



CHAPTER 3

HOUSING CONDITIONS OF PENNSYLVANIA'S LOWER- INCOME RENTERS IN 2000

Introduction

This chapter focuses on two closely related topics: the housing problems of Pennsylvania's lower-income renters and the availability of rental units affordable to this group in 2000. We examine these topics for the state as a whole and for counties within the state. We also compare conditions in Pennsylvania with those in the nation and in neighboring states.

All of the statistics provided in this chapter are computed from comprehensive housing affordable strategies (CHAS) data, which are special tabulations of 2000 census data funded by HUD that classified renter and owner households and their housing problems by income, and housing units and their characteristics by affordability.²⁴ We use a methodology similar to that of several national studies described in Appendix B, most notably the 2004 study by the NLIHC, *Losing Ground in the Best of Times: Low Income Renters in the 1990s*.²⁵ The

methodology is described in Appendix C.

The availability of CHAS data for 1990 and 2000 made it possible to examine housing conditions faced by low-income renters in both 1990 and 2000. As context for the 2000 findings presented in this chapter, CHAS data show that housing conditions improved somewhat from 1990 to 2000 in Pennsylvania.²⁶ The income distribution of lower-income renter households and vacancy rates both remained relatively constant throughout that decade, but cost burden pressures eased, especially for very low-income (VLI) renters. Similarly, shortages of affordable rental housing eased across the state. Yet despite these improvements, the incidence of housing problems among extremely low-income (ELI) renters remained high in 2000, as the statistics presented in this chapter show.

Rental Housing Conditions at the National and State Levels in 2000

Income Distributions of Lower-Income Renter Households

In 2000, nearly two-thirds of renter households in Pennsylvania (64 percent) had incomes below

²⁴The Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA) required states and local jurisdictions to prepare and submit such strategies to HUD, and the CHAS tabulations were developed to assist state and local governments in meeting this mandate. See Appendix B for additional details on CHAS and the NAHA.

²⁵ See Nelson et al. (2004). In this report, the NLIHC examines changes in housing problems and in the affordability and availability of rental housing at the state level between 1990 and 2000. We use the same methodology in this study. The data in this study are similar to data in the NLIHC's report, although some values vary slightly due to rounding. In addition, the data in this study come from the CHAS files re-issued in November 2004, whereas data in the NLIHC's 2004 report come from the initial CHAS files issued

in September 2003. See HUD's website for additional information: <http://www.huduser.org/datasets/cp.html>.

²⁶ Appendix F compares conditions in 1990 and 2000 in Pennsylvania.

Defining Income Groups

There are several ways to define income groups in general and low income in particular.^a This study distinguishes renters in three lower-income ranges:

Renter Household Group	HUD-Adjusted Area Median Family Income (HAMFI) Range ^b
Extremely Low Income (ELI)	Less than or equal to 30% of HAMFI
Very Low Income (VLI)	Between 30.1% and 50.0% of HAMFI
Low Income (LI)	Between 50.1% and 80.0% of HAMFI

The definitions from the table above can be put in context with a couple of simple examples. Data from the 2000 census indicate that in 1999 Pike County had the highest median family income for Pennsylvania counties. The HAMFI thresholds for a four-person household in that county in 1999 were \$17,600 for ELI renter households, \$29,350 for VLI renter households, and \$46,950 for LI renter households. By contrast, in Forest County, which had the lowest median family income in Pennsylvania in 1999, the HAMFI thresholds were \$12,500 for ELI renter households, \$20,850 for VLI renter households, and \$33,350 for LI renter households.^c

In the remainder of this study, we use the abbreviation AMI to refer to HUD-adjusted area median family income, or HAMFI, unless otherwise noted. In addition, we use the term lower income to include ELI, VLI, and LI renter households.

^a See Nelson (1994) for a discussion of low income definitions and their origins. By statute, the HUD definitions of low income and very low income for assisted housing programs differ from those used for the community development block grant (CDBG) program, which defines low income as below 50 percent of AMI and moderate income as below 80 percent of AMI. Nelson's article also compares low-income thresholds to poverty thresholds, noting that poverty is close, on average, to ELI. See Appendix D, Table D.1 for very low-income thresholds for each Pennsylvania county.

