HOUSINGSPOTLIGHT
National Low Income Housing Coalition
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# The Affordable Rental Housing Gap Persists

Every year, the National Low Income Housing Coalition (NLIHC) examines the availability of rental housing affordable to lower income households. The findings demonstrate that there is an acute and persistent shortage of rental housing that is affordable for the lowest income Americans. This issue of *Housing Spotlight* features NLIHC's annual "gap" analysis, that is, the gap between the number of households in specific income groups and the number of rental homes that are **both affordable and available** to them. As in previous years, the data in this report are offered at the national and state level. The data used in this analysis are from the American Community Survey.

This year's gap report adds two new levels of analysis. First, a lower level of geography is added with gap data for the 50 metropolitan areas with the largest renter populations.

Second, the income category of 15% or less of the Area Median Income (AMI) is included. The lowest income category in previous analyses has been 30% of AMI or less, called extremely low income (ELI). The 15% of AMI category better captures the housing shortage for the poorest households, including people who are elderly or disabled whose sole source of income is Supplemental Security Income (SSI). NLIHC is calling the 15% of AMI category "deeply low income (DLI)" for the purposes of this report.

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

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

- In 2009, there were 9.6 million ELI renter households. Since then, the number of ELI renters has steadily risen, reaching 10.3 million households in 2012.
- While the demand has grown, the supply has not, resulting in a shortage of 7.1 million affordable rental units available to ELI households in 2012. Another way to express this gap is that there were just 31 affordable and available units per 100 ELI renter households.
- For the four million DLI renter households in 2012, there was a shortage of 3.4 million affordable rental units available to them. There were just 16 affordable and available units per 100 DLI renter households.
- Seventy-five percent of ELI renter households and 90% of DLI renters spent more than half of their income on rent and utilities in 2012.
- In every state, at least half of all ELI renters paid more than half of their income on rent and utilities.
- No state had more than 34 units of rental housing affordable and available per 100 DLI households.
- Among the 50 metropolitan areas with the largest rental household populations, none had a sufficient number of affordable rental units to serve all ELI households.

Despite the evident rising need for housing affordable to ELI renter households, most new rental units are not affordable to this income group.[1] Of the 2.5 million rental units added to the market between 2009 and 2012, more than 1.5 million were affordable only to households with income greater than 80% of AMI. The number of rental units affordable to ELI households remained low, largely because of challenges faced by affordable housing developers and operators. With insufficient revenue to cover operating expenses and intense competition for limited capital subsidies, mission-oriented developers struggled to piece together the resources necessary to serve the lowest income, most vulnerable tenants. Developers of affordable housing need significantly more capital and operating support in order to serve the lowest income households seeking modest, safe, and affordable homes.

1 An affordable unit is one a household can rent without paying more than 30% of its income on housing and utility costs.

## 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

Since 2000, NLIHC has advocated for the National Housing Trust Fund (NHTF), which will provide dedicated sources of revenue to preserve and expand the supply of affordable rental housing targeted to ELI households. While the NHTF was established in 2008, it has yet to be funded. Each year the federal government fails to fund the NHTF is another year that the shortage of homes for the lowest income people in America grows, and more ELI renter families face housing insecurity. Funding the NHTF would provide affordable housing developers with the resources needed to create and preserve housing for ELI renters priced out of today's rental market.

## Shortage of Affordable Units

The number of renter households in the United States has steadily increased since 2006 and is projected to continue to do so as more new households form in the post-recession economy and as older adults transition from being homeowners to renters. Since 2006, the largest increase in renters occurred between 2011 and 2012, with 1.1 million more households renting in 2012 than in 2011. There were 41.7 million renter households in 2012, making up 36% of all households.

One out of four renter households, 10.3 million, were ELI in 2012. However, there were just 5.8 million rental units affordable to these households, resulting in an absolute shortage of more than 4.5 million affordable units. In other words, in 2012, for every 100 ELI renters there were only 56 affordable units.

Among the 10.3 million ELI renter households, four million were DLI for whom affordable rental housing was scarce. There were just 2.3 million rental units affordable to this income group in 2012. In addition, 90% of these households were paying more than half of their income on housing costs. They are at high risk of becoming homeless.

Many DLI renters are people with long-term disabilities or are elderly, and many relied on 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 was $698 for an individual and $1,048 for a couple. In 181 housing markets across 33 states, one-bedroom rents exceeded 100% of monthly SSI income.[2]

