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AFFORDABLE HOUSING CHALLENGES AND LOCAL RESPONSES IN RURAL
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Abstract

This thesis analyzes the responses of rural communities to affordable housing challenges to understand how these communities express values and community identities. These responses are combined with the right to the city and understandings of rurality to derive the "right to the rural." The right to the rural, like the right to the city, supports the democratization of the creation and use of space, but accounts for the rural setting by specifying who has the right to the rural: those who are considered, by the community, to belong to the community. Three Pennsylvania counties were chosen as study areas: Bradford, Cambria, and Centre. They were selected to represent some historical traits and current changes happening within the state, such as an aging population, the presence of universities, and the recent growth of the natural gas industry. The experiences of and values expressed by people in the three county communities demonstrate the need for the context-specific right to the rural. Additionally, each county faces limitations to meeting the housing needs of those considered to belong to the community. Many of these limitations, such as an older housing stock and poor infrastructure, are primarily due to the rural setting. An acknowledgement of these limitations is incorporated into the right to the rural.

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Chapter 1

Introduction

The United Nations identifies access to physical shelter (housing) as a right on the basis that housing, in addition to other necessities such as food, is important to a good standard of living (United Nations 1948). Improving housing quality has also been a historical policy goal in the United States since the New Deal (Schwartz 2010). Given the drastic improvements in housing quality across the United States, housing affordability is the focus of most current housing policies. Although affordable housing is not often considered a human right, it is seen as an important component of just communities—places that value democracy, diversity, and equity in decision-making processes (Fainstein 2010). Additionally, access to housing is key to the right to the city, a theory and movement that calls for urban areas to democratize the creation and use of space (Lefebvre 1996).

Despite the acknowledged importance of affordable housing, many in the United States struggle to access housing of any quality. Housing is very costly: according to the U.S. Census, 37 percent of homeowners and 52 of rental households spend 30 percent or more of their monthly incomes on housing costs (U.S. Census Bureau 2012a). In Pennsylvania, the focus of this study, 32 percent of homeowners and 50 percent of rental households spent 35 percent or more of their monthly incomes on housing costs (U.S. Census Bureau 2012b). A household spending 30 percent or more of its income on housing costs is typically considered to be cost-burdened (Hulchanski 1995). While the expenditure-to-income ratio is not a perfect measurement, the sheer

numbers of households who are considered cost-burdened suggests that affordability of housing is a major issue faced by communities in the United States and Pennsylvania.

The right to housing that is acknowledged by the UN accounts only for the physical aspect of housing, shelter. Similarly, programs that subsidize housing only address physical inadequacies or make housing more affordable. Neither addresses the places in which housing exists: that is, neither proposes that people have a right to live in a community to which they feel they belong. "Belonging" in formal uses is typically synonymous with citizenship, a narrowly-defined concept that determines an individual's legal rights, such as the right to vote (Bellamy 2008). Yet belonging certainly has implications beyond formal citizenship and legal rights. The location of one's residence affects access to resources such as social support networks, schools, employment, and a healthy environment, which combine to create communities. The provision of housing is thus inextricably linked to ideas of community belonging and community identity. To study how communities grapple with the provision of housing is one way to study how communities come to grips with their own identities.

A growing body of literature has explored the question of "what rights and for whom?" based on Lefebvre's "right to the city" (Lefebvre 1996). Lefebvre proposes a new urban society in which space is democratically used and created by the people of that city (Lefebvre 1996; Purcell 2002). However, right to the city theorists have been unclear as to who is considered to have the right to the city. Lefebvre argues that this right belongs to the city's inhabitants because "membership in the community of enfranchised people is not an accident of nationality or ethnicity or birth; rather it is earned by living out the routines of everyday life in the space of the city" (Purcell 2002). While this understanding of citizenship is more inclusionary than the concept of citizenship as a formal legal status, it excludes those who do not live within the city boundaries.

In order to explore how communities grapple with their identities through the provision of housing, I focus on the rural, about which a long (although challenged) theoretical tradition has argued that community membership is more clearly defined (e.g. Wirth 1938). In particular, rural areas are places in which communities are defined by shared histories and cultures related to the community's relationship with the land (Salamon 2003). Some have argued that explicit threats to these community identities are apparent due to changes in economies and populations, such as influxes of "outsiders" (e.g. Fitchen 1991). This thesis argues that in rural places, who has the right to live in a community is extremely important because of the threats to rural community identities perceived to exist by community members. I refer to this linkage of the exploration of community identities—and the threats to those identities as perceived by communities—with the broader discussion of democratic rights as the "right to the rural." Similar to the right to the city, the right to the rural attempts to understand how rural areas democratize space. However, I argue that the right to participate in this democratization in rural areas is restricted to those who are considered by the community to belong, on the basis of shared community identity, and that this restriction is particularly important due to as rural communities' perception of numerous threats to their identities.

Rural communities' identities are under threat from multiple sources. According to the USDA's Economic Research Service, rates of poverty tend to be higher in rural areas than in metro areas; rates of poverty are also positively correlated with the degree of rurality ("Geography of Poverty" 2014). The agricultural industry, once the defining trait of rurality (Bealer, Willits, and Kuvlesky 1965), has declined greatly in the United States: less than one percent of Americans claim farming as an occupation, according to the EPA (U.S. EPA 2013). The rural population, 15 percent of Pennsylvania, is increasingly aging, straining already-resource-constrained areas (U.S. Census Bureau 2010a). Rural areas are also increasingly connected to urban areas, particularly economically, leading to some fears that rural areas have

been overtaken by outsider multinational corporations that disrupt local economies (Lyson and Tolbert 2005). These changes threaten rural areas' local identities and their ability to be resilient communities (Fitchen 1991).

This thesis explores the connection between the right to housing and rural community identities. Access to housing is critical to community belonging. The responses of rural communities to housing issues provide insight into what qualifies someone as a "true" community member as well as what are considered the current threats to that community's self-defined identity. Studies of housing issues in rural America are generally missing from the literature (but see Belden and Wiener 1998; Fitchen 1991; Lazere, Leonard, and Kravitz 1989). There are many studies that attempt to understand how rurality affects concepts of community. However, there is a dearth of work directly connecting the community values of rural places to their housing policies. Such studies are needed to better understand the how rurality affects the types of housing challenges (and vice versa), the responses of rural communities to housing challenges, and how those responses shape our understanding of rural communities.

This thesis proposes that affordable housing is a useful lens to understanding how rural communities identify those who have the right to the rural and how that right is exercised. The allocation of resources for affordable housing and the discourse around housing policies offer insights as to how community membership is defined. In a society where capacity to pay can blur lines of community membership, this has important implications in particular for persons who are economically or otherwise marginalized. Local government agencies, non-profit organizations, and existing community members support the right to housing in their communities for those seen as having a claim to the area. This is demonstrated through the selective provision of housing-related resources and the expression of community opinion. Claims considered valid include already living in the area, a connection to the area, and fitting in with the community's existing

identity. The exclusionary nature of determining which claims to the communities are valid is mostly a reaction to perceptions that the identities of those communities are under threat.

To explore housing challenges in rural Pennsylvania, I selected three counties that represent both historical aspects of the state and current perceived threats facing its rural communities. In Bradford County, the rapid expansion of the natural gas industry has led to a huge influx of workers who have suddenly and drastically altered the demand for housing. In Cambria County, a declining urban economy and an aging rural population have led to a clash in perceptions of who needs affordable housing resources. In Centre County, the growing student demand for rental units has long caused a shortage of units available for non-students, causing friction between those living in the urbanized area of the county (mostly students, who are not considered to be community members) and the rural county identity. Each case study shows how the communities define community belonging based on their own interpretations of the right to the rural and how this right is contested and in flux.

The rest of this thesis continues with three introductory chapters followed by an empirical chapter for each county and a concluding discussion. Chapter 2 presents an overview of the literature relating to the definition of rurality and the right to the city. Some of the most common attempts to define rural are examined, but the one determined to be most important to this thesis is the focus on the relationship between the people and the land, which has created a sense of a community even when the agricultural economy no longer exists. Chapter 3 provides a historical overview of United States affordable housing policies as well as a discussion of the meaning of affordability. This overview presents the environment in which the local governments and organizations are attempting to address housing needs in their communities. Chapter 4 discusses the research methods used in this thesis.

Chapters 5, 6, and 7 are the stories of housing challenges in each of the three study areas. Chapter 5 focuses on Bradford County's struggles to meet its residents' housing needs in the midst

of a major population influx of natural gas workers. Chapter 6 details Cambria County's efforts to provide housing assistance for a growing elderly population while its largest city, Johnstown, is host to controversial public housing. Chapter 7 focuses on Centre County's s attempts to providing affordable housing for its community members in a housing market dominated by students. Finally, Chapter 8 synthesizes the narratives of the three counties studies to extract overarching themes about the meaning of identity in rural areas and housing's connection to those identities.

Chapter 2

Literature Review

This literature review provides the theoretical background for the "right to the rural." First, I discuss definitions of rurality, beginning with older understandings of rural America and transitioning to the rural's unclear modern identity, as well as definitions of "rural" used in practice. Second, I present a review of the right to the city concept. Third, I discuss the current understanding of the right to affordable, appropriate, and decent housing and further extract the right to housing in an appropriate community from the right to the city. Finally, I argue that because of the type of connections between people in rural areas and the relationships between people and the area itself, the right to the rural in practice is reserved for those who have a claim to the area, primarily through current and planned future inhabitation as well as a connection to that area's identity.

2.1 What is "rural"?

Images of rural America in pop culture are stereotypically idyllic: family farms, rolling hills, fishing, and a "simpler" life than that of urban areas. In the American imagination, the "rural population [is] a repository of almost sacred values and a stable anchor during times of rapid social change" (Brown and Swanson 2005). The romanticization of rural areas is problematic because it obscures many of the actual experiences of residents of rural areas, such as ghettos of poverty (Davidson 1996). The idealized view of the rural is simply no longer relevant. Rural America is no longer the land of the farmer: rural areas contribute to the same capitalist system as that of urban America "through...the accumulation of capital, the continuous enclosure of 'common' spaces and realms, [and] the regulation of political-economic life" (Brenner 2012, p.

21). Rural areas are not islands safe from capitalist development—they are connected to metropolitan areas through economics and suburbanization (Jackson 1985). Additionally, rural and urban residents are not greatly different in some lifestyle choices and values. For example, both rural and urban areas have similar trends of single-parent families (Albrecht and Albrecht 2004). Some differences do exist, such as rural residents' tendency to hold more conservative values (Lichter and Brown 2011). However, these differences tend to be small.

The meaning of community has been important to attempts to understand rural areas. Wilkinson defines "community" as consisting of following three elements:

A locality is a territory where people live and meet their daily needs together. A local society is a comprehensive network of associations for meeting common needs and expressing common interests. A community field is a process of interrelated actions through which residents express their common interest in the local society (Wilkinson 1991, p. 2).

Wilkinson's definition requires communities to be geographically-based, independently able to meet residents' daily needs, and united by some common interests. It is unclear whether or not this definition applies to modern rural areas. There is certainly a geographical element to rural areas, but the boundaries between rural areas and other areas are increasingly blurred, as discussed later in this section. Rural areas are also not completely independent—for example, many communities are reliant on federal and state aid to provide housing assistance, as discussed in chapter 3. Members of rural communities likely do share some common interests—namely, the prosperity of their community—although their opinions may vary greatly. Finally, this definition of community does not specify what is special about the rural community.

Some have claimed that rural areas form weaker communities than do urban areas. One theory proposes that the density of an area determines the type of social relations present: specifically, the high population density of urban areas facilitates weak ties while rural areas

mainly have strong ties due to lower population density (Wirth 1938). Weak ties are often impersonal and fleeting and are mainly formed through interactions in the public space, such as speaking to a stranger at a bus stop. Strong ties require much greater personal investment, such as ties to family or close friends. Because of the ability of weak ties to facilitate communication between different groups, weak ties are critical to building social networks and a connected community (Granovetter 1973). This theory both supports and contradicts common imaginings of rural areas. Strong ties include those to family and friends, and if these are the primary ties found in rural areas, then the "everyone knows everyone else" image of rural communities would be accurate. This is perceived in the common imagining of the rural as a strong community, but Granovetter argues that many strong ties result in a limited social network, leaving communities in rural areas to be weaker than those in urban areas

The United States Census Bureau has several definitions of rural. These definitions are used to identify rural areas for policy and practical purposes. Urban areas are designated by a population limit (at least 2500 people) and by the following types of boundaries: administrative (municipal), land-use, and economic (Cromartie and Bucholtz 2008). The extent of the urban area can be drastically different depending on which concept is used. Any areas not included in the urban extent are considered rural. Through this understanding, the rural is synonymous with "non-urban." The first boundary type (administrative) is useful for understanding affordable housing policies, as different local governments may enact different policies. Land use, as measured by population density, is a common tool to delineate rural from urban (Wilkinson 1991). While these definitions are useful in practice, the geographical, cultural, and economic boundaries between rural and urban are increasingly less clear, creating a complex "rurban" identity for areas that are not on either extreme of the rural-urban spectrum (Wilkinson 1991). For example, the counties studied in this thesis are considered rural at the county level; however, rural and urban-type communities exist in each.

The above understandings of American rurality are unsatisfying, as they are inaccurate and do not reflect the complexity of rural areas. Rurality can no longer be defined as places of agriculture as the primary occupation, as the connection between agriculture and rural areas is no longer as strong as it once was, especially for the small family farms typically pictured in the romantic envisioning of rural areas. Wilkinson's understanding of community is outdated, as most rural and urban places would fail to be considered communities under the definition above. Wirth's is perhaps most true, although it does not account for a spectrum of rurality or new influences on rural spaces that change the relationships between their inhabitants. Finally, the Census's definition barely discussed what rural is; instead, it primarily discussed what urban is not. Each of these definitions of rurality is likely a part of an incomplete truth about rural areas, both present and past. However, the understanding of rural areas as those that are host to relationships between the land and those living on it is most relevant to this thesis.

