

# Housing option: Buy development rights

by Jon Eich

Over the next 25 years, Centre County needs to find a way to build about 2,000 units of affordable housing—one of every four new homes in the county. That's the conclusion of the Centre County Affordable Housing Needs Assessment.

Affordable housing means different things to different people. Some people immediately think of public housing – subsidized units for low- or moderate-income folks. Others include housing for seniors and veterans. Some include mobile home parks. The newest buzzword is “work force housing,” or homes for one- or two-income households earning the median pay in the community. No matter what it is called or how much of Centre County's population lives in affordable housing, we just don't have enough of it.

The reason we need more affordable housing is that we have a strong economy based on a major employer that pays relatively high wages—Penn State. As a result, the housing market in an ever-widening circle around the university is being driven by households with six-figure incomes. The homes in this area are larger, with more features and in neighborhoods with amenities. All these extras make the price higher. The average price for a new single-family home

in the Centre Region is approaching \$300,000 (including the price of the lot).

An existing home tends to cost less – about \$160,000 on average. These homes may be smaller, in need of updating and farther away from work, shopping, schools and services. Even in this price range, a home is still outside the budget of many county families. The Needs Assessment reports that the typical working family (earning about \$50,000 a year) can afford to pay about \$130,000 for a home.

Fortunately, not all of Centre County's residents want to live in our urban center. Lower priced homes can be found. But the majority of current (and future) county residents lives and works where housing costs are highest—within 10 miles Penn State.

The (relatively) high price of housing in the Centre Region has led to the redevelopment of numerous properties. Over the past few years, several mobile home parks along North and South Atherton Street have been replaced with commercial development. On one hand, redevelopment is desirable, if occurring on sites already served by a full complement of infrastructure (roads, water, sewer, transit, etc.). That means less sprawl.

On the other hand, some people are being forced to relocate to communities in and around Centre County where homes cost less. They have to substitute commuting

costs for housing costs.

Even though Centre County has been recognized for what it has done to help provide affordable housing, the demand far outstrips the supply.

The question is: What are we willing to do to get from the idea of providing affordable housing to making units available for the people who need them?

- The Needs Assessment identified a variety of existing state and federal programs for affordable housing that Centre County is not currently using. Centre County needs to take advantage of these.

- The county has asked for 100 acres of Rockview land, but that property is outside the regional growth boundary and lacks infrastructure. In addition, the Needs Assessment says, “Even with grants for 100 percent of the development cost . . . the monthly operating costs of rental housing (s) till exceeds the amount . . . most low and moderate income households can pay . . .” If this idea is pursued, additional subsidies will be needed to make the project feasible.

- Partnerships between the public, private and nonprofit sectors need to be explored. The Needs Assessment mentions the United Way funding and securing grants from foundations. One way to use these funds would be for the county to purchase the development rights for the remaining



mobile home parks. That would allow the existing land owners to be paid for the increased value of what has become strategically located land while at the same time preserving the property for its current use. Over time, worn-out units currently located on the property would need to be replaced.

- Another type of partnership provides a density bonus for developers who include affordable housing in their developments. The Needs Assessment cites a Maryland program as a model.

- And finally, the Needs Assessment calls for creating an affordable housing revolving loan fund. The county has the

see Option, pg. 31

# Business benefits by more workforce housing

by Dan Abruzzo

The Chamber of Business & Industry of Centre County consists of more than 1,000 members who conduct business in Centre County. Our general mission is to promote the well-being and growth of commerce, business and industry while striving to maintain a high quality of life in Centre County. The Centre County Industrial Development Corporation is the branch of the organization that fosters economic development in the county. The Heritage Committee is a separate arm of the CBICC that represents the real estate development community.

Our members have a vested interest in wanting an adequate supply of workforce housing in Centre County. The CBICC is currently reviewing the extent of affordable housing needs for the workforce, how this complex issue should be addressed and

which stakeholders should assume responsibility for assuring that an adequate supply of affordable housing exists.

“Workforce housing,” as defined by the Centre County Affordable Housing Coalition, is simply the segment of affordable housing that pertains to the dwellings for middle-class working families who earn between 60 percent and 120 percent of the area median income. According to HUD, in 2006, this annual income range was \$37,000 to \$74,000 for a four-member family.