^b In classifying households into income groups, HUD adjusts area median family income by household size. Adjustments are also made for locations with unusually high or low income-to-housing-cost relationships. The resulting set of area-specific median incomes for households of different sizes are known as HUD-adjusted area median family incomes (HAMFI). HUD calculates HAMFI annually for each metropolitan area and each nonmetropolitan county across the country. HUD's "Fiscal Year 2008 HUD Income Limits Briefing Materials" describes all the statutory adjustments applied in setting the official income limits.

^c Forest County shares the lowest HAMFI thresholds with many other counties in the state because of a statutory floor on income thresholds. See Appendix D, Table D.1 for additional information. In addition, income limits are available on the CHAS section of HUD User: <http://www.huduser.org/datasets/cp.html>.

80 percent AMI and were thus categorized as LI, VLI, or ELI. Notably, nearly one-quarter of renter households in Pennsylvania were ELI (Table 7).

When compared to the national averages, Pennsylvania had slightly higher percentages of ELI, VLI, and LI renter households out of total renter households in 2000. Among nearby states, only West Virginia and New York had higher shares of ELI renter households (28 percent and 26 percent, respectively, compared to Pennsylvania's 24 percent).

Housing Problems

Over 70 percent of ELI renter households in Pennsylvania faced some type of housing problem: either a cost burden or a housing unit problem, including lacking complete plumbing or kitchen facilities or overcrowding.²⁷ Predictably, those with higher household income had fewer housing problems. In Pennsylvania, 63 percent of VLI renter households and only 28 percent of LI households had housing problems (Table 7). In each income range, Pennsylvania renters had housing problems less frequently than their counterparts throughout the nation. Among nearby states, Pennsylvania most closely resembled Delaware and Ohio, particularly for ELI renter households.

The data show that over three-fourths of ELI renter households with a cost burden actually had a severe cost burden. In Pennsylvania, 69 percent of the ELI renter

²⁷ Cost burden is defined as paying more than 30 percent of household income on rent and utilities. Severe cost burden is paying more than 50 percent of household income on rent and utilities. See Appendix C for a more detailed discussion of housing problems.

TABLE 7

Income Distribution and Housing Problems in 2000

	Total Renter Households	% Distribution of Renters by AMI Group			% With Any Problem (Housing Unit Problem or Cost Burden)		
		% ELI Households	% VLI Households	% LI Households	% ELI Households	% VLI Households	% LI Households
United States	35,638,908	23%	17%	21%	74%	71%	40%
Pennsylvania	1,370,366*	24%	18%	22%	71%	63%	28%
Delaware	82,623	21%	17%	23%	71%	69%	32%
Maryland	639,095	23%	17%	21%	73%	68%	32%
New Jersey	1,053,045	23%	16%	18%	74%	76%	45%
New York	3,316,539	26%	15%	17%	77%	76%	49%
Ohio	1,372,841	24%	18%	23%	71%	62%	23%
West Virginia	182,764	28%	19%	19%	65%	57%	24%

* Because of the rounding techniques applied to the different CHAS files, this total varies slightly from the total in other sections of the study. The percentage values in the other columns have not changed.

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables F5C and F5D, <http://www.huduser.org/datasets/cp.html>

households had cost burdens and 53 percent had severe cost burdens. These results for Pennsylvania are similar to those for the nation and neighboring states (Table 8).

As has generally been found in national studies, severe cost burdens were substantially less common among VLI and LI renter households. In Pennsylvania, only 16 percent of VLI renter households and 3 percent of LI households had severe cost burdens.

Even though ELI renter households in most states in this region had slightly fewer problems than national averages, housing affordability problems were still widespread.²⁸ Over half of ELI renter households in every state in this area (except

²⁸ The exception is ELI renter households in New York and New Jersey, whose incidence of severe cost burdens met or exceeded the national average. New York renter households, in particular, frequently faced severe cost burdens. The results for New York are consistent with the NLIHC's 2004 report, which identified New York, Florida, and several western states, including California, as the states in which ELI renter households had the most severe cost burdens in 2000. See Nelson et al. (2004), p. 6.

West Virginia) had severe cost burdens (Table 8).

