

*Dark Before the Storm:
A Picture of Low Income Renters'
Housing Needs before the Great Recession
from the 2005-2007 American Community Survey*



February 2011

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Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

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Executive Summary

This report provides the results of an analysis of new U.S. Department of Housing and Urban Development (HUD) data that use the 2005-2007 American Community Survey (ACS) to replicate indicators of housing need last released using Census 2000 data. More information on this data, the Comprehensive Housing Affordability Strategy (CHAS) data, can be found in Appendix A. The picture of housing need that emerges from this three-year period, which stretches from the very peak of the housing boom to just before the latest recession took hold, is grim. Among the key findings of this report:

- Over three-fourths of extremely low income (ELI) and very low income (VLI) renter households in the U.S. had at least one housing problem in 2005-2007. Worse, 63% of ELI renters and 28% of VLI renters paid more than half of their income on rent and utilities. Spending more than half of household income on housing is the definition of severe housing cost burden.
- In ten states 65% or more of ELI renter households had severe housing cost burdens. Seven of these states are in the West, with the highest rates in Nevada (71%), Oregon (69%) and California (69%). South Dakota is the only state in the country where fewer than half (49%) of these lowest-income renters had severe burdens.
- The U.S. would have needed at least an additional 3,400,000 units of standard¹ rental units that were affordable to ELI households to make up for the shortage of units compared to renters in 2005-2007. Because many of the units affordable to ELI renters were occupied by higher income households, approximately 6,000,000 more standard rental units that were both affordable and available to ELI renter households were actually needed. Some of these shortfalls of affordable and available units could be met by additional project and tenant based subsidies for ELI renters.
- Forty-four states and the District of Columbia had absolute shortages of housing affordable for ELI renter households, and every state needed more units that are both affordable and available to ELI renters. Ten of the thirteen states in the West had fewer than 35 affordable and available units for every 100 ELI renter households, making it the most difficult region for an ELI renter to find an affordable home. There were only three states where the number of affordable and available units per 100 ELI renter households was as high as 1 unit for every 2 renter households.

Comparisons to NLIHC's earlier analysis of the 2000 data reveal that the situation in 2005-2007 was far worse than it had been only 7 years earlier. Considering the deep recession that hit the U.S. at the end of 2007, these findings are also an indicator of the gravity of the current situation. As the federal government works to reform the nation's housing policy and markets and increase opportunity for all, it is imperative that the lack of truly affordable housing for the lowest income households be addressed in a comprehensive and meaningful way.

To address the housing problems outlined in this report, NLIHC makes the following policy recommendations:

- Provide funding for the National Housing Trust Fund (NHTF) which was established in 2008. Once funded, the NHTF will allow for the production, rehabilitation and preservation of 1,500,000 units of affordable housing over the next 10 years, with 75% of this housing targeted to ELI households. This is currently the only federal program that is specifically focused at producing new rental units for the ELI population.
- Make improvements to the current Housing Choice Voucher program by passing the Section 8 Voucher Reform Act (SEVRA) and provide funding for 2,000,000 new vouchers over the next 10 years.
- Promote greater equity in federal housing subsidies both along the income spectrum and between homeowners and renters and redirect the savings from these efforts to fund NHTF and Housing Choice Vouchers.

1 A standard unit has complete kitchen and plumbing facilities.

Increased Prevalence of Housing Problems Overall for Low Income Renters

A previous NLIHC report using the 1990 and 2000 Comprehensive Housing Affordability Strategy (CHAS) data (See Appendix 1 for more information on CHAS data) found that during the 1990s, a decade of strong economic growth, the shares of all renter households with housing problems and severe rent burdens fell slightly in each of the three low income groups examined,² but this trend did not continue in the 2000s. Shares of low income renters with at least one housing problem - paying too much for their housing, living in crowded conditions, or lacking standard plumbing and kitchen facilities (See Box 1 for definitions of key terms) - were higher nationally and in nearly every state in 2005-2007 compared to the 2000 data (See Appendix 2, Table A-1).³ This meant that even before the recession low income Americans had less to spend on non-housing necessities or were making unacceptable trade-offs to put a roof over their head.

In the 1990s, housing problems became more concentrated among the lowest income renter households. In 2005-2007, 77% of ELI renters faced a housing problem, compared to 74% identified in the 2000 data (See Appendix 2, Table A-1). However, between the two surveys, these problems moved up the income scale in that VLI renters saw the largest increase in the share of households with at least one housing problem. Looking at the percentage of households with housing problems in each

Box 1: Definitions

HUD Income Definitions Used for Renter Households

Area Median Income (AMI)	Local area median income
Extremely Low Income (ELI)	0-30% of AMI
Very Low Income (VLI)	31-50% of AMI
Low Income (LI)	51-80% of AMI
Not Low Income	Greater than 80% of AMI

Definitions of Cost Burden

Cost Burden: The percent of a household's income spent on housing.

Unaffordable Cost Burden: Spending over 30% of household income on housing.

Severe Cost Burden: Spending over 50% of household income on housing.

Other Problems: In addition to unaffordable cost burden, the CHAS data identify overcrowding (more than one person per room) and substandard housing (lacking complete kitchen or plumbing facilities).

2 Nelson, Kathryn P., Treskon, Mark. & Pelletiere, Danilo. (2004). *Losing Ground in the Best of Times: Low Income Renters in the 1990s*. Washington, DC: National Low Income Housing Coalition.

3 This report examines national and state data, but it is also possible to observe within state differences by using CHAS county or city data. For an example, see: Mierzwa, E. & Nelson, K. with Newberger, H. (2010). *Affordability and availability of rental housing in Pennsylvania*. Philadelphia, PA: Federal Reserve of Philadelphia.

of the four regions specified by the Census Bureau, we see that in the West and in the South, VLI renters now have slightly higher shares of households with at least one housing problem (84% and 76% respectively) than ELI renters (82% and 75%). In the West, this boost appears to result from higher than average rates of overcrowding among VLI households than in other parts of the country, with states like California and Arizona showing overcrowding rates among VLI households of 19% and 12% compared to a national rate of 8%.⁴

Underlying this rise in the percentage of renters with at least one housing problem is increased shares of low income renter households with unaffordable cost burdens, the housing problem affecting the greatest number of households (See Appendix 2, Table A-2A). In 2000, 70% of the 8,100,000 ELI renter households lived in unaffordable housing. By 2005-2007, 76% of the 9,200,000 ELI renter households had unaffordable housing costs (See Appendix 2, Table A-2B). The number of VLI renter households with unaffordable cost burdens increased from 3,800,000 (out of a total of 5,900,000) to 4,900,000 (out of a total of 6,600,000 VLI renter households), or from 64% of VLI renter households to 74%. The largest percentage-point increase in unaffordable cost burden impacted LI renter households: 29% of the 7,600,000 LI households had unaffordable housing costs in 2000 compared to 40% of the 7,900,000 LI households with this housing problem in 2005-2007. However, not only do LI renters continue to have much lower shares of households with unaffordable cost burden than ELI and VLI households but ELI households are much more likely to have severe housing cost burdens than either VLI or LI renters.

Households that spend over half of their income on housing and utility costs each month have little remaining for other necessities such as child care, transportation, food and health care, especially if their total income is low enough to qualify as ELI. Households in this situation have a greater chance of becoming homeless because a one-time emergency can easily throw them into serious financial trouble. In 2005-2007, 63% of all ELI renter households experienced severe cost burden, compared to 28% of VLI renter households and just 6% of LI renter households (See Appendix 2, Table A-2A).

