

Affordable Housing is Nowhere to be Found for Millions

For the first time in decades, the federal government will invest funds in the creation of rental housing units explicitly targeted to extremely low income (ELI) households, those with incomes at or below 30% of area median income (AMI). This will be achieved with the implementation of the National Housing Trust Fund (NHTF). The NHTF was signed into law in 2008 but up until now, had not received funding. It will finally begin distributing funds to state agencies early in 2016. This investment in deeply affordable housing comes at a critical time, as this report will show.

Every year, the National Low Income Housing Coalition (NLIHC) examines the availability of rental housing affordable to ELI and other low income renter households and has shown that the gap between the number of ELI households and the number of rental homes that are **both affordable and available**¹ to them has grown dramatically since the foreclosure crisis and recession. Despite this growing need, most new rental units being built are only affordable to households with incomes above 50% of AMI. At the same time, the existing stock of federally subsidized housing is shrinking through demolition and contract expirations, and waiting lists for housing assistance remain years long in many communities. Federal housing assistance is so limited that just one out of every four eligible households receives it.

The NHTF is structured as a block grant to states, and at least 90% of all funding will be used to produce, preserve, rehabilitate and operate rental housing. Further, 75% of rental housing funding must benefit ELI. The funding of the NHTF will make a difference in the lives of many ELI renters by supporting the development and preservation of housing affordable to this income group. However, additional funding to the NHTF will be necessary to assure support to all income eligible households in need of housing.

¹ An affordable unit is one in which a household at the defined income threshold can rent without paying more than 30% of its income on housing and utility costs. A unit is affordable and available if that unit is both affordable and vacant, or is currently occupied by a household at the defined income threshold or below.

Along with examining the housing needs of income groups commonly defined by HUD (see Box 1), NLIHC continues this year to look at the housing needs of renter households with incomes at or below 15% of AMI, an income category not examined by HUD, but one that includes the country's most vulnerable renters. NLIHC calls the 15% AMI category "deeply low income (DLI)" for the purposes of this report.

As in previous years, the data in this report are offered at the national, state, and metropolitan level. The data used in this analysis come from the 2013 American Community Survey (ACS).

See Box 1 for definitions of DLI and the official HUD income categories.

Key findings of this issue of *Housing Spotlight* are:

- The number of ELI renter households rose from 9.6 million in 2009 to 10.3 million in 2013 and they made up 24% of all renter households in 2013.
- There was a shortage of 7.1 million affordable rental units available to ELI renter households in 2013. Another way to express this gap is that there were just 31 affordable and available units per 100 ELI renter households. The data show no change from the analysis a year ago.
- For the 4.1 million renter households DLI renter households in 2013, there was a shortage of 3.4 million affordable rental units available to them. There were just 17 affordable and available units per 100 DLI renter households.
- Seventy-five percent of ELI renter households spent more than half of their income on rent and utilities; 90% of DLI renter households spent more than half of their income for rent and utilities.
- In every state, at least 60% of ELI renters paid more than half of their income on rent and utilities.

BOX 1: DEFINITIONS

- **AREA MEDIAN INCOME (AMI):** The median family income in the metropolitan or nonmetropolitan area
- **DEEPLY LOW INCOME (DLI):** Households with income at or below 15% of AMI
- **EXTREMELY LOW INCOME (ELI):** Households with income at or below 30% of AMI
- **VERY LOW INCOME (VLI):** Households with income between 30% and 50% of AMI
- **LOW INCOME (LI):** Households with income between 50% and 80% of AMI
- **NOT LOW INCOME:** Households with income above 80% 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

- No state had more than 56 units of rental housing affordable and available for every 100 ELI households, and no state had more than 37 units of rental housing affordable and available for every 100 DLI households.
- Among the 50 metropolitan areas with the largest renter household populations, the number of affordable and available rental units for every 100 ELI households ranged from 10 in Las Vegas-Henderson-Paradise, NV to 47 in Boston-Cambridge-Newton, MA.

Shortage of Affordable Units

The number of renter households in the United States has steadily increased over the last decade, after the homeownership rate peaked in 2004 (69%). Since 2004, the proportion of the United States population renting has increased from 31% to 36% in 2013. Nearly one out of every four renter households, approximately 10.3 million, were ELI in 2013. However, there were just 5.8 million rental units affordable to these households, resulting in an absolute shortage of 4.5 million affordable units. In other words, in 2013, for every 100 ELI renters, there were only 56 affordable units (*Figure 1*).

Among the 10.3 million ELI renter households, 4.1 million were DLI. For DLI renters, affordable rental housing was scarce. There were just 2.4 million rental units affordable to this income group in 2013. In addition, 90% of DLI households were paying more than half of their income on housing costs. Households paying more than 50% of their income towards housing costs are considered severely housing cost burdened, and for these households, an unforeseen expense, such as a car repair, can turn into a financial disaster. Severely cost-burdened households, with

little ability to build a financial cushion, are at risk of becoming homeless.

Many DLI renters are people with long-term disabilities or are elderly, and many rely on Supplemental Security Income (SSI) to cover housing costs and other needs. In 2012, SSI was the sole source of income for 4.8 million Americans.

The maximum monthly SSI payment is currently \$733 for an individual and \$1,100 for a couple.² In 181 housing markets across 33 states, one-bedroom rents exceeded 100% of monthly SSI income.³

For very low income (VLI) renter households, those with income between 31% and 50% of AMI, there was a surplus of 2.3 million affordable rental units. However, overall, there were 17.7 million renter households with incomes at 50% of AMI or less, and just 15.5 million rental units in this category, creating a gap of 2.1 million rental units.

