Exploring Public Housing Use in Rural Pennsylvania
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January 2004
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Introduction

Housing affordability is not just an urban problem but is also a rural phenomenon. Rural and urban areas actually face very similar housing problems and may share more in common than expected in the area of housing policy (USDA, 2001). In both types of geographic settings, low-income and minority households are more dependent on the rental housing market (USDA, 2001) and more likely to experience housing problems (Struthers, 2000). There are some important differences, however, that highlight special vulnerabilities to housing problems in rural areas. Home ownership rates are higher in rural areas compared to urban areas. However, low-income homeowners in rural areas, including elderly homeowners, face difficulties financing needed repairs and upgrades to their housing which may diminish its useful life and safety. Access to capital and contractors is more limited in rural areas; thus, discriminatory lending practices may be a more serious barrier for minorities in rural areas due to this limited number of lenders (Ziebarth and Meeks, 1998).

Rural renter households tend to be female-headed and are more likely to be headed by older adults (aged 65 or older). Rural renters face more limited housing choices than their urban counterparts, such as relying more heavily on renting single-family homes, which may not be suitable for older adults. Migrant farm workers, who live typically in rural areas, are another special population with unique housing needs (Greenhouse, 1998). Nationally, a majority of rural renters have low incomes, live in housing that is substandard; many pay more than 30 percent of their income – the nationally established benchmark for housing affordability – for their housing (Struthers, 2000).

Three of southwestern Pennsylvania’s rural counties – Fayette, Greene, and Somerset – offer excellent illustrations of many of these issues. In these counties, many renter households are poor. But their poverty is not made less burdensome by lower rental prices typical of most rural areas. In each county, fair market rental (FMR) housing is simply not affordable for many households. Fair market rents are published annually by the U.S. Department of Housing and Urban Development (HUD) and reflect gross rent estimates for both shelter rent and the cost of tenant-paid utilities, excluding telephone service. These rents are pegged to either the 40th or 50th percentile within a distribution of rents for a given geographic area. That is, when the FMR is pegged to the 40th percentile, 40 percent of standard rental units have rents at or below this dollar amount. In developing FMRs, HUD Public Housing Authorities make use of Census Data, the American Housing Surveys, and random digit dialing telephone surveys in fair market rental geographic areas. Consumer Price Index data for rents and utilities and

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1 Rural refers to the Center for Rural Pennsylvania definition. At the time of this report, that definition included 42 counties whose population was more than 50 percent rural according to the 1990 Census.
random digit dialing data are used to update the rents based on economic trends (Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program Fiscal Year 2003, 2003).

According to estimated renter median income and other data provided by the National Low Income Housing Coalition (NLIHC), 43 percent of renters in Fayette County cannot afford a one-bedroom FMR and 52 percent cannot afford a two-bedroom FMR. In Greene County, 46 percent cannot afford a one-bedroom and 54 percent cannot afford a two-bedroom FMR. In Somerset County, the situation is somewhat better but still worse than in Pennsylvania as a whole, with 40 percent of renters unable to afford a one-bedroom FMR and 48 percent unable to afford a two-bedroom FMR (NLIHC, 2000). In each of these counties, minority households are disproportionately poor, and poverty is associated with experiencing housing problems. Renters in many other rural counties in Pennsylvania are not faring much better. Among the 32 rural Pennsylvania counties targeted by this research,2 23 (74 percent) have larger percentages of renters unable to afford FMRs than in the state as a whole, and even renters in the state as a whole are not faring well (NLIHC, 2000).

The bipartisan Millennial Housing Commission (2002) notes that, for most Americans, housing is the single most expensive item in their budget and that in America the “most significant housing challenge is affordability, growing in severity as family incomes move down the ladder.” The Commission cites the following causes of the increasing mismatch between affordable housing needs and supply: housing production costs rising in relationship to income; restrictive zoning and local regulations; loss of federally subsidized units; and, in the case of rural areas, the added burdens of higher costs for infrastructure development and limited access to higher wages through employment. In seeking solutions to housing affordability problems it seems appropriate to look at programs already in place that are meeting low-income housing needs. Among these is the public housing program.

Within this report, the term public housing is used to refer to the low-income rental housing that is funded by HUD and owned and managed by public housing authorities. 3 Public housing has historically provided a housing service to some of the nation’s poorer families, elders, and disabled adults. While most of HUD’s public housing units are concentrated in metropolitan areas (counties with or economically tied to those with large cities), non-metropolitan areas also have public housing units.