There are close to 8,200,000 renters with severe housing cost burdens. ELI renters make up 71% of these severely burdened households, while only representing 25% of the total renter population. Alternatively, households that earn between 51 and 80% of AMI make up 22% of the renter population, but only 5% of these renters face the problem of severe cost burdens. Thus, even though there were large increases in shares of LI households with unaffordable cost burden, affordability problems, especially severe affordability problems, continue to be concentrated among ELI and increasingly VLI renter households.

Regional Variations in Housing Problems and Unaffordable Housing Costs

The national trends discussed above were reflected in all 50 states and the District of Columbia, but with noticeable regional variations. As was true in 2000, low income renters in the West were particularly vulnerable to housing problems and unaffordable housing costs in 2005-2007: 82% of ELI households and 84% of VLI households in the region had at least one housing problem, with 67% of ELI renters paying more than half of their income on housing costs (See Appendix 2, Table A-1 and Table-2A). Of the ten states in which 65% or more of the ELI renter households have severe cost burden, seven are in the West, with the highest rates in Nevada (71%), Oregon (69%) and California (69%). The Northeast and the South had the lowest shares of ELI renter households with severe cost burden, particularly Massachusetts (52%) and West Virginia (52%). South Dakota, in the Midwest, had the lowest share of ELI renter households with severe cost burden (49%) nationwide, and is the only state in the country where this rate is below 50% (See Appendix 2, Table A-2A).

⁴ NLIHC tabulations of CHAS 2000 and CHAS 2005-2007 data.

While the West has the highest rates of housing cost burden among ELI renter households in 2005-2007, the Midwest experienced the greatest increase in housing cost burden since 2000 (See Appendix 2, Table A-2B). In 2000 the Midwest had the lowest share of ELI households facing severe rent burden at 52%, but in 2005-2007 this share was 62%, making it the region with the second greatest proportion of ELI renters with severe rent burden after the West. In no state or income level analyzed did the share of renters living in unaffordable housing decrease after 2000. This pattern contrasts sharply with changes from 1990 to 2000, when ELI renters were only more likely to have severe rent burden in 2000 than in 1990 in eleven states.⁵ The West and the Northeast experienced the smallest increases in unaffordable housing costs from 2000 to 2005-2007 with an increase of five percentage points for ELI households in both regions.

As was observed nationally, affordability problems at the state level worsened for income groups across the board, and it was VLI households specifically that were most likely to see deterioration in housing affordability. In 2000, there were only three states in which the share of VLI renter households with severe cost burden was over 30%, but in the 2005-2007 data, that number is eleven. In the South, severe housing cost burdens for VLI renters increased by nine percentage points. The share of LI renters in the South paying more than 30% of their income towards housing costs was up twelve percentage points from 2000 to 2005-2007 and the share of VLI renters who faced unaffordable housing costs in the Midwest was thirteen percentage points higher than it was in the 2000 data. However, it remains rare to find LI households with severe rent burdens, and the increase in the share that experienced this level of burden was relatively small (2% nationally).

There Are Not Enough Affordable Rental Homes to Meet Demand

The increase in the share of all low income households with housing problems, especially unaffordable housing costs, took place as the country experienced a dramatic housing boom that ended in a drastic bust in 2007 and subsequent nationwide recession. Even in the first half of the decade, however, the recovery from the 2001 recession was uneven and lower income households saw stagnating or even declining incomes even as unemployment remained low and rents continued to rise.⁶ This is the primary contributor to increases in rent burden across the country. Another factor in rising rent burdens may be that many people moved from renting to owning in this period of low interest rates and relatively easy access to credit. In these years, homeownership rates increased for every income group except for ELI households. Within each income group it is the higher income households who are more likely to move from the rental market into homeownership and generally lower income, more cost burdened households remain renters.

Along with demand factors, however, there also was a decline in the supply of affordable rental housing. During the boom, many affordable multi- and single-family rental homes were converted to for-sale properties and relatively few new affordable rental units were developed to replace the lost affordable housing stock, resulting in a net loss of affordable rental homes.⁷ Furthermore, the number of hard rental units receiving some type of federal assistance from HUD decreased by a little over 200,000 units from 2000 to 2008.⁸ Comparing the 2000 CHAS to the 2005-2007 CHAS confirms these trends, indicating a worsening relationship between supply and demand for affordable rental housing.

5 Nelson, Kathryn P., Treskon, Mark. & Pelletiere, Danilo. (2004).

6 Joint Center for Housing Studies of Harvard University. (2007). *The State of the Nation's Housing 2007*. Washington, DC: Author.

7 For example, an analysis using the CINCH Rental Market Dynamics report that is based on longitudinal American Housing Survey data found that from 2001 to 2007 the country's stock of unassisted rental housing affordable to households earning 60% or less of AMI decreased by 6.3% while the stock of high-rent housing, or housing affordable to those earning 100% or more of AMI increased by 93%. Collinson, R. & Winter, B. (2010, January). *U.S. rental housing characteristics: supply, vacancy, and affordability*. HUD PD&R Working Paper 10-01. Washington, DC: U.S. Department of Housing and Urban Development.

8 NLIHC tabulations of HUD's "A Picture of Subsidized Households" from 2000 and 2008.

Table 1 clearly illustrates this relationship by showing the change in the number of renters at various income levels as well as the change in the number of units affordable to the households at those income levels. There were over 1,000,000 more ELI renter households in 2005-2007 than there were in 2000, an increase of 13%. During the same time, the inventory of units affordable to people earning less than 30% of AMI shrunk by over 900,000 units, a 14% decline. The number of VLI and LI renter households also increased over this time period, but not as drastically, and while the number of units affordable to those earning between 31-50% of AMI decreased, causing a growth in demand and a loss of supply for that income group, the number of units affordable to people earning 51-80% of AMI actually increased by 14%. The growth in the number of units affordable to LI renters outpaced the growth in the number of these households, implying that conditions most likely improved for these renters and that there is more than enough housing for this income group.

Housing units that are affordable to those earning below 30% of AMI are also affordable to those earning more than 30% AMI and people earning more than 30% of AMI frequently occupy these units. The CHAS data show the total number of standard rental units that are affordable to households below several different income thresholds. These measures of the supply of affordable housing can be compared to the demand for that housing, simply defined as the total number of households with incomes at or below the same threshold. Expressed as a ratio, this indicates how many standard rental units are affordable for every renter household of a particular income level. As a difference, it provides an estimate of the surplus or deficit of affordable units.⁹ The fact that few of these units are truly available to lower income renters is discussed below.

In 2005-2007, this indicator suggests that there were surpluses of standard affordable units for renters with incomes below the VLI and LI upper limits, but a severe shortage nationwide of units affordable for ELI renter households (See Appendix 2, Table A-3). At or below the 80% of AMI threshold, there were 141 standard affordable units for every 100 renter households. The surplus of units for households earning at or below 50% of AMI was much smaller, with just 105 units of standard affordable housing for every 100 renter households. The ratio for renter households earning below 30% of AMI, however, was just 63, reflecting a shortage of 37 units for every 100 ELI households. The U.S. would need to create an additional 3,400,000 units of standard affordable housing to make up for the ELI affordable rental housing deficit.