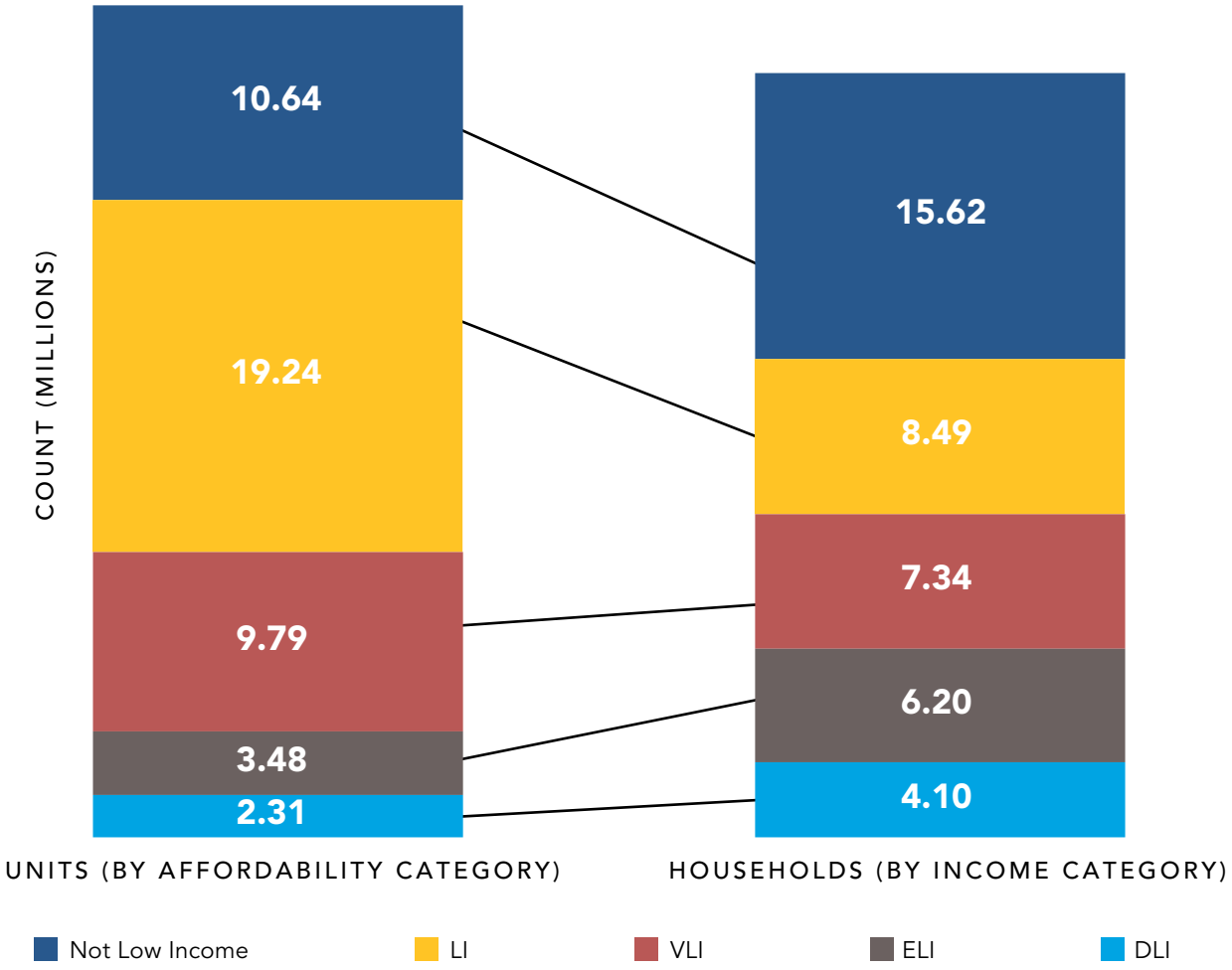
For very low income (VLI) renter households, those with income between 30% and 50% of AMI, there was a surplus of 2.5 million affordable rental units. However, overall, there were 17.6 million renter households with income at 50% of AMI or less (including ELI and DLI households), but just 15.6 million rental units in this category, creating a gap of two million rental units (Figure 1).

More than 19 million rental units on the market in 2012 were affordable to low income (LI) renter households, those with income between 50% and 80% of AMI, but there were only 8.5 million LI renter households, creating a surplus of more than ten million units affordable to households in this income group. This mismatch in supply and demand results in more than one-third of all ELI renter households and 44% of all VLI renter households living in these units that rent at prices out of their affordability range.

The American Community Survey (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

2 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, 2012




Source: NLIHC Tabulations of 2012 ACS PUMS data.

2013 HUD Point-in-Time Count, there were 394,698 homeless people in shelters and 215,344 unsheltered homeless people on a single night in 2013.[3] The generally accepted number of people who were homeless over the course of 2012 was 1,488,371.[4] Expanding the supply of housing that can serve ELI renters is essential to ending homelessness in the United States.