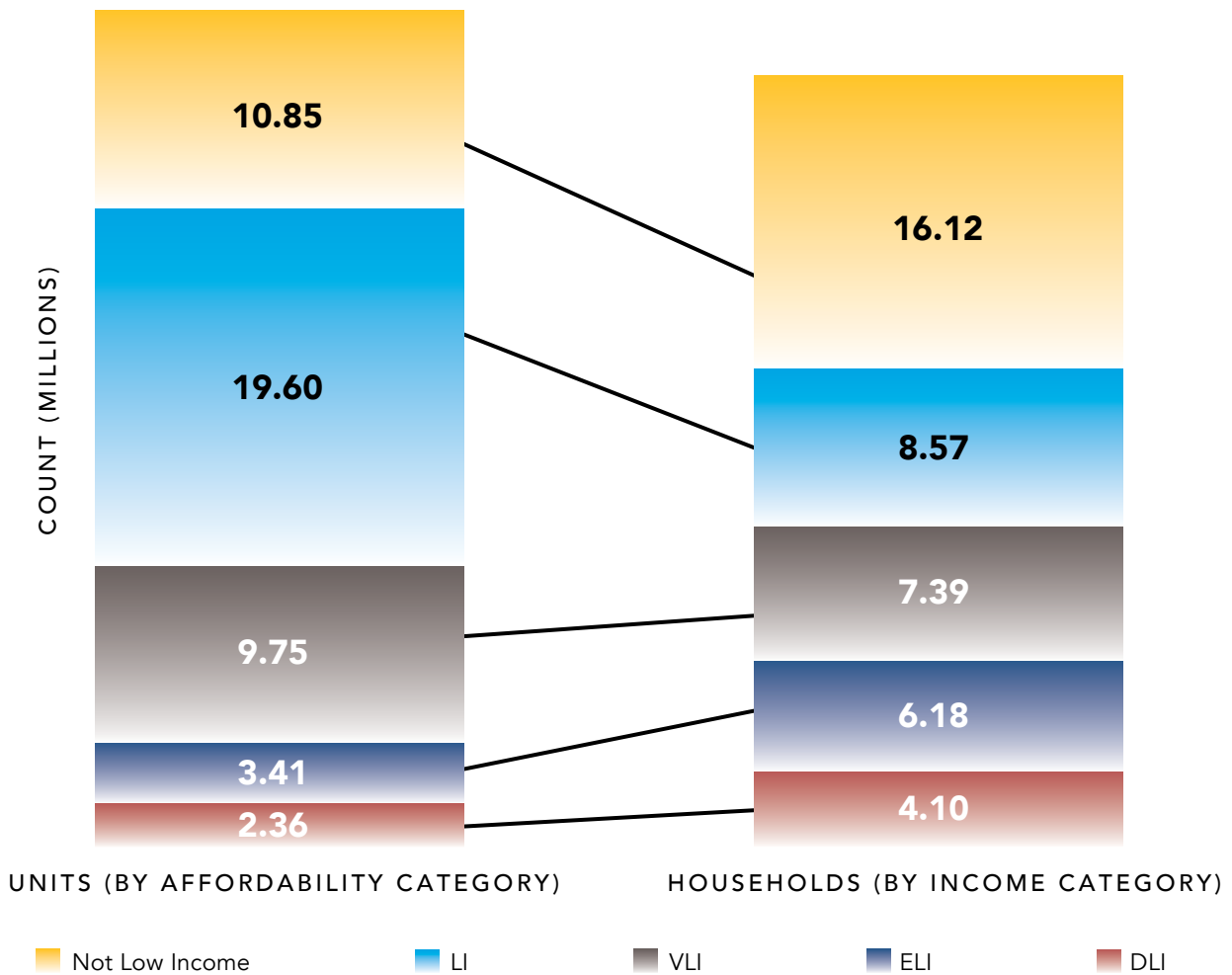
In 2013, there were 19.6 million rental units on the market affordable to low income households, those with incomes between 51% and 80% of AMI, but there were only 8.6 million low income households, creating a surplus of 11 million units affordable to households in this income group. This mismatch in supply and demand results in 73% of all ELI renter households and 59% of all VLI renter households living in units that rent at prices out of their affordability range.

The ACS only includes households who are housed, leaving out those who are homeless. Thus, the need for affordable housing is even greater than the ACS data indicate. According to the 2014 HUD Point-in-Time Count, there were 401,051 homeless people in shelters and 177,373

2 Social Security Administration (2015). SSI Federal Payment Amounts for 2015. Retrieved from <http://www.socialsecurity.gov/OACT/COLA/SSI.html>. Note that some states supplement the federal SSI payments.

3 Technical Assistance Collaborative (2013). *Priced Out 2012*. Retrieved from <http://www.tacinc.org/knowledge-resources/priced-out-findings>.

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2013



Source: NLIHC Tabulations of 2013 ACS PUMS data

unsheltered homeless people on a single night in 2014.⁴ The general accepted number of people who were homeless over the course of 2012 was 1,488,371.⁵ Between 2013 and 2014, the number of chronically homeless individuals declined 2.5%, a statistic that HUD attributed to an increase in the inventory of permanent supportive housing during the same period. Further progress towards ending homelessness requires increased investment in housing for ELI households.

4 HUD. (2014). *The 2014 Annual Homelessness Assessment Report*. Washington, D.C.: Author. Retrieved from <https://www.hudexchange.info/resources/documents/2014-AHAR-Part1.pdf>.

