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COMMENTS

The County's 1996 update to the Fair Housing Analysis Plan identified county wide housing needs to rehabilitate substandard structures occupied predominately by low/moderate income persons and the elderly. Regional economic hardships, an increasing elderly population, and the County's high percentage of low moderate income residents has reduced the ability of many persons to afford the investment to keep their homes at a minimum code standard.

Although the condition of the housing stock in most municipalities does not appear overwhelmingly deficient, Pennsylvania's housing stock compares favorably to Elk County overall. Where local pockets of minor substandard housing are permitted to deteriorate to major substandard housing, additional code violations occur.

#### C.4 Housing Opportunities and Constraints

Housing opportunities evident in the County include:

- Available land resources;
- Desirable second home and/or retirement location;
- The potential impact of the International Trade/Niagra Buffalo Connection (Continental One);
- Some attractive & well maintained housing stock locations;
- The economic impact of the powdered metal industry sustaining itself and expanding;
- The economic impact of developed and increasing tourism.

Housing constraints evident in the County include:

- Lack of elderly housing opportunities;
- Outmigration of labor force;
- Development limitations due to existing public infrastructure limitations;
- Underdeveloped rental housing resources;
- Some dilapidated structures that need rehabilitation or removed which exist as "eye sores" to potential developers;
- Conversion of seasonal homes to permanent use structures;
- Lack of zoning regulating incompatible land use.

**Comprehensive Plan: Elk County, Pennsylvania**

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Housing rehabilitation throughout the County has been a priority for the Elk County Housing Authority, as well as for local County government, and the Department of Housing and Urban Development (HUD), especially for residents in areas who have a low-moderate income and the elderly.

The most recently constructed units for elderly care, such as the Elco Glen facility, is associated with the Elk County Regional Health Systems formerly known as the Andrew Kaul Memorial Hospital. This facility is currently filled to capacity with elderly LMI residents.

The need for additional facilities is evident in the County housing stock and by the aging composition of non-family households. See **Table 12** on page IC-21.

**C.5 Household Composition**

A **HOUSEHOLD** consists of all persons who occupy a room or group of rooms, which constitute a housing unit. The 1990 U.S. Census indicates that there are a **total of 9751 households** in Elk County. To obtain an average of persons per household, the County population is divided by the number of households. An average of 2.6 persons per household reside in Elk County.

**TABLE 11 - PERCENT OF FAMILIES BY TYPE WITH AND WITHOUT CHILDREN**

Area	Total Families	Married Couples		No Spouse Present			
		Children	Children	Male Headed		Female Headed	
				Children	No Children	Children	No Children
Elk County	9,751	40.5	44.8	1.3	3.0	5.4	5.0
Benezette Township	73	27.4	67.1		2.7	2.7	
Benzinger Township	2,333	45.3	41.5	1.3	4.7	2.6	4.6
Fox Township	936	43.7	43.9	2.6		4.9	4.9
Highland Township	161	43.5	44.7	6.2		1.2	4.3
Horton Township	453	43.9	41.7	2.6	3.3	4.4	4.0
Jay Township	585	40.0	46.8	1.2	1.9	4.8	5.3
Johnsonburg Borough	946	33.9	46.2	1.1	5.5	9.7	3.6
Jones Township	537	44.3	43.9	1.5	2.0	4.1	4.1
Millstone Township	29	17.2	72.4	6.9			3.4
Ridgway Borough	1,372	39.9	46.1	0.9	2.6	6.4	4.1
Ridgway Township	756	42.5	47.4	0.9		7.4	1.9
St. Mary's Borough	1,512	33.9	45.6	0.3	3.0	7.3	9.7
Spring Creek Township	58	25.9	48.3	5.2	8.6		12.1
Pennsylvania	3,176,451	35.0	45.2	1.6	2.7	7.5	8.0

Source: U.S. Census Bureau

Note: children are defined as own related children under age 18 living in the household.

In Elk County there is a comparatively high percentage of families that are married couples with children and comparatively less female and male headed single parent households with children.

