

Understanding Whom the LIHTC Serves

Data on Tenants in LIHTC Units
as of December 31, 2017



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Office of Policy Development and Research
U.S. Department of Housing and Urban Development

December 2019

Message From the Assistant Secretary

It is my pleasure to present this report, *Understanding Whom the LIHTC Program Serves: Tenants in LIHTC Units as of December 31, 2017*. The LIHTC is a critical tool for creating and preserving affordable rental housing for low-income households and this report serves to provide a better understanding of those whom the LIHTC Program serves. As mandated through the Housing and Economic Recovery Act of 2008, state agencies administering the Program are required to submit demographic and economic data on LIHTC tenants to the U.S. Department of Housing and Urban Development (HUD). This report marks the fifth release of said national data on LIHTC tenants.

This report reflects a tremendous effort from the state and local housing finance agencies that administer the LIHTC. These agencies work with LIHTC property managers to ensure data is collected and properly submitted to HUD while they also administer the LIHTC and often other housing programs. The National Council of State Housing Agencies (the membership organization for agencies administering the LIHTC Program) has been an invaluable partner as we have worked with states to improve processes and data quality.

This report provides summary tables of state tenant data received for tenants as of December 2017. There are numerous caveats on the coverage of these data—which are far from complete in some states and for some specific variables—, as discussed in section III. Each table in the report is structured to provide readers with the information needed to make informed decisions about where the coverage and data are best, both in terms of which states and which variables.

I thank all those who worked to make this report possible and whose continuing commitment will refine it to better help policy and practice in the future.

A handwritten signature in black ink, appearing to read 'S. Appleton', with a long, sweeping horizontal line extending to the right.

Seth D. Appleton
*Assistant Secretary for Policy Development & Research
Department of Housing and Urban Development*

Contents

Contents	3
List of Tables.....	3
I. Introduction.....	4
II. Comparison of 2016 and 2017 Data Submissions	8
III. Assessing Completeness of 2017 Tenant Data	9
A. States Submitting Tenant Data	9
B. Properties in the Tenant Data.....	9
C. Low-Income Housing Tax Credit Rent-Restricted Units	10
D. Household Members.....	11
IV. Race and Ethnicity of Tenants.....	12
V. Disability Status	14
VI. Family Composition and Age.....	17
VII. Annual Household Income	19
VIII. Monthly Rental Payments	22
IX. Use of Rental Assistance	24

List of Tables

Table 1. Comparison of 2016 and 2017 LIHTC Data Submissions.....	5
Table 2. Number and Percentage of Properties Matched Between Property and Tenant Databases	6
Table 3. Reported Number of Household Members Compared With Household Size at Certification	7
Table 4. Race and Ethnicity of Heads of Household.....	13
Table 5. LIHTC Households With Members With Disabilities.....	15
Table 6. Disability Status of Individual Household Members.....	16
Table 7. Family Composition: Households With Children and Senior Members	18
Table 8. Distribution of Annual Household Income	20
Table 9. Total Annual Household Income Relative to AMGI	21
Table 10. Gross Rent as Percentage of Annual Household Income	23
Table 11. Percentage of LIHTC Households Receiving Monthly Rental Assistance	25
Table 12. Use of Federal Rental Assistance Programs in LIHTC Units.....	26

I. Introduction

In 2008, Congress passed the Housing and Economic Recovery Act (HERA), which, among other things, requires each housing finance agency (HFA) that administers the low-income housing tax credit (LIHTC) to submit certain demographic and economic information on tenants in LIHTC units to the U.S. Department of Housing and Urban Development (HUD) according to standards determined by the Secretary of HUD. HERA specifically requires HFAs to submit to HUD information concerning race, ethnicity, family composition, age, income, use of rental assistance, disability status, and monthly rental payments of households residing in LIHTC properties. A more detailed background of this data collection is available in the original report, *Understanding Whom the LIHTC Program Serves: Tenants in LIHTC Units as of December 31, 2012*, which is available on huduser.gov.

Most of the information presented in this document was collected by the administering state HFAs as part of program compliance enforcement. Although tenant income and rent information are collected in accordance with specific program rules, some HFAs have not fully adopted the HUD standards for collecting demographic information. Thus, although income and rent information were collected across HFAs using fairly uniform standards and definitions, the demographic information was not standardized and, for some HFAs, not collected at all.

Finally, HUD's administrative responsibility in the LIHTC Program is strictly limited to the designation of Difficult Development Areas (DDAs) and Qualified Census Tracts (QCTs). HUD is not involved in enforcing the statutory or regulatory compliance of LIHTC properties unless HUD subsidies are present. The HUD collection of tenant data, although required by statute, is not used in program administration.

This report complies with the HERA mandate to publicly release the collected information. Although the information reported here is not inclusive of all tenants served by the LIHTC, it provides a useful picture of the program's beneficiaries. The information presented within was received by HUD in the fall of 2018 and includes tenants in LIHTC units as of December 31, 2017. Table 1 highlights the differences between the 2016 and 2017 data submissions. Tables 2 and 3 provide an assessment of property, unit, and tenant coverage by state, indicating completeness across the reporting categories. The remaining tables present the information as required by HERA, with additional information on completeness as warranted.

Table 1. Comparison of 2016 and 2017 LIHTC Data Submissions

State	LIHTC Properties PIS Database						LIHTC HERA-Mandated Tenant Submission					
	2016 Data		2017 Data		Difference 2016-2017		2016 Data		2017 Data		Difference 2016-2017	
	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units
Alabama	656	34,286	656	34,053	0	-233	629	33,677	663	35,449	34	1,772
Alaska	99	3,775	100	3,785	1	10	17	592	18	1,389	1	797
Arizona	394	30,050	406	31,037	12	987	380	29,440	397	30,472	17	1,032
Arkansas	515	24,268	559	26,189	44	1,921	455	20,003	425	18,669	-30	-1,334
California	3,952	312,324	4,011	317,127	59	4,803	3,606	278,828	3,640	285,053	34	6,225
Colorado	573	39,531	591	41,994	18	2,463	504	32,139	542	35,996	38	3,857
Connecticut	366	22,869	367	23,302	1	433	243	17,143	267	19,013	24	1,870
Delaware	247	15,102	137	8,506	-110	-6,596	124	7,293	126	7,473	2	180
District of Columbia	176	20,806	183	21,539	7	733	150	15,708	99	9,008	-51	-6,700
Florida	1,346	183,620	1,359	182,085	13	-1,535	1,081	153,787	1,108	154,096	27	309
Georgia	988	93,364	1,262	111,304	274	17,940	812	53,278	925	61,152	113	7,874
Guam	16	1,487	12	1,307	-4	-180	8	861	143	1,085	135	224
Hawaii	178	15,754	97	8,619	-81	-7,135	93	8,856	99	8,781	6	-75
Idaho	249	10,440	226	9,457	-23	-983	219	9,232	233	9,545	14	313
Illinois	1,007	75,268	966	72,072	-41	-3,196	611	36,153	1,055	65,972	444	29,819
Indiana	669	43,721	675	44,407	6	686	662	42,675	670	44,100	8	1,425
Iowa	535	21,333	551	22,394	16	1,061	493	19,097	513	20,046	20	949
Kansas	492	21,726	476	20,763	-16	-963	2,988	17,172	2,995	18,388	7	1,216
Kentucky	856	32,168	752	26,244	-104	-5,924	525	11,535	560	12,025	35	490
Louisiana	1,038	57,380	894	51,627	-144	-5,753	615	32,508	656	33,337	41	829
Maine	224	7,921	225	8,027	1	106	218	6,938	221	8,071	3	1,133
Maryland	474	44,594	502	48,429	28	3,835	421	38,256	416	38,642	-5	386
Massachusetts	935	65,012	939	66,058	4	1,046	702	49,562	718	53,536	16	3,974
Michigan	1,087	68,493	1,121	72,266	34	3,773	1,070	66,945	1,087	68,666	17	1,721
Minnesota	1,091	58,115	971	48,978	-120	-9,137	779	37,145	882	39,802	103	2,657
Mississippi	681	34,945	665	34,573	-16	-372	559	29,974	567	30,024	8	50
Missouri	1,751	61,425	1,764	62,751	13	1,326	960	44,636	976	41,200	16	-3,436
Montana	201	6,045	248	7,404	47	1,359	192	5,586	200	6,173	8	587
Nebraska	352	11,756	345	11,845	-7	89	331	11,240	333	11,574	2	334
Nevada	341	32,879	280	27,500	-61	-5,379	197	17,059	183	17,289	-14	230
New Hampshire	220	7,929	226	8,095	6	166	203	6,587	205	7,077	2	490
New Jersey	1,089	82,608	1,198	87,690	109	5,082	31	2,636	590	45,354	559	42,718
New Mexico	313	19,600	312	19,572	-1	-28	234	15,598	239	16,876	5	1,278
New York ^a	3,061	199,836	3,101	203,104	40	3,268	1,570	135,402	1,623	141,035	53	5,633
North Carolina	1,588	76,679	1,421	65,354	-167	-11,325	1,019	32,055	1,008	41,511	-11	9,456
North Dakota	183	5,394	186	5,487	3	93	176	5,554	186	5,828	10	274
Ohio	1,614	104,133	1,604	103,427	-10	-706	1,233	83,867	1,253	85,543	20	1,676
Oklahoma	553	27,641	562	28,033	9	392	422	19,953	393	17,454	-29	-2,499
Oregon	627	36,791	624	36,393	-3	-398	387	22,346	394	23,296	7	950
Pennsylvania	1,014	49,151	1,017	49,769	3	618	968	46,868	1,083	51,982	115	5,114
Puerto Rico	215	19,560	218	19,606	3	46	202	18,213	208	18,571	6	358
Rhode Island	160	10,896	160	10,896	0	0	173	11,062	176	11,287	3	225
South Carolina	585	31,533	578	31,228	-7	-305	540	29,106	542	29,184	2	78
South Dakota	235	8,428	243	8,789	8	361	176	6,461	171	6,511	-5	50
Tennessee	584	48,636	604	50,146	20	1,510	558	112,400	576	47,275	18	-65,125
Texas	2,229	244,101	2,107	234,148	-122	-9,953	1,746	196,390	1,865	208,939	119	12,549
Utah	403	22,132	399	22,139	-4	7	376	19,780	319	16,400	-57	-3,380
Vermont	271	6,250	276	6,428	5	178	258	6,220	274	6,706	16	486
U.S. Virgin Islands	24	1,076	24	1,076	0	0	28	1,304	28	1,175	0	-129
Virginia	996	87,202	993	87,059	-3	-143	955	83,331	977	85,807	22	2,476
Washington	1,518	120,742	1,128	90,610	-390	-30,132	6,152	69,700	6,395	73,831	243	4,131
West Virginia	279	12,789	286	12,889	7	100	258	11,524	236	10,728	-22	-796
Wisconsin	957	28,144	909	25,749	-48	-2,395	818	36,407	846	37,438	28	1,031
Wyoming	99	4,173	103	4,330	4	157	96	4,023	101	3,797	5	-226
Total	40,426	2,706,368	39,742	2,658,274	-684	-48,094	38,226	2,104,214	40,409	2,179,860	2,183	75,646

HERA = Housing and Economic Recovery Act. LIHTC = low-income housing tax credit. PIS = LIHTC properties placed in service database.

