2007 and includes only those projects that would add new or rehabilitated affordable housing units in the region's inventory.

A total of 238 affordable housing units are proposed or planned over the next several years. Of these, all but 31 are projects that involve homeowner or rental rehabilitation and therefore do not add new units of affordable housing stock within the county.

In addition, 20 of the 31 new units are proposed as part of the Trek Development elderly LIHTC project for Phase V of Valley View Apartments. This project was recently submitted to PHFA for FY 2008 tax credits. This leaves only 11 new units of housing for non-elderly households. A summary of pipeline projects is presented on the following page.

<b>AFFORDABLE HOUSING PIPELINE - ARMSTRONG COUNTY 2006-2007</b>						
<b>Name of project</b>	<b>Location</b>	<b>Type of project</b>	<b>Funding Sources</b>	<b>Amount</b>	<b># of units</b>	<b>Developer/Administrative Entity</b>
Valley View Apartments (Phase V)	Manor Township	Senior Rental Housing	PHFA Tax Credits and PennHOMES	\$2,500,000	20	Trek Developmen, Inc./Armstrong County Housing Authority/Housing Alliance of Indiana County
Elderton Heights	Elderton	Homeownership	USDA RD	\$500,000	4	AC Non-profit Housing Corp.
Armstrong County Brownfields for Housing Initiative	North Vandergrift, Kiskimere, NuMine, Yatesboro, Kittanning and Ford City	Purchase and/or construction of single family housing units	PA Brownfields for Housing	\$700,000	7	Armstrong County
Manor Township Housing Rehabilitation Program	Manor Township	Rehabilitation of affordable owner occupied structures	County, on behalf of Manor Township, CDBG Funds	\$300,000	10	Armstrong County on behalf of Manor Township
Cadogan HOME Housing Rehabilitation Program	Village of Cadogan	Rehabilitation of affordable owner occupied structures	State HOME	\$533,000	15	Armstrong County
Armstrong County PA Access Program	County-wide	Handicapped accessibility renovations for affordable rental and homeowner households	State PA Access	\$136,800	13	Armstrong County
Armstrong County PA Access/HOME Program	County-wide	General rehabilitation / handicapped accessibility renovations for affordable owner occupied households	PA Access/State HOME	\$315,400	7	Armstrong County
Emergency Rehabilitation Program	County-wide	Emergency rehabilitation of affordable owner occupied structures	County Act 137 Funds	\$40,000	20	Armstrong County
Weatherization Program	County-wide	Owner Occupied / Rental Homes	Department of Energy and Department of Welfare	\$400,000	80	Armstrong County Community Action Agency
Emergency Repair Program	County-wide	Replacement of furnaces for families with no heat	TBD	\$75,000	50	Armstrong County Community Action Agency
<b>TOTAL</b>				<b>\$5,500,200</b>	<b>226</b>	

Source: Affordable Housing Providers: Mullin & Lonergan Associates, Inc.

NOTE: Only 31 newly constructed units proposed in county.

**iii. Effectiveness of Existing Organizational Capacity**

To determine the degree to which affordable housing providers in the Armstrong County possess the ability to carry out their missions, their organizational capacity was evaluated. Based on information obtained during the organizational interviews, the following provides an overview of various issues that must be addressed to improve the overall development and delivery of affordable housing in Armstrong County:

- Significant duplication of housing programs and services within the County
- Over reliance on housing rehabilitation as a means to address affordable housing needs
- Lack of non-profit housing developers/ Community Housing Development Organizations to implement housing projects (both rental and for sale)
- Need for coordination of housing project goals and objectives
- Lack of leveraging other sources of public and private housing resources
- Need for strengthening the county's capacity to develop affordable housing
- Need for increased productivity among affordable housing providers
- Need for additional capital for pre-development costs associated with affordable housing development

**iv. Common Impediments to Developing Affordable Housing**

The following impediments to developing affordable housing in Armstrong County were identified by developers and others interviewed for this report:

- High cost of land, specifically undeveloped improved land
- Difficulty in finding improved land
- In rural counties such as Armstrong, achievable rents are too low to meet operating expenses, thereby making some projects infeasible to finance or require high subsidies.
- Non-profit developers having an inadequate supply of capital to meet pre-development expenses severely limits their ability to explore the feasibility of potential projects as prospects arise.
- Total development costs are greater than the achievable sales price for homeownership projects. As a result, the actual cost of developing housing can be twice as high as the sales price of affordable units to lower income households.
- Continuously shrinking state and federal funding sources to subsidize affordable housing projects.

**v. Collaborative Between Housing Providers**

One sign of an effective affordable housing delivery mechanism is when housing providers interact on a routine basis and work cooperatively to plan and undertake development projects. Collaboration may occur in many forms when developing affordable housing. Inexperienced nonprofit organizations will often partner with a for-profit developer in order to gain a better knowledge of the development process. Service organizations that identify a housing need for a specific client base can partner with an area nonprofit or for-profit developer in order to facilitate the construction of needed housing for their specific client group. Sometimes, a nonprofit may have a larger development in mind that requires the financial strength and experience of a for-profit developer.

Based upon interviews and available data, it appears that collaboration is very limited in Armstrong County as it relates to affordable housing production. In fact, there is currently only one example in Armstrong County, and it involves Trek Development partnering with the Housing Alliance of Indiana County to develop the 20 elderly units planned for Phase V of Valley View Apartments. It should be noted that the Armstrong County Housing Authority is also participating in this development by providing the property management.

Collaboration does occur in conjunction with the County's Continuum of Care program. As a result of the continuum of care process, Armstrong County Community Action Agency has initiated quarterly meetings with the Armstrong County Department of Planning and Development, the Area Agency on Aging and other related non-profits to discuss housing issues. This process should continue and be expanded into a more formal mechanism to establish and implement county housing policy, to prioritize projects, and to develop actual affordable housing and workforce housing projects.

**vi. Underutilized Affordable Housing Financial Resources**

Most of the pipeline projects reviewed as part of this study involved mainstream financing sources that are commonly used in affordable housing development, such as Community Development Block Grant (CDBG) funds, HOME funds, programs administered by the Pennsylvania Department of Community and Economic Development (DCED), low income housing tax credits (LIHTC), the Penn Homes Program administered by the Pennsylvania Housing Finance Agency (PHFA), and County Act 137 funds. This is a positive reflection on the local affordable housing development industry and its ability to understand and utilize major funding tools. The competition for these funds is intense. The fact that some of these tools are used in Armstrong County reflects the capacity of local affordable housing developers to compete successfully on a limited basis for scarce resources.

There are, however, numerous financing tools that are not being used. One such program is the Homeownership Construction Initiative (HCI)

administered by the Pennsylvania Housing Finance Agency (PHFA). This financing mechanism has emerged as an important tool to create affordable sales housing within the context of a broader urban revitalization plan. The Commonwealth of Pennsylvania is supportive of urban revitalization planning efforts that lead to successful development projects. In order to qualify for “impact project” funding from the Commonwealth, it is important for Armstrong County to have several revitalization projects in various stages of planning and development at all times.

Another tool worth considering involves the use of tax-exempt mortgage revenue bonds to create a County pool of funds for homeowner rehabilitation financing. A redevelopment authority or a housing authority would issue the bond. Bond proceeds would be loaned to homeowners to improve their properties. Each participating homeowner would grant a mortgage and note as collateral for the transaction. The bonds would be backed by the recorded mortgages. Certain income restrictions would apply in order for the bonds to address a public purpose. Furthermore, sources of subsidy could be used to create various tiers of borrowers based on household income. For example, HOME funds could be used to subsidize or “buy down” the rate of interest on transactions targeted to households with incomes less than 80% of median. This tier might repay their loans at an APR of 0%. Act 137 funds or State HRA funds could be used to “buy down” the rate of interest on transactions targeted to households with incomes between 80% and 115% of median. This tier might repay their loans at an APR of 3%. Households above 115% would borrow at the (unsubsidized) tax-exempt rate in the 5% APR range. In terms of timing, it is most advantageous to issue the bonds when interest rates are low in order to lock in a low tax-exempt rate. As homeowners repay their loans, the authority would use the repayments to service the debt on the bonds.

In order to further expand the supply of affordable housing in Armstrong County, affordable housing developers should be encouraged to consider several sources of financing, which are underrepresented among current projects:

- Community Development Block Grant (CDBG) Program (rehabilitation of existing housing)
- HOME Investment Partnership (HOME) Funds
- U.S. Department of Agriculture - Housing Preservation Grant (USDA-HPG)
- Act 137 - Local Affordable Housing Fund
- Pennsylvania Access Grant Program
- Core Communities Housing Program
- Temporary Assistance for Needy Families (TANF)
- U.S. Department of Agriculture - Rural Utilities Service (USDA-RUS)

- Low Income Home Energy Assistance Program (LIHEAP)
- Department of Energy (DOE) Weatherization Assistance Program
- Pennsylvania Infrastructure Investment Authority (PENNVEST)
- The Federal Home Loan Bank - Affordable Housing Program (FHLB-AHP)
- Department of Conservation and Natural Resources (DCNR)
- Redevelopment Assistance Capital Project (RACP) Program
- Americans with Disabilities Act
- U. S. Department of Agriculture – Rural Development Program
- U. S. Department of Aging – Family Caregiver Support Program
- Pennsylvania Department of Environmental Protection (DEP) - Growing Greener Program
- U. S. Department of Housing and Urban Development (HUD) - Rural Housing and Economic Development (RHED) Program
- Pennsylvania Department of Community and Economic Development (DCED) - Land Use Planning and Technical Assistance Program
- Appalachian Regional Commission (ARC)
- Private Foundations
- Housing Opportunities for Persons with AIDS (HOPWA)
- HUD Section 202 Funds for Elderly Persons
- HUD Section 811 Funds for Disabled Persons
- Section 8 Housing Choice Vouchers
- FHA Home Mortgage Insurance Section 203(b)
- Shelter Plus Care
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Section 8 Moderate Rehabilitation
- Emergency Shelter Grant (ESG)
- Section 502 Guaranteed provides guarantees to approved lenders to make loans to homebuyers to purchase single-family owner-occupied dwellings outside of metropolitan areas.
- Section 502 Homeownership Loan program
- Section 502 Mutual Self-Help Housing Loans
- Section 523 Self-Help Housing Site Loans
- Section 515 Rural Rental Housing Program funds
- Section 514/516 Farm Labor Housing program
- Section 524 Rural Housing Site Loans

- Section 533 Housing Preservation Grant
- Pennsylvania Department of Community and Economic Development – Family Savings Account Program..

**vii. Assessment of Organizational Capacity**

When it comes to organizational capacity to develop affordable housing and workforce housing, Armstrong County has both strengths and weaknesses. In terms of strengths, housing providers in the county are particularly adept at managing public housing and tax credit units, administering the Section 8 Housing Choice Voucher Program, identifying and addressing homeless and other special housing needs and stabilizing the existing owner housing stock through rehabilitation. The agencies and organizations in Armstrong County that carry out these functions have a long and distinguished history of providing housing assistance to lower income households.

One way to improve the local affordable housing delivery system is to eliminate the duplication of housing rehabilitation services. Housing rehabilitation should be carried out by one nonprofit and under one program that addresses all of Armstrong County's housing rehabilitation goals. However, rehabilitation should not be the only approach used to address the county's affordable housing needs.

The primary weakness of the delivery system in Armstrong County is the lack of development capacity to tackle more complicated new construction and substantial rehabilitation housing projects. Development entails securing site control, obtaining financing commitments, engaging a development team (architect, general contractor, etc.), obtaining permits and approvals (zoning, environmental, etc.) and shepherding a project from pre-development planning through construction to lease-up or sale. In terms of development capacity, Armstrong County is largely reliant on for-profit developers and non-profit organizations located outside of the county. These outside developers may or may not be interested or capable of addressing priority housing needs as defined by the county. As such, the county's destiny in terms of affordable housing development is, at least to some degree, being left to chance. There is no guarantee that outside developers can be relied upon over the long term to meet the county's needs.

There is nothing inherently wrong about collaborations with outside developers. In fact, collaborations can be an effective interim step to fill temporary gaps and build permanent capacity within the local housing delivery system. Over the long term, housing providers in Armstrong County must define their niche and use their experiences with outside developers as opportunities for learning and capacity building. The eventual goal should be to attain internal capacity to develop affordable rental and sales housing.

There is one interesting exception to this observation. In the 1980s, the County's Non Profit Housing Corporation forged a relationship with USDA Rural Development (then Farmers Home Administration) to acquire, improve

and subdivide a sales housing site in Elderton. For several reasons, it has taken many years for this land to be absorbed into the marketplace. But this project represents an exemplary and commendable effort on the part of a non-profit in Armstrong County to develop affordable sales housing.

To the county's credit, the Elderton project was ahead of its time. It wasn't until the 1990s when the federal HOME Program came of age that most affordable housing organizations across the nation began experimenting with affordable sales housing initiatives. Sadly, the Elderton project was the last major initiative carried out by the county's Non-Profit Housing Corporation. This is an example of a missed opportunity. The lessons learned from this development experience could and should have been applied to subsequent affordable sales housing development initiatives in the county. Somehow, Armstrong County needs to redouble its efforts to expand the budgeting, planning, financing and construction management skills of its affordable housing providers.

Every county is different in terms of how it organizes itself to carry out affordable housing development. Sometimes, the local public housing agency creates one or more non-profit affiliates to develop affordable housing. In other cases, a human service organization steps in to fill the development void. Whatever the circumstance, it is important for Armstrong County to build and maintain affordable housing development capacity for the long-term benefit of county residents. If more than one organization becomes active in affordable housing development, it is important to avoid duplication of effort. One organization should focus on affordable sales housing while the other focuses on affordable rental housing. In order to enhance prospects for federal HOME funding, each development organization in the county should become certified as a Community Housing Development Organization (CHDO).

