

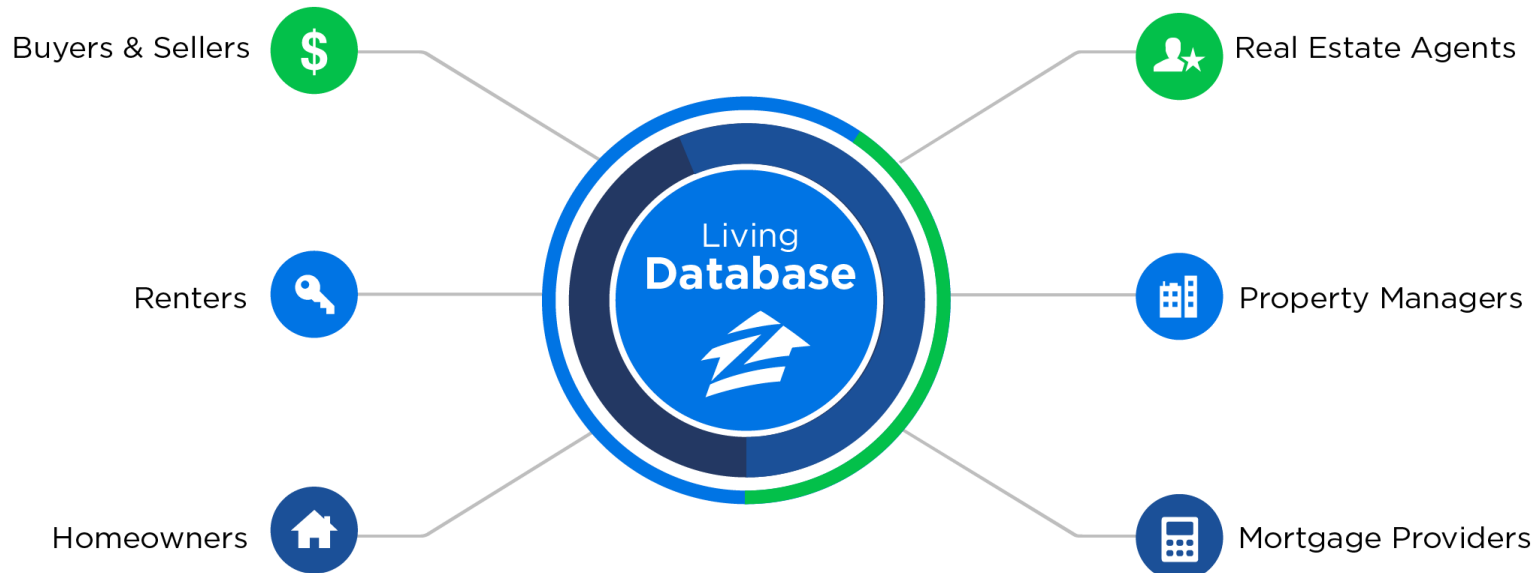
A photograph of a two-story house at dusk. The house has white siding and a dark roof. The interior lights are on, and the porch is lit up. A white porch swing hangs from the porch. In the foreground, there is a wooden deck with a long wooden bench and several striped pillows. The sky is a deep blue with some clouds.

# Data for Public Good

Skylar Olsen, Director of Economic Research, Zillow Group

# Living Database of 110 Million Homes

57 Million Home Profiles Updated by Community





## Homelessness Rises Faster Where Rent Exceeds a Third of Income

By [Chris Glynn](#) - [Alexander Casey](#) on Dec. 11, 2018

- Communities where people spend more than 32 percent of their income on rent can expect a more rapid increase in homelessness.
- Income growth has not kept pace with rents, leading to an affordability crunch with cascading effects that, for people on the bottom economic rung, increases the risk of homelessness.
- The areas that are most vulnerable to rising rents, unaffordability and poverty hold 15 percent of the U.S. population – and 47 percent of people experiencing homelessness.

### Most Popular

- [Brexit Progress Pushes Rates to Highest Levels in a Month](#)
- [Starting Salaries for Teachers Don't Pay the Rent](#)
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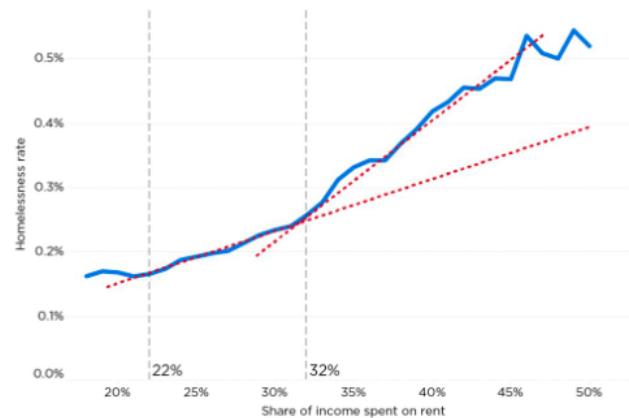
Mike Rosenberg · @ByRosenberg · Dec 11

A new academic/Zillow study finds a relationship between rents & homelessness: As rents rise to unaffordable levels (areas where rent eats up one-third of pay) homelessness rates soar.

Past surveys show people often become homeless after being priced out  
[zillow.com/research/homel...](https://zillow.com/research/homel...)

### Homelessness climbs faster when rent affordability reaches 22% and 32% thresholds

An uptick in rent affordability beyond 22 percent translates into more people experiencing homelessness. Beyond 32 percent means a faster-rising rate of homelessness — which could mean a homelessness crisis, unless there are mitigating factors within a community.



