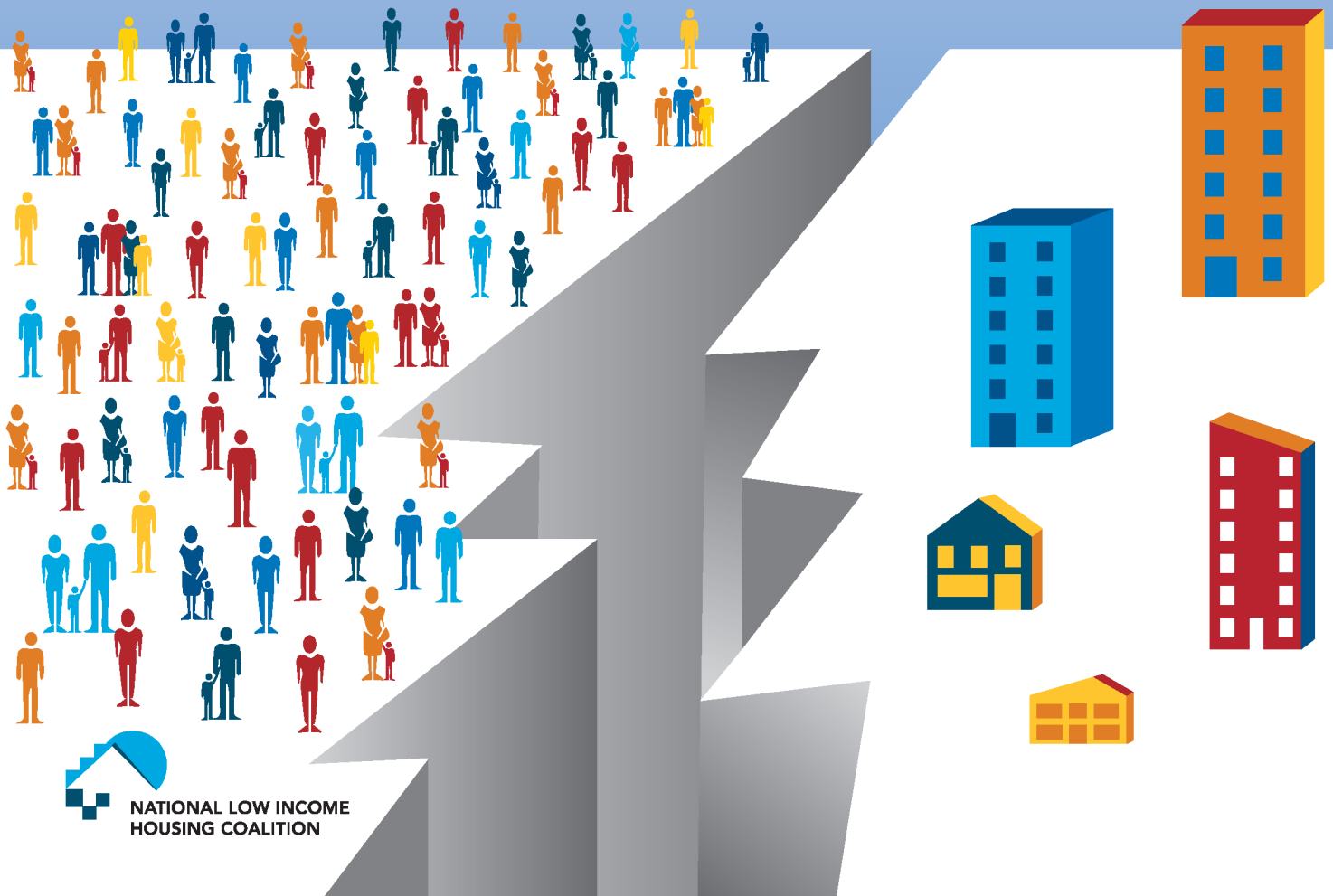


# THE GAP

A Shortage of  
Affordable Homes  
MARCH 2017



NATIONAL LOW INCOME  
HOUSING COALITION



# A Shortage of Affordable Homes

**MARCH 2017**

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## ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

Founded in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes and advocates to ensure decent, affordable housing for everyone.

Our goals are to preserve existing federally assisted homes and housing resources, expand the supply of low income housing, and establish housing stability as the primary purpose of federal low income housing policy.

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## INTRODUCTION

For the first time since the recession, U.S. household income increased significantly during 2015. Gains were seen even among the lowest income households, with the poverty rate declining from 14.8% to 13.5% (Proctor, Semega, & Kollar, 2016). Millions of people, however, continue to struggle economically. Household income for the poorest 10% of households remains 6% lower today than in 2006, and more than 43 million Americans remain in poverty, many of whom struggle to afford their homes.

Each year, the National Low Income Housing Coalition (NLIHC) measures the availability of rental housing affordable to extremely low income (ELI) households and other income groups (see Box 1). This year's analysis is slightly different from previous years in that NLIHC adopted the federal government's new statutory definition for ELI, which are households whose income is at or below either the poverty guideline or 30% of their area median income (AMI), whichever is higher.<sup>1</sup> Based on 2015 American Community Survey (ACS) data, this report provides information on the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels. This year's analysis continues to show that ELI households face the largest shortage of affordable and available<sup>2</sup> rental housing and have more severe housing cost burdens than any other group.

1 Defined in the Consolidated Appropriations Act of 2014.

2 An affordable rental home is one which a household at the defined income threshold can rent without paying more than 30% of its income on housing and utility costs. A rental home is affordable and available if it is both affordable and vacant, or is currently occupied by a household at or below the defined income threshold.

## KEY FINDINGS INCLUDE:

- 11.4 million ELI renter households accounted for 26% of all U.S. renter households and nearly 10% of all households.
- The U.S. has a shortage of 7.4 million affordable and available rental homes for ELI renter households, resulting in 35 affordable and available units for every 100 ELI renter households.
- Seventy-one percent of ELI renter households are severely cost-burdened, spending more than half of their income on rent and utilities. These 8.1 million severely cost-burdened households account for 72.6% of all severely cost-burdened renter households in the U.S.
- Thirty-three percent of very low income (VLI) renter households; 8.2% of low income (LI) renter households, and 2.4% of middle income (MI) renter households are severely cost-burdened (see Box 1).
- ELI renter households face a shortage of affordable and available rental homes in every state. The shortage ranges from just 15 affordable and available homes for every 100 ELI renter households in Nevada to 61 in Alabama.
- The housing shortage for ELI renters ranges from 8,700 rental homes in Wyoming to 1.1 million in California.

### BOX 1:

#### DEFINITIONS

**Area Median Income (AMI):** The median family income in the metropolitan or nonmetropolitan area

**Extremely Low Income (ELI):** Households with income at or below the Poverty Guideline or 30% of AMI, whichever is higher

**Very Low Income (VLI):** Households with income between 31% and 50% of AMI

**Low Income (LI):** Households with income between 51% and 80% of AMI

**Middle Income (MI):** Households with income between 81% and 100% of AMI

**Above Median Income:** Households with income above 100% of AMI

**Cost Burden:** Spending more than 30% of household income on housing costs

**Severe Cost Burden:** Spending more than 50% of household income on housing costs

- ELI renter households face a shortage of affordable and available rental homes in every major metropolitan area. Among the 50 largest metropolitan areas, the shortage ranges from 12 affordable and available homes for every 100 ELI renter households in Las Vegas, NV to 46 in Boston, MA.
- The housing shortage for ELI renters ranges from 26,300 homes in Raleigh, NC to 638,500 in the New York, NY-NJ-PA metropolitan area.

NLIHC supports improvements to LIHTC that include income averaging, which would encourage a greater mix of incomes in LIHTC developments, and a 50% basis boost in tax

**“THE U.S. HAS A SHORTAGE OF 7.4 MILLION AFFORDABLE RENTAL HOMES AVAILABLE TO ELI RENTER HOUSEHOLDS, RESULTING IN 35 AFFORDABLE AND AVAILABLE UNITS FOR EVERY 100 ELI RENTER HOUSEHOLDS.”**

Federal housing expenditures should better target households with the most critical housing needs. NLIHC's United for Homes (UFH) campaign proposes rebalancing federal housing policy by making modest reforms to the mortgage interest deduction (MID) and putting the new revenue into housing programs that serve ELI households. The MID is a \$65 billion annual federal tax expenditure that predominantly benefits homeowners with income greater than \$100,000 (Joint Committee on Taxation, 2017). Reducing the amount of a mortgage eligible for a tax benefit from \$1 million to \$500,000 and converting the deduction to a tax credit would provide a new tax benefit for 15 million lower income homeowners who currently receive none, and a tax cut for 10 million more homeowners. These changes would generate \$241 billion in new revenue over ten years to reinvest into programs such as the national Housing Trust Fund (HTF), Housing Choice Vouchers (HCV) and other rental assistance programs, and Public Housing (Lu & Toder, 2016). Low Income Housing Tax Credit (LIHTC) reforms could better target federal housing expenditures to households with the most critical need as well. LIHTC is the largest rental housing production subsidy in the U.S., and it allows rents that are higher than what ELI households can afford.

credits for developments that set aside and make affordable at least 20% of their housing units for ELI households.

