### **HOUSING STUDY**

The condition and overall availability of housing is a major factor in maintaining a community and has a direct impact on a community's ability to sustain itself and grow. A sound housing stock must be available to a wide variety of people at a wide variety of prices. The availability or lack of suitable housing can stimulate or suppress economic stability and promote a strong community identity. This chapter provides an overview of a significant resource of Cambria County, namely its housing stock. Where available, information from the 2010 US Decennial Census was used, although estimates from the American Community Survey; 2005/09, published by the US Census Bureau, is the best local level information available at the time of this writing for most detailed housing data. This section provides a profile of the major characteristics of the housing stock presented in a comparative format within the County and its respective planning regions. This includes an assessment of trends and conditions of the housing stock within County as a whole, with special attention given to changes since the 2004 Plan, as well as the results of windshield surveys of exterior housing conditions in ten (10) communities representative of the three Planning Regions that will aid in defining residential blight and the programming of housing rehabilitation activities.

## **Housing Stock Change and Tenure**

Table H-1 summarizes general housing trends in a comparative fashion for the County and the larger region. The change in total housing units in Cambria County remained rather static with the 65,650 units representing a decline of 0.2%, while being negligible still placed Cambria among only six (6) counties statewide that sustained a decline in housing units (i.e. McKean, Elk, Cameron, Fayette and Greene are the others). Tempering this is the fact the 2000-2010 decline was much lower than the 2.3% decline sustained during 1990-2000.

TABLE H-1
Change In Total Housing Units: 1990-2010
Cambria County and Surrounding Counties

| County       | 1990    | 2000    | Change<br>1990-<br>2000 | % Change<br>1990-2000 | 2010    | %<br>Change<br>2000-10 | %<br>Change<br>1990-10 |
|--------------|---------|---------|-------------------------|-----------------------|---------|------------------------|------------------------|
| Cambria      | 67,374  | 65,796  | -1,578                  | -2.3%                 | 65,650  | - 0.2%                 | -2.6%                  |
| Bedford      | 21,738  | 23,529  | 1,791                   | 8.2%                  | 23,954  | 1.8%                   | 10.2%                  |
| Blair        | 54,349  | 55,061  | 712                     | 1.3%                  | 56,276  | 2.2%                   | 3.5%                   |
| Clearfield   | 34,300  | 37,855  | 3,555                   | 10.4%                 | 38,644  | 2.1%                   | 12.7%                  |
| Indiana      | 34,770  | 37,250  | 2,480                   | 7.1%                  | 38,236  | 2.6%                   | 10.0%                  |
| Somerset     | 35,713  | 37,163  | 1,450                   | 4.1%                  | 38,113  | 2.6%                   | 6.7%                   |
| Westmoreland | 153,554 | 161,058 | 7,504                   | 4.9%                  | 168,199 | 4.4%                   | 9.5%                   |

Source: US Census Bureau; Decennial Census as interpreted by The EADS Group, 2011.

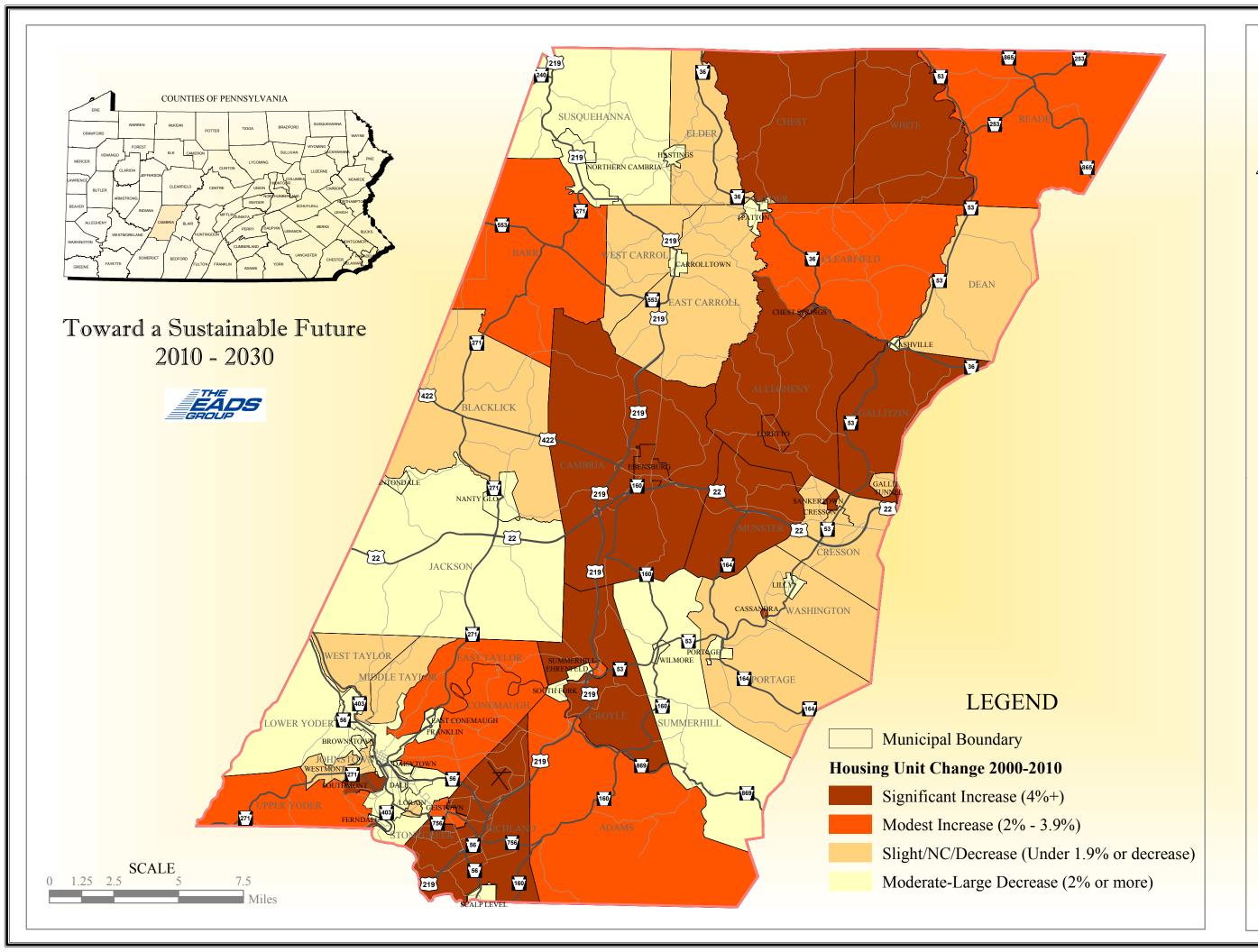
Over the twenty-year period depicted on Table H-1, Cambria was the only area county to sustain an actual decline in housing units. Blair County's minimal 3.5% increase is

the next closest over the 1990-2010 period. During this same period Somerset County sustained a 6.7% increase while the remaining counties had increases near or above 10 percent. For three of the five counties experiencing increases in housing units, the increases during 1990-2000 were far higher than those during 2000-2010. Blair and Westmoreland's increases for the 1990-2000 period were similar to those for the 2000-2010 period.

The Housing Unit Change 2000-2010 Map on the following page graphically depicts changes in housing units among the County municipalities.

- Housing growth is especially noteworthy in central Cambria County, including an area from and including Croyle and Cambria Townships eastward also encompassing the Townships of Munster, Allegheny and Gallitzin and the Boroughs of Ebensburg, Loretto and Sankertown. Significant growth also occurred in the northern Townships of Chest and White as well as Richland Township and Southmont Borough in the south.
- Modest housing growth occurred in the southern Townships of Adams, Conemaugh, East Taylor and Upper Yoder and Geistown and Summerhill Boroughs and the northern Townships of Barr, Clearfield and Reade.
- A number of scattered and various-sized municipalities sustained essentially no change in housing with either a very small increase or decrease, including several rural townships in the north and east as well as Westmont Borough, Lorain Borough and West Taylor and Middle Taylor Townships in the south.
- Census data suggests a number of municipalities sustained moderate-to-large decreases in housing units, including some urban communities in the southwest areas where this may be a continuation of a trend (i.e. Johnstown, Dale, Franklin, East Conemaugh, etc.) and suburban Lower Yoder Township, but also several more rural townships (i.e. Jackson, Summerhill and Susquehanna) as well as a number of larger boroughs (i.e. Nanty Glo, Patton, Portage and Northern Cambria) and smaller boroughs (i.e. Lilly, Carrolltown, Hastings).

Residential growth during 2000-2010 has not been non-existent in the County but largely confined to central parts of the County and several scattered pockets in the north and south.



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## CAMBRIA COUNTY COMPREHENSIVE PLAN HOUSING UNIT CHANGE



JULY 2011

## **Municipal and Planning Region Change**

Table H-2
Change In Total Housing Units: 1990-2010
Cambria County Planning Region 1

| Municipality           | 2000<br>Units | 1990-2000<br>Change | 2010<br>Units | 2000-10<br>Change |
|------------------------|---------------|---------------------|---------------|-------------------|
| Adams Township         | 2,642         | 0.7                 | 2,722         | 3.0%              |
| Brownstown Borough     | 372           | -5.3                | 346           | -7.0%             |
| Conemaugh Township     | 889           | -4.1                | 921           | 3.6%              |
| Daisytown Borough      | 145           | 0.7                 | 142           | -2.1%             |
| Dale Borough           | 745           | -6.8                | 671           | -9.9%             |
| East Conemaugh Borough | 679           | -6.1                | 659           | -2.9%             |
| East Taylor Township   | 1,128         | -6.1                | 1,160         | 2.8%              |
| Ferndale Borough       | 849           | -3.9                | 799           | -5.9%             |
| Franklin Borough       | 228           | -13.3               | 192           | -15.8%            |
| Geistown Borough       | 1,160         | 2.4                 | 1,184         | 2.1%              |
| City of Johnstown      | 12,802        | -12.7               | 11,978        | -6.4%             |
| Lorain Borough         | 365           | 0.6                 | 366           | 0.3%              |
| Lower Yoder Township   | 1,508         | -2.3                | 1,469         | -2.6%             |
| Middle Taylor Township | 331           | 8.5                 | 328           | -0.9%             |
| Richland Township      | 4,994         | 4.8                 | 5,420         | 8.5%              |
| Scalp Level Borough    | 375           | -21.2               | 356           | -5.1%             |
| Southmont Borough      | 1,021         | -4.8                | 1,062         | 4.0%              |
| Stonycreek Township    | 1,599         | 0.8                 | 1,519         | -5.0%             |
| Upper Yoder Township   | 2,275         | 4.0                 | 2,349         | 3.3%              |
| Westmont Borough       | 2,376         | -1.5                | 2,339         | -1.6%             |
| West Taylor Township   | 392           | -3.7                | 392           | 0.0%              |
| Region 1 Totals        | 36,875        | -5.2                | 36,374        | -1.4%             |
| Cambria County         | 65,796        | -2.30%              | 65,650        | -0.2%             |
| Pennsylvania           | 5,249,750     | 6.30%               | 5,567,315     | 6.0%              |

Source: 1990 and 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

TABLE H-3
Change In Total Housing Units: 1990-2010
Cambria County Planning Region 2

| Municipality        | 2000 Units | 1990-2000<br>Change | 2010<br>Units | 2000-10<br>Change |
|---------------------|------------|---------------------|---------------|-------------------|
| Allegheny Township  | 574        | 6.9                 | 682           | 18.8%             |
| Ashville Borough    | 122        | 0.0                 | 111           | -9.0%             |
| Blacklick Township  | 897        | 11.4                | 903           | 0.7%              |
| Cambria Township    | 2,105      | 2.7                 | 2,199         | 4.5%              |
| Cassandra Borough   | 57         | -23.0               | 71            | 24.6%             |
| Cresson Borough     | 786        | 0.9                 | 799           | 1.7%              |
| Cresson Township    | 1,129      | 23.1                | 1,108         | -1.9%             |
| Croyle Township     | 862        | -1.0                | 930           | 7.9%              |
| Ebensburg Borough   | 1,474      | -10.3               | 1,742         | 18.2%             |
| Ehrenfeld Borough   | 97         | -10.2               | 92            | -5.2%             |
| Gallitzin Borough   | 763        | -9.7                | 774           | 1.4%              |
| Gallitzin Township  | 471        | 5.8                 | 529           | 12.3%             |
| Jackson Township    | 2,025      | 1.5                 | 1,973         | -2.6%             |
| Lilly Borough       | 439        | -2.9                | 429           | -2.3%             |
| Loretto Borough     | 153        | -8.9                | 173           | 13.1%             |
| Munster Township    | 240        | 11.1                | 270           | 12.5%             |
| Nanty Glo Borough   | 1,362      | 5.1                 | 1,289         | -5.4%             |
| Portage Borough     | 1,367      | -0.9                | 1,315         | -3.8%             |
| Portage Township    | 1,552      | 0.4                 | 1,553         | 0.1%              |
| Sankertown Borough  | 265        | -5.7                | 314           | 18.5%             |
| South Fork Borough  | 484        | -3.2                | 470           | -2.9%             |
| Summerhill Borough  | 227        | -9.6                | 233           | 2.6%              |
| Summerhill Township | 1,097      | 3.1                 | 1,062         | -3.2%             |
| Tunnelhill Borough  | 144        | 28.6                | 160           | 11.1%             |
| Vintondale Borough  | 231        | -6.9                | 216           | -6.5%             |
| Washington Township | 370        | 6.0                 | 371           | 0.3%              |
| Wilmore Borough     | 96         | -7.7                | 93            | -3.1%             |
| Region 2 Totals     | 19,389     | 1.2                 | 19,861        | 2.4%              |
| Cambria County      | 65,796     | -2.30%              | 65,650        | -0.2%             |
| Pennsylvania        | 5,249,750  | 6.30%               | 5,567,315     | 6.0%              |

Source: 1990 and 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

TABLE H-4
Change In Total Housing Units: 1990-2010
Cambria County Planning Region 3

| Municipality             | 2000<br>Units | 1990-2000<br>Change | 2010<br>Units | 2000-10<br>Change |
|--------------------------|---------------|---------------------|---------------|-------------------|
| Barr Township            | 803           | 1.5                 | 827           | 3.0%              |
| Carrolltown Borough      | 440           | -7.9                | 391           | -11.1%            |
| Chest Springs Borough    | 50            | -26.5               | 71            | 42.0%             |
| Chest Township           | 144           | 37.1                | 183           | 27.1%             |
| Clearfield Township      | 627           | 3.1                 | 650           | 3.7%              |
| Dean Township            | 186           | 0.0                 | 185           | -0.5%             |
| East Carroll Township    | 664           | -3.8                | 662           | -0.3%             |
| Elder Township           | 397           | -1.5                | 402           | 1.3%              |
| Hastings Borough         | 603           | 2.7                 | 586           | -2.8%             |
| Northern Cambria Borough | 1,954         | 0.8                 | 1,774         | -9.2%             |
| Patton Borough           | 980           | 2.0                 | 905           | -7.7%             |
| Reade Township           | 726           | -5.3                | 741           | 2.1%              |
| Susquehanna Township     | 898           | -1.9                | 875           | -2.6%             |
| West Carroll Township    | 570           | -0.9                | 565           | -0.9%             |
| White Township           | 490           | 84.2                | 652           | 33.1%             |
| Region 3 Totals          | 9,532         | -2.1                | 9,469         | -0.7%             |
| Cambria County           | 65,796        | -2.30%              | 65,650        | -0.2%             |
| Pennsylvania             | 5,249,750     | 6.30%               | 5,567,315     | 6.0%              |