The "rural" is both geographical and cultural. Rural areas have been described as those areas constructed by a singular occupation, agriculture, as well as areas defined by traditional or conservative values (Bealer, Willits, and Kuvlesky 1965). Such definitions are irrelevant to most rural areas today, given the interconnectedness of urban and rural areas and the decline of agricultural employment in rural areas. However, the history of agricultural economies has led to some understanding rural areas as places defined by the relationships between the land and those living on it. This understanding is similar to the experiences of indigenous groups, as "it is difficult to separate the concept of indigenous peoples' relationship with their lands, territories and resources from that of their cultural differences and values...[a land tenure system] provides a means of belonging to a place and to a distinctive community - the one not separable from the other" (Daes 2001, p. 7). For indigenous groups, traditional territory is not only important to the existence of community; it is a requirement. While the rural counties discussed in this thesis (and in much of the United States) are not primarily inhabited by indigenous peoples, their historical

and economic ties to agriculture have created a connection between the land and the people who live there. Rural communities see their environments as "the space in which social relationships are grounded...the space as a whole...has a social history known and referenced by local people, and the very term "locals" or "local people" is a way of affixing people in relationship to space" (Fitchen 1991, p. 251). While the agricultural industry, and thus the economic connection to the land, has declined in rural areas, the community identities historically forged have remained intact. Those who live in rural areas inherit not only the histories of those places but also their values; they "have a sense of place, shaped by a shared history and a shared culture derived from continuity of generations" (Salamon 2003, p. 3). This has significant implications for how "outsiders" are viewed: "even though the opinions and feeling of [locals] vary widely...the perceptual categories [of 'local' and 'outsider'] are a ready part of the collective belief system" (Fitchen 1991, p. 102). This final understanding of "the rural"—as places where certain people 'belong' because they have inherited the area's history and sense of place—is most important to the right to the rural.

2.2 The right to the city

The "right to the city," as first imagined by Lefebvre and later expanded upon by others, calls for a shift in urban power relations by giving urban inhabitants "a direct voice in any decision that contributes to the production of urban space" (Purcell 2002, p. 102). The right to the city is critical to the vision of dismantling of the current system of state and capitalistic powers. In this vision, those powers are replaced by a new urban society that is created by and for those who have the right to the city. The right to the city is a response to the "growth machine" that cities have become through the priority of profit over people at the hands of business elite (Molotch 1976; Harvey 1989). Harvey describes this as a "world in which the rights to private property and

the profit rate trump all other notions of rights" (Harvey 2008, p. 24). Consistent with Lefebvre's Marxist background, he argues that the working class is most "capable of revolutionary initiative" that would lead to the new urban society in which the right to the city is fully realized because "the pressure of the working class [is] necessary" for rights to be recognized (Lefebvre 1996, p. 154).

The right to the city consists of two sub-rights: participation and appropriation (Attoh 2011). These two rights facilitate the democratization of urban areas: participation is the ability of the city's inhabitants to "play a central role in any decision that contributes to the production of urban space," while appropriation is "the right of inhabitants to physically access, occupy, and use urban space," as well as the right to produce space "so that it meets the needs of inhabitants" (Purcell 2002, p. 106, 103). The right to the city is an engaging one: inhabitants have the right to exist in the city, but they must actively shape their city to fully enjoy the right. The right to the city, through participation and appropriation, has radical implications for the social organization of cities.

The right to the city is a utopian vision of a city created by the people of the city, for the people of the city. This leads to the question of who is considered to be a "person of the city," and therefore who has the right to the city. Harvey claims that the collective "we" has the fundamental right to shape and be shaped by the city (Harvey 2008). Harvey's collective "we" is problematic from a policy perspective, given the practical, rather than theoretical, nature of policy. The problem with this unclear "we" is demonstrated when applying it to the "right to the city" movements across the globe. The right to the city has been partially transformed from a theoretical approach to a rallying cry of protesters who desire to "reclaim" their cities. Such movements have been as seen in places such as Montreal, Brazil, and Germany, as well as larger-scale movements, such as those promoted by the United Nations (City of Montreal 2006; Fernandes 2007; Novy and Colomb 2013; UN-HABITAT 2010). The use of the "right to the city"

by these movements has been less focused on the restructuring of how the city functions and more focused on greater incorporation of less-empowered groups in state decisions. Harvey's collective "we" would be of little use in these contexts. Does "we" refer to those who currently live in the city, anyone who *wants* to live in the city, or simply anyone who cares about the city's well-being? The lack of clarity of the "we" is problematic for theoretical uses but even more so for practical purposes.

Lefebvre argues that the right to the city must be claimed by the working class and the inhabitants of the city. The working class currently has the least ability to shape their city; therefore any urban movement to create a more democratic city would claim the right to the city primarily for the working class (Marcuse 2012a; Lefebvre 1996). However, practical progress would depend upon policymakers and constituents who agree with Marxist views on social class, an unlikely occurrence in the United States. Lefebvre also identifies inhabitation in the city as critical to accessing the right to the city (Lefebvre 1996; Purcell 2002). Inhabitation is a great deal more helpful than social class or Harvey's "we." It is both exclusive, as it identifies the specific population of those living in the city, and inclusive, as inhabitation as a form of citizenship is more liberal than other forms typically used, such as national citizenship (Bellamy 2008). However, in this thesis, inhabitation alone is considered an insufficient status upon which to have access to the right to the city. Because this thesis's focus is housing, inhabitation as the basis of the right to the city (and the right to housing) does not address those who "belong" but are unable to inhabit that area due to cost or other barriers. In this thesis, I view the right to the city to be claimed by those who belong in the area on the basis of connection to community identity. Each community is the determinant of who belongs there, and how this is determined is discussed in the final section of this chapter. The next section discusses the importance of the right to housing to the right to the city.

2.3 The right to housing

Public policies addressing housing on the international, federal, state, and local levels are based in a literature that identifies decent housing as a basic human right. The Universal Declaration of Human Rights states that "everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including...housing" (United Nations 1948). This acknowledgement of adequate housing by the United Nations makes the right to physical shelter a universal right. In the United States, many policies and programs to promote homeownership, providing houses, and subsidize all forms of housing exist, as discussed in the next chapter. These programs are context-specific to the United States. For example, in countries with greater socialist values, housing is viewed as a right that government should be directly involved in providing. In contrast, in countries such as the United States, housing is viewed as a right that should be accessed through the market with very limited government intervention. When intervention does occur, it is primarily through the market, such as housing vouchers, although some market alternatives such as public housing exist and have played an important role at various times in the development of U.S. cities (Bengtsson 2001).

While there is widespread support for the right to adequate housing, in general, policy applications do not address the right to live in certain places. To make places more just and equitable, there is a need to develop the right to housing to include not only access to physical housing structures but access to places to which people have a claim beyond ability to pay (Fainstein 2010). While the right to live in the physical structures of housing is based in basic human rights and relates to improving basic standards of living, the right to housing in particular places relates to the right to be a part of a certain community. As discussed in the first section of this chapter, rural areas are defined by the relationship between the people and the land that has created a sense of community—even long after the original inhabitants are gone. Because of this

inherited sense of community, the right to housing in rural areas is limited to those who have a claim to the community. These claims are discussed in the next section.

2.4 The right to the rural

The right to the city and the new urban society that its theorists propose are responses both to the capitalist forces in cities (Molotch 1976; Harvey 1989) and to rural society's failings as "a society of scarcity and penury...of prohibitions managing and regulating privations [that has been] colonized by [urban dwellers]...[and] has lost the qualities, features, and charms of peasant life" (Lefebvre 1996, p. 158). As discussed in the first section of this chapter, this view of the rural is outdated and overly-romanticized. The right to the city cannot be directly applied to the rural context because the rural is understood differently from the urban. A new right must be developed: the right to the rural. The right to the rural incorporates the understanding of rural areas as places where certain people "belong" based on inheriting a community culture and history with the essence of the right to the city (that space must be democratized).

The right to the rural has similar goals as the right to the city: for rural communities to be places shaped by and for those who belong in them. Through restrictions on access to housing resources and the expression of the public's opinions through sources such as newspapers, communities often make it clear who is considered to belong, typically on the basis of sharing the community's identity by either already living in the area or by having a connection to the area. Most important are those who intend to stay in the area because they have a sense "of belonging not only *to* a place but *in* its institutions and *with* its people" and because they demonstrate dedication to that place by choosing to stay when others leave (Fitchen 1991, p. 253). This is in direct contrast to transient populations, who are not long-term investors in the community's well-being and are seen as disruptions to the community (Salamon 2003). Those who stay not only

dedicate themselves to the community; they also carry on the community's identity in a time when multiple sources threaten that identity. For example, the three counties studied here face real and perceived threats to their community identities, including poverty, demographic changes, the loss of major industry employers, and rapid changes in their economies. The responses of local government agencies, non-profit organizations, and the general public demonstrate why the right to the rural is necessary: today's rural communities must address huge challenges while attempting to preserve their historical community identities.

Chapters 5, 6, and 6 present the narratives of current housing issues in the three Pennsylvania counties studied. While the specific housing challenges are different for each county, the question of who belongs to the community and thus has a right to housing is one of the connecting themes between each area, and each area's struggle to define who belongs is seen through policies, access to resources, and public opinion. The next chapter provides a brief background to historical housing policies and current trends in the national housing market.

Chapter 3

The Housing Market and Housing Policies in the United States

The previous chapter outlined the theoretical basis for this thesis regarding the right to housing, specifically in rural places. This chapter offers a brief summary of the environment in which housing is provided in the United States, including federal affordable housing policies, the importance of homeownership to the American Dream, the impact of the 2007 recession on the housing market, and a discussion on the concept of affordability, specifically on the limitations of the definitions used in policy applications. This policy overview, along with the previous literature review, provides a basis for understanding the responses of local governments and organizations to housing needs in the study areas.

3.1 New Deal policies

Throughout most of United States history, ensuring the provision of housing has not been considered a government responsibility. This changed during the Great Depression when the Roosevelt administration laid the groundwork for the current housing system by developing new financing models and policies intended to make housing easier to access. The FDR administration worked with banks and the private sector during the Great Depression to restructure the financing of housing on both the supply and demand side. This was accomplished primarily through the creation of the Home Owners Loan Corporation in 1933 and the Federal Housing Administration in 1934. The HOLC addressed the post-stock market crash foreclosures by developing more affordable financing tools. Specifically, the HOLC "introduced, perfected, and proved in practice the feasibility of the long-term, self-amortizing mortgage with uniform payments spread over the

whole life of the debt," or the 20-30 year mortgage still used today (Jackson 1985, p. 196). This type of mortgage replaced the short-term mortgages that usually required refinancing after the end of the original mortgage, as most borrowers were unable to pay off a large sum at the end of the short loan. The Federal Housing Administration insures mortgages for private lenders, making mortgages less risky for lenders and more affordable for borrowers by, for example, reducing the required down payment (Jackson 1985). The FHA additionally developed uniform standards for housing it insured, improving and leveling housing quality. The HOLC and FHA policies made homeownership cheaper than renting for many families. Additionally, the Veteran's Association prompted more demand for homeownership through the post-World War II GI bill (Schwartz 2010).

While Great Depression-era housing policies primarily attempted to solve housing problems through corrections of housing market failures, some policies explored public housing as an option. Public housing offers dwellings for the lowest-income families who would not otherwise be able to compete in the private housing market (Goetz 2013). Created in 1937, the public housing program had three primary goals: to meet the need for low-income housing, to generate employment, and to clear city slums (Schwartz 2010). At its peak in 1994, the public housing program had over 1.4 million units across the country. Public housing funds are currently primarily used for housing stock maintenance as well as the demolition of existing sites, which are often redeveloped as mixed-income units.

3.2 Other affordable housing interventions

In addition to the programs and agencies developed under the New Deal, housing is made more affordable through tax credits. The exclusion from taxes of "imputed rent," mortgage interest deductions, and property tax deductions create incentives for households to choose

homeownership over rental (Carroll, O'Hare, and Swagel 2011). These tax incentives were created to support homeownership, as there is a correlation between homeownership and positive externalities such as better outcomes for children, greater involvement in the community, and better maintenance of the property (Green and White 1997; Coulson 2002). While the correlation between homeownership and these positive externalities exists, it is worth considering that homeownership may not be the direct cause. A final important tax policy is the Low-Income Housing Tax Credit (LIHTC). Created in 1986 through the Tax Reform Act, the LIHTC supports the creation of affordable housing in both rental and homeownership markets by providing investors with a federal income tax deduction equivalent to the tax credit received (Schwartz 2010). The tax credit lasts for 10 years, under the condition that the housing remains low-income for 15 years. The LIHTC makes developing affordable housing more profitable.

Other policies have attempted to make rental and homeownership more affordable for low-income households. First, rent control and rent stabilization policies attempt to address the lack of affordable rental units. These policies have intended to cap rents below market prices or to limit rent increases for long-term residents. Rental restrictions have been primarily used in urban settings. Critics of these policies argue that they have led to decreased housing supply due to reduced landlord incomes, decreased housing quality due to landlords' reduced resources, resources wasted by tenants (such as cash bribes) to access a cheaper apartment, and that they have been ineffective as a poverty-reduction policy due to the incentive for tenants at all levels of income to find a rent-controlled or rent-stabilized apartment (Glaeser and Gyourko 2008). A second type of policy to provide more affordable housing is inclusionary zoning. Under inclusionary zoning, localities require developers to create a percentage of affordable units when working on new projects. These units are typically below market price and are restricted to tenants who meet income restrictions. The effects of inclusionary zoning are less well-known and are more dependent on the specifics of the localities, such as possible loosening of other

construction requirements that would make building cheaper for developers (Schwartz 2010).