^a Neither the 2016 nor 2017 totals include tenant data from one of New York City's suballocators, the Department of Housing Preservation & Development.

Note: The 2016 data are identical to those reported in *Data on Tenants in LIHTC Units as of December 31, 2016*, and do not include information on properties placed in service prior to 2017 that was reported with the 2017 PIS data collection.

Table 2. Number and Percentage of Properties Matched Between Property and Tenant Databases

State	2017 LIHTC Properties PIS Database				2017 LIHTC HERA-Mandated Tenant Submission			
	All Active Properties	All Active Units	Properties Matched to HERA (%)	Units in Matched Properties (%)	All Active Properties	All Active Units	Properties Matched to PIS (%)	Units in Matched Properties (%)
Alabama	656	34,053	87.5	87.5	663	35,449	86.7	85.9
Alaska	100	3,785	8.0	11.4	18	1,389	38.9	35.2
Arizona	406	31,037	94.1	94.8	397	30,472	95.2	96.3
Arkansas	559	26,189	75.0	71.7	425	18,669	97.9	97.7
California	4,011	317,127	72.7	73.3	3,640	285,053	79.1	78.4
Colorado	591	41,994	78.3	77.1	542	35,996	84.3	84.8
Connecticut	367	23,302	58.3	70.4	267	19,013	93.6	93.7
Delaware	137	8,506	93.4	92.8	126	7,473	98.4	99.4
District of Columbia	183	21,539	36.6	34.0	99	9,008	66.7	67.9
Florida	1,359	182,085	72.2	74.7	1,108	154,096	88.0	88.8
Georgia	1,262	111,304	57.6	56.6	925	61,152	87.5	86.5
Guam	12	1,307	75.0	70.5	143	1,085	100.0	100.0
Hawaii	97	8,619	94.8	93.7	99	8,781	93.9	95.7
Idaho	226	9,457	99.6	99.8	233	9,545	96.1	96.2
Illinois	966	72,072	63.8	63.9	1,055	65,972	64.6	69.1
Indiana	675	44,407	91.4	92.1	670	44,100	91.9	93.1
Iowa	551	22,394	92.6	93.4	513	20,046	99.2	99.6
Kansas	476	20,763	72.5	69.0	2,995	18,388	75.5	71.3
Kentucky	752	26,244	73.7	83.9	560	12,025	97.5	98.9
Louisiana	894	51,627	69.9	70.1	656	33,337	94.1	94.0
Maine	225	8,027	88.4	91.3	221	8,071	89.6	91.2
Maryland	502	48,429	55.2	53.2	416	38,642	65.4	66.1
Massachusetts	939	66,058	53.9	56.9	718	53,536	67.8	67.8
Michigan	1,121	72,266	90.2	91.6	1,087	68,666	92.3	93.1
Minnesota	971	48,978	75.5	81.1	882	39,802	87.6	86.3
Mississippi	665	34,573	72.5	80.5	567	30,024	85.0	86.0
Missouri	1,764	62,751	52.5	74.1	976	41,200	93.5	92.5
Montana	248	7,404	89.1	92.3	200	6,173	100.0	100.0
Nebraska	345	11,845	96.5	98.3	333	11,574	100.0	100.0
Nevada	280	27,500	66.8	67.6	183	17,289	97.8	97.5
New Hampshire	226	8,095	82.7	80.6	205	7,077	89.8	87.3
New Jersey	1,198	87,690	32.5	30.2	590	45,354	56.9	50.5
New Mexico	312	19,572	64.1	73.4	239	16,876	83.7	85.1
New York ^a	3,101	203,104	50.0	65.7	1,623	141,035	93.9	94.9
North Carolina	1,421	65,354	71.6	86.5	1,008	41,511	99.6	99.6
North Dakota	186	5,487	85.5	88.3	186	5,828	86.0	85.8
Ohio	1,604	103,427	72.9	76.6	1,253	85,543	91.1	90.3
Oklahoma	562	28,033	60.9	57.6	393	17,454	85.8	83.1
Oregon	624	36,393	54.3	58.6	394	23,296	85.0	86.9
Pennsylvania	1,017	49,769	97.7	97.0	1,083	51,982	90.6	92.1
Puerto Rico	218	19,606	94.0	95.4	208	18,571	98.1	98.2
Rhode Island	160	10,896	99.4	99.1	176	11,287	94.9	95.1
South Carolina	578	31,228	78.4	80.4	542	29,184	83.6	85.1
South Dakota	243	8,789	64.6	69.8	171	6,511	90.6	92.6
Tennessee	604	50,146	87.3	85.9	576	47,275	91.3	88.7
Texas	2,107	234,148	82.7	83.8	1,865	208,939	92.7	92.2
Utah	399	22,139	80.2	77.3	319	16,400	100.0	100.0
Vermont	276	6,428	94.9	93.9	274	6,706	94.9	94.7
U.S. Virgin Islands	24	1,076	79.2	74.7	28	1,175	67.9	64.5
Virginia	993	87,059	96.2	97.5	977	85,807	97.1	97.6
Washington	1,128	90,610	2.6	4.4	6,395	73,831	96.7	95.5
West Virginia	286	12,889	74.5	70.4	236	10,728	89.8	88.8
Wisconsin	909	25,749	92.0	92.1	846	37,438	97.6	98.4
Wyoming	103	4,330	75.7	73.0	101	3,797	77.2	73.9
Total	39,742	2,658,274	69.6	72.1	40,409	2,179,860	88.5	87.5

HERA = Housing and Economic Recovery Act. LIHTC = low-income housing tax credit. PIS = LIHTC properties placed in service database.

^a Does not include tenant data from the New York City Department of Housing Preservation & Development.

Table 3. Reported Number of Household Members Compared With Household Size at Certification

State	Household Size at Certification Not Reported (%)	Less Than Reported Household Size at Certification (%)	Equals Reported Household Size at Certification (%)	Greater Than Reported Household Size at Certification (%)	Total (%)
Alabama	0.0	3.3	93.2	3.5	100.0
Alaska ^a	19.8	3.4	73.9	2.8	100.0
Arizona	0.0	0.0	99.4	0.6	100.0
Arkansas	0.0	0.0	99.4	0.6	100.0
California	0.2	2.2	97.3	0.3	100.0
Colorado	0.0	0.2	99.5	0.3	100.0
Connecticut	0.0	2.6	97.3	0.1	100.0
Delaware	0.0	0.0	100.0	0.0	100.0
District of Columbia	6.8	14.5	64.6	14.2	100.0
Florida ^b	1.0	64.2	34.8	0.0	100.0
Georgia	0.0	0.0	100.0	0.0	100.0
Guam	0.1	3.0	95.1	1.9	100.0
Hawaii	0.0	4.2	95.8	0.0	100.0
Idaho	0.1	0.8	98.3	0.9	100.0
Illinois	1.7	7.5	85.8	5.0	100.0
Indiana	0.0	5.8	88.1	6.1	100.0
Iowa	0.0	0.2	99.5	0.3	100.0
Kansas	0.0	0.0	100.0	0.0	100.0
Kentucky	0.0	4.3	93.5	2.2	100.0
Louisiana	0.0	0.4	99.3	0.3	100.0
Maine	0.0	0.0	99.6	0.4	100.0
Maryland	0.0	0.3	99.7	0.0	100.0
Massachusetts	0.0	1.0	99.0	0.0	100.0
Michigan	0.0	0.0	99.2	0.8	100.0
Minnesota	0.1	4.0	94.8	1.2	100.0
Mississippi	0.0	0.2	99.1	0.6	100.0
Missouri	0.0	0.1	99.6	0.3	100.0
Montana	0.0	0.0	99.7	0.3	100.0
Nebraska	0.0	0.3	99.3	0.5	100.0
Nevada	0.0	0.2	99.4	0.4	100.0
New Hampshire	0.0	0.0	99.6	0.4	100.0
New Jersey	0.0	0.0	100.0	0.0	100.0
New Mexico	0.0	2.1	97.6	0.3	100.0
New York ^{a, c}	63.7	2.1	33.7	0.5	100.0
North Carolina	0.0	5.6	87.8	6.6	100.0
North Dakota	0.0	0.1	99.6	0.4	100.0
Ohio	0.4	1.2	92.5	5.9	100.0
Oklahoma	0.0	0.0	99.5	0.5	100.0
Oregon	0.0	0.0	99.7	0.3	100.0
Pennsylvania	0.0	0.0	99.8	0.2	100.0
Puerto Rico	0.0	0.0	99.8	0.2	100.0
Rhode Island	0.0	0.0	98.8	1.2	100.0
South Carolina	0.0	0.0	99.6	0.4	100.0
South Dakota	0.0	0.0	99.9	0.1	100.0
Tennessee ^a	100.0	0.0	0.0	0.0	100.0
Texas	0.2	0.0	99.8	0.0	100.0
Utah	0.0	0.0	99.9	0.1	100.0
Vermont	0.0	0.0	99.0	1.0	100.0
U.S. Virgin Islands	0.0	0.0	100.0	0.0	100.0
Virginia	0.0	0.0	99.5	0.5	100.0
Washington	0.0	1.2	93.3	5.5	100.0
West Virginia	0.0	0.2	99.8	0.0	100.0
Wisconsin	0.0	0.1	99.7	0.2	100.0
Wyoming	0.0	0.0	99.9	0.1	100.0
Total	6.7	5.9	86.2	1.2	100.0

^a Tennessee did not report household size at certification. New York provided this information for less than one-half of its tenants. Alaska provided this information for about one-fifth of its tenants.

^b Florida provided information for only one member of each household.

^c Does not include tenant data from the New York City Department of Housing Preservation & Development.

II. Comparison of 2016 and 2017 Data Submissions

Table 1 provides a comparison of the HUD 2016 and 2017 property and tenant data to provide a basic understanding of how the data presented in this report compare with data in the previous report. The 2016 data presented in Table 1 do *not* include updated information on properties placed in service prior to 2017 that were reported with the 2017 LIHTC properties placed in service (PIS) data collection.¹ The changes between 2016 and 2017 all represent *net* changes in either total properties or total units.

In aggregate, a net decrease of 684 active properties containing 48,094 units was recorded in the HUD 2017 LIHTC PIS database compared with the 2016 version. This decrease was solely due to the elimination of duplicate records and was not due to a decrease in the actual number of active properties. States with these losses due to elimination of duplicates are highlighted across the first six columns.

For the HERA-mandated tenant data, a net additional 2,183 properties containing 75,646 units were reported in the 2017 data compared with the number in the 2016 data. The increase reflects both an increase in the stock of LIHTC units—that is, those placed in service in 2017—and newly reported information on units not submitted in the previous collection. The highlighted rows in the last six columns indicate states whose total unit counts are lower in the 2017 HERA data than in the 2016 data.

¹ HFAs reported 327 LIHTC properties placed in service in 2016 with the 2017 properties. These properties were not previously reported.