Source: 1990 and 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

### **Vacant Units**

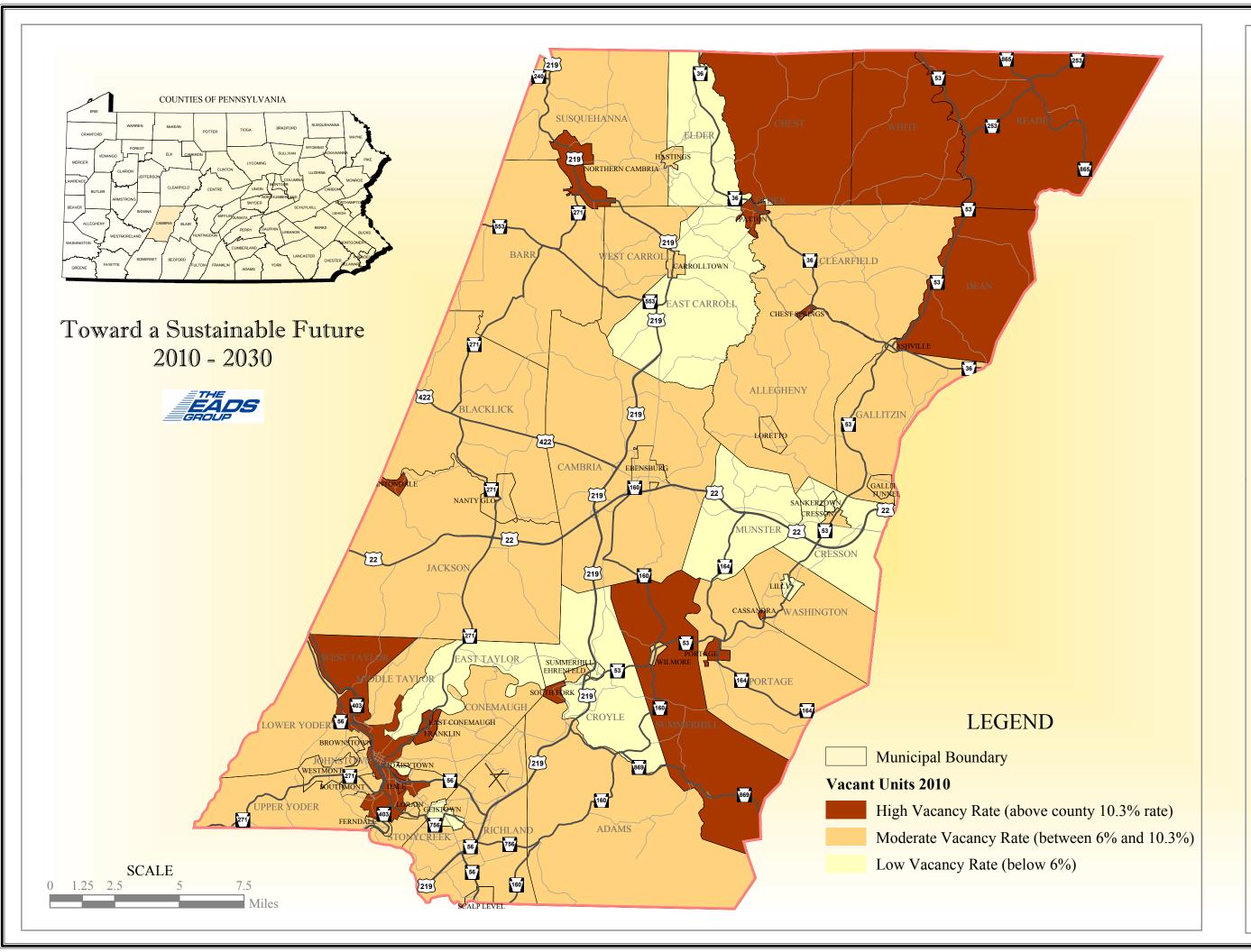
Perhaps as a reflection of larger housing market forces, vacancy rates in the State and County have increased since 2000. According to the US Census, Cambria County's 2000 vacancy rate was 8.0% and the 2010 vacancy is 10.2% nearly mirroring the State's 9.9%. Although the County's vacancy rate has increased to over 10% it remains relatively low compared to neighboring Bedford, Clearfield and Somerset Counties.

TABLE H-5
Profile of Occupied and Vacant Units – 2010
Cambria County and Surrounding Counties

| County              | Total<br>Housing<br>Units | Occupied<br>Units | Vacancy<br>Units | Vacancy<br>Rate |
|---------------------|---------------------------|-------------------|------------------|-----------------|
| Bedford County      | 23,954                    | 20,233            | 3,721            | 15.5%           |
| Blair County        | 56,276                    | 52,159            | 4,117            | 7.3%            |
| Cambria County      | 65,650                    | 58,950            | 6,700            | 10.2%           |
| Clearfield County   | 38,644                    | 32,288            | 6,356            | 16.4%           |
| Indiana County      | 38,236                    | 35,005            | 3,231            | 8.4%            |
| Somerset County     | 38,113                    | 31,090            | 7,023            | 18.4%           |
| Westmoreland County | 168,199                   | 153,650           | 14,549           | 8.6%            |
| Pennsylvania        | 5,567,315                 | 5,018,904         | 548,411          | 9.9%            |

Source: 2010 US Census as interpreted by The EADS Group, 2011.

The map on the following page and Tables H-6, H-7 and H-8 summarize vacant units and vacancy rates within the County. As is seen, there are relatively high rates in the City and several of its suburbs, some of the "Mainline" communities and several rural northern townships and boroughs. Moderate and low rates are prevalent throughout the remainder of the County. Obviously some vacancies are welcome (typically up to 6-8%) to assure a level of choice in the housing market for prospective buyers and renters. In addition, it is worth noting that in some rural areas, seasonal housing skews the rates somewhat since they are typically vacant on Census Day (April 1<sup>st</sup>).



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## CAMBRIA COUNTY OMPREHENSIVE PLAN VACANT UNITS



TABLE H-6
Vacant Units 2010 with 2000 Comparison
Cambria County Planning Region 1

| Location               | 2010 Total<br>Units | 2010<br>Vacant | 2010<br>Vac % | 2000<br>Vac % |
|------------------------|---------------------|----------------|---------------|---------------|
| Adams Township         | 2,722               | 190            | 7.0%          | 4.6%          |
| Brownstown Borough     | 346                 | 26             | 7.5%          | 4.8%          |
| Conemaugh Township     | 921                 | 65             | 7.1%          | 3.7%          |
| Daisytown Borough      | 142                 | 5              | 3.5%          | 4.1%          |
| Dale Borough           | 671                 | 113            | 16.8%         | 8.1%          |
| East Conemaugh Borough | 659                 | 128            | 19.4%         | 13.4%         |
| East Taylor Township   | 1,160               | 65             | 5.6%          | 4.0%          |
| Ferndale Borough       | 799                 | 73             | 9.1%          | 6.7%          |
| Franklin Borough       | 192                 | 34             | 17.7%         | 10.5%         |
| Geistown Borough       | 1,184               | 69             | 5.8%          | 4.7%          |
| City of Johnstown      | 11,978              | 2,061          | 17.2%         | 13.0%         |
| Lorain Borough         | 366                 | 28             | 7.7%          | 7.9%          |
| Lower Yoder Township   | 1,469               | 124            | 8.4%          | 6.0%          |
| Middle Taylor Township | 328                 | 25             | 7.6%          | 4.2%          |
| Richland Township      | 5,420               | 417            | 7.7%          | 5.1%          |
| Scalp Level Borough    | 356                 | 24             | 6.7%          | 7.5%          |
| Southmont Borough      | 1,062               | 78             | 7.3%          | 5.5%          |
| Stonycreek Township    | 1,519               | 117            | 7.7%          | 6.4%          |
| Upper Yoder Township   | 2,349               | 147            | 6.3%          | 5.2%          |
| Westmont Borough       | 2,339               | 150            | 6.4%          | 5.8%          |
| West Taylor Township   | 392                 | 49             | 12.5%         | 7.1%          |
| Region 1 Total         | 36,374              | 3,988          | 11.0%         | NA            |
| County                 | 65,650              | 6,700          | 10.2%         | 8.0%          |

Source: 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

TABLE H-7
Vacant Units 2010 with 2000 Comparison
Cambria County Planning Region 2

| Location            | 2010 Total<br>Units | 2010<br>Vacant | 2010<br>Vac % | 2000<br>Vac % |
|---------------------|---------------------|----------------|---------------|---------------|
| Allegheny Township  | 682                 | 67             | 9.8%          | 7.10%         |
| Ashville Borough    | 111                 | 9              | 8.1%          | 2.50%         |
| Blacklick Township  | 903                 | 86             | 9.5%          | 7.10%         |
| Cambria Township    | 2,199               | 143            | 6.5%          | 4.30%         |
| Cassandra Borough   | 71                  | 8              | 11.3%         | 5.30%         |
| Cresson Borough     | 799                 | 56             | 7.0%          | 7.60%         |
| Cresson Township    | 1,108               | 58             | 5.2%          | 7.40%         |
| Croyle Township     | 930                 | 48             | 5.2%          | 5.90%         |
| Ebensburg Borough   | 1,742               | 130            | 7.5%          | 7.90%         |
| Ehrenfeld Borough   | 92                  | 7              | 7.6%          | 7.20%         |
| Gallitzin Borough   | 774                 | 78             | 10.1%         | 8.30%         |
| Gallitzin Township  | 529                 | 35             | 6.6%          | 4.00%         |
| Jackson Township    | 1,973               | 128            | 6.5%          | 4.20%         |
| Lilly Borough       | 429                 | 22             | 5.1%          | 7.30%         |
| Loretto Borough     | 173                 | 17             | 9.8%          | 13.10%        |
| Munster Township    | 270                 | 11             | 4.1%          | 5.40%         |
| Nanty Glo Borough   | 1,289               | 116            | 9.0%          | 6.60%         |
| Portage Borough     | 1,315               | 154            | 11.7%         | 9.90%         |
| Portage Township    | 1,553               | 98             | 6.3%          | 6.10%         |
| Sankertown Borough  | 314                 | 17             | 5.4%          | 6.40%         |
| South Fork Borough  | 470                 | 53             | 11.3%         | 6.60%         |
| Summerhill Borough  | 233                 | 13             | 5.6%          | 3.10%         |
| Summerhill Township | 1,062               | 122            | 11.5%         | 8.00%         |
| Tunnelhill Borough  | 160                 | 12             | 7.5%          | 6.90%         |
| Vintondale Borough  | 216                 | 36             | 16.7%         | 9.10%         |
| Washington Township | 371                 | 26             | 7.0%          | 5.10%         |
| Wilmore Borough     | 93                  | 9              | 9.7%          | 7.30%         |
| Region 2 Total      | 19,861              | 1,559          | 7.8%          | NA            |
| County              | 65,650              | 6,700          | 10.2%         | 8.0%          |

Source: 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

TABLE H-8
Vacant Units 2010 with 2000 Comparison
Cambria County Planning Region 3

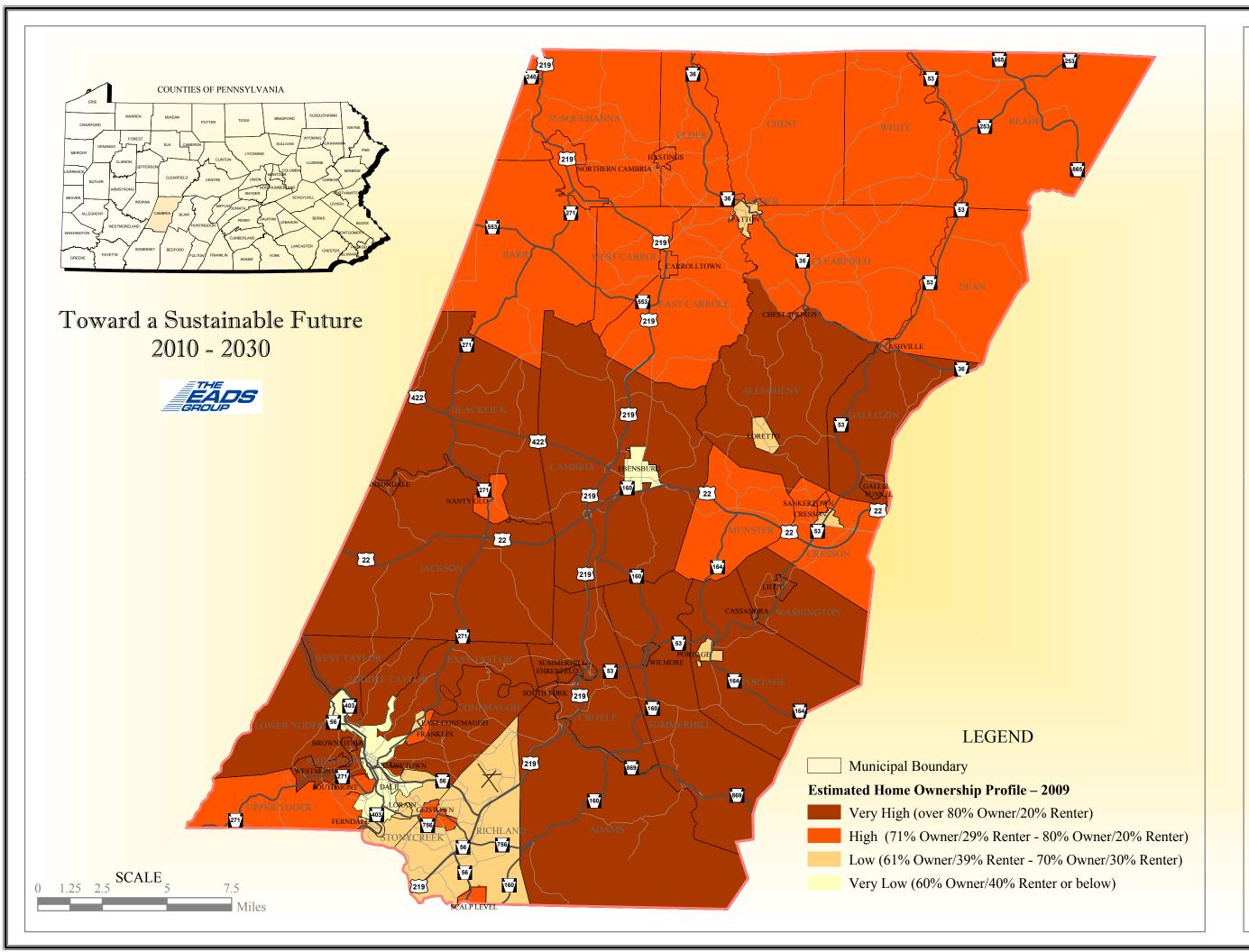
| Location                 | 2010 Total<br>Units | 2010<br>Vacant | 2010<br>Vac % | 2000<br>Vac % |
|--------------------------|---------------------|----------------|---------------|---------------|
| Barr Township            | 827                 | 57             | 6.9%          | 6.2%          |
| Carrolltown Borough      | 391                 | 35             | 9.0%          | 7.5%          |
| Chest Springs Borough    | 71                  | 9              | 12.7%         | 0.0%          |
| Chest Township           | 183                 | 37             | 20.2%         | 17.4%         |
| Clearfield Township      | 650                 | 63             | 9.7%          | 8.9%          |
| Dean Township            | 185                 | 22             | 11.9%         | 11.3%         |
| East Carroll Township    | 662                 | 34             | 5.1%          | 4.8%          |
| Elder Township           | 402                 | 26             | 6.5%          | 5.5%          |
| Hastings Borough         | 586                 | 57             | 9.7%          | 7.6%          |
| Northern Cambria Borough | 1,774               | 184            | 10.4%         | 9.8%          |
| Patton Borough           | 905                 | 102            | 11.3%         | 9.6%          |
| Reade Township           | 741                 | 107            | 14.4%         | 14.2%         |
| Susquehanna Township     | 875                 | 84             | 9.6%          | 7.7%          |
| West Carroll Township    | 565                 | 54             | 9.6%          | 6.3%          |
| White Township           | 652                 | 283            | 43.4%         | 36.5%         |
| Region 3 Total           | 9,469               | 1,154          | 12.2%         | NA            |
| County                   | 65,650              | 6,700          | 10.2%         | 8.0%          |

Source: 2000 data as per Cambria County Comprehensive Plan; *Housing Units and Tenure-2000* (CCPC) and 2010 data as per US Census Bureau as interpreted by The EADS Group, 2011.