Finally, housing vouchers are used to make rental housing more affordable. The rental voucher program was created in the 1970s. Vouchers, usually known as Section 8 vouchers, are provided to low-income households and cover the difference between 30 percent of the household income and the Fair Market Rent (FMR) or the value of the housing unit if it was currently available on the market.

3.3 Homeownership and the "American Dream"

American housing policy has primarily supported private homeownership over rental or alternative forms of housing. Widespread use of the automobile and the building of the highway system made suburbanization and homeownership more popular and feasible (Jackson 1985). Yet homes are viewed as much more than brick-and-mortar structures: homeownership is considered a key component of the middle-class American Dream, as owning one's home represents independence, privacy, and success (Ronald 2008). This view of homeownership has been widely supported by presidents in the past, and is generally a non-partisan view. Both Presidents Clinton and Bush Jr. had platforms that promoted expanded access to financing for homeownership. Clinton argued that homeownership should be more encouraged for Americans of all income levels:

For many potential homebuyers, the lack of cash available to accumulate the required down payment and closing costs is the major impediment to purchasing a home. Other households do not have sufficient available income to make the monthly payments on mortgages financed at market interest rates for standard loan terms. Financing strategies, fueled by the

creativity and resources of the private and public sectors, should address both of these financial barriers to homeownership (Coy 2008).

Clinton's call for "creative financing strategies" is a solution perhaps less appealing after the 2007 housing bubble. In 2002, Bush further emphasized the importance of homeownership, saying, "We can put light where there's darkness, and hope where there's despondency in this country. And part of it is working together as a nation to encourage folks to own their own home" (Becker, Stolberg, & Labaton 2014). It is clear that homeownership is, to the American public, seen as critical to personal happiness and success.

In the aftermath of the 2007 recession, presidential support for housing swung in the other direction to acknowledge that not all American families could or should realistically become homeowners. According to the U.S. Treasury, in 2011 the Obama administration stated:

The Administration believes that [it] must continue to take the necessary steps to ensure that Americans have access to an adequate range of affordable housing options. This does not mean all Americans should become homeowners. Instead, we should make sure that all Americans who have the credit history, financial capacity, and desire to own a home have the opportunity to take that step. At the same time, we should ensure that there are a range of affordable options for the 100 million Americans who rent, whether they do so by choice or necessity ("Reforming America's Housing Finance Market" 2011, p. 18).

This radical shift in the policy approach to housing reflects just how stable the housing market was before the Great Recession and how drastically the recession changed the market. For most families in the United States, their home is their largest wealth asset—44 percent of all wealth in the country was in owned homes (Lockett 2001). The 2007 crisis led policymakers and others to question the relevance of homeownership to the American Dream for every household.

3.4 The housing market

Housing is "at the same time defined as an individual market commodity and as a public good demanding state involvement" because of the individual investment that the home represents and the societal well-being from the population being safely housed (Bengtsson 2001). Thus, despite being an acknowledged right by the international community, the user of housing typically must bear the cost because they are not just "consuming" housing—they are investing in an asset. Because the private housing and rental markets are able to serve the housing needs of most of the population, housing has become primarily an investment rather than a right or a public good. This was done through the power of the financial markets; as Rolnik argues, "housing itself became a fictitious commodity when it was taken over by finance," the impact of which was felt in the crash of 2007 (Rolnik 2013, p. 1058). Housing's primary role as an investment downplays the importance of the right to housing (for shelter), as the market prioritizes first and foremost housing prices rather than access to housing.

A critical approach to viewing housing primarily as an investment rather than shelter is necessary. As mentioned in the introduction, millions of Americans are burdened by housing costs. Neoliberal, free market solutions are often considered to be the only solutions because the supporters of those policies view neoliberal policies as a "state of nature" (Peck and Tickell 2002, p. 382). Although housing was not always a commodity in the way it is today, neoliberals argue that its place as a commodity controlled by financial markets is its natural state and that the market will be able to meet the housing needs of all Americans. However, the impacts of the 2007 financial crisis are more than enough reason to doubt this logic.

The recession is neither the beginning nor the end of these countries' challenges regarding housing, but it is both indicative of and has exacerbated the problem, as on-the-ground organizations have discovered. Prior to the crisis, loans were given to individuals previously

considered too risky for mortgages. Blame for the crash is typically placed on poor regulations or the greed of Wall Street investors, but rarely mentioned is the fact that low-income families took mortgages because the system did not provide alternatives to achieving the right to housing, such as secure and affordable rentals or alternative housing (Marcuse 2012b). As Marcuse argues, the crash is a result not of a broken system, but a working one that is defined by "the commodification of almost all housing...the restriction of any governmental involvement which might restrict private profit...[and] the propagated myth of homeownership," which is particularly harmful when housing is viewed as an investment to grow profit rather than a right (Marcuse 2012b, p. 216).

3.5 What is "affordable"?

The policies and market forces discussed above determine how housing is made available. This section discusses the meaning of affordability. Previous terminology, such as "slum problem," "low-rent housing problem," "housing shortage," and "housing need" attempted to describe the housing problem, but today, the primary term in use is "affordable housing" (Hulchanski 1995, p. 79). The term "affordable housing" focuses on the lack of housing options for low-income residents, as opposed to housing availability generally or problems endemic to urban areas, such as slums. The term "affordable housing" suggests that some individuals struggle to participate in the current housing market, which treats housing similarly to other goods.

In typical applications and practice, housing affordability is based on the expenditure-to-income ratio, a "rule of thumb" measurement with little scientific backing. Although the ratio has changed slightly over time, housing is typically considered affordable if it costs less than one-third of a household's income (Hulchanski 1995). The expenditure-to-income ratio is based on average ratios spent by households on housing, food, child care, and other aspects on their

budgets. Hulchanski argues that the expenditure-to-income ratio is mostly problematic and can be detrimental to our understanding of housing challenges for several reasons. First, the expenditure-to-income ratio is often used as proof of housing needs. This can be inaccurate depending on individual households and demographics of an area. For example, elderly households may spend a large proportion of their income on housing but may have greater access to wealth than younger households, or households with more children than the average may have more child care costs, making housing costs less proportionally but not necessarily any more unaffordable. A second reason that the ratio is problematic is that the ratio cannot be used to predict a household's ability to pay rent or a mortgage. While some households may spend a larger proportion of their income on housing costs, they may be able to meet their other needs, such as child care, through methods separate from income, such as the support of family members. The ratio does describe the budgets of families, but "the reality of how households manage to meet their needs...is too complex and diverse to be summarized in one simple measure" (Hulchanski 1995, p. 89). While convenient, the ratio does not provide a thorough understanding of housing affordability challenges faced by households.

Housing's affordability goes beyond direct financial costs of rent, mortgages, and utilities; it is also tied to the affordability and accessibility of other needs. For those workers unable to afford to live where they work, true affordability of housing is based also upon the costs of transportation (access to public transportation versus the costs of a car), time traveling, child care, and more. In addition to challenges faced by individual households, rural areas often have an older housing stock that is inadequate for some populations, such as the elderly or disabled. According to the U.S. Census, 28 percent of housing units in Pennsylvania were built before 1940; 73 percent were built before 1980 (U.S. Census Bureau 2012b). In a state with a high percentage of those over age 65 (15 percent), an older housing stock is problematic because elderly residents need more accessible housing features, such as bathrooms and bedrooms on the

first floor. The age of the housing stock, compounded by a typically low amount of housing, makes the need for housing direr in rural areas, particularly during sudden shocks such as population changes or the sudden loss of affordable housing choices to development or disasters (MacTavish and Salamon 2005). These indirect costs of housing, such as transportation and accessibility, should be included as part of an understanding of the true total cost of housing.

The counties studied in this thesis utilize many of the resources mentioned here. This chapter has provided a brief overview of the environment in which government agencies and non-profit organizations in the study areas are currently working to provide housing to community members. The chapters about each county—Chapters 5, 6, and 7—may not explicitly state the policies discussed here, but the policies are important to understand the forces and policies that shape organizations' attempts to promote housing affordability.

Chapter 4

Methods

This thesis analyzes the policy approaches and non-governmental responses to affordable housing challenges in three "rural" counties of Pennsylvania. The counties were selected from the Pennsylvania counties considered rural by the Center for Rural Pennsylvania. Most of Pennsylvania's counties are considered rural; urban counties are primarily located in the Philadelphia and Pittsburgh areas. While each of the selected counties has urban areas within it, they are primarily considered rural. From these options, I chose the counties to represent the state's history and some of its current issues.

Pennsylvania has the third-most universities of any state; while not all universities are located in rural areas, their presence is certainly felt across the state. Pennsylvania also has a history of industrial and boom towns, especially for coal and steel. Finally, two of the issues faced by current-day Pennsylvania are the Marcellus Shale developments and changing demographics—notably, an aging population. Bradford was chosen primarily because of the intensity of natural gas drilling. Cambria was chosen to explore housing issues in a recovering industrial area (primarily because of presence of Johnstown) that is also experiencing an aging population. Finally, Centre was selected to investigate housing issues in a university region that is relatively isolated from other economic forces; thus the impacts of the university and its student population can be studied.

Several methods were used to identify and analyze housing issues, housing policies, and community responses. First, I conducted research through interviews with employees of government agencies and non-profit organizations in each county. Potential interviewees were

found through online searches for government and non-profit agencies and through snowballing (asking interviewees for recommendations for future interviews). They were then contacted through email and followed up with phone calls if they did not respond by email. The interviews were conducted both over the phone and in-person depending on convenience. A set of questions was used to guide the interviews; these were slightly different for government and non-profit interviewee and are provided in the appendix. Interviews were recorded and transcribed with the permission of each interviewee, each of whom was promised confidentiality. The interviews are referenced in the bibliography, but to ensure confidentiality, they are labeled by county and notated as being an employee of a government agency or a non-profit organization rather than specifying the specifying the specific agency. Each is assigned a number based on chronological order.

A total of 11 employees were interviewed: two from Bradford County, three from Cambria County, and six from Centre County. Before beginning research, the initial goal was to interview 15 total employees, with a total of five from each county to understand multiple perspectives of government agencies and non-profit organizations in the counties. However, I faced several challenges both in finding potential interviewees and having them respond to interview requests. First, there were simply fewer potential interviewees in Bradford and Cambria, as the counties seem to have fewer non-profits than Centre (a reflection on State College's capacity for such organizations). This was especially challenging as non-profit employees in all counties tended to be more likely to respond to interview requests. Second, email requests were often ignored, and follow-up phone calls were sometimes ineffective because I was unable to reach an employee or because several potential interviewees agreed to interviews but never responded to requests to set up a date and time. The challenges listed here are part of the nature of research; the agencies and non-profits contacted are sometimes underfunded and understaffed, leading to less availability of staff members to take part in interviews.

A second part of my research was an online review of recent newspaper and blogging articles relating to housing in each county. This review was beneficial to develop a background as preparation for the interviews and to gain a sense of how the counties' communities have reacted to housing challenges. Finally, I researched the programs and services offered by government agencies and non-profits, including county consolidated plans.

Chapter 5

Bradford County

5.1 Introduction

Affordable housing challenges in Bradford are primarily the result of the area's demographics and recent economic shocks. Bradford is an aging county, and its aging population has specific housing needs that are often difficult to meet with an older housing stock. Despite the elderly population's clear claim to the Bradford community, the county struggles to provide assistance due to limited funding and challenges of its rural context. This contrast between values and reality suggests that the proposed right to the rural is incomplete, as it accounts for only the values, and not the limitations, of rural areas. However, the county has tried to meet the needs of the elderly, indicating that under Wilkinson's and understanding, Bradford is dedicated to community.

Since 2008, Bradford County has experienced rapid development of natural gas drilling. This development has had significant impacts on the region, particularly in the housing market. For Pennsylvania counties experiencing Marcellus Shale drilling, the severity of housing problems is generally correlated with the intensity of the drilling (Williamson and Kolb 2011). As Bradford has the most wells of any Pennsylvania county, the effects on the housing market are worth investigating. The presence of gas workers caused skyrocketing rents and the displacement of some families from their homes. The community has been somewhat hostile towards workers in the gas industry, and local organizations and agencies are focusing their efforts on making housing affordable for original Bradford residents. These responses indicate that gas workers are seen as outsiders and as a threat to Bradford County's community identity, primarily due to their transient nature but also because of their negative impacts on Bradford residents.

5.2 Background

Of the three counties studied, Bradford County—located in northeastern Pennsylvania—is arguably the most rural. Bradford is the least populated of the three counties. With fewer than 63,000 residents and only 54 people per square mile, it is much less dense than the Pennsylvania average of 284. Unlike Cambria or Centre, Bradford does not have an urban center in the county: its largest borough, Sayre, is home to only an approximate 5500 residents, and its county seat, Towanda township, has approximately 1000 residents.

Bradford County's economy has historically been dominated by booms in natural resource industries. Towanda first experienced a coal boom in 1812, leading to an influx of workers into the area. The coal industry reached its peak in Bradford by the 1890s, but the lumber industry began soon after. However, by the 1930s, the lumber industry had also reached its peak, as the area's lumber resources were in decline. The coal and lumber industries "literally built towns from scratch to house their employees" (Detrow 2012). These workers then often stayed in the area, creating long-term settlements in Bradford County.