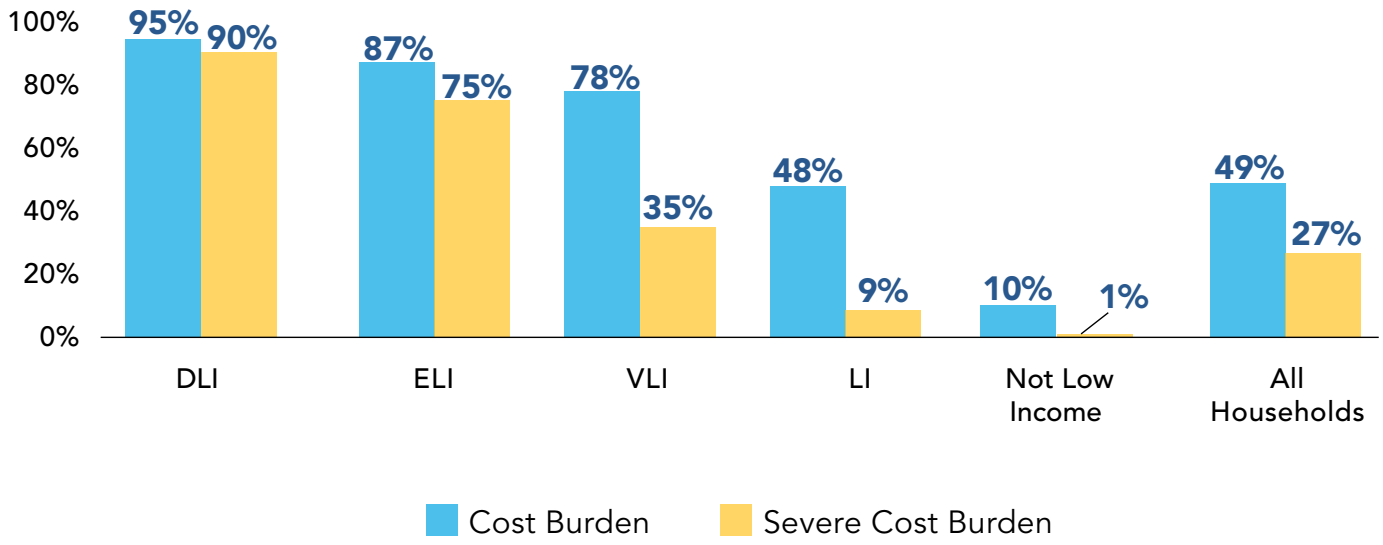
## Affordable But Not Available

The shortage of 4.5 million affordable homes does not fully illustrate the extent of the housing shortage facing ELI renters. Renting has become an increasingly common choice among higher income households since the housing crisis. The number of renters with income greater than 120% of AMI increased by 1.2 million from 2009 to 2012. These relatively affluent renters are transforming rental markets across the country by putting upward pressure on rents. Of the 5.8 million rental units affordable to ELI households, approximately 45% were occupied by higher income households. 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

3 HUD. (2013). *The 2013 Annual Homelessness Assessment Report*. Washington, D.C.: Author. Retrieved from: https://www.onecpd.info/resources/documents/AHAR-2013-Part1.pdf

4 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

## FIGURE 2: COST BURDEN AND SEVERE COST BURDEN AMONG RENTER HOUSEHOLDS, 2012




Source: NLIHC Tabulations of 2012 ACS PUMS data.

and available units per 100 ELI renter households. There was a need for 7.1 million rental units affordable to these households.[5]

The situation is even starker for DLI renter households. Of the 2.3 million rental units affordable to this income group, 1.6 million house higher income households. Accordingly, there were just 16 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 58 affordable and available units per 100 VLI renter households. For LI 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 2012, 87% of ELI renter households, 78% of VLI renter households, and 48% of LI 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). Given the sufficient supply of rental housing affordable to these higher income households, it is likely that they paid more than 30% of their income for housing by choice, not necessity.

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 2012, 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.

Cost-burdened lower income households make difficult tradeoffs. ELI renters constrained by housing cost burdens may cut other necessities out of their budgets, such as healthy food or preventative healthcare. A recent survey found that three out of four housing cost-burdened renters made sacrifices, such as cutting back on health

5 A unit is affordable and available if that unit is affordable and vacant, or if it is currently occupied by a household at or below the defined income threshold.

care, to afford rent.[6] One way lower income renters cope with the affordable housing shortage is to double up with family or friends, often resulting in overcrowding. Other lower income renters may sacrifice quality in exchange for affordability, living in substandard housing characterized by mold, pests, lead paint, lack of heat or full bath and kitchen facilities, and other serious housing quality issues.

Because lower income, housing cost-burdened households spend a high proportion of their income on rent, they are rarely able to save for emergencies. They are a single emergency room visit or sudden car repair away from financial calamity. Without savings, lower income families have a difficult time weathering job instability, job loss, or reduced hours at work. They are more likely to fall behind on rent, ultimately facing eviction, or even homelessness.

Housing instability is all too common among lower income, housing cost-burdened renter households. In 2011, 43% of ELI renters with children had moved within the past two years, compared to just 19% of households with income above 80% of AMI.[7] Frequent moves are destabilizing for households, and can have broad negative effects on families and the communities affected by higher rates of housing instability.[8]

## 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. For each state, 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.

Some states had a much wider gap to fill than others. The need for rental housing affordable to ELI households varied from 9,203 units in Vermont to 980,478 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 Arizona and California (20), Florida and Oregon (21), and Texas (26). The states with the most rental units affordable and available to ELI households were South Dakota (54) and North Dakota (52).

The proportion of severely cost-burdened renters is another indicator of housing stress and need. In every state, at least half 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 (57%) and Massachusetts (62%). At least 80% of ELI renters faced severe housing cost burden in seven states: New Mexico and Oregon (80%), Georgia and California (81%), Arizona (82%), Florida (85%) and Nevada (87%). 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 nine units of affordable and available housing per 100 households in Wisconsin, and ten units per 100 households in New Mexico and Nevada. No state had more than 34 units of housing affordable and available to DLI renter households (Figure 3).