Direct comparison of the supply data in the 2000 and 2005-2007 datasets is problematic. Beyond the differences inherent in the two surveys, HUD included substandard units in the 2000 CHAS tables on the affordability of units at the various income thresholds, but the 2005-2007 data only included standard units.¹⁰ It is not possible to remove substandard units from the 2000 tables or add them to the current tables. However, substandard units made up only 1.3% of the total rental housing stock in 2005-2007, so comparisons between the two data sources are likely to accurately describe actual trends for broad geographic areas. Therefore, it is clear that the supply of affordable housing was much smaller relative to demand in the 2005-2007 period than it was even in 2000 (See Appendix 2, Table A-3). In 2005-2007 there were only 63 units affordable to ELI renter households per 100 renter households, a drop of 21 units from the ratio of 84 in 2000. Households with incomes below the VLI upper threshold continued to have a surplus of affordable units in 2005-2007 (with a ratio of 105), but this surplus diminished, with 25 fewer units per 100 renters than in 2000. The ratio for renters with incomes below the LI threshold fell by only 12 units, but the falling ratios for those below the VLI and LI thresholds primarily reflect the dramatic decline in units affordable to ELI renter households, as shown in Table A-3A.

9 This estimate is actually an overestimate because this indicator assumes that all households below a maximum income threshold can afford units at that threshold, when in reality only households at the threshold can afford all the units in that category. At lower income levels units tend to be skewed toward the higher end of the category while households are more evenly distributed throughout. For instance, a 2007 HUD Worst Case Housing Needs report found (Exhibit 3-1) that at the 10% of AMI threshold there were fewer than 20 units of affordable and available housing for every 100 renters while at the 30% of AMI threshold the number was 44.

10 In the Allocation Formula for the National Housing Trust Fund, HUD will measure the housing need by calculating the shortage of affordable and available standard units for ELI and VLI renters in each state.

Table 1: Change in Number of Renters and Number of Affordable Units

Income Level	# of Renters (2000)	# of Renters (05-07)	Change in # of Renters
0-30% AMI	8,100,775	9,187,335	13%
31-50% AMI	5,999,520	6,620,435	10%
51-80% AMI	7,610,200	7,894,940	4%

Income Level	# of Affordable Units (2000)	# of Standard Affordable Units (05-07)	Change in # of Affordable Units*
0-30% AMI	6,770,859	5,832,845	-14%
31-50% AMI	11,427,471	10,816,950	-5%
51-80% AMI	14,748,328	16,746,700	14%

* These estimates should be compared with caution due to differences between the two sources of information for the 2000 and 2005-2007 CHAS datasets, specifically that in 2000 substandard units were included in the data and in 2005-2007, only standard units were included (See Appendix 1 for more information on comparing the data).

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2000 and 2005-2007

State and Regional Variation in the Supply of Affordable Units Relative to Demand

In 2000, 25 states had a surplus of housing units affordable for their ELI renters, but the 2005-2007 data show just six (Nebraska, North Dakota, South Dakota, West Virginia, Montana and Wyoming) with a surplus of affordable standard units. These states tend to be rural with smaller or declining populations, leading to less demand for rental housing overall. The state with the lowest number of affordable units per 100 ELI renter households is California with just 41, while the state with the highest surplus is Wyoming with 144 units of affordable housing for every 100 ELI renters (See Appendix 2, Table A-3).

The ratios of the numbers of standard affordable units per 100 ELI renter households fell in every state between 2000 and 2005-2007. Whether due to the economy or the changing data and methods (likely both), declines were biggest in the Midwest. Nationally, the decrease was 21 units per 100 ELI renter households, but by state decreases ranged from just five units per 100 households in California to 47 units per 100 households in Iowa, taking that state from a surplus of affordable housing to ELI renters to a deficit.

The national numbers show an overall surplus of affordable housing for renters below the VLI threshold, but at the state level eleven states had insufficient supplies of affordable standard rental housing relative to demand. Deficits occurred most often in Western and Northeastern states such as California (57), Nevada (67), New Jersey (81) and New York (87), although Florida, in the South, had one of the biggest deficits of housing affordable for VLI households (65).

These regional and state-by-state patterns and trends in the supply and demand for housing not surprisingly largely mirror the regional shifts seen earlier in unaffordable housing costs and other housing problems.

Shortages of Affordable Units Available to Low Income Renter Households

Understanding the supply of affordable housing is just the first step to identifying the housing that is actually available to renters. There may be some states where it appears at first glance that there is a sufficient supply of units to meet the demand of all ELI renters in the state, but this is not the whole story. One problem is that this indicator assumes all households below a maximum income threshold can afford units at that threshold, when in reality only households at the threshold can afford all the units in that category.¹¹ In addition to the problem cited above, this indicator also assumes that all of those units are actually available to ELI renters. These units may not be located near the jobs, services, and transportation ELI renters rely on or they may have other barriers to access, including housing size and quality.

The CHAS data do, however, provide information on the rent levels of rental homes by the incomes of their current occupants, providing insight into a more direct barrier to affordable rental units by lower income households, namely that higher income households often live in units that would otherwise be affordable to lower income households. Controlling for these units provides estimates of the supply of units both affordable and potentially available to households at various income levels.¹²

Nationally, there were only 35 affordable and available standard units per 100 ELI renter households in 2005-2007. There was also a shortage of standard units affordable and available to renter households below the higher VLI threshold level. Although there remained a surplus of standard units available and affordable to households below the LI threshold, at 101 standard, affordable units per 100 renters, the surplus was nominal (See Appendix 2, Table A-4).

Every state needed more units affordable and available to ELI renters, but need continues to vary widely across states. California and Nevada had the worst shortages, with only 22 units per 100 ELI renter households. Ten of the thirteen states in the West had fewer than 35 affordable and available units for every 100 ELI renter households, making it the most difficult region for an ELI renter to find an affordable unit. In other regions, the states with the largest shortages included Florida (27), Texas (27), New Jersey (34), Michigan (34) and Illinois (34). There were only three states where the number of affordable and available units per 100 ELI renter households was equal to or more than 50; South Dakota (60), North Dakota (53) and Wyoming (50). The shortages of rental units also affected renter households with incomes below the VLI and LI limits. At both the national and state level, there was a shortage of units that were both affordable and available to renter households with incomes below the VLI threshold.

Finally, while there were more affordable and available units than there were renter households earning below the LI level nationally, there were ten states where this was not the case in 2005-2007. As with the shortages for renters earning below the ELI threshold, the greatest shortages for renters earning below the VLI threshold occurred in the West, with a regional ratio of only 49 affordable and available units per every 100 renter households.

It is also possible to view the deficit or surplus of standard units affordable and available to ELI, VLI and LI renters in each state (See Appendix 2, Table A-5). The largest numbers of units were needed in states with very large ELI renter populations

¹¹ See Footnote 8.

¹² Both of these measures may underestimate housing shortages because of the limits of the income segments. CHAS data only break down housing prices and household incomes into a few categories so it is possible that the units classified as being affordable to households with incomes under 30% of the AMI are mostly affordable to households closest to the 30% level, while a larger number of households have significantly lower household incomes. A further consideration when viewing this data is that these estimates assume that within each state any available unit is available to any renter, even if the renter and the unit are in different cities within the state.

such as California (901,000), New York (563,000), Texas (468,000), Florida (304,000) and Illinois (267,000). All together, the United States needs approximately 6,000,000 more standard rental units that are both affordable and available to ELI renter households.