## Estimated Homeownership Profile – 2009

Detailed housing data from the 2010 US Census was not available for this analysis in 2011, other than the actual count of housing units and the count of vacant units, both detailed earlier in this chapter. Other aspects of the housing profile rely on estimates from the US Census Bureau's *American Community Survey* (ACS) for 2005/2009. Based on this data, an estimated 74% of the housing stock in Cambria County is occupied by homeowners, somewhat higher than the 71.5% statewide figure. It follows that the 26% renter percentage is lower than the 28.5% statewide figure. The tenure profile within the County again varies considerably as reflected in the Planning Region tables. As seen in Tables H-9, H-10 and H-11, there is a trend for higher rates of home ownership and thus lower rates of renters in Region 1 (78%/22%) in southern Cambria County than in Region 2 (82%/18%) in the Central portion and in Region 3 (86%/14%) in the northern portion of the County.

Home ownership rates in Dale Borough and the City of Johnstown, both in Planning Region 1, are below 50%, clearly an aberration among County municipalities. As the Homeownership Profile Map on the following page shows, homeownership rates are high or very high in nearly the entire County, with lower rates in Richland and Stonycreek Townships, Loretto, Patton, Cresson, Portage and East Conemaugh Boroughs and very low rates only in Ebensburg, City of Johnstown and Dale Borough.



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TABLE H-9 Homeownership Profile: 2009 Cambria County Planning Region 1

| Location               | Owner | Renter |
|------------------------|-------|--------|
| Adams Township         | 83.4% | 16.6%  |
| Brownstown Borough     | 84.8% | 15.2%  |
| Conemaugh Township     | 91.1% | 8.9%   |
| Daisytown Borough      | 85.8% | 14.2%  |
| Dale Borough           | 40.7% | 59.3%  |
| East Conemaugh Borough | 65.9% | 34.1%  |
| East Taylor Township   | 91.0% | 9.0%   |
| Ferndale Borough       | 64.3% | 35.7%  |
| Franklin Borough       | 77.1% | 22.9%  |
| Geistown Borough       | 79.9% | 20.1%  |
| City of Johnstown      | 49.4% | 50.6%  |
| Lorain Borough         | 67.1% | 32.9%  |
| Lower Yoder Township   | 87.0% | 13.0%  |
| Middle Taylor Township | 93.8% | 6.2%   |
| Richland Township      | 68.1% | 31.9%  |
| Scalp Level Borough    | 77.6% | 22.4%  |
| Southmont Borough      | 78.3% | 21.7%  |
| Stonycreek Township    | 69.8% | 30.2%  |
| Upper Yoder Township   | 76.7% | 23.3%  |
| Westmont Borough       | 93.3% | 6.7%   |
| West Taylor Township   | 87.8% | 12.2%  |
| Region 1 Median        | 78.3% | 21.7%  |
| County                 | 73.9% | 26.1%  |

TABLE H-10 Homeownership Profile: 2009 Cambria County Planning Region 2

| Location            | Owner | Renter |
|---------------------|-------|--------|
| Allegheny Township  | 90.3% | 9.7%   |
| Ashville Borough    | 78.7% | 21.3%  |
| Blacklick Township  | 84.7% | 15.3%  |
| Cambria Township    | 81.6% | 18.4%  |
| Cassandra Borough   | 88.3% | 11.7%  |
| Cresson Borough     | 66.1% | 33.9%  |
| Cresson Township    | 77.7% | 22.3%  |
| Croyle Township     | 92.2% | 7.8%   |
| Ebensburg Borough   | 57.8% | 42.2%  |
| Ehrenfeld Borough   | 92.0% | 8.0%   |
| Gallitzin Borough   | 80.9% | 19.1%  |
| Gallitzin Township  | 88.6% | 11.4%  |
| Jackson Township    | 92.8% | 7.2%   |
| Lilly Borough       | 81.0% | 19.0%  |
| Loretto Borough     | 64.5% | 35.5%  |
| Munster Township    | 79.0% | 21.0%  |
| Nanty Glo Borough   | 73.7% | 26.3%  |
| Portage Borough     | 67.8% | 32.2%  |
| Portage Township    | 82.3% | 17.7%  |
| Sankertown Borough  | 74.9% | 25.1%  |
| South Fork Borough  | 82.9% | 17.1%  |
| Summerhill Borough  | 81.0% | 9.0%   |
| Summerhill Township | 86.9% | 13.1%  |
| Tunnelhill Borough  | 73.9% | 26.1%  |
| Vintondale Borough  | 87.8% | 12.2%  |
| Washington Township | 94.0% | 6.0%   |
| Wilmore Borough     | 98.1% | 1.9%   |
| Region 2 Median     | 81.6% | 18.4%  |
| County              | 73.9% | 26.1%  |

TABLE H-11 Homeownership Profile: 2009 Cambria County Planning Region 3

| Location                 | Owner | Renter |
|--------------------------|-------|--------|
| Barr Township            | 86.4% | 13.6%  |
| Carrolltown Borough      | 89.7% | 10.3%  |
| Chest Springs Borough    | 81.5% | 18.5%  |
| Chest Township           | 90.6% | 9.4%   |
| Clearfield Township      | 89.1% | 10.9%  |
| Dean Township            | 88.2% | 11.8%  |
| East Carroll Township    | 87.8% | 12.2%  |
| Elder Township           | 91.2% | 8.8%   |
| Hastings Borough         | 81.1% | 18.9%  |
| Northern Cambria Borough | 72.1% | 27.9%  |
| Patton Borough           | 64.6% | 35.4%  |
| Reade Township           | 82.6% | 17.4%  |
| Susquehanna Township     | 89.9% | 10.1%  |
| West Carroll Township    | 81.0% | 19.0%  |
| White Township           | 84.6% | 15.4%  |
| Region 3 Median          | 86.4% | 13.6%  |
| County                   | 73.9% | 26.1%  |

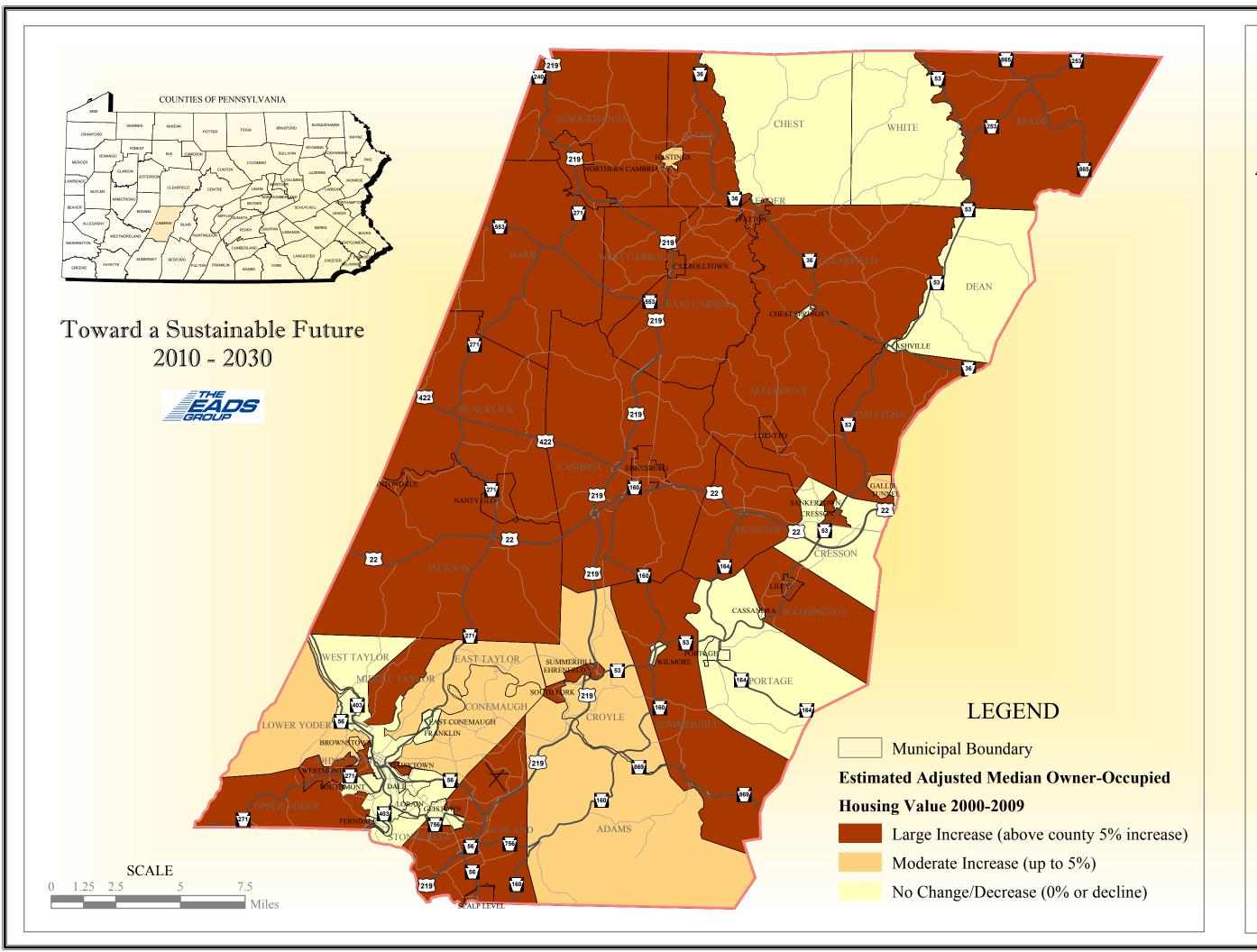
## Value of Housing and Rents

The value of housing is probably the most visible and understandable housing characteristic to the general public. The concept of median value is a common measure of value in relation to the value of owner-occupied housing and rental units. The "median" is that value or rent exactly in the middle when values of owner-occupied units and rents are listed in order from highest to the lowest. Tables H12-H17 provides this information in a comparative format by Planning Region between 2000 and 2009. The changes in value and rent reviewed and accompanying narrative presents information in both unadjusted and adjusted for the impacts of inflation. By adjusting 2000 figures with changes in the Consumer Price Index for the 2000-2009 period, an adjusted change in value and rents is possible that accounts for the effects of inflation.

## Estimated Owner-Occupied Housing Value Change

The estimated median value of owner-occupied housing in Cambria County as per the ACS (2005/09) is \$82,300, an increase of 31% since that documented in the 2000 Census. The statewide increase during this same period is 57%, and the County median is only 54% of the estimated state figure in the ACS, if accurate signifying a decline since 2000 when the County figure was 65% of the State figure. Of course, all of these percentages are unadjusted since they do not adjust for inflation, a factor that may overstate the economic impact of these values. It is more meaningful to utilize commonly accepted data as adjustments. By using information from the US Labor Department, the 2000 dollar value was updated to 2009 figures, with the resulting change in owner-occupied housing values estimated at 5%. Tables H-12, H-13 and H-14 delineate the figures on the municipal level, while the Housing Value Change Map on the following Page offers a graphic depiction.

- Among the planning regions the adjusted increase is generally in the 2%-4% range. A number of communities have sustained significant increases in median values since 2000. The map graphically depicts these changes, which are especially significant in the large swaths in central, northwestern and northeastern sections of the County, as well as in pockets in the southern section.
- The increase in adjusted values varied greatly with significant increases in suburban sections of the Johnstown area but even more significant percentage increases among some boroughs and townships in the more rural central and northern sections of the County.
- Value of housing varies considerably with high medians scattered throughout the County. The highest median value in the County is found in Westmont Borough. High values are also estimated in Allegheny Township, Richland Township, Munster Township, Upper Yoder Township, Ebensburg Borough, Chest Township, Jackson Township, Clearfield Township, Cambria Township and East Carroll Township.



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## OCCUPIEI CHANGE COMPREHENSIVE PLAN ESTIMATED OWNER CAMBRIA HOUSING



**TABLE H-12 Estimated Owner-Occupied Housing Value Change: 2000-09** Cambria County Planning Region 1

| Location               | 2000      | Est.<br>2005/9 | Adjusted 2000 | Adjusted<br>Change | Unadjusted<br>Change |
|------------------------|-----------|----------------|---------------|--------------------|----------------------|
| Adams Township         | \$75,700  | \$98,000       | \$94,307      | 4%                 | 29%                  |
| Brownstown Borough     | \$43,700  | \$56,700       | \$54,441      | 4%                 | 30%                  |
| Conemaugh Township     | \$67,500  | \$88,400       | \$84,092      | 5%                 | 31%                  |
| Daisytown Borough      | \$57,000  | \$76,400       | \$71,011      | 8%                 | 34%                  |
| Dale Borough           | \$36,900  | \$39,900       | \$45,970      | -13%               | 8%                   |
| E. Conemaugh Borough   | \$28,600  | \$35,600       | \$35,630      | 0%                 | 24%                  |
| East Taylor Township   | \$67,600  | \$85,900       | \$84,216      | 2%                 | 27%                  |
| Ferndale Borough       | \$60,000  | \$69,900       | \$74,748      | -6%                | 17%                  |
| Franklin Borough       | \$28,500  | \$33,400       | \$35,505      | -6%                | 17%                  |
| Geistown Borough       | \$83,900  | \$96,300       | \$104,523     | -8%                | 15%                  |
| City of Johnstown      | \$36,200  | \$43,700       | \$45,098      | -3%                | 21%                  |
| Lorain Borough         | \$40,400  | \$49,700       | \$50,330      | -1%                | 23%                  |
| Lower Yoder Township   | \$50,900  | \$65,200       | \$63,411      | 3%                 | 28%                  |
| Middle Taylor Township | \$66,800  | \$88,500       | \$83,219      | 6%                 | 32%                  |
| Richland Township      | \$92,700  | \$125,600      | \$115,486     | 9%                 | 35%                  |
| Scalp Level Borough    | \$35,300  | \$46,900       | \$43,977      | 7%                 | 33%                  |
| Southmont Borough      | \$85,300  | \$97,000       | \$106,267     | -9%                | 14%                  |
| Stonycreek Township    | \$64,600  | \$80,200       | \$80,479      | 0%                 | 24%                  |
| Upper Yoder Township   | \$80,700  | \$117,800      | \$100,536     | 17%                | 46%                  |
| Westmont Borough       | \$112,300 | \$151,900      | \$139,903     | 9%                 | 35%                  |
| West Taylor Township   | \$48,900  | \$59,000       | \$60,920      | -3%                | 21%                  |
| Region 1 Median        | \$60,000  | \$76,400       | 74,748        | 2%                 | 27%                  |
| Cambria County         | \$62,700  | \$82,300       | 78,112        | 5%                 | 31%                  |
| Pennsylvania           | \$97,000  | \$152,300      | 120,843       | 26%                | 57%                  |

Source: US Census Bureau; American Community Survey
NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, *Inflation Adjustment* 

TABLE H-13
Estimated Owner-Occupied Housing Value Change: 2000-09
Cambria County Planning Region 2

| Location            | 2000     | Est.<br>2005/9 | Adjusted<br>2000 | Adjusted Change | Unadjusted<br>Change |
|---------------------|----------|----------------|------------------|-----------------|----------------------|
| Allegheny Township  | \$89,200 | \$133,200      | \$111,125        | 20%             | 49%                  |
| Ashville Borough    | \$56,700 | \$67,500       | \$70,637         | -4%             | 19%                  |
| Blacklick Township  | \$54,700 | \$83,200       | \$68,145         | 22%             | 52%                  |
| Cambria Township    | \$69,300 | \$109,400      | \$86,334         | 27%             | 58%                  |
| Cassandra Borough   | \$56,400 | \$54,800       | \$70,263         | -22%            | -3%                  |
| Cresson Borough     | \$67,200 | \$90,100       | \$83,718         | 8%              | 34%                  |
| Cresson Township    | \$86,200 | \$97,600       | \$107,388        | -9%             | 13%                  |
| Croyle Township     | \$76,500 | \$97,900       | \$95,304         | 3%              | 28%                  |
| Ebensburg Borough   | \$87,200 | \$117,100      | \$108,634        | 8%              | 34%                  |
| Ehrenfeld Borough   | \$31,300 | \$58,800       | \$38,994         | 51%             | 88%                  |
| Gallitzin Borough   | \$46,000 | \$58,700       | \$57,307         | 2%              | 28%                  |
| Gallitzin Township  | \$71,100 | \$96,700       | \$88,576         | 9%              | 36%                  |
| Jackson Township    | \$85,200 | \$112,400      | \$106,142        | 6%              | 32%                  |
| Lilly Borough       | \$51,400 | \$72,800       | \$64,034         | 14%             | 42%                  |
| Loretto Borough     | \$66,500 | \$91,300       | \$82,846         | 10%             | 37%                  |
| Munster Township    | \$86,300 | \$122,800      | \$107,513        | 14%             | 42%                  |
| Nanty Glo Borough   | \$41,700 | \$57,600       | \$51,950         | 11%             | 38%                  |
| Portage Borough     | \$50,100 | \$60,800       | \$62,415         | -3%             | 21%                  |
| Portage Township    | \$63,300 | \$73,000       | \$78,859         | -7%             | 15%                  |
| Sankertown Borough  | \$62,900 | \$86,200       | \$78,361         | 10%             | 37%                  |
| South Fork Borough  | \$35,200 | \$48,300       | \$43,852         | 10%             | 37%                  |
| Summerhill Borough  | \$68,400 | \$92,500       | \$85,213         | 9%              | 35%                  |
| Summerhill Township | \$49,900 | \$77,200       | \$62,165         | 24%             | 55%                  |
| Tunnelhill Borough  | \$65,000 | \$61,700       | \$80,977         | -24%            | -5%                  |
| Vintondale Borough  | \$33,800 | \$44,700       | \$42,108         | 6%              | 32%                  |
| Washington Township | \$55,500 | \$81,100       | \$69,142         | 17%             | 46%                  |
| Wilmore Borough     | \$52,900 | \$46,800       | \$65,903         | -29%            | -12%                 |
| Region 2 Medians    | \$62,900 | \$81,100       | \$78,361         | 3%              | 29%                  |
| Cambria County      | \$62,700 | \$82,300       | \$78,112         | 5%              | 31%                  |
| Pennsylvania        | \$97,000 | \$152,300      | \$120,843        | 26%             | 57%                  |

NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, Inflation Adjustment

Table H-14
Estimated Owner-Occupied Housing Value Change: 2000-09
Cambria County Planning Region 3

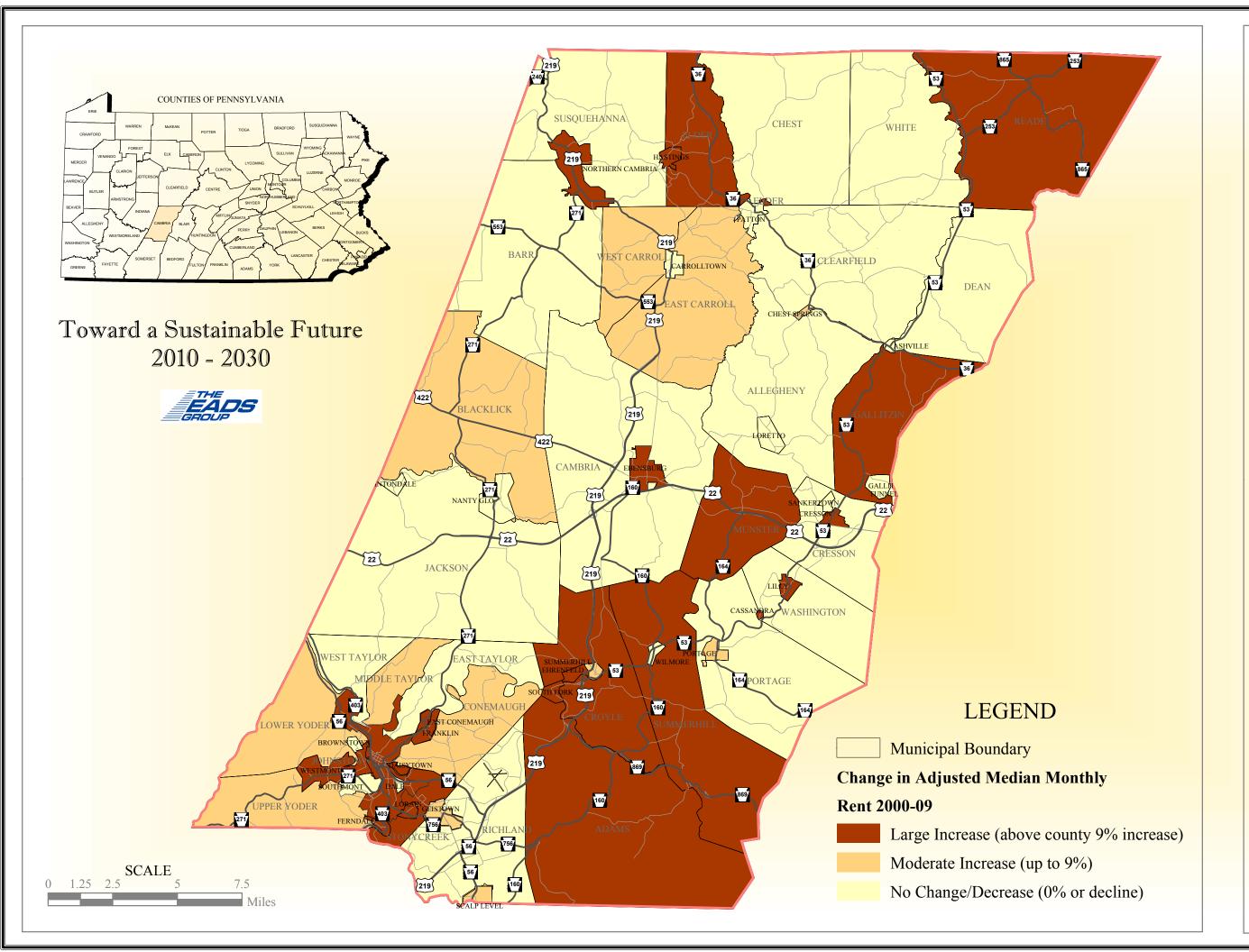
| Location              | 2000     | Est.<br>2005/9 | Adjusted 2000 | Adjusted<br>Change | Unadjusted<br>Change |
|-----------------------|----------|----------------|---------------|--------------------|----------------------|
| Barr Township         | \$64,600 | \$86,100       | \$80,479      | 7%                 | 33%                  |
| Carrolltown Borough   | \$61,700 | \$82,200       | \$76,866      | 7%                 | 33%                  |
| Chest Springs Borough | \$98,300 | \$90,000       | \$122,462     | -27%               | -8%                  |
| Chest Township        | \$95,000 | \$113,800      | \$118,351     | -4%                | 20%                  |
| Clearfield Township   | \$81,900 | \$109,900      | \$102,031     | 8%                 | 34%                  |
| Dean Township         | \$67,900 | \$83,900       | \$84,590      | -1%                | 24%                  |
| East Carroll Township | \$70,200 | \$100,700      | \$87,455      | 15%                | 43%                  |
| Elder Township        | \$50,700 | \$75,300       | \$63,162      | 19%                | 49%                  |
| Hastings Borough      | \$54,500 | \$71,400       | \$67,896      | 5%                 | 31%                  |
| N. Cambria Borough    | \$46,800 | \$67,000       | \$58,303      | 15%                | 43%                  |
| Patton Borough        | \$46,600 | \$71,600       | \$58,054      | 23%                | 54%                  |
| Reade Township        | \$47,600 | \$64,400       | \$59,300      | 9%                 | 35%                  |
| Susquehanna Township  | \$45,400 | \$71,600       | \$56,559      | 27%                | 58%                  |
| West Carroll Township | \$38,600 | \$61,600       | \$48,088      | 28%                | 60%                  |
| White Township        | \$67,900 | \$80,100       | \$84,590      | -5%                | 18%                  |
| Region 3 Medians      | \$61,700 | \$80,100       | \$76,866      | 4%                 | 30%                  |
| Cambria County        | \$62,700 | \$82,300       | \$78,112      | 5%                 | 31%                  |
| Pennsylvania          | \$97,000 | \$152,300      | \$120,843     | 26%                | 57%                  |

NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, *Inflation Adjustment* 

## Estimated Median Monthly Rent Change - 2000-09

The value of rental housing as reflected by median monthly rent provides a picture rather different than that for owner-occupied housing. Again, using the ACS and again adjusting for inflation, the County sustained an adjusted increase of 9% since 2000, roughly on par with the 8% increase statewide.

- The Median Monthly Rent Change Map on the following page depicts the breakdown of significant increases in median rent since 2000. Overall it differs markedly from changes in owner-occupied units. Large percentage increases are estimated in Northern Cambria and other older boroughs as well as the City of Johnstown and most of the Forest Hills Region. In addition several of the townships also show modest increases as well.
- □ The largest increases were sustained in Region 1 where adjusted median rents are estimated to have increased by 9% to \$532.
- The highest rents are in Upper Yoder Township, Westmont Borough, Geistown Borough, Southmont Borough and Ebensburg Borough. High medians in certain smaller communities and/or communities with relatively few rental units are likely statistically skewed.



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## MEDIAN MONTHLY RENT COMPREHENSIVE CAMBRIA



**TABLE H-15 Estimated Median Monthly Rent Change: 2000-09 Cambria County Planning Region 1** 

| Location               | 2000  | Est.<br>2005/9 | Adjusted 2000 | Adjusted<br>Change | Unadjusted<br>Change |
|------------------------|-------|----------------|---------------|--------------------|----------------------|
| Adams Township         | \$355 | \$514          | \$442         | 16%                | 45%                  |
| Brownstown Borough     | \$407 | \$454          | \$507         | -10%               | 12%                  |
| Conemaugh Township     | \$367 | \$470          | \$457         | 3%                 | 28%                  |
| Daisytown Borough      | \$563 | \$819          | \$701         | 17%                | 45%                  |
| Dale Borough           | \$352 | \$416          | \$439         | -5%                | 18%                  |
| East Conemaugh Borough | \$353 | \$542          | \$440         | 23%                | 54%                  |
| East Taylor Township   | \$419 | \$356          | \$522         | -32%               | -15%                 |
| Ferndale Borough       | \$382 | \$532          | \$476         | 12%                | 39%                  |
| Franklin Borough       | \$330 | \$453          | \$411         | 10%                | 37%                  |
| Geistown Borough       | \$469 | \$606          | \$584         | 4%                 | 29%                  |
| City of Johnstown      | \$318 | \$439          | \$396         | 11%                | 38%                  |
| Lorain Borough         | \$395 | \$567          | \$492         | 15%                | 44%                  |
| Lower Yoder Township   | \$411 | \$540          | \$512         | 5%                 | 31%                  |
| Middle Taylor Township | \$288 | \$367          | \$359         | 2%                 | 27%                  |
| Richland Township      | \$453 | \$542          | \$564         | -4%                | 20%                  |
| Scalp Level Borough    | \$346 | \$440          | \$431         | 2%                 | 27%                  |
| Southmont Borough      | \$529 | \$588          | \$659         | -11%               | 11%                  |
| Stonycreek Township    | \$391 | \$542          | \$487         | 11%                | 39%                  |
| Upper Yoder Township   | \$477 | \$632          | \$594         | 6%                 | 32%                  |
| Westmont Borough       | \$426 | \$631          | \$531         | 19%                | 48%                  |
| West Taylor Township   | \$338 | \$399          | \$421         | -5%                | 18%                  |
| Region 1 Medians       | \$391 | \$532          | \$487         | 9%                 | 36%                  |
| Cambria County         | \$361 | \$488          | \$450         | 9%                 | 35%                  |
| Pennsylvania           | \$531 | \$716          | \$662         | 8%                 | 35%                  |

Source: US Census Bureau; American Community Survey
NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, *Inflation Adjustment* 

**TABLE H-16 Estimated Median Monthly Rent Change: 2000-09 Cambria County Planning Region 2** 

| Location            | 2000  | Est.<br>2005/9 | Adjusted 2000 | Adjusted Change | Unadjusted<br>Change |
|---------------------|-------|----------------|---------------|-----------------|----------------------|
| Allegheny Township  | \$432 | \$532          | \$538         | -1%             | 23%                  |
| Ashville Borough    | \$393 | \$431          | \$490         | -12%            | 10%                  |
| Blacklick Township  | \$341 | \$455          | \$425         | 7%              | 33%                  |
| Cambria Township    | \$409 | \$455          | \$510         | -11%            | 11%                  |
| Cassandra Borough   | \$242 | \$800          | \$301         | 165%            | 231%                 |
| Cresson Borough     | \$375 | \$577          | \$467         | 24%             | 54%                  |
| Cresson Township    | \$379 | \$357          | \$472         | -24%            | -6%                  |
| Croyle Township     | \$360 | \$632          | \$448         | 41%             | 76%                  |
| Ebensburg Borough   | \$409 | \$572          | \$510         | 12%             | 40%                  |
| Ehrenfeld Borough   | \$275 | \$400          | \$343         | 17%             | 45%                  |
| Gallitzin Borough   | \$368 | \$448          | \$458         | -2%             | 22%                  |
| Gallitzin Township  | \$429 | \$817          | \$534         | 53%             | 90%                  |
| Jackson Township    | \$469 | \$500          | \$584         | -14%            | 7%                   |
| Lilly Borough       | \$355 | \$508          | \$442         | 15%             | 43%                  |
| Loretto Borough     | \$464 | \$558          | \$578         | -3%             | 20%                  |
| Munster Township    | \$363 | \$513          | \$452         | 13%             | 41%                  |
| Nanty Glo Borough   | \$371 | \$384          | \$462         | -17%            | 4%                   |
| Portage Borough     | \$329 | \$442          | \$410         | 8%              | 34%                  |
| Portage Township    | \$446 | \$555          | \$556         | 0%              | 24%                  |
| Sankertown Borough  | \$384 | \$479          | \$478         | 0%              | 25%                  |
| South Fork Borough  | \$297 | \$462          | \$370         | 25%             | 56%                  |
| Summerhill Borough  | \$319 | \$413          | \$397         | 4%              | 29%                  |
| Summerhill Township | \$338 | \$566          | \$421         | 34%             | 67%                  |
| Tunnelhill Borough  | \$275 | \$294          | \$343         | -14%            | 7%                   |
| Vintondale Borough  | \$404 | \$464          | \$503         | -8%             | 15%                  |
| Washington Township | \$419 | \$475          | \$522         | -9%             | 13%                  |
| Wilmore Borough     | \$425 | \$400          | \$529         | -24%            | -6%                  |
| Region 2 Medians    | \$375 | \$475          | \$467         | 2%              | 27%                  |
| Cambria County      | \$361 | \$488          | \$450         | 9%              | 35%                  |
| Pennsylvania        | \$531 | \$716          | \$662         | 8%              | 35%                  |

Source: US Census Bureau; American Community Survey
NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, *Inflation Adjustment* 

TABLE H-17
Estimated Median Monthly Rent Change: 2000-09
Cambria County Planning Region 3

| Location                 | 2000  | Est.<br>2005/9 | Adjusted 2000 | Adjusted Change | Unadjusted<br>Change |
|--------------------------|-------|----------------|---------------|-----------------|----------------------|
| Barr Township            | \$402 | \$492          | \$501         | -2%             | 22%                  |
| Carrolltown Borough      | \$394 | \$491          | \$491         | 0%              | 25%                  |
| Chest Springs Borough    | \$315 | \$429          | \$392         | 9%              | 36%                  |
| Chest Township           | \$0   | \$293          | \$0           | NA              | NA                   |
| Clearfield Township      | \$383 | \$345          | \$477         | -28%            | -10%                 |
| Dean Township            | \$513 | \$342          | \$639         | -46%            | -33%                 |
| East Carroll Township    | \$372 | \$481          | \$463         | 4%              | 29%                  |
| Elder Township           | \$425 | \$639          | \$529         | 21%             | 50%                  |
| Hastings Borough         | \$313 | \$490          | \$390         | 26%             | 57%                  |
| Northern Cambria Borough | \$314 | \$474          | \$391         | 21%             | 51%                  |
| Patton Borough           | \$280 | \$319          | \$349         | -9%             | 14%                  |
| Reade Township           | \$336 | \$566          | \$419         | 35%             | 68%                  |
| Susquehanna Township     | \$381 | \$448          | \$475         | -6%             | 18%                  |
| West Carroll Township    | \$385 | \$517          | \$480         | 8%              | 34%                  |
| White Township           | \$400 | \$498          | \$498         | 0%              | 25%                  |
| Region 3 Medians         | \$381 | \$481          | \$475         | 1%              | 26%                  |
| Cambria County           | \$361 | \$488          | \$450         | 9%              | 35%                  |
| Pennsylvania             | \$531 | \$716          | \$662         | 8%              | 35%                  |