5 US Department of Housing and Urban Development. (2013). *The 2012 Annual Homeless Assessment Report (AHAR) to Congress: Estimates of Homelessness in the United States*. Retrieved from <https://www.onecpd.info/resources/documents/2012-AHAR-Volume-2.pdf>.

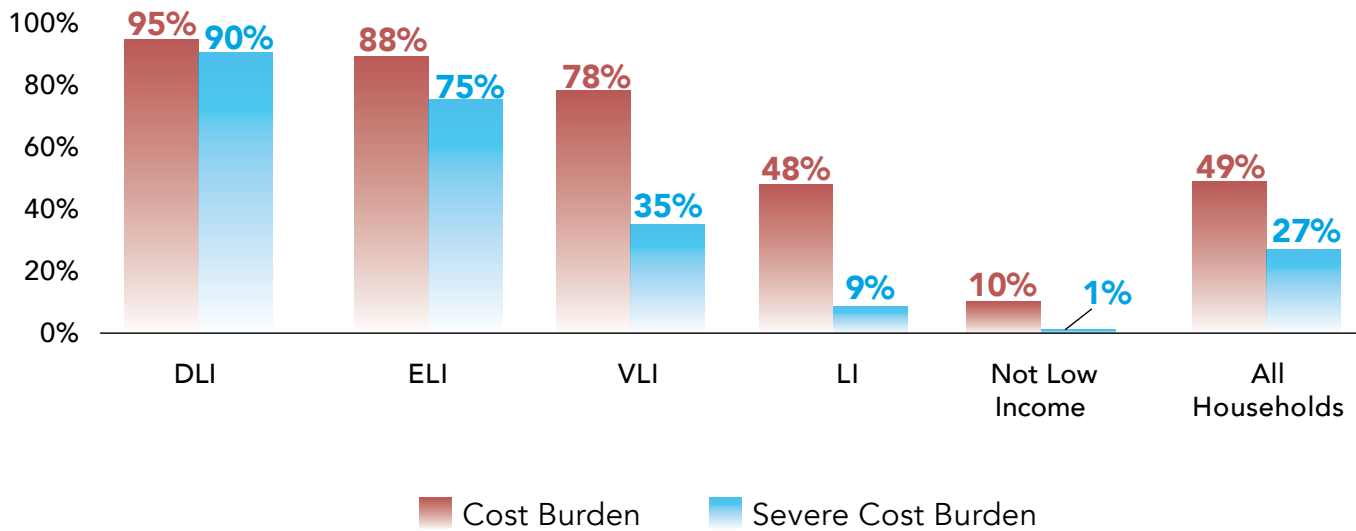
One additional issue with the ACS is that there is evidence that it significantly undercounts the American Indian/Alaska Native populations,⁶ and therefore the housing needs of this population may also be misrepresented in these data. States with large populations of American Indian/Alaska Native people should use data presented here with caution and seek out alternative sources of information to gain a full understanding of the housing needs in their communities.

Affordable But Not Available

The gap analysis must go beyond computing just the shortage of units that are affordable to certain renters,

6 DeWeaver, N. (2013). *American Community Survey Data On the American Indian/Alaska Native Population: A Look behind the Numbers*. Retrieved from http://www.ncai.org/policy-research-center/initiatives/ACS_data_on_the_AIAN_Population_paper_by_Norm_DeWeaver.pdf.

FIGURE 2: COST BURDEN AND SEVERE COST BURDEN AMONG RENTER HOUSEHOLDS, 2013



Source: NLIHC Tabulations of 2013 ACS PUMS data.

because not all of the units that are affordable are available or appropriate for households to rent. First of all, many of those units are occupied by higher income renters, and thus are not available for rent by those most in need. These affordable units also may not be available or suitable for some households because they are in poor condition, or may be too far from jobs, public transportation, or other needed services.

Finally, the range of affordable rents varies considerably within each income category, so that a unit affordable to someone with income at 29% of the area median, for example, is not likely to be affordable for someone with income at 15% of the area median. Therefore, the shortage of 4.5 million affordable homes does not fully illustrate the extent of the housing shortage facing ELI renters. Of the 5.8 million rental units affordable to ELI households, approximately 45% were occupied by higher income households in 2013. After accounting for the units occupied by higher income households, the number of affordable rental units available to ELI households falls to 3.2 million. In other words, there were just 31 affordable and available units per 100 ELI renter households. There is a need for 7.1 million additional rental units affordable to these households.

The situation is even starker for DLI renter households. Of the 2.4 million rental units affordable to this income group, 1.7 million house higher income households. Accordingly,

there were just 17 units of affordable rental housing available per 100 DLI households. There is an immediate need for an additional 3.4 million units of housing affordable and available to DLI renter households.

Due to the increased demand for rental housing and the rise in the number of higher income renter households, it has also become harder for VLI households to find affordable units. There were only 57 affordable and available units per 100 VLI renter households. For low income renter households, there were 97 affordable and available units for every 100 renter households, nearly a one for one match.

Housing Cost Burden and Its Consequences

Because of the acute affordable housing shortage, many ELI renter households must pay more than they can afford for their homes. In 2013, 88% of ELI renter households, 78% of VLI renter households, and 48% of low income renter households experienced housing cost burden, paying more than 30% of income toward rent and utilities. In comparison, just 10% of renter households with income above 80% of AMI had housing cost burdens (Figure 2).