Though the shortage of standard units affordable and available generally decreases when the income threshold is raised to the VLI limit, there are fourteen states where this shortage actually increases, indicating that raising the income threshold adds more renters than it does affordable and available units to the calculation. Half of these states are in the Northeast, six are in the West and 1 (Florida) is in the South. Because many of these states are so populous, the national shortage of units affordable and available to renters with incomes below the VLI threshold remains quite high, at 5,400,000. Moving the income threshold up once more to the LI level causes declines to the shortages in every state, with the shortages actually disappearing in all but ten states.

Shortages of Affordable and Available Units Worsened between 2000 and 2005-2007

Shortages of standard units affordable to ELI renters increased significantly all across the country between 2000 and 2005-2007. The shortage of standard units both affordable and available to ELI renters also increased nationally, but that this increase was not as significant (See Appendix 2, Table A-3 and Table A-4). However, even though this shortage did not increase as dramatically as the shortage of standard affordable units, it remains a much more severe shortage, especially at the ELI threshold.

States experienced greater and lesser declines in the shortage of affordable and available units with the caveat that the two datasets are not directly comparable. In two states, California and New York, the shortage of affordable and available units stayed about the same from 2000 to 2005-2007, while in all other states it appears that the shortage increased. The states with the biggest differences in the number of affordable and available units per 100 ELI renter households were Alabama, a decline of nineteen units, Kansas, eighteen units, and Georgia, Iowa and Missouri, each lower by seventeen units.

The shortages of affordable and available housing for ELI renters grew the most in the Midwest and South, but when we look higher up the income distribution at households earning incomes below the VLI limit, the regions hit the hardest are the Northeast and the South with Rhode Island and Alabama losing the most affordable and available units per every 100 VLI renter households (25 and 18 respectively) (See Appendix 2, Table A-4). It appears that Alaska is the only state where the shortage actually lessened from 2000 to 2005-2007 and in Utah the shortage remained the same in 2005-2007 as it was in 2000.

Overall, the shortage of units that are both affordable and available to ELI renter households increased from 4,600,000 units in 2000 to 6,000,000 units in 2005-2007. As noted earlier in this report, the shortage of units that are affordable to ELI renters is 3,400,000 in 2005-2007, so an additional 2,600,000 affordable units were occupied by higher-income, renter households. The time period studied here was right before the housing bubble burst and the country entered a serious recession. As more people have lost their jobs or are earning lower incomes, there has been an increase in the need for affordable rental units. These data show that even before the recession the supply of affordable units simply was not sufficient to meet the demand.

Implications for Housing Policy

The overarching message that emerges from this report is that it is becoming more and more difficult for the lowest income households to find affordable housing and that people are spending a greater percentage of their income on housing costs than they have in the past. It is evident that while more moderate income households (greater than 50% of AMI) may continue to have a hard time finding housing in some states, overall, it appears that the private market has done a good job of providing affordable housing for this particular group. What the report clearly shows is that there exists a real need for resources that reduce the unaffordable cost burden of ELI households.

While we can make broad policy recommendations for programs and legislation that would most certainly improve the housing conditions of ELI households across the country, we do feel that it is important to note that each state has different needs, and that it is important for local governments to understand the particular needs of their communities before implementing an affordable housing strategy. CHAS data is available at lower geography levels and the data found within this report can be generated for areas within states to gain a better understanding of the unique needs of various communities.

For example, in an area with a declining population and high vacancy rates, housing prices and incomes are likely to be quite low. In these areas a housing strategy that focuses on providing more housing choice vouchers or improving the quality of the stock may make more sense than programs focused primarily on building new affordable housing. Alternatively, areas with job and population growth combined with low vacancy rates and rising rents require an expansion of the affordable housing supply, and programs cannot rely on tenant based vouchers and the existing stock. Currently, the only federal programs available for the construction of new affordable housing are Low Income Housing Tax Credits (LIHTC) and HOME. These programs tend to target renters earning 50% of AMI or more unless they have a number of other subsidies and vouchers attached to them. As we have seen in this report, this is not the population facing the most severe housing problems. A program established in 2008, the National Housing Trust Fund, would provide for the production, rehabilitation and preservation of 1,500,000 units of affordable housing over the next 10 years, with 75% of this housing targeted to ELI households, but it awaits funding.

With all of this in mind, NLIHC makes the following policy recommendations:

- Provide funding for the National Housing Trust Fund (NHTF). This is currently the only federal program that is specifically designed to produce new rental units for the ELI population.
- Make improvements to the current Housing Choice Voucher program by passing the Section 8 Voucher Reform Act (SEVRA) and provide funding for 2,000,000 new vouchers over the next 10 years.
- Promote greater equity in federal housing subsidies both along the income spectrum and between homeowners and renters and redirect the savings from these efforts to fund NHTF and Housing Choice Vouchers.

Conclusion

This assessment of the 2005-07 CHAS data reveals that even before the start of the housing crisis and the current recession, there were significant shortages of standard rental units that were affordable and available to low income households in every state and that nationwide, three out of every four ELI and VLI households were spending more than half of their income on housing and utility costs.

Since 2007, the homeownership rate has fallen due to the foreclosure crisis and the instability of the housing market.¹³ Many households are returning to the rental market. Furthermore, the unemployment rate has soared and incomes have declined dramatically.¹⁴ These economic trends suggest that more people have become low income renters and the demand for affordable rental housing will continue to rise. There is, however, no indication that the supply of long term affordable rental housing will meet this rising demand. In fact, in an analysis of the 2007 and 2008 American Community Survey (ACS) data, NLIHC found that the affordability gap worsened for the lowest income renters in these years¹⁵ and the recent release of the 2009 ACS data reveals that the proportion of renters facing unaffordable housing costs increased from 2008 to 2009.¹⁶ Further data shows that rental vacancy rates are at historic highs, but it does not appear that these vacant units are affordable to ELI and VLI households. Instead these vacancies are part of high-rent developments that were overbuilt in the boom years and units that were previously for-sale, but are now for-rent.¹⁷ All the information presented here shows worsening housing problems for low income renters from 2000 to 2005-07, and it is very likely that the situation has deteriorated further since 2007.

During the housing boom of the 2000s, there was a rush to build luxury developments to rent and own and in general a strong emphasis on homeownership in both the single family and multifamily sectors, while there was a simultaneous decrease in the supply of units receiving project based assistance from HUD.¹⁸ This report shows that in the boom years these shifts in the market and in public policy led to an increase in the proportion of renters with one or more housing problems, especially among VLI and LI renters. The recession has amplified these conditions. While every state has different needs, broadly defined there is a significant and growing need across the country for more affordable housing resources.

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17 Collinson, R. & Winter, B. (2010, January). *U.S. rental housing characteristics: supply, vacancy, and affordability*. HUD PD&R Working Paper 10-01. Washington, DC: U.S. Department of Housing and Urban Development.

18 NLIHC tabulations of HUD's "A Picture of Subsidized Households" from 2000 and 2008.

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Appendix 1: What are the CHAS Data?

