



PENNSYLVANIA LEGISLATIVE BLACK CAUCUS & HOUSE DEMOCRATIC POLICY COMMITTEE JOINT PUBLIC HEARING

Topic: Affordable Housing

**Reading Area Community College – Reading, PA
December 2, 2019**

AGENDA

- 2:00 p.m. Welcome and Opening Remarks
- 2:10 p.m. Panel One:
- Brian Twyman
City Councilman, Reading Blighted Property Review Committee
 - Stacey Keppen
Executive Director, Reading Housing Authority
 - Juan Zabala
Vice-Chairman, Reading Redevelopment Authority
- 2:25 p.m. *Questions & Answers*
- 2:45 p.m. Panel Two:
- Steve Hellner-Burris
CEO, Rebuilding Together
 - Timothy Daley
Executive Director, Habitat for Humanity of Berks County
 - Barbara Ochoa
Home Ownership Center Manager, Neighborhood Housing Services of Greater Berks
- 3:05 p.m. *Questions & Answers*
- 3:25 p.m. Closing Remarks

[Home](#) / House Co-Sponsorship Memoranda

House Co-Sponsorship Memoranda

House of Representatives Session of 2019 - 2020 Regular Session

MEMORANDUM

Posted: February 5, 2019 01:41 PM
From: [Representative Thomas R. Caltagirone](#)
To: All House members
Subject: Fighting Blight and Homelessness Simultaneously

The Joint State Government Commission's 2016 study on homelessness concluded that one of the primary causes of homelessness is a lack of affordable housing. As vexing as that problem may be nationwide, and in all communities, urban, rural, and suburban, in some of our older communities, the additional problem of substandard existing housing stock, frequently described as blight, both adds to the problem, and suggests a joint solution.

Typical homelessness rates in recent years in Pennsylvania, according to the United States Department of HUD, included over 1,000 veterans annually, nearly 1,000 unaccompanied youth, well over 6,000 families with children, and an aggregate of over 15,000 individuals. While some can take advantage of emergency and transitional housing solutions, many of the homeless take "shelter" under bridges, in cars, or in abandoned buildings.

While this tragedy continues, we also have owners of troubled properties for whom those properties have become liabilities, rather than assets. They are frequently unable to even give away such properties to the proper authorities due to real estate transfer taxes and expenses. Common sense dictates that one governmental need should not be the direct impediment to addressing another governmental need.

Several other states have passed creative solutions pursuant to the "housing first" theory of alleviating chronic poverty, and it is time Pennsylvania joins them with substantive solutions tailored to our particular unique needs.

Accordingly, my two bill package will accomplish two goals:

I) Will expand the power of existing land banks to enter into partnerships with organizations in the private sector to create local solutions to address the lack of housing for the homeless population within their communities and will exempt all land bank transactions from both state and local realty transfer taxes.

II) Will expand the eligibility criteria of the Neighborhood Assistance Program to include locations within land bank jurisdictions.

"The "Housing First" theory of poverty amelioration recognizes the common sense truth that a lack of stable, quality affordable homes greatly increases the incidence of failure at school, inability to find or hold a job, incarceration or nursing home and acute care placement, almost always at public expense.

Document #1



Introduced as [HB897](#)

Description: For those who find past bill number references useful, the first part is the past session's HB1076 and is the piece that provides for legislative findings and for disposition of property and the exemption from realty transfer tax.

Document #2



Introduced as HB896

Description: The second part is the past session's HB 1077, authorizing the neighborhood assistance tax credit, amending the Tax Reform Code of 1971.

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 896 Session of
2019

INTRODUCED BY CALTAGIRONE, HILL-EVANS, MURT, KINSEY, KIRKLAND,
DeLUCA, A. DAVIS, FREEMAN, INNAMORATO, HOHENSTEIN, HELM,
SCHLOSSBERG, KORTZ AND HEFFLEY, MARCH 19, 2019

AS REPORTED FROM COMMITTEE ON URBAN AFFAIRS, HOUSE OF
REPRESENTATIVES, AS AMENDED, JUNE 11, 2019

AN ACT

1 Amending the act of March 4, 1971 (P.L.6, No.2), entitled "An
2 act relating to tax reform and State taxation by codifying
3 and enumerating certain subjects of taxation and imposing
4 taxes thereon; providing procedures for the payment,
5 collection, administration and enforcement thereof; providing
6 for tax credits in certain cases; conferring powers and
7 imposing duties upon the Department of Revenue, certain
8 employers, fiduciaries, individuals, persons, corporations
9 and other entities; prescribing crimes, offenses and
10 penalties," in neighborhood assistance tax credit, further
11 providing for definitions, for public policy and for tax
12 credit.

13 The General Assembly of the Commonwealth of Pennsylvania
14 hereby enacts as follows:

15 Section 1. The definition of "community services" in section
16 1902-A of the act of March 4, 1971 (P.L.6, No.2), known as the
17 Tax Reform Code of 1971, is amended and the section is amended
18 by adding definitions to read:

19 Section 1902-A. Definitions.--The following words, terms and
20 phrases, when used in this article, shall have the meanings
21 ascribed to them in this section, except where the context
22 clearly indicates a different meaning:

1 * * *

2 "Community services." Any type of counseling and advice,
3 emergency assistance, food assistance, homeless housing
4 assistance or medical care furnished to individuals or groups in
5 an impoverished area.

6 * * *

7 "Homeless housing assistance." A program or project designed
8 to prevent or reduce homelessness or provide greater access to
9 housing or shelter for individuals who are homeless or at
10 immediate risk of becoming homeless.

11 * * *

12 "Land bank jurisdiction." As defined in 68 Pa.C.S. § 2103
13 (relating to definitions).

14 * * *

15 Section 2. Section 1903-A of the act is amended to read:

16 Section 1903-A. Public Policy.--It is hereby declared to be
17 public policy of this Commonwealth to encourage investment by
18 business firms in offering neighborhood assistance and providing
19 job training, education, crime prevention and community
20 services, to encourage contributions by business firms to
21 neighborhood organizations which offer and provide such
22 assistance and services and to promote qualified investments
23 made by private companies to rehabilitate, expand or improve
24 buildings or land which promote community economic development
25 and which occur in portions of impoverished areas which have
26 been designated as enterprise zones[.] or, in a case involving
27 homeless housing assistance, which are located in a land bank
28 jurisdiction.

29 Section 3. Section 1904-A(a) ~~and (b.1)~~ of the act ~~are~~ IS
30 amended and the section is amended by adding a subsection to

<--

1 read:

2 Section 1904-A. Tax Credit.--(a) Any business firm which
3 engages or contributes to a neighborhood organization which
4 engages in the activities of providing neighborhood assistance,
5 comprehensive service projects, affordable housing, domestic
6 violence or veterans' housing assistance, job training or
7 education for individuals, community services or crime
8 prevention in an impoverished area or private company which
9 makes qualified investment to rehabilitate, expand or improve
10 buildings or land located within portions of impoverished areas
11 which have been designated as enterprise zones or, in a case
12 involving homeless housing assistance, which are located in a
13 land bank jurisdiction shall receive a tax credit as provided in
14 section 1905-A if the secretary annually approves the proposal
15 of such business firm or private company. The proposal shall set
16 forth the program to be conducted, the impoverished area
17 selected, the estimated amount to be invested in the program and
18 the plans for implementing the program.