Like much of rural Pennsylvania, Bradford County is experiencing declines in its young population (ages 25 to 44) and increases in its older adult and elderly populations (ages 45 to over 85). Bradford's percentage of those over age 65 is, at 18.5 percent, is higher than the Pennsylvania's 15.4 percent. The median household income of the county is \$44,650, less than the PA median of \$52,267. Approximately 14.1 percent of Bradford's residents between 2008 and 2012 were below the poverty level, about the same as the Pennsylvania rate.

	Bradford County	Pennsylvania
Population	62,622	12,702,379
Persons per square mile	54	283.9
Median household Income	\$44,650	\$52,267

Unemployment rate (January 2014)	6.4%	6.4%
Persons below poverty level, 2008-2012	14.1%	13.1%
Population over 65 years	17.8%	15.4%
Owner-occupied housing units	74.3%	69.6%
Renter-occupied housing units	25.7%	30.4%
Median home value	\$114,300	\$164,900
Median rent	\$590	\$794

Table 1 Bradford County Statistics. Source: U.S. Census Bureau 2010b, 2012c, 2012d.

Bradford's modern economy is primarily dominated by healthcare and social assistance (22%), manufacturing (17.4%), retail (11.4%) and educational services (8.4%). However, Bradford's economy has shifted massively in recent years. Most notably, the mining, quarrying, and oil and gas extraction industry sector in the county has risen to 5.3% in 2011 from relatively low rates of 0.3% to 0.7% in the previous decade, as seen in Figure 5.1, below. This change is due to the booming Marcellus Shale extraction in the county.

Bradford County, percent of workforce in mining, quarrying, and oil and gas extraction

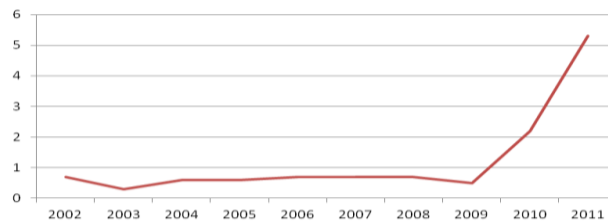


Figure 5.1 Increase in mining, quarrying, and oil and gas extraction workers in Bradford County. Source: U.S. Census Bureau, Center for Economic Studies 2013.

Since the arrival of the natural gas industry in the early 2000s, Bradford County has been a part of a national discussion on the environmental and social impacts of Marcellus Shale drilling. Bradford County has the most wells drilled of any Pennsylvania county with a total of 1,142 wells, while the surrounding counties of Tioga, Susquehanna, and Lycoming each have at

least 700 wells drilled (Amico, DeBelius, Detrow, and Stiles 2011). The locations of the wells (those with and without violations) are seen on the map below; it is clear that the whole county is affected by the drilling.

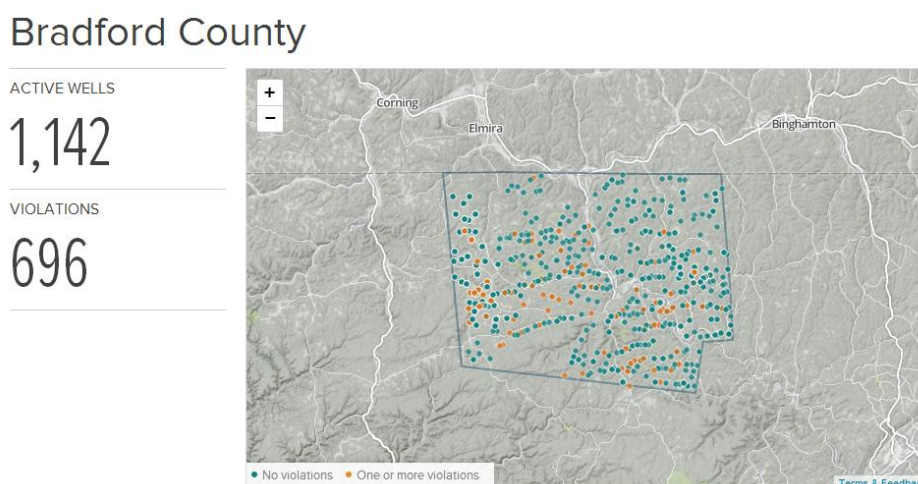


Figure 1 Natural gas wells in Bradford County. Source: Amico et al. 2011.

In addition to an increase in Bradford's mining, quarrying, and oil and gas extraction industry sector, the natural gas industry has affected other parts of Bradford's economy. Natural gas extraction companies primarily have brought in their own workers from other areas rather than hire workers already living in the area. This influx of workers and changing industries led to a 21.3 percent increase in state sales tax between 2007 and 2010, demonstrating increased retail sales despite the percentage of the workforce in retail remaining stable over these years. Additionally, some residents of the county benefited greatly from royalty income, which increased 611 percent in the same time period. (Kelsey, Shields, Ladlee, and Ward 2012).

Bradford's housing stock is fairly old. More than a third of all housing units in the county were built before 1939, and over 75 percent of units were built before 1980. Given the county's older demographics, this is problematic, as older housing stock is often inadequate or less accessible for elderly residents, as will be discussed in the next section. Bradford's owner-occupied and renter-occupied housing unit rates are similar to that of Pennsylvania at 74.3

percent and 25.7 percent. Homeownership is slightly higher than in Pennsylvania overall. The median home value in 2010 in Bradford was \$114,300, and the median rent was \$590. In 2010, the HUD Fair Market Rent for a two-bedroom apartment in Bradford County was \$579.

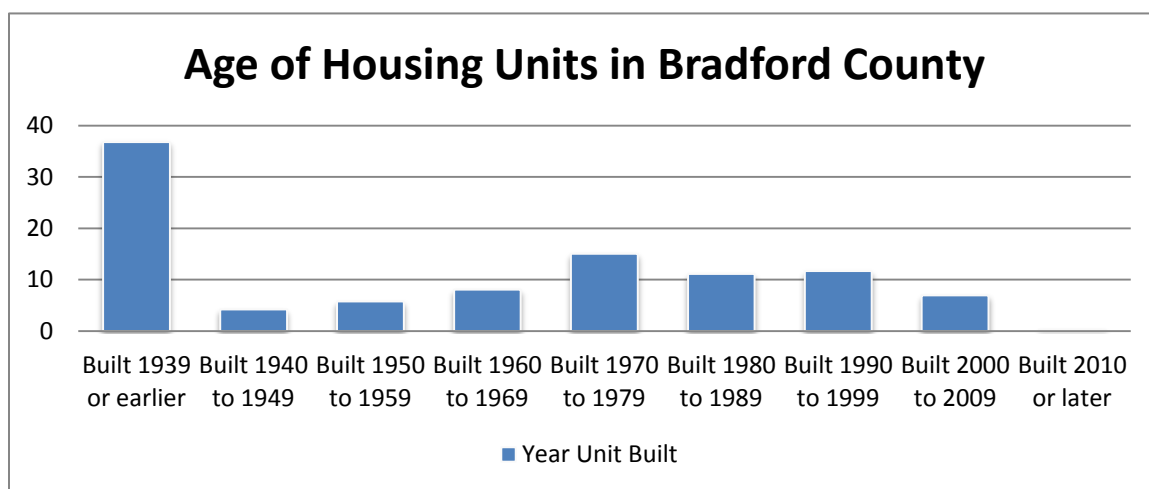


Figure 2 Ages of Housing Units in Bradford County. Source: U.S. Census Bureau 2012c.

5.3 Accessible housing

Even before the mass influx of gas workers, elderly and disabled county residents struggled to find housing that was both affordable and accessible. For these populations, older housing is less accessible due to older building styles, such as smaller door frames, more stairs, and non-disability-accessible bathrooms. Elderly residents often attempt to sell their homes because, after their children grow up and leave, they seek a smaller and more manageable home. However, because of the older housing stock and increasing rents, many of them are not able to find accessible and affordable options (Bradford County Non-Profit 1).

Transportation is a major barrier for agencies working to improve access to affordable housing. In Bradford, some affordable housing is found throughout the county; however, residents "can't access affordable housing where it is available with public transportation" (Bradford County Employee 1). As discussed in chapter three, transportation is a critical component when considering the affordability of housing. Reliable transportation is necessary for traveling to work, school, doctor's appointments, and more, and can affect the cost of living and thus the indirect cost of housing. A car is often a solution, but there are several problems with depending on a car, especially for individuals with low- or fixed-incomes, such as the cost of paying for sudden and expected repairs, as well as the expected cost of gasoline. Additionally, elderly residents may be unable to drive and therefore are dependent on public transportation or rides from family and friends. Because public transportation is not available where there is affordable housing, there is a mismatch between the housing that certain populations need and its usefulness to potential residents. To solve this mismatch, the county is currently identifying clusters of populations in these rural areas and meeting with Endless Mountains Transportation Authority to plan additional routes to meet the needs of these residents. The EMTA provides transportation assistance for senior citizens, persons with disabilities, and qualifying low-income workers in the counties of Bradford, Tioga, and Sullivan.

An expansion of the transportation program would make some of the already-affordable housing in the county more accessible. Transportation allows residents to be functioning members of the county community, as its provision allows them to live affordably in the community while meeting their daily needs. The ability of a locality to meet the daily needs of its residents is, according to Wilkinson, an important element to defining that locality as a community. If a locality is specifically attempting to meet the daily needs of residents who may be unable to on their own, that locality has identified those residents as community members. The

provision of transportation is an acknowledgement that residents in need of affordable housing—especially the elderly—have a right to Bradford and more broadly, the right to the rural.

Bradford still struggles to fund projects that remodel older houses to meet the needs of elderly and disabled residents. Funding is likely to increase due to the natural gas impact fee—an interesting connection, as the source of the current rental crisis in Bradford—the natural gas industry—will provide housing opportunities for "true" Bradford residents (Bradford County Employee 1). However, most of Bradford's current funding for these projects comes from federal and state funds, and very few grants at those levels are earmarked specifically for projects to address the housing issues of the elderly. The difference between the community-acknowledged rights of elderly residents to live in Bradford and the actual ability of Bradford to ensure that right demonstrates the reality of a resource-constrained area. Bradford *wants* its elderly residents to fully embrace their right of appropriation in regards to housing but faces practical limitations to assisting them in doing so.

5.4 Natural gas workers enter

The natural gas boom occurred in 2008 in Bradford County, bringing with it major changes in the county's rental market and the polarization of the community. When gas companies began work in Bradford, they brought in employees from other areas of the country such as Texas. Employees are typically single, younger men with relatively high incomes. They typically do not bring their families with them to Bradford because of their short work contracts and intention to move back to their place of origin. The sudden increased demand for temporary housing, primarily rentals, led to a huge spike in housing costs. For example, a two-bedroom unit in the county "used to go for about \$500 a month...now they typically go for \$1200 to \$1500" (Bradford County Non-Profit 1). These rents were far above the HUD Fair Market Rent, which is

problematic because the amount of federal government housing assistance provided is determined by the FMR, and with average rents much higher than the FMR, assistance does not make much of a dent (Bradford County Employee 1).

Because housing workers entered the area quickly, their housing needs were urgent. The large influx pressured an already-small housing market, leading landlords and hotel owners to quickly raise rents and prices. These high prices are affordable for gas workers because they typically have higher salaries, are given a housing stipend by their employers, and sometimes have roommates who are able to contribute to rent. In contrast, Bradford residents often face lower wages, additional financial burden such as children, and, for elderly residents, fixed incomes. Rents have continued to remain high because gas workers are perceived as being more destructive tenants than locals. For example, gas workers sometimes track in mud from the wells or turn up the heat to very high temperatures (Bradford County Employee 1). This is a feedback loop: landlords raise rents to prices that only gas workers can afford, but because they are paying such high rents, gas workers continue to be poorer tenants, therefore incurring damage costs for the landlords, requiring the landlords to keep the higher rents to cover maintenance costs (Bradford County Employee 1).

The high prices affect both locals of Bradford as well as the incoming gas workers since both groups compete for housing. Analyses of the impacts of the gas drilling have tended to focus on the impact on locals who were in some cases displaced; however, gas workers who could not find a home or a rental "[were] piling into houses, living in RVs, and renting out whole hotels for months at a time" (Williamson and Kolb 2011; Amico et al. 2012). The extreme measures taken by gas workers to find housing demonstrate the severity of the housing shortage in Bradford. Various agencies and organizations have attempted to address this severe lack of affordable housing for community members. These initiatives are outlined in the next section.

5.5 Assistance for locals

As one way of addressing the problem of high rents, government agencies have attempted to convince landlords to reduce rents and to choose to rent to locals. Local government agencies have offered landlord forums, during which government employees listen to the concerns of landlords and then ask landlords about their willingness to reduce rents for Bradford residents. While landlords would face lower profits, government employees argue that renting to locals would avoid problems that landlords face when renting to gas workers, such as higher maintenance costs. To ensure that local residents would be more appealing residents, governments agencies are hosting programs for Bradford County residents in need of housing to train them to be better tenants. These programs are for residents with disabilities (physical or mental) as well as low-income households. The government provides training on paying bills on time and maintaining an apartment, with the hopes that such training will make them more appealing tenants than the gas workers, despite the loss in profit (Bradford County Employee 1).

These programs directly support the right to housing for community members who have a claim to the area rather than the gas workers, who are regarded as outsiders. While local governments cannot require landlords to rent to certain populations, they prioritize native Bradford residents' rights to housing. Gas workers' planned short stays in Bradford are critical to why they are viewed as outsiders because "when a town serves only as a residence space, the inhabitants do not look to the town to provide a unique place identity" (Salamon 2003). Bradford, for the gas workers, is no more than a temporary residence—their "place identity" is likely connected to the area of the country from which they migrated. The identities of native Bradford residents, however, are intertwined with their area of residence. To the locals, Bradford is part of their identity not just because of the location of their housing unit but because of their connections to its civic society, environment, and more.