III. Assessing Completeness of 2017 Tenant Data

The LIHTC is administered by 66 state-level and, in limited instances, substate allocating HFAs (for simplicity, hereafter referred to as “states”).² Several states separate administrative functions among multiple state agencies or local suballocators. The District of Columbia, Massachusetts, and New York separate functions related to the allocation of tax credits and the issuance of tax-exempt private activity bonds between two agencies. Compliance for all properties in the District of Columbia and Massachusetts, however, is conducted by a single agency in each state. Illinois, Minnesota, and New York allow local suballocators to award LIHTCs in certain cities or counties. The city of Chicago has authority to award credits and administer the program within city limits. New York City and several northern counties³ receive suballocations from New York state. Minnesota allows seven local governments⁴ to allocate tax credits.⁵

A. States Submitting Tenant Data

HUD requests tenant data and property characteristics from the 64 agencies that conduct program compliance.⁶ One of the HFAs administering the LIHTC in New York City—the New York City Department of Housing Preservation & Development (HPD)—did not submit 2016 or 2017 tenant information. LIHTC Properties under the purview of the New York City HPD are therefore not included in the following summary tables. The following sections explain how the submitted information may be incomplete for each of the states.

B. Properties in the Tenant Data

The HUD collection of LIHTC tenant data applies to all active LIHTC properties, including those in the extended-use period. Many states, however, were unable to submit information for all active properties for several reasons. First, most states simplify or decrease the stringency of compliance rules after Year 15, which lessens or eliminates certain information otherwise collected for compliance. For example, annual income recertifications may no longer be required, because the Next Available Unit Rule does not apply during the extended-use period. Thus, states may not have previously maintained compliance information for properties in the extended-use period. Second, some states previously accepted Tenant Income Certification (TIC) forms from smaller properties in hard copy as opposed to electronically, because independent owners, who may not have the ability to submit electronically, manage many of these properties. Converting or hand entering the information into electronic compliance and reporting systems requires considerable time, and some states were not able to complete this type of labor-intensive work. Third, HERA permits states to forgo annual income recertification of tenants if 100 percent of a building’s units are income or rent-restricted. Income information from tenants in these

² This total includes the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. Aside from its use of the Tax Credit Exchange Program, or TCEP, in 2009, American Samoa does not actively administer the LIHTC Program and is not counted here.

³ The Development Authority of the North Country administers the LIHTC Program in Jefferson, Lewis, and St. Lawrence Counties, New York.

⁴ Dakota and Washington Counties and the cities of Duluth, Minneapolis, Rochester, Saint Cloud, and Saint Paul each receive a portion of the state allocation.

⁵ The suballocators in Minnesota monitor for compliance and, except for Dakota County, reported the 2017 tenant and property data directly to HUD.

⁶ The District of Columbia and Massachusetts allocating agencies conduct compliance for their bond-issuing agencies.

properties, therefore, may not be available or, if available, may not be current. To present an appropriate comparison, HUD’s tabulation of income relies on incomes certified in 2016, 2017, or 2018.⁷

One method of assessing the completeness of each state’s HERA-mandated tenant data is to compare the total number of properties the data contain with the number of properties reported to HUD through its LIHTC PIS data collection,⁸ summarized in Table 2. The time period covered in the HUD PIS data collection is consistent with the tenant collection and currently includes properties placed in service through 2017. The HUD PIS database also has known undercounting, primarily for the most recently collected placed-in-service years.⁹ In addition, the PIS database also fails to correctly identify some properties that are no longer monitored for program compliance, which inflates the true number of properties in service. Hence, the databases are not expected to be 100 percent complete, and, from the data available to HUD, it is not possible to provide a definitive assessment of completeness based on one number. Rather, comparisons across the two sources of data suggest areas in which issues of incomplete data, in either data source, may be larger.

Overall, 39,742 properties were reported as in service and monitored for LIHTC compliance in 2017. State HFAs, however, submitted tenant information for 40,409 properties.¹⁰ Ten states—Arkansas, the District of Columbia, Hawaii, Missouri, Oklahoma, Tennessee, Utah, the U.S. Virgin Islands, West Virginia, and Wyoming—reported fewer units than in their previous submission. These changes are shown in Table 1.

C. Low-Income Housing Tax Credit Rent-Restricted Units

The HERA-mandated collection of LIHTC tenant data is intended to include all rent-restricted LIHTC units. Because the HUD PIS data include primarily only property addresses and, in only limited cases, building addresses, it is not possible to match actual units between the two datasets. Instead, Table 2 sums the number of units from matched *properties* in the PIS database and reported units from matched properties in the tenant collection. Across all states, 2.658 million active LIHTC units are in the HUD PIS database. State HFAs, however, reported data on tenants in 2.180 million units through the HERA-mandated tenant submission to HUD. Almost nine-tenths (87.5 percent) of the units reported in the HERA data are in properties also in the PIS database.

Although information is submitted on a unit basis, the information in this report focuses primarily on households or individual members, such as heads of household. The difference between reported units and total number of households is the number of vacant units. The vacancy rate of reported units was approximately 4.5 percent.

The aggregate count of reported units increased slightly to 2.180 million units compared with 2.104 million units in the 2016 data, reflecting better overall reporting and newly placed-in-service properties.¹¹ Alaska, Illinois, and New Jersey provided significantly more units in their 2017 submissions than for 2016. Several states—most notably the District of Columbia, Tennessee, and, to a lesser extent, Utah—

⁷ Although HUD requested information for tenants as of December 31, 2017, some states provided the most recent income certification information, which was from 2018.

⁸ HUD annually collects information on LIHTC properties placed in service during the previous calendar year. This information is available from <https://lihtc.huduser.gov/>.

⁹ In addition to underreporting because of technicalities of determining placed-in-service status, several states (Alaska, New Mexico, and Tennessee) did not submit information in certain recent years. See the database at <https://lihtc.huduser.gov/> for years of nonreporting.

¹⁰ Properties are identified in the tenant data based on property name, property identification number (or PIN), city, and state.

¹¹ This total includes both vacant and occupied units.

submitted considerably fewer units than in their previous submissions. The decreases were generally due to fewer properties being reported.

D. Household Members

Much of the information required by HERA focuses on households or individual household members. As required by HERA, HUD requests household-level information, such as rent and income, and individual member information, such as race, ethnicity, and disability status. In addition, HUD requests information on a household member's age and relationship to the head of the household, both of which can be used to determine household composition, which is a HERA-required reporting category. One state, Florida, provided data for only one member per household, reported as the head of the household.¹² In addition, not all states reported all certified household members when reporting on individual household members, which affects the extent to which their data can be used to report on all tenants versus all households. Completeness of data reporting for some analyses, such as tabulations of household composition, is difficult to assess in states with incomplete data on all household members. Hence, for tables presenting information on individuals as opposed to households, it is important to have some sense of the coverage of household members.

States do provide information on household size, which is used to determine the maximum applicable income limit during household income certification. When all household members are included, household size equals the number of household members for whom data are submitted. Table 3 compares household size at certification with the number of household members actually reported in the tenant data. The first column reports the share of households for which household size at certification was not reported—that is, households for which HUD is unable to determine whether all household members are included in the tenant data. Reporting of household size is nearly complete overall; household size is missing in 6.7 percent of all reported households, but almost all of those are households in New York and Tennessee. Tennessee did not report household size for any of its reported households, and New York did not report household size for almost 64 percent of its reported households. With the exception of Alaska, which did not report household size for at least one-fifth of its reported households, and New York, Tennessee, and Florida, which provided information for only one household member per unit, this variable can be used to assess the completeness of household members in the tenant data.

¹² The reporting of the head of household in the LIHTC program is merely for reference and is unrelated to status reported on individual income returns.

IV. Race and Ethnicity of Tenants

The HUD LIHTC Tenant Data Collection Form requests race data according to standards set by the U.S. Office of Management and Budget and also used by the HUD rental assistance and multifamily housing programs. Although most of the information requested on the HUD LIHTC Tenant Data Collection Form is required and necessary for program compliance by the state HFAs, race and ethnicity are not. Before the HERA-mandated HUD collection, many states did not collect any race or ethnicity information, whereas others collected similar information using categories or standards different from those established by HUD. The incorporation, or modification, of race and ethnicity data into states' TIC forms caused a delay in their ability to report this information to HUD. This delay was caused, in part, by the process of amending the state TIC forms to request this information, but also by the need to collect this new information from all LIHTC tenants. Many states did not have this information already incorporated in their TIC forms, unlike compliance items such as income and rent.

Race and ethnicity data are requested for each household member. As explained in the previous section, data submitted at the individual level suffer from underreporting of properties, units, and household members. Furthermore, in accordance with fair housing laws, tenants are not required to report their race or ethnicity. States with the lowest reporting of this data for their active LIHTC property stock include Alaska (39 percent) and New Jersey (57 percent), with five other jurisdictions reporting less than 70 percent of their stock—District of Columbia, Illinois, Maryland, Massachusetts, and the U.S. Virgin Islands. Totals for New York account for almost 94 percent of its active LIHTC stock, even though HUD did not receive information for LIHTC tenants monitored by the New York City HPD, which accounts for a significant portion of unreported units for New York state.

Among the households and units reported, many suffered from an underreporting of household members. Recall from Table 3 that while most states reported all members, or nearly all members, of each *reported* LIHTC household, when compared to household size at certification, three states—Florida, New York, and Tennessee—submitted all household members for less than approximately one-half of their *reported* occupied units. The underreporting of household members across states led to the decision to include only tabulations of heads of household for race and ethnicity and for several other tabulations presented subsequently in this report.¹³

Table 4 shows the percentage of reported heads of household for whom race and ethnicity were submitted to HUD. The first column repeats the percentage of properties reported from Table 2 to provide perspective on the completeness for the entire active LIHTC stock in each state.¹⁴ Two states—Florida and Ohio—did not provide race or ethnicity information for any heads of household.¹⁵ Five other states reported this information for less than 70 percent of their reported households—Nebraska (69 percent), New York (65 percent), Pennsylvania (51 percent), Utah (60 percent), and Wyoming (63 percent).

¹³ Included in these tabulations are household members who are not reported as heads but are the only reported household members. Also, if a head of household is not indicated, the first member reported on the submitted form is included in these tabulations.

¹⁴ For example, although the Alaska Housing Finance Corporation submitted both race and ethnicity data for 98.5 percent of reported heads of household, the tenant data for Alaska include only 38.9 percent of its LIHTC stock.

¹⁵ Texas collects race and ethnicity information according to different standards. For Texas state tabulations, see <https://www.tdhca.state.tx.us/housing-center/docs/16-HSR.pdf>.