The CCAHC has expanded its definition to further stipulate that the housing must be located near places of employment. Unlike “low and very low” income housing, workforce housing does not qualify for typical government subsidies.

One reason that businesses are attracted to Centre County is that we have a relatively capable workforce that does not demand

the wages it takes to live comfortably in larger metropolitan areas. Job growth, partially due to Penn State and its influence has been greater in the Centre region than in other parts of the county. Additional amenities naturally follow the trend of more jobs and a growing population.

Smart employers should want their staff to enjoy their work, spend time with family and friends, maintain a high quality of life and preserve a high moral. The benefits of a happy staff include greater productivity, increased competitiveness, and, hopefully, more profits, which would allow additional job creation and economic development.

The cost of recruitment and retention of employees is a key concern for businesses. High turnover rates affect the bottom line. The connection between housing, business and job growth has become increasingly apparent.

We can look to Massachusetts for an

example. Over the past three years, the state has been losing its “best and brightest” workers. According to a 2006 poll by *The Boston Globe*, at least half of the residents who left the state said that the cost of housing was a major factor in their decision.

Calls for more affordable housing are meeting resistance from communities that fear low-cost, high-density developments will lower property values. Housing advocates are trying to convince people that the shrinking labor force will eventually result in lower property values.

Over the past five years, the rate of increase for the average home price in Centre County has been approximately twice the increase in average wages. In the Centre region, the disparity has been even greater. At a recent economic forecast ses-

see Work force, pg. 29

# Penn State's sense of justice questioned

by Olivia Guevara



Students have the power to control the conditions under which our clothes are manufactured. Because brands like Nike and Adidas must receive permission from Penn State to produce apparel that bears its logo, the most direct way to influence labor conditions in factories producing PSU apparel is through the university that licenses the logos. The Worker Rights Consortium, a non-profit organization created by universities, students and labor rights experts, launched the Designated Supplier Program (DSP) in response to the lack of enforcement of university codes of conduct and the inability to protect the basic human rights of workers who sew university-logo apparel. Activists from United

Students Against Sweatshops and the Student Labor Action Project have been pushing for Penn State to adopt the program since the spring of 2006.

The "Adopt the DSP" campaign at Penn State has taken several approaches from conventional and non-confrontational ones, such as flyering and leafleting, to non-violent actions such as demonstrations. Penn State's administration has disregarded all of our efforts and labeled attempts, such as our passive presence at the September Board of Trustees meeting as "disruptive" and "inappropriate." Instead of working with students to find common ground and search for justice, the administration that prides itself on being student-centered and student-friendly has responded with unimaginable and unforeseeable hostility.

I was charged with criminal mischief and tampering with university property in the University Judicial Affairs system and the District Court of Pennsylvania for chalking, a non-permanent, non-violent form of expression. I found myself facing near \$1,000 in charges for "defacing" university buildings with messages like "Adopt the DSP" and "Make PSU Sweatshop Free." At Penn State, we constantly see chalking advertising campus meetings, promotions at local restaurants, and advertisements for MTV. Not once has Penn State ever brought charges against these organizations.

State College attorney Andrew Shubin

defended me pro-bono because the charges violated my constitutional right to free speech. I believe this was an effort by Penn State to intimidate and silence students about its refusal to take the strongest stand possible against human exploitation in sweatshops that make Penn State clothing.

Although District Judge Jonathan Grine laughed the charges out of court for insufficient evidence and selective prosecution, the university has found me guilty and liable for the "clean-up fees" of close to \$400. After I accepted these university sanctions, the university added new ones following public statements by their spokesperson, Bill Mahon including that I damaged a door, which is a charge never presented to me in any written form. Because this violates my right to due process, any claims not in the original documentation should be considered a separate case or be withdrawn completely.

A university is supposed to create a space for students to challenge injustices, such as the use of sweatshops, but Penn State has compounded its injustice by prosecuting me and ignoring my rights to free speech and due process. Who should be on trial here? A student expressing her concern with sweatshop abuse, or a university that exacerbates the injustice of continuing sweatshop exploitation by refusing to negotiate with students and mistreating its own students? If they can do it to me, they can do it

to you.