## Extent of the Shortage Varies by Metropolitan Area

State level data is important, but not sufficient, to understand the dynamics of the affordable rental housing shortage. Often, units that are affordable to ELI renter households are located in parts of the state that are far away from jobs, transit, and other services. Rental housing in metropolitan areas tends to have higher rents, thus there are fewer homes affordable to lower income renters. In the 50 metropolitan areas with the largest renter household populations, ELI renters had very few affordable homes from which to choose.

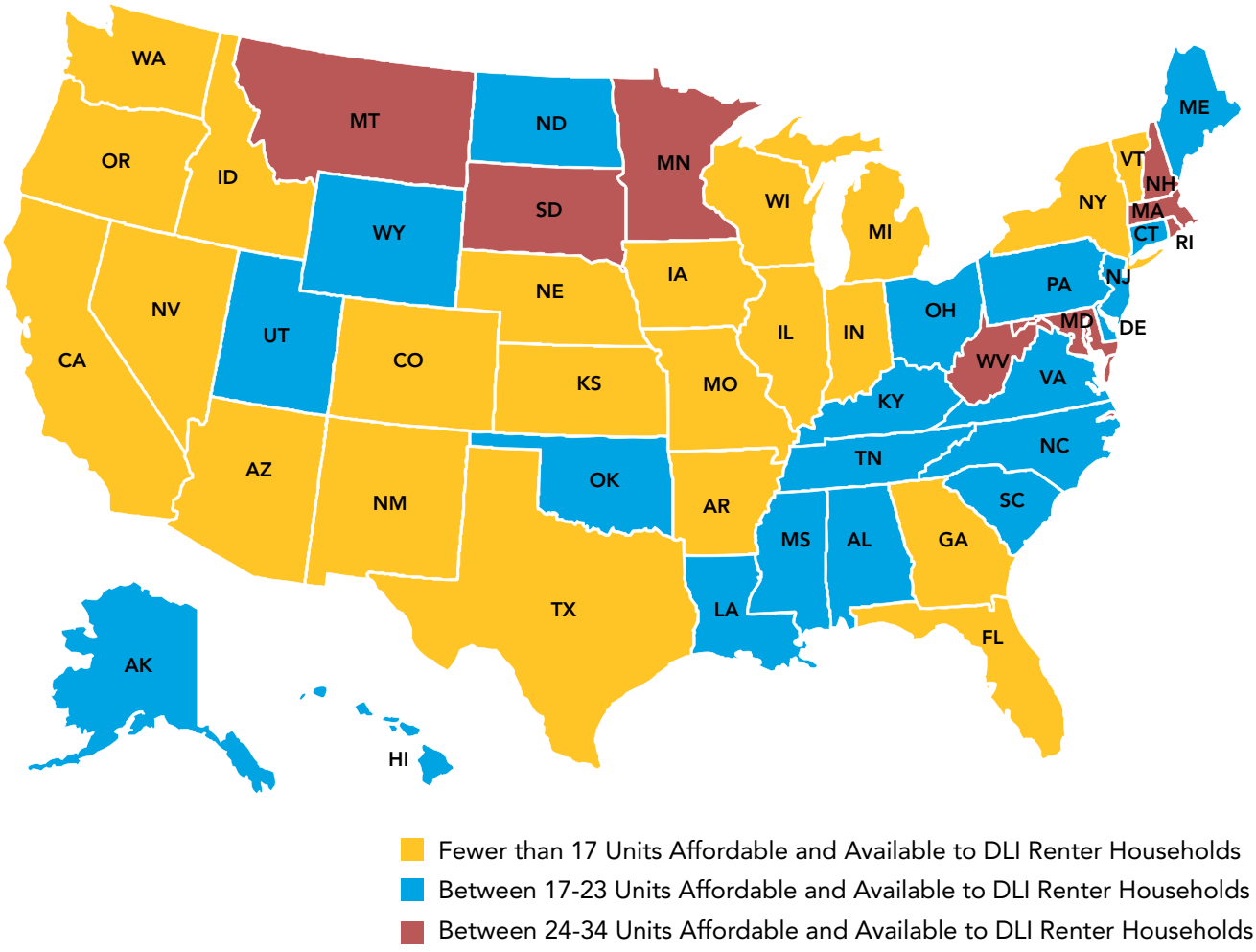
The deficit of rental units affordable and available to ELI households ranged from 21,665 in the Fresno, California metro area to 613,422 in the New York City-Newark-Jersey City metro area (Appendix B). Of the 50

6 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

7 Joint Center for Housing Studies. (2014). *The State of the Nation's Housing 2014*. Retrieved from: http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/sonhr14-color-ch6.pdf

8 Desmond, M., An, W., Winkler, R. & Ferris, T. (2013). "Evicting Children". *Social Forces*, 1-25. Retrieved from: http://www.fhco.org/pdfs/news/NEWS_EvictingChildrenSocialForces2013.pdf

## FIGURE 3: UNITS AFFORDABLE AND AVAILABLE TO RENTER HOUSEHOLDS WITH INCOMES OF NO MORE THAN 15% AMI, 2012




Source: NLIHC Tabulations of 2012 ACS PUMS data.

metropolitan areas, the Las Vegas-Henderson-Paradise metro area in Nevada had the greatest need, with just 12 units affordable and available for every 100 ELI renter households. However, no metropolitan area had a sufficient number of affordable rental units to serve all ELI households. The Boston-Cambridge-Newton, MA and Pittsburgh, PA metro areas had the greatest number of units available and affordable per 100 ELI renter households (44) (Table 1).

