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Southern Alleghenies Recovery & Resilience Plan

For: Southern Alleghenies Planning & Development Commission

From: Points Consulting

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Contents

I. Executive Summary

The following are some of the key themes and statistics collected in process of developing this resiliency plan. This information is organized into key themes as they align with the strategic planning priorities noted in chapter II.

Housing & Blight

- There is a lack of guidance in the region related to the types of housing that are in demand, affordable to most, and permissible within local municipalities. Therefore, middle-density owner-occupied options such as townhomes and cottage housing are largely absent. Such guidance could be elaborated via local comprehensive plans, zoning codes and/or a housing needs assessment.
- Blight is an issue effecting certain residential and industrial districts in the SAP&DC region but which has a multifaceted impact on property values and community identity. With the appropriate legal and funding tools and a strategy for targeted redevelopment, progress can be made across the region.
- Home values are surging throughout the region, increasing 7% since early 2020. The trend is headlined by extended runs of home value appreciation stretching back to the mid-2010s in Fulton, Huntingdon, and Bedford. Home sales prices are trending in the same direction, increasing 14% between fall 2020 and fall 2021.
- Relatively few new single-family homes have been built since 1970, and the majority that do exist were built prior to 1940. Though providing unrivaled historic charm, many older homes are in disrepair and beyond the means and capabilities of average homeowners to restore.
- Homes for rent are relatively uncommon in the region, except in Blair County, which has many rent-controlled units. The issue could be somewhat alleviated with development of upper-level rental units in the region's historic downtown areas and conversion of some single-family homes near downtown areas.
- Though home prices are much more affordable than national and Pennsylvania averages, moderate incomes in the region result in affordability issues for many households. Blair County has the largest proportion of cost-burdened households.
- Upward pressure on home values is being driven by in-migration from urban and suburban areas throughout the northeast. The fact that population is decreasing in general obscures the fact that many new residents are coming in, just not at the same rate as prior residents are leaving. Those coming in are bringing greater wealth and (often) higher expectations related to housing.
- Locally developed zoning standards are present in only some boroughs. Most districts focus on gross categories such as single-family and multi-family and have little explicit guidance on middle-density options.

Workforce Retention & Attraction

- Numerous industrial businesses are interested in further growth in their communities but for the availability of more workforce.
- Workforce availability in the region took a hit during and in the wake of the pandemic. Loss of labor force has been strongest in Cambria and Somerset. Fortunately, the number of business establishments in Bedford, Blair, Fulton, and Huntingdon are currently above where they were in at the outset of the pandemic.
- Over the past ten years, population has decreased 6% in the SAP&DC region, mostly due to mortality and outmigration of those in the 1- to 24-year-old age range.
- Even prior to the pandemic, there was a positive trend of middle-aged (45–64) individuals in five of six counties. Blair and Fulton also saw noteworthy growth among those aged 25 to 44 years. Anecdotal information indicates a common pattern of adults who “boomerang” back to the region after several years in more urban settings.
- 2020 permitted a larger number and wider array of work-from-home opportunities. In association with this, the SAP&DC region saw some changes to historic migration patterns, including boosts in Bedford, Fulton, and Blair.
- There are multiple axes of in-migrants activity. Both historically and in 2020, Huntingdon and Fulton regularly see in-migration from counties in Maryland. The other four counties are more likely to receive new residents from suburban/exurban counties throughout Pennsylvania.
- Most households who relocated during the pandemic followed a particular pattern: more affluent, white-collar urban dwellers tended to move (or purchase a second home) within several hours of their original location. These patterns should temper expectations that a large-scale influx of young new residents will move to the region to live and work.
- Efforts to attract and retain workforce are most successful when paired with programs that emphasize community development, recreation, and quality of place, and which are hyper-focused on certain geographies with the right combination of assets.

Quality of Place

- The SAP&DC counties rank average in terms of economic resiliency—between 2.5 and 2.7 on a 5-point scale, with Bedford, Fulton, and Somerset scoring the highest. The counties typically score well in terms of social and economic resilience and lower in institutional and environmental resilience.
- The region is rich in natural amenities and has a palatable mix of food, beverage, and recreational assets. Though all developing at different rates, Bedford, Johnstown, and Altoona all have strong momentum on these fronts. However, the region lacks a cohesive identity and recommendations for visitors on where to go and what to do.
- Fulton and Huntingdon, although stronger than average in terms of median incomes, home value appreciation, and migratory growth, suffer from a low number of private-sector employers, which leads to very cyclical economic patterns. Improving quality of place in these counties starts with industrial diversification to curtail the effects of economic changes.
- Currently, Altoona and Johnstown are leading the region in coordinated development that integrates arts and culture, food and beverage, and housing. Similar ingredients exist in other locations but lack the same level of focus.

Remote Workers

- Regional leaders have demonstrated openness to remote worker attraction programs. However, much still needs to be discussed related to funding, policies, geographic targeting, program policies, and acceptance by the community at large.
- Some efforts are underway to tie together community organizations and assets with coworking spaces, particularly in Altoona and Johnstown, but generally the region is behind where it would need to be to compete with regions that have a well-developed regional strategy for remote worker attraction.
- Recent development of broadband initiatives and improvement of options and service in nonurban areas are a necessary step for creating an environmental more amenable for remote workers.
- The region’s short-term-rental market is relatively shallow in comparison to locations such as Pittsburgh and State College. Though such options can make some residents nervous, they are an important ingredient and starting point for visiting remote workers to test drive communities in the region before they fully relocate.

II. Strategic Planning Priorities

SAP&DC has sponsored several past regional planning efforts. These have produced quality concepts, and some progress has been made on particular elements. In other cases, however, the organizational infrastructure and alignment that would facilitate stronger progress seems to be lacking. Table 1 displays a full recounting of previously identified strategies and goals and aligns those with each of the six SAP&DC counties from both the Alleghenies Ahead (AA) and 2020 Comprehensive Economic Development Strategy (2020 CEDS) plans.

Points Consulting (PC) has assigned a color-coded system for classifying progress toward each strategy. This information is presented not as a critique of prior strategic planning efforts, but as a method for determining how these concepts align with the key aspects of this resiliency plan. The existing priorities within each colored section are arranged alphabetically, not by significance or priority.

Following is the key for the color shading of this table:

- well-coordinated regional effort is producing (or has produced) results
- significant progress on at least one action item
- little discernable progress so far

Table 1: Existing Priorities Matrix

Strategy	Source	Bedford	Blair	Cambria	Fulton	Huntington	Somerset
Broadband and Cellular Service: Installing 22mi fiber optics, making local businesses more competitive in market, reliable communications	AA	✓	✓	✓	✓	✓	✓
Business and Workforce Development: Investments in services and infrastructure, startup programs, talent recruitment	AA	✓	✓	✓	✓	✓	✓
Expansion of the Regional Economy through Diversified Job Growth: technology-related economy, entrepreneurship, workforce development, tourism, retired-persons amenities, agriculture businesses	2020 CEDS	✓	✓	✓	✓	✓	✓
Recreational Amenities and Natural Areas: Recreation improvement fund, Heritage Trail Phase 2, Old Pennsylvania Pike, Huntingdon Broad Top Trail	AA	✓		✓	✓	✓	✓
Upgrade and Expand Telecommunications Service: infrastructure assessment, broadband, telecommunication development	2020 CEDS	✓	✓	✓	✓	✓	✓

Adapt Communities to be More Attractive as Places to Live and Work: recreation marketing, entrepreneurial initiatives, retention of younger-aged population, asset investments, leadership	2020 CEDS	✓	✓	✓	✓	✓	✓
Agriculture: Easement Purchase Program, Clean and Green Program, land use regulations	AA		✓		✓		
Collaboration and Coordination: Unifying regional voice over all counties on certain issues, productive working relationships between entities and sectors	AA	✓	✓	✓	✓	✓	✓
Housing and Blight: Act 152, market-rate apartments, resources for removals and developments	AA		✓	✓		✓	✓
Invest in Areas that Influence Health and Well Being while Raising Awareness of Health Opportunities: services expansion, employer collaboration, substance abuse plan	2020 CEDS	✓	✓	✓	✓	✓	✓
Maintain and Modernize Infrastructure: transportation improvements and upgraded systems/infrastructure	2020 CEDS	✓	✓	✓	✓	✓	✓
Public Health and Safety: poor health, drug abuse, obesity, rapidly aging population	AA	✓	✓				
Transportation: preserving and maintaining transportation networks	AA			✓			

Based on this existing progress, conversations with SAP&DC and regional leaders, and the consulting team's perception of community needs and opportunities, the following three strategic priorities have been selected:

Housing Development and Blight Reduction: *Blighted properties affect pride of place and community well-being as well as occupying valuable space that could be used for community, commercial, or residential purposes. Though the region possesses considerable housing stock, much of it is outdated, blighted, or simply mismatched with the preferences for modern homebuyers.*

Workforce Retention and Attraction: *The SAP&DC Region features many thriving communities, but many businesses are struggling to develop and maintain the talent needed to grow. This strategy encompasses existing residents, adults interested in returning to the region, remote workers, repeat visitors, and others in the "hybrid work" category (i.e., those with a nontraditional place of employment).*

Enhancing Quality of Place: *Continued investment in arts, cultural, and recreational amenities will be the catalyst for convincing young- and middle-aged adults to make the SAP&DC Region home. The unique natural and built environment and developing food and beverage scene will serve as starting points for this objective.*

Housing and Blight Reduction Strategy

Key Problems Summary

1. Significant inventory of older homes in various stages of disrepair and blight
2. Existing housing stock inventory of primarily single-family; not able to accommodate diversity of dwelling needs or diversity of households
3. Too little new housing being developed
4. Lack of shovel-ready housing sites which would garner interest from builders and developers due to combination of geological challenges, regulatory barriers, and lack of infrastructure
5. Blighted industrial properties that are difficult for private investors to approach due to large size and multitude of unknown risks
6. Too little institutional capacity, tools, and funding to significantly impact housing issues
7. Many employers citing housing as the primary barrier in preventing them from recruiting more employees to fill roles within their companies

Tools

References and aids to guide this strategy: Act 90,13 & 152, HOME & CDBG dollars, innovative KOZ, land banks, rehabilitation programs, potential USHUD grant, and regional housing community development corporation

Partnering Organizations

Probable partners and collaborating entities to facilitate strategy include:
SAP&DC, Private Sector Developers, Community Development Agencies: The Progress Fund, Allegheny Highland Association of Realtors (Bedford, Blair, and Huntingdon Counties), Somerset County Redevelopment Authority, Cambria County Redevelopment Authority, Huntingdon County (commissioners, planning commissioners, boards of Realtors, and businesses and industries), Cambria County and Johnstown Redevelopment Authority, Blight Task Force, Blair County Commissioners, Tri-County Center for Community Action (Bedford, Fulton, and Huntingdon Counties), Altoona Housing Authority, municipal/government bodies, school districts, ABDC Corporation, SAWDB, and city code enforcement entities.

Suggested Actions

Southern Alleghenies' housing issues are complex and inextricably linked to the economic disruptions the region has experienced over the past 40 years. Recovering once-vibrant neighborhoods while at the same time strategically creating new market responsive mixed-use neighborhoods will play a major role in establishing a healthy housing market as well as assist with economic recovery and resilience.

Targeted Outcomes

1. Target pockets with significant housing disrepair (blight elimination) resulting in transition from places of last resort to neighborhoods of choice.
2. Establish broader mix of housing tools designed to effectively attract private sector housing partners.
3. Increase local and regional capacity to use the blight elimination state regulatory tools more effectively.

4. Create housing options that link deliberately to services and jobs, thereby helping to reduce household mobility barriers.
5. Reuse of one or more existing hotel parcels and, potentially, other buildings for housing purposes.
6. Create regional capacity to mount a substantive, scalable housing initiative, ensuring progress in each of the desired outcome areas
7. Increase urban dwelling of those in 65+ and 18- to 35-year age ranges, who typically have more interest in near-urban residency
8. Increase development of the following housing types for which demand far exceeds current supply:
    a. Workforce housing or "missing middle" for average income households
    b. Upper levels of historic urban buildings adapted or redeveloped for rental and for-sale housing units
    c. Townhomes and/or duplexes within one mile of urban core areas
    d. Studio or efficiency-sized rental units for very small households
    e. Single-family homes on large parcels (4+ acres) in certain rural areas

Focused Strategies

The regional housing market opportunity is unpredictable and not competitive with other housing markets that draw the attention of investors, developers, and builders. Strategies should focus on clearly defining the region's housing priorities and how it will facilitate, incentivize, and partner with the private sector to accomplish goals.

1. Consensus on Housing Objectives
    a. Consider developing an SAP&DC Complete Neighborhoods Task Force to focus on the following topics:
        i. Short-term regional leadership and professionals: define and organize for housing success.
        ii. Determine three to five geographic focus areas that will deliver the highest impact to the SAP&DC region.
        iii. Establish clear housing objectives: 3-, 5-, and 10-year.
        iv. Assess current housing programming, update tools, incentives, and supplement with new programs.
        v. Assess capacity and determine voids.
        vi. Assess tools and supplement as needed.
    b. Identify short- and long-term desired outcomes (i.e., revitalized neighborhoods, multifamily development, workforce housing, land bank, etc.).
2. Stakeholder Convening and Market Investigation
    a. Identify regional stakeholders to engage in strategy (public and private) who can carry forward priorities identified by task force.
    b. Convene meetings between investors and builders with genuine interest in community improvement and development.
        i. Facilitate discussions on problems and properties.
        ii. Determine possibility for public-private partnerships with developers willing to work in a nonprofit capacity.

c. Host discussions between developers/builders and local community development, and planning and zoning staff to identify challenges, misunderstandings, and difficulties that create barriers for housing development.
    i. Lead development of communications tools between local municipalities and builders that smooth the development process.
    ii. Adjust components of zoning code that are outdated and/or overly burdensome for needs of current development process.
d. Identify a comprehensive list of funding sources from nonprofit and public sources that could supplement goals for targeted populations (i.e., low-income, seniors, disabled, etc.).
e. Conduct a regional housing needs assessment to quantify total housing need by county and distributed by housing style and type (e.g., large single-family, middle-density, dense multifamily, etc.).
f. In partnership with local economic development and redevelopment authorities, develop a comprehensive list of highest potential redevelopment opportunities for blighted commercial/industrial locations. Consolidate information on properties including pictures, building history, property value, remediation issues, known and unknown risks, etc.

3. Consider the feasibility of establishing a regional housing community development corporation (CDC), which would concentrate high-level financing and development expertise and options within the local market, build credibility, and provide attractive options for private sector partners.
    a. Create management and organizational infrastructure.
        i. Assign roles and accountability: 1 to 3 years.
        ii. Identify skillset and capacity gaps and make plans to fill gaps (i.e., stakeholder, organizational, etc.).
    a. Establish multiyear budget: Identify local funders and seek commitments; identify external funders and put forth strategy for creating partnerships.
    b. Establish initial sources and uses budget tied to quantifiable outcomes.
    c. Establish work program and schedule.
        i. Establish well-defined 3-, 5-, and 10-year housing mission and work plans.
        ii. Initiate first 18 months of 3-year programming.

Workforce Retention and Attraction Strategy

Key Problems Summary

1. The region's population is rapidly aging. Younger households are growing in certain locations but not in the region, generally.
2. The recent history for the region is net out-migration. Though in-migration is occurring, not enough to offset the population losses.
3. The region's prime labor force working age (25–54) has steadily declined since 2000, exacerbating national labor shortage trends.
4. The percentage of young adults with college degrees in the region is well below Pennsylvania and US levels.
5. Many visitors to the SAP&DC Region perceive it as a nice place to visit but wouldn't want to live there.
6. Many private employers indicate that they would expand services/operations were it not for lack of additional workers.

Tools

References and aids to guide this strategy: Start-up Alleghenies, Alleghenies Angel Fund, Penn State's LaunchBox, SBDC, USDA/EDA, private sector businesses, SAWDB

Partnering Organizations

Following are relevant partners for funding, resources, management, etc.:
Economic Development Agencies: Appalachian Regional Commission, ABDC, BCDA, Bedford CareerLink, FIDA, Cambria County Industrial Development Corporation, Fulton Industrial Development Association, HCBI, JARI, SCEDC, PA Department of Community & Economic Development, Team PA Foundation, St. Francis Small Business Development Center & Center for Global Competitiveness, SAP&DC, Southern Alleghenies Workforce Investment Board, and local county governments.

Suggested Actions

Numerous regional and local initiatives address the aforementioned economic and workforce development issues. To date, most initiatives are locally siloed, offering little potential for sharing and building off lessons learned, and the skill sets developed. There is a need to organize these efforts in a manner that creates regionally scaled programming and outcomes that are designed to stem population loss, realize younger household growth, and measurably increase skilled workforce.

Targeted Outcomes

1. Increase draw of households led by mid-career and experienced adults with a regional or familial tie to the SAP&DC region.
2. Increase the in-migration of younger households (particularly among cohorts aged 25–35 and 35–45).
3. Develop a remote worker incentive and recruitment process that can be deployed in multiple locations within the region.
4. Establish a model public-private partnership regional growth initiative that links young household retention and attraction to economic and quality of life opportunities.
5. Expand the number of community-specific young professionals groups focused on professional development and networking.

Focused Strategies

The region's loss of skilled talent, employers, and population can be abated through strategic approaches on key issues. Perhaps not every community will be stabilized from a financial and economic perspective, but concentrated efforts can turn the tide of momentum for certain locations, which would benefit the regional overall.

1. Target specific communities in the region for redevelopment and target specific communities outside the region for recruitment.
    a. Utilize research (from this report and elsewhere) to settle on key growth neighborhoods and communities within the region (i.e., amenity centers) that can serve as promote the best of the region externally.
    b. Utilize research (from this report and elsewhere) to determine key out-of-region markets where talent is regularly migrating from (e.g., eastern Pennsylvania and Maryland).
    c. Determine the cost and feasibility of surveying visitors to the Southern Alleghenies to determine thoughts, preferences, and perspectives on regional amenities. Though not all visitors would qualify as future residents, they often serve as ambassadors of the region to the outside world.
    d. Determine priorities and connecting points for each individual county, rolling up to regional cluster-based development strategy.
        i. Identify and plug gaps in local economic development leadership.
        ii. Focus on diversifying employment options in small counties, namely Huntingdon and Fulton.
        iii. Consider developing a regional dashboard data tool that will provide cohesiveness with CEDS, regional strengths, and planning priorities
    e. Develop co-branding and marketing of the SAP&DC region.
        i. Pilot a marketing program, and measure success from predetermined evaluation metrics.
        ii. If successful, consider hiring professional social media/marketing agency to develop branding and roll out the program in target markets.
2. Consider deployment of remote worker program attraction model.
    a. Determine appetite from regional leadership in each key community to the concept of a region-wide remote worker attraction model.
        i. Address concerns with research and data.
        ii. Design program policies that run with the grain of existing community values and economic development priorities.
        iii. Determine potential funding sources and initiate conversations.
    b. Explore and study lessons learned from this assessment as well as the City of Johnstown's pilot effort.
    c. Consider appropriate balance of program amenities and features that would harmonize with quality of place and housing goals.

    d. Consider outsourcing process of remote worker attraction to professional group with specialization on the topic.

3. Establish a task force that inventories and assesses recent local/regional talent retention/attraction programming and sets 10-year objectives.
    a. Identify regional champions in fields of workforce/talent retention and development. Convene for selection of task force and goal-setting exercises.
    b. Utilizing existing local retention/attraction initiatives, create network focused on regional outcomes over 5- to 10-year period.
        i. Gauge existing skill sets and capacity at the local level.
        ii. Identify impediments to scaling to the regional level.
        iii. Quantify local/regional outcomes.
        iv. Establish regional program objectives.
    c. Consider deploying an electronic survey of former residents, students, and those with weak ties to the SAP&DC region to determine interests, perceptions, weaknesses, and strengths related to worker attraction.
    d. Work with regional colleges and universities on postgraduation engagement questions related to settlement, interest in returning to the region, etc.
    e. Establish regional locally focused youth retention initiative.
        i. Market programming to middle and high school aged students.
        ii. Increase visibility of manufacturing and trades by hosting career day field trips between participating local employers and secondary schools
        iii. Orient educators to link youth talents to experiential learning with focus on entrepreneurial, career, and local adventure opportunities.
    f. Establish other initial pilot programs
        i. Identify short-term outcomes that align with priority objectives.
        ii. Design pilot programs and quantify outcomes for 1- to 3-year durations.
        iii. Ensure linkage and connection with both housing strategy outcomes and quality of place strategy outcomes

Quality of Place Strategy

Key Problems Summary

1. Few threads connect recreational and cultural assets across the six-county region.
2. Region's many cultural and natural resource assets are not well known to external population, thus reducing opportunity to translate into economic opportunity.
3. Perception that region's culture is stuck in time rather than progressing with current trends. The region's ability to compete with economic and quality of place offerings is unclear and, where present, not well advertised.
4. Unique, historic downtowns have authentic and genuine appeal that is sometimes obscured by vacant storefronts and/or urban blight.
5. Regional thought leaders and organizations are not aligned to significantly impact major impediments to quality-of-life achievements.

Tools

References and aids to guide this strategy: coworking spaces, ambassador programs, active outdoor clubs, talent recruitment amenities programing, enhancement of community events, and the Pennsylvania Downtown Center.

Partnering Organizations

The following are potential and applicable partners for funds, resources, etc.:
Tourism organizations: Explore Altoona, Bedford County Visitor's Bureau, Johnstown & Cambria County Visitor's Bureau, Laurel Highlands Visitor's Bureau, Fulton County Chamber of Commerce and Tourism, Huntingdon County Visitor's Bureau, Central Pennsylvania Convention & Visitor Bureau, Juniata River Valley Visitors Bureau and Center for Entrepreneurial Leadership, PennTAP, Pennsylvania Downtown Center. Local Colleges and Universities: Pennsylvania Highlands Community College, Allegany College of Maryland, St. Francis University, Juniata College, Mount Aloysius College, Sheetz Center for Entrepreneurial Excellence, University of Pittsburgh at Johnstown, Penn State Altoona, Somerset County Technology Center
Community Development Agencies: Bedford, Blair, Cambria, Fulton, Huntingdon, and Somerset County commissioners, Community Foundation for the Alleghenies (Bedford, Cambria, and Somerset Counties)

Suggested Actions

The region has several qualities of place initiatives, many in their early stages. These efforts should be continued, expanded, and marketed to the several targeted markets.

Targeted Outcomes

1. Establish amenity centers serving as magnets to younger households (18- to 35-year-olds) and empty nesters (65+).
2. Fully leverage rural and agricultural assets to create unique natural resources, integrated lifestyles, and economic opportunities (i.e., cottage agriculture, farm-to-table restaurants, hiking/biking, outdoor recreation retail, fermented beverages, etc.).
3. Create a diverse array of restaurant and night-life opportunities within amenity centers.
4. Further integrate natural amenities into the experience of living in the region.

5. Establish quality of place (QOP) metrics to track and evaluate over time.

Focused Strategies

Build and market many strong QOP initiatives while doubling down with a regional marketing strategy and implementation of big idea quality of life (QOL) initiatives.

1. Create a Southern Alleghenies cultural and recreational asset map.
    a. Engage with leaders in tourism, cultural industries, and recreational industries to develop a full map for further planning.
    b. Develop a visually engaging regional geographic map.
    c. Consider creating separate themed maps (e.g., food and beverage, heritage, etc.).
    d. Determine near-term and long-term gaps that could be filled by nonprofit or for-profit entities.
    e. Utilize surveys and other research to examine possibilities for expanding local festivals and special events.
    f. Utilize surveys and other research material to determine additional community preferences for community assets at a local level.
2. Continue development of existing qualified life assets, including but not limited to the following:
    a. Whitewater rafting/kayaking opportunities
    b. Johnstown area mountain biking trails
    c. Fermented beverage businesses and industries
    d. United 93 Memorial Trail
    e. Great Allegheny Passage
4. Consider development of a Southern Alleghenies marketing program designed with specific objectives to be accomplished.
    a. Consider issuing an RFP soliciting a qualified/experienced professional firm to market region to target markets.
    b. Establish a multifaceted regional marketing program designed to generate multiple regional touch opportunities: talent, visitors, and businesses.
    c. Establish a regional broadcast network dynamic with new programming, opportunities, and successes.
5. Improve identification to key natural amenities (e.g., rivers, lakes, and mountains).
    a. Improve wayfinding tools and signage from high pedestrian and foot traffic areas to natural amenities.
    b. Consider inviting and incentivizing social media influencers to visit, write, and post about the region and its amenities.

Worker Attraction Guidance

Assessing remote worker recruitment tools and best practices is one of the particular focuses of this study. Some aspects of remote worker attraction have been integrated into the above Worker Retention and Attraction Plan, but PC's team stopped short of promoting it as a core strategy recommendation, primarily because we believe that concept will require more discussion and buy-in from local and regional economic development leadership. Therefore, the following topics should be taken as general guidance and advice for SAP&DC and others in the region to consider as they explore this possibility.

A successful worker strategic plan for a portion or entirety of the SAP&DC Region should include the following elements:

Research indicates that most people who relocate to work remotely settle within a 90-minute radius of their original location. Key locations within the SAP&DC Region are within 150 miles of numerous metro areas including Pittsburgh, Washington DC, Baltimore, Harrisburg, Philadelphia, etc.

For those moving within the 90-minute proximity of their prior locations, interest in more affordable housing is primary motivator. The fact that home prices in the SAP&DC Region are among the lowest in the Keystone State offers an advantage in recruiting within these markets. However, this factor must be kept in balance with the fact that housing supply is relatively thin, even for existing residents.

Regional leaders should consider connecting the dual issues of remote worker attraction and the inadequacy of housing. There are several tracks for doing so:

- Development of market-rate rentals in urban environments, especially in downtown environments with existing amenities and resources (i.e., coworking space, restaurants, nightlife, walkable environments, etc.)
- Incentives that align with the need to redevelop single-family and multifamily buildings. Leaders should explore the possibility of down payment assistance in addition to or in lieu of a general relocation stipend. If possible, these incentives should be aligned with specific geographic pockets that have solid infrastructure and that leaders would like to see redeveloped.

The majority of remote workers are young, well-educated, and relatively affluent. It is essential that the third spaces that regional leaders invest in have the authentic energy and vibe that such workers desire. Aspects such as interesting architecture, public art, restaurants, and entertainment are all ingredients of this atmosphere. Attempts to save money by placing coworking spaces in business parks, former big box stores, and other creatively sterile environments are not likely not lead to success.

To the extent that leaders pursue remote worker attraction models, the role of worker retention should not be neglected. The most successful models emphasize not just providing benefits to remote workers, but also stimulating community cohesion. Networks that utilize the skills and knowledge of remote workers will make them feel more at home (i.e., volunteering activities, mentorship with young business leaders/entrepreneurs, religious and community groups, etc.)

A regional approach should be undertaken that emphasizes the full spectrum of the SAP&DC Region. Johnstown has assets that do not exist in Bedford, Bedford has assets that do not exist in Somerset, and so on throughout the region. As the region develops out its coworking and business incubator infrastructure, leaders should consider developing collaborative agreements that allow remote workers to access spaces in any location within the region, and not just their location of residence.

Young adults in the millennial generation (current 25- to 40-year-olds) are the most likely to be remote workers. Millennials are accustomed to receiving and vetting marketing pitches and, as a rule, value sincerity and authenticity above highly polished exhibitions. The genuine historic feel, and even occasional grittiness of the region's downtown areas can serve as a benefit to many millennials seeking such an authentic built environment.

The consensus opinion from economic and community development groups who have advertised remote worker incentive programs is that demand rapidly and considerably outpaced their expectations. This fact points to several policies and practices that must be in place for such programs to be successful:

- Clearly convey definitions of program policies and ideal candidates via the program website to cut down on speculative interest and home in on qualified leads.
- The process for assessing and on-boarding candidates must be timely, organized, and respectful of candidate's priorities and confidentiality.

III. Best Practices Overview

The following best practices are focused on successful application of programs and policies related to the strategic plan elements identified in this document. In producing these assessments, the consulting team dug past online advertisements, speaking directly to program participants and advisors whenever possible. It must be emphasized that although good lessons can be drawn from well-organized programs in other locations, each program and policy should be custom catered to the unique circumstances of the SAP&DC region. Best practices that are lifted from their context and directly transplanted elsewhere are rarely successful.

Remote Worker Attraction Best Practices

Tulsa Remote

The City of Tulsa, Oklahoma is currently home to over 400,000 people. What used to be a predominately petroleum-based economy in the city has been transitioning to a more diverse base of industries and now has major firms in telecommunications, manufacturing, energy, and aviation. As the city’s population continued to grow along with the economy, local officials anticipated the need for a diverse group of talented professionals across a range of industries to participate in the ascension of Tulsa’s economy. Tulsa Remote is the program economic development leaders developed to bring diverse, bright, and driven individuals to the city for community building, collaboration, and networking. Tulsa Remote has directed its efforts toward recruiting workers who currently reside outside Oklahoma, hold remote positions, and have in interest in relocating to Tulsa.

> *“Tulsa Remote offers additional incentives including a year membership at a local coworking space, support in identifying housing, and regular social activities.”*

Launched in 2018, the program brings remote workers and “digital nomads” to the community by offering $10,000 grants and community building opportunities. The program is funded by the private Kaiser Family Foundation. Additional incentives offered to those who relocate include a year membership at a local coworking space, support in identifying housing, and regular social activities like meetups for young entrepreneurs and new residents. Under previous pandemic restrictions, these get-togethers were replaced with online events such as Zoom happy hours, but normally there are 20–30 organized events per month. The program has a partnership with 36 Degrees North, a coworking space in Tulsa.

In just three years, the program has brought over 1,000 new remote workers to Tulsa from across a broad range of industries. These participants were chosen from over 40,000 applications to the program. Although these new residents have said the $10,000 was certainly enticing, what was even better was the sense of community new residents found in the city. The top reasons members of the program applied to live in Tulsa are

- high quality of life with low cost of living;
- ability to have a home office, yard, or garden;

- lack of pollution and traffic congestion;
- proximity of neighborhoods to downtown; and
- ability to have a pet.

So far, about 90% of those who have relocated have stayed beyond the one-year duration of the program. An important determinant of success has been how responsive the Tulsa Remote staff has been toward inquiries from prospective applicants. When someone expresses interest in the program, it is important to keep them engaged and to follow up, just as an employer would be responsive during a hiring process. Other results from the program have been the stimulation of new startup businesses in Tulsa and relocated remote workers taking new local jobs in Tulsa. Ultimately, the program has also had success because Tulsa Remote markets its community well and maintains a sense of community and quality of life that new workers value immensely.

Before COVID-19 restrictions, a visit to Tulsa was part of the application process, and 5–15 applicants were brought to the city every week. Applicants were offered up to $500 for a flight and three nights at a hotel (where Tulsa Remote negotiated a significant program discount in exchange for a high volume of business) along with a happy hour and dinner. However, due to the increased number of applicants, the in-person visiting aspect will not likely be renewed. An ongoing challenge for program leaders is being cost-effective in community support. One-third of Tulsa Remote's staff (four full-time positions) is dedicated to community building and managing participants' needs after they have arrived in Tulsa.

West Lafayette/Purdue University: Work from Purdue (WFP)

About 65 miles northwest of Indianapolis, West Lafayette is home to Purdue University, which has an enrollment of over 40,000 students. Amid the pandemic and a growing trend toward remote work, West Lafayette, and the Purdue University Research Foundation (PRF) partnered to take advantage of this trend and attract new professional talent to their community. They wanted to recruit move-ready talent and increase their tax base. After a successful 2020 pilot program through which Purdue University and the university research foundation identified and recruited remote workers to live and work in the Discovery Park District, they are now scaling the effort and seeking new partners.

The successful pilot program focused on marketing the unique value offered by Purdue University and the West Lafayette community. Program participants were also offered a $5,000 relocation stipend and unique amenities such as access to Purdue University facilities, discounts on housing, coworking space, courses through Purdue Online, and programming through Purdue Foundry (a local business development service). The program generated 295 applicants with 21 who met the minimum program requirements—living outside Indiana, earning more than $50K annually, having employer authorization, and being willing to move within the next six months.

> *"The Purdue Research Foundation's program can invest $10K recruiting a worker earning $90K, which will generate $11K in local taxes and $45K spent annually in the local community."*

Ultimately, the program has proven its value. Currently, three program recruits have relocated, three have secured housing and are moving, and eight have committed to move and are looking to secure housing. A recent economic evaluation indicated that for a roughly

$10,000 investment that recruits a person who makes roughly $90K annually, the program will generate $11K in local taxes and $45K spent annually in the local community.

The Discovery Park District, which is a state-certified technology park, can apply a cash rebate from the state in the amount of the state income and sales tax collected from people in the district. The district has been developing rapidly, and this has accelerated the speed at which new projects can be justified. The combination of new remote worker salaries plus existing capital projects creates an attractive project profile for the district. Other benefits for the area are that there will be a pool of remote talent for prospective relocating businesses to the district.

Most candidates in the program were college-educated and had higher than average salaries. Candidates were very interested in the sense of community in West Lafayette and saw that as a reason to relocate; another reason was the diversity associated with a college town. Like Tulsa Remote, the financial incentive is important to those who relocate, but what is more important is a sense of community and belonging and a feeling that they can make a difference in their new community.

Remote Shoals (AL)

In Northwest Alabama along the Tennessee river lie the Shoals of Alabama, a region that includes Lauderdale and Colbert counties. The Shoals Chamber of Commerce and the Shoals Economic Development Authority (SEDA) partnered to create the Remote Shoals program to relocate talented remote workers to the region. The Shoals program, closely modeled after Tulsa Remote, touts the region's low cost of living, its welcoming community, and its creative culture as some of the incentives to attract new workers. In addition, Remote Shoals offers $10K, with 25% up front for relocation, another 25% after the first six months, and the rest after the first year.