If you would like more information about the Designated Supplier Program national campaign, please visit <http://www.workersrights.org/dsp.asp>. If you want to help with the Penn State "Adopt the DSP," please come to our meetings held every Wednesday at 7:30 p.m. in 133 Willard.

*Olivia Guevara (ozg103@psu.edu) is a graduate student in the Department of Labor and Employment Relations and a member of United Students Against Sweatshops and Student Labor Action Project, two progressive Penn State-recognized groups on campus.*

## What it will cost you

People who make college apparel earn so little that even if their pay was doubled, it would add only 25 cents to the cost of a \$20 sweatshirt.

This data comes from this document [http://www.workersrights.org/DSP/USASSweat-Free\\_Campus\\_Campaign\\_FAQ.pdf](http://www.workersrights.org/DSP/USASSweat-Free_Campus_Campaign_FAQ.pdf)

For more information, visit: <http://www.workersrights.org/dsp.asp>

# There is no short answer to housing dilemmas

by George M. Khoury

As a member of the Centre County Affordable Housing Coalition, I am presented with many opportunities to explain the complexity of the problem of affordable housing.

The problem affects people at different times and stages of life, from young families trying to put down roots in the community, service workers struggling to make ends meet on little more than minimum wage, disabled workers with special needs and elderly citizens fighting to age gracefully in their own homes.

Usually I can adequately explain the complexity of the issues and barriers that must be overcome, such as availability and cost of land on which to build, regulations that discourage all but the most expensive housing, ignorance and apathy about the

issue, and the long term consequences to our community.

I can engage those who don't know about the issue of affordable housing, or who have not really thought about it, but how do I get through to those who just don't care? How do I respond to those who say that if you can't afford to live close to where you work or where you want to raise your children, then you are perfectly welcome to live somewhere else? And if you should end up making enough money, then we will let you move back into our community.

In Centre County, we are not talking about low-income urban housing projects, but modestly sized homes in open neighborhoods, rental housing within the price range of most of our working individuals, housing that meets the needs of the disabled and programs that help the elderly stay in their

own homes.

Especially if this engagement is during a five-minute conversation, how do I point out the long term threats to a community's well-being if financial status becomes the primary determinant of residency? Or what the lack of diversity does to the vibrancy of a community? Or how the high cost of living affects recruiting and the availability of workers for the service sector? Or how, as a society, we have an obligation to provide decent, safe and affordable housing for all our citizens?

Maybe there is not a five-minute answer. Maybe we all need to keep fighting the battle until those who demand a five-minute response no longer matter.

*George M. Khoury is chairman of the Centre County Affordable Housing*

## Sudoku solution

2	4	9	3	1	5	8	6	7
6	1	8	2	7	4	5	9	3
3	5	7	8	9	6	2	1	4
8	9	2	4	3	1	6	7	5
1	3	5	9	6	7	4	8	2
4	7	6	5	8	2	9	3	1
9	2	3	1	4	8	7	5	6
5	6	1	7	2	9	3	4	8
7	8	4	6	5	3	1	2	9

**Got opinions?  
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[oped@voicesweb.org](mailto:oped@voicesweb.org)**

from **Work force**, pg. 27

sion, the President and CEO of the CBICC acknowledged that more and more of the labor pool is being drawn from outside of the county. Many workers relocate here if they can afford their desired home. Otherwise, they commute.

Without getting into a debate on whether sprawl is good or bad, as the number of workers who live outside the region increases, costs for commuting increase. Typically, the quality of the roads must be improved as they become more congested. If not, safety becomes an issue. Business and individual taxpayers typically are burdened with initial infrastructure costs and maintenance expense. Expanding public transportation networks is a partial solution. However, it still costs both the user and the taxpayer.

Thus far, developers have not been motivated to build workforce rather than expensive housing. Land cost and present zoning requirements (particularly in the Centre region) do not justify building affordable homes.

Given a specific location, the unit cost for building a high vs. medium priced home does not vary significantly. The cost per acre for land and the building cost per square foot for bricks and mortar do not change based on who will occupy the home. The relatively new international building codes require that all construction be built to the same minimum standards. A builder's cost for granite vs. Formica counter tops, or fancy vs. standard plumbing fixtures/appliances, however, does vary.