TABLE 12 - NON-FAMILY HOUSEHOLDS

Area	Total Non-Family Household	Persons Living Alone				Other
		Total	%	Age 65 & Older	%	
Pennsylvania	1,546,959	1,142,393	73.8	536,599	34.7	404,566
Elk County	3,585	3,164	88.3	1,687	47.1	421
Benezette Township	57	44		28		13
Benzinger Township	509	452		242		57
Fox Township	263	227		131		36
Highland Township	72	46		27		26
Horton Township	190	134		68		56
Jay Township	229	189		96		40
Johnsonburg Borough	377	364		176		13
Jones Township	161	140		67		21
Millstone Township	12	12		6		
Ridgway Borough	612	599		357		13
Ridgway Township	211	180		108		31
St. Mary's Borough	857	756		374		101
Spring Creek Township	35	21		7		14

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, STF 3

Elk County has a relatively high percentage of persons over age 65 living alone as compared to the State. This reflects a somewhat aging population in Elk County. The State also is comprised of urban areas that contain proportionately more people in the work force and accounts for some of the noted differential.

**C.6 Assisted Housing**

There are approximately 315 units located in Elk County. Of those, 62 units are provided generally for the elderly.

A breakdown of the assisted housing inventory is depicted on **Table 13**.

**TABLE 13 - ASSISTED HOUSING INVENTORY**

Project	Total Units	Elderly	Family/General	Handicapped
Silver Creek Terrace	80	X	X	X
Ridgmont	54	X		
Mental Health Group Home	27	X	X	X
Timberwood	8	X		X
Valley Ridge	26	X	X	X

The hierarchy of elderly care consist of four levels, they include:

<u>Level of Care</u>	<u>Facility</u>
Personal Care	Personal Care Home
Intermediate Care	Nursing Home
Skilled Care	24 hour nursing service
Acute Care	hospital

A **personal care** home is defined as a premise that provides food, shelter, personal assistance or supervision for a period exceeding 24 hours for more than three persons not requiring skilled nursing care. **Intermediate care** and **skilled care** facilities, on the other hand, cater more to individuals that cannot function without skilled nursing care.

Personal care homes are typically privately owned and competitive by nature. In addition, turnover ratios are lower for personal care homes than they are for nursing homes. The nationwide increase in the demand for personal care homes is being caused by a trend to relieve acute care and skilled nursing care beds. Nursing home operations are typically housed in new construction or converted commercial structures designed specifically for skilled nursing care. Nursing homes normally do not have large waiting lists due to a high turnover rate caused by death and transfers to personal care facilities. Licensed nursing homes and personal care homes primarily servicing Elk County residents are identified on **Tables 15 and 16**. In addition to the nursing and personal care homes listed, the following agencies provide skilled services to the residents of Elk County in their homes.

**TABLE 14 - SKILLED NURSING SERVICE AGENCIES**

Name	Telephone
Community Nurses Service	(814) 773-5705 (814) 965-2718
Community Nurses Home Health Support Services, Inc.	(814) 834-1842
Community Nurses of Elk & Cameron Counties	(814) 781-1415
DRMC Helpmates, Inc.	(814) 772-6850

Referrals typically are made by physicians and admission is based on Medicare admission criteria and the health insurance carrier. Funding is provided by Medicare, Department of Public Welfare, private insurance, and contributions.

**C.7 Identification of Housing Barriers**

- Affordability for LMI persons and elderly persons on a fixed income.
- Accessibility for people with disabilities.
- Availability of housing for persons with mental disabilities.
- Unavailability of transportation from existing housing for special needs residents to town centers for employment, daily maintenance, or health facilities.
- Pockets of deteriorated structures that need substantial rehabilitation and exist as an "eye sore" to potential developers.
- Lack of zoning regulating land uses which would promote compatible land use. Incompatible uses have an adverse impact on the quality of housing availability.

**Section 811 and 202 Housing**

One major area of concern for housing needs currently unmet are for the population with disabilities.

Only one (1) facility exists for the persons with mental disabilities. This facility has only the capacity to accommodate seven (7) males. There are no facilities for females with mental disabilities in all of Elk County.

Concerns brought up by the County's Comprehensive Plan Housing Committee, includes Section 811 and Section 202 housing.

Section 811 funds housing projects for persons with physical disabilities and with mental handicaps. Section 202 funds housing projects for elderly persons. While the Department of Housing and Urban Development is shifting to scattered site housing units, local municipalities and counties are still seeing concentrated (high rise type) housing. It has been brought to the County's attention that concentrated housing can limit where persons with disabilities live as well as limit the services available. Many times, the contractor constructing the building regulates service available, i.e. attendant care givers, grocery delivery, meal services, etc. and additionally, does not promote mainstreaming of persons with disabilities into the community's activities.

Also, a concern shared by committee members is that 504 regulations are not enforced for new construction. New construction should be 5% accessible (3% by mobility impaired plus 2% by sensory impaired) to occupants with disabilities. It has been indicated that compliance is often less than 2% total resulting in displacement of otherwise independent persons into nursing facilities.