More troubling is the number of lower income renters experiencing a severe housing cost burden, spending more than half of their income on rent and utilities. Approximately 11.2 million renters had severe housing

cost burden in 2013, of which 69% were ELI households and 23% were VLI households. Three quarters of the 10.3 million ELI renter households experienced severe housing cost burden.

A housing cost burden can negatively affect a household in many ways. A recent survey found that three out of four housing cost-burdened renters made sacrifices, such as cutting back on health care, to afford rent.⁷ ELI renters facing a housing burden may cut back on groceries, health care prescriptions, or vehicle maintenance to pay the rent. Renters are also 57% more likely than homeowners to turn to pay-day lenders when finances get tight, often further complicating their financial situation.⁸ Finally, cost-burdened households can rarely afford to build up savings for education, retirement, or other long term needs.

Low income renters not facing a housing cost burden face other housing challenges. Many households cope with the shortage of affordable units by doubling up with family or friends, often leading to overcrowded conditions. Other households rent affordable yet substandard housing, facing pest infestation, leaky roofs, outdated electrical systems, rusty pipes, and gas leaks. Living in substandard housing can be a predictor of poor social and emotional development for children.⁹ These conditions exist because the supply of decent quality affordable housing remains inadequate. An investment in expanding the supply of affordable housing would reduce the number of American households forced to face overcrowded and poor housing conditions.

Extent of the Shortage Varies by State

Moving from the national to the state level, a state-by-state analysis shows that no state has sufficient housing units affordable to ELI renter households. Appendix A shows the number of affordable and available units per 100 renter households at different income levels, the percentage of renters with severe housing cost burden, and the number of

additional units needed to adequately address the demand for affordable rental housing for each state.

Some states had a much wider gap to fill than others. The need for rental housing affordable for ELI households varied from 7,426 units in Wyoming to 981,745 units in California. The states where ELI renters were least likely to find housing affordable and available to them were Nevada, with just 15 units of available and affordable housing per 100 ELI renters, followed by California (21), Oregon and Arizona (22), and Florida (23). The states with the most rental units affordable and available per 100 ELI households were South Dakota (56) and Wyoming (55) (Figure 3).

Looking at severely cost-burdened renters by state shows that, in every state, at least 60% of all ELI renters experienced severe housing cost burden. The states with the lowest proportion of ELI renters who faced severe housing cost burden were South Dakota (60%), Vermont, Massachusetts, and Rhode Island (61%). At least 80% of renters faced severe housing cost burden in six states: California and Oregon (80%), Arizona (81%), Georgia (82%), Florida (83%), and Nevada (86%). The states with the fewest units of affordable and available housing tended to have a higher percentage of severely cost-burdened renters.

For DLI renters, there were just eight units of affordable and available housing per 100 households in New Hampshire and nine units per 100 households in Nevada. No state had more than 37 units of housing affordable and available to DLI renter households. Thirty-one states had fewer than 20 units affordable and available per 100 DLI renter households.

Extent of the Shortage Varies by Metropolitan Area

To understand the dynamics of the affordable rental housing shortage, it is also necessary to look below state level data. Last year, NLIHC began to analyze the availability of affordable housing at the metropolitan level, focusing on fifty metropolitan areas with the largest renter populations.¹⁰ Renters in metropolitan areas tend to have greater access to services, jobs, and public transit than those in rural or suburban areas, which can drive up rents. In the 50 metropolitan areas with the largest renter household

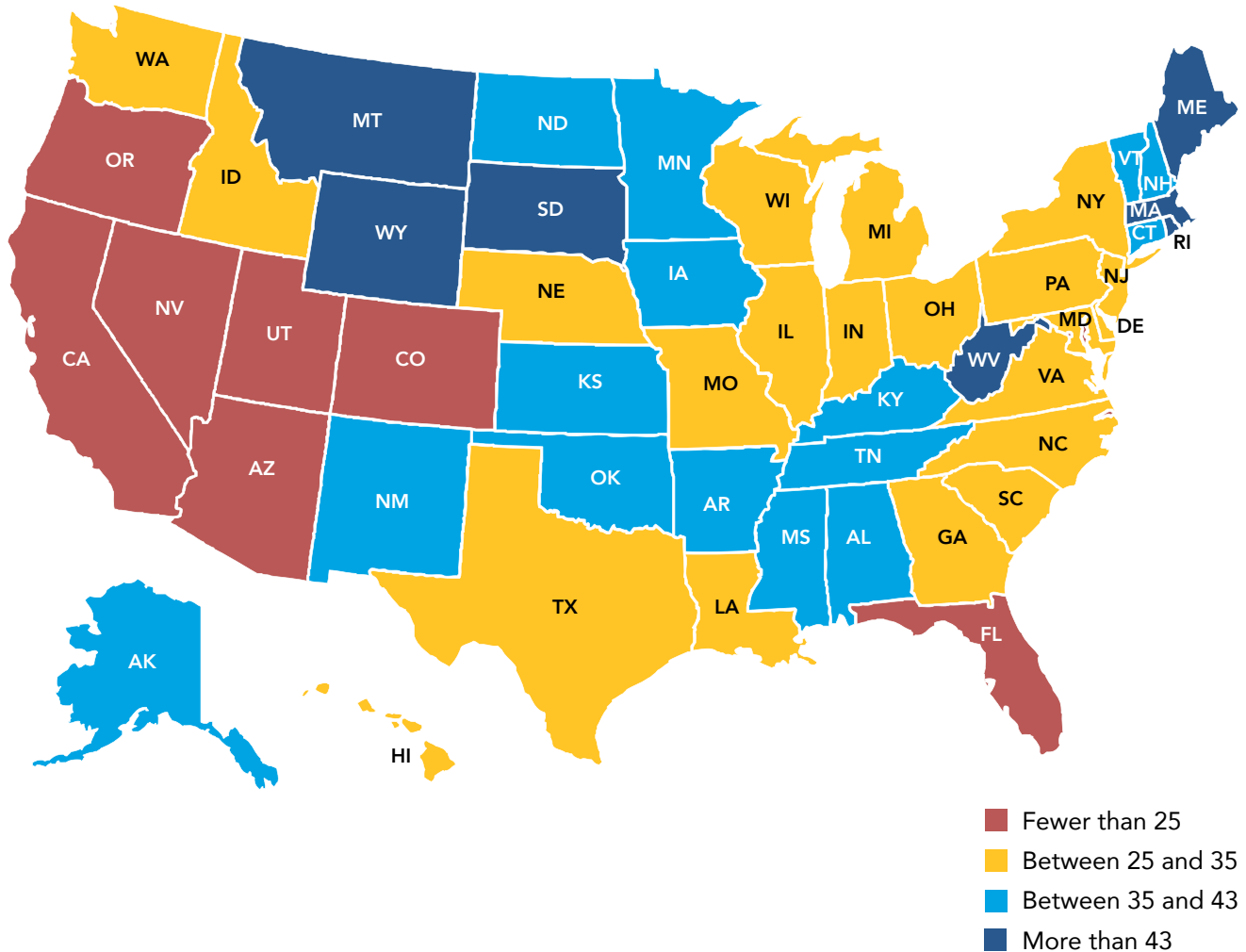
7 MacArthur Foundation. (2014). *How Housing Matters: The Housing Crisis Continues to Loom Large in the Experiences and Attitudes of the American Public*. Chicago, IL: Author. Retrieved from <http://bit.ly/1tYfKj8>.