Unfortunately, for the workforce-housing buyer, these "finish" costs are a small percentage of the total home price. Developers will build more affordable housing if and when they can make more efficient use of land (via increased housing density, smaller lots, less open space, etc.) and/or they have relief from utility connection, permit and municipal fees.

An adequate supply of affordable housing in our community is everyone's responsibility. For those who are not convinced, we may have to look at other communities that did not address the issue early. We may also have to explain why a "sense of community" is important and elaborate on the problems associated with being a community that is made up mainly of the "haves" and "have-nots".

*Dan Abruzzo, P.E. (Professional Engineer) is vice president of government affairs, Chamber of Business & Industry of Centre County.*

# Sudoku

					5		6	7
6					4	5		3
3			8			2	1	
	9						7	5
	3		9					
4		6		8		9		
			1					
5				2	9			
	8		6			1	2	

**How to play:** Fill in the grid so every row, every column and every 3 x 3 box contains the digits 1 to 9. There is no math involved. You solve the puzzle with reason and logic.

This Sudoku puzzle was produced by open source software and may be freely reproduced as long as no restrictive copyright is placed on it. We thank *Voices* reader Peter Morris for contributing it to the paper.

The solution to this month's puzzle can be found on pg. 28 of this issue.

Would you like to see more Sudoku or other puzzles? Let us know. Write to [voices@voicesweb.org](mailto:voices@voicesweb.org).

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# County willing to facilitate partnerships

by Chris Exarchos



The availability of affordable housing in our region has recently generated much debate and media interest. The debate is not new, as it usually peaks around some event such as the closing of a mobile home park or a devastating fire. The hope is that this time the debate will not fade but rather move our community to action.

The Centre County Board of Commissioners initiated a study in 2005 to determine the severity of the housing issue. The study, titled the Centre County Affordable Housing Needs Assessment: A Blueprint for Action, identified workforce housing as the most critical need within the

county. Centre County's workers are finding it more and more difficult to afford a place to live close to where they work.

Increasing affordable housing in our community means less of our workforce would have to commute from areas 20 to 50 miles away. While an abundance of high-end homes are being built close to our employment centers, affordable homes are being built in an ever-increasing distance from these jobs. This commuting trend has been continuing for some time and will continue to worsen unless we do something to reverse it.

The workers we are discussing are people we interact with every day. They are nurses, cashiers, carpenters, bank tellers, government workers and many others at entry-level positions. They may also be our children or grandchildren. The reality is that a family of four that earns about \$49,000 is able to afford a \$160,000 home. The cost of an average home in the Centre region is now about \$200,000.

Housing costs are not only driven by demand but also by the cost of land, land use regulations which increase development costs, fees and taxes. Also, the loss of affordable housing to redevelopment, mostly for commercial uses, is increasing without any replacement.

Your board of commissioners is actively seeking opportunities to develop affordable

housing within the county. This is not going to be a government project or subsidy but rather a collaborative public-private partnership. We need strategies and partnerships that will help reduce the capital and operating costs of housing. The use of public lands or incentives to private developers will go a long way to reduce costs. We must also ensure that if public assets are used for this purpose the homes remain affordable for generations.

By now you may be thinking this is all very interesting, but I have a home so why should I care? How does it affect me? This issue will affect all of us in a number of ways and determine the character and shape of our community for years to come. First, we will need to build more highways to provide for a commuting workforce. To construct a four-lane highway in our area costs on average about \$20 million per mile (our tax dollars).

While increases in fuel consumption will drive up prices, our air quality will decrease. The resulting sprawling growth will also put a strain on our utilities and school districts. Second, if you own or manage a business you will find increasingly difficult to attract and retain employees. Third, as our lower wage-earners are forced out of town in search of housing, we will become an economically segregated community, much like a "gated community." We

will continue to lose our traditional neighborhoods and our cultural diversity, an impact that is difficult to quantify.