Table 4. Race and Ethnicity of Heads of Household

State	Properties Reported (%)	NOT HISPANIC						Hispanic (Any Race) (%)	Race or Ethnicity Not Reported (%)	Total (%)
		White Alone (%)	Black or African American Alone (%)	Asian Alone (%)	American Indian and Alaska Native Alone (%)	Native Hawaiian and Other Pacific Islander Alone (%)	Other (Including Multiple Races) (%)			
Alabama	86.7	33.8	64.9	0.3	0.2	0.1	0.4	0.3	0.0	100.0
Alaska	38.9	73.2	5.7	3.3	11.1	1.5	0.2	3.6	1.5	100.0
Arizona	95.2	35.6	13.5	1.3	7.1	0.3	2.0	33.3	7.0	100.0
Arkansas	97.9	42.1	52.2	0.4	0.5	3.0	1.8	0.1	0.0	100.0
California	79.1	25.1	17.6	0.0	0.8	0.0	3.4	38.8	14.3	100.0
Colorado	84.3	35.6	11.1	1.6	0.7	0.2	3.5	23.0	24.2	100.0
Connecticut	93.6	31.8	27.4	0.0	0.4	0.0	2.1	29.9	8.3	100.0
Delaware	98.4	25.3	65.1	0.7	0.6	0.1	0.8	7.3	0.0	100.0
District of Columbia	66.7	1.5	82.4	0.7	0.3	0.0	0.8	4.7	9.6	100.0
Florida ^{a,b}	88.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Georgia	87.5	19.2	75.1	1.1	0.2	0.1	1.5	2.8	0.0	100.0
Guam	100.0	2.5	1.0	40.9	0.2	27.7	27.1	0.2	0.5	100.0
Hawaii	93.9	44.1	4.8	0.3	1.4	0.6	10.6	12.0	26.2	100.0
Idaho	96.1	80.1	2.4	1.4	1.6	0.3	1.0	9.6	3.8	100.0
Illinois	64.6	41.6	49.5	0.8	0.2	0.2	1.4	6.2	0.2	100.0
Indiana	91.9	54.6	42.7	0.1	0.2	0.1	0.9	1.4	0.0	100.0
Iowa	99.2	58.1	15.5	1.0	0.6	0.1	1.1	3.4	20.2	100.0
Kansas	75.5	56.7	19.8	0.7	0.7	0.2	1.0	4.8	16.2	100.0
Kentucky	97.5	58.3	39.0	0.4	0.4	0.0	1.5	0.4	0.0	100.0
Louisiana	94.1	13.8	71.5	0.2	0.2	0.0	2.3	2.6	9.4	100.0
Maine	89.6	78.4	8.2	0.8	1.2	0.0	3.3	2.1	6.0	100.0
Maryland	65.4	24.7	60.6	0.0	0.3	0.0	1.6	5.8	6.9	100.0
Massachusetts	67.8	38.3	21.0	0.1	0.4	0.0	3.0	32.3	4.9	100.0
Michigan	92.3	37.3	33.0	0.7	0.3	0.0	1.7	2.1	24.8	100.0
Minnesota	87.6	42.2	40.0	2.5	2.9	0.1	1.3	2.8	8.2	100.0
Mississippi	85.0	12.3	76.6	0.5	0.2	0.1	1.6	0.9	7.8	100.0
Missouri	93.5	46.5	36.1	0.4	0.3	0.1	1.8	1.9	13.0	100.0
Montana	100.0	69.7	0.9	0.3	11.3	0.2	2.0	3.4	12.2	100.0
Nebraska ^b	100.0	41.9	18.5	0.5	1.2	0.1	1.7	5.5	30.6	100.0
Nevada	97.8	35.2	14.5	2.0	0.8	0.7	2.0	17.5	27.4	100.0
New Hampshire	89.8	76.2	2.6	0.6	0.2	0.0	6.0	6.5	7.9	100.0
New Jersey	56.9	28.8	52.3	1.6	0.4	0.1	2.2	14.5	0.1	100.0
New Mexico	83.7	19.7	3.2	0.6	8.9	0.1	3.2	47.3	17.0	100.0
New York ^{b,c}	93.9	16.3	27.8	1.4	0.3	0.1	0.6	18.7	34.8	100.0
North Carolina	99.6	26.8	54.8	0.5	1.2	0.2	0.0	3.1	13.3	100.0
North Dakota	86.0	65.2	5.1	1.0	14.8	0.2	1.8	2.2	9.7	100.0
Ohio ^a	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Oklahoma	85.8	59.1	22.2	0.6	7.8	0.4	2.8	3.5	3.6	100.0
Oregon	85.0	31.1	5.6	1.2	0.9	0.3	1.2	50.5	9.1	100.0
Pennsylvania ^b	90.6	0.0	0.0	0.0	0.0	0.0	0.0	51.2	48.8	100.0
Puerto Rico	98.1	0.2	0.0	0.0	0.0	0.0	0.2	87.8	11.8	100.0
Rhode Island	94.9	50.3	14.5	0.7	1.1	0.1	3.8	27.0	2.5	100.0
South Carolina	83.6	20.9	66.9	0.3	0.2	0.1	1.6	2.7	7.4	100.0
South Dakota	90.6	63.3	6.8	1.4	16.4	0.1	4.1	4.4	3.5	100.0
Tennessee	91.3	38.1	50.3	0.5	0.2	0.1	1.4	0.9	8.5	100.0
Texas	92.7	21.0	34.3	1.5	0.2	0.1	1.3	33.6	8.1	100.0
Utah ^b	100.0	42.0	2.4	1.1	0.7	0.8	1.4	11.6	39.9	100.0
Vermont	94.9	79.7	3.1	1.2	0.4	0.0	6.0	3.4	6.2	100.0
U.S. Virgin Islands ^b	67.9	0.7	55.3	0.0	0.1	0.0	1.2	14.8	28.0	100.0
Virginia	97.1	21.5	51.1	2.4	0.3	0.1	3.0	9.9	11.7	100.0
Washington	96.7	51.0	16.3	7.3	2.5	1.4	1.9	15.1	4.6	100.0
West Virginia	89.8	79.4	15.4	0.0	0.3	0.0	0.9	1.4	2.7	100.0
Wisconsin	97.6	53.4	21.6	0.8	1.8	0.1	1.0	4.4	16.9	100.0
Wyoming ^b	77.2	50.0	1.6	0.2	4.8	0.1	0.0	6.0	37.2	100.0
Total	88.5	28.8	30.8	1.0	0.9	0.2	1.7	16.7	19.9	100.0

^a Florida and Ohio did not provide race or ethnicity for any household members.

^b States that reported race and ethnicity for less than 70 percent of reporting households.

^c Does not include tenant data from the New York City Department of Housing Preservation & Development.

V. Disability Status

Tenant disability status is collected in accordance with the Fair Housing Act's definition of disabled. A tenant's response, or nonresponse, does not affect the tenant's ability to claim disability benefits or to request handicap-accessible features in the LIHTC unit. The Fair Housing Act defines a disability as a physical or mental impairment that substantially limits one or more major life activities, a record of such an impairment, or being regarded as having such an impairment. Definitions of physical and mental impairment are in *24 CFR 100.201*. In compliance with the Fair Housing Act, tenants are not required to respond to this question.

Before the HERA data collection mandate, few states collected tenant disability status for the head of household or other household members. Thus, nearly all HFAs had to amend their TIC forms to request this information, which delayed their ability to report to HUD. Missing data or data coverage of disability status were similar to those for race and ethnicity, neither of which are used for programmatic purposes. Similar to all LIHTC tenant data, this information suffers from potential incomplete coverage of properties, units, and household members. As explained previously and shown in Table 2, data from two states—Alaska and New Jersey—included a fairly small percentage of their active LIHTC properties. In addition, the reported information for some states did not contain all household members, further limiting the ability of HUD to report disability status.

Table 5 provides household-level information on the presence of at least one tenant with a disability per household. The first column, Properties Reported, repeats data from Table 2. This column is included to enhance understanding of the coverage of properties in the state data. Florida, Kansas, and Wyoming did not report disability status for any household members. Further, Pennsylvania reported disability status for less than 20 percent of their reported households. The states with the highest percentage of households reporting at least one disability include Rhode Island (33 percent), Washington (29 percent), and Idaho (27 percent).

Table 6 reports disability status at the individual household member level. The first column, Properties Reported, repeats data from Table 2. The second column, All Household Members Reported, contains data from Table 5. The last two columns present strictly individual-level information, beginning with the share of reported individuals in that state for whom disability status is reported. The underreporting mentioned previously for Table 5 also applies to Table 6, likely skewing the estimate of individuals with disabilities downward from the actual percentage. By percentage of individual household members with disabilities, the states with the highest prevalence of disabilities include Rhode Island (20 percent), Washington (15 percent), Massachusetts (14 percent), and Idaho (14 percent).

Table 5. LIHTC Households With Members With Disabilities

State	Properties Reported (%)	All Household Members Reported ^a (%)	Disability Status Reported for At Least One Member (%)	At Least One Member Reported as Disabled (%)
Alabama	86.7	93.2	100.0	4.9
Alaska	38.9	73.9	99.9	5.2
Arizona	95.2	99.4	100.0	11.5
Arkansas	97.9	99.4	100.0	0.0
California	79.1	97.3	94.4	12.7
Colorado	84.3	99.5	100.0	6.2
Connecticut	93.6	97.3	94.8	16.3
Delaware	98.4	100.0	100.0	5.9
District of Columbia	66.7	64.6	89.8	5.8
Florida ^c	88.0	34.8	0.0	0.0
Georgia	87.5	100.0	100.0	2.1
Guam	100.0	95.1	99.5	7.2
Hawaii	93.9	95.8	93.1	8.0
Idaho	96.1	98.3	100.0	26.5
Illinois	64.6	85.8	100.0	8.4
Indiana	91.9	88.1	100.0	10.0
Iowa	99.2	99.5	88.1	13.8
Kansas ^c	75.5	100.0	0.0	0.0
Kentucky	97.5	93.5	100.0	0.0
Louisiana	94.1	99.3	100.0	6.0
Maine	89.6	99.6	100.0	15.2
Maryland	65.4	99.7	98.8	15.9
Massachusetts	67.8	99.0	98.9	24.6
Michigan	92.3	99.2	75.0	10.8
Minnesota	87.6	94.8	99.8	15.2
Mississippi	85.0	99.1	87.9	9.4
Missouri	93.5	99.6	91.7	12.0
Montana	100.0	99.7	99.8	17.7
Nebraska	100.0	99.3	90.8	11.9
Nevada	97.8	99.4	93.6	11.6
New Hampshire	89.8	99.6	100.0	13.2
New Jersey	56.9	100.0	100.0	4.2
New Mexico	83.7	97.6	100.0	8.7
New York ^c	93.9	33.7	67.4	15.0
North Carolina	99.6	87.8	100.0	21.2
North Dakota	86.0	99.6	35.7	15.2
Ohio	91.1	92.5	99.8	5.0
Oklahoma	85.8	99.5	91.5	11.7
Oregon	85.0	99.7	100.0	14.2
Pennsylvania ^c	90.6	99.8	11.8	11.8
Puerto Rico	98.1	99.8	100.0	7.4
Rhode Island	94.9	98.8	100.0	33.2
South Carolina	83.6	99.6	100.0	6.2
South Dakota	90.6	99.9	100.0	13.2
Tennessee	91.3	0.0	100.0	10.9
Texas ^d	92.7	99.8	95.5	23.8
Utah	100.0	99.9	91.4	11.5
Vermont	94.9	99.0	100.0	16.7
U.S. Virgin Islands	67.9	100.0	99.3	3.2
Virginia	97.1	99.5	100.0	7.0
Washington	96.7	93.3	77.1	28.7
West Virginia	89.8	99.8	99.4	20.3
Wisconsin	97.6	99.7	83.5	11.8
Wyoming ^c	77.2	99.9	0.0	0.0
Total	88.5	86.2	83.5	12.1

^a The percentage of occupied units in which reported household members equal reported household size at certification.

