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For Immediate Release

## **New Pa. Comprehensive Housing Study released online by PHFA**

*This year's report includes, for first time, a data dashboard to be updated annually*

**HARRISBURG, PA** – The Pennsylvania Housing Finance Agency today is releasing the latest Pennsylvania Comprehensive Housing Study that introduces access to a new online data dashboard. Both are freely available to housing professionals and the general public.

Data in the dashboard on housing trends cover all 67 Pennsylvania counties and draw on a variety of sources, including the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau. The data in the dashboard, which is called the Pennsylvania Housing Data Explorer, will be updated annually.

The Pennsylvania Comprehensive Housing Study, produced in collaboration with the Housing Initiative at the University of Pennsylvania, explores the current status and recent trends for housing statewide. The report's findings are important to help PHFA manage its housing programs most effectively by strategically responding to changing housing demands. The agency is sharing the report publicly so it can be used by policymakers and housing professionals statewide to help guide their state and local housing policies and private sector housing construction.

"We're proud to share this report which gives us detailed insights into how housing needs are changing and the various forces at play," said PHFA Executive Director and CEO Robin Wiessmann. "We're especially excited about the new, online dashboard, which will give users the opportunity to interact with the report's data in a more engaging way. The data will be refreshed every year so it best reflects current housing trends."

This year's expanded report has seven chapters that cover: demographic trends affecting housing, the status of the state's housing stock, housing prices and rents, access to mortgage financing, housing affordability and instability, housing assistance for renters and homeowners, and the impact of the COVID pandemic on housing in Pennsylvania.

A change from prior comprehensive housing studies commissioned by PHFA is the addition of findings on the special topics of manufactured housing, lead water infrastructure, rural housing, and broadband access.

The report is rich with insights about the state of the commonwealth's housing resources and the trends underway. A sampling of key findings in the report includes:

- During the pandemic, in 2020, households of color were twice as likely as white households to be behind on their rent. By 2022, that situation had worsened.
- The supply of low-cost rental units is shrinking proportionally to the supply of rental units. In 2010, 25% of rental units rented for below \$750 in 2022 dollars – in 2022, 23% of units have rents this low.
- From 2012 to 2022, the share of mortgages going to racial and ethnic minorities increased dramatically from 11% to 22%.

- Homeownership has fallen since 2010, when there were 2.49 owner-occupant households for every renter household. Meanwhile, the number of people choosing to rent has also been on the rise, increasing from 1.47 to 1.64 million participating households.
- More households at the bottom of the income spectrum, and fewer households at the top, are experiencing a housing cost burden than equivalent households did in 2010.
- Of the total population of renter households, 48% are cost burdened, while only 19% of homeowners are cost burdened.
- In 2023, it was estimated that Pennsylvania has 12,556 homeless individuals. The number of people experiencing homelessness has generally decreased since 2007.
- Pennsylvania is estimated to have the 4th largest system of lead water service lines in the country.
- A third of Pennsylvania's residents do not have access to broadband.

The 48-page report is filled with charts, tables and in-depth analysis of the latest housing data about the commonwealth. A supplement to the report, which is also available online, includes the most recent county-by-county breakdown of statistics and insights pertaining to housing.

The full Pennsylvania Comprehensive Housing Study, the Pennsylvania Housing Data Explorer, the 19-page special topic report, and the 67 county profiles are all conveniently and freely available on the PHFA website at <https://www.phfa.org/housingstudy/>.

#### About PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. Since its creation by the legislature in 1972, it has generated more than \$17.9 billion of funding for more than 196,750 single-family home mortgage loans, helped fund the construction of 103,328 rental units, distributed approximately \$289 million to support local housing initiatives, and saved the homes of more than 50,860 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.

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