While severe cost burdens afflicted over half of ELI renters in 2000, housing unit problems were far less common, particularly in Pennsylvania. ELI, VLI, and LI renter households in Pennsylvania had far fewer housing unit problems than national renters did, on average. Renter households in West Virginia and Ohio also had markedly fewer housing unit problems than renter households in other parts of the country.

As the low incidence of housing unit problems suggests, in each income group most of the renters with a cost burden did not also have a housing unit problem. Indeed, the data in Table 9 are consistent with national experience. In the United States, 83 percent of "worst case" (ELI and VLI) renters identified by HUD had only a severe rent burden in 2005, and that fraction has been rising over the past 20 years.²⁹

²⁹ See Appendix B for a discussion of cost burden trends identified in HUD's Worst Case Needs series.

TABLE 8

Cost Burden Incidence in 2000

	% with Any Cost Burden (Rent Greater Than 30% of Income)			% with Severe Cost Burden (Rent Greater Than 50% of Income)		
	% ELI Households	% VLI Households	% LI Households	% ELI Households	% VLI Households	% LI Households
United States	70%	64%	29%	56%	20%	4%
Pennsylvania	69%	60%	23%	53%	16%	3%
Delaware	68%	65%	26%	53%	18%	2%
Maryland	70%	61%	24%	54%	13%	2%
New Jersey	71%	69%	34%	56%	21%	4%
New York	73%	69%	36%	60%	26%	5%
Ohio	69%	59%	19%	53%	14%	2%
West Virginia	62%	54%	20%	48%	15%	2%

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables F5C and F5D, <http://www.huduser.org/datasets/cp.html>

TABLE 9

Housing Unit Problems in 2000

	% with at Least One Housing Unit Problem (Lacking Complete Plumbing or Kitchen Facilities or Overcrowding)		
	% ELI Households	% VLI Households	% LI Households
United States	14%	15%	14%
Pennsylvania	7%	6%	5%
Delaware	9%	11%	8%
Maryland	10%	12%	9%
New Jersey	14%	16%	14%
New York	17%	18%	17%
Ohio	6%	5%	5%
West Virginia	5%	5%	4%

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables F5C and F5D, <http://www.huduser.org/datasets/cp.html>

Affordable Rental Housing Shortages

While vacancy rates are the most common measure of housing supply, this study uses two indicators to assess more specifically the degree to which lower-income renters face shortages of affordable housing:³⁰

³⁰ See Appendix C for details and examples of the methodology for calculating both ratios.

1. The ratio of affordable housing units per 100 renter households with incomes below a specified threshold, in this study 30 percent, 50 percent, or 80 percent of AMI
2. The ratio of housing units that are both affordable and available per 100 renter households with incomes below a specified threshold.

Affordable Housing Units Per 100 Renter Households

Rental housing is assumed to be affordable if a household spends less than 30 percent of its income on gross rent (rent plus utilities). The first ratio, affordable units per 100 renter households, compares the total number of renter households at or below an income threshold to the total number of rental housing units affordable at that threshold. The total number of affordable rental housing units includes both occupied units and vacant units offered for rent. If the number of housing units exceeds the number of households in that income group, the ratio is over 100 and there is a surplus of affordable units. Conversely, if the number of housing units

TABLE 10
Affordable Rental Housing Units 2000

	Affordable Units Per 100 Renter Households With Household Incomes:		
	0-30% AMI	0-50% AMI	0-80% AMI
United States	84	130	153
Pennsylvania	96	152	157
Delaware	97	148	167
Maryland	87	148	160
New Jersey	66	107	152
New York	63	99	139
Ohio	96	172	161
West Virginia	124	156	158

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables A10C and A12, <http://www.huduser.org/datasets/cp.html>

Note: This study's indicators of shortages cumulate all households by income and all rental units by affordability, below the three income thresholds of 30 percent, 50 percent and 80 percent of AMI. Details are in Appendix C.

is lower than the number of households below that income threshold, the ratio is below 100 and there is a shortage of affordable units.

Such ratios suggest that supplies of affordable housing were nearly adequate in Pennsylvania and in most of Pennsylvania's neighboring states below each of the lower-income thresholds identified (Table 10). Furthermore, most states in this region fared better than the nation. The marked exception is ELI renter households in New York and New Jersey, with ratios of 63 and 66, respectively. These ratios suggest that there were only two affordable units for every three ELI renters, and thus, there were severe shortages of affordable rental housing units.