> *"The Shoals markets its location as an advantage being relatively close to several metropolitan areas but without big city drawbacks such as pollution, traffic, and a higher cost-of-living."*

The Shoals also markets its location as an advantage in that it is relatively close to major cities such as Birmingham, Nashville, and Memphis and just a one-hour flight to Atlanta. This means those who relocate are close to major metropolitan areas but do not experience some of the drawbacks of these areas such as pollution, traffic congestion, and a generally higher cost of living.

To be considered for the Remote Shoals program, candidates must have a minimum annual income of $52K, be able to move to the area in six months, be 18 or older, and hold full-time employment in a remote capacity outside of the principal counties. Candidates are evaluated by program staff and ultimately must complete an interview to be personally selected.

The pandemic accelerated the program such that 18 people have relocated. There has also been a spike in applications, with about 1,000 for the program's second year in existence. In addition, the high earners that the program attracts make a large contribution to the Shoals local economy, with an estimated $1.8 million in activity so far generated.

The Remote Shoals program is intended to cap at about 25 people per year due to budgetary and administrative constraints. The comparatively small size of the program allows for less formal and more hands-on community-building efforts. The program prepared and distributed COVID-19 care packages, including gift cards, to participants, making for a personal connection with those who relocated. Remote Shoals has emphasized welcoming those who relocate to the community in a wholesome way. Visiting applicants are given two nights in a hotel, a lunch, and a community tour. The cost of travel to the Shoals is taken on by the applicant.

The SEDA is funded by a sales tax levied to fund regional economic development. In the course of recruiting tech businesses to the area, SEDA observed that many had lots of remote workers and that providing incentives to companies to create jobs where workers would be located elsewhere seemed counterproductive. Thus, the focus shifted to bringing in the remote workers themselves. SEDA has six staff members, of whom a few handle work related to Remote Shoals on an as-needed basis. The current program budget is $300K, of which $250K is for incentives and $50K is for program marketing.

Housing Best Practices

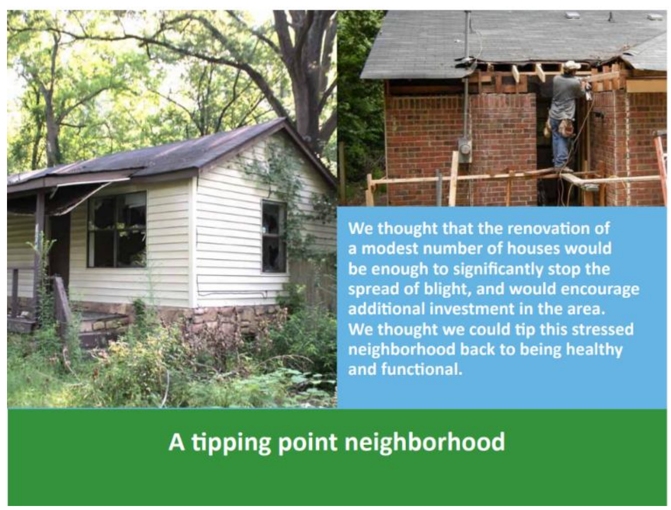
The Frayser Model — Reinvesting in Blight (Memphis, Tennessee)

Frayser is a distressed community; the area once led Tennessee in foreclosures and bankruptcies according to the Frayser Community Development Corporation (Frayser CDC). The average home in the area sells for about $40,000, which is down from $47,600 in 2006 but higher than the $21,000 average several years ago.

> *"For the CDC's $1 million investment, the city and county will see additional tax revenue of $119 thousand, offering the CDC a total 12% return on their investment."*

In 2012, the Frayser CDC established what it called a Tipping Point approach to blight elimination and neighborhood revitalization. The Tipping Point approach involved the CDC identifying a neighborhood area that showed signs of both visible disinvestment and well cared for properties. In other words, a neighborhood that could potentially tip either way — toward growing blight or toward market driven revitalization. The Frayser CDC felt that with a strategic intervention addressing blight in an area where pockets of homeowner pride were evident that the Memphis homebuyers could discover undervalued properties and turn them into quality affordable market rate housing.

The Frayser CDC, with the help from the Tennessee Housing Development Agency, which provided a $3.7 million grant, acquired and/or issued lawsuits against 25 properties in neighborhoods that were completely blighted and vacant. The CDC then renovated 18 properties, drastically changing the appearance of the neighborhood. The CDC intended to renovate enough houses to stop the spread of blight in the community and make it once again a neighborhood of choice versus last resort.



The CDC found that fixing blight helps attract investors to the community. Frayser spent $1 million to acquire and restore 18 homes; the homes were purchased at an average cost of $10K and renovated for an additional $46K. Homes in the area targeted by the CDC and within 500 feet now have a current taxable value of nearly $37 million, representing a 15% rise since the acquisition and rehab efforts were initiated. The CDC's work stimulated a response from third-party investors, whose work in the community created an additional $6 million in total real estate value. For every dollar spent to acquire and renovate blighted homes, an additional $6 of value was realized. For the CDC's $1 million investment, the city and county will see additional tax revenue of $119 thousand, offering the CDC a total 12% return on their investment. In addition to the increased real estate value and tax revenue, the area has also seen a decrease in crime.

Takeaways

There were several lessons to be taken away from the Frayser neighborhood case study, including these:

1) With the right strategies, blight elimination can be used as a catalyst for neighborhood revitalization.
2) Strategic targeting of property is required to tip neighborhood towards sustained reinvestment.

3) Tipping point strategy requires partnerships with funders, neighborhood stakeholders, and organizations with real estate development skill sets.
4) Marketing revitalization efforts to area households will spur market demand and likely attract investors to join the party.
5) A well-run program will leverage investment and generate a healthy return and benefits, all of which can and should be documented.

Woodbine Iowa Main Street — Rural Main Street Revitalization

Along the Boyer River in Harrison County, Iowa, sits the city of Woodbine. A small farming city, Woodbine is home to about 1,500 people. The city has experienced a population decrease of about 6.7% since the 2010 Census. Like so many other rural communities in the United States, Woodbine has lost both businesses and community wealth during the past decade. Motivated to act, the broader community spurred into action, with the local Chamber of Commerce transitioning into the Woodbine Main Street program.

One of the more important facets of Woodbine's efforts to improve the economics of their downtown was the restoration of upper-level housing in the downtown area. To date, more than $10 million has been invested in downtown Woodbine through public and private sources. Over 28 buildings have been rehabilitated. Additionally, over 36 upper-story units were added to the downtown district, increasing the taxable value of the district's three block footprint by $2.5 million.

Part of success in Woodbine is due to its participation in Main Street Iowa, a state-sponsored program designed to further develop Iowa's downtowns with through technical assistance and financial resources, including training workshops, design and business assistance, and seed funding. In addition to Main Street participation, Woodbine had a local developer that mentored the on its early projects. They ultimately used the knowledge gained from working with the developer-mentor to tackle later projects themselves.

Takeaways

There were several lessons from the Woodbine case study, including these:

1) Unique new partnerships are required and can be effective in undertaking difficult and complex redevelopment assignments.
2) The national main street program, with state main street administration, is a critical resource providing important technical assistance and access to seed capital (such as the Pennsylvania Downtown Center (PDC).[1]

[1] Pennsylvania Downtown Center, https://padowntown.org/programs/main-street-program.

3) Developing and growing local capacity is critical to taking on seemingly impossible projects, especially in smaller rural communities. This takes time and usually involves taking advantage of a local or outside development expert.
4) A revitalized downtown in a rural community can organize and take advantage of both local mixed-use market demand as well as regional demand.
5) A revitalized downtown will likely impact greater community both economically and psychologically.

National Association of Realtors: Innovative Housing

In 2021 the National Association of Realtors (NAR) conducted a research project on the conversion of hotels/motels into multifamily housing. The NAR sent a survey to its 75,000 members and received responses from 1,936 with 168 indicating they had been involved in some manner with this type of conversion. This research is especially relevant given the fact that the largest closures of hotels/motels during the pandemic have been amongst independent operators impacting 1.45 million rooms in 2020 — 28% of the 5.8 million rooms according to the NAR.

Of the 187 hotel/motel conversions identified through the survey, 91% were for conversions into conventional multifamily or targeted populations. The NAR study concluded that “hotels and motels can be repurposed as multifamily housing without Low Income Housing Tax Credit (LIHTC). Multifamily housing can be developed from suitable extended-stay, conventional and historic hotel and motel types.” Zoning did prove to be difficult in several of the conversions given the unfamiliarity of local government with this type of adaptive reuse. Early discussions between developers and local government officials were deemed essential in attempting to eliminate barriers and misunderstandings.

One of the 5 case studies provided by NAR involved the conversion of a Residence Inn by Marriott in Winston-Salem, North Carolina. The former hotel was converted in 2020, providing 88 new apartments for a cost of $5.9 million (including acquisition) or approximately $67,000/unit. The property benefits from its proximity to Wake Forest University and nearby business

Aerial view of the Residence Inn
Source: National Association of REALTORS® and Move, Inc.

complexes. The property was experiencing financial difficulties before its conversion into Vivo Apartments. The property now offers what it calls “resort-style living” with studio and two-bedroom units starting at 500 square feet. The complex amenities include indoor and outdoor lounges, community-wide Wi-Fi, outdoor BBQ grills, a 24-hour fitness center, a business center, tennis and basketball courts, and a fire pit.

Takeaways

There were several lessons from the NAR study, including these:

1) Motel/hotel conversions, many of which have been accomplished in rural regions like the Southern Alleghenies, merit investigation as potential housing options.
2) Since many motels/hotels are in strategically located commercial areas, they provide mobility restricted households more convenient access to services and employment opportunities.
3) Conversion costs in many instances are reasonable resulting in an attainable new affordable housing product.
4) The potential for a win-win public-private partnership is strong with local government assisting with zoning and incentives and the private sector addressing abandonment and introducing new housing units to the community.
5) Abandoned motels/hotels can serve as a magnet for national-level investors to enter a community and create an opportunity for long-term housing partnerships.

IV. Socioeconomic Trends

Community Statistics

The analysis of the social and economic fabric of the six counties of the Southern Alleghenies was performed after a detailed review of prior research and economic development plans. Detailed current data were collected for each county in Pennsylvania for comparative purposes and included demographics, education, employment trends, housing, business and industry information and labor force characteristics. In most cases, counties are ranked in alphabetical order, though in some cases is it more appropriate to rank order by a given metric.

Demographics

The region's population is declining. Overall, the SAP&DC region decreased by over 29,000 people between 2010 and 2020, and each of the six counties lost residents. In terms of gross population loss, Cambria and Blair led, losing 14,700 and 6,000 residents, respectively. On the other end of the scale, Fulton decreased by just over 300 and Huntington by 1,400. In percentage terms, Cambria and Somerset counties had the highest rate of loss at -10.3% and -6.2%, respectively, and Huntingdon and Fulton had the smallest percentage population declines.

The COVID-19 pandemic and associated economic changes resulted in population growth changes throughout the country. Within the SAP&DC region, patterns largely remained the same, with each of the six counties losing net population between 2019 and 2020. That said, Fulton and Bedford significantly slowed their rates of decline during this pivotal period.

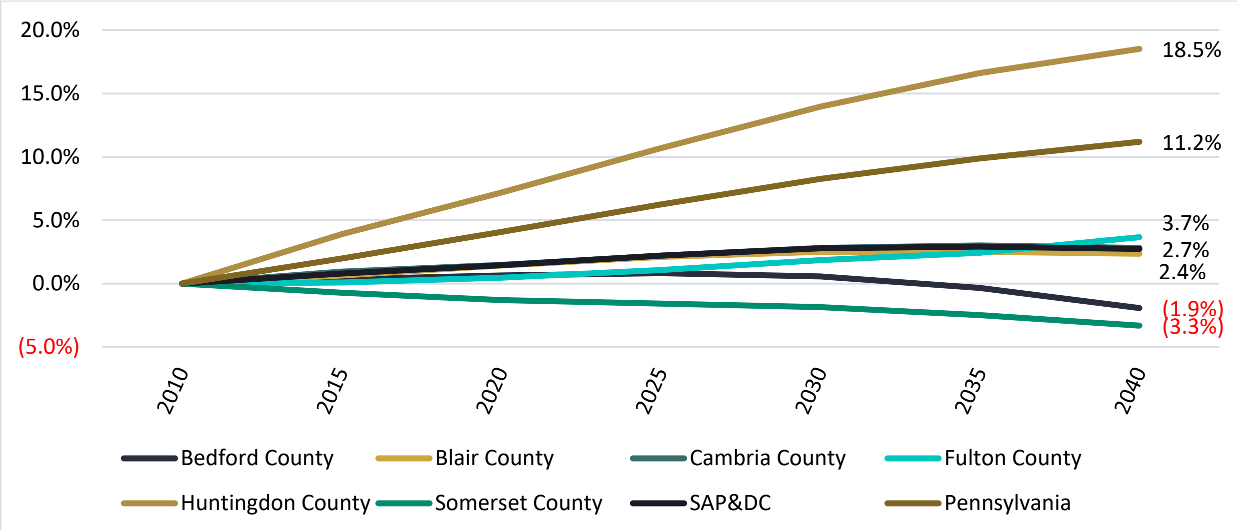
These trends are out of step with Pennsylvania, as the state saw its population grow by a modest 0.6% over the same period. It is worth noting, however, that most counties in the state lost population. Just 20 of the state's 67 counties increased in population over this term. Most growth was within the greater Philadelphia metro area.

Table 2: Population Change, 2010-2020

Region	2010 Population	2020 Population	Change	Percent Change
Bedford	49,699	47,817	(1,882)	(3.8%)
Blair	127,045	121,007	(6,038)	(4.8%)
Cambria	143,461	128,672	(14,789)	(10.3%)
Fulton	14,862	14,501	(361)	(2.4%)
Huntingdon	45,994	44,590	(1,404)	(3.1%)
Somerset	77,759	72,916	(4,843)	(6.2%)
SAP&DC Region	**458,820**	**429,503**	(29,317)	(6.4%)
Pennsylvania	**12.71 M**	**12.78 M**	80,386	0.6%

Source: US Census Bureau, 2010 and 2020 Annual Population Estimates

Figure 1: Past & Projected Population Growth



Source: Points Consulting using Pennsylvania State Data Center for the Center for Rural Pennsylvania

Table 3: Past and Projected Population Trends

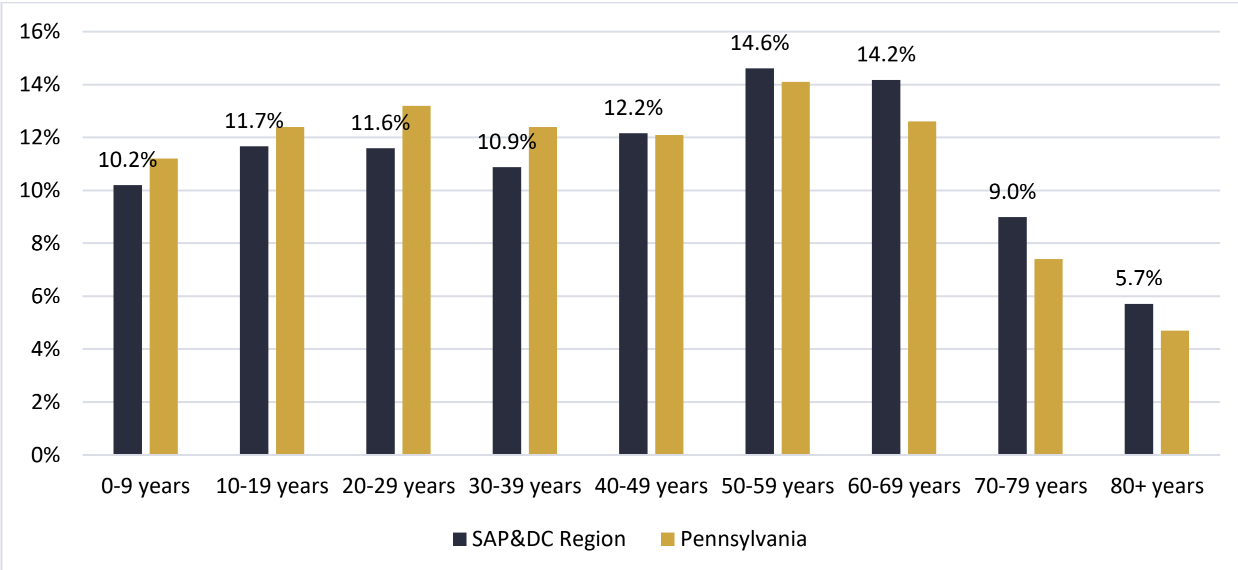
Metric	2020 Pop. Est.	2030 Pop. Est.	2040 Pop. Est.	10-Yr Change	10-Yr % Change	20-Yr Change	20-Yr % Change
Bedford	50,062	50,025	48,779	(37)	(0.1%)	(1,283)	(2.6%)
Blair	128,862	130,220	130,036	1,358	1.1%	1,174	0.9%
Cambria	145,615	147,518	147,507	1,903	1.3%	1,892	1.3%
Fulton	14,934	15,138	15,407	204	1.4%	473	3.1%
Huntingdon	49,200	52,306	54,399	3,106	6.3%	5,199	9.6%
Somerset	76,694	76,267	75,132	(427)	(0.6%)	(1,562)	(2.1%)
SAP&DC	**465,367**	**471,474**	**471,260**	**6,107**	**1.3%**	**5,893**	**1.3%**
Pennsylvania	**13.23 M**	**13.76 M**	**14.14 M**	**529,424**	**4.0%**	**902,418**	**6.4%**

Source: Points Consulting using Pennsylvania State Data Center for the Center for Rural Pennsylvania

The Center for Rural Pennsylvania provides long-term projections of population change based on past and existing population trends. The long-term forecast is most optimistic about Huntingdon and Fulton Counties. Cambria and Blair are forecasted to experience marginally positive growth. Meanwhile, Bedford and Somerset are projected to decrease in population, particularly from 2030 onward.

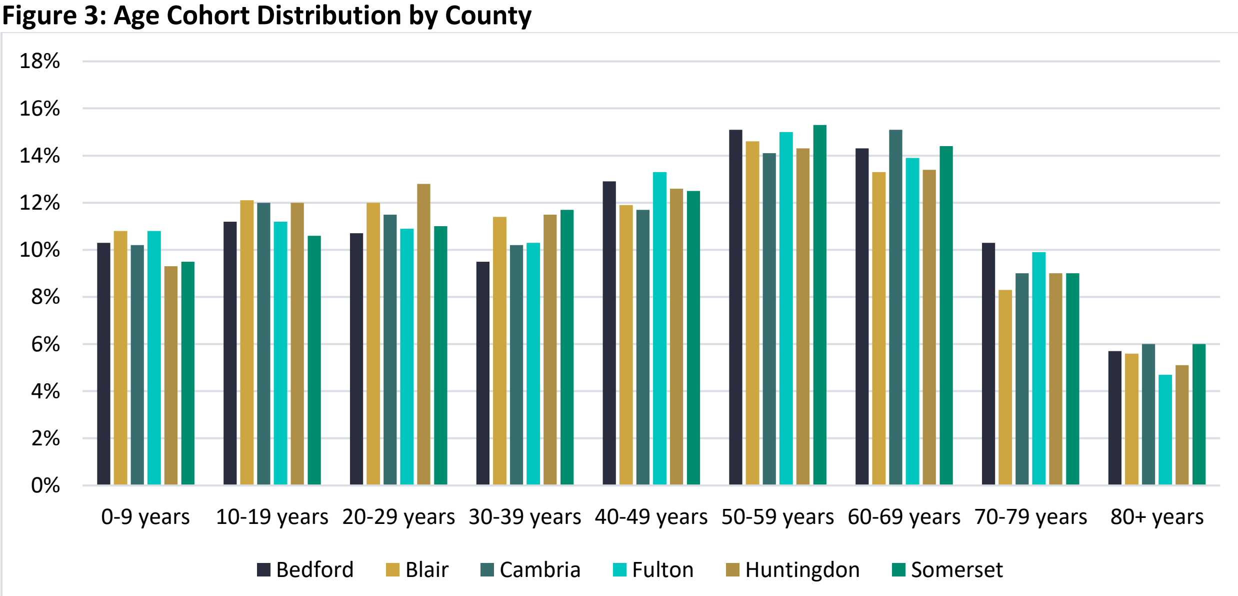
It is important to note that these projections are just one hypothesis about the future and should not be seen as an unavoidable destiny. Changes in economic development strategy, such as those suggested in this plan, can have a big impact on community momentum that may significantly alter these forecasted changes.

Figure 2: Age Cohort Distribution, SAP&DC Region and Pennsylvania



Source: U.S. Census Bureau, 2010 and 2019 American Community Survey 5-Year Estimates

Figure 3: Age Cohort Distribution by County



Source: U.S. Census Bureau, 2010 and 2019 American Community Survey 5-Year Estimates

Current age distribution data indicates age cohorts that compose the largest components of population and which cohorts have been changing over time. In comparison to Pennsylvania, the SAP&DC region has a higher proportion of individuals in all cohorts age 40 and over. As indicated in Figure 2, the most dramatic differences are among those in the 60- to 79-year-old age brackets.

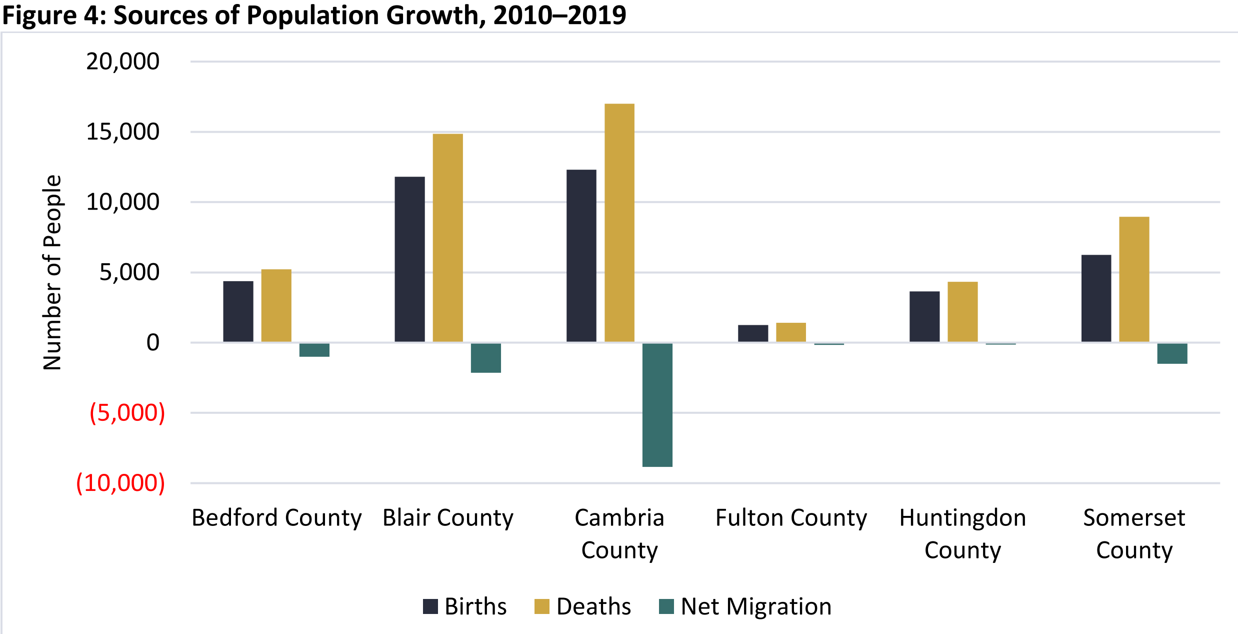
Distributions are similar on a county-by-county basis, but there are a few key differences. Bedford, Fulton, Huntingdon, and Somerset each have an encouraging large portion of individuals in the mature adult category (i.e., 40- to 49-years of age). The amount of 20- to 29-year-olds in Blair and Huntingdon Counties are also an encouraging sign for future prospects of the region.

Determining change over time for specific age cohorts is challenging since the Census Bureau focuses efforts on communities with a population of 65,000 or higher. For 2010–19, only Blair and Cambria counties surpass that threshold within the SAP&DC region. As anticipated, both counties had increased population among individuals 65–74. Interestingly, Blair County saw a boost of those aged 25 to 34 (+1,000), and those aged 10 to 14 (+790). Cambria County, meanwhile, did not see appreciable gains in any younger age cohorts.

Migration

Population growth is driven by three main factors: births, deaths, and migration. As shown in Figure 4, recent growth within the region has been driven by births more than migration. Still, between 2010 and 2019 none of the SAP&DC region counties had positive net in-migration. Migration has been mostly negative since 2011, an issue that is most acute in Cambria County, which lost a net of 8,800 individuals over these ten years.

Figure 4: Sources of Population Growth, 2010–2019



Source: Points Consulting using Census Annual Population Estimates

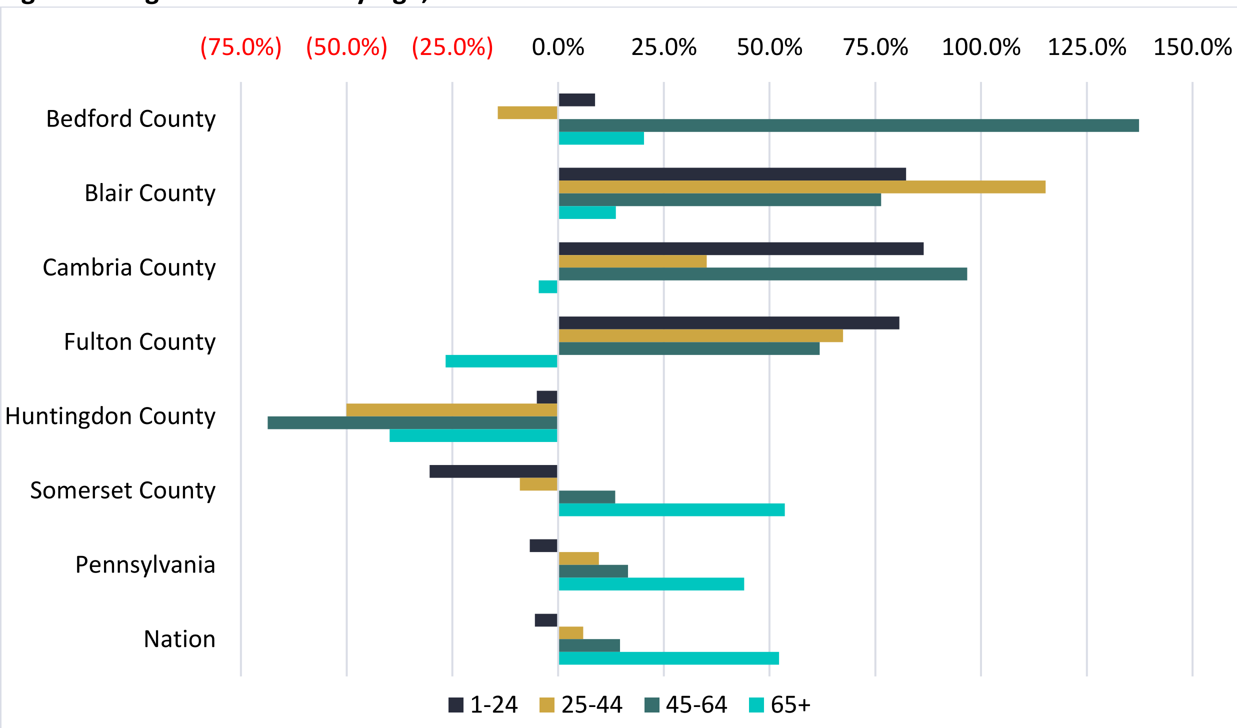
Near the date of publishing this plan, 2020 components of population change data were released by Census Bureau. Within these data, natural population continues to follow the same patterns reflected in Figure 5. In 2020, the pandemic resulted in a significant change in migration patterns across the nation, including some shifts within the region.

Between 2019 and 2020, Bedford and Fulton were the only two counties to experience positive migratory change in population, but only slightly (+44 and +16, respectively). The trend follows suit for

Fulton County, but for Bedford this is a reversal of prior years' trends. The other counties continued to see negative change due to migratory causes, most notably Cambria (-768). Within Pennsylvania at large, counties immediately adjacent to urban areas saw the greatest benefit, including Montgomery, Cumberland, Butler, and York.

A layer deeper within these data reveal not only migration patterns, but migration by age group. Figure 5 displays percent change in persons per age group who migrated between 2010 and 2019. Most notably, Blair, Fulton, and Cambria all saw a boost in the young adult age group (25 to 44 years of age). In real terms, Blair experienced the greatest impact, increasing its yield of population in this group by 860 individuals. Interestingly, Bedford witnessed a massive boost in those in the 45- to 64-year-old cohort. The 137% increase is associated with a numeric increase of 265 individuals. In practical terms, a continued growth in this cohort could have an outsized impact on Bedford County. Lastly, Huntingdon saw notable net decreases across all age groups.

Figure 5: Migration Growth by Age, 2010-2019



Source: Points Consulting using U.S. Census Bureau, Population Division

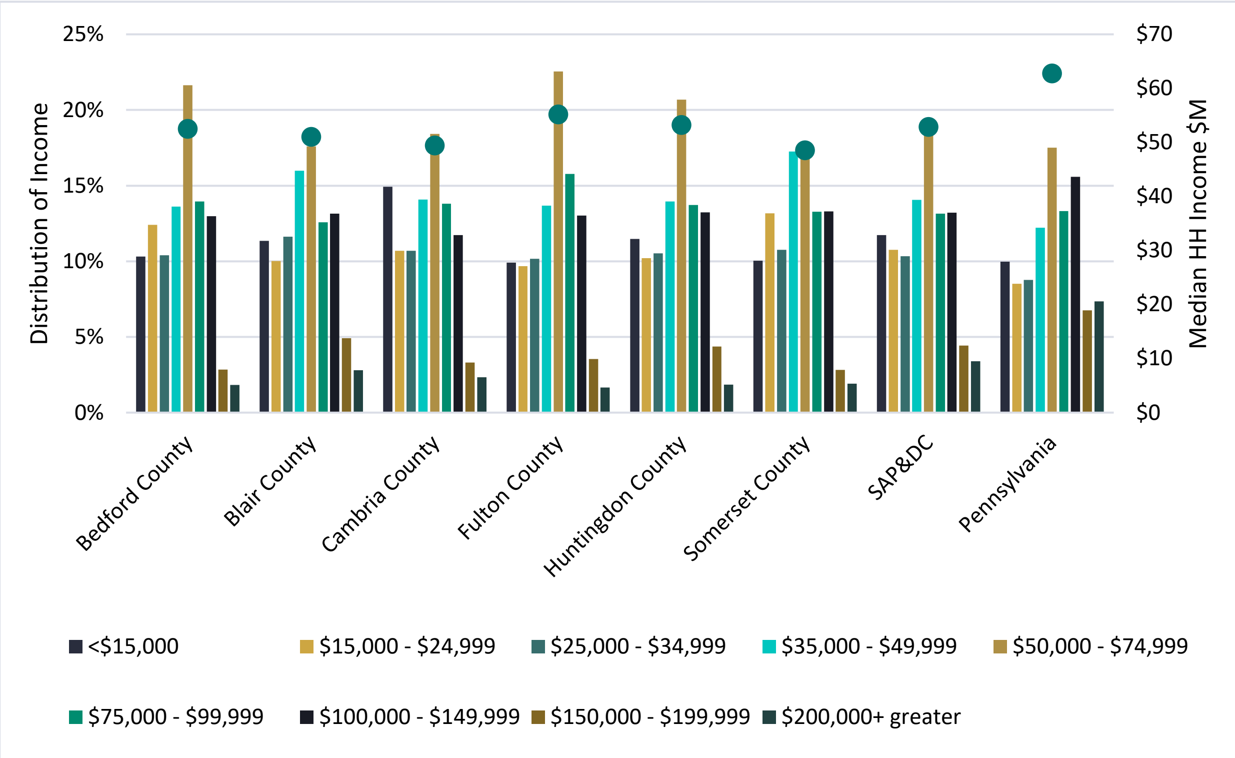
Those who relocate into the region tend to come from a variety of urban and rural counties in Pennsylvania and Maryland. Those who relocate out of the region have multiple destinations including immediately surrounding counties, Allegheny County, Centre County, as well as more urban counties to the east.

It is worth pointing out a few more regional dynamics specific to particular counties. Being closer to the southern border, Bedford and Fulton typically pull more relocators from Maryland counties such as

Allegany and Frederick. Blair County regularly draws people from exurban counties in eastern Pennsylvania and loses population to the west including counties such as Allegheny, and Westmoreland. Somerset generally loses population to immediately surrounding counties on all sides. Meanwhile, new residents tend to come from scattered areas in central and eastern Pennsylvania. (See Appendix Figure 1A for detailed maps by county).

Household Income

Figure 6: Distribution of Household Income



Source: Points Consulting, 2021 using Esri Business Analyst

Most households within each county, the SAP&DC region, and the state of Pennsylvania tend to earn an income in the $50–$75K range. The region trails statewide benchmarks among higher income groups; for example, households earning over $100K are 9 percentage points higher at the state than the regional level.

Many SAP&DC counties display a bimodal distribution. In other words, rather than a bell-shaped distribution, there are distinct humps — one in the low-income cohort and another in the moderate-income cohort. To site one example, Cambria county's largest cohort are those in the $50–$75K range, seconded by those in the less than $15K range. Blair county hosts the largest proportion of those consistently over $100K in household income (20%). Meanwhile, Fulton County boasts of the highest median household income (over $55K), which is supported by an unusually large proportion of households in the $55K–$75K range.