## **SHORTAGE OF AFFORDABLE RENTAL HOMES**

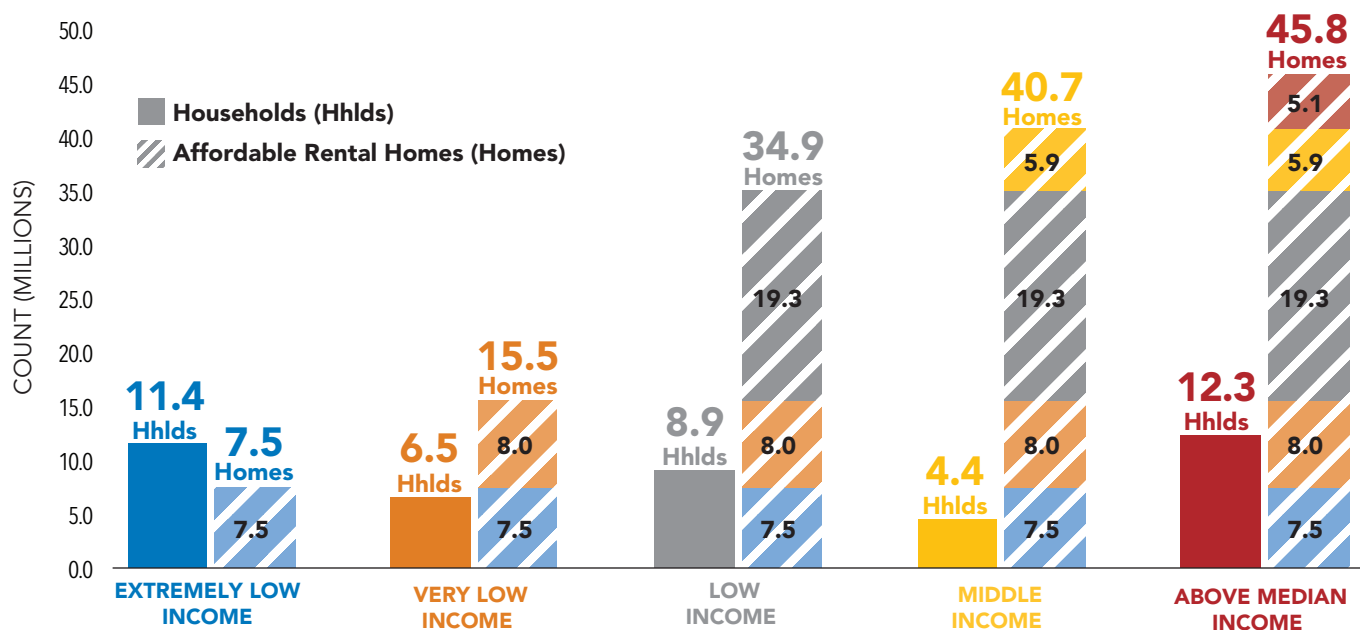
Of the nearly 43.6 million renter households living in the U.S., 11.4 million are ELI. Assuming housing costs should be no more than 30% of household income (the accepted standard for housing affordability), only 7.5 million rental homes are affordable to ELI renters. This leaves an absolute shortage of 3.9 million affordable rental homes (Figure 1). The shortage of affordable housing turns into a surplus further up the income ladder, giving higher income households a broader range of affordable housing options.

Eight million rental homes rent at a price that is affordable specifically to the income range of the 6.5 million VLI renter households with income between 31% and 50% of AMI. VLI households can also afford the units affordable to ELI households. In total, 15.5 million rental homes are affordable to VLI households.

More than 19 million rental homes are affordable to the 8.9 million LI renter households with income

FIGURE 1:

## RENTER HOUSEHOLDS AND AFFORDABLE RENTAL HOMES, 2015



Source: NLIHC tabulations of 2015 ACS PUMS data.

between 51% and 80% of AMI. LI households can also afford rental homes that are affordable to ELI and VLI households, effectively expanding the supply of affordable rental homes for LI households to 34.9 million. There are 5.9 million rental homes affordable to the 4.4 million MI renter households with income between 81% and 100% of AMI. MI households can also afford rental homes affordable to ELI, VLI, and LI households, resulting in 40.7 million affordable homes for MI renter households. In short, ELI renters face the most severely constrained supply of affordable housing.

### Affordable But Not Available

Higher income households are free to occupy rental homes in the private market that are affordable to lower income households. Of the 7.5 million rental homes affordable to ELI households, 3.5 million are occupied by households of higher income. Approximately 1.1 million VLI households, 1.1 million LI households, 400,000 MI households, and 1.0 million above median income households occupy rental homes that are affordable to ELI

households, making them unavailable to ELI renters. As a result, there are only 4 million affordable and available rental homes for the 11.4 million ELI renter households. **This results in a shortage of 7.4 million affordable and available rental homes for ELI households, or only 35 for every 100 ELI renter households.**

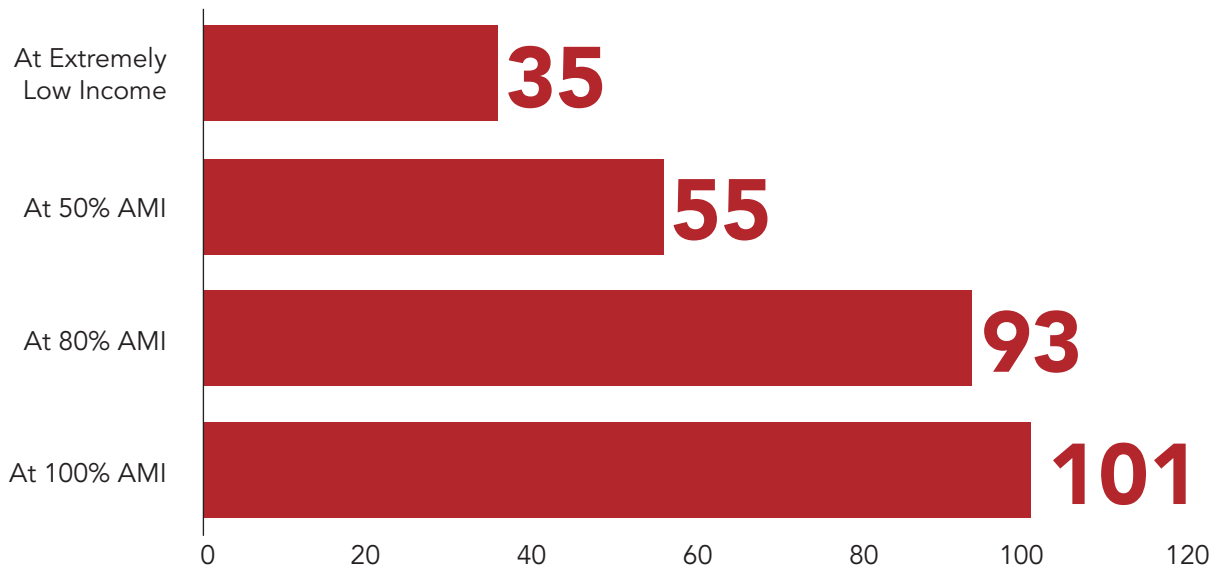
This shortage does not account for homeless individuals and families, because ACS housing data do not include persons without an address or living in group quarters. On a given night in January 2015, approximately 422,617 households were homeless (National Alliance to End Homelessness, 2016).<sup>3</sup> Including these households, the shortage of affordable and available rental homes for ELI and homeless households is 7.8 million.

A shortage of affordable and available rental homes also exists – but less dramatically – for renter households with income up to 50% of AMI and with income up to 80% of AMI. Fifty-five, 93, and 101

<sup>3</sup> Based on the estimated number of homeless individuals and families with children.

FIGURE 2:

## AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2015



Source: NLIHC tabulations of 2015 ACS PUMS data.

AMI = Area Median Income

affordable and available rental homes exist for every 100 renter households with income up to 50% of AMI, 80% of AMI, and 100% of AMI, respectively (Figure 2).

## COST BURDENS

Because of the shortage of affordable and available homes, many lower income households spend more on housing than they can afford without sacrificing other necessities. A household is considered to be cost-burdened when it spends more than 30% of its income on rent and utilities and severely cost-burdened when it spends more than 50%.

More than 9.9 million ELI renter households, 5 million VLI renter households, 4.2 million LI renter households, and 900,000 MI renter households are cost-burdened (Figure 3). **More than eight million ELI renter households are severely cost-burdened, accounting for 72.6% of all severely cost-burdened renters in the country.** In comparison, 2.2 million VLI renter households, 700,000 LI renter households, and only 100,000 MI renter households are severely cost-burdened.

ELI renters are far more likely to experience severe cost burdens than any other income group. Approximately 71.2% of ELI renter households, 33.3% of VLI renter households, 8.2% of LI renter households, and 2.4% of MI renter households are severely cost-burdened.

