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presented to the
Subcommittee on Insurance, Housing, and Community Opportunity
Financial Services Committee,
United States House of Representatives
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Chairwoman Biggert, Ranking Member Gutierrez, and Members of the Subcommittee, thank you for the opportunity to testify today on the rental housing needs of Americans and the federal government's role, including that of the Federal Housing Administration, in meeting these needs.

I am Sheila Crowley, President of the National Low Income Housing Coalition (NLIHC). NLIHC 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.

Our members include non-profit housing providers, homeless service providers, fair housing organizations, state and local housing coalitions, public housing agencies, private developers and property owners, housing researchers, local and state government agencies, faith-based organizations, residents of public and assisted housing and their organizations, and concerned citizens. We do not represent any sector of the housing industry. Rather, NLIHC works only on behalf of and with low income people who need safe, decent, and affordable homes, especially those with the most serious housing problems, including people without homes. NLIHC is funded entirely with private contributions.

We organize our work in service of three specific goals for federal housing policy:

- There will be no further loss of federally assisted affordable housing units or federal resources for affordable housing or access to housing by extremely low income people.
- The federal government will increase its investment in housing in order to produce, rehabilitate, and/or subsidize at least 3,500,000 units of housing that are affordable and accessible to the lowest income households in the next ten years.
- Housing stability in the neighborhood of one's choice, which is foundational to good health, employment, educational achievement, and child well-being for people with the lowest incomes, will be the desired outcome of federal low income housing programs.

Because our mission and goals focus on the housing needs of the lowest income people in the United States, we have a keen interest in the health of the rental housing sector, which provides most of the housing for low income households. Nationwide, 35% of all households are renters, but renters comprise 53% of households with incomes at or below 80% of the area median (AMI), 60% of those with incomes at or below 50% AMI, and 67% of households at or below 30% AMI.[1] The annual incomes at these levels in the Chicago-Naperville-Joliet Metro Area are $60,640 (80% AMI), $37,900 (50% AMI) and $22,740 (30% AMI).[2]

Almost everybody will be renters at some point in our lives. Young people, single people, and people with disabilities are more likely to rent than own. A higher portion of city dwellers are renters than are people who live in suburban or rural areas. Renters have more flexibility to move for new job opportunities. While renters may face annual rent increases, their costs are predictable and they do not incur sudden large home repair expenses, making renting more suitable for many seniors on fixed incomes. But the rental housing market perhaps is most important for low income people (80% AMI or less), who make up 41% of all households in the United States.[3] The importance of a healthy rental housing sector should not be underestimated in the functioning of our economy or in the well-being of our citizens.

The number of renters in the United States is on the rise. The increased demand for rental housing in the aftermath of the 2007-2008 housing crisis has been well-documented with families who lost their homes to foreclosure, people not buying homes because of tight credit or loss of income, people who are waiting for the house prices to stabilize before they venture into home ownership, or young people with high college loan debt all entering or staying in rental properties. As a result, vacancy rates are failing and rents are rising. The Joint Center on Housing Studies cites in its forthcoming *State of the Nation's Housing 2012* report that rents increased by 4.7% from the fourth quarter of 2010 to the fourth quarter of 2011. Rents were up in 63 of 64 metro areas examined, with West Coast markets increasing by as much as 12%.[4] In order to afford a modest two-bedroom rental unit today in the Chicago-Naperville-Joliet Metro Area, a household must have a combined annual income of $38,314.[5]

The United States has had a shortage of affordable rental housing for the lowest income households since the 1970s, which marked the onset of contemporary homelessness. The Great Recession has only made it worse. The National Low Income Housing Coalition has documented for many years what is referred to as the rental housing gap, that is, the number of renters in the three low income brackets (80%, 50%, and 30% AMI) and the number of rental housing units that are affordable and available for each income group.

Our latest analysis shows that nationwide there were 9.8 million extremely low income (30% AMI or less) renter households in 2010, up from 9.6 million in 2009. At the same time, the number of rental housing units they could afford fell from 5.9 million in 2009 to 5.5 million in 2010. In 2010, for every 100 extremely low income households, there were only 30 rental units that were affordable (paying no more than 30% of income) and available (not occupied by higher income households) to them. Consequently, 76% of

[1] Source: NLIHC Tabulations of 2010 ACS PUMS Microdata
[2] Brave et al. (2012). *Out of Reach 2012*, National Low Income Housing Coalition.
[3] Source: NLIHC Tabulations of 2010 ACS PUMS Microdata
[4] Joint Center on Housing Studies. (forthcoming). *State of the Nation's Housing 2012 Report*. Harvard University.
[5] Brave et al. (2012). *Out of Reach 2012*, National Low Income Housing Coalition.

these households spent over half their income on housing. Renters in some states have better odds than those in other states, but no state has anywhere close to a sufficient supply. Illinois only has 28 such units for every 100 extremely low income households.[6] Attached is our latest "gap" report, including a chart that shows variations among the 50 states and DC.