19 * * *

20 ~~(b.1) The secretary shall take into special consideration, <--~~
21 ~~when approving applications for neighborhood assistance tax~~
22 ~~credits, applications which involve:~~

23 ~~(1) multiple projects in various markets throughout this~~
24 ~~Commonwealth; [and]~~

25 ~~(2) charitable food programs[.]; and~~

26 ~~(3) homeless housing assistance.~~

27 * * *

28 ~~(b.4) The secretary, in cooperation with the Department of <--~~
29 ~~Human Services, shall promulgate guidelines for the approval or~~
30 ~~disapproval of applications for tax credits by business firms~~

1 ~~that provide homeless housing assistance.~~ THE DEPARTMENT SHALL <--
2 REVISE GUIDELINES TO INCLUDE HOMELESS HOUSING ASSISTANCE
3 PROGRAMS OR PROJECTS AMONG THE ELIGIBLE ACTIVITIES AND USES OF
4 CONTRIBUTIONS UNDER THE PROGRAM.

5 * * *

6 Section 4. This act shall take effect in 60 days.

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 897 Session of
2019

INTRODUCED BY CALTAGIRONE, HELM, HILL-EVANS, MURT, KINSEY,
KIRKLAND, DeLUCA, A. DAVIS, FREEMAN, INNAMORATO, HOHENSTEIN,
SCHLOSSBERG, KORTZ AND HEFFLEY, MARCH 19, 2019

REFERRED TO COMMITTEE ON URBAN AFFAIRS, MARCH 19, 2019

AN ACT

1 Amending Title 68 (Real and Personal Property) of the
2 Pennsylvania Consolidated Statutes, in land banks, further
3 providing for legislative findings and purpose, for powers
4 and for disposition of property and providing for exemption
5 from realty transfer tax.

6 The General Assembly of the Commonwealth of Pennsylvania
7 hereby enacts as follows:

8 Section 1. Sections 2102 and 2107 of Title 68 of the
9 Pennsylvania Consolidated Statutes are amended by adding
10 paragraphs to read:

11 § 2102. Legislative findings and purpose.

12 The General Assembly finds and declares that:

13 * * *

14 (6) Land banks, if used effectively, can be a powerful
15 tool in the fight against homelessness. Using land banks to
16 transform vacant, abandoned or tax-delinquent properties into
17 housing facilities for homeless individuals provides tangible
18 benefits to municipalities, including the restoration of
19 blighted property and the ability to provide necessary

1 resources to one of this Commonwealth's most vulnerable
2 populations.

3 § 2107. Powers.

4 A land bank constitutes a public body, corporate and politic,
5 exercising public powers of the Commonwealth necessary or
6 appropriate to carry out this chapter, including the following
7 powers:

8 * * *

9 (16.1) To enter into partnerships, joint ventures and
10 other collaborative relationships with other entities,
11 including private developers, for the conversion of vacant,
12 abandoned, tax-delinquent or otherwise blighted property into
13 housing facilities for homeless individuals.

14 * * *

15 Section 2. Section 2110(e)(1) of Title 68 is amended to
16 read:

17 § 2110. Disposition of property.

18 * * *

19 (e) Ranking of priorities.--

20 (1) A land bank jurisdiction may establish a
21 hierarchical ranking of priorities for the use of real
22 property conveyed by a land bank, including use for:

23 (i) Purely public spaces and places.

24 (ii) Housing for homeless individuals.

25 ~~[(ii)]~~ (iii) Affordable housing.

26 ~~[(iii)]~~ (iv) Retail, commercial and industrial
27 activities.

28 ~~[(iv)]~~ (v) Conservation areas.

29 * * *

30 Section 3. Title 68 is amended by adding a section to read:

1 § 2121. Exemption from realty transfer tax.

2 A transfer of real property to or from a land bank shall be
3 exempt from both the State and local realty transfer tax under
4 Articles XI-C and XI-D of the act of March 4, 1971 (P.L.6,
5 No.2), known as the Tax Reform Code of 1971, and section 301.1
6 of the act of December 31, 1965 (P.L.1257, No.511), known as The
7 Local Tax Enabling Act.

8 Section 4. This act shall take effect in 60 days.



7800 Susquehanna Street
Pittsburgh, PA 15208
T: (412) 247-2700 | F: (412) 365-5905
www.RTPittsburgh.org

Testimony of Steve Hellner-Burris, Chief Executive Officer – Rebuilding Together Pittsburgh

Good Afternoon, Chairman Sturla. Good Afternoon, Rep. Caltagirone. Thank you for convening this policy hearing, my name is Steve Hellner-Burris, the Chief Executive Officer for Rebuilding Together-Pittsburgh (RTP). I want to thank the Democratic Policy Committee for holding this hearing today and for taking up the very important subject of homelessness as it relates the availability of low-income and middle class-communities. I am happy to testify on Chairman Calitgirone's legislation, HB 897 and how organizations like RTP could be an asset for the Commonwealth.

Before I get into my testimony, I first want to tell you about RTP. We were founded in 1993 as an organization called "Christmas in April" by the Master Builders Association of Western Pennsylvania and the Greater Pennsylvania Regional Council of Carpenters (now Keystone Mountain Lakes Regional Council of Carpenters). What began as an all-volunteer effort is now an organization with an annual budget of over \$5 million that supports the work of 25 staff and 15 construction firms completing more than 150 physical rehabilitation projects a year for low-income homeowners in Allegheny County. While our core business is owner-occupied home renovation, today I want to talk to you about another RTP business line that directly pertains to today's hearing. We call it Rehab 4 Resale or R4R.

R4R applies RTP's expertise as a high-quality, reasonable cost general contractor to the work of affordably rehabilitating vacant and dilapidated homes. Local partners (usually CDC's or CBO's) buy and hold properties that RTP rehabilitates, bringing significant savings to work. Additional partners canvas the neighborhood to build a pipeline of local renters who are ready to be first time homebuyers. The program aims to produce affordable homeowner housing while providing a modest return to RTP. This allows us to have some capital to go on and do the next cluster of projects.

Over the past four years, (2016 through 2019) we have completed and first-time homebuyers are occupying a total of eighteen formally vacant units. After several years of doing this work, we've learned that the rehab work is the easiest, although the most expensive of the steps. The challenges for success include affordably securing properties for rehab which is time consuming and risky. Then identifying and preparing potential buyers who already live in the neighborhoods we're working in (which is the primary aim) is even more challenging.

