

CENTRAL PENNSYLVANIA COMMUNITY ACTION, INC.

2023 COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT

HELPING PEOPLE. CHANGING LIVES.



Strengthening communities in Centre and Clearfield counties by helping families and individuals to become self-sufficient.

Executive Summary

Purpose of Report

The federal Department of Health and Human Services (HHS) Office of Community Services (OCS), national Community Action Partnership (CAP), state Community Services Block Grant (CSBG) lead agencies, state CSBG associations, and community action agencies across the nation collaborated to develop high-quality organizational expectations to enhance accountability. A community assessment must be conducted and issued every three years. Community assessments help community action agencies:

- to assess gaps in services and identify resources to address needs;
- to determine if a particular program(s) is/are needed;
- to support organizational strategic planning;
- to help develop program priorities;
- to support the needs for funding; and
- to assist with program evaluation

Agency Background

Community Action was initially established on November 14, 1965, and was incorporated as Central Pennsylvania Community Action, Inc. (CPCA) on December 14, 1967. The organization embarked on providing services to families and individuals with low to moderate incomes in Centre and Clearfield Counties. Today, we have five (5) outreach offices located in Clearfield, Houtzdale, Philipsburg, Bellefonte and Aaronsburg, plus a warehouse in Clearfield, that provides quarters for our weatherization program operations. With all the various locations, CPCA can provide many services to our target sector.

In 1983, CPCA formed an affiliate corporation, Central Pennsylvania Development Corporation (CPDC), to develop, own and manage the real estate holdings of the agency. CPDC provides office and warehouse space for CPCA operations and residential affordable housing units in Centre and Clearfield Counties. CPCA also owns and operates U.S. Department of Housing and Urban Development (HUD) subsidized housing projects through affiliate corporations: Community Action in Clearfield County (CACC) – T/A Lawrence Park Village, Clearfield; Curwensville Housing Corporation (CHC) – T/A Park Avenue Tower, Curwensville; Moshannon Housing Corporation (MHC) – T/A Moshannon Valley Apartments, Houtzdale; and Leonard Housing Corporation (LHC) – T/A Leonard Court Apartments, Clearfield.

CPCA has a long and successful history of meeting the diverse needs of low-income families and individuals, providing an array of services that include affordable housing, weatherization services, medical assistance transportation program, housing and utility assistance, and food and nutrition, while maintaining partnerships with other organizations to fill the gaps, as needed by the clients.

Current Agency Programs/Services Overview

Today, the agency provides 174 affordable housing units through its affiliate corporations. There are 59 units available within CPDC to individuals and families at or below 80% of the average median income (AMI). CACC is a HUD subsidized housing project with 59 units for families at or below 50% AMI. CHC is a HUD subsidized housing project with 36 units for elderly (62+) or mobility impaired and 18 years or older at or below 50% AMI. MHC is a HUD subsidized housing project with 8 units for chronically mentally ill at or below 50% AMI and includes a site manager who lives there to aid the tenants. And LHC is a HUD subsidized housing project with 12 units (62+) at or below 50% AMI.

With funding provided by the PA Department of Community Development (DCED) through the Weatherization Assistance Program (WAP), applicants with household income at or below 200% of Federal

Poverty Guidelines (FPIG) are eligible to receive energy efficiency measures. Measures that may be installed include, but are not limited to window repair, air sealing, sidewall and attic insulation, and furnace repair.

DCED also provides funds through the Low-Income Home Energy Assistance Program (LIHEAP) for individuals and families at or below 150% FPIG to repair or replace the nonfunctioning primary heat source during the cold months, and two pilot programs, one of which provides preventative maintenance services to heating systems, and the other provides repairs or replacements of cooling units.

The Low-Income Usage Reduction Programs (LIURP) funded by FirstEnergy and National Fuel Gas for individuals and families at or below 200% FPIG, and UGI Gas for individuals and families at or below 150% FPIG, provide energy efficiency measures.

The Medical Assistance Transportation Program (MATP) funded by the PA Department of Human Services passed through Clearfield County allows us to provide non-emergency medical transportation services to Clearfield County residents to secure medical care provided under the Medical Assistance (MA) program.

Housing and utility assistance is provided with the Emergency Rental Assistance Program (ERAP) funds from the PA Department of Human Services passed through Clearfield County to individuals and families experiencing or at risk for homelessness due to, or during, the novel coronavirus disease (COVID-19) who are at or below 80% AMI.

The Emergency Food and Shelter Program, through the United Way, provides rent, mortgage, and utility assistance to individuals and families at or below 200% FPIG.

CPCA is the lead agency of 17 food pantries in Centre and Clearfield Counties, combined, for individuals and families at or below 185% FPIG. The PA Department of Agriculture through Centre and Clearfield Counties provides the State Food Purchase Program (SFPP) and the U.S. Department of Agriculture through Centre and Clearfield Counties provides The Emergency Food Assistance Program (TEFAP). Both programs provide various food products to supplement monthly needs.

The Clearfield County Area Agency on Aging, a division of Mature Resources, delivers congregate meals to individuals over 60 years of age that congregate at our Houtzdale Outreach Center.

In both Centre and Clearfield counties, CPCA utilizes the Community Services Block Grant (CSBG) funding to help support and provide case management for the many programs and services that are offered to assist communities, families, and individuals. Through a collaborative process, CPCA case workers can assess, monitor, plan, and advocate for consumers by educating them based on their need or needs and by providing or making referrals for other supportive services that CPCA does not offer.

Establishing and maintaining linkages is an important part of the social service system. Not every agency or organization is able to offer all services and provide for every need of every consumer. CPCA is involved in local advisory boards/committees with other agencies/organizations, as well as different task forces within each county.

CPCA is an established CSBG Eligible Entity (CEE), therefore oversight and governance is required by a Tripartite Board of Directors made up of individuals from the private, public and target sector. The Community Action Board has full policy and decision-making authority and bears full responsibility for all actions taken by the agency.



Board of Directors

Public	Private	Target Sector
Kate Roberts	Daniel Nelson, Esq	Frank Davis
Lisa Kovalick	*Jaylene Shaffner	Holly Kithcart
Nanci Rommel	Paul Springer	Luke Walker
*Roger Cartright	*Romaine Naylor	Roseann Dixon
*Tyler Kirkwood	Steve Livergood	Shawn Thompson

* Denotes Board Officers

Romaine Naylor—Chairperson
 Tyler Kirkwood—Vice Chairperson
 Roger Cartright—Secretary
 Jaylene Shaffner—Treasurer

Mission

“Strengthening communities in Centre and Clearfield counties by helping families and individuals to become self-sufficient.”

Vision

Due to the many anti-poverty campaigns, by a small margin the number of persons below the poverty level in Centre and Clearfield Counties decreased from 13,688 to 12,753 between the census of 2010 and the census of 2020. Now, more than ever, is the opportune time to continue the downward trend of poverty numbers by continuing to meet the needs of the community and provide the adequate resources to meet those needs. As we continue to improve our ability to assess needs, we recognize that we must do more to acquire the resources to meet those needs.

Our vision of Centre and Clearfield Counties continues to be one of thriving communities that offer safe, affordable housing, access to proper food & nutrition, housing & utility assistance, medical assistance transportation and weatherization services by identifying and eliminating barriers for low to moderate income individuals and families.

After 56 years of serving our communities, we must continue to provide the resources necessary to effectively combat poverty issues not only locally but collectively as a state and nation.

