

# THE GAPS

A SHORTAGE OF AFFORDABLE HOMES



NATIONAL LOW INCOME  
HOUSING COALITION  
MARCH 2023

# THE GAP

## A Shortage of Affordable Homes

**MARCH 2023**

### ABOUT NLIHC

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

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

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

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# TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY</b>	<b>1</b>
<b>INTRODUCTION</b>	<b>3</b>
<b>A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOMES</b>	<b>4</b>
Affordable Rental Homes	4
Affordable, But Not Available	6
Recent Declines in Affordable and Available Rental Homes	9
<b>HOUSING COST BURDENS</b>	<b>10</b>
<b>WHO ARE EXTREMELY LOW-INCOME RENTERS?</b>	<b>12</b>
<b>RACIAL DISPARITIES AMONG EXTREMELY LOW-INCOME RENTERS</b>	<b>13</b>
<b>HOUSING SHORTAGES FOR EXTREMELY LOW-INCOME RENTERS BY GEOGRAPHY</b>	<b>15</b>
Shortages by State	15
Shortages in the 50 Largest Metropolitan Areas	18
<b>LOCAL SOLUTIONS TO AFFORDABLE HOUSING DEVELOPMENT</b>	<b>20</b>
<b>FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES</b>	<b>22</b>
<b>CONCLUSION</b>	<b>24</b>
<b>ABOUT THE DATA</b>	<b>25</b>
<b>FOR MORE INFORMATION</b>	<b>25</b>
<b>REFERENCES</b>	<b>25</b>
<b>APPENDIX A: STATE COMPARISONS</b>	<b>29</b>
<b>APPENDIX B: METROPOLITAN COMPARISONS</b>	<b>30</b>

## EXECUTIVE SUMMARY

**T**he nation's lowest-income renters have long faced a severe shortage of affordable housing, and the problem has only worsened in recent years, as record-high inflation and the loss of low-cost rental homes have impacted renters nationwide. Though inflation has cooled and rent prices have flattened entering 2023, the nation's lowest-income renters still face enormous challenges finding and maintaining safe and affordable rental housing.

Each year, the National Low Income Housing Coalition (NLIHC) estimates the availability of affordable rental homes, with a particular focus on the housing needs of households with extremely low incomes, defined as incomes at or below either the federal poverty guideline or 30% of the area median income (AMI) – whichever is greater. These households account for one-quarter, or 11 million, of the nation's 44.1 million renters and experience significant rates of financial and housing precarity. NLIHC's annual *Gap* report provides estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the largest metropolitan areas. The key findings of this year's report are as follows:

- **The shortage of affordable rental housing primarily impacts renters with extremely low incomes.** Extremely low-income renters in the U.S. face a shortage of 7.3 million affordable and available rental homes, resulting in only 33 affordable and available homes for every 100 extremely low-income renter households.<sup>1</sup>
- **The shortage of affordable rental housing worsened during the pandemic.** Between 2019 and 2021, the shortage of affordable and available rental homes for extremely low-income renters worsened by more than 500,000 units, or 8%.
- **Black, Latino, and Indigenous households are disproportionately extremely low-income renters and are disproportionately impacted by this shortage.** Nineteen percent of Black non-Latino households, 17% of American Indian or Alaska Native households, and 14% of Latino households are extremely low-income renters, compared to only 6% of white non-Latino households.

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<sup>1</sup> "Renters" and "renter households" are used interchangeably throughout this report to refer to renter households.





- **Extremely low-income renters are the most likely renters to spend a high share of their income on rent.** Seventy-two percent (8.1 million) of the nation's 11.0 million extremely low-income renter households are severely housing cost-burdened, spending more than half of their incomes on rent and utilities. They experience severe cost burdens at more than double the rate of any other income group and account for more than 72% of all severely housing cost-burdened renters in the U.S.
- **The dearth of affordable and available homes for extremely low-income renters impacts all states and the 50 largest metro areas, none of which have an adequate supply for the lowest-income renters.** The current relative supply by state ranges from 17 affordable and available homes for every 100 extremely low-income renter households in Nevada to 58 in South Dakota. In 12 out of 50 of the country's largest metro areas, the absolute shortage of affordable and available homes for extremely low-income renters exceeds 100,000 units.

These findings underline the importance of large-scale, long-term policy solutions to meet the housing needs of renters with the lowest incomes. Any reduction in federal affordable housing resources will only exacerbate the existing shortage, which is already acute. The federal government must preserve and expand the stock of deeply affordable housing, expand housing vouchers to all eligible households, invest in a housing stabilization program that provides renters with emergency funds when they experience unexpected financial shocks, and strengthen and enforce renter protections. State and local governments also have an important role to play in improving access to affordable housing, including reforming zoning and reducing other land-use restrictions to bolster affordable housing development. These local reforms are necessary, but insufficient without federal resources, for eliminating the shortage of affordable rental housing for the nation's lowest-income renters.



## INTRODUCTION

The past three years – characterized by a global pandemic, widespread job losses, record-breaking inflation, unusually low vacancy rates, and skyrocketing rental prices – have underlined and exacerbated the financial precarity experienced by the nation’s lowest-income renters. Between January 2021 and December 2022, rental prices increased 22% nationally (Apartment List, 2022). These rent increases occurred across the country and were not confined to certain markets. As prices increased precipitously, the supply of rental housing affordable to extremely low- and very low-income renters declined by more than one million units, continuing a long-term trend of a diminishing supply (U.S. Census Bureau, 2022b & 2020; Joint Center for Housing Studies, 2022; Hermann, 2020). Meanwhile, rental vacancy rates reached their lowest point in nearly four decades. With only 5.6% of rental units vacant at the end of 2021, renters’ choices about where to live became more and more limited (U.S. Census Bureau, 2023). Despite small improvements, the average vacancy rate in 2022 was 5.8%, a level not seen since the 1980s (U.S. Census Bureau, 2023).

These trends are reflected in NLIHC’s most recent analysis of affordable and available rental homes for various income groups. Each year, NLIHC uses American Community Survey (ACS) data to estimate how many affordable rental homes are available to extremely low-income households – those with incomes at or below the federal poverty guideline or 30% of AMI, whichever is greater – and other income groups (Box 1). Affordable homes are those with rents that do not exceed 30% of a given income threshold. Homes are affordable *and* available for a specific income group if they are affordable and are either vacant or not occupied by a higher-income household. The *Gap* report provides

### BOX 1: DEFINITIONS

**AREA MEDIAN INCOME (AMI):** The median family income in the metropolitan or nonmetropolitan area

**EXTREMELY LOW-INCOME (ELI):** Households with incomes at or below the federal poverty guideline or 30% of AMI, whichever is higher

**VERY LOW-INCOME (VLI):** Households with incomes between ELI and 50% of AMI

**LOW-INCOME (LI):** Households with incomes between 51% and 80% of AMI

**MIDDLE-INCOME (MI):** Households with incomes between 81% and 100% of AMI

**ABOVE MEDIAN INCOME:** Households with incomes above 100% of AMI

**COST BURDEN:** Spending more than 30% of household income on housing costs

**SEVERE COST BURDEN:** Spending more than 50% of household income on housing costs

**AFFORDABLE:** Housing units with rent and utilities that do not exceed 30% of a given income threshold

**AFFORDABLE AND AVAILABLE:** Rental units that are both affordable and either vacant or not occupied by higher-income households



estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the 50 largest metropolitan areas.<sup>2</sup>

Extremely low-income renters likely have even fewer housing options now than they did prior to the pandemic. Between 2019 and 2021, the shortage of affordable and available rental homes for them increased by 8%, from 6.8 million to 7.3 million (U.S. Census Bureau, 2022c; U.S. Census Bureau, 2020). As this report shows, we cannot successfully resolve our affordable housing crisis without housing assistance that adequately meets the housing needs of renters with the lowest incomes.

<sup>2</sup> Similar analyses, based on a different dataset, are available for every county, city, and town in the U.S. and can be acquired by contacting [research@nlihc.org](mailto:research@nlihc.org).



# EXTREMELY LOW-INCOME RENTERS LIKELY HAVE EVEN FEWER HOUSING OPTIONS NOW THAN THEY DID PRIOR TO THE PANDEMIC.

## A SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOMES

Extremely low-income renters face the most severe shortage of housing, with only 7.0 million affordable rental homes for 11.0 million households. Of those 7.0 million rental units, 3.3 million are occupied by higher-income households, leaving only 3.7 million rental homes that are both affordable and available for extremely low-income renters. This section illustrates how the national shortage of affordable housing is almost entirely attributable to the shortage for extremely low-income renters.

### Affordable Rental Homes

**Extremely Low-Income Renters:** Extremely low-income households account for one-quarter, or 11 million, of the nation's 44.1 million renter households. Using the standard definition of affordability, which assumes households should spend no more than 30% of their income on housing, we find that only 7.0 million units are affordable to extremely low-income renters nationally.<sup>3</sup> This supply leaves an absolute shortage of 4.0 million affordable rental homes. Extremely low-income renters are the only income group to face this absolute shortage of affordable homes; for all other income groups, there are enough affordable rental units to accommodate all households (Figure 1).

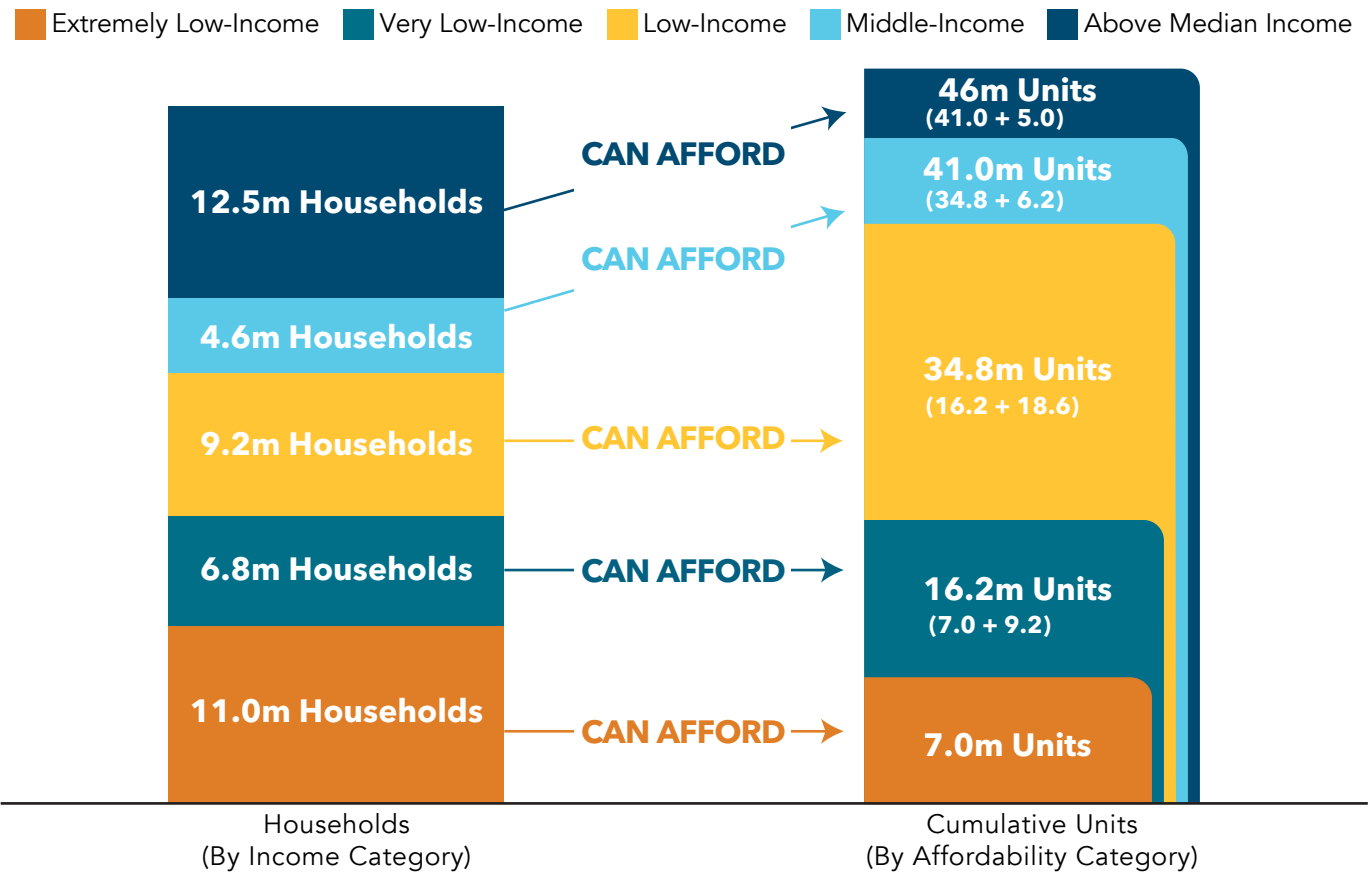
**Very Low-Income Renters:** Approximately 6.8 million renter households have very low incomes (i.e., incomes between extremely low-income and 50% of AMI), but households in that income group can afford the same 7.0 million rental homes that are affordable to extremely low-income renters, as well as another 9.2 million more expensive rental homes. In total, 16.2 million rental homes are affordable to the 6.8 million very low-income renter households. A cumulative shortage remains, however, when we examine extremely low- and very low-income renter households together, for which there are 16.2 million units for 17.8 million households.