So, what does all of this mean for this piece of legislation which is in front of House of Representatives and House Democratic Policy Committee? The legislation is designed to facilitate the work for local organizations like RTP who already invest in R4R programs by providing much needed real estate control, and provides a natural partner for RTP - as we expand our work in the surrounding Counties. It also works to improve the affordability of housing in third class cities who have seen market share continue to erode. Through our work, we have seen stabilization and increased equity returning to neighborhoods that have continued to invest in R4R. When combined with a thoughtful approach to transferring title of city- and URA-owned houses and properties that can be rehabbed to non-profit partners this could be an important piece of a larger affordable housing strategy throughout the Commonwealth. RTP has a scalable approach to this work that can advance the shared aims of city government and our mutual non-profit, community partners. I believe if we are able to get this process started at our City level, and the Commonwealth follows, it would provide an opportunity to leverage certain philanthropic monies to round out our funding sources and create more homeowners in our neighborhoods.

In the end, this leverages the government's ability to rebuild neighborhoods with the investment of the people who already live there. We have seen this repeatedly at RTP. We do a rehab for resale, and then do owner-occupied core repair in homes surrounding that block face, all of a sudden you have rebuilt a block. Then the homes which we haven't worked on start investing in their homes. I'm happy to take any questions from the panel.

Respectfully submitted,
Steve Hellner-Burris

CREATING PATHWAYS TO HOMEOWNERSHIP

For 40 years, NeighborWorks America has helped families to realize their dream of owning a home. Homeownership provides stability and protects residents from extreme or unexpected rent increases that are increasingly common in many markets. Affordable and sustainable homeownership can provide individuals with security during difficult economic periods, offering a chance to build wealth. Promoting homeownership is central to NeighborWorks' strategy to strengthen communities.

86% of the organizations in the NeighborWorks network directly support homeownership.



11,100 families and individuals

assisted in preserving homeownership



25,100 families and individuals

assisted in purchasing a home



177,800 families and individuals

counseled and educated on housing issues



75,000 homes
repaired

OUR APPROACH

NeighborWorks America works to create and maintain homeownership opportunities for Americans across the country. To do this, we provide:

- ▶ **Housing and Financial Capability Counseling:** NeighborWorks America offers training, technical assistance, and resources, which NeighborWorks organizations leverage to help families improve credit, increase savings, manage debt, and access affordable financial products. NeighborWorks organizations provide education and counseling and offer financial assistance through loans and grants to make homeownership more affordable.
- ▶ **Homeownership Preservation:** NeighborWorks organizations assist homeowners by providing post-purchase education, foreclosure mitigation counseling and assistance with refinancing and reverse mortgage financing.
- ▶ **Home Rehabilitation:** NeighborWorks organizations help homeowners to maintain, repair, and rehabilitate their homes, retrofit them for energy efficiency, and increase accessibility through specialized loan products and staff construction specialists who help residents find qualified contractors, write work specifications, and oversee property improvements so that work is done correctly and within budget.

OUR WORK IN ACTION

HomeOwnership Center (HOC) of Elkins, WV, provides education, counseling, and financing to low- and moderate-income households in rural areas. Heather and William Sackett-Scott needed to find a home that was affordable and accessible to a child with a disability. HOC provided counseling and education for the family, helping them to become mortgage-ready, and engaged several partners to provide affordable financing. **"I'm just grateful that there are programs like this. If it weren't for this program, my family wouldn't be able to get a house like this, a nice home. It just wouldn't happen,"** said Sackett-Scott.





Neighborhood Housing Services of Greater Berks, Inc.

A NeighborWorks® Organization

Our mission is to facilitate and provide affordable housing programs and initiatives that will expand home ownership opportunities for all people of Berks County, especially low- to moderate-income families, and contribute to the revitalization of our neighborhoods and the greater community.

Our Impact



108 Homeowners Created

546 Customers Counseled and Educated

658 Housing and Counseling Services Provided



 **\$455,600**
Grants from
NeighborWorks America

 **70**
Jobs created and
maintained
*estimates modeled using organization FTE count plus publicly available multipliers from NAR, NAHB, and BEA

 **\$10,214,446**
Total private,
philanthropic, and
public investment

 **15**
Total staff
(full-time equivalents)



nhsgreaterberks.org



NeighborWorks.org



Testimony from the Housing Alliance of Pennsylvania

December 2, 2019

The State of Affordable Housing in Pennsylvania and Berks County

Levana Layendecker, Deputy Director

Let's begin with what home means for all of us. A home is:

- A place where you can be with your family
- A shelter from the outside world
- An address that you can use to get a job
- A place to "work from home"
- A place for your kids to do their homework
- A place to store your family heirlooms
- A place where something is always in need of repair!
- Your "home" base

Imagine now, that you don't have that place. What would your day look like? Where would you sleep? Where would you get dressed in the morning? Where do you keep your food? Where are your kids?

Home is the center of almost every part of life, whether it's an apartment, a house, or a mobile home. Without a home, the ripple effects are wide. Lack of stable housing affects children's ability to succeed in school, it affects all people's health, and it affects employment-- both short term and long term earnings.

Right now in Pennsylvania, like the rest of America, we are in an affordable housing crisis. According to the "Out of Reach" Report from the National Low Income Housing Coalition from 2019:¹

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,006. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$3,354 monthly or \$40,250 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of: \$19.35 per hour.

¹ "Out of Reach." National Low Income Housing Coalition. 2019. <https://reports.nlihc.org/oor/pennsylvania>



The National Low Income Housing Coalition also reports that as of the end of 2018, for every 100 extremely low income families looking for housing only 42 units are available that they can afford. ²

And, specifically in Berks County:

The wage needed for a one-bedroom unit is \$15.23 per hour and only 30 affordable and available rental units for every 100 extremely low-income renter households. ³

This shortage often leads to homelessness. Recent counts in Pennsylvania show that 13,512 people are homeless on a given night in the commonwealth. In Berks County, that number is 562 people. That is down 12% from the previous year, so we are making progress.⁴ Most people would attribute the Housing First model for that reduction, however, we still clearly have work to do.

So, how can we address these issues?

There are two major solutions that we should implement: build and support.

Right now in Harrisburg there are proposed solutions in the legislature that would make a significant dent in this housing shortage and would provide support to individuals and families that need help.

On the building front: the Housing Alliance has one major priority in the legislature that will promote private investment in affordable housing. We are supporting the State Housing Tax Credit, SB 30, currently moving through the Senate.

The state housing tax credit legislation is modeled on the highly successful federal low-income housing tax credit (LIHTC) program, which is responsible for approximately 90% of affordable rental housing construction and renovations in the country. Here in Pennsylvania, **LIHTC is oversubscribed** (three applications are received for every one that can be funded). That means:

1. The federal model **is working** in Pennsylvania; and
2. There is **private capital currently available** that can be, but is not currently, harnessed for the creation of affordable housing opportunities.