The Value of CHAS Data

Comprehensive Housing Affordability Strategy (CHAS) data are available as special tabulations of the 1990 and 2000 Census and, most recently, of the 2005-2007 American Community Survey (ACS). These data are provided to HUD by the Census Bureau and provide users with an opportunity to analyze certain housing needs and housing affordability issues that cannot be gleaned from the standard Census and ACS data publicly provided by the Census Bureau. Specifically, these data are based on HUD-defined income limits. These limits take into account HUD adjustments in determining the 30, 50 and 80% threshold of area median income (AMI) and are for the appropriate HUD defined geography. These data allow planners, policy makers and researchers to better understand the housing needs of low income households identified in terms of the income categories used for HUD programs and research. These data are intended to be used by local governments throughout their Consolidated Planning process and HUD has used the data in allocation formulas for the distribution of funds to local jurisdictions. One program that is very likely to use CHAS data in its allocation formula is the National Housing Trust Fund (NHTF), which will create and preserve affordable housing for those renters with the greatest need (Richardson, T. & Steffen, B., 2010).

Comparing 2000 CHAS Data to 2005-2007 CHAS Data

The ACS, the annual survey that has replaced the detailed survey or “long form” of the decennial census, was fully implemented in 2005. This survey allows more frequent updates on critical social, economic and housing data than was previously possible with the decennial census. Yet the conversion from the “long form” to the ACS creates some challenges for those who want to compare datasets. This is primarily due to the fact that the sample of households surveyed for the ACS is much smaller than those of the decennial censuses, making the margin of error larger in the ACS. To overcome this problem, the Census has combined 3 years of ACS data to create the 2005-2007 ACS, providing larger sample sizes that allow users to examine smaller geographies.

The other primary reason why CHAS data from the ACS are not directly comparable to CHAS data from the Census is that some questions from the 2000 survey changed wording or structure when asked in the ACS, thereby potentially changing the understanding of the questions and the types of answers received. It is especially important to use caution when comparing the housing problems of those earning 51%-80% of AMI, because the methodology HUD used in 2005-2007 for determining 80% of AMI differs from that used in 2000. In 2000, if 80% of an area’s median income was greater than the US median income, then it would be capped at the US median income, as is done in HUD program implementation, but this adjustment was not made in the 2005-2007 CHAS data. This means that in some areas, it may look like there was a large increase in the number of renters earning 50%-80% of AMI, but this increase may just be due to the omission of this adjustment in the data. Even with these issues, it is possible to gain an understanding of the types of changes the country has seen in the housing needs of low income renters in between surveys. In this report we make some comparisons between the 2000 and 2005-2007 surveys, but we do so with the caveat that these comparisons are to be used with caution.

Appendix 2: Data Tables

Table A-1 STATE	2005-07 Percentage of Low Income Renter Households with Any Housing Problems			2000 to 2005-07 Percentage Point Change in Percent of Renter Households with Any Housing Problem*		
	0-30% AMI	31-50% AMI	51-80% AMI	0-30% AMI	31-50% AMI	51-80% AMI
Connecticut	75%	73%	39%	4%	8%	9%
Maine	69%	67%	38%	2%	6%	13%
Massachusetts	70%	73%	47%	4%	8%	11%
New Hampshire	72%	76%	46%	2%	9%	17%
New Jersey	78%	82%	49%	4%	6%	4%
New York	80%	78%	51%	3%	3%	2%
Pennsylvania	75%	69%	32%	4%	6%	5%
Rhode Island	68%	73%	41%	2%	15%	19%
Vermont	74%	70%	42%	1%	4%	11%
Northeast	76%	75%	45%	3%	5%	6%
Illinois	78%	77%	40%	4%	11%	8%
Indiana	78%	73%	32%	6%	11%	8%
Iowa	79%	64%	21%	9%	8%	3%
Kansas	79%	68%	30%	6%	10%	5%
Michigan	78%	73%	35%	4%	12%	10%
Minnesota	76%	68%	28%	5%	7%	4%
Missouri	77%	70%	31%	5%	11%	8%
Nebraska	77%	65%	25%	5%	8%	3%
North Dakota	76%	55%	17%	8%	5%	2%
Ohio	75%	73%	32%	4%	11%	10%
South Dakota	68%	58%	22%	4%	5%	1%
Wisconsin	79%	72%	28%	5%	11%	6%
Midwest	77%	72%	32%	5%	10%	7%
Alabama	70%	63%	33%	5%	7%	6%
Arkansas	75%	70%	38%	7%	7%	6%
Delaware	76%	75%	48%	5%	6%	16%
District of Columbia	74%	63%	36%	4%	6%	6%
Florida	78%	86%	68%	3%	5%	12%
Georgia	76%	78%	45%	5%	9%	5%
Kentucky	71%	65%	28%	5%	8%	6%
Louisiana	73%	70%	42%	3%	4%	6%
Maryland	76%	77%	38%	3%	9%	7%
Mississippi	70%	72%	44%	3%	10%	8%
North Carolina	75%	74%	40%	5%	8%	7%
Oklahoma	74%	71%	36%	5%	7%	7%
South Carolina	70%	70%	38%	2%	9%	7%
Tennessee	71%	72%	38%	4%	7%	6%
Texas	79%	81%	47%	3%	6%	4%
Virginia	75%	76%	43%	3%	6%	8%
West Virginia	67%	57%	29%	2%	0%	6%
South	75%	76%	46%	4%	7%	7%
Alaska	84%	73%	46%	-1%	3%	7%
Arizona	80%	84%	55%	2%	2%	3%
California	83%	87%	65%	1%	0%	-2%
Colorado	80%	78%	40%	3%	2%	2%
Hawaii	72%	80%	65%	-1%	7%	11%
Idaho	78%	72%	36%	4%	3%	1%
Montana	74%	64%	31%	3%	1%	0%
Nevada	81%	88%	63%	3%	3%	5%
New Mexico	76%	75%	47%	2%	2%	0%
Oregon	80%	83%	46%	2%	3%	2%
Utah	80%	77%	34%	2%	4%	-2%
Washington	81%	79%	41%	3%	1%	0%
Wyoming	74%	54%	18%	2%	1%	-1%
West	82%	84%	56%	2%	1%	0%
U.S. total	77%	77%	45%	4%	6%	5%

* These estimates should be used with caution due to differences between the two sources of information for the 2000 and 2005-2007 CHAS datasets (See Appendix 1 for more information on comparing the data).