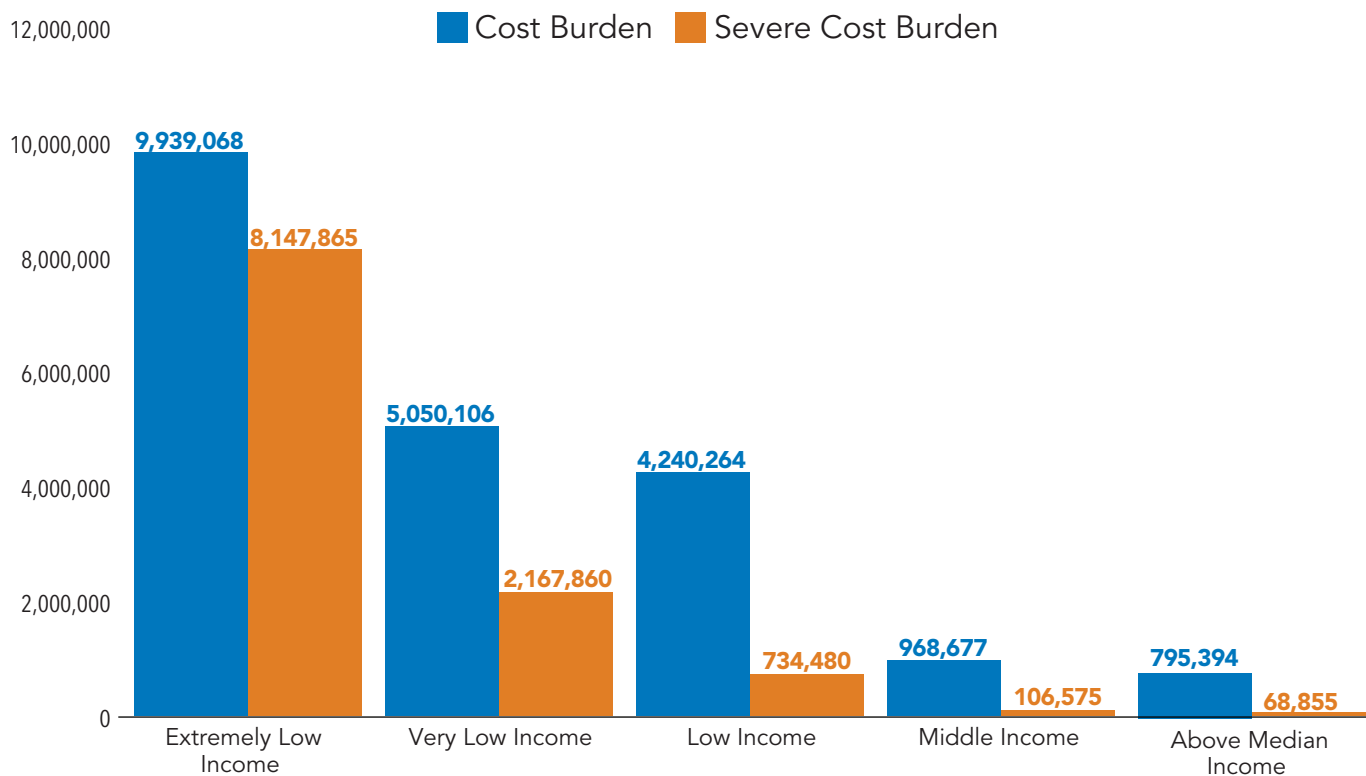
ELI renter households have little, if any, money left for other necessities after paying the rent. A severely cost-burdened ELI household with monthly income of \$1,690<sup>4</sup> spends a minimum of \$846 per month on rent, leaving at most \$844 for all other expenses. The U.S. Department of Agriculture's (2016) thrifty food budget for a family of four (two adults and two children) is \$655, leaving at most \$189 for transportation, child care, and other necessities.

To make ends meet, severely cost-burdened renters make significant sacrifices on other basic necessities. Severely cost-burdened renters in the lowest quartile of expenditures spend 41% less on food and health care than similar households who are not cost-burdened (Joint Center for Housing Studies, 2016).

4 National weighted average of 30% of AMI for four person household.

FIGURE 3:

## RENTER HOUSEHOLDS WITH COST BURDEN BY INCOME GROUP, 2015



Source: NLIHC tabulations of 2015 ACS PUMS data.

## EVERY STATE HAS A HOUSING SHORTAGE FOR EXTREMELY LOW INCOME RENTERS

Every state and the District of Columbia has a shortage of affordable and available rental homes for ELI households (Figure 5 and Appendix A). The shortage ranges from 8,731 in Wyoming to 1,110,803 in California. The states where ELI renters face the greatest challenge in finding affordable and available homes are Nevada, with only 15 affordable and available rental homes for every 100 ELI renter households, California (21 homes for every 100 ELI renter households), Arizona (26 homes for every 100 ELI renter households), Oregon (26 homes for every 100 ELI renter households), Colorado (27 homes for every 100 ELI renter households),

and Florida (27 homes for every 100 ELI renter households). The states with the greatest supply of affordable and available rental homes for ELI renters still have a significant shortage. They are Alabama (61 homes for every 100 ELI renter households), West Virginia (59 homes for every 100 ELI renter households), Kentucky (57 homes for every 100 ELI renter households), Mississippi (51 homes for every 100 ELI renters households), and South Dakota (51 homes for every 100 ELI renter households).

The majority of ELI renter households are severely cost-burdened in every state and the District of Columbia. The states with the greatest percentage of ELI renter households with a severe cost burden are Nevada (83%), Florida (79%), California (77%), Oregon (76%), Hawaii (75%), Colorado (75%), and Virginia (75%).

The shortages of affordable and available rental homes disappear as households move up the

## HOUSING POVERTY

The rule of thumb that households should not spend more than 30% of their income on housing has been a foundation of U.S. housing policy for more than three decades (Pelletiere, 2008). This standard, however, ignores the different financial capabilities among families of varying income and size. Higher income households can often spend more than 30% of their income on housing and still have adequate resources for other basic necessities, such as food and medical care. Extremely low income households cannot afford to spend even 30%.

Michael Stone developed a “residual income” approach for determining whether a household’s housing costs were too high (Stone, 1993). Stone calculated the cost of a minimally adequate standard of living, excluding housing, from family budgets developed by the Bureau of Labor Statistics (BLS). The budgets included such necessities as food, transportation, medical care, and other goods and services. Stone defined households unable to cover these costs, after paying for housing, as living in shelter poverty. Nandinee Kutty (2005) proposed a similar approach, but set the cost of minimally adequate non-housing needs at two-thirds of the official poverty threshold

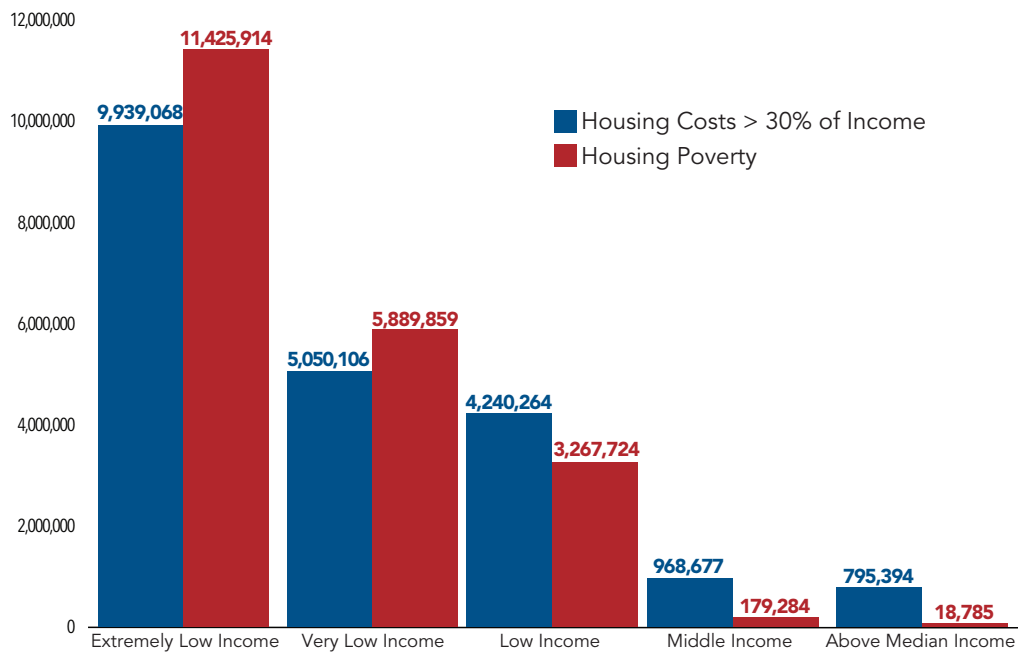
A central challenge of the residual income approach is defining minimally adequate needs. The poverty threshold is the official U.S. measure of income inadequacy; an income

below which a household clearly cannot subsist. Many contend the poverty threshold is too low, so some organizations measure income inadequacy as twice the poverty threshold (Renwick & Short, 2013).

NLIHC identified households living in housing poverty, who are unable to afford non-housing basic necessities after paying for housing, using Kutty’s approach but with inadequate income set at twice the poverty threshold. These households have the clearest and most immediate need. More ELI and VLI renter households live in housing poverty than are cost-burdened by the traditional 30% standard. More than 11.4 million ELI households live in housing poverty, almost 1.5 million of whom spend less than 30% of their income on housing (Figure 4). By comparison, fewer than 180,000 MI renter households live in housing poverty even though nearly 1 million of them spend more than 30% of their income on housing.

FIGURE 4:

### COST BURDENS AND HOUSING POVERTY BY RENTER INCOME GROUP, 2015



Source: NLIHC tabulations of 2015 ACS PUMS data.