While negative stereotypes of public housing abound, such stereotypes are not accurate portrayals of the stock as a whole and are especially inaccurate when describing public housing in less urbanized areas. As noted in the Millennial Housing Commission Report, “most public housing is in smaller developments that do not share the problems generally associated with the high-rise, high-density units.”

Throughout the United States, approximately 3 percent of the public housing authorities are classified by HUD as “troubled,” and these are large authorities attempting to manage high-rise, high-density, highly urban housing projects (HUD, 1996). Public housing in Pennsylvania’s rural counties tends to be managed by smaller than average public housing authorities. The public housing units available in these counties are often constructed as low-density developments in a townhouse style, garden apartment style, or some combination of the two. High-rise construction in rural counties tends to be limited to apartment developments disproportionately serving elderly and handicapped residents.

**Federally Funded Public Housing in Pennsylvania**

There are approximately 1.2 million public housing units in the United States, while in Pennsylvania there are approximately

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2 See Sample section for county selection criteria.

3 Not included are: units of housing made affordable through the Section 8 program (vouchers and project based certificates); assisted units of housing available through other HUD programs such as the Section 202 program for the elderly; programs funded by other departments of the federal government (e.g., USDA multi-family rental housing); and programs funded by the state.
70,000⁴ units managed by 84 housing authorities (HUD, 2003). While there are fewer public housing units in Pennsylvania’s rural counties than in the state’s large cities, these units are still an important affordable housing option (Moses and Shuldiner, 2001), providing more than 10,000 units of affordable housing. In fact, the number of public housing units in rural counties is more than double the number of low-income, multi-family units financed by USDA. Ironically, as demographic, social, economic, and technological changes increase the need for this affordable housing resource, federal-level policy changes may simultaneously lead to the loss of this resource over time.

The smaller public housing authorities typical of rural Pennsylvania are far less likely to benefit from a program like HUD’s HOPE VI and are less likely to suffer from the problems necessitating the development of the program. They are also less likely to be able to compete successfully for other program funds (e.g., the Low Income Housing Tax Credit Program, and the HOME and Community Development Block Grant programs) to produce affordable housing and improve the quality of life for their poorer residents (Millennial Housing Commission, 2002). This, then, is an appropriate time for this research, which explores public housing use in rural Pennsylvania and any patterned changes in its use. The information collected will aid in understanding the role that public housing plays in meeting affordable housing needs and will help in making informed decisions about the preservation of public housing stock in the state’s rural counties. The principal goal of this research was to gather policy-relevant information to enable parties at the state and local levels to maximize the use and availability of public housing as a resource for low- or fixed-income Pennsylvanians.

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⁴ The Resident Characteristics Report available on-line through HUD for June 1, 2001, through November 30, 2002, reported that Pennsylvania had 70,130 public housing units; the on-line report with end date February 28, 2003, reported 70,109 units.
Research Methods

This project sought to explore the use of public housing in rural counties in Pennsylvania by addressing the following questions:

1. What is the size of the existing public housing stock in rural Pennsylvania and where are public housing units located?
2. Have occupancy patterns for public housing units in rural Pennsylvania changed in the past four years?
3. Have the demographic characteristics of residents in rural Pennsylvania public housing units changed in the past four years?
4. What are the perceptions of public housing authority chief executives regarding potential sources (explanations) of these changes (occupancy patterns and demographic characteristics)?
5. What role(s) can state government play in maximizing the use of public housing resources in rural Pennsylvania?

Sample

The sample for the project consisted of all counties in Pennsylvania that met the following criteria: (1) were defined as rural by the Center for Rural Pennsylvania; (2) had a county-level public housing authority; and, (3) data on public housing units were available at HUD’s on-line data sources.

To develop this sample, the Center for Rural Pennsylvania’s list of rural counties (those whose population was 50 percent or more rural per 1990 Census figures) was compared with Housing Authority profiles and lists of public housing authorities available through HUD’s on-line resources and with HUD’s Resident Characteristics Report data. The resulting list contained 31 counties that had both public housing authorities (PHAs) and low-rent units (public housing units). One urban county, Washington, was also included because of its proximity to two distressed rural areas. This brought the total to 32.

The rural counties of Adams, Crawford, Forest, Fulton, Juniata, Perry, Pike, Sullivan, Union, and Wayne were excluded from the list because they had either no public housing authority at the county level, only Section 8 units, no low-rent units, or too few units for sufficient data reporting.

Data Collection

Data collection for this study was conducted in two phases. The first phase used existing publicly available data. In the second phase, data were collected via telephone interviews with public housing managers.