8 The Pew Charitable Trusts. (2012). *Payday Lending in America*. Retrieved from http://www.pewtrusts.org/~media/legacy/uploadedfiles/pcs_assets/2012/PewPaydayLendingReportpdf.pdf.

9 Howard, M. (2014). The Penalty of Poor Housing. *TuftsNow*. Retrieved from <http://now.tufts.edu/articles/penalty-poor-housing>.

10 There was one change to the list of the 50 metropolitan areas with the largest renter populations from 2012 to 2013: Fresno, CA dropped off the list and Honolulu, HI was added to the list. 2013 data for Fresno, CA is available upon request.

FIGURE 3: UNITS AFFORDABLE AND AVAILABLE PER 100 RENTER HOUSEHOLDS WITH INCOMES OF NO MORE THAN 30% AMI, 2013



Source: NLIHC Tabulations of 2013 ACS PUMS data

populations, ELI renters face a severe shortage of affordable housing.

The deficit of rental units affordable and available to ELI households ranged from 18,921 in the Honolulu, HI metropolitan area to 627,196 in the New York City-Newark-Jersey City, NY-NJ-PA metropolitan area (*Appendix B*). Of the 50 metropolitan areas, the Las Vegas-Henderson-Paradise metropolitan area in Nevada had the greatest need, with just 10 units affordable and available for every 100 ELI renter households, down from 12 units in 2012. However, no metropolitan area had a sufficient number of affordable rental units to serve all ELI households. The Boston-Cambridge-Newton, MA (47) and Louisville/Jefferson County, KY-IN (46) metropolitan areas had the greatest number of units available and affordable per 100 ELI renter households (*Table 1*).

There were 20 metropolitan areas where the shortage of units affordable and available increased from 2012 to 2013, with an average increase of 8.4%. The five metropolitan areas that experienced the biggest increase in this shortage were Richmond, VA (21%), Pittsburgh, PA (20%), Las Vegas-Henderson-Paradise, NV (17%), Washington-Arlington-Alexandria, DC-VA-MD-WV (17%), and New Orleans-Metairie, LA (14%). The remaining 30 metropolitan areas all experienced decreases in the shortage of affordable and available rental units to ELI households, with an average decrease of 7.6%. These decreases can likely be attributed to the rise in median family income from 2012 to 2013, which occurred in 40 of these metropolitan areas. This lifted many households out of the ELI category. The median family income increased by an average of \$1,592 in these 40 metropolitan areas.

TABLE 1: METROPOLITAN AREAS WITH THE HIGHEST AND LOWEST AVAILABILITY OF RENTAL UNITS AFFORDABLE TO HOUSEHOLDS AT OR BELOW 30% OF AMI, 2013

LOWEST		HIGHEST	
Metropolitan Area	Units Affordable and Available per 100 ELI Renter Households	Metropolitan Area	Units Affordable and Available per 100 ELI Renter Households
Las Vegas-Henderson-Paradise, NV	10	Boston-Cambridge-Newton, MA-NH	47
Orlando-Kissimmee-Sanford, FL	12	Louisville/Jefferson County, KY-IN	46
Riverside-San Bernardino-Ontario, CA	17	Providence-Warwick, RI-MA	43
San Diego-Carlsbad, CA	17	Pittsburgh, PA	39
Los Angeles-Long Beach-Anaheim, CA	18	Nashville-Davidson-Murfreesboro-Franklin, TN	39

Source: NLIHC Tabulations of 2013 ACS PUMS data

The Orlando-Kissimmee-Sanford, FL metro area had the highest proportion of severely housing cost-burdened ELI renters (91%), followed by Las-Vegas-Henderson-Paradise, NV (90%), Riverside-San Bernardino-Ontario, CA (85%), Atlanta-Sandy Springs-Roswell, GA (85%), and New Orleans-Metairie, LA (84%).