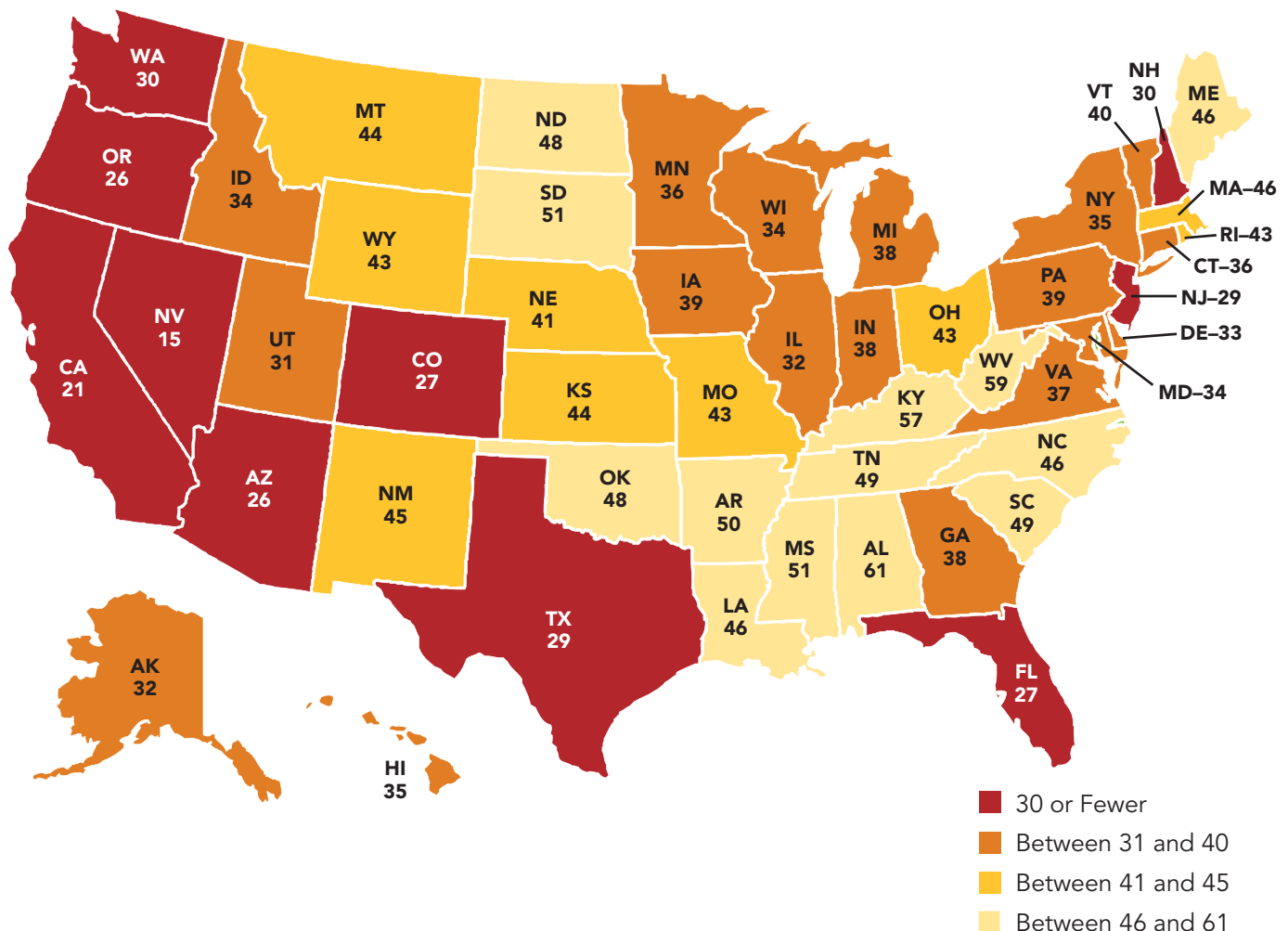
income ladder. Every state has a shortage of affordable and available rental homes at the VLI income threshold of 50% of AMI, 22 states have a shortage of housing at 80% of AMI, and 9 have a shortage at median income.

## FIFTY LARGEST METROPOLITAN AREAS HAVE A HOUSING SHORTAGE FOR EXTREMELY LOW INCOME RENTERS

Every major metropolitan area in the U.S. has a shortage of affordable and available rental homes for ELI renter households (Table 1 and Appendix B). Of the 50 largest metropolitan areas, ELI renters face the largest relative shortages in Las Vegas, NV with 12 affordable and available rental homes for every 100 ELI renter households, Los Angeles, CA (16 homes for every 100 ELI renter households), Houston, TX (18 homes for every 100 ELI renter households), and Orlando, FL (18 homes for every 100 renter households). The metropolitan areas with the greatest availability of homes affordable to ELI renters still have

FIGURE 5:

### UNITS AFFORDABLE AND AVAILABLE PER 100 ELI RENTER HOUSEHOLDS BY STATE



Source: NLIHC tabulations of 2015 ACS PUMS data.

The 2017 figures should not be compared to previous years, because of a change in the definition of extremely low income.

a significant shortage. Boston, MA has 46 affordable and available homes for every 100 ELI renter households and Pittsburgh, PA has 45. The majority of ELI renter households are severely cost-burdened in all 50 of the largest metropolitan areas, ranging from 61% of ELI renter households in Boston, MA to 86% in Las Vegas, NV.

All 50 of the largest metropolitan areas also have a shortage of available rental homes affordable at 50% of AMI. The supply ranges from 22 (Los Angeles, CA) to 84 (Cincinnati, OH-KY-IN) affordable and available rental homes for every 100 VLI renters. Thirty-five of the largest metropolitan have a shortage of affordable and available homes at 80% of AMI, and 11 of them have a shortage at median income.

## CAUSES OF THE HOUSING SHORTAGE FOR THE LOWEST INCOME RENTERS

The private market rarely produces new rental housing affordable to the lowest income households without public subsidy. On average, the most an unassisted four-person ELI household can afford to pay in monthly rent without experiencing a cost burden is \$507 (National Low Income Housing Coalition, 2016). New apartments typically require rents higher than this amount to cover development costs and operating expenses. The median rent for an apartment in a multifamily structure built in 2015 was \$1,381 per month (Joint Center for Housing Studies, 2016).

TABLE 1:

### METROPOLITAN AREAS WITH THE LOWEST AND HIGHEST AVAILABILITY OF RENTAL HOMES AFFORDABLE TO HOUSEHOLDS AT OR BELOW EXTREMELY LOW INCOME, 2015

| Lowest                                    |                                                          | Highest                                      |                                                          |
|-------------------------------------------|----------------------------------------------------------|----------------------------------------------|----------------------------------------------------------|
| Metropolitan Area                         | Units Affordable and Available per 100 Renter Households | Metropolitan Area                            | Units Affordable and Available per 100 Renter Households |
| Las Vegas-Henderson-Paradise, NV          | 12                                                       | Boston-Cambridge-Newton, MA-NH               | 46                                                       |
| Los Angeles-Long Beach-Anaheim, CA        | 16                                                       | Pittsburgh, PA                               | 45                                                       |
| Houston-The Woodlands-Sugar Land, TX      | 18                                                       | Providence-Warwick, RI-MA                    | 44                                                       |
| Orlando-Kissimmee-Sanford, FL             | 18                                                       | Buffalo-Cheektowaga-Niagara Falls, NY        | 44                                                       |
| San Diego-Carlsbad, CA                    | 19                                                       | Cleveland-Elyria, OH                         | 44                                                       |
| Dallas-Fort Worth-Arlington, TX           | 19                                                       | Louisville/Jefferson County, KY-IN           | 42                                                       |
| Riverside-San Bernardino-Ontario, CA      | 19                                                       | Nashville-Davidson-Murfreesboro-Franklin, TN | 42                                                       |
| Sacramento-Roseville--Arden-Arcade, CA    | 20                                                       | Cincinnati, OH-KY-IN                         | 41                                                       |
| Austin-Round Rock, TX                     | 20                                                       | Hartford-West Hartford-East Hartford, CT     | 40                                                       |
| Miami-Fort Lauderdale-West Palm Beach, FL | 21                                                       | Oklahoma City, OK                            | 38                                                       |
| Phoenix-Mesa-Scottsdale, AZ               | 21                                                       | Kansas City, MO-KS                           | 38                                                       |

Source: NLIHC Tabulations of 2015 ACS PUMS data

Some argue that any new housing development, including high-end rental homes, can help address the shortage of housing for low income renters through a process known as filtering. The filtering theory suggests that new development results in a chain of household moves: higher income households move into new, more expensive homes, leaving behind their older and presumably less expensive housing, which is then occupied by other households who leave even older housing behind, and so on. Eventually this process is assumed to increase the availability of the oldest and lowest priced housing to low income renters.

Filtering, however, fails to increase the availability of housing affordable to the lowest income renters (Apgar, 1993). Housing rarely becomes cheap enough for them to afford. In strong markets, owners have an economic incentive to redevelop their properties for higher income renters. In weak markets, owners have an incentive to abandon their properties when rent revenues no longer cover basic operating costs and maintenance. From 2003 to 2013, filtering increased the supply of low-cost rental units with monthly rents of less than \$800 by 4.6%, which was not enough to offset the permanent loss of other similarly priced units (Joint Center for Housing Studies, 2016).

