Habitat for Humanity®

The time is NOW!

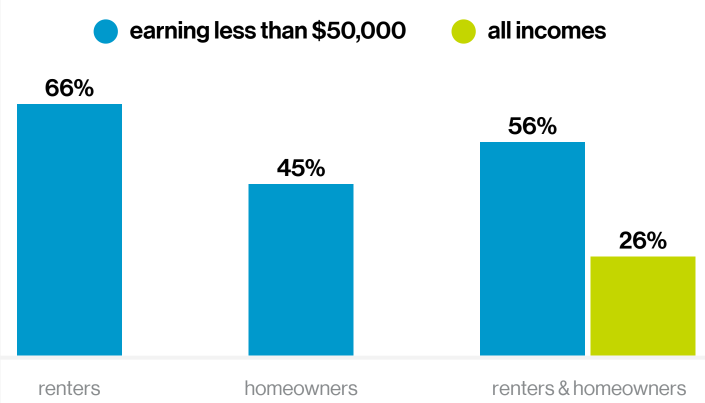
PA has never had a better opportunity to address housing.

Building Towards Our Vision

In Pennsylvania, 1 in 8 households spend half or more of their income on housing.

Lower-income households are more likely to have unaffordable housing costs, requiring more than 30% of their income.

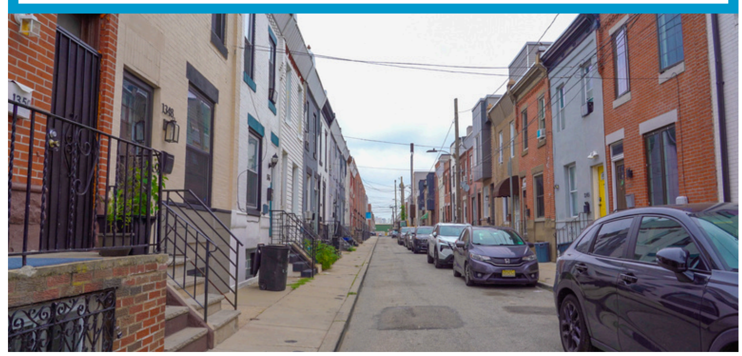
Share of households paying over 30% of their income on housing[1]



The income needed to afford rent exceeds that of many workers, and increasingly, renters can't afford the typical home price.

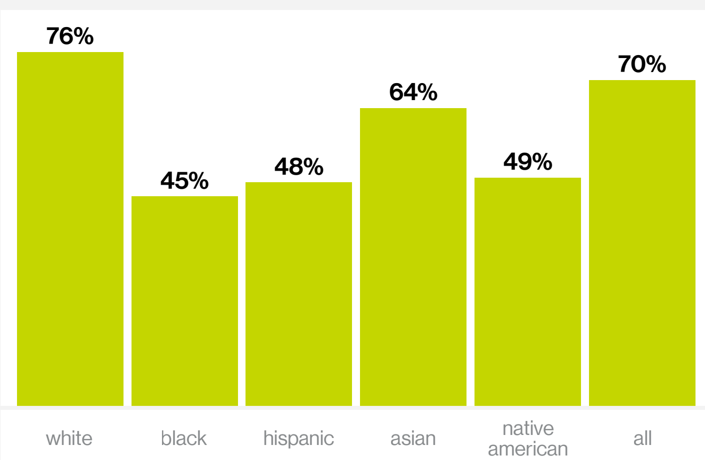
$56,731 per year[2]

Income needed to purchase a median-priced home in Pennsylvania. **The median income of renters in Pennsylvania is currently $40,000[4].**



The underproduction of housing is driving up unaffordability and impeding efforts to close racial and ethnic gaps in homeownership.

Homeownership rates by race/ethnicity[5]



Ranked 44th

Pennsylvania's rank among U.S. states for rate of new housing built due to restrictive zoning regulations[7]

97,452 (rental and for sale)

Shortage of homes relative to demand in Pennsylvania[6]

+60,371 (+163%)

Growth in housing shortage since 2014[6]

The supply of affordable homes is dwindling in PA, but Habitat affiliates across the state are producing and preserving affordable homes.

Our Call to Action: Change to Habitat's Platform for Pennsylvania

1 Reform Zoning and Land Use

Smarter zoning and land use policies can make housing more affordable in Pennsylvania by allowing higher-density development and more diverse housing types. Building near transit and optimizing land use reduces costs, expands housing options, and increases affordability for more residents.

2 Fund Statewide Repair Program

Permanently funding the statewide repair program will improve the lives of homeowners across the Commonwealth – addressing inadequate living conditions and safety concerns, improving energy efficiency, reducing long-term housing costs, preventing displacement, boosting the local economy and overall creating healthier communities.

3 Support First Time Homebuyers

Supporting policies that help first-time homebuyers save for a down payment and closing costs through tax-advantaged savings accounts and credits will make it easier for working families to achieve the dream of homeownership.

Habitat for Humanity® Philadelphia

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Habitat for Humanity

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity found its earliest inspirations as a grassroots movement on an interracial community farm in south Georgia. Since its founding in 1976, the housing organization has grown to become a leading global nonprofit working in local communities across all 50 states in the U.S. and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower. To learn more, visit habitat.org.

PA Affiliates working to ensure the safety, stability and self-reliance of PA's households with lower income:
Adams County HFH • Allegheny Valley HFH • Armstrong HFH • HFH of Beaver County • HFH of Bedford County • HFH of Berks County HFH of Bucks County • HFH of Greater Centre County • HFH of Chester County • HFH of Clearfield County • Cumberland Valley HFH Endless Mountains HFH • Greater Erie Area HFH • HFH of Franklin County • Greater Lycoming HFH • Greene County HFH • HFH of Greater Harrisburg Area • Lancaster Lebanon HFH • Lawrence County HFH • HFH of the Lehigh Valley • HFH of the Lehigh Valley • Monroe County HFH • HFH of Montgomery and Delaware Counties • HFH Philadelphia • HFH of Pike County • HFH of Greater Pittsburgh • Potter County HFH • Snyder-Union-Northumberland • HFH Somerset County HFH • Washington County HFH • Central Westmoreland HFH • Wyoming Valley HFH • York HFH

Sources:

1. IPUMS (2021 American Community Survey 1-Year Estimates).
2. National Low Income Housing Coalition (Out of Reach 2023: The High Cost of Housing).
3. Assumes a 10% downpayment, 28% payment-to-income ratio, 3.0% interest rate (the median in 2021), nationally typical mortgage insurance and homeowner's insurance, and state-specific taxes (Sources: St Louis Federal Reserve's FRED database, National Association of Home Builders Priced-Out Estimates for 2021, Census Bureau's 2021 and 2020 ACS 1-Year estimates).
4. IPUMS (2021 ACS 1-Year Estimates).
5. IPUMS (2021 ACS 1-Year Estimates). Note: Limited sample size may impact the precision of the results.
6. Up for Growth (2023 Housing Underproduction™ in the U.S.).
7. Pew Charitable Trusts, "Pennsylvania's Lack of Building Has Contributed to Housing Shortage, Hurt Affordability" (March 2025)