The good news is that we live in a community that is growing physically and economically. Our unemployment and crime rates are very low; our quality of life is excellent when compared to other nearby communities. The more we improve our community the more desirable it becomes for people to relocate here. We need to plan for and manage this growth so that we can maintain our quality of life and provide the infrastructure for our basic needs.

Elected officials and the community need to fully understand and embrace the issue before we reach a point of no return. The projected need for affordable housing by the year 2030 stands at about 2,000 units. This effort will require a collaborative effort of the private sector, non-profit agencies and governments at all levels. The county is willing to be an active participant in the process and is committed to facilitating needed partnerships to move from vision to reality. The choice is to get involved and help shape our future or stay on the sidelines and just let it happen. We also need to understand the do-nothing approach may have undesirable consequences.

*Chris Exarchos is the chair of the Centre County Board of Commissioners.*

# Borough and partners work to fill housing needs

by Catherine G. Dauler

State College Borough recognizes the critical need for quality, affordable homes in the borough and the surrounding areas. Since 1978, State College Borough has been proactively developing and operating programs and fostering successful partnerships to provide affordable housing.

State College operates a first-time homebuyer program, offering downpayment and closing assistance to households whose income is between 60 percent and 115 percent of area median income (\$37,020-\$70,955 for a four-person household). The borough also provides funding to the State College Community Land Trust and Housing Transitions, Inc. to acquire, rehabilitate and resell homes to qualified homebuyers. Local financial institutions have also been key partners in making these programs successful. More than 80 households have purchased homes through one of these



programs.

Assistance with the cost of home rehabilitation is also available for both income-qualified, first-time homebuyers and borough residents who already own their homes but need help with making repairs and necessary improvements. To date, 22 households have been assisted through this

program which is operated by State College Borough through a partnership with SEDA Council of Governments.

Affordable rental homes are another priority. The Bellaire Court Apartments were built in 1978 in partnership with Centre County Government and provide 18 apartments for residents over 60 years of age. One apartment is also completely accessible to people with disabilities and may be rented to a resident under age 60. Arnold Addison Court was built through a partnership with a private developer and provides 89 affordable apartments for senior citizens and people with disabilities.

Rental housing for families has also been developed in partnership with private developers. Yorkshire Village and Waupelani Heights provide 76 affordable apartments.

Since 1978, 278 units of housing have been developed using \$6.7 million in federal, state and local funds. This has leveraged over \$22.6 million in private funds. The cost

to State College taxpayers for these units was \$645,225, an average of \$2,321 per affordable home.

The borough and its housing partners work together to fill current and future housing needs. Through its partnership with Housing Transitions, the borough will soon achieve another housing goal - to rehabilitate a duplex to provide affordable rental opportunities for two families. State College has also applied for funding from the Commonwealth's Core Communities Program to expand its middle income homeownership assistance program (serving households from 81 percent to 115 percent of area median income). If successful, local funds along with Core Communities Program funding will be used to acquire, rehabilitate and resell houses to qualified households.

see Borough, pg. 31

# ASK *Cosmo*



Dear Cosmo,  
I see that Jennifer Harris and Penn State women's basketball coach Rene Portland have "reached an amicable settlement" regarding Harris' lawsuit and that the terms are "confidential." I guess that means the suit held water (wasn't there a firestorm of other former players who echoed Harris' complaints?) and Harris got cold, hard cash in exchange for now keeping silent? Interestingly, she and Portland both added their respective b-ball "stats" to the settlement announcement, Harris to counter Portland's assertions that Harris wasn't a stellar performer, and Portland in an effort to save her own reputation. Wish I could tag along to Portland's next recruitment home visits. Is this any way for a university to behave? Signed, Befuddled

Dear Be-Elmered,  
No. It's a little shameless—and shameful—the way the university circles the wagons for the really high-ups to protect its image while lower-profile employees would probably just get stampeded. But for years around the campfire in non-sports circles, it's been very much "common knowledge" that Ms. Portland didn't care for gays.  
Allegedly, Ms. Harris' legal team identified all kinds of credible people within Penn State sports circles willing to serve as witnesses. Apparently the university realized that the plaintiff's case against the women's

basketball coach was a slam dunk and opted for a buy. Who knows, maybe the "amicable" settlement was goosed by John Amaeche, who finished his Penn State career as number ten all-time scorer, played pro ball for six years, and became the first NBA player to acknowledge he's gay. He just came out, and so has his book, *Man in the Middle*, which discusses Portland.