Table 4: Household Income Levels

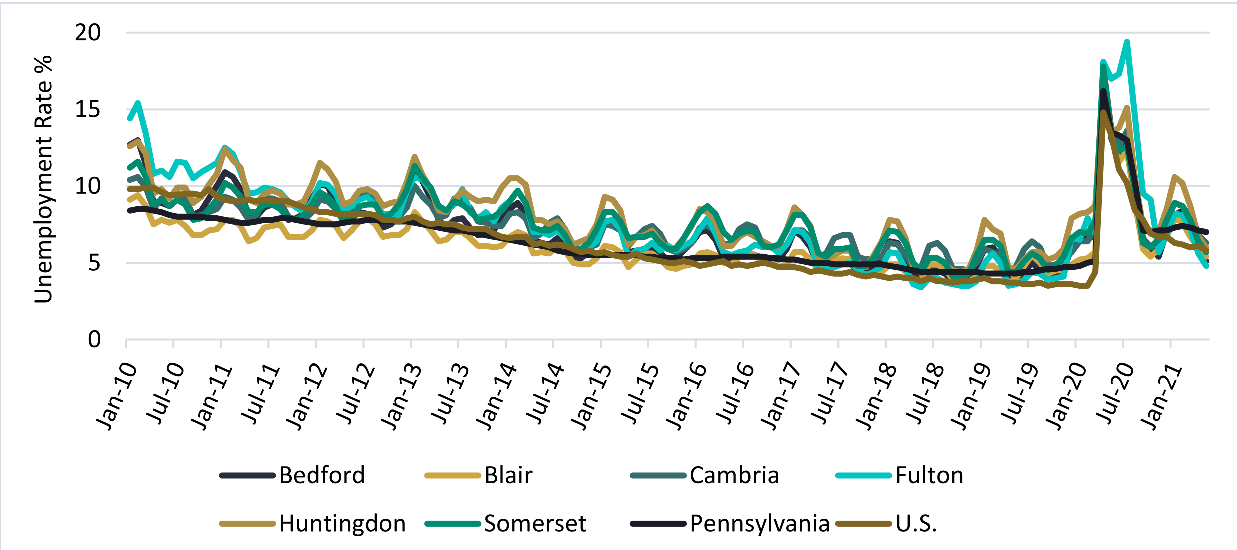
Household Income Base	Bed-ford	Blair	Cam-bria	Fulton	Hunt-ingdon	Som-erset	SAP& DC	PA
<$15K	10.3%	11.3%	14.9%	9.9%	11.5%	10.0%	11.7%	10.0%
$15K - $25K	12.4%	10.0%	10.7%	9.7%	10.2%	13.1%	10.8%	8.5%
$25K - $35K	10.4%	11.6%	10.7%	10.2%	10.5%	10.8%	10.3%	8.8%
$35K - $50K	13.6%	16.0%	14.1%	13.7%	14.0%	17.3%	14.0%	12.2%
$50K - $75K	21.6%	17.6%	18.4%	22.5%	20.7%	17.5%	18.9%	17.5%
$75K - $100K	14.0%	12.6%	13.8%	15.8%	13.7%	13.2%	13.1%	13.3%
$100K - $150K	13.0%	13.2%	11.7%	13.0%	13.2%	13.3%	13.2%	15.6%
$150K - $200K	2.9%	4.9%	3.3%	3.5%	4.4%	2.8%	4.4%	6.8%
$200K+	1.82%	2.8%	2.3%	1.7%	1.9%	1.9%	3.4%	7.4%
Median HH Income	**$52,513**	**$50,993**	**$49,439**	**$55,161**	**$53,207**	**$48,547**	**$52,868**	**$62,724**

Source: Points Consulting using Esri Business Analyst

Industry & Employment

As indicted in Figure 7, during the pandemic and associated economic lockdowns unemployment jumped to a high of 17% in April 2020. Over subsequent months, unemployment rates have dropped, yet they remain above pre-pandemic levels. All counties suffered from high unemployment during the pandemic, but those consistently highest included Fulton and Cambria. It is also worth noting that counties with a relatively small number of private sector employers tend to see more aberrant unemployment patterns, including Fulton and Huntington, which each see temporary spikes in late 2020 going into 2021.

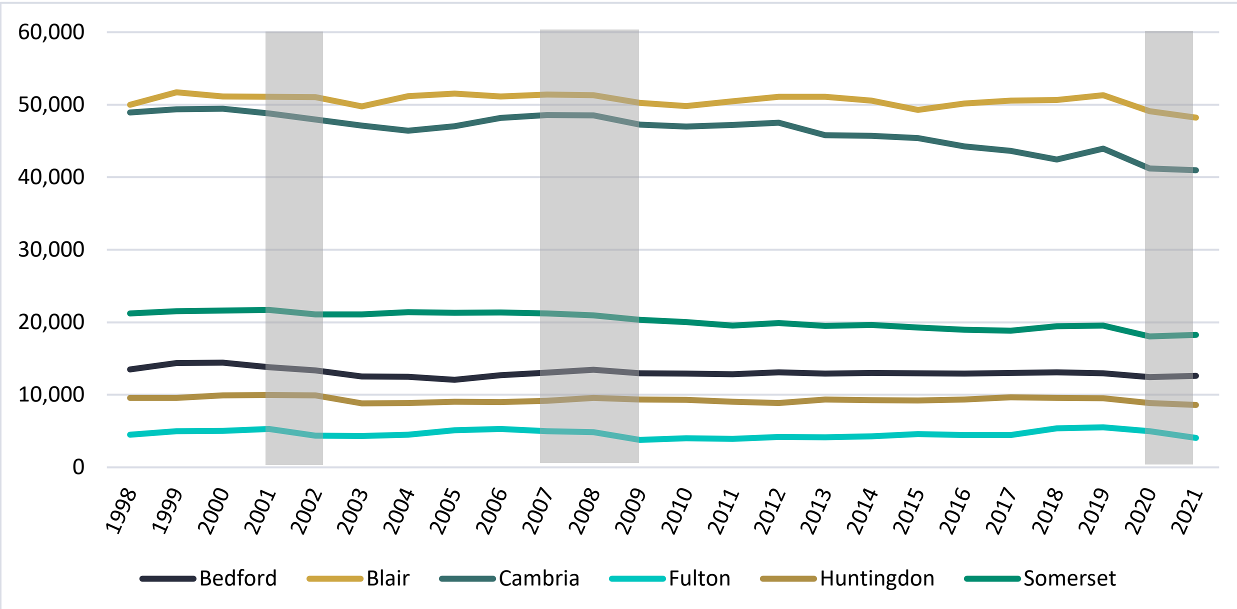
Figure 7: Monthly Unemployment



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, and Census Current Population Statistics

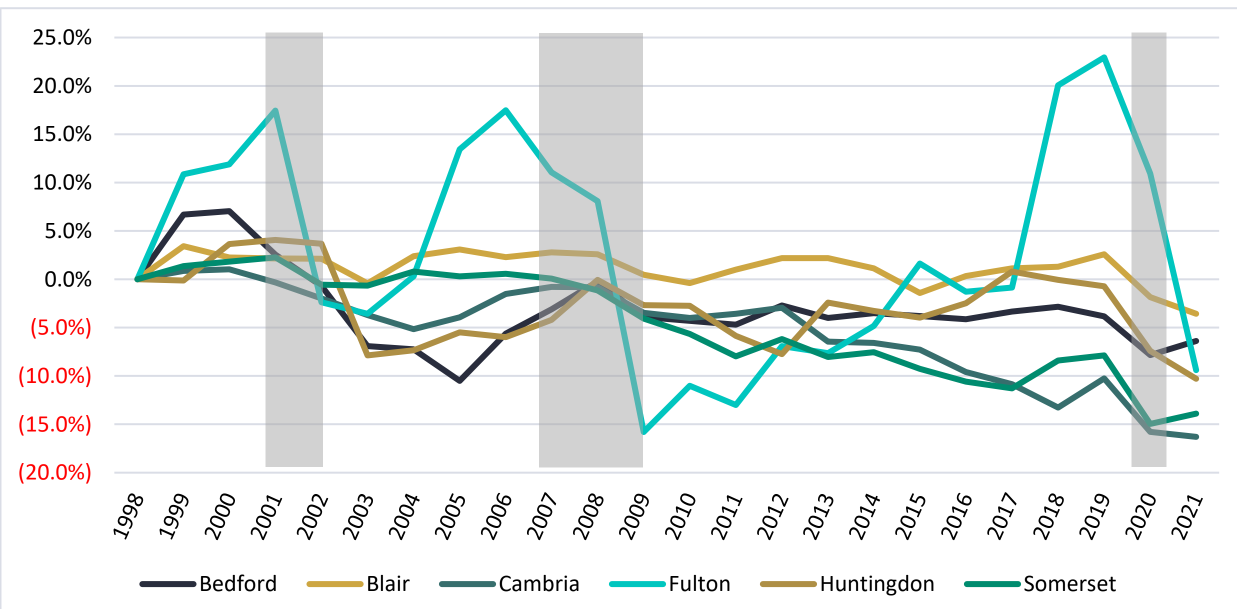
Figures 8 and 9, in combination, tell the story of overall employment change in the SAP&DC region over an extended period (1998–2021). Figure 8 displays employment numbers, while Figure 9 "normalizes" the change to better highly year over year swings and aggregate change over time. All counties lost some employment, but Blair remained the largest employing county and most stable over the period. Cambria has been hardest hit, decreasing in private sector employment by 16.3% over the period. Somerset also fared poorly in percentage terms, decreasing by 13.9%. Bedford and Huntington have seen ups and downs but are generally in an average pattern for rural counties in Pennsylvania. Fulton, as previously noted, experienced wild swings due to a low number of private sector employers.

Figure 8: Change in Employment over Time



Source: Points Consulting using LEHD Quarterly Workforce Indicators

Figure 9: Compound Change in Employment over Time



Source: Points Consulting using LEHD Quarterly Workforce Indicators

Table 5: Employment by Selected Industry Sector

	2010	2020	Change	% Change
Agriculture, Forestry, Fishing and Hunting	864	1,178	314	36.3%
Utilities	1,198	1,163	(35)	(2.9%)
Construction	7,970	7,647	(323)	(4.1%)
Manufacturing	19,950	19,690	(260)	(1.3%)
Wholesale Trade	5,977	5,510	(467)	(7.8%)
Retail Trade	21,489	19,618	(1,871)	(8.7%)
Transportation and Warehousing	8,948	9,378	430	4.8%
Information	2,119	1,899	(220)	(10.4%)
Finance and Insurance	4,961	4,086	(875)	(17.6%)
Professional, Scientific, and Technical Services	6,097	5,221	(876)	(14.4%)
Administrative and Support and Waste Management and Remediation Services	6,140	5,852	(288)	(4.7%)
Educational Services	14,914	12,325	(2,589)	(17.4%)
Health Care and Social Assistance	33,981	33,406	(575)	(1.7%)
Accommodation and Food Services	14,062	11,836	(2,226)	(15.8%)
Other Services (except Public Administration)	5,773	5,566	(207)	(3.6%)
Public Administration	7,690	7,781	91	1.2%
Grand Total	**162,133**	**152,156**	**(9,977)**	**(4.3%)**

Source: Points Consulting using United States Census LEHD Quarterly Workforce Indicators

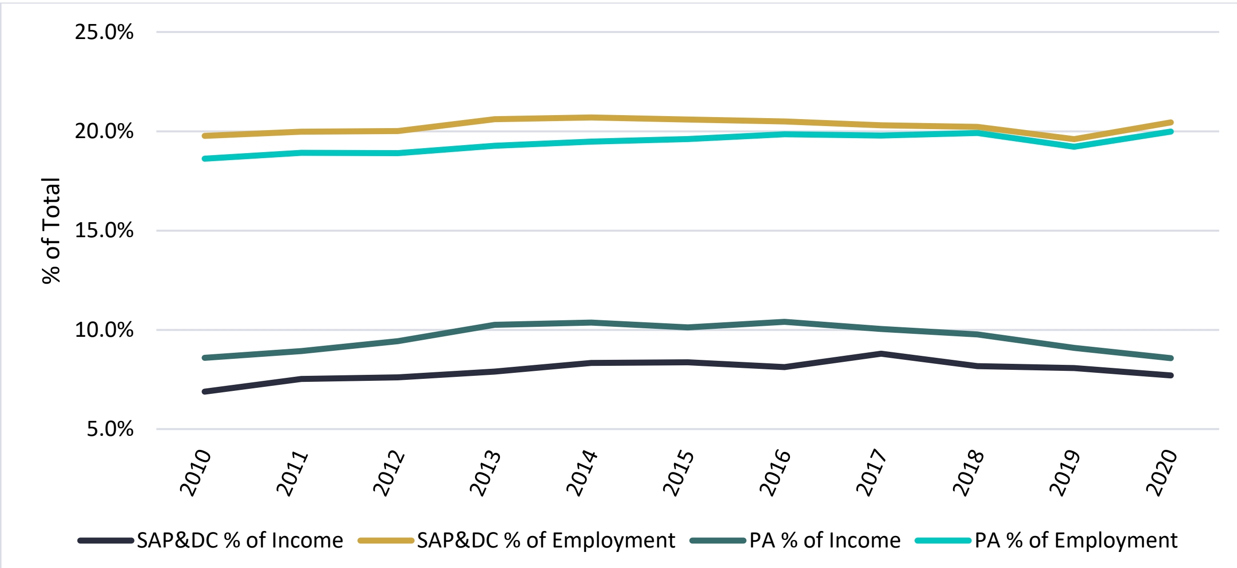
The largest employing sectors in the SAP&DC region are health care and social assistance, manufacturing, and retail trade. While these industries employ the largest number of residents in the region, they have declined between 2010 and 2020. Industries that have expanded employment in the last decade include agriculture, forestry, fishing and hunting and transportation and warehousing. Growth in these sectors is observed due to the region's natural resources and the presence of multiple transportation corridors such as Interstates 99, 76, and 70.

From 2010 to 2019, average wage and salary disbursements grew at an annualized rate of 2.0% or greater in all six counties. Meanwhile, Fulton County lead the region with an annualized rate of 3.0%. Average proprietors' income grew faster than average wage and salary disbursements, which grew by greater than 3.9% in the region. In this category, again, Fulton County leads the region with an annualized growth rate of 9.9%.

Proprietors Economic Activity

Proprietor employment and income growth can be a healthy signal of opportunities for entrepreneurship. Proprietor growth can indicate the rising number of people in a community who may want or need side jobs in addition to their current salaried jobs and wages.

Figure 10: Proprietors' Effect on Income and Employment, SAP&DC Region & Pennsylvania



Source: Points Consulting using Bureau of Economic Analysis Personal Income Data (BEA)

Table 6: Proprietors Effect on Income and Employment, 2010-2020

		-----Income-----		-----Employment-----	
	Proprietors' Income ($K)	% of Total	10-'20 Change	% of Total	10-'20 Change
Bedford	$262,107	11.9%	1.2%	27.5%	0.1%
Blair	$480,985	7.6%	0.3%	16.1%	1.1%
Cambria	$319,165	5.1%	0.2%	16.8%	0.5%
Fulton	$74,099	10.4%	3.2%	26.3%	(2.2%)
Huntingdon	$162,899	8.4%	1.5%	25.8%	1.3%
Somerset	$293,378	8.6%	1.2%	25.0%	(0.1%)
SAP&DC Region	**$1.76 M**	**7.7%**	**0.8%**	**20.4%**	**0.7%**
Pennsylvania	**$67.60 M**	**8.6%**	**(0.0%)**	**20.0%**	**1.4%**

Source: Points Consulting using Bureau of Economic Analysis Personal Income Data (BEA)

SAP&DC SOUTHERN ALLEGHENIES PLANNING & DEVELOPMENT COMMISSION

Proprietors compose 20.4% of employment in the SAP&DC counties while accounting for 7.7% of the income. Employment rates are similar in Pennsylvania, but income share is slightly higher. The share of both employment and earnings expanded over the past decade. Interestingly, Fulton saw the largest percentage point increase in income (3.2%) while seeing a decrease in the actual number of proprietors. The same pattern was seen in Somerset, but to a lesser extent. Though it is difficult to generalize about why this is the case, at least part of the explanation is due to the relatively limited degree of competition for small businesses in these regions in comparison to more populous environments, such as Blair County. Blair is the only county were the opposite holds true, namely, a larger increase in employment share than income share for proprietors.

Lastly, as indicated in Figure 10, there was a distinct increase in share of employment and share of income in 2020, a trend directly correlated with the pandemic. Many proprietors held on during the pandemic, in comparison to those on wage and salaried employment. However, their income share dipped, especially in relation to the large amount of federal and state government transfer payments sent to households and larger businesses.

Agriculture

While the agricultural sector in Pennsylvania is strong, given the complexity of consumer demand, supply-chain shortages, and weather, Pennsylvania Agriculture Secretary Russell Redding describes the sector as fragile.[2] In addition to the highly risky nature of agriculture, climate change is also playing a role. According to Pennsylvania's *Climate Impacts Assessment 2021*, increasing average temperatures, heavy precipitation, and inland flooding are emerging as the greatest environmental risks to the state.[3] Heavy precipitation and flooding could have severe consequences for human health, agriculture, and built infrastructure, with populations, farms, and infrastructure located in or near floodplains at particular risk.

Farmers, like small business owners and retailers, were hard hit by the COVID-associated economic lockdowns. Due in part to the pandemic, the importance of local food systems is now recognized by consumers as well as policymakers.[4] Community-supported agriculture (CSA) and farmers markets contribute greatly to supporting local agriculture and its sustainability. CSA's products are typically delivered at a single site or on the farm itself which reduces the reliance on more complex supply chains that were adversely affected by the pandemic. CSAs also provide farmers with upfront financing from consumers for startup costs, which reduces their need for more traditional means of financing.

Farm income data reflect income from farming enterprises. The term *farm* includes farming and ranching, but not agricultural services such as soil preparation services and veterinary services. Bedford and Somerset lead the region in the number of farms (1,159 and 1,152, respectively), while Fulton and Blair trail. Farms that market their products in the SAP&DC region through CSA's exceeded the national percentage. Somerset County leads in the metric (14.1% of all farms listed as CSA), while Fulton County

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[2] Capital-Star Q&A: Pa. Ag. Sect'y Russell Redding talks 2022 Farm Show return, COVID recovery, and the Chesapeake Bay, Cassie Miller Pennsylvania Capital-Star https://www.penncapital-star.com/government-politics/capital-star-qa-pa-ag-secty-russell-redding-talks-2022-farm-show-return-covid-recovery-and-the-chesapeake-bay/

[3] The Pennsylvania Climate Impacts Assessment 2021 can be found on the Department of Environmental Protection's website at https://www.depgreenport.state.pa.us/elibrary.

[4] IBID

trails (7.5%). Lastly, time-series data indicate unpredictable patterns in gross income from year to year, while expenses are steadily rising.

Table 7: Farms & Agriculture

County	All Farms	Community Supported Agriculture Farms	% of All Farms
Bedford County	1,159	111	9.6%
Blair County	496	46	9.3%
Cambria County	557	49	8.8%
Fulton County	545	41	7.5%
Huntingdon County	714	65	9.1%
Somerset County	1,152	162	14.1%
SAP&DC Region	**4,623**	**474**	**10.3%**
Pennsylvania	**53,157**	**6,403**	**12.0%**
U.S.	**2,042,220**	**130,056**	**6.4%**

Source: United Sates Department of Agriculture (USDA) Census of Agriculture, 2017

Table 8: Income, Expenses, and Net Income from Farming in SAP&DC Region ($K)

	2010	2015	2019	Change	% Change
Gross Income	525,887	545,388	575,848	49,961	9.5%
Production Expenses	403,915	489,045	498,684	94,769	23.5%
Total Net Income	108,383	66,011	80,731	(27,652)	(25.5%)

Source: Points Consulting using Bureau of Economic Analysis (BEA)

Figure 11: Gross Income Compared to Production Expenses

Source: Points Consulting using Bureau of Economic Analysis (BEA)

V. Economic Resiliency

Community Assets

The statistics presented throughout this section focus on socioeconomic trends for the region and each county individually. In minute detail, these metrics address specific aspects of community resiliency. There is a more qualitative aspect of community momentum that is harder to capture with quantitative charts and graphs. The following maps are intended to illustrate the topic of quality of place from a more holistic and geographic perspective.

To prevent confusion and congestion on the maps, the data are presented independently, but they are all aspects of the economic resiliency ecosystem and should be viewed in concert with each other. The maps demonstrate activity within the SAP&DC region from the following three perspectives:

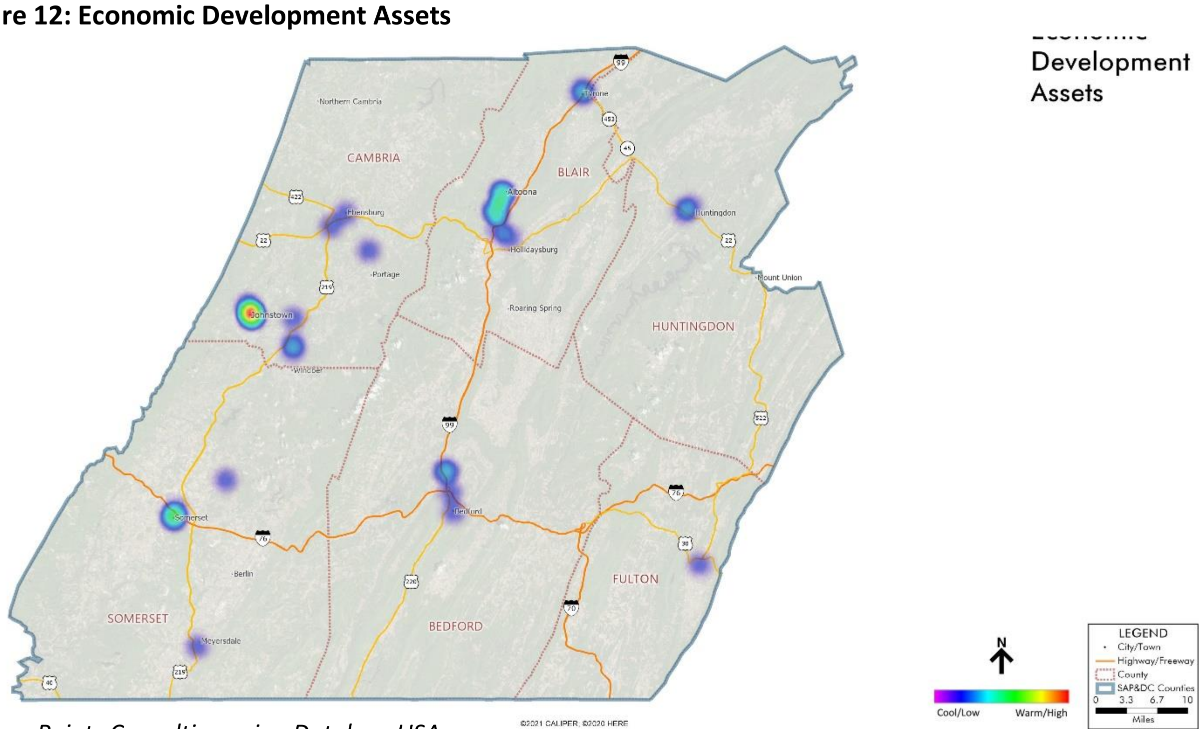
- **Economic Development Opportunities**: locations of community and economic development organizations and offices, business/industrial parks, and available coworking locations
- **Recreational & Cultural Assets**: locations with recreational amenities whether natural (e.g., state parks, landmarks, etc.) or manmade (e.g., amusement parks, golf courses, museums, etc.)
- **Food & Beverage Opportunities**: locations with any form of restaurants and/or drinking establishments

Data indicate a concentration of economic and community development in and around urban areas, namely, Altoona, Johnstown, Somerset, and Bedford. A surprisingly strong degree of assets also exist in the more rural areas of Cambria County, including Ebensburg, Northern Cambria, Portage, and outside of Johnstown.

Recreational and cultural assets are scattered throughout the region but strongest in the western and central counties. Blair has the strongest concentration, clustering in the urban area and the corridor headed south toward Hollidaysburg and north toward Tyrone. Fulton and Huntingdon Counties appear to have a more limited base of recreational opportunities. Though Huntingdon County is known for its recreational industry, it still rates fairly low on this front due to the relative isolation of Raystown Lake, which lacks the support of many other associated assets.

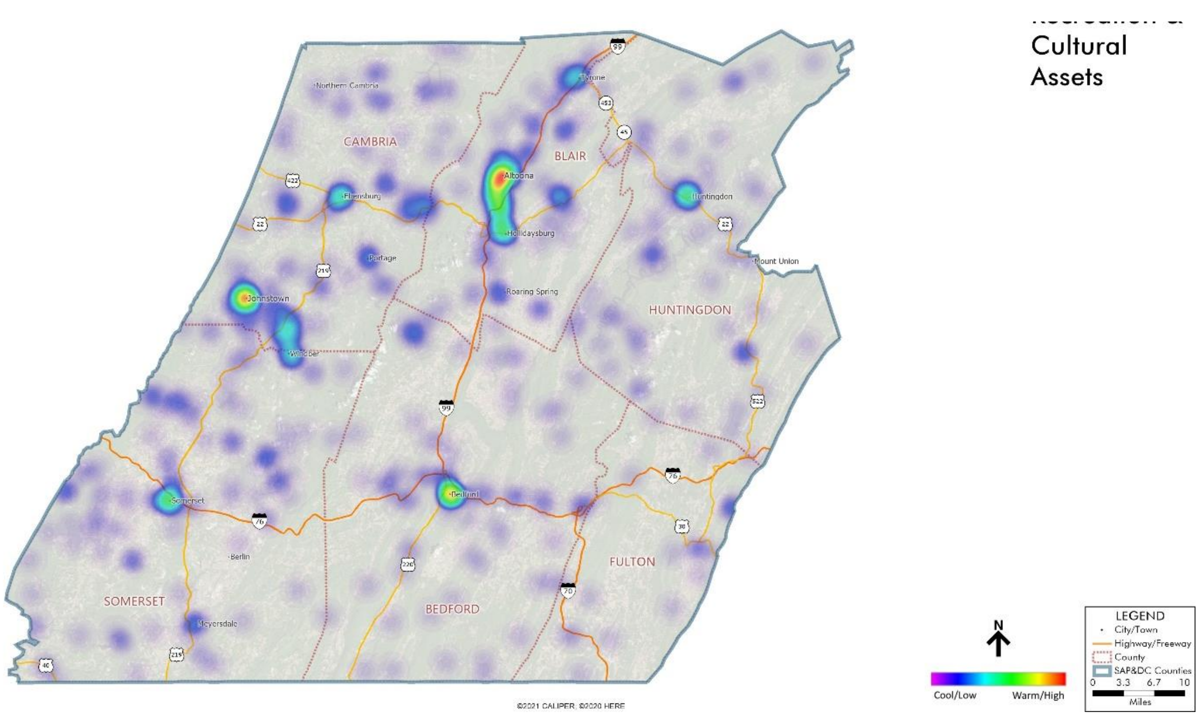
Food and beverage businesses have multiple hotspots including Altoona/Hollidaysburg, Johnstown, Somerset, Bedford, and Huntingdon. To a lesser extent, there are also pockets in smaller towns throughout the region.

Figure 12: Economic Development Assets



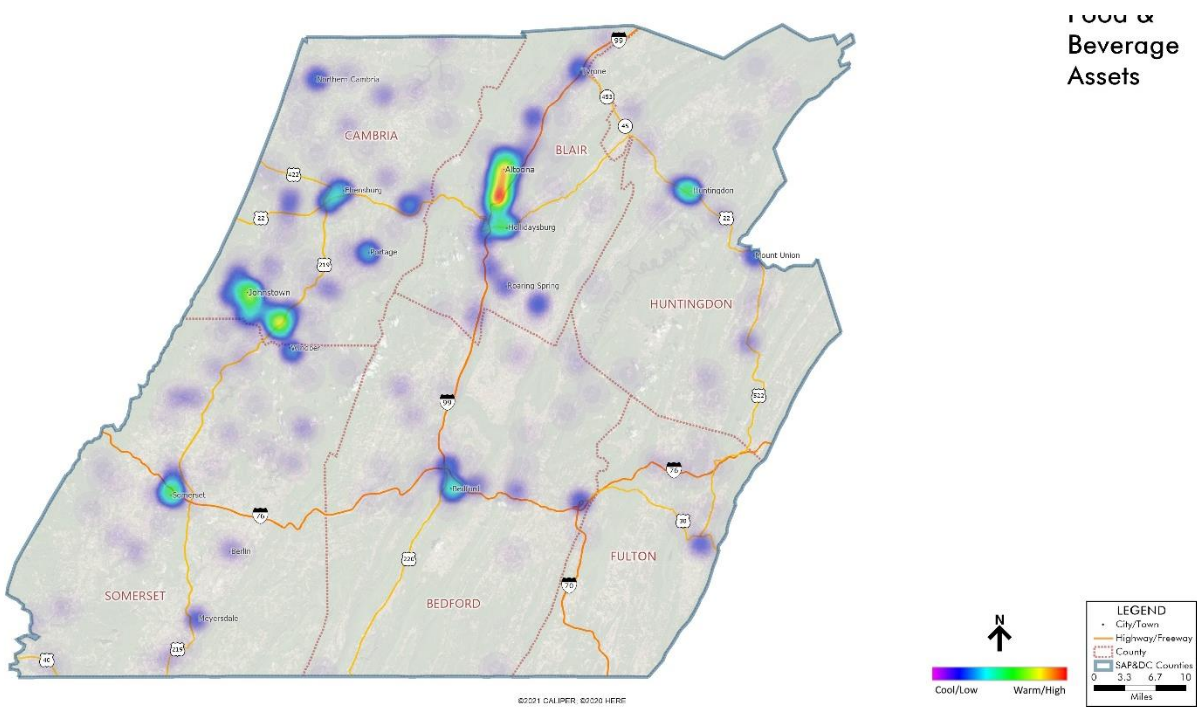
Source: Points Consulting using DatabaseUSA

Figure 13: Recreational & Cultural Assets



Source: Points Consulting using DatabaseUSA

Figure 14: Food & Beverage Establishments



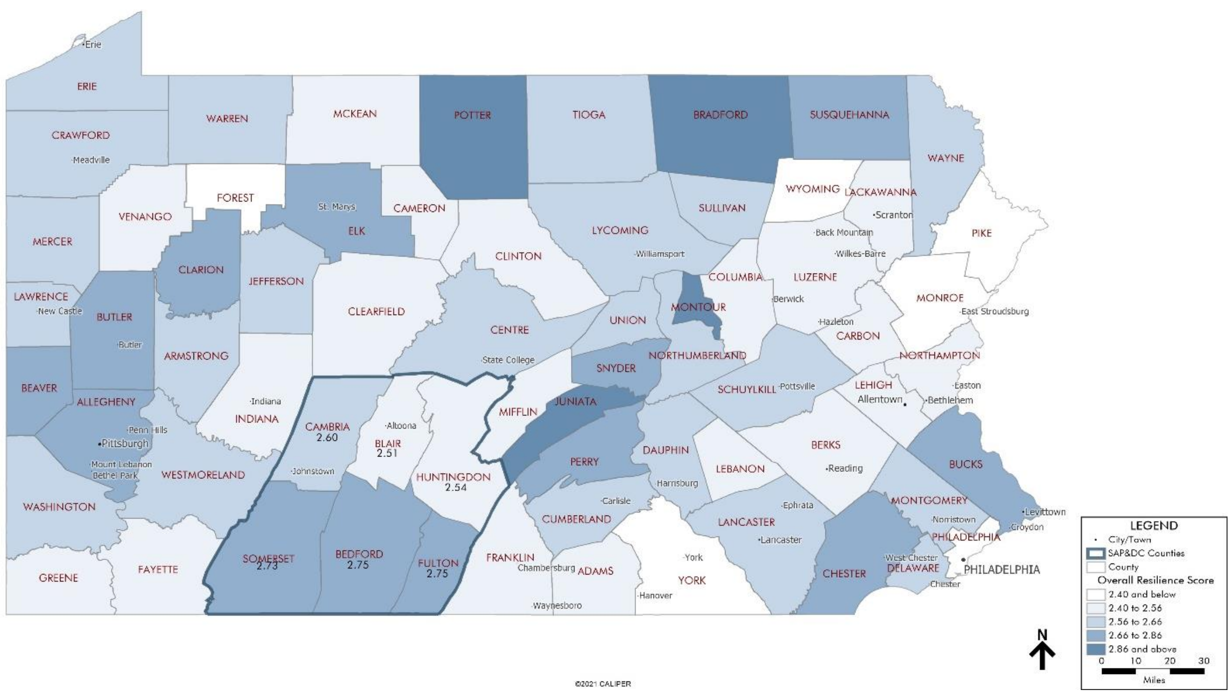
Source: Points Consulting using DatabaseUSA

Community Resiliency

Resilience to natural and manmade disasters is a crucial quality for communities that survive hardship and are able to thrive afterwards. The last 24 months have brought numerous examples of disasters community responses, including the COVID pandemic, regional wildfires, and civic unrest.

Defining disaster resilience differs depending on the framework and approach in each case. The core issue with definition is whether the focus is concentrated on resiliency among individuals, households, infrastructure, or systems. Given the widely differing approaches on this topic, PC's team found little methodological overlap across various assessments. The PC team reviewed multiple models and decided to apply the Baseline Resilience Indicators for Communities (BRIC) model developed by academics at the University of South Carolina.[5] Reasonable minds may differ on the accuracy of these rankings, but rather that PC developing a model from scratch, it seemed prudent to utilize an accepted and peer-reviewed model. The BRIC model index considers six categories of community disaster resilience: social, economic, community capital, institution, infrastructure, and environment at county levels. The BRIC model can be utilized to compare one place to another, determine specific resilience drivers for counties, and monitor improvements over time. That said, it should be kept in mind that the BRIC model is not strictly focused on economic/community development but rather on a wide array of social, economic and environmental factors.