² "The Gap." National Low Income Housing Coalition. 2018. <https://reports.nlihc.org/gap/2017/pa>

³ Housing Alliance Berks County Fact Sheet – see attached

⁴ "Homelessness in Pennsylvania." National Alliance to End Homelessness. 2019. <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/pennsylvania/>



Combining the federal and state programs creates efficiencies by aligning these limited resources. Approximately a third of the 50 states have enacted a state housing tax credit.

A state tax credit will support the creation and preservation of affordable housing for families unable to afford decent housing and those who are cost burdened. At least 10% of the tax credits will provide housing units targeting households with incomes at or below 30% of area median income.

The Housing Alliance also supports many proposals related to blight that help to put neglected and abandon property back into productive use. In particular today, the Housing Alliance would like to highlight Rep. Caltigirone's two bills HB 896 and HB 897. Both HB 896 and HB 897 make resources available to Land Banks to help them better partner with communities to create more affordable housing and bring properties back into productive use. HB 896 and 897 will:

- Expand the power of existing land banks to enter into partnerships with organizations in the private sector to create local solutions to address the lack of housing for the homeless population within their communities and will exempt all land bank transactions from both state and local realty transfer taxes.
- Expand the eligibility criteria of the Neighborhood Assistance Program to include locations within land bank jurisdictions

On the support front: The Housing Alliance was glad to see that most recent budget included an increase of \$15 million to the Pennsylvania Housing and Rehabilitation Expansion Fund (PHARE). This is a significant increase that will go to both construction, rental assistance, utility assistance, and housing repair for low-income homeowners. If your organization is working with low-income people to address housing issues, we encourage you to look at PHARE as a funding source for your community's needs.

Even with this important increase, we know that PHARE does not cover the need in the commonwealth. The Housing Alliance will continue to advocate to increase PHARE to reach the levels we need to address housing concerns for all Pennsylvanians.

The Housing Alliance is also very encouraged to see a new report from the Pennsylvania Department of Human Services and the University of Pittsburgh that show the benefits of Permanent Supportive Housing as a solution to homelessness and reducing nursing home care.⁵ The definition of "Permanent Supportive Housing" is to provide long-term housing assistance

⁵ "Permanent Supportive Housing and Medicaid Utilization and Spending in Pennsylvania." Health Policy Institute. Medicaid Research Center. University of Pittsburgh. October 2019.
https://www.dhs.pa.gov/Services/Assistance/Documents/Housing/Housing%20Issue%20Brief%20Final%2010_28_19.pdf



Housing Alliance
of Pennsylvania

and support services to individuals with disabling physical and mental health conditions experiencing homelessness.

Many states have put in place mechanisms to use Medicaid to pay for the services component of the permanent supportive housing model. Proper leverage of Medicaid reimbursement for these services could increase opportunities for people who are experiencing homelessness and are also struggling with complex health needs. The Housing Alliance supports more affordable housing plus wrap-around services, or Permanent Supportive Housing, to keep people stably housed.

While we are in an affordable housing crisis in Pennsylvania, we also have the solutions at our fingertips. We encourage our state leaders to prioritize housing construction, rehabilitation, and support because housing—or home—is the foundation upon which health and prosperous futures are built.

Berks County, Pennsylvania

Affordable Housing Challenges

Too many hard working families, seniors and people with disabilities are struggling to find an maintain homes they can afford. There are **30** affordable and available rental homes for every **100** extremely low income renter households in Berks County, compared to **42** affordable and available rental homes in Pennsylvania.

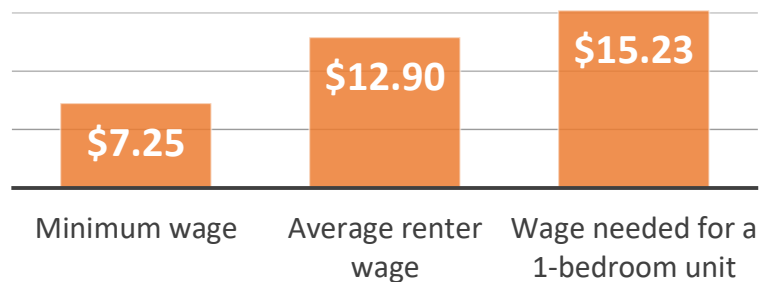
Source: National Low Income Housing Coalition, County Gap Analysis, U.S Census American Community Survey (ACS) Pennsylvania 2011-2015; The Gap Report, March 2019

Population and Poverty in Berks County

Total	Individuals	In Poverty
415,500	Population	54,762
94,476	Children < 18	19,800
67,608	Seniors ≥ 65	5,306

Source: U.S. Census, 2013-2017 ACS 5-Year Estimates, Berks County, PA

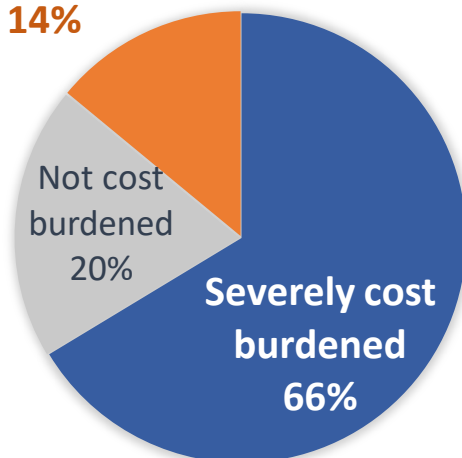
Out of Reach Rental Units



Source: National Low income Housing Coalition, Out of Reach (2019), Berks County, PA

Cost Burdened Extremely Low Income Households

Cost burdened
14%



Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, Berks County, PA; 2012-2016 ACS, Released August 5, 2019

Extremely Low Income Households with at Least 1 of 4 Housing Problems

Tenure	Extremely Low Income (ELI) Households	ELI with 1 of 4 Housing Problems
Renters	12,430	9,780
Homeowners	6,840	5,805
Total	19,270	15,585

Four housing problems:

- incomplete kitchen facilities
- incomplete plumbing facilities
- more than 1 person per room
- cost burden greater than 30%

Cost burdened households pay more than 30% of their income, and severe cost burdened pay more than 50% of their income, for housing expenses including rent/mortgage, utilities, and other housing related fees and taxes. Those living cost burdened or severely cost burdened may have difficulty affording necessities such as food, clothing, transportation and medical care.