**Low-Income Renters:** Nearly 9.2 million renter households have low incomes (i.e., incomes between 51% and 80% of AMI). These renters can afford the 16.2 million homes affordable to extremely low-income and very low-income renters, as well as an additional 18.6 million more expensive rental homes. In total, 34.8 million rental homes are affordable to the 9.2 million low-income renters.

**Middle Income:** Approximately 4.6 million renters are middle-income (i.e., with incomes between 81% and 100% of AMI). Middle-income renters can afford all the homes that low-income renters can afford, plus an additional 6.2 million more expensive rental homes, so the total national supply of affordable rental housing for that group is 41.0 million units.

<sup>3</sup> The 30% standard is commonly used to estimate the scope of housing affordability problems and serves as the basis for some administrative policies, but some households may struggle even at this level of housing cost (Stone, 2006).

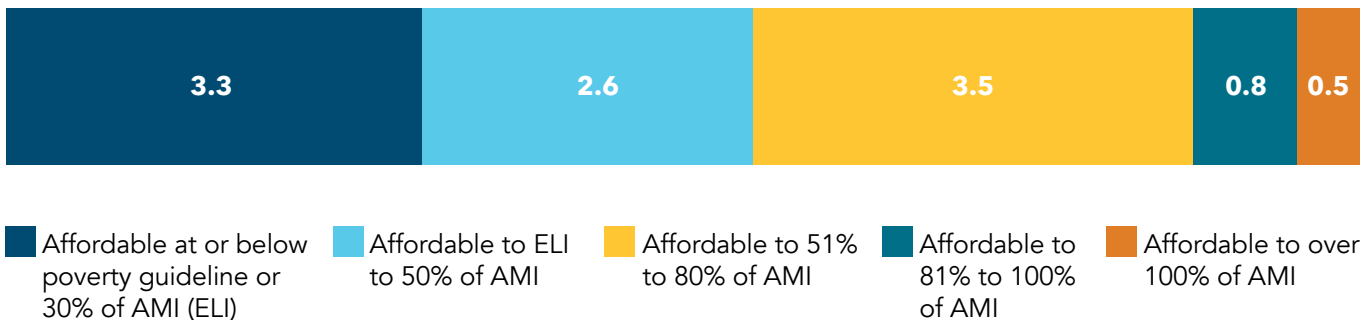
FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES (IN MILLIONS)



Source: NLIHC tabulations of 2021 ACS PUMS data.

FIGURE 2: MOST EXTREMELY LOW-INCOME RENTERS RESIDE IN UNAFFORDABLE HOUSING THAT WOULD OTHERWISE BE AFFORDABLE AND AVAILABLE FOR HIGHER-INCOME HOUSEHOLDS

NUMBER OF EXTREMELY LOW-INCOME HOUSEHOLDS BY RENTAL AFFORDABILITY LEVEL (IN MILLIONS)



Source: 2021 ACS PUMS  
AMI = Area Median Income



Figure 1 illustrates the mismatch between the number of households within an income bracket and the number of affordable rental homes.

### Affordable, But Not Available

The shortage of affordable housing for the lowest-income renters becomes even more severe when we take into account the availability of these affordable homes. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes that are affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market.

Of the 7.0 million homes affordable to extremely low-income households, only 3.7 million are available to them either because they are vacant or because they are already occupied by extremely low-income renters. Of the 3.3 million affordable units that are not available, approximately 2.0 million are occupied by very low-income and low-income households, and 1.3 million are occupied by middle-

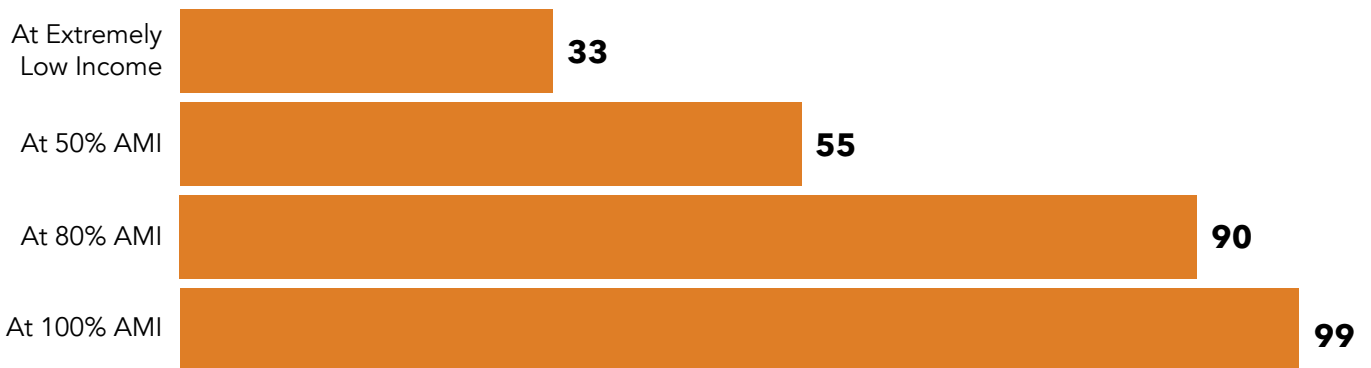
income and higher-income households. That leaves a shortage of 7.3 million affordable and available homes for renters with extremely low incomes.

As a result of this shortage, the majority of extremely low-income renters are forced to rent homes they cannot afford and that would otherwise be available to higher-income renters who could afford them. Among extremely low-income renters, roughly 2.6 million reside in homes affordable to very low-income households, 3.5 million are in homes affordable to low-income households, and 1.3 million reside in homes affordable to middle-income and higher-income households (Figure 2).

The relative supply of affordable and available rental homes improves as incomes increase, because more housing becomes available to renters at higher incomes. For every 100 extremely low-income renter households, there are only 33 affordable and available rental homes (Figure 3). Fifty-five rental homes are affordable and available for every 100 renter households with incomes at or below 50% of AMI. Ninety and 99 rental homes are affordable and available for every 100 renter households with incomes at or below 80% and 100% of AMI, respectively. The shortages are cumulative, so the

FIGURE 3: THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2021



Source: 2021 ACS PUMS  
 AMI = Area Median Income

apparent shortage for renters with incomes above 50% of AMI can be explained by the significant shortage of affordable and available rental homes for those with incomes below 50% of AMI.

Box 2 illustrates the incremental change in the number of renters at increasing levels of income, alongside the incremental increase in the number of rental homes that are affordable and available. The infographic shows how the cumulative shortage shrinks significantly at incomes between 51% and 80% of AMI.

The shortage of affordable and available homes is most severe for extremely low-income renters, for whom there are only 3.7 million affordable and available units for 11.0 million households. This group faces a shortage of 7.3 million affordable and available homes. The second row in Box 2 illustrates that an additional 6.8 million renter households have incomes between extremely low-income and 50% of AMI and that an additional 6.1 million rental homes become affordable and available to households with incomes below 50% of AMI. As a result, the cumulative shortage of affordable and

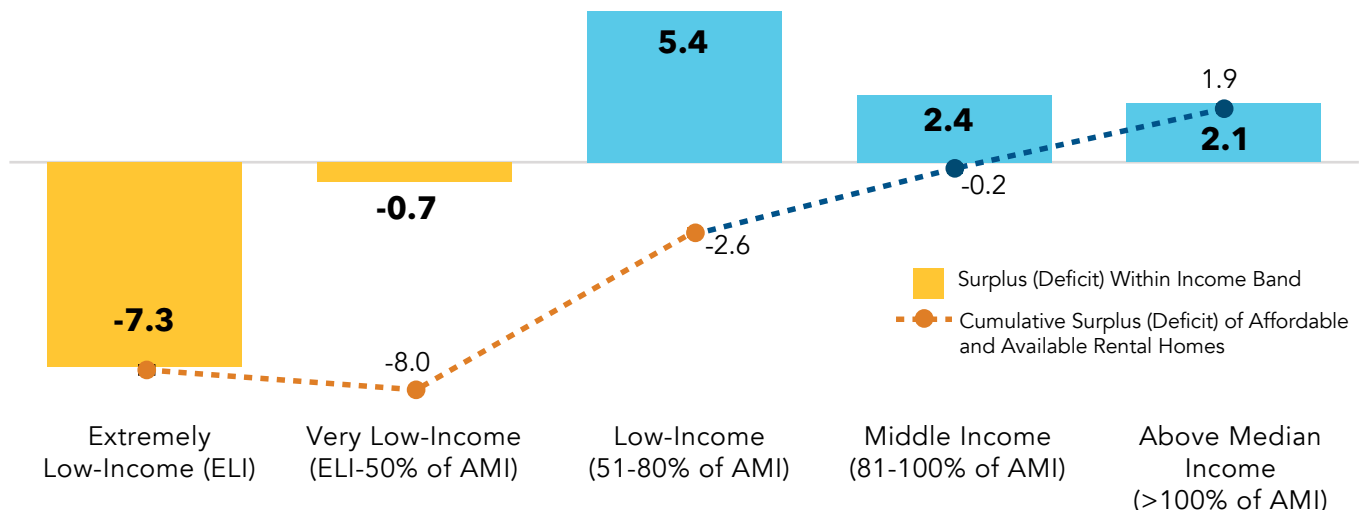
available rental homes increases by 0.7 million to 8.0 million.

The cumulative shortage decreases at higher levels of income. Expanding the number of renter households from those with incomes less than 50% of AMI to include all those earning less than 80% of AMI adds 9.2 million households and 14.6 million affordable and available rental homes to the cumulative totals. Not all 14.6 million units are available to households specifically with incomes between 51% and 80% of AMI, because they are occupied by renters with incomes below 50% of AMI, but the overall shortage of affordable and available rental homes decreases by 5.4 million to 2.6 million. At median income, the cumulative shortage nearly disappears.

The bars in Figure 4 represent the incremental change in the cumulative shortage at each step up in income. The most severe shortage of affordable and available housing is faced by extremely low-income renters. The dashed line represents the cumulative shortage of affordable and available homes, which eventually becomes a cumulative surplus for higher-income renters. Each point on the line corresponds

FIGURE 4: THE MOST SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING IS FOR EXTREMELY LOW-INCOME RENTERS

INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2021 (IN MILLIONS)



Source: 2021 ACS PUMS

# BOX 2: INCREMENTAL CHANGES TO THE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING BY INCOME LEVEL



44.1

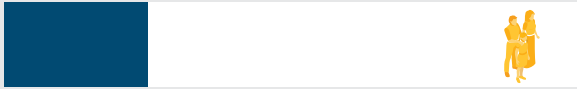
There are 44.1 million renter households...



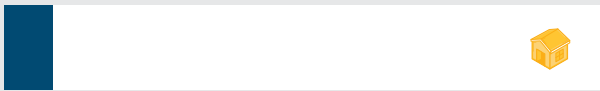
46.0

...and 46.0 million rental units with complete kitchen and plumbing.

## EXTREMELY LOW-INCOME



Among these 44.1 million renter households, **11.0 million** have extremely low incomes...



...but only **3.7 million** rental units are affordable and available to extremely low-income households.

### < 50% AMI



An additional **6.8 million** renter households have very low-incomes...



...and an additional **6.1 million** units are affordable and available to renters with incomes below 50% of area median income (AMI).

### < 80% AMI



An additional **9.2 million** renter households have low incomes...



...and an additional **14.6 million** affordable units are available to renters with incomes below 80% of AMI.

### < 100% AMI



An additional **4.6 million** renter households have moderate incomes between 80% and 100% of AMI...



...and an additional **7.0 million** affordable units are available to renters with incomes below 100% AMI.

## ALL INCOMES



An additional **12.5 million** renter households have above-median incomes...



...and **14.6 million** more units are affordable to renters with above-median incomes.

At this income level, renters face a shortage of 7.3 million rental units.