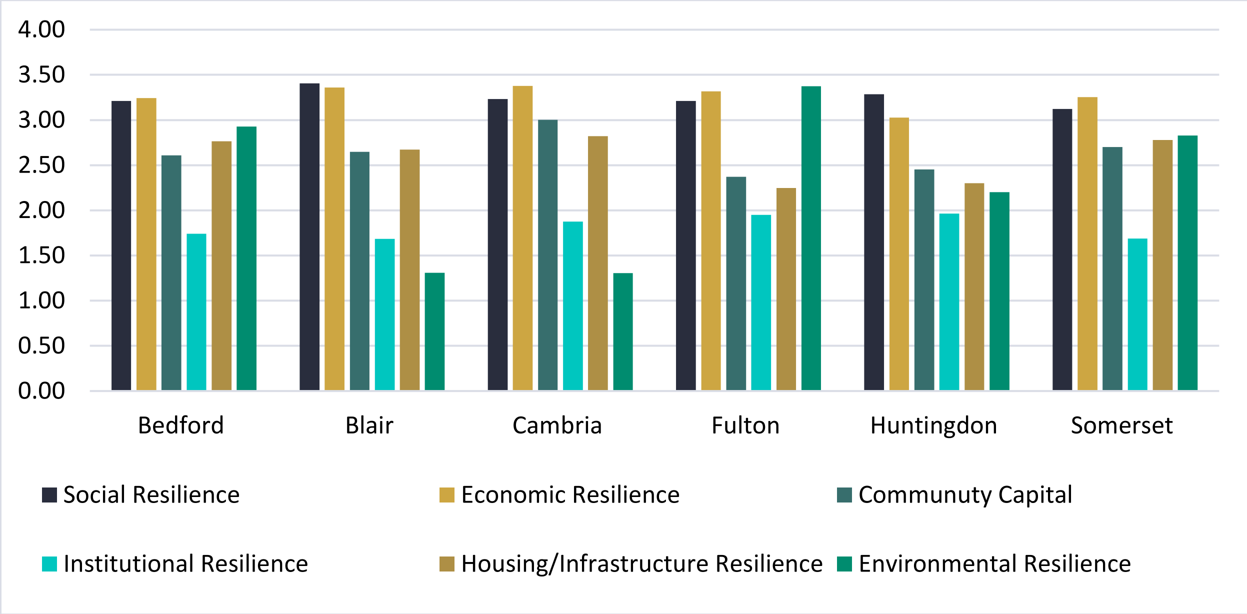
Figure 15: Resiliency Scores for the SAP&DC Region Compared to Rest of Pennsylvania



Source: Points Consulting using BRIC model

[5] University of South Carolina, College of Letters, Arts, and Social Sciences: https://artsandsciences.sc.edu/geog/hvri/bric.

Figure 16: Resiliency Index, Details by Category



Source: Points Consulting using BRIC model

The six-county SAP&DC region posts average overall resiliency when compared with the rest of Pennsylvania. Counties with the highest scores in Pennsylvania include Potter, Montour, Bradford, and Juniata. Those highest rated within the SAP&DC Region include Bedford, Fulton, and Somerset, each of which ranks among the top ten. Cambria ranks in the middle. Huntingdon and Blair, meanwhile, both rank in the bottom third of all counties in the state.

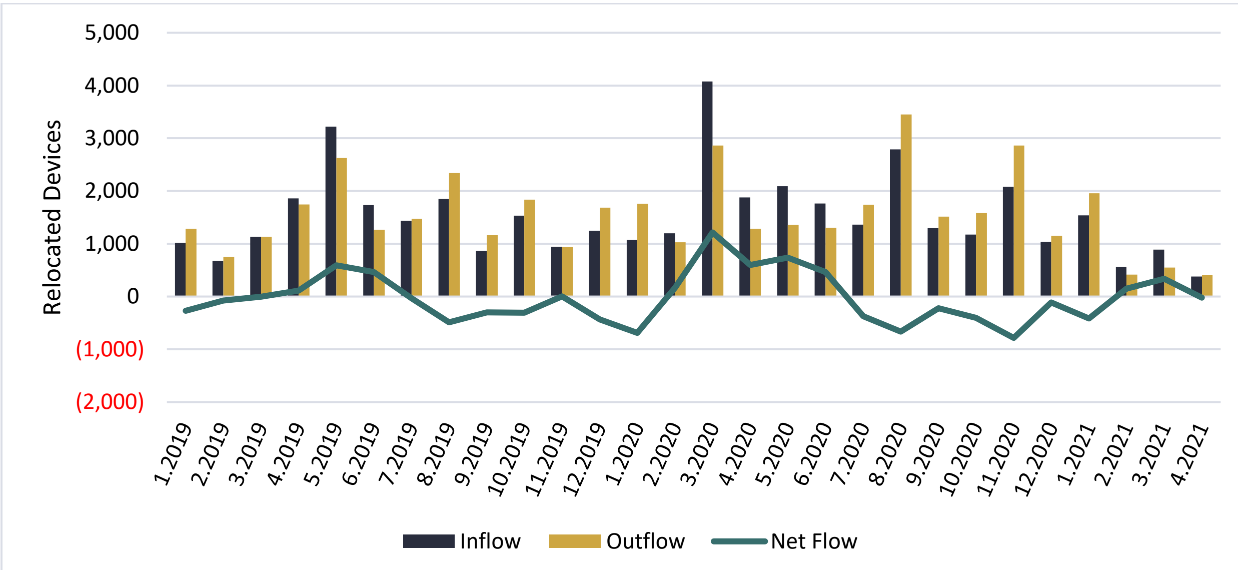
Each individual county has its own bright spots. To cite a few examples, Bedford excels at temporary shelter availability, Blair at population stability, Cambria at housing stock construction quality, Fulton at school restoration potential, Huntingdon at local disaster training, and Somerset at race/ethnicity income equality. For readers interested in full results by county, refer to Table 2A in Appendix A.

For the SAP&DC region in general, the highest scores are within the social and economic resilience categories. These are due in large part to the established nature of the region and the legacy infrastructure that entails. The highest scores across all six counties are in the transportation and communication infrastructure categories. The highest scores for economic resiliency are for homeownership rates and gender income equality. The lowest scores are found in the institutional resiliency category. Multiple, and at times duplicative, layers of government found in many Northeast states can be a detriment to coordination after a disaster. The index also reveals that there is a lack of familiarity with accessing disaster relief across all six counties. While this can be argued to be a positive in that fewer claims for flood and crop insurance means that there are fewer disasters, when a disaster does occur, that lack of familiarity can mean delayed responsiveness. While institution resiliency posts the lowest score, some subcomponents rated decently. The consistency of residents within communities received the highest score in this group.

COVID Population Impact

The following charts and tables present data from Unacast, a technology company that tracks movement of devices (i.e., mobile phones, tablets, etc.) These data are imperfect and experimental, but they do have the advantage of telling the right-now story without the lag effect that comes with data from the US government. The Unacast data are also cleaned and normalized such that short-term relocations (vacations, etc.) are not counted as migratory changes.

Figure 17: Net-Migration Trends in SAP&DC Region, January 2019- April 2021



Source: Points Consulting using Unacast

Figure 17 and the subsequent county-level charts indicate three metrics: inflow, outflow, and net flow. Net flow is simply the difference between devices that come in and devices that leave the area. All three factors are displayed to emphasize the fact that under any conditions there is a churn of people moving in and out. So, although gross population may not change significantly, the individuals living in the area may be significantly different.

Data indicate that expectations of mass in-migration stimulated by the pandemic have been largely unfulfilled. On the net, the region continued to lose devices in 2019 and 2020, while seeing a slight gain of 45 in the spring months of 2021. Confirming the findings of the census migration data previously mentioned, Bedford and Fulton did see some positive net in-migration (+27 and +111, respectively). Interestingly, Unacast data also indicate an increase in Blair County in 2020 (+448), while the census does not. The data also indicate strong seasonal patterns that generally indicate net in-flow in spring and summer months and net outflow in fall and winter months.

Counties from which net migrators were drawn over the most intense months of COVID were primarily urban or suburban areas of the northeastern states. A few of the highest rated individual counties include Butler, Philadelphia, Baltimore City (MD), and Lynchburg (VA). However, positive in-migration was seen from more distant locations such as Kanawha (WV), Onondaga (NY), and Kings (NY). The data also permit some level of analysis on income, though it is not precise. Generally speaking, those flowing into the SAP&DC Region were coming from areas of higher income.

Figure 18: County-Based Net Migration to/from the SAP&DC Region

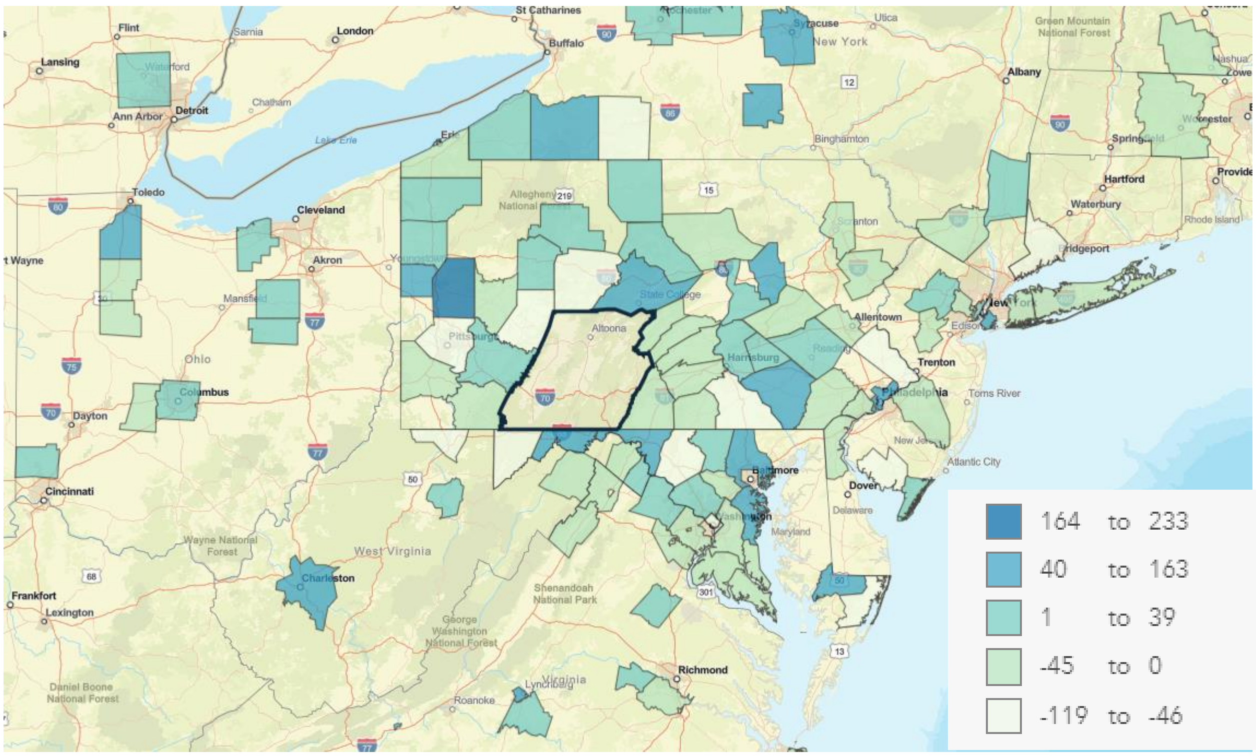
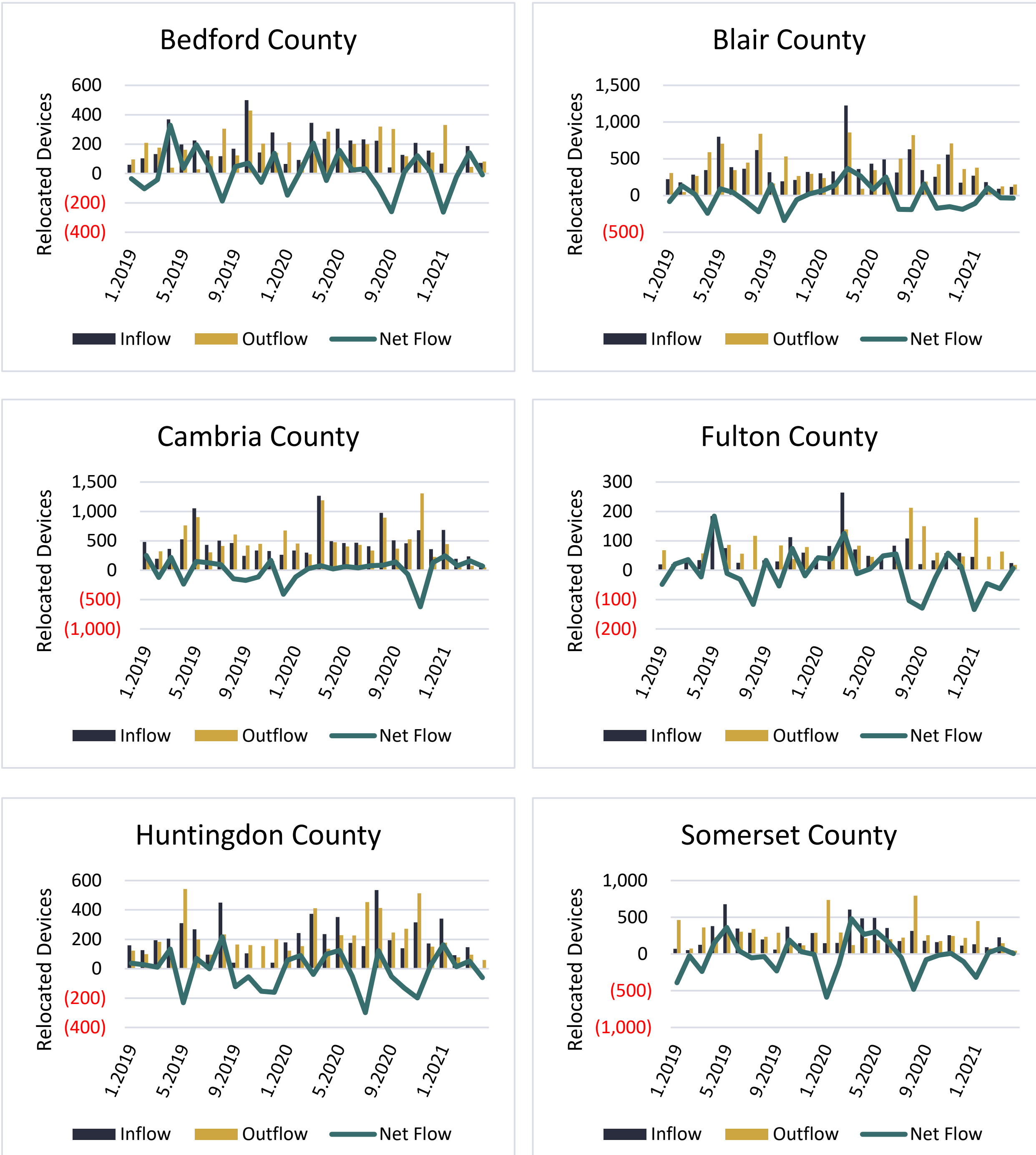


Figure 18: Net Migration Trends in SAP&DC Counties, January 2019–April 2021

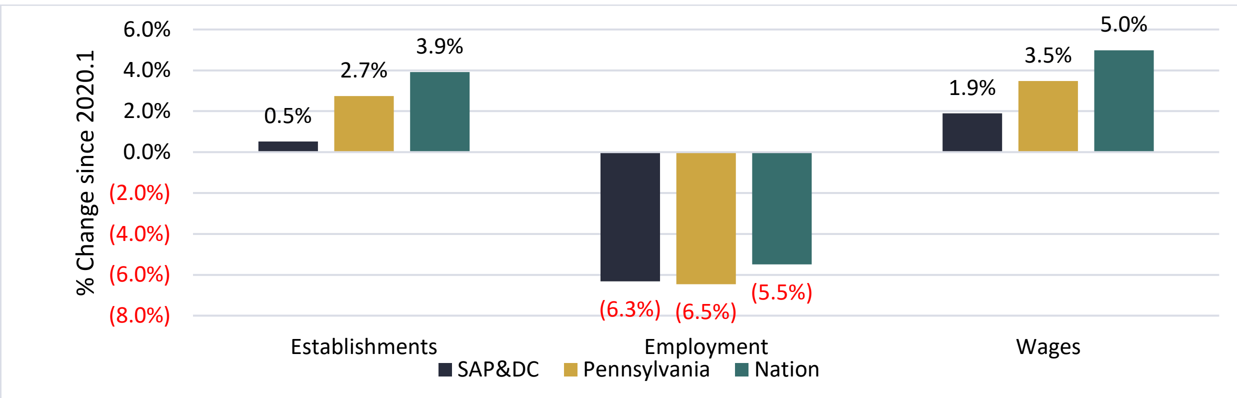


Source: Points Consulting using Unacast

COVID Economic Impact

The 2020–2021 global pandemic impacted the economic lives of Americans in many ways, some short-term and some potentially longer-term. Some short-term effects are measurable in terms of employment, income, business establishments, etc. Longer-term effects will take many months, if not years, to fully comprehend. Economists are beginning to recognize measurable long-term changes in terms of factors such as labor force participation, employment tenure, wage growth, and lingering supply chain issues, to name a few. In this section, PC provides our best effort to quantify known regional effects in both short-term and long-term socioeconomic metrics.

Figure 19: Change in Establishments, Employment & Earnings in SAP&DC Region Compared to Pennsylvania & Nation



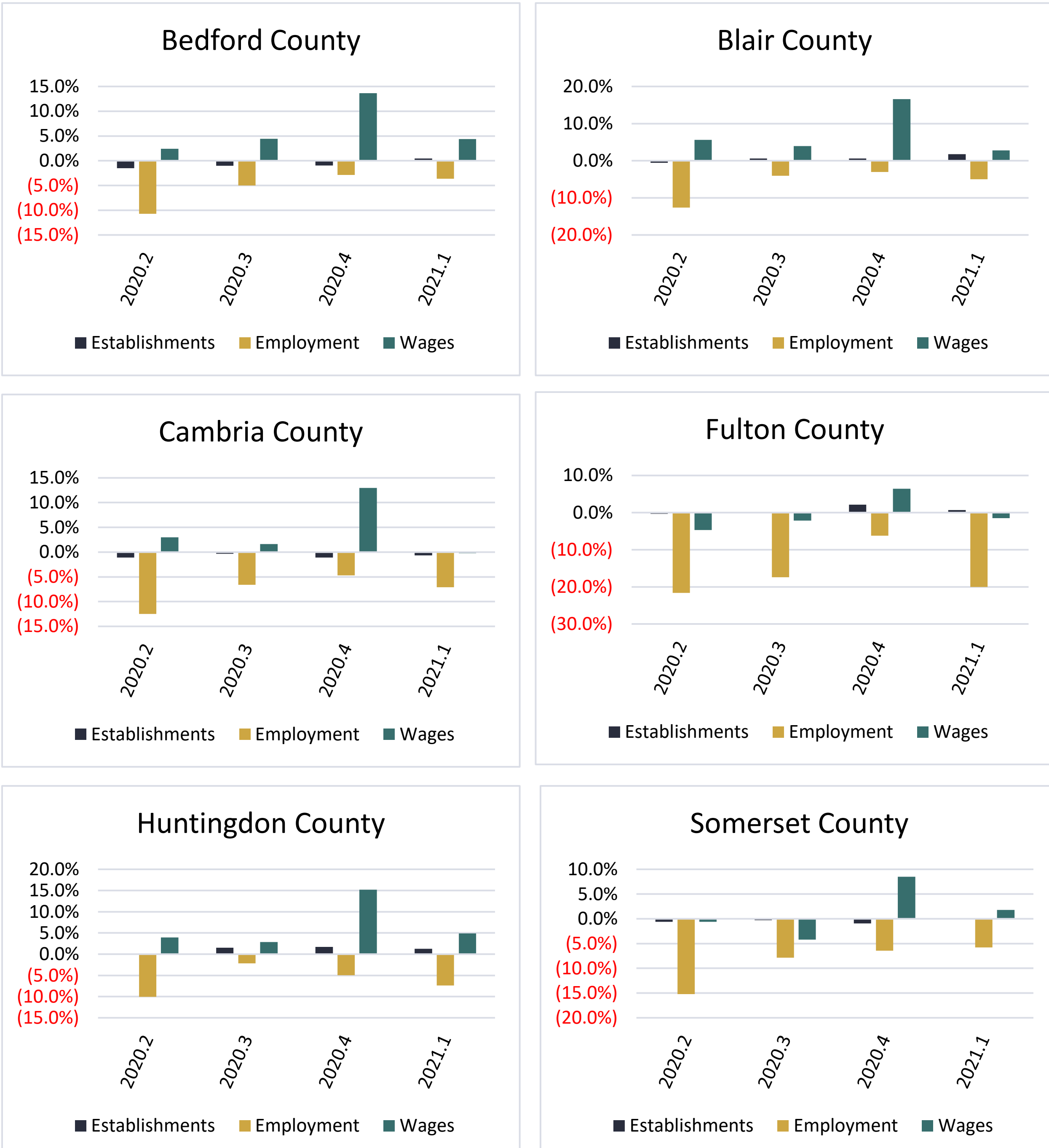
Source: Points Consulting using Quarterly Census of Employment & Wages

Figure 19 displays the percentage change in business establishments, employment, and wages between quarter one and quarter three of 2020. Generally speaking, many business establishments in the region sustained operations during the pandemic. And, in fact, as of the most recent data, four of the six Southern Alleghenies counties (Bedford, Blair, Fulton, and Huntingdon) are now above where they were in the first quarter of 2020. Those remaining behind are Cambria and Somerset counties.

Average quarterly employment is down in all six counties. The counties with the largest drop in employment are Fulton (-20.0%), Huntingdon (-7.4%), and Cambria (-7.1%). The other three counties' employment bases also continue to be lower, led by Somerset (-5.8%), Blair (-5.0%), and Bedford (-3.6%). Overall, employment is down around 38,000 compared to its Q1 2020 peak as of the first quarter of 2021.

A third measure of the impact of the pandemic is average quarterly wages. Likely owing to the strong federal and state response to restore households' income during the pandemic, average wages have performed relatively well. Average wage growth has been strongest in Huntingdon (+4.9%), followed by Bedford (+4.4%), Blair (+2.8%), and Somerset (+1.8%). Average wage growth was still lower in 2021 Q1 than it was in 2020 Q1 in two of the counties: Cambria at -0.2% and Fulton at -1.5%.

Figure 20: Change in Establishments, Employment & Earnings in SAP&DC Counties, 2020.1–2021.1



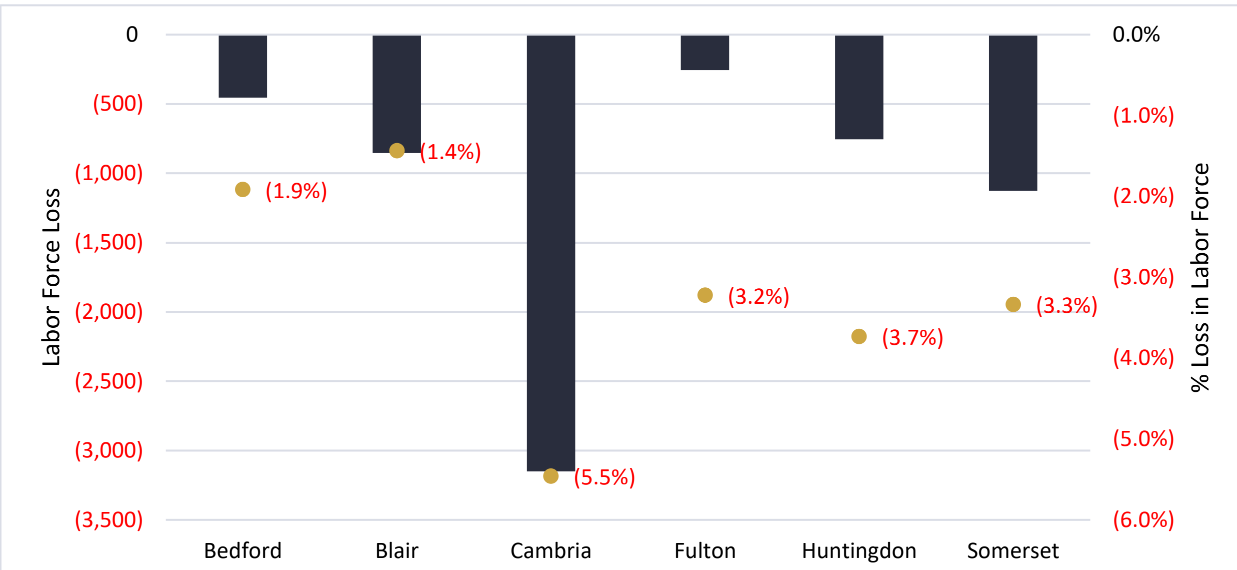
Source: Points Consulting using Quarterly Census of Employment & Wages

COVID & Labor Force Participation

When individuals are unemployed but stop looking for work, they are not counted as unemployed. The Bureau of Labor Statistics (BLS) simply removes them from unemployment calculations, assuming they have dropped out of the workforce. Therefore, in addition to unemployment, it is also important to review total labor force numbers (which includes both employed and unemployed workers).

From February 2020 to July 2021, the impact of the pandemic on labor force participation has been drastic. All counties remain at levels below pre-pandemic levels, though not all to an equal degree. As shown in Figure 21, Blair is the closed to pre-pandemic levels (855 fewer workers or -1.4%). Cambria is the worst off (3,100 fewer workers or -5.5%).

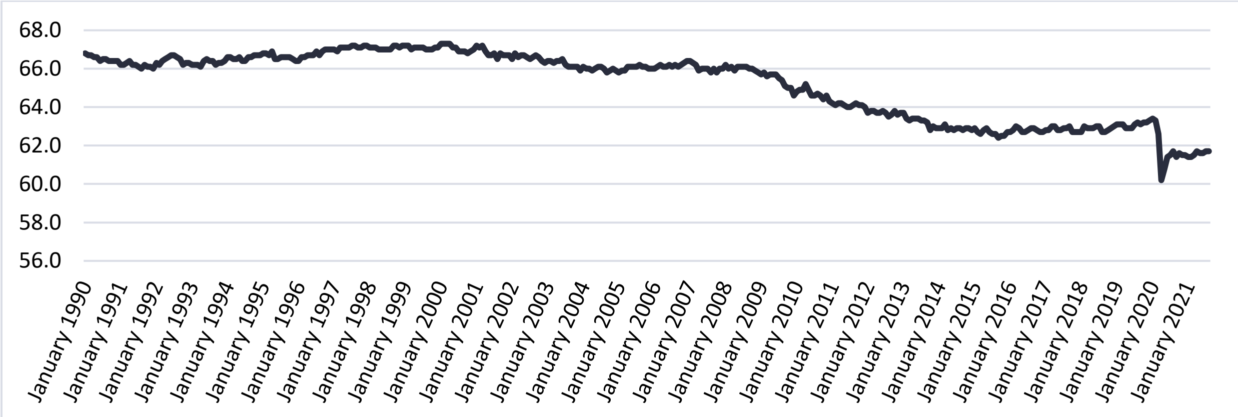
Figure 21: Change in Labor Force, February 2020 to July 2021



Source: Points Consulting using Bureau of Labor Statistics, Current Population Survey

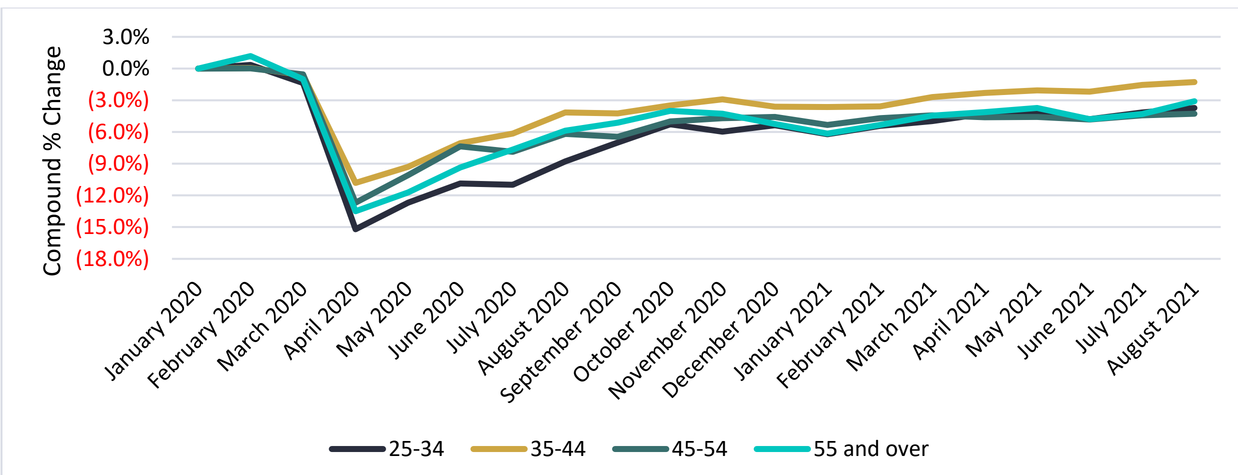
For various data accessibility options, it is not possible to measure labor force participation precisely at the county level in the same terms as it is measured at the national level. Trends in Figure 21, however, mirror those for the nation, which are demonstrated in Figures 22 and 23. As with the SAP&DC region, the labor force across the nation has also seen a sharp decline. As for February 2021, US labor force participation was 61.7%, 1.6 percentage points lower than prior to the pandemic and 5.5 percentage points lower than February of 2000.

Figure 22: US Labor Force Participation Rate, January 1990 to August 2021



Part of the drop in labor force participation is due to demographic shifts, an issue that most economies will have to deal with for the foreseeable future. Recent labor market shifts have been more favorable to the 35–44 age group, down only 1.3% since January 2020. The pandemic impacted the 25–34 and 45–54 age groups the hardest, down 3.7% and 4.3%, respectively.

Figure 23: US Percent Change in Employment by Age Group Relative to January 2020



The long-term impact of the pandemic requires some thinking into how businesses and workers may change as a result of what they have learned throughout the pandemic and what competitive economic pressure might dictate as the global economy changes in response to the pandemic. What we know so far is that the pandemic has accelerated some retirements and kept some marginally attached workers out of the labor force.

Remote Worker Trends

In the midst of the COVID pandemic, stories abounded of white-collar workers fleeing the coasts in favor of rural areas. Statewide and regional lockdowns whet the appetite for certain types of workers to work from home (WFH) at an unpredicted rate. Though WFH was initially mandated by many companies in response to COVID, many businesses are responding with new policies post-COVID. Though it is still too early to see the full picture, some data now being released indicate emerging patterns that will influence the SAP&DC Region going forward.

The worker migration phenomenon in the course of 2020 was real, though sometimes overblown. The Pew Research Center conducted a survey in the early summer of 2020 on COVID-related issues. According to this research, 3% of the more than 9,000 adults surveyed moved temporarily or permanently due directly to COVID-19. Of more interest to this study are the 9% of those movers who made a permanent change of address.[6] There likely were many others pondering moves during the pandemic who had yet to act. According to a survey by Upwork, between 7% and 12% of households were planning a move due to the growing availability of remote work in conjunction with COVID.[7] Much of this trend occurred with workers leaving highly urban coastal environments. Using data from the US Postal Service, CBRE found that urban communities had a 15% increase in move-outs between 2019 and 2020.[8] On the other hand, many so-called second-tier markets saw an uptick in net move-ins, including cities such as Pittsburgh and Philadelphia. Furthermore, many exurban and suburban communities experienced an uptick as urban dwellers sought out more spacious abodes near their original residences and home offices. Counties within 100 miles experienced an address change volume of 6.5% in 2020 (in comparison to 2.8% overall).[9] In the SAP&DC Region, there was a clear compression of move-out activity. Available data indicate 9.5% fewer move-outs across the six-counties than in 2019.[10]

Many businesses are shifting to a hybrid model for office workers, which allows them to come into the office just a few times per week or month. Some businesses prefer this model for various reasons, including saving money on urban office space, increasing worker productivity, and accommodating employee preferences. This model is especially appealing to younger workers, as evidenced by several recent market research studies:

- Citrix found that 90% of Gen X and millennial workers would prefer either full-time WFH or a hybrid work model.[11]

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[6] D'Vera Cohn, Pew Research Center, "About a Fifth of US Adults Moved Due to COVID-19 or Know Someone Who Did." https://www.pewresearch.org/fact-tank/2020/07/06/about-a-fifth-of-u-s-adults-moved-due-to-covid-19-or-know-someone-who-did/.
[7] Adam Ozimek, "Remote Workers on the Move," October 2021, https://www.upwork.com/press/releases/upwork-report-finds-up-to-23-million-americans-plan-to-relocate-amid-rising-remote-work-trends.
[8] CBRE, "COVID-19 Impact on Resident Migration Patterns", April 2021, https://www.cbre.us/research-and-reports/COVID-19-Impact-on-Resident-Migration-Patterns.
[9] CBRE, Ibid.
[10] Points Consulting using data from CBRE.
[11] Citrix Systems, "Work 2035: The Born Digital Effect," May 2021, https://www.citrix.com/content/dam/citrix/en_us/documents/analyst-report/work-2035-the-born-digital-effect.pdf.