Existing Data Collection

Public Housing Authorities (PHAs) are routinely required to submit data on their public housing developments and the characteristics of public housing residents to HUD. A Picture of Subsidized Housing, 1998 includes data on public housing developments and public housing

5 The picture presented by these data is not 100 percent accurate since not every development completes its reports.
residents and served as the baseline data for this study. The Multifamily Tenant Characteristics System Resident Characteristics Report (RCR) contains much of the same data as that included in the 1998 Picture of Subsidized Housing. May 2001 data from the on-line RCR were selected for comparability to the 1998 data, which used data from May to July of 1998. RCR data for May 2001 were obtained for 31 of the 32 counties proposed for study (all but Susquehanna).

Baseline data from 1998 were used to map public housing units because, though dated, these data are available at the level of public housing developments as opposed to the county level like the more current information. Given the limited amount of change in the actual number of units available over the past four to five years, these maps still provide a reasonable sense of how public housing units are scattered throughout Pennsylvania and individual counties. It should be noted that in some cases, HUD collapsed data across multiple developments as a single line of data associated with a specific location. Typically these were small developments that were close to each other geographically and/or scattered site housing mixed within private single-family home neighborhoods and low density housing (making privacy an issue where demographics are concerned).

The public housing units were mapped using three methods. Geocoding was used for those units for which HUD’s Picture of Subsidized Housing database contained geographic locations in latitude and longitude measurements. Where no latitude and longitude measurements were available, coordinates were entered via a site visit with a GPS (Global Positioning System). Such visits were made to public housing developments in 14 counties. The final method was to obtain the street addresses of the public housing units and match them to the 2000 TIGER Census Street files. A number of street addresses came from the Pennsylvania Housing Finance Agency’s Inventory of Assisted Rental Housing and from calls to public housing authorities. These locations were put in approximate locations based on street blocks.

Chief Executive Officer Survey
The second phase of data collection was a telephone survey of managers of public housing authorities in rural counties. As the first step, a draft questionnaire was mailed to four knowledgeable individuals early in April for comment on its face validity. With their input, the questionnaire was revised and then piloted with five public housing chief executives not working in the 32 counties under study. Following the pilot, the questionnaire was modified and finalized.

Using HUD’s on-line Housing Authority profiles, a list of chief executive officers of the 32 sample PHAs was developed to identify potential survey participants. In mid-June 2002, each potential participant was sent an introductory letter on the nature of the study and the parties involved and a copy of the questionnaire. Follow-up phone calls to schedule interviews began in July. Data were collected throughout the summer and fall of 2002.

In some counties, the executive directors deferred the interview to a responsible administrator of their public housing program. About a third of the executive directors did not have time for a phone interview but were willing to fax or mail in a completed survey and respond to any questions the researchers might have had about their answers. For this reason, surveys were also accepted in this manner. In these cases, survey completion may have been delegated to other knowledgeable parties (e.g., program managers or other responsible staff members). Of the 26 surveys completed, 14 (54 percent) were done by phone and 12 (46 percent) were sent by fax or mail. The overall response rate was 81 percent.

Most of the survey questions worked well as part of a telephone interview. As expected, open-ended questions elicited richer data in telephone format than when self-administered and faxed or mailed. There were also more questions missed in the fax/mail format; when key questions were left blank in the mail/fax format, follow-up calls were made to “fill in the blanks.” A number of questions added late in the revision process that were not part of the pre-test did not work well in either format. In particular, questions requiring detailed information about social services and other partnerships did not yield much useful information, particularly for very small, overburdened public housing authorities. A question about financial resources also yielded limited information. To compensate for these problems, HUD-approved five-year agency plans, which include a table of data on financial resources, were examined as an additional source of data and cross-reference.
Characteristics of Public Housing Stock

Data collected from both HUD and the survey make it clear that public housing units, whether they be houses, apartments, or another type of unit, are available in rural counties across Pennsylvania and are serving rural residents. While developments with more units tend to be clustered in more populous places, public housing developments are also serving people from more rural, outlying areas. Public housing in Pennsylvania’s rural counties represents a stable and significant affordable housing investment. In fact, the total number of public housing units in these counties is more than double the number of units financed by USDA’s multi-family rental housing program, which has 4,837 units in the 32 counties in this study (Eberhart, 2002).