The Las Vegas-Henderson-Paradise, NV metro area also had the highest proportion of severely housing cost-burdened ELI renters (91%), followed by Orlando-Kissimmee-Sanford, FL (89%), Riverside-San Bernardino-Ontario, CA (87%), Fresno, CA (87%), Jacksonville, FL (86%), San Diego-Carlsbad, CA (85%), and Miami-Fort Lauderdale-West Palm Beach, FL (85%).

In metropolitan areas with the largest renter household populations, the situation was grim for DLI renter households. The Milwaukee-Waukesha-West Allis, WI metropolitan area, there were just three units of affordable and available rental housing per 100 of these households. There were nine additional metropolitan areas with fewer than ten units of affordable and available rental housing per 100 DLI households: Orlando-Kissimmee-Sanford, FL (6), Tucson, AZ (6), Los Angeles-Long Beach-Anaheim, CA (7), Las Vegas-Henderson-Paradise, NV (7), Portland-Vancouver-Hillsboro, OR-WA (7), Sacramento-Roseville-Arden-Arcade, CA (8), San Diego-Carlsbad, CA (8), Buffalo-Cheektowaga-Niagara Falls, NY (8), and Tampa-St. Petersburg-Clearwater, FL (9).

## TABLE 1: METROPOLITAN AREAS WITH THE HIGHEST AND LOWEST AVAILABILITY OF RENTAL UNITS AFFORDABLE TO HOUSEHOLDS AT OR BELOW 30% AMI, 2012

| 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 | 44 |
| San Diego-Carlsbad, CA | 15 | Pittsburgh, PA | 44 |
| Orlando-Kissimmee-Sanford, FL | 15 | Providence-Warwick, RI-MA | 43 |
| Riverside-San Bernardino-Ontario, CA | 15 | Baltimore-Columbia-Towson, MD | 41 |
| Phoenix-Mesa-Scottsdale, AZ | 16 | Hartford-West Hartford-East Hartford, CT | 40 |

Source: NLIHC Tabulations of 2012 ACS PUMS data

## 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 an acute, persistent need for more affordable rental housing to serve the lowest income households.

The National Housing Trust Fund (NHTF) was created to address this shortage of rental housing for ELI households. Established by the Housing and Economic Recovery Act of 2008, the NHTF is a block grant program to states that will be capitalized by dedicated sources of revenue not subject to the annual appropriations process.

The NHTF statute requires that 90% of the funds be used to produce, preserve, rehabilitate, or operate rental housing, and that 75% of the funds used for rental housing serve ELI households. The remaining 25% used for rental housing may serve VLI. No more than 10% of NHTF dollars may be used for activities serving ELI or VLI homeowners.

The NHTF was to be funded through an assessment on the volume of business of Fannie Mae and Freddie Mac. Unfortunately, the obligation of Fannie Mae and Freddie Mac to fund the NHTF was temporarily suspended shortly after the NHTF was authorized, due to the potential financial instability of Fannie Mae and Freddie Mac in the midst of the fall 2008 financial crisis and remains so today.

Several approaches to providing dedicated sources of funds for the NHTF are in the works. NLIHC has taken steps to lift the suspension of assessments on Fannie Mae and Freddie Mac, because they have been profitable since 2012. In addition, housing finance system reform in the near future may result in even greater amounts of dedicated revenue flowing to the NHTF. Also, through the United for Homes campaign NLIHC is pursuing significant reforms to the mortgage interest deduction. NLIHC's proposal would change the deduction to a nonrefundable 15% tax credit, and it would reduce the size of the mortgage eligible for a tax benefit from $1 million to $500,000. With the $200 billion of revenue over ten years gained as a result of these changes dedicated to the NHTF, the United States could end homelessness and close the gap in rental units affordable and available to ELI renters.

*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.

## About the American Community Survey PUMS Data

The American Community Survey (ACS) is an annual nationwide survey of approximately 3.5 million households. 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/. ■