In all states except New York, the ratios show that there were many more affordable units than renters below the 50 percent and 80 percent of AMI thresholds. In Pennsylvania, there were 152 and 157 affordable units per 100 renter households with incomes at or below 50 percent and 80 percent of AMI, or three units for every two households. Even ELI renter households appeared to have nearly

enough affordable rental units somewhere in the state, as there were 96 affordable units for every 100 ELI renter households.

Affordable and Available Housing Units Per 100 Renter Households

Table 10 suggests that many states near Pennsylvania have enough units affordable to LI, VLI, and even ELI renter households. But this indicator is misleading because many affordable units are not available to the lower-income renter households that need them the most. Instead, the units are often occupied by renters in higher-income groups who pay less than 30 percent of their income for housing.³¹ For example, if a moderate-income renter rents a unit that is affordable at or below the ELI limit, the unit is unavailable to any ELI renter.

Adding a second ratio provides a more realistic assessment of actual shortages or surpluses of rental housing by counting only affordable units that are *available* to each income group. It includes only housing units affordable at an income threshold that are occupied by renter households with incomes at or below that specified income threshold, and units that are vacant, but intended for rent, and affordable to renter households at the specified threshold.

This more realistic ratio reveals that ELI renter households did face severe affordable rental housing shortages both nationwide and in Pennsylvania, as many fewer affordable units were available to them.³²

³¹ See HUD (2007), Chapter 4.

³² For a number of reasons these "more realistic" indicators are themselves undoubtedly optimistic. For example, units are classified as affordable for ELI households based on income at the top of the ELI range, but many may not actually be affordable to the many ELI households whose incomes are lower. In addition, some units that are classified as affordable and available may be too small for large ELI families or located far from jobs or in undesirable neighborhoods.

TABLE 11

Affordable and Affordable and Available Housing Units and Shortages in 2000

	Affordable Units Per 100 Renter Households with Household Incomes:			Affordable and Available Units Per 100 Renter Households with Household Incomes:			ELI Renter Households: Total Shortage of Affordable and Available Units ¹
	0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	0-80% AMI	
United States	84	130	153	42	74	103	(4,672,590)
Pennsylvania	96	152	157	49	87	107	(170,320)²
Delaware	97	148	167	49	83	109	(8,750)
Maryland	87	148	160	47	83	105	(76,965)
New Jersey	66	107	152	37	64	98	(154,530)
New York	63	99	139	35	60	94	(563,090)
Ohio	96	172	161	52	96	111	(159,980)
West Virginia	124	156	158	56	93	112	(22,525)

¹ In general, national and state-level data presented in this chapter are similar to the information in the NLIHC's 2004 report. As explained in the note to Table 7, some values vary slightly due to rounding. In this column in particular, the values do not match exactly because the calculation involves the total number of housing units instead of ratios, which will inevitably vary based on rounding.

² Because of the rounding techniques applied to the different CHAS files, this total varies slightly from the Pennsylvania total in other sections of the study, including Table 14. The values in the other columns have not changed.

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables A10C and A12, <http://www.huduser.org/datasets/cp.html>

Table 11 shows that there were only 49 affordable and available housing units per 100 ELI renter households in Pennsylvania in 2000.

When compared to the national averages, Pennsylvania renter households between 0-50 percent of AMI and 0-80 percent of AMI had better supplies of both affordable housing units and affordable and available housing units. Even though ELI renters in Pennsylvania also fared better than the national average, there was still a substantial shortage of affordable and available units, with only one unit for every two renter households.

These housing “affordability and availability” ratios enable relatively easy comparisons of rental housing needs across states or other geographic areas, but they do not provide a sense of the magnitude of the shortages that states face. The ELI shortages are quantified in the final column of Table 11. Pennsylvania is larger than many of its neighboring states in terms of geographic size, renter

population, and number of rental housing units. In absolute numbers, Pennsylvania's shortage of 170,000 units affordable and available to ELI renter households was second only to New York's shortage of 560,000 units.³³

Rental Housing Conditions at the County Level in 2000³⁴

The state-level data clearly show that ELI renter households in Pennsylvania were much more likely to have severe cost burdens than renters in higher-income groups and that shortages of affordable and available housing were by far most pressing for them. For every county within

³³ The results for New York are consistent with the NLIHC's 2004 report, which identified New York as having the second greatest shortage (after California) of units affordable and available to ELI renter households. See Nelson et al. (2004), p. 11.