^b Does not include tenant data from the New York City Department of Housing Preservation & Development.

^c Pennsylvania reported disability status for less than one-half of reported households. Florida, Kansas, and Wyoming did not report disability status for any household members.

Table 6. Disability Status of Individual Household Members

State	Properties Reported (%)	All Household Members Reported ^a (% of Households)	Disability Status is Reported (% of Individuals)	Reported as Disabled (% of Individuals)
Alabama	86.7	93.2	100.0	2.7
Alaska	38.9	73.9	84.3	3.2
Arizona	95.2	99.4	100.0	5.3
Arkansas	97.9	99.4	100.0	0.0
California	79.1	97.3	94.1	6.0
Colorado	84.3	99.5	100.0	3.2
Connecticut	93.6	97.3	96.1	9.6
Delaware	98.4	100.0	100.0	2.9
District of Columbia	66.7	64.6	92.4	3.7
Florida ^c	88.0	34.8	0.0	0.0
Georgia	87.5	100.0	100.0	1.1
Guam	100.0	95.1	99.8	2.3
Hawaii	93.9	95.8	93.3	3.8
Idaho	96.1	98.3	99.8	14.0
Illinois	64.6	85.8	99.5	5.3
Indiana	91.9	88.1	100.0	5.5
Iowa	99.2	99.5	85.5	7.8
Kansas ^c	75.5	100.0	0.0	0.0
Kentucky	97.5	93.5	100.0	0.0
Louisiana	94.1	99.3	100.0	2.9
Maine	89.6	99.6	100.0	8.9
Maryland	65.4	99.7	98.7	9.6
Massachusetts	67.8	99.0	98.6	14.4
Michigan	92.3	99.2	72.2	6.4
Minnesota	87.6	94.8	99.2	7.5
Mississippi	85.0	99.1	86.9	4.6
Missouri	93.5	99.6	90.4	7.2
Montana	100.0	99.7	99.8	10.0
Nebraska	100.0	99.3	88.8	6.1
Nevada	97.8	99.4	91.0	6.4
New Hampshire	89.8	99.6	100.0	7.5
New Jersey	56.9	100.0	100.0	2.4
New Mexico	83.7	97.6	100.0	4.2
New York ^c	93.9	33.7	74.9	9.6
North Carolina	99.6	87.8	100.0	12.2
North Dakota	86.0	99.6	19.6	8.5
Ohio	91.1	92.5	99.9	2.6
Oklahoma	85.8	99.5	90.8	6.9
Oregon	85.0	99.7	100.0	7.5
Pennsylvania ^c	90.6	99.8	7.2	7.2
Puerto Rico	98.1	99.8	100.0	3.8
Rhode Island	94.9	98.8	100.0	20.4
South Carolina	83.6	99.6	100.0	3.0
South Dakota	90.6	99.9	100.0	6.0
Tennessee	91.3	0.0	100.0	5.6
Texas ^d	92.7	99.8	94.4	11.5
Utah	100.0	99.9	88.9	5.2
Vermont	94.9	99.0	100.0	10.3
U.S. Virgin Islands	67.9	100.0	98.6	1.5
Virginia	97.1	99.5	100.0	3.6
Washington	96.7	93.3	76.2	14.9
West Virginia	89.8	99.8	98.9	11.3
Wisconsin	97.6	99.7	77.9	7.4
Wyoming ^c	77.2	99.9	0.0	0.0
Total	88.5	86.2	87.1	6.8

^a The percentage of occupied units in which reported household members equal reported household size at certification.

^b Does not include tenant data from the New York City Department of Housing Preservation & Development.

^c Pennsylvania reported disability status for less than one-half of reported households. Florida, Kansas, and Wyoming did not report disability status for any household members.

VI. Family Composition and Age

Many states use the LIHTC specifically to address affordable housing shortages for families and seniors. Thus, family composition and age are reported together, highlighting households with children and elderly members in Table 7.

HUD determines family composition based on the age of household members and their relationship to the head of household. The HUD LIHTC Tenant Data Collection Form requests relationship to head and date of birth for each household member. Relationship to head is used for program income determination because income from certain household members does not count toward annual household income.¹⁶ Some states did not collect date of birth for all LIHTC tenants before the HERA mandate, instead opting to collect the number of household members by age group. Thus, although similar information was collected, this information also required a change in some states' TIC forms. HUD uses the date of birth to determine the age of tenants as of the reporting date, December 31, 2017. The relationship to head of household is used to identify the head for households that are headed by an elderly person, or senior.

Identifying the presence of children and seniors in households requires having valid dates of birth for all household members. As reported previously, to determine whether all household members are reported, HUD compared the number of reported members for whom date of birth and other information is requested with the reported household size at certification. The first three columns of Table 7 provide information on data coverage of household members and date of birth. Florida did not provide dates of birth, preventing calculation of age. The first column represents the number of households in which the reported number of members equals the household size at certification. The second and third columns provide reporting rates for date of birth for heads of household and all members, respectively.

States with the highest percentage of reported heads of households of the age 62 or older include Pennsylvania (49 percent), Hawaii (47 percent), Maryland (46 percent), Rhode Island (46 percent), Illinois (45 percent), and New Hampshire (45 percent). States with the highest percentage of households with minors include Guam (55 percent), the U.S. Virgin Islands (51 percent), Mississippi (48 percent), South Dakota (47 percent), South Carolina (46 percent), and Arizona (46 percent).

¹⁶ For example, income of live-in aides and earned income of dependents do not affect income eligibility.

Table 7. Family Composition: Households With Children and Elderly Members

State	All Household Members Reported (% of Households) ^a	Valid Date of Birth Provided for		At Least One Member < 18 (%)	At Least One Member >= 62 (%)	Reported Head of Household >= 62 (%)
		Head of Household (%)	All Reported Members (%)			
Alabama	93.2	100.0	99.9	38.8	29.5	29.0
Alaska	73.9	100.0	99.6	26.9	33.8	33.2
Arizona	99.4	99.9	99.8	45.7	30.3	29.2
Arkansas	99.4	99.8	99.8	37.9	30.4	29.8
California	97.3	99.6	99.7	37.8	40.1	38.2
Colorado	99.5	99.6	99.6	36.4	30.1	29.2
Connecticut	97.3	95.8	97.6	31.6	39.8	38.6
Delaware	100.0	99.9	94.8	39.6	30.3	29.7
District of Columbia	64.6	92.2	95.0	24.9	25.4	24.7
Florida	34.8	<i>Data Not Reported</i>				
Georgia	100.0	98.3	96.1	35.7	33.8	33.2
Guam	95.1	99.5	99.8	54.5	34.6	29.2
Hawaii	95.8	97.4	98.5	33.5	48.5	46.5
Idaho	98.3	100.0	99.6	38.0	32.6	31.9
Illinois	85.8	96.5	97.3	24.7	45.8	45.4
Indiana	88.1	100.0	99.8	38.7	29.0	28.4
Iowa	99.5	100.0	99.6	31.1	34.9	34.1
Kansas	100.0	98.6	98.3	31.7	36.0	35.4
Kentucky	93.5	99.4	98.9	33.3	32.7	32.3
Louisiana	99.3	98.3	98.6	43.4	26.3	25.6
Maine	99.6	99.8	99.9	28.2	43.5	42.5
Maryland	99.7	99.9	99.7	27.7	46.8	46.2
Massachusetts	99.0	99.6	99.6	32.3	39.9	38.6
Michigan	99.2	100.0	99.6	29.1	39.8	39.3
Minnesota	94.8	93.7	93.5	34.5	24.0	23.1
Mississippi	99.1	100.0	99.6	48.2	20.7	20.2
Missouri	99.6	100.0	99.6	30.0	36.3	35.8
Montana	99.7	99.9	99.8	30.7	37.2	36.7
Nebraska	99.3	100.0	99.5	39.8	31.4	30.9
Nevada	99.4	99.9	99.7	29.7	43.2	42.3
New Hampshire	99.6	99.4	99.6	30.7	46.4	45.3
New Jersey	100.0	94.8	91.3	26.7	45.1	44.3
New Mexico	97.6	97.8	98.9	42.5	24.0	23.1
New York ^b	33.7	65.9	73.3	19.4	26.8	26.0
North Carolina	87.8	99.3	99.2	35.3	36.7	36.1
North Dakota	99.6	100.0	99.8	28.6	37.7	37.0
Ohio	92.5	99.2	99.3	35.4	34.8	35.7
Oklahoma	99.5	99.9	99.4	36.0	38.2	37.9
Oregon	99.7	100.0	100.0	30.5	34.4	33.6
Pennsylvania	99.8	100.0	99.9	28.7	49.6	48.9
Puerto Rico	99.8	100.0	99.7	40.2	39.8	39.3
Rhode Island	98.8	100.0	99.9	23.8	46.5	45.5
South Carolina	99.6	99.9	99.9	46.4	26.9	26.3
South Dakota	99.9	99.7	99.8	46.6	26.1	25.3
Tennessee	0.0	100.0	99.9	43.0	23.4	22.7
Texas	99.8	99.5	99.2	45.3	29.7	28.6
Utah	99.9	100.0	98.6	43.8	21.0	20.2
Vermont	99.0	99.5	99.5	27.6	43.5	42.5
U.S. Virgin Islands	100.0	99.4	99.6	50.6	25.3	24.1
Virginia	99.5	99.9	99.8	40.8	28.5	27.4
Washington	93.3	90.6	92.9	32.7	30.7	30.4
West Virginia	99.8	99.9	99.7	36.1	27.7	27.0
Wisconsin	99.7	98.6	98.8	25.8	44.6	44.0
Wyoming	99.9	99.9	99.7	42.1	27.2	26.6
Total	86.2	89.5	93.6	32.6	32.0	31.2

^a The percentage of occupied units in which reported household members equal reported household size at certification.

^b Does not include tenant data from the New York City Department of Housing Preservation & Development.

VII. Annual Household Income

Household income is a central part of LIHTC tenant qualification and ongoing compliance. To qualify for tax credits, owners of LIHTC properties must elect to maintain maximum income-qualifying limits of either 50 or 60 percent of Area Median Gross Income (AMGI). LIHTC property managers must submit detailed household income information to the administering HFA at tenant move-in and annually thereafter. To certify household income, states collect detailed income information for each household member on the state's TIC forms. The HUD LIHTC Tenant Data Collection Form requests the same income information as collected by states for compliance, although HUD requires only total annual household income. HUD does not require the submission of components of household income such as earned income or income from assets. The HUD form also does not require the submission of income for each household member. Because income limits can vary by property, depending on the percentage of AMGI an owner elects to enforce, state TIC forms and the HUD LIHTC Tenant Data Collection Form also request the applicable income limit and maximum percentage of AMGI for each unit.

