

C. HOUSING RESOURCES

C.1 Introduction

The County maintains an up-to date three year plan for community development and housing needs. The 1998 update establishes a need to rehabilitate substandard structures occupied predominantly by low/moderate income persons and the elderly. Economic hardships and an aging population increases the demand for subsidized housing. Overall, 33.43% of Elk County's residents are considered low/moderate income (LMI) according to 1990 data provided by the United States Department of Housing and Urban Development (HUD). Individual municipal income surveys indicate that the LMI figure is actually substantially higher.

Since 1992 the Life and Independence for Today (LIFT) agency has focused on the needs of the county residents with disabilities. LIFT is a non-profit organization developed by and for people with disabilities.

Since 1992, LIFT has offered technical assistance to municipalities and individuals to make facilities more accessible to people with disabilities. To assist their efforts, Elk County awarded \$19,500 from FY 1998 CDBG funds to help modify homes for local disabled LMI residents.

C.2 Housing Stock

According to the U.S. Census Bureau, as of 1990, Elk County had 17,249 total housing units. Of those, 60.7% were identified as owner occupied units, 15.4% were identified as renter occupied, and 23.9% were identified as vacant. A slightly higher owner/renter ratio exists in Elk County as compared to the State, however, a substantially lower occupied/vacant ratio exists in the County as compared to the State. The municipalities with higher vacancy percentage than the State include all except the City of St. Marys, Johnsonburg Borough, and Ridgway Borough.

TABLE 8 HOUSING UNITS AND TENURE, 1990

Area	Total Housing Units	1980-90 Percent Change	Percent		
			Occupied		Vacant
			Owner	Renter	
Pennsylvania	4,938,140	9.5	64.3	26.7	9.0
Elk County	17,249	28.3	60.7	15.4	23.9

Comprehensive Plan: Elk County, Pennsylvania

TABLE 9 MEDIAN HOUSING VALUE AND CONTRACT RENT, 1990

Area	1990 Median Housing Value	1980 Median Housing Value*	1990 Median Rent	1980 Median Rent*
Pennsylvania	\$69,700	\$62,091	\$322	\$276
Elk County	\$49,900	\$58,756	\$209	\$210

The 1990 Median Housing Value (MHV) for individual municipalities in the County varied from a low of \$27,200 (down 14.4% since 1980) in more rural areas to \$63,800 (down 11.9% from 1980) in more densely populated/developed municipalities. Overall, the MHV declined with Highland and Fox Townships experiencing the least impact and Benezette Township and Johnsonburg Borough experiencing the greatest decline.

Approximately 37.5% of the County's housing stock was built prior to 1940 and approximately one half of the County's housing stock was built prior to 1950 (44.8%). Between 1980 and 1990, 15.1% of the County's houses were built. The housing stock, overall, in the County is very dated and very comparable to that of Pennsylvania. The municipalities with the oldest median construction year are Johnsonburg and Ridgway Borough (1939). The municipality with the newest median construction year is Spring Creek Township (1974). The Pennsylvania State Data Center (1995) indicates that the most growth, in terms of new building permits occurred in St. Marys, accounting for approximately 42% of the County's new structures. Fox Township was second, with 28%. Ridgway Township followed at 10%. The remaining Townships and Boroughs ranged between 0 and 4%. Correspondingly, St. Marys, Fox Township, and Ridgway Township have the highest median. County wide, as might be expected there are pockets of extremely well maintained structures and also pockets of structures where the need for major housing rehabilitation efforts is quite evident.

TABLE 10 YEAR HOUSING UNIT BUILT, 1990

Area	Total Units	Percent of Total Units							Median Year Built
		Before 1940	1940-1949	1950-1959	1960-1969	1970-1979	1980-1984	After 1984	
Pennsylvania	4,938,140	35.1	9.7	14.6	12.4	15.8	5.4	7.0	1954
Elk County	17,249	37.5	7.2	12.8	11.3	16.0	7.8	7.3	1954

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing

C.3 Condition of Housing

For housing units to be safe, they need to be physically adequate, protected from the elements, structurally sound, and not contain hazards such as faulty wiring, lead paint, or inadequate heating. Determining these conditions would involve an in depth visual inspection and assessment of each unit's interior and exterior. Such an analysis is beyond the scope of this study. Housing is a highly visible indication of socio-economic conditions. It is also important because it is an area in which public funds are available and expended (taxes). A field survey of portions of the housing stock in Elk County has been conducted in association with individual municipal comprehensive plans in an attempt to identify areas that require housing rehabilitation assistance. See Exhibit No. 6. A typical survey is based on exterior site surveys. Example criteria, used to determine the level of applicability are defined:

- **Standard** - Units that require no repair.
- **Minor Substandard** - Minor deficiencies noted (ie. chipping paint, damaged gutters, minor wood damage, etc.) These items are usually easily repaired.
- **Major Substandard** - Major deficiencies noted (ie. rotten, damaged wood, broken windows, weather damaged wood, damaged roofing, damaged porches, etc.) These items are usually beyond normal and routine upkeep.

TABLE 10A CONDITION OF HOUSING FOR BENEZETTE TOWNSHIP
Benezette Township was divided into four (4) sub areas.

Areas: Benezette Township	% Standard	% Minor Substandard	% Major Substandard
June 1998			
01 - 01	50	40	10
01 - 02	50	34	16
01 - 03	42	31	27
01 - 04	38	24	38
Overall	49	35	16

Benezette's housing stock is still largely seasonal in nature. There are some pockets of deterioration where major housing rehabilitation would be necessary if structures are to be retained for permanent occupancy. About half of Benezette housing stock is in good condition and about one third is in fair condition.