Our three (3) primary overall goals are the following:

- 1) Reduction of poverty
- 2) Revitalization of low-income communities
- 3) Empowerment of low-income individuals and families in becoming more self-sufficient

CSBG National Performance Indicators (NPI) is a nationwide set of categories to assist Community Action Agencies with reporting outcomes based on the programs and services they provide and is a part of the reporting process that uses results-focused management principles to strengthen the entire CSBG network nationwide.

The list below identifies the programs/services that CPCA provides that support CSBG NPI's identified in the box. (Note: each Community Action Agency does not have to meet all six (6) NPI's)

CPCA reports on the following NPI's:

NPI 4 Housing:

- Affordable Housing
- Housing/Rental & Utility Assistance
- Weatherization

NPI 5 Health and Social

- Food & Nutrition

NPI 7 Other Domains

- Case Management
- Eligibility Determinations
- Referrals
- Transportation

CSBG National Performance Indicator's

1. Employment
2. Education
3. Income/Asset Building
4. Housing
5. Health and Social
6. Civic Engagement
7. Other Domains

Methodology

Central Pennsylvania Community Action, Inc. conducted the Community Needs Assessment during the timeframe of April 1, 2021, to June 30, 2022. In conjunction with Community Services Block Grant (CSBG) requirements and as a resource to develop and update CPCA's Strategic Plan, the purpose of the assessment is to determine needs in both Centre and Clearfield counties as identified by community members, stakeholders, and service providers in order to determine the effectiveness and/or revision of existing CPCA programs or as well as the need to develop new programs and services to reduce any service gaps.

CPCA comprehensive needs assessment methodology included both quantitative and qualitative data through community and stakeholder surveys –including those from low-income and underserved populations. During the assessment and planning of CPCA's needs assessment, due to the limitations that the Coronavirus Pandemic inflicted on the public, CPCA was limited in being able to offer public meetings and focus groups as well as limited technological resources. However, CPCA was still able to capture the needs of the community based on client services and their expressed needs.

Overview of Communities Served By Population, Gender, Race, and Ethnicity (along with Household Income and Military Veterans in the Service Area)

CPCA serves approximately 9,146 individuals across 2,254 square miles of geographically diverse areas (see pages 5 & 6) between neighboring counties in Central PA (Centre County) and Western PA (Clearfield County).

Based on the U.S. Central Bureau American Community Survey 2017-2021, a total of 239,546 people live in the 2,254 square miles which includes both Centre and Clearfield counties.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Report Location	239,546	2,254.03	106
Centre County, PA	158,879	1,108.71	143
Clearfield County, PA	80,667	1,145.33	70
Pennsylvania	12,970,650	44,742.21	290
United States	329,725,481	3,533,041.03	93

Total Population by Gender

This indicator reports the total population of the report area by gender. The percentage values could be interpreted as, of all the population within the report area, the male population is 52.93%; the female population is 47.07%.

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	126,793	112,753	52.93%	47.07%
Centre County, PA	83,953	74,926	52.84%	47.16%
Clearfield County, PA	42,840	37,827	53.11%	46.89%
Pennsylvania	6,394,217	6,576,433	49.30%	50.70%
United States	163,206,615	166,518,866	49.50%	50.50%

Total Population by Race

This indicator reports the total population of the report area by race alone.

Report Area	White	Black	Asian	Native American /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	212,634	7,803	10,342	247	27	1,054	7,439
Centre County, PA	137,176	5,564	9,919	134	12	691	5,383
Clearfield County, PA	75,458	2,239	423	113	15	363	2,056
Pennsylvania	10,153,752	1,425,210	460,932	20,511	4,426	350,618	555,201
United States	224,789,109	41,393,012	18,782,924	2,722,661	615,557	18,382,796	23,039,422

Total Population by Ethnicity

This indicator reports the total population of the report area by ethnicity alone.

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Report Location	239,546	7,335	3.06%	232,211	96.94%
Centre County, PA	158,879	4,813	3.03%	154,066	96.97%
Clearfield County, PA	80,667	2,522	3.13%	78,145	96.87%
Pennsylvania	12,970,650	1,023,055	7.89%	11,947,595	92.11%
United States	329,725,481	60,806,969	18.44%	268,918,512	81.56%

Veteran Population

This indicator reports the percentage of the population age 18 and older that served (even for a short time), but is not currently serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or that served in the U.S. Merchant Marine during World War II. Of the 200,702 population of the report area, 12,828 or 6.39% are veterans.

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
Report Location	200,702	12,828	6.39%
Centre County, PA	134,866	7,281	5.40%
Clearfield County, PA	65,836	5,547	8.43%
Pennsylvania	10,257,753	703,580	6.86%
United States	254,296,179	17,431,290	6.85%

