

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 Cumberland County: for every **100** extremely low-income families, seniors, and people with disabilities renting in Cumberland County, only **32** affordable rental homes are available to them.

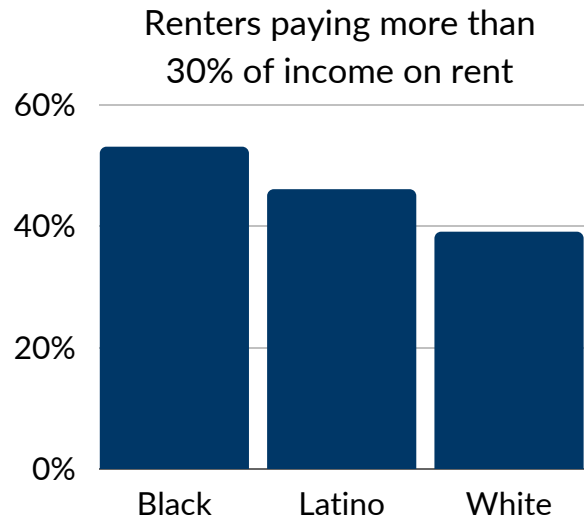
An extremely low-income family lives on less than **\$28,290** a year and may be forced to sacrifice paying for food, healthcare, or education needs to keep the roof over their heads.

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

Rent burdens are deeply inequitable

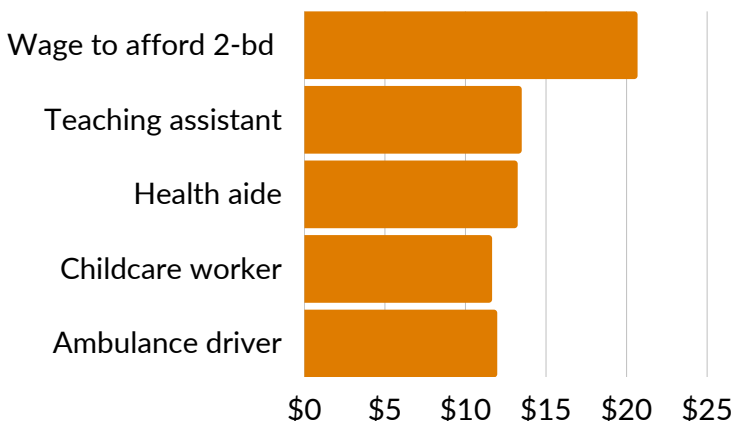
The lack of affordable housing leads to deep rent burdens, and this burden is not felt equally. In Cumberland County, renters of color are more likely to face unaffordable rents, with **53% of Black renters** paying more than 30% of income on rent. Lessening the burden of paying for a home is a critical part of advancing racial equality.

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



We need more homes for essential workers

Cumberland County Average Wages



In Cumberland County, a worker needs to earn **\$20.65** an hour to afford rent for a modest 2-bedroom home.

More affordable homes would help essential workers in Cumberland 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)