Gas workers do not view themselves as community members, and this view is generally shared by the Bradford community. They are seen, by many in the community, as a negative presence because of their indirect and direct impacts on Bradford County. The most significant indirect impact is that on the housing market, which most community members who are not profiting from the rising housing costs view as negative. The gas workers also have a negative presence, as they contribute to violent occurrences (including bar fights, stabbings, and shootings) that were previously very rare in the county (Bradford County Non-Profit 1). Additionally, gas workers are temporary residents of the county and are not fully involved in community life. For example, by not bringing their families to Pennsylvania, gas workers are disconnected from school districts. Once their contracts are up, they leave the area, unlike previous waves of migrating labor during the coal and lumber booms who would create towns around the industry. The impacts and the temporary nature of the workers' presence lead to them not being considered "true" Bradford residents.

There are other initiatives to improve the availability of housing for local Bradford residents. Some developers have responded to the intensifying pressures on the housing market by attempting to provide new affordable units. An area non-profit housing agency, Trehab, is applying for tax credits through the Pennsylvania Housing Finance Agency (PHFA) to build 40 affordable townhouses in Athens Township, which is located near Sayre in the northern central area of the county (Loewenstein March 1, 2014). The same agency has previously built affordable housing in the county, including an apartment complex in Towanda for the elderly. A second planned affordable housing development is a collaborative effort between a local non-profit, Mission First, and a real estate agency, the Hayseed Group (Zyla March 7, 2014). The 50 unit planned development is also dependent on the availability of state tax credits. Like Trehab's planned Athens project, the Wyalusing Meadows application for tax credits was previously rejected due the mass numbers of applications to the PHFA.

If it is eventually built, Wyalusing Meadows is planned to have several restrictions. It is designated as affordable housing, but future residents must be able to pay for rent from their incomes—no Section 8 vouchers will be accepted. While such a development will meet the needs of some families in the area (especially as the development will be cheaper than many of the current rental properties), lowest-income earners may not be qualified. The non-profit involved in the venture, Mission First, has completed similar projects but in urban settings such as Philadelphia; this would be the organization's first development in a rural area. This is significant for several reasons. First, the expansion into a rural area suggests that the housing pressures in Bradford are extremely severe. Second, Mission First and the Hayseed group have emphasized the importance of renting the future units to local residents. They plan to prioritize rentals first to residents of the Wyalusing Borough, then the Wyalusing Area School District, and finally Bradford County overall. These restrictions demonstrate that the right to the rural exists at multiple scales—those who have a "claim" to the Wyalusing Borough, for example, are much more prioritized than those who only have a claim to the Bradford community.

5.6 Limitations in responses

Bradford's rurality has impacted its ability to immediately address some aspects of its affordable housing shortage. First, as a result of the increasing rents, homelessness also increased dramatically in the county. During the summer months, many of the homeless couch-surfed or slept in tents in the backyards of friends and families (Bradford County Employee 1). The Homeless Assistance Program was, in the winter months, overwhelmed by the demand, leading to some of the homeless being turned away due to lack of funding. The county does not have a homeless shelter, nor does it have the funding or volunteer capacity to create one despite the increasing need.

The responses of the Bradford community and government to increasing homelessness demonstrate two traits of rural areas. First, the willingness of residents to host homeless friends and family may suggest that the strong ties Wirth (1938) discusses are very prevalent and important in rural communities, although it is unclear if the community as a whole is aware of the homelessness problem. Second, it is clear that Bradford lacks resources to respond suddenly to changes. Given that homelessness was much less prevalent county before the expansion of the natural gas industry, it is understandable that the area lacked a homeless shelter prior to this shock. However, the fact that Bradford is unable to create one in response to the urgent need represents the lack of resources rural areas face. Not only does the local government lack funding, but there appears to be a lack of resources or interest from non-profits or the faith-based community. This may be a function of the extreme rurality of most of the county, as groups such as churches may be less able to combine resources since they are located far from each other due to the dispersed population.

In addition to limited administrative capacity, Bradford County is also limited in its efforts to provide adequate and affordable housing by its lack of infrastructure. For example, it is challenging for developers to build affordable housing without town-provided water and sewer services. In the most rural areas of Bradford, these services do not exist, and residents instead depend on independent services such as septic systems and wells. The small towns in Bradford "do not like to get involved in" the provision of sewer and water due to the high costs to the towns (Bradford County Non-Profit 1). Developers are thus more willing to work in less rural settings with better infrastructure, such as somewhat-nearby cities like Williamsport or Bloomsburg. However, these developments do not necessarily serve the need of residents of Bradford County because many of these residents prefer to stay in the area with their social support systems. These support systems are particularly important for the elderly, disabled, and low-income families with younger children who may depend on assistance with tasks such as

transportation to doctor's appointments or childcare from those in their support networks. One non-profit employee who works in several rural Pennsylvania counties noted that many of those in need of housing assistance in these counties "simply won't go—they refuse to leave their home area" (Bradford County Non-Profit 1). The refusal to leave for affordable housing elsewhere demonstrates how these residents connect their personal identities with the community in which they live. While support systems in the county provide practical support, connections to friends and family are also part of a community identity, especially in rural areas where residents share much of the same culture and history (Salamon 2003).

Finally, in addition to the economic and demographic changes to the region, the Marcellus Shale drilling has changed the landscape of the area due to a lack of building codes and ordinances:

What was a clear field out your back window two years ago is now a pipe storage yard for a pipeline...People don't want [codes and zoning]. Typically, up until now, people never saw the value of it. Rural areas—I guess it's a sense of independence in the sense that they don't want the government telling them what to do with their property...now you're dealing with giant, international corporations. When they come in here and see that there are no ordinances and no zoning, they can pretty much do what they want, and they do it on a whole different level (Bradford County Non-Profit 1).

The "sense of independence" of rural dwellers is reminiscent of the stereotypes of rural areas—that they are more conservative, distrustful of the government, and more invested in solving conflicts with neighbors individually. The initial lack of codes and ordinances would appear to support such stereotypes, although a lack of administrative capacity to enforce codes may be another reason why rural areas have fewer codes to begin with. Additionally, the gas industry as a whole (and not just the workers) is viewed as an outside force without the privileges of Bradford

locals. Before the gas industry entered, Bradford residents felt no need for "excessive" zoning or ordinances because there was a trust in the community that no residents would "cross a line."

However, the gas industry is considered to have crossed a line both because of the scale at which it takes advantage of the lack of regulations and because it is not "Bradford local."

5.7 Conclusion

In recent years, Marcellus Shale development has declined in Bradford as the industry has shifted towards regions such as Ohio and western Pennsylvania. It leaves in its wake a continuing housing problem. Rather than lower their rents, some landlords who had raised their rents in response to the influx of gas workers now choose to leave their properties vacant in the hopes that gas workers will return. The Bradford County community remains polarized over the issue. Those benefiting from the drilling, such as those receiving royalties or those who have businesses that benefited from the presence of gas workers, are supportive of the industry and claim that the drilling has brought general economic development to the region and has created some lasting jobs (Bradford County Employee 1). Those who are against the drilling, including those who have been directly affected by the housing shortage, argue that the industry has done more harm than good to the community and has impacted the community's way of life.

Despite its immediate effects, the natural gas drilling could potentially improve the availability of the housing stock for the long-term. This would be achieved through the use of the impact fee. The impact fee is collected by the state from each gas company based on the number of wells drilled. It is redistributed to different resources, including the EPA and county government. A portion, however, is provided to the Pennsylvania Housing Finance Agency, which then redistributes the funds to those areas that have been impacted by gas drilling and are applying to develop more affordable and accessible housing. In Bradford, the fee has been used

for pre-development on new projects, rental assistance, and home modification programs. While the gas industry's presence is likely to be felt in Bradford for many more years, these improvements are "likely to be self-supporting" and will improve housing options in the future (Bradford County Non-Profit 1).

Bradford County will continue to struggle with housing issues as long as the natural gas industry remains in the area. Because of the uncertain future of the industry, planning to meet the needs of the "native" Bradford residents will be difficult. Like other areas of Pennsylvania and regions in the United States, Bradford may face an economic "bust" period after the natural gas industry leaves. Thus, any planning that occurs now, at the height of the industry's presence, should plan for the needs of Bradford residents who are an integrated part of the community.

Chapter 6

Cambria County

6.1 Introduction

Cambria County's primary affordable housing challenges are the provision of housing for elderly residents across the county and low-income families in Johnstown. While the elderly population has a great need for accessible and affordable housing, the public's main focus has been criticism of public housing programs in Johnstown. The presence of Johnstown in an otherwise rural county creates a confusing identity for the county, as Johnstown has been losing residents and jobs for years. Despite Johnstown's historical importance to the county, its current problems (including those regarding its public housing) have led to criticism of the city and its housing policies. Johnstown faces harsh criticism for two reasons. First, Cambria residents believe that those benefiting from the city's public housing are outsiders from areas such as Philadelphia—therefore they should not be in Johnstown at all. Second, because Johnstown is so historically important to the area, the changes happening in the city lead to fears that the identity of the Cambria community is under threat. The response to housing issues is therefore a confused one: while Cambria residents certainly identify elderly residents as belonging (and therefore supporting the community's identity), the internal threat of Johnstown to the community's identity is perceived as much more important. While this may have a small effect on the financial resources available to elderly residents, its main effect is that the community is split between strengthening its community identity by providing a right (to the elderly) and supposedly strengthening that identity by taking away a right (from public housing residents).

6.2 Background

Cambria County, located in southwest Pennsylvania, has a population of nearly 144,000—much larger than that of Bradford. With only 54.6 people per square mile, the majority of the county is rural. Cambria is home to Johnstown, a city of approximately 20,000 and an important urban presence. Johnstown is famous for its historical steel production, which, along with iron and coal, was the historical economic base. In 1972, Johnstown won the All-America City Award, which is presented by the National Civic League to communities that "demonstrate innovation, inclusiveness, civic engagement, and cross sector collaboration by describing successful efforts to address pressing local challenges" (NCL). However, in 1977 Johnstown experienced an enormous flood that left lasting damage on the city's infrastructure and housing. Despite its prosperous history, the impact of the flood and the loss of jobs in the steel industry have left a mark on Johnstown. Thirty-four percent of the city's residents live in poverty, and the city residents' median income—approximately \$25,186—is much less than Pennsylvania's \$52,267 and Cambria's \$44,650. Cambria overall is more stable, with 14.9 percent of its residents below the poverty line (very similar to Pennsylvania's 13.1 percent). While Johnstown is the most urban area of the county, it does not provide a strong economic base; rather, it is potentially a drain on the rest of the county.

Having lost most of the steel, iron, and coal jobs over the past several decades, Cambria County's economy has shifted greatly. Employment is dominated by health care and social assistance (25.1%), retail (11.6%), educational services (10.1%), and manufacturing (8.6%).

	Cambria County	Johnstown	Pennsylvania
Population	143,679	20,978	12,702,379
Persons per square mile	54.6	-	283.9
Median household Income	\$44,650	\$25,186	\$52,267

Unemployment rate (January 2014)	8.1%	8.1%	6.4%
Persons below poverty level, 2008-2012	14.9%	34.3%	13.1%
Population over 65 years	18.5%	11.5%	15.4%
Owner-occupied housing units	65.1%	49.6%	69.6%
Renter-occupied housing units	34.9%	50.4%	30.4%
Median home value	\$87,300	\$44,100	\$164,900
Median gross rent	\$542	\$456	\$794

Table 2 Cambria County Statistics. Source: U.S. Census Bureau 2010c, 2010d, 2012e, 2012f, 2012g, 2012h.

Like Bradford, Cambria County has an older housing stock that is typical of rural areas. Nearly 35 percent of its housing stock was built in 1939 or earlier, with relatively few housing units built since 1980. Cambria's owner-occupied and renter-occupied housing unit rates—65.1 and 34.9 percent—are similar to Pennsylvania's 69.6 and 30.4 percent. Johnstown is again very different from Cambria overall, with an owner-occupied rate of 49.6 percent and a renter-occupied rate of 50.4 percent.

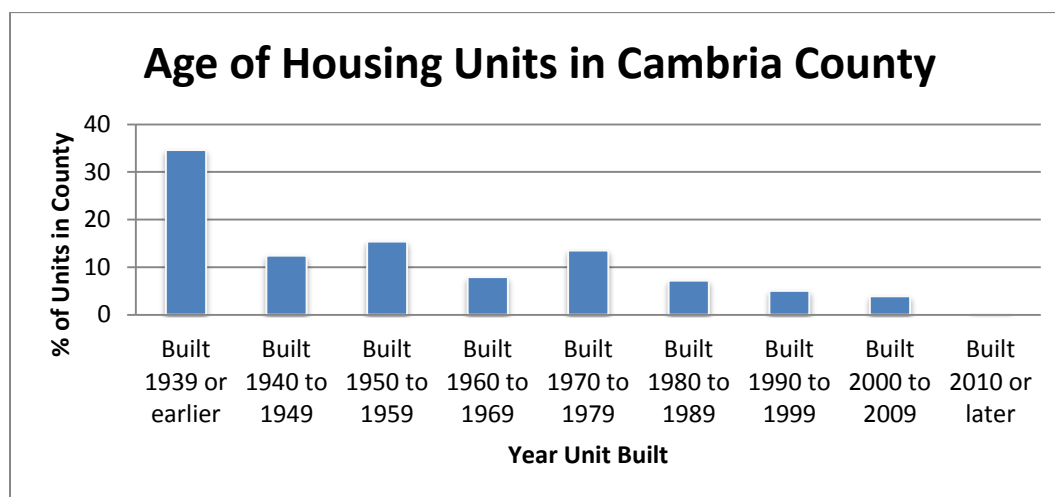


Figure 3 Ages of Housing Units in Cambria County. Source: U.S. Census Bureau 2012e.