In metropolitan areas with the largest renter household populations, the situation was grim for DLI renter households. In the Orlando-Kissimmee-Sanford, FL metropolitan area, there were just three units of affordable and available rental housing per 100 of these households. There were seven additional metropolitan areas with fewer than ten units of housing per 100 households affordable and available to this income group: Las Vegas-Henderson-Paradise, NV (7), Memphis, TN-MS-AR (8), Milwaukee-Waukesha-West Allis, WI (8), San Diego-Carlsbad, CA (9), Los Angeles-Long Beach-Anaheim, CA (9), Indianapolis-Carmel-Anderson, IN (9), and New Orleans-Metairie, LA (9).

In nine of America's 11 largest cities, the majority of the population lived in rental housing in 2013.¹¹ This is an increase from just five cities with a majority of renters in

2006. The number of renters grew by more than 20% in five out of the 11 cities. In all but two cities, the rental vacancy rate decreased as a result of this increased demand. These factors drive rents up at a time when incomes remain stagnant. As renting becomes more popular in large cities and elsewhere, it becomes more important to ensure that the lowest income renters can access high quality, affordable housing in areas of opportunity.

Addressing the Need for Affordable Housing

Across all 50 states, the District of Columbia, and the 50 metropolitan areas with the largest renter household populations, there is a need to build and preserve affordable rental housing for the lowest income households.

Since 2000, NLIHC has advocated for the NHTF, which will provide a dedicated source of revenue to preserve and expand the supply of affordable rental housing targeted to ELI households. The NHTF was created to address the shortage of rental housing for ELI households discussed in this report. Established by the Housing and Economic Recovery Act of 2008, the NHTF is a block grant to states that will be capitalized by a dedicated source of revenue not subject to the annual appropriations process. While the NHTF was established in 2008, it was not funded

11 NYU Furman Center. (2015). *Renting in America's Largest Cities*. Retrieved from <http://furmancenter.org/nationalrentallandscape>.

HOUSING SPOTLIGHT is a series of occasional research briefs from the National Low Income Housing Coalition that use data from different sources to highlight a variety of housing issues.

at that time because Fannie Mae and Freddie Mac were taken into conservatorship during the financial crisis, and their federally mandated contributions to the NHTF were suspended. In late 2014, the suspension was finally lifted. Fannie Mae and Freddie Mac were directed by Federal Housing Finance Agency Director Mel Watt to begin setting aside funding for the NHTF in FY2015 and make them available by March, 2016. The source of funding is an annual assessment of 4.2 basis points of the volume of business of Freddie Mac and Fannie Mae, 65% of which is to go to the NHTF. Estimates for the amount of funds to come from this assessment fee range from \$120 million to \$300 million. Unfortunately, these amounts are too small to significantly reduce the current shortage of affordable units for ELI households, which is why it remains critical to continue seeking other avenues of funding.

For more information on the NHTF go to www.nhtf.org.

About the American Community Survey PUMS Data

The American Community Survey (ACS) is a nationwide survey of approximately 3.5 million households conducted annually. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. The ACS replaced the Census “long form” in 2010, eliminating the long waiting period for new data between each decennial census.

Each year the Census Bureau makes Public Use Microdata Sample (PUMS) housing and population files available to the public to allow for deeper analysis of the ACS. The PUMS housing file contains records on a subsample of housing units, while the population file contains records

on a subsample of households. Both contain information from the completed ACS questionnaire and include a serial number that allows for the integration of the two files. This enables users to aggregate and tabulate the data in whatever way is relevant to their research. In order to determine the area median income, NLIHC used the Missouri Data Center’s MABLE/Geocorr12 online application (Version 1.1, 2012) to determine the geographic relationship between Core Based Statistical Areas (CBSAs) and Public Use Microdata Sample Areas (PUMAs) and applied the median family income for a CBSA to the corresponding PUMA if at least 50% of the PUMA was in the CBSA. Otherwise, the PUMA was assigned the statewide nonmetro median family income for the state the PUMA is in. NLIHC has used this methodology since 2009. This analysis should not be compared to NLIHC analyses completed prior to 2009 on the shortage of affordable housing units.

More information about the ACS PUMS files can be found on the U.S. Census Bureau’s webpage at http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/.

For More Information

If you are interested in looking more closely at the numbers from a particular state, would like a copy of the detailed methodology, or have any other comments or questions on this edition of NLIHC’s *Housing Spotlight*, please contact NLIHC Research Director Megan Bolton, megan@nlihc.org, 202-662-1530 x245



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**NATIONAL LOW INCOME
HOUSING COALITION**

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.

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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