Berks County, Pennsylvania

Solutions that Work

Reducing Homelessness

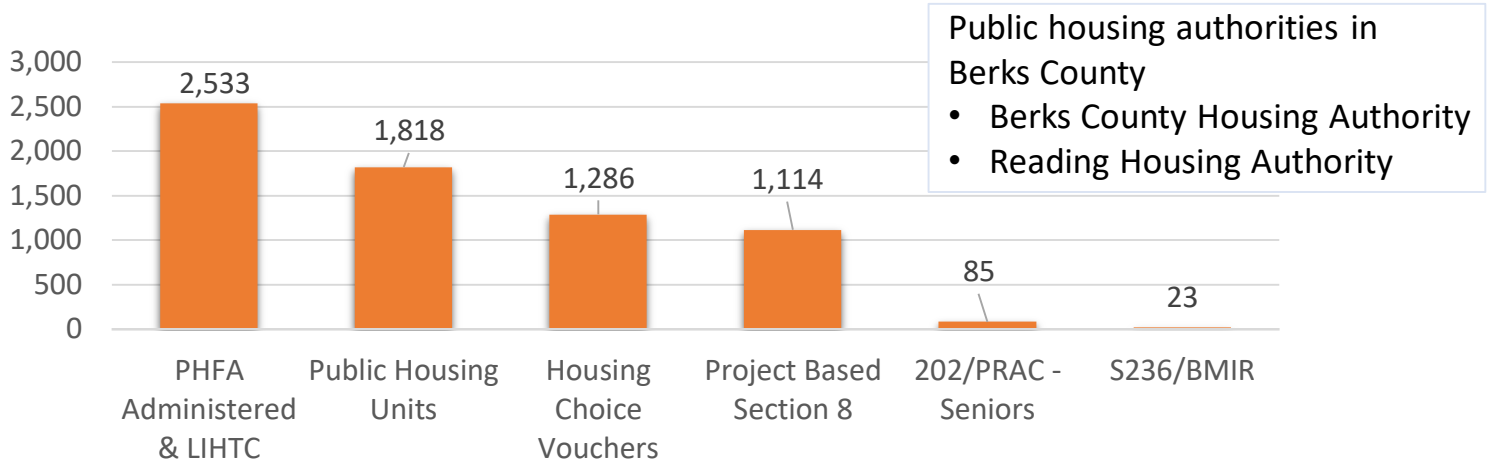
To end homelessness is to achieve and sustain **“Functional Zero”** – a well coordinated and efficient community system that quickly identifies and connects those experiencing a housing crisis with the supports they need and want to avoid staying on the street and to be moved to permanent housing as quickly as possible.

Berks County Ended Veteran Homelessness

Berks County/Reading is one of 78 communities and three states to effectively end veteran homelessness.

Source: VHA Office of Mental Health. “Veterans Affairs.” Go to VA.gov, 10 Nov. 2015

Affordable Housing Units in Berks County



Sources: HUD, Office of Policy Development & Research, Assisted Housing, National and Local, 2018; PHFA Inventory of Multifamily Housing, Berks County Inventory of Affordable Housing, dated 9/11/19

PHARE Working in Your Community

Reading Rental Housing Program

The Reading Rental Housing Program used PHARE funds to develop five single-family rental homes with utility assistance and supportive services for chronically homeless families and/or veterans. The program identified and assessed households experiencing homelessness for placement in long-term housing with case management support.

5 households assisted with PHARE funds received in 2016

Source: Pennsylvania Housing Finance Agency, 2017 PHARE/Realty Transfer Tax Project Summaries and 2018 PHARE Annual Report (as of 7/1/2019)



The Housing Alliance is a statewide coalition working to provide leadership and a common voice for policies, practices and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent and affordable homes. We promote common-sense solutions to balance Pennsylvania's housing market and increase the supply of safe, decent homes for low-income people.

Homelessness Is a Problem in Pennsylvania

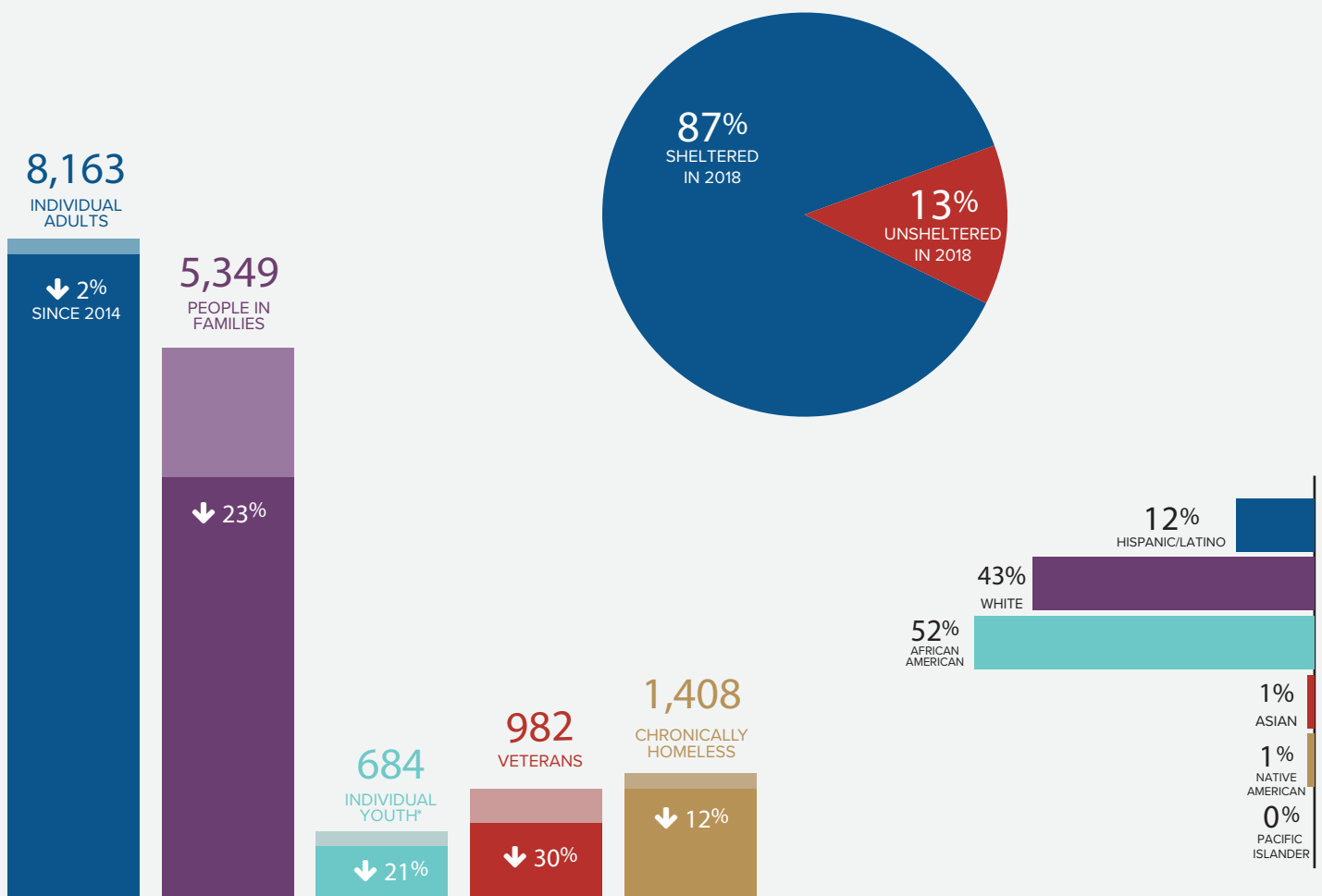
13,871

PENNSYLVANIANS EXPERIENCED HOMELESSNESS IN 2018.