Although all states receive household income information for compliance, not all states maintained this information electronically before HERA reporting requirements, especially for properties in the extended-use period that have less strict income certification rules. These looser reporting rules and lack of data maintenance hindered the abilities of some HFAs to provide annual household income and related income limit information for all households. Because program rules do not require annual recertification for all units, HUD also requests the income certification date. The income tabulations in this report include only household incomes reported for 2016, 2017, or 2018.¹⁷ This method will exclude some units in properties with 100 percent low-income units and some properties in their extended-use period, because annual recertifications are not required.

Table 8 shows the median reported income of households and the distribution of income. In terms of data coverage, total annual household income was reported with certifications dates of 2016, 2017, or 2018 for 86.0 percent of households. Oregon and Tennessee did not report income, and Alaska, Guam, and New York reported income certified in these years for approximately one-half of households or less.

Comparing household income across states does not account for differences in cost of living, therefore, providing a somewhat skewed comparison. Comparing household income with AMGI provides a more informative assessment and provides measures of income more directly relevant for LIHTC program eligibility. HUD, however, does not request AMGI and to make this comparison. The AMGI must either be determined by address or derived from information provided on the LIHTC Tenant Data Collection Form, specifically the percentage of income or rent restriction (50 or 60 percent of AMGI) and the applicable income limit for each unit. The distribution provided in this report uses the latter method because it yielded a larger sample on which the distribution could be calculated.

As shown in Table 9, household annual income, certified in 2015, 2016, or 2017, was reported for 86.0 percent of units, but income plus the information needed to calculate AMGI was provided for only 61.1 percent of units. Although some of the units excluded from this calculation had incomes certified before 2015, most of these units were excluded because of missing the income limit or income restriction. Alabama, Indiana, Kentucky, Ohio, Oregon, Tennessee, and Texas did not provide the necessary information to make the calculation for any of their reported units.

¹⁷ Although HUD requested information for tenants as of December 31, 2017, some states, primarily Kentucky, Michigan, and Texas, provided the most recent income certification information, which was 2018.

Table 8. Distribution of Annual Household Income

State	Properties Reported (%)	Income Reported (%)	Households with Reported Annual Income						Total	
			Median Income (\$)	<= \$5,000 (%)	\$5,001 to \$10,000 (%)	\$10,001 to \$15,000 (%)	\$15,001 to \$20,000 (%)	> \$20,000 (%)		
Alabama	86.7	96.6	16,032	5.9	19.2	20.6	21.3	33.0	100.0	
Alaska ^a	38.9	51.9	18,296	4.2	3.1	20.8	30.2	41.8	100.0	
Arizona	95.2	98.5	18,642	6.9	15.3	15.9	15.8	46.2	100.0	
Arkansas	97.9	97.6	13,825	9.3	24.2	21.2	17.2	28.2	100.0	
California	79.1	93.5	20,540	2.9	5.5	26.6	14.2	50.9	100.0	
Colorado	84.3	98.0	22,045	4.4	14.4	13.0	12.7	55.5	100.0	
Connecticut	93.6	96.1	19,513	3.8	18.9	15.0	12.4	49.9	100.0	
Delaware	98.4	99.9	19,107	5.8	15.4	16.5	15.2	47.1	100.0	
District of Columbia	66.7	95.7	24,204	10.4	15.2	10.0	7.1	57.2	100.0	
Florida	88.0	78.0	22,880	3.0	10.4	10.2	12.5	63.8	100.0	
Georgia	87.5	90.6	16,300	8.5	18.4	18.7	16.2	38.1	100.0	
Guam ^a	100.0	43.4	21,153	8.1	7.7	12.6	15.6	56.1	100.0	
Hawaii	93.9	98.7	23,992	2.6	15.1	12.7	11.3	58.2	100.0	
Idaho	96.1	98.2	17,256	3.8	17.9	20.9	20.0	37.4	100.0	
Illinois	64.6	67.8	16,849	8.0	19.1	17.3	16.2	39.4	100.0	
Indiana	91.9	99.1	16,632	11.0	15.8	17.8	18.0	37.5	100.0	
Iowa	99.2	100.0	18,063	10.7	13.9	15.9	15.8	43.7	100.0	
Kansas	75.5	100.0	17,401	7.0	16.2	18.8	18.3	39.8	100.0	
Kentucky	97.5	100.0	9,240	31.4	24.6	18.1	11.6	14.3	100.0	
Louisiana	94.1	78.2	14,648	9.5	24.8	16.9	16.9	32.0	100.0	
Maine	89.6	97.9	15,528	6.0	20.5	20.4	17.5	35.7	100.0	
Maryland	65.4	98.6	20,688	3.7	17.3	14.3	12.4	52.3	100.0	
Massachusetts	67.8	99.0	17,223	4.0	11.2	27.3	14.3	43.2	100.0	
Michigan	92.3	100.0	14,219	9.9	23.3	19.4	16.2	31.1	100.0	
Minnesota	87.6	65.1	18,719	8.7	16.4	15.6	11.7	47.6	100.0	
Mississippi	85.0	100.0	14,316	14.6	19.6	18.2	18.2	29.3	100.0	
Missouri	93.5	100.0	16,798	7.8	18.6	18.0	15.6	39.9	100.0	
Montana	100.0	100.0	15,710	7.6	19.8	20.2	18.7	33.7	100.0	
Nebraska	100.0	100.0	17,998	13.0	12.8	15.1	15.5	43.6	100.0	
Nevada	97.8	100.0	19,200	5.0	12.1	17.6	18.2	47.2	100.0	
New Hampshire	89.8	88.2	19,292	2.8	14.7	17.8	16.7	48.0	100.0	
New Jersey	56.9	99.2	19,763	6.0	16.5	14.5	13.6	49.4	100.0	
New Mexico	83.7	91.6	16,848	7.7	19.6	16.4	17.7	38.5	100.0	
New York ^{a, b}	93.9	24.5	16,989	4.7	14.6	22.0	16.3	42.5	100.0	
North Carolina	99.6	91.9	14,250	7.6	20.2	22.3	18.0	32.0	100.0	
North Dakota	86.0	100.0	16,044	15.1	15.3	17.1	13.5	39.0	100.0	
Ohio	91.1	97.2	12,376	17.4	23.9	18.1	15.5	25.1	100.0	
Oklahoma	85.8	100.0	13,572	13.9	21.2	21.1	19.6	24.1	100.0	
Oregon ^a	85.0	0.0	<i>Data Not Reported</i>							
Pennsylvania	90.6	99.0	16,025	6.8	21.3	18.2	17.5	36.2	100.0	
Puerto Rico	98.1	100.0	5,691	45.8	29.8	16.9	5.1	2.3	100.0	
Rhode Island	94.9	100.0	13,519	6.3	29.4	19.9	13.9	30.3	100.0	
South Carolina	83.6	90.3	14,739	10.0	18.8	19.7	17.8	33.7	100.0	
South Dakota	90.6	99.3	17,580	10.4	15.5	15.7	14.9	43.4	100.0	
Tennessee ^a	91.3	0.0	<i>Data Not Reported</i>							
Texas	92.7	99.2	20,002	8.7	13.6	12.5	15.1	50.0	100.0	
Utah	100.0	100.0	21,860	5.0	13.1	13.4	13.0	55.5	100.0	
Vermont	94.9	96.4	16,008	3.3	20.0	20.8	17.2	38.6	100.0	
U.S. Virgin Islands	67.9	99.4	15,002	22.1	13.7	13.4	10.3	40.5	100.0	
Virginia	97.1	99.6	21,324	6.7	14.2	12.5	12.0	54.6	100.0	
Washington	96.7	99.9	17,748	4.8	19.0	14.7	12.4	49.0	100.0	
West Virginia	89.8	98.1	13,188	10.8	26.4	19.5	15.8	27.4	100.0	
Wisconsin	97.6	100.0	18,443	7.3	10.8	20.7	17.2	43.9	100.0	
Wyoming	77.2	100.0	20,022	5.3	12.0	17.1	15.6	50.0	100.0	
Total	88.5	86.0	17,943	7.5	15.3	17.9	14.9	44.2	100.0	

^a Alaska, Guam, New York, Oregon, and Tennessee reported household income for less than 50 percent of reported households. For most households, income was reported without the certification date. This report only includes incomes certified in 2016, 2017, or 2018 in the tabulations.

^b Does not include tenant data from the New York City Department of Housing Preservation & Development.