- Harvard Business School (HBS) found that one in three people surveyed considered themselves more productive in a WFH setting.
- Interestingly, employers are more convinced than employees of the increased productivity of WFH. PWC found that 52% of employers consider WFH more efficient than working in the office.[12]
- Likewise, 55% of employers reported that the forced remote work phenomenon when somewhat or much better than expected, and just 10% said it was worse than expected.[13]
- HBS furthermore found that 27% of survey respondents hope to work remotely, and 61% would prefer to work from home 2–3 days a week.[14]
- Corporate employers are altering existing real estate portfolios to be more accommodating to remote workers. Within the next year: 58% of businesses plan to open more satellite and suburban offices, and 51% plan to consolidate space in non-premier business districts.[15]
- The Federal Reserve Bank of Atlanta found that in the post-pandemic period, employers have embraced remote work, with employers forecasting that 20% of working days will occur at home (a four-fold increase from 2019).[16]

Not all data point to changes that will benefit areas such as the SAP&DC region:

- The interest in moving more than 4 hours from one's original location may have been a short-lived reaction to COVID.
- Between March 2020 and December 2020, prices in rural areas increased more rapidly than suburban and urban areas. However, between December 2020 and April 2021, rural price escalation has slipped back beneath suburban and rural, indicating that the city exodus has ended, and historic patterns have been restored.[17] Likewise, monthly rental rates in the largest urban areas have been on the rebound since January 2021, another indication of the recovering health of housing in urban areas.[18]
- Proximity to other relatively low-cost areas is a hurdle for the SAP&DC region. Housing affordability in Pittsburgh ranks 19th among the top 200 metro areas in the United States.[19] When people can live affordably with urban amenities, it is harder to sell the concept of rural living to some people.
- Areas with the greatest appreciation in both population and job growth between 2019 and 2021 are what real estate investors often call second-tier or third-tier cities. These are locations with

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[12] PwC's US Remote Work Survey, January 2021, https://www.pwc.com/us/en/library/covid-19/us-remote-work-survey.html.
[13] Adam Ozimek, "The Future of Remote Work," May 2020, https://content-static.upwork.com/blog/uploads/sites/6/2020/05/26131624/Upwork_EconomistReport_FWR_052020.pdf.
[14] City Square Associates & HBS, "Most Professionals Excelled While Working from Home," March 2021, https://online.hbs.edu/Documents/work_from_home_infographic.pdf.
[15] PWC, Ibid.
[16] May Wong, "Stanford research provides a snapshot of a new working-from-home economy", June 2021, https://news.stanford.edu/2020/06/29/snapshot-new-working-home-economy/.
[17] Dana Anderson, "Home Prices in Cities Rise 16%, Surpassing Suburban and Rural Price Growth For the First Time Since Pre-Pandemic", Redfin News, March 2021, https://www.redfin.com/news/urban-price-growth-surpasses-suburban-rural/.
[18] Chris Salviati, et. all, "Apartment List National Rent Report," July 2021, https://www.apartmentlist.com/research/national-rent-data.
[19] Milken Institute, "Best Performing Cities 2021: Foundations for Growth & Recovery" https://milkeninstitute.org/sites/default/files/reports-pdf/Best-Performing-Cities-2021.pdf.

an existing business and transportation infrastructure and lower cost of living than coastal cities, including Sacramento (CA), Richmond (VA), and Madison (WI). None of the communities in the SAP&DC region currently possesses this combination of assets.

Leaders in the SAP&DC region also need to face the reality that it is difficult to attract a type of worker when there are currently relatively few workers in the same category in the area. This challenge is manifest both in the job descriptions of such workers and in their socioeconomic status. The SAP&DC region currently has strong concentrations of workers in the areas of service, healthcare, manufacturing, and transportation, but not a strong contingent of professional/technical types of positions. The WFH trend only moderately impacted blue collar and service workers while having a more significant impact on those in professional/technical roles. Additionally, the demographic that has most embraced shifts in working from home is well-educated, childless, and high-income young adults.[20] Though there are clear pockets of young adult activity in the SAP&DC region currently, it is not one of the region's core strengths.

Although a massive in-migration of WFH professionals may not be occurring even a small influx can have a substantial positive economic impact within a small community. As noted throughout this assessment, most remote workers have a higher-than-average income and frequently bring a spouse and/or other family members. Their relocation brings the opportunity for greater regional spending on multiple levels along with the potential for investment/ownership in real estate and locally owned businesses, and participation in important nonprofit and community initiatives.

[20] CBRE, Ibid.

VI. Housing Trends & Characteristics

As noted in Chapter II. Strategic Planning Priorities, housing is one of the key issues in the eyes of residents and economic development leadership alike. This chapter provides a deep dive on current and historic trends in housing in the SAP&DC Counties, while highlighting some little-known factors that are affecting housing conditions within the region's communities.

Key Housing Indicators

Table 8: Key Housing Characteristics for SAP&DC Region

	Bedford	Blair	Cambria	Fulton	Huntingdon	Somerset	SAP&DC Region	PA
Population	49,064	123,677	133,042	15,043	46,525	75,274	607,360	12.9 M
Annual Pop. Growth Rate ('20-'25)	(0.3%)	(0.3%)	(0.8%)	(0.10%)	(0.3%)	(0.6%)	(0.2%)	0.2%
Average Household Size	2.39	2.33	2.26	2.41	2.36	2.31	2.33	2.43
Residents' Median Age	46.8	44.5	46.3	44.3	43.3	46.7	41.7	41.9
Owner Occupied Housing Units	78.3%	69.1%	76.0%	77.2%	75.0%	79.8%	72.0%	68.1%
Median Household Income	$52,513	$50,993	$49,439	$55,161	$53,207	$48,547	$52,868	$62,724
Median Home Value	$153,351	$146,267	$111,159	$178,668	$152,510	$121,712	$159,147	$209,428
Median Net Worth	$152,102	$128,287	$135,987	$155,058	$146,774	$154,387	$142,676	$157,819
Avg Annual Spending on Shelter	$12,554	$14,189	$13,036	$13,115	$13,033	$12,647	$14,496	$18,964

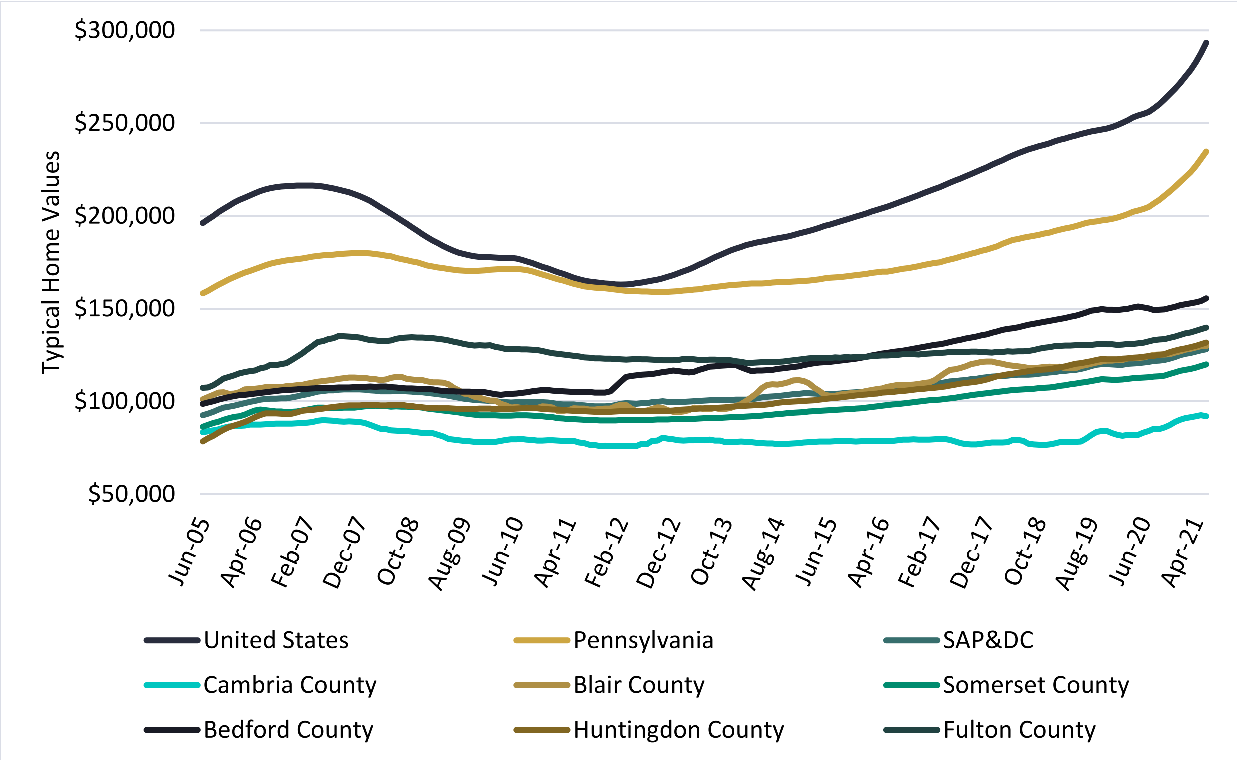
Source: Points Consulting, 2021 using Esri Business Analyst

Table 8 demonstrates a handful of key housing metrics for each of the SAP&DC counties along with averages for the state of Pennsylvania. The group of counties are highly comparable in terms of socioeconomic and housing trends, with a few noteworthy deviations. Blair is the only county with owner-occupancy below 70%, indicating the most active home rental market in the region. Blair also stands out for having the highest average annual spending on shelter ($14,189), while still being among the lowest in median household income. This combination of factors indicates a greater affordability issue than other counties in the region. Lastly, Fulton is decidedly higher than other counties in terms of both median net worth and median home value. Though small in population Fulton has the markings of a more gentrified housing market.

Across Pennsylvania, smaller rural towns are seeing a boom in real estate business as people consider moving to less populated areas or buying a second home in midst of the pandemic.[21] As noted previously, the number of households relocating is not great, but in markets with relatively low inventory, it does not take much to alter trajectory of the market. Low interest rates and the ability to work from home drive a desire for larger, more affordable locations and homes.[22]

Home Value Appreciation

Figure 24: Regional Home Values 2005–2021

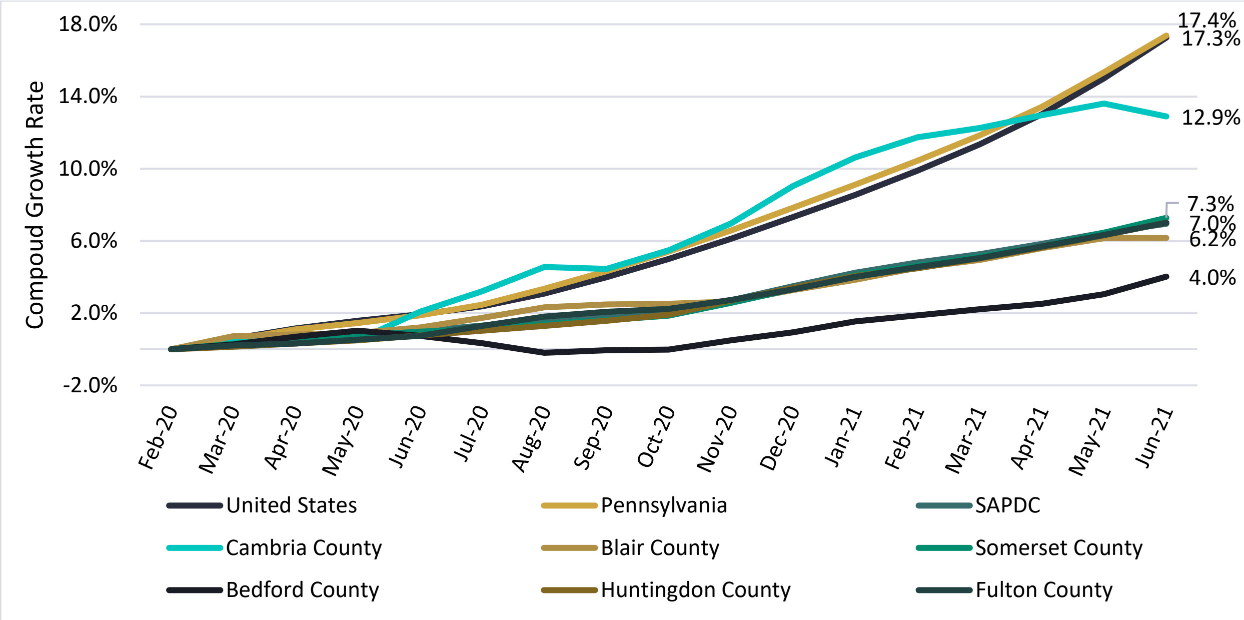


Source: Points Consulting using Zillow Home Value Index (ZHVI):

[21] Kelly Leighton, July 8, 2020, parealtors.org, Rural Pennsylvania Towns See Boom in Real Estate Business https://www.parealtors.org/rural-pennsylvania-towns-see-boom-in-real-estate-business/.

[22] Sabrina Speianu, March 11, 2021, Realtor.com, Housing Market Recovery Index: Housing Market Remains Resilient Almost 1 Year Since Declaration of COVID-19 Pandemic https://www.realtor.com/research/tag/housing-market-recovery/.

Figure 25: Typical Home Values by County, 2020–2021



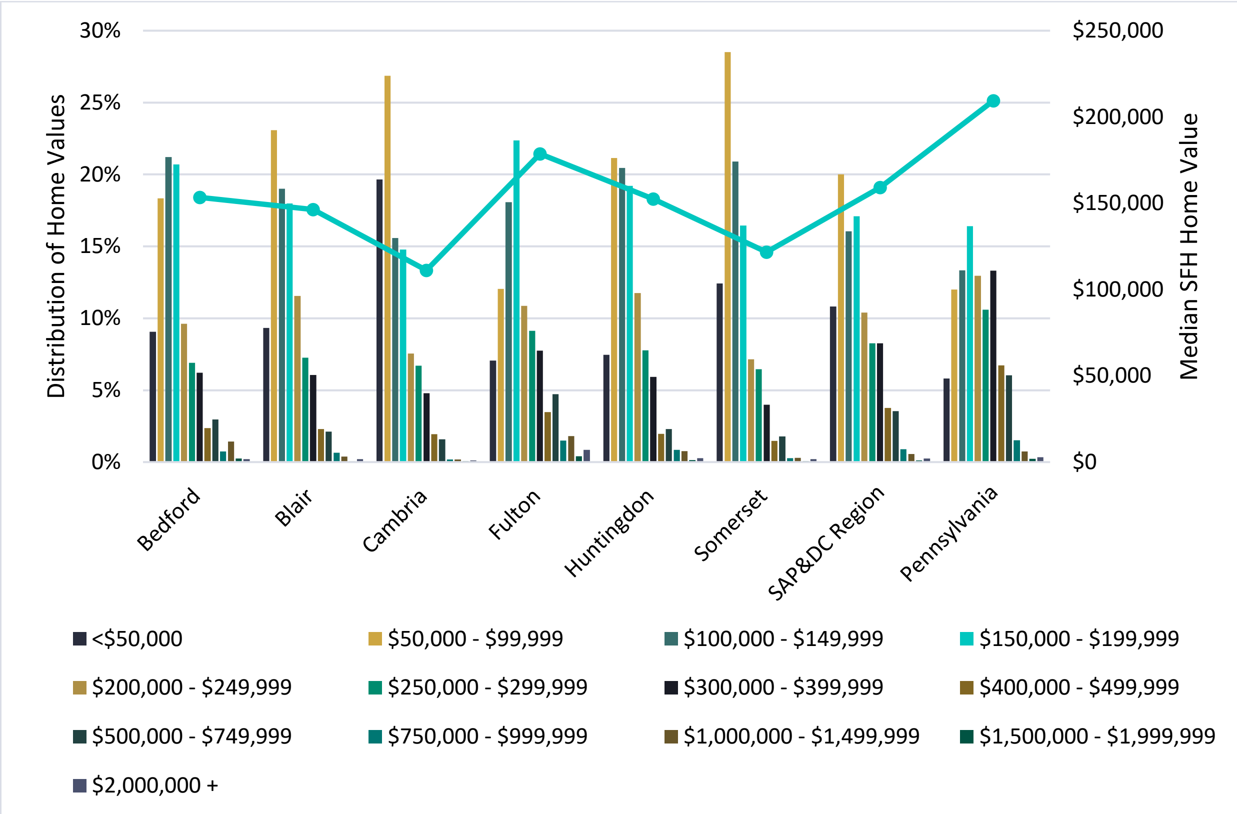
Source: Points Consulting using Zillow Home Value Index (ZHVI)

Figures 24 and 25 display changes in single-family home values over time. Appreciation in home values is both a positive and negative for community development. On the one hand, it is a benefit to existing homeowners, on the other hand, it creates affordability issues for nonhomeowners and new residents moving to the region.

Fortunately, homes are generally far less expensive than both national and state benchmarks. Generally speaking, counties in the region saw little home value appreciation between 2005 and late 2015. Since that time, all counties have seen increases to a greater or lesser degree. Bedford and Fulton have the most dynamic trends in home values. Interestingly, Bedford surpassed Fulton as the region's most expensive housing market in early 2016.

Indicating both a lack of supply and high demand, prices in certain counties have escalated rapidly in recent months. Cambria, Fulton, and Somerset all saw a greater than 7% increase in typical home values between the start of the pandemic and summer 2021.

Figure 26: Distribution of Owner-Occupied Housing Unit Values



Source: Points Consulting, 2020 using Esri Business Analyst

Figure 26 breaks down home value data in more detail by highlighting the percentage of homes in each home value range between <$50K and $2M+. As expected, counties in the SAP&DC region are largely left skewed; in other words, lower value groups contain more homes than higher value groups. Huntingdon and Fulton both break this mold slightly by having more higher valued homes, likely owing to larger rural estates than exist in the more populated counties.

During the early months of the pandemic, the housing market surged amid moderate relocation from cities as residents worked and took online classes from home. This fueled the demand for larger homes in the suburbs and other low-density areas[23]. These events have a natural effect on prices that continued to climb for all homes through October 2021. Over the past year, data on sale prices indicate that single-family homes in the region are selling from 12.5% to 14.3% more than in 2019–2020. Home listings in these areas increased 5.5% in September 2021 YTD compared to the previous year. According to days on the market until sale statistics, homes are taking 22.1% fewer days to sell.

[23] Lucia Mutikani, September 22, 2021, Reuters.com U.S. home sales fall, house price inflation cooling https://www.reuters.com/world/us/us-existing-home-sales-fall-august-inventory-declines-2021-09-22/.

Table 9: Housing Market Key Characteristics, 2019-2021

Metric	September 2019-September 2020	September 2020-October 2021	Percent Change
Total New Listings	2,479	2,616	5.5%
Median Sold Price	$120,000	$135,000	12.5%
Average Sold Price	$141,849	$162,093	14.3%
Average Days on Market	86	67	(22.1%)

Source: Points Consulting using Allegheny Highland Association of Realtors

Data in Table 10 provide further signals on the lack of inventory for lower and middle-priced homes. Between 2019 and 2021, higher-priced home listings have surged (a 42.7% increase in homes valued at $200–749K) while lower-cost home listings have declined (a 13.9% drop in homes valued under $100K).

Table 10: Listings by Price Range

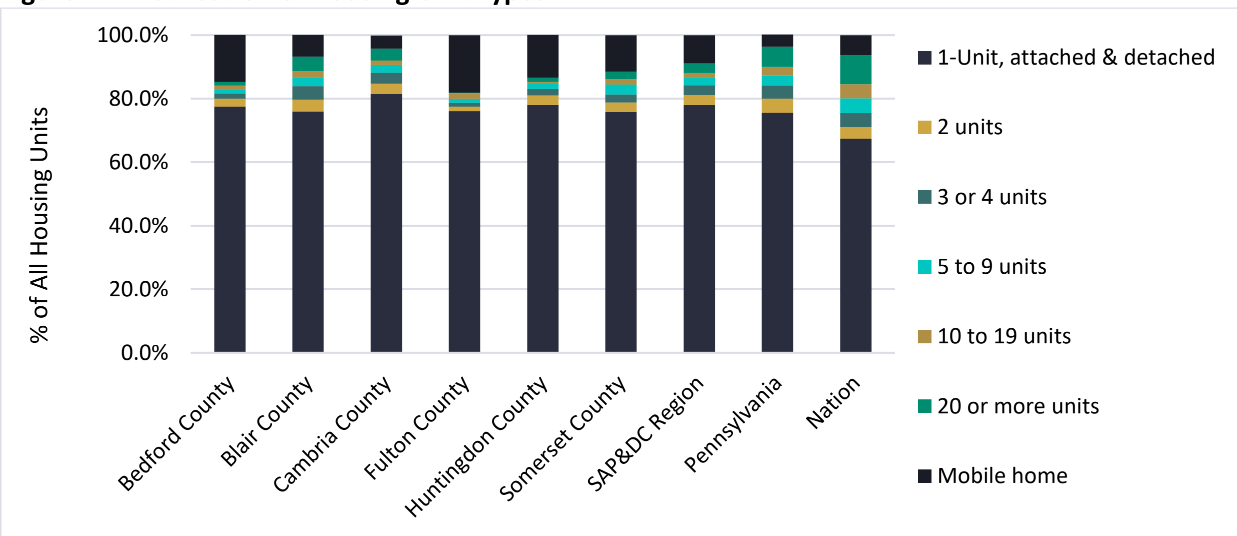
Price Range	September 2019-September 2020	September 2020-October 2021	Percent Change
0-$49,999	342	304	(11.1%)
$50,000-$99,999	394	383	(2.8%)
$100,000-$199,999	780	999	28.1%
$200,000-$749,999	412	588	42.7%
$750,000-$1,999,999	6	17	183.3%

Source: Points Consulting using Allegheny Highland Association of Realtors

Trends in Housing Type, Vacancy, and Value

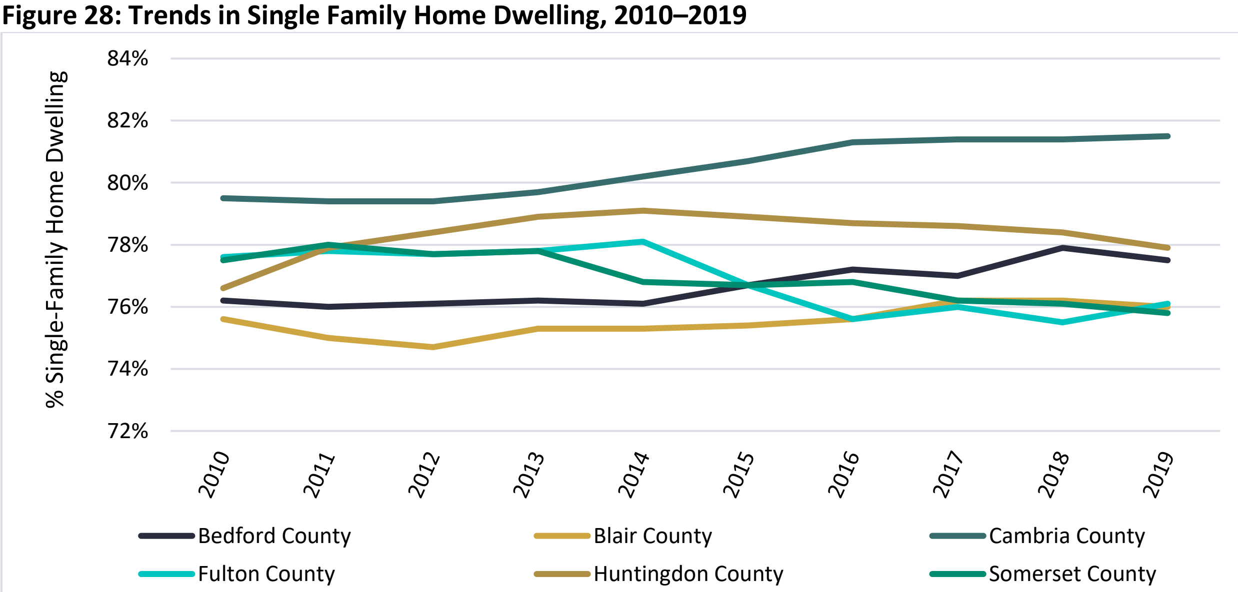
In the past eight years, the SAP&DC region has maintained a pattern of mostly single-family housing with middle-density and multifamily dwelling options have remained limited. In 2019, multifamily housing in three counties was particularly scarce: just 3.7% in Bedford, 4.2% in Fulton, and 3.5% in Huntingdon. Interestingly, the proportion of single-family homes decreased slightly in favor of multifamily dwellings in Fulton and Somerset, which historically have had very little renter occupancy.

Figure 27: Distribution of Housing Unit Types



Source: Points Consulting using 2019 ACS 1-Year Estimates

Figure 28: Trends in Single Family Home Dwelling, 2010–2019



Source: United States Census, American Community Survey, 5-Year Estimates

Single family homes dominate the market across all counties, followed by mobile homes as the second largest share of units. Multifamily housing has increased in popularity nationally, especially in the middle-density categories—5–9 and 10–19 units. During the pandemic, multifamily homes saw an increase in value despite the eviction moratorium and rent forbearances. Distinctions between single-family and multifamily living models are blurred with higher price efficiency and increased density. This type of trend has not been observed in the SAP&DC Region.

Predominantly single-family homes take the lead comprising 77.5% of total housing in the region. Limited options for housing create a disincentive for younger potential residents. Table 11 showcases varieties of multifamily housing available in the six counties.

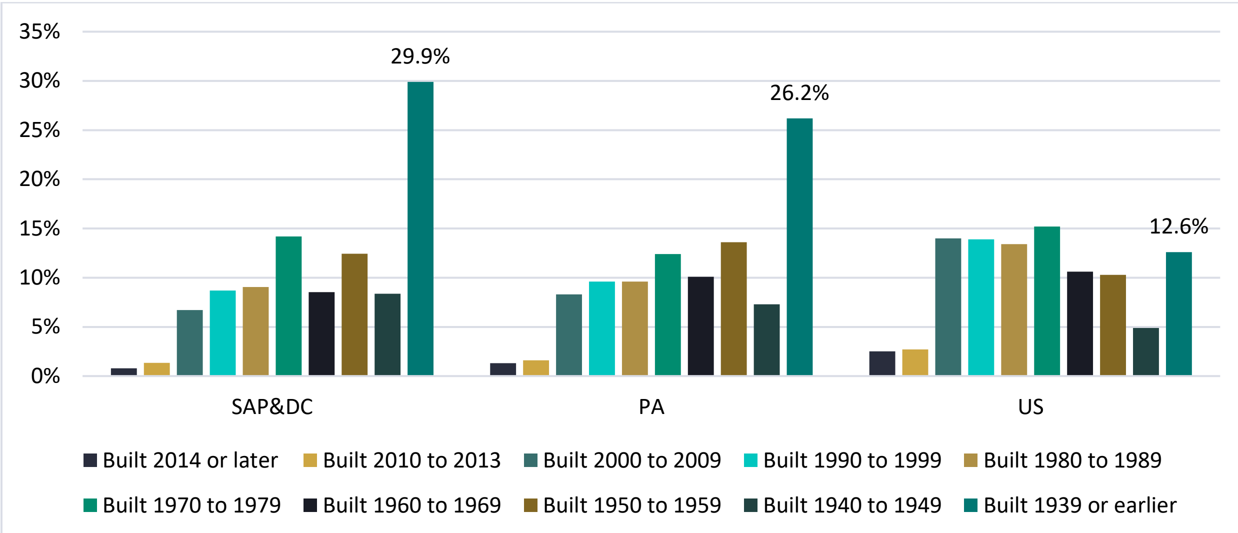
Vacancy rates of homeowner occupied unites were 1.7% in 2019 from five previous consecutive years of increased vacancy. This very low rate provides further evidence that housing is undersupplied.

Table 11: Distribution of Selected Housing Unit Types by County, 2019

Unit Type	Metric	Bedford	Blair	Cambria	Fulton	Hunt-ingdon	Somer-set	SAP&DC
1-Unit, attached & detached	#	18,878	43,209	53,753	5,522	17,694	29,151	168,207
	%	77.8%	76.0%	81.5%	76.1%	77.9%	75.8%	77.5%
Multifamily	#	1,870	9,731	9,354	418	1,924	4,903	28,200
	%	8.3%	15.5%	12.9%	6.6%	8.9%	12.6%	12.6%
5-9 Units	#	291	1,640	4,566	88	377	1,209	5,171
	%	1.2%	2.9%	2.4%	1.2%	1.7%	3.1%	2.1%
10-19 Units	#	306	1,068	915	129	103	696	3,217
	%	1.3%	1.9%	1.4%	1.8%	0.5%	1.8%	1.5%
20+ Units	#	288	2,580	2,414	11	306	882	6,481
	%	1.2%	4.5%	3.7%	0.2%	1.3%	2.3%	2.2%
Total Units	#	**22,618**	**62,671**	**72,461**	**6,358**	**21,542**	**38,957**	**224,607**
	%	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Source: United States Census, American Community Survey, 5-Year Estimates

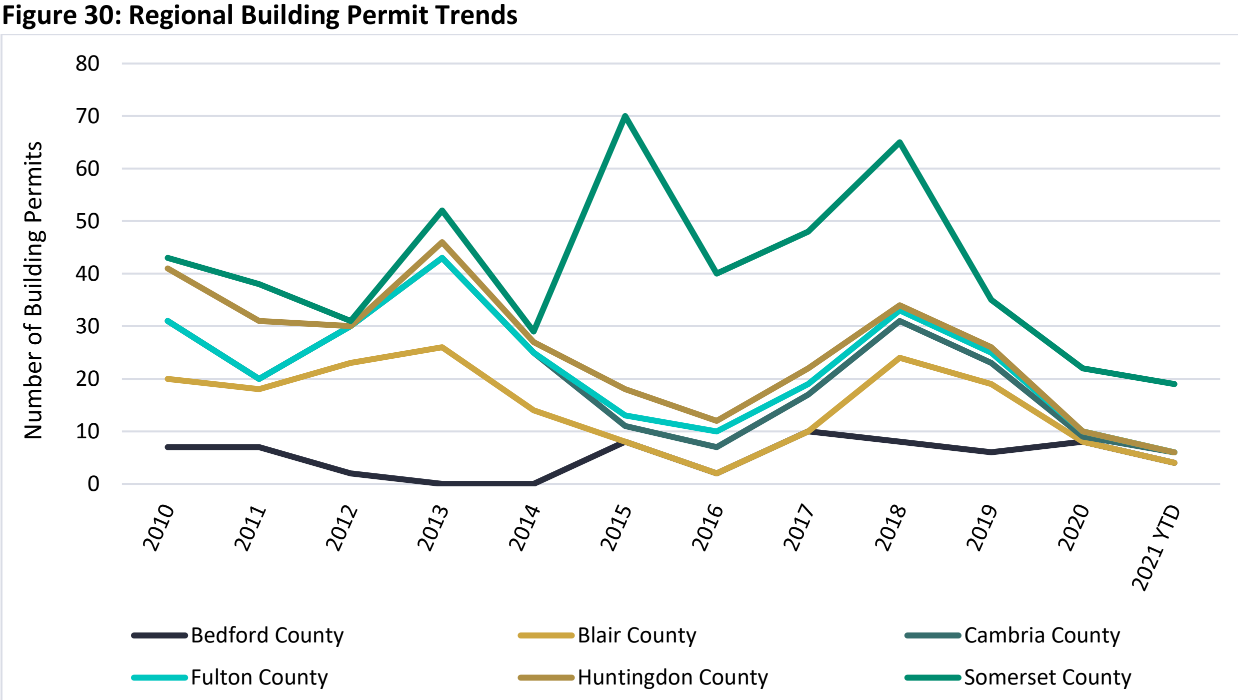
Figure 29: Housing Units Built Over Time



Source: Points Consulting using ACS 2015–2019

Figure 29 displays home building trends in the SAP&DC compared to the state and the nation. A remarkable 29.9% of the region's housing stock was built prior to 1939. The next largest decade of production was 1970–1979, when 14.1% of housing stock was built. The historic housing stock of the region is noteworthy draw for certain homebuyers but a concerning sign of high levels of maintenance for other buyers.

Figure 30: Regional Building Permit Trends



Source: HUD SOCDS Building Permits Database

The data shown in Figure 30 consists of all building permits. Annual building permit data published by the US Department of Housing and Urban Development (HUD) show little increase in building activity over the past ten years. There are exceptions of notable spikes in Somerset County in 2013, 2015, and 2018.

In 2020, Bedford County's market activity for residential real estate was increased in part by international buyers. The county will attract even more outside homebuyers once broadband coverage is offered throughout the county.[24] Sale volumes continue to rise in 2021 but supply limitations from future reduction in available housing stock may dampen activity.

Housing Affordability

HUD tracks housing affordability levels for counties and local areas. The data is primarily focused on households that are severely or averagely cost-burdened based on percentages of household budget allocated to housing costs.

As indicated in Table 12, housing affordability is not an issue for a majority part of household in each county of the SAP&DC area. Over 70% of each county's residents are not cost burdened, which signals that market-rate buyers have greater ability to afford homes in the region. Blair County has the highest percentage of critically cost-burdened households—14.7% compared to 12.8% statewide.

Table 12: Housing-Cost Burden

		Bedford	Blair	Cambria	Fulton	Huntingdon	Somerset	PA
Not Cost-Burdened	#	15,520	21,785	44,790	4,702	13,435	23,790	3.6M
	%	78.9%	70.0%	78.9%	79.0%	79.9%	80.1%	72.2%
Cost-Burdened (>30% of HH Income)	#	4,150	9,320	12,005	1,248	3,365	5,915	1.4M
	%	21.1%	30.0%	21.1%	21.0%	20.0%	19.9%	27.8%
Severely Cost-Burdened (>50% of HH Income)	#	1,720	4,565	5,665	619	1,505	2,280	642,030
	%	8.7%	14.7%	10.0%	10.4%	9.0%	7.7%	12.8%

Source: Points Consulting using U.S. Department of Housing and Urban Development, CHAS data 2012–2016

[24] George Berkheimer, September 30, 2021, bedfordgazette.com, "Pandemic spurred real estate 'perfect storm,'" https://www.bedfordgazette.com/news/pandemic-spurred-real-estate-perfect-storm/article_b884e794-606e-5659-82ec-7ce718a79087.html.

Zoning Code Patterns

Zoning codes are worth particular attention due to our particular focus on the importance of housing. Zoning codes play a subtle but extensive role in how real estate developers and builders approach local housing markets. Code documents that are outdated, confusing, hard to find, or otherwise ineffective create a barrier to builders in providing housing solutions suited to the needs of modern households. On the other hand, an entirely laissez-faire attitude toward zoning rarely facilitates housing development either. In such cases, builders have little guidance on what they *could* do, so building types tend to be very noninnovative. Furthermore, without clarification of what builders can do by right, i.e., without special permission, typically results in more meetings, more applications, and more discretionary decisions from local leaders.

The Pennsylvania General Assembly has largely delegated local governments the power to plan and regulate land use. Much of this power is granted through the Pennsylvania Municipalities Planning Code (MPC). Several other state statutes also provide local governments with land use controls.[25] MPC, enacted in 1968 and amended numerous times since, gives local government units exclusive authority and considerable leeway to plan and regulate land use. These policies do not require local governments to zone but do call for each county to adopt a comprehensive plan.