Penn State may profess a zero-tolerance policy for discrimination based on sexual identity, but it seems to tolerate a few undisclosed zeroes on settlement checks to silence the story. It's also doing just about zero for accountability by letting the coach keep her job, pay a fine and attend a few hours of diversity training.

Nothing signifies widespread denial quite like the much beloved nickname "Happy Valley." So, we have happy faces all around, albeit with a bit of egg on them. Befuddled asks, "Is this any way for a university to behave?" It seems the university has found the solution for all parties by following the tweachewous advice of Elmer Fudd: "Be vewwy, vewwy quiet!" That's a stain on the ol' blue gown.

from Option, pg. 27

option of floating a bond to provide the funds needed to establish this revolving loan fund. Voters could take the lead on this issue by placing a question on the ballot.

Much has been done in Centre County. To many folks coming from larger urban areas, housing prices seem moderate in comparison. But the strength of our economy is making it difficult for many people who have grown up in Centre County and wish to remain here to find an affordable place to call home.

*Jon Eich worked for Centre County for more than 19 years in the Planning Office and more than four years in the Commissioners Office as administrator. He was a candidate for office in 2004 and 2006.*

from Borough, pg. 30

Other future work may include rehabilitation of existing housing for an affordable rental housing development (12 units), a tenant-based rental assistance program four units), a mixed-income rental housing development (four units), and a Section 202 elderly housing development (25 units).

*Catherine G. Dauler is State College Borough Council president.*

### For more information

Call the State College Borough Planning Department at (814) 234-7109 or visit [www.statecollegepa.us](http://www.statecollegepa.us).

Dear Cosmo,  
Apparently it's OK for Americans to listen to the Dixie Chicks again. Does this mean there's some other kind of "mission" that has been "accomplished"? Signed, Karma Chameleon

Dear George's Boy,  
The 2007 Grammy awards gave us a little snicker, but after the hegemonic witch hunt four years ago, those unforgiving compassionate conservatives still probably see the gals as Kindling Helper. Program directors at conservative country music stations probably won't give them any Career Helper as they keep bowing to noisy and spiteful critics bearing a goofy grudge. They are "Not Ready To Make Nice" either, just like the title cut of the Chicks' latest album.

Fast rewind to March 10, 2003, when on tour in England, Dixie Chicks lead singer Natalie Maines said she was "ashamed the president of the United States is from Texas." What I think she intended was that President Bush made it embarrassing for anyone to be an American in Europe, particularly that week. But a Texan being ashamed of being a Texan? Never! Just ashamed of one Texas resident from Kennebunkport.

Just a month before, Colin Powell gave his February 2003 PowerPoint intelligence reports, featuring alleged Weapons of Mass Destruction and covert shipping of fancy aluminum tubes to help enrich uranium. (Former ambassador Joseph Wilson claimed the Bush administration twisted facts here to support an Iraq invasion. Scootergate is still underway to determine whether Wilson's wife Valerie Plame's mysterious outing as a CIA operative was a White House-led retaliatory strike.)

Bush and British Prime Minister Tony Blair failed to whip up support for invasion beyond the allies of England, Spain and Bulgaria. The U.S. opted to avoid a vote for a U.N. resolution to invade, because they needed nine votes. On March 17, one week after the Dixie Chicks' jab, all diplomatic relations ceased and Saddam Hussein was given 48 hours to leave Iraq or face attack. On March 21, 2003, the U.S. launched its "shock and awe" program, without U.N. blessing.

We were not greeted as liberators, and Dixie Chicks lyrics never posed any ideological threat.

What mission was accomplished? To quote the Grateful Dead, "Women Are Smarter Than Men."

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The seminar will be 90 minutes and starts at 7:00 pm sharp. Call 814-364-9262 to reserve your space on the date of your choice today.

If you can't make it to the seminar on any of the dates it's offered, you can get a transcript and all of the reference materials by mail for \$19.95.

The seminar is free, so don't hesitate. Call 814-364-9262 right now.