Table 9. Total Annual Household Income Relative to AMGI

State	Properties Reported (%)	Income Reported ^b (%)	Income, ^b Income Limit, and Income Restriction Reported (%)	Total Household Annual Income as Percent of Derived Area Median Gross Income (AMGI) ^a						
				0 (%)	0.1 to 30.0 (%)	30.1 to 40.0 (%)	40.1 to 50.0 (%)	50.1 to 60.0 (%)	Greater than 60.0 (%)	Total (%)
Alabama	86.7	96.6	0.0	Data Not Reported						
Alaska	38.9	51.9	87.7	2.2	47.5	25.0	12.3	7.4	5.6	100.0
Arizona	95.2	98.5	6.7	1.2	34.1	16.3	15.8	11.2	21.5	100.0
Arkansas	97.9	97.6	98.7	1.2	42.7	18.8	15.9	11.7	9.7	100.0
California	79.1	93.5	95.8	0.0	47.1	17.2	14.1	9.9	11.7	100.0
Colorado	84.3	98.0	3.1	0.9	34.9	16.7	15.8	12.0	19.6	100.0
Connecticut	93.6	96.1	81.9	0.0	51.9	17.2	13.2	10.6	7.2	100.0
Delaware	98.4	99.9	100.0	1.0	39.9	17.4	17.7	10.7	13.4	100.0
District of Columbia	66.7	95.7	27.2	4.6	49.1	13.5	12.6	9.7	10.6	100.0
Florida	88.0	78.0	100.0	0.0	18.5	16.3	23.8	26.8	14.6	100.0
Georgia	87.5	90.6	100.0	1.8	37.0	18.1	17.3	13.4	12.4	100.0
Guam	100.0	43.4	80.2	0.8	35.1	15.4	20.2	22.6	5.9	100.0
Hawaii	93.9	98.7	95.3	0.0	44.4	16.3	14.8	12.0	12.4	100.0
Idaho	96.1	98.2	85.2	0.6	32.8	22.2	22.6	12.3	9.4	100.0
Illinois	64.6	67.8	14.8	2.8	48.1	16.9	14.2	9.6	8.3	100.0
Indiana	91.9	99.1	0.0	Data Not Reported						
Iowa	99.2	100.0	100.0	6.4	37.1	18.9	16.7	13.4	4.0	96.6
Kansas	75.5	100.0	93.6	1.7	38.9	20.1	17.6	13.1	5.8	97.3
Kentucky	97.5	100.0	0.0	Data Not Reported						
Louisiana	94.1	78.2	1.5	2.5	44.8	11.9	15.3	7.9	17.6	100.0
Maine	89.6	97.9	22.8	3.1	49.4	13.8	14.0	7.9	11.7	100.0
Maryland	65.4	98.6	84.6	0.0	48.4	18.0	16.2	11.7	5.7	100.0
Massachusetts	67.8	99.0	87.3	0.0	61.2	13.5	10.6	7.8	7.0	100.0
Michigan	92.3	100.0	100.0	2.8	50.3	17.2	13.4	9.3	6.9	100.0
Minnesota	87.6	65.1	58.0	1.2	55.3	15.5	14.0	10.4	3.6	100.0
Mississippi	85.0	100.0	100.0	5.6	40.7	18.2	17.5	13.7	4.2	100.0
Missouri	93.5	100.0	100.0	2.8	41.3	17.9	15.9	12.7	9.4	100.0
Montana	100.0	100.0	100.0	2.6	43.8	19.9	18.8	11.2	3.7	100.0
Nebraska	100.0	100.0	100.0	8.8	37.7	18.1	18.0	13.3	4.1	100.0
Nevada	97.8	100.0	100.0	1.7	33.4	20.6	20.7	15.7	7.9	100.0
New Hampshire	89.8	88.2	20.8	1.0	39.6	21.3	15.9	10.8	11.6	100.0
New Jersey	56.9	99.2	99.9	1.1	48.9	18.1	15.3	9.2	7.3	100.0
New Mexico	83.7	91.6	2.2	0.6	32.6	19.4	17.2	15.0	15.0	100.0
New York ^c	93.9	24.5	100.0	1.1	47.0	20.5	16.1	8.6	6.7	100.0
North Carolina	99.6	91.9	86.3	0.0	45.1	19.2	16.7	11.0	8.0	100.0
North Dakota	86.0	100.0	98.3	9.1	46.9	17.0	13.6	8.1	5.4	100.0
Ohio	91.1	97.2	0.0	Data Not Reported						
Oklahoma	85.8	100.0	100.0	2.9	47.4	20.3	17.8	8.9	2.7	100.0
Oregon	85.0	0.0	0.0	Data Not Reported						
Pennsylvania	90.6	99.0	99.7	2.1	49.9	20.7	14.3	8.4	4.6	100.0
Puerto Rico	98.1	100.0	100.0	10.8	57.8	11.7	9.6	6.6	3.5	100.0
Rhode Island	94.9	100.0	6.2	6.8	49.0	11.3	9.9	7.7	15.3	100.0
South Carolina	83.6	90.3	13.5	0.4	46.7	17.3	13.5	9.1	12.9	100.0
South Dakota	90.6	99.3	11.7	2.0	33.9	17.3	14.8	10.9	21.0	100.0
Tennessee	91.3	0.0	0.0	Data Not Reported						
Texas	92.7	99.2	0.0	Data Not Reported						
Utah	100.0	100.0	100.0	1.6	36.3	18.6	18.0	14.2	11.3	100.0
Vermont	94.9	96.4	33.3	0.5	48.6	19.0	13.8	8.2	9.7	100.0
U.S. Virgin Islands	67.9	99.4	96.9	0.0	50.2	13.4	12.8	9.8	13.7	100.0
Virginia	97.1	99.6	6.4	1.4	47.4	18.1	13.4	8.8	10.9	100.0
Washington	96.7	99.9	100.0	1.6	39.8	19.5	19.1	11.7	8.3	100.0
West Virginia	89.8	98.1	91.7	0.0	53.0	18.3	13.4	9.3	6.0	100.0
Wisconsin	97.6	100.0	27.3	4.8	38.6	21.7	16.6	12.3	6.0	100.0
Wyoming	77.2	100.0	81.7	1.4	43.6	21.3	17.7	9.1	7.0	100.0
Total	88.5	86.0	61.1	1.4	43.0	17.8	16.3	12.3	9.2	100.0

^a AMGI was derived by dividing the income limit by percent income restriction.

^b Income certified in 2016, 2017, or 2018.

^c Does not include tenant data from the New York City Department of Housing Preservation & Development.

VIII. Monthly Rental Payments

A critical goal of the LIHTC Program is to provide affordable housing by limiting the share of a household's income paid in rent, referred to as rent burden. The LIHTC Program restricts the maximum rent that can be charged for a unit to 30 percent of either 50 or 60 percent of AMGI, according to that chosen by the developer during the application process. Although the LIHTC Program sets a maximum rent, actual rents are often less and can fluctuate with market conditions. Unlike in most housing programs, income and rent limits are set for the unit and do not vary directly with tenant income. Thus, rent may exceed 30 percent of income at qualification. In addition, after a tenant has qualified for a unit based on the unit's income limits, increases or decreases in a tenant's household income do not result in corresponding changes in rent paid. The combination of these factors may result in the share of a household's income spent on rent varying substantially from 30 percent.

The HUD LIHTC Tenant Data Collection Form requests components of gross rent, which include tenant-paid rent, utility allowance, and other nonoptional charges. Table 10 shows the distribution of gross rent as a percentage of annual household income. To calculate this distribution, both household income and rent must be provided. As in the previous section, this section includes only household incomes certified in 2016, 2017, or 2018. The first column of Table 10 lists the percentage of occupied units with both annual household income and gross rent. Overall, 85.0 percent of reported units included both income certified in 2016, 2017, or 2018 and rent. Alaska, Guam, Minnesota, and New York reported this information for less than two-thirds of their households. Oregon did not report data needed to calculate rent burden. Tennessee did not report the income certification date, which was necessary to make the calculation.

Table 10. Gross Rent as Percentage of Annual Household Income

State	Household Income ^a and Rent Reported (%)	Tenant Paid Rent as % of Total Annual Household Income						
		0.00	0.1 to 30.0	30.1 to 40.0	40.1 to 50.0	50.1 or Greater	Unable to Calculate ^b	Total
Alabama	96.6	6.8	62.5	17.3	6.9	5.7	0.8	100.0
Alaska ^c	51.6	0.0	84.2	6.6	3.1	3.4	2.7	100.0
Arizona	92.8	0.0	55.5	23.6	11.5	8.8	0.7	100.0
Arkansas	97.6	7.6	64.1	14.0	6.1	7.0	1.2	100.0
California	93.5	1.0	57.8	18.9	10.6	11.8	0.0	100.0
Colorado	95.5	0.0	49.2	26.9	13.2	10.1	0.7	100.0
Connecticut	96.1	4.1	68.9	14.6	6.4	6.0	0.0	100.0
Delaware	99.9	8.3	69.7	12.6	3.2	5.1	1.0	100.0
District of Columbia	95.6	7.0	56.2	18.3	5.4	9.0	4.1	100.0
Florida	74.9	0.0	42.9	34.9	13.7	8.4	0.0	100.0
Georgia	90.6	8.3	58.0	17.5	7.2	7.2	1.8	100.0
Guam ^c	43.4	15.6	55.7	14.3	7.0	6.6	0.9	100.0
Hawaii	98.7	1.3	66.6	15.0	8.3	8.9	0.0	100.0
Idaho	98.2	2.7	54.9	23.6	10.4	7.8	0.7	100.0
Illinois	67.8	4.9	60.2	16.2	7.5	8.4	2.8	100.0
Indiana	99.1	7.1	53.7	21.2	8.6	7.6	1.7	100.0
Iowa	100.0	4.0	55.0	19.4	7.5	8.0	6.1	100.0
Kansas	100.0	5.5	62.4	16.7	6.6	7.1	1.6	100.0
Kentucky	100.0	77.2	0.0	0.0	0.0	0.0	22.8	100.0
Louisiana	71.0	0.0	62.2	18.8	9.2	9.4	0.5	100.0
Maine	94.9	0.0	69.2	15.6	7.5	6.1	1.6	100.0
Maryland	98.6	3.6	57.8	20.6	9.5	8.5	0.0	100.0
Massachusetts	99.0	2.4	77.7	10.9	3.6	5.4	0.0	100.0
Michigan	100.0	5.9	64.2	13.9	6.4	6.9	2.8	100.0
Minnesota ^c	65.1	3.5	55.1	19.5	9.6	11.5	0.8	100.0
Mississippi	100.0	11.6	50.8	16.9	7.7	7.3	5.6	100.0
Missouri	100.0	6.3	69.4	12.5	4.7	4.2	2.8	100.0
Montana	100.0	3.4	61.0	18.1	7.1	7.8	2.6	100.0
Nebraska	100.0	4.5	58.8	15.0	5.4	7.4	8.8	100.0
Nevada	100.0	2.9	37.8	26.2	16.9	14.5	1.7	100.0
New Hampshire	87.0	0.0	63.6	17.2	7.8	10.8	0.7	100.0
New Jersey	99.2	3.1	59.8	16.9	7.9	11.2	1.1	100.0
New Mexico	87.9	0.0	51.8	23.7	12.0	11.7	0.8	100.0
New York ^{c, d}	24.5	1.7	60.6	17.9	7.6	11.2	1.1	100.0
North Carolina	85.7	0.0	69.1	16.7	6.5	7.8	0.0	100.0
North Dakota	100.0	2.7	57.8	14.8	6.2	9.4	9.1	100.0
Ohio	97.2	8.7	57.2	14.5	6.0	7.0	6.6	100.0
Oklahoma	100.0	10.1	57.1	16.9	6.7	6.3	2.9	100.0
Oregon ^c	0.0	<i>Data Not Reported</i>						
Pennsylvania	99.0	4.2	68.3	14.1	6.1	5.3	2.1	100.0
Puerto Rico	100.0	27.6	53.9	4.4	1.9	1.4	10.8	100.0
Rhode Island	97.4	0.0	85.9	6.1	2.5	3.7	1.7	100.0
South Carolina	80.4	0.0	66.4	16.8	7.7	8.6	0.5	100.0
South Dakota	91.1	0.0	65.4	17.4	6.9	9.0	1.4	100.0
Tennessee ^c	0.0	<i>Data Not Reported</i>						
Texas	99.2	4.7	40.2	29.6	13.1	11.0	1.4	100.0
Utah	100.0	2.2	52.5	22.8	9.9	11.0	1.6	100.0
Vermont	95.3	0.0	72.9	12.7	6.5	7.2	0.7	100.0
U.S. Virgin Islands	99.4	23.9	55.4	10.9	5.1	4.7	0.0	100.0
Virginia	93.5	0.0	52.9	24.8	10.7	11.1	0.5	100.0
Washington	99.9	1.7	53.7	21.2	11.7	10.0	1.6	100.0
West Virginia	98.1	8.4	66.7	11.4	4.9	8.5	0.0	100.0
Wisconsin	100.0	2.3	49.2	22.9	11.6	10.1	3.9	100.0
Wyoming	100.0	3.2	64.6	17.4	6.8	6.7	1.4	100.0
Total	85.0	4.1	55.8	20.2	9.2	9.0	1.7	100.0

^a Includes only households with income certified in 2016, 2017, or 2018.

^b Ratio of tenant-paid rent to household income could not be calculated because total annual household income equals \$0.