BUT WE'RE MAKING PROGRESS.

↓ 12%
SINCE 2014

NO ONE SHOULD HAVE TO BE HOMELESS.
Here's who experiences homelessness in Pennsylvania.



Categories are not mutually exclusive. Statistics drawn from 2014 - 2018 HUD Point in Time Counts to reflect the most recent four-year trends.

*HUD did not begin gathering youth statistics until 2017.

Categories are not mutually exclusive. Statistics drawn from 2018 Point-In-Time Count.

PENNSYLVANIA'S EFFORTS TO END HOMELESSNESS ARE WORKING.

Support **\$3 billion in overall funding** for the U.S. Department of Housing and Urban Development's Homeless Assistance Grants account to make more progress.

 National Alliance to
END HOMELESSNESS

2019 PENNSYLVANIA HOUSING PROFILE

Across Pennsylvania, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Patrick J. Toomey and Robert P. Casey, Jr.

KEY FACTS

479,358
OR
30%
Renter Households that are extremely low income

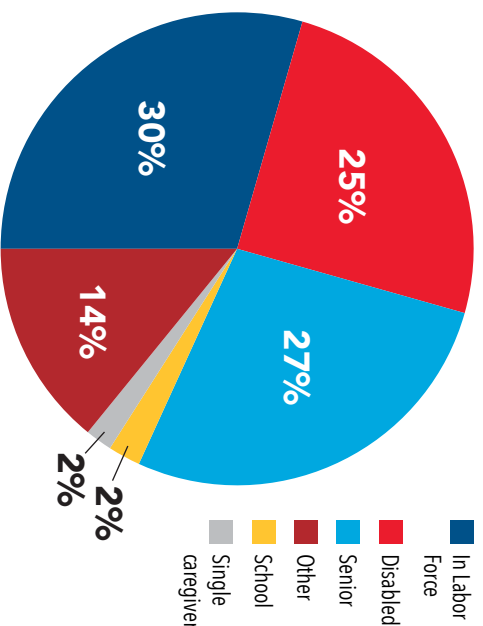
\$24,600
Maximum income of 4-person extremely low income households (state level)

-279,009
Shortage of rental homes affordable and available for extremely low income renters

\$40,616
Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

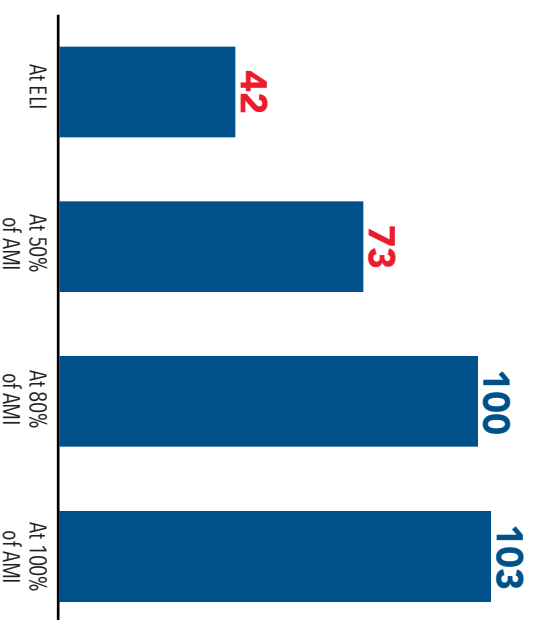
71%
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



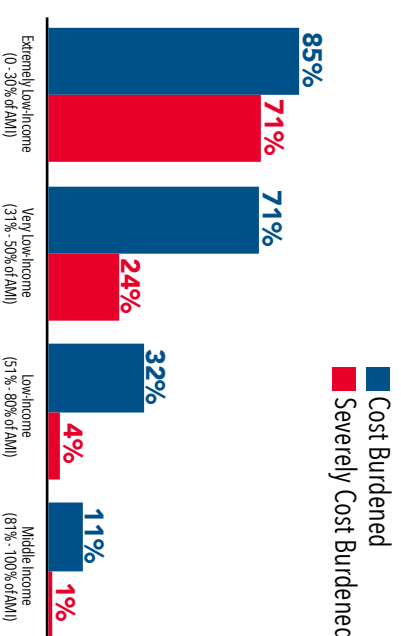
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week and 2% of whom are in school. Source: 2017 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2017 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2017 ACS PUMS.

PENNSYLVANIA

STATE RANKING #24*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,006**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,354** monthly or **\$40,250** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.35
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$15.31
2-Bedroom Housing Wage	\$19.35
Number of Renter Households	1551082
Percent Renters	31%

107
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

86
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

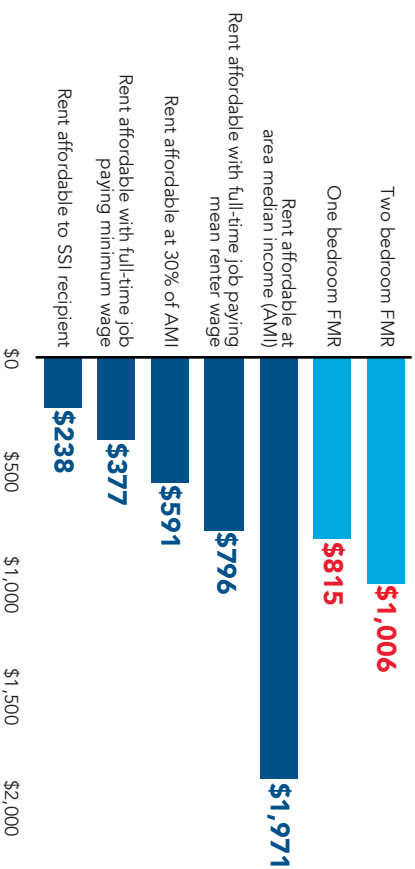
MOST EXPENSIVE AREAS HOUSING WAGE

Pike County	\$23.19
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$23.08
Allentown-Bethlehem-Easton, PA HUD Metro FMR Area	\$21.71
East Stroudsburg, PA MSA	\$21.37
Lancaster, PA MSA	\$20.98