6.3 Accessible housing

Elderly and disabled residents in Cambria County face similar issues to those in Bradford, such as not being able to access multi-story homes, steps to enter the house. The hilly terrain of Johnstown is also non-conducive to building accessible housing (Cambria County Employee 2). One non-profit that works across the state is currently trying to address the accessibility issue by implementing a home modifications program. Government agencies in Johnstown and Cambria County have similar programs, which provide funding to residents and landlords to improve homes and make them more accessible. These programs exist not only to meet the needs of current residents but to improve the housing stock quality for the future. However, there is limited federal funding available for affordable housing programs for the elderly, although much more is available for those with disabilities and low-income families. The lack of funding available shows a disconnect between Cambria's values—that elderly residents belong to the Cambria community—and the policies at a federal and state level that do not recognize the needs of elderly residents. While Cambria's government, non-profits, and community want to provide housing assistance, they are limited by funding. This complicates Wilkinson's description of a community as a locality where the basic needs of its residents are met. Because Cambria is so dependent on funding from limited outside resources, it is unable to provide for those residents that the community has clearly identified as belonging.

While some affordable housing is available in the county, it is primarily in the most rural parts of the county that lack public transportation. For the elderly or those without reliable access to a car, an area without public transportation is unacceptable, as they have no way to get to school, work, or doctor's visits. One non-profit employee identified this problem, noting that many people would like to live in other parts of the county but feel restricted to the Johnstown area because of the lack of transportation in other areas of the county (Cambria County Non-

Profit 1). Unlike in Bradford, there are no current transportation expansion solutions. This is a problem because many residents who seek affordable housing would like to live outside of Johnstown but cannot. This places greater pressure on the Johnstown housing market to provide more affordable housing. There is a perception that there is already too much low-income housing in the city, which will be discussed in a later section. Additionally, those who would like to live outside of Johnstown, especially elderly residents who are likely to have been long-term residents of the county, are shunted from their right to the rural by the lack of access to transportation. Like older housing, limited transportation is partially due to issues stemming from low population density and not because the Cambria community does not value the rights of some residents to live in other areas of the county.

Problems with housing shortages were compounded with the closing of the Salvation Army Shelter in the summer of 2013. The shelter was closed due to both organizational debt and concerns about the 100-year-old building's ability to provide safe shelter, particularly under the Americans with Disabilities Act (ABC 23 May 17, 2013; Mellott July 12, 2013). A new shelter is currently planned to be built that would meet ADA requirements and would serve about 12 to 15 homeless at once. The new shelter would restrict its use to current residents of Cambria County. Unlike Bradford, Cambria responded quickly to the homelessness problem, although this may have been in part due to prior experiences with homelessness in the county and especially in Johnstown, where the original homeless shelter was located. The planned shelter's restriction to aid only Cambria residents shows the intersection of community values and administrative capacity.

6.4 Johnstown's public housing

As the most urban area of Cambria County, Johnstown faces housing challenges that are very different from the rest of the county. Its public housing sites (for seniors, persons with disabilities, and low-income families) have been a source of contention in the community. Johnstown has 350 of the 600 Section 8 vouchers in the county, and approximately 1500 housing units in the city that are either public housing or Section 8— very high levels for a city of approximately 20,000 residents (Sutor April 11, 2013). The units are almost entirely filled, and the Johnstown Housing Authority has a waiting list. Additionally, the city's size has shrunk over past decades, leading to an increase in the proportion of city residents in public housing or in Section 8 units.

The Johnstown Housing Authority's executive director stated that the long waitlist for public housing units demonstrates a continuing need for their existence and for the creation of more units (Faher and Hurst January 28, 2012). Another Cambria County employee in Johnstown discussed the federal grants the city receives to fund various affordable housing programs: "We have received them for 31 years, and they're allocated based on our need, so as long as we're spending what we have been allocated, we normally can receive that funding for the next year... We've been fortunate that [...] we keep receiving applications [for the affordable housing programs] so we have been able to keep the funding" (Cambria County Employee 1). This view of funding is problematic. After 31 years of receiving funding for affordable housing projects, Johnstown employees claim that the area still requires the same level of federal funding. The ad hoc Johnstown Crime and Violence Commission commented on this problem:

There seems *no plan* in play to help or guide people off of assistance. This has in turn contributed in creating to a density of poverty well above the national average. In an area with few jobs and little immediate prospect for the

development of jobs that would help break the cycle of poverty, advocacy for changing the current processes seem reasonable. The alternative is that Johnstown may continue to increase in those eligible for assistance and become a "ward of the state"- a city of lasting, generational poverty (Johnstown Crime and Violence Commission 2013).

While affordable housing is unlikely to be a problem that is completely fixed, the continual need for high levels of funding shows that the funding is possibly either being used inefficiently or that need in the area is not decreasing, although decreased dependency should be the goal of any affordable housing program. This criticism is important for housing policy overall. The inability of an individual to afford decent housing is not the source of poverty; rather, it is symptomatic of either structural issues (such as a low housing stock or pressures on the housing market that drive prices up) or of individual issues (such as being very low-income or having specific housing needs). Providing access to housing is important, but, for low-income households, it does not solve the problem of poverty. The lack of a plan to "guide people off assistance" may also cause the Cambria community to have less sympathy towards those in need of housing assistance—even those who are considered to be community members.

The Cambria County community appears to be very critical of Johnstown's public housing and the Johnstown Housing Authority. The public housing in Johnstown is criticized as area with disproportionate crime, drugs, violence, blight, and "rowdy behavior" ("Section 8 Housing Gets Too Much Blame" May 23, 2013). The characterization is not entirely without reason: violent crimes in one lower-income area, Moxham, included "an alleged arson, an alleged murder, and an afternoon shootout between two groups of males" in a four-month period, and a 2013 report documented higher calls for police services in the Moxham community, as well as relatively high amounts of calls for the other public housing sites (Sutor February 16, 2013; Johnstown Crime and Violence Commission 2013). In addition to the accusation of higher

violence and drug crimes in public housing, recent newspaper articles suggest an undercurrent of community opinion that the Johnstown Housing Authority advertises Johnstown public housing in Philadelphia, New Jersey, and Pittsburgh markets. When asked about this, a non-profit employee laughed: "I don't mean to laugh at you, but I work in seven counties, and I hear that in every one" (Cambria County Non-Profit 1). According to the local newspaper, JHA has never advertised its public housing in larger cities; a representative of the JHA stated that being a Cambria County resident is a significant advantage when applying to the Johnstown public housing units (*Tribune Democrat* May 23, 2013; Faher and Hurst January 28, 2012). In addition to large influxes of people from other regions, the public appears concerned about "boarders" (residents without leases) staying in public housing in Johnstown. To address this, the Johnstown Housing Authority has said that it completes inspections of each apartment in the housing complex for signs of these "boarders" ("Johnstown Housing Authority Interview Pt. 1." 2012). These problems have fostered distrust of the Johnstown Housing Authority from residents and other local agencies. The JHA is described as "a 'closed' group that operates within the guidelines it must but with great internal control that benefits those who work at JHA...the more housing units, the more money brought in" (Johnstown Crime and Violence Commission 2013).

Whether or not the accusations of corruption and advertising public housing outside of Cambria are accurate, their existence and persistence shows the community's response to the public housing and to the idea of non-Cambria residents using the county's resources. There have been no direct comparisons in newspaper articles, but many of the agencies working on affordable housing issues in Cambria are working directly on the challenges faced by the elderly population, not low-income families or public housing. The attention given to the issue of public housing versus the lack of attention given to housing challenges of the elderly suggests that the perceived threat of "rowdy" public housing residents is more important to the community than caring for the needs of the elderly, who are clearly considered to belong to the community.

6.5 Conclusion

While most of Cambria County is rural, Johnstown's urban presence complicates the understanding of housing challenges in the county. In Johnstown and the rest of the county, housing provision for an aging population is a challenge because of their often-restricted incomes and their need for accessible housing in an area with an older housing stock. In a time of federal and state funding cuts, as well as increasingly difficult economic times for the residents of Cambria, prioritizing the provision of housing assistance is increasingly important. The perception that those residing in Johnstown's public housing are not from Johnstown and that these residents are causing crime and other troublesome behaviors both derives from and exacerbates the community's fear that the area is changing beyond recognition.

The reason why Johnstown is viewed negatively is because its role in the county's identity has shifted. Johnstown has experienced economic fallout from the departure of the steel industry and the 1977 flood. Currently, it has much lower housing values and median incomes, as well as higher poverty and unemployment rates, than the rest of the county. Although Johnstown is still an important part of Cambria County's identity, its weaker economy has changed its role in the county—an area that was once a strong economy is now seen as an internal threat to Cambria's identity and prosperity because of the changes that have occurred in the city. The reaction of the community to public housing demonstrates this. The community's perception (however true or untrue) of public housing residents is that they are not from Cambria County and that they are the cause of increased crime and drug problems in the area. In the eyes of the general Johnstown community, public housing residents are blight on the community and are a threat to their historical identity. This has also distracted the public from the issue of the elderly population's housing needs, which are especially difficult to meet given the impacts of Cambria's rurality.

Chapter 7

Centre County

7.1 Introduction

Centre County, home to the main campus of the Penn State University, has a serious shortage of affordable housing due to the high demands for rental units from students. This is an expected part of the Centre housing market, and agencies and organizations have long been working with non-students who struggle to afford housing in the county. Over the past two years, however, the county lost several affordable housing options, leaving hundreds of families temporarily homeless. The overall community became newly aware of the effects the housing market has on many community members and responded by enthusiastically volunteering and raising funds. This response questions Wirth's argument that rural areas are places of strong ties, although the supportive response does demonstrate that while the community may be unaware of what is impacting other community members' ability to access housing, their right to the rural is still extremely important to the community. The presence of an urban area—State College—has been critical to effective and quick responses to the issue, demonstrating the possible benefits of urban areas in reducing the limitations of rural areas in addressing housing issues. Finally, the students are considered "outsiders" but do not incite the same hostile reaction as the gas workers or public housing residents because the student body is connected to the county's identity, Penn State, even if individual students are not a part of the community due to their transience.

7.2 Background

Centre County is arguably the least rural of the three counties studied because of State College, or "Happy Valley," home to approximately 42,000 residents. Once outside of the State College bubble, the county is very rural, but its presence impacts the entire county because it is host to the county's main employer, The Pennsylvania State University's main campus. The university was founded in 1855 as a small "farmer's high school." Since then, the land-grant university has expanded greatly, and the town adjacent to the campus, State College, has also grown to meet the needs of students, faculty, and staff. Other areas of the county (such as Bellefonte and Philipsburg) have also grown, but State College is the urban core of the region.

Centre County has approximately 154,000 residents, and nearly a third of those residents live in State College. Centre County has the fourth-highest poverty rate in Pennsylvania with 20 percent of its population below the poverty level. While this number was cited by several of the interviewees, its relevance is questionable, as most students are certainly below the poverty line but typically have financial support from parents or loans. Unlike Bradford and Cambria, its over-65 population—which is 11.3 percent of the county population—is smaller than the state average. However, its median household income is the closest of the three counties to the Pennsylvania median income: \$49,706 to Pennsylvania's \$52,267.

	Centre County	State College	Pennsylvania
Population	153,990	42,034	12,702,379
Persons per square mile	138.7	-	283.9
Median household Income	\$49,706	\$24,104	\$52,267
Unemployment rate (November 2012)	5.3%	5.1%	6.4%
Persons below poverty level, 2008-2012	20%	52.0%	13.1%

Population over 65 years	11.3%	4.7%	15.4%
Owner-occupied housing units	58.6%	20.3%	69.6%
Renter-occupied housing units	41.4%	79.7%	30.4%
Median home value	\$189,000	\$259,00	\$164,900
Median rent	\$862	\$897	\$794

Table 3 Centre County Statistics. Source: U.S. Census Bureau 2010e, 2010f, 2012i, 2012j, 2012k, 2012l.

Because of Penn State's economic dominance, State College and the surrounding boroughs are highly popular locations to live, especially for students. State College is dominated by the rental market: rentals account for 79.7 percent of all units in the borough, compared to the county-wide 41.4 percent. This is undoubtedly influenced by the large student population. Both housing costs and rental costs are extremely high both across the county and in State College. The average home in the county costs \$189,000; in State College, \$259,000. The median rents of Centre and State College are \$862 and \$897, respectively.

Compared to Bradford and Cambria counties, Centre County has a relatively newer housing stock. Only 16 percent of the stock was built in 1939 or earlier, with most built from 1970 onwards. The new housing stock can likely be attributed to the Penn State student population, which has more than quadrupled since 1939, placing pressure on the housing market in a previously very rural area to provide housing for students and supporting staff, faculty, and employees of downtown businesses.