The shortage of rental units increases to 8.0 million, because more households than affordable and available rental units are added to the cumulative totals.

The cumulative shortage of rental units declines to 2.6 million, because more affordable and available units than households are added to the cumulative totals.

The cumulative shortage of rental units shrinks to 200,000.

Overall, there are 44.1 million rental households and 46.0 million rental units.

## **THE WORSENING SHORTAGE IS ALSO A RESULT OF A DECLINE IN THE NUMBER OF AFFORDABLE RENTAL HOMES FOR EXTREMELY LOW-INCOME RENTERS.**

to the difference between the cumulative number of renters and the cumulative number of affordable and available homes for households at or below that income level.

The ACS, on which our analysis is based, does not capture the number of people experiencing homelessness, so we underestimate the shortage of affordable and available housing. Approximately 582,500 people were experiencing homelessness on a given night in 2022 (U.S. Department of Housing and Urban Development, 2022). Of this number, 421,392 were individuals and 161,070 were people in approximately 51,000 families, meaning that an additional 472,392 homes would be needed to house all people experiencing homelessness. The real shortage of rental homes affordable and available to extremely low-income households is therefore closer to 7.8 million. Even this estimate is conservative, as it does not account for individuals and families that are doubled-up with others due to a lack of other housing options. Recent estimates find that an additional 3.7 million individuals are experiencing doubled-up homelessness (Richard et al., 2022).

### **Recent Declines in Affordable and Available Rental Homes**

Three factors could explain the increase in the shortage of affordable and available rental homes for extremely low-income renters from 6.8 million to 7.3 million between 2019 and 2021: an increase in the number of extremely low-income renters, a decrease in the number of apartments affordable to extremely low-income renters, and an increase in the number of higher-income renters occupying units affordable to extremely low-income renters.

The number of extremely low-income renter households increased from 10.8 million in 2019 to 11.0 million in 2021. This increase may be due, at least in part, to greater unemployment and employment volatility following the onset of the COVID-19 pandemic. In 2021, 6.3% of the civilian labor force was unemployed, compared to 4.5% in 2019 (U.S. Census Bureau, 2022a; U.S. Census Bureau, 2020). Workers in low-wage occupations were particularly vulnerable to job loss and faced barriers to re-entering the workforce, such as the slow recovery of jobs in sectors like leisure and hospitality and potentially greater fear of contracting COVID-19 given that low-wage occupations are more likely to require face-to-face contact with the public (Bateman and Ross, 2021).

The worsening shortage is also a result of a decline in the number of affordable rental homes for extremely low-income renters. Median rents skyrocketed in 2021, increasing 18% between January 2021 and January 2022 (Apartment List, 2022). At the same time, rental vacancy rates hit lows not seen since the 1980's (U.S. Census Bureau, 2023). Not surprisingly, the number of rental homes affordable to extremely low-income renters declined from 7.4 million to 7.0 million between 2019 and 2021.

The decrease in affordable and available rental homes for extremely low-income renters does not

**EXTREMELY LOW-INCOME RENTERS ARE FAR MORE LIKELY THAN OTHERS TO EXPERIENCE SEVERE HOUSING COST-BURDEN.**

appear to be the result of more higher-income households moving into low-cost units that would otherwise be affordable and available to extremely low-income renters. Between 2019 and 2021, the number of higher-income households living in rental homes affordable to extremely low-income renters declined from 3.4 million to 3.3 million.

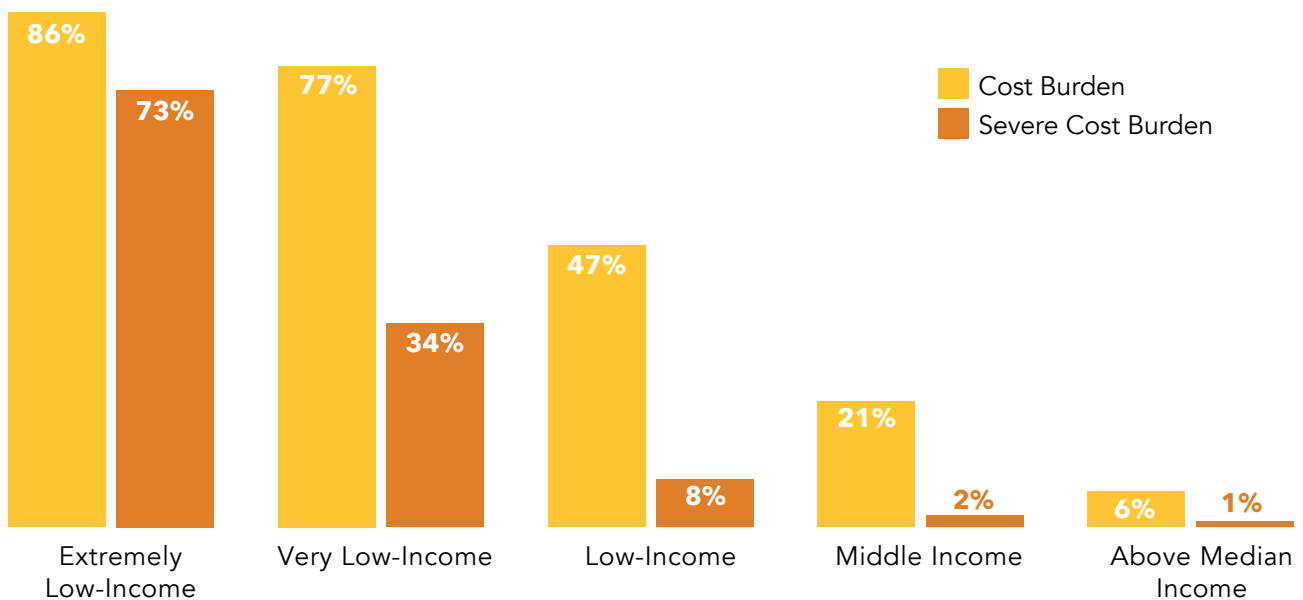
**HOUSING COST BURDENS**

Households are considered housing cost-burdened when they spend more than 30% of their incomes on rent and utilities. They are considered severely cost-burdened when they spend more than 50% of their incomes on their housing. Because cost-burdened households spend a higher share of their income on housing, they have less to spend on other necessities, such as food, childcare, transportation, and healthcare.

Extremely low-income renters are far more likely than others to experience severe housing cost-burden. Eighty-six percent of all extremely low-income renters experience housing cost-burden and 73% are severely cost-burdened (Figure 5). Renters with higher incomes are far less likely to experience severe cost-burdens. Seventy-seven percent of very low-income households are housing cost-burdened, but far fewer (34%) experience severe cost-burdens compared to extremely low-income renters. The

**FIGURE 5: EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS**

RENTER HOUSEHOLDS WITH HOUSING COST BURDENS BY INCOME GROUP, 2021



Source: 2021 ACS PUMS

share of low-income, middle-income, and above-median-income renters who are severely cost-burdened is 8%, 2%, and 1%, respectively.

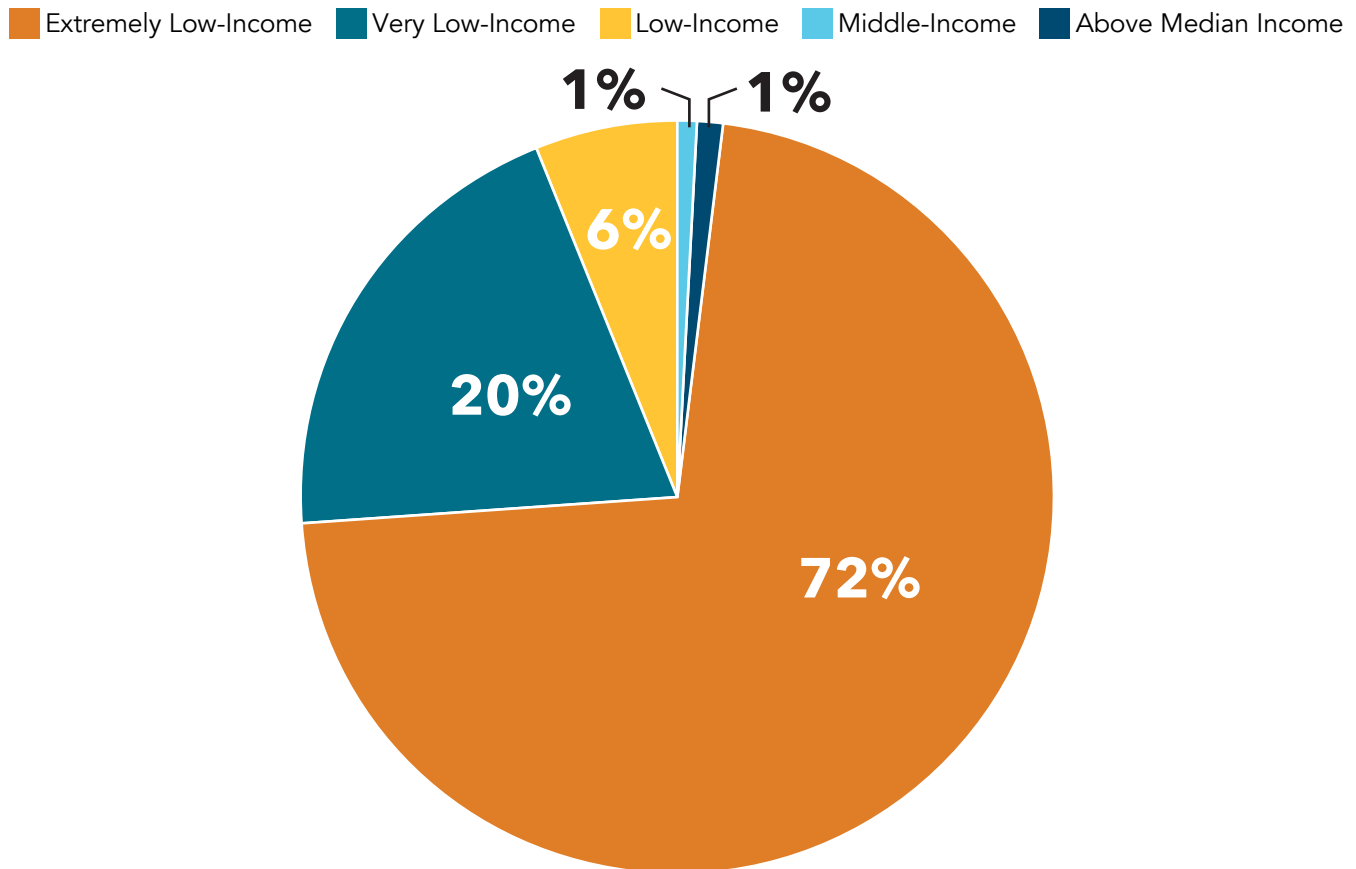
Of the 11.3 million severely cost-burdened renter households, 8.1 million, or 72%, are extremely low-income, 2.3 million are very low-income, 713,000 are low-income, and 188,000 are middle- or higher-income (Figure 6). Combined, extremely low-, very low-, and low-income households account for 98% of all severely cost-burdened renters.

Severely cost-burdened extremely low-income renters have little, if any, money remaining for other necessities after paying their rent. An extremely low-income family of four with a monthly income of

\$2,312<sup>4</sup> paying the average two-bedroom fair market rent of \$1,342<sup>5</sup> only has \$970 left each month to cover other expenses (National Low Income Housing Coalition, 2022a). The U.S. Department of Agriculture’s (USDA) thrifty food budget for a family of four (two adults and two school-aged children) estimates a family needs to spend \$967 per month to cover food alone, leaving \$3 for transportation, childcare, and all other necessities (U.S. Department of Agriculture, 2022). Struggles to afford basic necessities have worsened over the last two years, as inflation has impacted prices for nearly all household goods (Bureau of Labor Statistics, 2023a).

**FIGURE 6: EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS**

SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME GROUP, 2021



Source: NLIHC tabulations of 2021 ACS PUMS data.

