

We all need a safe and decent place to call home

A home is foundational to accessing quality jobs, education opportunities, maintaining good health, and has the power to break the cycle of poverty.

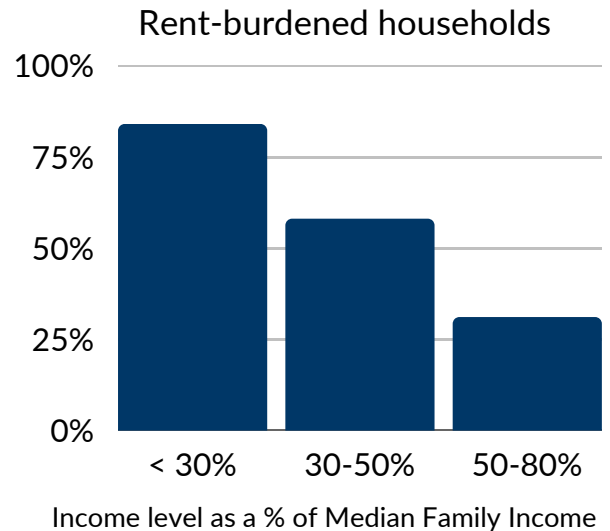
However, there is a critical shortage of affordable homes in Bradford County: for every **100** extremely low-income families, seniors, and people with disabilities renting in Bradford County, only **39** affordable rental homes are available to them.

An extremely low-income family lives on less than **\$21,450** a year and may be forced to sacrifice paying for food, healthcare, or education needs to keep the roof over their heads.

Source: National Low Income Housing Coalition tabulation of HUD CHAS data (2015-2019)

Rent burdens are deeply inequitable

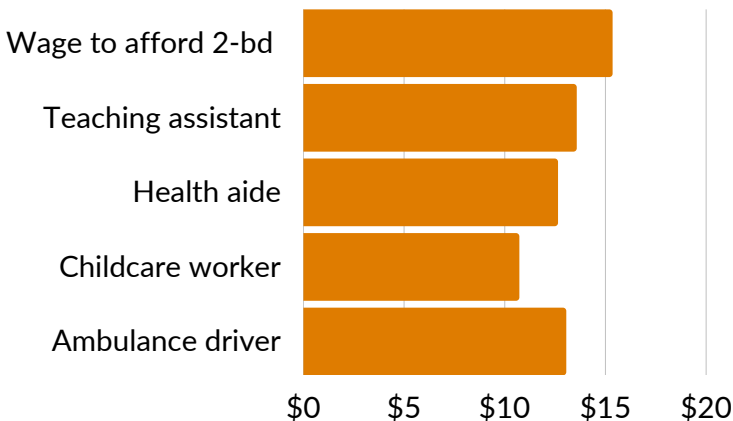
The lack of affordable housing leads to deep rent burdens, and this burden is not felt equally. In Bradford County, lower-income renters are more likely to face unaffordable rents, with **84% of extremely low-income renters** paying more than 30% of income on rent. Lessening the burden of paying for a home is a critical part of advancing equity.



Source: HUD CHAS (2015-2019), Table 9
Please note that data for smaller groups have greater uncertainty.

We need more homes for essential workers

Bradford County Average Wages



In Bradford County, a worker needs to earn **\$15.33** an hour to afford rent for a modest 2-bedroom home.

More affordable homes would help essential workers in Bradford County give their families a stable foundation to build on, especially for workers in marginalized communities who are likely to earn less.

Sources: National Low Income Housing Coalition Out of Reach Report (2022), PA DLI tabulation of OEWS data (2021)