In 1998, there were 10,658 public housing units in the 32 counties. The number of units per housing authority (or county) ranged from a low of 15 to a high of 1,694. According to May 2001 HUD data, there were 10,620 units. That year, the number of units per housing authority ranged from 15 to 1,686. Susquehanna County’s 43 units are included in these figures but not in the data analysis since 2001 detailed data were not available for this county. While the HUD data indicate that there has been a decrease in the total number of units across these counties (38 fewer units in 2001), an examination of this change shows that it is not statistically significant. It should also not be surprising that two of the counties with losses have larger stocks of public housing compared to the other counties. Most of the counties have had a stable number of units during the time period under study, as is evidenced in the table on page 9.
While this housing stock is not growing and cannot grow due to prior housing policy changes, the number of units available is not declining significantly in these counties. The loss of fewer than 40 units represents a loss of less than 1 percent of the stock of public housing. This stands in rather stark contrast to the changes occurring in the number of units statewide, particularly in Philadelphia and Pittsburgh. Only three of the managers surveyed indicated that future demolitions are planned, which means that 89 percent had no plans to demolish units. The same percentage stated that they are continually upgrading developments and units using the HUD Capital Fund Program, a block grant program.

The market for public housing in these counties appears quite strong, as evidenced by a continued demand for the units and relatively high occupancy rates even in the absence of aggressive marketing campaigns. All but one respondent had a waiting list for public housing. The number of households on the waiting list averaged 130 - the median was 59 households, with lists ranging in length from 4 to 563.

Referrals to public housing in these counties often come via word-of-mouth and relatively informal arrangements, such as the posting of flyers locally and presentations at local events made by agency directors and staff. Local social service agencies and other local government offices, like those dealing with protective services for children and youth, income maintenance, and adult services, also make referrals to the public housing authorities. Some authorities also market their units through advertisements in local newspapers and other media outlets. All but one public housing authority surveyed reported getting applicants from very rural areas in their counties. One public housing manager noted when asked this question: “The whole county is rural.”

Public housing developments in rural Pennsylvania tend to be service-enriched developments. Working in partnership with local social service and medical care agencies, other local government offices, churches, and a variety of volunteer groups, public housing developments frequently offer either direct access to social services, medical screening, and career development activities or linkage and referral to these services provided elsewhere. Not surprisingly, the smallest developments are less likely to have these services provided on-site.
Occupancy Patterns

Both sets of data also indicate that overall occupancy rates have declined in recent years. According to HUD, 19 of 31 counties experienced a decline in the number of occupied units. This change in occupancy is statistically significant. It should be noted, however, that the changes in occupancy were slight for most of the counties and that both HUD and survey data demonstrate that some counties have increased their occupancy rates.

Of the 10,615 units available in the summer of 1998, 95 percent were occupied. In general, occupancy rates were quite high across the 31 counties in 1998 with overall rates in housing developments ranging from 86 to 99 percent. Eight authorities had occupancy rates lower than 95 percent, only two less than 90 percent. In 2001, 90 percent of the 10,577 units were occupied. Occupancy rates across housing developments ranged from 78 to 100 percent. Fourteen had overall occupancy rates lower than 95 percent, five of these less than 90 percent. In comparison, USDA multi-family rental housing in Pennsylvania had occupancy rates averaging 95 percent statewide in 2002 (Eberhart, 2002). According to HUD, four counties - Fayette, Mifflin, Snyder, and Washington - all experienced decreased occupancy in excess of 10 percent of occupied units.

However, it is important to note that these HUD data were not always in agreement with the data reported through the survey. Of the four counties identified above, the survey data supported the losses in three of the cases.

The survey data indicate far fewer changes in occupancy than the HUD data, but the direction of change is essentially the same. More managers reported changes in occupancy than in number of units available, and most of the occupancy change represented decreases. Only 10 counties, or 39 percent of those surveyed, reported decreases in occupancy in the period under study, compared to 19 counties, or 61 percent, in the HUD data. Two respondents reported increases in occupancy during the time under study, compared to seven in the HUD data. It should be emphasized again that most of the counties in the study have maintained relatively high occupancy rates and experienced little change between 1998 and 2001.

Demographics of Public Housing Residents

HUD’s Resident Characteristics Report of 2001 shows that the typical public housing resident in rural Pennsylvania was White and non-Hispanic, had an annual household income of less than $10,000, and received this income from social security or wages rather than cash assistance programs.

RCR data also indicate that Black rural public housing residents ranged from 0 to 29 percent of the total and accounted for 1 percent or less in half of the counties. Fifty percent of the authorities reported no Hispanic residents. By comparison, in public housing statewide, 27 percent of heads of household are Black and 14 percent are Hispanic. Nationally, 48 percent of public housing heads of households are Black and 17 percent are Hispanic. HUD data also show that the typical public housing household income of less than $10,000 per year holds statewide while the national figure is higher at $10,607.