**Zillow Economic Research** | Source: An analysis by Zillow Research Fellow Chris Glynn of the University of New Hampshire, Thomas Byrne of Boston University and Dennis Culhane of the University of Pennsylvania.

130 782 1.2K

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# California-07

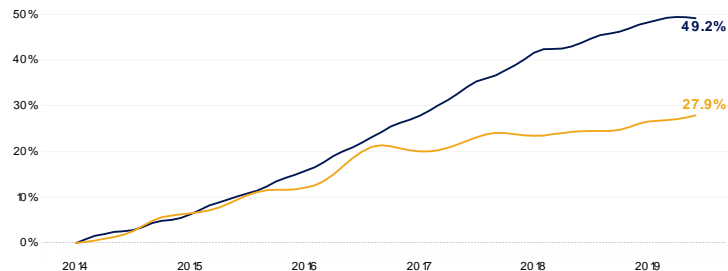
Zillow Housing Report, July 2019



## Congressional District

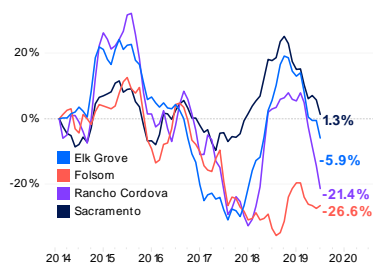
Median Home Value: \$335,500 | YoY: 3.7% | Median Rent: \$2,978 | YoY: 2.8%

HOME VALUES INDEXED TO 2014

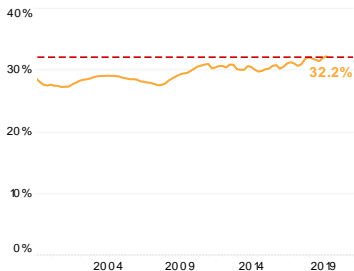


## Key Communities

CITY INVENTORY GROWTH SINCE 2014



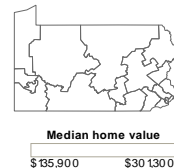
SACRAMENTO METRO RENT AFFORDABILITY



zillow.com/research

# Pennsylvania-07

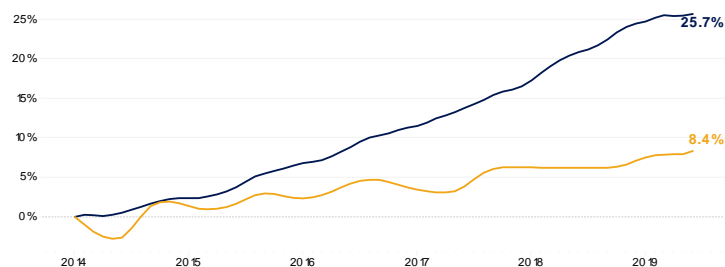
Zillow Housing Report, July 2019



## Congressional District

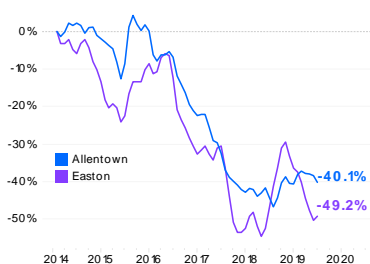
Median Home Value: \$237,900 | YoY: 4.0% | Median Rent: \$1,570 | YoY: 2.0%

HOME VALUES INDEXED TO 2014

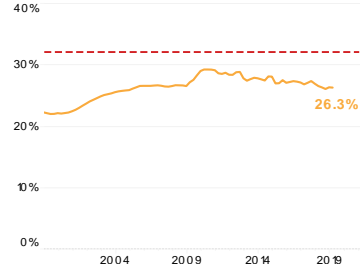


## Key Communities

CITY INVENTORY GROWTH SINCE 2014



ALLENTOWN METRO RENT AFFORDABILITY



zillow.com/research



### Zillow's Assessor and Real Estate Database (ZTRAX)

**Note: We are not accepting new ZTRAX applications at this time. Applications submitted before September 2019 will be reviewed and we will reach out if additional information is required.**

### What is the Zillow Transaction and Assessment Database (ZTRAX)?

The Zillow Transaction and Assessment Dataset (ZTRAX) is the nation's largest real estate database made freely available to academic, non-profit, and government researchers. Previously inaccessible and/or prohibitively expensive, Zillow is opening this data up and turning the lights on for the purpose of furthering academic work across various disciplines and addressing important policy questions by creating greater transparency into real estate markets.

**ZTRAX is updated quarterly and is continually growing. Released data (2019 Q1) includes:**

- Over 400 million detailed public records across 2,750+ U.S. counties
- More than 20 years of deed transfers, mortgages, foreclosures, auctions, property tax delinquencies and more, for both commercial and residential properties
- Property characteristics, geographic information and prior valuations for approximately 150 million parcels in 3,100+ counties nationwide

The ZTRAX real estate database **DOES NOT** contain:

- [Zestimates](#)
- Rent data (such as rent prices)
- Listing data (such as time on market)
- User search data

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### Who Can Use ZTRAX Data?

Zillow makes ZTRAX freely available to academics (professors, post docs, PhD students, not masters students), non-profits, and governmental organizations. The data can not be shared beyond the set of researchers and associates included in a formal Data Use Agreement negotiated between Zillow and an academic, non-profit, or government organization.

Data Use Agreements may only be executed with U.S.-based organizations. There are restrictions around sharing data with international researchers working in collaboration