³⁴ Appendix F provides data on other sub-state levels for 2000 and indicates how and where conditions improved between 1990 and 2000.

Pennsylvania, the same conclusions hold: ELI renter households are much more likely to have severe housing problems and severe shortages of affordable housing than other households.

Housing Problems

Because housing unit problems were far less common than cost burdens at the county level, this section concentrates on lower-income renters with cost burdens. See Appendix D, Table D.4 for housing unit problems by county.

ELI renter households were most likely to have severe cost burdens in three different areas of the state (Map 1). In the Northeast section of the state bordering New Jersey, Monroe County faced the greatest challenge, with 68 percent of ELI renter households having severe cost burdens. Many ELI

renter households in neighboring Pike and Wayne counties also had severe cost burdens. The second area was Centre County, the home to Pennsylvania State University, and the third area was the Philadelphia suburban counties, particularly Chester, Delaware, and Montgomery counties.

The seven counties in which ELI renters were most and least likely to have severe cost burdens appear in Table 12. In all but two counties (Forest and Juniata), at least 50 percent of ELI renter households had a cost burden. Furthermore, in every county, over 30 percent of ELI renter households had a severe cost burden.

Importantly, Table 12 also illustrates how *unlikely* LI renters were to face severe cost burdens. Even in Montgomery County, where 39 percent of LI renters paid more than 30 percent of income for