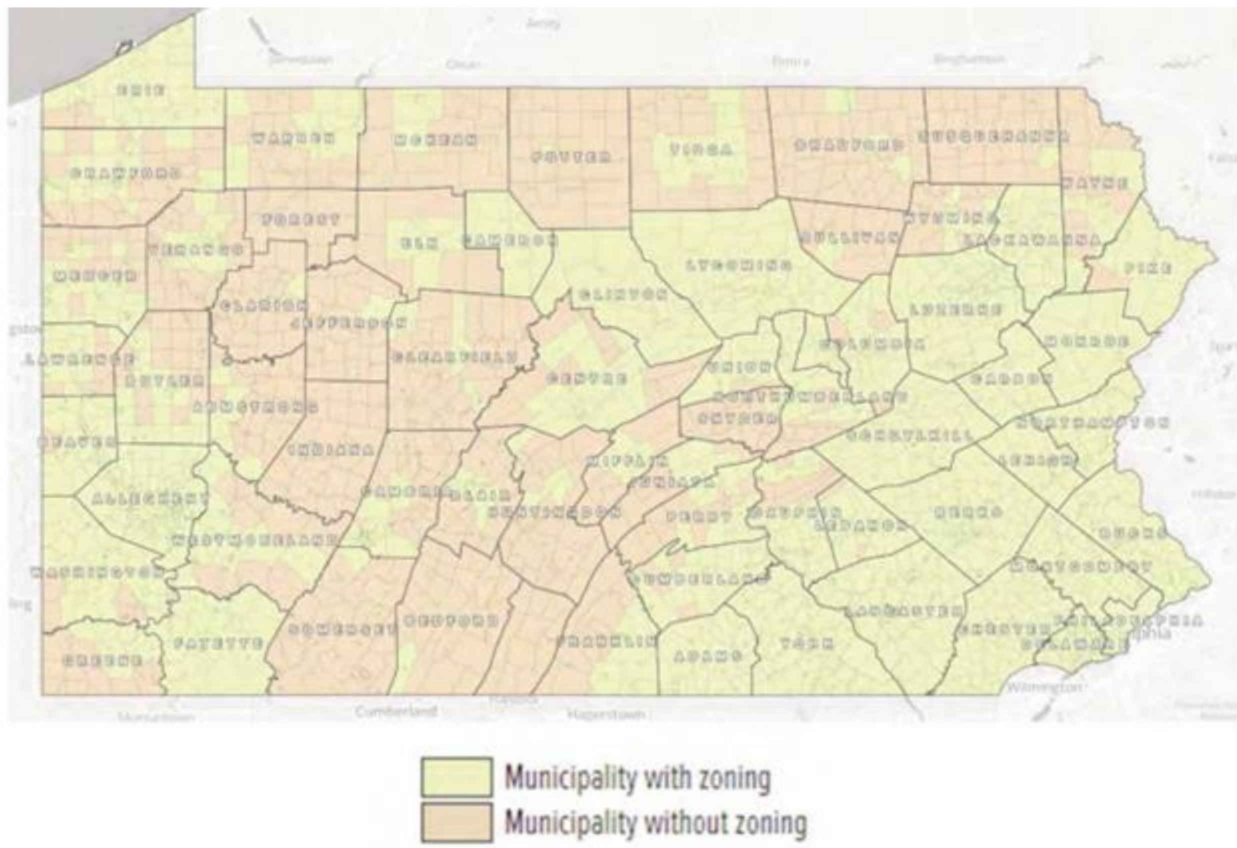
Zoning ordinances divide all land within a municipality into districts and create regulations applied to each area. Information in the comprehensive plan forms the basis in establishing zoning boundaries and specific districts. State law requires local ordinances to be consistent with any existing municipal and county plans. Figure 31 provides a high-level view of how municipalities across the state utilize MPC regulations. The SAP&DC region is largely shaded among "municipalities without zoning." In Pennsylvania, 1,739 municipalities have zoning. Of those, a majority (1,602) enacted their own ordinances, and the remaining 137 are covered by county ordinances. The remaining 822 municipalities do not have zoning. Of all Pennsylvania municipalities, 94% have enacted subdivision and land development ordinances.

Following Figure 31 are summaries of what information was discernable from PC's research into county, city, and borough-based zoning codes. For the most part, little information was available, so if a municipality is not listed, it can be assumed to not have any specific local zoning. In addition to a general overview of zoning codes, the PC team looked for particular emphasis the following three topics:

- processes related to large or master-planned communities, typically referred to as a planned unit development,
- permissions and locations related to middle and high-density residential, and
- regulation of short-term rentals (e.g., Airbnb's). The availability and permissibility of short-term-rentals is an important feature for transitioning communities such as those in the SAP&DC.

[25] Additional regulations include the Pennsylvania Sewage Facilities Planning Act (Act 537 of 1966, 35 P.S. § 750.1, et seq.), the Pennsylvania Storm Water Management Act (Act 167 of 1978 P.L. 864, 32 P.S. § 680.1, et seq.) and the Pennsylvania Flood Plain Management Act (Act 166 of 1978 P.L. 851, No. 166, 32 P.S. § 679.101, et seq.).

Figure 31: Municipalities in Pennsylvania with and without Zoning Ordinances



Source: State Impact PA, NPR.org

Bedford Borough

Bedford County does not have a county-wide zoning code, instead leaving ordinances to the municipalities. The Borough of Bedford is the only borough or township with a municipal zoning code (see Appendix Figure 2A for county map). It was first enacted in 1959 and updated in 2001.

In order to allow the erection, addition or alteration of any building or structure or portion, a permit is required prior to work being completed. All work authorized by the Zoning Hearing Board or the Historical Architectural Review Board (HARB). Work permitted by HARB must be completed within one year of the date of issuance. A fee of $25 per the first $1K in estimated construction costs and $1 per each additional $1K in estimated construction costs for only the zoning portion. There is no fee if the application is for HARB approval only.

Provisions are established for each type of residential development. Some of the designated districts for townhomes and multifamily units are limited compared to single-family units. Parking and yards are required for residential development given the density of the community but could present future issues when reusing the sites.

Related to short-term rentals, once a housing unit has been established, the county code does allow the property to be reinstated as a bed-and-breakfast by the following code: “Bed and Breakfast—one (1) parking space for each guest room and two (2) parking spaces for resident owner or employees. [Ord. 2-2001].”

Blair County

Blair County does not have a county-wide zoning code. This leaves zoning to municipalities, the largest of which is the City of Altoona. The city’s zoning code was designed with flexibility to reflect Altoona’s mixed-use heritage. Applications for zoning variances may be filed at local offices and will be decided by the City Zoning Hearing Board. All developments require a permit. The state requires legal fees and advertising, variances cost $300 and special exceptions cost $450.

The Altoona City Planning Commission may, after approving a project, attach conditions outlining the timing and phasing of the development or the elements thereof. Developers planning a project that will be constructed over multiple years should present a proposed timing and phasing schedule. The initial application will be reviewed by the Planning Commission.

The City Comprehensive Plan also recommends attracting and retaining middle-income households to both new construction and rehabilitation of older structures as well as developing affordable housing. Much of the city is zoned for multifamily units in broad areas surrounding downtown.

Cambria County

Cambria County does not have a county-wide zoning code, leaving zoning ordinances to the municipalities. But the county does support them in the development of their comprehensive plans, zoning ordinances, and subdivision and land development ordinances (See Appendix Figure 4A for zoning map). The City of Johnstown’s zoning ordinance was first enacted in 2013.

Planned Unit Development/Planned Residential Development (PUD/PRD) is a technique wherein residential structures (semidetached, detached, and multistory) are arranged in closely related groups. It may also include land uses of a cultural, recreational, and commercial character to the extent that they are designed to serve the residents. Instead of spreading houses uniformly over an entire tract, creating higher densities in certain areas and preserving natural features helps cluster development from occurring. Under such planning, lot sizes are reduced, and the land saved is used for common greens or open spaces.

Johnstown is divided into 14 zoning classifications that regulate land use and provide relevant guidelines such as minimum setback for structures according to the Pennsylvania Municipalities Planning Code. Complete zoning ordinances set the framework for property owners to utilize and develop their property without creating a hindrance or nuisance to adjacent properties.

The R3 Multiple-Family Residence District is composed of certain medium-density residential areas of the city, representing a compatible mingling of single-unit and multiple-unit dwellings. Regulations for this district are designed to stabilize and protect the essential characteristics of the district. To promote and encourage a suitable environment for family life, it prohibits all activities of a commercial nature except those also having some aspects of residential use.

Development is limited to a medium concentration, and permitted uses are single- and two-unit dwellings, row dwellings, and low-rise apartments. These limits provide for a variety of residential dwelling types plus certain additional uses such as schools, parks, churches, hospitals, and public facilities which serve the residents of the district. However, high-rise apartments with corresponding proportions of open space may be developed under prescribed standards of density and open space.

Once a property has been built per the zoning code ordinance it may be established as a bed-and-breakfast in R1 and R2 zoned areas: “SECTION 912 BED AND BREAKFASTS: Bed and Breakfast establishments shall be permitted as a Special Exception in all Districts, provided that only overnight accommodations for not more than five transient guests are offered, and provided, further, that off street parking shall be provided in R1 and R2 Districts.”

Fulton County

Fulton County does not have a county-wide zoning code, leaving zoning ordinances to the municipalities. McConnellsburg has a zoning code that was enacted in 1995 (see Appendix Figure 5A for map).

The R2 Multi-Household Residential District is composed of certain medium and high-density residential areas of McConnellsburg Borough. A compatible mingling of single-unit and double-unit and multiunit dwellings is permitted. This development will also occur in certain open areas where similar residential development is likely to occur.

The regulations of this district are designed to stabilize and protect the essential characteristics of the district; to promote and encourage a suitable environment for family life, and to prohibit all activities of a commercial nature except home occupations, controlled by limitations governing size and extent of such non-residential activities.

Established residential properties are permitted to instate a bed-and-breakfast in the McConnellsburg area via the municipal zoning code. As permitted by Special Exception the following zones require that the owner of the property reside in the building and that one parking space is available per guest room: R1—Single-Household Residential, R2—Two-Household Residential, C2- Highway Commercial and in HR-Historic Resources Overlay District

Huntingdon County

Huntingdon County does not have a county-wide zoning code. They leave zoning ordinances to the municipalities. Warriors Mark Township has a zoning code that was enacted in 2007.

After the permit has been issued, the applicant may undertake the action specified by the permit in compliance with other borough ordinances. However, it is recommended that applicants wait 30 days to begin construction if there is a possibility of an appeal by another party to have the permit revoked. Any commencement of construction or a use within this 30-day appeal period shall be at the risk of the applicant.

A tentative PRD plan submitted by the applicant will be reviewed by the Planning Commission and then subject to approval by the Borough Council. A final PRD plan shall then be submitted by the applicant, reviewed by the Planning Commission, and then be subject to approval. No sale of lots or construction of buildings shall occur until a final PRD plan has been approved by the Council, has been recorded, and the applicant has proven that they have met any conditions on approval.

Properties in two types of districts—Residential Rural and Agriculture & Resource Protection—are allowed to be renovated as bed-and-breakfasts. Acceptance of such use is subject to certain conditions. Three other types of districts—Village, Residential, and Industrial/Commercial—do not allow bed-and-breakfasts.

Somerset County

Somerset County does not have a county-wide zoning code. Zoning ordinances are left to the municipalities. The Borough of Somerset has a zoning code that was enacted in 2007 (see Appendix A, Figure 6A for borough map).

Within Somerset Borough, the R3 district encourages variety in housing types and to provide for residential densities as might be appropriate for relatively spacious garden apartment developments in areas appropriately located for such use. These areas are served by public sewer and water systems and are well-located with respect to major thoroughfares, shopping facilities, and centers of employment. The R3 district also facilitates the conversion of the town's older large single-family houses into two- or three-family units in order to promote continued usefulness of the housing stock. Population density is low enough and most buildings are not too tall to be generally compatible with single-family residential development in the same general neighborhood. Permitted community facilities are the same as for the single-family residential districts.

VII. Stakeholder Engagement & Background Research

Key Themes

In addition to seeking the input of the 15-member steering committee, the project team conducted numerous individual in-depth interviews. Over the course of the project, the project team conducted interviews with roughly 20 regional leaders in the fields of economic development, community development, public administration, and social services. The following are key findings from these discussions.

Regional Strengths

Manufacturing

The region has a strong establishment in the manufacture of medical devices, organic foods, nanomaterials, and fabricated metal products, to name a few. Local business owners and community leaders are supportive in establishing more programs and support for younger generations that seek opportunities in technical, marketing, business, and industrial careers.

Community

The Allegheny Region showcases great community spirit for their support of residents and local businesses in times of need. The desire to expand current small startup shops and generate more community-centered amenities, facilities, and homes establishes the safe small-town appeal that community members wish to keep.

Outdoor Recreation and Lifestyle

The region has successfully encouraged pursuit of outdoor recreational activities within the last year. Locals and visitors alike enjoy the current available amenities in the area and local leaders, nonprofits, and businesses owners are working together to develop more capacity, events, activities, and attractions in the area as well as expand opportunities for outdoor experiences. Their plans intend to foster events for all seasons while maintaining friendly, quiet, and safe environments.

Challenges

Housing and Blight

In order to keep younger generations from out-migrating, affordable housing is an area of concern. There are insufficient options for those who want to work in the region but cannot afford the cost of new single-family homes. Some residents recommended meeting this need by creating housing, particularly apartments, in downtown areas.

Some current housing in the region exists alongside neighborhood blight—run-down infrastructure and vacant homes. If these properties are not likely be renovated and used, then stakeholders suggest that they be removed to make room for new housing to be built. This would also help alleviate the need of younger generations to find affordable housing in the region. And replacing blighted commercial properties with updated, attractive facilities to is a high priority for attracting prospective businesses.

Job opportunities/Workforce

Although manufacturing is a large job creator, and significant numbers of region residents are not working, hundreds of local job listings are going unfilled. Two factors may be causing this. First, residents may be finding work-from-home opportunities. Second, wages being offered for the available manufacturing positions are less than the national average and may not be sufficient to cover the cost of living in the area. Community leaders have indicated that the magnitude of open job listings poses a threat to the region's economy.

Lack of employment variety is another concern for the communities. An expansion of job types would help retain new and current talent to stay in the area, attract outside investment to come into the counties, and retain local business startups that are familiar with the community.

Small business owners who want to have their own business or need guidance for their startups do not have the necessary resources. Current business programs are on the cusp of expiring, and those that utilize those resources often move out of the area.

Population

During the discussions, most stakeholders raised the pressing issue of the region's aging population and the inability to retain next generations. On the positive side, some of those who migrate out of the area "boomerang" back in their mid- to late-30sbecause the region's small towns and preponderance of single-family homes are more attractive to families. Amenities and recreations currently meet the needs of the older population, but more should be invested in developing attractive opportunities for younger talent.

Background & Literature Review

State Land Use and Growth Management Report 2020

The Governor's Center for Local Government services created a report on land use and development information from 2015 to 2020. Previous reports focused on rebounding from the Great Recession in 2008. The communities responded by implementing local policies to mitigate blight, prevent foreclosures, and promote fiscal health and sustainable growth. It was reported that the Southern Alleghenies region is among the least developed areas in Pennsylvania. The state is slower growing compared to the rest of the nation—0.8% population change since 2010, compared to the overall US rate of 6%.

Compared to the rest of the state, which experienced a population decline from 2000 to 2017, the population of the southeastern region of Pennsylvania, including most Southern Alleghenies Counties, remained stable.

In Pennsylvania, 57% of all units are detached single-family homes. Another 18% are single-family attached structures. Owner-occupied homes make up 69% of all units, and most of the housing stock (70%) was constructed prior to 1980. The median home value of the properties was reported to be at $186k in 2018 and increased to $195k in 2019.

By the end of 2019, there was 300 million square feet of industrial space inventory and roughly another 16.3 million square feet under development. In 2018 Amazon shortlisted the area as a possible site for its second headquarters, which would have occupied 8 million square feet.

The region has the fifth largest outdoor recreation industry in the nation. Consumer spending is reported to be $29 billion and generates $1.9 billion in state and local tax revenue. These revenues directly support 250K jobs.

Most of the Southern Alleghenies region has some broadband access, but not full coverage throughout each county. Current service provides 4–10 Mbps of download speed. As the area seeks to expand broadband accessibility, counties such as Tioga and Potter counties are good examples to reference. These counties were able to acquire funds to build 5,000 square miles of broadband service areas.

A few other miscellaneous issues are noted in the report, as follows:

- Another significant land use is transportation. The current system carries 1.6 trillion worth of goods each year. Most are transported by truck, with railways covering the second largest share.
- Of the southern counties, only Cambria and Blaire have an urban transit system.
- A reported total of 270 square miles of abandoned mines and wells need reclamation and hazard mitigation. Most of these locations are in the southwest of the state.

Southern Alleghenies Rural Planning Organization 2041 Long Range Transportation Plan, 2017–2041

This 2017 SAP&DC's Long Range Transportation Plan aims to guide transportation development in Bedford, Huntingdon, Fulton, and Somerset Counties over a 25-year period. The plan is proceeding according to guidelines set out by the 2015 federal FAST Act (Fixing America's Surface Transportation), the statewide PA on Track plan, the regional Southern Alleghenies Comprehensive Economic Development Strategy, and the four counties' comprehensive plans. Overall goals of the plan include the following:

- Develop a reliable transportation network that promotes the economy by linking to national markets and supporting regional accessibility.
- Maintain existing transportation systems and stormwater facilities.
- Increase transportation safety.
- Enhance public transportation.
- Maximize transportation investments through wise prioritization.
- Ensure a safe and efficient freight system.
- Educate all stakeholders on transportation initiatives.
- Provide resources for cyclists and pedestrians.

Finally, the plan outlines funding, describes the process through which particular projects were chosen, and lists further needs that are currently unfunded.

Southern Alleghenies Region Comprehensive Economic Strategy (CEDS), 2020–2024

The Southern Alleghenies of PA developed its five-year comprehensive economic development strategy (CEDS) to coordinate public and private sector planning. The CEDS outlines current demographic trends, available infrastructure, and economic trends and provides an analysis of the region's strengths, weaknesses, opportunities, and threats. Based on these factors, it puts forth the following goals:

- Expand the regional economy through diversified job growth.
- Promote economic competitiveness by maintaining and modernizing the region's infrastructure.
- Attract and retain younger workers through community improvements.
- Upgrade and expand telecommunications service.
- Invest in residents' health and well-being.

The CEDS recounts an assortment of demographic trends and issues, which as summarized as follows. The rate of the aging population in the region is twice the rate of the state. It is observed a 1.93% decrease in population over the last 25 years. In the past 30-years more workers commute alone yet most households have three or more vehicles. The average time spent traveling to work is roughly 30minutes and 61% of commuters spend less time traveling. Since 1990 the percentage of workers traveling 90-minutes or more has doubled. Driving on regional roadways has seen a decline since 2005.

Both state and agency owned roadways and bridge systems that are structurally deficient need to be maintained. On the other hand, the best road conditions are primarily on arterial roadways. Important transportation corridors used in PA include the east west Pennsylvania Turnpike, U.S. 30 and 22.

Corridors in the north south consist of Interstates 70, U.S. 219, 220 and 522. The Southern Alleghenies Rural Planning Organization has nearly 6,000 linear miles of roadway. Travel and transportation modes in the region are passenger and freight, but there is not a commercial airline service available. Amtrak services to the region are limited.

Throughout the region there are greater than 15 known road bike routes to use for alternative transportation. Also spread through the area are 30 windfarms combined to produce 1300 megawatts of wind power. Pennsylvania state is one of the highest transported materials is coal, since the state is the third highest producer in the U.S. Additionally, the highest exported goods and services is Agriculture compared to other states.

The workforce industry has seen a change from being an established construction economy to a service-based economy. Various facilities in the region are retail trade, healthcare, and other services. In the past ten years the average unemployment in the region has been consistently above the statewide average. Percentages of those below the poverty line have increased since 1999.

Within the CEDS, each county has developed individual transportation plans, which are summarized below.

The Bedford County Transportation Plan has overall initiatives to provide well-maintained transport systems that ensure safe and efficient movement of people and goods.

Fulton County plans to educate residents, developers, and local officials on the key regional transportation strategy. Additionally, to utilize their framework from the growth management strategy to provide desired transportation infrastructure patterns and investments. The plan also notes an interest in encouraging alternative modes of transportation in designated growth areas to foster both mixed use and walkable neighborhoods. Leaders in Fulton County also have intentions of encouraging modern transportation planning practices in the region, developing regional capital improvement and maintenance programs, and initiating considerations of transit within and outside the region.

Huntingdon County plans to retain their rural and small-town atmosphere while remaining accessible to the state and rest of the world. In order to transport information, goods, and services within and to the county they will use a network highway, rail and electronic modes. The highway will be a high-quality arterial system and will have full participation in the planning processes. With the highway development in mind, they intend to mix current natural scenery in the development and consider future land use for communities. It is encouraged the development plan has alternatives sustainable methods for transportation aside from auto travel. Furthermore, improvements on access to Raystown Lake and other recreational areas are to be explored.

The Somerset County Transportation Plan's first goal is to complete the U.S. 219 route between Somerset, the Meyersdale Bypass and Maryland I-68. In order to track improvements and development issues a comprehensive traffic and circulation study is suggested. Organizations connecting the community and political leaders need to be established to ensure U.S. 30 and P.A. 160 are high priorities for improvements. Additional promotions on current initiatives for constructing an Amtrack passenger rail station in Rockwood need to be executed as well. Ongoing and new transportation projects should employ the PENNDOT's context-sensitive design strategies.

Alleghenies Ahead

The SAP&DC's comprehensive plan, Alleghenies Ahead, aims to boost the region's economic competitiveness via collaboration among stakeholders. The plan's guiding principle was to "plan regionally and implement locally," and it honored the values of family, community, independence, natural resources, and regional heritage. The plan was shaped with significant contributions from community members who were included on six county-level steering committees that in turn engaged other community members in conversation about issues facing the region. Eight key issues were identified:

- broadband and cellular service,
- collaboration and coordination among stakeholders,
- business and workforce development,
- housing and blight,
- recreational and natural resources,
- agriculture,
- public health and safety, and
- transportation.

The plan lists three regional priorities—broadband and cellular service, collaboration and coordination, and business and workforce development—and identifies the following county-specific priorities:

- Bedford—recreation, and public health
- Fulton—agriculture and recreation
- Blaire—agriculture, housing, and public health
- Huntingdon—housing and recreation
- Cambria—transportation, housing, and recreation
- Somerset—housing and recreation

Pursuit of these priorities will be guided by updateable action plans that guide implementation of specific local and regional activities, measure outcomes, and allow for course correction as needed.

Most employment sectors in the region are Construction, Manufacturing, Art/Entertainment, Retail, Education, Health and Social services. Within the main sector the highest employed are Education, Health and Social Services. Alongside the job loss there is a concern on local wages and employees receive 25.7% less per week compared to the state average. Lack of livable wages and jobs surmounts to those unable to afford basic needs and investing in properties. Most housing units were built in 1939 or earlier and make up 30% of the unit types.

A SWOT analysis was performed, and the regions' listed strengths are their natural assets, community, higher education, transportation network, cost of housing and efforts for downtown revitalization. Weaknesses of the area include blight, lack of jobs and leadership, out migration of younger generations, poor road conditions and inconsistent broadband access. Opportunities for the region are growth of reaction and tourism, attracting new businesses, collaboration of local governments, improvement of infrastructures and housing availability. Finally, the threats to the area consist of out migration, drug abuse, lack of jobs, limited growth, and lack of a strong central government. The intended goals of the development strategy involve job growth, infrastructure investment, develop communities to be more attractive for new residents and businesses, upgrade and expand telecommunication and invest more in areas that influence health and wellbeing.

Johnstown's Vision 2025: A Resilience Framework

The City of Johnstown's Vision Together 2025 is a community-based effort to expand on the city's current assets to stimulate community growth over the next few years. The project focuses on the core areas of a vibrant and open local economy, life-sustaining landscapes, a good sense of community, and good governance and carty out the following strategies:

- building strong regional ties,
- reviving downtown,
- supporting and enhancing neighborhoods and communities, and
- implementing "quick starts"—simple, low-cost solutions that can catalyze bigger changes down the road.

The plan goes on to detail steps for implementing the strategies to reach various goals.

Positively Altoona

The City of Altoona's 2013 comprehensive plan established a stated mission to "embrace the City's existing assets through a new 'lens' to initiate transformative, sustainable and cost-effective change in Altoona." Guided by this mission, the plan laid out twelve objectives:

1. Follow the Commonwealth of Pennsylvania's Act 47 Plan for Altoona.
2. Establish a City Strategic Planning Committee to improve communication and coordination.
3. Investigate the advantages of creating a city-focused community land bank.
4. Create a showcase neighborhood for redevelopment.
5. Upgrade critical infrastructure.
6. Support and, where possible, expand incentive programs for local businesses.
7. Define a unique brand for the city.
8. Initiate a campaign to highlight the City's assets and change outside perceptions of the city.
9. Develop stronger and more predictable code enforcement.
10. Continue to compare City finances and spending patterns.
11. Maintain the Blighted Property Demolition Program.
12. Hold neighborhood meetings and complete at least simple neighborhood strategic plans.

The plan further detailed objectives and action steps under the following themes:

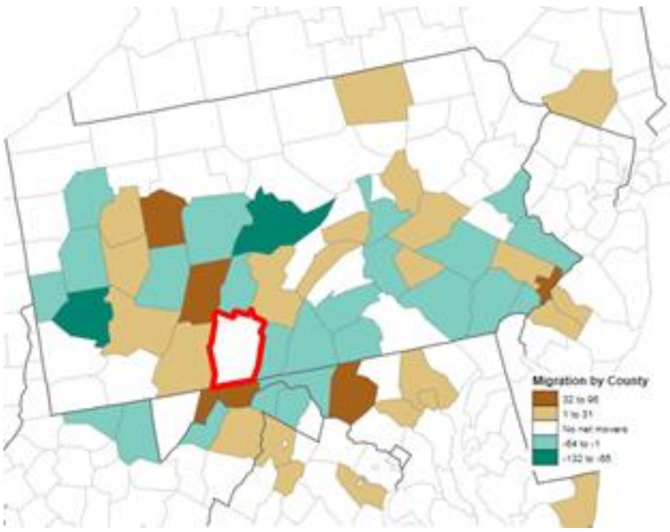
- Positively Collaborative—fostering communication and relationships
- Positively Livable—promoting livable land use, housing, services, infrastructure, etc.
- Positively Resource Rich—capitalizing on the city's financial and cultural assets
- Positively Oriented—developing parks and other resources to promote well-being

Appendix A: Additional Detailed Data

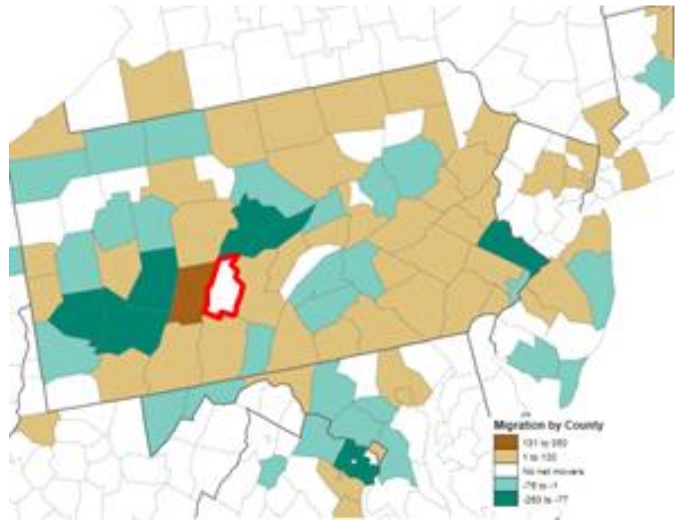
Net Migration Maps& Data

Figure 1A: Net Migration by County

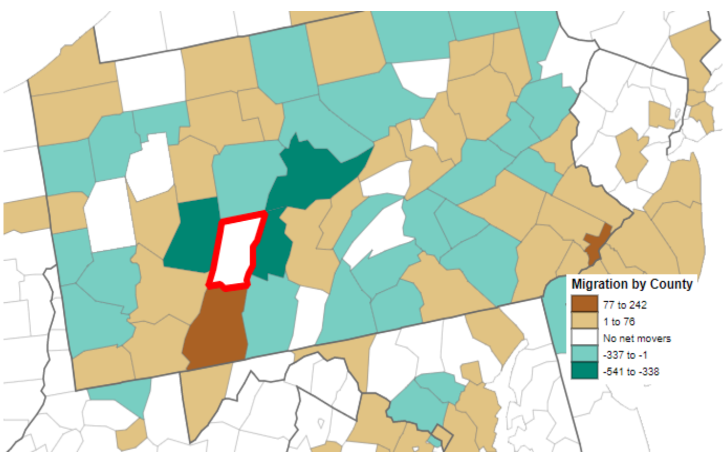
Bedford County



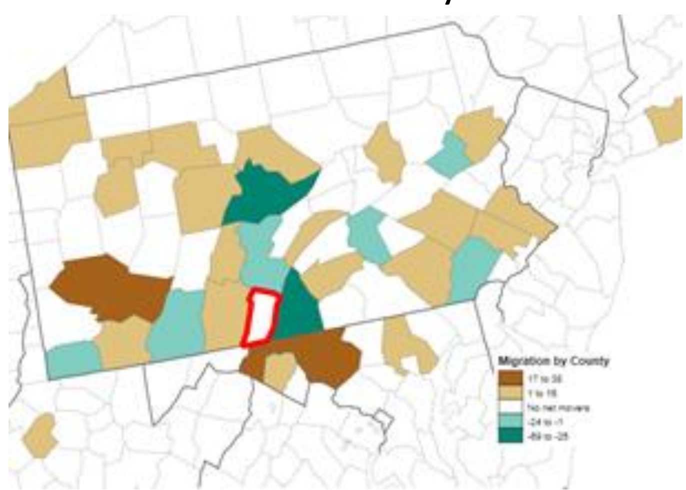
Blair County



Cambria County



Fulton County



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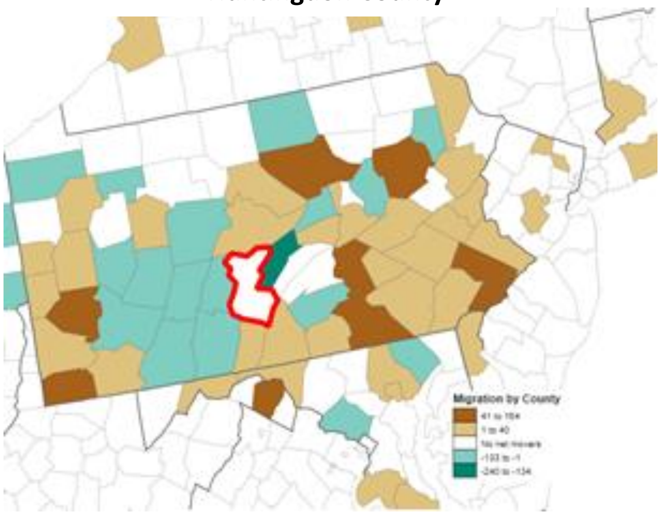
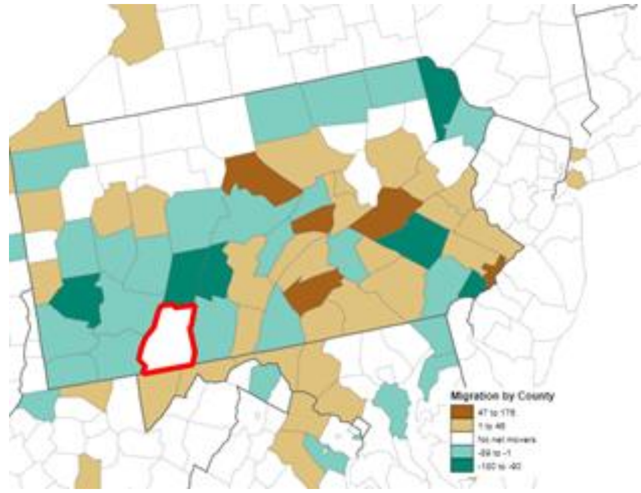
Huntingdon County



Somerset County



Source: United States Census American Community Survey, 2014–2018

Table 1A: Top In and Out Migration Locations, 2015–2019

County	Top In-Migration Counties	Number	Top Out-Migration Counties	Number
Bedford	Allegany County, Maryland	96	Allegheny County, Pennsylvania	(132)
Bedford	Maricopa County, Arizona	90	Centre County, Pennsylvania	(65)
Bedford	Philadelphia County, Pennsylvania	60	Creek County, Oklahoma	(50)
Bedford	Wasatch County, Utah	57	Rutherford County, Tennessee	(43)
Bedford	Washington County, North Carolina	48	Cumberland County, Pennsylvania	(41)
Bedford	Cambria County, Pennsylvania	47	Monongalia County, West Virginia	(34)
Bedford	Frederick County, Maryland	43	Cochise County, Arizona	(30)
Bedford	Jefferson County, Pennsylvania	43	LaPorte County, Indiana	(29)
Bedford	Hampshire County, West Virginia	31	Beaver County, Pennsylvania	(27)
Bedford	Clay County, Missouri	28	King County, Washington	(27)
Blair	Cambria County, Pennsylvania	350	Centre County, Pennsylvania	(263)
Blair	Berks County, Pennsylvania	130	Indiana County, Pennsylvania	(219)
Blair	Somerset County, Pennsylvania	90	Allegheny County, Pennsylvania	(138)
Blair	York County, Pennsylvania	71	Bucks County, Pennsylvania	(115)
Blair	Lancaster County, Pennsylvania	52	Westmoreland County, Pennsylvania	(105)
Blair	Schuylkill County, Pennsylvania	52	Washington County, Pennsylvania	(50)
Blair	Montgomery County, Pennsylvania	46	Union County, Pennsylvania	(39)
Blair	Tioga County, Pennsylvania	44	McKean County, Pennsylvania	(34)
Blair	Delaware County, Pennsylvania	43	Dauphin County, Pennsylvania	(27)
Blair	Mifflin County, Pennsylvania	42	Clarion County, Pennsylvania	(23)