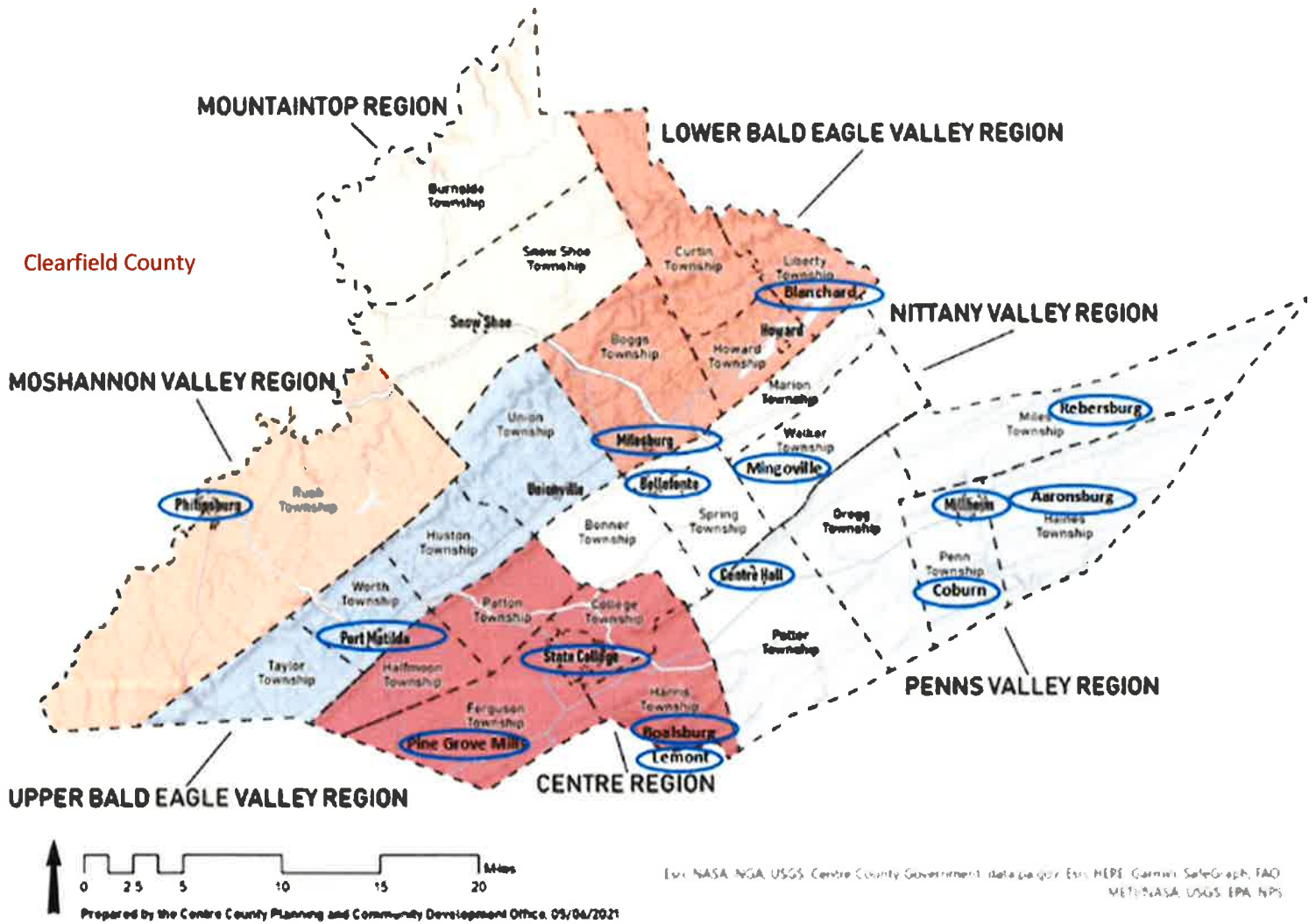
Median Household Income

Two common measures of income are Median Household Income and Per Capita Income based on American Community Survey 5 year estimates. Both measures are shown for the report area below.

Report Area	Median Household Income
Report Location	No data
Centre County, PA	\$64,995
Clearfield County, PA	\$52,826
Pennsylvania	\$67,587
United States	\$69,021

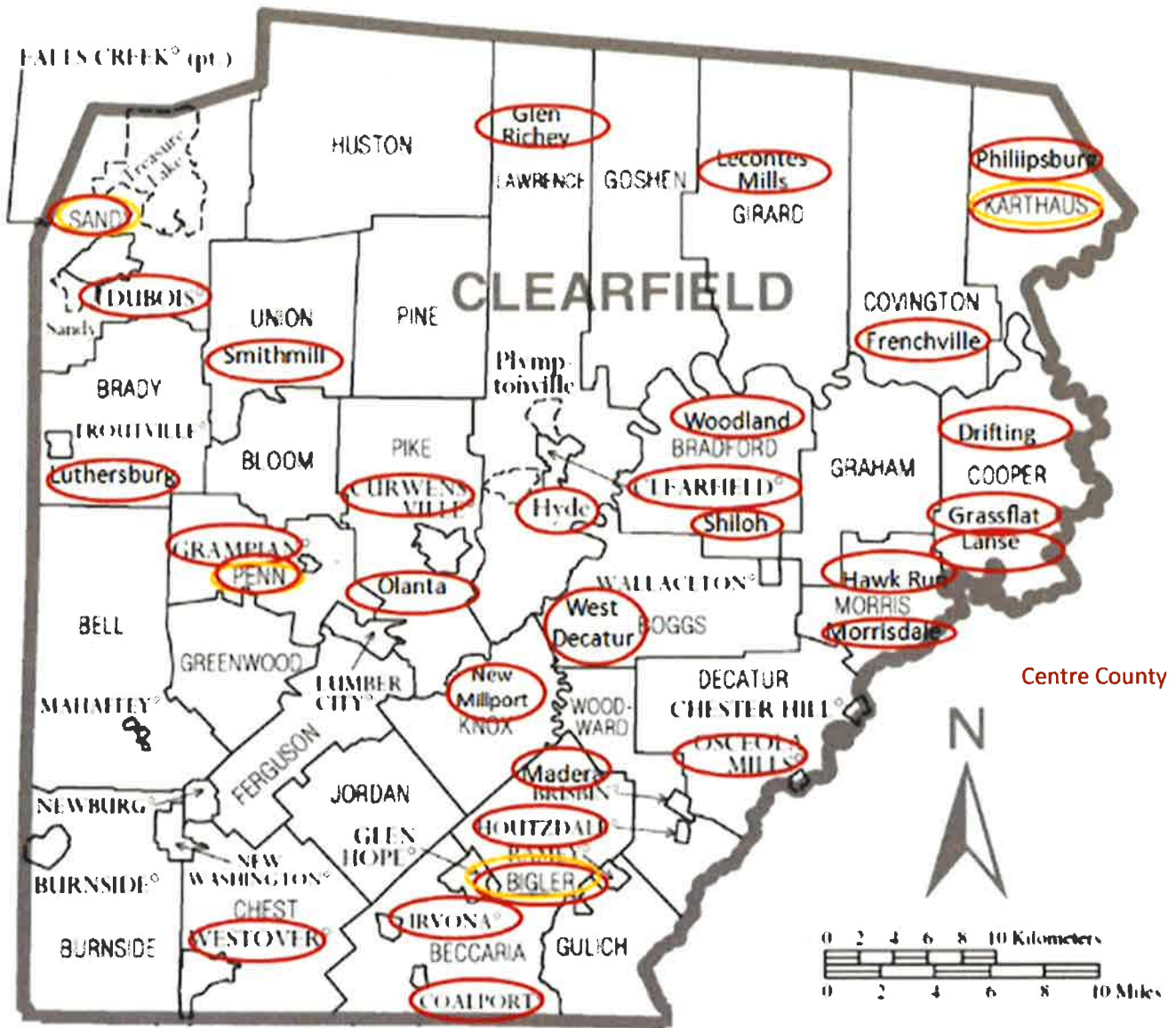
County Maps Represent Areas that Participated in Survey(s):

Centre County



Note: Areas circled in BLUE represents locations of needs assessment participants.

Clearfield County

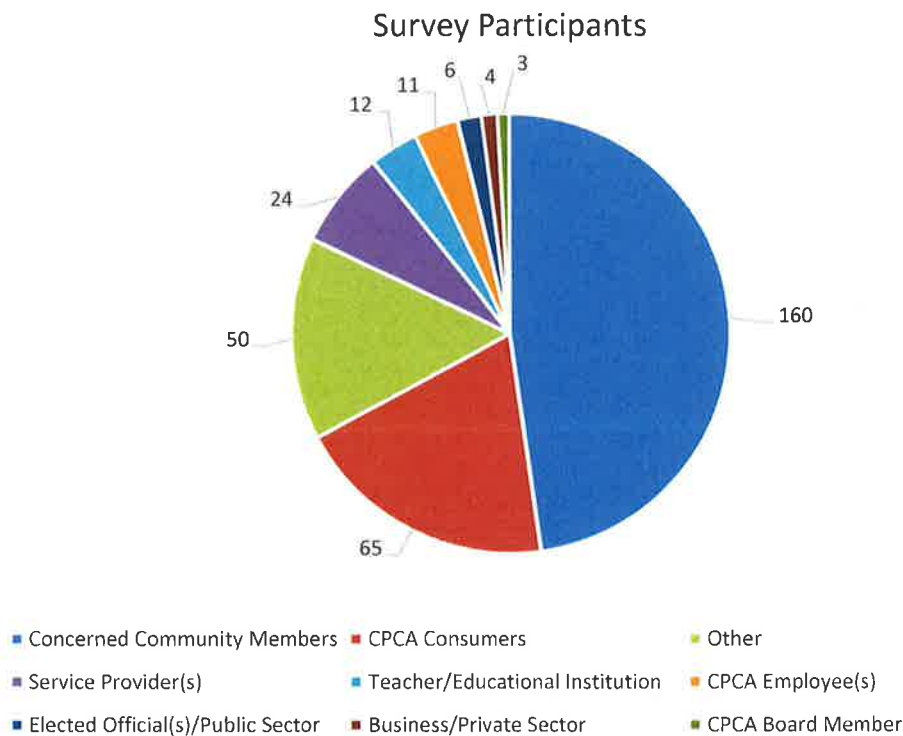


Note: Areas circled in RED represents locations of needs assessment participants. Areas circled both in RED and YELLOW represent the Township & Township sharing the same name.

