

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 Tioga County: for every **100** extremely low-income families, seniors, and people with disabilities renting in Tioga County, only **47** affordable rental homes are available to them.

An extremely low-income family lives on less than **\$20,400** a year and may be forced to sacrifice paying for food, healthcare, or education needs to keep the roof over their heads.

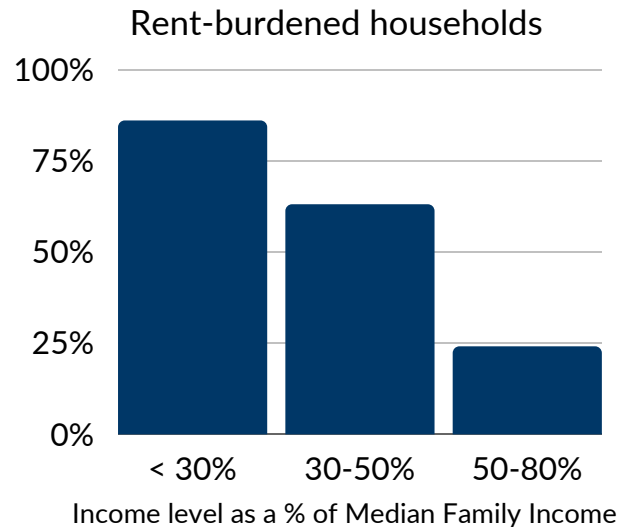
Source: National Low Income Housing Coalition tabulation of HUD CHAS data (2015-2019)

Rent burdens are deeply inequitable

The lack of affordable housing leads to deep rent burdens, and this burden is not felt equally. In Tioga County, lower-income renters are more likely to face unaffordable rents, with **86% 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.

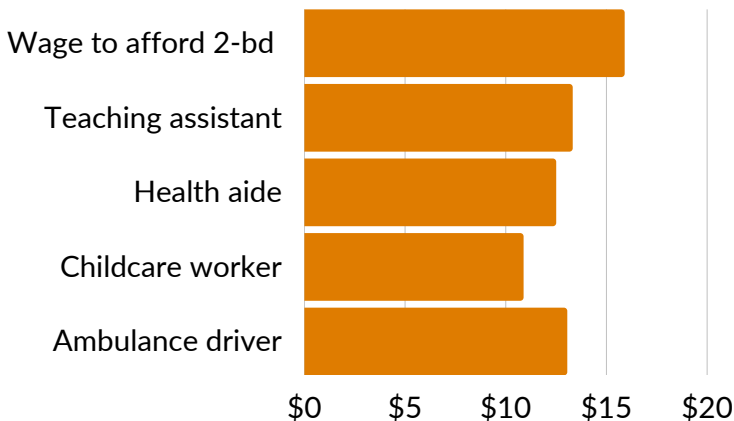
Source: HUD CHAS (2015-2019), Table 9

Please note that data for smaller groups have greater uncertainty.



We need more homes for essential workers

Tioga County Average Wages



In Tioga County, a worker needs to earn **\$15.88** an hour to afford rent for a modest 2-bedroom home.

More affordable homes would help essential workers in Tioga 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)