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 | 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 | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | (52,504) | (87,347) | 22 | 46 | 77 | 107 | 90% | 72% | 28% | 6% |
| Alaska | (5,074) | (12,149) | 22 | 39 | 69 | 99 | 88% | 70% | 30% | 4% |
| **Arizona** | **(68,075)** | **(149,984)** | **12** | **20** | **51** | **101** | **93%** | **82%** | **41%** | **11%** |
| Arkansas | (30,385) | (59,373) | 15 | 32 | 74 | 110 | 95% | 77% | 26% | 4% |
| **California** | **(423,099)** | **(980,478)** | **11** | **20** | **30** | **70** | **92%** | **81%** | **52%** | **18%** |
| **Colorado** | **(56,014)** | **(123,630)** | **15** | **28** | **62** | **101** | **88%** | **73%** | **28%** | **6%** |
| Connecticut | (46,960) | (90,734) | 21 | 37 | 64 | 102 | 86% | 69% | 28% | 5% |
| Delaware | (6,896) | (14,419) | 20 | 36 | 55 | 102 | 96% | 78% | 26% | 8% |
| District of Columbia | (18,758) | (26,485) | 34 | 45 | 73 | 96 | 77% | 71% | 27% | 9% |
| **Florida** | **(178,818)** | **(389,752)** | **12** | **21** | **37** | **85** | **96%** | **85%** | **56%** | **17%** |
| **Georgia** | **(126,543)** | **(237,495)** | **13** | **28** | **61** | **107** | **94%** | **81%** | **37%** | **6%** |
| **Hawaii** | **(12,663)** | **(27,564)** | **23** | **27** | **40** | **76** | **86%** | **78%** | **53%** | **21%** |
| **Idaho** | **(9,245)** | **(25,905)** | **12** | **29** | **64** | **102** | **93%** | **73%** | **30%** | **4%** |
| **Illinois** | **(162,823)** | **(321,394)** | **16** | **30** | **60** | **101** | **90%** | **75%** | **28%** | **4%** |
| **Indiana** | **(75,511)** | **(148,800)** | **15** | **30** | **77** | **112** | **94%** | **79%** | **24%** | **3%** |
| Iowa | (32,330) | (58,087) | 11 | 38 | 89 | 106 | 92% | 71% | 16% | 4% |
| Kansas | (26,800) | (54,739) | 14 | 36 | 78 | 106 | 90% | 76% | 23% | 4% |
| Kentucky | (44,422) | (94,956) | 20 | 40 | 76 | 106 | 89% | 69% | 23% | 3% |
| Louisiana | (46,002) | (105,446) | 18 | 33 | 60 | 104 | 94% | 76% | 30% | 8% |
| Maine | (10,658) | (26,633) | 17 | 35 | 52 | 100 | 95% | 71% | 34% | 6% |
| Maryland | (58,954) | (113,536) | 26 | 37 | 62 | 103 | 81% | 70% | 32% | 6% |
| Massachusetts | (87,710) | (174,530) | 25 | 43 | 64 | 96 | 79% | 62% | 29% | 6% |
| **Michigan** | **(117,255)** | **(230,964)** | **16** | **29** | **62** | **105** | **91%** | **77%** | **31%** | **6%** |
| Minnesota | (50,624) | (103,521) | 28 | 40 | 73 | 102 | 80% | 64% | 19% | 4% |
| Mississippi | (28,923) | (47,031) | 21 | 41 | 67 | 107 | 92% | 74% | 36% | 11% |
| Missouri | (66,439) | (133,555) | 14 | 32 | 75 | 105 | 95% | 76% | 25% | 4% |
| Montana | (7,432) | (18,121) | 26 | 43 | 86 | 107 | 89% | 70% | 19% | 1% |
| Nebraska | (16,678) | (34,942) | 11 | 38 | 84 | 107 | 91% | 68% | 14% | 2% |
| **Nevada** | **(25,542)** | **(65,702)** | **10** | **15** | **38** | **99** | **95%** | **87%** | **52%** | **12%** |
| New Hampshire | (9,862) | (23,521) | 30 | 38 | 69 | 104 | 78% | 68% | 25% | 4% |
| **New Jersey** | **(90,630)** | **(201,286)** | **17** | **30** | **40** | **88** | **89%** | **76%** | **44%** | **10%** |
| **New Mexico** | **(21,520)** | **(39,877)** | **10** | **28** | **51** | **100** | **94%** | **80%** | **41%** | **10%** |
| New York | (305,377) | (614,738) | 14 | 33 | 50 | 83 | 89% | 73% | 43% | 11% |
| North Carolina | (104,426) | (207,833) | 18 | 34 | 69 | 106 | 91% | 74% | 30% | 6% |
| North Dakota | (8,415) | (11,424) | 21 | 52 | 86 | 104 | 87% | 63% | 17% | 3% |
| Ohio | (143,399) | (288,498) | 20 | 35 | 79 | 108 | 90% | 74% | 24% | 3% |
| Oklahoma | (34,531) | (63,377) | 18 | 38 | 77 | 110 | 90% | 72% | 24% | 6% |
| **Oregon** | **(47,751)** | **(106,632)** | **11** | **21** | **42** | **94** | **90%** | **80%** | **41%** | **10%** |
| Pennsylvania | (136,634) | (271,847) | 17 | 36 | 68 | 103 | 89% | 72% | 27% | 5% |
| Rhode Island | (13,428) | (26,026) | 25 | 46 | 65 | 99 | 85% | 63% | 35% | 5% |
| South Carolina | (47,757) | (86,832) | 19 | 37 | 68 | 109 | 92% | 76% | 36% | 7% |
| South Dakota | (5,419) | (10,332) | 24 | 54 | 95 | 109 | 87% | 57% | 15% | 3% |
| Tennessee | (63,210) | (136,180) | 20 | 33 | 64 | 107 | 89% | 75% | 32% | 5% |
| **Texas** | **(255,557)** | **(556,416)** | **14** | **26** | **62** | **106** | **93%** | **77%** | **29%** | **6%** |
| **Utah** | **(17,568)** | **(42,601)** | **18** | **29** | **60** | **104** | **92%** | **75%** | **26%** | **6%** |
| Vermont | (3,239) | (9,203) | 11 | 39 | 48 | 94 | 82% | 63% | 49% | 3% |
| Virginia | (72,999) | (147,709) | 21 | 34 | 57 | 102 | 87% | 74% | 37% | 6% |
| **Washington** | **(76,986)** | **(161,243)** | **16** | **28** | **55** | **99** | **87%** | **74%** | **31%** | **6%** |
| West Virginia | (19,215) | (29,772) | 24 | 51 | 82 | 111 | 95% | 69% | 22% | 3% |
| **Wisconsin** | **(62,555)** | **(137,527)** | **9** | **29** | **77** | **105** | **95%** | **74%** | **20%** | **2%** |
| Wyoming | (4,538) | (9,844) | 20 | 38 | 96 | 112 | 91% | 69% | 10% | 4% |
| **USA Totals** | **(3,438,153)** | **(7,139,990)** | **16** | **31** | **58** | **97** | **90%** | **75%** | **35%** | **9%** |