TABLE 10B CONDITION OF HOUSING FOR FOX TOWNSHIP
Fox Township was divided into twenty two (22) sub-areas.

Areas: Fox Township	% Standard	% Minor Substandard	% Major Substandard
Date: June 1998			
02 - 01	74	22	4
02 - 02	77	22	1
02 - 03	78	22	0
02 - 04	35	59	6
02 - 05	60	39	1
02 - 06	84	16	0
02 - 07	93	7	0
02 - 08	71	29	0
02 - 09	43	57	0
02 - 10	47	40	13
02 - 11	68	32	0
02 - 12	75	23	2
02 - 13	92	8	0
02 - 14	50	50	0
02 - 15	87	13	0
02 - 16	85	15	0
02 - 17	97	3	0
02 - 18	83	17	0
02 - 19	100	0	0
02 - 20	88	12	0
02 - 21	100	0	0
02 - 22	100	0	0
Overall	76	23	1

Overall, the housing stock in Fox Township is in very nice condition.

TABLE 10C CONDITION OF HOUSING FOR HIGHLAND TOWNSHIP
Highland Township was divided into eleven (11) sub-areas

Areas: Highland Township	% Standard	% Minor Substandard	% Major Substandard
June 1998			
03 - 01	84	16	0
03 - 02	73	27	0
03 - 03	40	52	8
03 - 04	33	50	17
03 - 05	33	67	0
03 - 06	49	46	5
03 - 07	66	31	3
03 - 08	72	22	6
03 - 09	12	70	18
03 - 10	64	36	0
03 - 11	50	50	0
Overall	53	42	5

The housing stock in Highland Township is in good to fair condition overall. A few structures are considered to be major substandard. Most residents (both permanent and seasonal) maintain standard housing units or units in need of only minor repairs.

TABLE 10D CONDITION OF HOUSING FOR HORTON TOWNSHIP
Horton Township was divided into twelve (12) sub-areas

Areas: Horton Township	% Standard	% Minor Substandard	% Major Substandard
04 - 01	69	29	2
04- 02	63	21	16
04- 03	89	9	2
04- 04	91	9	0
04- 05	88	12	0
04- 06	76	18	6
04- 07	86	14	0
04- 08	85	9	6
04- 09	49	38	13
04-10	94	6	0
04-11	91	6	3
04-12	87	11	2
Overall	83	13	4

Overall, the housing stock in Horton Township is in very nice condition. Very few structures are in need of major rehabilitation in general, rehabilitation efforts might be concentrated in the Elbon and Brandy Camp areas.

TABLE 10E CONDITION OF HOUSING FOR JAY TOWNSHIP
Jay Township was divided into nine (9) sub-areas

Areas: Jay Township	% Standard	% Minor substandard	% Major Substandard
June 1998			
05 - 01	61	36	3
05 - 02	80	20	0
05 - 03	70	27	3
05 - 04	77	20	3
05 - 05	50	44	6
05 - 06	81	17	2
05 - 07	67	30	3
05 - 08	60	29	11
05 - 09	48	48	4
Overall	68	28	4

Jay Township housing stock is generally in good condition with minor areas of deterioration. Overall, housing rehabilitation needs are minor and generally are associated with routine upkeep ie, painting, gutter replacement, etc.

TABLE 10F CONDITION OF HOUSING FOR JOHNSONBURG BOROUGH
Johnsonburg Borough was divided into nine (9) sub-areas

Areas: Johnsonburg Borough	% Standard	% Minor substandard	% Major Substandard
July 1998			
06- 01	84	16	0
06 - 02	66	29	5
06 - 03	71	29	0
06 - 04	67	33	0
06 - 05	78	22	0
06 - 06	83	16	1
06 - 07	80	20	0
06 - 08	90	10	0
06 - 09	76	24	0
Overall	79	20	1

The housing stock in Johnsonburg Borough is generally in very good condition with very minor areas of deterioration. Overall, housing rehabilitation needs are minor and generally are associated with minor routine upkeep ie, painting, gutter replacement, etc.

TABLE 10G CONDITION OF HOUSING FOR JONES TOWNSHIP
Jones Township was divided into twelve (12) sub-areas

Areas: Jones Township	% Standard	% Minor substandard	% Major Substandard
07 - 01	70	28	2
07 - 02	68	20	12
07 - 03	68	26	6
07 - 04	61	30	9
07 - 05	63	27	10
07 - 06	83	17	0
07 - 07	45	36	12
07-12	75	23	2
Overall	70	23	7

Jones Township housing stock is generally in very nice condition with minor areas of deterioration. Overall, housing rehabilitation needs are minor and generally are associated with routine upkeep ie, painting, gutter replacement, etc. There are small pockets of homes with major deterioration supporting the need for housing improvements in Jones Township, both in terms of an influx of grant funds and in terms of elderly housing options.

TABLE 10H CONDITION OF HOUSING FOR MILLSTONE TOWNSHIP
Millstone Township was divided into five (5) sub-areas

Areas: Millstone Township	% Standard	% Minor substandard	% Major Substandard
07 - 01	100	0	0
07 - 02	67	33	0
07 - 03	60	30	10
07 - 04	50	44	6
07 - 05	34	44	22
Overall	50	41	9

Millstone's housing stock is a combination of permanent residential and seasonal use homes and camps. There are several areas of deterioration which will require major housing rehabilitation if structures are to be retained or, in some cases, converted to permanent occupancy. About half of Millstone's housing is considered to be in good condition. Approximately forty one percent (41%) of the housing stock is in fair condition.