Summary of Findings

Between April 1, 2021, to June 30, 2022, surveys were provided and available through in-person distribution, social media, email transmittals, as well as participation in local stakeholder collaborative meetings throughout the bi-county area to collect data from a variety of individuals and target groups. A total of 340 surveys were collected within both Centre and Clearfield counties:

• Concerned Community Members	160	48.34%
• CPCA Consumers	65	19.64%
• Other	50	15.11%
• Service Provider(s)	24	7.25%
• Teacher/Educational Institution	12	3.63%
• CPCA Employee(s)	11	3.32%
• Elected Official(s)/Public Sector	6	1.81%
• Business/Private Sector	4	1.21%
• CPCA Board Member	3	0.91%



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Identifying and understanding the identified issues that may prevent individuals and families from achieving self-sufficiency can help identify the needs of the community in order to create and/or maintain programs and services that CPCA provides such as Affordable Housing, Housing & Utility Assistance, Food & Nutrition, Transportation and Weatherization services.

Out of the 340 participants in the survey, the highest ranking identified issues in both counties are as follows:

• Alcohol/Drug Abuse	188	56.08%
• Low-income and wages	146	44.11%
• High cost for Mortgage/Rent	94	32.63%
• Poor Budgeting Skills	69	28.40%
• Stress	68	20.85%
• Lack of Education	66	20.54%
• Lack of Employment Opportunities	61	19.94%
• Lack of Supports	56	18.43%
• Poor Credit	56	16.92%
• Unemployment	53	16.01%
• Other	17	5.14%

Centre County	Clearfield County	Both Counties
<ul style="list-style-type: none"> • High Mortgage/Rent Costs (30) • Low-income & Wages (24) • Stress (17) • Lack of Supports (15) • Alcohol/Drug Use (14) • Poor Budgeting Skills (14) • Lack of Employment (12) • Lack of Education (11) • Poor Credit (9) • Unemployment (6) • Other (2) 	<ul style="list-style-type: none"> • Alcohol/Drug Use (162) • Low-income & Wages (112) • Poor Budgeting Skills (71) • High Mortgage/Rent Costs (69) • Lack of Employment (53) • Lack of Education (49) • Stress (45) • Unemployment (43) • Poor Credit (42) • Lack of Supports (40) • Other (14) 	<ul style="list-style-type: none"> • Alcohol/Drug Abuse (188) • Low-income & wages (146) • High Mortgage/Rent Costs (94) • Poor Budgeting Skills (69) • Stress (68) • Lack of Education (66) • Lack of Employment (61) • Lack of Supports (56) • Poor Credit (56) • Unemployment (53) • Other (17)

***this chart represents the highest ranking identified issues in each County and in both Counties combined. Due to incomplete surveys, combined totals may appear to be altered, but that is not the case.**

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Based on the identified issues, the next three (3) pages provide a list of the ‘most needed’ per county and collectively as a whole between the two counties.

Top Ten (10) Areas of ‘Need’ Identified by County

Centre County	Most Needed	Somewhat Needed	Not Needed	Don't Know	Total Participant Responses
Affordable Housing	40	12	1	0	53
Mental Health Services	36	12	3	3	54
Health Insurance Coverage	31	15	6	2	54
Mortgage/Rental Assistance	31	17	4	2	54
Utility Assistance	28	19	1	3	51
Reliable Transportation	27	23	2	2	54
Weatherization Services	22	22	6	2	52
Food Assistance	20	28	4	2	54
Financial Education	19	27	5	2	53
First Time Home Buyer	16	25	8	5	54
Shelters	15	27	7	3	52
Seeking Employment	13	31	7	3	54
Home Repairs	13	30	8	3	54
Free Tax Prep	9	30	8	7	54
Nutrition Education	9	30	13	1	53
Childcare/Caregiver Supports of Children w/disabilities	1	1	0	0	2
Adult Education/GED/Literacy	0	2	0	0	2
Caregiver Supports of Sr. Citizens	0	1	1	0	2

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Top Ten (10) Areas of 'Need' Identified by County

Clearfield County	Most Needed	Somewhat Needed	Not Needed	Don't Know	Total Participant Responses
Health Insurance Coverage	165	55	16	7	243
Mental Health Services	157	58	14	9	238
Affordable Housing	140	87	7	3	237
Financial Education	109	107	15	7	238
Shelters	105	98	19	10	232
Seeking Employment	104	105	24	7	240
Reliable Transportation	102	108	26	4	240
Weatherization Services	102	106	18	5	231
Home Repairs	97	116	13	11	237
Mortgage/Rental Assistance	97	113	22	8	240
Utility Assistance	97	92	15	3	207
First Time Home Buyer	94	113	21	12	240
Food Assistance	89	123	20	3	235
Nutrition Education	79	117	35	6	237
Free Tax Prep	63	114	50	8	235
Caregiver Supports of Sr. Citizens	20	8	2	1	31
Childcare/Caregiver Supports of Children w/disabilities	19	10	1	1	31
Adult Education/GED/Literacy	7	19	2	3	31

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Top Ten (10) Areas of 'Need' (in Both Counties Combined)

Centre & Clearfield Counties	Most Needed	Somewhat Needed	Not Needed	Don't Know	Total Participant Responses
Health Insurance Coverage	212	76	23	10	321
Mental Health Services	211	74	19	12	316
Affordable Housing	197	107	8	3	315
Financial Education	141	144	21	9	315
Reliable Transportation	141	141	30	6	318
Mortgage/Rental Assistance	133	144	28	13	318
Weatherization Services	133	138	26	10	307
Utility Assistance	131	122	19	8	280
Seeking Employment	129	146	32	11	318
Shelters	128	136	29	15	308
Food Assistance	121	162	26	5	314
First Time Home Buyer	119	151	30	18	318
Home Repairs	119	154	26	16	315
Nutrition Education	95	159	51	9	314
Free Tax Prep	75	160	61	17	313
Caregiver Supports of Sr. Citizens	21	9	3	1	34
Childcare/Caregiver Supports of Children w/disabilities	21	11	1	1	34
Adult Education/GED/Literacy	8	21	2	3	34

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Summary of the Services of the ‘Most Needed’
 (*programs/services highlighted in blue currently provided by CPCA)

Centre County (Top Ten (10) Most Needed)	Clearfield County (Top Ten (10) Most Needed)	Top ‘Most Needed’ of Both Counties
<ul style="list-style-type: none"> • Affordable Housing (40) • Mental Health (36) • Health Insurance Coverage (31) • Mortgage/Rental Assistance (31) • Utility Assistance (28) • Reliable Transportation (27) • Weatherization (22) • Food Assistance (20) • Financial Education (19) • First Time Home Buyer (16) 	<ul style="list-style-type: none"> • Health Insurance Coverage (165) • Mental Health Services (157) • Affordable Housing (140) • Financial Education (109) • Shelters (105) • Seeking Employment (104) • Reliable Transportation (102) • Weatherization (102) • Home Repairs (97) • Mortgage/Rental & Utility Assistance (97) 	<ul style="list-style-type: none"> • Health Insurance Coverage (212) • Mental Health Services (211) • Affordable Housing (197) • Financial Education (141) • Reliable Transportation (141) • Mortgage/Rental Assistance (133) • Weatherization (133) • Utility Assistance (131) • Seeking Employment (12) • Shelters (128)

The ‘most needed’ services will be presented in the following order:

- Top Identified Needs Provided by CPCA (in both counties)
- Identified Needs in Both Counties Not Currently Provided by CPCA
- Identified Need(s) in Centre County Not Currently Provided by CPCA
- Identified Need(s) in Clearfield County Not Currently Provided by CPCA

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Top Identified Needs Provided by CPCA (in both counties):

The following three (3) pages represent the top ‘most needed’ programs/services identified through the needs assessment which were obtained from customer satisfaction and needs assessment surveys and through collaborative efforts with local stakeholders within the communities geographically.