Source: NLIHC Tabulations of 2012 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

| | 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 | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Metropolitan Area | 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 |
| **Atlanta-Sandy Springs-Roswell, GA** | **(65,179)** | **(133,354)** | **11** | **22** | **55** | **108** | **95%** | **83%** | **39%** | **7%** |
| **Austin-Round Rock, TX** | **(26,800)** | **(55,076)** | **11** | **17** | **45** | **101** | **91%** | **84%** | **30%** | **4%** |
| Baltimore-Columbia-Towson, MD | (33,395) | (56,112) | 27 | 41 | 69 | 103 | 78% | 68% | 30% | 7% |
| Boston-Cambridge-Newton, MA-NH | (66,627) | (119,784) | 27 | 44 | 61 | 95 | 78% | 62% | 31% | 7% |
| Buffalo-Cheektowaga-Niagara Falls, NY | (17,472) | (33,292) | 8 | 35 | 88 | 106 | 98% | 77% | 23% | 3% |
| **Charlotte-Concord-Gastonia, NC-SC** | **(23,179)** | **(51,312)** | **17** | **27** | **69** | **108** | **92%** | **76%** | **22%** | **3%** |
| **Chicago-Naperville-Elgin, IL-IN-WI** | **(123,583)** | **(256,331)** | **17** | **27** | **53** | **100** | **89%** | **77%** | **31%** | **5%** |
| Cincinnati, OH-KY-IN | (29,263) | (60,311) | 20 | 35 | 84 | 110 | 90% | 71% | 19% | 2% |
| Cleveland-Elyria, OH | (30,918) | (60,828) | 21 | 35 | 80 | 110 | 89% | 76% | 29% | 4% |
| **Columbus, OH** | **(27,200)** | **(53,325)** | **12** | **28** | **80** | **110** | **93%** | **78%** | **18%** | **4%** |
| **Dallas-Fort Worth-Arlington, TX** | **(65,130)** | **(157,454)** | **11** | **20** | **64** | **109** | **94%** | **77%** | **27%** | **5%** |
| **Denver-Aurora-Lakewood, CO** | **(29,647)** | **(67,785)** | **17** | **27** | **62** | **102** | **88%** | **73%** | **27%** | **5%** |
| **Detroit-Warren-Dearborn, MI** | **(59,407)** | **(111,108)** | **15** | **30** | **64** | **106** | **91%** | **77%** | **32%** | **6%** |
| **Fresno, CA** | **(10,516)** | **(21,665)** | **14** | **18** | **26** | **71** | **93%** | **87%** | **59%** | **18%** |
| Hartford-West Hartford-East Hartford, CT | (18,184) | (30,801) | 20 | 40 | 68 | 106 | 85% | 65% | 24% | 2% |
| **Houston-The Woodlands-Sugar Land, TX** | **(59,931)** | **(142,931)** | **15** | **22** | **65** | **110** | **94%** | **79%** | **29%** | **6%** |
| **Indianapolis-Carmel-Anderson, IN** | **(23,818)** | **(53,022)** | **11** | **26** | **81** | **114** | **95%** | **82%** | **22%** | **1%** |
| **Jacksonville, FL** | **(13,902)** | **(30,420)** | **19** | **25** | **48** | **107** | **98%** | **86%** | **42%** | **12%** |
| Kansas City, MO-KS | (25,755) | (44,633) | 16 | 33 | 79 | 107 | 89% | 74% | 28% | 4% |
| **Las Vegas-Henderson-Paradise, NV** | **(18,688)** | **(43,901)** | **7** | **12** | **33** | **97** | **97%** | **91%** | **56%** | **14%** |
| **Los Angeles-Long Beach-Anaheim, CA** | **(157,232)** | **(375,009)** | **7** | **17** | **22** | **55** | **95%** | **84%** | **59%** | **23%** |
| Louisville/Jefferson County, KY-IN | (16,383) | (34,810) | 13 | 33 | 71 | 108 | 92% | 74% | 22% | 5% |
| **Memphis, TN-MS-AR** | **(17,286)** | **(33,822)** | **10** | **22** | **54** | **103** | **97%** | **84%** | **49%** | **10%** |
| **Miami-Fort Lauderdale-West Palm Beach, FL** | **(53,647)** | **(122,845)** | **11** | **20** | **25** | **57** | **95%** | **85%** | **69%** | **26%** |
