Of all Pennsylvania households
- 13% live in poverty
- 24% were Asset Limited Income Constrained and Employed (ALICE) households.
- Combined, 37% (1,856,785 households) living at best paycheck to paycheck
- 59% of all PA jobs paying less than $20 per hour
- 40% of PA households did not have any savings for a rainy day.
- Both households living in poverty and ALICE households are disproportionately renters, minority, and vulnerable populations like seniors, persons with a disability, justice involved, and veterans

Of all renter households in Pennsylvania
- 670,205 are cost burdened
- 356,875 are severely cost burdened
Landlord Survey Questions

1. What type of housing do you provide?
2. How many units own or operate?
3. What challenges has your rental business experienced already due to the COVID 19 Pandemic?
4. As of the date you completed this survey, can you estimate if your rental income from March to April, and if so by how much?
5. What are you doing to work with tenants?
6. What are your top concerns over the next 30 to 90 days
7. What physical resources, financial resources, and/or information does your organization need to respond to COVID -19
Types of housing

- 69% reported as market rate landlords or property managers.
  - 39% reported working with HCV program and/or homeless assistance
  - 25% operated project based affordable housing
Number of units respondents own or operate

- 500+: 56%
- 101-500: 28%
- 21-100: 13%
- <20: 3%
Challenges already experienced already due to the COVID 19 Pandemic?

“Rent collection... balancing the understanding of the difficult situation(s) with also trying to determine workable payment plans.”

“Receiving rent on time because there’s no grace period for me as a landlord some of my rentals have all utilities included and No one wants to help me - Banks don’t care I still have mortgages- but I have to use personal savings to get through this”

“Uncertainty about rents and how to handle unpaid rents at this time”
As of the date this survey was completed
Estimated loss rental income from March to April

- < 25%: 13%
- 26% to 50%: 19%
- 51% to 75%: 31%
- 75%-100%: 4%
- No Change: 2%
- Too Soon: 2%
What landlords are doing to work with tenants

• To help address payment related challenges for tenants:
  • Offering payment plans and deferrals
  • Waiving late fees and/or penalties for breaking the lease
  • Instituting rent reductions, forgiveness, or credit for paying early

Of all landlords offering rent forgiveness or reductions, 77% were landlords operating less than 20 units

“Tenants in market-rate units unable to pay full rent due to layoffs and furloughs. We negotiated agreements that involve 30% rent forgiveness for two months and no late fees. That way, I can get some money to keep paying PITI and water.”

“Payment options for tenant(s): 1. Reduce rent by $50 to $150 if paid on time 2. Rent Forgiveness; tenant can miss up to two payments; however, 75% of owed rent will be spread out over the remainder of the lease in addition to regular rent”
Top concerns for the next 30 to 90 days

1. Revenue/income levels lower than the same time last year
2. Inability to meet own financial obligations (mortgage/loan, utilities, insurance, property taxes, etc)
3. Disruption of services provided by partners/contractors

“We have a substantial college student base of rentals. College students who typically rent in the spring (for the fall semester/coming year) are gone. Current leases primarily run out the end of May. How many vacancies (loss of rents) will we have come June 1? When will the students contact us to start looking for the fall? Will we struggle financially? We have no way of knowing?”
Landlords needs to respond to COVID -19

1. Information for tenants to apply for new/expanded resources released in response to COVID-19

2. Deadline changes/extensions for paying for current financial obligations (mortgages/loans, utilities, insurance, property taxes, etc)

3. Increased/new financial resources to meet the increased costs that may arise

“Really worried about running out of funds. I don’t have much liquidity”

“I was told the government subsidies that they came out with does not include rental properties even though I’m a small business owner- amazing “

“My bank will not return calls. They are not offering any help what so ever with mortgages that I have had with them for 15 years”