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OUT OF REACH 2019 | NATIONAL LOW INCOME HOUSING COALITION



Pennsylvania

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR ¹ FMR	Full-time jobs at minimum 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Metropolitan Areas</u>													
Pennsylvania	\$19.35	\$1,006	\$40,250	2.7	\$78,834	\$1,971	\$23,650	\$591	1,551,082	31%	\$15.31	\$796	1.3
Combined Nonmetro Areas	\$13.71	\$713	\$28,527	1.9	\$62,017	\$1,550	\$18,605	\$465	150,666	26%	\$11.31	\$588	1.2
<u>Metropolitan Areas</u>													
Allentown-Bethlehem-Easton H/MFA	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	85,862	31%	\$14.31	\$744	1.5
Altoona MSA	\$15.31	\$796	\$31,840	2.1	\$63,000	\$1,575	\$18,900	\$473	15,453	30%	\$10.52	\$547	1.5
Armstrong County/HMFA	\$14.12	\$734	\$29,360	1.9	\$65,000	\$1,625	\$19,500	\$488	6,821	24%	\$11.52	\$599	1.2
Chambersburg-Waynesboro MSA	\$17.81	\$926	\$37,040	2.5	\$76,400	\$1,910	\$22,920	\$573	17,689	29%	\$13.21	\$687	1.3
Columbia County/HMFA	\$15.87	\$825	\$33,000	2.2	\$65,700	\$1,643	\$19,710	\$493	8,228	31%	\$10.22	\$531	1.6
East Stroudsburg MSA	\$21.37	\$1,111	\$44,440	2.9	\$78,800	\$1,970	\$23,640	\$591	12,539	22%	\$11.49	\$597	1.9
Erie MSA	\$15.62	\$812	\$32,480	2.2	\$66,800	\$1,670	\$20,040	\$501	37,418	34%	\$11.07	\$576	1.4
Gettysburg MSA	\$18.65	\$970	\$38,800	2.6	\$79,400	\$1,985	\$23,820	\$596	8,627	22%	\$10.60	\$551	1.8
Harrisburg-Carlisle MSA	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	72,898	32%	\$15.53	\$807	1.3
Johnstown MSA	\$13.65	\$710	\$28,400	1.9	\$63,800	\$1,595	\$19,140	\$479	14,699	26%	\$9.31	\$484	1.5
Lancaster MSA	\$20.98	\$1,091	\$43,640	2.9	\$76,200	\$1,905	\$22,860	\$572	63,197	32%	\$13.83	\$719	1.5
Lebanon MSA	\$17.46	\$908	\$36,320	2.4	\$71,600	\$1,790	\$21,480	\$537	16,089	30%	\$12.60	\$655	1.4
Montour County/HMFA	\$17.38	\$904	\$36,160	2.4	\$74,000	\$1,850	\$22,200	\$555	2,130	29%	\$21.24	\$1,104	0.8
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	534,022	35%	\$18.97	\$987	1.2
Pike County/HMFA	\$23.19	\$1,206	\$48,240	3.2	\$75,400	\$1,885	\$22,620	\$566	3,398	16%	\$7.82	\$406	3.0
Pittsburgh H/MFA	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	294,321	30%	\$15.02	\$781	1.1
Reading MSA	\$19.81	\$1,030	\$41,200	2.7	\$76,300	\$1,908	\$22,890	\$572	42,772	28%	\$12.90	\$671	1.5
Scranton-Wilkes-Barre MSA	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	72,470	32%	\$11.57	\$602	1.3

* 50th percentile RMR (See Appendix B).

1. BR= Bedroom
2. RMR= Fiscal Year 2019 Fair Market Rent.
3. This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4. AMI = Fiscal Year 2019 Area Median Income
5. "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING WAGE
HOUSING COSTS
AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMA	\$13.65	\$710	\$28,400	1.9	\$65,200	\$1,630	\$19,560	\$489	12,289	27%	\$11.91	\$619	1.1
State College MSA	\$19.60	\$1,019	\$40,760	2.7	\$93,000	\$2,325	\$27,900	\$698	22,283	39%	\$10.72	\$557	1.8
Williamsport MSA	\$16.46	\$856	\$34,240	2.3	\$64,000	\$1,600	\$19,200	\$480	13,846	30%	\$11.64	\$605	1.4
York-Hanover MSA	\$18.19	\$946	\$37,840	2.5	\$76,600	\$1,915	\$22,980	\$575	43,365	26%	\$13.17	\$685	1.4

Counties

Adams County	\$18.65	\$970	\$38,800	2.6	\$79,400	\$1,985	\$23,820	\$596	8,627	22%	\$10.60	\$551	1.8
Allegheny County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	188,427	35%	\$16.66	\$666	1.0
Armstrong County	\$14.12	\$734	\$29,360	1.9	\$65,000	\$1,625	\$19,500	\$488	6,821	24%	\$11.52	\$599	1.2
Beaver County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	18,775	27%	\$11.39	\$592	1.5
Bedford County	\$13.31	\$692	\$27,680	1.8	\$59,800	\$1,495	\$17,940	\$449	4,024	20%	\$9.86	\$512	1.4
Berks County	\$19.81	\$1,030	\$41,200	2.7	\$76,300	\$1,908	\$22,880	\$572	42,772	28%	\$12.90	\$671	1.5
Bair County	\$15.31	\$796	\$31,840	2.1	\$63,000	\$1,575	\$18,900	\$473	15,453	30%	\$10.52	\$547	1.5
Bradford County	\$14.19	\$738	\$29,520	2.0	\$65,800	\$1,645	\$19,740	\$494	6,256	25%	\$13.65	\$710	1.0
Bucks County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	55,239	23%	\$13.35	\$694	1.7
Butler County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	17,966	24%	\$12.35	\$642	1.4
Cambria County	\$13.65	\$710	\$28,400	1.9	\$63,800	\$1,595	\$19,140	\$479	14,699	26%	\$9.31	\$484	1.5
Cameron County	\$13.31	\$692	\$27,680	1.8	\$52,700	\$1,318	\$15,810	\$395	613	28%	\$9.89	\$514	1.3
Carbon County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	5,886	23%	\$10.64	\$553	2.0
Centre County	\$19.60	\$1,019	\$40,760	2.7	\$93,000	\$2,325	\$27,900	\$698	22,283	39%	\$10.72	\$557	1.8
Chester County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	46,813	25%	\$18.54	\$664	1.2
Clinton County	\$13.31	\$692	\$27,680	1.8	\$59,200	\$1,480	\$17,760	\$444	4,867	31%	\$8.47	\$440	1.6
Clearfield County	\$13.31	\$692	\$27,680	1.8	\$59,900	\$1,498	\$17,970	\$449	7,183	23%	\$9.97	\$519	1.3
Clinton County	\$14.23	\$740	\$29,600	2.0	\$61,800	\$1,545	\$18,540	\$464	4,297	29%	\$11.50	\$598	1.2
Columbia County	\$15.87	\$825	\$33,000	2.2	\$65,700	\$1,643	\$19,710	\$493	8,228	31%	\$10.22	\$531	1.6
Crawford County	\$13.31	\$692	\$27,680	1.8	\$60,700	\$1,518	\$18,210	\$455	9,551	27%	\$11.42	\$594	1.2

* 50th percentile RMR (See Appendix B).