MAP 1
Severe Cost Burden Incidence for ELI Renter Households by County in 2000

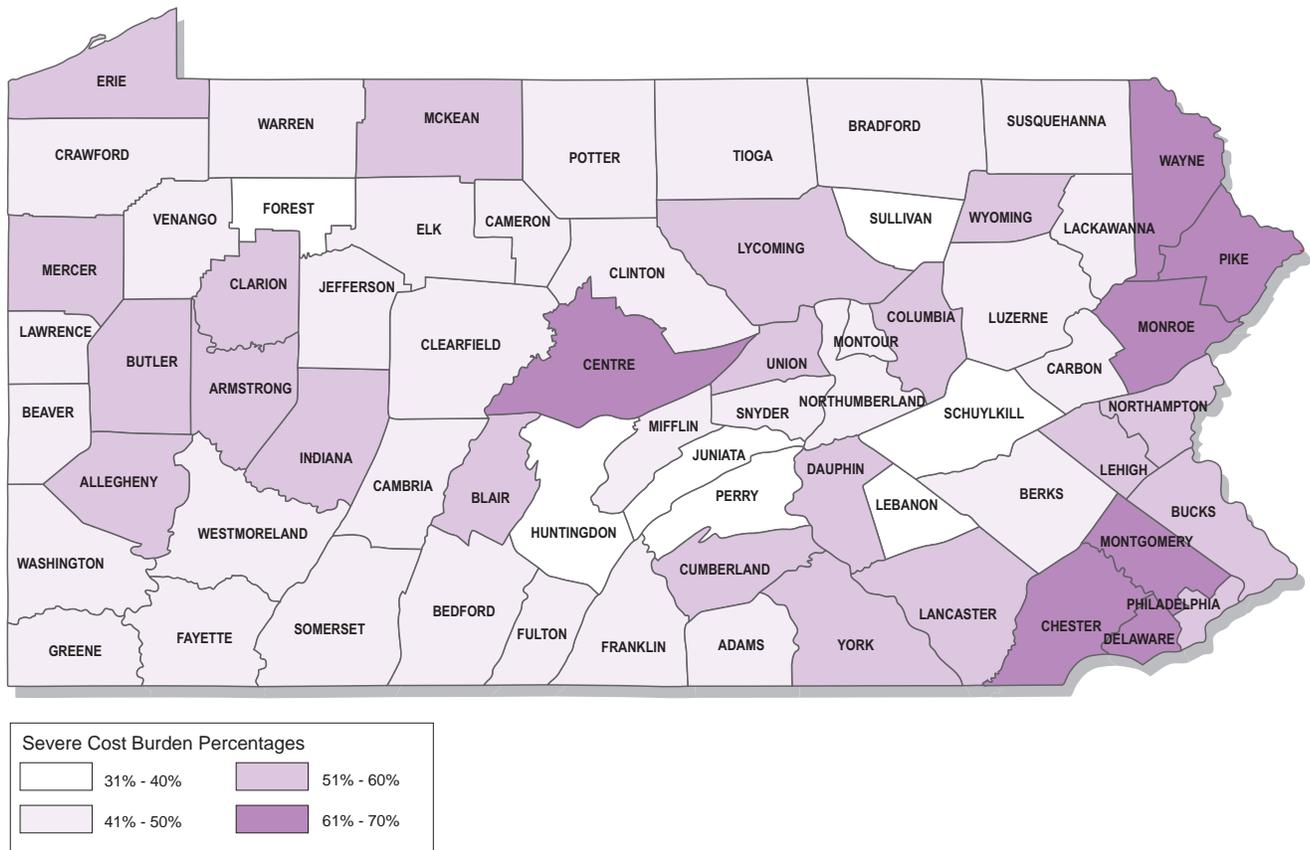


TABLE 12

Cost Burden Incidence in 2000

(Equivalent data are available for all counties in Appendix D)

	% with Any Cost Burden			% with Severe Cost Burden		
	ELI Households	VLI Households	LI Households	ELI Households	VLI Households	LI Households
Pennsylvania Total	69%	60%	23%	53%	16%	3%
Counties with the Largest Percentage of ELI Renters Who Had Severe Cost Burdens						
Monroe County	80%	74%	33%	68%	19%	2%
Centre County	79%	72%	30%	67%	28%	4%
Wayne County	72%	63%	20%	63%	21%	1%
Delaware County	74%	75%	29%	63%	25%	4%
Chester County	74%	75%	37%	61%	32%	5%
Montgomery County	72%	74%	39%	61%	29%	6%
Pike County	76%	68%	20%	61%	21%	1%
Counties with the Smallest Percentage of ELI Renters Who Had Severe Cost Burdens						
Lebanon County	63%	45%	14%	40%	8%	1%
Perry County	61%	43%	8%	39%	9%	1%
Sullivan County	59%	49%	6%	39%	14%	0%
Schuylkill County	56%	49%	14%	38%	9%	1%
Huntingdon County	56%	38%	10%	38%	7%	0%
Juniata County	47%	35%	10%	35%	8%	1%
Forest County	49%	34%	9%	31%	15%	0%

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables F5C and F5D, <http://www.huduser.org/datasets/cp.html>

gross rent, only 6 percent had severe cost burdens. VLI renters were also much less likely to have severe cost burdens than ELI renters.

Shortages of Affordable Rental Housing

Shortages of affordable housing were also most pressing for ELI renters. In every county, there were insufficient numbers of affordable and available rental units for ELI renter households.³⁵ (See Appendix D, Table D.4.)

³⁵ Note that shortages of affordable and available housing units do not always imply that additional units must be built because, in many instances, providing rental assistance could enable renters to rent an affordable unit or to afford their current unit. Appendix B summarizes key findings of HUD's Worst Case Needs reports and the rental housing strategies that were recommended in these reports.

Map 2 shows that the three areas in Pennsylvania in which ELI renter households most often faced severe cost burdens (the Northeast bordering New Jersey, Centre County, and the Philadelphia suburban counties) were also the areas with the greatest shortages of affordable and available housing units per 100 ELI renter households. The Lancaster area also had a notable shortage: only 38 affordable and available units per 100 ELI renter households.

Table 13 lists the seven counties in which ELI renters faced the largest and smallest housing unit shortages per 100 renter households. The results illustrate that in the counties with the largest shortages of housing both affordable and available

to ELI renters, there were often also fewer units affordable and available at 50 percent of AMI than there were renters with income between 0-50 percent of AMI. However, in five of the seven counties with the largest shortages for ELI renters, the ratios for incomes below 80 percent AMI were 100 or more, indicating a surplus of units relative to renters.

By contrast, in the seven counties with the smallest shortages for ELI renters, there were surpluses of affordable and available units for renters with incomes below 50 percent of AMI, as well as more units than renters with incomes below 80 percent of AMI.