While the shortage is less severe for households in the very low income category (50% AMI or less) and therefore the percent of households who spend more than half of their income for housing is less (36%), the shortage virtually disappears at the low income level (80% AMI). For every 100 low income households, there are 98 affordable and available units nationwide. Indeed, 42 states have a surplus of rental housing that is affordable and available to very low income households.[7]

This shortage of affordable rental housing for extremely low and very low income households is why preservation of the existing federally assisted housing stock is so critical. Without the three million units of Public Housing, Project-based Section 8, and other HUD rental housing programs, the situation would be much worse. Many of the privately owned, federally assisted housing projects are covered by FHA Multifamily mortgage insurance. The preservation imperative is why we are concerned about H.R. 4253 in its current form. While owners should have greater access to funds generated by a property, this access should be for the purpose of reinvesting and preserving the property.

Observers often ask if the shortage of rental housing for the very and extremely low income population is a housing problem or an income problem. The answer is that it is both. The growth in income inequality in the United States means stagnant or reduced incomes for people in the lower end of the income range, so there are simply more people in the market for low cost rental housing. Income supports such as housing vouchers increase access to existing housing for low income people lucky enough to obtain a voucher (75% of vouchers issued must go to extremely low income households). But in many housing markets, families are not able to find suitable housing that can be afforded with vouchers or landlords who are willing to rent to them.

Increasing the supply of rental housing that is affordable to extremely low income is the other side of the solution. The main engine of affordable rental housing production (and preservation) today is the Low Income Housing Tax Credit program. Approximately 2.2 million rental units have been assisted with the Low Income Housing Tax Credit program since the program's inception in 1986, but affordability for the lowest income households can only be achieved by coupling tax credits with Housing Vouchers or, in some cases, state and local housing dollars. A significant number of LIHTC properties also carry FHA Multifamily mortgage insurance and HUD is now working to streamline the FHA approval process so that more LIHTC properties can be covered.

The other federal program that supports affordable rental housing production is the HOME program. However, rental housing is just one use of HOME and since enacted in 1992, only 38% of HOME funds have been used for rental housing. Moreover, like the

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[6] National Low Income Housing Coalition. (2012, February). *Housing Spotlight*, *2*(1).
[7] Ibid.

LIHTC program, HOME is not targeted to extremely low income households. Finally, the budget for HOME was cut by 33% in FY12 and will likely remain at the lower level of funding for FY13 at least.

Federal housing policy has long favored single family homeownership over rental housing with most federal housing programs and subsidies going toward home ownership, with the Federal Housing Administration mortgage insurance programs being a case in point. The FHA Multifamily Housing Programs cover a small fracture of the FHA insured properties. According to HUD, FHA's current portfolio consists of 4.8 single family homes and just 13,000 multifamily properties.

Both the FHA Single Family and Multifamily programs have grown considerably since the housing crisis to compensate for lack of private housing finance activity. In the case of the Multifamily program, it is important to note that HUD held no FHA insured multifamily properties in inventory in FY11. Given the considerable need to preserve and produce affordable rental housing, the FHA Multifamily Housing Programs should be valued and enhanced. NLIHC supports the proposal to authorize Ginnie Mae to securitize FHA-HFA Risk- Sharing loans (Section 542(c), especially because this program is targeted to affordable rental housing.

While other FHA Multifamily Programs generally have no affordability requirements, HUD's Strategic Plan calls for these programs to support "expand(ing) the supply of affordable rental homes where they are most needed" with the objective of "hav(ing) affordability, preservation, and sustainability components in 75% of endorsed products."[8] The department expects to reach this goal in FY12.

But much more needs to be done. There is no evidence that the private market is interested in or willing to invest in rental housing that can be afforded by the lowest income household, despite the huge demand. This is a role that government must fill, not unlike flood insurance. While many states and localities have created their own programs, they are small in comparison to the need. There is very activity that takes place in the United States housing sector that is not underwritten by the federal government in some form or fashion.

The Members of the Subcommittee are well acquainted with the National Housing Trust Fund and the National Low Income Housing Coalition's advocacy to get it enacted into law in 2008 and now to get it funded. The National Housing Trust Fund is primarily intended to increase the supply of rental housing that extremely low income households can afford. At least 90% of the funds must be used for rental housing and at least 75% of the funds must benefit extremely low income households and all funds must benefit households with incomes at 50% AMI or less. With sufficient funding, the National Housing Trust Fund will achieve our national goal of ending homelessness in our country.

The National Housing Trust Fund is designed as a block grant to states, distributed by a formula based on need. The states will decide which projects to fund, just as they do

[8] *FHA Annual Management Report, FY 2011*, http://portal.hud.gov/hudportal/documents/huddoc?id=fhafy11annualmgmntrpt.pdf

with Low Income Housing Tax Credits.

