INVESTIGATION:

HOUSING AFFORDABILITY IN DAUPHIN COUNTY

Where is the need for affordable housing within Dauphin County?
HOUSING EXPENSE RATIO

The commonly used ratio of housing costs to household income.

30%

DATA:

Vacant
Own: without mortgage
Own: with mortgage under 30% of household income
Own: with mortgage over 30% of household income
Rent: gross rent under 30% of household income
Rent: gross rent over 30% of household income

Unaffordable Housing!
Total Housing Units by Type

Where my houses at?

40 Number of Municipalities in Dauphin County.

5 have more than 5,000 Housing Units.

1. Harrisburg
2. Lower Paxton Twp.
4. Derry Twp.
5. Swatara Twp.
Indicies focus on just those who rent or those who own with a mortgage, without consideration for vacant or owner-occupied units without a mortgage.
The percent of renters who rent exceeds 30% of household income.

43%

Percent of renters who overpay in Dauphin County.
The percent of owners with mortgages whose monthly owner costs exceeds 30% of household income.

Percent of owners with mortgages who overpay in Dauphin County.
Housing Cost Burden

How does the median family income compare to the cost of housing?

$$\text{Renter Burden} = \frac{\text{Median Gross Rent}}{\text{Median Family Income (MFI)}}$$

$$\text{Owner Burden} = \frac{\text{Median Monthly Owner Costs}}{\text{Median Family Income (MFI)}}$$