The issue of "who does what" in terms of affordable housing should be worked out amongst the housing provider organizations in Armstrong County. An earlier observation in this report noted the relative lack of routine communication and collaboration amongst housing providers on the "big picture" of affordable housing in Armstrong County. The County and its housing providers may wish to consider the formation of a centralized **housing consortium** that consists of all organizations and entities within the county that deal in any way with any form of affordable housing. The function of this consortium would be to establish and implement housing policies and specific project objectives. The consortium would meet regularly and be charged initially with the task of strategically implementing the Armstrong County Housing Needs Assessment. A housing consortium would also help to eliminate duplication of housing services and programs within the county to better serve the needs of its residents. The consortium could also prioritize housing projects and scarce housing resources. The eventual goal should be to have a sufficient number of projects and initiatives conceptualized such that at any given time, there is at least one

homeownership project and one rental project in the pre-development stage and one homeownership and one rental project in the construction stage.

Finally, once the local development entities begin to build capacity and experience, they need to be nurtured with technical support and low risk capital. Active and productive nonprofit housing developers need ready access to capital in order to finance the front-end soft costs associated with new development. Utilizing a less restrictive source of financing for pre-development loans (such as Act 137 Housing Trust Fund resources) would enable nonprofits to plan and carry out multiple projects.

## 9. BARRIERS TO NEW HOUSING DEVELOPMENT

### A. Constraints

Among the many factors that affect housing in Armstrong County, several have repeatedly surfaced as major issues in the housing market.

#### i. Lack of jobs

Generally speaking, people like to live reasonably close to where they work. Limited employment opportunities in Armstrong County have led many county residents to move out of the county to seek jobs elsewhere. Other county residents who have chosen to stay in Armstrong County endure long commutes to work in surrounding counties.

Many of the residents who have left or are projected to leave Armstrong County to seek employment are young people between 25 and 44 years of age, i.e., the age cohort that forms households. The county needs to continue its economic development efforts to attract new businesses especially the initial successes at Northpointe. Jobs create housing demand, and new employees are potential county residents.

#### ii. High property taxes

Virtually all parties interviewed during the course of this housing study cited high property taxes as a major deterrent to housing development in Armstrong County. In terms of property tax burden, Armstrong County rates unfavorably against all surrounding counties except Allegheny County.

#### iii. Cost and quality of public education

School district taxes are the major component of property tax burdens, and many Armstrong County residents believe that they are paying higher school taxes for lower quality education.

The complaints voiced about the quality of public education were varied and included poor curricula, inadequate or aged facilities, “personal fiefdoms” of some school board directors that result in too many small schools being kept open, school board politics, etc.

Real estate agents interviewed for this study noted that some prospective homebuyers opt to purchase homes in adjacent counties due to higher quality schools in those counties.

#### iv. Organizational capacity

The development of affordable housing in Armstrong County is fragmented among numerous public and private sector entities. There is a need for collaboration and cooperation among these entities to:

- Increase awareness of housing needs and projects being carried out in the county
- Eliminate duplication of housing programs and services
- Coordinate housing goals and objectives
- Increase productivity
- Leverage resources
- Strengthen the county's capacity to develop affordable housing

**v. Lack of water and sewer infrastructure**

Public water and sewer service are critical to all types of development, and the lack of such services continues to limit the type and density of residential development in many areas of the county. Most of the area in the East, Northeast and Northwest Planning Districts has neither public water nor public sewer service. Approximately 60% of the area in the Central, South, and West Planning Districts has public water and/or sewer service, and most of the extensions and improvements to public water and sewer systems are occurring in these three planning districts.

**vi. Quality of existing housing stock**

Both an asset and a constraint, much of the housing in Armstrong County is relatively inexpensive, in part, because of its advanced age and accompanying maintenance issues. As the population ages, people on fixed incomes are less likely to be able to afford basic maintenance and needed improvements, thereby resulting in further deterioration of the housing stock.

In addition, the housing market in the county generally cannot support high rents or sales prices. This limits both the amount of rehabilitation owners are willing to undertake and the types of houses that residential developers can build and make a profit.

**vii. Inadequate funding for affordable housing projects**

Developers interviewed for this study stated that achievable rents in Armstrong County made building market rate rental housing economically infeasible. Therefore, development of affordable rental housing will require public funding subsidies. Unfortunately, the availability of public funding is always limited, and competition for such funding is stiff. Armstrong County needs to continue to seek public sector housing funds to meet its affordable housing needs.

**viii. Access to jobs, goods and services**

Among the factors that influence people's housing decisions are the availability, proximity, and accessibility of jobs, goods and services. People generally want to live reasonably close to where they work and where they shop. Most of Armstrong County's employment centers, shopping areas, and service providers are concentrated in the central portion of the county or

along major highway corridors, e.g., Rt. 28 and Rt. 422. The completion of Rt. 28 between Pittsburgh and Kittanning has had (and will continue to have) a major impact on the adjacent land uses along the Rt. 28 corridor. This highway provides quick and convenient access to the employment opportunities that are available in neighboring counties and the City of Pittsburgh. Likewise, Rt. 422 provides access to jobs in Butler and Indiana Counties.

In order to avail themselves of employment, shopping and service opportunities, most county residents use private transportation (cars) for convenient and safe access to these features. However, county residents who must rely on public transportation to access jobs, stores and services have very limited options in choosing where to live. In order to meet the housing needs of such residents, the county should work to insure that there is a sufficient supply of affordable rental units in the central portion of the county that is served by public transportation.

**ix. Resident and political opposition**

Proposed developments that involve special needs populations, e.g., persons with mental health issues, developmental disabilities, HIV/AIDS, etc. often encounter opposition from neighborhood residents and/or local elected officials. For example, both the proposed expansion of the Meckling-Shakely Veterans Center homeless facility in Sugarcreek Township and the recently opened recovery house for substance abusers (Oxford House) in Kittanning Borough met significant local opposition. Although few people question the need for such facilities, many residents oppose them being located in their neighborhood. This type of opposition is known as NIMBY-ism – Not In My Backyard – and occurs throughout the United States. Education is needed to improve the public’s understanding of the need for affordable housing and to reinforce the notion that affordable housing is not a threat to neighborhood stability.

**x. Land costs**

The availability of public water and sewer service is a two-edged sword. Although these services permit residential development of various types and densities, their introduction into an area makes the property served by this infrastructure much more valuable. This results in rising land costs that increase the cost of residential development, making the development of affordable housing more problematic.

## 10. ASSETS ON WHICH TO BASE A HOUSING STRATEGY

### A. Opportunities for the Housing Market

#### i. Growth Areas

The Armstrong County Comprehensive Plan calls for new development in the county to be primarily located along major transportation corridors, near existing population centers, and near existing or proposed water and sewer lines. For the foreseeable future, this will guide growth to the municipalities in the Central, East, and West Planning Districts that are either adjacent to or are most directly served by Rt. 422 and by Rt. 28 south of Kittanning.

#### ii. Downtown Revitalization

Although the county is predominately rural, there are several boroughs that provide a more urban lifestyle. These urban areas include vacant and substandard housing units that present opportunities for revitalization via spot demolition, rehabilitation, and property acquisition/site assembly. Revitalization of residential areas adjacent to downtowns should be an important component of the county's housing strategy, as their location naturally gives them a higher profile. Preserving the best homes, removing vacant and blighted structures, and introducing new infill residential development is needed to revitalize these neighborhoods.

#### iii. Rural Environment

The rural character of Armstrong County is one of its main assets, making it an attractive and safe place to raise a family. Passive and active recreational amenities are plentiful, and the county's natural beauty is an amenity that should be protected and promoted to prospective homebuyers.

#### iv. Proximity to Pittsburgh

Commuting to Pittsburgh for work is a daily activity for many Armstrong County residents. Armstrong County's proximity to Pittsburgh and the easy access that Rt. 28 provides to the city allows county residents to take advantage of the cultural, educational, and retail amenities that Pittsburgh offers. Armstrong County should continue to capitalize on this asset when promoting the county to prospective employers and residents.

## 11. ACTION PLAN

### A. Introduction

The Action Plan for Armstrong County defines and proposes a series of specific projects and actions to address unmet affordable housing needs within the County. This section provides all of the essential ingredients of an effective strategic plan, including:

- **A guiding vision.** A good strategic plan provides direction. The Housing Needs Assessment defines where Armstrong County is now. The Action Plan provides a blueprint for where the region can be in five years and how it will get there.
- **Clear priorities.** There are many competing affordable housing needs in Armstrong County. In a perfect world, each and every need would receive the full attention it deserves. However, with limited human and financial resources, practitioners must focus initially on those initiatives that are achievable within a reasonable period of time and have the greatest potential for positive change.
- **Executable tasks.** By their very nature, large housing initiatives are complicated. Sometimes, the needs they are intended to address seem insurmountable. Broadly worded goals and initiatives are sometimes difficult to convert to action. Complicated assignments become more manageable when they are broken down into a series of smaller, clearly defined tasks. Each task must be inherently doable.
- **Individuals and organizations responsible for execution.** This is the most difficult part of strategic planning. In the final analysis, progress depends on people and their drive to achieve. Everyone's plate is already full, yet the plan asks that they do more. Task specialization is a required element of strategic planning because when everyone is responsible, nobody is responsible. Responsibility for task execution must be cleanly delegated to specific parties. Every participating individual and organization must willingly take ownership of assigned tasks. In a world of distractions, participants must remain both focused and committed.
- **A timetable for implementation.** In order for persons to implement their assigned tasks, they need a defined timeframe in which to operate. Most people and organizations are at their peak of productivity when they are working to meet a deadline. In a broader sense, there are many external time constraints (such as funding deadlines) that drive projects. An effective strategic plan must define the big picture of events that lead to the successful conclusion of a task or project.

- **A mechanism for overall communication and coordination amongst participants.** Talented musicians need a conductor in order for the symphonic orchestra to perform in concert. Similarly, task driven individuals and organizations need to visualize how their piece of the puzzle relates to the bigger picture of housing in Armstrong County. They need to be able to provide feedback to and receive direction from a higher authority that is charged with leading the overall effort and coordinating the activities of all participants while maintaining its sights on the big picture.

The Action Plan was developed based on the analysis of housing data, existing housing conditions, and interviews with local housing practitioners and is organized to address six major housing areas including:

- Organizational framework
- Homeownership
- Housing rehabilitation
- Rental housing
- Special needs housing
- Urban neighborhood revitalization

The following sections will present detailed initiatives and projects to address each of the six major housing areas and is designed to address the unmet demand. The projects also assign responsibility in terms of implementation and timeframes for completion. The new housing consortium should use these projects as a starting point for achieving the various goals and objectives of the county's housing policy. Once these initial projects are completed, new ones should emerge overtime and be designed to address a housing need.

**i. Organizational Framework**

The number one housing goal in Armstrong County in 2008 should be the formation of a **housing consortium** that consists of all organizations and entities within the county that deal with any form of affordable housing.

The primary task of the housing consortium is to establish and implement the county's affordable housing policies.

Related tasks include:

- Define an administrative lead agency to carry out the functions of the housing consortium
- Review and adjust Action Plan
- Define the role of the county's non-profit housing corporation

- Identify at least one organization that will service as the county's affordable rental housing development entity
- Identify at least one organization that will serve as the county's affordable sales housing development entity
- Seek CHDO designation for each development entity
- Identify priority activities for the year
- At the end of the year, publish and distribute a report or newsletter on accomplishments
- Annually re-evaluate the effectiveness of the consortium and make necessary adjustments

**ii. Homeownership Housing Needs**

The following is a list of homeownership needs in Armstrong County:

- Credit counseling and repair / homebuyer counseling
- Downpayment and closing cost assistance
- Affordable sales housing for low-income families
- Affordable First-Time Homebuyer Program

Project name and description:	Armstrong County Affordable Housing Program
Category of housing need:	Homeownership (acquisition-rehab-resale)
Target population:	Households at 80% MFI or lower, including first-time homebuyers
Number of units or beds:	80
Preferred location:	Countywide, with designated target areas
Ideal organization(s) to carry out project:	Armstrong County Nonprofit Housing Corporation
Possible constraints to project implementation:	Limited funding, credit-worthiness of buyers
Timeframe for implementation:	2008-2012
Approximate costs:	\$8,000,000
<b>POTENTIAL FUNDING SOURCES</b>	
USDA Section 502/504 Programs	\$3,200,000
Private mortgages	\$4,000,000
CDBG/Core Communities/FHLB/Act 137/State HOME	\$800,000
<b>Total</b>	<b>\$8,000,000</b>
<b>ACTION STEPS</b>	
	<b>TIME FRAME</b>
Improve organizational capacity to implement program	2008
Implement program	2008-2012

Project name and description:	Northpointe Housing
Category of housing need:	Homeownership
Target population:	Primary market rate housing w/an affordable component
Number of units or beds:	40-50 market rate homes and 15-20 affordable units
Preferred location:	Northpointe
Ideal organization(s) to carry out project:	Armstrong County Nonprofit Housing Corporation and for profit developer
Possible constraints to project implementation:	Limited funding, credit-worthiness of buyers
Timeframe for implementation:	2008-2015
Approximate costs:	To be determined
POTENTIAL FUNDING SOURCES	
USDA Section 502/504 Programs	To be determined
Private mortgages	To be determined
State and Act 137	To be determined
Total	To be determined
ACTION STEPS	TIME FRAME
Predevelopment Planning	2008-2009
Identify for profit developer	2008-2009
Land Subdivision	2009-210
Secure funding	2009-2015

Project name and description:	Homebuyer Counseling/Credit Counseling/Credit Repair
Category of housing need:	Homeownership
Target population:	Households with incomes at 80% MFI or lower
Number of units or beds:	75
Preferred location:	Countywide
Ideal organization(s) to carry out project:	Armstrong County Community Action Agency/other qualified counseling entities
Possible constraints to project implementation:	Time required to qualify clients for homeownership, limited funding, organizational capacity
Timeframe for implementation:	2008-2015
Approximate costs:	\$375,000
POTENTIAL FUNDING SOURCES	
CDBG	To be determined
HUD	To be determined
Lending institutions	To be determined
Total	\$375,000
ACTION STEPS	TIME FRAME
Continuation and expansion of existing program	2008 - 2015

**iii. Homeowner Rehabilitation Needs**

The following is a list of homeowner rehabilitation needs:

- Financial assistance for rehabilitation
- Weatherization
- Emergency repairs

Project name and description:	Countywide Housing Rehabilitation Program
Category of housing need:	Homeowner Rehabilitation
Target population:	Existing homeowners/renters with incomes up to 80% MHI
Number of units or beds:	50
Preferred location:	Countywide, including designated target areas
Ideal organization(s) to carry out project:	Armstrong County Department of Planning & Development
Possible constraints to project implementation:	Limited funding, excessive demand
Timeframe for implementation:	2008-2012
Approximate costs:	\$2,050,000
POTENTIAL FUNDING SOURCES	
PA HOME	\$1,000,000
CDBG	\$600,000
PA Access	\$450,000
Total	\$2,050,000
ACTION STEPS	TIME FRAME
Continuation and expansion of existing program to include PA Access Program	2008-2012

Project name and description:	Emergency Rehabilitation Program/Weatherization Program
Category of housing need:	Homeowner rehabilitation
Target population:	0%-60% MFI
Number of units or beds:	500
Preferred location:	Countywide
Ideal organization(s) to carry out project:	Armstrong County Community Action Agency
Possible constraints to project implementation:	Limited funding
Timeframe for implementation:	2008-2012
Approximate costs:	\$2,100,000
POTENTIAL FUNDING SOURCES	
Armstrong County Act 137 funds (\$20,000/year)	\$100,000
U. S. Department of Energy/LIHEAP/state/utility companies	\$2,000,000
Total	\$2,100,000
ACTION STEPS	TIME FRAME
Continued implementation of existing program	Ongoing
Combine Emergency Rehabilitation Program and Weatherization Program	2008

**iv. Rental Housing Needs**

The following is a list of Armstrong County's rental housing needs.