In the RCR, public housing authorities report the percent of occupied units in which any income comes from wages, income maintenance programs categorized as “welfare,” pensions, and other sources. The typical public housing resident in rural Pennsylvania is more likely to be receiving income from a pension, including Social Security retirement benefits and SSI, or from wages than from welfare programs providing cash assistance (e.g., Temporary Assistance to Needy Families or General Assistance). Half of the counties reported that 9 percent or fewer of their households had residents receiving any income from these income maintenance programs. Half also reported that 26 percent or less of their households had wage income, and half reported that 67 percent or fewer of their residents had income from pensions.

The highest percent of residents with wage income within a rural public housing authority was 59 percent. The highest percentage with income from welfare was 48 percent, and the highest from pensions was 90 percent. These findings are generally in keeping with statewide and national figures, though Pennsylvania’s public housing residents are more likely to have income from pensions, 67 percent in rural areas, than in the United States as a whole at 57
percent. And the state’s public housing residents are less likely to have income from wages, 21 percent, than those in the United States as a whole at 29 percent. The difference between Pennsylvania and the nation may be accounted for by demographics (higher proportion of older adults) and regional economic differences (e.g., economically depressed older industrial and rural, Appalachian areas).

The survey data collected from public housing managers provides a more accurate picture of changes over time than would the HUD data due to slight changes in the underlying data definitions used by HUD. The survey asked public housing managers whether they had experienced an increase, decrease, or no change in the percentage of residents with specific demographic characteristics during the time period 1998 to 2001. Based on the results gathered, the racial composition of the residents has changed little over time. The age of residents and the percentage of residents with disabilities have changed. These latter changes relate to changes in sources of income.

• The typical rural Pennsylvania public housing resident is still White. Five housing authorities noted that they had experienced an increase in the percentage of Black residents.
• There has been some change in ethnicity as eight managers reported an increase in the percentage of Hispanics.
• The percentage of residents with disabilities, both physical and behavioral, has increased in recent years. Seventeen, or 65 percent, of respondents reported an increase in the percentage of residents who are under 62 and have physical disabilities. The same number reported an increase in the percentage of residents under 62 with behavioral disabilities. No public housing manager reported a decrease in either of these types of residents.
• The percentage of residents aged 62 and over has shown no real trend. Nine respondents noted a decrease while four reported an increase, and 13, or 50 percent of the total, reported no change.
• Public housing residents are more likely to have income from wages or pensions as opposed to from welfare than they were previously. Eighteen, or 69 percent, of respondents reported an increase in the percentage of residents with income from wages while 10, or 39 percent, reported an increase in the percentage with income from pensions. Fourteen, or 54 percent, noted a decrease in the percentage of residents with income from welfare.
• Other changes in residents were noted by 18 of the public housing managers. These changes varied considerably county to county. Such changes included: an increase in single male-headed households with children; an increase in single female-headed households; younger families with children (with some parents entering public housing pregnant at a young age); an increase in victims of domestic violence (leaving their homes and entering public housing); an increase in violent criminal activity; and more people who are being rehabilitated for drug and alcohol problems.

Reasons for Occupancy and Demographic Changes

The responses of public housing managers provided support for changes that were expected based upon the literature and recent policy modifications affecting public housing. They also provided insights into some idiosyncratic changes occurring in individual counties that appear to be related to local and regional changes.

Occupancy

Respondent explanations for decreases in occupancy included:
• Welfare reform and employment. Both factors increase income, which leads to rent increases, which in turn lead residents to consider renting in the private market.
• Increased competition from other housing providers (private corporations). One manager noted that these newer, privately owned sites look better to the elderly.
• A mismatch between the size of the public housing units available and demand (e.g., having efficiencies available when larger units are needed or the reverse).
• A mismatch between the location of public housing units, surrounding resources, and the needs of potential residents. One manager noted that a family development was relatively isolated from work and transportation, both necessities for families with work requirements under welfare reform.
• Rigorous screening of applicants. One manager noted that less than half of the families screened in that county were being approved for public
housing following a check of police records and rental history.
• Rigorous enforcement of lease compliance. One manager noted that the authority started enforcing the leases and terminating residents who do not keep their apartments up to standards.

Another manager noted that among their residents, youth were engaging in fights with neighbors resulting in evictions. Some of these factors, including welfare reform, efforts to make public housing safer, and increased competition from new providers of low-income housing are to be expected. But this does not mean that they should not be of concern to those involved in housing policy decisions.