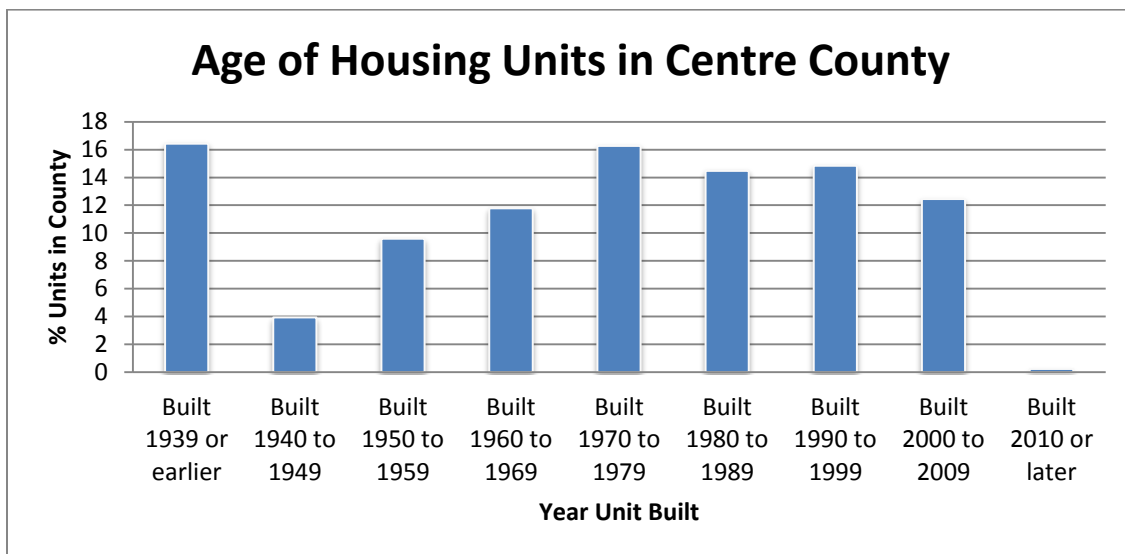


Figure 4 Ages of Housing Units in Centre County. Source: U.S. Census Bureau 2012i.

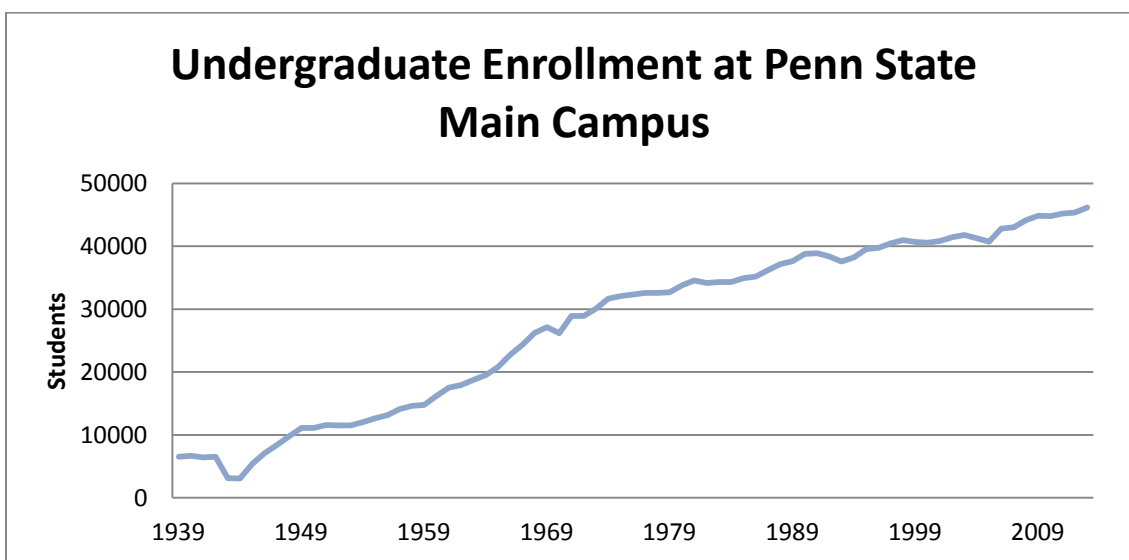


Figure 5 Undergraduate Enrollment at Penn State University Park. Source: Penn State University Budget Office 2013.

7.3 A crisis point

Centre County has recently lost several affordable housing options. In September 2012, the owners of Hilltop Mobile Home Park, located in College Township, sold the land to a developer with the intention of replacing the affordable community with high-end student rentals.

The residents of Hilltop's approximate 250 homes—most of whom owned rather than rented—were given an eviction notice with a late February 2013 deadline. Similarly, Penn State Mobile Homes evicted all residents by the end of July 2012. Two fires—at the Hotel Do De in Bellefonte and at Waupelani Heights in the State College borough—left over 40 people homeless (Carroll July 5, 2013). The timing of these events caused an affordable housing crisis in Centre County, specifically in State College and nearby boroughs.

The responses of organizations and community members were significant. When they were told that they were to be evicted, Hilltop's residents fought the decision. The residents formed a community group, connected with local organizations for support, attended public meetings for the planning commission and other government entities to protest rezoning efforts, engaged in a social media campaign to educate the public about the movement, and sued the (Centre County Non-Profit 1; Dawson May 24, 2013). The residents attempted to pool money together to buy the land from the owners but were unable to do so. According to the employee of a faith-based non-profit, this vocal group of residents significantly increased awareness of the severity of the housing shortage in Centre County for residents of the county. She noted that the housing crisis after the closings of the mobile home parks and the two fires "were too big [for Centre County residents] to ignore" (Centre County Non-Profit 1).

That organization had an overwhelming response from the Centre County community when they announced that they were raising money for the displaced residents of the mobile home park closings. Community members from many congregations raised money with diverse of methods as bake sales, Zumba classes, and selling art (Centre County Non-Profit 1). In total, the organization raised approximately \$37,580, which aided in helping residents find new homes after their eviction from the mobile home parks.

That many Centre County residents—especially those in State College— had previously been unaware of the severity of the housing problem in Centre is interesting in the context of

Wirth's argument that rural areas are places of strong ties. If this theory is true, then it would suggest that many State College residents should have already been aware of the housing crisis through friendships with those directly affected by the lack of affordable housing. That many residents were unaware of these challenges suggests that Wirth's theory is either inaccurate or that those residents do not live in a truly rural place. It is likely both. Centre County is certainly rural, but State College is much more urban than the rest of the county. So many of its residents are transient (the students) that it is impossible for them to build lasting networks of strong ties. Such "rurban" geography could require a more nuanced understanding of community ties formation to explain why the housing issue was so unfamiliar to many residents.

7.4 Effects of student housing

New developments in the State College Borough and the surrounding area have been primarily targeted towards the undergraduate student population. At least four relatively low-density housing sites have been built in recent years to attract students. These are primarily built out of walking distance from campus, both to gain zoning approval and to have room to build many amenities, such as pools, community centers, and gyms; one interviewee described them as "resorts" (Centre County Non-Profit 5). While these new developments are extremely high-end for the needs of the student population (and are generally not available to non-student renter households), they are potentially beneficial. As government employee noted, students are moving into these "resorts," leaving some downtown landlords with units that remain vacant (Centre County Employee 1). These vacancies have pressured some landlords to lower rents of some units and market towards lower-income families. However, these households have very different needs and preferences from the undergraduate student population. For example, a full-time

worker with children living adjacent to several undergraduate students can lead to conflicts over noise level.

The new "resort" developments have many downsides as well. Centre Area Transportation Authority works with these developments and the university to provide public bus transportation to and from the student developments to campus and downtown State College. To do so, and to meet other budget needs, CATA has continuously cut service to routes to more distant areas of the county where lower-income families often live. Prior to cuts, the rents in these areas made them more affordable. However, public transportation cuts could increase the transportation costs of families. The new developments also use land that could otherwise be used for affordable housing or, in the cases of the closed mobile home parks, was already being used for this purpose. To attempt to address this, the State College Borough created a requirement for new developers to either build affordable housing units equaling 10 percent of the total number of "regular" units being built or to pay a fee. All new developments have chosen thus far to pay the fee, leaving the Borough with several hundred thousand dollars. A recent proposal for a high-end high-rise building located in the center of downtown included the first plan for the developer to build affordable units, although this requirement would likely be met off-site rather than downtown.

The reaction to the new developments—that they are "resorts"—demonstrates a limit on the community's acceptance of the student body's impact on housing. Huge student apartment complexes with pools, community centers, and gyms appear absurdly unnecessary in the face of a shortage of affordable housing in the county, especially when those developments are built on the land that was once the location of affordable mobile home parks. Because students are not considered community members, they are not expected to be invested in the State College community. However, several interviewees commented that they wished students were more aware of housing issues in the county, as they are a large group with a great deal of power. These

comments suggest that the State College and Centre County communities would benefit from a more informed student body and from greater collaboration with students to solve housing challenges in the area. This would require a reconsideration of the belief that individual students are not community members. While remaining in the area is usually a prerequisite for belonging in most rural areas, this should not necessarily be true in Centre because the population that in large part defines Centre—the students—is by nature transient. Because this is simply a fact of being a college student, it should not prevent them from being better incorporated into the State College community.

7.5 Increasing homelessness

Homelessness has increasingly become a problem in the county, especially in the more urbanized areas, such as State College and Bellefonte. In November 2013, 16 people were "visibly homeless" (living in tents, on the street, etc.) in State College alone. While this number has grown, workers at local housing support organizations note that "invisible" homelessness has also increased (Centre County Non-Profit 3). This form of homelessness includes families or individuals staying with relatives after an eviction; "doubling up" is a common form of homelessness in rural areas (Davidson 1990). Additionally, interviewees at several organizations identify abusive relationships as a source of homelessness for victims after the victim ends the relationship. These are often not cases of chronic homelessness, and affordable housing would not address all causes of homelessness, such as abusive relationships, addiction, and mental health problems. Because of the lack of affordable housing options in State College, homeless residents cannot quickly move into a new living situation. Additionally, while affordable options may exist in Centre County, the vast majority of social services organizations are located in downtown State College. Because homeless individuals typically deal with underlying issues

beyond financial strain, access to social services is critical to remaining in a stable environment. Thus many of the homeless are in need of not just a home but one with easy access to resources.

Several organizations have programs to address homelessness. Several churches started a program called Out of the Cold. Throughout the winter, the churches act as overflow shelters for nights when the Centre House Homeless Shelter (located in downtown State College) is full. The program was started in 2011 in response to the growing numbers of homeless people in the area and the death of one homeless man; the churches serve approximately 40 different people through this program (Centre County Non-Profit 4). The churches provide beds and food, and parish members volunteer to stay the night. State College also has a homeless shelter, as well as a shelter specifically for women and children from domestic violence situations. Other organizations offer emergency financial assistance, such as a month of rent, for low-income families to prevent their eviction. It is typically given after a financial shock, such as car repairs or unexpected healthcare costs, and thus can temporarily prevent eviction and homelessness. However, most families receiving help remain vulnerable to such financial shocks in the future. To further prevent severe situations such as evictions, some organizations provide services meant to further reduce vulnerabilities, such as budgeting education and a free fuel bank.

As a pastor of one of the participating churches noted, the involvement of the volunteers is critical not only to assisting the homeless but to spreading awareness of the issue among State College community members (Centre County Non-Profit 4). According to him, many parish members were unaware of the severity of the homelessness and general housing problems in the county. Similarly to the response after the closure of the mobile home parks, problems of homelessness complicate Wirth's argument that rural areas are places of strong ties. While the "doubling up" of homeless residents with friends and family supports Wirth's argument, the fact that many residents had no idea that homelessness was an issue in the community questions the idea of strong ties. This lack of awareness of community members' struggles demonstrates that

the State College and Centre County communities are idyllic places "everyone knows each other."

7.6 Homeownership policies

Several non-profits in Centre County attempt to address housing issues by linking qualifying households with homeownership. Homes are found at below true market value by the organization either building the home or by utilizing a "land trust," a system by which the local government and non-profit own the land but the family owns the house (ensuring that the house remains affordable in future sales). These organizations have similar requirements for clients, including income (between 40 and 80 percent of the Centre County area median income), the ability to get a mortgage through a lender, not having large debt, and first-time homebuyer status. However, one organization requires applicants to be current Centre County residents. The only exceptions are those applicants with a "significant connection" to the area, such as a family member currently living in Centre or full-time employment. While the other non-profit allows applicants from outside of the region, one employee emphasized the benefits of homeownership over rental. She noted that owning a home affects not only the family purchasing the house but also their neighbors: "Somebody will own the house and live there, and in general, people like it. For right or wrong, people would be less happy if [the home] was going to be rental because of the perception of what rental means to them" (Centre County Non-Profit 2). Both the restriction on non-Centre County residents and the explanation for the Borough's and the non-profit's support for homeownership demonstrate the importance of retaining a sense of community and identity when offering solutions to affordable housing challenges.

The State College Borough has some initiatives to encourage more affordable housing development. The area has access to federal funding including the HOME program through

HUD. The Borough distributes this funding between different programs and organizations. Most of the programs that are funding focus on homeownership, including the Borough's First-Time Homebuyer Program (for low and middle-income households), State College Community Land Trust's (SCCLT) First-Time Homebuyer Program, and Temporary Housing Foundation, Inc.'s (THF) First-Time Homebuyer Program ("Consolidated Plan" 2010). While these programs emphasize homeownership, many of them are not intended to help lowest-income families. An additional benefit of some homeownership policies is the opening of rental spaces in the borough for households that cannot afford homeownership. By connecting households that are financially stable enough to own a house (with the assistance and education provided by local organizations), State College and Centre County organizations reduce the demand pressure on the rental market, leading to vacancies and potential drops in rent costs. However, the opening of some affordable housing units in Centre County is "one step forward, two steps back" given the recent losses of the mobile home parks and other affordable options (Centre County Non-Profit 5).