^c Alaska, Guam, Minnesota, and New York reported this information for only a small portion of their households. Oregon did not report data needed to make the rent burden calculation. Tennessee did not report income certification date, which was necessary to make the calculation.

^d Does not include tenant data from the New York City Department of Housing Preservation & Development.

IX. Use of Rental Assistance

As shown in Table 9, 62 percent of LIHTC households earn 40 percent of AMGI or less, yet federal maximum unit rents are established to be affordable for households at 50 or 60 percent of AMGI. Various types of rental assistance—both project- and tenant-based assistance from HUD, the U.S. Department of Agriculture, and state programs—may partially fill this gap. The HUD LIHTC Tenant Data Collection Form requests the amount of rental assistance received for a unit.

Table 11 shows the use of rental assistance from all sources—federal, state, local, and nonprofit organizations—for reported LIHTC tenants. Sixteen states¹⁸ did not report any households that did not receive rental assistance—that is, households receiving \$0 of rental assistance—but did report a large percentage of households with an unknown status; that is, the amount of rental assistance was reported as missing. Although these states could not confirm, it is likely that “Not Reported” in Table 11 for these states, and possibly others, actually represents households that did not receive any rental assistance. Tennessee is the one state where reporting on any type of rental assistance was unavailable. Reporting was low for Guam (13 percent reporting) and Arizona (19 percent reporting).

The HUD LIHTC Tenant Data Collection Form also requests the programmatic source for federal rental assistance, which is shown in Table 12. Inconsistencies between the amount of federal rental assistance received and the reported source of rental assistance prevent a confident determination on the completeness of this information. The first column in Table 12 provides the percentage of units that received federal rental assistance; that is, the reported amount of federal rental assistance was greater than \$0. The second column shows the percentage of units for which the HFA identified the programmatic source of federal rental assistance. For most states, the source of federal rental assistance was reported, indicating that the household received assistance, for more units than for which a positive amount was provided. The 32 states¹⁹ highlighted in gray in Table 12 did not report the source of federal rental assistance for any households. On average, the programs contributing the most to rental assistance in LIHTC households across states include HUD tenant-based Housing Choice Vouchers (contributing 29 percent of rental assistance on average) and HUD Multi-Family Project Based Rental Assistance (contributing 24 percent of rental assistance on average).

¹⁸ Arizona, Colorado, Florida, Guam, Louisiana, Maine, New Hampshire, New Mexico, North Carolina, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, and Virginia.

¹⁹ Arizona, Colorado, Delaware, Florida, Georgia, Guam, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Oklahoma, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Wisconsin, and Wyoming.

Table 11. Percentage of LIHTC Households Receiving Monthly Rental Assistance

State	Properties Reported (%)	Amount of Monthly Rental Assistance			
		Not Reported (%)	\$0 (%)	> \$0 (%)	Total (%)
Alabama	86.7	0.0	56.1	43.9	100.0
Alaska	38.9	19.8	19.0	61.2	100.0
Arizona	95.2	80.8	0.0	19.2	100.0
Arkansas	97.9	0.0	45.0	55.0	100.0
California	79.1	0.0	60.5	39.5	100.0
Colorado	84.3	69.2	0.0	30.8	100.0
Connecticut	93.6	0.0	41.4	58.6	100.0
Delaware	98.4	0.0	44.1	55.9	100.0
District of Columbia	66.7	33.3	40.4	26.2	100.0
Florida	88.0	77.9	0.0	22.1	100.0
Georgia	87.5	0.0	60.0	40.0	100.0
Guam	100.0	86.7	0.0	13.3	100.0
Hawaii	93.9	0.0	57.6	42.4	100.0
Idaho	96.1	0.1	61.7	38.2	100.0
Illinois	64.6	3.6	50.8	45.6	100.0
Indiana	91.9	0.0	56.0	44.0	100.0
Iowa	99.2	0.0	57.9	42.1	100.0
Kansas	75.5	0.0	65.5	34.5	100.0
Kentucky	97.5	0.0	44.7	55.3	100.0
Louisiana	94.1	64.1	0.0	35.9	100.0
Maine	89.6	52.9	0.0	47.1	100.0
Maryland	65.4	0.0	59.7	40.3	100.0
Massachusetts	67.8	0.0	28.4	71.6	100.0
Michigan	92.3	0.0	41.1	58.9	100.0
Minnesota	87.6	1.8	49.2	49.0	100.0
Mississippi	85.0	0.0	43.9	56.1	100.0
Missouri	93.5	0.0	52.3	47.7	100.0
Montana	100.0	0.0	49.7	50.3	100.0
Nebraska	100.0	0.0	55.5	44.5	100.0
Nevada	97.8	0.0	74.3	25.7	100.0
New Hampshire	89.8	49.5	0.0	50.5	100.0
New Jersey	56.9	0.0	56.5	43.5	100.0
New Mexico	83.7	61.2	0.0	38.8	100.0
New York ^a	93.9	78.1	3.1	18.8	100.0
North Carolina	99.6	48.4	0.0	51.6	100.0
North Dakota	86.0	0.0	89.2	10.8	100.0
Ohio	91.1	0.0	37.0	63.0	100.0
Oklahoma	85.8	0.0	44.7	55.3	100.0
Oregon	85.0	58.5	0.0	41.5	100.0
Pennsylvania	90.6	0.0	44.3	55.7	100.0
Puerto Rico	98.1	0.0	35.2	64.8	100.0
Rhode Island	94.9	24.1	0.0	75.9	100.0
South Carolina	83.6	56.1	0.0	43.9	100.0
South Dakota	90.6	64.3	0.0	35.7	100.0
Tennessee	91.3	100.0	0.0	0.0	100.0
Texas	92.7	1.3	61.2	37.5	100.0
Utah	100.0	0.0	71.1	28.9	100.0
Vermont	94.9	56.1	0.0	43.9	100.0
U.S. Virgin Islands	67.9	0.0	73.0	27.0	100.0
Virginia	97.1	63.3	0.0	36.7	100.0
Washington	96.7	58.5	3.2	38.2	100.0
West Virginia	89.8	0.0	41.6	58.4	100.0
Wisconsin	97.6	0.0	64.2	35.8	100.0
Wyoming	77.2	0.0	70.6	29.4	100.0
Total	88.5	24.8	35.3	39.9	100.0

LIHTC = Low-Income Housing Tax Credit program.

^a Does not include tenant data from the New York City Department of Housing Preservation & Development.

Table 12. Use of Federal Rental Assistance Programs in LIHTC Units

State	Reported Amount of Federal Rental Assistance > \$0 ¹ (%)	Source of Federal Rental Assistance Reported ² (%)	Source of Federal Rental Assistance								Total (%)
			HUD Multi-Family Project-Based Rental Assistance (%)	HUD Section 8 Moderate Rehabilitation (%)	Public Housing Operating Subsidy (%)	HOME Rental Assistance (%)	HUD Housing Choice Voucher, Tenant-Based (%)	HUD Project-Based Voucher (%)	USDA Section 521 Rental Assistance Program (%)	Other Federal Rental Assistance (%)	
Alabama	3.7	39.0	9.5	0.0	0.0	0.3	15.8	0.0	14.4	60.0	100.0
Alaska	0.0	60.5	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
Arizona	0.0	0.0									
Arkansas	0.1	21.4	0.4	0.0	0.0	0.0	0.9	93.3	5.2	0.2	100.0
California	5.5	34.4	16.1	3.6	0.9	0.1	29.5	33.1	9.1	7.6	100.0
Colorado	0.0	0.0									
Connecticut	10.2	46.6	21.9	0.3	1.6	0.0	20.6	44.5	0.3	10.8	100.0
Delaware	0.0	0.0									
District of Columbia	2.9	6.5	45.2	0.0	4.5	0.0	0.2	50.2	0.0	0.0	100.0
Florida	0.0	0.0									
Georgia	0.0	0.0									
Guam	0.0	0.0									
Hawaii	11.9	31.9	37.4	1.3	0.1	0.0	15.3	19.1	9.0	17.8	100.0
Idaho	1.5	12.8	11.9	0.0	0.0	0.0	7.9	13.6	56.0	10.6	100.0
Illinois	16.4	37.9	43.2	0.0	0.0	0.1	23.4	4.1	4.7	24.4	100.0
Indiana	13.3	41.1	32.4	0.0	6.9	0.2	1.4	0.0	9.0	50.0	100.0
Iowa	0.0	0.0									
Kansas	0.0	0.0									
Kentucky	0.0	0.0									
Louisiana	0.0	0.0									
Maine	0.0	0.0									
Maryland	9.5	34.9	27.3	0.1	0.0	0.0	16.7	29.6	1.5	24.9	100.0
Massachusetts	14.6	50.2	29.0	2.6	0.0	0.1	14.6	40.5	0.6	12.6	100.0
Michigan	0.0	0.0									
Minnesota	18.2	44.5	41.0	0.8	0.7	0.2	35.2	18.2	1.3	2.6	100.0
Mississippi	0.0	0.0									
Missouri	0.0	0.0									
Montana	0.0	0.0									
Nebraska	0.0	0.0									
Nevada	0.0	0.0									
New Hampshire	0.0	0.0									
New Jersey	0.0	0.0									
New Mexico	0.0	0.0									
New York ³	0.1	2.5	5.3	4.0	0.0	0.0	50.8	13.5	0.0	26.4	100.0
North Carolina	0.0	38.9	0.0	0.0	0.0	0.0	48.2	0.0	0.0	51.8	100.0
North Dakota	0.0	0.0									
Ohio	25.3	59.0	42.9	0.0	0.0	0.0	8.0	0.0	4.3	44.8	100.0
Oklahoma	0.0	0.0									
Oregon	0.0	6.7	0.6	0.0	22.3	0.6	72.8	3.3	0.5	0.0	100.0
Pennsylvania	0.0	37.6	0.0	34.5	0.0	0.1	0.0	65.4	0.0	0.0	100.0
Puerto Rico	0.0	0.0									
Rhode Island	0.0	0.0									
South Carolina	0.0	0.0									
South Dakota	0.0	0.0									
Tennessee	0.0	0.0									
Texas	6.0	30.3	19.9	2.8	2.5	0.0	64.9	7.1	0.0	2.7	100.0
Utah	0.0	0.0									
Vermont	0.0	0.0									
U.S. Virgin Islands	0.0	16.9	0.0	0.0	0.0	0.0	10.1	89.9	0.0	0.0	100.0
Virginia	0.0	0.0									
Washington	13.5	35.2	38.3	1.0	0.0	5.4	42.1	1.5	8.9	2.7	100.0
West Virginia	8.9	43.3	20.6	0.2	0.0	0.0	26.0	23.4	17.0	12.8	100.0
Wisconsin	0.0	0.0									
Wyoming	0.0	0.0									
Total	4.6	19.1	24.3	3.2	1.1	0.4	28.8	19.1	5.2	17.9	100.0

HUD = U.S. Department of Housing and Urban Development. LIHTC = Low-Income Housing Tax Credit Program. USDA = U.S. Department of Agriculture.
³Does not include tenant data from the New York City Department of Housing Preservation & Development.

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, DC 20410-6000



March 2020