NOTE: Adjustment 1.2458 as per US Labor Dept., Bureau of Labor Statistics, *Inflation Adjustment* 

## Age of Housing

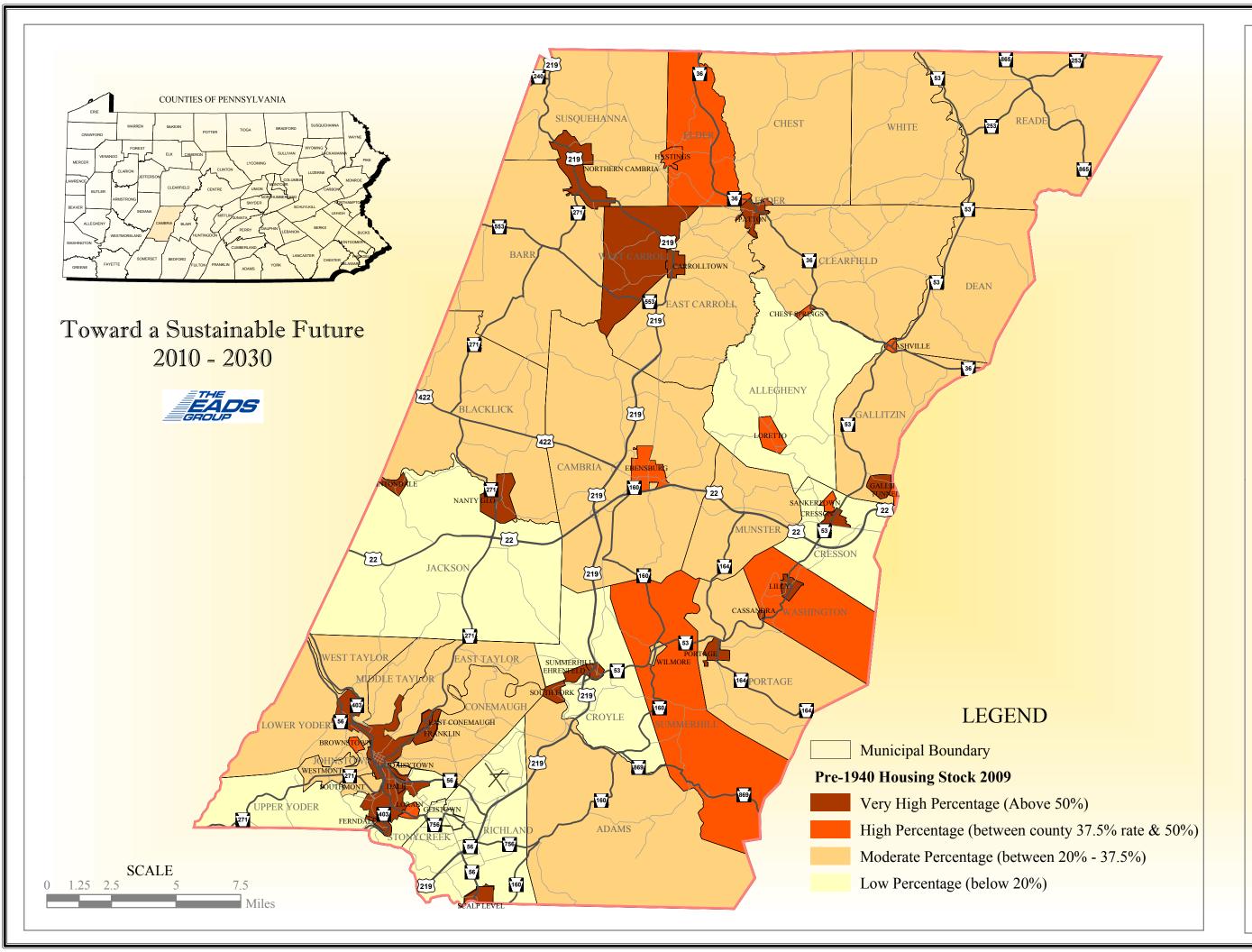
Information on age of housing stock is particularly relevant for planning purposes when the "extremes" are examined, that being the percent of housing stock built prior to 1940 and the percent built since 2000. Each depicts different potential planning needs. The former denotes a number of factors including areas where infill, redevelopment, code enforcement, fire safety and housing rehabilitation may be especially prevalent, while the latter may reflect recent housing activity and the location of possible land use and land development issues.

## Pre-1940 Housing

The estimated portion of the Countywide housing stock built prior to 1940 is just under 38%, somewhat higher than the 29% statewide figure. In Region 1 that rate is 35% and in Region 3 it is 34% with the highest estimated rate of 41% found in Region 2. As would be expected the figure is highest in the older boroughs and the City, but also moderately high in several of the townships probably due to the existence of older villages within their boundaries. The Pre 1940 Housing Map on the following page graphically depicts the generalized rates by municipality. Geographically, much of the County is within the "moderate" (20%-37.5%) at or below the County rate with a number of Boroughs and the City of Johnstown having very high rates (above 50%).

## Post-2000 Housing

At the opposite extreme, just under 3% of the County housing stock was built since 2000, considerably less than the 6.1% statewide figure. Interestingly, Region 3 has the highest percent (4%) followed by Region 2 (1.3%) and Region 1 (0.6%). The Post 2000 Housing Map on page 29 shows the generalized rates by municipality and suggests that some of the boroughs may also have seen some residential construction since 2000. According to Tables H-18, H-19 and H-20 only a small portion of the stock of Region 1 was built since 2000. The communities with very high rates are mainly scattered in Planning Region 2 and 3 including the Townships of Cresson, Allegheny, Summerhill, Croyle, Jackson, Munster, Clearfield, East Carroll, Reade and Susquehanna, with only Richland Township located in Planning Region 1.

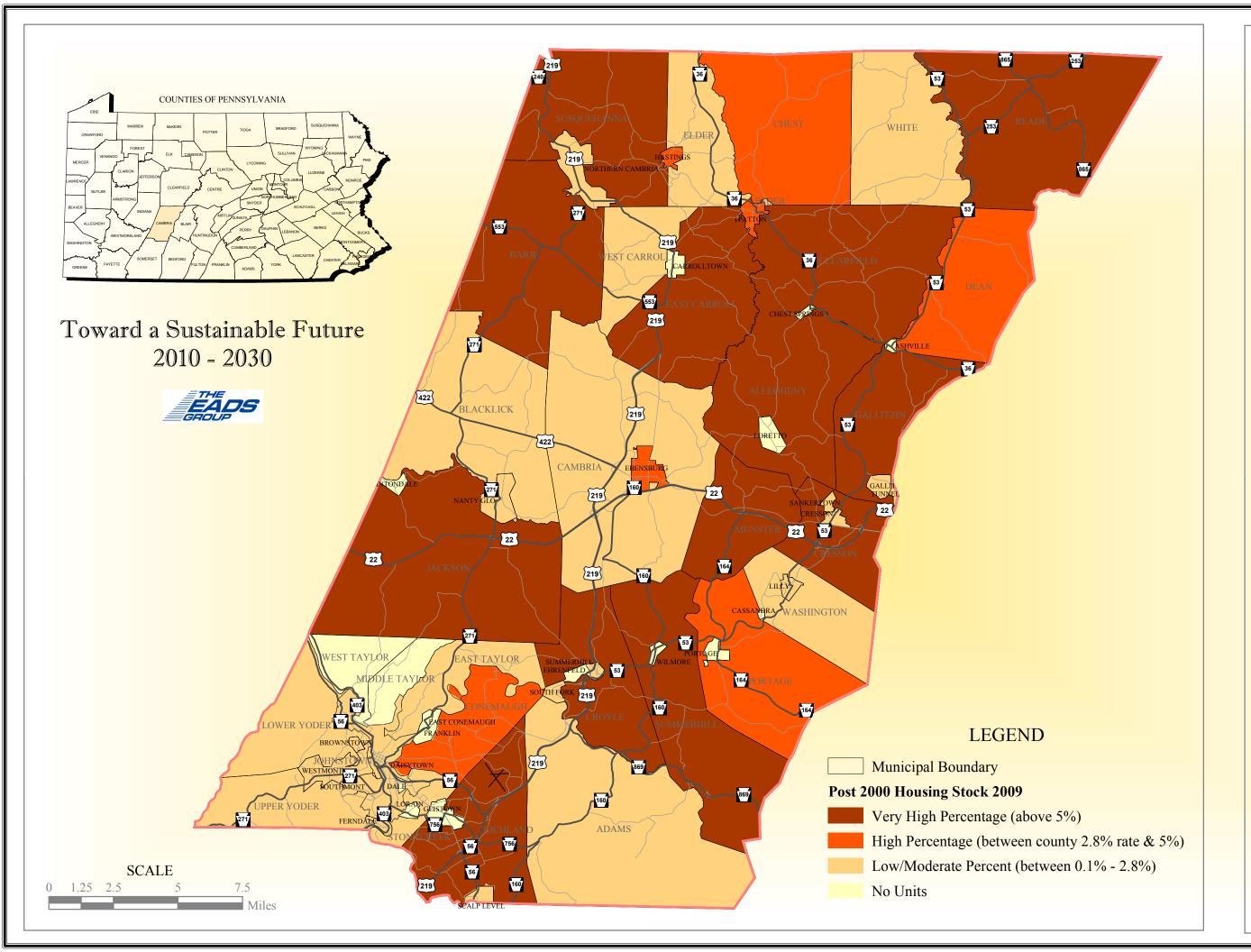


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TABLE H-18
Estimated Housing Age Extremes (Pre-1940 and Post-2000): 2009
Cambria County Planning Region 1

| Location               | Built<br>Pre 1940 | Built<br>Post 2000 |
|------------------------|-------------------|--------------------|
| Adams Township         | 31.5%             | 1.4%               |
| Brownstown Borough     | 49.3%             | 0.7%               |
| Conemaugh Township     | 21.6%             | 3.2%               |
| Daisytown Borough      | 35.0%             | 5.0%               |
| Dale Borough           | 61.2%             | 0.0%               |
| East Conemaugh Borough | 79.9%             | 0.0%               |
| East Taylor Township   | 31.1%             | 1.7%               |
| Ferndale Borough       | 60.0%             | 1.1%               |
| Franklin Borough       | 72.0%             | 0.0%               |
| Geistown Borough       | 12.4%             | 0.0%               |
| City of Johnstown      | 53.2%             | 0.6%               |
| Lorain Borough         | 45.0%             | 0.0%               |
| Lower Yoder Township   | 34.4%             | 0.5%               |
| Middle Taylor Township | 22.9%             | 0.0%               |
| Richland Township      | 6.0%              | 7.0%               |
| Scalp Level Borough    | 69.3%             | 1.8%               |
| Southmont Borough      | 36.4%             | 0.6%               |
| Stonycreek Township    | 14.3%             | 0.6%               |
| Upper Yoder Township   | 14.9%             | 2.6%               |
| Westmont Borough       | 36.7%             | 2.0%               |
| West Taylor Township   | 34.9%             | 0.0%               |
| Region 1 Medians       | 35.0%             | 0.6%               |
| Cambria County         | 37.5%             | 2.8%               |
| Pennsylvania           | 28.8%             | 6.1%               |

TABLE H-19
Estimated Housing Age Extremes (Pre-1940 and Post-2000): 2009
Cambria County Planning Region 2

| Location            | Built<br>Pre 1940 | Built<br>Post 2000 |
|---------------------|-------------------|--------------------|
| Allegheny Township  | 13.9%             | 15.4%              |
| Ashville Borough    | 50.0%             | 0.0%               |
| Blacklick Township  | 31.9%             | 2.3%               |
| Cambria Township    | 33.3%             | 2.4%               |
| Cassandra Borough   | 64.3%             | 0.0%               |
| Cresson Borough     | 51.4%             | 1.2%               |
| Cresson Township    | 12.8%             | 12.2%              |
| Croyle Township     | 34.5%             | 6.7%               |
| Ebensburg Borough   | 41.0%             | 4.0%               |
| Ehrenfeld Borough   | 80.7%             | 0.0%               |
| Gallitzin Borough   | 57.2%             | 0.9%               |
| Gallitzin Township  | 27.2%             | 5.4%               |
| Jackson Township    | 10.3%             | 6.6%               |
| Lilly Borough       | 62.1%             | 1.7%               |
| Loretto Borough     | 40.5%             | 0.0%               |
| Munster Township    | 24.0%             | 5.8%               |
| Nanty Glo Borough   | 56.3%             | 0.6%               |
| Portage Borough     | 51.2%             | 0.0%               |
| Portage Township    | 31.8%             | 4.1%               |
| Sankertown Borough  | 41.1%             | 0.8%               |
| South Fork Borough  | 76.7%             | 0.7%               |
| Summerhill Borough  | 62.9%             | 1.3%               |
| Summerhill Township | 43.1%             | 8.7%               |
| Tunnelhill Borough  | 49.0%             | 1.9%               |
| Vintondale Borough  | 51.8%             | 0.0%               |
| Washington Township | 38.8%             | 1.3%               |
| Wilmore Borough     | 22.6%             | 0.0%               |
| Region 2 Medians    | 41.1%             | 1.3%               |
| Cambria County      | 37.5%             | 2.8%               |
| Pennsylvania        | 28.8%             | 6.1%               |

TABLE H-20
Estimated Housing Age Extremes (Pre-1940 and Post-2000): 2009
Cambria County Planning Region 3

| Location                 | Built<br>Pre 1940 | Built<br>Post 2000 |
|--------------------------|-------------------|--------------------|
| Barr Township            | 28.7%             | 5.9%               |
| Carrolltown Borough      | 52.3%             | 0.0%               |
| Chest Springs Borough    | 38.9%             | 0.0%               |
| Chest Township           | 29.7%             | 4.2%               |
| Clearfield Township      | 22.2%             | 5.5%               |
| Dean Township            | 24.1%             | 4.0%               |
| East Carroll Township    | 25.6%             | 6.1%               |
| Elder Township           | 44.6%             | 0.8%               |
| Hastings Borough         | 49.4%             | 4.2%               |
| Northern Cambria Borough | 55.7%             | 1.4%               |
| Patton Borough           | 58.2%             | 3.5%               |
| Reade Township           | 30.3%             | 7.3%               |
| Susquehanna Township     | 33.7%             | 5.4%               |
| West Carroll Township    | 71.2%             | 0.7%               |
| White Township           | 20.3%             | 2.7%               |
| Region 3 Medians         | 33.7%             | 4.0%               |
| Cambria County           | 37.5%             | 2.8%               |
| Pennsylvania             | 28.8%             | 6.1%               |

## **Housing Conditions**

For housing units to be safe, structures must 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 and unfortunately beyond the level of information available from the US Census.

Housing is a highly visible indication of socio-economic conditions and the quality of life in general in a given community. Thus, it is important for community planning purposes. In 2011, a windshield field survey of exterior housing conditions in ten (10) selected boroughs identified by CCPC staff was carried out by EADS Staff. The Boroughs were chosen to identify potential needs geographically throughout the county.

The exterior conditions of those housing units that were visible from the local public roadway were rated as follows:

- Good: This category includes well-maintained units having no deficiencies or lack of basic facilities, or having no significant deficiencies or lack of basic facilities that collectively or individually could not be corrected with minor repairs and maintenance.
- Minor Deterioration: This category includes structures having one or two minor deficiencies (roof, exterior surface, windows, etc.) present or lack of one or more basic facilities in sufficient number and extent to indicate the structure's deficient quality. Improvements and renovations beyond maintenance would be required to resolve the deterioration. The field survey identified that 538 housing units showed at least minor deterioration.
- Major Deterioration: This category includes those structures having a number of major structural deficiencies, and/or a major failure of one or more structural components, and/or revealing evidence of long-term lack of maintenance which has created and exacerbated these problems, and/or a serious lack of basic facilities and major/minor deficiencies are evident in large numbers. The field survey identified that 179 housing units showed major deterioration.

Table H-21 summarizes housing conditions in each of the selected boroughs.