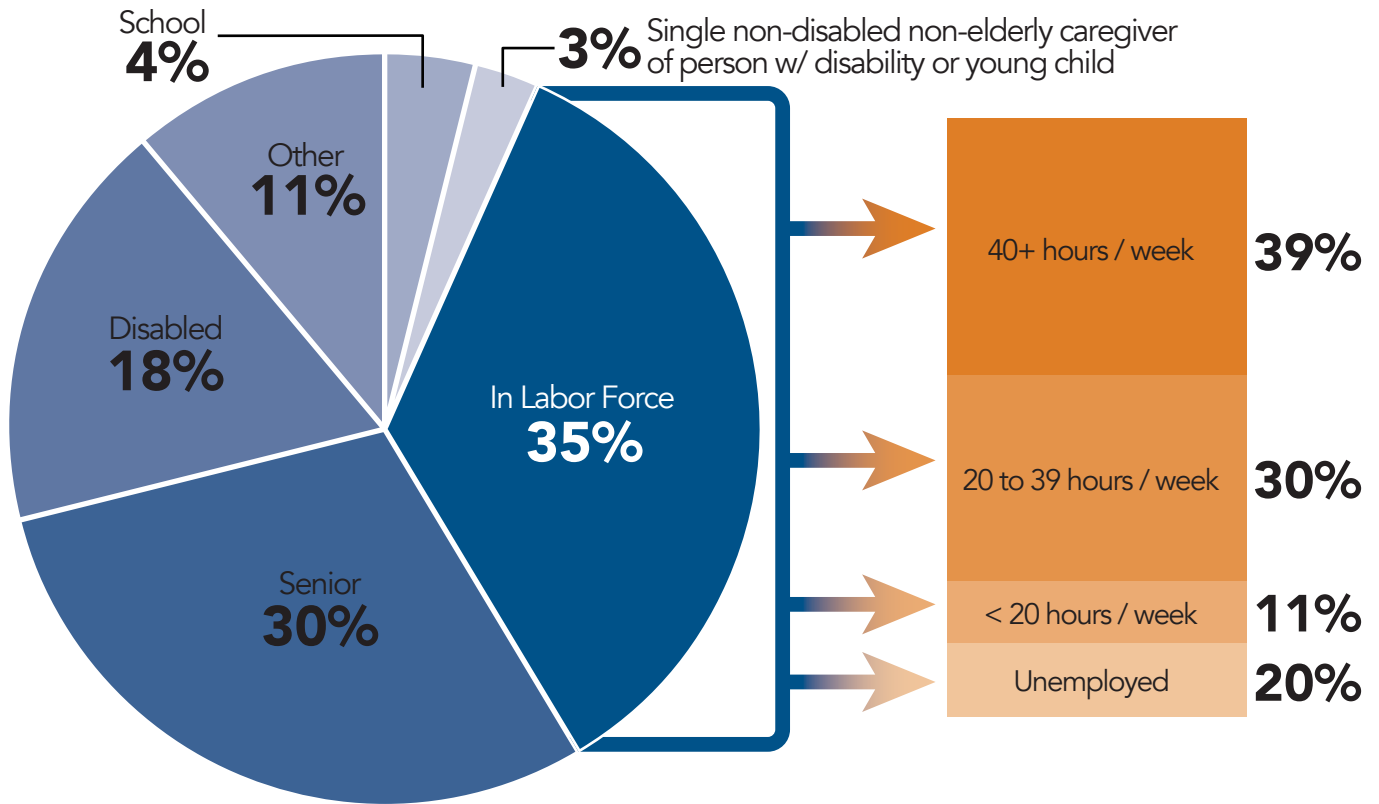
4 This amount served as the poverty guideline in the 48 contiguous U.S. states and the District of Columbia for a four-person family in 2022.

5 The weighted average of two-bedroom fair market rents (FMRs) by FMR area (NLIHC, 2022a).



FIGURE 7: MOST EXTREMELY LOW-INCOME HOUSEHOLDERS ARE IN LABOR FORCE, ARE SENIORS, OR HAVE A DISABILITY

EXTREMELY LOW-INCOME RENTER HOUSEHOLDS



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. *Senior* means householder or householder’s spouse (if applicable) is at least 62 years of age. *Disabled* means householder and householder’s spouse (if applicable) are younger than 62 and at least one of them has a disability. *Working hours* refers to the number of hours usually worked by householder and householder’s spouse (if applicable). *School* means householder and householder’s spouse (if applicable) are enrolled in school. Thirteen percent of extremely low-income renter households include a single adult caregiver, 49% of whom usually work more than 20 hours per week. Ten percent of extremely low-income renter householders are enrolled in school, 47% of whom usually work more than 20 hours per week. Source: 2021 ACS PUMS

The residual income approach to measuring housing affordability is another way to identify households who are overly burdened by their housing costs. This approach assesses whether households have enough income left for non-housing basic necessities after paying their rent. Research indicates that 100% of renters with annual household incomes less than \$30,000, and 81% of renters with annual household incomes between \$30,000 and \$44,999, were unable to afford other basic necessities after they paid for their housing (Airgood-Obrycki et al., 2022). Families with children are more likely to experience residual income cost burden than single individuals and couples without children.

## WHO ARE EXTREMELY LOW-INCOME RENTERS?

Most extremely low-income renters either work in low-wage jobs or may be unable to work. They are more likely than other renters to be seniors or have disabilities. Among extremely low-income renter householders, 35% are in the labor force, 30% are seniors, 18% have a disability, and 7% are students or single-adult caregivers to young children or household members with a disability (Figure 7).

In 2021, 39% of extremely low-income renter households in the labor force worked at least

40 hours per week and 30% worked between 20 and 39 hours per week. Often, though, low-wage employment does not provide income adequate to afford housing. The national average wage that must be earned by a full-time worker to afford a modest one-bedroom and two-bedroom apartment is \$21.25 and \$25.82 per hour, respectively (National Low Income Housing Coalition, 2022a). Eleven of the 25 largest occupations in the country, including home health aides, janitors, nursing assistants, and food servers pay a median wage that is far less than this. The average per-hour wage needed to afford a modest two-bedroom apartment is at least \$10 more than the median wages provided by these occupations.

Beyond low wages, extremely low-income workers experienced elevated rates of unemployment at the height of the pandemic – a result of the disproportionate impact of COVID-19 on workers in low-wage occupations. Between 2019 and 2021, unemployment among extremely low-income renters in the labor force increased from 13% to 20%. Low-wage industries make up 30% of all jobs nationally but accounted for 59% of jobs lost between February 2020 and October 2021 (Center on Budget and Policy Priorities, 2022).

Employment has improved significantly since mid-2020, with the national unemployment rate falling from 10.2% in July 2020 to 3.4% in January 2023 (Bureau of Labor Statistics, 2023c). Yet even as many low-wage renters regain employment, their wages remain insufficient to afford housing. At the same time, not all wage increases have kept pace with recent high rates of inflation. Households earning less than \$20,000 per year saw their costs of living increase at three times the rate of their wage growth in 2021 (Arnon, He, & Sun, 2022). In comparison, households earning more than \$60,000 annually saw their incomes increase at a higher rate than their costs of living. Meanwhile, during 2022, wage earners nationally experienced a 1.7% decrease

in their real wages (Bureau of Labor Statistics, 2023d).

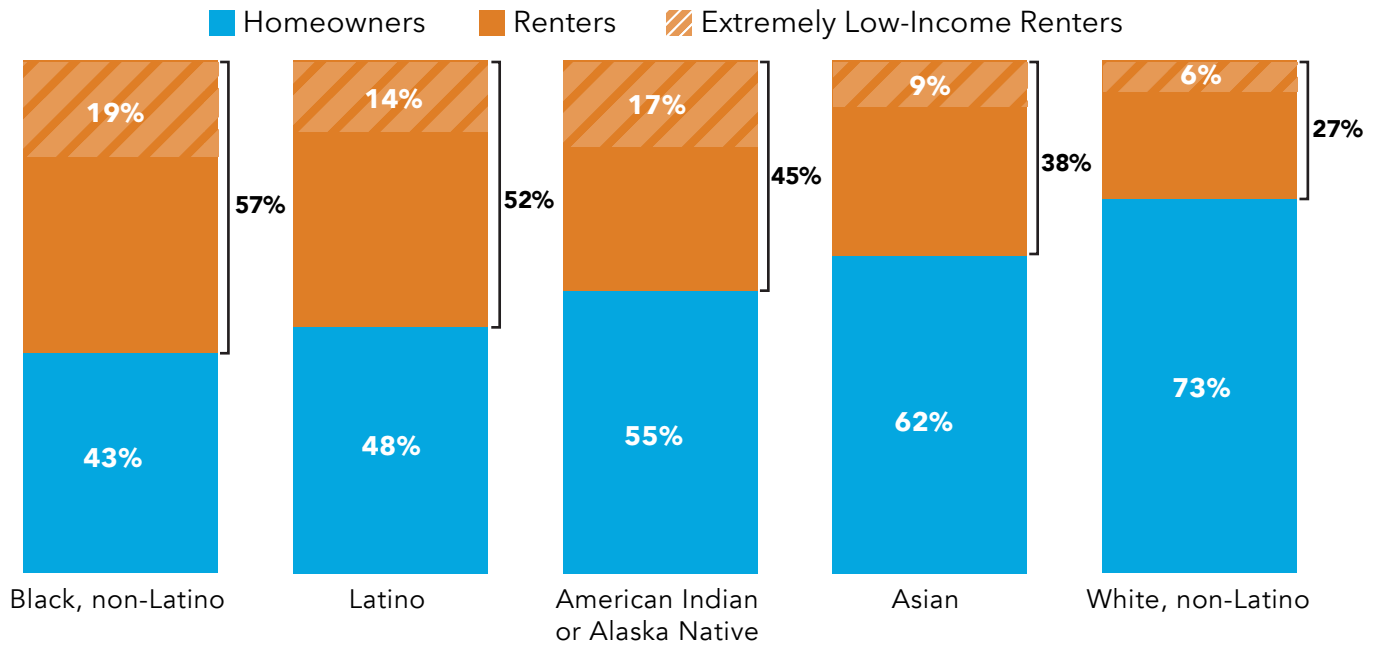
While Figure 7 categorizes extremely low-income renters into mutually exclusive groups for simplicity, the lived experience of these renters often involves juggling multiple responsibilities, like working to make ends meet at the same time as serving as a primary caretaker or pursuing further education in school. More than 13% of extremely low-income renters are single-adult caregivers of a young child or of a household member with a disability. Nearly 60% of these caregivers also participate in the labor force, with 25% percent working at least 40 hours per week and another 24% typically working between 20 and 39 hours per week. Ten percent of extremely low-income renters are enrolled in school, 29% of whom usually work 20 to 39 hours per week, and another 18% work at least 40 hours per week. Without housing assistance or increases in their hourly wages, they cannot rely on their work hours to afford their homes.

## RACIAL DISPARITIES AMONG EXTREMELY LOW-INCOME RENTERS

The shortage of affordable and available housing disproportionately affects Black, Latino, and Native and Alaska Native households, as these households are both more likely to be renters and to have extremely low incomes. They are more than twice as likely as white households to be extremely low-income renters. For example, 57% of Black households are renters and 19% are extremely low-income renters. Fifty-two percent of Latino households are renters and 14% are extremely low-income renters. In contrast, 27% of white households are renters and 6% are extremely low-income renters (Figure 8).

FIGURE 8: HOUSEHOLDS OF COLOR MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS AND HAVE EXTREMELY LOW INCOMES

SHARE OF HOUSEHOLDS BY TENURE AND RACE



Source: 2021 ACS PUMS

### BOX 3: HISTORICAL DRIVERS OF HOUSING INEQUITY

Decades of racial discrimination by real estate agents, banks, insurers, and the federal government have made homeownership difficult to obtain for people of color. Many factors kept people of color from being able to purchase homes through the middle of the twentieth century: pervasive refusal of whites to live in racially integrated neighborhoods, physical violence targeting people of color who tried to integrate (which was often tolerated by police), restrictive covenants forbidding home sales to Black buyers who would integrate neighborhoods (some of which were mandated by the Federal Housing Administration), and federal housing policy that denied borrowers access to credit in minority neighborhoods (Massey & Denton, 1993; Coates, 2014; Rothstein, 2017). Being denied the ability to purchase homes also meant that people of color did not benefit from the appreciation in the value of these homes, a major driver of the racial wealth gap.

While overt discrimination was outlawed by the “Fair Housing Act of 1968,” subtler forms of housing discrimination continue to constrain the options of people of color. HUD’s fair housing tests in 28 metropolitan areas in 2013 found that Black homebuyers were shown 17.7% fewer homes than white homebuyers with the same qualifications and preferences (U.S. Department of Housing and Urban Development, 2013). More recent fair housing investigations show similar unfavorable treatment of people of color, including being shown fewer homes and not being given the same information as whites (Chicago Lawyers’ Committee for Civil Rights, 2018; Choi, Herbert, Winslow, & Browne, 2019). Today’s credit scoring system and lending practices also continue to serve as barriers to minority homeownership (Rice & Swesnik, 2012; Bartlett et al., 2019).