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2000 and 2005-2007

Appendix 2: Data Tables

Table A-2A	2005-07 Percentage of Low Income Renter Households with Housing Cost Burden					
	0-30% AMI		31-50% AMI		51-80% AMI	
	Burden	Severe Burden	Burden	Severe Burden	Burden	Severe Burden
STATE	Burden	Severe Burden	Burden	Severe Burden	Burden	Severe Burden
Connecticut	74%	59%	70%	21%	34%	3%
Maine	67%	53%	66%	23%	35%	3%
Massachusetts	69%	52%	71%	30%	45%	6%
New Hampshire	71%	57%	75%	25%	43%	4%
New Jersey	77%	64%	79%	32%	43%	5%
New York	78%	65%	76%	34%	44%	7%
Pennsylvania	75%	61%	67%	22%	30%	4%
Rhode Island	68%	54%	72%	30%	39%	4%
Vermont	73%	59%	68%	24%	38%	4%
Northeast	75%	61%	73%	29%	40%	6%
Illinois	77%	63%	74%	25%	35%	5%
Indiana	77%	64%	71%	21%	28%	3%
Iowa	78%	62%	60%	14%	18%	2%
Kansas	78%	61%	66%	17%	26%	3%
Michigan	77%	64%	72%	23%	32%	4%
Minnesota	75%	58%	65%	18%	24%	3%
Missouri	76%	60%	68%	20%	27%	3%
Nebraska	75%	58%	63%	15%	21%	3%
North Dakota	75%	54%	53%	9%	15%	2%
Ohio	74%	62%	72%	22%	29%	3%
South Dakota	66%	49%	54%	15%	18%	2%
Wisconsin	79%	62%	69%	18%	24%	2%
Midwest	76%	62%	69%	21%	28%	3%
Alabama	69%	54%	61%	21%	29%	3%
Arkansas	73%	60%	67%	22%	32%	4%
Delaware	76%	65%	75%	27%	44%	4%
District of Columbia	72%	54%	58%	15%	31%	5%
Florida	77%	67%	85%	49%	63%	12%
Georgia	75%	64%	76%	30%	41%	4%
Kentucky	70%	55%	63%	17%	24%	2%
Louisiana	70%	58%	68%	28%	37%	5%
Maryland	75%	61%	75%	23%	35%	3%
Mississippi	68%	55%	69%	29%	38%	5%
North Carolina	73%	61%	71%	26%	36%	3%
Oklahoma	73%	61%	68%	21%	31%	3%
South Carolina	68%	57%	68%	24%	35%	4%
Tennessee	69%	57%	70%	25%	34%	3%
Texas	77%	64%	76%	27%	40%	4%
Virginia	73%	62%	75%	26%	40%	4%
West Virginia	66%	52%	56%	16%	27%	2%
South	73%	61%	74%	29%	41%	5%
Alaska	78%	64%	64%	20%	33%	2%
Arizona	77%	67%	79%	33%	48%	8%
California	81%	69%	81%	37%	53%	10%
Colorado	79%	65%	74%	25%	37%	4%
Hawaii	68%	57%	74%	41%	54%	17%
Idaho	76%	61%	68%	20%	31%	3%
Montana	72%	58%	61%	18%	27%	3%
Nevada	79%	71%	85%	42%	57%	8%
New Mexico	75%	62%	72%	24%	40%	5%
Oregon	79%	69%	80%	31%	40%	6%
Utah	79%	65%	73%	19%	28%	3%
Washington	79%	66%	76%	26%	36%	4%
Wyoming	72%	53%	51%	13%	15%	2%
West	80%	67%	79%	33%	47%	8%
U.S. total	76%	63%	74%	28%	40%	6%

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2005-2007

Appendix 2: Data Tables

Table A-2B	2000 to 2005-07 Percentage Point Change in Percent of Renter Households with Housing Cost Burden*					
	0-30% AMI		31-50% AMI		51-80% AMI	
	Burden	Severe Burden	Burden	Severe Burden	Burden	Severe Burden
STATE						
Connecticut	5%	6%	10%	7%	11%	1%
Maine	2%	2%	6%	7%	13%	1%
Massachusetts	5%	5%	12%	11%	15%	2%
New Hampshire	2%	4%	11%	8%	19%	2%
New Jersey	6%	7%	10%	11%	9%	1%
New York	5%	4%	6%	8%	9%	2%
Pennsylvania	6%	7%	7%	5%	7%	1%
Rhode Island	3%	8%	19%	18%	22%	2%
Vermont	2%	4%	4%	4%	11%	2%
Northeast	5%	5%	8%	8%	10%	2%
Illinois	6%	9%	16%	10%	14%	2%
Indiana	7%	11%	13%	8%	10%	1%
Iowa	10%	12%	9%	4%	4%	0%
Kansas	7%	8%	12%	4%	8%	1%
Michigan	5%	10%	15%	10%	14%	2%
Minnesota	7%	10%	10%	6%	7%	1%
Missouri	6%	9%	13%	7%	10%	1%
Nebraska	6%	8%	10%	4%	5%	1%
North Dakota	11%	8%	6%	0%	4%	1%
Ohio	5%	9%	13%	8%	11%	1%
South Dakota	6%	7%	7%	4%	4%	0%
Wisconsin	6%	9%	13%	6%	8%	1%
Midwest	6%	9%	13%	8%	10%	1%
Alabama	7%	8%	9%	7%	8%	1%
Arkansas	8%	9%	9%	5%	9%	1%
Delaware	7%	12%	10%	8%	18%	2%
District of Columbia	8%	8%	15%	7%	13%	2%
Florida	6%	7%	8%	15%	18%	5%
Georgia	7%	11%	13%	11%	12%	1%
Kentucky	6%	8%	10%	6%	8%	0%
Louisiana	5%	6%	7%	8%	11%	2%
Maryland	5%	7%	14%	10%	11%	2%
Mississippi	5%	7%	14%	11%	12%	2%
North Carolina	7%	8%	10%	7%	10%	1%
Oklahoma	6%	8%	8%	6%	11%	1%
South Carolina	3%	7%	11%	7%	10%	1%
Tennessee	5%	7%	9%	8%	8%	0%
Texas	7%	9%	13%	9%	13%	2%
Virginia	5%	7%	10%	8%	11%	1%
West Virginia	4%	4%	2%	1%	7%	0%
South	6%	8%	11%	9%	12%	2%
Alaska	2%	3%	4%	5%	9%	0%
Arizona	5%	8%	8%	7%	11%	3%
California	5%	5%	6%	7%	10%	3%
Colorado	4%	6%	5%	5%	7%	1%
Hawaii	2%	3%	13%	18%	19%	13%
Idaho	5%	4%	7%	2%	6%	1%
Montana	4%	5%	4%	2%	3%	1%
Nevada	6%	8%	6%	11%	13%	4%
New Mexico	5%	5%	7%	2%	5%	0%
Oregon	3%	5%	5%	5%	6%	1%
Utah	4%	4%	7%	3%	5%	1%
Washington	4%	6%	5%	4%	4%	1%
Wyoming	3%	3%	2%	4%	2%	1%
West	5%	5%	6%	7%	9%	3%
U.S. total	6%	7%	10%	8%	11%	2%

* These estimates should be compared with caution due to differences between the two sources of information for the 2000 and 2005-2007 CHAS datasets (See Appendix 1 for more information on comparing the data).