Cambria	Philadelphia County, Pennsylvania	242	Centre County, Pennsylvania	(541)
Cambria	Somerset County, Pennsylvania	132	Blair County, Pennsylvania	(350)
Cambria	Westmoreland County, Pennsylvania	76	Indiana County, Pennsylvania	(338)
Cambria	Erie County, Pennsylvania	62	Monroe County, Pennsylvania	(186)
Cambria	Luzerne County, Pennsylvania	54	Cumberland County, Pennsylvania	(180)
Cambria	York County, Pennsylvania	51	Clearfield County, Pennsylvania	(48)
Cambria	Bucks County, Pennsylvania	36	Dauphin County, Pennsylvania	(48)
Cambria	Fayette County, Pennsylvania	30	Beaver County, Pennsylvania	(47)
Cambria	Lackawanna County, Pennsylvania	27	Bedford County, Pennsylvania	(47)
Cambria	Berks County, Pennsylvania	26	Lehigh County, Pennsylvania	(36)
Fulton	Westmoreland County, Pennsylvania	38	Franklin County, Pennsylvania	(69)
Fulton	Allegheny County, Pennsylvania	30	Centre County, Pennsylvania	(25)
Fulton	Cumberland County, Pennsylvania	14	Carbon County, Pennsylvania	(21)
Fulton	Bedford County, Pennsylvania	10	Greene County, Pennsylvania	(16)
Fulton	Clearfield County, Pennsylvania	10	Chester County, Pennsylvania	(10)
Fulton	Columbia County, Pennsylvania	10	Dauphin County, Pennsylvania	(9)
Fulton	Fayette County, Pennsylvania	10	Somerset County, Pennsylvania	(6)
Fulton	Elk County, Pennsylvania	9	Huntingdon County, Pennsylvania	(5)
Fulton	Erie County, Pennsylvania	9	N/A	--
Fulton	Juniata County, Pennsylvania	9	N/A	--
Huntingdon	Greene County, Pennsylvania	164	Mifflin County, Pennsylvania	(240)
Huntingdon	Delaware County, Pennsylvania	98	Cumberland County, Pennsylvania	(50)
Huntingdon	Montgomery County, Pennsylvania	84	Somerset County, Pennsylvania	(29)
Huntingdon	Philadelphia County, Pennsylvania	75	Armstrong County, Pennsylvania	(13)
Huntingdon	Allegheny County, Pennsylvania	60	Blair County, Pennsylvania	(13)
Huntingdon	Luzerne County, Pennsylvania	53	Crawford County, Pennsylvania	(12)
Huntingdon	York County, Pennsylvania	49	Forest County, Pennsylvania	(12)
Huntingdon	Dauphin County, Pennsylvania	47	Cambria County, Pennsylvania	(10)
Huntingdon	Lycoming County, Pennsylvania	44	Clearfield County, Pennsylvania	(10)
Huntingdon	Centre County, Pennsylvania	39	Tioga County, Pennsylvania	(10)
Somerset	Cumberland County, Pennsylvania	143	Berks County, Pennsylvania	(180)
Somerset	Schuylkill County, Pennsylvania	81	Allegheny County, Pennsylvania	(150)
Somerset	Philadelphia County, Pennsylvania	75	Wayne County, Pennsylvania	(149)
Somerset	Snyder County, Pennsylvania	70	Delaware County, Pennsylvania	(135)
Somerset	Clinton County, Pennsylvania	59	Cambria County, Pennsylvania	(132)
Somerset	Northumberland County, Pennsylvania	46	Blair County, Pennsylvania	(90)
Somerset	Mercer County, Pennsylvania	38	Union County, Pennsylvania	(73)
Somerset	Huntingdon County, Pennsylvania	29	Franklin County, Pennsylvania	(62)

Somerset	Montgomery County, Pennsylvania	26	Indiana County, Pennsylvania	(55)
Somerset	Lancaster County, Pennsylvania	22	Clearfield County, Pennsylvania	(46)

Source: American Community Survey, 2015-2019

Regional Zoning Maps

Figure 2A: Bedford Borough Zoning Map

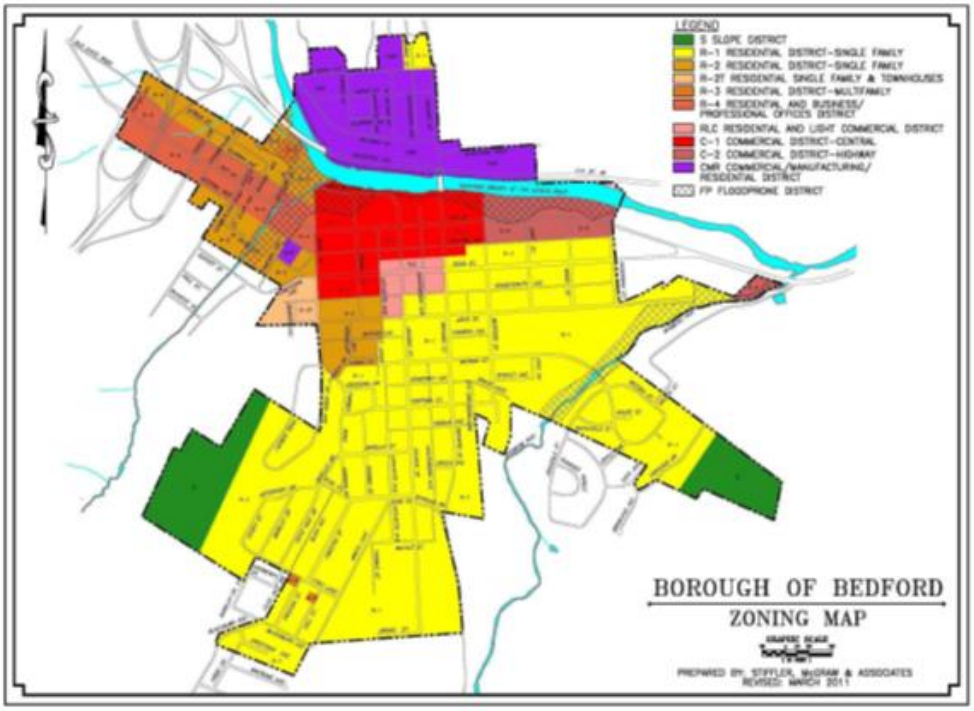


Figure 3A: City of Altoona Zoning Map

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Figure 4A: City of Johnstown Zoning Map

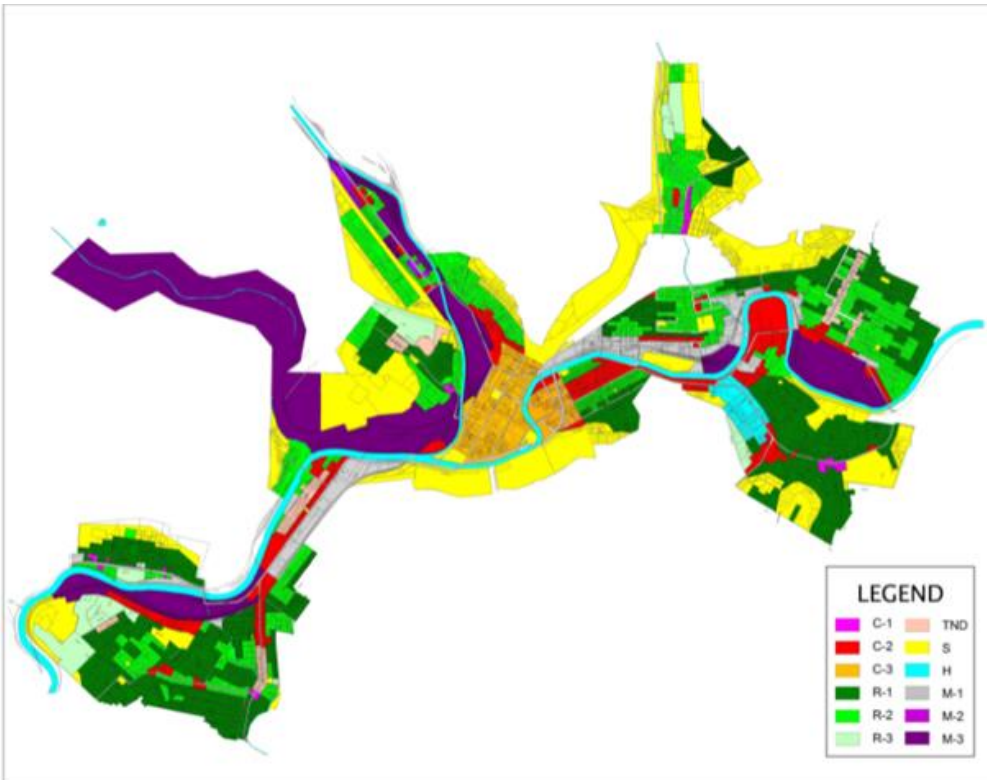


Figure 5A: Borough of McConnellsburg Zoning Map

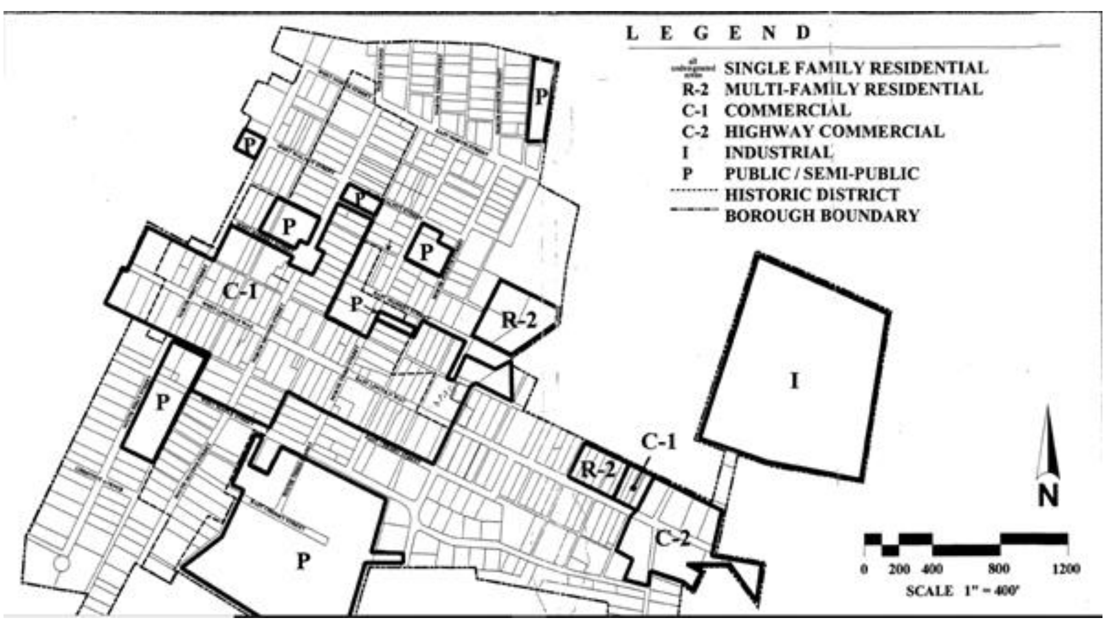


Figure 6A: Borough of Somerset

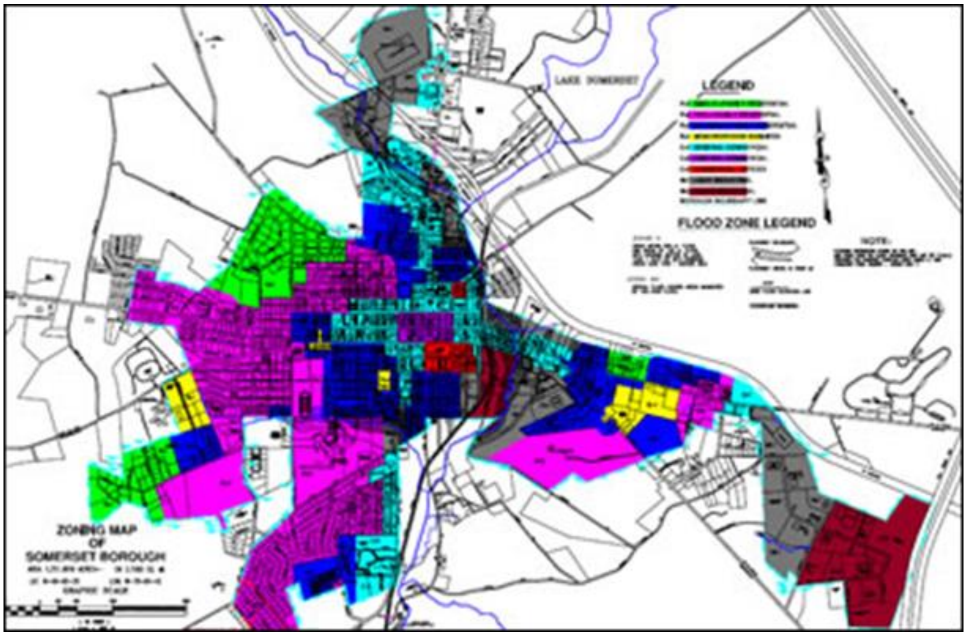
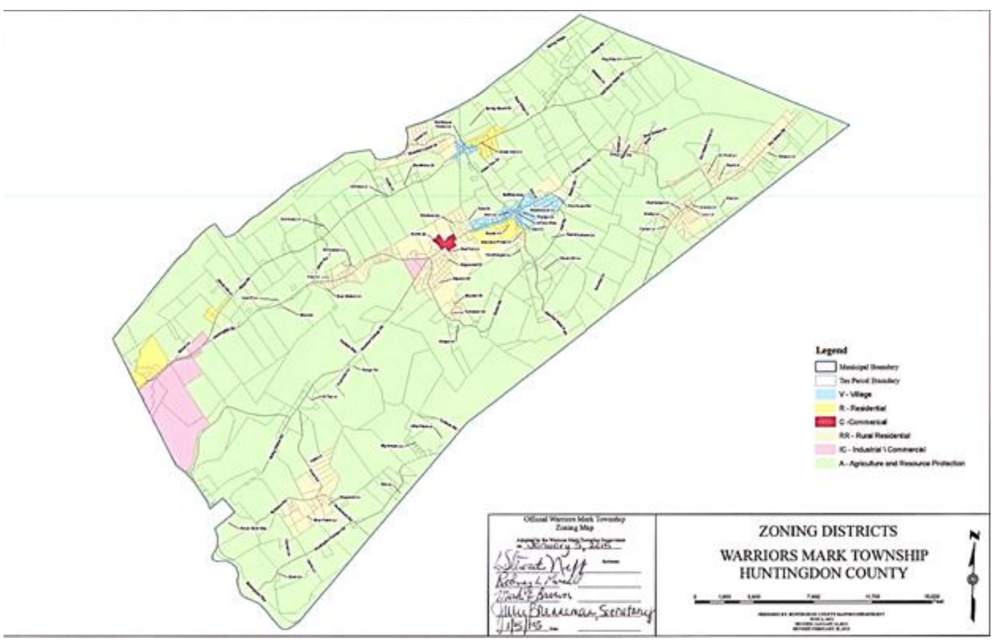


Figure 7A: Borough of McConnellsburg Zoning Map



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Resiliency Index Detailed Findings

Category Definitions for Resiliency Model

The BRIC model mentioned in Chapter V: Economic Resiliency has numerous subcomponents, including economic, social, community, institutional, housing and infrastructure, and environmental. More detailed definitions and results per county are described as follows.

Economic resilience metrics are intended to represent communities' economic vitality, diversity, and equality in compensation. It is not representative of resilience of individual businesses but shows a general economic profile and character of a community. General economic vitality, on the other hand, is related to employment and homeownership rates. Extractive industries in the primary sector and tourism economies tend to be undermined by disasters and so are included in the analysis. There are several indicators included in the analysis that are economically tied outside of the community, e.g., businesses with additional employees or a part of regional or national chains. They can bring in outside resources to aide a community in a disaster. Comparably, communities that are largely employed by the federal government have a greater ability to acquire economic resources to manage disasters.

Social resilience metrics are intended to capture demographics of a community's population that are associated with physical and mental wellbeing that leads to increased comprehension, communication, and mobility. For example, having more available physicians, more mental health facilities, and more individuals with established health insurance tends to increase overall health and wellness of communities. Examples are useful qualities when preparing for, responding to, and recovering from disasters. Similarly, more access to telephones and the ability to communicate with the same language and understanding are essential during disasters.

Community capital resilience metrics estimate the tendency of a community to call on local citizens' goodwill in assisting neighbors and fellow residents. A community that is demographically resilient to a disaster displays an inclination to be as attentive and helpful to one another. Those that are involved in local civic or religious organizations may be expected to have some level of community social capital to use in aiding those outside of their immediate family during disasters. Increased levels of volunteerism and Red Cross training are indicators of a community being more likely to manage during a debacle. In both the short- and long-term context, communities where most of the local population has resided more than a couple of years may have a greater likelihood of community engagement and investment in well-being.

Institutional resilience metrics are coordinated between governments. Counties with fewer jurisdictions have an easier time managing relief and assigning resources during a disaster. State capitals and large urban areas benefit from access to decision-makers who can provide resources and management quickly. Several indicators approximate the value and experience of various programs and policies benefiting communities before, during, and after calamities. Some examples are insurance programs, mitigation programs, and disaster aid programs. Resilience not only stems from dollar amounts but institutional knowledge and experience that can navigate and obtain critical resources. Local disaster training is another case of institutional resilience. A final measure of institutional resilience also pertains to population stability. In this case, if a population were to rapidly change over the course of five years, a strain on local institutions would result. A high influx of growth may overwhelm current infrastructure and a substantial decrease reduces local tax income.

Housing and Infrastructure resilience metrics have indicators that estimate quality of housing construction and a variety of physical capacities with a county. These measures the ability to house those displaced, provide emergency services, facilitate evacuations, maintain education activities, and perform other disaster-related infrastructural functions.

Environmental resilience metric indicators are related to the qualities of environment that enhance absorbent capacity, such as costal surges and freshwater flooding of areas. Remaining indicators estimate the efficiency in which a community uses its natural resources.

Table 2A: Detailed Resiliency Scores by Category

Group	Variable	Bedford	Blair	Cambria	Fulton	Huntingdon	Somerset	Avg.
Housing/Infrastructure	High-speed internet infrastructure	5	5.00	5.00	5.00	5.00	5.00	5.00
Social	English language competency	4.79	4.84	4.88	4.98	4.60	4.55	4.77
Community Capital	Place attachment-native born residents	4.35	4.76	4.79	3.89	4.68	4.64	4.55
Social	Communication capacity	4.74	4.57	4.50	4.04	4.61	4.12	4.37
Social	Transportation	4.74	4.26	3.94	4.59	4.53	4.42	4.35
Economic	Homeownership	4.25	4.79	4.48	4.30	3.83	4.00	4.28
Economic	Business size	4.07	3.26	3.58	4.41	4.04	4.28	3.91
Social	Health insurance	3.48	4.21	3.91	3.72	3.91	3.47	3.84
Community Capital	Population stability	2.64	4.16	4.00	4.15	2.30	3.74	3.67
Economic	Non-dependence on primary/tourism sectors	2.01	3.76	3.95	3.78	3.50	2.85	3.57
Institutional	Political engagement	4.12	3.49	3.58	3.90	3.14	3.68	3.56
Social	Gender income equality	4.24	3.01	3.40	4.27	3.15	2.92	3.35
Economic	Non-special needs	3.42	3.44	3.11	3.51	3.35	3.28	3.34
Economic	Housing stock construction quality	2.95	3.64	4.23	2.35	2.72	3.20	3.23
Economic	Employment rate	3.61	3.73	2.89	3.15	3.01	3.27	3.21
Housing/Infrastructure	Race/ethnicity income equality	3.46	3.04	3.61	2.28	2.52	4.35	3.16
Housing/Infrastructure	Evacuation routes	3.64	2.13	3.01	5.00	1.51	2.72	2.87
Housing/Infrastructure	School restoration potential	2.83	1.73	1.91	4.58	3.06	3.00	2.86
Social	Pre-retirement age	2.52	3.07	2.59	2.88	3.01	2.66	2.84
Institutional	Volunteered For a Charitable Orgs.	3.12	3.00	2.78	2.90	2.52	2.96	2.83
Housing/Infrastructure	Large retail-regional/national geographic distribution	3.75	4.37	2.98	1.26	2.17	3.05	2.77

Social	Performance regimes-state capital	2.56	2.78	3.26	2.11	2.38	3.04	2.71
Institutional	Sturdier housing types	1.83	3.56	4.12	1.11	2.10	2.56	2.69
Community Capital	Educational attainment equality	1.84	3.31	3.41	1.68	2.45	2.34	2.64
Environmental	Mental health support	2.21	3.62	3.24	1.20	2.44	2.16	2.53
Social	Social capital-religious organizations	2.06	2.56	3.86	1.02	1.52	3.01	2.39
Institutional	Jurisdictional coordination	2.61	1.55	2.17	2.77	2.98	2.45	2.38
Housing/Infrastructure	Temporary shelter availability	5	2.86	2.18	1.00	2.07	3.76	2.37
Institutional	Efficient Water Use	2.14	2.09	2.24	2.06	2.73	2.17	2.26
Institutional	Local food suppliers Farms marketing products	2.93	1.31	1.31	3.37	2.20	2.83	2.20
Community Capital	Natural flood buffers	2.11	2.09	2.12	2.15	2.20	2.17	2.15
Economic	Food provisioning capacity	2.33	1.71	1.50	2.46	2.04	2.17	1.98
Housing/Infrastructure	Performance regimes-nearest metro	2.43	1.00	1.84	3.62	2.13	1.00	1.92
Institutional	Temporary housing availability	2.36	1.49	2.07	1.76	1.16	1.98	1.69
Housing/Infrastructure	Crop insurance coverage	1.66	1.81	1.48	1.86	1.71	1.37	1.65
Community Capital	Local disaster training	1	1.00	1.72	1.00	3.14	1.00	1.57
Social	Social capital-civic organizations	1.34	1.22	1.59	2.00	1.48	1.08	1.47
Institutional	Federal employment	1.08	1.92	1.72	1.03	1.14	1.12	1.39
Institutional	Industrial re-supply potential	1.04	1.57	1.66	1.00	1.13	1.46	1.36
Institutional	Medical care capacity	1.11	1.53	1.42	1.19	1.17	1.26	1.31
Housing/Infrastructure	Flood insurance coverage	1.42	1.31	1.27	1.00	1.50	1.28	1.27
Social	Place attachment-not recent immigrants % Population not foreign-born	1.19	1.21	1.20	1.05	1.45	1.08	1.20
Community Capital	Physician access	1.04	1.25	1.25	1.04	1.06	1.09	1.14
Social	Pervious surfaces	1.08	1.08	1.08	1.08	1.08	1.08	1.08
Social	Disaster aid experience	1.1	1.07	1.00	1.00	1.31	1.00	1.08
Economic	Mitigation spending	1	1.16	1.00	1.00	1.19	1.00	1.07
Economic	Nuclear plant accident planning	1	1.00	1.00	1.00	1.00	1.00	1.00
	Overall Score	**2.63**	**2.59**	**2.65**	**2.53**	**2.47**	**2.59**	**2.57**

Source: Points Consulting using BRIC Model

Appendix B: Community Survey Analysis

The PC team conducted a community survey in fall 2021, which elicited 75 qualified responses. A summary of responses to the survey is contained in this appendix.

Table 1B: Select the county that you live in

Group	Number	Percentage
Blair	38	47.5%
Cambria	18	22.5%
Somerset	15	18.8%
Bedford	7	8.8%
Fulton	1	1.3%
Other	1	1.3%
Grand Total	**80**	**100%**

Table 2B: Select the county that you work in

Group	Number	Percentage
Blair	38	50.7%
Somerset	16	21.3%
Cambria	13	17.3%
Bedford	3	4.0%
Fulton	1	1.3%
Other	4	5.3%
Grand Total	**75**	**100%**

Figure 1B: Live and Work Location Maps

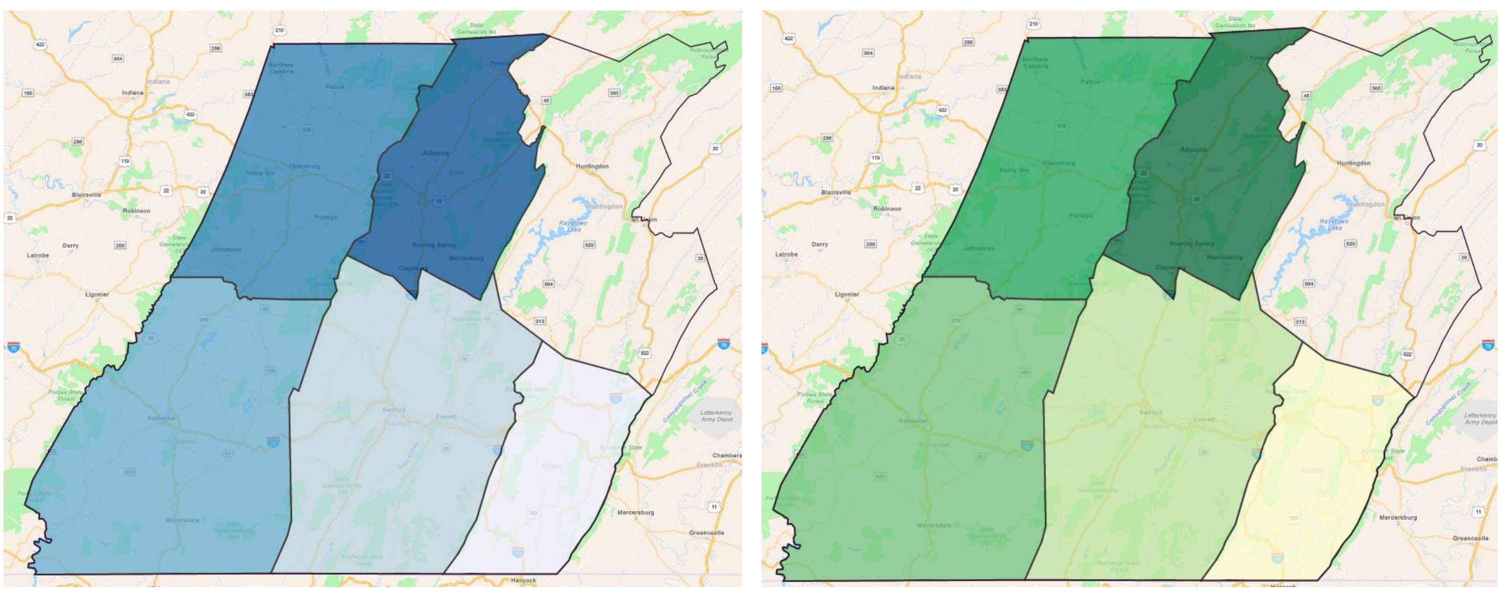

Table 3B: What categories best describe your situation? (Select as many as are relevant)

Group	Number	Percentage
Employee of a local company	31	41.9%
Business owner or executive	19	25.7%
Retired	15	20.3%
Entrepreneur, aspiring entrepreneur or property owner	13	17.6%
Remote worker	12	16.2%
Community member but none of the above	3	4.1%
Student	0	0.0%
Other	4	5.4%
Grand Total	**74**	**100%**

Figure 2B: What categories best describe your situation? (Select as many as are relevant)

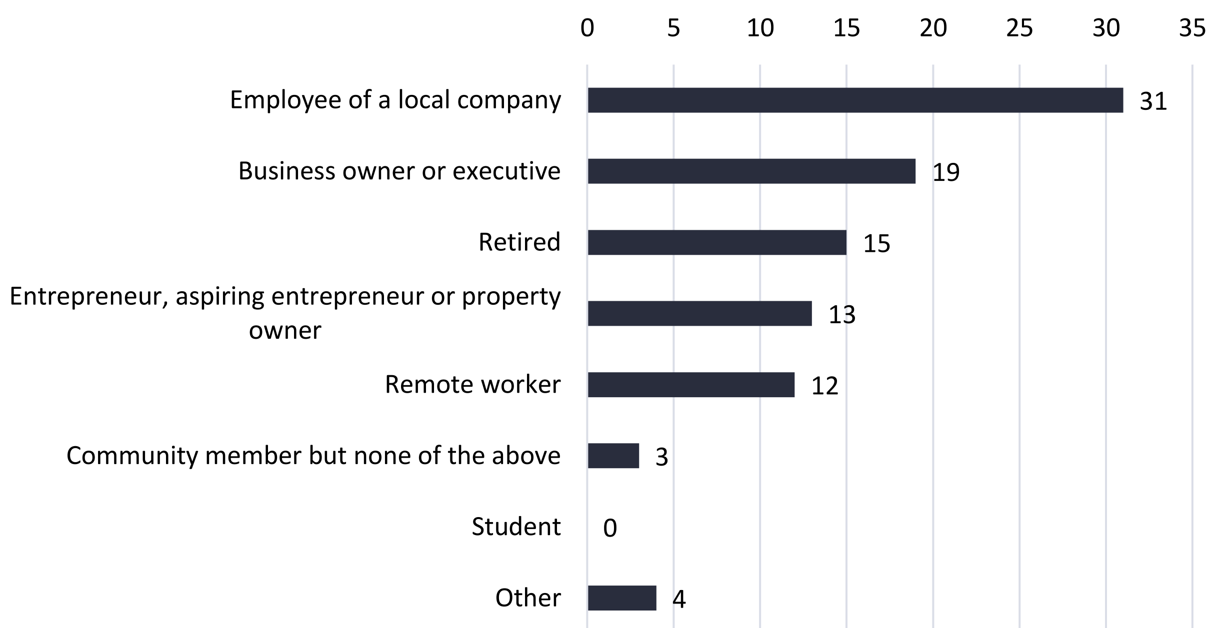

Table 4B: Community resiliency describes the ability to prepare for, withstand, and recover from economic challenges. How resilient do you consider your community to be?

Group	Number	Percentage
Very resilient	5	7.1%
Somewhat resilient	23	32.9%
Neutral	9	12.9%
Vulnerable	20	28.6%
Very vulnerable	13	18.6%
Grand Total	**70**	**100%**

Figure 3B: Community resiliency describes the ability to prepare for, withstand, and recover from economic challenges. How resilient do you consider your community to be?