TABLE H-21
Housing Conditions Survey: 2010-11
Cambria County

| Municipality                | Planning<br>Region | Total<br>Housing<br>Units | Minor<br>Deterioration | Major<br>Deterioration | Total with<br>Deterioration | Percent of Total |
|-----------------------------|--------------------|---------------------------|------------------------|------------------------|-----------------------------|------------------|
| Lorain Borough              | 1                  | 366                       | 32                     | 12                     | 44                          | 12.0%            |
| Scalp Level<br>Borough      | 1                  | 356                       | 49                     | 8                      | 57                          | 16.0%            |
| East Conemaugh<br>Borough   | 1                  | 659                       | 41                     | 19                     | 60                          | 9.1%             |
| Dale Borough                | 1                  | 671                       | 57                     | 27                     | 84                          | 12.5%            |
| Ashville Borough            | 2                  | 111                       | 4                      | 6                      | 10                          | 9.0%             |
| Nanty Glo Borough           | 2                  | 1,289                     | 70                     | 20                     | 90                          | 7.0%             |
| Cresson Borough             | 2                  | 799                       | 10                     | 4                      | 14                          | 1.8%             |
| Portage Borough             | 2                  | 1,315                     | 78                     | 22                     | 100                         | 7.6%             |
| Northern Cambria<br>Borough | 3                  | 1,774                     | 143                    | 43                     | 186                         | 10.5%            |
| Patton Borough              | 3                  | 905                       | 54                     | 18                     | 72                          | 8.0%             |
| Total                       | -                  | 8,245                     | 538                    | 179                    | 717                         | 8.7%             |

Source: EADS field verification, 2010-11

As can be seen from the Table above, the percentage of housing units with Minor and/or Major Deterioration varies among the ten (10) Boroughs surveyed. In total, out of the 8,245 housing units within the Boroughs surveyed, 717, or 8.7%, were identified has having deterioration.

- □ The total number of housing units with deterioration in Cresson Borough was only 14 which is under 2% of the 799 housing units in the Borough.
- Other boroughs with less than 10% of their housing stock showing deterioration included East Conemaugh (9.1%), Ashville (9%), Patton (8%), Portage (7.6%) and Nanty Glo (7%).
- □ Conversely, in Scalp Level Borough the percentage of its 356 housing units with deterioration was 16%.
- Other Boroughs with greater than 10% of their housing stock showing deterioration included Lorain Borough (12%), Dale Borough (12.5%) and Northern Cambria Borough (10.5%).

In addition to the Housing Conditions Survey completed for this Comprehensive Plan update, housing conditions surveys were completed during recent comprehensive planning efforts in the Central Cambria Region (2008) and the Forest Hills Region (2010) which are summarized below.

## Forest Hills Region

In the seven-municipality Forest Hills Region, the categories and criteria used to determine conditions were consistent to the categories and criteria used for the surveys completed for the County Comprehensive Plan update. The results of the survey in the Forest Hills Region shows that housing deterioration *is not evenly distributed* within the Region, as summarized below:

- In general, the deteriorated units are concentrated in the several boroughs and in and around villages in the Townships. Overall, significant concentrations of deteriorated structures are located in South Fork, Ehrenfeld, Ruthford, Beaverdale/Lloydell, Onnalinda, Dunlo/Llanfair and Wilmore Heights.
- □ Deteriorated structures are not typically located in the more rural areas of the Townships.

## Central Cambria Region

In the three-municipality Central Cambria Region, housing conditions were categorized as standard, blighted and deteriorated. According to the Central Cambria Multi-Municipal Plan, the criteria used to determine the condition was similar to that of what Cambria County uses when determining the housing conditions within the County. These include:

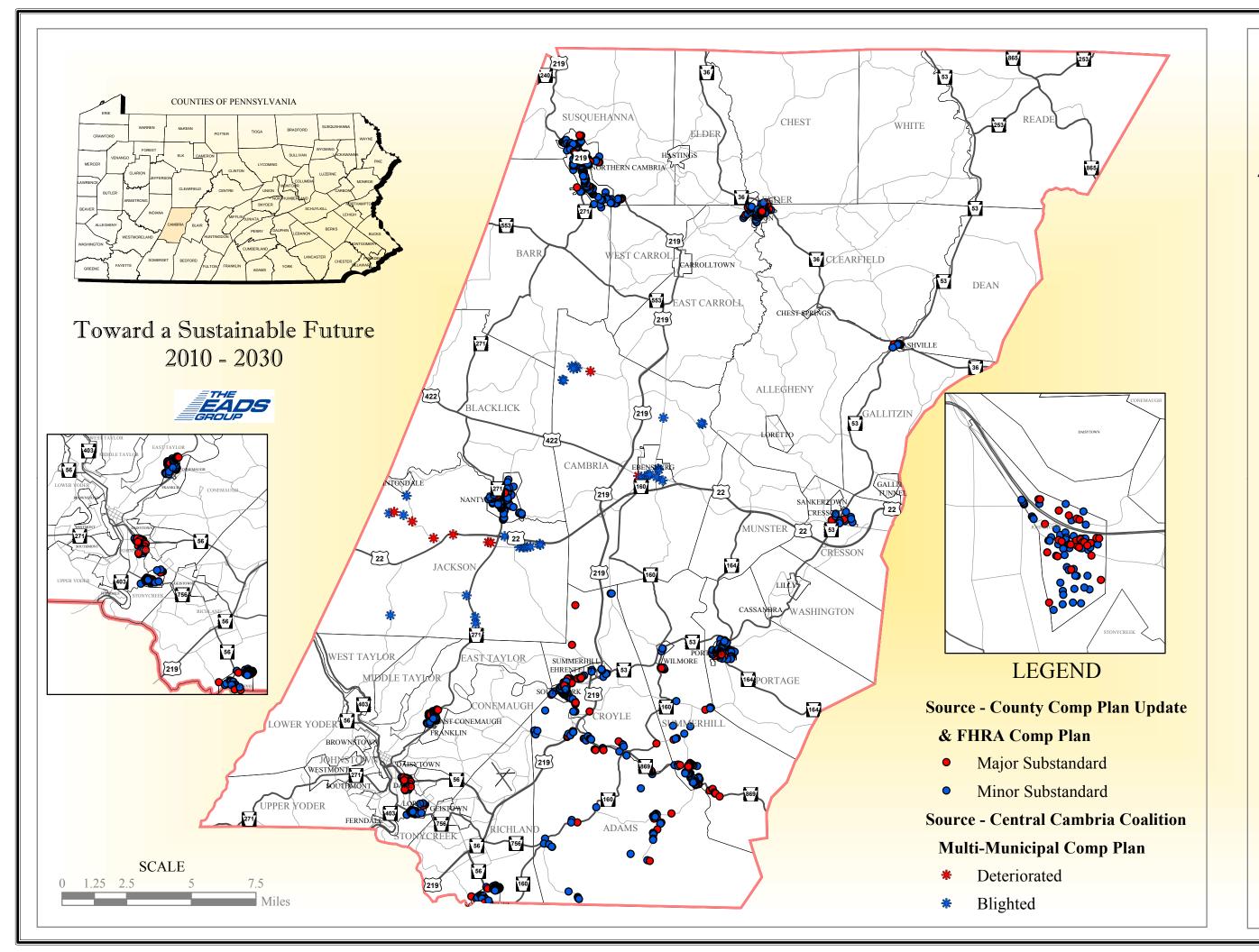
- ➤ *Blighted:* The housing units in this category show signs of structural deficiencies, which can range from minor repairs to substantial rehabilitation.
- Deteriorated: The housing units are in such condition that it would not be economically feasible to rehabilitate the units to bring them up to building standards. These units have major problems in the most of the physical criteria and should be demolished to remove a community hazard.

The results as identified in the Central Cambria Multi-Municipal Plan are summarized below:

- □ Jackson Township Overall the condition of the housing stock in Jackson Township is very good. However, there are a few properties in the Township that are in various states of deterioration. Some of these properties are located along Wagner Road, Benshoff Hill Road, Pike Road, Whitetail Road, and Lyle Street. Some of the structures in the Township are in need of major rehabilitation and some just need to be cleaned up.
- Cambria Township Some of the structures in the villages located within Cambria Township are in need of major rehabilitation as well as some houses located in other parts of Cambria Township.
- □ Ebensburg Borough Residential Development in Ebensburg Borough is typical to many Boroughs in Pennsylvania. The grid pattern of the Borough allows for most houses to be located close to each other with little room to expand, unless the Borough is expanded to adjacent areas in Cambria Township.

## Summary

The Housing Conditions Map on the following page graphically depicts the location of housing deterioration in each of the ten (10) Boroughs surveyed during the County Plan Update process as well as the results of the surveys completed in the Central Cambria and Forest Hills Region planning efforts. In addition, individual maps showing the results in each of the ten (10) Boroughs surveyed during the County Plan Update process are provided and follow the County level map. The following maps suggest priority areas for housing rehabilitation and enhanced code enforcement activities.