State	(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			
	At or below 15% AMI	At or below 30% AMI	At or below 15% AMI	At or below 30% AMI	At or below 50% AMI	At or below 80% AMI	At or below 15% AMI	At or below 30% AMI	Between 30% and 50% AMI	Between 50% and 80% AMI
Alabama	(55,881)	(95,294)	19	42	78	111	92%	74%	25%	4%
Alaska	(3,563)	(7,966)	26	40	69	106	86%	71%	26%	6%
Arizona	(66,371)	(142,350)	15	22	49	103	94%	81%	42%	9%
Arkansas	(28,644)	(54,203)	11	35	73	111	96%	75%	30%	4%
California	(417,715)	(981,745)	12	21	30	71	91%	80%	51%	18%
Colorado	(50,381)	(119,969)	16	24	57	99	91%	77%	31%	8%
Connecticut	(43,782)	(86,193)	24	38	65	104	81%	68%	26%	5%
Delaware	(7,286)	(14,436)	21	34	53	109	90%	79%	30%	4%
District of Columbia	(21,038)	(32,752)	34	40	69	93	74%	65%	31%	10%
Florida	(187,423)	(392,746)	12	23	36	84	95%	83%	55%	18%
Georgia	(116,270)	(220,178)	16	29	57	106	95%	82%	37%	7%
Hawaii	(11,613)	(25,394)	26	31	41	72	79%	72%	51%	23%
Idaho	(13,601)	(28,125)	19	29	63	103	88%	76%	27%	4%
Illinois	(160,321)	(318,859)	18	30	62	102	90%	76%	28%	5%
Indiana	(77,303)	(144,766)	13	31	71	108	93%	76%	25%	3%
Iowa	(33,266)	(57,410)	11	40	87	106	95%	69%	16%	6%
Kansas	(27,554)	(53,705)	14	36	78	108	94%	74%	17%	3%
Kentucky	(43,954)	(88,577)	22	39	77	109	91%	72%	23%	3%
Louisiana	(56,466)	(110,522)	17	34	59	103	92%	77%	33%	7%
Maine	(9,909)	(22,041)	20	44	60	102	87%	67%	38%	5%
Maryland	(61,148)	(117,915)	27	34	57	101	83%	74%	32%	7%
Massachusetts	(80,442)	(161,694)	27	46	62	96	78%	61%	33%	8%
Michigan	(109,626)	(221,925)	13	31	64	103	92%	76%	29%	6%
Minnesota	(56,578)	(107,075)	18	37	74	103	84%	67%	20%	4%
Mississippi	(33,904)	(55,842)	17	37	64	103	94%	78%	34%	9%
Missouri	(64,760)	(127,833)	15	34	74	107	91%	74%	23%	3%
Montana	(10,879)	(17,935)	25	47	80	103	81%	72%	25%	7%
Nebraska	(18,917)	(41,693)	11	31	75	105	96%	76%	16%	4%
Nevada	(27,872)	(66,321)	9	15	41	102	96%	86%	44%	10%
New Hampshire	(10,088)	(23,056)	8	37	59	104	91%	69%	28%	4%
New Jersey	(86,020)	(210,481)	21	30	40	91	85%	76%	46%	9%
New Mexico	(20,884)	(40,452)	24	36	62	105	91%	73%	39%	7%
New York	(301,477)	(627,684)	15	32	50	84	89%	74%	41%	11%
North Carolina	(96,872)	(203,191)	18	32	66	103	94%	77%	31%	7%
North Dakota	(8,179)	(16,459)	31	43	85	103	83%	65%	11%	4%
Ohio	(139,417)	(277,439)	20	35	78	107	89%	73%	23%	3%
Oklahoma	(33,445)	(63,082)	22	41	77	111	91%	74%	25%	6%
Oregon	(45,609)	(103,363)	13	22	42	94	92%	80%	39%	10%
Pennsylvania	(136,665)	(281,952)	17	34	68	102	91%	74%	28%	6%
Rhode Island	(11,939)	(25,453)	15	44	63	103	89%	61%	32%	6%
South Carolina	(46,480)	(89,223)	23	34	66	107	92%	76%	33%	6%
South Dakota	(7,240)	(10,226)	19	56	80	103	89%	60%	23%	2%
Tennessee	(67,575)	(129,094)	21	37	68	107	88%	73%	33%	4%
Texas	(251,539)	(549,135)	14	25	59	104	93%	78%	29%	6%
Utah	(20,374)	(46,036)	15	24	60	104	90%	78%	20%	4%
Vermont	(3,403)	(12,444)	37	40	59	104	64%	61%	25%	5%
Virginia	(73,813)	(153,945)	21	33	57	100	88%	74%	38%	7%
Washington	(77,772)	(166,058)	18	28	54	98	87%	75%	31%	7%
West Virginia	(18,395)	(30,429)	23	48	83	109	90%	70%	19%	4%
Wisconsin	(56,763)	(137,766)	12	29	74	106	91%	71%	22%	3%
Wyoming	(4,832)	(7,426)	21	55	103	115	92%	63%	12%	0%
USA Totals	(3,415,248)	(7,119,858)	17	31	57	97	90%	75%	35%	9%