As with most successful housing trust funds at the state or local level, the National Housing Trust Fund should be funded with permanent, dedicated sources of revenue that are not subject to the vicissitudes of the annual appropriations process. In an era of severe resource constraints, the conventional wisdom is that we cannot afford the National Housing Trust Fund or any other new spending for that matter. This is shortsighted. Funding for the National Housing Trust Fund would not only be good for the millions of families who need affordable rental homes, it would create many jobs in the hard hit construction trades and contribute to the recovery of our economy.

The National Housing Trust Fund campaign supports President Obama's proposed $1 billion for the National Housing Trust Fund in FY13 and urges Congress to include this amount or more in any tax package that is considered this year. The campaign also is monitoring deliberations about the future of federal housing finance policy to make sure that whatever entities emerge will have an affordability obligation similar to what was prescribed in HERA for Fannie Mae and Freddie Mac, specifically the requirement to contribute to the National Housing Trust Fund.

It is also the position of the National Housing Trust Fund campaign that the National Housing Trust Fund can and should be funded in a manner that is both budget neutral and would rebalance federal housing policy to place more emphasis on rental housing. The campaign supports a modest reform to the Mortgage Interest Deduction that would provide tax benefits to a greater number of low and moderate income homeowners and would produce enough savings to provide a robust source of funding for the National Housing Trust Fund.

The reform that would achieve both objectives would be to reduce the size of a mortgage eligible for a tax break from $1.1 million (includes home equity loans) to $500,000 and convert the deduction to a non-refundable tax credit set at 15%. These changes would mean that all homeowners with mortgages would get a tax break, not just those who have enough income to file itemized tax returns. The number of homeowners with mortgages who would get tax break would increase from 37 million to 52 million, with 94% of the increase being households with incomes less than $100,000 a year. It also would produce approximately $30 billion in savings that can be used to capitalize the National Housing Trust Fund.

The Mortgage Interest Deduction is under scrutiny today due to its size ($100 billion) and its role in over-subsidizing home ownership by the federal government. We do not support eliminating it, but the reform as proposed above, carefully phased-in, would make federal housing policy much fairer and much more efficient. The challenge will be to assure that any savings achieved from reform are directed back to meeting the nation's long standing housing needs.

I will be happy to answer any questions you may have. Thank you.

HOUSINGSPOTLIGHT

National Low Income Housing Coalition

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The Shrinking Supply of Affordable Housing

One way to measure the affordable housing problem in the U.S. is to compare the number of renter households with incomes under a specified level with the number of rental housing units that are affordable and available[1] to them. This approach is called affordable housing "gap" analysis.

At a time when more people in the U.S. are poor than have been in decades and when unemployment remains high, it should come as no surprise that the affordable housing gap is growing. More people with less income are looking for homes to rent at the same time that rents are rising. The obvious outcome of this mismatch between supply and demand is that some people do not have homes at all – they become homeless. The existence of the gap is not a matter of debate.

In this issue of *Housing Spotlight*, NLIHC uses new data from the 2010 American Community Survey (ACS) Public Use Microdata Sample (PUMS) to examine the disparity between the current supply of homes for rent and the number of low income households who need rental homes they can afford.[2] NLIHC also reexamines 2009 data using a revised methodology in order to make comparisons between 2009 and 2010.

LOWEST INCOME RENTERS FACE INADEQUATE SUPPLY OF AFFORDABLE HOUSING UNITS

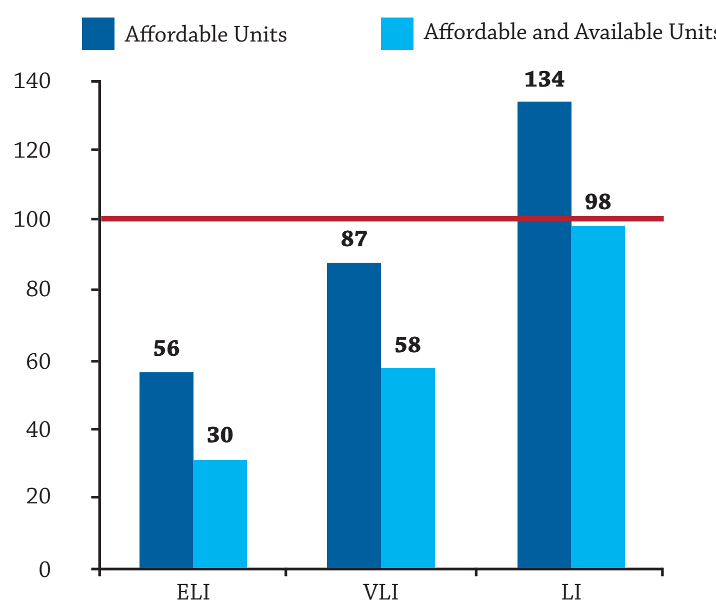
In 2010, there were approximately 40 million renter households in the United States. One in four, 9.8 million, had incomes that can be classified as extremely low (ELI) using HUD categories. (See Box 1 for definition of extremely low income and other HUD income categories). This is an increase of almost 200,000 ELI households between 2009 and 2010. However, the supply of rental units affordable to ELI households, which was already woefully inadequate to meet this need, decreased from 2009 to 2010 by over 200,000 units.