An additional concern which was raised is displacement of the elderly, where the people with mental disabilities are housed with the elderly. This displaces the elderly where accommodations are already deficient in number and location. Three (3) such facilities include:

Name	Location	Units
Harold E. Duffy Apartments	Johnsonburg	40 units
Dan Dickinson Apartments (814) 776-2145	Ridgway	100 units
Elk Towers	St. Marys	103 units

Two new elderly housing facilities are proposed. One is to be located in Weedville (22 units) and one is to be located in Kersey (17 units). Completion of the facility in Kersey is anticipated in 1999.

**TABLE 15 - LICENSED/PERSONAL CARE FACILITIES**

Facility	Capacity	# Personal Care	# Intermediate/Skilled Care
Silver Creek Terrace (814) 834-2273	80	80	0
Ridgmont (814) 772-6608	54	54	0
Mental Health Group Home (814) 772-2005	27	0	27
Timberwood Manor (814) 772-2344	8	8	0
Valley Ridge (814) 772-3411	26	26	0
Total	195	168	27

**TABLE 16 LICENSED NURSING FACILITIES**

Facility	Capacity	Medicare Beds*	General
Pine Crest Manor (814) 781-7500	138	138	0
The Elk County Regional Health System Hospital (814) 781-7500	107	107	0
Elk Haven Nursing Home (814) 834-2618	120	60	60
Total	365	305	60

\*Medicare beds may also be used for general use

Medicare beds are those units with certification for the State Medicare Program. Residents must meet certain medical and age (over 65) criteria. There is no financial criteria under the Medicare Program.

For general use, residents must meet certain financial and medical criteria and there is no age criteria.



**D. ECONOMIC FACTORS**

**D.1 Introduction**

The economic conditions in Elk County have recently been comparatively stronger than adjacent counties. The County is beginning to overturn segments of the economy which have largely been depressed. The nature of development has historically only been managed on a case by case basis in those municipalities in the County which have no Comprehensive Plan or an out of date Comprehensive Plan. An economic analysis will assist in providing a base to direct the nature of further development by the planning for and control of development through local governments. This section examines the income and employment statistics for Elk County and how growth may be affecting jobs and housing costs. It will help to determine if growth has negatively or positively affected infrastructure costs, taxes, and other local government decisions and to determine if reasons exist to do things differently than have been done historically. It will provide a base to establish policies to provide a framework in which consumer preference, development, and conservatism can economically be driven.

Elk County's economy has held with the historic industrial concentration in carbon products, powder metal products and electrical component industries. Elk County exceeds the level of industrialization in neighboring Counties. The momentum of the County's strong industrial base appears to be slowing somewhat in terms of job production in industries employing over 25 persons but is simultaneously increasing the number employed in smaller support industries.

**D.2 Income**

Income data can provide a direct indication of economic climate.

**TABLE 17 - MEDIAN INCOME (1989)**

<u>Area</u>	<u>Household</u>	<u>1979-1989</u>	<u>Family</u>	<u>Non-Family</u>
Pennsylvania	\$29,060	2.7%	\$34,856	\$15,099
Elk County	24,866	-10.9%	30,176	10,401

The above table shows median family income for Elk County. Clearly, an economic downturn is evident. The 1980's saw a negative trend in median income in all of Elk County's municipalities except Jones, Highland, and Spring Creek Townships which saw an increase of 2.4%, 16.9%, and 8.4% respectively. All of the remaining municipalities saw losses varying between 5% and 38.2%.

### D.3 Unemployment

#### Unemployment Rates, Elk County, and Pennsylvania

**TABLE 18 - UNEMPLOYMENT RATES**

	Elk County	Pennsylvania
1986	9.1	6.8
1987	6.8	5.7
1988	5.6	5.1
1989	5.2	4.5
1990	6.0	5.4
1991	8.9	6.9
1992	7.4	7.5
1993	5.7	7.0
1994	5.2	6.2
1995	5.7	5.9
1996	5.9	5.3
1997	6.0	5.2

Source: PA Department of Labor & Industry

The unemployment rates of the County were historically higher than those of the State into the early 1990's. Elk County saw a decline in unemployment and rose above its neighboring counties in the early 1990's with the economic performance of select industrial sectors (see the County Wide Economic Recovery Report (CERP)).

During the last two years however, the unemployment rate in Elk County again, exceeds that of the state.