These disparities are the product of historical and ongoing injustices that have systematically disadvantaged people of color, often preventing them from owning a home and significantly limiting wealth accumulation. Some of these injustices persist to this day, including discrimination in both the housing and labor markets. Though many obviously racist institutions and practices, like slavery and *de jure* segregation, have ended, our society has failed to eliminate discriminatory practices and redress the economic inequalities produced by racist policies (Box 3).

## **THE STATES WITH THE GREATEST RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES FOR EXTREMELY LOW-INCOME RENTERS STILL HAVE SIGNIFICANT SHORTAGES.**

The impacts of sustained discrimination and oppression show up not just in homeownership disparities but also in income disparities across racial and ethnic groups. The 2021 ACS indicates that the median annual income of Black households was \$46,774, nearly \$30,000 less than the median income of white households (\$75,412). The median annual income of Latino households was \$60,566, and the median annual income for American Indian and Alaska Native households was \$53,149. These disparities reflect the fact that Black and Latino workers are less likely to work in sectors with higher median wages and tend to be paid less than white workers even within the same occupations (Bureau of Labor Statistics, 2023b; Wilson, Miller, & Kassa, 2021).

Renters of color are much more likely to be housing cost-burdened: 55% of Black renters and 52% of Latino renters are housing cost-burdened, compared to 44% of white renters (Figure 9). Nearly one-third of Black renters but only 23% of white renters are severely cost-burdened, spending more than half of their income on housing. Racial disparities in cost burdens can be partially explained by income, as the disparity shrinks when looking only at extremely low-income renters. Extremely low-income renters who are Latino, Black, and white experience housing cost-burdens at a rate of 88%, 87%, and 85%, respectively (Figure 9), and severe cost-burdens at a rate of 75%, 74%, and 72%.

### HOUSING SHORTAGES FOR EXTREMELY LOW-INCOME RENTERS BY GEOGRAPHY

#### Shortages by State

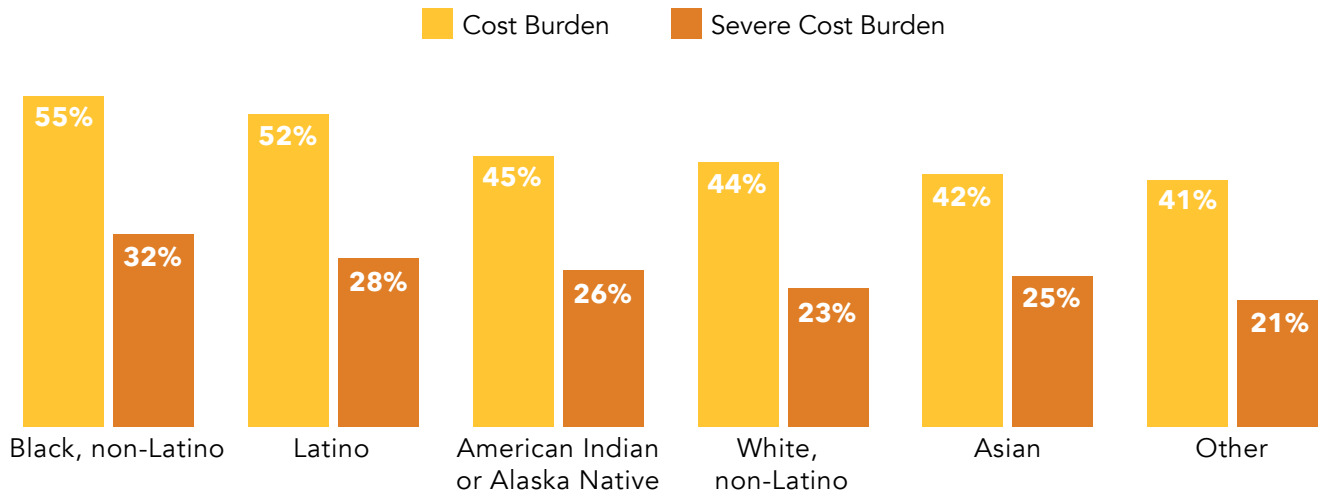
The affordable housing crisis affects communities nationwide, as no state has an adequate supply of rental housing affordable and available for extremely low-income households (Figure 10 and Appendix A). The absolute shortage ranges from 10,215 rental homes in Wyoming to nearly 1 million in California.

Extremely low-income renters face the most severe shortages in Nevada, Oregon, Florida, California, Arizona, and Texas. Nevada has only 17 affordable and available rental homes for every 100 extremely low-income renter households. Oregon and Florida both have only 23, followed by California and Arizona (24/100). The states with the greatest relative supply of affordable and available rental homes for extremely low-income renters still have significant shortages. The states with the lowest relative shortages are South Dakota, with 58 affordable and available rental homes for every 100 extremely low-income renter households, Rhode Island (53/100), Mississippi (51/100), West Virginia (50/100), and North Dakota (50/100).

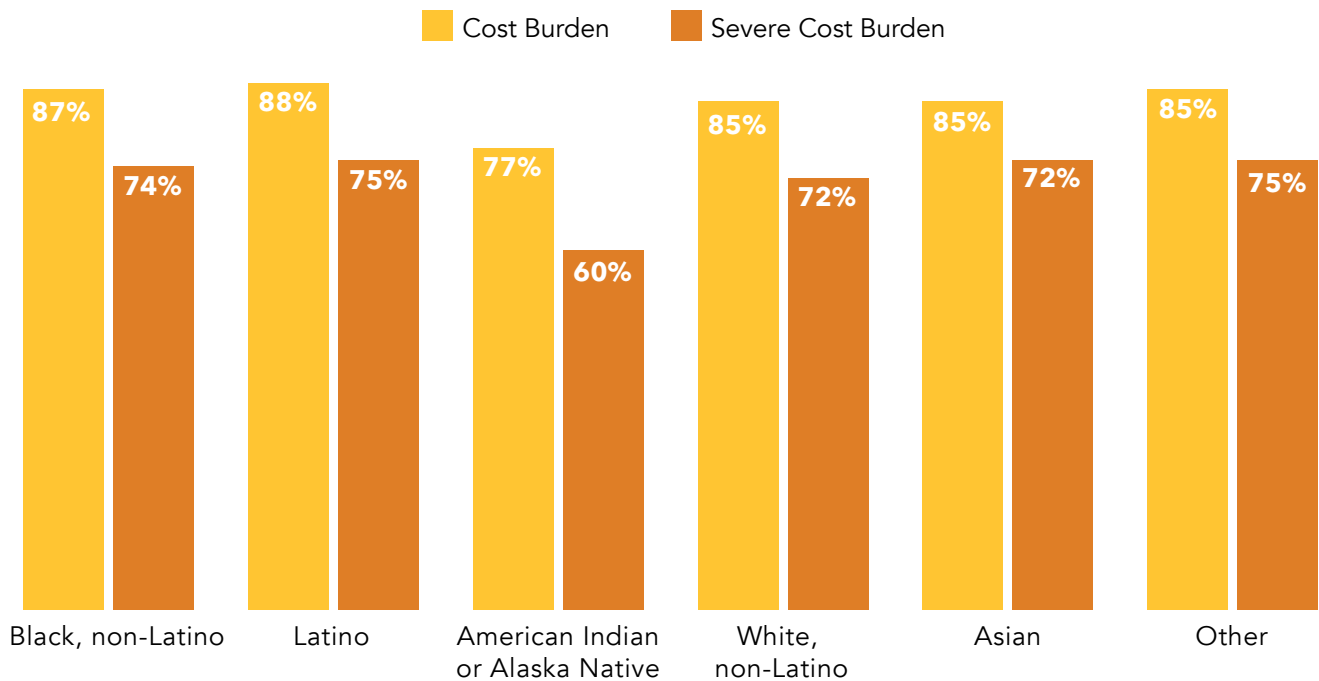
In every state, more than half of extremely low-income renters are severely housing cost-burdened. In 12 states, more than three-quarters of extremely low-income renters are severely housing cost-

### FIGURE 9: BLACK AND LATINO RENTERS EXPERIENCE HIGHER RATES OF HOUSING COST-BURDEN THAN WHITE RENTERS

COST-BURDEN BY RACE AND ETHNICITY

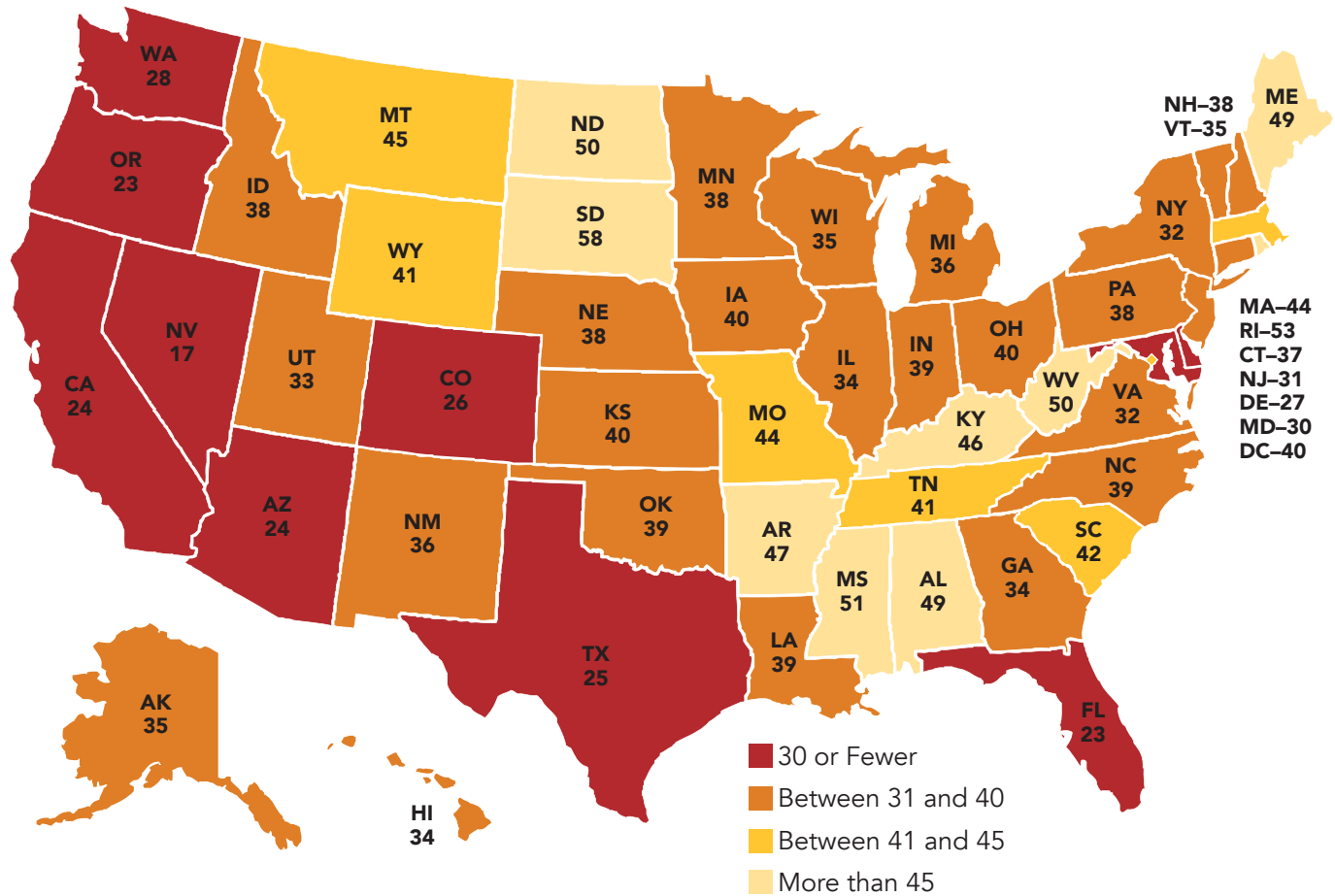


COST-BURDEN AMONG EXTREMELY LOW-INCOME RENTERS, BY RACE AND ETHNICITY



Source: 2021 ACS PUMS

FIGURE 10: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2021 1-Year ACS PUMS Data.

burdened, with the largest shares in Nevada (86%), Florida (83%), Oregon (80%), Arizona (80%), and Texas (79%). Maine and Rhode Island have the smallest, but still significant, percentage of extremely low-income renters with severe cost burdens, with 52% and 60%, respectively.

Within each state, the shortage of affordable and available rental homes starts to dissipate when moving higher up the income ladder. For example, all states and the District of Columbia have a shortage of affordable and available rental housing for extremely low-income renters, and all but one state has a shortage for all renters whose household

incomes fall below 50% of AMI. Thirty states and D.C. have a cumulative shortage for all renters with household incomes below 80% of AMI. The cumulative shortage of housing in most states disappears once all households below 100% of AMI are added together. The fact that there are enough homes for higher-income households obscures the shortage for the lowest-income households. Still, nine states with high-cost metropolitan regions – California, Florida, Hawaii, Massachusetts, Nevada, New Jersey, New York, Oregon, and Vermont – have cumulative shortages for all renters whose household incomes fall at or below 100% of AMI.