Most of the statistics cited have been provided through the National Community Action Partnership (NCAP) and the Community Action Association of Pennsylvania (CAAP) provide the Community Action Partnership Assessment Tool using the US Census Bureau, American Community Survey 2017-21 as the primary data source. The assessment tool assists community action agencies in strategic and action planning, as well as program development and delivery.

(1) Affordable Housing

U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing on which the occupant is paying no more than thirty percent (30%) of gross income for housing costs. Affordable Housing is the top identified need between both Centre and Clearfield counties. The information reported shows the percentage of households where housing costs are 50% or more total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels.

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Report Location	89,029	12,115	13.61%
Centre County, PA	57,834	9,015	15.59%
Clearfield County, PA	31,195	3,100	9.94%
Pennsylvania	5,147,783	627,713	12.19%
United States	124,010,992	17,176,191	13.85%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, American Community Survey, 2017-21.

Annually, CPCA provides 174 households with safe, affordable housing through both Centre and Clearfield counties with a current wait list of fifty-two (52) individuals seeking housing (i.e. Lawrence Park Village 8; Leonard Court 16; Mo Valley Apts. 0; Park Avenue Tower 14; Special Housing 14).

Because it is not possible for CPCA to meet every individuals/household member(s) housing need within a two-county area, there are many other housing resources available such as Centre County and Clearfield County Housing Authorities, numerous rental housing resources throughout both counties, as well as, HUD, county governments, and PA Housing Finance Agency (PHFA).

Affordable Housing resources in Centre County include but are not limited to:

- Housing Authority of Centre - 814-355-6750
- Housing Transitions, Inc. - 814-237-4863 or 814-237-1944
- MidPenn Legal Services – Fair Housing and Rights (3500 East College Avenue, Suite 1295, State College) - 814-238-4958
- Veterans Multi-Service Center, Inc. - 717-818-9999
- PA Housing Finance Agency – 877-428-8844

Affordable Housing resources located in Clearfield County include but are not limited to:

- Agape Community Services – 814-375-9120
- Clearfield County Housing Authority 814-765-2485
- Crossroads Project – 1-800-598-3998

(2) Reliable Transportation

Lack of transportation or having reliable transportation is the second most identified need within each county. Transportation is vital in keeping a family self-sufficient or helping them to obtain self-sufficiency. One of the key components to self-sufficiency is having a consistent income which can be achieved through employment. More than half of Clearfield county's population is rural, 53.8% and 32% of the population in Centre County is rural. Both exceed the state's overall percentage of 21% and the national average of 19.11%.

In most cases, rural populations access to transportation is limited and typically have to travel further for employment which supports the need in obtaining transportation to and from their place of employment. If they don't have the means of transportation, the chances of obtaining and maintaining employment drastically decreases.

Travel time for workers who travel to work (do not work at home) reflects the average commute time, according to the American Community Survey (ACS), for the report area (Centre and Clearfield counties) is on average 22.44 minutes compared to the national average commute time of 26.79 minutes.

The MATP program is our stand alone transportation program that can only provide non-medical transportation services to Clearfield County residents that are MA eligible. With Coronavirus Aid Relief and Economic Security (CARES) provided one-time funding from DCED through the Community Service Block Grant. In 2022 alone, CPCA provided 60,010 trips for 1,784 individuals under MATP.

In 2021 and 2022, CPCA provided vehicle assistance to 153 households with Coronavirus Aid, Relief, and Economic Security (CARES) one-time funding from DCED through Community Services Block Grant. .

HealthRide Plus and the Area Transportation Authority (ATA) provide para-transit medical transportation services for our program. ATA is a resource for non-medical transportation as well in Clearfield County.

Other sources of transportation in Centre County are listed but not limited to the following:

- Bellefonte Emergency Medical Services – Non Emergency Only (369 Phoenix Avenue, Bellefonte) – 814-355-2907
- Centre Area Transportation Authority (CATA) (108 East Beaver Avenue, near Schlow Library, State College) - 814-238-2282
- Centre County Office of Transportation - 814-355-6807
- Centre County Office of Aging (for age 60 and over) - 814-355-6716
- Centre County Veterans Affairs Office - 814-355-6812
- Centre LifeLink – Non Emergency Only (125 Puddintown Road, State College) - 814-237-8163
- Community Help Centre - Information & Referral - 1-800-494-2500
- Fullington Bus – 1-800-252-3893
- Greyhound (152 North Atherton Street, State College) - 814-238-7971
- MegaBus - 1-877-462-6342
- Pennsylvania Department of Transportation (812 West College Avenue, State College) – 1-800-932-4600

(3) Mortgage/Rental Assistance

Mortgage/Rental Assistance is the third highest identified need within both counties.

Between April 2021 until June of 2022, CPCA provided assistance to an approximate 942 households (i.e. rental assistance - 1,834 individuals; 91 individual rental deposits; and one (1) mortgage) greatly reflecting the need for housing assistance in order to remain in the home and avoid becoming homeless. Looking at the 2022 calendar year, and for Clearfield County only, CPCA received a total of 1,774 ERAP applications (755 being approved and 996 being denied due to failure of meeting program requirements). Looking at the **average per month** of total applications received was 147.8; an average of 83 per month were denied; and 62.9 per month were approved, which greatly supports the need for housing assistance.

There are many other assistance programs within each county through the County Assistance Offices and Housing Authorities.

Other sources of assistance within Centre County are listed but not limited to:

- AIDS Resource (Current Client Assistance) - 1-800-773-2437
- Catholic Charities - 814-353-0502
- Central Pennsylvania Community Action – 1-800-822-2610
- Centre County Office of Adult Services – 814-355-6768
- Centre County Assistance Office (2580 Park Center Blvd, State College) - 814-863-6571
- Interfaith Human Services - 814-234-7731
- Salvation Army - 814-861-1785**

Clearfield County resources include but are not limited to:

- Community Connections
- Young People Who Care
- Salvation Army

Within the report area 16.34% or 35,140 individuals for whom poverty status is determined are living in households with income below the Federal Poverty Level (FPL). Poverty can create many barriers including health services, food & nutrition, transportation, and living arrangements and expenses.

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Report Location	215,061	35,140	16.34%
Centre County, PA	140,304	24,109	17.18%
Clearfield County, PA	74,757	11,031	14.76%
Pennsylvania	12,568,252	1,482,811	11.80%
United States	321,897,703	40,661,636	12.63%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, [American Community Survey](#), 2017-21.