- Affordable family rental units
- Affordable elderly rental units

Project name and description:	Family Rental Housing
Category of housing need:	Affordable rental - family
Target population:	Households with incomes at 60% MFI or lower
Number of units or beds:	50
Preferred location:	Countywide
Ideal organization(s) to carry out project:	Nonprofit Housing Development Corporation of Armstrong County and/or for-profit development partner/Armstrong County Housing Authority
Possible constraints to project implementation:	Funding, developable sites, organizational capacity
Timeframe for implementation:	2008 - 2012
Approximate costs:	To be determined
POTENTIAL FUNDING SOURCES	
PHFA LIHTC Equity	To be determined
Penn Homes	To be determined
State HOME/Core Communities	To be determined
Act 137	To be determined
Total	To be determined
ACTION STEPS	
TIME FRAME	
Pre-development activities (e.g., market analysis, site identification)	2008-2010
Identify development partners	2008-2010
Secure financing	2009-2012

Project name and description:	Valley View Apartments Phase V
Category of housing need:	Rental
Target population:	Households with persons age 55 and older
Number of units or beds:	20
Preferred location:	Manor Township
Ideal organization(s) to carry out project:	Trek Development Corporation/Housing Alliance of Indiana/ Armstrong County Housing Authority
Possible constraints to project implementation:	Funding commitments from PHFA
Timeframe for implementation:	2008-2010
Approximate costs:	\$2,500,000
POTENTIAL FUNDING SOURCES	
PHFA LIHTC Equity	\$1,700,000
Penn Homes	\$800,000
Total	\$2,500,000
ACTION STEPS	
TIME FRAME	
PHFA LIHTC Application	December 2007
Tax credit allocation	May 2008
Financial closing	Spring 2009
Construction begins	May 2009
Construction completed	August 2010
Rent-up/occupancy	December 2010

Project name and description:	Senior Rental Housing
Category of housing need:	Affordable rental - elderly
Target population:	Households with persons age 55 and older
Number of units or beds:	30-50
Preferred location:	Kittanning area, Rural Valley, West and/or South Planning Districts
Ideal organization(s) to carry out project:	Nonprofit Housing Development Corporation of Armstrong County and/or for-profit development partner
Possible constraints to project implementation:	Funding, developable sites, organizational capacity
Timeframe for implementation:	2008 - 2012
Approximate costs:	To be determined
POTENTIAL FUNDING SOURCES	
PHFA LIHTC Equity	To be determined
Penn Homes	To be determined
State HOME/Core Communities	To be determined
Act 137	To be determined
Total	To be determined
ACTION STEPS	TIME FRAME
Pre-development activities (e.g., quick tests/market analysis, site identification)	2008-2010
Identify development partner(s)	2008-2010
Secure funding	2009-2012

**v. Special Needs**

The following is a list of the special needs population housing needs.

- Additional emergency shelter facilities
- Transitional housing for persons with mental health issues after their release from state hospitals
- Long-term structured residence for mental health clients
- Housing for mental health clients with drug and alcohol abuse backgrounds
- Group homes for persons with developmental disabilities
- Temporary housing for recovering drug or alcohol abusers

Project name and description:	Mechling-Shakley Veterans Center - Expansion
Category of housing need:	Special needs - homeless
Target population:	Homeless individuals
Number of units or beds:	15
Preferred location:	Sugarcreek Township
Ideal organization(s) to carry out project:	Mechling-Shakley Veterans Center
Possible constraints to project implementation:	funding
Timeframe for implementation:	2008 - 2010
Approximate costs:	\$700,000
POTENTIAL FUNDING SOURCES	
State ESG	To be determined
Other State funds	To be determined
HUD Supportive Housing	To be determined
Total	\$700,000
ACTION STEPS	TIME FRAME
	To be determined

**vi. Neighborhood Revitalization Needs**

The following is a list of potential neighborhood revitalization areas.

- Revitalization of former IUP campus in Kittanning
- Revitalization of 25+ units in Ford City, Apollo, Freeport, Leechburg, and Parker
- Downtown mixed use development, especially in Kittanning

Project name and description:	Urban neighborhood revitalization
Category of housing need:	Rental and sales housing
Target population:	Households at 115% MFI or lower
Number of units or beds:	25+ units
Preferred location:	Ford City, Apollo, Freeport, Leechburg, Kittanning (former IUP campus)
Ideal organization(s) to carry out project:	Nonprofit Housing Corporation of Armstrong County
Possible constraints to project implementation:	Limited funding, organizational capacity, suitable sites
Timeframe for implementation:	2008-2015
Approximate costs:	To be determined
POTENTIAL FUNDING SOURCES	
PHFA - Homeownership Choice Programs (HCI, HRI, MUFFI)	To be determined
Private financing	To be determined
Core Communities	To be determined
FHLB-AHP	To be determined
HOME	To be determined
Elm Street	To be determined
CDBG, Section 108	To be determined
Other State	To be determined
Rural LISC	To be determined
Total	To be determined
ACTION STEPS	TIME FRAME
Preparation of revitalization plan	2008
Identify potential project sites	2008-2009
Secure funding	2008-2012
Implementation	2010-2015

## **12. APPENDICES**

### **A. Appendix 1: Census Data for Municipal, County, and State**

Table 3.5 Armstrong County Sex by Age 2000

	Males																	Females																			
	under 5	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & over	under 5	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & over	
Pennsylvania	372,448	424,244	443,602	433,692	372,883	366,302	410,504	468,805	492,309	448,805	389,762	297,574	241,186	218,129	211,385	169,078	103,305	65,650	355,356	403,701	420,247	417,294	373,203	366,399	417,281	482,595	504,367	459,845	406,620	322,395	270,470	262,527	277,231	253,233	186,710	171,917	
Armstrong County	2,017	2,385	2,475	2,491	1,810	1,935	2,182	2,726	3,125	2,808	2,435	1,830	1,567	1,439	1,498	1,256	736	489	1,896	2,241	2,421	2,400	1,665	1,933	2,313	2,780	3,009	2,688	2,496	1,910	1,801	1,755	1,890	1,743	1,206	1,041	
Central Planning District	Ford City	101	116	95	91	91	100	108	107	124	104	93	69	44	64	87	95	60	31	100	101	118	87	104	109	107	101	119	124	107	82	82	87	120	145	109	69
	Ford Cliff	9	10	8	16	7	20	10	14	18	13	14	10	9	5	10	7	4	4	11	10	12	14	13	10	10	12	22	13	14	13	7	15	15	15	13	5
	Kittanning Boro	141	141	146	204	162	138	137	151	210	145	109	100	73	52	82	91	45	37	134	160	132	210	128	129	163	154	214	167	146	118	113	92	157	145	113	148
	Manor	109	129	135	119	88	97	103	169	186	155	144	124	100	111	93	90	63	39	88	109	158	154	76	84	123	159	177	151	163	127	118	123	141	118	69	39
	Manorville	9	14	16	15	10	20	9	13	24	10	15	3	6	6	8	13	3	3	13	17	3	12	11	14	20	15	13	19	5	7	10	12	12	5	5	
	Rayburn	64	62	79	65	41	46	55	66	70	73	56	66	37	22	40	22	15	9	49	48	81	58	44	57	71	82	70	67	61	51	41	37	34	32	22	18
Total	433	472	479	510	399	421	422	520	632	500	431	372	269	260	320	318	190	123	395	445	504	535	376	400	488	528	617	535	510	396	368	364	479	467	331	284	
East Planning District	Atwood	0	4	5	6	3	1	3	8	7	2	1	3	3	0	0	2	2	4	3	5	5	1	3	4	6	7	1	3	4	6	2	-	2	1	2	
	Cowanshannock	100	118	129	121	67	76	87	121	131	115	98	60	63	56	63	48	19	20	77	113	124	108	75	97	101	111	123	99	88	62	59	76	75	54	42	30
	Elderton	8	9	17	19	10	5	12	11	15	13	11	4	9	8	8	5	6	3	11	8	13	11	14	10	9	12	19	13	8	6	7	14	6	14	4	6
	Kittanning Twp	68	70	76	99	57	69	76	83	126	94	80	55	52	35	42	25	19	12	76	77	89	88	62	57	79	105	114	92	65	72	53	48	36	39	33	36
	Plumcreek	66	62	75	88	49	63	90	97	91	91	90	66	70	56	31	39	23	17	53	62	75	74	47	54	76	81	99	98	87	69	60	52	46	32	36	39
	Rural Valley	29	23	41	33	29	18	22	32	39	25	39	40	16	18	24	19	6	3	19	26	20	22	23	18	30	31	44	23	30	35	27	27	28	21	31	11
South Bend	38	40	35	41	34	32	55	62	46	55	41	59	23	17	11	13	4	6	52	43	43	53	38	35	48	47	55	43	55	36	30	18	18	21	4	8	
Valley	27	20	20	27	22	21	18	25	29	30	28	27	14	12	10	12	0	2	19	24	20	18	18	19	21	30	26	25	27	16	21	14	16	8	9	6	
Total	336	346	398	434	271	285	363	439	484	425	388	314	250	205	189	161	79	65	311	356	389	379	278	293	368	423	487	394	363	300	263	251	225	191	160	138	
Northeast Planning District	Boogs	25	38	39	37	28	26	22	38	46	44	31	27	18	17	20	10	9	6	29	32	42	44	25	19	36	46	42	43	29	24	18	15	27	12	4	11
	Dayton	11	19	21	21	14	9	20	27	20	18	15	11	11	12	18	12	4	1	16	10	17	23	7	12	14	21	19	18	14	24	14	14	22	14	9	11
	Madison	24	41	44	34	24	28	37	30	36	42	40	28	16	19	11	15	10	7	30	25	24	37	23	27	28	35	32	37	31	25	22	11	25	22	13	10
	Mahoning	39	50	65	43	47	33	43	56	61	60	50	41	34	32	36	21	16	13	42	44	55	53	43	38	38	59	54	47	50	45	49	33	37	35	22	18
	Pine	18	19	20	16	15	17	18	21	25	13	10	8	14	12	14	8	4	3	15	16	17	19	14	17	15	25	12	10	11	14	11	12	16	10	6	4
	Redbank	27	38	44	57	28	24	35	52	65	45	26	47	24	19	23	23	11	12	34	45	47	51	23	34	40	57	52	42	34	31	35	38	28	29	34	42
South Bethlehem	12	21	13	15	13	9	15	18	16	11	17	13	13	4	10	12	3	8	12	16	10	11	7	16	7	18	11	12	14	14	12	16	13	18	11	3	
Wayne	46	40	40	46	20	37	45	28	52	39	36	53	11	14	17	23	15	6	30	36	47	40	27	39	35	34	34	37	38	40	19	25	29	21	11	7	
Total	202	266	286	269	189	183	235	270	321	272	225	228	141	129	149	124	72	56	208	224	259	278	169	202	213	295	256	246	221	217	180	164	197	161	110	106	
Northwest Planning District	Brady's Bend	30	31	33	37	21	25	35	38	36	43	38	28	27	12	19	15	7	6	18	30	24	22	11	31	39	30	38	39	38	30	19	17	32	20	6	14
	Hovey	0	4	4	7	2	3	1	3	5	6	8	3	3	0	0	0	0	1	-	3	2	1	-	2	4	4	7	5	6	-	-	-	1	2	-	
	Parker	25	28	39	31	28	21	33	20	31	28	26	21	9	15	17	10	3	5	30	25	20	32	31	15	31	26	31	30	23	19	13	24	21	15	12	11
	Perry	11	12	12	12	11	14	15	14	21	15	15	9	17	5	11	3	1	2	14	14	19	12	4	11	18	15	16	12	10	16	9	12	9	3	6	4
	Sugarcreek	37	46	53	43	33	41	38	56	76	77	64	42	37	24	34	34	17	27	40	56	42	46	28	31	33	65	65	43	54	33	37	35	47	35	32	56
	Washington	37	45	25	40	24	23	29	41	35	49	36	50	23	7	20	17	9	4	28	40	39	33	22	30	29	36	54	36	27	28	34	18	20	188	18	5
Total	140	166	166	170	119	127	151	172	204	218	187	153	116	66	101	79	37	45	130	168	146	146	97	118	152	176	208	167	157	132	114	106	129	262	76	90	
South Planning District	Apollo	60	63	60	65	54	62	62	65	68	41	55	34	31	27	31	20	19	6	57	68	43	60	40	67	64	68	74	60	64	37	49	38	49	45	33	26
	Bethel	51	50	42	41	31	42	30	57	60	61	46	40	35	32	25	22	8	7	22	48	47	24	14	40	44	42	55	56	36	24	37	22	23	14	6	
	Burrell	27	31	17	22	13	29	30	29	24	31	30	29	19	21	16	7	6	5	22	15	16	25	20	18	35	23	35	19	32	28	19	17	16	11	4	8
	Gilpin	62	82	84	94	49	62	62	108	121	105	69	51	52	85	59	31	23	53	68	66	89	48	61	69	92	119	102	88								