1. BR= Bedroom
2. RMR= Fiscal Year 2019 Fair Market Rent.
3. This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4. AMI = Fiscal Year 2019 Area Median Income
5. "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR ¹ FMR	Full-time jobs at minimum 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cumberland County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	28,682	29%	\$14.71	\$765	1.3
Dauphin County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	40,652	36%	\$16.45	\$855	1.2
Delaware County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	62,304	30%	\$16.28	\$846	1.4
Elk County	\$13.31	\$692	\$27,680	1.8	\$65,000	\$1,625	\$19,500	\$488	2,849	21%	\$11.31	\$588	1.2
Erie County	\$15.62	\$812	\$32,480	2.2	\$66,800	\$1,670	\$20,040	\$501	37,418	34%	\$11.07	\$576	1.4
Fayette County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	14,584	27%	\$9.66	\$502	1.8
Forest County	\$13.77	\$716	\$28,640	1.9	\$47,100	\$1,178	\$14,130	\$353	215	15%	\$10.92	\$568	1.3
Franklin County	\$17.81	\$926	\$37,040	2.5	\$76,400	\$1,910	\$22,920	\$573	17,689	29%	\$13.21	\$687	1.3
Fulton County	\$13.31	\$692	\$27,680	1.8	\$63,000	\$1,575	\$18,900	\$473	1,277	21%	\$15.60	\$811	0.9
Greene County	\$13.46	\$700	\$28,000	1.9	\$63,700	\$1,593	\$19,110	\$478	3,814	26%	\$17.10	\$889	0.8
Huntingdon County	\$13.31	\$692	\$27,680	1.8	\$59,800	\$1,495	\$17,940	\$449	4,211	25%	\$10.19	\$830	1.3
Indiana County	\$14.81	\$770	\$30,800	2.0	\$64,800	\$1,620	\$19,440	\$486	10,173	30%	\$10.84	\$663	1.4
Jefferson County	\$13.31	\$692	\$27,680	1.8	\$57,200	\$1,430	\$17,160	\$429	4,639	25%	\$10.11	\$626	1.3
Juniata County	\$13.31	\$692	\$27,680	1.8	\$63,400	\$1,585	\$19,020	\$476	2,279	24%	\$10.86	\$665	1.2
Lackawanna County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	29,551	34%	\$11.51	\$699	1.3
Lancaster County	\$20.98	\$1,091	\$43,640	2.9	\$76,200	\$1,905	\$22,860	\$572	63,197	32%	\$13.83	\$719	1.5
Lawrence County	\$13.98	\$727	\$29,080	1.9	\$65,000	\$1,625	\$19,500	\$488	9,523	26%	\$9.98	\$619	1.4
Lebanon County	\$17.46	\$908	\$36,320	2.4	\$71,600	\$1,790	\$21,480	\$537	16,089	30%	\$12.60	\$655	1.4
Lefhigh County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	47,689	35%	\$15.53	\$908	1.4
Luzerne County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	40,533	32%	\$11.45	\$695	1.3
Lycoming County	\$16.46	\$856	\$34,240	2.3	\$64,000	\$1,600	\$19,200	\$480	13,846	30%	\$11.64	\$605	1.4
McKean County	\$13.38	\$696	\$27,840	1.8	\$58,000	\$1,450	\$17,400	\$435	4,503	26%	\$10.37	\$539	1.3
Mercer County	\$13.65	\$710	\$28,400	1.9	\$65,200	\$1,630	\$19,560	\$489	12,289	27%	\$11.91	\$619	1.1
Mifflin County	\$13.31	\$692	\$27,680	1.8	\$53,500	\$1,338	\$16,050	\$401	5,640	30%	\$11.93	\$620	1.1
Monroe County	\$21.37	\$1,111	\$44,440	2.9	\$78,800	\$1,970	\$23,640	\$591	12,539	22%	\$11.49	\$597	1.9
Montgomery County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	87,081	28%	\$19.12	\$994	1.2

* 50th percentile RMR (See Appendix B).

1. BR= Bedroom
2. RMR= Fiscal Year 2019 Fair Market Rent.
3. This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4. AMI = Fiscal Year 2019 Area Median Income
5. "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING WAGE
HOUSING COSTS
AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR ¹ FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montair County	\$17.38	\$904	\$36,160	2.4	\$74,000	\$1,850	\$22,200	\$555	2,130	29%	\$21.24	\$1,104	0.8
Northampton County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	32,287	28%	\$12.72	\$661	1.7
Northumberland County	\$13.37	\$695	\$27,800	1.8	\$60,800	\$1,520	\$18,240	\$456	11,281	29%	\$11.55	\$601	1.2
Ferry County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	3,564	20%	\$9.46	\$492	2.1
Philadelphia County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	282,585	48%	\$22.33	\$1,161	1.0
Rike County	\$23.19	\$1,206	\$48,240	3.2	\$75,400	\$1,885	\$22,620	\$566	3,398	16%	\$7.82	\$406	3.0
Potter County	\$13.31	\$692	\$27,680	1.8	\$57,000	\$1,425	\$17,100	\$428	1,491	23%	\$12.21	\$635	1.1
Shuylkill County	\$13.31	\$692	\$27,680	1.8	\$65,200	\$1,630	\$19,560	\$489	14,816	25%	\$11.71	\$609	1.1
Snyder County	\$14.13	\$735	\$29,400	1.9	\$64,200	\$1,605	\$19,260	\$482	3,982	27%	\$10.87	\$665	1.3
Somerset County	\$13.31	\$692	\$27,680	1.8	\$60,800	\$1,520	\$18,240	\$456	6,622	22%	\$10.78	\$660	1.2
Sullivan County	\$13.31	\$692	\$27,680	1.8	\$60,800	\$1,520	\$18,240	\$456	489	18%	\$11.04	\$674	1.2
Susquehanna County	\$14.13	\$735	\$29,400	1.9	\$63,900	\$1,598	\$19,170	\$479	3,991	23%	\$11.25	\$685	1.3
Toga County	\$14.52	\$755	\$30,200	2.0	\$61,900	\$1,548	\$18,570	\$464	4,203	26%	\$12.79	\$665	1.1
Union County	\$15.00	\$780	\$31,200	2.1	\$67,700	\$1,693	\$20,310	\$508	4,298	29%	\$14.10	\$733	1.1
Verango County	\$13.31	\$692	\$27,680	1.8	\$59,100	\$1,478	\$17,730	\$443	5,522	25%	\$10.37	\$639	1.3
Warren County	\$13.31	\$692	\$27,680	1.8	\$61,000	\$1,525	\$18,300	\$458	4,069	24%	\$11.65	\$606	1.1
Washington County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	20,477	24%	\$15.16	\$788	1.1
Wayne County	\$15.69	\$816	\$32,640	2.2	\$66,700	\$1,668	\$20,010	\$500	3,988	21%	\$9.67	\$503	1.6
Westmoreland County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	34,092	22%	\$10.79	\$661	1.6
Wyoming County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	2,386	22%	\$13.96	\$726	1.1
York County	\$18.19	\$946	\$37,840	2.5	\$76,600	\$1,915	\$22,980	\$575	43,365	26%	\$13.17	\$685	1.4

* 50th percentile RMR (See Appendix B).

1. BR= Bedroom
2. RMR= Fiscal Year 2019 Fair Market Rent.
3. This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4. AMI = Fiscal Year 2019 Area Median Income
5. "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.