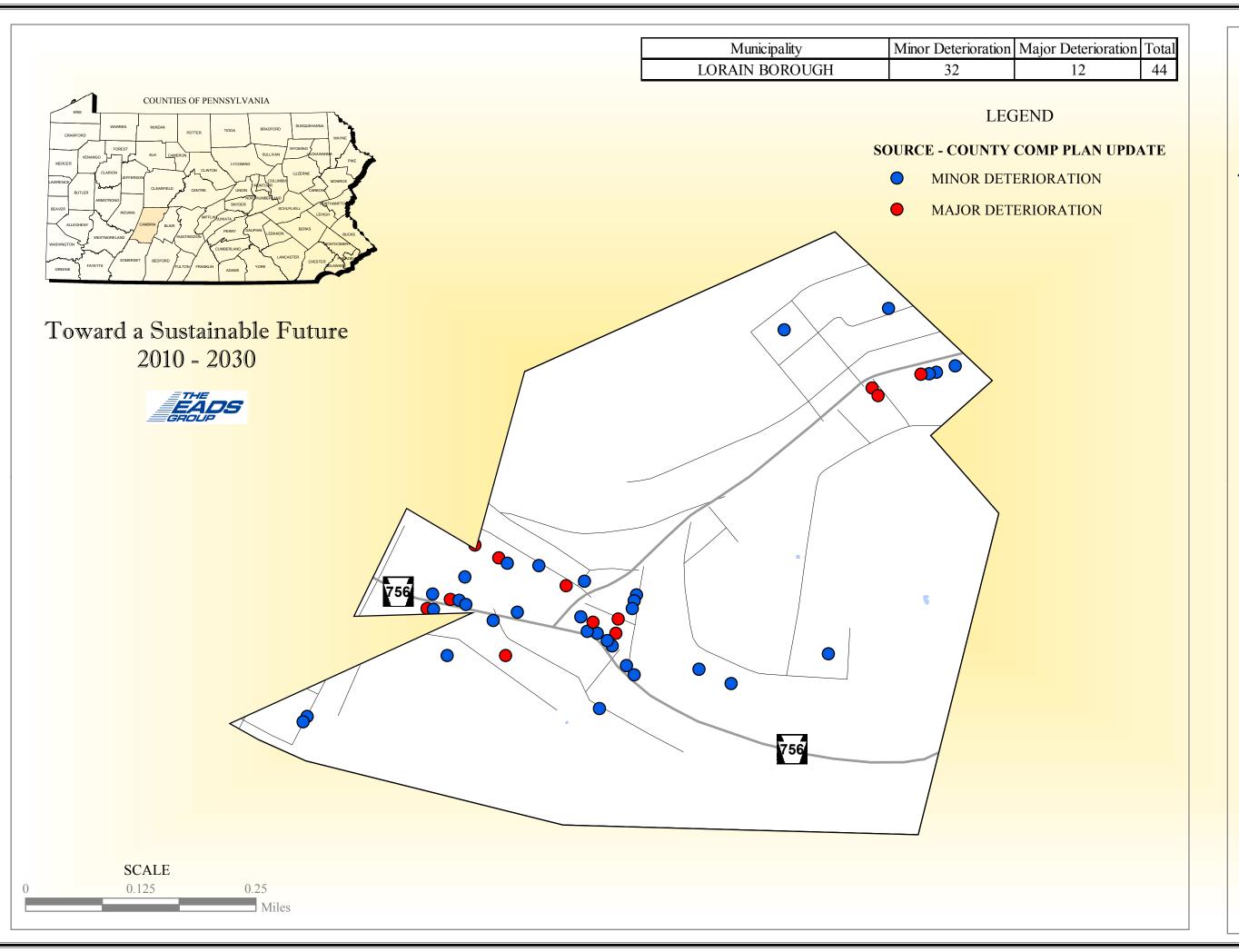


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## CAMBRIA COUNTY COMPREHENSIVE PLAN HOUSING CONDITIONS



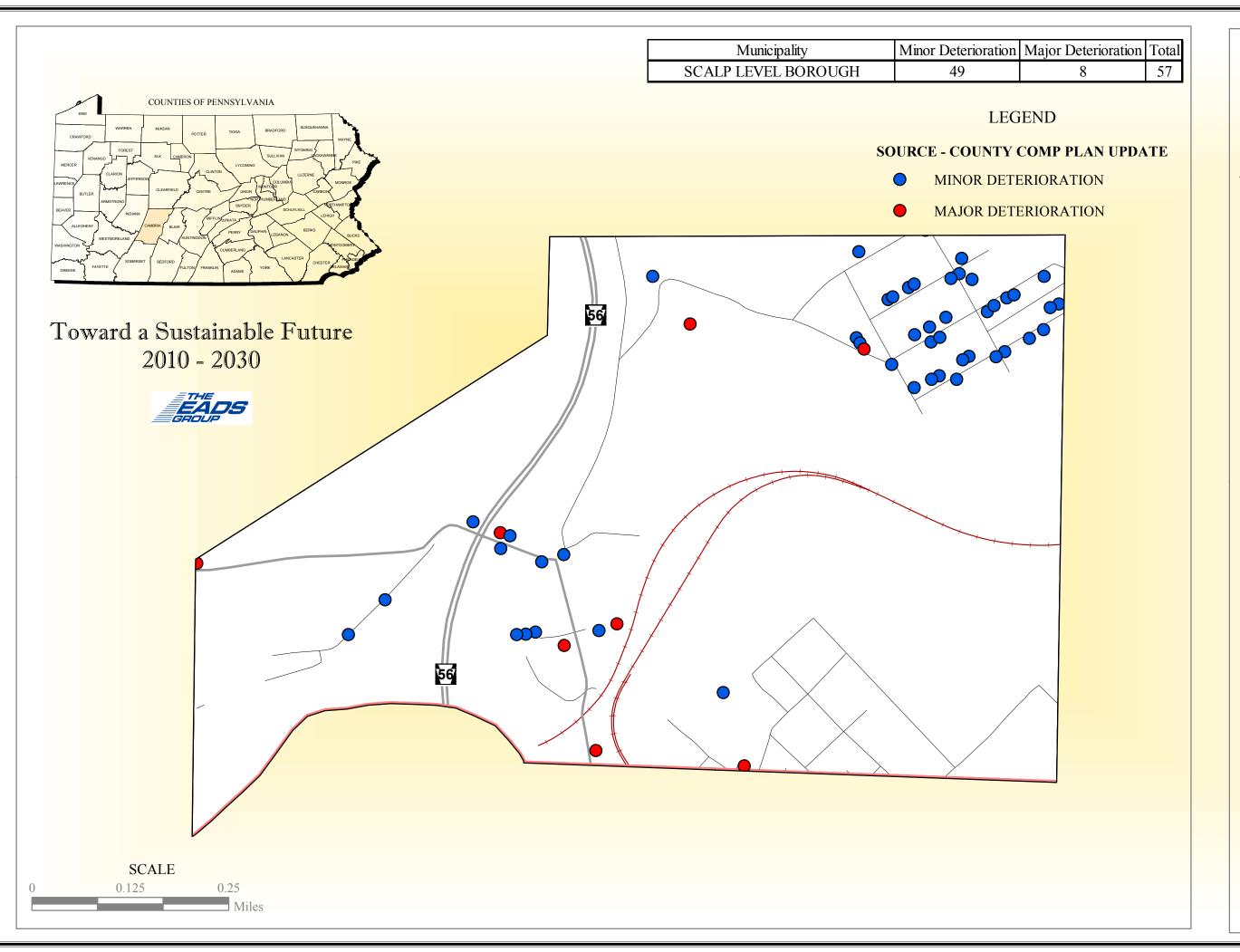
June 2011



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### CAMBRIA COUNTY OMPREHENSIVE PLAN LORAIN BOROUGH

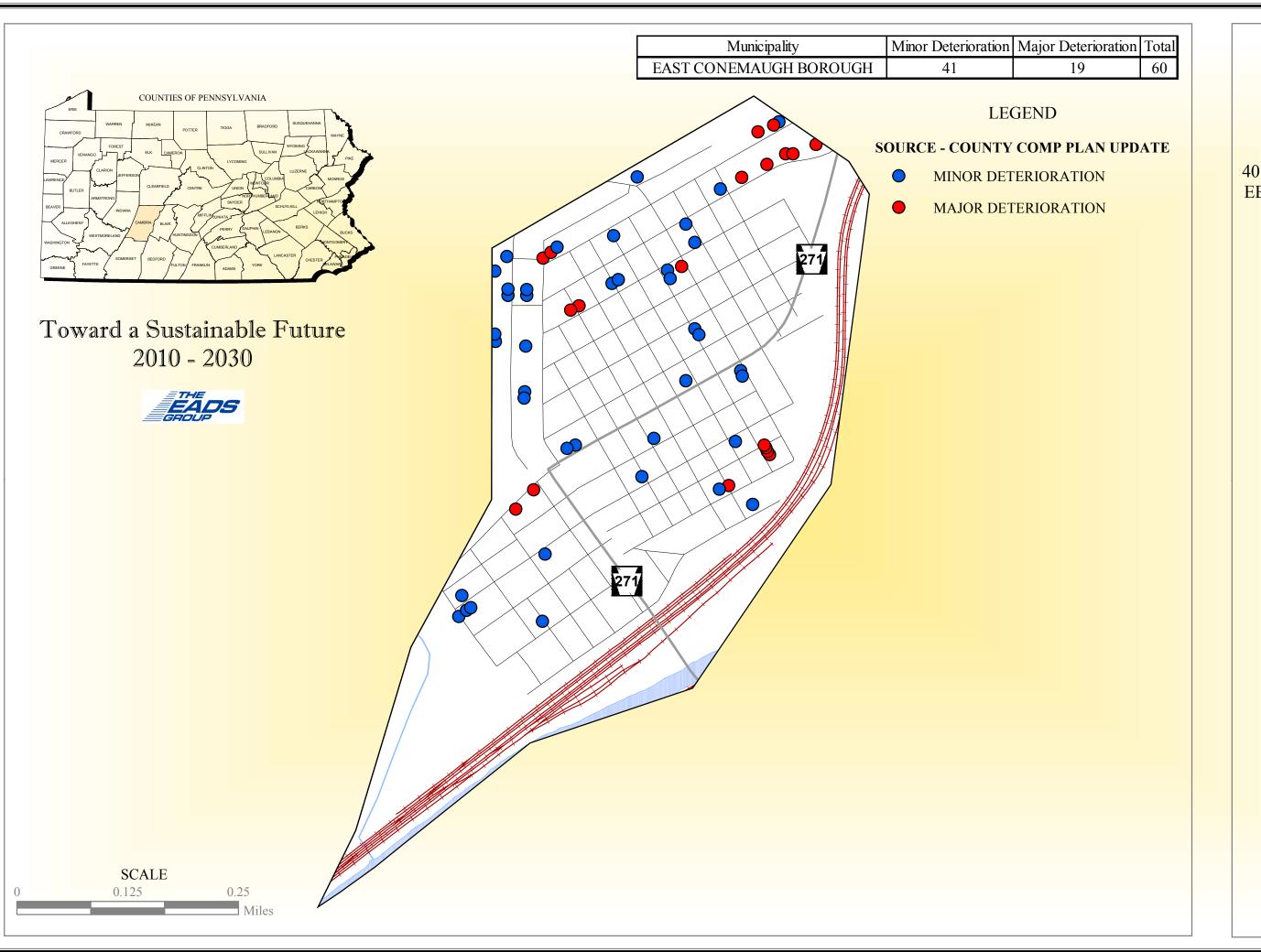




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## CAMBRIA COUNTY COMPREHENSIVE PLAN CALP LEVEL BOROUGH

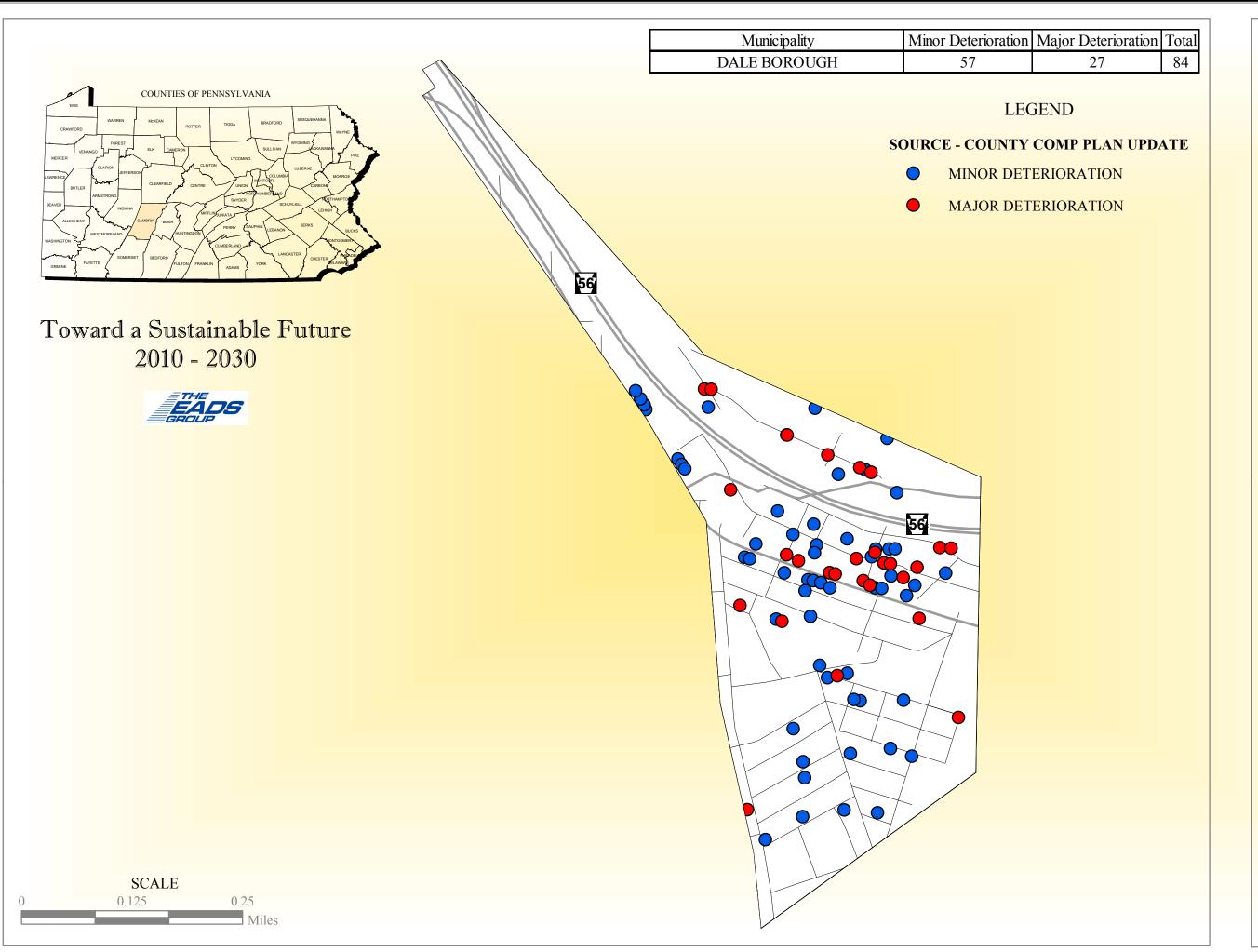




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# CAMBRIA



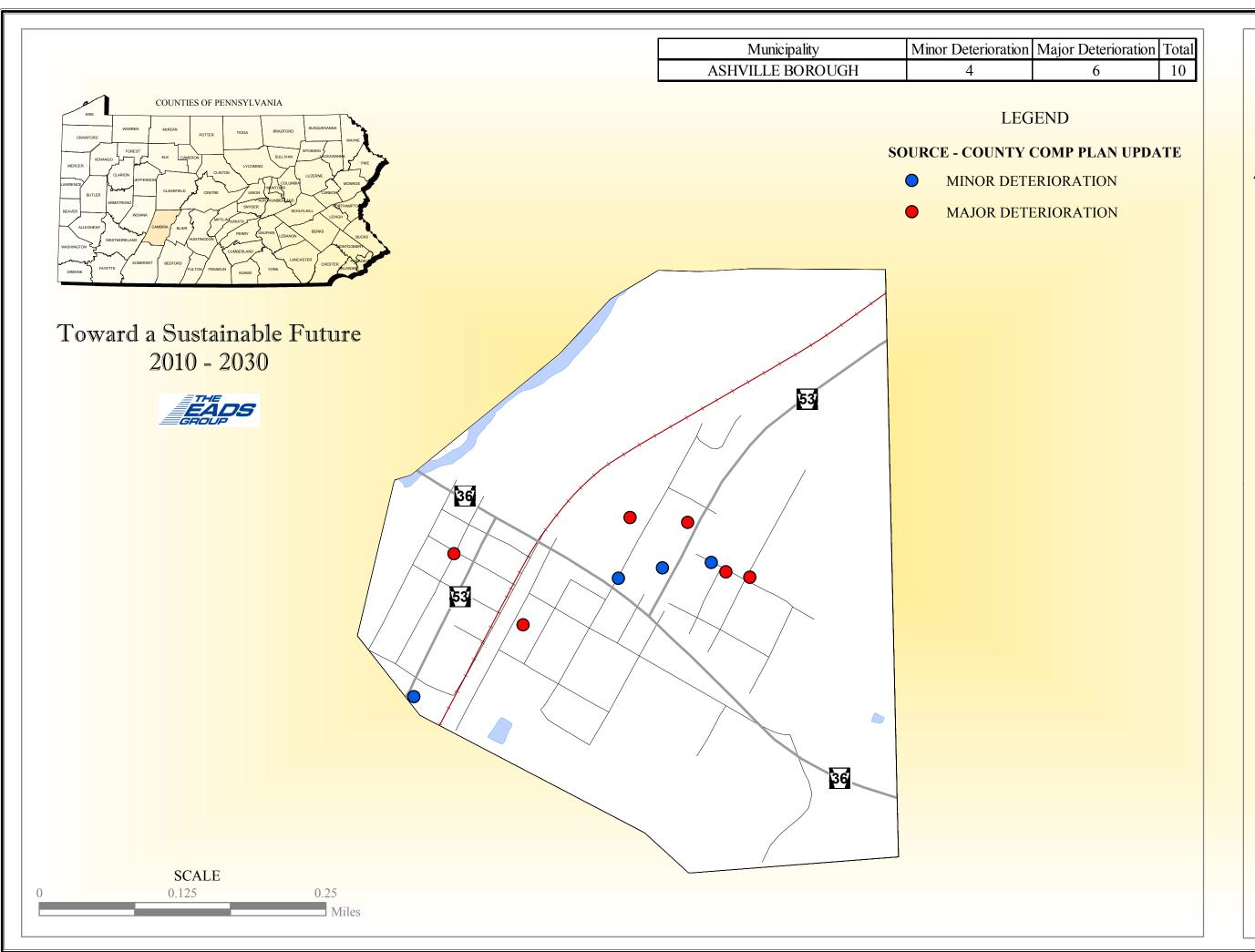


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## CAMBRIA COUNTY OMPREHENSIVE PLAN DALE BOROUGH



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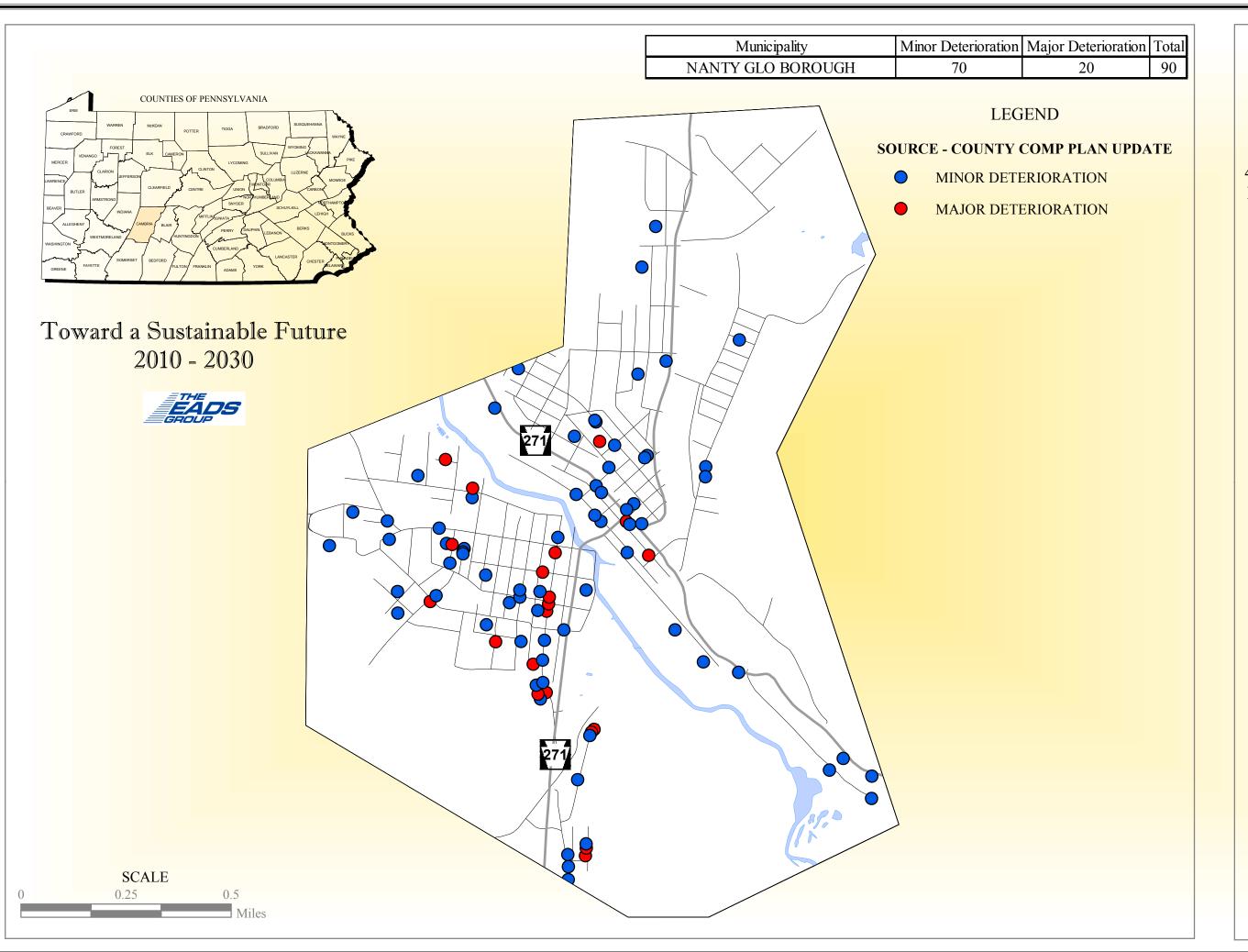