In absolute terms, the shortage of affordable and available housing units for ELI renter

households summed to 170,324 units in Pennsylvania in 2000. Of this total, the seven counties with the greatest shortages of affordable and available housing units for ELI renter households were Allegheny, Bucks, Delaware, Lancaster, Lehigh, Montgomery, and Philadelphia. Sixty percent of the state's overall shortage of rental housing units for ELI households was attributable to these seven counties. Indeed, 42 percent of the state's shortage came from only two counties, Allegheny and Philadelphia, home to Pennsylvania's two largest cities, Pittsburgh and Philadelphia (Table 14).

Table 14 also shows that in most counties with the largest absolute shortages of affordable units available to ELI renter households, the shortage of

MAP 2
Affordable and Available Housing Units Per 100 ELI Renter Households by County in 2000

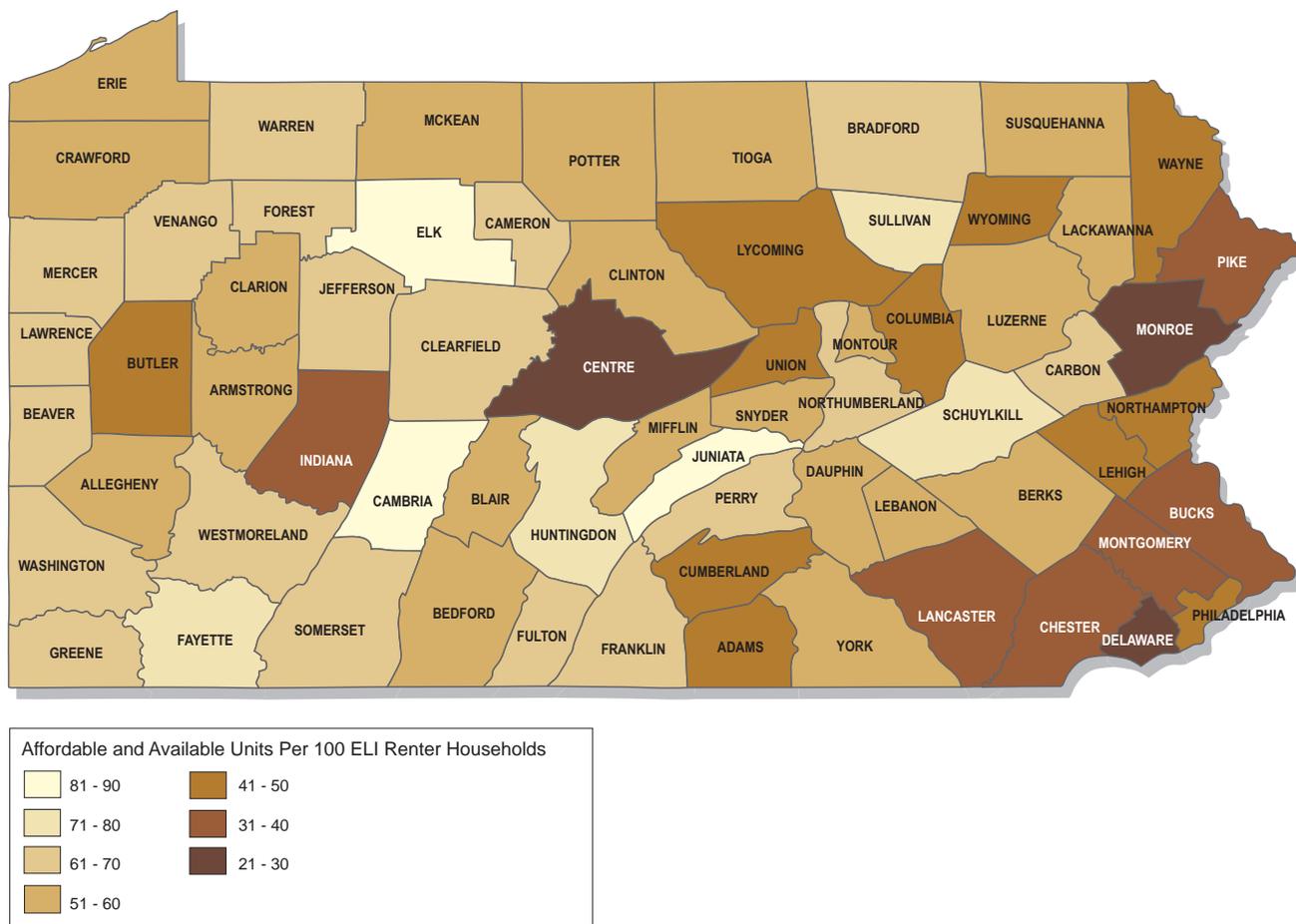


TABLE 13

Affordable and Affordable and Available Housing Units in 2000

(Equivalent data are available for all counties in Appendix D)

