

**Centre County Affordable Housing Needs Assessment:  
A Blueprint for Action**

**Appendix D  
Current Housing Programs  
Centre County**

**Homeownership Programs**

1. Program name: Centre County First Time Homebuyer Program  
Target Population: 1-person household: \$40,875  
2-person household: \$46,750  
3-person household: \$52,562  
4-person household: \$58,375  
5-person household: \$63,062  
Sponsor: PHA administers program for the County  
Funding Source: Act 137  
Annual Budget: \$150,000 average  
Use of Funds: \$10,000 or 10% downpayment assistance  
Other Information: Minimum owner's downpayment 2-3%  
Available Countywide
  
2. Program name: State College Borough First Time Homebuyer Program – Low Income  
Target Population: 60% - 80% of Median Income  
Sponsor: State College Planning Office  
Funding Source: State College HOME, and loan repayments  
Annual Budget: \$110,120 (FY03) and \$72,000 (FY04)  
Use of Funds: Downpayment, Closing Costs, and mortgage subsidy  
Other Information: THF does pre-purchase counseling  
Available in State College Borough Only
  
3. Program name: State College Borough First Time Homebuyer Program – Middle Income  
Target Population: 81% - 115% of Median Income  
Sponsor: State College Planning Office  
Funding Source: State College Borough General Fund and loan repayments  
Annual Budget: \$36,200 (FY04) and \$90,000 (FY05)  
Use of Funds: Downpayment, Closing Costs, and mortgage subsidy  
Other Information: Available in State College Borough Only
  
4. Program name: State College Community Land Trust Homebuyer Program  
Target Population: First Time Homebuyers – Target 60% - 80% of median  
Sponsor: State College Community Land Trust  
Funding Source: State College HOME, proceeds from sale, developers fee, land lease fee (admin)

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Annual Budget: \$236,205 (FY04 HOME), \$252,370 (FY05 HOME)  
 Use of Funds: Housing acquisition, rehab, and resale  
 Other Information: State College Community Land Trust is a Community  
 Housing Development Organization (CHDO)  
 4 houses/year  
 Closing cost assistance provided through State  
 College Borough First Time Homebuyer Program:  
     \$0 closing and downpayment  
     \$15/month land lease fee  
 THF does pre-purchase counseling  
 Available in State College Borough Only

5. Program name: Temporary Housing Foundation First Time  
 Homebuyer Program  
 Target Population: 60% to 80% of median income  
 Sponsor: Temporary Housing Foundation, Inc.  
 Funding Source: State College HOME, proceeds from sale and  
 developers fees  
 Annual Budget: \$174,205 (FY04), \$195,000 (FY05)  
 Use of Funds: Purchase, rehab and resale  
 Other Information: Temporary Housing Foundation is a CHDO  
 THF contracts with SEDA-COG for rehab  
 management  
 THF does pre-purchase counseling  
 Available in State College Borough Only

6. Program name: Habitat for Humanity  
 Target Population: 30% - 50% of Median  
 Sponsor: Tri-County Habitat for Humanity  
 Funding Source: Volunteer Labor  
 International applied to HUD for Self-Help Housing (3  
 units) and Capacity Building grant – to pay for Exec  
 Dir and Fund Raiser  
 Use of Funds: Housing construction and rehab  
 Other Information: Available Countywide but to date has focused in  
 Phillipsburg, looking at sites in Millheim Borough and  
 Penn Township

7. Program name: Rural Housing Direct Loans (Section 502)  
 Target Population: Very low (<50% of median) and low income (50% to  
 80% of median)  
 Sponsor: USDA Rural Development  
 Funding Source: USDA Rural Development  
 Use of Funds: 100% financing to build, renovate or relocate,  
 purchase and preparing sites

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Other Information Available throughout County except for State College Borough  
Loan limit is \$160,000  
Maximum Term: 33 years  
Interest rate is 6% but can be subsidized down to as low as 1% based on income

8. Program name: Homebuyer Equity Fund  
Target Population: < 80% of median  
Sponsor: Lenders that are members of the Federal Home Loan Bank can utilize the program  
Funding Source: Federal Home Loan Bank  
Use of Funds: Downpayment and closing cost assistance to match savings by buyer up to \$3,000  
Other Information: Northwest Savings using the program  
Available Countywide

**Owner Occupied Rehab**

1. Program name: State College Borough Owner Occupied Rehab Program  
Target Population: Under 80% of median  
Sponsor: State College Borough  
Funding Source: State College HOME and CDBG  
Annual Budget: \$5,700 (FY04 HOME) and \$127,200 (FY04 CDBG)  
Use of Funds: Rehab  
Other Information: SEDA-COG – does work write-ups and construction management  
Available in State College Borough
2. Program name: Owner-Occupied Rehab  
Target Population: < 110% of median  
Sponsor: Centre County (administered by the Centre County Housing Authority)  
Funding Source: DCED Brownfields and Act 137  
Annual Budget: \$126,000 for 2003 (\$102,000 Brownfields, \$124,000 Act 137)  
Use of Funds: Rehab  
Other Information: Funding is for up to \$15,000 per unit.  
Funds were awarded in 2002 and 2003. The 2002 funds have been expended. There are currently 9 applicants on file for the 2003 funds.

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3. Program name: Owner-Occupied Rehab  
Target Population: To be determine  
Sponsor: Moshannon Valley Economic Development  
Partnership  
Funding Source: DCED HOME  
Annual Budget: To be determined  
Use of Funds: Rehab  
Other Information: Since 1996, \$9 million in rehab at \$15,000 per home in Rush Township, Phillipsburg and South Phillipsburg

**Rental Housing Rehab:** None Currently

**Home Modifications:**

1. Program name: Access Grant Program  
Target Population: Low income homeowners with physical disabilities  
Sponsor: Central Pennsylvania Community Action, Inc.  
Funding Source: DCED  
Annual Budget: Proposals submitted to DCED as needed  
Use of Funds: Accessibility modifications  
Other Information: To date 48 households have received home modifications. There are currently 39 households on the waiting list.

**Rental Housing Development/Production:** None Currently

**Rental Subsidies:**

1. Program name: Housing Choice Vouchers (624)  
Target Population: Low and very low income households  
Sponsor: Centre County Housing Authority  
Funding Source: HUD  
Use of Funds: Tenant Based Rental Subsidies  
Other Information: Vouchers may be used Countywide – Most frequently used in: State College, Bellefonte, Phillipsburg  
Preference for 5 homeless and 5 Victims of Domestic Violence  
36 – Family Self-Sufficiency – work with Housing Transitions  
25 – Family Unification – work with Children and Youth  
380 Waiting List – Reopened March 7, 2005 and closed again on March 17, 2005

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**Permanent Supportive Housing for the Homeless**

1. Program name: Shelter Plus Care (8 slots but serve 13)  
Target Population: Homeless with mental illness or with co-occurring substance addiction  
Sponsor: Centre County Housing Authority is grantee  
Centre County MH/MR is the sponsor/service provider  
Funding Source: HUD McKinney (annual renewals)  
Annual Budget: \$55,200/yr  
Use of Funds: Tenant based rental subsidies  
Other Information: Funding renewed annually through Continuum of Care process  
Available Countywide