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(4) Weatherization

Weatherization is the fourth highest identified need in both counties.

Total housing units, median year built and median age in 2018 for the report area are shown below. Housing units used in housing age include only those where the year built is known. According to the U.S. Census Bureau, the median age built of housing ranged from 1965 in Clearfield County, PA to 1978 in Centre County, PA.

Older housing stock built before 1979 is a significant factor associated with energy efficiency. Between 2021 and 2022, CPCA provided 1040 households with LIHEAP assistance helping families living on low incomes repair/replace furnaces the main heating source within the home. The need for weatherization services has significantly grown over the past few years. In 2021 the waiting list totals consisted of 130 households; in 2022 it was 188 households and so far in 2023, it has grown to 353 households requesting weatherization services.

Report Area	Total Housing Units	Median Year built	Built After 2000	Built 1980 - 1999	Built 1960 - 1979	Built Before 1960
Report Location	105,953	No data	16,538	27,428	25,867	36,120
Centre County, PA	66,705	1978	12,313	18,981	17,357	18,054
Clearfield County, PA	39,248	1965	4,225	8,447	8,510	18,066
Pennsylvania	5,693,314	1963	637,398	1,091,801	1,281,988	2,682,127
United States	137,428,986	1978	26,276,812	37,527,914	35,404,384	38,219,876

(5) Utility Assistance

The fifth most identified need in both Centre and Clearfield County, is utility assistance.

During the assessment period 4/1/21 to 6/30/22, CPCA provided utility assistance through a short-term Utility Assistance Program grant of approximately 300+ households in just Clearfield County indicating a strong need in utility assistance for such things as paying for a households electric, natural gas, water, sewer, and/or trash.

Each year CPCA also assist households in applying for utility assistance programs such as Dollar Energy Colombia Gas program; Dollar Energy PA American Water program; Dollar Energy Penelec program and the West Penn Power program. These programs provide one-time assistance grants that are directly applied to limited-income households.

In Centre and Clearfield County, other sources of utility services include but not limited to

- Catholic Charities - 814-353-0502
- Centre County Assistance Office LIHEAP (2580 Park Center Blvd, State College) - 814-863-6571
- Columbia Gas - 1-888-460-4332
- Community Help Centre - 1-800-494-2500
- First Energy - 1-800-686-0021
- Interfaith Human Services Fuel Bank - 814-234-7731
- MidPenn Legal Services – Utility Termination (3500 East College Avenue, Suite 1295, State College) – 814-238-4958
- PPL Electric Utilities - 1-800-342-5775
- Salvation Army – Emergency Assistance - 814-861-1785**
- UGI Penn Natural Gas - 1-800-276-2722
- Water or Sewage – Contact your local office

(6) Food Assistance

CPCA is the lead agency for eight (8) food pantries operated in Centre County and nine (9) in Clearfield County, providing oversight for State Food Purchase Program (SFPP) dollars and The Emergency Food Assistance Program (TEFAP) funding. Food Pantry services provide emergency and supplemental food.

There are many causes that can lead to food insecurity such as poverty, unemployment, or low-income households. Food insecurity is a household's lack of consistent access to enough food for every individual living in the home.

In 2021, CPCA served 1146 households and in 2022 showed an increase in need by serving approximately 1361 households.

Note: while food assistance was not reported as the most needed within the needs assessment for Clearfield County, there is still a great need as evidenced by the increased number served between 2021 and 2022 (i.e. 2021 – 1503 households ; 2022 – 1621 households)

As an added note, there are numerous privately run food pantries between both Centre and Clearfield counties such as local churches, schools, and other private sources that provide food and nutrition to families in need.

Other food resources located within Centre County are listed below but are not limited to

- Centre County Assistance Office (2580 Park Center Blvd, State College) - 814-863-6571
- Centre County Office of Adult Services - 814-355-6768
- Common Food (105 South Main St, Port Matilda) - 814-409-8584
- Community Help Centre – 1-800-494-2500
- Fillmore United Methodist Church - 814-355-2208
- Housing Transitions, Inc. - 814-237-5508**
- Mid Penn Legal Services for food stamp denial - 1-800-326-9177
- Pleasant Gap United Methodist Church - 814-359-3011

Other food resources within Clearfield County include but are not limited to:

- Catholic Charities – 814-371-4717
- Clearfield Cares Lunch and Shoe Distribution Services – 814-765-9222
- Heaven Scent Soap Pantry – 814-342-0788
- Life Line of Clearfield – 814-765-3225
- Penn State Cooperative Program – 814-765-7878
- Salvation Army – 814-765-4981 (Clearfield); 814-371-5320 (DuBois)
- Women, Infants, & Children (WIC) – 814-765-7035 (Clearfield); 814-375-9060 (DuBois)
- Young People Who Care – 814-236-4177

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Identified Needs in Both Counties Not Currently Provided by CPCA:

- Health Insurance Coverage**

CPCA recognizes the lack of health insurance is considered a key driver of health status.

Between both Centre and Clearfield counties, Health Insurance Coverage was identified as one of the highest needs. Even though CPCA does not directly provide financial assistance for health care, CPCA is able to assist consumers with applications requesting coverage as well as referring to other supportive services.

This indicator reports the percentage of adults aged 18 to 64 without health insurance coverage. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contributes to poor health status.

Report Area	Total Population Age 18-64	Pop. Age 18-64 w/ Insurance	Pop. Age 18-64 w/ Insurance, Percent	Pop. Age 18-64 w/o Insurance	Pop. Age 18-64 w/o Insurance, Percent
Report Location	137,426	124,594	90.66%	12,832	9.34%
Centre County, PA	94,751	85,728	90.48%	9,023	9.52%
Clearfield County, PA	42,675	38,866	91.07%	3,809	8.93%
Pennsylvania	7,434,789	6,811,934	91.62%	622,855	8.38%
United States	195,681,336	171,462,530	87.62%	24,218,806	12.38%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, [Small Area Health Insurance Estimates](#), 2020

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- **Mental Health Services**

According to the Centers for Disease Control and Prevention, there is a percentage of adults living with poor mental health within both counties. Although this need is shown as high, community feedback did not rate as high importance. The percentage of adults aged 18 and older who report 14 or more days during the past 30 days during which their mental health was not good. Within the report area, 15.5% of adults 18 and older reported poor mental health in the past month of the total population age 18 and older.

Even though CPCA currently does not provide any direct services for mental health, CPCA is always actively seeking either new collaborative relationships, or making contacts with already established community providers, to assure the needs of Centre and Clearfield County consumers are being met.

Report Area	Total Population (2020)	Adults Age 18+ with Poor Mental Health (Crude)
Report Location	240,108	15.5%
Centre County, PA	161,496	15.60%
Clearfield County, PA	78,612	15.40%
Pennsylvania	12,783,254	14.83%
United States	331,449,281	13.50%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [Behavioral Risk Factor Surveillance System](#). Accessed via the [PLACES Data Portal](#). 2020.

There are numerous sources that provide direct services to mental health needs.