Table 3.15 Housing Units 1980-2000

	1980	1990	2000	1980-1998 % change	1990-2000 % change
Pennsylvania	4,596,431	4,938,140	5,249,750	7.4	6.3
Armstrong County	31,040	31,757	32,387	2.3	2.0
<b>Central Planning District</b>					
Ford City	1,727	1,701	1,713	-1.5	0.7
Ford Cliff	*	184	187	*	1.6
Kittanning Boro	2,439	2,391	2,251	-2.0	-5.9
Manor	1,812	1,901	1,879	4.9	-1.2
Manorville	*	188	188	*	0.0
Rayburn	698	723	730	3.6	1.0
Total	*	7,088	6,948	*	-2.0
<b>East Planning District</b>					
Atwood	*	49	43	*	-12.2
Cowanshannock	1,146	1,145	1,210	-0.1	5.7
Elderton	*	157	156	*	-0.6
Kittanning Twp	785	804	915	2.4	13.8
Plumcreek	793	867	935	9.3	7.8
Rural Valley	395	411	414	4.1	0.7
South Bend	410	470	522	14.6	11.1
Valley	*	256	304	*	18.8
Total	*	4,159	4,499	*	8.2
<b>Northeast Planning District</b>					
Boggs	*	461	487	*	5.6
Dayton	*	258	251	*	-2.7
Madison	522	548	571	5.0	4.2
Mahoning	629	647	665	2.9	2.8
Pine	*	286	279	*	-2.4
Redbank	408	468	511	14.7	9.2
South Bethlehem	*	206	210	*	1.9
Wayne	382	423	464	10.7	9.7
Total	*	3,297	3,438	*	4.3
<b>Northwest Planning District</b>					
Brady's Bend	626	592	585	-5.4	-1.2
Hovey	*	111	96	*	-13.5
Parker	*	349	357	*	2.3
Perry	*	258	259	*	0.4
Sugarcreek	527	544	571	3.2	5.0
Washington	543	606	695	11.6	14.7
Total	*	2,460	2,563	*	4.2
<b>South Planning District</b>					
Apollo	948	863	856	-9.0	-0.8
Bethel	664	616	661	-7.2	7.3
Burrell	*	286	341	*	19.2
Gilpin	1,138	1,245	1,114	9.4	-10.5
Kiskiminetas	2,130	2,201	2,074	3.3	-5.8
Leechburg	1,272	1,243	1,194	-2.3	-3.9
North Apollo	596	614	626	3.0	2.0
Parks	1,199	1,146	1,186	-4.4	3.5
Total	*	8,214	8,052	*	-2.0
<b>West Planning District</b>					
Applewold	*	168	169	*	0.6
Cadogan	*	180	182	*	1.1
East Franklin	1,379	1,530	1,647	10.9	7.6
Freeport	1,009	925	944	-8.3	2.1
North Buffalo	998	1,111	1,201	11.3	8.1
South Buffalo	946	1,009	1,049	6.7	4.0
West Franklin	677	758	807	12.0	6.5
West Kittanning	651	569	572	-12.6	0.5
Worthington	*	289	316	*	9.3
Total	*	6,539	6,887	*	5.3

source: U.S. Bureau of the Census

\* Data not available

Table 3.16 Units per Structure 1990

		single-family	% of total units	multi-family	% of total units	mobile home	% of total units	boat, RV, van, etc.	% of total units
	Pennsylvania	3,553,521	72.0%	1,069,661	21.7%	251,864	5.1%	63,094	1.3%
	Armstrong County	24,379	76.8%	3,043	9.6%	3,898	12.3%	437	1.4%
Central Planning District	Ford City	1,382	81.2%	310	18.2%	-	0.0%	9	0.5%
	Ford Cliff	164	89.1%	2	1.1%	11	6.0%	-	0.0%
	Kittanning Boro	1,396	58.4%	967	40.4%	12	0.5%	30	1.3%
	Manor	1,549	81.5%	58	3.1%	255	13.4%	26	1.4%
	Manorville	151	80.3%	38	20.2%	6	3.2%	-	0.0%
	Rayburn	539	74.6%	62	8.6%	119	16.5%	3	0.4%
	Total	5,181	73.1%	1,437	20.3%	403	5.7%	68	1.0%
East Planning District	Atwood	39	79.6%	-	0.0%	7	14.3%	-	0.0%
	Cowanshannock	935	81.7%	20	1.7%	161	14.1%	29	2.5%
	Elderton	119	75.8%	20	12.7%	24	15.3%	4	2.5%
	Kittanning Twp	649	80.7%	5	0.6%	139	17.3%	11	1.4%
	Plumcreek	646	74.5%	-	0.0%	210	24.2%	11	1.3%
	Rural Valley	316	76.9%	59	14.4%	19	4.6%	20	4.9%
	South Bend	350	74.5%	-	0.0%	104	22.1%	6	1.3%
	Valley	223	87.1%	-	0.0%	43	16.8%	2	0.8%
Total	3,277	78.8%	104	2.5%	707	17.0%	83	2.0%	
Northeast Planning District	Boggs	334	72.5%	6	1.3%	121	26.2%	-	0.0%
	Dayton	205	79.5%	28	10.9%	23	8.9%	-	0.0%
	Madison	442	80.7%	3	0.5%	100	18.2%	4	0.7%
	Mahoning	543	83.9%	21	3.2%	76	11.7%	7	1.1%
	Pine	242	84.6%	26	9.1%	14	4.9%	3	1.0%
	Redbank	375	80.1%	4	0.9%	87	18.6%	2	0.4%
	South Bethlehem	188	91.3%	10	4.9%	7	3.4%	3	1.5%
	Wayne	361	85.3%	2	0.5%	60	14.2%	-	0.0%
Total	2,690	81.6%	100	3.0%	488	14.8%	19	0.6%	
Northwest Planning District	Brady's Bend	355	60.0%	29	4.9%	202	34.1%	6	1.0%
	Hovey	81	73.0%	-	0.0%	30	27.0%	-	0.0%
	Parker	244	69.9%	47	13.5%	48	13.8%	10	2.9%
	Perry	201	77.9%	-	0.0%	53	20.5%	4	1.6%
	Sugarcreek	429	78.9%	2	0.4%	108	19.9%	5	0.9%
	Washington	410	67.7%	2	0.3%	183	30.2%	11	1.8%
	Total	1,720	69.9%	80	3.3%	624	25.4%	36	1.5%
South Planning District	Apollo	639	74.0%	246	28.5%	6	0.7%	11	1.3%
	Bethel	513	83.3%	4	0.6%	94	15.3%	5	0.8%
	Burrell	258	90.2%	2	0.7%	30	10.5%	-	0.0%
	Gilpin	985	79.1%	37	3.0%	185	14.9%	36	2.9%
	Kiskiminetas	1,582	71.9%	58	2.6%	484	22.0%	77	3.5%
	Leechburg	910	73.2%	278	22.4%	7	0.6%	10	0.8%
	North Apollo	531	86.5%	75	12.2%	7	1.1%	1	0.2%
	Parks	893	77.9%	57	5.0%	185	16.1%	12	1.0%
Total	6,311	76.8%	757	9.2%	998	12.1%	152	1.9%	
West Planning District	Appelwold	130	77.4%	44	26.2%	-	0.0%	-	0.0%
	Cadogan	166	92.2%	-	0.0%	16	8.9%	-	0.0%
	East Franklin	1,311	85.7%	77	5.0%	125	8.2%	-	0.0%
	Freeport	541	58.5%	326	35.2%	29	3.1%	29	3.1%
	North Buffalo	895	80.6%	11	1.0%	173	15.6%	32	2.9%
	South Buffalo	848	84.0%	16	1.6%	143	14.2%	-	0.0%
	West Franklin	580	76.5%	18	2.4%	153	20.2%	7	0.9%
	West Kittanning	506	88.9%	37	6.5%	11	1.9%	9	1.6%
Worthington	223	77.2%	36	12.5%	28	9.7%	2	0.7%	
Total	5,200	79.5%	565	8.6%	678	10.4%	79	1.2%	

source: U.S. Bureau of the Census

Table 3.17 Units per Structure 2000

		single-family	% of total units	multi-family	% of total units	mobile home	% of total units	boat, RV, van, etc.	% of total units
	Pennsylvania	3,875,644	73.8%	1,110,857	21.2%	258,551	4.9%	4,698	0.1%
	Armstrong County	25,093	77.5%	3,129	9.7%	3,948	12.2%	217	0.7%
Central Planning District	Ford City	1,335	77.9%	370	21.6%	8	0.5%	-	0.0%
	Ford Cliff	182	97.3%	-	0.0%	5	2.7%	-	0.0%
	Kittanning Boro	1,306	58.0%	891	39.6%	54	2.4%	-	0.0%
	Manor	1,604	85.4%	65	3.5%	210	11.2%	-	0.0%
	Manorville	138	73.4%	42	22.3%	8	4.3%	-	0.0%
	Rayburn	546	74.8%	55	7.5%	129	17.7%	-	0.0%
	Total	5,111	73.6%	1,423	20.5%	414	6.0%	-	0.0%
	East Planning District	Atwood	39	90.7%	-	0.0%	4	9.3%	-
Cowanshannock		978	80.8%	53	4.4%	175	14.5%	4	0.3%
Elderton		100	64.1%	27	17.3%	29	18.6%	-	0.0%
Kittanning Twp		683	74.6%	13	1.4%	213	23.3%	6	0.7%
Plumcreek		678	72.5%	-	0.0%	249	26.6%	8	0.9%
Rural Valley		323	78.0%	77	18.6%	14	3.4%	-	0.0%
South Bend		388	74.3%	4	0.8%	130	24.9%	-	0.0%
Valley		240	78.9%	-	0.0%	53	17.4%	11	3.6%
Total	3,429	76.2%	174	3.9%	867	19.3%	29	0.6%	
Northeast Planning District	Boggs	334	68.6%	5	1.0%	100	20.5%	48	9.9%
	Dayton	210	83.7%	15	6.0%	26	10.4%	-	0.0%
	Madison	431	75.5%	2	0.4%	99	17.3%	39	6.8%
	Mahoning	588	88.4%	16	2.4%	61	9.2%	-	0.0%
	Pine	217	77.8%	20	7.2%	24	8.6%	18	6.5%
	Redbank	404	79.1%	2	0.4%	98	19.2%	7	1.4%
	South Bethlehem	177	84.3%	27	12.9%	6	2.9%	-	0.0%
	Wayne	389	83.8%	4	0.9%	69	14.9%	2	0.4%
Total	2,750	80.0%	91	2.6%	483	14.0%	114	3.3%	
Northwest Planning District	Brady's Bend	375	64.1%	19	3.2%	191	32.6%	-	0.0%
	Hovey	52	54.2%	-	0.0%	41	42.7%	3	3.1%
	Parker	254	71.1%	55	15.4%	48	13.4%	-	0.0%
	Perry	186	71.8%	-	0.0%	73	28.2%	-	0.0%
	Sugarcreek	450	78.8%	4	0.7%	117	20.5%	-	0.0%
	Washington	411	59.1%	2	0.3%	236	34.0%	46	6.6%
	Total	1,728	67.4%	80	3.1%	706	27.5%	49	1.9%
South Planning District	Apollo	570	66.6%	276	32.2%	10	1.2%	-	0.0%
	Bethel	551	83.4%	12	1.8%	86	13.0%	12	1.8%
	Burrell	276	80.9%	-	0.0%	61	17.9%	4	1.2%
	Gilpin	977	87.7%	38	3.4%	96	8.6%	3	0.3%
	Kiskiminetas	1,586	76.5%	28	1.4%	460	22.2%	-	0.0%
	Leechburg	921	77.1%	273	22.9%	-	0.0%	-	0.0%
	North Apollo	554	88.5%	66	10.5%	6	1.0%	-	0.0%
	Parks	1,000	84.3%	43	3.6%	143	12.1%	-	0.0%
Total	6,435	79.9%	736	9.1%	862	10.7%	19	0.2%	
West Planning District	Applewold	120	71.0%	49	29.0%	-	0.0%	-	0.0%
	Cadogan	162	89.0%	2	1.1%	18	9.9%	-	0.0%
	East Franklin	1,415	85.9%	81	4.9%	151	9.2%	-	0.0%
	Freeport	579	61.3%	346	36.7%	19	2.0%	-	0.0%
	North Buffalo	1,016	84.6%	25	2.1%	160	13.3%	-	0.0%
	South Buffalo	950	90.6%	14	1.3%	81	7.7%	4	0.4%
	West Franklin	628	77.8%	28	3.5%	149	18.5%	2	0.2%
	West Kittanning	513	89.7%	53	9.3%	6	1.0%	-	0.0%
Worthington	257	81.3%	27	8.5%	32	10.1%	-	0.0%	
Total	5,640	81.9%	625	9.1%	616	8.9%	6	0.1%	