| **Milwaukee-Waukesha-West Allis, WI** | **(25,350)** | **(56,464)** | **3** | **23** | **67** | **100** | **94%** | **76%** | **26%** | **2%** |
| Minneapolis-St. Paul-Bloomington, MN-WI | (34,595) | (72,123) | 28 | 39 | 73 | 102 | 80% | 63% | 19% | 3% |
| Nashville-Davidson--Murfreesboro--Franklin, TN | (15,643) | (37,691) | 29 | 37 | 65 | 105 | 82% | 68% | 27% | 6% |
| **New Orleans-Metairie, LA** | **(15,814)** | **(35,251)** | **12** | **25** | **42** | **97** | **97%** | **82%** | **43%** | **15%** |
| New York-Newark-Jersey City, NY-NJ-PA | (296,190) | (613,422) | 15 | 33 | 41 | 78 | 88% | 73% | 49% | 13% |
| **Oklahoma City, OK** | **(14,008)** | **(27,975)** | **14** | **30** | **78** | **107** | **89%** | **74%** | **24%** | **6%** |
| **Orlando-Kissimmee-Sanford, FL** | **(20,180)** | **(44,801)** | **6** | **15** | **24** | **84** | **98%** | **89%** | **63%** | **16%** |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | (76,252) | (150,304) | 16 | 33 | 62 | 102 | 91% | 75% | 30% | 7% |
| **Phoenix-Mesa-Scottsdale, AZ** | **(46,277)** | **(102,769)** | **12** | **16** | **52** | **104** | **94%** | **84%** | **40%** | **10%** |
| Pittsburgh, PA | (26,118) | (45,899) | 19 | 44 | 80 | 104 | 87% | 65% | 18% | 4% |
| **Portland-Vancouver-Hillsboro, OR-WA** | **(27,003)** | **(62,384)** | **7** | **20** | **44** | **96** | **92%** | **79%** | **31%** | **8%** |
| Providence-Warwick, RI-MA | (20,594) | (42,960) | 22 | 43 | 68 | 100 | 83% | 62% | 30% | 5% |
| Raleigh, NC | (11,019) | (22,641) | 11 | 35 | 80 | 109 | 89% | 68% | 23% | 3% |
| Richmond, VA | (11,830) | (24,028) | 30 | 36 | 67 | 112 | 77% | 70% | 38% | 4% |
| **Riverside-San Bernardino-Ontario, CA** | **(32,084)** | **(82,434)** | **12** | **15** | **25** | **73** | **96%** | **87%** | **56%** | **19%** |
| **Sacramento--Roseville--Arden-Arcade, CA** | **(30,656)** | **(68,468)** | **8** | **17** | **39** | **93** | **94%** | **82%** | **41%** | **10%** |
| San Antonio-New Braunfels, TX | (23,233) | (43,486) | 16 | 33 | 58 | 105 | 92% | 75% | 32% | 5% |
| **San Diego-Carlsbad, CA** | **(36,127)** | **(80,664)** | **8** | **15** | **22** | **68** | **94%** | **85%** | **52%** | **19%** |
| **San Francisco-Oakland-Hayward, CA** | **(65,107)** | **(136,407)** | **15** | **30** | **47** | **84** | **88%** | **73%** | **42%** | **11%** |
| **San Jose-Sunnyvale-Santa Clara, CA** | **(22,838)** | **(46,281)** | **21** | **28** | **39** | **85** | **79%** | **73%** | **34%** | **9%** |
| **Seattle-Tacoma-Bellevue, WA** | **(42,358)** | **(85,659)** | **18** | **28** | **52** | **98** | **84%** | **73%** | **31%** | **6%** |
| St. Louis, MO-IL | (32,768) | (64,975) | 14 | 34 | 75 | 104 | 94% | 75% | 23% | 2% |
| **Tampa-St. Petersburg-Clearwater, FL** | **(28,528)** | **(64,804)** | **9** | **19** | **35** | **90** | **95%** | **84%** | **52%** | **14%** |
| **Tucson, AZ** | **(12,684)** | **(28,467)** | **6** | **19** | **46** | **104** | **95%** | **83%** | **44%** | **9%** |
| Virginia Beach-Norfolk-Newport News, VA-NC | (19,448) | (38,285) | 16 | 31 | 42 | 94 | 91% | 78% | 50% | 9% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | (54,431) | (105,821) | 27 | 35 | 54 | 99 | 80% | 72% | 32% | 6% |
| **USA Totals** | **(3,438,153)** | **(7,139,990)** | **16** | **31** | **58** | **97** | **90%** | **75%** | **35%** | **9%** |

Source: NLIHC Tabulations of 2012 ACS PUMS data.