In 2010, there were 5.5 million rental units affordable to these 9.8 million ELI renters, producing an absolute deficit of 4.3 million affordable units. This is an increase in the shortage of 400,000 such units, which stood at 3.9 million in 2009. Another way of describing the gap is that for every 100 ELI renters in 2010, there were only 56 units they could potentially live in without spending more than 30% of their income on housing and utility costs (Chart 1). The comparable number in 2009 was 59.

ELI renter households are not the only ones facing a shortage of affordable units. Those below the very low income (VLI) threshold also experienced a shortage, with only 87 affordable units for every 100 VLI renter households in 2010. Their situation grew even more dire since 2009, when there were 94 affordable units per 100 VLI renter households.

It is important to note that a surplus of affordable units was found for households in the low income (LI) category in 2010. There were 134 units for every 100 renter households. In 2009, there were 137 units for every 100 LI renter households.

Chart 1: Affordable, and Affordable and Available Units for Every 100 Renter Household at or Below Income Threshold (MMFI 2010)



Source: NLIHC Tabulations of 2010 ACS PUMS Data

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

2 NLIHC also conducts a "gap" analysis using data from the biannual American Housing Survey done by the U.S. Census Bureau and HUD. Although the datasets produce somewhat different numbers, the finding that there is a large and growing gap between the number of ELI renter households and rental housing they can afford is consistent.

AFFORDABLE DOES NOT MEAN AVAILABLE

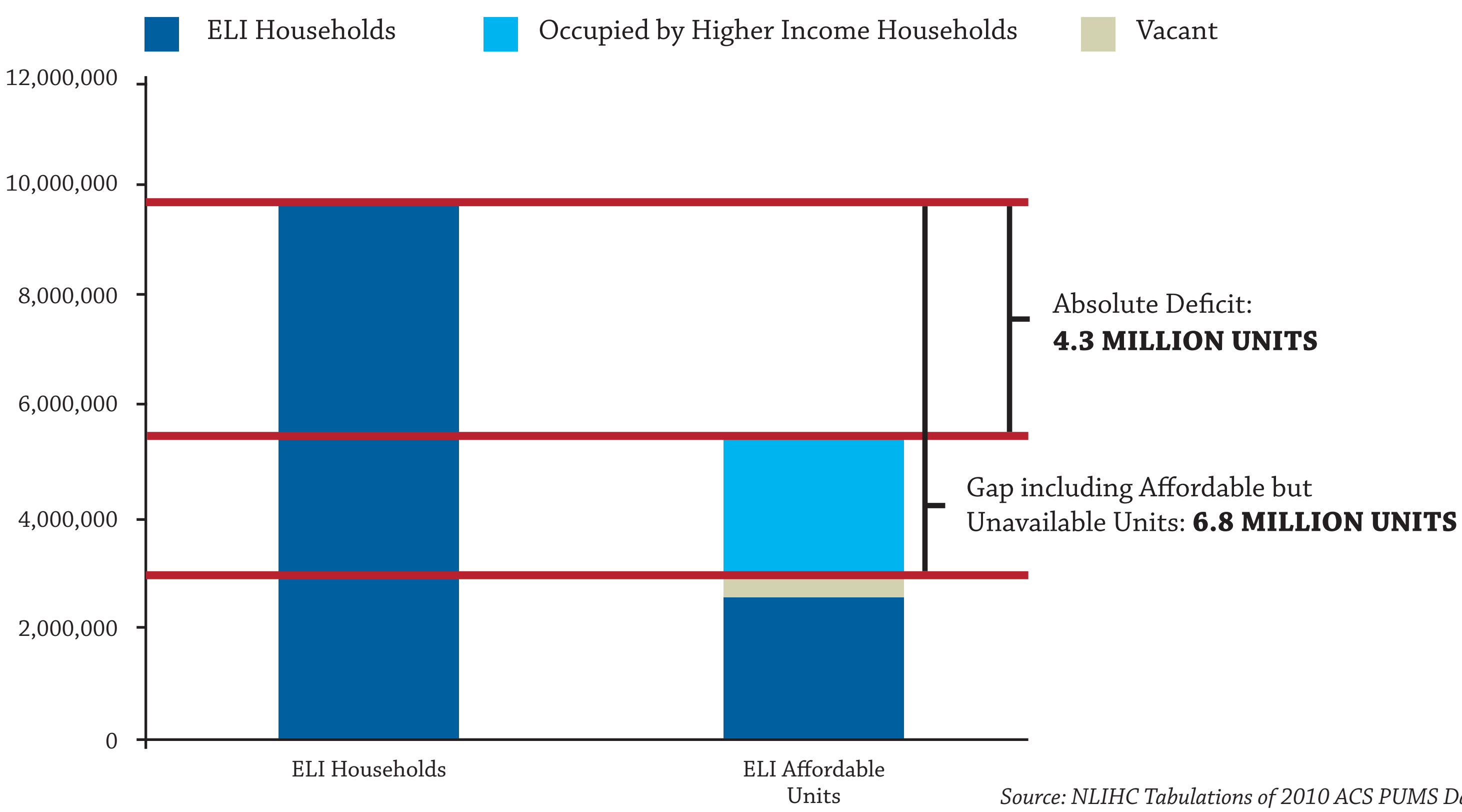
The gap analysis cannot stop at computing just the shortage of units that are affordable to ELI and VLI renters, because not all of the units that are affordable are available or appropriate for them to rent. First of all, many of those units are occupied by higher income renters, and thus are not available for rent by those most in need. Other reasons these affordable units may not be available are that some may be in poor condition, and others might be too far from jobs and public transportation. Finally, the range of affordable rents varies considerably within each income category, so that a unit affordable to someone with income at 29% of the area median, for example, is not likely to be affordable for someone with income at 15% of the area median.