source: U.S. Bureau of the Census

Table 3.18 Units per Structure 1990-2000

		single-family	% of total units	multi-family	% of total units	mobile home	% of total units	boat, RV, van, etc.	% of total units
	Pennsylvania	9.1%	2.6%	3.9%	-2.3%	2.7%	-3.4%	-92.6%	-93.0%
	Armstrong County	2.9%	0.9%	2.8%	0.8%	1.3%	-0.7%	-50.3%	-51.3%
Central Planning District	Ford City	-3.4%	-4.1%	19.4%	18.5%*	*	*	-100.0%	-100.0%
	Ford Cliff	11.0%	9.2%	-100.0%	-100.0%	-54.5%	-55.3%*	*	*
	Kittanning Boro	-6.4%	-0.6%	-7.9%	-2.1%	350.0%	378.0%	-100.0%	-100.0%
	Manor	3.6%	4.8%	12.1%	13.4%	-17.6%	-16.7%	-100.0%	-100.0%
	Manorville	-8.6%	-8.6%	10.5%	10.5%	33.3%	33.3%*	*	*
	Rayburn	1.3%	0.3%	-11.3%	-12.1%	8.4%	7.4%	-100.0%	-100.0%
	Total	-1.4%	0.6%	-1.0%	1.0%	2.7%	4.8%	-100.0%	-100.0%
East Planning District	Atwood	0.0%	14.0%*	*	*	-42.9%	-34.9%*	*	*
	Cowanshannock	4.6%	-1.0%	165.0%	150.8%	8.7%	2.9%	-86.2%	-86.9%
	Elderton	-16.0%	-15.4%	35.0%	35.9%	20.8%	21.6%	-100.0%	-100.0%
	Kittanning Twp	5.2%	-7.5%	160.0%	128.5%	53.2%	34.6%	-45.5%	-52.1%
	Plumcreek	5.0%	-2.7%*	*	*	18.6%	9.9%	-27.3%	-32.6%
	Rural Valley	2.2%	1.5%	30.5%	29.6%	-26.3%	-26.8%	-100.0%	-100.0%
	Total	4.6%	-3.3%	67.3%	54.7%	22.6%	13.4%	-65.1%	-67.7%
Northeast Planning District	Boggs	0.0%	-5.3%	-16.7%	-21.1%	-17.4%	-21.8%*	*	*
	Dayton	2.4%	5.3%	-46.4%	-44.9%	13.0%	16.2%*	*	*
	Madison	-2.5%	-6.4%	-33.3%	-36.0%	-1.0%	-5.0%	875.0%	835.7%
	Mahoning	8.3%	5.4%	-23.8%	-25.9%	-19.7%	-21.9%	-100.0%	-100.0%
	Pine	-10.3%	-8.1%	-23.1%	-21.1%	71.4%	75.7%	500.0%	515.1%
	Redbank	7.7%	-1.3%	-50.0%	-54.2%	12.6%	3.2%	250.0%	220.5%
	South Bethlehem	-5.9%	-7.6%	170.0%	164.9%	-14.3%	-15.9%	-100.0%	-100.0%
	Wayne	7.8%	-1.8%	100.0%	82.3%	15.0%	4.8%*	*	*
Total	2.2%	-2.0%	-9.0%	-12.7%	-1.0%	-5.1%	500.0%	475.4%	
Northwest Planning District	Brady's Bend	5.6%	6.9%	-34.5%	-33.7%	-5.4%	-4.3%	-100.0%	-100.0%
	Hovey	-35.8%	-25.8%*	*	*	36.7%	58.0%*	*	*
	Parker	4.1%	1.8%	17.0%	14.4%	0.0%	-2.2%	-100.0%	-100.0%
	Perry	-7.5%	-7.8%*	*	*	37.7%	37.2%	-100.0%	-100.0%
	Sugarcreek	4.9%	-0.1%	100.0%	90.5%	8.3%	3.2%	-100.0%	-100.0%
	Washington	0.2%	-12.6%	0.0%	-12.8%	29.0%	12.4%	318.2%	264.6%
	Total	0.5%	-3.6%	0.0%	-4.0%	13.1%	8.6%	36.1%	30.6%
South Planning District	Apollo	-10.8%	-10.1%	12.2%	13.1%	66.7%	68.0%	-100.0%	-100.0%
	Bethel	7.4%	0.1%	200.0%	179.6%	-8.5%	-14.7%	140.0%	123.7%
	Burrell	7.0%	-10.3%	-100.0%	-100.0%	103.3%	70.5%*	*	*
	Gilpin	-0.8%	10.9%	2.7%	14.8%	-48.1%	-42.0%	-91.7%	-90.7%
	Kiskiminetas	0.3%	6.4%	-51.7%	-48.8%	-5.0%	0.9%	-100.0%	-100.0%
	Leechburg	1.2%	5.4%	-1.8%	2.2%	-100.0%	-100.0%	-100.0%	-100.0%
	North Apollo	4.3%	2.3%	-12.0%	-13.7%	-14.3%	-15.9%	-100.0%	-100.0%
	Total	2.0%	4.0%	-2.8%	-0.8%	-13.6%	-11.9%	-87.5%	-87.2%
West Planning District	Applewold	-7.7%	-8.2%	11.4%	10.7%*	*	*	*	*
	Cadogan	-2.4%	-3.5%*	*	*	12.5%	11.3%*	*	*
	East Franklin	7.9%	0.3%	5.2%	-2.3%	20.8%	12.2%*	*	*
	Freeport	7.0%	4.9%	6.1%	4.0%	-34.5%	-35.8%	-100.0%	-100.0%
	North Buffalo	13.5%	5.0%	127.3%	110.2%	-7.5%	-14.4%	-100.0%	-100.0%
	South Buffalo	12.0%	7.8%	-12.5%	-15.8%	-43.4%	-45.5%*	*	*
	West Franklin	8.3%	1.7%	55.6%	46.1%	-2.6%	-8.5%	-71.4%	-73.2%
	West Kittanning	1.4%	0.9%	43.2%	42.5%	-45.5%	-45.7%	-100.0%	-100.0%
	Total	8.5%	3.0%	10.6%	5.0%	-9.1%	-13.7%	-92.4%	-92.8%

source: U.S. Bureau of the Census

\* - these percentages could not be calculated because the 1990 value is zero.

Table 3.19 Occupancy Status 1990

		1990									
		occupied	% of total units	vacant	% of total units	for rent	for sale only	rented or sold, not occupied	seasonal/recreational use	for migrant workers	other vacant
	Pennsylvania	4,495,966	91.0%	442,174	9.0%	102,744	48,763	43,747	144,359	212	102,319
	Armstrong County	28,309	89.1%	3,448	10.9%	512	313	289	1,444	1	889
Central Planning District	Ford City	1,561	91.8%	140	8.2%	52	28	28	1	-	31
	Ford Cliff	181	98.4%	3	1.6%	-	1	-	-	-	2
	Kittanning Boro	2,127	89.0%	264	11.0%	148	38	14	8	-	56
	Manor	1,782	93.7%	119	6.3%	13	19	18	40	-	29
	Manorville	181	96.3%	7	3.7%	3	1	1	-	-	2
	Rayburn	664	91.8%	59	8.2%	10	6	4	10	-	29
	Total	6,496	91.6%	592	8.4%	226	93	65	59	-	149
East Planning District	Atwood	41	83.7%	8	16.3%	-	1	5	-	-	2
	Cowanshannock	1,039	90.7%	106	9.3%	10	7	36	17	-	36
	Elderton	152	96.8%	5	3.2%	2	-	-	-	-	3
	Kittanning Twp	765	95.1%	39	4.9%	3	2	1	10	-	23
	Plumcreek	830	95.7%	37	4.3%	6	2	3	4	-	22
	Rural Valley	382	92.9%	29	7.1%	2	3	3	1	-	20
	South Bend	442	94.0%	28	6.0%	1	6	5	3	-	13
	Valley	244	95.3%	12	4.7%	1	1	-	1	-	9
Total	3,895	93.7%	264	6.3%	25	22	53	36	-	128	
Northeast Planning District	Boggs	337	73.1%	124	26.9%	5	6	2	90	-	21
	Dayton	233	90.3%	25	9.7%	8	1	2	1	-	13
	Madison	346	63.1%	202	36.9%	-	3	14	156	-	29
	Mahoning	571	88.3%	76	11.7%	9	7	10	11	1	38
	Pine	208	72.7%	78	27.3%	9	8	2	40	-	19
	Redbank	388	82.9%	80	17.1%	5	6	-	46	-	23
	South Bethlehem	201	97.6%	5	2.4%	2	-	1	-	-	2
	Wayne	351	83.0%	72	17.0%	5	5	4	34	-	24
Total	2,635	79.9%	662	20.1%	43	36	35	378	1	169	
Northwest Planning District	Brady's Bend	366	61.8%	226	38.2%	8	3	2	196	-	17
	Hovey	36	32.4%	75	67.6%	2	1	-	60	-	12
	Parker	318	91.1%	31	8.9%	4	3	3	1	-	20
	Perry	119	46.1%	139	53.9%	-	4	1	125	-	9
	Sugarcreek	485	89.2%	59	10.8%	1	5	4	25	-	24
	Washington	356	58.7%	250	41.3%	4	3	4	223	-	16
Total	1,680	68.3%	780	31.7%	19	19	14	630	-	98	
South Planning District	Apollo	788	91.3%	75	8.7%	26	9	20	-	-	20
	Bethel	462	75.0%	154	25.0%	4	9	5	132	-	4
	Burrell	266	93.0%	20	7.0%	-	4	10	3	-	3
	Gilpin	1,071	86.0%	174	14.0%	4	15	12	114	-	29
	Kiskiminetas	2,050	93.1%	151	6.9%	40	14	17	9	-	71
	Leechburg	1,144	92.0%	99	8.0%	39	12	11	1	-	36
	North Apollo	571	93.0%	43	7.0%	11	9	5	1	-	17
	Parks	1,074	93.7%	72	6.3%	15	12	13	7	-	25
Total	7,426	90.4%	788	9.6%	139	84	93	267	-	205	
West Planning District	Applewold	149	88.7%	19	11.3%	6	2	2	-	-	9
	Cadogan	172	95.6%	8	4.4%	-	1	1	-	-	6
	East Franklin	1,447	94.6%	83	5.4%	11	18	2	22	-	30
	Freeport	871	94.2%	54	5.8%	17	10	8	2	-	17
	North Buffalo	1,058	95.2%	53	4.8%	7	5	4	8	-	29
	South Buffalo	938	93.0%	71	7.0%	2	12	5	34	-	18
	West Franklin	722	95.3%	36	4.7%	5	5	3	6	-	17
	West Kittanning	545	95.8%	24	4.2%	6	3	4	-	-	11
	Worthington	275	95.2%	14	4.8%	6	3	-	2	-	3
Total	6,177	94.5%	362	5.5%	60	59	29	74	-	140	

source: U.S. Bureau of the Census

Table 3.20 Occupancy Status 2000

		2000									
		occupied	% of total units	vacant	% of total units	for rent	for sale only	rented or sold, not occupied	seasonal/recreational use	for migrant workers	other vacant
	Pennsylvania	4,777,003	91.0%	472,747	9.0%	106,925	65,431	46,001	154,495	458	99,437
	Armstrong County	29,005	89.6%	3,382	10.4%	452	421	246	1,530	-	733
Central Planning District	Ford City	1,580	92.2%	133	7.8%	35	20	22	-	-	56
	Ford Cliff	184	98.4%	3	1.6%	-	1	-	-	-	2
	Kittanning Boro	2,032	90.3%	219	9.7%	113	34	17	19	-	36
	Manor	1,752	93.2%	127	6.8%	21	27	-	51	-	28
	Manorville	177	94.1%	11	5.9%	1	1	2	2	-	5
	Rayburn	691	94.7%	39	5.3%	9	-	6	3	-	21
	Total	6,416	92.3%	532	7.7%	179	83	47	75	-	148
East Planning District	Atwood	42	97.7%	1	2.3%	-	1	-	-	-	-
	Cowanshannock	1,121	92.6%	89	7.4%	13	18	28	26	-	4
	Elderton	145	92.9%	11	7.1%	-	5	-	2	-	4
	Kittanning Twp	871	95.2%	44	4.8%	13	2	3	23	-	3
	Plumcreek	877	93.8%	58	6.2%	12	7	13	18	-	8
	Rural Valley	382	92.3%	32	7.7%	16	5	-	7	-	4
	South Bend	468	89.7%	54	10.3%	3	11	3	18	-	19
	Valley	264	86.8%	40	13.2%	-	7	-	26	-	7
Total	4,170	92.7%	329	7.3%	57	56	47	120	-	49	
Northeast Planning District	Boggs	349	71.7%	138	28.3%	3	6	-	109	-	20
	Dayton	230	91.6%	21	8.4%	2	10	-	5	-	4
	Madison	365	63.9%	206	36.1%	3	8	15	167	-	13
	Mahoning	606	91.1%	59	8.9%	5	14	-	15	-	25
	Pine	199	71.3%	80	28.7%	10	5	6	53	-	6
	Redbank	437	85.5%	74	14.5%	3	6	-	52	-	13
	South Bethlehem	195	92.9%	15	7.1%	5	3	3	4	-	-
	Wayne	401	86.4%	63	13.6%	-	13	6	27	-	17
Total	2,782	80.9%	656	19.1%	31	65	30	432	-	98	
Northwest Planning District	Brady's Bend	403	68.9%	182	31.1%	2	6	3	153	-	18
	Hovey	34	35.4%	62	64.6%	-	2	-	60	-	-
	Parker	313	87.7%	44	12.3%	19	3	3	13	-	6
	Perry	143	55.2%	116	44.8%	1	2	5	99	-	9
	Sugarcreek	523	91.6%	48	8.4%	3	2	7	27	-	9
	Washington	389	56.0%	306	44.0%	8	5	4	275	-	14
	Total	1,805	70.4%	758	29.6%	33	20	22	627	-	56
South Planning District	Apollo	762	89.0%	94	11.0%	17	24	4	-	-	49
	Bethel	503	76.1%	158	23.9%	3	8	6	117	-	24
	Burrell	297	87.1%	44	12.9%	2	6	4	22	-	10
	Gilpin	1,034	92.8%	80	7.2%	2	23	3	28	-	24
	Kiskiminetas	1,931	93.1%	143	6.9%	7	33	-	13	-	90
	Leechburg	1,109	92.9%	85	7.1%	36	14	11	-	-	24
	North Apollo	583	93.1%	43	6.9%	4	12	9	-	-	18
	Parks	1,108	93.4%	78	6.6%	15	19	-	9	-	35
Total	7,327	91.0%	725	9.0%	86	139	37	189	-	274	
West Planning District	Applewold	143	84.6%	26	15.4%	16	1	6	-	-	3
	Cadogan	175	96.2%	7	3.8%	-	1	-	-	-	6
	East Franklin	1,546	93.9%	101	6.1%	-	20	-	50	-	31
	Freeport	878	93.0%	66	7.0%	27	-	17	5	-	17
	North Buffalo	1,157	96.3%	44	3.7%	-	17	4	9	-	14
	South Buffalo	1,007	96.0%	42	4.0%	-	4	8	16	-	14
	West Franklin	751	93.1%	56	6.9%	14	9	13	7	-	13
	West Kittanning	544	95.1%	28	4.9%	9	3	6	-	-	10
	Worthington	304	96.2%	12	3.8%	-	3	9	-	-	-
Total	6,505	94.5%	382	5.5%	66	58	63	87	-	108	