TABLE 1: LEAST AND MOST SEVERE SHORTAGES OF RENTAL HOMES AFFORDABLE TO EXTREMELY LOW-INCOME HOUSEHOLDS ACROSS THE 50 LARGEST METROPOLITAN AREAS

LEAST SEVERE		MOST SEVERE	
Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households	Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households
Providence-Warwick, RI-MA	48	Las Vegas-Henderson-Paradise, NV	14
Pittsburgh, PA	48	Orlando-Kissimmee-Sanford, FL	15
Boston-Cambridge-Newton, MA-NH	44	Dallas-Fort Worth-Arlington, TX	16
Kansas City, MO-KS	39	Austin-Round Rock-Georgetown, TX	16
Cincinnati, OH-KY-IN	38	Houston-The Woodlands-Sugar Land, TX	19
Cleveland-Elyra, OH	38	San Diego-Chula Vista-Carlsbad, CA	19
St. Louis, MO-IL	37	Phoenix-Mesa-Chandler, AZ	19
Minneapolis-St. Paul-Bloomington, MN-WI	36	Los Angeles-Long Beach-Anaheim, CA	20
Louisville/Jefferson County, KY-IN	35	Riverside-San Bernardino-Ontario, CA	20
Hartford-East Hartford-Middletown, CT	35	Jacksonville, FL	21
		Tampa-St. Petersburg-Clearwater, FL	21

Source: 2021 ACS PUMS

### Shortages in the 50 Largest Metropolitan Areas

Every major metropolitan area in the U.S. has a shortage of affordable and available rental homes for extremely low-income renters (Appendix B). Of the 50 largest metropolitan areas, extremely low-income renters face the most severe shortages in Las Vegas, NV (where there are 14 affordable and available rental homes for every 100 extremely low-income renter households), followed by Orlando, FL, Dallas, TX, Austin, TX, Houston, TX, San Diego, CA, and Phoenix, AZ (Table 1).

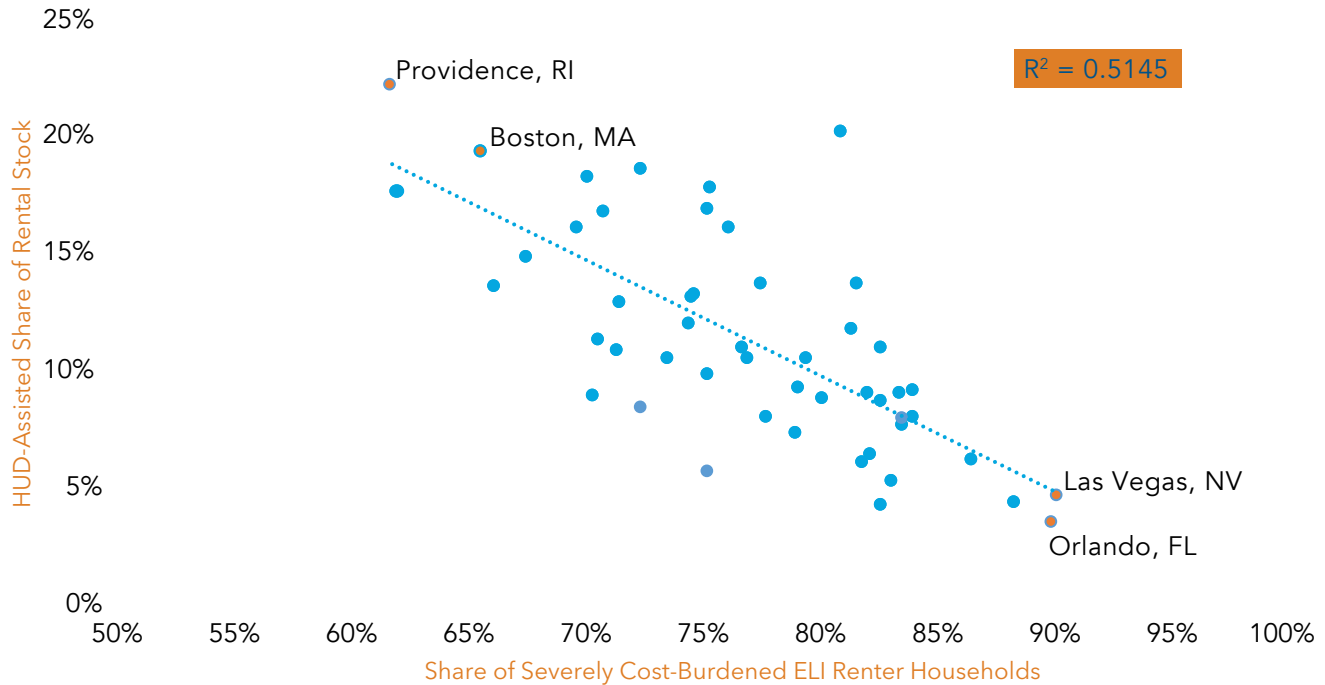
The largest metropolitan areas with the least severe shortages of rental homes affordable and available to extremely low-income renters are Providence, RI (where there are 48 homes for every 100 extremely low-income renter households), Pittsburgh, PA, Boston, MA, Kansas City, MO, Cincinnati, OH,

and Cleveland, OH. While these areas have the least severe shortages, they each still have fewer than half the supply of affordable and available homes needed for extremely low-income renters (Table 1).

High rates of severe cost burden persist across every metropolitan area. Not surprisingly, severe cost burdens are most prevalent in areas with extreme shortages of affordable and available housing. More than 85% of extremely low-income renters in Las Vegas, Orlando, Austin, and Dallas experience severe housing cost burdens. Metropolitan areas with less severe shortages of affordable and available rental housing have lower yet still high rates of severe cost burdens. In every major metropolitan area, more than 60% of extremely low-income renters living in the area are severely cost-burdened.

### FIGURE 11: GREATER HUD-ASSISTED SHARE OF RENTAL HOUSING ASSOCIATED WITH LOWER SHARE OF SEVERELY COST-BURDENED EXTREMELY LOW-INCOME RENTERS

HUD-ASSISTED SHARE OF RENTAL STOCK BY SEVERELY COST-BURDENED SHARE OF EXTREMELY LOW-INCOME RENTERS



Source: 2021 ACS PUMS and HUD Picture of Subsidized Households

The lack of housing assistance is one factor driving severe housing cost burdens among extremely low-income renters. Figure 11 shows the inverse relationship between severe cost burdens and HUD-assisted housing, which includes public housing, Housing Choice Vouchers, and project-based rental assistance. As the share of rental housing that is HUD-assisted increases, the share of extremely low-income renters who are severely cost-burdened decreases. More than half of the variation in rates of severe cost burdens across the largest metropolitan areas can be explained by the share of rental housing that is HUD-assisted. This relationship exists even after considering rental vacancy rates, the share of rental housing in multifamily buildings, and the age of the housing stock.

In Boston, for example, 64% of extremely low-income renter households are severely cost-burdened, while HUD-assisted rental housing represents a relatively high share (19%) of the rental stock. Massachusetts also operates its own state-funded public housing programs, which provide thousands of additional subsidized units in the Boston metropolitan area (Massachusetts Department of Housing and Community Development, 2022). In contrast, 89% of extremely low-income renters in the Las Vegas and Orlando metropolitan areas are severely cost-burdened, while HUD-assisted housing represents only 5% and 3% of the rental housing stock, respectively.

# **LOCAL EFFORTS LIKE LAND USE AND ZONING REFORM ARE OFTEN NECESSARY TO ALLOW MORE RENTAL HOUSING DEVELOPMENT, INCLUDING AFFORDABLE HOUSING, BUT THEY ARE INSUFFICIENT ON THEIR OWN TO REMEDY THE SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING FOR THE LOWEST-INCOME TENANTS.**

## **LOCAL SOLUTIONS TO AFFORDABLE HOUSING DEVELOPMENT**

Eliminating the shortage of affordable and available rental housing requires a combination of local, state, and federal solutions. Local efforts like land use and zoning reform are often necessary to allow more rental housing development, including affordable housing, but they are insufficient on their own to remedy the severe shortage of affordable and available housing for the lowest-income tenants.

Exclusionary zoning that favors the development of single-family homes, limits high-density housing, and stipulates other restrictions like minimum lot sizes, set-backs, and parking requirements severely limits the amount and types of new housing that can be built. These regulations can constrain the supply of housing and raise prices because they typically increase the amount of land needed for each home. Restrictive zoning regulations limit rental housing, particularly multifamily developments (Schuetz, 2009; Pendall, 2000). Recent research finds that in states categorized as “exclusionary” – where regulations make it difficult to up-zone properties to allow apartments – renters pay an additional

\$122 per month in rent (Landis & Reina, 2021). Exclusionary zoning regulations also exacerbate segregation by prohibiting development of housing that may be more affordable to non-white residents. One study found the Black and Latino shares of the population are 3.4 and 3.5 percentage points greater in blocks zoned for multifamily housing than in contiguous blocks zoned for single-family housing (Resseger, 2013).

Zoning restrictions are widespread. A 2019 analysis found that up to 75% of residential land across many cities is zoned exclusively for detached single-family homes (Badger & Bui, 2019). Additionally, a survey of suburban land use regulations found minimum lot size requirements are more widely used now than 10 years ago and are more severe (Gyourko et al., 2019). Between 2006 and 2018, the share of suburban municipalities with minimum lot size requirements increased from 83% to 96%, and minimum sizes of one or more acres became more common.

Some cities and states have enacted zoning reforms to allow somewhat higher-density housing by-right, meaning no special variance or zoning exception is needed. Such requests for a variance that require public notices and hearings can be time-consuming and create opportunities for opponents

to successfully stop new development. These density-related reforms are too recent to permit full evaluation of their impact, and allowing higher densities does not immediately guarantee an increase in the general housing supply or an increase in rental housing. At a minimum, however, these reforms are necessary because they provide opportunities for higher-density housing to be built in order to encourage a greater supply of housing and improve affordability.

Local efforts to support housing development are also necessary for increasing the affordable housing supply. State and local government housing programs, like housing trust funds and affordable housing bonds, often fund development targeted at renters with specific income levels or at special populations (National Low Income Housing Coalition, 2022b). Ideally, these programs would direct resources to housing for renters with the greatest needs – those with the lowest incomes. Both zoning reforms and local housing supports, while extremely important, are limited in their ability to bolster affordable housing at scale, however, due to the price and complexity of affordable housing development. Most cities simply do not have adequate resources of their own to develop affordable housing at scale without state and federal resources.

Absent public subsidy, private market development typically targets the higher-priced end of the housing market and, on its own, rarely produces new rental housing affordable to the lowest-income households. According to the Joint Center for Housing Studies (2022b), the typical monthly asking rent for new multifamily units was \$1,740 in 2021. In comparison, the most a family of four with an income below the poverty guideline in the continental U.S. could afford in monthly rent without experiencing a cost burden was \$663 (National Low Income Housing Coalition, 2021).

New private-market development can, however, result in a chain of household moves that benefit moderate and lower-income households through filtering. Theoretically, households with sufficient income move into the new housing, making available their previous and older housing to other households, who in turn leave behind even older units, and so on. Eventually this process increases the availability of the oldest (and lowest-cost) units to low-income renters.

Filtering on its own, however, fails to provide an adequate supply of housing for the lowest-income renters. Even when filtering occurs as expected and properties' share of occupants with low incomes increases with building age, the occupants are typically housing cost-burdened (Myers & Park,

**ABSENT PUBLIC SUBSIDY, PRIVATE MARKET DEVELOPMENT TYPICALLY TARGETS THE HIGHER-PRICED END OF THE HOUSING MARKET AND, ON ITS OWN, RARELY PRODUCES NEW RENTAL HOUSING AFFORDABLE TO THE LOWEST-INCOME HOUSEHOLDS.**

2020). Too often, the operating cost of maintaining older housing is more than what extremely low-income renters can afford to pay in rent. For example, the average monthly operating cost for rental units was \$520 in 2019, yet the average extremely low-income household could only afford a monthly rent of \$283 (Bailey, 2022). Before rents in older housing become low enough for extremely low-income households to afford, owners in weak markets likely have an incentive to either abandon their housing or convert their property to a different use if regulations permit. In strong markets, owners have an incentive to upgrade or rehabilitate their units and rent them at higher prices. Given these limitations, federal solutions are necessary to meaningfully address the affordable housing shortage for the lowest-income renters.