FOR EVERY 100 ELI RENTER HOUSEHOLDS, THERE ARE ONLY 30 AFFORDABLE AND AVAILABLE UNITS.

With these data it is possible to take into account the fact that higher income renters are occupying the most affordable units. When the analysis accounts for which households in which income groups actually live in these units, the shortage of units for ELI renter households is much greater. The true deficit of rental units that were affordable and available for ELI households in 2010 was actually 6.8 million, much higher than the affordable-only deficit of 4.3 million. Thus, there were only 3 million units that were both affordable and available to the 9.8 million ELI renter households in the U.S. in 2010 (Chart 2). This equals just 30 affordable and available units per 100 ELI renter households. In 2009, the shortage of units affordable and available to ELI renter households was 6.4 million and there were 33 affordable and available units per 100 ELI renter households.

Yet again, it is not just ELI households who face this problem. Though the situation improves somewhat when the income threshold is increased, households at the VLI level still face a shortage, with just 58 affordable and available units per 100 renter households at the VLI threshold or below. There were 62 affordable and available units per 100 VLI renter households in 2009. Finally, while in 2009, there was a slight surplus of affordable and available units for renter households at or below the LI threshold (101 units), there was a slight deficit in 2010, with 98 affordable and available units per 100 LI renters.

Chart 2: Renters and Affordable Units, by Occupancy Status, At or Below the ELI Threshold (MMFI 2010)



Source: NLIHC Tabulations of 2010 ACS PUMS Data

AFFORDABLE RENTAL SHORTAGE CREATES HEAVY BURDEN FOR ELI RENTERS

What are the consequences of this severe deficit of housing units that are both affordable and available to the lowest income renters? Some families must live in substandard housing, at the mercy of landlords who know their tenants have no other choice. Many must live long distances from their jobs, reducing family time. Others “double up” with other households, often resulting in crowded and stressful conditions.

But the most common result is that the vast majority of ELI households must spend excessive portions of their limited income on rent and utility costs. Some owner and renter households at all income levels face some level of housing cost burden, but it is ELI renters who experience the most severe cost burdens. If the standard for housing affordability is 30% or less of household income, anyone who pays more than that is said to have a housing cost burden. Paying more than half of one’s income for housing and utility costs is considered a severe housing cost burden.

In 2010, half (50%) of all renters had some level of housing cost burden and of those, 27% had a severe housing cost burden, compared to 29% of all homeowners living with a housing cost burden, and just 12% of those owners facing a severe housing cost burden. Of those renters paying more than half of their income on housing costs, 68.1% of them were ELI, 23.8% were VLI, 6.6% were LI, and just 1.4% earned 80% or more of AMI (Chart 3). Three-quarters (76%) of ELI renter households spent the majority of their income on rent and utilities, leaving them with little money left for other necessities such as food, medicine, transportation, and childcare. These are the households that are most vulnerable to becoming homeless if their incomes go down or they have unexpected expenses.

As might be expected, based on the loss of affordable and available rental units since 2009, more families were living with severe cost burden in 2010 than in 2009. The percentage of renter households paying more than half of their income on rent and utilities increased across all income groups, with ELI and VLI renters most affected. Seventy-six percent of ELI renters and 36% of VLI renters had a severe housing cost burden in 2010, compared with 74% and 34% respectively in 2009.