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2000 and 2005-2007

Appendix 2: Data Tables

Table A-3 STATE	Standard Affordable Units per 100 Renter Households			2000 to 2005-07 Change in (Standard) Affordable Units per 100 Renter Households*		
	0-30AMI	0-50AMI	0-80AMI	0-30AMI	0-50AMI	0-80AMI
Connecticut	66	108	138	-15	-31	-14
Maine	92	110	144	-14	-42	-14
Massachusetts	71	96	131	-16	-32	-14
New Hampshire	69	99	146	-18	-52	-15
New Jersey	53	81	137	-12	-26	-15
New York	57	87	126	-6	-12	-13
Pennsylvania	75	129	145	-20	-24	-12
Rhode Island	69	99	139	-19	-51	-1
Vermont	80	105	137	-16	-36	-15
Northeast	63	98	134	-12	-21	-13
Illinois	57	107	143	-27	-41	-10
Indiana	66	139	153	-37	-34	-10
Iowa	89	165	147	-47	-34	-13
Kansas	84	153	153	-44	-37	-15
Michigan	59	119	144	-33	-42	-13
Minnesota	69	134	137	-35	-24	-10
Missouri	75	139	150	-40	-41	-13
Nebraska	101	167	153	-42	-35	-13
North Dakota	123	187	150	-44	-28	-15
Ohio	63	135	149	-33	-37	-12
South Dakota	130	171	150	-36	-27	-10
Wisconsin	65	146	146	-36	-40	-14
Midwest	67	133	147	-34	-37	-12
Alabama	92	132	149	-30	-29	-15
Arkansas	88	128	153	-35	-36	-16
Delaware	71	107	155	-26	-42	-12
District of Columbia	71	112	123	-13	-27	-15
Florida	54	65	128	-11	-27	-19
Georgia	67	110	157	-32	-26	-6
Kentucky	88	146	152	-31	-27	-10
Louisiana	81	110	144	-15	-24	-16
Maryland	69	117	145	-18	-31	-15
Mississippi	90	116	148	-29	-33	-15
North Carolina	75	126	155	-35	-32	-14
Oklahoma	82	139	158	-32	-30	-12
South Carolina	90	133	158	-31	-30	-11
Tennessee	81	125	154	-25	-26	-11
Texas	54	101	153	-24	-27	-12
Virginia	75	118	152	-21	-26	-11
West Virginia	102	134	146	-21	-22	-12
South	71	110	148	-24	-28	-13
Alaska	90	115	150	-46	-40	-21
Arizona	53	87	149	-16	-14	-8
California	41	57	118	-5	-11	-10
Colorado	51	117	146	-21	-9	-4
Hawaii	88	87	115	-24	-26	-31
Idaho	86	138	153	-31	-15	-7
Montana	100	150	150	-33	-14	-9
Nevada	45	67	148	-9	-17	-17
New Mexico	77	115	151	-26	-18	-15
Oregon	47	96	142	-17	-15	-16
Utah	66	134	153	-22	-8	-3
Washington	52	108	144	-15	-10	-12
Wyoming	144	212	161	-20	-6	-7
West	49	79	131	-12	-11	-10
United States	63	105	141	-21	-25	-12

* These estimates should be compared with caution due to differences between the two sources of information for the 2000 and 2005-2007 CHAS datasets, specifically that in 2000 substandard units were included in the data and in 2005-2007, only standard units were included (See Appendix 1 for more information on comparing the data).

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2000 and 2005-2007

Appendix 2: Data Tables

Table A-4 STATE	Standard Affordable & Available Units per 100 Renter Households, 2005-07			2000 to 2005-07 Change in (Standard) Affordable & Available Units per 100 Renter Households*		
	0-30AMI	0-50AMI	0-80AMI	0-30AMI	0-50AMI	0-80AMI
Connecticut	43	71	103	-3	-12	-1
Maine	47	70	104	-6	-17	-5
Massachusetts	49	66	96	-2	-10	-1
New Hampshire	41	60	101	-2	-16	-1
New Jersey	34	54	98	-3	-10	0
New York	35	56	91	0	-5	-3
Pennsylvania	41	79	105	-9	-8	-3
Rhode Island	48	66	103	-7	-25	-2
Vermont	41	64	100	-2	-11	-3
Northeast	39	63	97	-3	-8	-2
Illinois	34	68	105	-12	-17	-1
Indiana	36	85	111	-14	-9	-1
Iowa	39	89	106	-17	-9	-3
Kansas	39	86	108	-18	-13	-4
Michigan	34	78	108	-14	-13	0
Minnesota	40	84	105	-11	-2	2
Missouri	40	83	108	-17	-16	-5
Nebraska	49	92	108	-9	-6	-4
North Dakota	53	100	107	-16	-6	-6
Ohio	38	86	110	-14	-10	-1
South Dakota	60	92	106	-11	-9	-4
Wisconsin	35	83	106	-12	-9	-2
Midwest	37	81	108	-14	-11	-1
Alabama	48	83	108	-19	-18	-9
Arkansas	43	78	107	-14	-15	-6
Delaware	35	69	107	-14	-14	-3
District of Columbia	49	81	99	-6	-10	-3
Florida	27	41	90	-4	-14	-7
Georgia	36	70	111	-17	-11	2
Kentucky	47	89	110	-12	-9	-2
Louisiana	39	69	101	-11	-15	-8
Maryland	41	73	105	-6	-10	0
Mississippi	43	71	104	-14	-17	-7
North Carolina	39	77	108	-14	-9	-3
Oklahoma	39	83	110	-13	-12	-5
South Carolina	44	80	110	-16	-14	-5
Tennessee	44	78	109	-12	-11	-3
Texas	27	65	108	-11	-9	-1
Virginia	39	68	103	-7	-9	0
West Virginia	47	82	106	-9	-11	-6
South	37	69	105	-11	-12	-3
Alaska	31	61	99	-8	-17	-11
Arizona	24	53	101	-6	-5	-4
California	22	38	85	0	-4	-1
Colorado	29	75	107	-7	6	5
Hawaii	37	47	78	-1	-14	-23
Idaho	33	74	104	-12	-8	-5
Montana	41	82	103	-12	-7	-6
Nevada	22	40	98	-4	-9	-8
New Mexico	34	68	104	-9	-12	-9
Oregon	23	57	98	-7	-6	-7
Utah	30	73	105	-4	0	-1
Washington	28	65	100	-4	-2	-3
Wyoming	50	93	104	-13	-16	-11
West	25	49	92	-3	-4	-2
United States	35	66	101	-8	-9	-2

* These estimates should be used with caution due to differences between the two sources of information for the 2000 and 2005-2007 CHAS datasets, specifically that in 2000 substandard units were included in the data and in 2005-2007, only standard units were included (See Appendix 1 for more information on comparing the data).