**REDUCTIONS IN FEDERAL APPROPRIATIONS FOR CRITICAL HOUSING ASSISTANCE PROGRAMS THAT SERVE RENTERS WITH EXTREMELY LOW INCOMES WILL ONLY EXACERBATE OUR AFFORDABLE HOUSING CRISIS AND PUSH EVEN MORE FAMILIES INTO HOUSING INSTABILITY AND HOMELESSNESS.**

## FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES

Eliminating the affordable housing shortage will require a long-term federal commitment to investing in new affordable housing, preserving affordable rental homes that already exist, bridging the gap between household incomes and rent through universal rental assistance, providing emergency assistance to stabilize renters when they experience financial shocks, and incentivizing reductions in zoning regulations that limit affordable housing development. Reductions in federal appropriations for critical housing assistance programs that serve renters with extremely low incomes will only

exacerbate our affordable housing crisis and push even more families into housing instability and homelessness.

Budget cuts not only exacerbate the problem but can generate negative long-term effects that are difficult to reverse. Increases to HUD's appropriations in recent years, for example, have not entirely made up for the cuts experienced by HUD during the first years of budget caps under the "Budget Control Act of 2011" (BCA). Between fiscal year (FY) 2011 and FY2017, HUD experienced seven consecutive years of real budget cuts after accounting for inflation (Figure 12). HUD's cumulative appropriations during this time were \$27 billion less than if HUD's annual appropriations had remained at FY2010 levels, adjusted only for inflation. Even with significant increases in

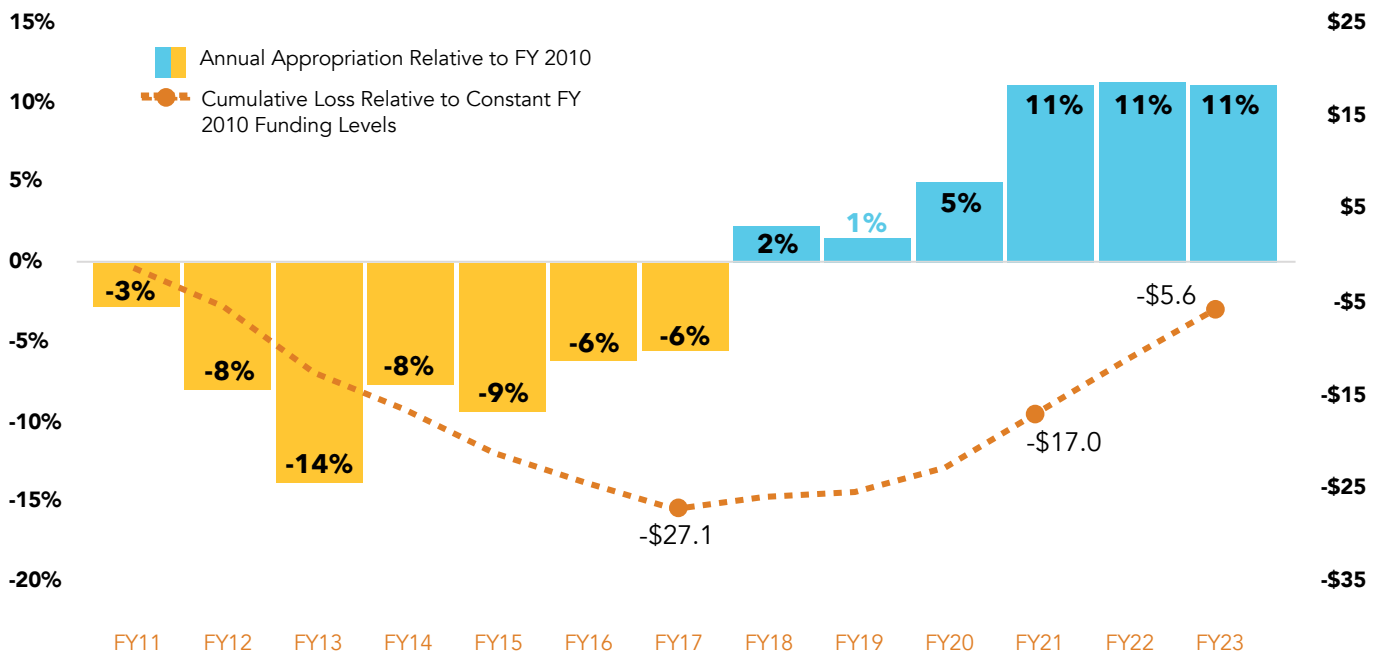


HUD’s appropriations in recent years, HUD’s cumulative appropriations since FY2010 are still slightly lower than if annual appropriations had remained at FY2010 levels.

To fully address the shortage of affordable rental housing for renters with extremely low incomes, Congress must increase funding for both preserving the stock of existing affordable housing and increasing the supply of deeply affordable units. Proposed legislation like the “American Housing and Economic Mobility Act” (“S.1368” in the 117<sup>th</sup> Congress) would address the shortage of affordable rental homes for extremely low-income renters through an investment of nearly \$45 billion annually in the national Housing Trust Fund. The bill also includes resources to repair public housing, build or rehabilitate housing in tribal and Native Hawaiian communities, and create and preserve affordable homes in rural areas.

Congress must also increase resources for rental assistance through Housing Choice Vouchers or a renters’ tax credit. While vouchers alone do not increase the supply of housing, they help address the shortage of affordable and available units for extremely low-income renters by allowing them to afford moderately priced units. The “Ending Homelessness Act of 2021” (“H.R.4496” in the 117<sup>th</sup> Congress), for example, proposed to establish a universal voucher program that would enable all eligible households to receive rental assistance. The bipartisan “Family Stability and Opportunity Vouchers Act” (“S.1991” in the 117<sup>th</sup> Congress) would create 500,000 housing vouchers specifically targeted to low-income families with young children and provide mobility counseling services to help families find housing options in neighborhoods of their choice.

FIGURE 12: ANNUAL APPROPRIATIONS AND CUMULATIVE LOSS (IN BILLIONS) FOR KEY HUD HOUSING PROGRAMS RELATIVE TO FY 2010



Note: Adjusted for inflation. Key HUD housing programs include Tenant-Based Rental Assistance, Project-Based Rental Assistance, Public Housing Capital and Operating Funds, HOME, Section 202, and Section 811.



While long-term solutions are necessary to remedy the persistent shortage of affordable and available housing, short-term assistance is critical for lifting up low-income households and protecting their housing stability when they experience unexpected financial shocks. Economic precarity resulting from the COVID-19 pandemic merely highlighted what has long been known: the lowest-income families are just one missed paycheck or unexpected expense away from potential eviction or homelessness. The U.S. Department of the Treasury's Emergency Rental Assistance program, which provided \$46.6 billion in emergency rental assistance for households experiencing financial distress during the pandemic, provides a framework for what a permanent version of this program could look like (Aiken et al., 2022; National Low Income Housing Coalition, 2022c). The "Eviction Crisis Act" ("S.2182" in the 117<sup>th</sup> Congress) would help establish a more permanent version of this program by creating a national housing stabilization fund for renters facing temporary financial setbacks. Stopgap funding for renters in need would help prevent the many negative consequences associated with evictions and homelessness, including mental stress, loss of possessions, instability for children, and increased difficulty finding a new apartment.

Congress should enact federal renter protections to address the power imbalance between landlords and renters that puts renters at risk of housing instability. These protections include source-of-income protections to prevent landlords from discriminating against voucher holders, "just cause" or "good cause" eviction standards, access to legal counsel to put renters on more equal legal footing with landlords, expungement of eviction records, and limits on rent gouging. The "Ending Homelessness Act of 2021" ("H.R.4496" in the 117<sup>th</sup> Congress) and "Fair Housing Improvement Act" ("S. 4485" and "H.R. 8213" in the 117<sup>th</sup> Congress) would prohibit discrimination based on source of income. Since 2021, state and

local governments have enacted or implemented at least 172 renter protections; however, federal legislation is needed to ensure renters in all jurisdictions can benefit from basic protections (National Low Income Housing Coalition, 2023).

The federal government should also incentivize or require local governments to eliminate restrictive zoning rules that increase the cost of development and limit housing supply for all renters. Bipartisan legislation introduced in the previous Congress included the "Yes in My Backyard Act" ("S.1614" in the 117<sup>th</sup> Congress), or "YIMBY Act," that would require Community Development Block Grant recipients to reduce barriers to affordable housing development, including by enacting zoning reforms that would allow for more multifamily housing development.

## CONCLUSION

Between 2019 and 2021, the pandemic's negative impact on employment and incomes, followed by severe rent inflation, worsened an affordable housing crisis that was already acute. During this period, the shortage of affordable and available rental homes for renters with extremely low incomes increased from 6.8 million to 7.3 million, leaving the lowest-income renters with even fewer places to turn. Despite an improving outlook in early 2023, characterized by flattening rental inflation and low unemployment, extremely low-income renters will continue to struggle to find affordable homes.

Only sustained and significant federal investments in rental housing can ensure that the lowest-income renters, who are disproportionately people of color, have affordable homes. The new Congress must recognize the urgent need for expanding our supply of affordable rental housing, preserving the supply that already exists, providing short-term assistance

when financial crises hit vulnerable households, and protecting the housing stability of tenants.

## ABOUT THE DATA

This report is based on data from the 2021 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS is an annual nationwide survey of approximately 3.5 million addresses. It provides timely data on the social, economic, demographic, and housing characteristics of the U.S. population. PUMS contains individual ACS questionnaire records for a subsample of housing units and their occupants.

PUMS data are available for geographic areas called Public Use Microdata Sample Areas (PUMAs). Individual PUMS records were matched to their appropriate metropolitan area or given nonmetropolitan status using the [Missouri Census Data Center's MABLE/Geocorr 2018 Geographic Correspondence Engine](#). If at least 50% of a PUMA was in a Core Based Statistical Area (CBSA), we assigned it to the CBSA. Otherwise, the PUMA was given nonmetropolitan status.

Households were categorized by their incomes (as extremely low-income, very low-income, low-income, middle-income, or above median income) relative to their metropolitan area's median family income or state's nonmetropolitan median family income, adjusted for household sizes. Housing units were categorized according to the income needed to afford rent and utilities without spending more than 30% of income on these costs. The categorization of units was done without regard to the incomes of the current tenants. Housing units without complete kitchens or plumbing facilities were not included in the housing supply.

After households and units were categorized, we analyzed the extent to which households in each income category resided in housing units

categorized as affordable for that income level. For example, we estimated the number of units affordable for extremely low-income households that were occupied by extremely low-income households and by other income groups.

We categorized households into mutually exclusive household types in the following order: (1) householder or householder's spouse were at least 62 years of age (seniors); (2) householder and householder's spouse (if applicable) were younger than 62 and at least one of them had a disability (disabled); and (3) householder and householder's spouse (if applicable) were younger than 62 and at least one of them was in the labor force; (4) householder and householder's spouse (if applicable) were enrolled in school; and (5) non-senior non-disabled single adult was living with a young child under seven years of age or person with disability.

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

## FOR MORE INFORMATION

For further information regarding this report, please contact NLIHC Senior Vice President for Research Andrew Aurand at [aurand@nlihc.org](mailto:aurand@nlihc.org) or 202-662-1530 x245.