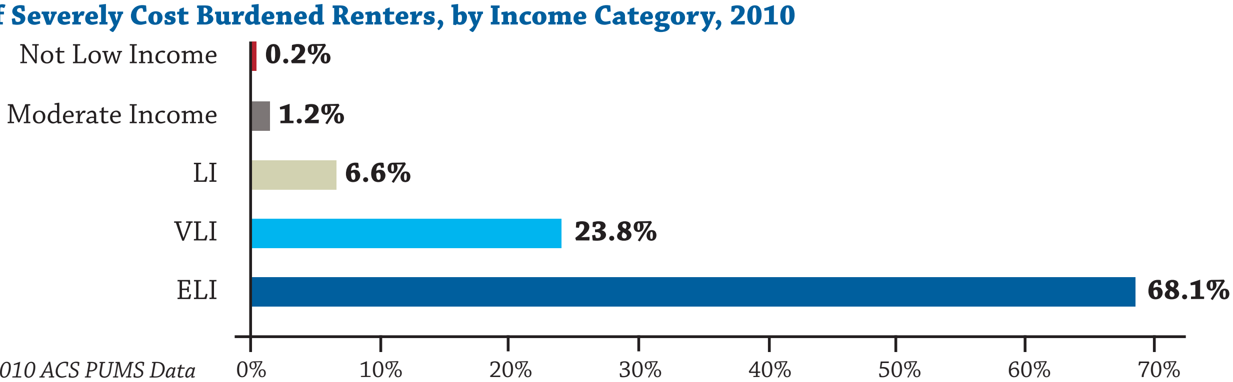
AFTER PAYING RENT AND UTILITIES, **3/4** OF ELI RENTER HOUSEHOLDS HAVE LESS THAN **50%** OF THEIR INCOME LEFT FOR FOOD, MEDICINE, TRANSPORTATION, CHILDCARE, AND OTHER ESSENTIAL COSTS.

ELI RENTERS HURTING IN EVERY STATE

Examination of the gap numbers by state reveals considerable variability in the affordable rental housing shortage. Table 1 shows the number of affordable units per 100 renter households at various income thresholds, the number of affordable and available units per 100 renter households at the same income thresholds and the percent of renters in each income category who experience severe housing cost burdens by state. The absolute shortage of affordable units is greatest in the Western states of Nevada, California, Arizona and Oregon, while Alaska, North Dakota, Montana, and Wyoming, some of the least populous states, appear to have a sufficient supply of affordable units for their ELI households.

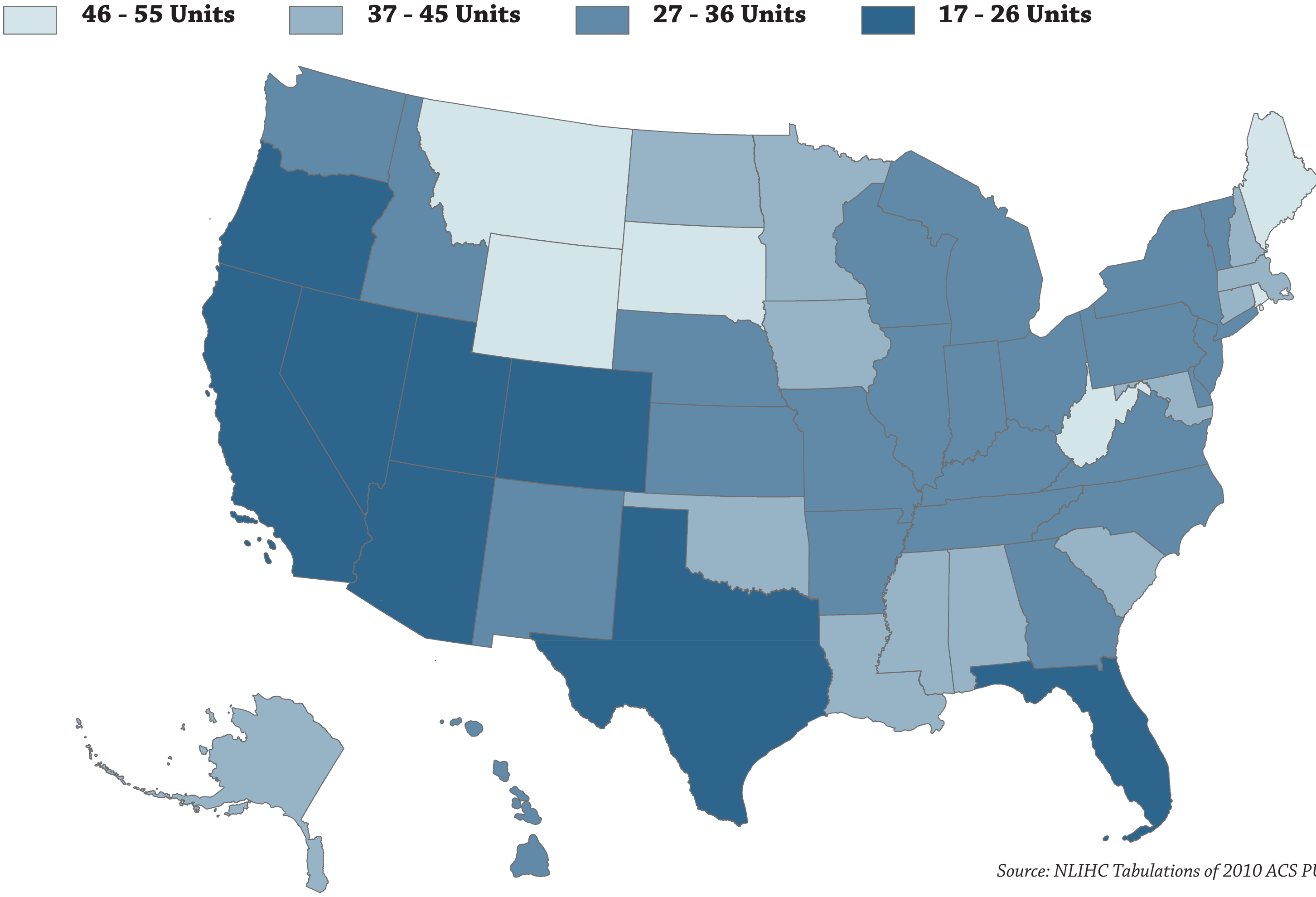
However, as Table 1 and Map 1 show, there is not a single state with enough units that are both affordable and available to house all ELI renters. The map illustrates that the lack of affordable and available units is most severe in the western states as well as in Texas and Florida. Wyoming, with just 55 affordable and available units per 100 ELI renter household, has the most units affordable and available to its poorest residents, but has a significant deficit nonetheless.