Source: NLIHC Tabulations of 2013 ACS PUMS data

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

Metropolitan Area	(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			
	At or below 15% AMI	At or below 30% AMI	At or below 15% AMI	At or below 30% AMI	At or below 50% AMI	At or below 80% AMI	At or below 15% AMI	At or below 30% AMI	Between 31% and 50% AMI	Between 51% and 80% AMI
Atlanta-Sandy Springs-Roswell, GA	(55,556)	(118,708)	15	24	52	107	96%	85%	37%	7%
Austin-Round Rock, TX	(21,693)	(50,753)	11	19	43	100	94%	82%	31%	6%
Baltimore-Columbia-Towson, MD	(34,310)	(61,373)	28	36	59	98	82%	73%	33%	9%
Boston-Cambridge-Newton, MA-NH	(58,493)	(107,702)	30	47	60	93	75%	60%	33%	8%
Buffalo-Cheektowaga-Niagara Falls, NY	(15,326)	(30,135)	14	36	85	109	92%	74%	18%	3%
Charlotte-Concord-Gastonia, NC-SC	(18,513)	(45,251)	16	24	62	101	93%	77%	26%	8%
Chicago-Naperville-Elgin, IL-IN-WI	(117,909)	(248,940)	18	27	53	99	89%	78%	31%	5%
Cincinnati, OH-KY-IN	(27,125)	(53,404)	16	34	83	108	90%	70%	20%	3%
Cleveland-Elyria, OH	(30,620)	(57,615)	22	36	79	107	90%	74%	21%	7%
Columbus, OH	(22,296)	(46,834)	15	29	75	109	89%	74%	23%	2%
Dallas-Fort Worth-Arlington, TX	(69,155)	(165,404)	10	19	61	104	95%	81%	25%	5%
Denver-Aurora-Lakewood, CO	(26,735)	(68,799)	19	23	56	98	91%	76%	28%	7%
Detroit-Warren-Dearborn, MI	(57,732)	(108,088)	11	30	63	103	96%	78%	31%	7%
Hartford-West Hartford-East Hartford, CT	(14,643)	(28,899)	21	37	72	110	85%	69%	21%	2%
Honolulu, HI	(7,913)	(18,921)	26	29	38	68	77%	71%	51%	25%
Houston-The Woodlands-Sugar Land, TX	(59,899)	(138,768)	11	20	59	106	94%	80%	27%	5%
Indianapolis-Carmel-Anderson, IN	(26,044)	(48,794)	9	24	69	109	93%	80%	23%	4%
Jacksonville, FL	(11,892)	(25,253)	19	29	50	104	95%	82%	44%	9%
Kansas City, MO-KS	(20,112)	(47,839)	20	35	79	108	90%	72%	17%	2%
Las Vegas-Henderson-Paradise, NV	(22,166)	(51,515)	7	10	32	101	96%	90%	51%	11%
Los Angeles-Long Beach-Anaheim, CA	(147,323)	(370,860)	9	18	23	56	94%	82%	59%	23%
Louisville/Jefferson County, KY-IN	(9,629)	(23,001)	27	46	81	113	89%	63%	21%	2%
Memphis, TN-MS-AR	(19,788)	(36,079)	8	25	59	106	96%	82%	38%	6%
Miami-Fort Lauderdale-West Palm Beach, FL	(53,940)	(123,509)	14	23	26	55	94%	82%	71%	30%
Milwaukee-Waukesha-West Allis, WI	(22,561)	(55,827)	8	22	61	102	91%	76%	25%	4%
Minneapolis-St. Paul-Bloomington, MN-WI	(40,899)	(75,365)	19	33	69	102	82%	69%	23%	4%
Nashville-Davidson-Murfreesboro-Franklin, TN	(16,449)	(32,335)	22	39	67	105	85%	71%	29%	3%
New Orleans-Metairie, LA	(18,651)	(41,392)	9	23	37	94	94%	84%	47%	11%
New York-Newark-Jersey City, NY-NJ-PA	(291,403)	(627,196)	17	32	41	80	86%	73%	47%	12%
Oklahoma City, OK	(15,686)	(28,065)	13	31	72	107	87%	78%	28%	7%
Orlando-Kissimmee-Sanford, FL	(23,081)	(47,437)	3	12	24	86	98%	91%	59%	18%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	(76,394)	(155,536)	17	31	59	101	91%	77%	34%	7%
Phoenix-Mesa-Scottsdale, AZ	(44,285)	(96,894)	12	19	49	105	96%	82%	40%	9%
Pittsburgh, PA	(27,621)	(55,004)	19	39	80	102	93%	69%	23%	6%
Portland-Vancouver-Hillsboro, OR-WA	(25,976)	(61,691)	11	21	40	96	95%	80%	33%	8%
Providence-Warwick, RI-MA	(18,812)	(41,985)	14	43	67	103	90%	62%	30%	4%
Raleigh, NC	(10,254)	(25,481)	14	21	61	105	96%	79%	24%	3%
Richmond, VA	(13,453)	(29,134)	21	33	59	103	92%	75%	41%	7%
Riverside-San Bernardino-Ontario, CA	(36,300)	(85,627)	13	17	28	73	92%	85%	52%	19%
Sacramento-Roseville-Arden-Arcade, CA	(28,153)	(63,740)	12	21	37	91	92%	80%	42%	11%
San Antonio-New Braunfels, TX	(17,987)	(43,037)	19	31	54	101	92%	73%	29%	7%
San Diego-Carlsbad, CA	(35,728)	(80,523)	9	17	22	70	93%	83%	56%	19%
San Francisco-Oakland-Hayward, CA	(64,623)	(128,328)	20	33	48	87	81%	70%	36%	9%
San Jose-Sunnyvale-Santa Clara, CA	(20,518)	(47,866)	16	22	33	82	85%	79%	41%	8%
Seattle-Tacoma-Bellevue, WA	(47,537)	(95,191)	21	28	54	97	84%	74%	27%	6%
St. Louis, MO-IL	(31,384)	(57,494)	17	37	76	108	92%	74%	21%	2%
Tampa-St. Petersburg-Clearwater, FL	(28,734)	(63,946)	13	24	35	94	95%	81%	47%	12%
Tucson, AZ	(12,418)	(26,534)	12	25	47	98	93%	78%	43%	12%
Virginia Beach-Norfolk-Newport News, VA-NC	(7,913)	(34,783)	26	34	44	97	90%	75%	52%	10%
Washington-Arlington-Alexandria, DC-VA-MD-WV	(14,567)	(120,230)	25	31	52	98	78%	73%	32%	6%
USA Totals	(3,415,248)	(7,119,858)	17	31	57	97	90%	75%	35%	9%

Source: NLIHC Tabulations of 2013 ACS PUMS data