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# APPENDIX A: STATE COMPARISONS

States in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low-income (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 ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	> ELI to 50% AMI	51% to 80% AMI	81% to 100% AMI
Alabama	(86,362)	(70,765)	49	72	103	107	70%	26%	4%	1%
Alaska	(13,273)	(12,381)	35	63	94	103	69%	32%	5%	0%
<b>Arizona</b>	<b>(136,282)</b>	<b>(188,943)</b>	<b>24</b>	40	86	100	80%	44%	11%	1%
Arkansas	(53,551)	(40,996)	47	73	104	105	68%	26%	3%	1%
<b>California</b>	<b>(998,510)</b>	<b>(1,450,924)</b>	<b>24</b>	32	66	85	78%	51%	16%	5%
<b>Colorado</b>	<b>(124,989)</b>	<b>(164,529)</b>	<b>26</b>	44	91	102	78%	38%	6%	2%
Connecticut	(89,013)	(91,257)	37	61	96	101	68%	26%	3%	2%
<b>Delaware</b>	<b>(21,197)</b>	<b>(18,973)</b>	<b>27</b>	58	97	101	77%	36%	8%	0%
District of Columbia	(32,990)	(26,624)	40	65	94	102	73%	21%	7%	0%
<b>Florida</b>	<b>(443,892)</b>	<b>(650,305)</b>	<b>23</b>	33	71	92	83%	56%	19%	4%
Georgia	(213,289)	(246,173)	34	53	97	105	77%	38%	7%	1%
Hawaii	(27,014)	(37,372)	34	44	74	89	70%	52%	19%	9%
Idaho	(24,710)	(22,358)	38	67	95	100	66%	25%	5%	1%
Illinois	(293,354)	(247,767)	34	65	98	102	73%	26%	5%	2%
Indiana	(120,796)	(78,123)	39	76	103	105	70%	18%	2%	1%
Iowa	(57,191)	(20,210)	40	88	104	104	65%	14%	2%	1%
Kansas	(55,383)	(43,550)	40	73	103	104	71%	21%	2%	1%
Kentucky	(89,375)	(69,399)	46	72	102	104	67%	16%	2%	0%
Louisiana	(113,468)	(115,629)	39	57	97	105	71%	31%	6%	1%
Maine	(22,498)	(22,319)	49	68	98	101	52%	26%	4%	8%
<b>Maryland</b>	<b>(146,085)</b>	<b>(149,564)</b>	<b>30</b>	56	98	103	75%	29%	4%	1%
Massachusetts	(175,367)	(190,737)	44	60	91	98	64%	31%	6%	2%
Michigan	(191,717)	(175,469)	36	64	99	102	72%	26%	4%	2%
Minnesota	(103,626)	(80,913)	38	71	103	104	66%	20%	3%	1%
Mississippi	(52,421)	(55,167)	51	63	100	105	69%	35%	5%	0%
Missouri	(114,609)	(70,294)	44	79	103	104	69%	15%	2%	1%
Montana	(15,741)	(6,894)	45	87	98	103	65%	13%	5%	2%
Nebraska	(40,621)	(22,292)	38	80	102	102	66%	16%	2%	3%
<b>Nevada</b>	<b>(83,994)</b>	<b>(118,993)</b>	<b>17</b>	30	74	95	86%	51%	15%	2%
New Hampshire	(20,358)	(19,483)	38	67	101	103	62%	22%	3%	0%
<b>New Jersey</b>	<b>(224,531)</b>	<b>(297,635)</b>	<b>31</b>	43	87	97	74%	38%	7%	1%
New Mexico	(43,226)	(47,573)	36	53	95	101	73%	27%	8%	2%
<b>New York</b>	<b>(655,940)</b>	<b>(712,820)</b>	<b>32</b>	52	82	94	73%	36%	11%	4%
North Carolina	(207,837)	(192,122)	39	65	100	106	72%	32%	6%	1%
North Dakota	(12,780)	4,017	50	108	119	116	73%	15%	0%	0%
Ohio	(270,399)	(146,747)	40	79	101	103	68%	17%	2%	1%
Oklahoma	(81,638)	(67,548)	39	68	101	104	70%	21%	4%	2%
<b>Oregon</b>	<b>(109,682)</b>	<b>(139,178)</b>	<b>23</b>	39	87	98	80%	47%	6%	1%
Pennsylvania	(267,074)	(220,371)	38	69	98	102	69%	24%	5%	1%
Rhode Island	(24,049)	(23,704)	53	70	96	103	60%	23%	6%	3%
South Carolina	(91,333)	(90,539)	42	62	100	106	74%	30%	5%	0%
South Dakota	(10,269)	(4,831)	58	89	104	103	61%	7%	1%	4%
Tennessee	(129,343)	(131,946)	41	63	96	103	69%	29%	8%	1%
<b>Texas</b>	<b>(674,648)</b>	<b>(864,338)</b>	<b>25</b>	44	95	104	79%	36%	5%	1%
Utah	(43,623)	(51,952)	33	57	96	102	73%	25%	4%	1%
Vermont	(14,147)	(15,100)	35	55	90	98	73%	33%	7%	2%
<b>Virginia</b>	<b>(174,187)</b>	<b>(192,239)</b>	<b>32</b>	55	99	104	78%	33%	4%	1%
<b>Washington</b>	<b>(174,821)</b>	<b>(220,225)</b>	<b>28</b>	46	92	100	75%	32%	6%	2%
West Virginia	(29,072)	(21,213)	50	75	105	108	66%	27%	6%	0%
Wisconsin	(126,726)	(60,219)	35	81	101	103	69%	17%	3%	1%
Wyoming	(10,215)	(4,627)	41	86	108	107	64%	19%	1%	1%
<b>USA Totals</b>	<b>(7,337,216)</b>	<b>(8,009,313)</b>	<b>33</b>	<b>55</b>	<b>90</b>	<b>99</b>	<b>73%</b>	<b>34%</b>	<b>8%</b>	<b>2%</b>



# APPENDIX B: METROPOLITAN COMPARISONS

Metropolitan Areas in **RED** have less than the national level of affordable and available units per 100 households at or below the extremely low-income threshold

Metro Area	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 ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
<b>Atlanta-Sandy Springs-Alpharetta, GA</b>	<b>(121,163)</b>	(157,482)	<b>25</b>	44	94	104	82%	45%	7%	1%
<b>Austin-Round Rock-Georgetown, TX</b>	<b>(70,364)</b>	(87,953)	<b>16</b>	42	97	101	87%	30%	4%	1%
<b>Baltimore-Columbia-Towson, MD</b>	<b>(67,217)</b>	(70,480)	<b>31</b>	56	96	102	74%	33%	6%	1%
Boston-Cambridge-Newton, MA-NH	(122,820)	(139,874)	44	57	89	98	64%	33%	8%	3%
Buffalo-Cheektowaga, NY	(33,942)	(18,941)	34	76	97	99	69%	20%	3%	1%
<b>Charlotte-Concord-Gastonia, NC-SC</b>	<b>(49,395)</b>	(44,000)	<b>32</b>	64	101	108	78%	32%	7%	1%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	<b>(234,668)</b>	(227,215)	<b>28</b>	58	96	102	76%	31%	6%	2%
Cincinnati, OH-KY-IN	(54,415)	(25,736)	38	82	101	102	66%	15%	3%	1%
Cleveland-Elyria, OH	(56,663)	(34,526)	38	75	98	101	69%	19%	2%	1%
<b>Columbus, OH</b>	<b>(51,479)</b>	(39,631)	<b>30</b>	68	100	104	76%	26%	4%	0%
<b>Dallas-Fort Worth-Arlington, TX</b>	<b>(182,184)</b>	(256,485)	<b>16</b>	37	94	105	85%	37%	5%	1%
<b>Denver-Aurora-Lakewood, CO</b>	<b>(71,515)</b>	(100,832)	<b>23</b>	38	92	103	81%	38%	4%	2%
<b>Detroit-Warren-Dearborn, MI</b>	<b>(95,995)</b>	(88,746)	<b>31</b>	60	96	101	73%	28%	4%	1%
Hartford-East Hartford-Middletown, CT	(31,719)	(27,813)	35	64	99	104	71%	28%	2%	2%
<b>Houston-The Woodlands-Sugar Land, TX</b>	<b>(174,827)</b>	(231,780)	<b>19</b>	40	95	106	82%	37%	6%	2%
<b>Indianapolis-Carmel-Anderson, IN</b>	<b>(39,004)</b>	(29,197)	<b>32</b>	71	100	102	71%	19%	2%	2%
<b>Jacksonville, FL</b>	<b>(35,956)</b>	(43,235)	<b>21</b>	42	84	102	83%	47%	9%	1%
Kansas City, MO-KS	(42,772)	(33,169)	39	74	101	104	73%	19%	2%	2%
<b>Las Vegas-Henderson-Paradise, NV</b>	<b>(67,338)</b>	(98,486)	<b>14</b>	24	68	93	89%	58%	18%	2%
<b>Los Angeles-Long Beach-Anaheim, CA</b>	<b>(392,156)</b>	(627,606)	<b>20</b>	24	53	76	82%	59%	23%	8%
Louisville/Jefferson County, KY-IN	(27,798)	(26,821)	35	63	102	105	70%	18%	2%	0%
<b>Memphis, TN-MS-AR</b>	<b>(34,951)</b>	(39,452)	<b>28</b>	46	88	99	82%	50%	10%	3%
<b>Miami-Fort Lauderdale-Pompano Beach, FL</b>	<b>(143,528)</b>	(236,232)	<b>22</b>	22	48	76	82%	68%	29%	5%
<b>Milwaukee-Waukesha, WI</b>	<b>(46,420)</b>	(23,671)	<b>28</b>	78	100	103	72%	24%	4%	1%
Minneapolis-St. Paul-Bloomington, MN-WI	(71,491)	(63,113)	36	67	103	104	65%	23%	3%	1%
Nashville-Davidson--Murfreesboro--Franklin, TN	(40,389)	(46,461)	33	56	96	104	70%	34%	10%	2%
<b>New Orleans-Metairie, LA</b>	<b>(40,087)</b>	(47,431)	<b>27</b>	41	92	102	80%	37%	8%	1%
<b>New York-Newark-Jersey City, NY-NJ-PA</b>	<b>(653,160)</b>	(824,689)	<b>31</b>	43	78	93	74%	41%	12%	4%
<b>Oklahoma City, OK</b>	<b>(35,052)</b>	(26,944)	<b>30</b>	68	102	106	76%	24%	6%	3%
<b>Orlando-Kissimmee-Sanford, FL</b>	<b>(55,860)</b>	(92,108)	<b>15</b>	21	64	96	89%	65%	19%	0%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>	<b>(162,931)</b>	(153,794)	<b>29</b>	58	96	101	74%	31%	6%	1%
<b>Phoenix-Mesa-Chandler, AZ</b>	<b>(87,234)</b>	(132,321)	<b>19</b>	35	82	99	82%	49%	12%	1%
Pittsburgh, PA	(44,754)	(28,433)	48	80	100	103	61%	16%	2%	1%
<b>Portland-Vancouver-Hillsboro, OR-WA</b>	<b>(68,217)</b>	(89,475)	<b>22</b>	38	88	99	79%	43%	7%	1%
Providence-Warwick, RI-MA	(41,828)	(37,010)	48	70	96	102	61%	22%	4%	2%
<b>Raleigh-Cary, NC</b>	<b>(34,025)</b>	(23,567)	<b>29</b>	70	112	112	74%	26%	3%	1%
<b>Richmond, VA</b>	<b>(33,236)</b>	(31,809)	<b>27</b>	59	99	103	80%	35%	3%	0%
<b>Riverside-San Bernardino-Ontario, CA</b>	<b>(79,084)</b>	(113,707)	<b>20</b>	33	65	84	81%	52%	18%	4%
<b>Rochester, NY</b>	<b>(31,215)</b>	(21,330)	<b>27</b>	68	99	102	75%	27%	5%	1%
<b>Sacramento-Roseville-Folsom, CA</b>	<b>(62,300)</b>	(80,954)	<b>27</b>	40	81	96	77%	44%	7%	1%
San Antonio-New Braunfels, TX	(51,831)	(77,618)	33	41	98	107	74%	40%	5%	0%
<b>San Diego-Chula Vista-Carlsbad, CA</b>	<b>(82,893)</b>	(132,524)	<b>19</b>	24	61	85	83%	64%	19%	2%
San Francisco-Oakland-Berkeley, CA	(124,089)	(155,017)	34	46	82	95	69%	42%	10%	2%
<b>San Jose-Sunnyvale-Santa Clara, CA</b>	<b>(44,093)</b>	(54,630)	<b>30</b>	46	90	102	69%	31%	7%	1%
<b>Seattle-Tacoma-Bellevue, WA</b>	<b>(102,187)</b>	(135,833)	<b>25</b>	41	92	101	78%	35%	6%	1%
St. Louis, MO-IL	(57,338)	(29,132)	37	81	102	103	70%	16%	2%	3%
<b>Tampa-St. Petersburg-Clearwater, FL</b>	<b>(71,786)</b>	(97,846)	<b>21</b>	36	83	98	83%	51%	13%	5%
<b>Tucson, AZ</b>	<b>(26,085)</b>	(29,703)	<b>24</b>	50	98	103	81%	32%	7%	0%
<b>Virginia Beach-Norfolk-Newport News, VA-NC</b>	<b>(43,311)</b>	(57,328)	<b>25</b>	43	93	102	81%	39%	7%	1%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>	<b>(148,945)</b>	(167,417)	<b>27</b>	49	99	104	78%	29%	4%	1%
<b>USA Totals</b>	<b>(7,337,216)</b>	<b>(8,009,313)</b>	<b>33</b>	<b>55</b>	<b>90</b>	<b>99</b>	<b>73%</b>	<b>34%</b>	<b>8%</b>	<b>2%</b>

TO FIND OUT MORE INFORMATION AND  
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