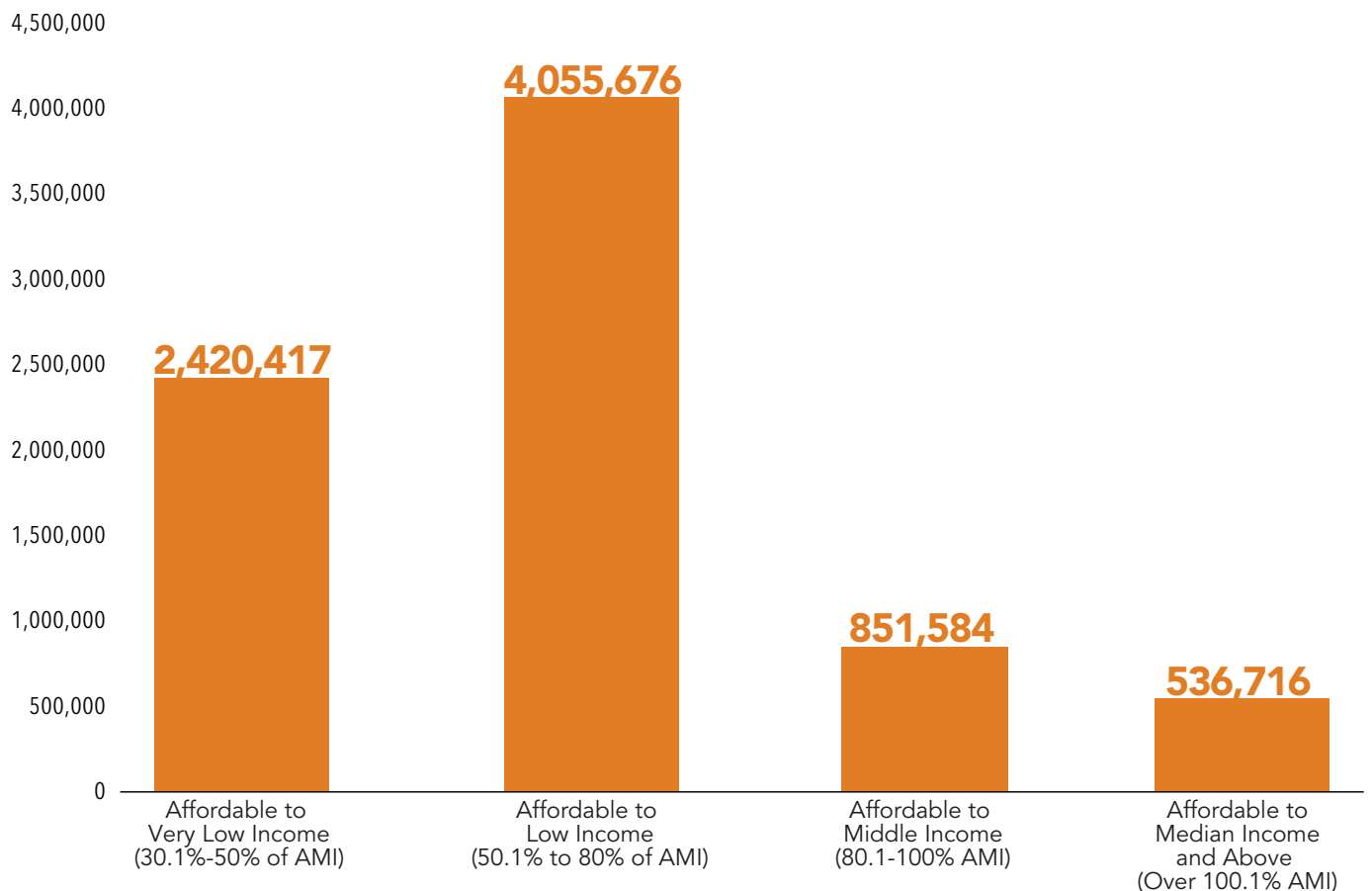
Meanwhile, federal subsidies on which developers most often rely to produce new affordable rental housing are not designed to serve ELI households. These programs include LIHTC, the HOME Investment Partnerships Program (HOME), and the Federal Home Loan Bank's Affordable Housing Program (AHP). While these programs serve an important purpose, fewer than 48% of LIHTC units are occupied by ELI households (U.S. Department of Housing and Urban Development (HUD), 2016a); since 1992, less than 44% of rental homes funded by HOME have been initially occupied by ELI households (HUD, 2016b); and in 2014 and 2015, 23% and 27% of new rental units receiving AHP funding were affordable to ELI households (Federal Housing Finance Agency (FHFA), 2015; FHFA, 2016).

Maximum rents in the LIHTC and HOME programs are tied to the maximum allowable household income rather than tenants' actual income, resulting in rents that can be higher than 30% of ELI households' income and what ELI households can afford without additional housing assistance. The maximum LIHTC rent must be affordable to households with income at 50% or 60% of AMI, while HOME maximum rent must be affordable to households with income no higher than 50% or 65% of AMI. Two separate studies found that approximately 70% of ELI households living in LIHTC housing relied on additional rental assistance, such as vouchers, to afford their home (Furman Center, 2012; Bolton et al., 2014).

ELI households are better served by deep subsidies determined by the tenant's income. These subsidies cover the difference between a household's rental cost and what the tenant can afford to pay, set at 30% of adjusted income. Deep subsidy programs include Housing Choice Vouchers, Public Housing, Project-Based Rental Assistance (Section 8), Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for People with Disabilities, and Permanent Supportive Housing. Unfortunately, these programs are not funded at the level needed to serve all of the nation's lowest income renters.

## **INVESTING TO MEET OUR MOST CRITICAL HOUSING NEEDS**

ELI renter households face a critical shortage of affordable and available rental homes, resulting in severe housing cost burdens and housing instability. Significant investment in the production of ELI housing would greatly reduce housing cost burdens among ELI renter households and help higher income households as well. Of the nation's 11.4 million ELI renter households, nearly 7.9 million occupy housing above their affordability range. Approximately 2.4 million live in rental homes not affordable to them but affordable to VLI renters, 4.1 million live in rental homes affordable to LI renters,

**FIGURE 6:****EXTREMELY LOW INCOME RENTER HOUSEHOLDS  
OCCUPYING UNITS AFFORDABLE TO HIGHER INCOME GROUPS**

Source: NLIHC tabulations of 2015 ACS PUMS data.

and slightly fewer than a million live in homes affordable to MI renters (Figure 6). These rental units could become available to households who can better afford them if new production provided housing to which ELI households could afford to move.

NLIHC supports the realignment of federal housing expenditures to meet our most critical housing needs. Currently, higher income homeowners receive a significantly greater share of federal housing expenditures than low income renters, predominantly through the mortgage interest deduction (MID) (Fischer & Sard, 2016).

Homeowners are eligible to subtract the interest paid on their mortgage from their federal taxable income if they itemize their deductions rather than

claim the standard deduction. The MID is a federal tax expenditure of more than \$65 billion per year, 84% of which goes to households with annual income greater than \$100,000 (Joint Committee on Taxation, 2017). By comparison, less than \$38 billion was spent on all of HUD's housing programs for the lowest income households in 2014, including Public Housing, Housing Choice Vouchers, Section 8 Project Based Rental Assistance, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for People with Disabilities (Fischer & Sard, 2016).

The NLIHC-led United for Homes (UFH) campaign proposes greater investment in housing programs for the lowest income households with savings from modest MID reforms. The UFH campaign

proposes reducing the amount of a mortgage eligible for a tax benefit from \$1 million to \$500,000 and converting the deduction to a non-refundable tax credit. The reduction to \$500,000 would impact few homeowners (NLIHC, 2015). The conversion of the deduction to a tax credit would result in a tax cut for nearly 25 million homeowners who currently don't itemize their deductions or don't get the full benefit of MID (Lu & Toder, 2016). These two reforms, phased in over 5 years, would generate \$241 billion in new revenue over ten years to invest in affordable housing programs (Lu & Toder, 2016), such as the national Housing Trust Fund (HTF), vouchers, and other subsidy programs that serve ELI households.

The national HTF was designed and created precisely to fill the gap of rental homes affordable to the lowest income households. In 2016 the first allocation of HTF dollars was distributed to the 50 states, the District of Columbia, and the U.S. territories. At least 90% of HTF funds must be used for rental housing and at least 75% of the funds for rental housing must benefit ELI households; 100% of HTF funds must benefit ELI households while the HTF is capitalized under \$1 billion a year. The HTF is funded by a small mandatory contribution from Fannie Mae and Freddie Mac, based on the volume of their business. The HTF received nearly \$174 million in contributions in 2016. While a step in the right direction, the national HTF needs much more revenue to meet the housing needs of ELI renters.

Tenant-based vouchers are another important, and underfunded, approach to meeting the housing needs of ELI renters. At their best, they give recipients an opportunity to afford quality housing in a neighborhood of their choice. Recipients find a rental home and contribute 30% of their income toward housing costs. The voucher pays the remaining costs up to the local housing agency's payment standard. Vouchers typically cost less than new housing production, making them a preferred form of housing assistance in weak housing markets with an abundance of vacant, physically adequate housing.

Barriers exist, however, that can make it difficult for

recipients to use their voucher, particularly in strong housing markets. The payment standard for HCVs is approximately the Fair Market Rent (FMR), set at the 40<sup>th</sup> percentile of rents for current movers. FMRs are published by HUD each year for every metropolitan area and nonmetropolitan county. A single FMR, adjusted for number of bedrooms, is applied throughout an entire FMR area, despite varying rents within the area. This standard constrains recipients to neighborhoods and localities with lower housing costs. Anecdotal reports from high-cost areas in California indicate that a high percentage of voucher holders transfer (or "port") their vouchers from high-cost jurisdictions to less costly ones.