Chart 3: Percentage of Severely Cost Burdened Renters, by Income Category, 2010



Source: NLIHC Tabulations of 2010 ACS PUMS Data

Map 1: Affordable and Available Units per 100 ELI Renter Households, 2010



Source: NLIHC Tabulations of 2010 ACS PUMS data.

BOX 1: DEFINITIONS

	INCOME CATEGORY (for cost burden analysis)	INCOME THRESHOLD (for gap analysis)
Extremely Low Income (ELI)	0-30% of MMFI	Less than or equal to 30% MMFI
Very Low Income (VLI)	31-50% of MMFI	Less than or equal to 50% MMFI
Low Income (LI)	51-80% of MMFI	Less than or equal to 80% MMFI
Moderate Income	81-120% of MMFI	Less than or equal to 120% MMFI
Not Low Income	Greater than 120% of MMFI	Greater than 120% MMFI

Metropolitan Area Median Family Income (MMFI) The median family income in a metropolitan area

WHAT CAN BE DONE?

The data presented in this paper show the bleak circumstances of households who are struggling to make ends meet in these difficult times. The solution is not complicated. The supply of rental homes that the lowest income people can afford must be increased. A program is already in place that would provide for the production, rehabilitation and preservation of rental homes, 75% of which must be affordable to ELI households, with the rest serving VLI households. This program is the National Housing Trust Fund (NHTF), which was established in 2008 but has yet to be funded. Every year the NHTF goes unfunded is another year of worsening conditions for ELI and VLI renters. If the NHTF is funded in 2012, states and localities can begin to close the gap between the supply and demand for truly affordable housing.

Table 1: State Comparisons

Source: NLIHC Tabulations of 2010 ACS PUMS data.