source: U.S. Bureau of the Census

Table 3.21 Occupancy Status 1990-2000

		occupied	% of total units	vacant	% of total units	for rent	for sale only	rented or sold, not occupied	seasonal/recreational use	for migrant workers	other vacant
	Pennsylvania	6.3%	-0.1%	6.9%	0.6%	4.1%	34.2%	5.2%	7.0%	116.0%	-2.8%
	Armstrong County	2.5%	0.5%	-1.9%	-3.8%	-11.7%	34.5%	-14.9%	6.0%	-100.0%	-17.5%
Central Planning District	Ford City	1.2%	0.5%	-5.0%	-5.7%	-32.7%	-28.6%	-21.4%	-100.0%	*	80.6%
	Ford Cliff	1.7%	0.0%	0.0%	-1.6%	*	0.0%	*	*	*	0.0%
	Kittanning Boro	-4.5%	1.5%	-17.0%	-11.9%	-23.6%	-10.5%	21.4%	137.5%	*	-35.7%
	Manor	-1.7%	-0.5%	6.7%	8.0%	61.5%	42.1%	-100.0%	27.5%	*	-3.4%
	Manorville	-2.2%	-2.2%	57.1%	57.1%	-66.7%	0.0%	100.0%	*	*	150.0%
	Rayburn	4.1%	3.1%	-33.9%	-34.5%	-10.0%	-100.0%	50.0%	-70.0%	*	-27.6%
	Total	-1.2%	0.8%	-10.1%	-8.3%	-20.8%	-10.8%	-27.7%	27.1%	*	-0.7%
East Planning District	Atwood	2.4%	16.7%	-87.5%	-85.8%	*	0.0%	-100.0%	*	*	-100.0%
	Cowanshannock	7.9%	2.1%	-16.0%	-20.5%	30.0%	157.1%	-22.2%	52.9%	*	-88.9%
	Elderton	-4.6%	-4.0%	120.0%	121.4%	-100.0%	*	*	*	*	33.3%
	Kittanning Twp	13.9%	0.0%	12.8%	-0.9%	333.3%	0.0%	200.0%	130.0%	*	-87.0%
	Plumcreek	5.7%	-2.0%	56.8%	45.4%	100.0%	250.0%	333.3%	350.0%	*	-63.6%
	Rural Valley	0.0%	-0.7%	10.3%	9.5%	700.0%	66.7%	-100.0%	600.0%	*	-80.0%
	South Bend	5.9%	-4.7%	92.9%	73.6%	200.0%	83.3%	-40.0%	500.0%	*	46.2%
	Total	7.1%	-1.0%	24.6%	15.2%	128.0%	154.5%	-11.3%	233.3%	*	-61.7%
Northeast Planning District	Boggs	3.6%	-2.0%	11.3%	5.3%	-40.0%	0.0%	-100.0%	21.1%	*	-4.8%
	Dayton	-1.3%	1.5%	-16.0%	-13.7%	-75.0%	900.0%	-100.0%	400.0%	*	-69.2%
	Madison	5.5%	1.2%	2.0%	-2.1%	*	166.7%	7.1%	7.1%	*	-55.2%
	Mahoning	6.1%	3.3%	-22.4%	-24.5%	-44.4%	100.0%	-100.0%	36.4%	-100.0%	-34.2%
	Pine	-4.3%	-1.9%	2.6%	5.1%	11.1%	-37.5%	200.0%	32.5%	*	-68.4%
	Redbank	12.6%	3.2%	-7.5%	-15.3%	-40.0%	0.0%	*	13.0%	*	-43.5%
	South Bethlehem	-3.0%	-4.8%	200.0%	194.3%	150.0%	*	200.0%	*	*	-100.0%
	Total	5.6%	1.2%	-0.9%	-5.0%	-27.9%	80.6%	-14.3%	14.3%	-100.0%	-42.0%
Northwest Planning District	Brady's Bend	10.1%	11.4%	-19.5%	-18.5%	-75.0%	100.0%	50.0%	-21.9%	*	5.9%
	Hovey	-5.6%	9.2%	-17.3%	-4.4%	-100.0%	100.0%	*	0.0%	*	-100.0%
	Parker	-1.6%	-3.8%	41.9%	38.8%	375.0%	0.0%	0.0%	1200.0%	*	-70.0%
	Perry	20.2%	19.7%	-16.5%	-16.9%	*	-50.0%	400.0%	-20.8%	*	0.0%
	Sugarcreek	7.8%	2.7%	-18.6%	-22.5%	200.0%	-60.0%	75.0%	8.0%	*	-62.5%
	Washington	9.3%	-4.7%	22.4%	6.7%	100.0%	66.7%	0.0%	23.3%	*	-12.5%
	Total	7.4%	3.1%	-2.8%	-6.7%	73.7%	5.3%	57.1%	-0.5%	*	-42.9%
South Planning District	Apollo	-3.3%	-2.5%	25.3%	26.4%	-34.6%	166.7%	-80.0%	*	*	145.0%
	Bethel	8.9%	1.5%	2.6%	-4.4%	-25.0%	-11.1%	20.0%	-11.4%	*	500.0%
	Burrell	11.7%	-6.4%	120.0%	84.5%	*	50.0%	-60.0%	633.3%	*	233.3%
	Gilpin	-3.5%	7.9%	-54.0%	-48.6%	-50.0%	53.3%	-75.0%	-75.4%	*	-17.2%
	Kiskiminetas	-5.8%	0.0%	-5.3%	0.5%	-82.5%	135.7%	-100.0%	44.4%	*	26.8%
	Leechburg	-3.1%	0.9%	-14.1%	-10.6%	-7.7%	16.7%	0.0%	-100.0%	*	-33.3%
	North Apollo	2.1%	0.1%	0.0%	-1.9%	-63.6%	33.3%	80.0%	-100.0%	*	5.9%
	Total	-1.3%	0.7%	-8.0%	-6.1%	-38.1%	65.5%	-60.2%	-29.2%	*	33.7%
West Planning District	Appelwold	-4.0%	-4.6%	36.8%	36.0%	166.7%	-50.0%	200.0%	*	*	-66.7%
	Cadogan	1.7%	0.6%	-12.5%	-13.5%	*	0.0%	-100.0%	*	*	0.0%
	East Franklin	6.8%	-0.7%	21.7%	13.0%	-100.0%	11.1%	-100.0%	127.3%	*	3.3%
	Freeport	0.8%	-1.2%	22.2%	19.8%	58.8%	-100.0%	112.5%	150.0%	*	0.0%
	North Buffalo	9.4%	1.2%	-17.0%	-23.2%	-100.0%	240.0%	0.0%	12.5%	*	-51.7%
	South Buffalo	7.4%	3.3%	-40.8%	-43.1%	-100.0%	-66.7%	60.0%	-52.9%	*	-22.2%
	West Franklin	4.0%	-2.3%	55.6%	46.1%	180.0%	80.0%	333.3%	16.7%	*	-23.5%
	West Kittanning	-0.2%	-0.7%	16.7%	16.1%	50.0%	0.0%	50.0%	*	*	-9.1%
	Total	10.5%	1.1%	-14.3%	-21.6%	-100.0%	0.0%	*	-100.0%	*	-100.0%
	Total	5.3%	0.0%	5.5%	0.2%	10.0%	-1.7%	117.2%	17.6%	*	-22.9%

source: U.S. Bureau of the Census

\* - these percentages could not be calculated because the 1990 value is zero.

Table 3.22 Vacancy type - 1990

		total housing units	vacant	seasonal vacant	% of total units	year-round vacant	% of total units
	Pennsylvania	4,938,140	442,174	144,359	2.9%	297,785	6.0%
	Armstrong County	31,757	3,448	1,444	4.5%	2,004	6.3%
<b>Central Planning District</b>	Ford City	1,701	140	1	0.1%	139	8.2%
	Ford Cliff	184	3	-	0.0%	3	1.6%
	Kittanning Boro	2,391	264	8	0.3%	256	10.7%
	Manor	1,901	119	40	2.1%	79	4.2%
	Manorville	188	7	-	0.0%	7	3.7%
	Rayburn	723	59	10	1.4%	49	6.8%
	Total	7,088	592	59	0.8%	533	7.5%
<b>East Planning District</b>	Atwood	49	8	-	0.0%	8	16.3%
	Cowanshannock	1,145	106	17	1.5%	89	7.8%
	Elderton	157	5	-	0.0%	5	3.2%
	Kittanning Twp	804	39	10	1.2%	29	3.6%
	Plumcreek	867	37	4	0.5%	33	3.8%
	Rural Valley	411	29	1	0.2%	28	6.8%
	South Bend	470	28	3	0.6%	25	5.3%
	Valley	256	12	1	0.4%	11	4.3%
Total	4,159	264	36	0.9%	228	5.5%	
<b>Northeast Planning District</b>	Boggs	461	124	90	19.5%	34	7.4%
	Dayton	258	25	1	0.4%	24	9.3%
	Madison	548	202	156	28.5%	46	8.4%
	Mahoning	647	76	11	1.7%	65	10.0%
	Pine	286	78	40	14.0%	38	13.3%
	Redbank	468	80	46	9.8%	34	7.3%
	South Bethlehem	206	5	-	0.0%	5	2.4%
	Wayne	423	72	34	8.0%	38	9.0%
Total	3,297	662	378	11.5%	284	8.6%	
<b>Northwest Planning District</b>	Brady's Bend	592	226	196	33.1%	30	5.1%
	Hovey	111	75	60	54.1%	15	13.5%
	Parker	349	31	1	0.3%	30	8.6%
	Perry	258	139	125	48.4%	14	5.4%
	Sugarcreek	544	59	25	4.6%	34	6.3%
	Washington	606	250	223	36.8%	27	4.5%
	Total	2,460	780	630	25.6%	150	6.1%
<b>South Planning District</b>	Apollo	863	75	-	0.0%	75	8.7%
	Bethel	616	154	132	21.4%	22	3.6%
	Burrell	286	20	3	1.0%	17	5.9%
	Gilpin	1,245	174	114	9.2%	60	4.8%
	Kiskiminetas	2,201	151	9	0.4%	142	6.5%
	Leechburg	1,243	99	1	0.1%	98	7.9%
	North Apollo	614	43	1	0.2%	42	6.8%
	Parks	1,146	72	7	0.6%	65	5.7%
Total	8,214	788	267	3.3%	521	6.3%	
<b>West Planning District</b>	Applewold	168	19	-	0.0%	19	11.3%
	Cadogan	180	8	-	0.0%	8	4.4%
	East Franklin	1,530	83	22	1.4%	61	4.0%
	Freeport	925	54	2	0.2%	52	5.6%
	North Buffalo	1,111	53	8	0.7%	45	4.1%
	South Buffalo	1,009	71	34	3.4%	37	3.7%
	West Franklin	758	36	6	0.8%	30	4.0%
	West Kittanning	569	24	-	0.0%	24	4.2%
	Worthington	289	14	2	0.7%	12	4.2%
Total	6,539	362	74	1.1%	288	4.4%	

source: U.S. Bureau of the Census

Table 3.23 Vacancy type - 2000

		total housing units	vacant	seasonal vacant	% of total units	year-round vacant	% of total units
	Pennsylvania	5,249,750	472,747	154,495	2.9%	318,252	6.1%
	Armstrong County	32,387	3,382	1,530	4.7%	1,852	5.7%
<b>Central Planning District</b>	Ford City	1,713	133	-	0.0%	133	7.8%
	Ford Cliff	187	3	-	0.0%	3	1.6%
	Kittanning Boro	2,251	219	19	0.8%	200	8.9%
	Manor	1,879	127	51	2.7%	76	4.0%
	Manorville	188	11	2	1.1%	9	4.8%
	Rayburn	730	39	3	0.4%	36	4.9%
	Total	6,948	532	75	1.1%	457	6.6%
<b>East Planning District</b>	Atwood	43	1	-	0.0%	1	2.3%
	Cowanshannock	1,210	89	26	2.1%	63	5.2%
	Elderton	156	11	2	1.3%	9	5.8%
	Kittanning Twp	915	44	23	2.5%	21	2.3%
	Plumcreek	935	58	18	1.9%	40	4.3%
	Rural Valley	414	32	7	1.7%	25	6.0%
	South Bend	522	54	18	3.4%	36	6.9%
	Valley	304	40	26	8.6%	14	4.6%
Total	4,499	329	120	2.7%	209	4.6%	
<b>Northeast Planning District</b>	Boggs	487	138	109	22.4%	29	6.0%
	Dayton	251	21	5	2.0%	16	6.4%
	Madison	571	206	167	29.2%	39	6.8%
	Mahoning	665	59	15	2.3%	44	6.6%
	Pine	279	80	53	19.0%	27	9.7%
	Redbank	511	74	52	10.2%	22	4.3%
	South Bethlehem	210	15	4	1.9%	11	5.2%
	Wayne	464	63	27	5.8%	36	7.8%
Total	3,438	656	432	12.6%	224	6.5%	
<b>Northwest Planning District</b>	Brady's Bend	585	182	153	26.2%	29	5.0%
	Hovey	96	62	60	62.5%	2	2.1%
	Parker	357	44	13	3.6%	31	8.7%
	Perry	259	116	99	38.2%	17	6.6%
	Sugarcreek	571	48	27	4.7%	21	3.7%
	Washington	695	306	275	39.6%	31	4.5%
	Total	2,563	758	627	24.5%	131	5.1%
<b>South Planning District</b>	Apollo	856	94	-	0.0%	94	11.0%
	Bethel	661	158	117	17.7%	41	6.2%
	Burrell	341	44	22	6.5%	22	6.5%
	Gilpin	1,114	80	28	2.5%	52	4.7%
	Kiskiminetas	2,074	143	13	0.6%	130	6.3%
	Leechburg	1,194	85	-	0.0%	85	7.1%
	North Apollo	626	43	-	0.0%	43	6.9%
	Parks	1,186	78	9	0.8%	69	5.8%
Total	8,052	725	189	2.3%	536	6.7%	
<b>West Planning District</b>	Applewold	169	26	-	0.0%	26	15.4%
	Cadogan	182	7	-	0.0%	7	3.8%
	East Franklin	1,647	101	50	3.0%	51	3.1%
	Freeport	944	66	5	0.5%	61	6.5%
	North Buffalo	1,201	44	9	0.7%	35	2.9%
	South Buffalo	1,049	42	16	1.5%	26	2.5%
	West Franklin	807	56	7	0.9%	49	6.1%
	West Kittanning	572	28	-	0.0%	28	4.9%
	Worthington	316	12	-	0.0%	12	3.8%
Total	6,887	382	87	1.3%	295	4.3%	