Hispanics
The most frequently commented upon change in race or ethnicity was an increase in Hispanic residents. In some counties, this change appears to be related to agricultural and commercial employment opportunities while in other counties, it appears to be a more idiosyncratic development. For example, respondents in two counties noted that chicken-processing plants were attracting Hispanic workers. One of these managers noted that Hispanics were the largest minority group within the county. In contrast, another public housing manager had “no idea” why the increase had occurred, while in yet another county the increase started with one family moving into the area from Puerto Rico for farm work, liking the community, and encouraging other friends and extended family to move there. It should not be surprising that some counties are experiencing an increase in Hispanic residents given the increased presence of Hispanics in Pennsylvania and the nation as a whole documented by the 2000 Census.

Under 62 with Disabilities
Respondent explanations for increases in residents under age 62 with disabilities included:
• Deinstitutionalization. Specifically state mental health hospital closures.
• Requirements (regulations) regarding handicapped accessibility in public housing creating available units for those with physical disabilities.
• Increased access to federal pension programs, either through broader definitions of disability, increased awareness, or increased advocacy on the part of social service agencies and providers.

The public housing managers also commented on social phenomena associated with these changes. One noted that people with physical disabilities are well received in public housing developments. On the other hand, another noted that people with behavioral disabilities are often placed in developments with elderly residents who are “not happy with this.”

Elderly
While nine public housing managers, or 35 percent of respondents, noted a decrease in residents aged 62 and older, only one gave a reason for this change. That manager stated that the change did not reflect a decrease in housing need within this population but rather reflected increased affordable housing options for the elderly. This comment brings back the issue of increased competition in the low-income housing market addressed earlier regarding decreasing occupancy. Other housing options for older adults may also become more attractive in the context of the mixing of older adults and younger people with behavioral disabilities.

Income
The public housing managers noted that the increases in income from wages and decreases from welfare were probably due to welfare reform. Specifically, the five-year lifetime limit on receipt of assistance under TANF is forcing people into the workforce. This change is expected in concert with changes in federal policy. Respondents also saw welfare reform as a cause of some of the increase in residents receiving income from pensions, which includes Social Security and SSI. This increase is attributed to individuals who are forced off TANF and then seek evaluation of disabilities (their own or their children’s) and subsequently qualify for benefits through Social Security programs. This finding is also an expected result of welfare reform. As stated earlier, residents appear to have increased access to federal pension programs either through broader definitions of disability, increased awareness, or increased advocacy on the part of social service agencies and providers.

Government and Public Housing
While this research was principally interested in the role that state government might play in meeting the public housing needs of rural low-income residents, the surveyed public housing managers were asked how their local, state, and federal governments might be of assistance in their efforts.
Obviously, the federal government is ultimately responsible for the financial support of the federal public housing program. However, given recent policy trends, particularly the devolution of significant powers and resources to state government, it is increasingly important to consider the relationship between and among levels of government.

Federal Government

Respondents noted that the federal government could especially help in two areas: increase funding and decrease regulation and associated paperwork. It should be noted that a number of the participating housing authorities are small with very few staff members but have the same reporting requirements as large authorities with more resources and staff. This problem was noted in the report of the Millennial Housing Commission (2002).

Comments in these two main areas of concern asked specifically for:
- Full funding for the performance system and all federal programs.
- More operating subsidy, modernization dollars, and funds to construct additional units in areas of need.
- Guidance on regulations.

However, comments were not restricted to funding and regulation and included:
- The need for more Section 8 vouchers.
- Other HUD programs, such as the 202 program for the elderly, are too restrictive to serve rural areas yet are often the only resource.
- The federal government places too much burden on public housing authorities by asking them to act as social service providers.
- HUD forms should be made available in Spanish, and more help is needed for those with hearing impairments.
- Some of these same problems have been documented in the literature on housing policy in the United States and most recently by the Millennial Housing Commission, which noted that some federal housing programs are over-regulated and difficult to use in non-metropolitan areas with low-income housing needs.

State Government

Views on the role state government might play were far more varied. Some respondents noted that they could not think of a way in which the state government could be of help. One was adamantly opposed to state government involvement with the public housing program. A few managers indicated that the state could help by providing more funding in general.

Other suggestions included:
- Help to fill vacant units.
- Reconsider the allocation of tax credits under the Low Income Housing Tax Credit (LIHTC) program.
- Limit the number of private units that are subsidized in a given area and base the number on need.
- Rework the criteria for the LIHTC program for rural areas where it is difficult to accrue the needed points to qualify. A rural set-aside under the program would be helpful.
- Funding for additional programs tailored for rural development.
- Funding for public water and sewer improvements (e.g., PENNVEST grants).