	Affordable Units Per 100 Renter Households with Household Incomes:			Affordable and Available Units Per 100 Renter Households with Household Incomes:		
	0-30% AMI	0-50% AMI	0-80% AMI	0-30% AMI	0-50% AMI	0-80% AMI
Pennsylvania	96	152	157	49	87	107
Counties with the Largest Shortages of Units Affordable and Available Per 100 ELI Households						
Centre County	54	95	128	24	55	94
Monroe County	76	126	167	29	67	106
Delaware County	56	121	158	30	69	104
Montgomery County	71	123	181	32	62	100
Pike County	86	134	146	33	72	105
Bucks County	75	114	173	37	56	98
Lancaster County	88	179	169	38	82	104
Counties with the Smallest Shortages of Units Affordable and Available Per 100 ELI Households						
Fayette County	138	175	140	72	109	112
Sullivan County	240	248	171	73	112	115
Huntingdon County	195	218	171	73	103	110
Schuylkill County	177	207	168	76	110	115
Cambria County	170	196	158	82	108	113
Elk County	215	236	160	83	116	113
Juniata County	263	267	181	86	108	108

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables A10C and A12, <http://www.huduser.org/datasets/cp.html>

units affordable and available to those in the wider 0-50 percent AMI income range (ELI and VLI renter households) was absolutely smaller. This difference implies that those counties had more units affordable to renters with incomes between 30 and 50 percent of AMI than renters in this income range. These data reinforce the conclusion that the most pressing need for additional affordable rental housing in most counties was for units affordable to ELI renter households.

By contrast, in only four counties, including Montgomery and Bucks in Table 14, did the shortage of units affordable and available to those between 0-50 percent AMI (ELI and VLI renter households) slightly exceed the shortage of units affordable and available to ELI renter households.

Such data suggest that some additional units affordable to renters with income below the VLI threshold were also needed in these counties, although most of the additional units needed should be affordable to ELI renters.³⁶

Finally, almost all counties had net surpluses of affordable and available units compared to renters with incomes below 80 percent of AMI.

³⁶ In four counties (Bucks, Centre, Chester, and Montgomery), the absolute shortage of units affordable and available for renter households between 0-50 percent AMI exceeds the shortage for ELI renters. See Appendix D, Table D.6 for data for all counties.

TABLE 14

Actual Shortages/Surpluses in Affordable and Available Housing Units in 2000

(Equivalent data are available for all counties in Appendix D)

	Affordable and Available Units with Household Incomes:		
	0-30% AMI	0-50% AMI	0-80% AMI
Pennsylvania	(170,324)	(76,950)	64,300
Counties with the Largest Shortages of Units Affordable and Available to ELI Renter Households			
Philadelphia County	(49,810)	(19,265)	9,790
Allegheny County	(21,545)	(11,200)	10,330
Delaware County	(9,195)	(6,965)	1,360
Montgomery County	(7,345)	(8,000)	(105)
Lancaster County	(5,275)	(3,095)	1,295
Bucks County	(4,825)	(6,440)	(510)
Lehigh County	(4,750)	(3,655)	1,840
Counties with the Smallest Shortages of Units Affordable and Available to ELI Renter Households			
Montour County	(132)	(10)	101
Elk County	(87)	190	255
Fulton County	(86)	30	83
Juniata County	(42)	50	92
Cameron County	(35)	55	77
Sullivan County	(27)	25	49
Forest County	(25)	6	22

Source: Federal Reserve Bank of Philadelphia calculations based on CHAS data, U.S. Census Bureau and HUD, 2000, Tables A10C and A12, <http://www.huduser.org/datasets/cp.html>