source: U.S. Bureau of the Census

Table 3.24 Vacancy type - 1990-2000

		total housing units	vacant	seasonal vacant	% of total units	year-round vacant	% of total units
	Pennsylvania	6.3%	6.9%	7.0%	0.7%	6.9%	0.5%
	Armstrong County	2.0%	-1.9%	6.0%	3.9%	-7.6%	-9.4%
Central Planning District	Ford City	0.7%	-5.0%	-100.0%	-100.0%	-4.3%	-5.0%
	Ford Cliff	1.6%	0.0%	*	*	0.0%	-1.6%
	Kittanning Boro	-5.9%	-17.0%	137.5%	152.3%	-21.9%	-17.0%
	Manor	-1.2%	6.7%	27.5%	29.0%	-3.8%	-2.7%
	Manorville	0.0%	57.1%	*	*	28.6%	28.6%
	Rayburn	1.0%	-33.9%	-70.0%	-70.3%	-26.5%	-27.2%
	Total	-2.0%	-10.1%	27.1%	29.7%	-14.3%	-12.5%
East Planning District	Atwood	-12.2%	-87.5%	*	*	-87.5%	-85.8%
	Cowanshannock	5.7%	-16.0%	52.9%	44.7%	-29.2%	-33.0%
	Elderton	-0.6%	120.0%	*	*	80.0%	81.2%
	Kittanning Twp	13.8%	12.8%	130.0%	102.1%	-27.6%	-36.4%
	Plumcreek	7.8%	56.8%	350.0%	317.3%	21.2%	12.4%
	Rural Valley	0.7%	10.3%	600.0%	594.9%	-10.7%	-11.4%
	South Bend	11.1%	92.9%	500.0%	440.2%	44.0%	29.7%
	Valley	18.8%	233.3%	2500.0%	2089.5%	27.3%	7.2%
Total	8.2%	24.6%	233.3%	208.1%	-8.3%	-15.3%	
Northeast Planning District	Boggs	5.6%	11.3%	21.1%	14.6%	-14.7%	-19.3%
	Dayton	-2.7%	-16.0%	400.0%	413.9%	-33.3%	-31.5%
	Madison	4.2%	2.0%	7.1%	2.7%	-15.2%	-18.6%
	Mahoning	2.8%	-22.4%	36.4%	32.7%	-32.3%	-34.1%
	Pine	-2.4%	2.6%	32.5%	35.8%	-28.9%	-27.2%
	Redbank	9.2%	-7.5%	13.0%	3.5%	-35.3%	-40.7%
	South Bethlehem	1.9%	200.0%	*	*	120.0%	115.8%
	Wayne	9.7%	-12.5%	-20.6%	-27.6%	-5.3%	-13.6%
Total	4.3%	-0.9%	14.3%	9.6%	-21.1%	-24.4%	
Northwest Planning District	Brady's Bend	-1.2%	-19.5%	-21.9%	-21.0%	-3.3%	-2.2%
	Hovey	-13.5%	-17.3%	0.0%	15.6%	-86.7%	-84.6%
	Parker	2.3%	41.9%	1200.0%	1170.9%	3.3%	1.0%
	Perry	0.4%	-16.5%	-20.8%	-21.1%	21.4%	21.0%
	Sugarcreek	5.0%	-18.6%	8.0%	2.9%	-38.2%	-41.2%
	Washington	14.7%	22.4%	23.3%	7.5%	14.8%	0.1%
	Total	4.2%	-2.8%	-0.5%	-4.5%	-12.7%	-16.2%
South Planning District	Apollo	-0.8%	25.3%	*	*	25.3%	26.4%
	Bethel	7.3%	2.6%	-11.4%	-17.4%	86.4%	73.7%
	Burrell	19.2%	120.0%	633.3%	515.1%	29.4%	8.5%
	Gilpin	-10.5%	-54.0%	-75.4%	-72.6%	-13.3%	-3.1%
	Kiskiminetas	-5.8%	-5.3%	44.4%	53.3%	-8.5%	-2.8%
	Leechburg	-3.9%	-14.1%	-100.0%	-100.0%	-13.3%	-9.7%
	North Apollo	2.0%	0.0%	-100.0%	-100.0%	2.4%	0.4%
	Parks	3.5%	8.3%	28.6%	24.2%	6.2%	2.6%
Total	-2.0%	-8.0%	-29.2%	-27.8%	2.9%	4.9%	
West Planning District	Applewold	0.6%	36.8%	*	*	36.8%	36.0%
	Cadogan	1.1%	-12.5%	*	*	-12.5%	-13.5%
	East Franklin	7.6%	21.7%	127.3%	111.1%	-16.4%	-22.3%
	Freeport	2.1%	22.2%	150.0%	145.0%	17.3%	14.9%
	North Buffalo	8.1%	-17.0%	12.5%	4.1%	-22.2%	-28.1%
	South Buffalo	4.0%	-40.8%	-52.9%	-54.7%	-29.7%	-32.4%
	West Franklin	6.5%	55.6%	16.7%	9.6%	63.3%	53.4%
	West Kittanning	0.5%	16.7%	*	*	16.7%	16.1%
Worthington	9.3%	-14.3%	-100.0%	-100.0%	0.0%	-8.5%	
Total	5.3%	5.5%	17.6%	11.6%	2.4%	-2.7%	

source: U.S. Bureau of the Census

Table 3.28 Year Structure Built 2000

		1999- 3/2000	1995- 1998	1990- 1994	1980- 1989	1970- 1979	1960- 1969	1940- 1959	1939 or earlier
	Pennsylvania	66,916	212,916	266,445	531,986	709,768	595,897	1,275,149	1,590,673
	Armstrong County	343	1,210	1,161	2,939	4,537	3,228	7,182	11,787
<b>Central Planning District</b>	Ford City	-	26	21	33	10	48	375	1,200
	Ford Cliff	-	-	-	-	20	14	79	74
	Kittanning Boro	-	15	8	103	163	200	495	1,267
	Manor	30	94	57	125	213	297	525	538
	Manorville	2	4	4	2	15	13	54	94
	Rayburn	7	31	17	109	116	55	191	204
	Total	39	170	107	372	537	627	1,719	3,377
<b>East Planning District</b>	Atwood	-	-	3	10	-	3	10	17
	Cowanshannock	12	64	70	148	184	80	203	449
	Elderton	-	4	9	8	32	27	22	54
	Kittanning Twp	2	66	60	139	174	131	174	169
	Plumcreek	4	31	52	154	266	120	116	192
	Rural Valley	-	4	9	16	51	54	100	180
	South Bend	6	26	31	45	151	55	67	141
	Valley	13	15	14	41	85	20	67	49
Total	37	210	248	561	943	490	759	1,251	
<b>Northeast Planning District</b>	Boggs	-	19	31	72	83	74	88	120
	Dayton	-	4	2	19	11	17	30	168
	Madison	38	18	16	51	51	51	103	243
	Mahoning	9	30	21	56	99	50	98	302
	Pine	6	2	1	10	42	14	35	169
	Redbank	12	22	29	53	66	20	73	236
	South Bethlehem	-	14	10	2	18	20	37	109
	Wayne	9	46	28	50	79	30	57	165
Total	74	155	138	313	449	276	521	1,512	
<b>Northwest Planning District</b>	Brady's Bend	2	33	18	39	114	61	128	190
	Hovey	-	4	-	18	9	28	21	16
	Parker	2	24	9	37	42	34	66	143
	Perry	8	24	7	34	48	27	70	41
	Sugarcreek	4	20	39	103	109	62	106	128
	Washington	5	27	50	106	157	132	144	74
Total	21	132	123	337	479	344	535	592	
<b>South Planning District</b>	Apollo	-	-	4	9	96	29	162	556
	Bethel	12	35	22	60	106	67	246	113
	Burrell	-	27	21	30	51	42	46	124
	Gilpin	13	37	51	106	183	136	302	286
	Kiskiminetas	47	92	68	328	361	242	439	497
	Leechburg	-	-	27	19	43	135	356	614
	North Apollo	-	18	2	66	60	56	187	237
	Parks	4	50	62	97	139	102	295	437
Total	76	259	257	715	1,039	809	2,033	2,864	
<b>West Planning District</b>	Applewold	-	-	-	-	6	13	36	114
	Cadogan	-	-	6	2	8	2	38	126
	East Franklin	50	99	62	200	309	188	404	335
	Freeport	-	6	-	22	138	54	169	555
	North Buffalo	22	56	69	160	221	141	312	220
	South Buffalo	7	57	84	109	174	136	249	233
	West Franklin	10	54	59	99	156	83	128	218
	West Kittanning	5	6	4	20	36	45	202	254
Worthington	2	6	4	29	42	20	77	136	
Total	96	284	288	641	1,090	682	1,615	2,191	

source: U.S. Bureau of the Census

Table 3.29 Year Structure Built 2000 (%)

		1999- 3/2000	1995- 1998	1990- 1994	1980- 1989	1970- 1979	1960- 1969	1940- 1959	1939 or earlier
	Pennsylvania	1.3%	4.1%	5.1%	10.1%	13.5%	11.4%	24.3%	30.3%
	Armstrong County	1.1%	3.7%	3.6%	9.1%	14.0%	10.0%	22.2%	36.4%
<b>Central Planning District</b>	Ford City	0.0%	1.5%	1.2%	1.9%	0.6%	2.8%	21.9%	70.1%
	Ford Cliff	0.0%	0.0%	0.0%	0.0%	10.7%	7.5%	42.2%	39.6%
	Kittanning Boro	0.0%	0.7%	0.4%	4.6%	7.2%	8.9%	22.0%	56.3%
	Manor	1.6%	5.0%	3.0%	6.7%	11.3%	15.8%	27.9%	28.6%
	Manorville	1.1%	2.1%	2.1%	1.1%	8.0%	6.9%	28.7%	50.0%
	Rayburn	1.0%	4.2%	2.3%	14.9%	15.9%	7.5%	26.2%	27.9%
	Total	0.6%	2.4%	1.5%	5.4%	7.7%	9.0%	24.7%	48.6%
<b>East Planning District</b>	Atwood	0.0%	0.0%	7.0%	23.3%	0.0%	7.0%	23.3%	39.5%
	Cowanshannock	1.0%	5.3%	5.8%	12.2%	15.2%	6.6%	16.8%	37.1%
	Elderton	0.0%	2.6%	5.8%	5.1%	20.5%	17.3%	14.1%	34.6%
	Kittanning Twp	0.2%	7.2%	6.6%	15.2%	19.0%	14.3%	19.0%	18.5%
	Plumcreek	0.4%	3.3%	5.6%	16.5%	28.4%	12.8%	12.4%	20.5%
	Rural Valley	0.0%	1.0%	2.2%	3.9%	12.3%	13.0%	24.2%	43.5%
	Total	0.8%	4.7%	5.5%	12.5%	21.0%	10.9%	16.9%	27.8%
<b>Northeast Planning District</b>	Boggs	0.0%	3.9%	6.4%	14.8%	17.0%	15.2%	18.1%	24.6%
	Dayton	0.0%	1.6%	0.8%	7.6%	4.4%	6.8%	12.0%	66.9%
	Madison	6.7%	3.2%	2.8%	8.9%	8.9%	8.9%	18.0%	42.6%
	Mahoning	1.4%	4.5%	3.2%	8.4%	14.9%	7.5%	14.7%	45.4%
	Pine	2.2%	0.7%	0.4%	3.6%	15.1%	5.0%	12.5%	60.6%
	Redbank	2.3%	4.3%	5.7%	10.4%	12.9%	3.9%	14.3%	46.2%
	Total	2.2%	4.5%	4.0%	9.1%	13.1%	8.0%	15.2%	44.0%
<b>Northwest Planning District</b>	Brady's Bend	0.3%	5.6%	3.1%	6.7%	19.5%	10.4%	21.9%	32.5%
	Hovey	0.0%	4.2%	0.0%	18.8%	9.4%	29.2%	21.9%	16.7%
	Parker	0.6%	6.7%	2.5%	10.4%	11.8%	9.5%	18.5%	40.1%
	Perry	3.1%	9.3%	2.7%	13.1%	18.5%	10.4%	27.0%	15.8%
	Sugarcreek	0.7%	3.5%	6.8%	18.0%	19.1%	10.9%	18.6%	22.4%
	Total	0.8%	5.2%	4.8%	13.1%	18.7%	13.4%	20.9%	23.1%
<b>South Planning District</b>	Apollo	0.0%	0.0%	0.5%	1.1%	11.2%	3.4%	18.9%	65.0%
	Bethel	1.8%	5.3%	3.3%	9.1%	16.0%	10.1%	37.2%	17.1%
	Burrell	0.0%	7.9%	6.2%	8.8%	15.0%	12.3%	13.5%	36.4%
	Gilpin	1.2%	3.3%	4.6%	9.5%	16.4%	12.2%	27.1%	25.7%
	Kiskiminetas	2.3%	4.4%	3.3%	15.8%	17.4%	11.7%	21.2%	24.0%
	Leechburg	0.0%	0.0%	2.3%	1.6%	3.6%	11.3%	29.8%	51.4%
	Total	0.9%	3.2%	3.2%	8.9%	12.9%	10.0%	25.2%	35.6%
<b>West Planning District</b>	Applewold	0.0%	0.0%	0.0%	0.0%	3.6%	7.7%	21.3%	67.5%
	Cadogan	0.0%	0.0%	3.3%	1.1%	4.4%	1.1%	20.9%	69.2%
	East Franklin	3.0%	6.0%	3.8%	12.1%	18.8%	11.4%	24.5%	20.3%
	Freeport	0.0%	0.6%	0.0%	2.3%	14.6%	5.7%	17.9%	58.8%
	North Buffalo	1.8%	4.7%	5.7%	13.3%	18.4%	11.7%	26.0%	18.3%
	South Buffalo	0.7%	5.4%	8.0%	10.4%	16.6%	13.0%	23.7%	22.2%
	West Franklin	1.2%	6.7%	7.3%	12.3%	19.3%	10.3%	15.9%	27.0%
	Total	1.4%	4.1%	4.2%	9.3%	15.8%	9.9%	23.4%	31.8%