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## CAMBRIA COUNTY OMPREHENSIVE PLAN ASHVILLE BOROUGH



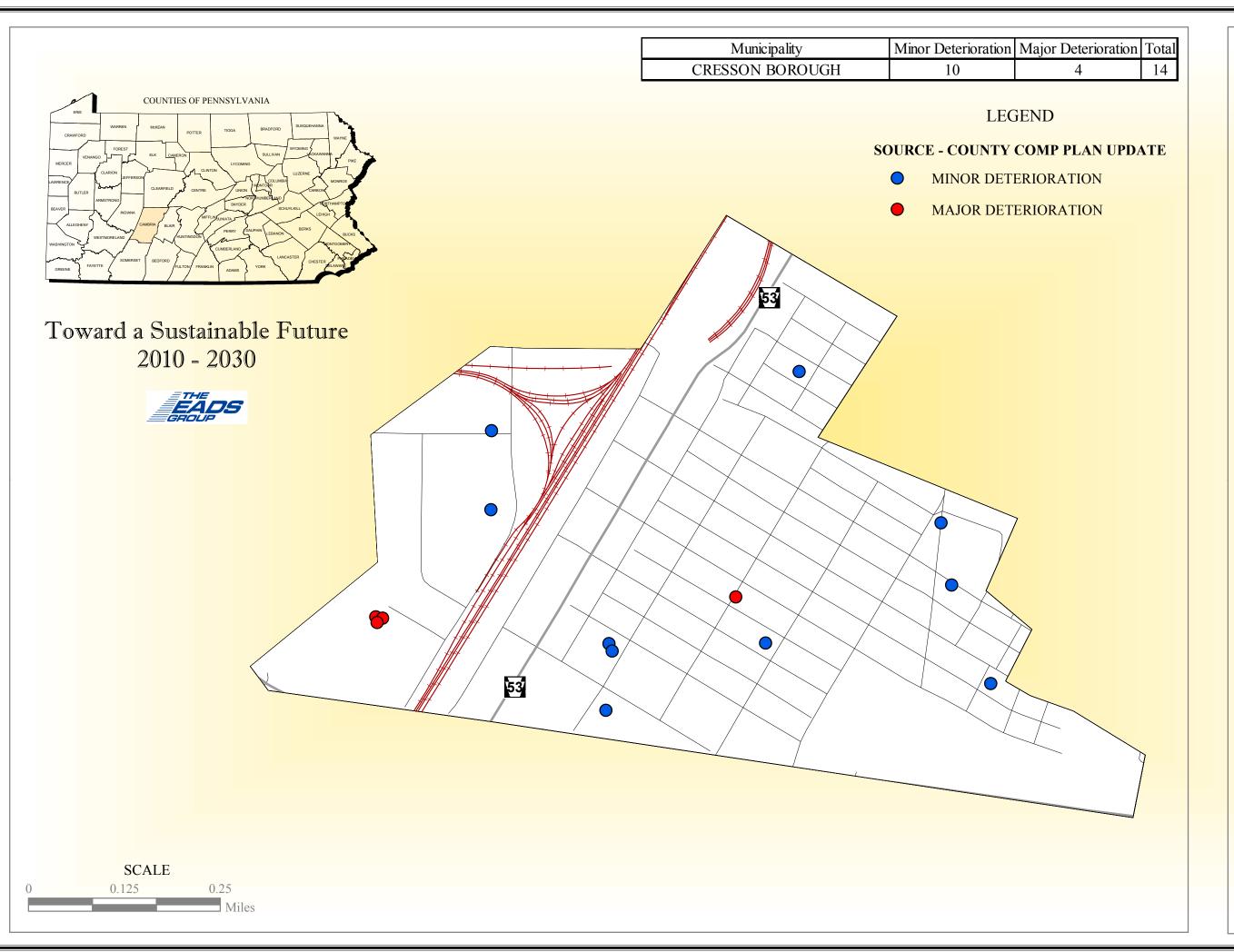
MAY 2011



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## CAMBRIA COUNTY OMPREHENSIVE PLAN

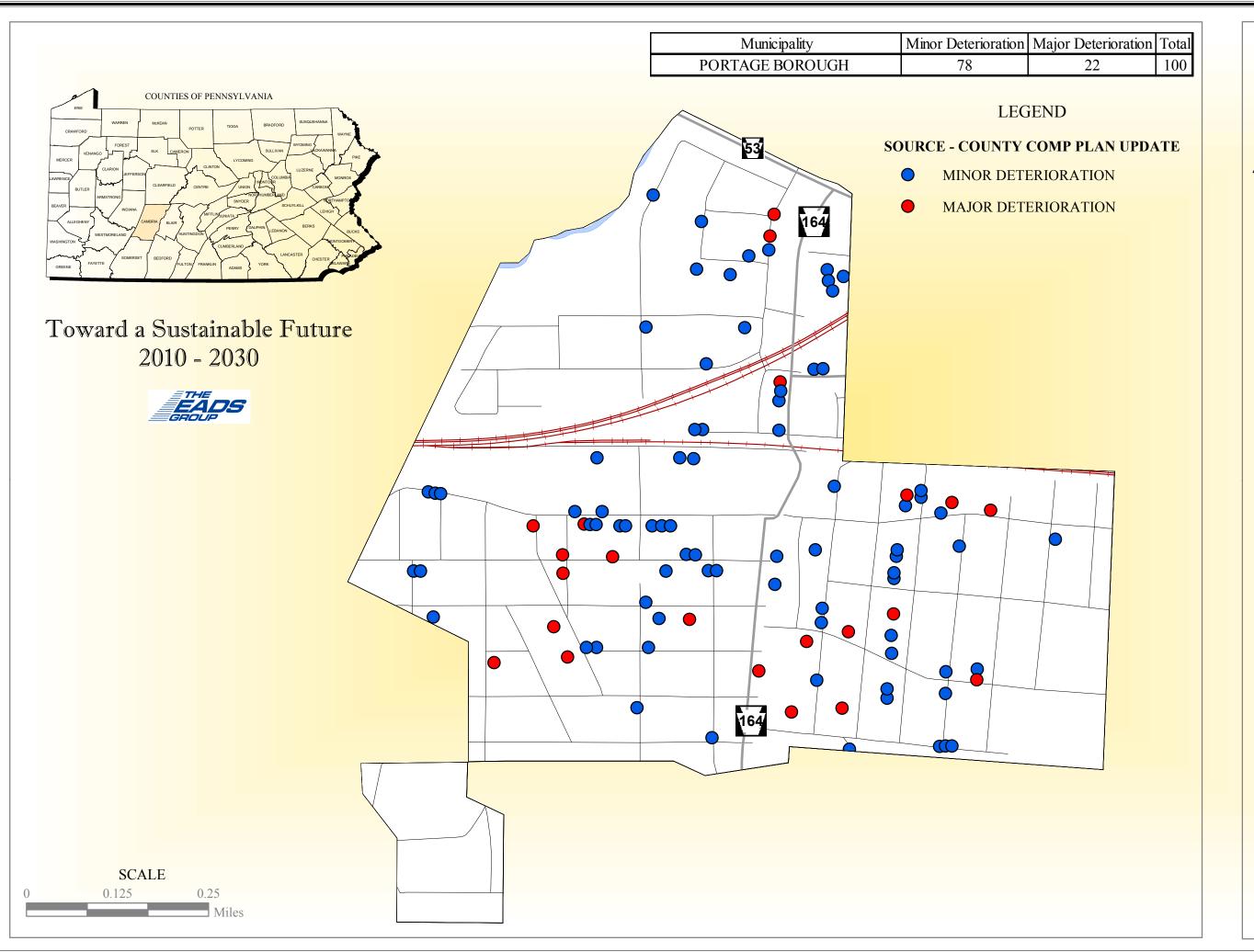




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## CAMBRIA COUNTY OMPREHENSIVE PLAN CRESSON BOROUGH

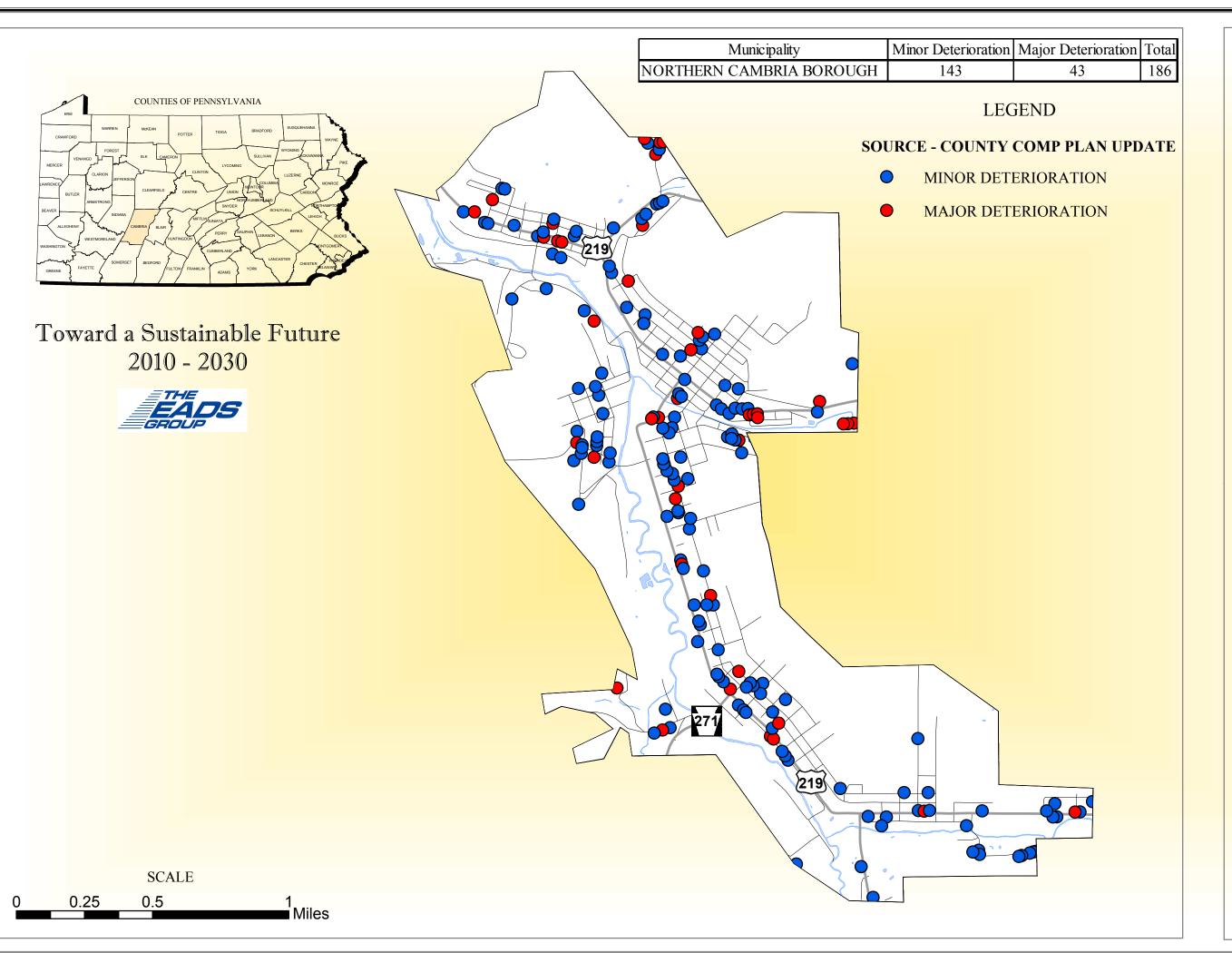




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## CAMBRIA COUNTY OMPREHENSIVE PLAN PORTAGE BOROUGH



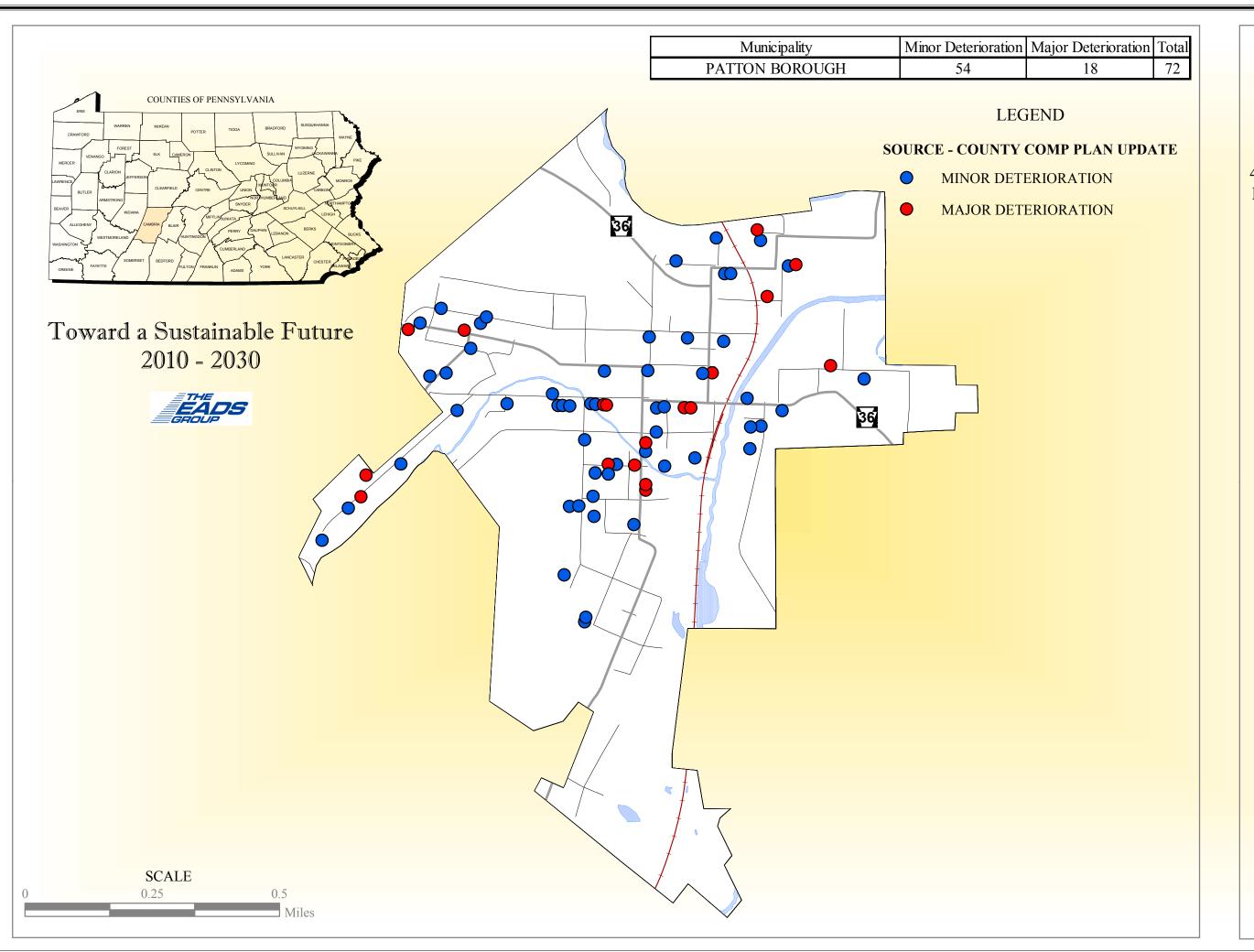


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## NORTHERN CAMBRIA BOROUGH CAMBRIA



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## CAMBRIA COUNTY OMPREHENSIVE PLAN PATTON BOROUGH



#### **Summary of Housing**

This chapter has shown that Cambria County has a housing stock characterized by the following major findings and trends:

- □ The County's housing market was stagnant between 2000 and 2010 with a 0.2% decrease in housing units.
- □ The County's housing stock is approximately 90% occupied with just over 10% vacant.
- □ The County's occupied housing stock is predominately owner-occupied (74%) with 26% being occupied by renters.
- □ The estimated median value of owner-occupied housing in Cambria County as per the ACS (2005/09) is \$82,300, an inflation adjusted increase of around 5% over the documented 2000 Census value.
- □ The estimated median monthly rent in Cambria County as per the ACS (2005/09) is \$488, an inflation adjusted increase of 9% over the documented 2000 Census value
- Around 38% of the County's housing stock was built before 1940.
- □ Just under 3% of the County's housing stock was built after 2000.
- At total of 717 (8.7%) structures were identified in the ten (10) Boroughs surveyed as having some type of exterior deterioration; 538 had Minor Deterioration and 179 had major deterioration.
- Deteriorated units in the Forest Hills Region are concentrated in the Boroughs of South Fork and Ehrenfeld and around villages/towns in the Townships.
- Deteriorated units in the Central Cambria Region are located in Jackson Township along Wagner Road, Benshoff Hill Road, Pike Road, Whitetail Road, and Lyle Street and in many of the villages within Cambria Township.