HUD recently published a rule requiring local public housing agencies in 24 metropolitan areas to use Small Area FMRs to set voucher payment standards. Small Area FMRs reflect rents for U.S. Postal ZIP Codes within metropolitan regions. HUD's intent with Small Area FMRs is to better align voucher payment standards with neighborhood-scale rental markets, resulting in relatively higher subsidies in higher opportunity neighborhoods with more expensive rents and lower subsidies in less costly neighborhoods. Small Area FMRs are expected to help households use vouchers in a broader range of neighborhoods.

Vouchers' effectiveness could be further improved with additional reforms. Regional voucher administration would enhance mobility and reduce administrative costs; protection against discrimination based on source of income would make available more rental homes to voucher holders, because landlords in many jurisdictions are now free to refuse vouchers; and in high-cost areas, cost-based vouchers matched with new production would stretch current voucher funding to a larger number of eligible households.

NLIHC also supports efforts to expand and reform LIHTC, the nation's largest affordable housing production subsidy. Important improvements to better serve ELI households include a 50% basis boost in tax credits for developments that set aside at least 20% of their housing units for ELI

renters, and income averaging, which would allow a development to use tax credits to serve households with income up to 80% of AMI, as long as the average household income limit of the development is either 50% or 60% of AMI. These reforms were included in a comprehensive bill, “The Affordable Housing Credit Improvement Act” (S. 3237), introduced in the 114<sup>th</sup> Congress by Senators Maria Cantwell (D-WA) and Orrin Hatch (R-UT).

Funding to preserve the existing federally assisted housing supply is also essential. Public Housing, Section 8 Project-Based Rental Assistance, Section 202 Housing for the Elderly, and Section 811 Housing for People with Disabilities provide affordable housing to more than 1.7 million ELI households (HUD, 2015). Unfortunately, nearly 46,000 rental homes subsidized by Section 8 Project-Based Rental Assistance were lost from the affordable stock between 2005 and 2014, because owners opted out of the program (Ray, Kim, Nguyen, & Choi, 2015). And despite its critical role in providing much needed housing to low income renters, Public Housing received \$1.6 billion less for operations in 2016 than in 2010. Funding used to repair and renovate the public housing stock has declined by 53% since 2000 (Center on Budget and Policy Priorities, 2016).

## CONCLUSION

ELI renter households face a shortage of 7.4 million affordable and available rental homes. Seventy-one percent of them spend more than half of their income on housing, accounting for nearly 73% of all severely cost-burdened renter households in the U.S. The possibility of tax reform in the coming years provides the opportunity to realign federal housing expenditures to meet this critical housing need. This realignment includes reforming the MID, which overwhelmingly benefits higher income households who need assistance the least, and investing the savings in housing programs that serve those who need it the most, such as the HTF and rental assistance programs. We also have the opportunity to expand and reform the nation’s largest housing

production subsidy, LIHTC, to better serve ELI households. In short, the billions of dollars in federal housing expenditures must be rebalanced to serve those most in need.

## ABOUT THE DATA

This report is based on data from the 2015 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey of approximately 3.5 million addresses. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. PUMS contains individual ACS questionnaire records for a subsample of housing units and their occupants.

PUMS data are available for geographic areas called Public Use Microdata Sample Areas (PUMAs). Individual PUMS records were matched to their appropriate metropolitan area or given nonmetropolitan status using the Missouri Data Center’s MABLE/Geocorr12 online application. If at least 50% of a PUMA was in a Core Based Statistical Area (CBSA), we assigned it to the CBSA. Otherwise, the PUMA was given nonmetropolitan status.

Households were categorized by their income relative to the metropolitan area’s median family income or state’s nonmetropolitan median family income, adjusted for household size. Housing units were categorized according to the income needed to afford the rent and utilities without spending more than 30% of income. The categorization of units was done without regard to the incomes of the current tenants.

More information about the ACS PUMS files is available at <https://www.census.gov/programs-surveys/acs/technical-documentation/pums/about.html>

## FOR MORE INFORMATION

For further information regarding this report or the methodology, please contact Andrew Aurand, NLIHC vice president for research, [aurand@nlihc.org](mailto:aurand@nlihc.org), 202-662-1530 x245.

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# APPENDIX A: STATE COMPARISONS

States in **RED** have less than the national level of affordable and available units per 100 households at or below the ELI threshold