In Centre County, other resources include but are not limited to:

- CAN HELP - 1-800-643-5432
- Centre County Mental Health & Intellectual Disability/Early Intervention/Drug & Alcohol – 814-355-6782
- Community Help Centre – 1-800-494-2500
- National Alliance on Mental Illness PA - 814-238-1983

In Clearfield County, other resources include but are not limited to:

- CRISIS Intervention Hotline 1-800-341-5040
- County Suicide Prevention Taskforce www.listoomany.org
- Cen-Clear Child Services Inc 1-800-525-5437
- Community Connections 814-371-5100
- Community Guidance Center 814-765-5337
- Penn Highlands DuBois Behavioral Health 814-375-6379
- SAM Inc 814-765-1820

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- **Financial Education**

As defined by the Oxford Dictionary, self-sufficiency needs no outside help in satisfying one's basic needs. In order to meet those basic needs being able to maintain a budget is one step in achieving self-sufficiency. CPCA does not provide a specific financial education program but is able through case management services to provide basic financial education and counseling to help improve household finance for those experiencing financial difficulty.

It is important to look at and understand the competency levels and education of the county's populations. The following information provided by the Community Action Partnership Online Assessment Tool reveals literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different "Levels".

Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small tasks but might have difficulty understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate.

The percentage at or below Level 1 for literacy in the report area is estimated at 15.8%, with a 95% probability that the actual (true, unknown) percentage is between 11.9% and 19.5%.

Level 2 still struggle to perform text based informational tasks but are considered to be nearing reading proficiency. People at this literacy level can usually be able to read printed words and digital print, as well as being able to relate and make inferences from multiple pieces of information that can be pulled from more than one document. Complex evaluation and inferencing may still be too difficult.

The percentage at or below Level 2 for literacy in the report area is estimated at 38%, with a 95% probability that the actual (true, unknown) percentage is between 32.5% and 43.4%.

Level 3 is still proficient in reading. This includes being able to understand and work with multiple complex texts, while still being able to evaluate the reliability of sources. People in this level can infer complex ideas and sophisticated meanings from written documents and texts.

The percentage at or below Level 3 for literacy in the report area is estimated at 46.2%, with a 95% probability that the actual (true, unknown) percentage is between 41.2% and 51.6%.

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Identified Need in Centre County Not Currently Provided by CPCA:

- **First-time Home Buyer**

Typical first-time home buyer programs are offered to first-time home buyers who may qualify for special benefits such as low down payments, special grants and assistance with paying closing costs that are sponsored by state and federal governments.

According to the US Census Bureau, out of the 57,834 total households in Centre County, 8,269 of those households are in poverty, which is 14.4% compared to the states average of 11.7%. This strongly indicates the level of poverty in the county and the possible hardship for individuals and families in purchasing their first home.

Currently, CPCA does not provide a first-time homebuyer program. Through the Homebuyers Assistance Program funded by Clearfield County in 2013, Clearfield County residents were able to apply for loan assistance to be used toward closing costs or down payment. This no interest loan was limited to \$1,900.00 per family and is due on demand if the home mortgage is sold, refinanced, or foreclosed. If funds become available through the repayment plan, more families will be able to apply for Homebuyers Assistance Program loan.

Identified Needs in Clearfield County Not Currently Provided by CPCA:

- **Seeking Employment**

Labor force, employment, and unemployment data for Clearfield county is provided in the table below and shows how the county compares to Centre county, the state of Pennsylvania, and on a national level. As indicated, Clearfield County experienced an average 6.3% unemployment rate in February 2023, well above the state and national rate.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Report Location	114,419	109,299	5,120	4.5%
Centre County, PA	79,502	76,597	2,905	3.7%
Clearfield County, PA	34,917	32,702	2,215	6.3%
Pennsylvania	6,477,774	6,177,567	300,207	4.6%
United States	167,384,000	160,847,098	6,536,900	3.9%

Note: This indicator is compared to the state average. Data Source: US Department of Labor, [Bureau of Labor Statistics](#). 2023 - February.

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Unemployment changes within Clearfield county from February 2019 to February 2023 is shown in the chart below along with Centre county, the state of Pennsylvania and on a national level. According to the U.S. Department of Labor, unemployment for this five year period grew from 6.2% to 6.3% with fluctuations in between, 8.2% being the highest in 2021 which was at the peak of the COVID pandemic.

Report Area	February 2019	February 2020	February 2021	February 2022	February 2023
Report Location	4.3%	4.4%	6.1%	4.4%	4.5%
Centre County, PA	3.5%	3.5%	5.1%	3.6%	3.7%
Clearfield County, PA	6.2%	6.5%	8.2%	6.2%	6.3%
Pennsylvania	4.7%	4.7%	7.4%	4.7%	4.6%
United States	4.1%	3.8%	6.6%	4.2%	3.9%

Data Source: US Department of Labor, [Bureau of Labor Statistics](#). 2023 - February.

There are numerous employment services located both within Centre and Clearfield counties such as, County Assistance Offices, Pennsylvania CAREERLink, and Office of Vocational Rehabilitation (OVR)).

Employment resources located in Centre County are but not limited to:

- Career Service at Penn State – 814-865-2377
- Private Industry Council of Centre County – 814-237-8998

Employment services located in Clearfield County are the following but are not limited to:

- Clearfield County Career and Technology Center – 814-765-5308
- Goodwill Industries – 814-765-4564 (Clearfield); 814-371-6305/814-371-4038 (DuBois)
- North Central PA Regional Planning & Development Commission – 814-773-3162

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- **Shelters**

This following provides information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number of evictions and eviction filings within the report area is shown below. The “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An “eviction rate” is the subset of those homes that received an eviction judgment in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, of the 8,140 rental homes in Clearfield County, there were 167 eviction filings, for an eviction filing rate of 2.05%. 202 of the eviction filings ended in an eviction, for an eviction rate of 1.35%.

Note: Not all counties have data that has been provided. Indicator data do not include information about "informal evictions", or those that happen outside of the courtroom.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Report Location	34,244	607	202	1.77%	0.59%
Centre County, PA	26,104	440	92	1.69%	0.35%
Clearfield County, PA	8,140	167	110	2.05%	1.35%
Pennsylvania	1,655,031	87,898	29,257	5.31%	1.77%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

Note: This indicator is compared to the state average. Data Source: [Eviction Lab](#). 2016. Source geography:

Shelters located within Centre County:

- Centre County Women’s Resource Center - 1-877-234-5050
- Centre County Youth Service Bureau - 814-234-2100
- Housing Transitions, Inc. - 814-237-5508/ 814-237-4863
- Out of the Cold: Centre County - 814-852-8864

Currently, Clearfield County has two (2) primary homeless shelters.

- Good Samaritan House, Clearfield PA 814-765-6880/814-768-7229
- Haven House, DuBois PA 814-371-0333

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- **Home Repairs**

This indicator reports the percentage of households occupied by a single older adult (age 65+). This indicator is important because older adults who live alone are vulnerable populations who may have challenges accessing basic needs, including health needs which may greatly impact home maintenance.

Out of the 31,195 households in Clearfield County, 4,532 of those are Seniors Living Alone, resulting in a high 39.60% of the households being inhabited by Seniors.

As stated before, on page 11, 16.34% or 35,140 individuals for whom poverty status is determined are living in households with income below the Federal Poverty Level (FPL) which can create many barriers including affordability in home repairs.

Report Area	Total Occupied Households	Total Households with Seniors (Age 65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
Report Location	89,029	27,159	10,698	12.02%	39.39%
Centre County, PA	57,834	15,715	6,166	10.66%	39.24%
Clearfield County, PA	31,195	11,444	4,532	14.53%	39.60%
Pennsylvania	5,147,783	1,676,135	669,357	13.00%	39.93%
United States	124,010,992	37,491,224	13,888,306	11.20%	37.04%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, [American Community Survey](#). 2017-21

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Limitations of Assessment

During the assessment period, of April 1, 2021 to June 30, 2022, CPCA encountered a few limitations that influenced the completion and results of the needs assessment.