Local Government

Approximately half of the respondents indicated that they did not see ways in which local government could be of assistance. In some instances this was because they were equating “help” with “funding” and noting that local governments were financially strapped. In others, it was because they thought local government was already doing all it could to be of assistance. One respondent said “Very cooperative with local government; we are always updated by municipality.”

The other half of the respondents provided a variety of suggestions for local government assistance including:
- Better communication. “Need to be updated and not make decisions without housing authority. Township votes on a five year plan but lets housing authority know of plans only one year at a time.”
- Reducing barriers to development. Tackling restrictive zoning and land use regulations, fees, and other hidden costs that negatively affect the development of affordable housing.
- Greater openness to public housing authorities. Less “NIMBYism” – not in my backyard. One manager commented that “just getting permission to come in” would be a positive.
- Greater cooperation in the management of crime and drug problems. Three respondents commented on the need for local government to either increase police protection or cooperate more and assist the housing authorities in their efforts to tackle crime and drug abuse within housing developments.
“Keep us informed of these situations so we could eliminate the bad element and make the living conditions safe.”

- Provision of needed social services on site. This would be beneficial and a good use of existing expertise. Local government could provide a list of people the housing authority could contact when it needed assistance communicating with someone with an impairment.
- Support for public housing authority programs. Offer more local support of programming and cooperation in grant applications. Provide more funding for additional affordable housing.

**Government Documents Literature Review**

An additional component of the study was a search for government documents that focused on state-level policies to support and sustain affordable, low-income housing. A number of specialized databases and library resources, as well as Internet sites were searched.

The specialized databases and library resources used for bibliographic searches yielded very little information on public housing in rural areas. This literature tends to focus on problems associated with large, high-density, urban public housing projects and large public housing authorities, which are more likely to be classified by HUD as “troubled.” In short, the literature furthers the negative stereotyping of public housing. A most unfortunate side effect of this may be the continued and wholesale lack of public, professional, and academic support for public housing (Bratt, 1985). This problem is also evident in the more general literature on low-income housing.

More material on state-level efforts to promote affordable housing in rural areas was found by searching state government websites and Internet sites devoted to the topic of rural housing issues. States with large rural areas appear to be focusing their efforts on developing and implementing housing trust funds and other alternatives for financing needed affordable housing and preserving existing affordable housing; developing and implementing rural self-help housing programs; and supporting a variety of non-profit efforts to develop affordable rural housing. Only one state seemed to be investigating the potential for public housing authorities to address the housing needs of rural areas. This is somewhat surprising given the potential that exists for collaborative housing development, such as HUD Section 8 subsidies for affordable multi-family, rural-rental housing developments financed by USDA and HUD programs developed to target rural housing problems.

**Mapping Model**

In conjunction with this project and with feedback from one county, a pilot interactive mapping project was developed to provide a glimpse of how much more use could be made of spatial analysis of data to look at housing issues. The model was developed for Fayette County, a particularly distressed, rural, Appalachian county in Pennsylvania’s southwest. Initially the plan was to map the relationship between the location of public housing units/developments and school districts. This was to help social and housing service providers who are sometimes asked by community residents what school district their children would be living within if they were to be offered a public housing unit in a specific location. The model was then expanded to include other useful data sources, such as Census data, including the percent of low income households in an area; school district data, including aggregated school performance measures and per pupil expenditures; and the location of hospitals.

With adequate financial support and accurate spatial data for school districts, similar models could be developed for every county in the state and could address access to transportation as well as access to markets and jobs in relationship to existing public housing units and other forms of subsidized affordable housing. Examination of public and subsidized housing in this way could assist in the identification of concentrated poverty and concentrated assisted housing patterns which typically lead to problems at the community level; barriers to employment and participation in needed social and health services; and equitable access to educational institutions that demonstrate the ability to educate children and enhance opportunities for the future. Mapping software offers unique opportunities to layer data and analyze multiple sources of data that were previously difficult to access. Viewing data interactively and in a spatial relationship also allows the visualization of patterns emerging from data that are not readily interpreted through traditional quantitative analyses.
Conclusions

Public housing units exist throughout rural Pennsylvania and provide needed affordable low-income housing to approximately 9,500 households or about 18,000 people. These units remain in demand as evidenced by waiting lists for most housing authorities and the fact that, in most counties, overall occupancy rates are quite high. However, both preexisting HUD data and this research’s survey of public housing executives indicate that occupancy rates have declined in a number of counties. This finding merits continued study and observation as increasing vacancy rates may signal the loss of economic viability of some of these units, even as waiting lists exist and housing analysts comment on a continued housing affordability crisis.

