

Assessment and Analysis of Housing Quality and Policies in Rural Pennsylvania

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This study assessed housing quality and related policies and programs in rural Pennsylvania. The research goals and objectives focused on four areas: gaining a quantitative understanding of housing quality for rural Pennsylvania communities; understanding barriers faced by rural residents in securing loans to address home improvement; understanding municipal policy and implementation regarding housing maintenance codes; and developing policy considerations that address the key issues regarding housing quality in rural Pennsylvania.

The researchers used two existing datasets (2015-2019 American Community Survey and 2019 Home Mortgage Disclosure Act data), field visits to 13 rural Census tracts, a review and assessment of home improvement loan programs, web-based research on property maintenance codes, and an online survey to assess sub-quality housing and related finance and policy issues in rural Pennsylvania.

Key findings

- Median household income, education levels, median home values, percent owner-occupied homes, median taxes paid, marital status, and race all had significant statistical relationships with housing quality.
- Household income and educational level had the strongest association with housing quality: as the two measurements increase, housing quality increases.
- The top three reasons for rural home improvement loan applications to be denied were poor credit history, debt-to-income ratio, and lack of collateral.
- Minorities were less likely to secure home improvement loans compared to white applicants.
- Out of the 1,592 total rural municipalities in the Commonwealth, 1,417 rural municipalities (89 percent) have not adopted property maintenance codes.
- The survey of municipal code enforcement officers identified the following most common code violation types: excessive weed growth or presence of noxious weeds; presence and accumulation of objectionable materials and substances; display of inoperative vehicles; and grading and drainage problems.
- Staffing is a big challenge for small municipalities in enforcing property maintenance codes.

Policy Considerations

- Address the social, economic, and demographic barriers to housing quality in rural Pennsylvania;
- Use visualization technology to identify rural areas that have the most critical need in terms of housing;
- Review state-level home improvement loan assistance programs and their eligibility criteria to help residents access funding; and
- Consider programs/support for municipalities to adopt and enforce property maintenance codes.

Conclusions

Rural Pennsylvania residents are more likely to live in sub-quality housing, which could negatively affect their health, safety, and access to other resources.

This research identified multiple factors that contribute to this problem, ranging from resident-level socioeconomic and financial characteristics to community-level economic well-being to municipal-level ordinance enforcement efforts.

The research team recommends that policymakers take these factors into consideration to enact more efficient policies to provide a healthy living environment for Pennsylvania residents.



Scan the QR code for the report, *Assessment and Analysis of Housing Quality and Policies in Rural Pennsylvania*.

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