First, the length, location and distribution of the survey are factors that resulted in all respondents not answering all questions resulting in missing and skewed data. During the distribution of survey, whether in-person or virtually, respondents made verbal comments of the assessment being to “long or lengthy”. The location of distribution also affected incomplete assessments from being submitted in its entirety due to the atmosphere that was not conducive or the likely target group in completing the survey.

Secondly, respondents did not answer questions correctly (i.e. choosing multiple answers when directed to ‘choose one’) which also affected the outcome of the results.

In addition, to the inconsistencies in the respondent’s completion of the survey, during the assessment period, the agency encountered a number of limitations due to the Coronavirus Pandemic. During this time, the agency was unable to provide focus group meetings or any public forums in-person or virtually due to health and technological restrictions at the time.

These limitations have been identified and noted for future planning, distribution, and collection of data from future needs assessments.

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Closing Remarks

The results of this needs assessment will provide the primary framework in the development and implementation of a new 2025-2030 Strategic Plan. During the remainder of this year, CPCA and its Board of Directors and staff members will analyze and discuss the identified needs within both Centre and Clearfield Counties.

Out of the needs identified and based on the agency's overall goal and mission, CPCA is able to and currently provides program and services for the following:

- Affordable Housing
- Food & Nutrition
- Housing & Utility Assistance
- Medical Transportation
- Weatherization Services



The above word cloud represents all the respondents concerns within their community.

Resources

2022-2024 Centre County Resource Directory, Accessed via www.cenclear.org/cms/lib/PA01927865/Centricity/domain/50/county%20resources/CENTRE%20County%20Directory%202022-2024.pdf

2022-2024 Clearfield County Resource Directory, Accessed via <https://www.cenclear.org/cms/lib/PA01927865/Centricity/Domain/50/CLEARFIELD%20County%20Directory%202022-2024.pdf>

Central Pennsylvania Community Action, Inc. *Community Needs Assessment Survey April 1, 2021-June 30, 2022*

Centers for Disease Control and Prevention, *Behavioral Risk Factor Surveillance System*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

U.S. Census Bureau, *American Community Survey, 2014-18*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

U.S. Census Bureau, *American Community Survey, 2017-21*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

U.S. Census Bureau, *Bureau of Labor Statistics, 2023*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

U.S. Census Bureau, *Small Area Health Insurance Estimate, 2020*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

Centers for Disease Control and Prevention, *Behavioral Risk Factor Surveillance System*. Accessed via the [PLACES Data Portal](#). 2020. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

US Department of Labor, *Bureau of Labor Statistics*. 2023 - February. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

Eviction Lab. 2016. *Source geography*. Accessed via [Assessment Tool – Community Action Partnership \(engagementnetwork.org\)](#)

Appendices

Appendix A: Community Needs Assessment Survey Questions



Appendix A: Community Needs Assessment Survey

Central Pennsylvania Community Action, Inc. 2021 Needs Assessment

Welcome to CPCA's Community Needs Assessment Survey

The information gathered will assist us in identifying the top needs within our community and providing programs and services that fit those needs.

Please answer every question. All responses are anonymous and your feedback is important!

Thank you for participating in our survey!

1. Which describes you and your relationship to CPCA? (Select only one)

- | | |
|---|---|
| <input type="checkbox"/> CPCA Consumer (Client) | <input type="checkbox"/> Elected Official/Public Sector |
| <input type="checkbox"/> CPCA Employee | <input type="checkbox"/> Teacher/Educational Institution |
| <input type="checkbox"/> CPCA Board Member | <input type="checkbox"/> Representative from a Business/ Private Sector |
| <input type="checkbox"/> Service Provider | <input type="checkbox"/> Concerned Community Member |
| <input type="checkbox"/> Other (please specify) | |

2. Are you:

- Male
- Female

3. City or Town where you live?

4. County of Residence?

- Centre
- Clearfield
- Other (please specify)

5. Your Age Group:

- | | |
|------------------------------------|-----------------------------|
| <input type="radio"/> 17 and under | <input type="radio"/> 55-59 |
| <input type="radio"/> 18-24 | <input type="radio"/> 60-64 |
| <input type="radio"/> 25-44 | <input type="radio"/> 65-74 |
| <input type="radio"/> 45-54 | <input type="radio"/> 75+ |

6. How many children do you have in the home?

- | | |
|-------------------------|--------------------------|
| <input type="radio"/> 0 | <input type="radio"/> 4 |
| <input type="radio"/> 1 | <input type="radio"/> 5 |
| <input type="radio"/> 2 | <input type="radio"/> 6+ |
| <input type="radio"/> 3 | |

7. Are you a single parent?

- Yes
 No

8. Are you a Veteran?

- Yes
 No

9. What is your Household Size?

- | | |
|-------------------------------------|--------------------------|
| <input type="radio"/> Single Person | <input type="radio"/> 4 |
| <input type="radio"/> 2 | <input type="radio"/> 5 |
| <input type="radio"/> 3 | <input type="radio"/> 6+ |

10. What is your level of income? (Select only one)

- | | |
|---|---|
| <input type="radio"/> Under \$15,000 | <input type="radio"/> Between \$75,000 and \$99,999 |
| <input type="radio"/> Between \$15,000 and \$29,999 | <input type="radio"/> Between \$100,000 and \$150,000 |
| <input type="radio"/> Between \$30,000 and \$49,999 | <input type="radio"/> Over \$150,000 |
| <input type="radio"/> Between \$50,000 and \$74,999 | |

11. What is your current housing status? (select only one)

- Own
 Rent
 Other Permanent Housing
 Homeless
 Other (please specify)

12. In your opinion, what is the primary cause of unemployment in our community? (Select only one)

- : Drug/Alcohol Abuse
- : Lack of Transportation
- : Lack of Child Care
- : Mental Health Issues
- : Lack of Motivation
- : Not Enough Jobs
- : Lack of Education
- : Wages Too Low
- : Other (please specify)

13. In your opinion, what is the primary cause of the transportation barriers in your community? (Select only one)

- : Insurance Costs
- : Public Transportation Not Available or Unreliable
- : Unable to Afford Vehicle Purchase
- : Unable to Afford Vehicle Maintenance/Repairs
- : Other (please specify)

14. In your opinion, what are the biggest issues facing the adults (ages 25 and older) in your community?

- Alcohol/Drug Abuse
- Low-income and wages
- High Costs for Mortgage/Rent
- Poor Budgeting Skills
- Lack of Education
- Poor Credit
- Lack of Employment Opportunities
- Stress
- Lack of Supports
- Unemployment
- Other (please specify)

15. For each community resource, please identify which 'level of need' you feel is appropriate.

	Most Needed	Somewhat Needed	Not Needed	Don't Know
Affordable Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial Education (Budget & Credit Counseling)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free Income Tax Prep Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
First Time Home Buyer Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health Insurance Coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help Seeking Reliable Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help Seeking Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home Repairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shelters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental Health Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mortgage/Rental Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nutrition Education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utility Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Weatherization Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="text"/>			

16. Do you have a bank account (i.e. checking or savings)?

Yes

No

17. Do you have health insurance coverage?

Yes

No

18. Do you have dental insurance coverage?

Yes

No

19. Please provide any additional community needs and/or concerns.

•
•
•