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2000 and 2005-2007

Appendix 2: Data Tables

Table A-5 State	Shortage (or Surplus) of Standard Affordable Units, 2005-07			Shortage (or Surplus) of Standard Affordable & Available Units, 2005-07		
	0-30AMI	0-50AMI	0-80AMI	0-30AMI	0-50AMI	0-80AMI
Connecticut	(41,030)	16,030	107,865	(68,745)	(56,560)	9,735
Maine	(2,780)	7,210	44,350	(19,710)	(20,715)	3,630
Massachusetts	(79,080)	(18,105)	179,095	(138,785)	(140,300)	(21,055)
New Hampshire	(10,055)	(335)	39,905	(19,010)	(22,115)	1,095
New Jersey	(128,930)	(85,970)	245,630	(179,710)	(205,050)	(12,615)
New York	(372,875)	(173,070)	517,820	(562,955)	(608,775)	(179,695)
Pennsylvania	(92,860)	184,890	421,840	(222,870)	(135,620)	43,595
Rhode Island	(13,965)	(860)	39,385	(23,850)	(24,195)	2,580
Vermont	(3,640)	1,465	18,035	(10,550)	(11,490)	20
Northeast	(745,215)	(68,745)	1,613,925	(1,246,185)	(1,224,820)	(152,710)
Illinois	(174,995)	48,120	412,580	(267,495)	(209,050)	44,815
Indiana	(62,055)	120,595	248,885	(115,710)	(47,255)	52,670
Iowa	(8,870)	97,750	106,455	(51,030)	(15,990)	14,270
Kansas	(12,575)	72,715	115,475	(46,530)	(19,960)	16,850
Michigan	(120,590)	92,065	302,120	(195,545)	(108,120)	57,190
Minnesota	(45,895)	83,785	136,190	(88,045)	(40,600)	19,720
Missouri	(43,740)	120,715	230,995	(104,795)	(51,790)	36,325
Nebraska	415	62,860	78,820	(26,235)	(7,335)	11,635
North Dakota	5,245	36,205	31,260	(10,790)	(10)	4,075
Ohio	(144,790)	228,235	463,305	(242,575)	(92,455)	97,095
South Dakota	7,280	31,270	32,855	(9,655)	(3,495)	3,850
Wisconsin	(58,455)	138,325	212,980	(110,835)	(51,110)	25,720
Midwest	(659,025)	1,132,640	2,371,920	(1,269,240)	(647,170)	384,215
Alabama	(12,255)	80,410	171,410	(78,200)	(41,840)	26,600
Arkansas	(10,040)	43,360	122,850	(49,115)	(34,465)	16,310
Delaware	(5,640)	2,310	29,345	(12,610)	(10,700)	3,580
District of Columbia	(14,660)	8,825	23,775	(25,610)	(14,235)	(995)
Florida	(193,285)	(268,810)	344,235	(304,130)	(452,950)	(120,820)
Georgia	(85,000)	47,345	399,015	(164,605)	(135,540)	75,660
Kentucky	(16,250)	105,730	173,635	(73,330)	(24,495)	34,045
Louisiana	(27,690)	23,900	146,975	(88,610)	(74,565)	4,960
Maryland	(48,720)	46,230	192,560	(92,580)	(73,915)	21,045
Mississippi	(8,445)	22,650	98,155	(48,145)	(41,130)	8,095
North Carolina	(67,895)	122,060	391,920	(166,555)	(109,920)	60,260
Oklahoma	(19,185)	73,480	164,755	(64,235)	(32,000)	29,030
South Carolina	(12,080)	68,865	182,090	(68,355)	(41,115)	31,815
Tennessee	(34,710)	80,575	255,445	(103,125)	(69,440)	41,745
Texas	(297,785)	6,510	928,910	(468,255)	(401,350)	139,520
Virginia	(49,020)	61,905	284,920	(118,840)	(109,075)	17,080
West Virginia	1,225	32,080	59,635	(29,140)	(16,470)	7,770
South	(901,435)	557,425	3,969,630	(1,955,440)	(1,683,205)	395,700
Alaska	(1,625)	4,615	25,655	(11,615)	(12,240)	(670)
Arizona	(63,735)	(33,295)	203,365	(104,135)	(120,830)	4,840
California	(686,785)	(883,050)	571,540	(901,395)	(1,287,465)	(454,285)
Colorado	(73,710)	43,950	180,780	(107,085)	(64,545)	27,230
Hawaii	(4,090)	(7,930)	15,355	(21,465)	(31,850)	(22,210)
Idaho	(4,535)	23,295	52,855	(21,525)	(15,845)	3,715
Montana	115	23,815	36,205	(15,990)	(8,725)	1,845
Nevada	(32,425)	(38,405)	96,510	(46,130)	(70,045)	(4,310)
New Mexico	(12,090)	13,605	70,665	(34,135)	(28,560)	6,040
Oregon	(60,675)	(9,040)	139,380	(88,260)	(91,050)	(6,980)
Utah	(15,370)	30,330	77,495	(32,110)	(24,300)	6,805
Washington	(99,020)	27,625	245,200	(148,920)	(125,035)	1,850
Wyoming	5,130	25,190	23,305	(5,845)	(1,635)	1,465
West	(1,048,815)	(779,295)	1,738,310	(1,538,610)	(1,882,125)	(434,665)
United States	(3,354,490)	842,025	9,693,785	(6,009,475)	(5,437,320)	192,540

Note: Numbers in parentheses are negative and indicate a deficit of units.

Source: Special Tabulation (CHAS) Files, U.S. Census and HUD, 2005-2007



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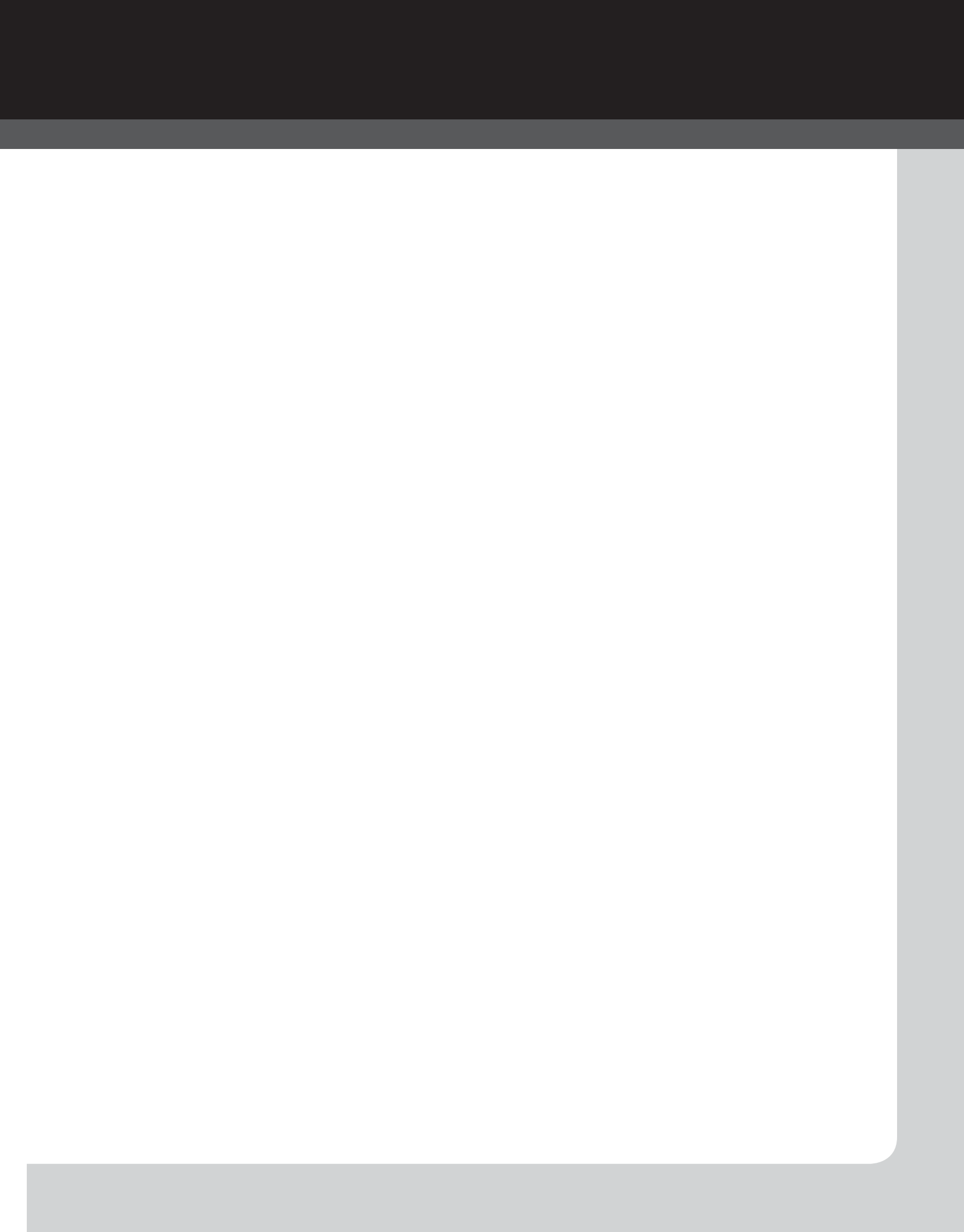
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