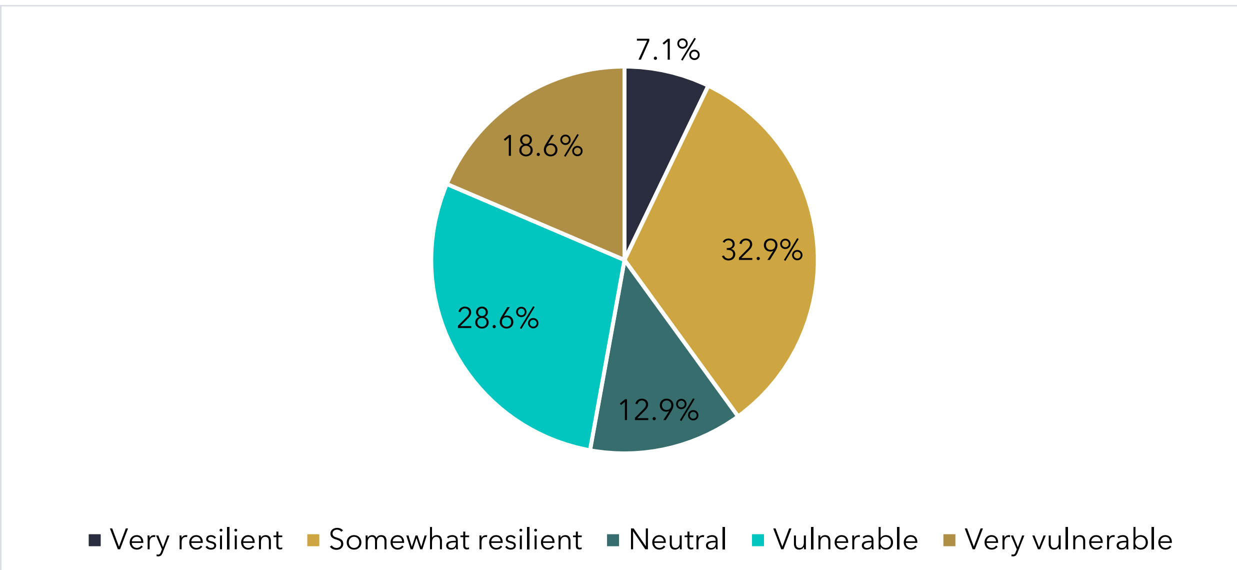

Table 5B: What are the biggest threats to your community's resiliency? (Select up to 5)

Group	Number	Percentage
Aging/decreasing local population	47	65.3%
Blighted areas (i.e., vacant or un-maintained buildings)	43	59.7%
Mismatch of workforce skills with present-day job opportunities	33	45.8%
Lack of workforce to fulfill available jobs	29	40.3%
Insufficient broadband internet	23	31.9%
Insufficient infrastructure (transportation, water/sewer, electric, etc.)	23	31.9%
National/macroeconomic factors	21	29.2%
Federal or state level policies	17	23.6%
Lack of adequate and attainably priced housing	15	20.8%
Loss of agricultural land	5	6.9%
Climate/environmental stressors	0	0.0%
Other	12	16.7%
Grand Total	**72**	**100%**

Figure 4B: What are the biggest threats to your community's resiliency? (Select up to 5)

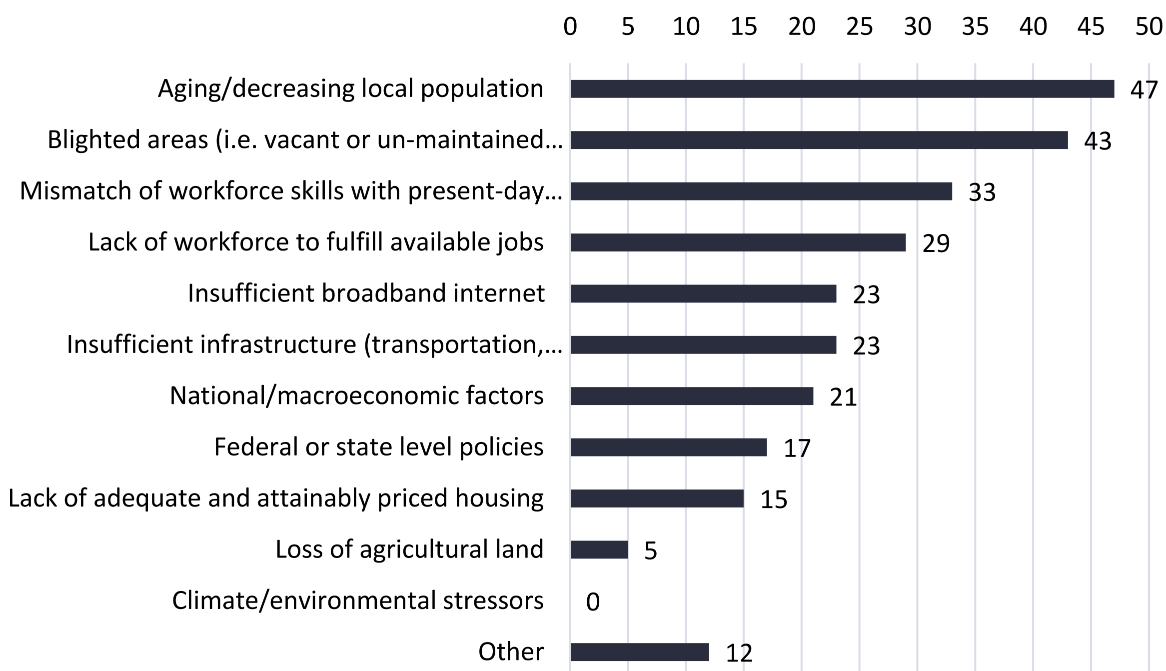

Table 6B: How likely are you to recommend your community as…

Options	Very likely	Somewhat Likely	Somewhat Unlikely	Very unlikely	I don't know	Total	Avg. Score
A good place to raise a family	32	24	6	8	0	70	3.94
A good place to visit	31	23	11	5	0	70	3.91
A good place to live	22	34	9	6	1	72	3.80
A good place to retire	25	18	16	9	2	70	3.50
A good place to start a business or expand a business	10	39	11	10	0	70	3.40
Grant Total							**3.71**

Figure 5B: How likely are you to recommend your community as…

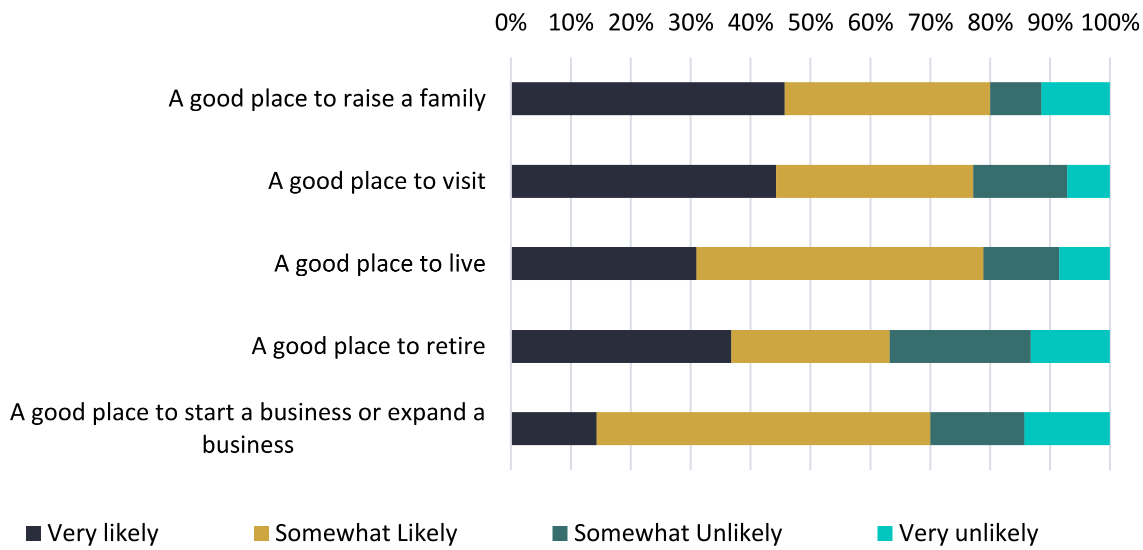

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Table 7B: How do you feel about local government officials' response to the economic impacts of the pandemic?

Option	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied	I don't know	Total	Avg. Score
Advocacy on behalf of local businesses	7	10	23	15	8	5	68	2.89
Focus on helping locally-owned businesses	5	13	23	13	12	2	68	2.79
Provision of emergency grants/loans	3	10	23	11	10	11	68	2.74
Technical assistance in accessing relief fund	2	6	24	10	10	14	66	2.62
Finding creative solutions to help existing local businesses	2	10	21	15	14	5	67	2.53
Use of COVID relief funds	4	4	20	13	14	13	68	2.47
Grand Total								**2.67**

Figure 6B: How do you feel about local government officials' response to the economic impacts of the pandemic?

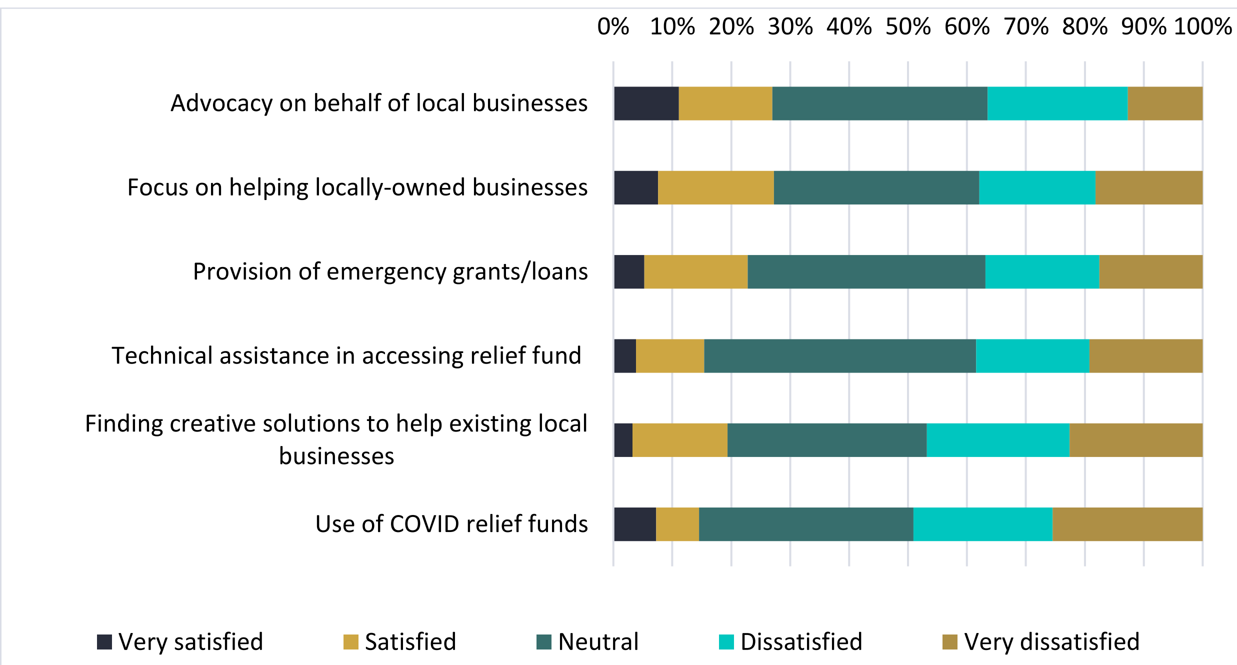

Table 8B: How would you prioritize housing needs in your community based on the options listed below

Options	Very important	Important	Not important	I don't know	Total
Remodeled single-family homes	27	29	3	3	62
New single-family homes	22	24	14	3	63
Middle-density options (for example: townhomes, duplexes, etc.)	21	24	11	6	62
Market-rate rentals	20	29	10	5	64
Downtown living options (for example: second-floor rentals, condos, etc.)	12	30	15	6	63
Subsidized or below market-rate rentals	12	17	23	9	61
Grand Total					

Figure 7B: How would you prioritize housing needs in your community based on the options listed below

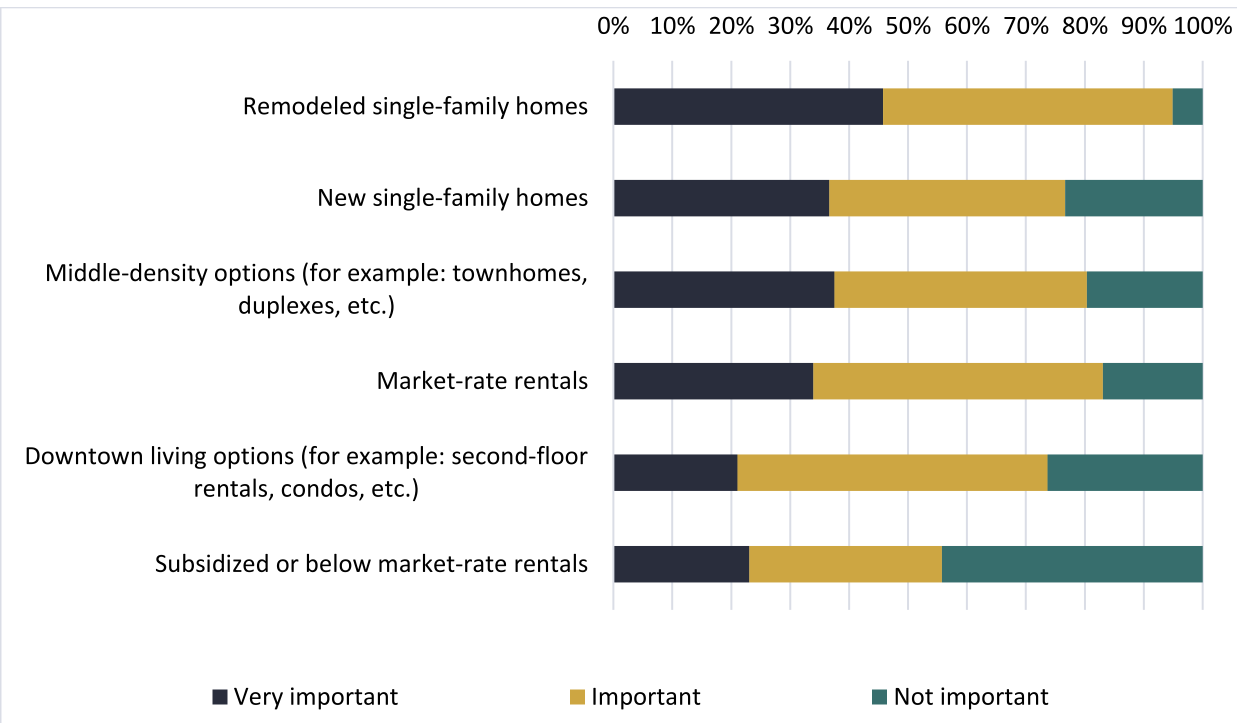

Table 9B: How would you rate your satisfaction with the following factors in your community?

Options	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied	I don't know	Total	Avg. Score
Recreational opportunities	19	19	10	11	3	0	62	3.65
Travel and tourism industries	10	17	14	14	6	1	62	3.18
Food and beverage options	8	21	7	18	7	0	61	3.08
Availability and cost of housing	1	20	18	14	6	3	62	2.93
Healthcare services	7	16	9	19	11	0	62	2.82
Transportation infrastructure (for example: roads, bridges, and highways)	4	16	18	12	12	0	62	2.81
Availability of retail shopping	7	15	9	15	15	0	61	2.74
Utilities infrastructure (for example: water, sewer, stormwater, etc.)	1	16	16	16	13	0	62	2.61
Local transit options	1	13	16	16	14	2	62	2.52
Downtown areas	1	9	17	25	9	0	61	2.48
Availability and cost of broadband internet	1	16	4	20	20	0	61	2.31
Economic development (for example: job growth, wages, etc.)	1	6	17	23	15	0	62	2.27
Grand Total								2.78

Figure 8B: How would you rate your satisfaction with the following factors in your community?

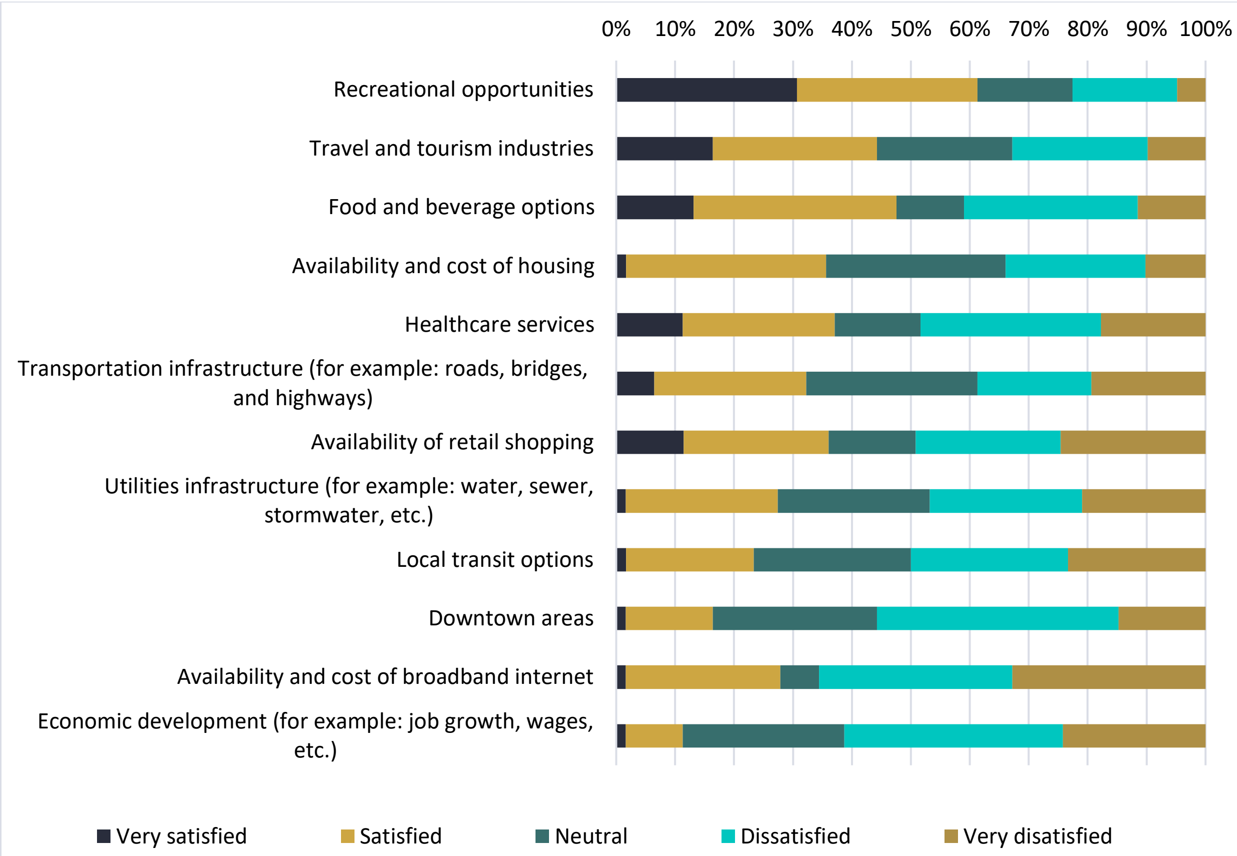

Table 10B: Which items listed below would you prioritize for community investment over the next five years?

Options	Very important	Important	Not important	I don't know	Total
Retention or re-attraction of young adults	47	11	1	1	60
Reducing/removing blighted properties	40	18	2	1	61
Broadband internet	37	20	3	1	61
Quality of place (for example: public art, trails and parks, special events, etc.)	29	27	5	0	61
Non-subsidized but attainably-priced housing	29	28	1	3	61
Improved infrastructure (e.g.: water, electric, transportation, etc.)	29	27	4	1	61
More cultural activities (for example: festivals, concerts, etc.)	22	29	9	1	61
Sidewalks and walkability	19	33	7	0	59
Subsidized affordable housing	10	16	23	11	60
Grand Total					

Figure 9B: Which items listed below would you prioritize for community investment over the next five years?

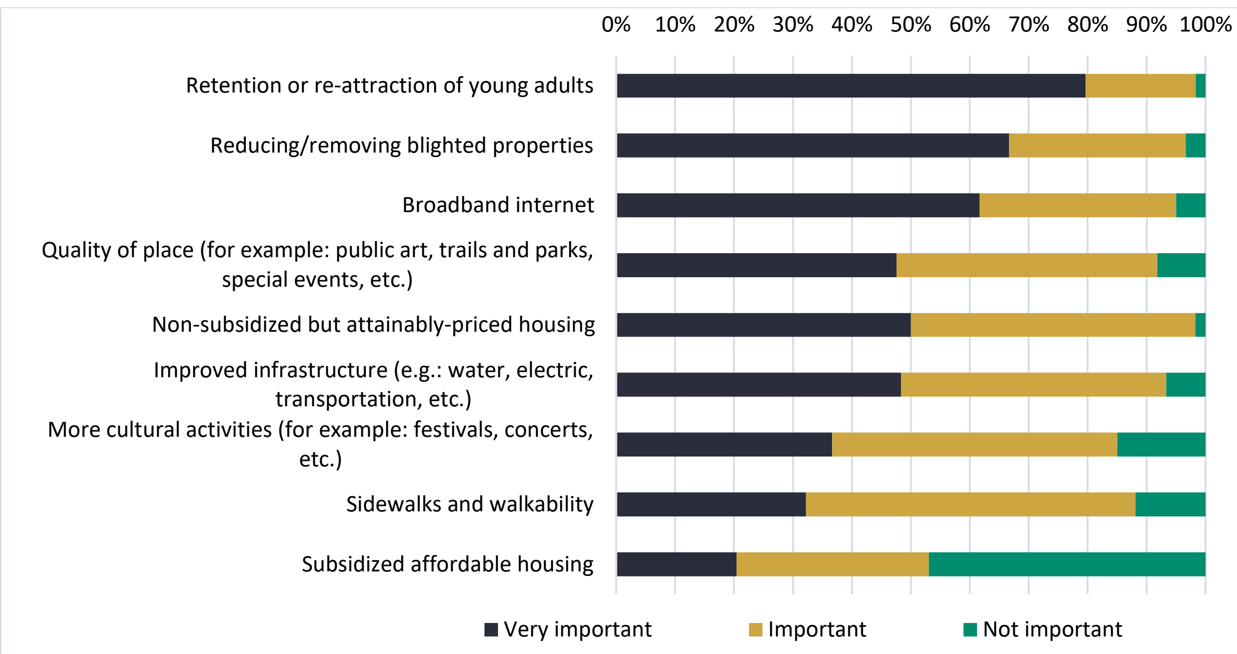

Table 11B: Which items listed below would you prioritize for economic development investment over the next five years?

Group	Number	Percentage
Recruitment of businesses from outside of the area	43	70.5%
Broadband internet	37	60.7%
Travel and tourism	33	54.1%
Office, industrial, and commercial real estate development	19	31.1%
Recruitment of remote workers	18	29.5%
Small business development services (for example: coworking space, business incubator programming, etc.)	0	0.0%
Other	8	13.1%
Grand Total	61	100%

Figure 10B: Which items listed below would you prioritize for economic development investment over the next five years?

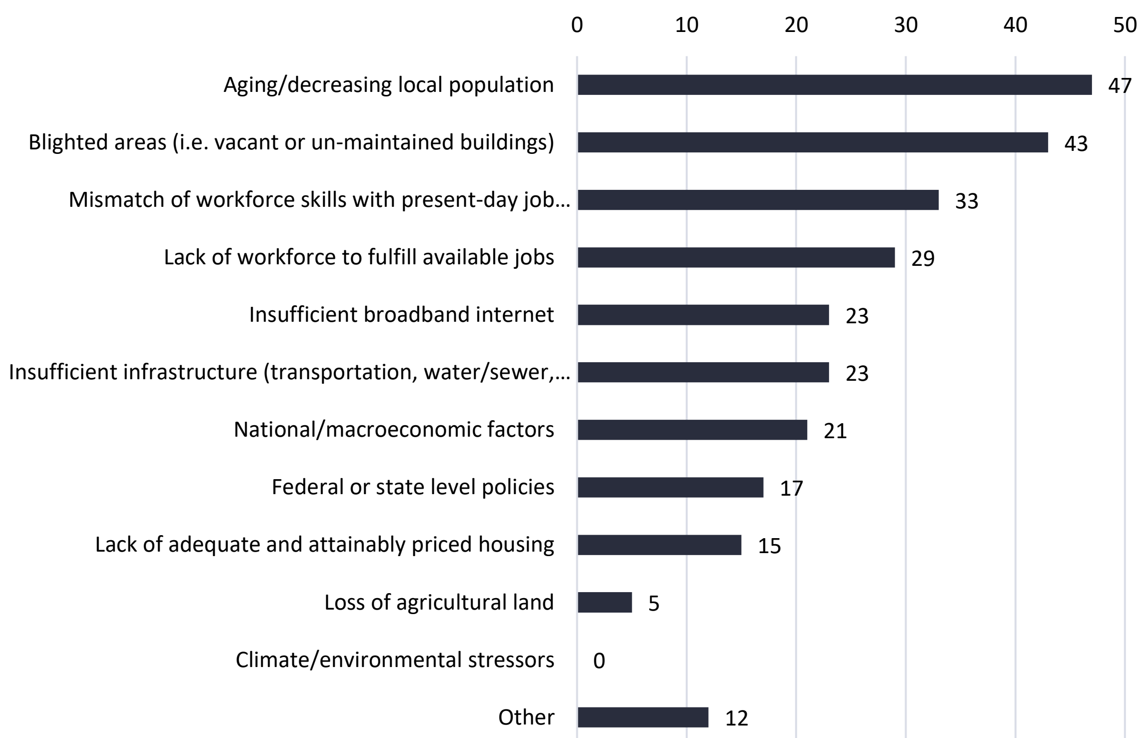

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Table 12B: Coded Responses: Do you see any opportunities that could benefit the local economy over the next five years?

Group	Number	Percentage
Tourism, trails, support recreation	14	40.0%
Business growth, Bring manufacturers back	9	25.7%
Upgrades for all infrastructure	9	25.7%
More remote workers, creative specialists	5	14.3%
Education	4	11.4%
Create good paying jobs	3	8.6%
Renovation of empty or old buildings	3	8.6%
Regulation of government impact, economic growth	2	5.7%
Entertainment events / objects	2	5.7%
Affordable housing for families	2	5.7%
Clean the city	2	5.7%
Positive feedback	2	5.7%
Retain local youth population	1	2.9%
Social support	1	2.9%
Grand Total	35	100%

Figure 11B: Coded Responses: Do you see any opportunities that could benefit the local economy over the next five years?

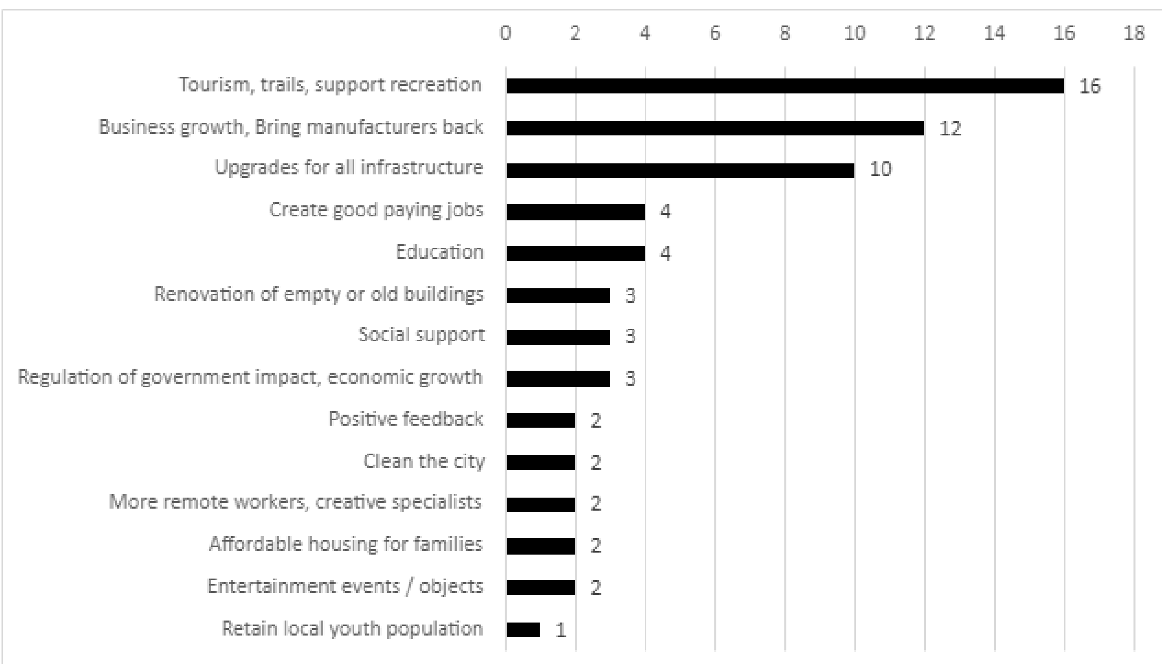

Table 13B: Coded Responses: Do you see any threats to your local community over the next five-years?

Group	Number	Percentage
Upgrades for all infrastructure	9	22.5%
Drugs problem, gangs	9	22.5%
Business growth, Bring manufacturers back	8	20.0%
Retain local youth population, decrease in population, aging population	8	20.0%
Regulation of government impact, economic growth	8	20.0%
Failure to adapt to change, focus on the past	7	17.5%
Having good paying jobs	6	15.0%
The lack of people for work	6	15.0%
Refugees, low-income residents, deteriorating neighborhoods	4	10.0%
Affordable housing for families	4	10.0%
Deteriorating recreational facilities	2	5.0%
Lack of education	2	5.0%
Pollution	2	5.0%
Too many empty buildings, blighted properties	2	5.0%
Grand Total	40	100%

Figure 12B: Coded Responses: Do you see any threats to your local community over the next five-years?

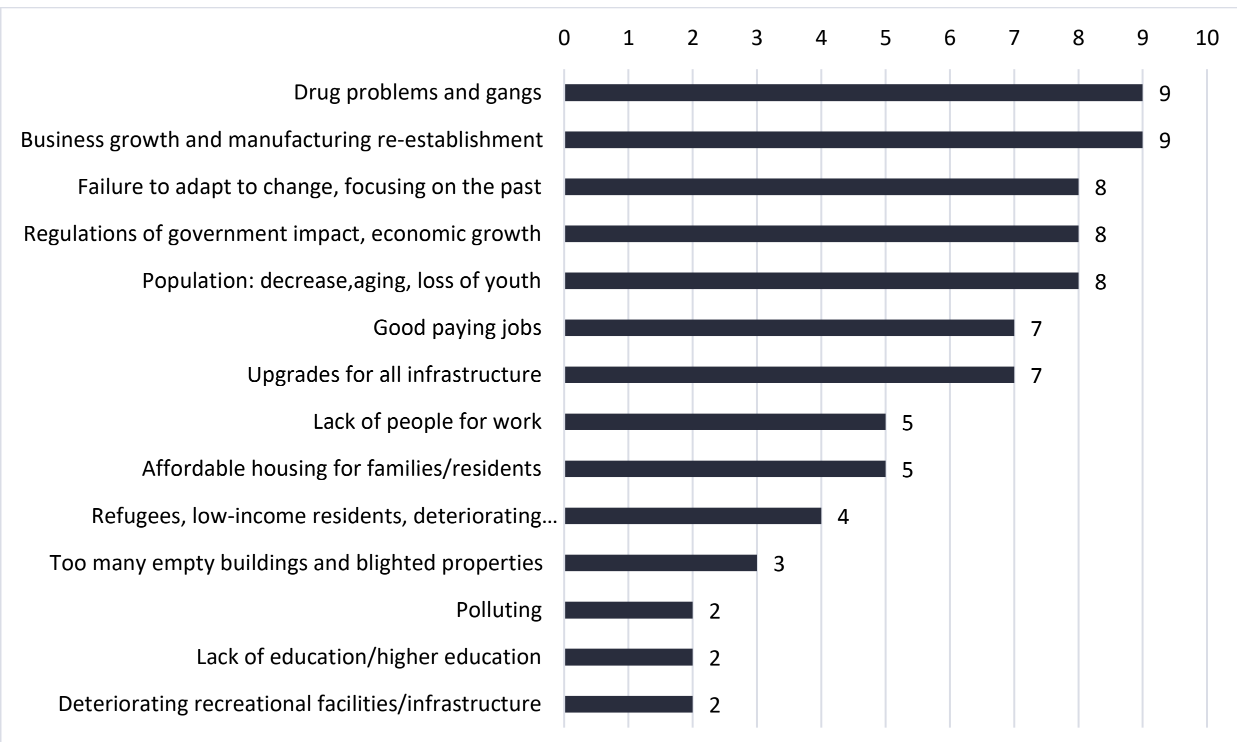

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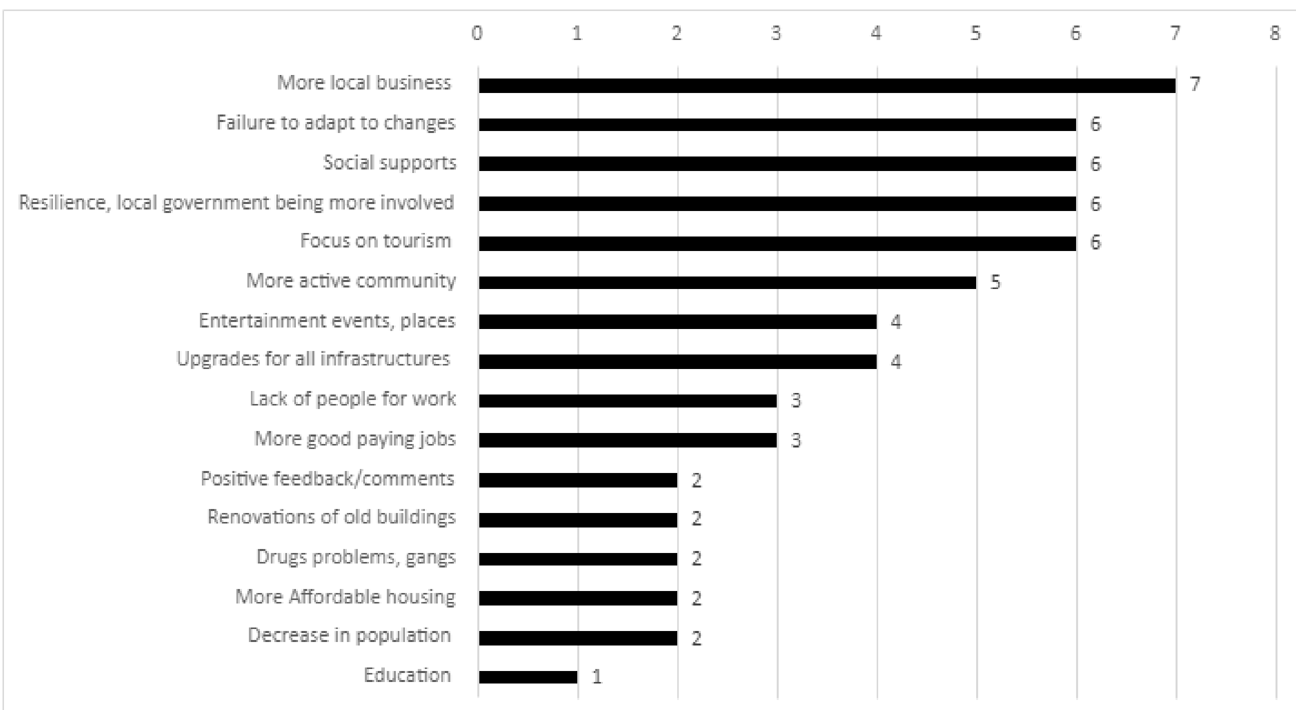
Table 14B: Coded Responses: Do you have any other thoughts about the regional economy and economic resiliency that you would like to share?

Group	Number	Percentage
Failure to adapt to change	6	24.0%
Focus on tourism	5	20.0%
Be resilient, local government need to more involved	5	20.0%
More local business	4	16.0%
Upgrades for all infrastructure	4	16.0%
More entertainment events, places	4	16.0%
We should have more active community	4	16.0%
Good paying jobs	3	12.0%
The lack of people for work	3	12.0%
Decrease in population	2	8.0%
Social support	2	8.0%
Positive feedback	2	8.0%
Renovation the old buildings	2	8.0%
Drugs problem, gangs	2	8.0%
Education	1	4.0%
Affordable housing	1	4.0%
Grand Total	25	100%

Figure 13B: Coded Responses: Do you have any other thoughts about the regional economy and economic resiliency that you would like to share?



Appendix C: About Points Consulting

At Points Consulting (PC) we believe in the power of peoples' interests, passions, and behaviors to shape the world arounds us. Now more than ever, people are the primary factor in the success of businesses, organizations and communities. Our work is focused not only on how people impact communities and organizations, but how to align their potential to create more successful outcomes for all. We partner with private and public entities on projects such as feasibility studies, economic impact studies, and strategic planning. In summary, at Points Consulting we believe in "Improving Economies. Optimizing Workforce."

PC was founded in 2019 and since that time has completed many projects both regional and national in focus. Firm President, Brian Points, has worked in the public/private management consulting industry for the past 14+ years focusing on research projects, in general, and feasibility studies, in particular. In past roles he has managed many projects funded by federal agencies including the USDA, the DoD, and the EDA.

PC

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OPTIMIZING WORKFORCE.