source: U.S. Bureau of the Census

Table 3.33 Housing Quality Indicators - 2000

		over 40 years old	% of total units	lacking complete plumbing	% of total units	over- crowded	% of total units
	Pennsylvania	2,865,822	54.6%	24,450	0.5%	91,926	1.8%
	Armstrong County	18,969	58.6%	196	0.6%	352	1.1%
	Ford City	1575	91.9%	0	0.0%	27	1.6%
	Ford Cliff	153	81.8%	2	1.1%	-	0.0%
	Kittanning Boro	1762	78.3%	9	0.4%	8	0.4%
	Manor	1063	56.6%	6	0.3%	-	0.0%
	Manorville	148	78.7%	0	0.0%	4	2.1%
	Rayburn	395	54.1%	4	0.5%	5	0.7%
	Total	5,096	73.3%	21	0.3%	44	0.6%
East Planning District	Atwood	27	62.8%	0	0.0%	-	0.0%
	Cowanshannock	652	53.9%	12	1.0%	28	2.3%
	Elderton	76	48.7%	0	0.0%	-	0.0%
	Kittanning Twp	343	37.5%	8	0.9%	4	0.4%
	Plumcreek	308	32.9%	0	0.0%	8	0.9%
	Rural Valley	280	67.6%	0	0.0%	1	0.2%
	South Bend	208	39.8%	1	0.2%	7	1.3%
	Valley	116	38.2%	3	1.0%	-	0.0%
	Total	2,010	44.7%	24	0.5%	48	1.1%
Northeast Planning District	Boggs	208	42.7%	6	1.2%	9	1.8%
	Dayton	198	78.9%	0	0.0%	2	0.8%
	Madison	346	60.6%	11	1.9%	11	1.9%
	Mahoning	400	60.2%	0	0.0%	11	1.7%
	Pine	204	73.1%	4	1.4%	-	0.0%
	Redbank	309	60.5%	10	2.0%	5	1.0%
	South Bethlehem	146	69.5%	3	1.4%	4	1.9%
	Wayne	222	47.8%	11	2.4%	15	3.2%
	Total	2,033	59.1%	45	1.3%	57	1.7%
Northwest Planning District	Brady's Bend	318	54.4%	8	1.4%	5	0.9%
	Hovey	37	38.5%	0	0.0%	-	0.0%
	Parker	209	58.5%	9	2.5%	3	0.8%
	Perry	111	42.9%	2	0.8%	5	1.9%
	Sugarcreek	234	41.0%	7	1.2%	12	2.1%
	Washington	218	31.4%	6	0.9%	11	1.6%
	Total	1,127	44.0%	32	1.2%	36	1.4%
South Planning District	Apollo	718	83.9%	8	0.9%	10	1.2%
	Bethel	359	54.3%	2	0.3%	6	0.9%
	Burrell	170	49.9%	2	0.6%	4	1.2%
	Gilpin	588	52.8%	4	0.4%	19	1.7%
	Kiskiminetas	936	45.1%	8	0.4%	56	2.7%
	Leechburg	970	81.2%	13	1.1%	13	1.1%
	North Apollo	424	67.7%	4	0.6%	1	0.2%
	Parks	732	61.7%	4	0.3%	3	0.3%
Total	4,897	60.8%	45	0.6%	112	1.4%	
West Planning District	Applewold	150	88.8%	0	0.0%	-	0.0%
	Cadogan	164	90.1%	0	0.0%	-	0.0%
	East Franklin	739	44.9%	10	0.6%	22	1.3%
	Freeport	724	76.7%	0	0.0%	7	0.7%
	North Buffalo	532	44.3%	8	0.7%	8	0.7%
	South Buffalo	482	45.9%	4	0.4%	-	0.0%
	West Franklin	346	42.9%	7	0.9%	14	1.7%
	West Kittanning	456	79.7%	0	0.0%	4	0.7%
	Worthington	213	67.4%	0	0.0%	-	0.0%
Total	3,806	55.3%	29	0.4%	55	0.8%	

source: U.S. Bureau of the Census

## B. Appendix 2: Supporting Data for Quick Tests for Affordable Rental Housing for the Elderly

### Kittanning Elderly Units

#### Capture Rate Analysis

<b>Proposed Rents</b>		<b>Capture Rate =</b>		<b>4.69%</b>	
<u>Unit</u>	<u>#</u>	<u>Type</u>	<u>Rent</u>	<u>Income Limits</u>	
1 Bedroom	0	40%	\$363	1 Person	2 Person
1 Bedroom	40	50%	\$403	40% \$ 13,560	\$ 15,520
1 Bedroom	0	60%	\$403	50% \$ 16,950	\$ 19,400
<b>Total</b>	<b>40</b>			60% \$ 20,340	\$ 23,280

#### Maximum Income per Tax Credit Program for Armstrong County

1 Bedroom @ 40%:	\$14,540
1 Bedroom @ 50%:	\$18,175
1 Bedroom @ 60%:	\$21,810

#### Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

1 Bedroom @ 40%:	\$9,680
1 Bedroom @ 50%:	\$10,747
1 Bedroom @ 60%:	\$10,747

#### Age & Income Statistics for proposed Primary Market Area (PMA)

<u>55 to 64 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	153
\$10,000 to \$19,999 (50%)	242
\$15,000 to \$24,999 (60%)	170

<u>65 to 74 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	178
\$10,000 to \$19,999 (50%)	325
\$15,000 to \$24,999 (60%)	311

<u>75 and older</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	264
\$10,000 to \$19,999 (50%)	461
\$15,000 to \$24,999 (60%)	331

Total between \$10,000 to \$14,999 (40%)	595	x 35% eligible	208
Total between \$10,000 to \$19,999 (50%)	1,028	x 35% eligible	360
Total between \$15,000 to \$24,999 (60%)	812	x 35% eligible	284
			<u>852</u>

**Total Age & Income Eligible Population** **852**

**# Subsidized Units in Market Area** **252**

**Overall Capture Rate** **34.26%**

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

## Freeport Elderly Units

### Capture Rate Analysis

#### Proposed Rents

Capture Rate =

**5.01%**

Unit	#	Type	Rent	Income Limits	
				1 Person	2 Person
1 Bedroom	0	40%	\$329	40% \$ 14,160	\$ 16,200
1 Bedroom	10	50%	\$329	50% \$ 17,700	\$ 20,250
1 Bedroom	0	60%	\$329	60% \$ 21,240	\$ 24,300
<b>Total</b>	<b>31</b>				

#### Maximum Income per Tax Credit Program for Armstrong County

1 Bedroom @ 40%:	\$15,180
1 Bedroom @ 50%:	\$18,975
1 Bedroom @ 60%:	\$22,770

#### Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

1 Bedroom @ 40%:	\$8,773
1 Bedroom @ 50%:	\$8,773
1 Bedroom @ 60%:	\$8,773

#### Age & Income Statistics for proposed Primary Market Area (PMA)

<u>55 to 64 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	54
\$10,000 to \$19,999 (50%)	103
\$15,000 to \$24,999 (60%)	86

<u>65 to 74 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	143
\$10,000 to \$19,999 (50%)	287
\$15,000 to \$24,999 (60%)	328

<u>75 and older</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	178
\$10,000 to \$19,999 (50%)	326
\$15,000 to \$24,999 (60%)	263

Total between \$10,000 to \$14,999 (40%)	375	x 35% eligible	131
Total between \$10,000 to \$19,999 (50%)	716	x 35% eligible	251
Total between \$15,000 to \$24,999 (60%)	677	x 35% eligible	<u>237</u>
			619

**Total Age & Income Eligible Population**

**619**

**# Subsidized Units in Market Area**

**232**

**Overall Capture Rate**

**42.50%**

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

## Rural Valley Elderly Units

### Capture Rate Analysis

#### Proposed Rents

Capture Rate = **4.80%**

<u>Unit</u>	<u>#</u>	<u>Type</u>	<u>Rent</u>	<u>Income Limits</u>	
				1 Person	2 Person
1 Bedroom	0	40%	\$329	40% \$ 14,160	\$ 16,200
1 Bedroom	10	50%	\$329	50% \$ 17,700	\$ 20,250
1 Bedroom	0	60%	\$329	60% \$ 21,240	\$ 24,300
<b>Total</b>	<b>12</b>				

#### Maximum Income per Tax Credit Program for Armstrong County

1 Bedroom @ 40%:	\$15,180
1 Bedroom @ 50%:	\$18,975
1 Bedroom @ 60%:	\$22,770

#### Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

1 Bedroom @ 40%:	\$8,773
1 Bedroom @ 50%:	\$8,773
1 Bedroom @ 60%:	\$8,773

#### Age & Income Statistics for proposed Primary Market Area (PMA)

<u>55 to 64 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	31
\$10,000 to \$19,999 (50%)	69
\$15,000 to \$24,999 (60%)	61

<u>65 to 74 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	57
\$10,000 to \$19,999 (50%)	99
\$15,000 to \$24,999 (60%)	76

<u>75 and older</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	72
\$10,000 to \$19,999 (50%)	129
\$15,000 to \$24,999 (60%)	120

Total between \$10,000 to \$14,999 (40%)	160	x 35% eligible	56
Total between \$10,000 to \$19,999 (50%)	297	x 35% eligible	104
Total between \$15,000 to \$24,999 (60%)	257	x 35% eligible	<u>90</u>
			250

**Total Age & Income Eligible Population 250**

**# Subsidized Units in Market Area 0**

**Overall Capture Rate 4.80%**

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

## Leechburg Elderly Units

### Capture Rate Analysis

#### Proposed Rents

Capture Rate = **4.97%**

Unit	#	Type	Rent	Income Limits	
				1 Person	2 Person
1 Bedroom	0	40%	\$329		
1 Bedroom	10	50%	\$329	40% \$ 14,160	\$ 16,200
1 Bedroom	0	60%	\$329	50% \$ 17,700	\$ 20,250
<b>Total</b>	<b>53</b>			60% \$ 21,240	\$ 24,300

#### Maximum Income per Tax Credit Program for Armstrong County

1 Bedroom @ 40%:	\$15,180
1 Bedroom @ 50%:	\$18,975
1 Bedroom @ 60%:	\$22,770

#### Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

1 Bedroom @ 40%:	\$8,773
1 Bedroom @ 50%:	\$8,773
1 Bedroom @ 60%:	\$8,773

#### Age & Income Statistics for proposed Primary Market Area (PMA)

<u>55 to 64 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	76
\$10,000 to \$19,999 (50%)	183
\$15,000 to \$24,999 (60%)	215

<u>65 to 74 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	233
\$10,000 to \$19,999 (50%)	489
\$15,000 to \$24,999 (60%)	473

<u>75 and older</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	339
\$10,000 to \$19,999 (50%)	578
\$15,000 to \$24,999 (60%)	463

Total between \$10,000 to \$14,999 (40%)	648	x 35% eligible	227
Total between \$10,000 to \$19,999 (50%)	1,250	x 35% eligible	438
Total between \$15,000 to \$24,999 (60%)	1,151	x 35% eligible	<u>403</u>
			1067

**Total Age & Income Eligible Population 1067**

**# Subsidized Units in Market Area 303**

**Overall Capture Rate 33.36%**

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

## Apollo Elderly Units

### Capture Rate Analysis

#### Proposed Rents

Capture Rate = **4.98%**

Unit	#	Type	Rent	Income Limits	
				1 Person	2 Person
1 Bedroom	0	40%	\$329		
1 Bedroom	10	50%	\$329	40% \$ 14,160	\$ 16,200
1 Bedroom	0	60%	\$329	50% \$ 17,700	\$ 20,250
<b>Total</b>	<b>38</b>			60% \$ 21,240	\$ 24,300

#### Maximum Income per Tax Credit Program for Armstrong County

1 Bedroom @ 40%:	\$15,180
1 Bedroom @ 50%:	\$18,975
1 Bedroom @ 60%:	\$22,770

#### Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

1 Bedroom @ 40%:	\$8,773
1 Bedroom @ 50%:	\$8,773
1 Bedroom @ 60%:	\$8,773

#### Age & Income Statistics for proposed Primary Market Area (PMA)

<u>55 to 64 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	72
\$10,000 to \$19,999 (50%)	185
\$15,000 to \$24,999 (60%)	198

<u>65 to 74 years</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	191
\$10,000 to \$19,999 (50%)	345
\$15,000 to \$24,999 (60%)	328

<u>75 and older</u>	<u># of Households</u>
\$10,000 to \$14,999 (40%)	163
\$10,000 to \$19,999 (50%)	372
\$15,000 to \$24,999 (60%)	325

Total between \$10,000 to \$14,999 (40%)	426	x 35% eligible	149
Total between \$10,000 to \$19,999 (50%)	902	x 35% eligible	316
Total between \$15,000 to \$24,999 (60%)	851	x 35% eligible	<u>298</u>
			763

**Total Age & Income Eligible Population 763**

**# Subsidized Units in Market Area 303**

**Overall Capture Rate 44.71%**

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.