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

	AFFORDABLE UNITS PER 100 HOUSEHOLDS AT OR BELOW THRESHOLD			AFFORDABLE AND AVAILABLE UNITS PER 100 HOUSEHOLDS AT OR BELOW THRESHOLD			% WITHIN EACH INCOME CATEGORY WITH SEVERE HOUSING COST BURDEN		
STATE	*ELI*	*VLI*	*LI*	*ELI*	*VLI*	*LI*	*ELI*	*VLI*	*LI*
Alabama	73	107	147	38	70	109	74%	30%	6%
Alaska	100	113	148	39	63	98	67%	30%	5%
Arizona	**42**	**77**	**145**	**20**	**52**	**105**	**83%**	**40%**	**9%**
Arkansas	71	112	153	34	72	108	78%	33%	5%
California	**38**	**44**	**96**	**21**	**29**	**72**	**80%**	**52%**	**18%**
Colorado	**45**	**98**	**142**	**26**	**65**	**104**	**77%**	**29%**	**4%**
Connecticut	56	84	134	38	60	103	69%	29%	5%
Delaware	49	80	150	33	62	113	74%	31%	5%
District of Columbia	59	103	131	40	77	103	65%	29%	8%
Florida	**47**	**53**	**112**	**23**	**37**	**85**	**82%**	**60%**	**19%**
Georgia	**53**	**86**	**148**	**28**	**61**	**109**	**80%**	**39%**	**8%**
Hawaii	72	71	108	33	43	79	75%	48%	15%
Idaho	77	113	152	33	72	108	76%	30%	4%
Illinois	**49**	**87**	**137**	**28**	**59**	**102**	**77%**	**31%**	**6%**
Indiana	60	109	147	30	71	110	78%	23%	4%
Iowa	87	152	147	39	87	107	69%	15%	3%
Kansas	75	132	156	35	75	110	74%	22%	3%
Kentucky	70	118	149	35	76	109	71%	27%	5%
Louisiana	74	100	144	37	64	103	73%	33%	8%
Maine	89	106	145	51	70	109	53%	32%	3%
Maryland	60	90	139	37	64	104	70%	28%	6%
Massachusetts	63	86	128	42	61	96	63%	31%	8%
Michigan	**49**	**89**	**141**	**27**	**61**	**107**	**80%**	**35%**	**7%**
Minnesota	63	113	135	40	76	105	64%	23%	4%
Mississippi	77	98	143	37	66	105	77%	43%	9%
Missouri	63	121	149	35	78	109	72%	25%	4%
Montana	117	151	155	48	83	109	68%	26%	2%
Nebraska	75	151	154	34	85	109	69%	21%	2%
Nevada	**37**	**57**	**143**	**17**	**41**	**102**	**86%**	**49%**	**14%**
New Hampshire	63	91	138	37	61	101	69%	30%	7%
New Jersey	48	58	121	30	41	88	76%	45%	12%
New Mexico	70	97	146	30	63	102	75%	30%	7%
New York	53	77	116	32	52	86	74%	38%	10%
North Carolina	62	103	149	33	66	107	77%	34%	7%
North Dakota	104	181	157	45	99	110	63%	5%	1%
Ohio	55	113	149	31	77	111	76%	26%	4%
Oklahoma	83	124	157	38	75	111	76%	29%	4%
Oregon	**42**	**66**	**134**	**22**	**44**	**95**	**81%**	**38%**	**10%**
Pennsylvania	66	107	140	36	68	103	72%	28%	5%
Rhode Island	71	87	132	49	63	102	64%	35%	5%
South Carolina	74	103	148	43	69	110	77%	35%	6%
South Dakota	99	164	143	46	91	108	59%	27%	0%
Tennessee	67	98	150	34	67	110	76%	34%	5%
Texas	**52**	**89**	**151**	**26**	**61**	**108**	**78%**	**33%**	**6%**
Utah	**55**	**97**	**142**	**26**	**61**	**103**	**75%**	**27%**	**4%**
Vermont	72	81	142	35	55	104	72%	27%	5%
Virginia	63	91	146	32	57	104	76%	36%	6%
Washington	**50**	**81**	**141**	**28**	**52**	**100**	**73%**	**34%**	**6%**
West Virginia	95	129	152	46	81	108	67%	26%	1%
Wisconsin	**54**	**121**	**144**	**28**	**73**	**106**	**73%**	**24%**	**3%**
Wyoming	139	174	160	55	91	112	67%	22%	2%
United States	**56**	**87**	**134**	**30**	**58**	**98**	**76%**	**36%**	**9%**

ABOUT THE AMERICAN COMMUNITY SURVEY PUMS DATA

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

Each year the Census Bureau makes Public Use Microdata Sample (PUMS) files available to the public to allow for deeper analysis of the ACS. The PUMS files contain records on a subsample of housing units and contain information from the completed ACS questionnaire. This enables users to aggregate and tabulate the data in whatever way is relevant to their research. In order to determine the Metropolitan Area Median Family Income, NLIHC used the Missouri Data Center's MABLE/Geocorr2K online application (Version 1.3.3) to determine the geographic relationship between Core Based Statistical Areas 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 nonmetropolitan median family income for the state the PUMA is in. NLIHC used this methodology on both the 2009 and 2010 ACS PUMS files in order to make the comparisons in this paper. However, this analysis should not be compared to previous analyses by NLIHC on the shortage of affordable housing units. As with any analysis based on a survey, all figures in this report are estimates and have associated margins of error.

FOR MORE INFORMATION

If you are interested in looking more closely at the numbers from your state, have questions on the methodology used, or have any other comments or questions on this edition of NLIHC's *Housing Spotlight*, please contact NLIHC's Senior Research Analyst, Megan Bolton.

More information about the ACS PUMS files can be found on the U.S. Census Bureau's webpage at http://1.usa.gov/d7Rn8c.

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NLIHC Members, Our Research Team is Here to Help!

Housing Spotlight is among the valuable reports produced by NLIHC. An increased supply of housing data in the past few years means it can be difficult to know what data to use and when. One of the benefits of being an NLIHC member is that our Research Team is here to help you understand the data and identify the statistics you really need to become a more effective advocate. This assistance is provided at no additional charge.

To take advantage of this great membership benefit, email Megan Bolton, Senior Research Analyst, at megan@nlihc.org.

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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.