| Surplus (Deficit) of Affordable and Available Units |                    |                     | Affordable and Available Units per 100 Households at or below Threshold |                     |                     |                      | % Within Each Income Category with Severe Housing Cost Burden |                 |                |                 |
|-----------------------------------------------------|--------------------|---------------------|-------------------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------------------------------------------------|-----------------|----------------|-----------------|
| State                                               | At or below ELI    | At or below 50% AMI | At or below ELI                                                         | At or below 50% AMI | At or below 80% AMI | At or below 100% AMI | At ELI                                                        | >ELI to 50% AMI | 51% to 80% AMI | 81% to 100% AMI |
| Alabama                                             | (76,642)           | (63,869)            | 61                                                                      | 77                  | 109                 | 110                  | 66%                                                           | 23%             | 3%             | 1%              |
| <b>Alaska</b>                                       | <b>(15,972)</b>    | <b>(13,559)</b>     | <b>32</b>                                                               | <b>62</b>           | <b>93</b>           | <b>102</b>           | <b>67%</b>                                                    | <b>27%</b>      | <b>9%</b>      | <b>0%</b>       |
| <b>Arizona</b>                                      | <b>(168,367)</b>   | <b>(176,504)</b>    | <b>26</b>                                                               | <b>48</b>           | <b>99</b>           | <b>107</b>           | <b>72%</b>                                                    | <b>39%</b>      | <b>9%</b>      | <b>2%</b>       |
| Arkansas                                            | (61,063)           | (56,497)            | 50                                                                      | 66                  | 105                 | 108                  | 65%                                                           | 29%             | 3%             | 1%              |
| <b>California</b>                                   | <b>(1,110,803)</b> | <b>(1,564,813)</b>  | <b>21</b>                                                               | <b>30</b>           | <b>68</b>           | <b>86</b>            | <b>77%</b>                                                    | <b>47%</b>      | <b>17%</b>     | <b>5%</b>       |
| <b>Colorado</b>                                     | <b>(120,987)</b>   | <b>(140,128)</b>    | <b>27</b>                                                               | <b>52</b>           | <b>93</b>           | <b>101</b>           | <b>75%</b>                                                    | <b>33%</b>      | <b>7%</b>      | <b>4%</b>       |
| Connecticut                                         | (87,872)           | (77,702)            | 36                                                                      | 65                  | 102                 | 106                  | 71%                                                           | 30%             | 6%             | 1%              |
| <b>Delaware</b>                                     | <b>(17,380)</b>    | <b>(14,241)</b>     | <b>33</b>                                                               | <b>65</b>           | <b>102</b>          | <b>109</b>           | <b>74%</b>                                                    | <b>35%</b>      | <b>7%</b>      | <b>1%</b>       |
| District of Columbia                                | (27,737)           | (21,775)            | 44                                                                      | 70                  | 91                  | 99                   | 64%                                                           | 27%             | 7%             | 0%              |
| <b>Florida</b>                                      | <b>(441,565)</b>   | <b>(618,872)</b>    | <b>27</b>                                                               | <b>35</b>           | <b>79</b>           | <b>96</b>            | <b>79%</b>                                                    | <b>55%</b>      | <b>17%</b>     | <b>5%</b>       |
| Georgia                                             | (238,606)          | (267,820)           | 38                                                                      | 52                  | 98                  | 105                  | 74%                                                           | 36%             | 8%             | 1%              |
| Hawaii                                              | (23,925)           | (40,962)            | 35                                                                      | 37                  | 74                  | 88                   | 75%                                                           | 61%             | 21%            | 9%              |
| <b>Idaho</b>                                        | <b>(33,271)</b>    | <b>(29,524)</b>     | <b>34</b>                                                               | <b>61</b>           | <b>102</b>          | <b>104</b>           | <b>71%</b>                                                    | <b>24%</b>      | <b>2%</b>      | <b>0%</b>       |
| <b>Illinois</b>                                     | <b>(324,178)</b>   | <b>(293,199)</b>    | <b>32</b>                                                               | <b>61</b>           | <b>98</b>           | <b>103</b>           | <b>74%</b>                                                    | <b>27%</b>      | <b>6%</b>      | <b>1%</b>       |
| Indiana                                             | (142,336)          | (94,315)            | 38                                                                      | 74                  | 107                 | 109                  | 71%                                                           | 22%             | 3%             | 1%              |
| Iowa                                                | (64,763)           | (25,841)            | 39                                                                      | 85                  | 105                 | 105                  | 67%                                                           | 12%             | 3%             | 3%              |
| Kansas                                              | (48,887)           | (32,186)            | 44                                                                      | 79                  | 104                 | 106                  | 65%                                                           | 18%             | 3%             | 1%              |
| Kentucky                                            | (75,914)           | (63,209)            | 57                                                                      | 75                  | 105                 | 107                  | 62%                                                           | 19%             | 4%             | 1%              |
| Louisiana                                           | (107,787)          | (112,932)           | 46                                                                      | 60                  | 101                 | 107                  | 70%                                                           | 33%             | 7%             | 2%              |
| Maine                                               | (25,036)           | (24,971)            | 46                                                                      | 67                  | 101                 | 104                  | 57%                                                           | 26%             | 4%             | 0%              |
| <b>Maryland</b>                                     | <b>(119,241)</b>   | <b>(141,378)</b>    | <b>34</b>                                                               | <b>55</b>           | <b>97</b>           | <b>105</b>           | <b>73%</b>                                                    | <b>32%</b>      | <b>6%</b>      | <b>1%</b>       |
| Massachusetts                                       | (158,769)          | (180,684)           | 46                                                                      | 60                  | 92                  | 99                   | 62%                                                           | 32%             | 8%             | 1%              |
| Michigan                                            | (207,639)          | (185,187)           | 38                                                                      | 64                  | 101                 | 104                  | 72%                                                           | 27%             | 5%             | 2%              |
| Minnesota                                           | (108,977)          | (82,759)            | 36                                                                      | 72                  | 100                 | 101                  | 64%                                                           | 19%             | 4%             | 1%              |
| Mississippi                                         | (60,365)           | (68,898)            | 51                                                                      | 56                  | 98                  | 107                  | 67%                                                           | 31%             | 8%             | 1%              |
| Missouri                                            | (125,578)          | (91,514)            | 43                                                                      | 74                  | 104                 | 105                  | 69%                                                           | 20%             | 3%             | 2%              |
| Montana                                             | (18,273)           | (15,962)            | 44                                                                      | 72                  | 100                 | 104                  | 69%                                                           | 20%             | 4%             | 2%              |
| Nebraska                                            | (38,742)           | (24,960)            | 41                                                                      | 79                  | 103                 | 103                  | 69%                                                           | 15%             | 2%             | 1%              |
| <b>Nevada</b>                                       | <b>(85,176)</b>    | <b>(98,990)</b>     | <b>15</b>                                                               | <b>39</b>           | <b>96</b>           | <b>107</b>           | <b>83%</b>                                                    | <b>42%</b>      | <b>8%</b>      | <b>1%</b>       |
| <b>New Hampshire</b>                                | <b>(25,614)</b>    | <b>(18,500)</b>     | <b>30</b>                                                               | <b>72</b>           | <b>100</b>          | <b>102</b>           | <b>66%</b>                                                    | <b>20%</b>      | <b>2%</b>      | <b>0%</b>       |
| <b>New Jersey</b>                                   | <b>(212,237)</b>   | <b>(300,470)</b>    | <b>29</b>                                                               | <b>39</b>           | <b>86</b>           | <b>99</b>            | <b>74%</b>                                                    | <b>43%</b>      | <b>8%</b>      | <b>3%</b>       |
| New Mexico                                          | (40,060)           | (41,091)            | 45                                                                      | 60                  | 102                 | 109                  | 68%                                                           | 32%             | 9%             | 1%              |
| New York                                            | (630,152)          | (752,943)           | 35                                                                      | 50                  | 81                  | 95                   | 72%                                                           | 40%             | 12%            | 4%              |
| North Carolina                                      | (196,339)          | (205,340)           | 46                                                                      | 63                  | 103                 | 107                  | 68%                                                           | 31%             | 7%             | 1%              |
| North Dakota                                        | (16,372)           | (4,932)             | 48                                                                      | 90                  | 108                 | 112                  | 64%                                                           | 16%             | 6%             | 0%              |
| Ohio                                                | (269,383)          | (170,693)           | 43                                                                      | 76                  | 103                 | 104                  | 68%                                                           | 18%             | 3%             | 1%              |
| Oklahoma                                            | (69,768)           | (65,592)            | 48                                                                      | 68                  | 106                 | 108                  | 65%                                                           | 21%             | 3%             | 1%              |
| <b>Oregon</b>                                       | <b>(105,536)</b>   | <b>(137,540)</b>    | <b>26</b>                                                               | <b>41</b>           | <b>89</b>           | <b>98</b>            | <b>76%</b>                                                    | <b>39%</b>      | <b>9%</b>      | <b>4%</b>       |
| Pennsylvania                                        | (267,324)          | (234,855)           | 39                                                                      | 67                  | 98                  | 103                  | 69%                                                           | 29%             | 4%             | 2%              |
| Rhode Island                                        | (29,992)           | (29,895)            | 43                                                                      | 63                  | 98                  | 105                  | 63%                                                           | 31%             | 4%             | 0%              |
| South Carolina                                      | (83,678)           | (85,287)            | 49                                                                      | 64                  | 102                 | 106                  | 68%                                                           | 34%             | 7%             | 2%              |
| South Dakota                                        | (15,782)           | (8,991)             | 51                                                                      | 82                  | 103                 | 103                  | 57%                                                           | 18%             | 5%             | 0%              |
| Tennessee                                           | (124,706)          | (125,390)           | 49                                                                      | 65                  | 102                 | 106                  | 65%                                                           | 26%             | 5%             | 2%              |
| <b>Texas</b>                                        | <b>(626,192)</b>   | <b>(677,391)</b>    | <b>29</b>                                                               | <b>51</b>           | <b>97</b>           | <b>105</b>           | <b>72%</b>                                                    | <b>32%</b>      | <b>6%</b>      | <b>1%</b>       |
| <b>Utah</b>                                         | <b>(47,180)</b>    | <b>(42,133)</b>     | <b>31</b>                                                               | <b>62</b>           | <b>100</b>          | <b>104</b>           | <b>68%</b>                                                    | <b>20%</b>      | <b>3%</b>      | <b>1%</b>       |
| Vermont                                             | (10,866)           | (13,083)            | 40                                                                      | 59                  | 93                  | 101                  | 58%                                                           | 26%             | 6%             | 1%              |
| Virginia                                            | (156,646)          | (188,507)           | 37                                                                      | 54                  | 97                  | 104                  | 75%                                                           | 35%             | 7%             | 1%              |
| <b>Washington</b>                                   | <b>(163,924)</b>   | <b>(188,477)</b>    | <b>30</b>                                                               | <b>53</b>           | <b>93</b>           | <b>99</b>            | <b>71%</b>                                                    | <b>32%</b>      | <b>5%</b>      | <b>2%</b>       |
| West Virginia                                       | (26,950)           | (23,980)            | 59                                                                      | 73                  | 103                 | 108                  | 63%                                                           | 23%             | 4%             | 0%              |
| <b>Wisconsin</b>                                    | <b>(123,516)</b>   | <b>(83,100)</b>     | <b>34</b>                                                               | <b>75</b>           | <b>101</b>          | <b>103</b>           | <b>68%</b>                                                    | <b>19%</b>      | <b>3%</b>      | <b>1%</b>       |
| Wyoming                                             | (8,731)            | (1,702)             | 43                                                                      | 93                  | 110                 | 111                  | 65%                                                           | 12%             | 1%             | 0%              |
| <b>USA Totals</b>                                   | <b>(7,386,799)</b> | <b>(8,023,143)</b>  | <b>35</b>                                                               | <b>55</b>           | <b>93</b>           | <b>101</b>           | <b>71%</b>                                                    | <b>33%</b>      | <b>8%</b>      | <b>2%</b>       |

Source: NLIHC Tabulations of 2015 ACS PUMS data  
 ELI is no more than 30% of AMI or the poverty guideline, whichever is higher

# APPENDIX B: METROPOLITAN AREA COMPARISONS

Metropolitan areas in **RED** have less than the national level of affordable and available units per 100 households at or below the ELI threshold