7.7 Conclusion

The importance of Penn State to Centre County's identity is in direct contrast to the view that university students are not full members of the community. Students in Centre County have a complicated relationship with the community's identity. Most individual undergraduate students are not considered to be true community members, as they are often from outside of the county, leave the area after they graduate, and are generally much more connected to the campus community than to the surrounding region. Despite the fact that students are rarely viewed as community members and that the large student population has huge impacts on housing costs, the community does not generally have a hostile view of the students in regards to housing. This is likely because the student body is a part of Centre's identity through their connection to Penn

State. While individual students are transient, students are, as a whole, a defining trait of Centre County.

While Centre County has experienced a recent "crisis point" in its affordable housing due to the loss of several affordable options, the lack of housing has long been an issue in the county. One county employee who had previously worked in Atlanta with housing issues noted that housing challenges were much greater in Centre simply because of the lack of any available housing, much less affordable units (Centre County Employee 1). This insight demonstrates the tension between rural and urban settings. Centre County appears to be vastly rural, but its connection to the urban State College means that the county is overwhelmingly "rurban."

Chapter 8

Discussion

8.1 "Outsiders" and transient populations

While each county has different hurdles to providing housing assistance, all of the counties must decide who is and is not considered "worthy" of that assistance. What exactly one has to do to be considered by the community a worthy recipient is most clearly understood by the treatment and community opinion of populations in each county that are considered to be outsiders. These outsiders are clearly understood to not be community members, primarily due to their transient natures. Outsider groups can often be identified by the hostile reactions of the community to their presence or by exclusion from housing resources. For example, many organizations in Centre County do not provide assistance to undergraduate students. Cambria County residents, particularly those in Johnstown, are critical of the residents of Section 8 housing, with the popular belief being that the residents of the Section 8 housing are not only bringing violence and drug crimes into the area but that they are from other areas such as Philadelphia and thus do not belong in Cambria County. Many residents and workers in Bradford County view gas workers as intruders in the "way of life" because of their transient nature and destructive tendencies, such as the bar fights mentioned by one interviewee (Bradford Non-Profit 1) .

These three reactions support the argument that in rural areas access to the right to the rural through the right to affordable and accessible housing is tied to the identity of that community. Rural communities heavily value long-term commitment to the region, which transient populations, by definition, cannot provide. Transient populations cannot form deep and

generations-long relationships with the land on which they live or form "strong ties" relationships with other residents. Given that these are some of the key characteristics of rural areas, transient populations will never be viewed as community members in an established rural settlement, and their direct contrast with rural values can lead to tensions and a fear of loss of rural identity by the community.

8.2 Rural limitations to supporting affordable housing

While rural areas are selective in who is determined to have a right to their communities, the realities of rural areas sometimes limit their abilities to fully provide that right to those understood to belong. In particular, a rural context impacts the accessibility of housing and the counties' administrative capacity. For Bradford and Cambria in particular, these limitations affect their ability to serve the population clearly understood to be community members, the elderly.

Accessibility

For some populations, accessibility is as important, if not more, important than the direct costs of housing, such as rent. Elderly and disabled populations have specific needs in regards to the infrastructure of housing that rural areas, such as Bradford and Cambria, struggle to meet because of their older housing stocks and disproportionately large elderly populations. Nearly all interviewees in the three counties also mentioned transportation as a major barrier to housing choices. The lack of public transportation is in large part due to the rural context, as public transit is more difficult and costly to provide to a few residents sparsely-settled across a large area. Residents must choose to either live where there is more reliable transportation (such as the more urbanized areas of the county) or to provide their own transportation. The latter can be challenging for populations that are particularly in need of affordable housing, as they may be unable to drive a car or afford costs such as gas and maintenance. Additionally, several

interviewees noted that potential car maintenance problems can lead to a domino effect in which low-income households must choose between paying the car costs or other costs, such as rent or heat. Interviewees of Bradford and Cambria noted the importance of expanding transportation and accessible housing programs. However, financial restrictions generally make expansions difficult.

In comparison, Centre County has fewer problems with accessibility. Its housing stock is much newer than the housing in Bradford and Cambria, and it has a smaller percentage of its population who are over the age of 65. The county also has an impressive transportation network for a rural county, primarily due to the transportation demands of the students. Penn State provides some financial support to CATA, the Centre Area Transportation Authority. CATA has bus routes that go far beyond campus and downtown, making more affordable areas of the county more accessible. However, when budget cuts do occur, the first routes to be cut have been the fringes of its service area where more affordable housing is likely to exist. This is because students are CATA's main ridership and because they do not often travel far from State College, the buses that go to these areas are likely to be rarely used—although those who use them may desperately need them.

Administrative Capacity

Rural areas have less resilience to sudden changes in housing need due to their administrative capacities and infrastructural problems. For example, both Bradford and Cambria, despite the clear need, lack a homeless shelter due to a lack of funds. Bradford was also unable to attract developers to the most rural parts of the county—where many elderly residents would like to live in more accessible housing—because of the inability of the county to provide services such as sewer systems far from a town. These challenges are almost entirely caused by the rural context.

Notably, Centre County seems to have a stronger administrative capacity, likely because of the presence of State College and the adjacent university. For example, Centre County has a strong network of non-profits and government agencies. This network allows the county to respond quickly to urgent housing needs, such as the creation of the Out of the Cold program to combat homelessness and the displaced residents fund after the closure of the mobile home parks. The non-profits in the county were able to respond quickly to crises (as well as continue to provide regular services) in part because of the donor base available in the county. While Centre's poverty rate is high, the county does have a much wealthier population than either Bradford or Cambria. Additionally, the university is a major financial resource. For example, the university donates money from its recycling efforts to benefit the Centre County United Way, which disperses funds to various non-profits in the county (Centre County Non-Profit 4).

An Aging Population

Perhaps the most problematic limitation found in the counties is the inability of Bradford and Cambria to fully meet the housing needs of their elderly populations. Unlike Centre, both counties have relatively high elderly populations compared to the rest of the state. Interviewees noted that this was possibly because the elderly residents had lived in the counties for most of their lives and wanted to continue to live there because of the social networks they had developed. Elderly residents are thus the epitome of those who have the right to the rural: they are dedicated to staying in the community and carry with them decades of community history. Through their connections to the regions, elderly residents represent the rural identities to which Bradford and Cambria are so dedicated. Additionally, in no county did the general community find housing assistance for elderly residents to be problematic or controversial. Yet despite elderly residents' clear claim to the right to the rural, the counties are unable fully help them access that right. This is in part due to the rural issues of older housing stock and transportation that were previously discussed, but it is mostly due to a lack of federal and state funding

specifically for elderly populations. While rural counties want to assist elderly persons because they value their claim to the community, they are unable to do so due to limitations beyond their control. The lack of funding also demonstrates that federal and state governments may be out of touch with the housing challenges that rural areas face.

8.3 Conclusion

This thesis has used affordable housing as a lens through which to explore rural community values. The responses of the local government agencies, non-profit organizations, and communities provide insight into those values, as well as the challenges rural areas face in addressing housing challenges. Most importantly, rural communities are selective in who they view as being a true community member. In most cases, residents had a claim to the community if they currently lived in the area and intended to stay in the area. Residents who fit this description are assumed to be both familiar with and interested in continuing to support the community's identity. This selectivity is demonstrated in responses such as housing assistance programs that are limited to current residents of the county and community hostility towards those perceived as being outsiders.

The selectivity of who receives the right to the rural may also indicate rural communities' fears that their identities are under threat. The fear of loss of their community identity is not without reason, given the economic and demographic shifts rural America is facing. In Bradford, the boom in the natural gas industry has brought economic prosperity to some while others have been displaced. Although the county's historical economy was dependent on natural resources, the natural gas industry is seen as different because most gas workers have no intention to stay in the area. Cambria is struggling to meet the needs of its elderly population, but the community's focus on Johnstown has directed attention away from that challenge. This is understandable: the

county and Johnstown both have weak economies, and while the area is becoming more rural as it loses residents, Johnstown's public housing challenges are very urban in nature. These forces are, in some community members' eyes, threatening to reshape Cambria County beyond recognition. For many community members, Centre County is the exception: its identity, Penn State, is not under threat and is unlikely to change. However, very often the general Centre County community was unaware of the severity of the housing problems. Those who have been displaced due to student developments or have been otherwise affected by the housing challenges discussed here may feel that the county's identity needs to change to completely encompass the experiences and concerns of all community members.

In a time of increasing interconnectedness between the rural and the urban, rural areas are attempting to hold onto their community identities. One way this is achieved is by specifying which types of populations do and do not exemplify those identities. These are very different, as rural areas are often limited by their rurality or by funding to fully assist community members in accessing affordable housing despite a clear desire to do so. In contrast, "outsiders" are not necessarily unable to access housing in the area due to formal restrictions but are instead the target of public criticism and hostility. Again, the exception is Centre, whose transient population, the students, are neither outsiders nor community members—they are an expected presence that partially define the area. That there is little hostility towards students for having access to housing, and that there is so much hostility towards Bradford's gas workers and Cambria's public housing residents, suggests that the selectivity of who has the right to the rural is even more important when rural areas view themselves as being under threat. As rural areas continue to face change, it is likely that rural communities will feel that their identities and histories are threatened. To reduce these effects, it is important for rural communities to invest in the capacity of true community members to live in those areas.

The right to the rural, as proposed in chapter 2, combines the core aspect of the right to the city—the democratization of space in a society—with the concept of belonging. By incorporating belonging, the right to the rural acknowledges the importance of historical and community identities to rural areas. Those determined by the community to belong to that area, typically on the basis of residence and shared identity, are then seen as having a right to that place. While access to housing is not the only aspect of having a right to a community, the counties' attempts to improve access to affordable housing are insightful. Through housing policies and programs, as well as reactions to housing issues, communities identify who does and does not belong. This demonstrates that the right to the rural is indeed different from the right to the city; rather than being open to nearly anyone, the right to the rural must be earned through membership. However, given the experiences of the counties studied here, the originally-proposed right to the rural is unsatisfactory as a tool for understanding not only who the community values as a member but why housing is not affordable or accessible to community members, as it does not acknowledge the obstacles to improving access to affordable housing. These obstacles must be acknowledged because they are often directly caused by a rural context. Even when envisioning an ideal rural society, obstacles caused by the rural context of the region will continue to exist and influence the ability of rural areas to meet the needs of those determined to have the right to the rural. When these obstacles are included, the right to the rural, as developed in this thesis, is useful for understanding how rural places identify who belongs and specifically, how they balance their goal to improve the affordability of housing with the challenges innate in rurality.

Appendix A

Interview Questions, Government

1. Do you view housing as an obstacle for some members of your community?
2. How have recent events affected your work with this issue? [Note: this question will reference current events relevant to each site]
3. How is government seeking to address housing challenges faced by some residents?
4. What has been the community's response to these challenges?
 - a. Has this response changed over time?
5. What are the greatest obstacles faced by your office when trying to implement solutions to the housing challenge?
6. How does your office connect with private and non-profit entities to address this issue?
7. What do you see as critical "next steps" for your community?

Appendix B

Interview Questions, Non-profit

1. Do you view housing as an obstacle for some members of your community?
2. How have recent events affected your work with this issue? [Note: this question will reference current events relevant to each site]
3. How does your organization seek to address this issue?
4. Can you describe the overall community's response to these challenges?
 - b. Has this response changed over time?
5. What are the greatest challenges faced by your organization to implementing effective solutions to the housing challenge?
6. How does your office connect with government, private, and non-profit entities to address this issue?
7. What do you see as critical "next steps" for your community?

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Academic Vita

Mary McGinnis
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Education

B.S., Geography, May 2014
The Pennsylvania State University, University Park, PA
Schreyer Honors College
Minors in Economics and Sociology

Honors and Awards

University

Penn State Students against Pennsylvania Poverty (Project Cahir) Scholarship

College of Earth and Mineral Sciences

G.D. Richardson and Kathy LaSauce Undergraduate Scholarship in Geography
Geography Enrichment Grants (Panama)
John and Elizabeth Holmes Teas Scholarship

Schreyer Honors College

Schreyer Travel Grants (Panama)
Schreyer Honors College Scholarship

Outside

President's Volunteer Service Award

Association Memberships

Phi Kappa Phi

Professional Experience

Internships

Eco-Reps Program Coordinator

Penn State's Sustainability Institute
June 2013 - May 2014

- Facilitates and organizes meetings with first-year students and university partners
- Analyzes program data and prepares reports to be presented to partners across the university

- Co-developed new program plan including staff, budget, and program content changes

Student Programs Intern

Penn State's Sustainability Institute

May 2012 - June 2013

- Organized first-ever Student Sustainability Summit to connect staff, faculty, student organizations, and community groups
- Created various marketing materials, tripling the amount of Eco-Reps program applicants
- Coordinated 3-day orientation for new students

Leadership

President and Founder

Penn State's Human Rights Brigades

May 2011 - April 2013

- Planned and led two service trips to bring legal assistance to rural Panamanian communities Doubled membership in one year through digital and in-person marketing techniques
- Coordinated with Student Affairs and international non-profit to meet safety standards
- Co-planned regional student leadership conference
- Developed and facilitated educational activities about diversity and international development

Logistics Team Leader

Schreyer Honors College

February 2012 - September 2012

- Assisted in design and coordination of orientation for upper-class Schreyer Scholars

Secretary

Global Business Brigades

April 2011- April 2012

- Coordinated all communication with members
- Traveled to Panama in March 2011 to offer consulting to micro-enterprises in rural, indigenous communities

SHO Time Mentor

Schreyer Honors College

February 2011- August 2011

- Mentored Schreyer Honors College freshmen during orientation
- Prepared seminars about Penn State resources

Teaching Experience

Teaching Assistant

Penn State's Department of Sociology

August 2012-December 2012

- Graded blog posts and comments for 150 students in introductory sociology course