The typical rural public housing resident is White and non-Hispanic, has an annual household income of less than $10,000, and is more likely to have income from wages or a pension than from welfare. The public housing stock in these counties, like that available statewide and nationally, tends to shelter populations with special economic and social vulnerabilities. Single parent households with young children, the elderly, and people with disabilities are disproportionately served by this housing program. Survey data indicate that the percentage of residents with physical or mental disabilities has increased in recent years.

The low household income shows the continued economic vulnerability of those served by public housing, even when they have income from wages and pensions. It also highlights the need for on-going housing assistance from a variety of sources for poor people and their families in the counties in this study.

State government may be uniquely poised to be of assistance to public housing authorities and others engaged in efforts to preserve affordable housing. Based on the comments of public housing executives, the state should investigate opportunities to forge partnerships and take leadership in the following areas:

1. Greater communication with public housing authorities and coordination at the local, county, and regional level of need-based planning for additional low-income housing units. The Pennsylvania Housing Finance Agency (PHFA), when determining the allocation of Low Income Housing Tax Credits, for example, could take into account the presence of public housing units and vacancies in these units to avoid unnecessary competition in the low-income housing market when and where public housing is well managed and able to meet local needs.

2. Continued facilitation of discussion and consultation among agencies of local government, local government leaders, and state agency and legislative leaders on the role of the public housing program in meeting the affordable housing needs of rural residents. This seems especially important in light of the contrast between negative stereotypes and the reality of public housing in rural Pennsylvania. This discussion could help address NIMBYism at the local level and foster collaborative work to address the negative impacts of exclusionary zoning practices, excessive development fees, and other barriers to low-income housing development.
Investigate opportunities to provide information to the public on public housing in rural counties and increased referrals to public housing authorities. A number of rural public housing authorities are small, operate with very limited staff, and have significant reporting and paperwork requirements. Their referrals tend to come from word-of-mouth and local welfare and social service agencies, and their recruitment efforts are often limited to local talks, distribution of flyers, and the like. While these efforts appear to be keeping occupancy rates high for most authorities, where occupancy rates are declining, greater marketing of the units may be necessary. Some authorities have developed Internet web sites. Not surprisingly, these tend to be larger authorities with bigger budgets, not the smaller authorities more typical of Pennsylvania’s rural counties.

Advocacy and support for needed changes in national housing policies and programs that would allow public housing authorities to better serve low-income households in rural counties. Examples related to the findings within this report include decreased regulation, streamlined application processes for all federal programs providing housing and community development assistance, rural set-asides in key federally funded programs that would be sensitive to the unique issues in rural areas, and increased funding for vouchers and existing housing programs including public housing and USDA’s rural housing programs, particularly the rural multi-family rental housing program.

Finally, the emerging literature on welfare reform indicates that one of the most important factors in successfully exiting and managing a long-term exit from welfare is housing stability provided through housing subsidies. Earnings for those leaving welfare tend to be very low and insufficient to pay for private sector housing, transportation, food, daycare, and other necessities on a long-term basis. The incomes of those living in public housing are also very low and thus insufficient to manage private sector housing costs without deep subsidies. Public housing supported by the federal government is permanently affordable low-income housing that addresses the housing needs of some of our poorest residents. If welfare reform and other policy changes lead to continued declines in occupancy and the eventual elimination of more public housing units, greater demand will be placed on other forms of subsidized housing. This will likely necessitate a fifth action:

Increased funding at the state and local level for the production and preservation of housing affordable to very low- and low-income households. States across the country have responded to declining federal resources for affordable housing by taking leadership roles in the production and preservation of affordable housing. For example, some have developed state-level tax credit programs modeled after the nation’s Low Income Housing Tax Credit Program and have developed state-level housing trust funds (Smith, 2002). Pennsylvania spends less on low-income housing than some of its neighbors and could do more. The contemporary literature on housing policy strongly endorses efforts to develop housing policy that is community and locally driven and that contributes to the total development of the community. Authors typically note that stable, well-managed housing resources are critical to healthy families and the development of healthy children, as well as the economic health and well being of entire communities. In recent years, in an effort to support community and locally driven housing planning, HUD has made available a web site that allows community members, planners, and others to work with interactive maps that plot housing locations in relationship to environmental toxins, such as water and air discharges. This is one application of mapping that makes clear the potential for this new technology to enhance community participation in planning and to support the development of housing policy and program development in the context of broader community consideration.
References