| Metro Area                                     | Surplus (Deficit)<br>of Affordable and<br>Available Units |                        | Affordable and Available Units<br>per 100 Households at or below<br>Threshold |                        |                        |                         | % Within Each Income Category<br>with Severe Housing Cost Burden |                    |                   |                    |
|------------------------------------------------|-----------------------------------------------------------|------------------------|-------------------------------------------------------------------------------|------------------------|------------------------|-------------------------|------------------------------------------------------------------|--------------------|-------------------|--------------------|
|                                                | At or below<br>ELI                                        | At or below<br>50% AMI | At or<br>below ELI                                                            | At or below<br>50% AMI | At or below<br>80% AMI | At or below<br>100% AMI | At ELI                                                           | >ELI to<br>50% AMI | 51% to<br>80% AMI | 81% to<br>100% AMI |
| Atlanta-Sandy Springs-Roswell, GA              | (134,905)                                                 | (155,692)              | 25                                                                            | 47                     | 98                     | 105                     | 79%                                                              | 39%                | 6%                | 1%                 |
| Austin-Round Rock, TX                          | (48,449)                                                  | (65,233)               | 20                                                                            | 41                     | 97                     | 105                     | 81%                                                              | 37%                | 4%                | 2%                 |
| Baltimore-Columbia-Towson, MD                  | (59,204)                                                  | (58,518)               | 37                                                                            | 62                     | 96                     | 104                     | 71%                                                              | 30%                | 7%                | 2%                 |
| Boston-Cambridge-Newton, MA-NH                 | (111,942)                                                 | (124,187)              | 46                                                                            | 61                     | 90                     | 97                      | 61%                                                              | 31%                | 9%                | 2%                 |
| Buffalo-Cheektowaga-Niagara Falls, NY          | (32,785)                                                  | (15,842)               | 44                                                                            | 82                     | 104                    | 105                     | 70%                                                              | 17%                | 2%                | 1%                 |
| Charlotte-Concord-Gastonia, NC-SC              | (52,447)                                                  | (58,215)               | 30                                                                            | 53                     | 101                    | 104                     | 71%                                                              | 29%                | 7%                | 1%                 |
| Chicago-Naperville-Elgin, IL-IN-WI             | (264,442)                                                 | (267,554)              | 26                                                                            | 53                     | 96                     | 102                     | 76%                                                              | 31%                | 7%                | 1%                 |
| Cincinnati, OH-KY-IN                           | (48,224)                                                  | (21,562)               | 41                                                                            | 84                     | 105                    | 106                     | 70%                                                              | 19%                | 4%                | 0%                 |
| Cleveland-Elyria, OH                           | (51,661)                                                  | (36,961)               | 44                                                                            | 74                     | 102                    | 104                     | 68%                                                              | 18%                | 3%                | 1%                 |
| Columbus, OH                                   | (53,311)                                                  | (38,343)               | 30                                                                            | 69                     | 102                    | 105                     | 73%                                                              | 23%                | 4%                | 0%                 |
| Dallas-Fort Worth-Arlington, TX                | (173,297)                                                 | (185,007)              | 19                                                                            | 50                     | 99                     | 105                     | 77%                                                              | 29%                | 6%                | 2%                 |
| Denver-Aurora-Lakewood, CO                     | (62,818)                                                  | (78,605)               | 24                                                                            | 48                     | 91                     | 100                     | 74%                                                              | 34%                | 7%                | 3%                 |
| Detroit-Warren-Dearborn, MI                    | (104,830)                                                 | (94,453)               | 34                                                                            | 60                     | 98                     | 101                     | 74%                                                              | 31%                | 6%                | 2%                 |
| Fresno, CA                                     | (35,536)                                                  | (41,251)               | 23                                                                            | 27                     | 76                     | 94                      | 72%                                                              | 60%                | 13%               | 4%                 |
| Hartford-West Hartford-East Hartford, CT       | (28,881)                                                  | (19,261)               | 40                                                                            | 76                     | 109                    | 110                     | 70%                                                              | 26%                | 4%                | 0%                 |
| Houston-The Woodlands-Sugar Land, TX           | (185,197)                                                 | (180,872)              | 18                                                                            | 50                     | 96                     | 104                     | 78%                                                              | 30%                | 5%                | 1%                 |
| Indianapolis-Carmel-Anderson, IN               | (50,654)                                                  | (35,062)               | 27                                                                            | 72                     | 107                    | 108                     | 76%                                                              | 24%                | 4%                | 0%                 |
| Jacksonville, FL                               | (28,228)                                                  | (36,100)               | 37                                                                            | 49                     | 101                    | 108                     | 78%                                                              | 35%                | 5%                | 1%                 |
| Kansas City, MO-KS                             | (44,616)                                                  | (23,583)               | 38                                                                            | 80                     | 105                    | 106                     | 67%                                                              | 18%                | 2%                | 1%                 |
| Las Vegas-Henderson-Paradise, NV               | (66,125)                                                  | (83,383)               | 12                                                                            | 32                     | 95                     | 108                     | 86%                                                              | 50%                | 10%               | 1%                 |
| Los Angeles-Long Beach-Anaheim, CA             | (415,476)                                                 | (634,949)              | 16                                                                            | 22                     | 56                     | 77                      | 82%                                                              | 53%                | 21%               | 8%                 |
| Louisville/Jefferson County, KY-IN             | (26,591)                                                  | (16,986)               | 42                                                                            | 76                     | 106                    | 107                     | 63%                                                              | 14%                | 3%                | 1%                 |
| Memphis, TN-MS-AR                              | (33,264)                                                  | (32,821)               | 37                                                                            | 58                     | 102                    | 107                     | 72%                                                              | 33%                | 5%                | 3%                 |
| Miami-Fort Lauderdale-West Palm Beach, FL      | (161,403)                                                 | (237,177)              | 21                                                                            | 23                     | 53                     | 78                      | 81%                                                              | 70%                | 29%               | 10%                |
| Milwaukee-Waukesha-West Allis, WI              | (52,943)                                                  | (37,317)               | 22                                                                            | 67                     | 97                     | 101                     | 74%                                                              | 26%                | 3%                | 2%                 |
| Minneapolis-St. Paul-Bloomington, MN-WI        | (78,997)                                                  | (66,470)               | 31                                                                            | 67                     | 99                     | 101                     | 66%                                                              | 21%                | 4%                | 1%                 |
| Nashville-Davidson--Murfreesboro--Franklin, TN | (35,224)                                                  | (38,418)               | 42                                                                            | 62                     | 99                     | 103                     | 65%                                                              | 27%                | 5%                | 3%                 |
| New Orleans-Metairie, LA                       | (39,579)                                                  | (48,223)               | 30                                                                            | 42                     | 95                     | 103                     | 80%                                                              | 44%                | 8%                | 4%                 |
| New York-Newark-Jersey City, NY-NJ-PA          | (638,500)                                                 | (890,371)              | 32                                                                            | 40                     | 75                     | 93                      | 73%                                                              | 46%                | 13%               | 5%                 |
| Oklahoma City, OK                              | (26,690)                                                  | (28,621)               | 38                                                                            | 63                     | 107                    | 109                     | 67%                                                              | 21%                | 4%                | 0%                 |
| Orlando-Kissimmee-Sanford, FL                  | (53,607)                                                  | (81,378)               | 18                                                                            | 23                     | 78                     | 102                     | 82%                                                              | 59%                | 15%               | 2%                 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD    | (147,768)                                                 | (134,360)              | 30                                                                            | 60                     | 97                     | 103                     | 75%                                                              | 35%                | 7%                | 2%                 |
| Phoenix-Mesa-Scottsdale, AZ                    | (116,080)                                                 | (119,237)              | 21                                                                            | 48                     | 101                    | 107                     | 74%                                                              | 39%                | 9%                | 2%                 |
| Pittsburgh, PA                                 | (51,727)                                                  | (32,526)               | 45                                                                            | 77                     | 99                     | 102                     | 62%                                                              | 18%                | 3%                | 3%                 |
| Portland-Vancouver-Hillsboro, OR-WA            | (52,848)                                                  | (78,806)               | 27                                                                            | 41                     | 90                     | 98                      | 75%                                                              | 37%                | 8%                | 2%                 |
| Providence-Warwick, RI-MA                      | (44,414)                                                  | (42,359)               | 44                                                                            | 66                     | 98                     | 104                     | 63%                                                              | 31%                | 3%                | 0%                 |
| Raleigh, NC                                    | (26,317)                                                  | (17,592)               | 28                                                                            | 72                     | 108                    | 109                     | 71%                                                              | 27%                | 2%                | 1%                 |
| Richmond, VA                                   | (29,138)                                                  | (31,716)               | 31                                                                            | 55                     | 99                     | 103                     | 78%                                                              | 31%                | 5%                | 2%                 |
| Riverside-San Bernardino-Ontario, CA           | (109,579)                                                 | (145,192)              | 19                                                                            | 27                     | 70                     | 88                      | 79%                                                              | 52%                | 18%               | 8%                 |
| Sacramento--Roseville--Arden-Arcade, CA        | (73,767)                                                  | (84,519)               | 20                                                                            | 43                     | 90                     | 100                     | 78%                                                              | 30%                | 11%               | 2%                 |
| San Antonio-New Braunfels, TX                  | (43,706)                                                  | (59,749)               | 33                                                                            | 44                     | 98                     | 106                     | 69%                                                              | 39%                | 5%                | 3%                 |
| San Diego-Carlsbad, CA                         | (86,542)                                                  | (142,052)              | 19                                                                            | 24                     | 66                     | 84                      | 80%                                                              | 50%                | 20%               | 6%                 |
| San Francisco-Oakland-Hayward, CA              | (130,794)                                                 | (166,067)              | 29                                                                            | 44                     | 77                     | 89                      | 69%                                                              | 39%                | 11%               | 3%                 |
| San Jose-Sunnyvale-Santa Clara, CA             | (45,125)                                                  | (61,360)               | 27                                                                            | 40                     | 82                     | 94                      | 76%                                                              | 40%                | 10%               | 1%                 |
| Seattle-Tacoma-Bellevue, WA                    | (87,797)                                                  | (101,800)              | 29                                                                            | 53                     | 91                     | 97                      | 73%                                                              | 34%                | 5%                | 3%                 |
| St. Louis, MO-IL                               | (61,934)                                                  | (41,920)               | 37                                                                            | 74                     | 105                    | 105                     | 72%                                                              | 20%                | 4%                | 2%                 |
| Tampa-St. Petersburg-Clearwater, FL            | (66,690)                                                  | (96,695)               | 28                                                                            | 35                     | 90                     | 102                     | 78%                                                              | 50%                | 13%               | 3%                 |
| Tucson, AZ                                     | (31,500)                                                  | (33,587)               | 22                                                                            | 44                     | 98                     | 106                     | 73%                                                              | 40%                | 10%               | 1%                 |
| Virginia Beach-Norfolk-Newport News, VA-NC     | (37,760)                                                  | (53,290)               | 33                                                                            | 44                     | 92                     | 105                     | 78%                                                              | 48%                | 10%               | 1%                 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV   | (119,185)                                                 | (154,412)              | 31                                                                            | 50                     | 95                     | 103                     | 73%                                                              | 33%                | 6%                | 1%                 |
| USA Totals                                     | (7,386,799)                                               | (8,023,143)            | 35                                                                            | 55                     | 93                     | 101                     | 71%                                                              | 33%                | 8%                | 2%                 |

Source: NLIHC Tabulations of 2015 ACS PUMS data  
ELI is no more than 30% of AMI or the poverty guideline, whichever is higher



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